



# Money matters

## Coverage of Literacy Curriculum

### *Practise listening and speaking*

- Listening for and identifying relevant information and new information from discussions, explanations and presentations SLlr/E3.3
- Using formal language and registering when appropriate SLlr/E3.5
- Following and understanding the main points of discussions on different topics SLc/E3.3

### *Practise reading and writing*

- Recognising the different purposes of texts at this level Rt/E3.2
- Identifying the main points and ideas, and predicting words from context Rt/E3.4
- Recognising and understanding relevant specialist key words Rw/E3.1
- Reading and understanding words and phrases commonly used on forms Rw/E3.2
- Using a dictionary to find the meaning of unfamiliar words Rw/E3.3
- Using a variety of reading strategies to help decode an increasing range of unfamiliar words Rw/E3.5
- Planning and drafting writing Wt/E3.1
- Writing in complete sentences Ws/E3.1
- Spelling correctly common words and relevant key words for work and special interest Ww/E3.1
- Using developing knowledge of sound–symbol relationships and phonological patterns to help spell a greater range of words and longer words, as appropriate for the needs of the learner Ww/E3.2

### *Key functions*

- Using formal language
- Obtaining information
- Using specialist financial language

### *Key grammar*

- Writing in complete sentences
- Using adverbs and adverbial phrases

## ***Resources to support this unit***

- A selection of application and similar forms (e.g. bank application forms, job application forms, Child Benefit forms)
- Exemplar formal letters
- Exemplar rent contracts
- Highlighter pens
- Audio clips, a stereo system and headphones
- Dictionaries
- Loan, credit card and mortgage adverts from newspapers
- Leaflets from organisations such as the Citizen's Advice Bureau and the Consumer Association

## ***Materials preparation***

- Index cards
- Word banks

**Reading strategy:** The text in this unit is designed to reflect real, authentic material found in an adult environment. It therefore contains some words and structures that may be difficult for learners at Entry 3. It is essential that all learners practise a number of reading strategies to decode and decipher unfamiliar words and their meanings. Examples of reading strategies are given throughout these teacher's notes.

**Spelling strategy:** Please see the spelling strategy for the level at the end of these notes. In this unit learners will concentrate on words with silent letters, words on forms, specialist financial vocabulary and recognition of high frequency words. Examples of spelling strategies for the learner are given throughout these teacher's notes.

## Page 1

### Unit aims

To begin:

- Clarify the content, purpose, objectives and outcome of the unit.
- Show how the core curriculum skills for each page are itemised on each page of the learner's booklet.
- Demonstrate how the core curriculum skills represent progression from Entry 2 and reflect the ILP.
- Talk about why people go to see their bank manager.
- Lead learners to identify the skills they may need to open bank accounts, apply for loans and credit cards, and complete tenancy agreements.
- Ensure that this opening discussion is short and to the point. The purpose is to focus on the topic and move quickly and smoothly on to the first skills page.

## Pages 2 and 3

### A new job

#### Materials

- Index cards

#### Rationale

- To look at new vocabulary relating to wage slips and other financial documentation

#### Activity A

#### Reading

##### Pre-task

- Ask learners to read the payslip and identify any words they don't understand.
- Write the five words on the whiteboard and ask the learners what they mean.
- Explain that the words are related to financial documents and that they will see them on a variety of forms and documents. Explain the meaning of the words and make sure that all the learners understand.

##### Task

- Ask learners to highlight the five words on the payslip.

#### Help

- Encourage less confident learners to highlight any other words they are unfamiliar with.
- Encourage the use of a range of reading strategies to decode these words.
- Explain the meaning of each word.

#### Activity B

#### Reading

##### Pre-task

- Ask learners what they do when they don't know the meaning of a word.
- Discuss the best way of finding words in a dictionary.

##### Task

- Ask the learners to find the words in the dictionary.
- Check that they use their knowledge of alphabetical order to find the words.
- Encourage them to explain how they found the words, e.g. opening the dictionary at approximately the right place, using alphabetical knowledge to find words etc.

#### Extension

- Encourage more confident learners to look up a range of words and to practise finding them as quickly as possible.
- Play games in pairs with learners finding words as quickly as possible.

#### Help

- Provide copies of the alphabet as a guide.
- Suggest that learners look at where they have opened the dictionary. Use their knowledge of the alphabet to see how much further through the word is and then predict how much further the word will be through the dictionary.

#### Activity C

#### Reading

##### Pre-task

- Draw attention to the example of a dictionary entry in the learner's booklet.
- Briefly remind learners of the word classes i.e. nouns, verbs, and their abbreviations.

- Give examples of words that can be both, e.g. play, work etc.
- Explain to learners that some words have been given as examples but they should look up any words they encounter that they do not know. Learners may be familiar with words but may not be able to give a definition.
- Point out that there is more than one meaning for the word and explain that it is necessary to check that you have found the right meaning by looking at the context.

### Task

- Ask learners to find the five words in the dictionary and to write the appropriate meaning i.e. the meaning that has a financial connotation.

### Extension

- Ask more confident learners to set each other tasks, challenging each other to find the meanings of a selection of words. They could also write their own definitions of known words.

### Help

- Use simplified dictionaries with fewer possible meanings.
- Focus on finding the word and understanding the definition, rather than comparing different meanings.

## Activity D

## Writing

### Pre-task

- Ask learners to write a sentence using each of the words from Activity C in the correct context.

### Task

- Ask learners to complete the five sentences.

### Help

- The exercise below could be used to check understanding of the words if the learners find it difficult to write sentences of their own.
- Read through the following sentences to check understanding, suggesting reading strategies to support learners if there are unknown words.

Fill in the spaces using the following words.

basic deductions overtime pension insurance

- 1 When you work \_\_\_\_\_ you get paid one and a half times the normal amount.
- 2 Do you have any health or sickness \_\_\_\_\_?
- 3 I will have a good \_\_\_\_\_ when I retire.
- 4 What is your \_\_\_\_\_ pay, without any bonuses or overtime?
- 5 Tax and National Insurance are the biggest \_\_\_\_\_ from your wages.

- Complete this exercise as an oral activity and then ask learners to record their answers in the booklet.

## Activity E

## Reading

### Pre-task

- Bring a set of index cards to the session and show them to the learners.
- Demonstrate how they work. Explain to learners that they are going to create a card index to add to throughout the unit. A full explanation of creating an index will be given in 'Rules and Tools'.

### Task

- Ask learners to create a card index using the five words from this unit and any others they came across in Activity A that they did not know.

### Extension

- Encourage learners to find new words on a banking theme, which they can look up and add to their card indexes. This could be an ongoing task over the unit.

### Help

- Prepare index cards with the words already printed.
- Ask the learners to add the definitions. This could also be done in reverse, with cards pre-printed with definitions.

## Pages 4 and 5

### Open your account

#### Materials

- Bank application forms
- Job application forms
- Child Benefit forms etc.
- Blank index cards
- Audio clip – Ann's finance

#### Rationale

- To recognise vocabulary that is common to many forms, including personal and financial information

#### Activity A

#### Reading

##### Pre-task

- Tell learners that this is a part of an application form for a bank account.
- Explain that the personal details and contact sections are very similar on a lot of different forms, e.g. other bank forms (mortgage, credit card), job application forms, benefit forms etc.

##### Task

- Ask learners to read through the form independently and underline any words they would expect to see on other forms.
- Read through the form with learners, discussing the meaning of every question and checking that they understand the terms.
- Encourage all learners to add any new words to their card indexes.

##### Extension

- More confident learners can complete these sections on a selection of real application forms.

##### Help

- Complete a version of this form as a whole group activity first, talking through the answer each learner would give. Ask all learners to record the answers they have already given on the form.

#### Activity B

#### Reading

##### Pre-task

- Print the words and definitions on cards.
- Look initially at the word cards and discuss the meanings with the learners.
- Then show the definition cards to the learners and read through them, ensuring that the learners understand them.

##### Task

- Ask learners to match the words to the definitions using the cards, then to complete the activity in the learner's booklet.
- Encourage the learners to make index cards for each of the words and add them to their card indexes.

##### Extension

- More confident learners could complete this activity without using the cards as cues.
- If learners are very confident, rather than discussing the meanings of the words, they could look the words up in dictionaries and complete the task in the learner's booklet using the dictionary definition as a cue.

##### Help

- Less confident learners could use the cards as cues, copying the already matched words and definitions for recording only.

#### Activity C

#### Reading

##### Pre-task

- Tell learners that they are going to look at a passage from a bank advertisement and that they are going to identify key words.

##### Task

- Ask learners to scan read the passage and identify any words they have seen on a bank form or in a bank, or which they know are connected with banking.
- Write the suggested words on the whiteboard and ask any learners who want to volunteer, to explain any of the words they know.
- Ensure that you add any words they will need that are not picked up by the learners.

- Encourage learners to make index cards for each of the words and add them to their card indexes.

### Extension

- More confident learners could again be asked to scan the text and identify banking words, then to look them up in a dictionary and write the definitions.

### Help

- Ask less confident learners to read the text, underlining any words they do not know.
- Collect all of the underlined versions and then review the meaning of each word with the whole group. This should give the opportunity for learners to contribute to each other's knowledge.
- Separate the words into finance and non-finance words.



## Activity D

## Reading

### Pre-task

- Remind learners of the key vocabulary they have learned in the last two activities and which they have now added to their card indexes.
- Learners should be well prepared for this activity, which is an opportunity to use the words in their natural context.

### Task

- Ask learners to listen to the audio clip – Ann's finance.
- Copies of the script may also be given out.
- Ask learners to complete the form on behalf of Ann.
- Suggestion – divide the group into pairs to role-play this activity. One person is a member of staff at the bank and the other is Ann or a new customer applying for a mortgage. The bank official should offer explanation and advice if needed.

### Help

- Read through the form with less confident learners, asking them to explain each of the terms.

- Allow the learners to complete each section as it is discussed. Ensure that they then have sufficient practice in completing real forms for the next activity.

## Activity E

## Reading and writing

### Pre-task

- Remind learners that they have completed a genuine application form. They should be prepared to complete a form in real life.

### Task

- Encourage learners to collect real application forms from banks, building societies, post offices and public offices and practise completing them. Ask them to report on their success.
- If they have Internet access, encourage learners to visit the website of an on-line bank and complete or partially complete an application form.
- The complete set of index cards could be used to make and play a game similar to *Blockbusters*.

### Extension

- More confident learners could extend the range of forms to include sections not covered here. Some vocabulary will be similar but they can be encouraged to use their dictionary skills to find the meaning of unknown words.

### Help

- Support less confident learners by completing the on-line application form with them, or by completing a number of real, paper-based forms with them before they attempt the on-line form.
- Encourage them to use their completed form from the learners' booklet as a model and their card indexes to decipher any unknown words.

## Pages 6 and 7 Somewhere to live

### Materials

- An exemplar rent contract or tenancy agreement

## **Rationale**

- To identify key words in complex documents, which allow learners to take notes to make sense of the document as a whole

## **Activity A**

### **Reading**

#### **Pre-task**

- Explain to learners that they are going to look at paragraphs from a contract to rent a house. This is a genuine standard contract and some of the vocabulary may be quite difficult.
- Explain that key words in a text inform the reader of a paragraph's content.
- The key words in this paragraph are highlighted.
- Ask learners to scan the paragraph, looking only at the key words and to decide what the paragraph is about.
- Confirm that it is about rent or paying for a house.

#### **Task**

- Ask learners to read the three paragraphs and highlight the key words.
- Explain that they do not have to read every word to discover what the paragraph is about.
- Ask learners to explain what each paragraph is about and to discuss their ideas with another person.

#### **Extension**

- Extend into note taking, using the key words as a basis for notes that learners might want to make.

#### **Help**

- Allow learners to complete the activity in pairs, discussing any unknown words and supporting each other.

## **Activity B**

### **Writing**

#### **Pre-task**

- Remind learners what the three paragraphs were about.
- Encourage learners to read the three paragraphs in detail, checking for understanding.
- At this stage full comprehension is important

because they are going to respond to the content.

- Remind learners to add any new words to their card indexes (e.g. landlord, tenant, contract etc.)
- Read the four questions with the learners and ensure understanding.

#### **Task**

- Ask learners to write the answers to the questions in the table.

#### **Extension**

- More able learners can explain how they knew the answer to each question e.g. they have to pay money to the landlord because they have to pay a deposit and the rent has to be paid in advance.

#### **Help**

- Ask learners to discuss in pairs or small groups what Jamie and Asha have to do. Use the writing activity to record ideas.

## **Activity C**

### **Reading**

#### **Pre-task**

- Remind learners that these paragraphs are from a genuine standard contract and some of the vocabulary may be quite difficult.
- Learners do not need to read or understand every word to complete this activity. In fact, it is more useful if they are unable to do so as it shows that readers can understand what a document such as a contract is about without understanding every word.
- Draw attention to the example in the learner's booklet.

#### **Task**

- Ask learners to read the first six or seven words of each paragraph and then to say what the paragraph is about.
- When they have agreed, ask them to complete the sentences in the learner's booklet.
- Suggestion – this could become a game, with paragraphs cut in two; learners matching the beginnings and endings.



## Extension

- More confident learners can read the whole of the paragraphs and check their answer. They should pick up some new key words, e.g. property or tenancy, which they can add to their card indexes.

## Help

- Complete the activity one paragraph at a time, leading a discussion with learners about the content of each and pointing out (and highlighting) the opening words that led to the answer.
- Encourage learners to complete the activity independently for the third paragraph.

## Pages 8 and 9 Buy now, pay later

### Materials

- Loan, credit card and mortgage adverts from newspapers

### Rationale

- To identify the key grammar features of instructive language

## Activity A

### Reading

#### Pre-task

- Tell learners that they are going to look at the purpose of particular texts, in this case an explanation. Read through the 'loan shark' text with learners and check understanding.
- Explain to learners that the activity is about how key information is organised. The style features, the kinds of words used and the positions of sentences are all used to help organise information.
- Draw attention to the style features in the learner's booklet, for example, a title, which is often a question, an opening statement, a series of steps leading to the conclusion, use of the present tense and use of linking words such as 'so', 'therefore' and 'as a result' (causal connectives).

## Task

- Encourage learners to look at the text and identify the features of instructions, e.g. by underlining, highlighting and / or labelling the features.
- Ask learners to use bullet points to record the various features.

## Help

- Take learners through the process step by step e.g. look at the title on the exemplar etc.
- Ask learners to find the title in the text and then record, using bullet points, the title and its function.

## Activity B

### Reading and writing

#### Pre-task

- Encourage learners to look at the words in the learner's booklet.
- Ask learners to discuss which of the words they know and where they might see them.
- Write the words on the whiteboard and check that learners understand them.
- Learners should add any words that are new to them to their card indexes.
- Provide a selection of adverts for loans, credit cards and mortgages from newspapers. Ask learners to look carefully at the adverts and find some of the words.
- Discuss the purpose of the adverts, i.e. to encourage people to take out loans, and consider why certain words are used, e.g. dream holiday, no problem.

## Task

- Ask learners to prepare a piece of text explaining the dangers of using loan sharks. They can use the exemplar text as a model.
- Suggestion – allow groups to use the information to write and perform a mini play that gives the same message.

## Help

- Provide a writing frame to help learners to produce the text. Support them in planning the text. Encourage them to use words from the unit that they have recorded on their card indexes.



## Pages 10 and 11

### No returns

#### Materials

- Audio clip – Asha and the customer service advisor.

#### Rationale

- To listen for key words
- To identify the main points of information given on the telephone



### Activity A

### Listening

#### Pre-task

- Discuss the widespread policy of recording telephone conversations.
- Tell learners that Asha has telephoned a catalogue company to enquire about returning goods and that the conversation has been recorded.
- Remind learners of the difficulty of listening for information out of context (no visual cues) and explain that listening for key words can help. For example, if they want to listen for information about the kettle, they can listen for the keyword 'kettle'. When they hear it, it will signpost the information they are listening for.
- Ask learners to listen to the audio clip and answer the questions.

#### Task

- Explain that you are going to play the audio clip again and that there are three questions to answer.
- Encourage learners to read the questions and select key words that they will listen for.
- Play the audio clip and ask learners to answer the questions.

#### Help

- Encourage less confident learners to follow the script as they listen.
- Use Activity B, highlighting the script, before asking them to answer the questions.
- Use the highlighted key words to lead them to the answers to the questions.

### Activity B

### Reading

#### Pre-task

- Read the texts with the learners.
- Check that learners understand the key words.

#### Task

- Ask learners to underline or highlight the key words that led them to the answers to the three questions in Activity A.

#### Extension

- Ask learners to write a question and select a key word that would lead the listener to the answer.
- Test by asking other learners to listen for the answer using the key word as a guide.

#### Help

- Support learners in reading the text, suggesting appropriate reading strategies.

### Activity C

### Writing

#### Pre-task

This activity provides learners with the opportunity to recap on verbs. Draw attention to the explanation in the 'grammar box' before going on to adverbs. Adverbs tell us more about verbs. Make sure learners understand the difference between adverbs and adjectives. (Adjectives were covered at Entry 2.)

- Draw learners' attention to the sentence from Asha's telephone conversation.
- Ask learners to look at the word 'briefly' and think about why the word is in the sentence.
- Ask whether the sentence makes sense without it.
- Check whether any of the learners know the word 'adverb' or what adverbs do.
- Explain that 'briefly' is an adverb and that adverbs tell us where, when or how something happens (they describe the verb).
- Write the sentence 'Asha was talking ...' on the board and ask learners to suggest how she was talking, e.g. loudly, quietly, quickly, excitedly etc.
- Explain that many adverbs end with -ly but that there are exceptions such as 'well' and 'hard'.

### Task

- Ask learners to read the sentences and add one of the adverbs to tell the reader more about the verb.

### Extension

- More confident learners can think of other adverbs that could be added to the sentences.

### Help

- Write the sentences on the whiteboard and the adverbs on cards or paper.
- Encourage learners to try placing each of the adverbs in the sentence in turn and reading the sentence back to see if it makes sense.

## Activity D

## Writing

### Pre-task

- Ask learners to look at the sentence from Asha's phone conversation again.
- The adverbial phrases tell the learner more about when, where or how the action took place.
- Collect phrases that could be added to the sentence 'Asha was talking ...' from Activity C.

### Task

- Ask learners to add the four phrases to the sentences from Activity C.

### Extension

- More confident learners can think of other adverbial phrases to add to the sentences.

### Help

- As in Activity C, write the sentences on the whiteboard and the adverbials on cards or paper.
- Encourage learners to try placing each of the adverbials in the sentence in turn and reading the sentence back to see if it makes sense.

## Activity E

## Writing

### Pre-task

- Explain that learners are going to use the skills they have acquired in their own writing.

- Tell them that they are going to plan a conversation based on returning goods to a shop.
- Use the prompts as a model to show the learners what they might say, e.g. Where and when did you buy the item? I came into your shop last Thursday and bought a new hairdryer. What did you do when you got home? I dried my hair quickly with a towel and then turned the hairdryer on. What happened? The hairdryer got very hot very quickly and then stopped working completely.

### Task

- Ask learners to write a short plan of what they would say if they were to return some goods to a shop.
- Suggestion – organise the group into pairs. Role-play taking the item back to the shop.

### Extension

- Encourage more confident learners to expand their sentences using prior knowledge such as adjectives and adjectival phrases.

### Help

- Scaffold the writing using expanded prompts or a writing frame.
- Encourage an oral response, which can then be recorded in writing.

## Pages 12 and 13 What's your problem?

### Materials

- Examples of formal letters

### Rationale

- To identify the differences between formal and informal language

## Activity A

## Reading and speaking

### Pre-task

- Explain to learners that people speak in different ways in different situations and that there are formal and informal situations.

- There are differences between the bank manager's language and Paul's friend's language. Discuss the differences with the learners. Go through the situations learners have suggested and ask for examples of short sentences they might hear for each example of formal and informal situations.
- Collect examples of formal and informal situations.
- Ask learners to read Paul's problem and discuss briefly the answers he might receive. Explain that Paul asked his friend for some advice; ask learners to read the answer.

### **Task**

- Ask learners to underline any slang or informal words (any words you wouldn't use when speaking to your bank manager).
- Explain that Paul also asked his bank manager for some advice. Ask learners to read the script and compare the two answers, perhaps highlighting or underlining any formal language that they didn't find in his friend's answer.

### **Extension**

- More confident learners could be asked to perform a transformation exercise, converting the answer into more formal English. They could then compare this with the formal answer and see whether they have chosen similar formal phrases.

### **Help**

- Rather than attempting the whole text, ask learners to compare individual phrases, e.g. use of 'mate' and Paul's name and discuss which is more formal.

## **Activity B**

## **Speaking**

### **Pre-task**

- Ask learners to read the two letters on the problem page.
- Check understanding and discuss the responses to the problems as a group.

### **Task**

- Ask learners to plan a response to each of the problems, based on the solutions discussed.

- Encourage learners to think about phrasing the answer in a formal and an informal way.
- In pairs, ask learners to role-play the people with problems and those giving advice.

### **Extension**

- Allow more confident learners to read the problems and plan their own responses before carrying out the role-play.
- Check understanding of formal and informal language.

### **Help**

- Treat the activity as a whole-group task, scripting the conversation based on group suggestions.
- Discuss whether each suggestion is formal or informal and how it could be adapted for the other situation.

## **Activity C**

## **Writing**

### **Pre-task**

- Tell learners that they are going to write a formal response to one of the problems. They can use their oral responses as a guide.
- If possible, provide some examples of formal letters. Ask learners about formal letters they have received. What do they notice? Is the tone friendly? What do they notice about the language – is it difficult to understand?
- Introduce the formal writing frame and discuss the layout of a letter. Templates are provided on pages 27 and 28.
- Demonstrate the use of sentence starters and generate some more examples of formal phrases, perhaps by looking at the formal letters.

### **Task**

- Ask learners to write a formal letter to Mo or Nita advising them on their problem.

### **Extension**

- More confident learners could write a response to the problem without relying on the frame, or could (write and) respond to other problems (i.e. without the model provided by the previous activity).

## Help

- Model the techniques by demonstrating how you would translate the informal oral responses into a letter format or demonstrate the use of the frame by writing an answer to one of the problems and asking the learners to respond to the other.
- Support learners in their understanding of formal and informal language.

## Page 14 Spelling

### Materials

- Word bank with 'kn', 'wr' and 'mb' words

### Rationale

- To develop strategies for remembering words containing silent letters

### Activity A

### Reading

#### Pre-task

- Explain to learners that one of the reasons English words can be difficult to spell is that there are so many silent letters. In fact, almost every letter in the alphabet can be silent in some words. Tell the learners that there are no rules to help them, but that they are going to look at some patterns and groups, which will help them to remember.
- Write the word 'when' on the whiteboard.
- Ask learners to identify the silent letter.
- Collect other words with a 'wh' pattern.
- Ensure that 'what', 'where', 'why', and 'who' are included.
- Draw learners' attention to the examples in the learner's booklet.

#### Task

- Ask learners to use the spelling of the word on the left to find the silent letter missing from the word on the right.

### Extension

- Ask more confident learners to find other words that fit the pattern. Use '-alk' as a starting point.

## Help

- Encourage learners to look at the word on the left, sound it out and underline the silent letter.
- Then ask them to put the underlined letter into the space in the word on the right and then to read the word.

### Activity B

### Writing

#### Pre-task

- Remind readers of the group of words beginning with 'wh'.
- Extend the list if possible.
- Explain that there are groups of words with similar patterns.
- Draw attention to the 'mb' example in the learner's booklet.

#### Task

- Ask learners to copy the table from the learner's booklet.

### Extension

- Ask learners to find examples of other words with silent letters, maybe from a word bank.
- Ask learners to identify their own word classes and to group words accordingly.

## Help

- With less confident learners, it may be useful to prepare the table in advance. Ask learners to find the words from a word bank and put them into the right columns.
- Use words such as knot, knee, knight, knowledge, knowing, bomb, limb, womb, wrote, writing, wring, wrung and wrack.

### Activity C

### Reading

#### Pre-task

- This is a consolidation exercise based on learning in the previous two activities.

#### Task

- Ask learners to read the passage and underline the silent letters.

## **Extension**

- More confident learners could be encouraged to write a short passage using words with silent letters, including those taken from the page.

## **Help**

- Encourage less confident learners to use phonic skills to sound out each word individually and identify the silent letters.

## **Page 15 Integrated skills**

### **Materials**

- Leaflets from organisations such as the Citizen's Advice Bureau (CAB) and the Consumer Association as examples
- Formal letters

### **Rationale**

- To complete a task that uses the new skills covered in the unit

### **Warning!**

- Tell learners that they are going to write a leaflet explaining the dangers of borrowing too much money and getting too far into debt. Show examples of leaflets from organisations such as the CAB and the Consumer Association.
- Encourage learners to use the loan shark text (page 8) and the exemplification text about interest-free credit deals (page 9). The CAB website offers case studies of problems people get into. This could be a useful reference point.
- Give some advice to people who get into trouble with debt.

### **Extension**

- Encourage more confident learners to create a genuine-looking leaflet using IT skills. Print copies and display on notice boards etc.

### **Help**

- Use a writing frame to support less confident learners. For the least confident, encourage

them to cut and paste sections from real texts rather than creating their own.

## **Problem page**

- Ask learners to read the problem and think about the advice that they would give.
- Tell learners that they are going to write a formal letter from the point of view of a bank manager. They will need to offer advice to a young man who is experiencing financial difficulties.
- Remind learners to use formal language and encourage them to look back at the unit to check the format of a letter and to review examples of formal language.
- Encourage all learners to use adverbs and adverbial phrases to give more information. Ask them to look back at the unit for guidance.

### **Extension**

- Encourage more confident learners to develop their text using a range of adjectives, adverbs, adjectival and adverbial phrases.
- Ask them to find further examples of formal phrases in real letters and to use these in their texts.

### **Help**

- Less confident learners can discuss the problem in pairs or small groups and agree a response orally.
- They can be encouraged to use the formal letter frame and can be provided with a bank of formal phrases.

### **On account**

- Ask learners to collect some application forms for bank accounts, credit cards, loans and mortgages.
- Provide some forms as examples.
- Encourage learners to visit some bank and loan company websites. Organisations such as **If**, **Cahoot** and **Virgin** have on-line application forms which can be saved and printed.
- Encourage all learners to use their card indexes to help them read the application forms.
- Put learners into pairs and role-play the bank manager and customer discussing application forms.

## ***Help***

- Complete forms with less confident learners, section by section. Check understanding of each section.

## **Page 18** **Check it**

### ***Rationale***

- To check and consolidate key learning
- To ensure that learners can complete the *Check it* page

## ***Help***

- Prepare additional tasks for those who are still unsure. Recap as necessary.

# Photocopiable resources

## Photocopy 1

## Letter template

Your address

Name and  
address of  
recipient

Date

Dear...

Followed by recipient's name – use 'Sir' or 'Madam' if you don't know the name of the person.

Main body of the letter

Here are some sentence starters for each paragraph to help you:

- Having read your letter ...
- Having considered your problem ...
- I would advise you ...



Dear

Having read your letter

Having considered your problem

I would advise you

You should consider

Yours