

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

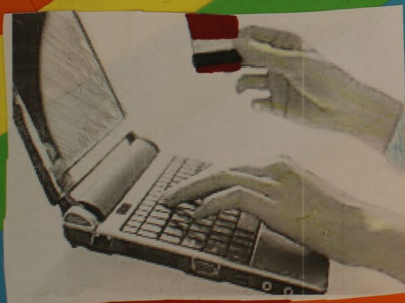
How to be online savvy

3 rights we have online are:

- If you are sent goods you did not ask for, you do not have to accept the product or pay for the product.
- The contract **must** be clear and comprehensible.
- You are entitled to a cooling off period. Which is **28 days** to return or change your mind about the product but most websites outside the EU don't have this.

3 responsibilities we have online are:

- Research and compare products or services before you buy them.
- Check the qualifications of the service provider.
- You get what you pay for. It's not their fault if you got it in the wrong size



Differentiate the information which is appropriate for online shopping:

- The difference between in-store and online shopping is: Some people don't have time to go to a shopping centre and get clothes or whatever you desire. So they go online shopping which it is easier but I think going in-store is better for these reasons: P and P (Postage and Packaging).

It takes longer for the product to come.

Sometimes you can get scammed.

So websites don't have a cooling off period.

The website could not return the product they have sold.

Explain the actions to protect your self online:

1. Don't fill out your social media profile . the more info you share online the easier it is for someone to take advantage.
2. Lock down your hardware. Set your PC to require password when it boots back up .
3. When picking a password remember to make it unique and difficult for someone else. Use a hard password so if someone tries to break into your computer they don't know e.g. birthday , parents names.
4. Set up Google to alert you when your name is used. This is a easy way to keep safe and secure.
5. Keep your social media(s) on private. Do this because if someone is trying to stalk you they can see your social media(s) unless they break in ,but, they can't if you have a difficult password.

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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:

This student fulfilled the majority of the success criteria on balance.

The student could improve further by presenting the poster in a more coherent and easy to read fashion. By cutting the images to be used in straight lines, by using better images and by presenting the poster using more appropriate images. Some of the information included on the poster is inaccurate.

Overall judgement:  In Line With Expectations