



## Lesson Plans

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### Lesson Plan:

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**Sector: Financial/ Banking Services**

**Occupation: Customer Service  
Representatives- Financial Services  
(NOC 1433)**

**Theme: Customer Service in Financial  
Institutions**

**Occupational Task:  
Give advice and respond to question  
about Bank Accounts and Service Fees**

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### Essential Skills (ES) developed during the learning activities:

**Reading Text:** Read Banking Brochures and article in magazine. (ES2)

**Document Use:** Read and compare same type lists of rates associated with different bank services. (ES 2)

**Numeracy:** Explain fees and calculate amounts for different services. (ES 2)

**Oral Communication:** Communicate with customers in person to provide information and give advice. (ES 1,2)

**Working with Others:** Use active listening skills and provide assistance in a helpful and friendly manner. (ES 2)

**Thinking Skills:** Make decisions about appropriate information to provide. (ES 2)

**Computer Use:** Search and gather information on a Banking website. (ES 2)

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### Canadian Language Benchmarks (CLB) competencies developed during the learning activities:

#### Speaking

- Give clear instructions for a moderately complex technical/non-technical task. (CLB 7)
- Make suggestions and give advice. (CLB 6)
- Request and provide information related to needs. (CLB 7)
- Initiate questions to gather, analyze and compare information needed for decision making. (CLB 7)
- Give instructions and respond to questions. (CLB 6)
- Use courtesy formulas according to the formality level of the situation. (CLB 8)

#### Listening

- Follow main ideas in simple formal and informal conversation. (CLB7)
  - Listen and respond to questions. (CLB 6)
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## Reading

- Identify factual details and inferred meaning from moderately complex texts. (CLB 6)

## Language and culture focus for the learning activities:

### Grammar

Modals and expressions for

- recommendation and suggestion
- offering assistance (Customer service questions)
- making polite requests

Indirect questions

### Vocabulary

Account, acceptable identification, flat fee service charges, consolidate, service fees, monthly statement, transactions

### Culture

Canadian Banking best practices for customer service require a tidy and appropriate appearance and dress, and a warm and friendly manner.

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### Suggested teacher resources and classroom materials:

- Scotia Bank brochure: Personal Banking Accounts and Fees (Do's and don'ts for opening an account) (Tips to help cut your account fees down)
- Canadian Bankers Association Helping you Bank pamphlets, FAQ on website: <http://www.cba.ca>
- Canadian Newcomer Magazine, issue 4, Winter 2004/05 (page 17), Quarterly published by Canadian Newcomer Magazine Inc., 222 Parkview Hill Cres., Toronto, ON M4B 1R8, email at: [cnmag@rogers.com](mailto:cnmag@rogers.com)
- LINC Curriculum Guidelines: Banking, Customer Service & Telephones (pages 199-209), September 2002, developed by TCDSB and funded by CIC. For copies contact: CIC, Ont. Administration of Settlement & Integration Services, 74 Victoria St., suite1001, Toronto, ON M5C 2S1/electronic copy on Alpha Plus website: <http://www.alphaplus.ca>
- Canada Works, (WTS) Workplace Training and Services (pages 139-143), WTS Publications, Canada Works: [www.trainingforwork.com/wts\\_publications.htm](http://www.trainingforwork.com/wts_publications.htm), all books on loan from Centre Alpha Plus Centre: <http://www.alphaplus.ca>
- Connected Speech (Pronunciation Software), designed, produced & published by Protea Textware© 2001-2002 Protea Textware Pty Ltd.

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### Estimated time for the learning activities: 2:00 hours

This lesson can be integrated into an ESL curriculum with themes that include banking, managing money and general knowledge about Canadian attitudes towards good customer service.

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### Learner Profile:

This is the second lesson of a module on a banking theme, for a customer service course for ESL learners. These ESL learners have professional backgrounds in accounting and have worked for financial institutions or have customer service experience related to the retail sector. They are considering work as customer service representatives in banks or similar financial institutions or the retail sector. The learners should have minimum CLB level 6.

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### Learning Objectives:

- List attitudes and knowledge attributes that are important in customer relations.
- Relate personal experiences related to banking and evaluate them.
- Demonstrate comprehension of brochures or magazine articles by answering information questions.
- Use a warm, friendly attitude and appropriate intonation to ask and respond to questions.

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### Pre-lesson activity:

Ask learners to visit the website of The Canadian Bankers Association and read the frequently asked questions (FAQ's). Distribute the Canadian Newcomers Magazine (a free quarterly magazine) and ask learners to read and bring to class the article by Bill Knight called Managing Your Money: How to Save With a Low Cost Account, Opening a Bank Account.

Learners may have used pronunciation software (Connected Speech) in the computer lab with focused practice on intonation.

### Learning activities:

1. Put the following customer statement on the board **Attitude + Knowledge = Good Customer Service** with subheading: the right attitude and the right knowledge.
    - Whole class discusses the meaning of the equation and agrees or disagrees.
    - Learners suggest reasons why attitude and knowledge are the basics of customer relations.
    - Elicit examples of Attitude and Knowledge to create a checklist. Ensure list includes:  
Attitude- positive outlook, neat appearance, active listener, welcoming  
Knowledge - knows available products and services, knows organization, knows current prices and policies (10 minutes)
  2. Elicit catchy phrases for good customer service the learners may have come across, such as "the customer is always right" and "service with a smile". Write them on flipchart paper for future reference. (10 minutes)
  3. In small groups, learners talk about a banking experience they had recently and consider whether the experience was a positive or negative one. What made it work or not work?
    - Have learners refer to the check list of good customer service practice and relate their experience to other group members. (15 minutes)
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4. Review the FAQ's from the Canadian Bankers Association Website to assure comprehension and check on homework completion. What do I need to open a Bank Account? Why do Banks charge fees? (20 minutes)

- In pairs, refer to the magazine article, read for homework, to help answer these questions.
- Review answers with the whole group. Compare information received from the two sources. In pairs respond to Instructor developed questions about best service fees. Each pair should have one copy of the Scotia Bank brochure: Opening an Account: Do's and Don'ts, A checklist for the best service fees. (20 minutes)

5. Roleplay Activity: In pairs, learners refer back to the checklist created in activity 1 and work on the following scenario: Choose the client or the CSR role. Clients prepare some questions about service fees or opening an account and CSRs refer to the information checklist on their Scotia Bank brochure and review information to respond to client questions. (20 minutes)

- Learners' roleplay: Client asking questions about service fees and CSR answering questions, making friendly suggestions and giving advice. Learners reverse roles and CSR responds to clients' questions about Opening a Personal Bank Account. (25 minutes)
- Teacher circulates the room monitoring to make sure learners are correctly formulating information questions about service fees and bank accounts, are providing the correct responses to the questions based on information in the brochure and magazine in Activity 4 and are generally following the checklist of good customer service practice from Activity 1.

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#### **Additional and/or extension learning activities:**

As a topic of future discussion: Consider the power of Customers.....Look at these four statements and consider what you think is important about each statement for a Customer Service Representative and why you think so?

- 96% of unhappy customers do not complain when dissatisfied, but they do damage by telling others.
- One unhappy customer will tell 9 - 10 others of their bad experience. These people will then tell even more people.
- It costs five times more to find a new customer than to keep an existing one.
- If you don't take care of your customer...the competition will!

Extension learning: To acquire knowledge about Canadian Banking from websites, learners are asked to visit The Financial Consumer Agency of Canada (FCAC) website given in the CNM article ([www.fcac.gc.ca](http://www.fcac.gc.ca)) and research the answer to the question: How do I get a credit card without a credit history? Learners report this information back to the class in a following lesson.

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#### **Evaluation:**

This is an informal evaluation where the Teacher can monitor for use of appropriate information requested and given about Bank Accounts, and make any grammar corrections to individual learners during the role-play activity.

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Canadian Language  
Benchmarks/  
Essential Skills

Niveaux de compétence  
linguistique canadiens/  
Compétences essentielles

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