

## Strand: **Personal Finance**

### Consumers: Rights and Responsibilities

#### **Learning outcomes in focus**

##### **Students should be able to:**

**Personal Finance 1.7** Distinguish between and appreciate their rights and responsibilities as consumers.

#### **Learning intentions\***

##### **We are learning:**

- how to be safe online when shopping
- to understand and appreciate consumer rights and responsibilities
- to be able to present and communicate to a particular audience

#### **Teaching and learning context**

This task was completed after six 40-minute periods which covered the theory of consumerism and online consumerism. Students spent one class period assembling their work into posters to display on the classroom wall. Students were required to use a computer and textbook to research their information. They could complete the task using a computer if they wished but this was not a requirement for success. This task was completed at home as home work. This was an individual task. Students were introduced to the concept of what a consumer is and what rights and responsibilities an informed consumer has. The concept of “distance selling” and the protection that EU affords them was discussed. Practical advice about how to stay safe while being an online consumer was discussed.

- Introduced to the concept of a “Consumer” and its definition
- List and explain the different traits of an informed Consumer
- Define what a contract is, when and how it

is formed

- Be able to list and explain the rights of a consumer and give appropriate examples of each
- Discuss examples of when or how their rights were protected or impinged in their own lives in the past
- List and explain the different responsibilities of a consumer
- Discuss how to protect oneself when shopping online

Using online shopping and being an online consumer as an example we will explore the different ways online consumers can protect themselves online, be aware of the rights which online consumers have which are appropriate for online shopping and responsibilities online consumers have while shopping online.

#### **Task**

You are required to design a large poster which could be hung up in the computer room in school to inform students about how to be “Online Savvy” when purchasing goods online. This poster should also advise Online Consumers what their appropriate rights and responsibilities are as when shopping online.

#### **Success Criteria\*\***

**SC1:** explain ways he/she can protect him-/herself while shopping online

**SC2:** recognise and explain the rights and responsibilities which he/she has while shopping online

**SC3:** discuss why some rights may apply more to online shopping than others

**SC4:** present the information in a clear and attractive poster which is appropriate for the target audience

\* What the student should know, understand and be able to do at the end of the lesson or series of lessons

\*\* Summary of the key steps the student needs to fulfil in order to achieve in the task

## ONLINE SAVVY

### Online Savvy

**Before Buying Selling:**

- Never put any personal information on popup windows as they can sometimes share your personal information with other business.
- Research the seller or website and get feedback and comments on this particular seller or website.
- Keep record of the geographical address of the business or the address of the seller in case of any fault within the product or purchase job.

### Your rights when:

- Never do a credit card transaction in public places like on a train or a school campus.
- Never give any personal information on popup windows.
- Make sure you check the geographical address of the business.

### When buying online:

- Before you purchase the product make sure to read the terms and conditions and that the business give you information and the form on what to do if you change your mind. The business must also tell you if what to do if you change your mind. The business must also tell you if what to do if you change your mind.
- Remember to check the geographical address of the business because all the consumer rights that you have read about on this poster can only protect you if you buy from a business inside the EU. If you buy from a business outside of the EU then you don't have the consumer rights.

### Responsibilities:

- When our rights are infringed it is our responsibility to know our rights and complain to make sure you are happy with the product.

### Online Payments and Postal Shipping:

The difference between Online Shopping and Postal Shipping is that you see real life photos of the product with the seller. You need the internet for online shopping as you can go on to different websites to buy what you want to buy.

### If things don't go to plan:

- If what you have bought has arrived broken you must contact the business. You are entitled to the three Rs: Refund, Replacement or Repair.
- If you have bought a product and you have changed your mind you have 14 days to return the goods and get a refund.
- If your item does not arrive within 30 days you can contact. If you cancel the product the money must be refunded without delay.

### Buying from an individual or auction site:




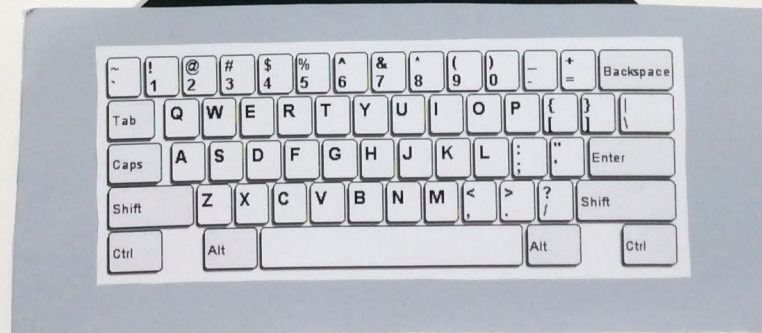
- Make sure to always read the terms and conditions because most auction sites don't check the quality of the item.
- Consumer laws do not apply for auction sites as the seller is another consumer. There is also no "cooling off" period.

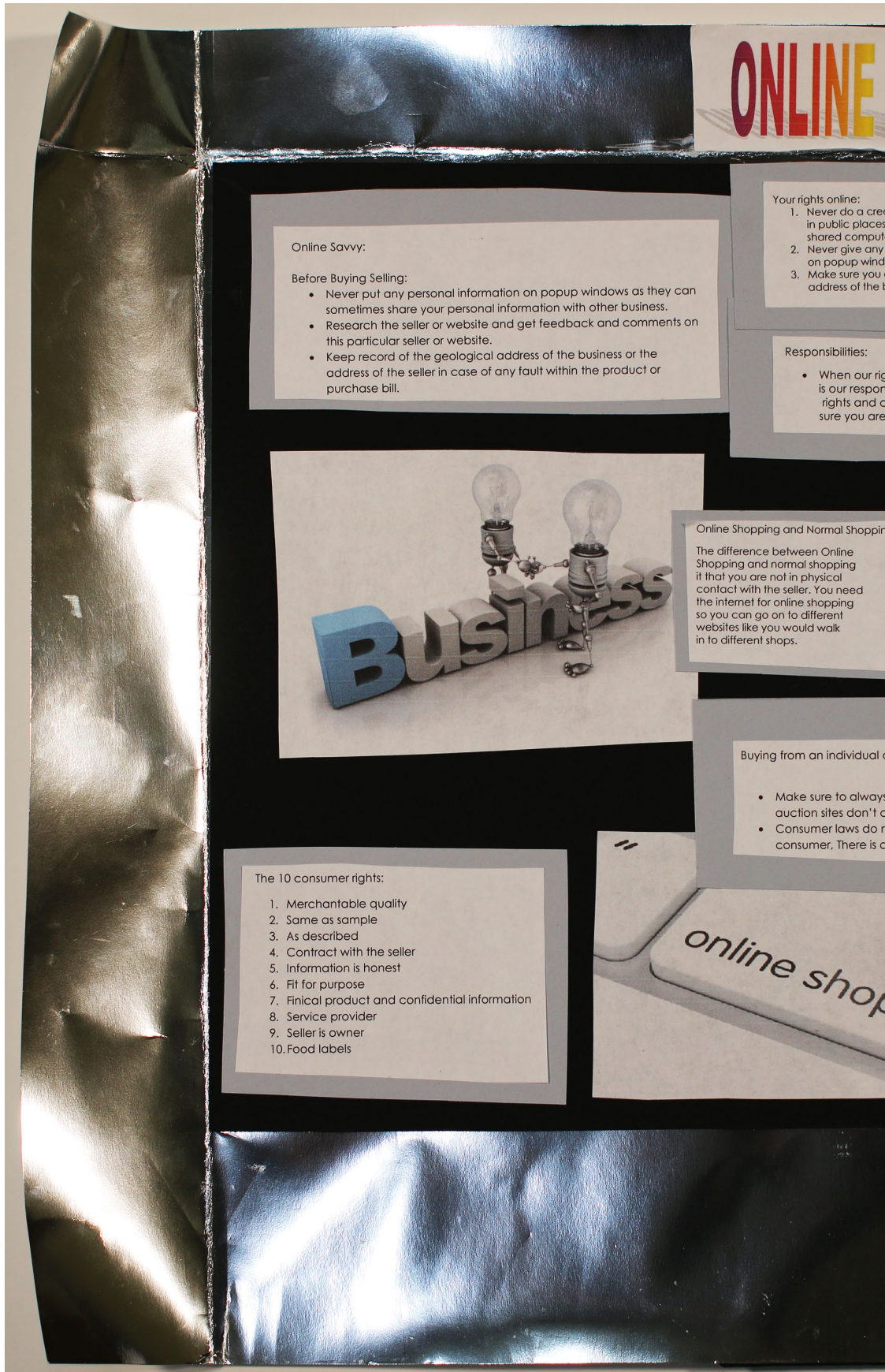
### The 10 consumer rights:

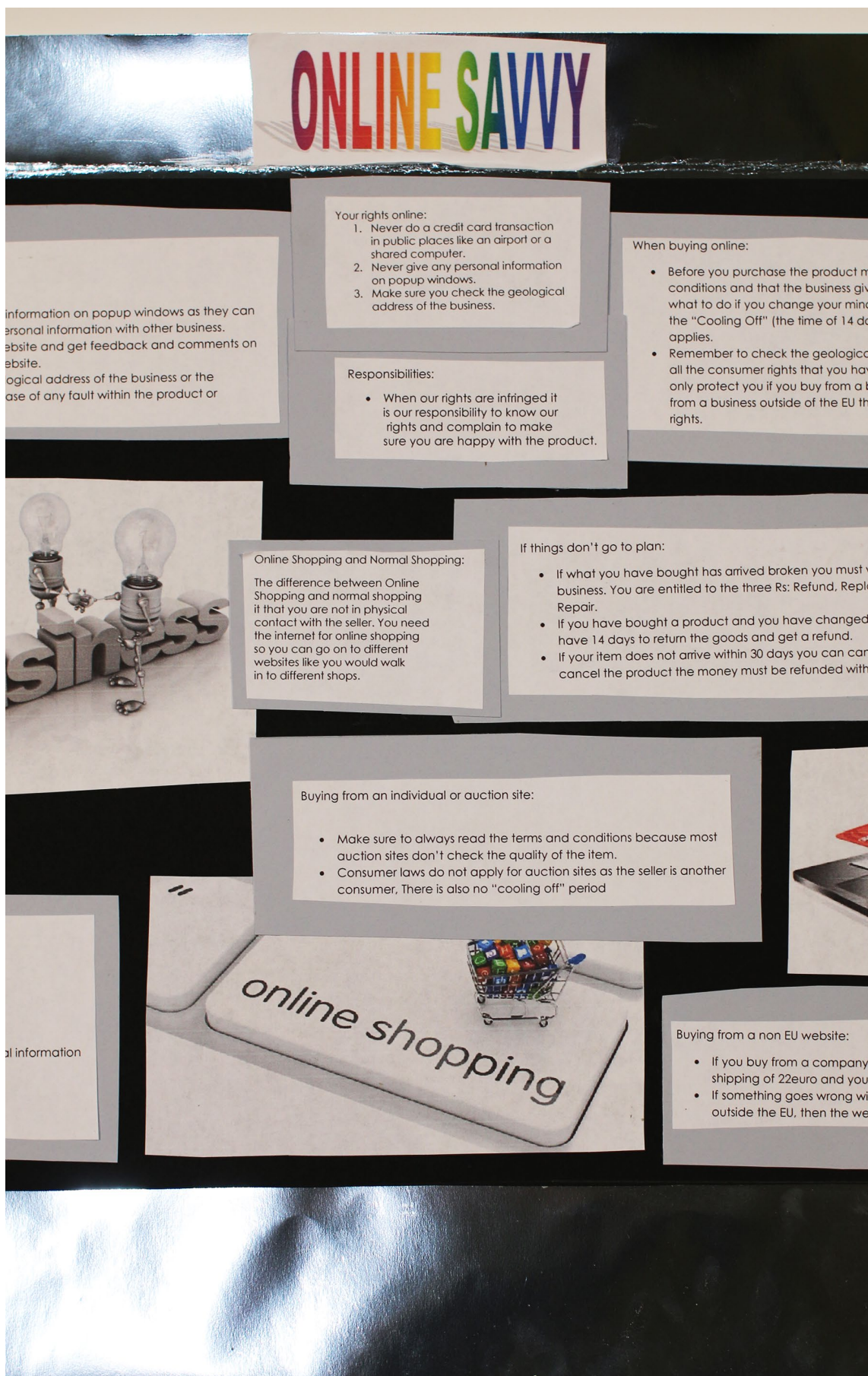
1. Marketable quality
2. Same as sample
3. As described
4. Conform with the seller
5. Information is honest
6. Fit for purpose
7. Price paid and confidential information
8. Service provided
9. Seller is owner
10. Food labels

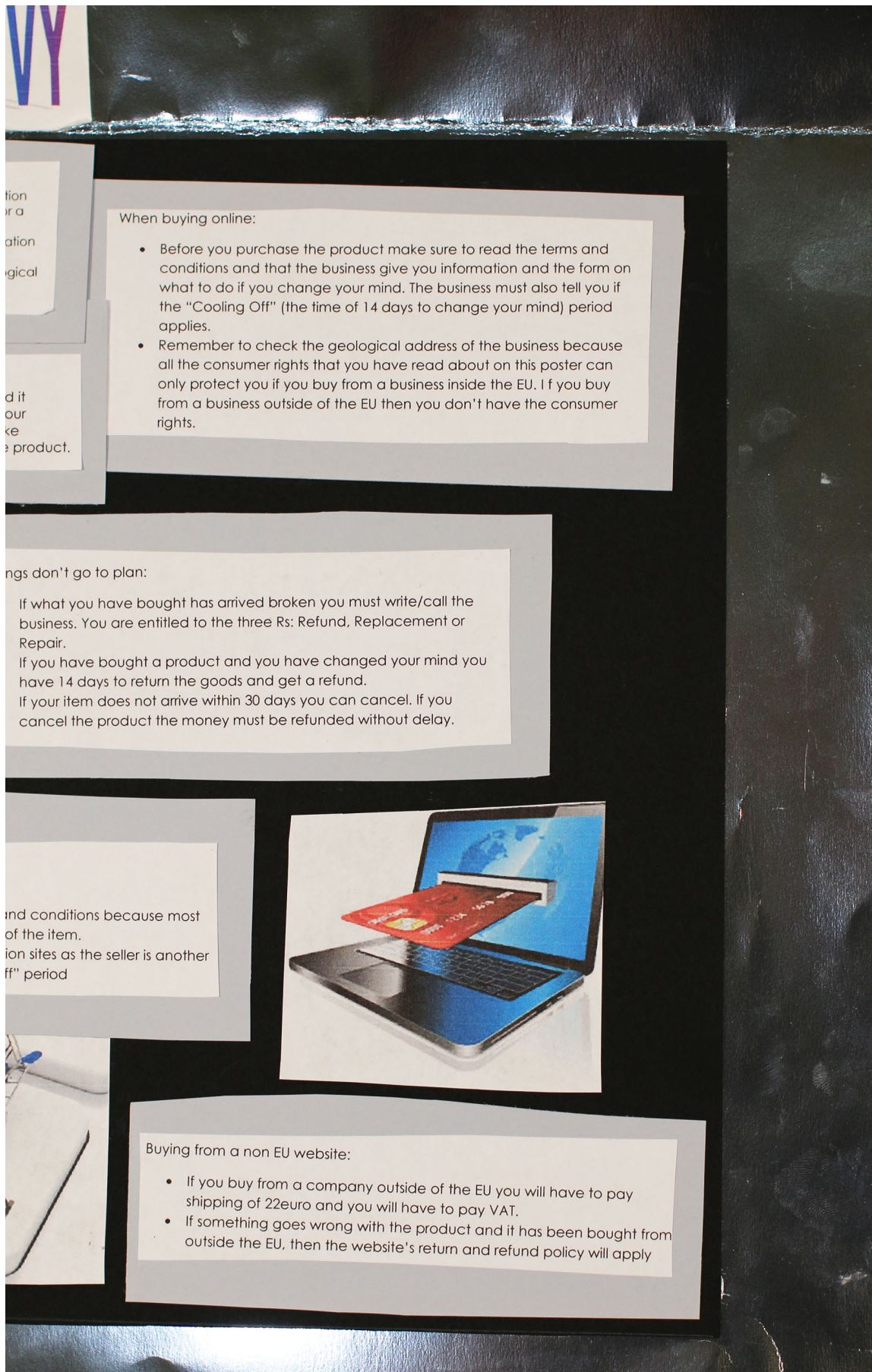
### Buying from a non EU website:

- If you buy from a company outside of the EU you will have to pay shipping of 20 euros and you will have to pay VAT.
- If something goes wrong with the product and it has been bought from outside the EU then the website's return and refund policy will apply.








## Teacher annotations using the success criteria

The annotations capture observations by the teacher, using the success criteria, with a view to establishing the level of achievement this work reflects. The annotations and judgments were confirmed by a Quality Assurance group, consisting of practising teachers and representatives of the Inspectorate, the State Exams Commission and the Junior Cycle for Teachers support service.

## The student fulfilled all success criteria as they:

The student fulfilled the majority of the success criteria to a high standard.

The student could improve by including a clearer heading of the content on the top of the page which clearly identifies the content contained within it. The student could also cover less content and present it in a way that is more easy to read.

**Overall judgement:**  Above Expectations