

Banks and Banking



Before Reading

Text Type

Draw students' attention to the:

- title
- photographs
- labels
- lists.

Ask "What type of book is this?" (Report) What information would you expect to find in this text?

Visual Literacy

Browse the photographs. What visual clues tell you that this text is about banks and money?

Describe the shape of the text and photograph frames, the background colours and lines. What do they remind you of? How do they reflect the subject matter of the text?

Background Knowledge

Talk about the need to keep money in a safe place. How do banks help you do this?

Discuss the role of banks in the past. What services did they provide? Discuss why banks have changed during recent years. What do they offer now that they didn't in the past?

Phonological Awareness

Ensure students know the following phonological pattern:

- **long /i/ sound:** discuss which letters can make this sound. Locate examples in the text, and add to the list:
 - i - blind, find (p.23), kind, mind;
 - i_e drive (p.18), fine, like (p.6), mine, time;
 - igh - bright, fight, high, night (p.13), right;
 - uy - buy (p.6), guy

Say these words to the students. Ask them to identify which part of the words sounds the same.

To further develop this understanding, ask students to listen carefully to the phonological pattern you say. Follow this with a sentence that includes a word containing that pattern. Ask students to identify the word and the appropriate letters that make up the sound.

Vocabulary:

account, counter, electronic, fee, interest, internet, loan, public, teller

High Frequency Words

along, also, given, keep, out, over, people, their, they, which

Discuss various ways of learning high frequency words. Many are visual and cannot be spelt or read phonologically. Divide the list of words into two groups: 'visual' words and words that can be 'sounded out'.

Allow students time to establish criteria for breaking the high frequency words into two groups, and discuss their reasoning, e.g. number of letters, known/unknown, number of syllables.

Motivation / Purpose

The purpose of the text is to explain what services banks provide to customers now and in the past. The text links with the *Social Studies* theme *Economies*.

During Reading

Vocabulary in Context

Discuss the meaning of each vocabulary word. Draw students' attention to the following:

- **interest** (p.5): Note the author has supplied a meaning for the word. Discuss other meanings, e.g. curiosity or concern, a hobby, a share or claim on a property. Use the word in sentences to demonstrate its different meanings
- **teller** (p.8); **Internet** (p.14); **electronic** (p.14): Use syllabification to assist with pronunciation
- **fee**, **account** (p.5); **counter** (p.8): Use knowledge of phonic components to assist with decoding.

Checking for Meaning

Literal:

Where should you keep money so it is safe? (p.4)

How do banks make money? (p.7)

What do the letters ATM stand for? (p.10)

Inferential:

Why have banks had to provide other ways for people to do their banking?

Why are ATMs located in shopping centres as well as outside banks?

Why do older people find it difficult to learn the new ways of banking?

Response:

What lifestyle changes have caused banks to offer new ways of banking? Which ways does your family use? Why? How might banks change their services in the future?

Grammatical Patterns

Ensure students understand the following components of a report:

- Opening general statement defining the topic. *A bank is a safe place for people to keep their money.* (p.4)
- Passages of description relating to various aspects of banks and banking (pp.5-23)
- Use of general nouns: *people* (p.4), *bank* (p.4), *money*, (p.4), *account* (p.5), *teller* (p.8), *Internet* (p.14), *phones* (p.21)
- Use of relating verbs to describe features: *A bank is a safe place* (p.4), *banks have given people* (p.9)
- Action verbs: *pay* (p.5), *take* (p.10), *check* (p.17), *use* (p.18), *pressing* (p.21), *taken* (p.21)
- Use of timeless present tense: *Banks pay people a fee for keeping their money in a savings account.* (p.5) *These fees make the bank a lot of money.* (p.7)
- Use of technical terms: *interest* (p.5), *fee* (p.5), *loan* (p.7), *Automated Teller Machine* (p.10), *electronic banking* (p.14), *Internet* (p.14), *telephone banking* (p.20)
- Use of paragraphs with topic sentences to organise information: *ATM stands for ... It's a machine that ... Some ATMs ...* (pp.10-11)
- Repeated naming of the topic as the beginning focus of the clause: *A bank is ...* (p.4), *Banks pay ...* (p.5)

Fluency / Punctuation Patterns

Locate compound and complex sentences within the text and demonstrate how to read them, pausing at commas, or arranging pieces of the text into logical chunks to maintain meaning. E.g. *In the past*, (p.8) / *people did all of their banking / over the counter.*

These punctuation patterns occur in the text:

- Use of a comma to separate adverbial phrases or clauses from the rest of the sentence: *In the past*, (p.8)
- Use of capital letters as an abbreviation for a group of words: *ATM* for *Automated Teller Machine* (p.10)

- Use of dot points, used as captions, for items in a list: *new ways of banking* (p.9)
- Use of dot points for items in a list: *People who still like to do their banking over the counter include:* (p.23)
- Use of *thru* to replace *through* as an acceptable spelling variation for *drive thru* (pp.18-19)

Critical Literacy

What does the author want us to know?

Who does the author regard as the audience for the text? How do you know?

Why has the author mentioned some pros and cons for each type of banking?

Linking Visual and Written

Discuss page 9. Why are the photographs and labels important? What information do they add that isn't in the text?

Examine the photographs and consider how they give extra information in this factual text and in factual texts in general.

After Reading

Using dot points, prepare a list of advantages and disadvantages of each type of banking.

Discuss which types of banking students and their families use the most. Why do they use these methods?

Activities

Students will:

- rearrange groups of words to complete sentences about the text
- group words according to common sounds made by different letter combinations
- insert words to complete a simple crossword
- write sentences about the text, based on an illustration and key words.

Comprehension (meaning) Phonics (visual) Vocabulary (structure) Writing (structure)

