

**Title of Lesson/Subject:**

**Your Stuff-Your Rights** (Freshman College Students)

Prepared by: *Brenda Jacobson*

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**Time Allotment:**

- Two evening classes 60 minutes each (Monday Nights at the school – required to attend for credit)

**Grade Level or Target Audience:**

- *Freshman in College*

**ND Standards Competencies:**

- *Licensed Educator licensed to teach adults (over the age 18 or in college)*
- *Economics is the core teaching area.*

**Key Economic Concepts:**

1. *Think about purchases made in the past – what is worth returning to each individual if it is defective or broken when purchased?*
2. *To focus on the consumer having rights and protection under the current laws.*
3. *Learning about those protections/rights.*
4. *Discuss legal ways on how to file complaints*
5. *Learn about identity theft and how to prevent it*
6. *How to find additional information about rights and laws for consumers (who can help).*

**Brief Description:**

Through the use of multiple teaching techniques students will learn about their rights, agencies that can help protect those rights and how to file a claim if those rights are violated. The class will also have a guest speaker from the police department to answer questions about identity theft and to inform us about this growing problem. Students will also receive a handout with a list of agencies to turn to in need of consumer help.

**Learner Objectives:**

- To learn about their consumer rights
- To understand more about how most financial transactions are protected
- To learn how to file a claim if those rights are violated
- To learn about identity theft and the issues related to it

**Introduction:**

Introduce myself, education and have everyone in the room introduce themselves. Ask students to mention an expensive item they last purchased...

**EXAMPLE:** A month ago I purchased an I-Pod.... From a local store.

## **Materials Needed:**

- Pencils/pens
- Blank paper (note taking)
- Copies of handout
- Classroom that has tables in front of students
- Wipe and erase board with markers & eraser
- Need computer with Internet access to project on a screen

## **Audio/Visual Equipment Needed:**

- Wipe and erase board with markers and eraser if that is available in the room if not I will provide one.
- Large screen with computer/Internet access to access to display a website.
- Need a computer with Internet access

## **Lesson Outline:**

### **FIRST CLASS:**

- ✓ Welcome: Introduce myself (Teacher)
- ✓ Discuss classroom rules: Respect, confidentiality and bathroom/break information.
- ✓ Give an overview of the course:
  - We will be focusing on being a consumer, your rights as consumers and how to file a claim if those rights are violated.
  - Focus on where to find the help you need and who to turn to.
  - A guest speaker will discuss identity theft and how to prevent it because it is a crime. It is important to protect yourself against it.

### **Introductions:**

- ✓ Have students state their first name and ask students to mention an expensive item they last purchased...

*Example:* A month ago I purchased an I-pod.

### **Discuss:**

Ask the students:

- ✓ Did anyone here experience any problems with what they purchased?

**Record these answers on the wipe and erase board (Draw the Chart)**

<b>Purchased Item:</b>	<b>Problem:</b>	<b>Cost of Item: (guess)</b>	<b>Resolution?</b>

- ✓ If you did, can you tell the class about your situation?

- ✓ **If no one answers** – ask the students if they have ever had a problem with something that was purchased.
- ✓ What if you did have a problem with their expensive purchase?
  - ✓ What did you do when you found out it wasn't working properly?
  - ✓ Did you call someone?
  - ✓ Did you complain to the manager of the store?
  - ✓ Did you write a letter to the store owner?
  - ✓ What would or should you do?
  - ✓ Who can answer that question?
  - ✓ Does anyone have any ideas of what to do?
    - **(Besides telling a parent and having them handle it).**
- ✓ Have you ever heard your parents or anyone else have to complain or take back a product because it didn't do what the manufacturer said it would, or it was broken?
- ✓ What do you think might be an advantage of complaining? Or taking a product back to the store?
- ✓ Was it worth it? – Financially or Emotionally? Were you compensated?

**Activity One: Problem solving in a group setting (within groups and as a large group)**

Have the class break down into groups: Handouts to each group – Have them answer the questions on the handout. **Handout One**

**Come back as a group:**

- ✓ **Which consumer purchases would you complain about or take back if it was broken, ripped or just not working properly?**
- ✓ **Discuss why you chose the items you chose.**
- ✓ **Does anyone know who to turn to if the store says “no” I won't take it back?**
- ✓ **What if a sales person told you your CD player plays MP3 music on it and it doesn't?**
  - Can you return the CD player if it is open how about a CD?
  - Who do you complain to?
  - Are electronics different than other items – such as a \$80 pair of jeans?
- ✓ **How would it be different if it was a computer or a car?**
  - What do you do then?
  - Do you try to return it?
  - What about a car that breaks down continuously for 3 weeks and ends up having to have major work on the engine done?
    - What do you do?

Does every store will have different return policies?  
Where can you find this policy?

**If the store won't take it back – you have purchased a defective item:**

**NOTE:**

Returns can be made to the original manufacturer if the store is unable to help at times simply calling the manufacturer can help in a resolving the matter. If the manufacturer doesn't provide any answers then you can file a complaint.

**Ask:**

- Has anyone here ever had to file a complaint about a product or service?
- Has anyone here ever purchased a car with major problems? What do you do then?

**Using the computer with Internet access display the following websites and show:**

- <http://www.ftc.gov/ftc/consumer.htm>  
Federal Trade Commission
- [http://www.consumeraction.gov/caw\\_automobiles\\_buying\\_new.shtml](http://www.consumeraction.gov/caw_automobiles_buying_new.shtml)  
Consumer Action Website/ Buying Cars
- [http://www.consumeraction.gov/caw\\_housing\\_buying\\_mortgage.shtml](http://www.consumeraction.gov/caw_housing_buying_mortgage.shtml)  
Consumer Action Website/Houses
- [http://www.firstgov.gov/Citizen/Topics/Consumer\\_Safety.shtml](http://www.firstgov.gov/Citizen/Topics/Consumer_Safety.shtml)  
First Gov: Consumer help (Informational Site)
- <http://www.cpsc.gov/>  
US Safety Commission: Consumer Recalls
- <http://www.bbb.org/>  
Better Business Bureau – allows consumers to read complaints about a business they are interested in doing business with. This can be a very useful tool.

**\*As the teacher it is important to note one or two things off of each website to show students (visually) how to navigate them.**

**Activity Two:**

Answer the questions on the **handout two** and bring back to the next class  
- handouts to take home and do individually.

**SECOND CLASS:**

Introduction of the instructor again - name

**Record on the wipe and erase board if desired:**

- Did anyone go home and talk these websites with a parent or to a friend?
- Did anyone ask a professional more about consumer protection?

If everyone would take out their homework handouts (handout 2) we will be discussing your findings.

**Who can answer the first one?**

*List the name, phone number and e-mail address for the attorney general for your home state – write which state it is:*

State:	Who:	Phone Number:

**Can you complain if you are having problems with your local cable television company? If so, who do you complain to?**

**What interesting things did you find on the websites above?**

1.
2.
3.
4.
5.

- Did anyone find an additional website that was interesting and helps consumers?

If yes- what was the website and can you tell everyone about it.

Using the computer with Internet access display the following website:

(This will aid the visual learners) Handout the Handout Three so students can have information to take home along with addresses.

- <http://usgovinfo.about.com/library/weekly/aa043099.htm#consumer>
- <http://ftc.gov/bcp/menu-internet.htm>
- <http://www.bbb.org/>

From each website discuss briefly how to file the complaint.

**Note:**

The Federal Trade Commission **accepts complaints** related to any consumer or business-practice problem. This may be the best place to complain about email spam, online scams, and telemarketing in general. <http://ftc.gov/bcp/menu-internet.htm> has articles related to different types of information for consumers. Individuals can file complaints at this address along with your local Better Business Bureau website for your state. They do not enforce laws they just take complaints. Your state's attorney general and state officials would determine the level of fraud and could pursue legal action.

Better Business Bureau can also take complaints to keep on file against a business. This will help future consumers see what type of service that business provides and if resolutions are quick to be solved or if they are on-going. BBB keeps records for the public to view about complaints.

**Category of complaints about products or problems:**

*Almost Anything:*

Air Travel  
Automobiles and Related Products  
Consumer Products (Non-food/drug)  
Environmental Problems & Violations  
Food, Drugs & Cosmetic Products  
Internet Fraud  
Investment-related Products and Services  
Medicare Fraud  
Nursing Facilities  
Telephone Related

These are a lot of different areas....

Today we are also going to cover credit theft.

**Credit Theft is someone who steals your identity. It is someone who might have taken your ID and your personal information to use as their own and charge up credit cards limits, write checks, purchase items over the phone or Internet and overall just use your identity for their benefit. In some cases theifs will get ID's made with their picture on it but with your information making the stealing easier.**

- **What about Credit theft?**
- **Has anyone here ever heard of credit theft?**
- **Is it something that is easy to resolve?**
- **Where do you think you could get help?**

**Guess Speaker from the Police Department to discuss Identity Theft and how that is such a big problem.**

**Today we have a guest speaker on this topic. Everyone welcome Officer.....**

**Speaker will speak for 20 minutes**

**Follow up with any questions.**

**Wrap up the class with:**

**Remember:**

As consumers you have rights. Businesses have rules and regulations they must follow. When businesses do not follow those rules consumers have the right to file a complaint. Knowing your rights is important. This will help you avoid scams, internet fraud and other types of fraud. In this class we have discussed some websites that are helpful to consumers, how to file a complaint and where to find more information about your rights.

Our guest speaker really helped everyone understand how damaging identity theft is and how it affects people's lives in a negative way. It is important to check your credit report and see where what your credit is like, check to see if there are any problems or discrepancies but most of all to know your current status. Being a consumer that is aware of your personal financial situation and your rights will allow you, the consumer to be more in control of your life.

As we have mentioned previously money has three components: Social, financial and an emotional component. When purchases cause us stress it affects people emotionally. This can be difficult if you already have a stressful life. Focusing on your finances will reduce this financial stress and allow you, the consumer, to have more control over how you will spend your earnings and your investments. Remember it is important to not be in denial about financial situations and know your rights as a consumer.

Ask if there are any further questions related to either class (first class or second class).

**Handout Evaluations:**

Ask everyone to take time to reflect on what they have learned. Class will be dismissed as a group not when you are done with the evaluation. So don't rush through the paper

thinking you will be leaving right away. Think about what you have learned these past two classes.

**The code for this course is: XY125**

--If you turn it in at the registration office you will get credit for this course.

--If you have any further questions or comments I will be around for a few minutes so please feel free to ask me.

**Resources:**

- <http://www.ftc.gov/ftc/consumer.htm>  
Federal Trade Commission
- [http://www.consumeraction.gov/caw\\_automobiles\\_buying\\_new.shtml](http://www.consumeraction.gov/caw_automobiles_buying_new.shtml)  
Consumer Action Website/ Buying Cars
- [http://www.consumeraction.gov/caw\\_housing\\_buying\\_mortgage.shtml](http://www.consumeraction.gov/caw_housing_buying_mortgage.shtml)  
Consumer Action Website/Houses
- [http://www.firstgov.gov/Citizen/Topics/Consumer\\_Safety.shtml](http://www.firstgov.gov/Citizen/Topics/Consumer_Safety.shtml)  
First Gov: Consumer help (Informational Site)
- <http://www.cpsc.gov/>  
US Safety Commission: Consumer Recalls
- <http://www.bbb.org/>  
Better Business Bureau

<http://usgovinfo.about.com/library/weekly/aa043099.htm#consumer>

<http://ftc.gov/bcp/menu-internet.htm>

<http://www.bbbonline.org/consumer/complaint.asp>

**Activities:**

**First Class:**

- Introduction (Ice breaker to get everyone talking)
- Activity One: Problem solving in a group setting
- Activity Two: Take home worksheet

**Second Class:**

- Introduction
- Handout Three: How to file a complaint
- Guest speaker

**Application/Assignment:**

- o After the first class students are to fill out the take home handout and return to class with it ready to share the answers.

**Evaluation Plan:**

- o Hand out Evaluation Form at the end of the second class.

# Your Stuff-Your Rights?

Handout One- Group Activity

*If one of your items you just purchased were broken or damaged which ones would you take back to the store/owner?*

*Or who would you return it to?*

*Why?*

*Legally can you?*



**X-Box 360**



**CD Player**



**I-Pod**



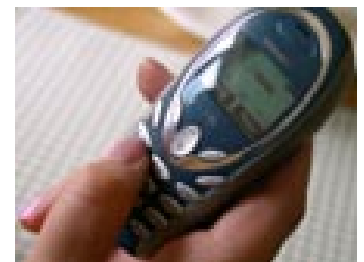
**CD or DVD**



**Car/Truck**



**House**



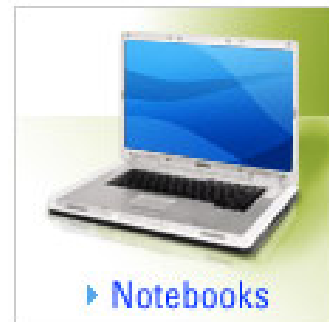
**Cell Phone**



**Tent**



**Grill**



**Computer**

# Your Stuff-Your Rights

## Handout Two

### Protecting Yourself:

- <http://www.ftc.gov/ftc/consumer.htm>  
Federal Trade Commission
- [http://www.consumeraction.gov/caw\\_automobiles\\_buying\\_new.shtml](http://www.consumeraction.gov/caw_automobiles_buying_new.shtml)  
Consumer Action Website/ Buying Cars
- [http://www.consumeraction.gov/caw\\_housing\\_buying\\_mortgage.shtml](http://www.consumeraction.gov/caw_housing_buying_mortgage.shtml)  
Consumer Action Website/Houses
- [http://www.firstgov.gov/Citizen/Topics/Consumer\\_Safety.shtml](http://www.firstgov.gov/Citizen/Topics/Consumer_Safety.shtml)  
First Gov: Consumer help (Informational Site)
- <http://www.cpsc.gov/>  
US Safety Commission: Consumer Recalls
- <http://www.bbb.org/>  
Better Business Bureau – allows consumers to read complaints about a business they are interested in doing business with. Very useful tool.

**List the name, phone number and e-mail address for the attorney general for your home state – write which state it is:**

**Can you complain if you are having problems with your local cable television company? If so, how?**

**List one interesting thing you found from each of the websites listed above:**

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

# Your Stuff-Your Rights

## *Handout 3 - File a Complaint:*

The Better Business Bureau system and BBBOnLine have made it fast and easy for people to file complaints. We take complaints involving all types of businesses - online, offline, BBB member, non-member. We also accept complaints against charities and non-profit organizations. We primarily handle complaints relating to marketplace transactions, including advertising claims.

Use the following links to file a complaint at the following website:

<http://www.bbbonline.org/consumer/complaint.asp>

- ▶ **General company complaints (other than a new car) which includes, among others, misleading advertising, improper selling practices, and non-delivery of goods or services.**

These complaints are handled by the Better Business Bureau where the company is headquartered. Please see list of complaints the **BBB can and cannot handle**.

- ▶ **Complaints about new cars.**

These complaints are handled via the BBB AUTO LINE program.

- ▶ **Complaints about nonprofit/charitable organizations.**

These complaints are handled by the Better Business Bureau where the company is headquartered.

- ▶ **Complaints about Identity Theft**

- ▶ **Complaints about the misuse of personally identifiable information.**

These complaints are handled by the BBBOnLine Privacy program.

- ▶ **Complaints about advertising (including Internet sites) directed at children.**

These complaints are handled by the BBB's Children's Advertising Review Unit (CARU).

There are other websites such as:

- <http://usgovinfo.about.com/library/weekly/aa043099.htm#consumer>
- <http://ftc.gov/bcp/menu-internet.htm>

# Your Stuff-Your Rights?

Instructor: Brenda Jacobson

What was the most valuable information you learned about today?

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Have you heard about Identity Theft before this course?    **YES**    or    **NO**

What was your level of knowledge about consumer's rights before this course?  
(circle one number)

**1 – None**      **2– Little**      **3- Some**      **4- Had extensive knowledge**

Rank on a scale of 1 to 3 the level of information that you learned today: (circle one number)

**1 – Nothing**      **2 – Learned some new information**      **3 - Learned a lot of new information**

What was the least valuable information you learned about today?

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Did you feel that the instructor was knowledgeable about the information presented?

**YES**   or   **NO**

Would you recommend this course to other students?    **YES**   or   **NO**

What additional information do you feel is important to include?

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