

Commerce Years 7–10 Life Skills unit: Informed consumers

<p>Unit title: Informed consumers</p> <p>Description: This unit involves students exploring needs and wants, and identifying the ways in which people obtain goods and services in the community. Students use strategies to make informed decisions when purchasing goods or services and identifying areas where consumers may need protection. <i>Learning activities address selected ‘learn about’ and ‘learn to’ statements within the Life Skills content of the syllabus and may be prioritised and selected to suit the needs of students. The unit provides a range of ways in which students may engage in learning activities and students should participate at a level appropriate to their abilities and interests.</i></p>	
<p>Life Skills Outcomes</p> <p>A student:</p> <p>LS.1 explores the differences between needs and wants</p> <p>LS.2 recognises ways in which people obtain goods and services in the local community</p> <p>LS.3 explores consumer, financial, legal and employment issues which affect daily life</p> <p>LS.4 explores rights and responsibilities as a consumer</p> <p>LS.7 makes informed decisions about purchasing goods and services</p> <p>LS.8 purchases goods and services</p> <p>LS.10 identifies appropriate community support personnel and agencies who can assist with commercial and legal problems and issues</p> <p>LS.11 uses a variety of strategies to locate and select information</p> <p>LS.12 uses a variety of strategies to organise and communicate information</p> <p>LS.13 uses individual and collective skills in the learning process</p> <p><i>Note: Teachers may develop other units of work to address syllabus content related to Life Skills Outcomes 5, 6 and 9. Not all the ‘learn about’ and ‘learn to’ statements for each outcome are included in this sample unit, however teachers may incorporate these if they are considered to be appropriate to the needs of their students.</i></p>	<p>Resources</p> <p>Websites</p> <p>Australian Competition and Consumer Commission http://www.accc.gov.au</p> <p>Australian Consumers’ Association http://www.choice.com.au</p> <p>Consumers Online http://www.consumersonline.gov.au</p> <p>NSW Office of Fair Trading</p> <p>http://www.dft.nsw.gov.au</p> <p>http://www.dft.nsw.gov.au/shopping</p> <p>http://www.dft.nsw.gov.au/shopping/shoppingtips/lay-bys</p> <p>http://www.moneystuff.fairtrading.nsw.gov.au</p> <p>National Children’s and Youth Law Centre http://www.lawstuff.org.au</p> <p>Scamwatch http://www.scamwatch.gov.au</p> <p>Australian Securities and Investment Commission</p> <p>http://www.fido.asic.gov.au</p> <p>http://www.fido.asic.gov.au/fido/fido.nsf/byheadline/Teacher+resources?openDocument</p>
<p>Links</p> <p>A student:</p> <p>English</p> <p>ENLS-2A communicates for a variety of purposes, audiences and contexts</p> <p>ENLS-5A recognises and uses visual texts, media and multimedia for a variety of purposes, audiences and contexts</p> <p>ENLS-6A reads and responds to a range of written texts in familiar contexts</p> <p>ENLS-7A uses strategies to obtain meaning from and interpret a range of texts</p> <p>Information and Software Technology</p> <p>LS.2.1 uses information and software technology in solving a range of problems</p> <p>LS.5.3 uses a variety of techniques to present information and software technology solutions.</p>	<p>A student:</p> <p>Mathematics</p> <p>MALS-16NA makes informed decisions about purchasing goods and services</p> <p>MALS-17NA plans and manages personal finances</p> <p>PDHPE</p> <p>LS.21 uses appropriate communication strategies in a variety of contexts</p> <p>LS.26 uses problem-solving strategies in a variety of contexts</p> <p>Visual Arts</p> <p>LS.1 experiences a variety of artmaking activities</p> <p>LS.6 makes a variety of artworks that reflect experiences, responses or a point of view.</p>
<p>For students working towards Life Skills outcomes in regular classes, teachers may wish to link the activities in this unit with the Stage 5 unit ‘Consumer Choice’ in <i>Commerce Years 7–10: Advice on Programming and Assessment</i> (pp 19–28).</p>	

Focus: Needs and wants

(Note: This focus area relates specifically to 'needs' and 'wants'. Teachers may choose to design other activities to address 'aspirations' where appropriate.)

Outcome: LS.1

Students learn about	Students learn to	Integrated learning experiences, instruction and assessment	Evidence of learning	Feedback
<ul style="list-style-type: none"> • basic needs and wants common to all young people • how needs and aspirations of young people may be met 	<ul style="list-style-type: none"> • identify basic needs common to all young people • identify ways in which the needs of young people may be met 	<p>Teacher</p> <ul style="list-style-type: none"> • explicitly teaches the differences between 'needs' and 'wants' by focusing student attention on items that are essential to meet basic needs as opposed to 'wants' that are desirable but not essential • assists students to identify the ways in which their basic needs are met • assists students to identify those needs that cannot be purchased. <p>Students</p> <ul style="list-style-type: none"> • identify the differences between needs and wants. This may include: <ul style="list-style-type: none"> – identifying the basic needs of all young people for food, care, clothing, shelter, education and health care – identifying items that might be desirable but are not essential, eg computer games, CDs, DVDs, fashionable clothing, mobile phones – sorting real objects and/or using advertising material to make an individual or group poster that differentiates between student 'needs' and 'wants' – matching photographs/pictures to illustrate the ways in which their basic needs are met, eg parents/carers provide food and shelter, love and well-being, doctors and hospitals provide health care – recognising that some needs cannot be purchased, eg love, friendship, well-being. 	<p>Identification of needs and wants may indicate <i>exploring the differences between needs and wants</i>.</p>	<p>Oral, visual and/or tangible feedback and prompting by the teacher to guide and affirm students' demonstration of the differences between needs and wants and their appreciation that they don't need to buy things to be happy.</p>

Focus: Where do you get it?

Outcome: LS.2

Students learn about	Students learn to	Integrated learning experiences, instruction and assessment	Evidence of learning	Feedback
<ul style="list-style-type: none"> • the differences between goods and services • where goods and services may be obtained • how goods and services may be obtained 	<ul style="list-style-type: none"> • identify providers of goods • identify providers of services • identify where specific goods may be obtained • identify where services may be obtained • make a purchase directly from a retail outlet 	<p>Teacher</p> <ul style="list-style-type: none"> • provides students with pictures of a range of goods and services and assists students to determine where these can be purchased/obtained • assists students to determine items that can be purchased from a single provider and those that can be purchased from multiple providers • organises simulated or actual site visits to identify the range of providers of goods and services in the local community. <p>Students</p> <ul style="list-style-type: none"> • match specific goods and services to appropriate providers. This may involve: <ul style="list-style-type: none"> – matching pictures of specific goods to a single provider or place of purchase, eg prescription medicines from a chemist, petrol from a service station, goldfish from a pet shop – making a poster to indicate goods that can be purchased from multiple providers, eg meat from a supermarket or butcher, fruit from a greengrocer or supermarket – matching and labelling pictures or photographs to indicate where services may be obtained and/or purchased, eg a hair cut from a hairdresser, a dental check at the dentist, a vaccination for a dog at the veterinary clinic – participating in simulated or actual site visits to identify appropriate community providers for purchasing/obtaining goods and/or services. 	<p>Matching specific goods and services to appropriate providers may indicate <i>recognising the ways in which people obtain goods and services in the local community.</i></p>	<p>Oral, visual and/or tangible feedback and prompting by the teacher to guide and affirm students' matching of specific goods and services to appropriate providers and identification of the ways in which people obtain goods and services in the local community.</p>

Focus: Rights and responsibilities as a consumer

Outcomes: LS.4, LS.10, LS.11, LS.12, LS.13

Students learn about	Students learn to	Integrated learning experiences, instruction and assessment	Evidence of learning <i>(words in italics refer to Life Skills outcomes)</i>	Feedback
<ul style="list-style-type: none"> responsible consumer behaviour 	<ul style="list-style-type: none"> return hired goods in same condition and on time 	<p>Teacher</p> <ul style="list-style-type: none"> explicitly teaches the rights and responsibilities of consumers, vendors, providers explicitly teaches the features and conditions related to store protocols arranges site studies to stores and/or service providers for the purpose of clarifying the rights and responsibilities of vendors/providers and students as consumers when borrowing, hiring or purchasing goods and services explicitly teaches the features of basic contracts. <p>Students</p> <ul style="list-style-type: none"> participate in role-plays and/or discussions to develop an understanding of how ‘rights’ and ‘responsibilities’ for consumers apply in real life. This could include: <ul style="list-style-type: none"> recognising conditions for entering some stores, eg taking in bags, pets purchasing goods in good condition and consistent with advertised details recognising conditions for returning purchased items returning borrowed/hired goods in the same condition and on time recognising conditions for hiring some items, eg paying a ‘holding deposit’ which is refunded on return of an item 	<p>Participating in role-plays about rights and responsibilities of consumers may indicate <i>exploring rights and responsibilities as a consumer.</i></p>	<p>Oral, visual and/or tangible feedback and prompting by the teacher to guide and affirm students’ participation in consumer scenarios and identification of some of their rights and responsibilities as consumers.</p>

continued

Focus: Rights and responsibilities as a consumer (cont)

Outcomes: LS.4, LS.10, LS.11, LS.12, LS.13

Students learn about	Students learn to	Integrated learning experiences, instruction and assessment	Evidence of learning <i>(words in italics refer to Life Skills outcomes)</i>	Feedback
<ul style="list-style-type: none"> • responsible consumer behaviour • a variety of strategies to access information to meet a particular need • strategies for organising information • researching and presenting individually and in groups • the need for consumer protection 	<ul style="list-style-type: none"> • return hired goods in same condition and on time • recognise the importance of making payments on time • locate information using appropriate strategies • evaluate and order information • take on responsibilities to work independently and as a member of a group • explore the features and terms of basic contracts 	<p>Students</p> <ul style="list-style-type: none"> • participate with others in site studies to stores and/or service providers for the purpose of clarifying mutual rights and responsibilities. This may include: <ul style="list-style-type: none"> – clarifying with staff at a council library the terms and conditions when borrowing books/other items – clarifying with video store manager the terms and conditions for hiring videos/computer games – clarifying with a store manager the conditions for entry such as searching bags, restricted sale of some goods – recording terms and conditions, rights and responsibilities for purchasing, borrowing, hiring a range of goods following site studies – present and share the information with others individually and/or as part of a group • participate in drawing up a contract within the class to clarify that contracts consist of an offer and an acceptance. An example of a contract is the offer of free time in exchange for a student completing set tasks. Signatures of both the student and teacher represent an acceptance of the terms and conditions of the contract. In detail, this may include: <ul style="list-style-type: none"> – negotiating an amount of free time that will be provided to the student in exchange for completing set tasks – negotiating time frame for the contract – specifying consequences for both parties if the conditions of the contract are not met – recording and signing the contract with the teacher – determining if the contract is to be renewed or changed 	<p>Participation in site studies to clarify mutual rights and responsibilities may assist students in <i>exploring their rights and responsibilities as consumers</i> and/or <i>using individual and collective skills in the learning process</i>.</p> <p>Participation in drawing up a sample contract may assist students to recognise the need for consumer protection and <i>exploring their rights and responsibilities as consumers</i>.</p>	<p>Oral, visual and/or tangible feedback and prompting by the teacher to guide and affirm students’:</p> <ul style="list-style-type: none"> • participation in site visits and recording of their rights and responsibilities as consumers • participation in drawing up a sample contract.

continued

Focus: Rights and responsibilities as a consumer (cont)**Outcomes:** LS.4, LS.10, LS.11, LS.12, LS.13

Students learn about	Students learn to	Integrated learning experiences, instruction and assessment	Evidence of learning <i>(words in italics refer to Life Skills outcomes)</i>	Feedback
<ul style="list-style-type: none">the need for consumer protectionsupport personnel and agencies in the community who can assist with commercial and legal issues	<ul style="list-style-type: none">explore the features and terms of basic contractsidentify agencies, personnel and other sources of assistance which individuals can access in relation to legal and commercial issues	Students <ul style="list-style-type: none">explore the implications of the ‘fine print’ in a range of common contracts, eg mobile phone plans, lay-bys. This may include identifying:<ul style="list-style-type: none">individuals or agencies from whom they would seek assistance before entering into a contractspecific rules, conditions and legal obligations associated with entering into contracts, eg ensuring that all sections of a contract are read, understood and agreed to before signinglegal consequences for both parties if the terms and conditions of the contract are not met.	Exploring the implications of ‘fine print’ in common contracts may involve <i>exploring rights and responsibilities of consumers</i> and/or <i>exploring individual legal rights and responsibilities</i> in relation to contracts.	Oral, visual and/or tangible feedback and prompting by the teacher to guide and affirm students’ identification of the importance and binding nature of contracts and the need for care before entering into contracts.

Focus: Consumer protection				
Outcomes: LS.4, LS.10, LS.11, LS.12, LS.13				
Students learn about	Students learn to	Integrated learning experiences, instruction and assessment	Evidence of learning <i>(words in italics refer to Life Skills outcomes)</i>	Feedback
<ul style="list-style-type: none"> the need for consumer protection the need for consumer protection 	<ul style="list-style-type: none"> identify areas where consumers may need protection recognise the process for redress as a consumer 	<p>Teacher</p> <ul style="list-style-type: none"> assists students to explore scenarios that highlight the need for consumer protection explicitly teaches methods of redress that can be used in a range of consumer scenarios assists students to identify individuals and/or groups who can provide help in relation to consumer protection. <p>Students</p> <ul style="list-style-type: none"> participate in structured role-plays to identify situations where consumers may need protection. This may include: <ul style="list-style-type: none"> checking that correct change is given when purchasing an item checking that goods are without obvious fault and are consistent with advertised details, eg price, size, colour checking that a service has been provided as requested, eg shoes have been re-soled, a punctured bike tyre has been repaired successfully recognise methods of redress that can be used in a range of consumer scenarios and apply these in structured role-plays. This may include: <ul style="list-style-type: none"> indicating to a shop assistant that the change has not been given or is incorrect indicating to a shop assistant that goods purchased are inconsistent with advertised details indicating to staff in a video outlet that a hired video tape did not play correctly returning a faulty item to a store and asking for a replacement 	<p>Identification of situations in which consumers may need protection may assist students in <i>exploring their rights and responsibilities as consumers</i>.</p> <p>Practising methods of redress in structured role-plays may assist students in <i>exploring their rights and responsibilities as consumers</i>.</p>	<p>Oral, visual and/or tangible feedback and prompting by the teacher to guide and affirm students’:</p> <ul style="list-style-type: none"> identification of situations in which they may need protection as consumers participation in a range of consumer scenarios and recognition of methods of redress for consumers.

continued

Focus: Consumer protection (cont)**Outcomes:** LS.4, LS.10, LS.11, LS.12, LS.13

Students learn about	Students learn to	Integrated learning experiences, instruction and assessment	Evidence of learning <i>(words in italics refer to Life Skills outcomes)</i>	Feedback
<ul style="list-style-type: none"> • the need for consumer protection • support personnel and agencies in the community who can assist with commercial and legal issues • a variety of strategies to access information to meet a particular need • strategies for organising information • formats for communicating information 	<ul style="list-style-type: none"> • identify areas where consumers may need protection • recognise the process for redress as a consumer • identify agencies, personnel and other sources of assistance which individuals can access in relation to legal and commercial issues • locate information using appropriate strategies • evaluate and order information • select and use appropriate written, oral and graphic forms to communicate information 	<p>Students</p> <ul style="list-style-type: none"> • recognise ways of seeking additional assistance to redress consumer dissatisfaction. This may include: <ul style="list-style-type: none"> – recognising when additional assistance may be needed to redress consumer dissatisfaction, eg when a store refuses to replace faulty goods or to correct a repair – developing a list of individuals and/or groups who can assist in advocating for their consumer rights – demonstrating skills in locating, contacting and communicating with others to redress consumer dissatisfaction. 	<p>Recognising when additional assistance may be required and individuals and/or groups that can assist may indicate <i>exploring their rights and responsibilities as consumers</i> and/or indicate <i>identifying appropriate community support personnel and agencies that can assist with commercial and legal problems and issues.</i></p>	<p>Oral, visual and/or tangible feedback and prompting by the teacher to guide and affirm students' identification of situations in which they may need protection as consumers and the people and/or agencies who can assist them.</p>

Focus: Look, think, try before you buy

Outcomes: LS.7, LS.11, LS.12

Students learn about	Students learn to	Integrated learning experiences, instruction and assessment	Evidence of learning <i>(words in italics refer to Life Skills outcomes)</i>	Feedback
<ul style="list-style-type: none"> factors that influence selection of goods and services 	<ul style="list-style-type: none"> identify factors that influence customer choices 	<p>Teacher</p> <ul style="list-style-type: none"> uses a variety of advertisements to explicitly teach and assist students to identify techniques that are used to influence consumer choice and persuade consumers to buy products assists students to ‘shop around’ and compare the cost and value-for-money of a range of items and services assists students to determine product items that can be tried before purchase assists students to undertake a case study that involves selecting a major item for purchase (eg mobile phone) and investigating and recording factors that influence the purchasing process. (Students may access consumer websites to examine issues associated with purchasing the selected item.) <p>Students</p> <ul style="list-style-type: none"> within the context of a case study, explore techniques used to persuade consumers to buy a product by listening to and/or viewing a range of multimedia advertisements from television, radio, posters, billboards, catalogues. Techniques that may be discussed include: <ul style="list-style-type: none"> use of colour, movement, sound, images use of high profile people, eg sports or film personalities use of language, eg humour, exaggeration, amount of information provided use of slogans and jingles, eg ‘everybody needs one’, ‘offer ends soon’ offer of special deals, eg ‘buy one, get one free’ 	<p>Exploring techniques used to persuade consumers to buy products may assist students to <i>make informed decisions about purchasing goods and services.</i></p>	<p>Oral, visual and/or tangible feedback and prompting by the teacher to guide and affirm students’ identification of ways that consumers are persuaded to buy products and so help them make informed decisions about purchasing goods and services.</p>

continued

Focus: Look, think, try before you buy (cont)				
Outcomes: LS.7, LS.11, LS.12				
Students learn about	Students learn to	Integrated learning experiences, instruction and assessment	Evidence of learning <i>(words in italics refer to Life Skills outcomes)</i>	Feedback
<ul style="list-style-type: none"> factors that influence selection of goods and services a variety of strategies to access information to meet a particular need strategies for organising information 	<ul style="list-style-type: none"> identify factors that influence consumer choices locate information using appropriate strategies select information from identified sources evaluate and order information 	<p>Students</p> <ul style="list-style-type: none"> compare prices of products and services. This may include: <ul style="list-style-type: none"> indicating the need for help when purchasing goods and services identifying trusted and known adults who can provide help when purchasing goods and services sorting and matching pictures/photographs of goods and services that are similar identifying the cheapest price for a range of goods and services from printed catalogues and/or online catalogues telephoning and/or visiting supermarkets to compare the cost of the same size and brand of grocery item visiting a range of outlets to compare prices, quality and value-for-money for specific items, eg designer or generic brand sports shoes, CD/tape/radio players, across several outlets studying online catalogues, telephoning and/or visiting service providers to compare the full costs of similar services across several providers, eg mobile phone plans recording information obtained in an appropriate format to demonstrate price comparisons and share this information with others try appropriate items before purchase. This may include: <ul style="list-style-type: none"> identifying appropriate items that can be tried before purchase, eg clothing requesting assistance to try items, eg trying shoes or clothing for fit, comfort and appearance; listening to a chosen track on a CD to confirm choice. 	<p>Comparing prices of products and services may assist students to <i>make informed decisions about purchasing goods and services</i>. It may also indicate <i>using a variety of strategies to locate and select information</i> and/or <i>using a variety of strategies to organise and communicate information</i>.</p> <p>Recognising that some items should be tried before purchase may assist students in <i>making informed decisions about purchasing goods and services</i>.</p>	<p>Oral, visual and/or tangible feedback and prompting by the teacher to guide and affirm students’:</p> <ul style="list-style-type: none"> request for help when purchasing goods and services and comparison of prices of products and services so that they can make informed decisions about purchases. identification of items that should be tried before purchase so that informed decisions may be made about purchasing the goods.

Focus: Making an informed purchase				
Outcomes: LS.3, LS.4, LS.7, LS.8, LS.11, LS.12				
Students learn about	Students learn to	Integrated learning experiences, instruction and assessment	Evidence of learning <i>(words in italics refer to Life Skills outcomes)</i>	Feedback
<ul style="list-style-type: none"> • factors that influence consumers • responsible consumer behaviour • factors that influence selection of goods and services • purchasing goods and services • a variety of strategies to access information to meet a particular need • strategies for organising information 	<ul style="list-style-type: none"> • recognise the factors that influence consumer decisions • identify ways in which individuals promote responsible consumer behaviour • identify factors that influence consumer choices • identify items for purchase • locate information using appropriate strategies • select relevant information from identified sources • evaluate and order information 	<p>Teacher</p> <ul style="list-style-type: none"> • negotiates with students and/or parents a specific item that will be purchased for the classroom or home • assists students to develop a plan that reflects the issues for consideration when planning the purchase. <p>Students</p> <ul style="list-style-type: none"> • identify and follow the steps in a process to make an informed purchase. This may include: <ul style="list-style-type: none"> – determining the item to be purchased and the funds available – researching through the internet, catalogues and site studies to identify whether the item can be purchased from one or more outlets, comparing costs, identifying features and value for money across suppliers – researching to identify whether items for purchase are made from recycled materials and/or are presented in recyclable packaging – recognising the guarantee and/or warranty available – identifying the conditions for return or exchange of goods 	<p>Examination of influences on consumer behaviour may indicate <i>exploring consumer, financial, legal and employment issues which affect daily life and/or making informed decision about purchasing foods and services.</i></p>	<p>Oral, visual and/or tangible feedback and prompting by the teacher to guide and affirm students' identification of the steps to follow when purchasing items so that they can make informed decisions about purchasing goods and services.</p>

continued

Focus: Making an informed purchase (cont)**Outcomes:** LS.3, LS.4, LS.7, LS.8, LS.11, LS.12

Students learn about	Students learn to	Integrated learning experiences, instruction and assessment	Evidence of learning <i>(words in italics refer to Life Skills outcomes)</i>	Feedback
<ul style="list-style-type: none">• purchasing goods and services	<ul style="list-style-type: none">• locate appropriate outlets to purchase goods• locate items to be purchased• make payment appropriately	Students <ul style="list-style-type: none">• purchase the item. This may include:<ul style="list-style-type: none">– identifying and locating the outlet where the item is to be purchased– locating the item and checking that it is consistent with advertised details in respect of price, quality, size and features– wait appropriately and in turn to be served or to pay for item– tendering appropriate amount to pay for the item at the checkout and checking the amount of any change due– retaining the receipt and/or guarantee or warranty in a safe place in case there is a need to return the item.	Purchasing the item may indicate <i>purchasing goods and services</i> and/or <i>making informed decisions about purchasing goods and services</i> .	Oral, visual and/or tangible feedback and prompting by the teacher to guide and affirm students' purchase of goods and/or services.