A Task-Based Unit Plan

Opening A Bank Account

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Table of Content

Table of Content-------------------------------------2

Introduction----------------------------------------3

Background-----------------------------------------4

Understanding the Process------------------------5

Comparing Advertisements-------------------------9

Filling out Application Forms----------------------13

Interaction with Bank Clerks-----------------------17

Appendix------------------------------------------20
Introduction

Opening a bank account is something we all have experience throughout our lives. By using the target language, we have situated the learners in a position where they are familiar with and decrease their learning distance to the target language. This packet includes several all related to opening a bank account from decision making, benefit/cost analysis, process and procedural understanding, and situational task of filling out forms and dialog conversation.

The target students are adults with intermediate level of Chinese. There are 4 tasks in this packet: #1 Bank Account Comparison. There are so many banks nowadays. All with competing interests by offering incentive and benefits to prospective customers. Through cost benefit analysis and decision making, it'll further expose the learners to the input relating to banking. #2 The process of opening bank account provides the learners more exposure and supplement to the task. #3 Filling out Application Forms. Nowadays, filling out forms is a commonplace, especially for people moving to a foreign language. The situational task will expose the learners to the real-life situation of filling out application forms. #4 Role-play and dialog, the pedagogic task is to let the learners be familiar with the conversation used in opening a bank account. Through role play, the learners can understanding both end of the banking function as a bank representative and customer.

The analytical approach of the lesson plan through process, procedure, skill-based tasks and different task condition is to allow the learners to perform the tasks while exposing to the target language holistically.

It is our belief that language acquisition has so many depths. No matter how good a lesson plan, a learner linguistic development also depends on the teacher, the facilitator to be attentive and sensitive to the learner. The assessment of the learners should be an on-going process.
**Background**

You are a foreign student who has moved to Beijing, China to study Chinese.

In order to set up your new life, you want to open a bank account. Your task is to pick most desirable bank from the ad, understand the whole sequence of the procedure, and go to the bank teller and ask that you want to open your personal checking account (or saving account, CD or foreign currency account etc.). Based on your needs, each group will create condition of customer and put together necessary sentences to complete the task. If words are not known, students will ask teacher to provide the vocabulary.
Task 1: Understanding the Process

Goal: To understand the processes involved in opening bank account.

Input: Text and visual are provided

Conditions: Closed, paired and group work

Procedure:
Teacher elicits what are the steps involve in opening bank account.

1. Provide handouts of the visual steps to each of the student.
2. Have each student work on what is the correct order for opening bank account.
3. Pair work to compare what they have.
4. Repeat Step 3 with 4 people as a group.
5. All the groups present their process to the class.
6. Class discussion based on what they have compare and explain.
7. Provide handouts of the text steps to each of the student.  File:Chart to be filled
8. Have each student work on what is the correct order for opening bank account.
9. Pair work to compare what they have.
10. Repeat Step 9 with 4 people as a group.
11. All the groups present their process to the class.
12. Class discussion based on what they have, compare and explain.  File: Chart filled
13. Have each student work on what is the correct order for opening bank account.
14. Teacher take any card in random, Picture or Text, have the students answer what is the appropriate process.

Words to be familiar with:
比較廣告, 選擇銀行, 選擇帳戶, 準備身分證或護照, 去銀行
諮詢交流, 開帳戶, 填申請表, 給身分證或護照, 拿到存摺和提款卡

Phrases:
...先 verb..... ...再 Verb... ...之後... ...然後... ...最後 ...

Exercise: Shuffled word List,
1 Have students write a paragraph by using 5 words from the word list with some of the
phrases. (has to be in sequential order)
2 Read it to your partner first. Compare and discuss the results with the partner.
3 Check if students need help.

**Exercise:**
1 Have students describe their day using some or all of the phrases.
It can be what they do in the morning? after school? after dinner? …
2 Read it to your partner.
3 Anyone to read it to the class.

**Dictogloss exercise:**

小元要開銀行帳戶，可是這麼多的銀行要選那一家呢？她選了中國銀行。她先打電話到銀行查詢一下。服務員跟她說要帶證件像身分證或是護照。隔天她帶了身分證和護照去銀行開帳戶。跟服務員打招呼之後，親切的服務員問要辦那一種帳戶？小元說我要開支票帳戶。之後，服務員就把支票帳戶的申請表給她填寫。 填好了之後，把身分證和護照給服務員。然後，服務員說稍等一下。過一會兒，服務員說辦好了！這是您的存摺和提款卡。

1 Teacher read the paragraph to the students first time. Second time after the teacher read the second time, students are to record what they understood. Third time if students have problem.
2 Class discussion by having students present to the class.

**Predicted Outcome:**
The students will be able to understand the steps and general guidelines involved in opening a bank account by comparing different steps.
They'll be familiar with sequential words involved in the process.
Worksheet
To be filled out by the students:

比較廣告，選擇銀行，選擇帳戶，準備身分證或護照，去銀行諮詢交流，開帳戶，

填申請表給身分證或護照，拿到存摺和提款卡
比較廣告，選擇銀行，選擇帳戶，準備身分證或護照，去銀行諮詢交流，開帳戶，

填申請表給身分證或護照，拿到存摺和提款卡

<table>
<thead>
<tr>
<th>比較廣告</th>
</tr>
</thead>
<tbody>
<tr>
<td>選擇銀行</td>
</tr>
<tr>
<td>選擇帳戶</td>
</tr>
<tr>
<td>準備身分證或護照</td>
</tr>
<tr>
<td>去銀行諮詢，交流</td>
</tr>
<tr>
<td>開帳戶</td>
</tr>
<tr>
<td>填申請表，給身分證或護照</td>
</tr>
</tbody>
</table>

| 拿到存摺和提款卡 |
TASK 2: Comparing Advertisements

Goal: 1. Enable students to compare different types of bank account
      2. Make decision about which type of account to open

Input:
Pre-task: 提供同學下列實際的銀行廣告，請同學說說本身或周遭的人生活中曾經開戶的經驗

廣告 1
廣告 2
廣告 3
銀行帳戶比較表

<table>
<thead>
<tr>
<th>項目</th>
<th>A 銀行</th>
<th>B 銀行</th>
<th>C 銀行</th>
</tr>
</thead>
<tbody>
<tr>
<td>存款類型</td>
<td>支票帳戶+儲蓄帳戶</td>
<td>支票帳戶+儲蓄帳戶</td>
<td>支票帳戶</td>
</tr>
<tr>
<td>帳戶管理費</td>
<td>$30/month</td>
<td>$20/month</td>
<td>free</td>
</tr>
<tr>
<td>存款利率</td>
<td>3%</td>
<td>2.5%</td>
<td>0%</td>
</tr>
<tr>
<td>最低存款金額</td>
<td>$3000</td>
<td>$2000</td>
<td>$1000</td>
</tr>
<tr>
<td>優惠措施</td>
<td>開戶及贈送數位相機一台</td>
<td>跨行提款免手續費</td>
<td>異地存款、取款免手續費</td>
</tr>
</tbody>
</table>

**Condition:** share information  
**Procedure:**

1. Instructor introduces the chart to student  
2. Group discussion(4-5 students/group) :  
   S-S: every group discuss words they don’t know  
   S-T: after discussion, student ask teacher words they don’t understand  
   T-S: instructor explain  

3. Group discussion: group members compare the chart, come out five questions to enquire with bank representative  
   (Teacher walks around and provides feedback)  

4. Each group decide which bank to open account and explain why  

**Condition:** Spilt, regrouping, and pair-work  
**Procedure:**

1. Regrouping: two students from different group do pair work, discuss their bank choice, how to enquire and reasons for decision making  
2. Refine linguistic form: teacher provide the correct form for enquiring about bank information  

**Predicted outcome:**
Students are able to compare and enquire about different bank account information and then make a decision to choose a bank.

**Homework:**
請同學將本次活動中所列出吸引他們的開戶優惠措施所寫下的五個問題  
實際打電話或親自到銀行去詢問  
並寫下對話內容
Worksheet

1. 分組討論：提供同學實際的銀行廣告(1,2,3)，請同學討論廣告中不懂的生詞，並且說說本身或周遭的人生活上曾經開戶的經驗

2. 分組討論：根據銀行帳戶比較表，請比較銀行 A, B, C 帳戶優缺點，並列出向銀行客服詢問的五個問題
   (請用比較級或最高級詞彙詢問問題)

   ______________________________________________________
   ______________________________________________________
   ______________________________________________________
   ______________________________________________________
   ______________________________________________________

3. 請決定所選擇的銀行，原因為何?

   ______________________________________________________
   ______________________________________________________
   ______________________________________________________
   ______________________________________________________
Task 3: Filling Out Application Forms

Goal:
Students will be able to identify information on bank account application forms and fill out application forms of both on-line and regular paper formats.

Input: pre-filled application forms.

Procedure:
1. T (Teacher) prepares 2 completed samples of application forms (see “On-line Application Form 1’ and “Account Application Form 1”), with one regular and one on-line.
2. Ss (Students) are divided into 2 groups of 5, with Group 1 presented with sample form 1 (regular application form) and Group 2 sample form 2 (on-line application form). Ss read the form they are given and discuss what is difficult with their group members. T works with each group for 5 min to note down difficult vocabulary mentioned.
3. Ss work in pairs, with one S from each group. Within each pair, Ss talk to their partners about what they have observed in the application form they are given, and derive at 1) commonalities and differences between the two types of forms; and 2) vocabulary and other linguistic forms. T walks around to answer questions and collect common questions.
4. T addresses the questions and new vocabulary to the entire class.
5. Each pair together fills out “On-line Application Form 2” and “Account Application Form 2” as practice, and to be used for later stages of the unit.

Condition: shared information

Predicted outcome: application forms students filled out as a group.

Supplemental material: Application forms of both on-line format (see next 2 pages) and regular format (see attachment).
On-line Application Form 1 (Sample to be completed by instructor):
On-line Application Form 2 (Worksheet to be completed by students):

<table>
<thead>
<tr>
<th>注：打 * 的项目为必填或必选项</th>
</tr>
</thead>
<tbody>
<tr>
<td>请填写您的个人资料</td>
</tr>
<tr>
<td>真实姓名</td>
</tr>
<tr>
<td>性别</td>
</tr>
<tr>
<td>证件类型</td>
</tr>
<tr>
<td>证件号码</td>
</tr>
<tr>
<td>电话号码</td>
</tr>
<tr>
<td>联系地址</td>
</tr>
<tr>
<td>邮政编码</td>
</tr>
<tr>
<td>请填写您的账户资料</td>
</tr>
<tr>
<td>开户银行</td>
</tr>
<tr>
<td>账号</td>
</tr>
<tr>
<td>账号密码</td>
</tr>
<tr>
<td>附加码</td>
</tr>
<tr>
<td>请设置您在网上银行的密码</td>
</tr>
<tr>
<td>网银登录密码</td>
</tr>
</tbody>
</table>
Task 4: Interaction with Bank Clerks

Based on your needs / preference of saying, select 5 sentences from below.

[① Open account] Pick your phrase from 1-5 and add 4 more questions of your choice from ②-③.

你好，

1. 我想开个（定期存款帐户）
   (活期存款帐户)
   (外币存款帐户)
   (储蓄帐户)

2. 我要开个（定期存款帐户）
   (活期存款帐户)
   (外币存款帐户)
   (储蓄帐户)

3. 我能否在这儿开个定期存款帐户？
   (活期存款帐户)
   (外币存款帐户)
   (储蓄帐户)

4. 我想在这儿开个定期存款帐户。
   (活期存款帐户)
   (外币存款帐户)
   (储蓄帐户)

5. 请告诉我开个定期存款帐户需要什么手续。
   (活期存款帐户)
   (外币存款帐户)
   (储蓄帐户)

我要先取号码牌吗？

我要排队吗？

[② Get a rate/number]

你们的活期存款利率是多少？
   （最低存款额）
   (美币兑换率)
   (今天的汇率)
   (电话号码)

每个帐户要花多少钱？
   (年费)
   (支票户头的服务费)
Add requests

这次我要先存上三百块钱。
五百块钱。
一千块钱。
一万块钱。

我想

换钱。
把旅行支票换成现金。
把支票兑换成现金。
兑换一些美金。
存外币。
办张现金卡。
从户头提领一万元出来。

我想知道银行几点关门？
开一个支票帐户 200 元存款是否够。
自动提款机在哪里？
储蓄存款与支票存款的区别
我的信用额度可以提高吗？
余额。

修改：Free talking: After asking all the questions, ask students to express their thoughts freely and let them use language to negotiate meaning.

“第一次在中国的银行开个账户，你觉得怎么样？“
“你的最大的一笔开支是什么？“
“对你来讲，哪一些银行服务比较重要？“
“你觉得最难的句子是哪一个？“（然后按照学生水平修正句子）
“有没有任何困难？“

Feedback:

Students will be allowed to modify the question based on their situation (ex. Change savings account to checking account, asking for better minimum amount, or asking ways to waive annual fees, request free perks etc….)
Modified version will be shared in class, which is more suited to the need on the customer.

Review: Teacher will review what was learned in the class that day. Repeat input to confirm but rather meaning base and grammar learning will be treated as an incidental learning.

Review what students learned:

<table>
<thead>
<tr>
<th>vocabulary</th>
<th>INPUT</th>
</tr>
</thead>
<tbody>
<tr>
<td>开个账户</td>
<td>年费</td>
</tr>
<tr>
<td>存上</td>
<td>存款</td>
</tr>
</tbody>
</table>
Review what students learned②: phrases (brief grammatical presentation and show examples)

我想~
我能去~ 吗?
~多少?
把~换成~。

请告诉我~

Homework: Write down the questions students customized and practice characters. The end of the class.