

## Lesson 4

### Resolving financial issues over the phone

#### Teacher's booklet

#### Phase 1: Guided noticing (approx. 30 min)

##### *Exercise 1. Warm-up and predicting*

*Note: The terminology should be removed in the student's version of the booklet.*

*Instructions:* Can you think of some real-life situations in which people may say something like this:

*Note: Here teachers can provide more than 3 examples (any examples from the shortlist).*

- Can you please check if\_\_\_ + [any meaningful completion of the phrase]

Possible situation (s): \_\_\_\_\_

- Can you look into it?

Possible situation (s): \_\_\_\_\_

- I'd like this corrected, please

Possible situation (s): \_\_\_\_\_

***Exercise 2. Exploration through written contextualized input***

*Background:* 8 native speakers of English were asked to respond to the following scenario:

*You cancelled an insurance policy last month. However, you were charged this month again for the same insurance policy. You are calling your insurance company to complain about the problem and explain what you want done about it. What would you say in this situation?*

Read their responses below and try to notice and underline any expressions/word combinations that were similar to those we discussed at the beginning of today's lesson (e.g., *Can you look into it?*). The first response has been done for you.

1. Hello, my name is (name) and I'm calling regarding policy number (x). I cancelled this policy a month ago, but I see from my bank statement that withdrawals are still being made from my bank account. **Who should I speak to about** having the money returned, and confirmation in writing that the withdrawals will no longer happen?
2. Hello. I am calling about my insurance policy which I cancelled last month. I see that I was billed this month. Could you check my account and see if the policy was in fact cancelled in your system? I would also like to make sure I am reimbursed for this month's charge.
3. Hello. I cancelled my policy last month on May 28th. However, I noticed that I paid again this month. Why would that be?  
Can you please check if I can be reimbursed?

4. Hello, this is [name]. I cancelled my insurance policy last month, but I see that the charge came out of my account again this month. I was hoping you can help me.
5. Hi there. I'm calling about my homeowner's policy. Hang on a sec, let me find it. That's the Policy number right...not the Reference Number? C10992888-17. Anyway, I cancelled that policy last month but when I checked my banking account for this month, it looks like there's still money coming out. Can you look into it?
6. Hello, I recently canceled my insurance plan with your company, but I still got charge for the monthly fee. I was wondering why this happened? And will you be able to return the monthly payment back to me?
7. I cancelled my policy last month, but you are still withdrawing money from my account. I'd like this corrected please.
8. Hello, I cancelled my insurance policy last month, but another payment was taken from my account this month. Could you tell me why? I would like the money deposited back into my account and please make sure that the policy is cancelled.

**Phase 2: Deep cognitive engagement and stimulating retention (approx. 60 min)**

***Exercise 1. Form-comparison and explicit metapragmatic explanation***

*Instructions:* Now compare the expressions you've underlined in Exercise 1 with the list provided in your handout. Were you able to notice most of them?

**Teacher's script:**

Such expressions are also called '*pragmatic formulas*'. These are fixed or semi-fixed multi-word combinations *frequently used* by the native/highly proficient speakers of the language for *specific communicative purposes*. Such expressions can be very beneficial for developing *fluency* and *accuracy* in a second language. The knowledge of these expressions can also help you improve your *pragmatic competence* (ability to use your second language in a contextually appropriate way in order to be properly understood by the native/highly proficient speakers of the language). Such expressions can help you *sound more natural* in your second language, and, as a result, you are more likely to be accepted into the '*inner social circle*' of the second language community.

Now let's move on to Exercises 2 and 3. These exercises were designed to help you better memorize these formulas and understand how they are used in context (in this lesson, *Resolving financial issues over the phone*)

***Target pragmatic formulas:***

1. Who should I speak to about \_\_\_\_ + [any meaningful completion of the phrase]?
2. *Could you check* \_\_\_\_ + [noun/pronoun] *and see if* \_\_\_\_ + [any meaningful completion of the phrase]?
3. Can you please check if \_\_\_\_ + [any meaningful completion of the phrase]
4. I was hoping you can help me
5. Can you look into it?
6. I was wondering why this happened
7. I'd like this corrected, please
8. Please make sure that \_\_\_\_ + [any meaningful completion of the phrase]

*OPTIONAL: At this point in the lesson, teachers may also want to discuss the following questions with the group to enhance cross-cultural linguistic awareness:*

**Awareness-raising discussion questions:**

1. Are the responses provided by the native English speakers different from/similar to your your native language?
2. Are these responses different from/similar to your own responses in English?

3. What are the main similarities (if any) between your own responses and those provided by the native speakers?
4. What are the main differences (if any)?

***Exercise 2. Understanding the implied meaning of the target formulas and explicit metapragmatic explanation***

***Review 1. Match the pragmatic formulas with their best paraphrased versions. Pay careful attention to the hints provided for you.***

1. Please make sure that \_\_\_ + [any meaningful completion of the phrase- the policy is cancelled]

*Hint: the verb 'make' doesn't mean 'make something with your hands' in this context*

2. I was wondering why this happened

*Hint: the phrase 'I was wondering' means 'I wanted to know' in this context*

3. Can you look into it?

*Hint: the phrase 'look into' doesn't mean 'to physically look at/see something' in this context*

- a. I just wanted to know why this happened
- b. Could you please check my file to see what the problem is
- c. Please confirm that this won't repeat again

***Note: Note that these paraphrased versions are the interpretations of the author; teachers may want to create their own paraphrases.***

**Answer key: 1-c; 2-a; 3-b.**

Review 2. Review each pragmatic formula again and decide whether each pragmatic formula is a direct or an indirect speech act.

In other words, how direct was the speaker when he/she explained how he/she wanted the issue to be resolved? Circle or underline the chosen answer.

Very direct      Somewhat direct      Somewhat indirect      Very indirect

*Hint: Direct speech acts is when the speaker says exactly what he/she means. Indirect speech acts is when the speaker means more than he/she says in reality. Indirect speech acts are generally considered more polite in English.*

1. Can you please check if \_\_\_ + [any meaningful completion of the phrase]

How direct was the speaker when he/she explained how he/she wanted the issue to be resolved?

Very direct      Somewhat direct      Somewhat indirect      Very indirect

2. Please make sure that \_\_\_ + [any meaningful completion of the phrase- the policy is cancelled]

How direct was the speaker when he/she explained how he/she wanted the issue to be resolved?

Very direct      Somewhat direct      Somewhat indirect      Very indirect

3. I'd like this corrected, please

How direct was the speaker when he/she explained how he/she wanted the issue to be resolved?

Very direct      Somewhat direct      Somewhat indirect      Very indirect

4. Can you look into \_\_\_\_ + [pronoun- it/that]?

How direct was the speaker when he/she explained how he/she wanted the issue to be resolved?

Very direct      Somewhat direct      Somewhat indirect      Very indirect

5. Could you check \_\_\_\_ + [noun/pronoun] and see if \_\_\_\_ + [any meaningful completion of the phrase]?

How direct was the speaker when he/she explained how he/she wanted the issue to be resolved?

Very direct      Somewhat direct      Somewhat indirect      Very indirect

6. Who should I speak to about \_\_\_\_ + [any meaningful completion of the phrase]?



How direct was the speaker when he/she explained how he/she wanted the issue to be resolved?

Very direct      Somewhat direct      Somewhat indirect      Very indirect

7. I was hoping you can help me

How direct was the speaker when he/she explained how he/she wanted the issue to be resolved?

Very direct      Somewhat direct      Somewhat indirect      Very indirect

8. I was wondering why this happened

How direct was the speaker when he/she explained how he/she wanted the issue to be resolved?

Very direct      Somewhat direct      Somewhat indirect      Very indirect

OPTIONAL: At this point in the lesson, teachers may also want to provide some explicit explanation as to 3 key socio-pragmatic factors speakers have to keep in mind when engaging in a conversation to enhance L2 pragmatic competence development:

**Teacher's script:** *When you engage in a conversation with 2 or more people, there are 3 key factors you need to keep in mind:*

1. **Social distance** (how well do the speakers know each other; age & gender)

Note: As the level of social distance increases (goes up), the level of politeness increases (goes up), *which affects the language choices*

2. **Power** (does the speaker have any power/authority over the hearer or vice versa; what are their roles)

Note: As the level of power (goes up), the level of politeness increases (goes up), *which affects the language choices*

3. **Imposition** (the type of obligation the speaker is forcing the hearer to do- e.g., borrow money vs to borrow a pen- is this a high stakes context? What are potential risks?)

Note: As the level of imposition (obligation/responsibility) increases, so does the level of politeness, *which affects the language choices*

### ***Exercise 3: Speech act analysis***

*Instructions: Read each response and divide it into meaningful components (parts). Next, find a phrase that matches speaker's communicative strategy, as shown in the example. Check your answers with the rest of the class.*

Example: Hello, my name is (name) and I'm calling regarding policy number (x). I cancelled this policy a month ago, but I see from my bank statement that withdrawals are still being made from my bank account. Who should I speak to about having the money returned, and confirmation in writing that the withdrawals will no longer happen?

*Part 1*

Hello, my name is (name) and I'm calling regarding policy number (x).

*Part 2*

I cancelled this policy a month ago, but I see from my bank statement that withdrawals are still being made from my bank account.

*Part 3*

Who should I speak to about having the money returned, and confirmation in writing that the withdrawals will no longer happen?

Speaker's strategy

Phrase

*Greeting + Reason for calling* →

Hello, my name is (name) and I'm calling regarding policy number (x).

*Context* →

being made from my bank account.

I cancelled this policy a month ago, but I see from my bank statement that withdrawals are still

*Follow-up question* →

the withdrawals will no longer happen?

Who should I speak to about having the money returned, and confirmation in writing that

1. Hello. I am calling about my insurance policy which I cancelled last month. I see that I was billed this month. Could you check my account and see if the policy was in fact cancelled in your system? I would also like to make sure I am reimbursed for this month's charge.

*Greeting + Reason for calling* → \_\_\_\_\_

*Request to resolve an issue* → \_\_\_\_\_

*Follow-up request* → \_\_\_\_\_

2. Hello. I cancelled my policy last month on May 28th. However, I noticed that I paid again this month. Why would that be?  
Can you please check if I can be reimbursed?

*Greeting + Context* → \_\_\_\_\_

*Asking about the reason that caused an issue* → \_\_\_\_\_

*Request to resolve an issue* → \_\_\_\_\_

3. Hi there. I'm calling about my homeowner's policy. Hang on a sec, let me find it. That's the Policy number right...not the Reference Number? C10992888-17. Anyway, I cancelled that policy last month but when I checked my banking account for this month, it looks like there's still money coming out. Can you look into it?

*Greeting + Reason for calling* → \_\_\_\_\_

*Context* → \_\_\_\_\_

*Request to resolve an issue* → \_\_\_\_\_

4. Hello, I recently canceled my insurance plan with your company, but I still got charged for the monthly fee. I was wondering why this happened? And will you be able to return the monthly payment back to me?

Pragmatic pattern

Verbal equivalent

*Greeting + Context* → \_\_\_\_\_

*Asking about the reason that caused an issue* → \_\_\_\_\_

*Follow-up question* → \_\_\_\_\_

5. I cancelled my policy last month, but you are still withdrawing money from my account. I'd like this corrected please.

*Context* → \_\_\_\_\_

*Request to resolve an issue* → \_\_\_\_\_

6. Hello, I cancelled my insurance policy last month, but another payment was taken from my account this month. Could you tell me why? I would like the money deposited back into my account and please make sure that the policy is cancelled.

*Greeting + Context* → \_\_\_\_\_

*Asking about the reason that caused an issue* → \_\_\_\_\_

*Request to resolve an issue* → \_\_\_\_\_

7. Hello, this is [name]. I cancelled my insurance policy last month, but I see that the charge came out of my account again this month. I was hoping you can help me? I'd like to have that refunded back to my bank account.

*Greeting + Context* → \_\_\_\_\_

*Request to resolve an issue* → \_\_\_\_\_

*Follow-up request* → \_\_\_\_\_

### **Phase 3: Practice (approx. 30 min)**

#### *Instructions:*

Students and the two teachers role-play the following scenario:

**‘Agents’**- teachers play the role of the customer service agents

The ‘agents’ explain the reasons behind the discrepancy with the insurance- 2 different scripts are provided

Reasons:

- There was a mistake on the company’s end (wrong month marked for the policy cancellation on their file) –*company’s fault- an agent offers a reimbursement*
- the tenant didn’t notify them on time that they moved/changed address- *customer’s fault – an agent doesn’t want to provide a reimbursement first, but the customer insists (by using the formulas), so the agent finally makes an exception*

**‘Customers’**- the students play the role of the customers

The ‘customers’ call each agent to find out what had caused the issue and, depending on the reason, negotiate if they can get a refund.

## **Scripts for the agents:**

### **Agent 1**

Hello, you've reached ZipSure insurance company (tenant and home insurance). My name is \_\_\_\_\_. How may I help you today?

*Listen to the customer's explanation.*

Oh, I see. Let me check your file here.... It looks like there was an error in our system and we marked the wrong month for your policy cancellation. I do apologize, this is totally our fault. We will refund you in full in the next 2-3 business days.

*Listen to the customer's response.*

Is there anything else I can help you with today?

*Listen to the customer's response.*

Thank you for your understanding. Bye now.

### **Agent 2**

Hello, you've reached ZipSure insurance company (tenant and home insurance). My name is \_\_\_\_\_. How may I help you today?

*Listen to the customer's explanation.*



Oh, I see. Let me check your file here.... I am sorry, but my notes show that the last time you spoke to one of our agents, you didn't notify them that you were moving out from your previous address. We didn't have that information on file for you, that's why you were still charged this month.

Oh, I see. Let me check your file here....

*Listen to the customer's response.*

Alright, I see your point. I understand this was an inconvenience for you, so we are going to make an exception and reimburse your account in the next 2-3 business days.

*Listen to the customer's response.*

Thank you and have a nice day.