

NÁZEV/TÉMA: **BANK PRODUCTS**

Vyučovací předmět: **Anglický jazyk**

Škola: **SŠ Spojů a informatiky Brno**

Učitel: **Mgr. Lyubov Chupil**

Třída + počet žáků: **3.ročník – 14 žáků**

Časová jednotka: **45 minut**

Použité metody: **Brainstorming, Skládankové učení**

Uspořádání třídy: **skupiny**

Charakteristika třídy: **14 žáků**

Situace: navazujeme na předchozí úvodní hodinu k problematice Banking (Bankovníctví) – odborné téma, kde jsme se seznámili se slovní zásobou, kterou budeme používat

Kompetence:

K1) žák efektivně vyhledává a zpracovává informace

K2) žák zpracované informace předává a komunikuje

Výukové cíle:

C1) žák orientuje se v základních pojmech v cizím jazyce

C2) osvojení si daného odborného tématu v AJ

C3) schopnost komunikovat na dané odborné téma v AJ

Potřebný materiál včetně přesného uvedení zdrojů:

vytvořené a zjednodušené vlastní odborné texty, zvýrazňovače, sešit, psací potřeby, slovník

EVOKACE:

Žáci sedí ve 3 domovských skupinkách po 4 a 5. Na tabuli je napsáno slovo - Banking – připisujeme již osvojenou slovní zásobu, která se k tématu vztahuje (C1) - 5 minut

Příklad: Bank, deposit, credit card, account

UVĚDOMĚNÍ SI VÝZNAMU:

Vypsání termínů si žáci společně popisují (C1, C2)

Žáci vytvoří 3 expertní skupinky po 4 a 5 žácích a každá skupinka dostane svůj text (**Bank products, Choosing an Account, Opening and running a bank account**) Text se v expertní skupince prostudují a prodiskutují s kolegy a ujistí se, že všemu dobře rozumí (K1, C2, C3) – 10 minut

Žáci se vrátí do svých domovských skupin a předají si své nabyté informace, prodiskutují je, porovnají systémy v daných zemích. (K2, C1, C2, C3) – 15 minut

REFLEXE:

Po uplynutí času se učitel ptá na probrané téma a odpovědi zapisuje na tabuli. (K2, C1, C2, C3) – 12 minut

Učitel dané téma shrne. – 3 minuty

Pedagogická reflexe (co se mi podařilo, co mohu příště udělat lépe):

Hodina je navržena pouze teoreticky, proběhne až v příštím školním roce.

K přípravě příkládám:

Příloha č. 1 - texty, s nimiž žáci budou pracovat

Příloha č. 1

A.

BANK PRODUCTS

For many people, the first financial institution they deal with, and the one they use most often, is a bank. That's because banks provide a safe and convenient way to pay your bills and accumulate savings, as well as other services that can help you to manage your money.

Banks offer two main products:

1) checking accounts

- which allow you to transfer money by check or electronic payment to a person or organization that you designate as payee. Checking accounts allow you to handle different financial transactions. You can write paper checks, specifying the amount you're paying and to who. Or, with an online account you can transfer money electronically. If you need cash, you can cash a check at a teller window in one of your bank's branches or use an ATM.

2) deposit (savings) accounts

- which pay interest on your money in those accounts. In most banks, you can transfer cash electronically from your transaction account to your savings account, and vice versa.

Saving on a regular basis is often your first step toward reaching bigger financial goals, such as buying a home or having enough money to live comfortably in retirement. But savings are also important for meeting unexpected expenses.

In addition to checking and savings accounts, your local bank may offer you investment accounts – that you can use to save for college or retirement. But it's important to remember that just because you're buying these products from a bank doesn't mean they're insured. In fact, they're not.

Another important bank products are:

3) student or senior accounts - special accounts for students or seniors, these accounts sometimes provide extra benefits, such as no ATM fees

4) express checking - these low-fee accounts are designed for customers who do most of their banking electronically

5) interest-bearing accounts- these accounts pay interest on your balance, although generally at a lower rate than savings accounts

B.**Choosing an Account**

To find the account that's best for you, you'll need to determine the average balance you keep in your account, how many transactions you tend to make each month - including debits, checks, online payments, and ATM withdrawals - and how many other bank services, including electronic bill paying, you will use.

Before you decide, you also need to read the account agreement carefully. Some things can surprise you, for example, you might find that an account that offers free checking, charges you a fee each time you use the bank's own ATM machines.

Fees are a large part of what differentiates one checking account from the next. Here are some questions you should ask about fees before deciding on a checking account.

- Is there a monthly fixed fee to maintain your account?
- Is there a minimum balance requirement to avoid certain fees?
- Is there a charge for paying your bills electronically, either monthly or per transaction?
- Is there a charge for withdrawing money, or getting checking account balances from the bank's ATMs?
- Is there a fee for using an ATM from another bank?
- Is there a charge for using your debit card to pay for a purchase?

Clearly, the fewer fees you pay, the better. Perhaps the most significant fee you risk paying is if you draw more money out of your account than you have available. That situation is known as an overdraft.

You may find that the convenience of having all of your financial activities under one roof makes your life easier. Some banks now employ investment professionals, as well as tellers and account managers to help you coordinate your whole financial strategy.

C.

Opening and running a bank account

In order to open a bank account you'll need to complete an application form and provide certain personal information. For some accounts you'll also need to pay money in and the bank may want to check your credit history. Once the account's open you can start managing your money.

In order to open a bank account you'll usually be asked to:

- prove who you are
- prove where you live
- prove student status, if relevant
- fill in an application form
- in some cases pay some money into your account

For accounts that allow you to borrow or go overdrawn, the bank may want to run a 'credit check'; in other words to get references from previous banks or lenders that you are a reliable customer before opening the account.

Your bank will give you information on how to run or manage your account.

Typical procedures and documents you'll use or receive include:

Documents/cards

- a cheque book and/or cash or debit card to make payments or get cash
- paying-in slips to pay in cash or cheques
- monthly, quarterly or yearly bank statements

Automated procedures

you can set up direct debits or standing orders to pay bills and make other regular payments

- you can set up BACS (Bankers' automated clearing service) payments to receive regular payments, like salary, pension, benefits or investment income direct into your account
- you may use telephone banking or internet banking to pay bills or move money between accounts

What happens if you go overdraft?

Some accounts let you overdraw by a small amount without charging. But if you go overdrawn without agreement you'll normally be charged interest on the amount. The fees can be very high.

You may have to pay an arrangement fee for an overdraft agreement - this is cheaper than regularly going overdrawn without an agreement.