



5a: Planning

Business, Consumerism & Finance

This module is about business, consumerism, and finance. In this module, learners will examine the fundamentals of banking, consumer, and business matters and explore ways to plan for their financial future. The Core Tasks address financial services and procedures, business regulations, and consumer rights. The Project Tasks provide learners with the opportunity to pursue a financial or consumer goal. Learners will practice goal setting, conduct research, and show fellow learners how they developed their plans.

Track 5a is adapted from ELSA 6 Unit 10: Business & Consumer and ELSA 7 Unit 10: Taxes & Finance.

Learning Outcomes

Content Outcomes

Learners will do the following:

- increase their understanding of business regulations and consumer protections and rights.
- access appropriate texts about taxes and finance.
- apply appropriate communication strategies for one-on-one meetings.
- give instructions to a financial or service provider for specific services.
- fill out complex forms to protect consumer rights, access loans, or register for consumer products.
- follow instructions to achieve a-business or financial goal, file a consumer complaint, or register for consumer protection plans.
- give instructions to a classmate regarding a business, finance, or consumer process, service or plan.

Target CLB 8 Outcomes

8-III Getting Things Done

Understand moderately complex communication intended to influence or persuade (such as extended warnings, threats, suggestions, recommendations and proposed solutions) in situations related to personal decisions or to work-related issues in own field.

8-II Giving Instructions

Give instructions and directions for a broad range of technical and non-technical tasks, procedures and processes.

8-III Getting Things Done

Propose or recommend solutions to problems in a familiar area.

8-II Comprehending Instructions

Understand extended, moderately complex, multistep instructions and instructional texts for established (set) procedures related to familiar specialized tasks.

8-III Getting Things Done

Complete an expanded range of forms, including extended application forms and workplace forms with pre-set formats.

Target CLB 7 Outcomes

7-III Getting Things Done

Understand moderately complex communication intended to influence or persuade (such as requests, reminders, orders and pleas) in situations related to personal or general experiences.

7-II Giving Instructions

Give instructions and directions for technical and non-technical tasks, procedures and processes.

7-III Getting Things Done

Give extended warnings, suggestions, recommendations or advice.

7-II Comprehending Instructions

Understand moderately complex instructions and instructional texts for multistep procedures related to familiar tasks, which may be specialized or technical.

7-III Getting Things done

Complete extended forms requiring detailed personal information.

At a Glance

Needs
Assessment



Core Tasks



Project Tasks

Overview and Outcomes

Learners examine the fundamentals of banking, consumer, and business matters, while exploring language and customs related to accessing services and making service requests.

Core Task 1

Learners listen to interactions between individuals engaged in consumer, financial, or businesses matters, and take notes about register, tone and formulaic expressions.

Core Task 2

Learners role-play conversations related to a financial, consumer, or business inquiry, need, or conflict, with a particular focus on being assertive, or using assertiveness when dealing with persuasive tactics.

Core Task 3

Learners fill out a form to fulfill financial, business or consumer goals, or to protect their rights in consumer relations.

Overview and Outcomes

Learners identify a financial, business or consumer goal or product. Learners practice accessing, following, and relaying instructions about their products or plans

Community Project

Learners identify a personal financial goal and seek information about how to achieve their goal.

Workplace Project

Learners identify a personal business idea or goal and follow a set of instructions about how to achieve funding, develop a marketing plan, launch a social media advertising campaign, etc.

Study Project

Learners identify a personal study goal and develop an education plan or financial budget to meet it.

5a: Business, Consumerism & Finance At a Glance

Possible Topics for the Core Tasks

Business & Consumerism

- persuading a friend or family member to invest in a business venture
- negotiating an agreement with a contractor for projects such as home renovations
- advice on how to be a more sophisticated consumer
- complaining about services, return policies, and unfulfilled contracts
- negotiating special services (e.g., wedding services not included in a wedding package)
- responding to hard sells

Finance

- responding to a banker's recommendations to buy financial products such as TFSAs, RRSPs, RESPs, life insurance, mortgage insurance, etc.
- complaining about excessive bank services charges and fees
- applying for a loan
- negotiating a lower interest rate on a mortgage or a loan
- negotiating a monthly payment plan to pay off the balance of income taxes or student loans

Core Task 1

Overview

Learners listen to interactions between individuals engaged in matters related to business, consumerism or finance.

Target CLB Outcome: 8-III Getting Things Done

Understand communication intended to influence or persuade (such as extended warnings, threats, suggestions, recommendations and proposed solutions) in situations related to personal decisions or to work-related issues in own field.

Modify to 7-III Getting Things Done

Understand moderately complex communication intended to influence or persuade (such as requests, reminders, orders and pleas) in situations related to personal or general experiences.

Description

In this core task, learners watch or listen to interviews and broadcasts that provide recommendations to consumers or business owners. Additionally, learners should listen to or watch interactions between individuals engaged in day-to-day commercial, business or financial transactions. For the latter listening tasks, authentic clips may be difficult to find, so instructors should strive to find videos and other recordings that strive to replicate authentic language, with a natural rate of speed, and the inclusion of some idiomatic and colloquial language. Clips from television shows, movies, or commercials are some possible sources for suitable material. **English for Financial Literacy, Vol. 3**, includes many audio tracks of relevance to this unit, such as experts giving financial advice, dialogues containing models for negotiating and hard sell tactics.

Additionally, during this module, encourage learners to pay particular attention to commercials produced by banking institutions, car manufacturers, small business owners, etc., and to write down snippets of dialogues in a notebook to share with the class.

When listening learners should do the following:

- identify stated and unspecified meanings.
- identify the functional value of utterances (such as warnings, threats, suggestions, or recommendations)
- interpret warnings, threats, suggestions, recommendations and proposed solutions
- evaluate the validity of suggestions or proposed solutions
- take note of any idiomatic or colloquial language, and suggest possible meanings

As a guideline for the listening tasks, exchanges are approximately five minutes in length and eight to 12 turns, with each turn three to five sentences long (CLB 7). However, dialogues may vary in length, depending on the complexity of the subject matter.

Formative Assessment

See the Score/Record Sheet, *Formative Assessment Toolkit* (CLB  7-III), p. 93. Find this on Tutela.ca.

5a: Business, Consumerism & Finance Core Tasks

Skill Building Tasks for Core Task 1

Active Listening Strategies

It's important that learners show that they are listening in a conversation, especially in a situation where diplomacy may be required. Canadians don't like silence, and though learners may think they are being respectful, it's more likely a Canadian will mistake a newcomer's silence for resentment, or even hostility. See **LINC Vol. 1, 375-376** for more information.

Tag Questions

We often use tags when we expect others to agree with us. This form is quite common in more informal daytime news or consumer programs. Have learners listen and take note of these expressions when listening. See **LINC Vol. 1, 259** for more information.

Tone/ Emotions

In potentially problematic situations, assessing another person's mood is an important skill. For instance, you might want to wait for an angry customer to cool down before trying to negotiate with them. **LINC Vol. 1, 267**, provides a lesson on identifying emotions in conversations.

Giving Advice

Have learners listen for expressions used to give advice. Ask learners to rank the expressions they hear from the strongest to the least strong. The following link provides a good variety of structures, including strong recommendations with conditionals and the imperative:

http://esl.about.com/od/grammarstructures/a/f_advice.htm

Core Task 2

Overview

Learners propose solutions to common problems, or make requests or complaints in a business, consumer, or financial interaction.

Target CLB Outcome 🗣️ 8-III Getting Things Done

Propose or recommend solutions to problems in a familiar area.

Modify to CLB 🗣️ 7-III Getting Things Done

Give extended warnings, suggestions, recommendations or advice.

Description

In this task, learners use the language, situations, advice, etc. from the audio models in Core Task 1 to role-play their own dialogues related to business, consumerism and finance. Ask learners to brainstorm a list of common situations in which newcomers in particular may face problems or challenges.

Have students use notes from the recording to propose or recommend solutions to a partner, group, or the class on two to three common problems people encounter when dealing with finance, consumer, or business matters. Learners should do the following:

- describe the problems and clarify details.
- indicate possible solutions, recommend the best ones, and give reasons for these.
- use appropriate persuasive arguments.
- use modals with the appropriate levels of politeness.

Formative Assessment

See the Reflection Form – Self-Assessment, *Formative Assessment Toolkit* (CLB 🗣️ 8-III), p. 104. Find this on Tutela.ca.

Skill Building Tasks for Core Task 2

Perfect Modals

In customer service interactions, particularly interactions involving complaints, perfect modals are often employed by both the complainant, and the service provider. (E.g., *You could have told me about your return policy. You shouldn't have taken off the tags on your jacket.*) See **LINC Vol. 1, 339** for more information.

Saying No

In business, finance and consumer interactions, learners may frequently encounter aggressive sales tactics. **LINC Vol. 1, 332-333** offers tactics and expressions for saying no (e.g., from a partial concession, to a firm refusal, etc.).

Making and Responding to Complaints

This telephone lesson includes techniques for softening language, such as using the passive voice, hedging, and empathizing. See **LINC Vol. 2, 380-381** for more information.

Emphasis

As a class, review techniques to control pitch, tone, and volume to emphasize key words or sentences. Then, while giving recommendations, have learners employ the appropriate pitch, tone, and volume to emphasize key words and sentences. See **EFW 44** for more information.

Using Diplomatic Language

Learners will likely have to be taught to use vocabulary that softens language in situations where tact is required. **LINC Vol. 1, 363-364** includes lessons on using qualifiers, hedges, and specific language structures to prevent or reduce bad feelings.

Core Task 3

Overview

Learners complete a template or extended form to help with a business or financial goal, conducting an online research to find the most suitable form or template.

Target CLB Outcome ✎ 8-III Getting Things Done

Complete an expanded range of forms, including extended application forms and workplace forms with pre-set formats.

Modify to CLB ✎ 7-III Getting Things Done

Complete extended forms requiring detailed personal information.

Description

In this task, students will conduct a search online and at relevant organizations or institutions to find templates and extended forms to aid the development of the business or financial plan. Learners can look for the following:

- an online template for a family budget plan
- an online template for a small business plan, or a budget to support a small business
- an application for a student loan, bursary or scholarship or other means of student finance
- financial forms, such as tax returns, applications for subsidies, or loan applications
- consumer forms, such as a consumer complaint form, or consumer protection forms to register goods for warranties, notices of software updates, or recall notices.
- an application to a credit card company or credit bureau seeking correction of a credit error

Select the form or template that is most suitable to help with the financial or business plan and goal. The forms should have over 40 items, with text responses up to one paragraph.

Learners should complete the form to do the following:

- identify the purpose of the form and its sections, and complete it with required information—including one-paragraph prose responses, if required.
- spell and use punctuation, capitalization, dates and numbers (and their abbreviations) correctly.

Formative Assessment

See the Comments Chart, *Formative Assessment Toolkit* (CLB ✎ 7-III), p. 100. Modify as needed. Find this on Tutela.ca.

Skill Building Tasks for Core Task 3

Forms

Have learners bring in different types of forms from their workplace, community, or educational institutions. As a class, compare and contrast the forms and create a list of common features of the different types of forms (such as use of capital letters, titles, special vocabulary, legibility, printing, and conventions for phone numbers, dates, and addresses). Have learners complete a form and then exchange it with a partner to receive peer feedback on how accurately the form has been completed. See also **EFW 4**, and **LINC Vol. 1, 175 – 176** for more information.

Forms: The Basics

This lesson from the British Council covers some of the basic vocabulary and conventions used in forms. Though the example form used in the lesson is a subsidized housing application, this lesson would provide a good starting point or needs assessment. Take a look at the following resource:

<http://esol.britishcouncil.org/build-your-writing-skills/filling-forms>.

For another handout of common application form vocabulary see

<http://www.puffchrissy.com/wp-content/uploads/2011/10/Application-Form-Vocab.pdf>.

Narrative Writing for Complaints

In complex forms, such as a consumer complaint form, complainants are usually required to write an account of the events that led up to the final submission. Elicit common conventions of this type of narrative, such as using a semi-formal or business neutral style, using objectivity and avoiding subjectivity, including relevant details and omitting irrelevant details, writing chronologically, and being accurate and adding details such as the time, date, conditions. See **LINC Vol. 1, 125-127** for more information.

Complaint Letters

Before lodging a complaint with a consumer regulatory body, consumers are first expected to exhaust all other proper channels through the company or financial institution in question. This is a good opportunity for learners to practice writing complaint letters. See **LINC Vol. 1, 217-220** for more information.

Project Overview

Develop a Financial, Consumer, or Business Plan

Description

In the project tasks, learners clarify and develop their financial goals. Learners also develop research, listening, writing, and speaking skills, and gather information from resources available locally and online.

Pre-Task Listen to a presentation about SMART goals and identify a goal that requires financial or business planning.

Task 1 Listen to and follow instructions about a financial, consumer, or business goal.

Task 2 Give instructions to a partner about a chosen goal.

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Project Tasks

Content Outcomes

Learners will:

- identify their personal goals, values, motivations, skills, experiences, and interests related to a financial, consumer, or small business plan.
- practice planning skills and produce a detailed, well-articulated financial or business plan related to goals based on their research.
- learn how to give detailed financial or business instructions to others.

Target CLB 8 Outcomes

8-II Giving Instructions

Give instructions and directions for a broad range of technical and non-technical tasks, procedures and processes.

8-II Comprehending Instructions

Understand extended, moderately complex, multistep instructions and instructional texts for established (set) procedures related to familiar specialized tasks.

Target CLB 7 Outcomes

7-II Giving Instructions

Give instructions and directions for technical and non-technical tasks, procedures and processes.

7-II Comprehending Instructions

Understand moderately complex instructions and instructional texts for multistep procedures related to familiar tasks, which may be specialized or technical.

Possible Topics

Community

- affordable daycare
- buying a home in Canada
- a monthly household budget
- personal income tax returns
- short term or long term investment plans
- lodging complaints when purchasing goods or services

Business

- generating startup funds
- developing a customer base
- promoting a small business
- financing a start-up business
- conducting market research
- following regulations such as tax, permits, licenses, and new business registration
- budgeting for new employees

Study

- obtaining a student loan
- accessing bursaries and scholarships
- financing studies through part-time or full-time employment
- paying off a student loan

Project Task 1

Overview

Learners read instructions related to the business, consumer, or financial goal identified in the Project Pre-Task.

Target CLB Outcome: 8-II Comprehending Instructions

Understand extended, moderately complex, multistep instructions and instructional texts for established procedures related to familiar, specialized tasks.

Modify to CLB 7-II Comprehending Instructions

Understand moderately complex instructions and instructional texts for multistep procedures related to familiar tasks, which may be specialized or technical.

Description

In this task, learners access and read information in relation to their project goal. In the course of their research have learners locate a set of instructions specific to their topic, for instance, instructions from the Canada Business website about business regulations in Canada or about financial, tax, or investment services. Have students read any introductory, supplementary text in addition to the instructions. The instructions should be about 10-13 steps in a clear and explicit text of about eight to 15 paragraphs, not always presented step by step. Learners should read the instructions to do the following:

- interpret the sequence and location signals and implied meanings.
- infer the correct sequence.
- follow the instructions as required to complete the task.

Students should take point form notes on the instructions, or draw a flowchart or other visual that represents the steps in the instructions. In addition, if applicable, use the instructions to complete an accompanying extended form that requires detailed personal information and has about 40 items (such as the first couple of pages of a tax return).

Formative Assessment

See the Anecdotal Record, *Formative Assessment Toolkit*, (CLB  8-II), p.112. Find this on Tutela.ca.

Skill Building Tasks for Project Task 1

Key Words

Before they carry out the reading task, have learners scan the text for key words to gain a better understanding. Encourage learners to underline or write the key words at the top of the page as a reminder of the main focus of the text. [BBC Skillswise](#)

Cohesive Links

Brainstorm examples of cohesive links in instructions (such as linking words and phrases, numbering systems, layout, etc.) Have learners read the instructions to identify examples of these cohesive links. Have learners bring in examples of other texts or identify texts in the school in which the instructions use clear, explicit cohesive links (such as a clearly labeled sequence of steps) and examples in which the sequence of steps are more implicit and difficult to identify. **BBC's How To...** series contains a good lesson, [Giving Instructions](#), which includes a listening text.

Prepositional Phrases

Review prepositional phrases (e.g., "in addition to," "travelling by sea," "to his credit," "by myself," etc.). Read the text to find other examples. Have learners prepare a cloze activity for a partner by removing the prepositions in a section of the text. See <http://grammar.ccc.commnet.edu/grammar/phrases.htm> for more information.

Project Task 2

Overview

Learners give instructions to a partner or the class for how to access a financial or business product or service, or achieve a consumer goal.

Target CLB Outcome 🗣️ 8-II Giving Instructions

Give instructions and directions for a broad range of technical and non-technical tasks, procedures and processes.

Modify to CLB 🗣️ 7-II Giving Instructions

Give instructions and directions for technical and non-technical tasks, procedures and processes.

Description

In this task, learners will develop their skills with giving instructions. Using the research and the notes from previous tasks in this module, have learners give instructions to a partner or a small group for how to access a financial, consumer, or business product or service, including how to set and refine relevant goals. Pair up learners with similar goals (e.g., learners intending to undertake post-secondary studies, parents with children who need to save for their post-secondary education, small business owners and entrepreneurs, empty nesters planning for their retirement, etc.) for this task, so all learners receive the benefits of one another's research. In order to build skills before the final task, encourage learners to brainstorm and practice giving and following instructions for a broad range of tasks they perform in their day-to-day lives, such as operating machinery and technology in the workplace, following work plans or directing staff and workflow, giving instructions to babysitters or daycare providers, and so forth. This CLB is also provides a good opportunity for learners to review skills learned in previous units, such as how to deliver a good presentation, write an email, report, or business letter, etc.

When giving the instructions, learners should do the following:

- use correct sequence of steps.
- use clear references and provide necessary details.
- use appropriate intonation so that a listener can understand.
- check to confirm understanding.

As a follow up, have learners prepare a final written one to two-page version of the written business or financial plan, including a headings such as Background and Rationale, a personal assessment of skills, experience, or background related to the goals, a statement of medium to long term goals, a timeline for the accomplishment of goals, and the identification of any relevant resources or procedures identified during the research.

Formative Assessment

See the Rating Scale – Peer Assessment tool, *Formative Assessment Toolkit* (CLB 🗣️ 8-II), p. 103. Find this on Tutela.ca.

Skill Building Tasks for Project Task 2

Confirmation and Clarification Techniques

Review language for confirmation and clarification checks when speaking as an effective strategy to prevent communication breakdown. Learners will use these phrases and structures when giving instructions to a partner and the group to check their understanding of the instructions. The lesson in **LINC Vol. 1, 377** provides audio samples of dialogues between a manager and his employee, which students can use as a jumping off point.

Instructions

The CIC produced *Language Companion, Helpful Language, 23*, provides a useful reference sheet for learners to refer to about giving instructions. The tip sheet includes advice on conversation strategies, as well as common structures used in giving instructions, including the imperative and adverbial clauses.

Intonation

Model appropriate intonation for giving instructions, focusing on sequencing. Have learners focus on using appropriate intonation for sequencing when giving the instructions to their classmates. If possible, record learners giving the instructions to listen to after the task. See *Well Said: Advanced English Pronunciation* for support.

Tenses and Modals

When students are introducing their goals and the topic of their researched instructional tasks to their classmates, they will need to use future structures. Review tenses through a quiz, focusing in particular on present and future tenses (e.g., future perfect, and future continuous) or review modals used for planning. Encourage learners to practice shifting comfortably between appropriate tenses and modals while discussing their goals See **EFW 133** for more information.

Giving and Receiving Feedback

After learners share their plans, review how to give and receive feedback politely. Use the worksheets in **EFW 55** to have learners conduct feedback role-plays, with an observer taking notes. Have learners offer read and offer feedback on each other's plans

Business, Consumerism & Finance Resources

[Business Development Bank of Canada](#)

This is the official website of the federal government financial institution that offers financial and consulting services to small Canadian businesses.

[Canada Business](#)

This government information service is for start-up businesses and entrepreneurs and features an interactive business planner.

[Community Futures](#)

Community Futures offers a variety of entrepreneurial programs, business counselling, loan programs, and business information.

[The Canadian Intellectual Property Office](#)

This is a useful site for those who wish to register Canadian patents, trademarks, copyrights, and industrial designs in order to fulfill business and financial goals.

[Small Business BC](#)

Small Business BC helps small-business owners to access government programs, services, information, and data.

[Strategies](#)

Developed by Industry Canada, Strategies provides business and consumer information related to this module.

[Canada Revenue Agency](#)

The Canada Revenue Agency (CRA) administers tax laws for the Government of Canada and for most provinces and territories, and administers various social and economic benefit and incentive programs delivered through the tax system.

[Canadian Bankers Association: Your Money](#)

The Canadian Bankers Association promotes financial literacy to help Canadians make informed financial decisions and sponsors a financial literacy seminar program for senior high school students called Your Money.

[Financial Consumer Agency of Canada](#)

This is an independent body working to protect consumers and inform them about financial products and services. This body was established by the federal government to strengthen oversight of consumer issues and expand consumer education in the financial sector.

[Industry Canada: SME Benchmarking Tool](#)

This site offers industry-specific income statement and balance sheet data for small and medium sized businesses.

[Student Awards](#)

This website provides learners with access to information about scholarships, bursaries, grants, and loans throughout Canada.

[Scholarship Canada](#)

This is a great website to help learners access information from an exhaustive list of educational scholarships.

ESL & Skill Building Links

[ELSA for the Workplace6/7](#). Victoria, BC: Province of British Columbia. (2011)

Module 3 of this curriculum, “Language for Career Planning” is an excellent resource for the content in this module.

[English For Financial Literacy: Volume 3](#)

This excellent new resource is CLB aligned. Volume 3 is aimed at Stage 2 learners. Topics include financing post-secondary education, RESPs, student loans, and extended health insurance policies.

[Manitoba EAL: Resources and Modules from Teachers](#)

Teachers have contributed lesson plans to this site (some of them multi-day lessons) that are aligned with the CLBs.

[BBC Skillwise: Instructions](#)

The lessons and activities on this site are organized by level. They are perhaps intended for lower level learners, but could be used as a quick warm-up and introduction to the project task. Activities include writing instructions for a poster in a nursery, a fire exit plan, and a care home.

ESL & Skill Building Print Resources

***English for Financial Literacy, Vol. 3* Toronto, Ontario: Toronto Catholic School Board (2013).**

This excellent resource was written specifically for the LINC program. Volume 3 is benchmarked for Stage 2 learners and contains invaluable information and activities about a host of financial products and matters. In addition to being an excellent resource for information about financial products, it also contains many CLB referenced tasks, including listening texts about debt management, negotiating prices, and pushy salespeople.

***Breakthroughs: An Integrated Upper Intermediate English Program.* McPherson-Ramirez, G & Engelking, M. Don Mills, Ontario: Oxford University Press. (2011).**

Chapter 5 of this Canadian content textbook is called, "Buyer Beware." It includes a listening and pronunciation (linking) task on the topic of scams, a focus on the grammar of gerunds, and instructions for writing a complaint letter.

***You're in Business! Building Better English Skills.* French, J.T. Reading, MA: Addison Wesley Publishing Co. (1994).**

This book contains readings that introduce ESL learners to basic business concepts and principles such as production, marketing, financial statements, and computers. It includes note-taking and listening techniques, practical self-study and glossaries for each lesson.

***Well Said: Advanced English Pronunciation.* Grant, Linda, Boston: Heinle & Heinle. (1993).**

This is an old textbook, but it contains some beneficial pronunciation lessons that are communicative in nature. In Chapter 5 there is a lesson that requires learners to practice using accurate word stress while clearing up a problem regarding an insufficient funds error at the bank.

***LINC 5-7 Classroom Activities. Volume 1.* Toronto, ON: Citizenship and Immigration Canada (2010)..**

Chapter 3 of this curriculum, "Interacting with Others: Customer Relations and Consumer Rights" is an excellent resource related to this unit.

***Money Math: Lessons for Life.* Suiter, M. C. & McCorkle, S. St. Louis, MO: The University of Missouri. (2008)..**

This book contains a free, four-lesson curriculum supplement presenting math concepts using real-life examples from personal finance. The 86-page book is a valuable teacher's guide with lesson plans, reproducible activity pages, and teaching tips. A PDF is available online at

<ftp://ftp.publicdebt.treas.gov/marmmath.pdf>.

***MOSAIC 1 Grammar; 4th ed.* Werner, P & Spaventa L. New York: McGraw-Hill Contemporary. (2002).**

Chapter 5 is entitled, "Money Matters." Though most of the unit looks at the global economy, there is a short text about banking. The grammar in this chapter covers non-count nouns, indefinite and definite articles, and measurements.