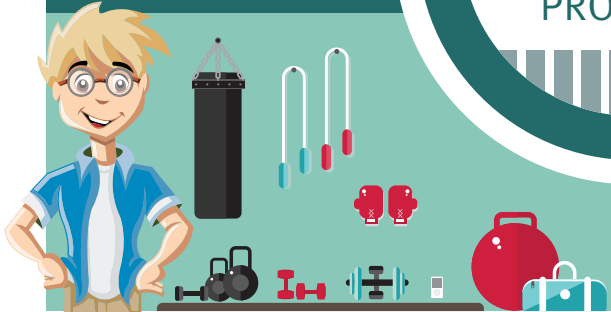


BUY SMART PROGRAM

CONTRACTS



ADVERTISING



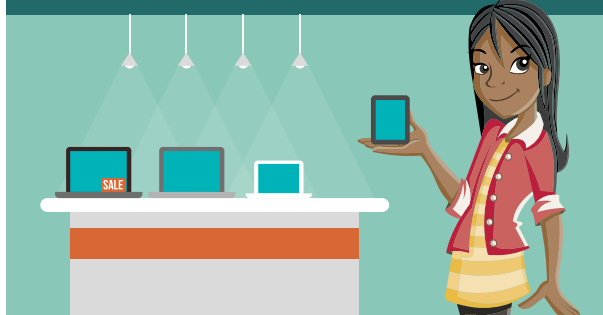
BUDGETING



ONLINE SCAMS



SHOPPING AROUND



CONSUMER RIGHTS



BUYING A CAR



ENTER NOW



Buy Smart program



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Teacher's note:

Information on consumer rights and responsibilities is available from the Office of Fair Trading's website at www.qld.gov.au/fairtrading

Teaching guides and curriculum mapping for this resource are available at: consumerlaw.gov.au/resources-and-guides/teachers

For more information contact:

Office of Fair Trading

GPO Box 3111, Brisbane Qld 4001



www.qld.gov.au/buysmartcomp



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buysmart@qld.gov.au

For teachers



Buy Smart program—a guide for teachers

Welcome to the Buy Smart program, designed to teach Queensland’s youth lifelong skills and awareness on consumer issues.

Students, like other groups in society, are consumers. When they hop on the school bus, line up at the tuckshop, buy a mobile phone, lay-by the latest computer game or buy a new outfit, they are consumers. But are they ‘smart’ consumers? Are they able to make informed choices, ask the right questions and seek help when they don’t get what they paid for or when the service is not what they were expecting?

Spending money wisely is something we all must learn. We all need good consumer and financial skills to navigate through the wide range of choices we have when buying products or services. Providing young people with these skills helps to establish good habits and responsible attitudes from an early age.

This kit contains:

- information on how you can use the Buy Smart program
- classroom, teacher-led and independent activities
- information on school incursion sessions
- information about entering the Buy Smart competition.

Resources in this kit can be downloaded and used together or separately to suit your lesson plans.

Additional information and resources can be found on the Buy Smart website at: www.qld.gov.au/buysmartcomp

How to integrate the Buy Smart program into the classroom

Teachers can use the Buy Smart program in various Years 4–6 curriculum areas including:

- Mathematics
- Human and Social Studies
- Information and Communication Technology
- Technology.

The Buy Smart Competition

The Buy Smart Competition is an integral part of the program. Run annually by the Office of Fair Trading, the Buy Smart Competition is designed to increase students’ knowledge and understanding of financial and consumer issues, such as saving, budgeting, credit, buying a mobile phone and spending wisely.

The Buy Smart Competition also has the added bonus of prize money for the winning schools and students!

How you can use it

As an assessment piece

Buy Smart Competition entries are ideal as a student’s final assessment piece for many different subjects. The school curriculum is packed! Using the competition as an assessment piece alleviates the need to try and squeeze in yet another activity in an already overflowing schedule.

As a reinforcement tool for unit/subject work

Buy Smart Competition entries can reinforce work taught in a way that directly reflects the curriculum or your school’s subject plans. As the competition encourages self-learning and creativity, it can be a fun and expansive way for students to encapsulate what they have formally learnt in the classroom.

The competition may also be useful in the development of communication skills through writing letters of complaint, exploring the role of marketing and advertising, presentation techniques and community education.

As a framework for unit/subject work

While the Buy Smart Competition is aligned to units and subject work where consumerism is the primary focus of learning, it can easily be applied to other subject areas. The competition is versatile in terms of what constitutes a project. As long as content is based on a consumer or financial literacy issue, how it is delivered can be entirely driven by teachers.

As an extra-curricular activity for extension students or learning support

The Buy Smart Competition provides an excellent opportunity for extension students to expand the scope of their studies. It is the perfect showcase for innovation, creative thinking and resourcefulness. Students are encouraged to ‘think big’ or ‘outside the box’ in developing new ways to communicate a message to others.

Likewise, learning support students can also benefit from entering the Buy Smart Competition as it can give context to learning in a fun way. For example, a learning support student won a Commendation prize for a simple yet effective PowerPoint presentation on consumer rights.

As ‘life skills’ education

Culturally and linguistically diverse students can use the competition to explore Standard Australian English, as well as gain valuable knowledge of the Australian market and their rights and responsibilities within it.

School incursion sessions

You can book one of our officers to visit your class for an engaging and interactive presentation on one of our Buy Smart topics (typically 30–40 minutes duration). Email us at buysmart@qld.gov.au to find out more.

Schools in rural or remote areas are welcome to participate. Please contact us to discuss.

Years 4–6

Avoiding the sneaky scammers

- Developing scam awareness on digital platforms, including apps and games
- Evaluating if offers are ‘too good to be true’
- Recognising scammers’ tactics, including emotional manipulation
- Understanding why it’s important to protect your personal information
- Evaluating legitimacy of email or social media contact

Year 4

Going shopping and dealing with money

- Observing and maintaining a spending limit
- Prioritising purchases based on order of importance
- Working with cash, including both notes and coins
- Establishing total prices of multiple items and calculating change
- Making consumer decisions by evaluating price and value

Advertising: how does it work?

- Recognising advertising as a persuasive text
- Considering different methods of advertising products or services
- Understanding how advertised ‘specials’ or ‘sales’ are not necessarily the best value
- Recognising how some advertisements may appear to be informative texts
- Evaluating online advertising methods (such as pop-ups) for scams

Year 5

Budgeting, saving and spending money

- Associating money with work, including tasks’ relationships to monetary value
- Evaluating spending and saving decisions and exploring reasons to save
- Differentiating between needs and wants
- Managing a budget, including responding to changes in circumstance
- Shopping around to make informed consumer decisions

Years 5–6

Advertising: what are they really saying?

- Evaluating the function of advertising as a persuasive text
- Exploring less overt methods of advertising, including social media ‘influencing’
- Understanding how advertised ‘specials’ or ‘sales’ are not necessarily the best value
- Examining the role of fine print in advertising
- Evaluating online advertising methods (such as pop-ups) for scams

Year 6

Making smarter choices at the shops

- Recognising limits imposed by availability of resources
- Understanding how consumer choice can impact on price
- Dealing with opportunity cost when making choices
- Recognising hidden costs when evaluating options
- Calculating percentage on ‘sale’ prices



Introduction activity



The snail in the ginger beer: a case study

Instructions

Read the following case study and complete the activity.

It was a warm day in the town of Paisley, outside of Glasgow, Scotland in 1928 when Mrs May Donoghue and a friend stopped for a drink at a small café.

Mrs Donoghue ordered a small bottle of ginger beer. The shopkeeper poured the cold soft drink into a glass for Mrs Donoghue.

Mrs Donoghue then drank her ginger beer only to receive a terrible shock when she looked into the bottom of her empty glass. There lay the decomposed remains of a snail!

Needless to say Mrs Donoghue was very distressed. A dead snail had contaminated her drink. She not only became upset, but sick as well and had to take time off work to recover.

The shopkeeper assured her that he was not in the habit of adding dead snails to his customers' drinks. It was then determined that the snail had been sealed in the bottle at the time it was manufactured.

Mrs Donoghue decided to **sue** the **manufacturer** for shock, gastro-enteritis, mental depression and loss of wages. This was the first time such a legal action had been taken against a manufacturer. Because it was the first case of its type it went all the way to the **House of Lords** in England!

Here the House of Lords decided that the manufacturer had been **negligent**. They argued that people who make products have a **duty of care** to those who will buy their products (consumers). They should be responsible enough to ensure their products are safe and will not harm consumers.

The House of Lords then said that if a product is found to be unsafe and harmful to a person, that person has a legal right to seek compensation from the manufacturer. **Compensation** usually takes the form of a **monetary sum**. Unfortunately for Mrs Donoghue the manufacturer died before the case was finalised and she only received 200 pounds (about \$700).

But, most importantly, Mrs Donoghue's persistence in taking the manufacturer to court helped governments all over the world realise that consumers needed protection. The truth is that not everyone can afford to take a manufacturer to court if they are unhappy with a product. In Mrs Donoghue's case a law firm offered their services for free to help her take her case to the House of Lords. Now there are **laws** that protect consumers from manufacturers who produce unsafe or harmful products or who conduct business in an unfair way.

Source: *Issues in business law: protecting consumers in Australia*, David Parker, Senior Lecturer, Victoria University of Technology.

Glossary

Sue	To bring an action in court against someone who you believe has done the wrong thing
Manufacturer	The producer or maker of a product
House of Lords	The second chamber of the United Kingdom Parliament. At the time of this case it also served as the highest court in the land for civil law matters
Negligent	To pay no attention or to fail to take care of something or someone
Duty of care	To be responsible for ensuring those you are responsible for are safe
Compensation	A method of making up for doing the wrong thing
Monetary sum	An amount of money
Laws	Rules enforced in society by government and police

Activity

Use the case study to create a role play. Each member of the role play is to adopt one of the characters in the case study. At the end of the role play the group must analyse how this case study has affected consumer law in Australia.

1. Why is there a need to protect consumer rights?

.....

.....

.....

.....

2. What is the role of the government in protecting consumer rights?

.....

.....

.....

.....

'I am a consumer!'

Activity 1

Introduce the term 'consumer' to students by putting a list on the board of all the things you consumed that day (e.g. food, drink, electricity—watching television, public transport, etc.). Ask students to do the same. Discuss the simple meaning of consume as 'to use'.

Help students identify consumed items as not only goods/products but also services. They will usually identify tangible items they or their parents bought (e.g. lunch from tuckshop, a new toy or outfit). Challenge them to think about things they have done (watched TV during breakfast, caught the bus to school) and whether these might involve consuming a service. For instance, watching TV may consume electricity and (in some cases) internet bandwidth.

The material can be recorded in a simple table to encourage students to identify not only what they consume but how the transactions take place—e.g. an exchange of money for a good or service).

What I consumed today/yesterday	How did I get it?
Cornflakes	Mum bought them at the supermarket
Watched TV	Mum and Dad bought the TV, paid the energy bill to receive electricity that powers the TV and maybe even paid for access to Pay TV or a streaming service (including the internet bill).
Bus ride to school	I paid \$1.35 to the bus driver who drove me to school.

Activity 2

In pairs or groups, ask students to think about different people in society and how they consume goods and services. You can be creative with this! For instance, you might ask them to think about:

- the owner of a fast food chain
- an astronaut preparing for a space mission
- a character in your class novel.

Give each group a piece of A3 paper/poster card. Students are to write their assigned consumer's name in the middle of their poster, and write down any goods or services they consume around the outside. Use different colours for goods and services.

Activity 3

Ask students to identify the types of goods and services they can find in their area. To do this they might collect and bring to class:

- catalogues from nearby shops
- local newspapers
- printouts of online advertisements.

Students are to create collages for wall posters from this material.

Activity 4

Have a class discussion about the following United Nations guidelines setting out what consumers need to have as their rights:

- The right to **safety** when consuming goods or services
- The right to **information** about the goods or services on offer
- The right to **choice** when selecting goods or services
- The right to **access a safe and healthy environment** through goods or services
- The right to **access basic needs** through consuming goods or services
- The right to **be heard** if a problem arises
- The right to **redress** (to have a problem fixed) when your rights are not met
- The right to **be educated** about your rights

In groups ask students to create a poster to explain or illustrate each of these rights. Each group will need to explain their concept to the class. These posters could be displayed around the classroom and then referred to during the unit.

Activity 5

Students must identify which rights (as set out in Activity 4) are met or not met by the following circumstances:

- A can of food contains poisonous chemicals (**safety**).
- A school has no toilets (**basic needs**).
- The law sets rules about when consumers should get a refund, replacement, etc (**redress**).
- A dress does not identify the type of material on its label (**information**).
- A court or tribunal listens to a consumer's case and makes a decision (**being heard**).
- You can buy milk at the corner store or at the supermarket (**choice**).
- A classroom is too dark to read without getting sore eyes (**safe and healthy environment**).
- The Office of Fair Trading puts information about consumer law on its website (**education**).

Students should justify their answers. You can also ask them to generate other examples.

Budgeting activity



Earning money and making a budget

Twins Bailey and Riley get \$5 a week of pocket money.

Mum and Dad say they can earn more money each week by doing the chores in the table below.

The **chores in the left column are compulsory** (must be done) for both kids.

Mum and Dad also added **optional extra chores** in the middle and right columns in case Bailey and Riley want to earn more money.

Compulsory chores	Optional extra chores	
Make bed each day (\$1/week) <i>(Including changing sheets on the weekend)</i>	Water the pot plants once a week (\$0.50/week)	Feed the dog and cat each day (\$2/week)
Get ready for school each day (50c/week) <i>(Clean teeth, brush hair, dress in uniform)</i>	Make breakfast each morning (\$2/week)	Do the dusting once a week (\$0.50/week)
Pack/unpack school bag each day (50c/week) <i>(Including lunch box and water bottle)</i>	Help do the laundry once a week (\$1/week)	Do the dishes every night (\$1.50/week)
Do all homework on time (\$1/week) <i>(Including a chapter of reading each night)</i>	Empty the bins once a week (\$1.50/week)	Change the towels once a week (\$0.50/week)
Get cleaned up each night (50c/week) <i>(Bath/shower, old clothes in laundry, put PJs on)</i>	Vacuum the floors every week (\$1.50/week)	Mop the floors once a week (\$1.50/week)
Be in bed on time each night (50c/week) <i>(Including lights out on time)</i>	Clean the bathroom once a week (\$3/week)	Tidy the playroom once a week (\$0.50/week)
Clean bedroom once a week (\$1/week) <i>(Including putting away all toys)</i>	Fold the laundry once a week (\$2/week)	Clean the windows once a week (\$2/week)

	Bailey	Riley
1. Not counting pocket money, how much will Bailey and Riley each earn if they only do the compulsory chores?	\$	\$
2. List a maximum of three optional chores each (with no double-ups) for Bailey and Riley to do each week.	\$	\$
	\$	\$
	\$	\$
	\$	\$
3. Add up how much they will both earn every week from the compulsory and optional chores.	\$	\$

Think about how much money we'll earn, what kind of chore it is and how often we'd need to do it.



4. Explain why you chose the chores you did:

.....

.....

.....

.....

5. Look at the tables below to see what Bailey and Riley spend each week. **Fill out the table** with their chore money and use it to help work out their total weekly income, spending and saving.

Bailey's budget	
Income	
Pocket money	\$5
Chores	
Spending	
Hot pie on tuckshop day	\$5
Cold drink after weekend sport	\$3
Bag of lollies	\$3
Total income	
Total spending	
Total saved	

Riley's budget	
Income	
Pocket money	\$5
Chores	
Spending	
Cheese toastie on tuckshop day	\$3
Packet of chips from tuckshop	\$2
Weekly comic book	\$3
Total income	
Total spending	
Total saved	



Bailey got in trouble at school for climbing on a dangerous old tree that was out of bounds. As a punishment, she loses the \$5 pocket money. She can still earn money by doing her chores, and Mum and Dad expect her to keep up with her savings.

Bailey's budget	
Income	
Pocket money	\$0
Chores	
Spending	
Hot pie on tuckshop day	\$5
Cold drink after weekend sport	\$3
Bag of lollies	\$3
Total income	
Total spending	
Total saved	

1. Will she need to make changes to keep saving money?
YES | NO

2. What are two ways that Bailey can change her budget in order (if needed) to keep saving up money?

- a)
-
- b)
-

3. Look at what Bailey spends her money on and put a circle around anything you think Bailey wants (but doesn't need) to buy.

4. What is the difference between a want and a need?

-
-
-
-

Do we earn enough to afford everything we buy each week and still save up some money?



Riley has been following his budget for the past twelve weeks, and the school holidays have just started. He's excited to do lots of fun things. Mum tells him he's allowed to spend some of his money, as long as he doesn't waste it all. He decides to set a spending limit of **half his total savings**.

1. How much does Riley have saved up?

.....

.....

.....

2. Look at what he wants to do or buy these holidays. Do some research to find out what they cost (to the nearest dollar) and number them from most to least expensive:

Activity/purchase	Price	No.
Trip to the movies with Bailey		
Set of new art pencils		
Day out at a waterslide park		
Pack of trading cards		
Latest book in his favourite series		
Boardies with a superhero design		
A trip to the park with his friends		

3. How much does he plan to spend (at most)?

.....

4. List some cheaper alternatives (including prices) to any activities or items he wants to spend his money on:

.....

.....

.....

.....

5. Circle or highlight items or activities from Riley's list (or your alternatives) that will give him the chance to have lots of fun on the holidays without going over budget.

6. Compare your final list with the person next to you. Discuss who had saved more money for Riley, and what that meant for his holiday spending.

Design your own budget using Bailey and Riley as examples. Think about how much money you earn and spend in a week:

1. Think of something expensive that you might want to save up for.

a) What is it?

.....

b) How much does it cost?

.....

c) How long will it take to save? Show your working.

.....

.....

.....

.....

2. What are two other reasons to save up your money?

.....

.....

.....

.....

.....'s budget	
Income	\$
Spending	
Total income	
Total spending	
Total saved	

Smart shoppers



Becoming smarter shoppers

Twins Bailey and Riley have become very good at budgets and saving up their money. They decide to use their skills to plan a family camping trip by the lake for the weekend (Friday and Saturday nights). They already have camping supplies like tents and sleeping bags, and they can take clothes from home (except they have grown out of their swimwear!)

Bailey and Riley have written a list of things to buy. Decide if each item is **needed** or only **wanted** in the columns provided.

Remember: Bailey and Riley will be stuck sharing a very stinky tent unless they wash regularly!



Item	Need	Want
Toothpaste		
Food for breakfast (×2)		
Pair of thongs (each)		
Bucket & spade		
Food for lunch (×2)		
MP3 player & music		
Soap & shampoo		
Hot chocolate powder		
Snacks and lollies		
Comic books		
Disposable camera		
New swimming togs		
Food for dinner (×2)		

Map of the supermarket

All prices listed will buy enough for ONE MEAL only (feeding Mum, Dad, Bailey and Riley)



APPLES \$1.00	PEARS \$1.50	BANANAS \$2.00	BERRIES \$4.00	CARROTS \$0.75	ONIONS \$1.00	POTATOES \$0.50
Aisle 1						
JAM \$3.00	HONEY \$4.00	PEANUT BUTTER \$4.50	DRIED FRUIT \$3.00	LOAF OF BREAD \$2.00	EGGS \$4.00	CHICKEN \$7.00
TEA BAGS \$1.00	HOT CHOCOLATE \$5.00	CURRY SAUCE \$2.50	TINNED SOUP \$3.50	TIN SPAGHETTI \$4.00	BAKED BEANS \$2.50	HAM \$3.00
Aisle 2						
CEREAL \$5.00	ROLLED OATS \$3.00	INSTANT NOODLES \$1.50	BOLOGNESE \$4.50	SPAGHETTI \$2.00	RICE \$2.50	BACON \$8.50
MIXED LOLLIES \$6.00	CHOCOLATES \$8.00	MARSHMALLOWS \$4.00	COOKIES \$5.00	COLA \$6.50	LEMONADE \$6.00	MINCE \$5.00
Aisle 3						
POTATO CHIPS \$5.00	CORN CHIPS \$4.50	SALSA/DIP \$3.00	MUESLI BARS \$3.50	MIXED NUTS \$3.00	BOTTLED WATER \$2.50	SAUSAGES \$4.00
BIG BAG OF ICE \$2.00	PARTY PIES \$3.00	ICE BLOCKS \$4.00	ICE CREAM \$5.00	FROZEN CORN \$4.50	FROZEN PEAS \$3.00	STEAK \$20.00
Aisle 4						
CHEESE \$3.00	BUTTER \$2.00	YOGHURT \$3.50	CREAM \$3.50	MILK \$3.00	ORANGE JUICE \$4.50	APPLE JUICE \$5.00

Bailey and Riley have a limit of **\$50** to spend on food, drinks and snacks for the trip. Help them make a **shopping list!**

1. They decide to have Spaghetti Bolognese on the first night and Curried Sausages with vegetables and rice on the second night. What will they need to buy?

<i>Assume they only need to buy one of each item.</i>	
First night	Cost
Second night	Cost

2. Look at what they can buy at the supermarket (previous page). Using only these items, what could they...

a) Make for breakfast:

.....

b) Make for lunch:

.....

c) Have as treats:

.....

3. What other food from the supermarket might they **need** or **want** for the trip?

<i>Include the items from Question 2 in working out your total cost.</i>	
Needs	Cost
Wants	Cost
Total costs	

4. Which things at the supermarket would **not** be a good idea to take camping (and why not)?

.....

.....

.....

5. Compare your list with a partner. Which of you:

a) Spent more money on **needs**:

.....

b) Bought more items they **want**:

.....

6. Discuss with your partner why you decided things were needs or wants, and why you chose the items you did for each list. Write down some of your answers:

.....

.....

.....

7. The supermarket sells two brands of marshmallows. **Brand 1** is \$4.00, while **Brand 2** costs \$6.00. However, a packet from Brand 2 is double the weight of a packet from Brand 1.

a) How many packets of Brand 1 marshmallows are equal in weight to one packet from Brand 2?

.....

b) **Use multiplication** to work out how much it costs to buy an equal weight of marshmallows from Brand 1 as you get from Brand 2:

.....

.....

.....

c) Which brand is the cheapest way to buy the same total weight?

.....

.....

Bailey and Riley decide to shop around at different shops to buy their swimwear at the best possible price:

	Shop 1		Shop 2		Shop 3	
Bathers	 Boys' togs: \$5.15	 Girls' togs: \$4.65	 Boys' togs: \$7.90	 Girls' togs: \$8.45	 Boys' togs: \$12.00	 Girls' togs: \$13.40
Board shorts	 Boys' boardies: \$14.00	 Girls' boardies: \$16.55	 Boys' boardies: \$13.20	 Girls' boardies: \$13.20	 Boys' boardies: \$17.45	 Girls' boardies: \$18.20
Rash shirts	 Boys' rashie: \$17.30	 Girls' rashie: \$17.15	 Boys' rashie: \$18.95	 Girls' rashie: \$16.25	 Boys' rashie: \$17.25	 Girls' rashie: \$20.00

1. What would they each spend for the cheapest one of every item?

	Bailey	Riley
Togs	\$	\$
Boardies	\$	\$
Rashie	\$	\$

2. Shop 3 gives 25% off to buy a full set. What would they each pay?

	Bailey	Riley
Full set with 25% off	\$	\$

3. What's the least they'd have to spend in total to buy a full set of swimwear for both of them?

	Bailey	Riley
Cheapest full set	\$	\$

Bailey and Riley need to keep this very important smarter shopper tip in mind **before** they buy anything:

--- -- --
K O L O O R F H E T

--- -- -- -- -- -- --
S B T E Y Q L I U T A T A

--- -- -- -- -- -- -- -- -- -- -- !
H E T W E T L S O I E R C P

Can you help them unscramble the letters to work out the tip?

Scams



Avoiding sneaky scammers

Twins Bailey and Riley have been earning pocket money for a while now. They've become very good at saving up and spending wisely. But they still have to be careful!

While most of the time people are honest and try to do the right thing, some sneaky people try to pull nasty tricks called scams. **A scammer will try to make money by doing something dishonest.** Dad gives Bailey and Riley a golden rule to remember, which can help them avoid the scammers' tricks and traps.

Each letter in the code below has been randomly given a number. Decode it to work out Dad's golden rule:

*Hint: Look for tiles that could be vowels.
Which vowels fit into the nearly-complete words?*

I _ IT S _ _ _ D S
9 7 9 1 16 22 6 3 21 16

T _ _ _ _ D
1 22 22 15 22 22 21

T _ _ _ T _ _ . . .
1 22 13 12 1 8 6 12

I T _ _ _ _ _ I S!
9 1 14 8 22 13 17 13 4 23 9 16

A	B	C	D	E	F	G	H	I	J	K	L	M
			21					9				
N	O	P	Q	R	S	T	U	V	W	X	Y	Z
					16	1						



Thinking clearly and logically will stop a scammer in their tracks!

- Circle some ways a scammer might try to contact you:
 - Over the phone (or SMS)
 - By email or instant messaging
 - On social media
 - In person
 - With an app or computer game

Hint: You can choose more than one answer.

- Unscramble the letters to work out some tricks that scammers might use to make money dishonestly:
 - Sell you items or services that don't really

_ _ _ _ _
T I X E S

- Fool you into giving them your

_ _ _ _ _ or your _ _ _ _ _ account details.
A H S C A K N B

- Find out important details about your

_ _ _ _ _ and use them to make money.
Y I T I E D N T

A scammer wants to stop you thinking carefully. They might try to manipulate (play around with) your emotions.

Have a look at these statements from scammers and **match each one to the emotions below:**

- Answer now or you're **under arrest!**

.....

- Please help me—I'm **sick!**

.....

- If you do this, you will **get rich!**

.....

- Help me since you're **my friend!**

.....

Emotions: **LOVE** | PANIC | GREED | **SYMPATHY**

Combine the bold letters above to see what these scams have in common:

.....

You always need to be very alert about scams if someone **contacts you unexpectedly**. They might not be who they say they are (and you haven't been able to check). They might also try to catch you up before you have a chance to think clearly.

1. Decide if these examples are likely to be scams:

Someone from the government phones Bailey and Riley's Mum and says she owes them more tax.	Scam Not scam
Bailey gets a message in her school email inbox saying she won a lucky draw she never entered worth millions of dollars!	Scam Not scam
The family gets a letter from a lawyer saying they've inherited money from a dead relative they'd never met or even heard of.	Scam Not scam
Dad calls the phone company and asks to change his details.	Scam Not scam
A message pops up on Riley's laptop with a link to fix a 'malware issue'.	Scam Not scam

2. Riley and Dad like to play an online fantasy game together. One day a new player sends them a message...they can have a free copy of the game's expansion if they just send their account details!

What should Dad and Riley do?

- a) Send their account details
- b) Block messages from the player
- c) Ask for more information
- d) Make a complaint to the moderators

Why did you choose your answer?

.....

.....

.....

.....



Read the scam email Bailey got about the 'lucky draw'.

From: Aus Luckyprize [mailto:info22466@mailbox.de]
 Date: Monday, 4 July 2016, 7:11AM
 To: Recipients
 Subject: your a WINNER – READ ASAP

Dear winner!

The Australians government approved **RANDOM EMAIL DRAW** has selected your registered email address as a **MAJOR PRIZE WINNER**. You have won **\$10,000,000!**

Click here to claim winnings

This is a computer-generated prize draw of all registered Australian emails addresses. For security reasons, we advice all winners to keep this information confential(VERY SECRET) from the public until your prize money released to you.This is part of our measure to avoid double claiming and unwarranted abuse of this programe by some dishonest.

You can click the link, reply to these email or phone 0400-111-111 to claim your prise.

Note that, all winnings **MUST** be claimed by in **24 HOURS (TODAY!)**. otherwise all fund will be returned into our nex tlucky dip sweepstakes. **BE WARNED!!!**

Kind regards

The Australian Luckyprize Corp.

1. Can you find **two** emotions this scam tries to use, and where it uses them?

.....

.....

2. Why do you think the scammer doesn't want Bailey to show or tell anyone about the email?

.....

.....

3. One tell-tale sign of an email being a scam can be bad spelling, punctuation and grammar. Circle or highlight all the mistakes. How many did you find?

.....

.....

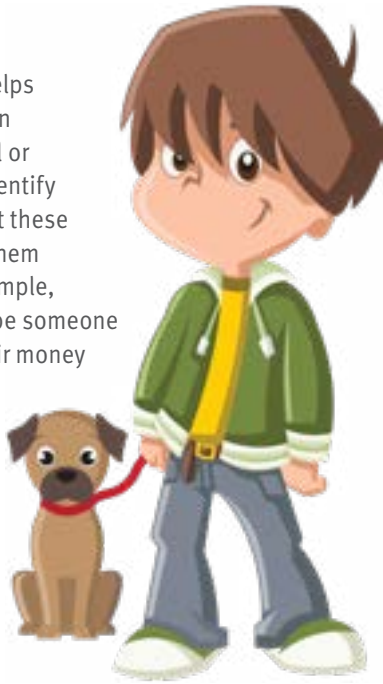
4. The email gives a link, an email address and a phone number. What should Bailey do with them?

.....

.....

Your personal information helps you **prove your identity**. It can include any document, detail or item that you could use to identify yourself. Scammers try to get these details because it can help them commit more scams. For example, they might try to pretend to be someone as a way to get access to their money or other property.

See how many types or sources of personal information you can find in the word search below:



Talk to a parent or another trusted adult about a scam they've encountered, and find out whether they fell for it or not. Ask them these questions and write down their answers. Compare your investigated scam with someone else in your class.

1. How did the scammer contact you?

PHONE EMAIL IN PERSON ONLINE

Another way:

2. What was the scammer 'offering'?

.....

.....

.....

.....

3. Did you fall for the scam? YES | NO

4. Which emotion or emotions did it try to manipulate?

GREED PANIC LOVE SYMPATHY

Something else:

5. Did you see any signs that told you it was a scam, and if so what were they?

.....

.....

.....

6. Which parts of the scammer's offer were **too good to be true**?

.....

.....

.....

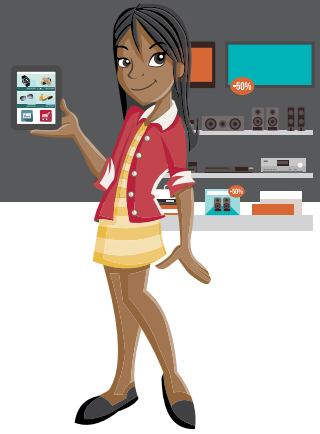
.....

S P J E L F T P M L B V A S M S P C E R
 B A K T U F G N U A Q A X N T F A X M V
 A S V T R M A I O H D R X U A I B N A N
 N S N D E E U M C Z E X D X N A A J I Y
 K P E Y B D W H I Q I E Y U Z J N Q L N
 A O P T M I F U L L N A M E A G E Z X A
 C R O Y U C X Q T T Y L K V D N B E C M
 C T S I N A A T C C A R D N U M B E R E
 O Y T U E L D A Y I S M M F S N E T P O
 U B C U N N R G Y P T K F U E T Y S A F
 N I O S O D E G R U N R B R P H O T O S
 T W D E H O P D B T I U M X O P L Z V C
 Z D E R P A S S W O R D S I R T J O R H
 F E C N E C I L K B P D N F D X H D E O
 Z K G A Z X G G B Q R A B R O U D N B O
 T T Q M E P L H O M E A D D R E S S J L
 N L Q E A Y J S Z Z G R G C A N H A R D
 P A A H R E C S A U N Z F J L L W U E E
 H I A A I L X M W B I R T H D A T E A O
 Y Q N C M H D N T O F H U K G E N D E R

Help Riley protect his personal information by connecting the words on the right with the correct sentences:

- Don't give details to someone you don't **MONEY.**
- Regularly update your security settings and **TRUST.**
- Treat information as carefully as you treat **SURVEY.**
- Scammers might ask for details in a fake **SHARE.**
- Don't give any details before you ask your **PASSWORDS.**
- Be careful in social media when accepting **GAMES.**
- Some scams try to trick you by looking like **FRIENDS.**
- Scams can spread on social media if you click **PARENTS.**

Digital technology



Buying and using digital technology

Twins Bailey and Riley have just been given their first mobile phone, which they have to share. Wherever they go, they can use it to make calls, send text messages, surf the web, watch videos and play online games. At home they can also use the family computer or borrow Mum’s tablet. But they always need to be careful when they go online...

Look at the secret code below. Can you decipher the pattern used in the code and use it to reveal Mum’s rule for whenever Bailey and Riley have some ‘screen time’

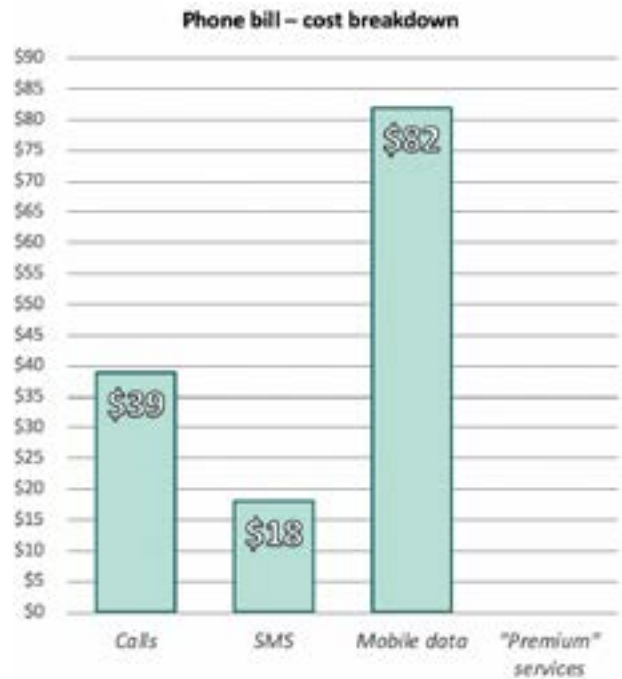
A	B	C	D	E	F	G	H	I	J	K	L	M
	Y	X	W		U				Q	P		
N	O	P	Q	R	S	T	U	V	W	X	Y	Z
M		K	J	I				E			B	

— — — — — — — — — —
G S R M P Y V U L I V

— — — — — — — — — — !
B L F X O R X P

Mobile phone costs

Using a mobile phone isn’t free—everything that Bailey and Riley do will cost money on Mum and Dad’s phone bill. When the phone bill arrives, they are shocked to find out how much they actually spent!



1. How much would Mum and Dad have spent if they only had to pay for calls and SMSes? *Show all your working!*

.....

.....

.....

2. What is ‘mobile data’ and why might it have been so expensive this month?
Hint: Think of what they do with their phone plus where they do it.

.....

.....

.....

How did we spend all that money in just one month?!!



3. What's an easy way to reduce their bill for mobile data?

.....
.....

4. Bailey loves a reality TV show and always votes for her two favourite contestants by texting a '19-' phone number. This 'premium' service costs 80c per text.

a) If she votes twice a night for five nights in each week, how much will she spend in one week?

.....
.....
.....

b) How much does she spend in a month (assuming there are four weeks in the month)?

.....
.....
.....

5. Riley gets superhero ringtones and wallpapers sent to the phone each day. Each ringtone costs 40c and each wallpaper is 30c. How much does he spend in 30 days?

.....
.....
.....

6. How much in total do Bailey and Riley spend on these 'premium' services? Work out your answer below and then draw it into the graph on the previous page.

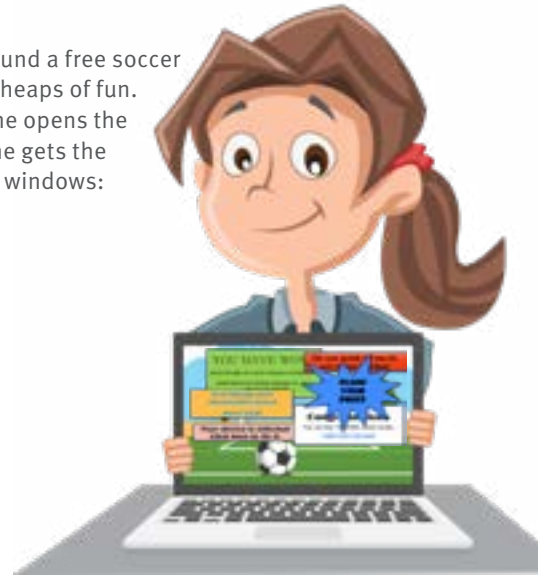
.....
.....
.....

7. Counting everything, how much was the total bill?

.....
.....
.....

Digital offers

1. Bailey has just found a free soccer game online. It's heaps of fun. One day, when she opens the game website, she gets the following pop-up windows:



What should Bailey do?

Hint: You can pick more than one answer.

- a) Click on the links to get to the prizes
- b) Tell Dad or Mum
- c) Click the X to get away from the pop-up windows

2. Explain why you gave your answer:

.....
.....
.....

3. Riley downloads an app onto Mum's tablet that can edit cool animated designs onto his selfies. The app was free to download, so he didn't worry about asking Mum first. Soon a box pops up. He needs to give Mum or Dad's credit card numbers to keep getting access to all the designs. It says it costs thirty 'virtual dollars', but says nothing about real money.

What should he do? Write your reasons below:

.....
.....
.....

4. Discuss your answer with 1-2 people sitting near you. Did you all agree? Did someone give an important point you hadn't considered?

.....
.....
.....

Online shopping

1. Mum and Dad are getting ready for the twins' birthday and are thinking of shopping online for gifts. There are advantages and disadvantages to going online or visiting the shops.

Tick the box for which way of shopping gives them the best chance to get each of these advantages:

	At shop	Online
We can go shopping in our pyjamas!	<input type="checkbox"/>	<input type="checkbox"/>
We know that the shop really exists!	<input type="checkbox"/>	<input type="checkbox"/>
We can see/hold a product before we buy it!	<input type="checkbox"/>	<input type="checkbox"/>
We can buy from anywhere in the world!	<input type="checkbox"/>	<input type="checkbox"/>
We can take things home with us that day!	<input type="checkbox"/>	<input type="checkbox"/>
We can shop after Riley and Bailey's bedtime!	<input type="checkbox"/>	<input type="checkbox"/>
We can meet our friends for lunch afterwards!	<input type="checkbox"/>	<input type="checkbox"/>
We can quickly compare other stores' prices!	<input type="checkbox"/>	<input type="checkbox"/>

2. Mum and Dad find a range of multicoloured, handmade piggy banks being sold online for £12 each. They decide to buy one each for the twins.

a) Where do you think the seller might be based?

.....

b) Circle or highlight any of these fees Mum and Dad will need to pay:

Store pick-up	FREE
Nation-wide delivery fee	£1.50 per item
International delivery fee	£4.00 per item

c) What will be the final overall cost?

.....

d) Do an internet search to convert this price into Australian dollars:

.....

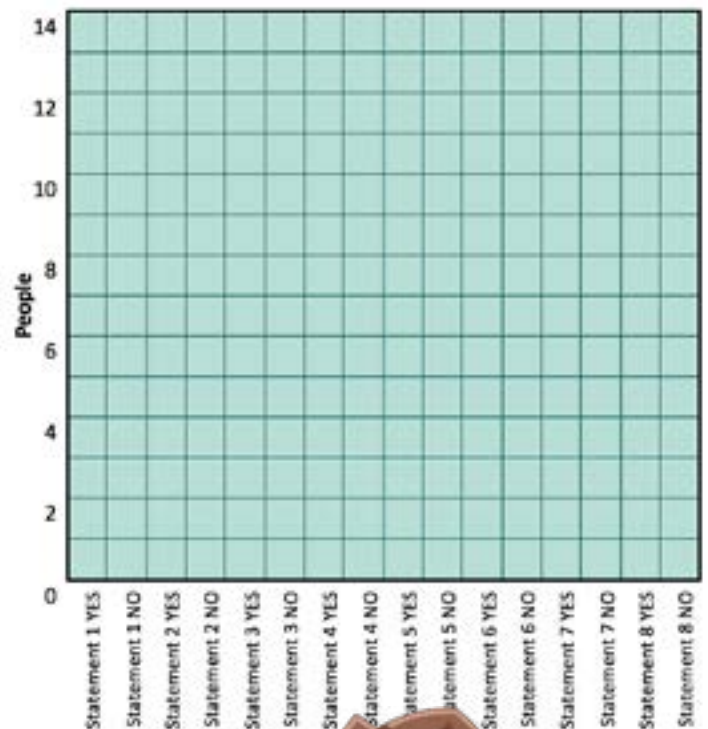
.....

Survey

1. Survey a maximum of 14 friends and classmates and tally up their answers about using digital technology:

	YES	NO
1. I own, share or have regular access to a mobile phone	<input type="checkbox"/>	<input type="checkbox"/>
2. I own, share or have regular access to a tablet computer	<input type="checkbox"/>	<input type="checkbox"/>
3. I own, share or have regular access to a PC or laptop	<input type="checkbox"/>	<input type="checkbox"/>
4. I know how to download apps to a mobile or tablet	<input type="checkbox"/>	<input type="checkbox"/>
5. I've accidentally spent money on apps or downloads	<input type="checkbox"/>	<input type="checkbox"/>
6. I always ask before I download, even if the download is free	<input type="checkbox"/>	<input type="checkbox"/>
7. I've accidentally clicked a pop-up that went somewhere bad	<input type="checkbox"/>	<input type="checkbox"/>
8. I am confident with using all my digital technology	<input type="checkbox"/>	<input type="checkbox"/>

2. Count up the Yes/No answers for each statement and use them to fill out the graph:



Buying from far away may add a few extra costs!



Consumer rights



A very good reason to celebrate!

Did you know consumer rights are celebrated across the world? On 15 March every year, consumer organisations around the globe observe World Consumer Rights Day to promote the basic rights of consumers everywhere.

It's easy to assume in our modern society that consumer rights have always existed and that people have always been protected from poor or unsafe products, unfair business practices and dishonest dealings. In fact, consumer protection is a relatively new concept and one that is important as our shrinking global market becomes increasingly accessible.

World Consumer Rights Day celebrates when US President John F Kennedy formally addressed the issue of consumer rights during a historic address to the US Congress in 1962. 'Consumers by definition, include us all,' Kennedy said. 'They are the largest economic group, affecting and affected by almost every public and private economic decision. Yet they are the only important group... whose views are often not heard.'¹

Over time, the consumer movement expanded the four basic rights presented by Kennedy into a set of eight basic consumer rights:

1. The right to satisfaction of basic needs—to have access to basic essential goods and services: adequate food, clothing, shelter, health care, education, public utilities, water and sanitation.
2. The right to safety—to be protected against products, production processes and services that are hazardous to health or life.
3. The right to be informed—to be given the facts needed to make an informed choice, and to be protected against dishonest or misleading advertising and labelling.
4. The right to choose—to be able to select from a range of products and services, offered at competitive prices with an assurance of satisfactory quality.
5. The right to be heard—to have consumer interests represented in the making and execution of government policy, and in the development of products and services.
6. The right to redress—to receive a fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory services.
7. The right to consumer education—to acquire knowledge and skills needed to make informed, confident choices about goods and services, while being aware of basic consumer rights and responsibilities and how to act on them.
8. The right to a healthy environment—to live and work in an environment that is non-threatening to the well-being of present and future generations.

These eight basic consumer rights are implemented in Australia through the work of regulatory bodies such as the Queensland Office of Fair Trading. In addition the government has legislation which endorses these rights—the Australian Consumer Law (ACL).



¹ John F. Kennedy, XXXV President of the United States 1961–1963 Special Message to the Congress on Protecting the Consumer Interest March 15, 1962.

Consumer rights in Australia

The Ruby Hutchison story

In Australia, a conference called the National Consumer Congress is held each year to celebrate World Consumer Rights Day. Consumer groups, community organisations and government bodies attend the conference to discuss key issues impacting consumers and businesses and develop strategies to improve consumer justice and welfare.

On the eve of the National Consumer Congress is a special event known as the Ruby Hutchinson Memorial Lecture, an address designed to 'keep the spirit of Ruby alive in Australian consumer affairs'.²

Ruby Hutchison was Australia's leading lady of consumer advocacy. Like President Kennedy, she had a passion for consumer rights.

Born on 15 February 1892 in Footscray, Melbourne, Ruby was the third of ten children. When she was four years old the family moved to the Western Australian goldfields, settling first at Cue, then Day Dawn and finally at Meekatharra. It was in this remote mid-west region of Western Australia that Ruby Hutchison's political interests took root.

Ruby married miner Daniel Buckley at age 17 and the couple had seven children before their marriage dissolved in 1928. A single mother amidst the grip of the 1930s Great Depression, Ruby supported her children by dressmaking and running a boarding house.

It was these difficult years of experiencing first-hand the hardships of simply 'making ends meet', followed by the uncertainty of World War II that cultivated her passion in politics, women's rights and social justice.

In 1938 she married labourer Alexander Hutchison. With her children grown up, Ruby attended Stott's Business College in Perth and the University of Western Australia's summer schools in 1941 where she studied public administration, public speaking, psychology and languages. She pursued her political ambitions and in 1954, became the first woman Member of the Legislative Council of Western Australia and the state's fourth woman parliamentarian. World War II was over and Australia was in an economic and population post-war boom.

Despite the prosperous times, consumers had almost no protection and Ruby started receiving many complaints from her constituents about the poor quality of goods. This inspired Ruby. She had heard of overseas consumer organisations such as the US Consumer Research and the British Consumers' Association and thought something similar should be established in Australia.

In 1959 Ruby travelled to Sydney and discussed her idea with a group of like-minded citizens. After several discussions at the Sydney Town Hall, they decided to create a group to produce a magazine informing consumers about their rights and about the value and safety of different products. This group was called the Australasian Consumers' Association (ACA) (renamed the Australian Consumers' Association in 1963).



State Library of Western Australia

The ACA's first magazine launched in April 1960 and was distributed to a modest 500 subscribers. However its popularity and membership grew quickly. Fiercely protective of its integrity, the ACA would not accept any funding from government or outside bodies, or allow any advertising in its magazine. The group wanted to ensure its independence and impartiality. Ruby herself insisted any products to be tested were to be purchased anonymously, the same as any other consumer.

Today this highly respected organisation is better known as CHOICE. It has over 160 000 members and continues to publish consumer information, conduct rigorous and scientific product reviews and provide advice across a range of goods and services.

Ruby's passion for protecting people in a post-war Australia brought about an enormous change for Australian consumers. Not only was her drive and determination responsible for the development of CHOICE, one of the country's consumer advocate organisations, but she brought consumer protection issues to the fore of political and social consciousnesses. We enjoy a fair and safe marketplace today thanks to the hard work and dedication of people like Ruby, Australia's own leading lady of consumer advocacy.

Questions and discussion points

- What or who is a consumer?
- Why do you think Ruby Hutchison wanted to protect consumers?
- Explain what might happen if we did not have consumer laws from the perspective of consumers and the perspective of businesses?

Sources:

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2 Ruby Hutchison, *The Memorial Lecture*, 2013.

Enhancing—Making a complaint



Different approaches

As a consumer, you have legal rights when you purchase goods and services in Australia. Goods and services must meet certain standards and, in some cases, you may be legally entitled to a refund if these standards are not met.

When you have a problem with a good or a service you have purchased, you have a number of choices when it comes to expressing your concerns and asking for a remedy:

- phoning the business
- speaking to the business in person
- writing a letter or email to the business.

Each approach has advantages and disadvantages. Can you suggest one advantage and one disadvantage for each approach?

Phone:

.....
.....

In person:

.....
.....

Letter or email:

.....
.....

What do you want to achieve by complaining?

When making a complaint it is important to be very clear about your purpose (what you want to achieve through this activity). For example, you might contact the seller to:

- express your anger
- express your disappointment
- ask for clarification
- demand compensation (redress)
- to persuade him/her to provide a replacement product or alternative service
- to provide information on the service they provided to you.

How to complain

Before you complain check your consumer rights under the law.

Regardless of which complaint method you choose, you need to be aware of the language you use and your tone. It is important to remember that a calm, rational approach to a problem is more effective than yelling or making heated accusations.

Preparation is important when making a complaint. You should consider the following before continuing the matter. This list serves as a guide to how you might conduct a conversation or structure a letter of complaint. Remember try to avoid emotive or threatening language.

Clearly identify the product or service and the seller

- When did you buy or order the good or service? Be specific about dates and details.
- What actually happened when you purchased or collected it?
- What is the problem?
- How has the good or service failed to meet your expectations or the seller's claims?
- How do you feel about what has happened?
- What would you like the business to do about the problem (a replacement, credit, your money back)?
- What types of things might the business say or write?
- How do you expect the business will respond?
- How would you like to be contacted in relation to this matter?

How the Office of Fair Trading can help

Sometimes, despite your best efforts, businesses may be reluctant to offer a refund, compensation or improve their service. If this is the case, you can contact the Office of Fair Trading, which can approach the business on your behalf. Fair Trading officers are experienced in consumer law and are able to follow up on complaints if businesses are not fulfilling their obligations to their customers.

When contacting the Office of Fair Trading, you need to provide as much information as possible about the transaction and what happened to ensure it can be followed up successfully.

Visit the Office of Fair Trading website
www.qld.gov.au/fairtrading
for information on how to make a complaint.

Activities

Scenario 1

On the last day of your holidays at the Gold Coast you buy a USB of photos from rides at the theme park. After driving home, you load the photos onto your computer to find the wrong person in the photos. You live on the north side of Brisbane and it will be very difficult to return to the theme park in person. You still have the receipt for the USB, which also contains a contact phone number for the store at the Gold Coast. There is a ticket office store at your local shopping centre.

You decide that you are going to deal with the business directly in relation to this problem either by phone or in person. What are you going to do?

With a classmate, role play your attempt at a solution in front of the class.

Scenario 2

You buy some gaming software from a computer store having a sale. You select the item from the basket at the front of the store advertising 'Sale items—all half price'. When you pay for the item at the counter you noticed that there was another sign behind the counter, 'No refunds on sale items'. When you take the software home your gaming system does not accept the CD.

You are very upset and return to the store the following afternoon. However, the shop assistant says you could not have a refund because the item was on sale. You ask to see the manager but are told he is not in the store. What can you do now?

Scenario 3

On New Year's Eve, Brisbane Electrical Repairs (1 Investigation Drive, Toowong) collected your TV to repair the HDMI input. You paid a \$30 pick-up and return fee as well as \$100 up front towards parts and servicing. After discussing the problem with you, the repairer said he would have the TV returned to you by the second week in January. It is now mid-February.

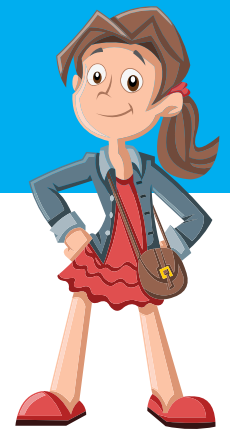
When you spoke to the repairer this week he said that he was having some bad luck and hadn't been able to fix the TV. When you expressed concern over the time it was taking he assured you that he would have it returned by the following week.

In the meantime, you purchased a cheaper TV because your family could not manage without one, especially over the school holidays.

Because you have not received any satisfaction from the repairer you decide to contact the Office of Fair Trading. Decide whether you want to write a letter or complete the online complaint form at www.qld.gov.au/fairtrading



The Buy Smart Competition



As part of the Buy Smart program, students are encouraged to enter the annual Buy Smart Competition to continue thinking about consumer and marketplace issues. For a chance to win a share in over \$15,000, the competition asks students individually or as a group to create a project surrounding a Fair Trading consumer issue.

The competition is open to Queensland students in Year 4 to Year 12.

The Buy Smart website (www.qld.gov.au/buysmartcomp) has further information surrounding:

- Criteria and prizes
- Previous winners and example entries
- Activities and resources (including a puzzle book)

Download the **student entry kit** for tips, development worksheets and our entry form.

To encourage participation at your school, download and print a copy of our **Buy Smart Competition poster**.



Entry feedback sheet



This feedback sheet is designed to help your classmates develop a more effective entry in the Buy Smart Competition. Consider their chosen consumer issue, audience and key message, and evaluate whether or not you think they have produced a successful presentation. Be constructive and thoughtful in your responses.

Student
Topic
Form of presentation
Did you understand the purpose of this presentation? Yes <input type="checkbox"/> No <input type="checkbox"/>
How would you describe the purpose in your own words?
Who do you think this particular message was aimed at?
Do you think this audience would understand this message and act on it? Yes <input type="checkbox"/> No <input type="checkbox"/>
Why?

What aspect of the presentation did you find most effective?										
What aspect of the presentation did you find least effective?										
If you could offer a suggestion for improving the presentation what would it be?										
Overall, what rating would you give this presentation if 10 is excellent and 1 is poor?										
<table border="1" style="width: 100%; border-collapse: collapse; margin: 0 auto;"> <tr> <td style="width: 10%; text-align: center;">1</td> <td style="width: 10%; text-align: center;">2</td> <td style="width: 10%; text-align: center;">3</td> <td style="width: 10%; text-align: center;">4</td> <td style="width: 10%; text-align: center;">5</td> <td style="width: 10%; text-align: center;">6</td> <td style="width: 10%; text-align: center;">7</td> <td style="width: 10%; text-align: center;">8</td> <td style="width: 10%; text-align: center;">9</td> <td style="width: 10%; text-align: center;">10</td> </tr> </table>	1	2	3	4	5	6	7	8	9	10
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Any final comments?										

BUY SMART PROGRAM

CONTRACTS



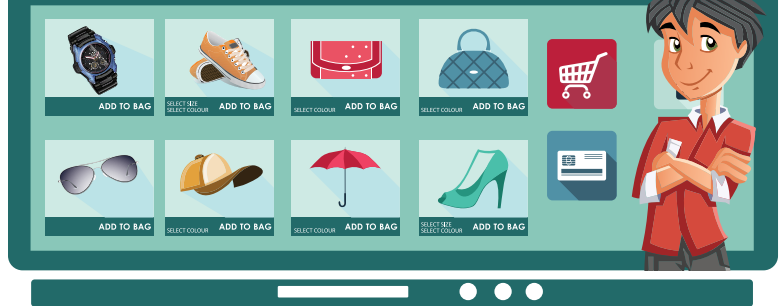
ADVERTISING



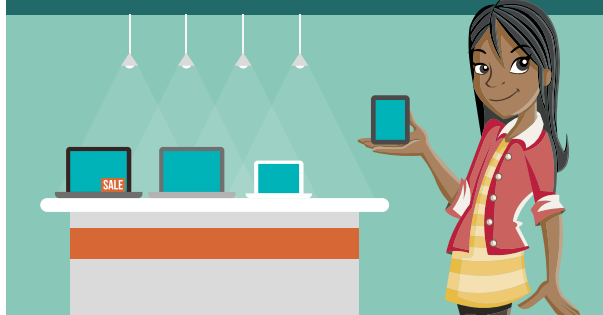
BUDGETING



ONLINE SCAMS



SHOPPING AROUND



CONSUMER RIGHTS



BUYING A CAR



ENTER NOW

