



Centre for  
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Benchmarks

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# Reporting a Lost or Stolen Bank/Credit Card

A CLB 3-4 Module with  
Teaching Materials

## Classroom-ready resources that include:

- ✓ Module plan adjusted for two levels
- ✓ Assessment tasks at two levels
- ✓ Skill-building activities
- ✓ Skill-using tasks
- ✓ Goal setting and learner reflection tools
- ✓ Reference list of additional resources

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## How to Use the Module Package

This module includes activities for a unit on reporting a lost or stolen bank or credit card for CLB levels 3 and 4. There are suggestions for introducing the topic as well as handouts for goal setting and end-of-module learner reflections. In addition, the package includes a series of skill-building activities and skill-using tasks for Listening, Speaking, Reading, and Writing as well as two-level assessment tasks for each of the four skills. Audio files supporting this module are included and posted separately.

### Some Notes about this Module Package:

1. Each learner activity/task is identified in the upper right-hand corner as a skill-building activity, a skill-using task, or an assessment task.



*Skill Building Activity*



*Skill-using Task*



*Assessment Task*

2. The activities are listed by skill, but are not sequenced. The intent is that you select and sequence activities based on the needs of learners and the amount of class time you have to do the module. When planning, also consider skills that have been addressed in previous modules, and how they could be recycled in the current module to “allow learners to transfer their learning to new situations and to demonstrate some of the key competencies in new contexts”. (ICLBA, 2017).
3. Modules can include interrelated real world task goals where the skill-building activities in one skill area (e.g., Listening) support the development of language skills in another (e.g., Speaking).
4. This module includes a variety of tasks and activities; however, you will likely need to supplement them depending on the specific needs of the learners in your class. The *Additional Teacher Resources* section includes references to a sample of published resources with activities to support this module.
5. The skill-building activities and skill-using tasks are not differentiated by level unless specifically noted. They can be used by learners at both CLB 3 and CLB 4 by making accommodations within the class. For example, you might provide more scaffolding for learners at CLB 3 (e.g., giving examples, helping learners complete the first question), than for learners at CLB 4. You might adjust the expectations and expect

## How to Use the Module Package, *continued*

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learners at CLB 4 to demonstrate greater mastery than learners at CLB 3 on the same activity.

6. The skill-using tasks provide opportunities for learners to practise a task in its entirety and get informal feedback. You can use these tasks after you have introduced a new skill or reviewed skills previously taught. Any of the skill-using tasks that learners complete independently may be included in learner portfolios as evidence of growth and progress. Any scaffolding or support provided (e.g., the first question completed as a class) should be indicated on the activity. Note that if the skill-using and assessment tasks in a module are exactly the same for a skill, either one or the other can be included in learners' portfolios, but not both tasks.

### Some Notes about Assessment within a PBLA Context:

With PBLA, assessment incorporates a range of assessment and feedback strategies, including:

- **In-the-moment feedback:** informal and on the spot feedback given to learners while they are doing a task to help them move forward.
- **Planned feedback on skill-using tasks:** descriptive and non-evaluative feedback on skill-using tasks focusing on what learners are doing well (in relation to CLB-based criteria) and concrete strategies they can use to improve their language skills.
- **Formal assessment:** feedback that indicates whether learners have met task expectations in relation to specific benchmark expectations. Learners complete these tasks independently.

For a fuller discussion of assessment strategies see the current *PBLA Practice Guidelines: Portfolios: Feedback and Assessment* and *Integrating CLB Assessment*, Chapter 2, Planning for Assessment.

### *Your feedback*

CCLB values your feedback to help guide the future development of these multi-level modules. You can help by:

- Piloting all or some of the activities in this module in your classroom, and
- Providing your feedback via an online survey at:  
<https://www.surveymonkey.com/r/modulefeedback1>

## Suggestions for ESL Literacy Learners

The CCLB resource *ESL for ALL* (specifically, the section, *Continuum of Literacy Skills*) describes several skills and strategies literacy learners may need to complete the reading and writing activities in this module. The supports required will be determined by the specific needs of learners in your class; however, five approaches are described below.

**Break each task down** into small, manageable parts. Introduce each new part of the task slowly and gradually to ensure overall success. Have learners focus on particular aspects of a task instead of the task as a whole.

**Scaffold tasks** for literacy learners. For example, you may want to provide writing samples for literacy learners to look at. *ESL for ALL: Conditions for Learning* can help to identify other ways to scaffold literacy instruction.

**Adjust the complexity of tasks or texts** so that they are easier for literacy learners. For example, reading texts could include less information and reading tasks fewer questions.

**Spend additional time on oral activities** to introduce the module and the various activities.

**Provide accommodations** for in-class activities. These could include allowing the use of additional supports such as dictionaries, word banks or phones, or changing the kind of response a literacy learner gives (e.g., oral instead of written). Additional accommodations include:

- giving literacy learners more time to complete tasks and assessments,
- presenting the listening texts in segments with multiple repetitions,
- allowing literacy learners to refer to their notes when completing a task,
- giving literacy learners assessment tasks that are very similar to the task they practised in class with only slight modifications to content and no modifications to context.

## Module Plan

Theme: Banking

Module Topic: Reporting a Lost or Stolen Bank/Credit Card

	Listening CLB Level: 3/4	Speaking CLB Level: 3/4	Reading CLB Level: 3/4	Writing CLB Level: 3/4
<b>Real-World Task Goals</b>	Listen to questions from a bank teller when reporting a lost or stolen credit card	Report a lost or stolen card to a bank teller face to face	Read a text about lost/stolen bank or credit card  <b>CLB 3:</b> (short) up to about 2 paragraphs  <b>CLB 4:</b> (short) up to about 3 paragraphs	Write a short message sharing information about credit cards with a friend  <b>CLB 3:</b> Up to about 5 sentences  <b>CLB 4:</b> About 1 paragraph
<b>Context/ Background Information</b>	<p>Security measures on bank/credit cards (e.g. pin numbers, card wallet shields, etc.). Procedures for and importance of notifying the bank of a lost bank/credit card or the credit card company immediately. Importance of keeping records of personal and banking information and keeping the information secure. Taking accurate notes about the incident. Understanding different ways to report a lost or stolen credit card (e.g., by phone, going to the bank, going to the police).</p> <p>*Each bank has different rules when reporting credit card fraud. Learners need to know that they need to contact their bank if they think anything is wrong.</p> <p>*Many banks recommend that the police be contacted if a credit card is stolen. It is also recommended that the credit bureau be contacted</p>			
<b>Competency Areas and Statements</b>	<u>Getting Things Done CLB</u>  <b>CLB 3</b> Understand expressions used in familiar everyday situations (such as	<u>Getting Things Done</u>  <b>CLB 3</b> Make and respond to an expanding range of simple	<u>Comprehending Information</u>  <b>CLB 3/4</b> Understand the purpose, main idea, key information and some details in simple, short texts related	<u>Sharing Information</u>  <b>CLB 3</b> Write a few sentences to describe a familiar person,

**Theme: Banking**

**Module Topic: Reporting a Lost or Stolen Bank/Credit Card**

	<b>Listening</b> CLB Level: 3/4	<b>Speaking</b> CLB Level: 3/4	<b>Reading</b> CLB Level: 3/4	<b>Writing</b> CLB Level: 3/4
	<p>requests, permission and warnings).</p> <p><b>CLB 4</b> Understand short communication intended to influence or persuade others in familiar, everyday situations.</p> <p><u>Comprehending Information</u></p> <p><b>CLB 3</b> Understand short, simple, descriptive communication about a person, object, situation, scene, personal experience or daily routine.</p> <p><b>CLB 4</b> Understand short descriptive or narrative communication on topics of personal relevance.</p>	<p>requests (such as getting assistance).</p> <p><b>CLB 4</b> Make and respond to a range of requests and offers (such as getting assistance).</p> <p><u>Sharing Information</u></p> <p><b>CLB 3</b> Ask for and give information about immediate needs.</p> <p><b>CLB 4</b> Ask for and give information about needs.</p>	<p>to everyday familiar and personally relevant situations and topics.</p>	<p>object, place, situation or event.</p> <p><b>CLB 4</b> Write a short paragraph to describe a familiar situation, event, personal experience or future plan.</p>
<b>Language Focus:</b>	<ul style="list-style-type: none"> <li>▪ Vocabulary related to the listening text</li> <li>▪ Discourse indicators that indicate cause and effect</li> </ul>	<ul style="list-style-type: none"> <li>▪ Simple past/continuous to explain what happened</li> <li>▪ Expressions for requesting assistance</li> <li>▪ Pronunciation: tone and intonation to sound polite</li> </ul>	<ul style="list-style-type: none"> <li>▪ Vocabulary related to the reading texts</li> <li>▪ Use of imperatives when giving tips/advice</li> </ul>	<ul style="list-style-type: none"> <li>▪ (CLB 4) Basic paragraph structure (main idea and some detail)</li> <li>▪ (CLB 4) Connected sentences</li> </ul>



**Theme: Banking**

**Module Topic: Reporting a Lost or Stolen Bank/Credit Card**

	<b>Listening</b> CLB Level: 3/4	<b>Speaking</b> CLB Level: 3/4	<b>Reading</b> CLB Level: 3/4	<b>Writing</b> CLB Level: 3/4
	<ul style="list-style-type: none"> <li>Polite openings and closing in business/service exchange</li> <li>Recognizing wh-questions (how, when, what, where)</li> </ul>	<ul style="list-style-type: none"> <li>when making a request; word stress</li> <li>Conventions for giving personal information such as addresses and phone numbers, bank/credit card numbers</li> <li>Adjectives to describe emotions (<i>I'm upset, confused, worried</i>)</li> </ul>		<ul style="list-style-type: none"> <li>Proper structure for simple sentences.</li> <li>Spelling, punctuation, capitalization</li> <li>Legible handwriting</li> <li>Modals for suggestions and advice</li> </ul>
<b>Language and Learning Strategies</b>	<ul style="list-style-type: none"> <li>Using background knowledge to aid in comprehension.</li> <li>Identifying common conversation structures, such as how to open and close a conversation</li> <li>Strategies to clarify and confirm understanding</li> </ul>	<ul style="list-style-type: none"> <li>Expressions to ask for repetition, clarification</li> </ul>	<ul style="list-style-type: none"> <li>Using background information to aid in comprehension</li> <li>Strategies for understanding the meaning of unfamiliar words from the context</li> <li>Scanning a text</li> </ul>	<ul style="list-style-type: none"> <li>Using pre-writing strategies, e.g. developing a timeline to help sequence events.</li> <li>Proofreading and editing writing (using a checklist)</li> <li>Using a dictionary to check the spelling of words</li> </ul>
<b>Considerations for Learners</b>	<p>Learners with literacy needs may require the following accommodations:</p> <ul style="list-style-type: none"> <li>Foster oral communication skills to support the learning process</li> <li>Provide extra time to complete tasks</li> </ul>			

**Theme: Banking**

**Module Topic: Reporting a Lost or Stolen Bank/Credit Card**

	<b>Listening</b> CLB Level: 3/4	<b>Speaking</b> CLB Level: 3/4	<b>Reading</b> CLB Level: 3/4	<b>Writing</b> CLB Level: 3/4
<b>with Literacy Needs</b>	<ul style="list-style-type: none"> <li>▪ Include visuals on handouts to aid in comprehension</li> <li>▪ Give oral (rather than written) task/activity instructions</li> <li>▪ Allow writing supports such as word banks, sentence stems, picture dictionaries</li> </ul> <p>See the <i>CLB: ESL for ALL</i> document for specific strategies to help literacy learners complete Reading and Writing tasks.</p>			
<b>Assessment Tasks</b>	Role play telling a banking customer service representative about losing or having a bank/credit card stolen. Respond appropriately to questions.		Read tips about how to prevent credit card fraud and answer comprehension questions.	<p>Write a message to a friend giving tips about what to do if your bank/credit card is lost or stolen.</p> <p>CLB 3: Writing is a few sentences</p> <p>CLB 4: Writing is a paragraph</p>

## Additional Teacher Resources

The Language Companion Stage 1:

*Helpful English:* p. 5 *Thanking/Asking for Help*  
p. 24 *Giving Instructions*  
p. 33 *Expressing Problems*  
p. 41 *Money*  
p. 47 *Past Verb Tenses*

*My Canada:* p. 20 *Money and Finances*

*My Canada:* p. 21 *Making Purchases*

Government of Canada, Debt and Borrowing:

<https://www.canada.ca/en/services/finance.html>

ESL Financial Literacy, Volume 2, Toronto Catholic School Board,

[https://tutela.ca/Resource\\_5397](https://tutela.ca/Resource_5397) pp. 123 *Safe Online Shopping*

Financial Consumers Agency of Canada, Government of Canada, Module 12.1.7 Video:

Debit and Credit Card Fraud, <https://www.canada.ca/en/financial-consumer-agency/services/financial-toolkit/fraud/fraud-1/8.html>

ESL Library, Grammar Practice Worksheets, <https://esllibrary.com/courses/88/lessons>  
(Modals of Advice; Past Tenses)

Basic Grammar Sentences, <https://esllibrary.com/courses/89/lessons>

Basic English Grammar, Text Book, and Basic English Grammar, PowerPoint

Presentations, Pearson College Division: Betty S. Azar and Stacey Hagan;

[http://www.azargrammar.com/materials/beg/BEG\\_PowerPoint.html](http://www.azargrammar.com/materials/beg/BEG_PowerPoint.html)

Chapter 9, *Expressing Past Time Part 2*

Chapter 13, *Modals Part 2*

Learn English, British Council (explanations but no exercises)

<https://learnenglish.britishcouncil.org/en/english-grammar>

## Introducing the Module to the Class

There are many different ways to introduce this module to the class. Here are a couple of options to consider. Following are two options. You could do one or both.

### Option 1: Discussion to preview learners' prior knowledge.

- i. Post the words *credit card* and *debit card*. Ask the class the difference between the two cards.
- ii. Post the following questions and discuss in small groups.
  - a. Do you have a credit card? If so, how many? When and where do you use it?
  - b. Do you know of any examples of people losing their credit card or having unexpected charges on their credit card?
- iii. Debrief in a large group by asking each group to give one example. Optional: While learners are describing their experiences, write down key words that can be used for a word bank.
- iv. Ask groups to brainstorm:
  - a. What is something about credit cards that you learned when you came to Canada?
  - b. Do you know what to do if you lose your bank/credit card?
  - c. What questions do you have about credit cards?

Collect this information in a class chart and post. Add any new vocabulary to a vocabulary wall.

### Option 2: Credit Card/Banking Quiz

- i. Explain to the class that they are going to play a game to check what they know about banking and credit cards in Canada. Explain that this will also be a preview of what they may learn in the module. After each question, take some time to discuss if necessary. Put questions that come up on the wall to be checked off as they get answered during the module. Add any new vocabulary to a vocabulary wall as well.
- ii. Divide the class into groups and give each group the three letter cards.
- iii. Explain that they will need to decide as a group what the correct answer is and then hold up the correct letter. The team with the most points will be the winner.
- iv. Ensure that the questions are read orally as well as displayed.

Credit Card Quiz



A	B	C
A	B	C

## Questions

### Question 1

Someone can use your credit card to purchase items only if they have the actual card.

A: True

B: False

C: They don't need the card, but they need a password

### Question 2

If you are a student or a newcomer, you can get a special credit card.

A: Yes, many banks have special cards for newcomers and students.

B: No. All credit cards are the same.

C: Students can get a special card, but not newcomers.

### Question 3

You can cancel a credit card at any time.

A: No. Each credit card has a contract like a cell phone.

B: Yes, but you need to give 3 months' notice like an apartment lease.

C: Yes. You can cancel your credit card at any time.

### Question 4

If you lose your credit card, you should:

A: Call the bank or credit card company right away to cancel your card.

B: Go back to the store where you last used the card.

C: Keep looking for it and hope that you can find it.

### Question 5

If there are purchases on your credit card that you did not make, the credit card company will usually:

A: Do nothing

B: Give you 50% of your money back

C: Give you your money back for those purchases

### Question 6

Sometimes a credit card company will phone you if they notice some unusual purchases on your card.

A: No. The company will never call you.

B: Yes, some credit card companies call if they notice unusual purchases.

C: They will only call you if you didn't pay your credit card bill.

## Goal Setting: Reporting a Lost or Stolen Credit Card

**Teaching Notes:** Complete the goal setting activity after introducing the module to the class.

**Set up:** Post a list of language skills that learners can develop in this module:

- Building vocabulary
- Explaining what to do if you lose a credit/bank card
- Using strategies when you do not understand a speaker
- Explaining tips and/or giving advice in a clear order (speaking)
- Reading tips
  - Practising strategies: guessing the meaning of words from context, reading actively, identifying key details
- Writing a paragraph

Ask learners to think about which skills they want to focus on. Have learners complete their goal setting sheets.

Have learners review their goals at the end of the module and think about the strategies they used to achieve their goals.

## Reporting a Lost or Stolen Credit Card Module: My Goals

**Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Look at the language skills covered in this module.

### Beginning of module goal setting:

In this module, I would like to improve the following skills:	What can I do to achieve this goal?


**End of module review:** \_\_\_\_\_ **Date:** \_\_\_\_\_

My goal:	Did I achieve my goal?	Were my strategies successful?



## Vocabulary: Banking and Credit Cards

Below are some (potentially new) vocabulary learners may encounter in this module. There are a variety of vocabulary-building activities on the page that follows that can be used to help learners remember and be able to use these words.



credit card	cut up	monthly statement
debit card	credit card provider	confirmation
charge	credit	records
fee	personal information	unusual transactions
cancel	occupation	account
identification	bank statement	bank teller
destroy	retailer	PIN

## Possible Vocabulary Skill-Building Activities:



1. Post a short list of words. Have learners work in small groups to identify their meanings and create a word bank. This activity could be completed at the end of each reading and listening activity.
2. Pronunciation Practice: Have learners mark the stressed syllables and practise pronouncing the words in their word lists.
3. Copy and cut out the word cards on the previous page. Arrange learners into small groups of 3-4 learners per group and give each group a set of the cards. Place the set of cards face down on the table. Have learners draw cards one at a time and describe the word/phrase on their card to the rest of the group without mentioning the actual word or phrase. The rest of the group tries to guess the word/phrase on the card.
4. Word wall race. Divide the class into groups of 3-4. Each group will have a given amount of time to write down as many vocabulary words from the unit as they can. Ideally, this would be done up on a board so the class can review after. If done this way, group members must take turns writing down a word. In order to score a point, the word must be spelled correctly. After the given time, the team with the most correctly spelled words connected to the unit is the winner.

## Learning Reflection: End of Lost/Stolen Credit Card Module

Name: \_\_\_\_\_

Date: \_\_\_\_\_

### Part One: Self-Assessment

Think about the skills you practised in this module. Put a check in the column that describes your ability.

	Yes!	I need some more practice.	This is hard!
I can understand questions about my credit card.			
I can use strategies when I don't understand a speaker.			
I can tell my classmates what to do if they lose their credit or bank card.			
I can use the topic vocabulary.			
I try to be an active reader (by asking questions before I start reading).			
I can understand information about what to do if I lose my credit card.			
CLB 3: I can write a few short sentences. CLB 4: I can write a short paragraph about a lost or stolen credit card.			

## Part Two: Learning Reflection

1. What is the most useful thing you learned in this unit?

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2. Which activity was the most difficult? Why?

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3. In the next unit, what could you do to help your learning?

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# Listening and Speaking: Skill-Building and Skill-Using Activities

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## Giving Personal Information/Using Clarification Strategies



**Skill:** Listening/Speaking

**Teaching Notes:** This activity is designed to help learners use clarification strategies when they do not understand a question, and to help them respond clearly to questions. It may be necessary to do some pronunciation practice prior to this activity.

**The strategies that are the focus of this activity include:**

- Spelling a word and using a phonetic alphabet if necessary (e.g., ‘S’ as in student, ‘B’ as in bravo)
- Chunking and rhythm when saying phone numbers (DaDaDa – DaDaDa -DaDa - DaDa)
- Clear enunciation when repeating a word
- Asking for repetition
- Ask for clarification on a specific word (What do you mean by \_\_\_\_?)
- Clarifying information (Did you say Tuesday or Thursday?)

**Set-up:**

- 1) Begin by discussing/reviewing the various strategies in the strategy bank.
- 2) Go over the samples together and discuss the strategies that are being used. These can be put up on the board.
- 3) Have learners practise the samples with a partner, and then create their own dialogues using the questions given. Have learners try to use as many of the strategies as they can and indicate which strategy they used. Learners can complete as many dialogues as needed. The first 4 questions focus on the speaker giving a clear response. The next 4 questions focus on clarifying the question being asked.
- 4) At the end of the activity, each pair can choose one dialogue to present to the class.

**Assessment:** Have learners do a self-assessment answering the following questions. I could already use strategy # \_\_\_\_\_. I can now use strategy # \_\_\_\_\_. I need more practice with strategy # \_\_\_\_\_.

During the student presentations, take notes on language issues to be reviewed in subsequent lessons such as pronunciation, sentence structure, and strategies.

## Strategy Bank and Dialogues



When someone doesn't understand me, I can...	When I don't understand, I can say...
1) spell the word ('S' as in student)	4) Can you repeat that? How do you spell that?
2) say the phone number in chunks: DaDaDa - DaDaDa - DaDa - DaDa	5) What did you mean by (this word)?
3) say the word again more clearly	6) Did you say (this) or did you say (this)?

### Sample 1:

A: What is your name?

B: My name is Pablo Chavez.

A: Is that Paulo or Pablo? (strategy 6)

B: Pablo P-A-B-L-O (strategy 1) OR PAB-lo (strategy 3)

### Sample 2:

A: What is your phone number?

B: My phone number is 5554678790

A: Could you please say that again? (strategy 4)

B: 555-467-87-90 (strategy 2)

### Sample 3:

A: Did you lend your card to anyone?

B: What does 'lend' mean? (strategy 5)

A: Did you let anyone use your credit card?

B: Oh, ok. I understand. No, I did not.

### Sample 4:

A: What is your email address?

B: It's [kenna13@webmail.ca](mailto:kenna13@webmail.ca)

A: Is that Kenna with a C or a K? (strategy 6)

B: It's Kenna with a K. K-E-N-N-A (strategy 1)

### Bank Teller Questions



Question	Strategy(ies) Used
1) What is your name?	
2) What is your email address?	
3) What is your phone number?	
4) When did you notice that your card was missing?	
5) When was the last time that you used your card?	
6) What was your last purchase?	
7) Did you make a purchase on March 21 <sup>st</sup> ?	
8) Do you have any identification?	



## Dialogue Practice



**Skill:** Listening/Speaking

**Teaching Notes:** Below are suggestions on how to use the activities, but other uses are encouraged.

Some areas that may need to be taught before the activity include:

- i) Wh-questions
- ii) Vocabulary (see list)
- iii) Clarification strategies (see speaking/listening activity)
- iv) Giving personal information such as name, address, phone number, and email address
- v) Pronunciation

### Set Up

**Option 1:** a) Cut out the banking representative questions and customer responses and give one strip to each learner ensuring that all strips are used, or that each match is being used. It may be helpful to print the questions and responses in different colours.

b) Learners will then move around the classroom. The banking representatives will find a customer and ask them their question. The customer will read their response. Learners then need to decide if the question and answer are a match. If they are, they stay together and wait for the rest of the class. If not, they need to find a new partner.

c) Once all matches are found, starting at pair #1 (the questions are numbered), the pair will read their question and answer until the dialogue is completed.

Consideration: If the class is smaller, give learners multiple questions or answers so that they need to find more than one partner. If the class is larger, learners can share a question or response.

**Option 2:** a) Give each pair the questions and responses. Have learners match the questions with the correct responses and then practise the dialogue together.

b) Have learners then practise the dialogue using their own information. Encourage them to use some of the strategies they learned previously.

**Assessment:** Circulate and note any difficulties with the practise dialogues using their own information.

Customer responses



My name is Mahmoud Lajani.

My address is 678 Iron Gate Street.

M-A-H-M-O-U-D L-A-J-A-N-I

My phone number is 555-462-0987.

I bought gas for my car.

I lost my credit card.

Yesterday.

No thank you. That is all.



1) How can I help you?

2) What is your name? Do you have any ID?

3) How do you spell that?

4) What is your address?

5) What is your phone number?

6) When did you notice that your card was missing?

7) What was the last purchase you made with your card?

8) Can I help you with anything else?

## Giving and Receiving Advice on Credit Card Issues



**Skill:** Speaking/Listening

**Teaching Notes:** Teach/review advice/suggestion modals should, need to (semi-modal), have to, could and/or must as well as expressions to ask for advice before learners begin the activity.

### Set-up

**Pair work (Info Gap).** In this activity, learners each have a card with different missing information. They work with a partner to fill in the missing information by dictating to each other. To make this into a game, the activity can be a running dictation. Information is put up on the wall, one partner runs to the wall and reads as much as s/he can remember before running back to their partner and dictating the information. They repeat the process until the information is completely filled in. The cards can then be switched, and the partners switch roles.

**Assessment:** Engage learners in a self-assessment to determine which part of the activity the learners found most challenging or would like more practice with.

I feel that the listening/speaking/writing was the most difficult part of this activity.

One thing that I learned was \_\_\_\_\_.

I need more practice with \_\_\_\_\_.

I felt that this activity was \_\_\_\_\_.

## Gap Fill Activity



1) What should I do if my credit card is stolen?

You should call the police.

You should destroy any cards connected to the lost card.



1) What should I do if my credit card is stolen?

You must contact your bank.

You must call the credit card company and cancel the card right away.



2) There are strange purchases on my credit card. What should I do?

You must call the credit card company and report it right away.

You should contact the bank.



**2) There are strange purchases on my credit card. What should I do?**

You need to cancel the card and get a new one right away.

You should report it to the credit bureau.



**3) I lost my bank card. What should I do?**

You could call the stores where you last used it to see if they found it.

You should tell the bank so that they can give you a new card.



**3) I lost my bank card. What should I do?**

You should ask your family members if they have seen it.

You should check your bank statement to make sure no one has used it.

## Listening to Banking Conversations



**Skill:** Listening with an option for speaking practice

**Competency Area:** Comprehending Information

**Indicators of Ability:** Gets the gist; Understands details and expressions, some implied meanings

**Teaching Notes:** This activity has 2 dialogues which are recorded:

- i) Reporting a lost credit card
- ii) Reporting unusual transactions

**Set-up:** These dialogues can be read by the instructor, or learners can listen to the audio recording. The transcripts can also be used by learners for additional speaking practice. Each dialogue includes a different activity type:

**Dialogue 1:** Pause the audio after each question and have learners choose the appropriate response. Then play the audio in its entirety so that learners can check their answers.

**Dialogue 2:** You could present this dialogue in the same way as dialogue 1 or you could have learners listen once and answer the comprehension questions. Then listen a second time to check their answers.

**Answer Key:**

**Dialogue 2:** 1=b; 2=c; 3=a; 4=c; 5=b

**Assessment:** Review the answers either in small groups, with the class, or both. The task can also be collected and reviewed by the instructor.

## Listening to Banking Conversations: Transcripts



See MP3 for with this module for recording.

### Dialogue 1: Reporting a Lost Credit Card

**Bank Teller:** Hello, how are you? **(pause)**

**Client:** I'm really upset. I need some help.

**Bank Teller:** I'm sorry to hear that. What is the problem? **(pause)**

**Client:** I think I've lost my credit card.

**Bank Teller:** Ok, I can help you with that. What is your name? **(pause)**

**Client:** My name is Lee Chong.

**Bank Teller:** Ok. When did you lose your card? **(pause)**

**Client:** I lost it yesterday.

**Bank Teller:** Ok, I'll cancel that card for you.

**Client:** Thank you very much.

### Dialogue 2: Reporting Unusual Transactions

**Bank Teller:** Welcome. What can I do for you today?

**Client:** I have a question about my credit card.

**Bank Teller:** Ok, what is your question?

**Client:** I noticed some strange purchases on my statement that I didn't make. The ones on June 30<sup>th</sup>.

**Bank Teller:** Oh yes, I see. There are three here. Were you in Ottawa on June 30<sup>th</sup>?

**Client:** No. I've never been to Ottawa.

**Bank Teller:** Ok. Let's start by cancelling your card.



## Listening Activity: Reporting a Lost Credit Card



**Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Instructions:** Listen to the conversation between a client and a banking representative. The instructor will pause the audio. Choose the appropriate response after each pause.

1.       a. I'm really depressed.  
          a. I'm really worried.  
          b. I'm really upset.
  
2.       a. My name is \_\_\_\_\_.  
          b. I think that I have lost my credit card.  
          c. I need help.
  
3.       a. I lost my card yesterday.  
          b. Lee Chong.  
          c. My phone number is 555 647 1234.
  
4.       a. I lost it yesterday.  
          b. At the mall.  
          c. I need it tomorrow.

## Listening Activity: Reporting Unusual Transactions



Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Instructions:** Listen to the conversation between a client and a banking representative. Circle the correct answers. You will hear the audio two times.

1. How does the teller greet the client?
  - a. What seems to be the problem?
  - b. What can I do for you today?
  - c. How can help you today?
  
2. Why did the client go to the bank?
  - a. She noticed unusual items on her bank statement.
  - b. Her wallet was stolen and her credit card is gone.
  - c. There were charges on her credit card statement that she didn't make.
  
3. Where were some of the purchases made?
  - a. Ottawa
  - b. Oshawa
  - c. Orangeville
  
4. When were the purchases made?
  - a. June 13th
  - b. June 3rd
  - c. June 30th
  
5. What will the bank do?
  - a. Tell the police
  - b. Get her a new credit card
  - c. Get her a new debit card

## Credit Card Role Play



**Skill:** Speaking

**Competency Area:** Getting Things Done/Sharing Information

**Indicators of Ability:** Makes a request politely and appropriately; Uses simple sentences; repeats and attempts to explain when necessary; Provides details as necessary

**Teaching Notes:** This task is a role-play where learners practise various speaking strategies while reporting either a lost credit card or unusual charges on a credit card statement. Because it is very similar to the final assessment task, learners can only use one or the other as an artefact in their portfolio.

**Set-up:** In partners, the learners will select a scenario. They will take turns being the customer, and will role play the scenario for another group. The other group will listen and give feedback. If possible, learners can record their role plays which will aid in self/peer-assessment or instructor feedback if needed.

Learners will be practising the following clarification strategies in their dialogues. The list can be given to learners or written on the board. Go over each strategy before the role-play.

When they do not understand me, I can...	When I do not understand, I can say...
1) spell the word ('S' as in student)	4) Can you repeat that?
2) use the right rhythm when giving my phone number: DaDaDa-DaDaDa-DaDa-DaDa	5) What did you mean by (this word)?
3) say my word again using a pronunciation strategy	6) Did you say (this) or did you say (this)?
7) Other?	

**Assessment:** The role play can be recorded and learners can do a self-assessment. Peer-feedback is also recommended. The instructor can circulate during the role-play and note any individual feedback as well.

## Credit Card Role Plays



**Instructions:** Learners work with a partner to complete the following role plays. Learners playing the role of the client need to use at least one clarification strategy for each role play.

### **Scenario 1 Lost credit card** (Bank representative)

**Scenario:** The client has lost their credit card.

- 1) Hello. How are you today?
- 2) What can I do for you today?
- 3) I am sorry to hear that. When did you lose your card?
- 4) Ok. I can help you. What is your full name?
- 5) When did you use your card last?
- 6) Ok. Thank you. I will cancel your card.
- 7) Is there anything else I can do? (end of role play)

### **Scenario 2 Unusual charges** (Bank representative)

**Scenario:** The client has noticed some unusual charges on their credit card statement.

- 1) Hello. How are you today?
- 2) How can I help you today?
- 3) Ok. Let me take a look. Can I have your phone number?
- 4) Ok. I see the charges. Were you in New York last week?
- 5) Ok. When did you use your card last?
- 6) Ok. I will refund your money and cancel your card.
- 7) Is there anything else I can do? (end of role play)

## Credit Card Role Plays



### **Scenario 1 Lost credit card (Client)**

You have lost your credit card and are reporting the problem to a bank teller. Answer the teller's questions. Try to use at least one of the clarifications we learned in class in your answers.

### **Scenario 2 Unusual charges (Client)**

You have noticed some unusual charges on your credit card statement and are reporting the problem to a bank teller. Answer the teller's questions. Try to use at least one of the clarifications we learned in class in your answers.

## Peer/Self-Assessment

**Task:** Role play a banking dialogue.

**Name of speaker:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Peer(s):** \_\_\_\_\_

**The speaker:**

	Yes	Mostly	Sometimes
Spoke clearly			
Used complete sentences			
Used a clarification strategy			
Gave appropriate responses			

**Other feedback:**

# Reading: Skill-Building and Skill-Using Activities

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## Tips for a Lost or Stolen Credit Card



**Skill:** Reading

**Teaching Notes:** In this activity, learners match tips on what to do if a credit card is lost or stolen to a corresponding description. Learners will refer to these tips when writing a message to a friend for the writing assessment. Learners with lower writing skills can simply write the correct letter of each heading.

**Set-Up:** Give each learner the handout and explain the activity. Have them read the 5 headings first and explain in their own words what they think the tip means. Once they complete the matching activity, review the tips and expand on them if necessary.

### Answers

1. Record important information
2. Report stolen credit cards to your bank
3. Make a police report
4. Keep written records
5. Destroy associated cards and cheques



## Tips for a Lost or Stolen Credit Card



Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Instructions:** Below are important tips on what to do if your credit card is stolen. Write the title for each tip using the following options:

**What to do if you think your credit card has been stolen**

- a. Destroy associated cards and cheques
- b. Make a police report
- c. Report stolen credit cards to your bank
- d. Record important information
- e. Keep written records

1. \_\_\_\_\_

Write down when you first noticed that your card was missing. Write down which purchases were not made by you.

2. \_\_\_\_\_

If you lose your credit card, or notice strange activity on your credit card account, contact your bank immediately. Your bank will cancel your credit card and give you a new one.

3. \_\_\_\_\_

This may help the police find the person who stole your credit card information.

4. \_\_\_\_\_

Write down who you spoke to at the bank, the police and the credit bureaus. Write down the date, the person you talked to and what was said in the conversations.

5. \_\_\_\_\_

Be sure to cut up any remaining cards connected to the account.

## Credit Card Fraud News Story



**Skill:** Reading

**Competency Area:** Comprehending Information

**Indicators of Ability:** Gets the gist; Identifies key information and main idea

**Teaching Notes:** This is a fictional story inspired by actual news.

The following vocabulary appear in the text and may need to be pre-taught or reviewed:

suspicious      cancelled      advised      chip and pin technology

**Set Up: Pre-reading Discussion:** How does credit card information get stolen? What is credit card fraud? What can you do to prevent credit card fraud? Do you know anyone who has had their credit card information stolen?

**Reading Strategies:** You may want to have learners practise some reading strategies with the text: skimming to get the gist, scanning for specific information, strategies to help them figure out the meanings of unfamiliar terms.

**Activity:** Encourage learners to highlight the answers in the text for each question.

**Post Activity:** Encourage learners to share their answers with a partner or in small groups and show where they found the answers.

**Answer Key:**

1 = a      2 = c      3 = c      4 = b

**Assessment:** Circulate and check if learners are highlighting correct answers in the passage, able to discuss the passage, and/or able to give a summary to their group.



Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Instructions:** Read the story and circle the correct answer.

### Credit Card Fraud

Judy Hicks of Halifax has had many problems with her credit card in the last six weeks. Her credit card company called her twice to tell her about some suspicious activity on her card. The company cancelled the card both times.

Last week, the company called her again. They said the card was used by someone in New York. Judy told them she has never been to New York. So, the credit card company cancelled the card again. Judy says she knows 10 people who have had their credit cards cancelled in the last few months because of suspicious activity.

Judy reported the problem to the police. They advised her to also report the theft to her insurance company. When Judy told her bank what happened, they gave her some advice: never use your credit card at stores that don't have chip and pin technology.

1. What happened to Judy that was unusual?
  - a. Her credit card information was stolen many times in a short time.
  - b. She called the police to report credit card fraud.
  - c. Her bank told her not to use her card anymore.
  
2. How many times has her card been cancelled?
  - a. Two times
  - b. Four times
  - c. Three times
  
3. Who told her to report the credit card fraud to her insurance company?
  - a. the bank
  - b. the credit card company
  - c. the police
  
4. What change has Judy made after talking to her bank?
  - a. She only uses a debit card in stores.
  - b. She only uses her credit card if the store has chip and pin technology.
  - c. She never uses her credit card if the store has chip and pin technology.

## Credit Reports and Ratings



**Skill:** Reading

**Competency Area:** Comprehending Information

**Indicators of Ability:** Gets the gist; Identifies key information and main idea

**Teaching Notes:** This reading gives a brief description about the credit reports and rating. Introduce the topic to learners and provide learners with more background information about the role of credit bureaus. You may also need to explain the title of the reading before learners read the text.

**Set-up:**

**Pre-reading discussion:** In your culture, who can you borrow money from? How do people decide when to lend money? Do you know what a credit score is?

Pre-teach any vocabulary you think learners might not be familiar with. Have them read the passage and answer the questions. After the activity, learners could discuss their answers with a partner before taking them up as a class.

**Reading strategies:** You may want to have learners practise some reading strategies with the text: skimming to get the gist, scanning for specific information, trying to figure out the meanings of unfamiliar terms (e.g., victim) or think of synonyms or alternative ways of saying some words (e.g., likely, review).

### Answers

1. b
2. c
3. b
4. a
5. a

**Assessment:** Learners can submit their answers for teacher feedback, or self-assess when reviewed as a class.

## Credit Reports and Ratings



Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Instructions:** Read the passage and circle the correct answer.

Credit card fraud happens when someone uses your credit card without your permission to buy something. If you are a victim of credit card fraud, it could affect your credit rating. What does that mean?

There are two agencies in Canada that keep information about your credit history. They are called Equifax and TransUnion Canada. Both agencies will give you a credit rating. This is a number from 300 to 900 that shows how likely you will pay off a loan. If your score is high, lenders will not have to worry about lending you money. But if your score is low, you may have trouble getting a loan to buy big things like a house or a car.

Credit card fraud can hurt your credit rating. It's a good idea to get your credit report from Equifax or TransUnion. Review the report and tell the agency if any information is incorrect. You can find out about both agencies online.

1. What is credit card fraud?
  - a. When someone sells fake credit cards
  - b. When someone uses your credit card without permission
  - c. When you use your credit card to buy something if you have no money
2. A credit rating is:
  - a. How much money you spend using a credit card?
  - b. How much money you can borrow?
  - c. How good you are at paying off your loans.
3. What do Equifax and TransUnion Canada do?
  - a. They can give you insurance.
  - b. They can give you a credit rating.
  - c. They can stop credit card fraud.
4. Why should you contact Equifax or TransUnion Canada?
  - a. To make sure your credit information is correct
  - b. To help you catch the person who stole your information
  - c. To get a new credit card if yours was stolen
5. If your credit rating is 820:
  - a. you can easily get a loan
  - b. you will have difficulty getting a loan
  - c. lenders might ask for more information

# Writing: Skill-Building and Skill-Using Activities

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## Modals for Suggestions and Advice



**Skill:** Writing

**Teaching Notes:** This activity focusses on modals for suggestions and advice that are needed for the final assessment task. Pre-teaching and a review of modals may be necessary.

**Set-up:** Go over the worksheet and ensure that learners understand the instructions. One pair of modals is designed to go with each statement, but other options are certainly possible. Review the grammar format of subject + modal + basic verb.

**Assessment:** Go over responses together as a class. While waiting, learners can also compare their answers with a partner.

### Possible Answers

1. You should cut up your old credit cards. You should not throw your old credit card in the garbage.
2. You have to contact the bank. You don't have to call the police.
3. You had better hang up. You had better not give them your credit card information.



## Modals for Suggestions and Advice Activity

**Instructions:** Give some advice or a suggestion for each situation below. Write as many sentences as you can for each situation.

Use the format: subject + modal + basic verb

Example: You found a credit card on the street.

You **must** take it to the police.

You **must** not use it to buy new shoes.

Modals List	Possible Advice
must/must not have to/don't have to should/shouldn't had better/had better not	cut up your old credit cards call the police contact the bank give them your credit card information throw your old credit card in the garbage hang up

1. Your bank card was stolen.

---

---

2. You lost your credit card and need a new one.

---

---

3. Someone who says they are from the bank, calls and asks for your credit card information.

---

---

4. You notice some unusual charges on your credit card statement.

---

---



## Giving Advice About a Stolen Credit Card



**Skill:** Writing

**Competency Area:** Sharing Information

**Teaching Notes:** This writing activity connects to the speaking/listening skill-building activity about what to do if your credit card is stolen (Giving and Receiving Advice on Credit Card Issues) and it also provides an opportunity for learners to practise using modals for suggestions and advice. Learners write a short message giving advice to a friend who has had her credit card stolen.

**Set-up:** Explain the task expectations to learners. Inform them that their friend has had her credit card stolen and isn't sure what to do. They should give some suggestions. The message should be about 5 sentences and include 2 suggestions (CLB 3) or a short paragraph with 3 suggestions (CLB 4)

Remind learners to write legibly and to proofread and edit their writing when they are done.

**Assessment:** Use the feedback form for instructor feedback or self-assessment. Alternatively, you could write the task expectations on the board and have learners copy.

	Yes	Mostly	Not really
The message:			
(CLB 4) uses basic paragraph structure and 3 suggestions			
(CLB 3) has about five sentences and 2 suggestions			
includes modals for suggestions and advice			
is clear and easy to understand			
has only minor spelling errors			



# Assessment Tasks: Listening, Speaking, Reading and Writing

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## Listening/Speaking Task: Reporting a Lost or Stolen Credit Card



**Competency Area:** Getting Things Done; Comprehending/Sharing Information

**Listening Assessment Criteria:** Recognize request for information, understand questions asking for personal information

**Speaking Assessment Criteria:** Answer simple factual questions, give a simple description, use clarification strategies

**Assessment Preparation:** This assessment task is the culmination of the SB and SU activities in the module. Based on the needs of the class, determine how the task will be completed: with a partner playing the role of the bank representative, or one on one with a teacher. You may wish to record role-plays to facilitate teacher or self assessment.

**Set Up:** Explain how the task will be completed (i.e., one on one with the teacher or with a partner) and the expectations for the task using the criteria for assessment. There are 8 questions that are read by the person playing the role of the bank representative. The learner being assessed will need to respond appropriately.

If the interactions are being recorded, confirm recording protocols: emailing file to the teacher and then deleting after in-class review; not posting on any social media).

**Feedback:** Complete the assessment tool provided.



## Listening/Speaking Task

**TOPIC:** Reporting a Lost or Stolen Credit Card **Competency Area:** Getting Things Done

**CLB 3-4 Listening and Speaking Task:** Role play reporting a lost or stolen credit card and respond to questions from the bank representative.

**Criteria:** Understands requests and responds appropriately (#1, 6), Understands information questions and responds appropriately (#2-5, 7-8); Understands key vocabulary

**Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

Listening: CLB 3 (#1-6) or CLB 4 (#1-8)			Speaking: CLB 3 or CLB 4		
Banking Representative Questions				Meets	Not Yet
1	Hello, how can I help you?		Part A: Overall I can understand your information		
2	Ok, I can help you with that. I just need to confirm your identity. What is your name?		<b>Part B: Analytic</b>		
3	How do you spell that? (ask them to repeat)		Uses clarification strategies		
4	What is your address? (ask them to repeat)		Gives basic information about self		
5	What is the phone number that we have on file?				
6	When was the last time that you made a purchase with your card?  <b>CLB 3: Stop here</b>		#s 6 and 7 (CLB 4)  CLB 3: uses short sentences with basic past tense to answer the questions		
7	Can you tell me what happened? (prompt) When did you notice that your card was missing? (prompt) When was the last time you remember seeing your card? (prompt) What was the last purchase you made with the card?		CLB 4: uses several connected sentences to describe what happened		

8	Ok. I see that there has been a purchase after that. I will cancel that purchase and cancel your card. You will get a new card in 2-3 days. Can I help you with anything else?			
	Ok thank you for coming in. Have a great day.			
<b>Listening Success:</b> Responded appropriately to:  CLB 3: 4/6      Your score: ____/6 CLB 4: 6/8      Your score: ____/8		<b>Speaking Success:</b> Yes in overall and 3/4 in analytic Your score: Overall: _____ Analytic: ____/4		
What you did well:		Next time		

## Reading Task: Preventing Credit Card Fraud



**Competency:** Comprehending Information

**Assessment Preparation:** This assessment task is the culmination of the SB and SU activities in the module and assumes that learners have a basic understanding of what to do if they lose their credit card or it is stolen. Explain the task and review the criteria with learners before beginning.

**Set Up:** Before handing out the task and text, remind learners that:

- They could try using the reading strategies they have been practising skimming the text to get the gist, scanning for specific information, and inferring the meaning of unfamiliar words from the context to make the assessment easier.
- Spelling and grammar will not be scored.

**Feedback:** Provide feedback on any error patterns noticed. Depending on the needs of learners, give additional feedback as a group or individually. Consider returning the marked task and text to allow learners to review their answers individually or in small groups, perhaps discussing the strategies they used to find the answer.

**Adapted from:** <https://www.canada.ca/en/financial-consumer-agency/services/credit-fraud.html>

### Answer Key

- 1) b    2) a    3) c
- 4) sign the back immediately
- 5) a
- 6) check them regularly
- 7) immediately
- 8) report them
9. b
10. answers will vary

## Reading Task and Text

**Topic:** Reporting a Lost/Stolen Bank or Credit Card



**CLB 3-4 Reading Assessment Task:** Read “Preventing Credit Card Fraud” **Competency**

**Area:** Comprehending Information

**Criteria:** Getting the gist/main idea/purpose (#1); Finding details (#2 – 5, 7); Applying information (8) (inferring word meaning # 4,6)

**Name:** \_\_\_\_\_ **CLB Level:** CLB 3 or CLB 4

**Date:** \_\_\_\_\_

**Instructions:** Read “Tips for Preventing Credit Card Fraud” and answer the following questions. You do not need to write complete sentences. Spelling and grammar will not be scored.

### Part A (CLB 3 and 4):

1. What is the main point of the reading? (2 points)
  - a. Credit cards are unsafe.
  - b. Keep your credit card information safe.
  - c. Never have more than one credit card.
  
2. Why should you cover the keypad with your hand? (1 point)
  - a. So nobody can see your PIN
  - b. So nobody can read your credit card
  - c. So nobody can see how much money you are spending
  
3. Why should you cut up old credit cards? (1 point)
  - a. So you don't spend too much money
  - b. So you only use cash when you buy things
  - c. So no one can use your credit card information
  
4. If you get a new credit card, what should you do? (1 point)  

---
  
5. Why do you think it not good for a cashier to take your card to another room? (2 points)
  - a. They might copy your credit card information.
  - b. They might lose your card.
  - c. They might damage your card.





Part B CLB 4 Only

6. What is one thing you should do with your credit card statements? (1 point)

---

7. What is one word in the text that means the same as *right away*? (1 point)

---

8. What should you do if you see purchases on your statement that you didn't make? (1 point)

---

9. *Suspicious transactions* in the reading means charges on your credit card \_\_\_\_\_. (1 point)

- a. that you forgot about
- b. that aren't yours
- c. that you will pay for

10. What are some things you already do to prevent credit card fraud? (1 point)

---

---

TASK SUCCESS

CLB 3 = PART A: 5/7	Your score: /7
CLB 4 = PARTS A and B: 9/12	Your score: /12

## Preventing Credit Card Fraud



Here are some important things to remember when using your credit card:

- Always keep your credit card in a safe place.
- Don't let anyone see your PIN. Cover the keypad with your hand or body when you are entering your PIN in a store.
- Never let the cashier take your card to another room. Make sure you can see your card at all times.

Here is how you can protect your credit card information:

- Always sign the back of a new credit card immediately after you get it.
- Cut up old credit cards that you're not using any more.

*(CLB 3 Please stop here)*

Protect yourself from credit card fraud:

- Keep a list of all the cards you have. Include the phone numbers to call in case any of your cards are lost or stolen.
- Report a lost or stolen card right away.
- Review your credit card statement monthly.
- Report any suspicious transactions you didn't make immediately.

## Writing Task: Giving Advice About a Stolen Credit Card



**Competency Area:** Getting Things Done; Sharing Information

**Writing Assessment Criteria:** basic sentence structure (CLB 3), basic paragraph structure (CLB 4),

**Assessment Preparation:** This task is the culmination of the SB and SU activities in the module.

**Set Up:** Go over the assessment tool as a class to ensure that learners understand the expectations and the criteria for assessment. Encourage them to proofread and edit their writing before handing it in for feedback.

Learners could use the assessment tool for self-assessment, inserting their initials in the appropriate column (not yet / meets expectations) beside each criterion – or writing “not sure” if appropriate.

**Feedback:** In addition to the formal assessment provided on the assessment tool, consider providing class time for learners to implement the action-oriented feedback given. While learners are doing this, circulate and provide individual support as needed. Ask learners to show you when work is completed. If a common issue surfaces, consider giving a clarifying mini lesson before asking learners to make adjustments to their writing.



**CLB 3-4 Writing Assessment Task:**



Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Instructions:** Write a message to a friend giving advice about stolen credit/debit cards.

**CLB 3:** Write 4-5 sentences. **CLB 4:** Write a paragraph with at least 5 sentences.

	Meets Expectations	Not yet
<b>Overall:</b> <b>CLB 3/4:</b> The message is clear. The reader could follow.		
<b>Analytic:</b>		
<b>CLB 3:</b> Most sentences follow proper sentence structure <b>CLB 4:</b> Uses basic paragraph structure		
Spells common words correctly <b>CLB 3:</b> up to 3 errors <b>CLB 4:</b> up to 2 errors		
Used modals for suggestions and advice correctly		
The message is complete. <b>CLB 3:</b> includes 2 suggestions <b>CLB 4:</b> includes at least 3 suggestions		
<b>Task Success: CLB 3 and CLB 4: Meets Expectations on all items    Yes...    ...No</b>		
Doing well:	To improve:	