

Literacy Checklist for Banks

Problem

Are literacy problems affecting your customer satisfaction?

A gap between the poor literacy skills of some of your customers and your bank's literacy demands may mean you are not communicating with all customers well enough to meet your objectives. This literacy checklist will help you systematically assess how user-friendly your bank really is.

Do many of your customers have significant problems with reading, writing, and arithmetic? The answer is probably "yes". If your clientele is representative of the general population, then 38% of your clients have significant reading problems. They are classified as functionally illiterate. Some cannot read (7%), others can read only common words (9%) and some can read only if the materials are simple and clearly laid out (22%).

However, even more of your clientele may have literacy problems if you serve certain groups. Some groups who have documented literacy difficulties include:

- senior citizens
- people whose first language is not English
- women who may have cut short their schooling because of family responsibilities
- young adults who may have dropped out of school
- people who may be moving from a job where their literacy skills deteriorated to a new position where advanced literacy skills are demanded
- the least affluent, least employed who may have spent years in a cycle of under-education and sporadic employment
- people with disabilities

What can Your Bank Do?

Conduct the [literacy check list](#) for banks and make whatever changes you can.

This is a systematic, in-house assessment of how user-friendly your bank is. The check list deals with four areas.

Access

Reception

Employees

Print

The self-evaluation and reflection involved in conducting the check list should sensitize you to the literacy needs of many of your customers. Conducting this check list is really worthwhile if you make the changes necessary to close gaps discovered between customers' literacy skills and the literacy demands of the bank. Potential customers may avoid using your services because of the wall of words. You can take down that wall by using plain language when using printed material. You can avoid printed material by looking for alternative ways of communicating. you can recognize the problems of consumers who are functionally illiterate and thereby make your bank more accessible to all of society. If you make the changes, you will serve your customers better and operate more efficiently.

Taking the time and energy to conduct the check list is an investment in meeting your customer's needs.

Customer Literacy

Do your customers have literacy problems?

In a sense, illiteracy is invisible. You cannot usually tell from looking at people whether they read poorly or well. Adults with low literacy skills also develop many ways of hiding the signs of reading, writing or arithmetic problems. Consequently, it is difficult to tell if a client has a literacy problem. However, there are some clues that might help.

Consider whether the person:

- reads extremely slowly and laboriously
- cannot summarize for you what has been read
- answers questions on forms incorrectly
- cannot write
- has serious spelling, grammar, and mechanics problems
- says he or she has trouble with reading, writing or arithmetic
- has difficulty speaking English
- uses strategies such as these to avoid literacy tasks:
 - forgetting his or her glasses
 - not having time to read or write something on the spot
 - wanting to take the forms home
 - bringing a friend
 - becoming angry and leaving
 - missing appointments

Some of your customers with difficulties in reading and numbers may ask for help to improve these skills. You could refer them to agencies listed under "LEARN" in the *Yellow Pages*[™] of your local telephone book.

Further Information - Renseignements additionnelles

Yaroslav Zajac, Consumers' Association of Canada, P.O. Box 9300, Ottawa, ON K1G 3T9, Tel: (613) 238-2533, Fax: (613) 563-2254, Email: info@consumer.ca

Baldwin, Ruth. *Clear Writing and Literacy*, 1990. Available from the Ontario Literacy Coalition, Suite 1003, 365 Bloor St. East, Toronto Ontario M4W 3L4, Tel. (416) 963-5787, Fax (416) 961-8138.

Banking for Adult New Readers a student guide and *Adult Literacy Project: Safer than a Sock* (Video). Available from the Alberta educational Communications Corporation, 3720-76 Ave. Edmonton, Alberta T6B 2N9, Tel. (403) 440-7777, Fax (403) 440-8899.

J'ai écrit simplement. Guide d'application des techniques écriture simple. Disponible à F.C.A.F., 235, chemin Montréal, Vanier (Ontario) K1L 6C7 Tel. (613) 749-5333.

John Howard Society of Canada. *Taking Down the Wall of words, Part I and Part II*. Available from the John Howard Society of Canada, 404, 383 Parkdale Ave., Ottawa, Ontario K1Y 4R4, Tel. (613) 761-7678. Aussi disponible en français sous le titre «*Faire tomber la barrière de l'écrit*»

Jones, Stan. *Reading, But Not Reading well - Reading Skills at Level Three*. 1993. Available from National Literacy Secretariat, Ottawa, Ontario K1A 1K5.

L'écriture simple. Disponible à F.C.A.F., 235, chemin Montréal, Vanier (Ontario) K1L 6C7 Tel. (613) 749-5333.

Les Pages Jaunes^{mc} - cherchez sous le mot «APPRENDRE»

Multiculturalism and Citizenship. *Plain Language Clear and Simple*. Ottawa, 1991. Available from Canada Communications Group - Publishing, Ottawa, Ontario. K1A 0S9. Aussi disponible en français sous le titre «*Pour un style clair et simple*»

ACCESS

1. Our Bank emphasizes non-print media (e.g., radio, TV, video, and personal communication) in promoting its services.
YES ___ NO ___.
2. Our print material is written in plain language.
YES ___ NO ___
3. Our telephone number is listed clearly under the bank's name and logo.
YES ___ NO ___
4. Directions on how to find the bank mention landmarks and bus stops.
YES ___ NO ___
5. The bank name and logo are clearly displayed on the building.
YES ___ NO ___
6. Clear signs and symbols direct people from the front door to the different areas of our bank.

YES ___ NO ___

Reception Areas Inside the Bank

1. The area - walls, ceiling, floor - is clear of excess printed material.
YES ___ NO ___
2. Signs and notices are conveniently located and only used to clearly designate essential services or information.
YES ___ NO ___
3. The atmosphere is comfortable, making all customers feel they can ask for help.
YES ___ NO ___
4. Audio and Video materials provide necessary information in plain words to lessen the necessity of written signs.
YES ___ NO ___
5. Customers at the service desk have some privacy to ask for explanations.
YES ___ NO ___.

EMPLOYEES

1. I avoid bank jargon (language used specifically by the banking industry) when communicating with customers.
YES ____ NO ____
2. I speak in plain English.
YES ____ NO ____
3. I explain things in enough detail for my customers.
YES ____ NO ____
4. I make eye contact with all my customers.
YES ____ NO ____
5. With people whose first language is not English, I speak more slowly.
YES ____ NO ____
6. I use basic vocabulary.
YES ____ NO ____
7. I use short sentences.
YES ____ NO ____
8. I avoid slang expressions. (e.g. Are you in a jam?)
YES ____ NO ____
9. I use the active voice, not the passive. "Our bank gives that kind of help", not "That kind of help is given by our bank".
YES ____ NO ____
10. I avoid raising my voice.
YES ____ NO ____
11. I always provide the opportunity for customers to ask additional questions.
YES ____ NO ____
12. I know where to find more information on literacy.
YES ____ NO ____

PRINT

1. All forms customers encounter are essential.
YES ____ NO ____
2. We ask all customers whether they need help filling out our forms.
YES ____ NO ____
3. Non-print help (e.g., staff volunteers, audio tapes, videos) is available for completing forms.
YES ____ NO ____
4. Our print materials are written in plain language.
YES ____ NO ____
5. Graphics and illustrations are clear.
YES ____ NO ____
6. Print materials have ample white space as relief from the print.
YES ____ NO ____
7. When appropriate, print materials are available in other languages.
YES ____ NO ____
8. If certain forms are often filled out incorrectly, our supervising office is informed.
YES ____ NO ____