



Banking Lesson Plan

Materials:

4 Vocabulary Handouts, Client Role Cards, Financial Product Brochures, Banker Activity Sheet, and Client Activity Sheet.

Purpose and Audience:

The purpose of these materials is to get the students speaking about all of the terms related to their personal finances in English. In particular, students will role-play being either bank clients or bankers. The bank clients will visit the bank and talk to the bankers about various financial products such as credit cards and mortgages. After the bankers explain the financial products, the client will select one product and apply. The bankers will then open up a bank profile and start a credit evaluation.

To smoothen the process of learning all of this technical vocabulary,

there are several pre-class vocabulary assignments. I recommend that students be made to finish these before the role-play begins. There will probably not be enough time to go over the sheets and do the role-play in a single class. In fact, the role-play itself could go for a full two hours if you have the time to do it.

Part I: Pre-study

Photocopy and handout the vocabulary sheets related to personal finances:

Personal Finance Vocabulary Match Up

Personal Finance Vocabulary Exercises

Personal Finance Vocabulary Cloze

Personal Finance Crossword

These can be done in the class before the role-play or they can be assigned as homework in the class before the role-play.

Part II: Warm-up

Quickly go over the vocabulary sheets. Ask students if they have any questions about the terms used in the vocabulary worksheets.

Part III: Role-play

Divide the class into two groups, bankers and clients. Give each client a **client role-play card**. The bankers will be divided into four groups: new accounts, credit cards, mortgages, and loans. Each banker should be given a **financial product brochure** for the group that they belong to. Students should be given time to absorb the material. They can quietly read the material in front of them and ask questions if they do not understand something.

Next, bankers are given a **banker activity sheet** and clients are given a **client activity sheet**. Bankers should set up desks where they can meet with their clients. Using the conversation as a guide, bankers and clients begin the role-play.

Role-play Part I:

Clients go into the bank and inquire about a financial product such as a credit card or a mortgage. The banker explains the financial products available at the bank. The client takes notes. Finally the client decides, which product they will apply for.

Role-play Part II:

Bankers now set up a bank profile and do a credit evaluation. This involves asking questions about income and debt. The questions are on the banker activity sheet and the answers to the questions are on the client role-play cards.

Part IV: Discussion and Wrap-up

With the clients you can briefly discuss which financial products were more appealing and why? With the bankers you can discuss who they felt had a good credit evaluation and why? (Or in other words, whom would they lend money to?). The doctor has a good salary but also a lot debt. The waitress has a modest salary but almost no debt.