

### LESSON FOCUS: Rights and responsibilities of consumers

Key stage	KS4 (Year 11)
Key concepts	1.2a, 1.2b
Key processes	2.3a
Range and content	1.1b
Curriculum opportunities	4a, 4b, 4c

PLTS: Effective participators, reflective learners and team workers

#### FUNCTIONAL SKILLS:

English - anagram solving, Blockbusters quiz, listening in circletime and speaking about keywords

ICT - 'Consumer Direct' website promoted

#### RESOURCES:

***\*\*Interactive whiteboard required\*\****

- Resource A - Blockbusters questions
- Resource B - Blockbusters answers
- Resource C - Consumer questions
- Resource D - Responses to questions
- Resource E - Main activity answers
- Resource F - Cards for purse/wallet
- Resource G - Magnets

Blu-Tack and five minutes' preparation (to stick speech bubbles to wall)

#### OBJECTIVES:

- I will explore some of my consumer rights.
- I will explore some of my consumer responsibilities.

#### OUTCOMES:

- I will understand the role of Consumer Direct.
- I will have the contact details of Consumer Direct.

## Overview

Year-11s have experience of handing over money, but what do they know about consumer rights? An interactive whiteboard Blockbusters quiz and a circletime Magnet activity will appeal to all, and the wallet-sized Consumer Direct card is an added bonus!

## Keywords

Advert, cancel, complaint, cooling-off period, consumer, counterfeit, customer, fraud, guarantee, hire purchase, insurance, internet, refund, right, responsibility, scam, solicitor, trader

## Rights and responsibilities of consumers

### Introduction (5 minutes)

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- Share lesson objectives and outcomes.

### Starter (10 minutes)

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#### Resources:

- Interactive whiteboard
- Resources A & B

#### Instructions:

- Choose Blockbusters quiz host and give him/her resources A and B. This activity should preferably be conducted as a 'whizzy' activity.
- Split the class in two.
- Hold interactive whiteboard Blockbusters competition between two groups: host reads questions (and provides answers). Team members can only answer one question each.

### Main (25 minutes)

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#### Resources:

- Resources C, D, E & F

#### Instructions:

##### Activity 1 (20 minutes)

- Ask volunteers to explain purpose of Consumer Direct.
- Expand if required (government-funded organisation offering advice across all regions about purchases made in UK, e.g. cars, insurance and clothing).
- Split class into threes.
- Give each group resource C. Class challenge: who will be first to match consumer questions with resource D answers (speech bubbles stuck around room) and to solve anagrams (in capitals)?
- Refer to resource E for answers.
- Ask volunteers to state three things they learnt about consumer rights from this activity.

##### Activity 2 (5 minutes)

- Provide each student with 'Consumer Direct' card for wallet/purse (resource F).
- Ask volunteers to describe situation in which they might contact Consumer Direct.

## Rights and responsibilities of consumers

### Plenary (20 minutes)

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#### Resources:

- Interactive whiteboard
- Resource G

#### Instructions:

- Establish circletime (remind students of rules, e.g. face the speaker).
- Refer students to resource G (also available as interactive whiteboard magnets).
- Remind students that different rights, responsibilities and priorities apply to different purchases. Ask volunteers to select three key magnets for each of the following purchases:
  - ▶ air rifle
  - ▶ sandwich
  - ▶ mortgage-protection insurance
  - ▶ music download
  - ▶ £1000 suit
  - ▶ pedigree dog
  - ▶ second-hand motorbike
  - ▶ holiday home in Turkey.
- Encourage students to challenge peers' decisions:
  - ▶ If you're buying an air rifle I reckon the top three keywords to consider are 'responsibility', 'quality' and 'brand'.  
*I think you should have chosen 'safety' as one of the key considerations. You've got a right to buy an air rifle that's not going to harm you.*
  - ▶ For mortgage-protection insurance I chose 'small print', 'solicitor' and 'credit record'.  
*I agree with you about two of them but you don't need a solicitor to buy insurance if you read the small print. I think 'cooling-off period' is more relevant.*

## Rights and responsibilities of consumers

### Attainment

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Level 1	I can ask questions about consumer rights when the topic is suggested to me.
Level 2	I can discuss what is fair and unfair in terms of buying things.
Level 3	I can describe some of the rights and responsibilities that I have when I buy.
Level 4	I can make informed contributions to discussions about consumer rights.
Level 5	I can identify a range of viewpoints about consumer rights.
Level 6	I can challenge others' assumptions or ideas about consumer rights.
Level 7	I can evaluate the impact of my actions in terms of consumer rights.
Level 8	I can explain the actions that I can take as a consumer in order to bring about or resist change.
Exceptional performance	I can make sophisticated observations about the changing nature of consumer rights.

### Recommended links

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[www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk)

[www.consumerrightsexpert.co.uk](http://www.consumerrightsexpert.co.uk)

[www.direct.gov.uk/en/Governmentcitizensandrights/Consumerrights/index.htm](http://www.direct.gov.uk/en/Governmentcitizensandrights/Consumerrights/index.htm)

### RESOURCE A

1. Which G is a written promise to repair or change an item that becomes faulty within a certain time?
2. Which S is an illegal plan for making profit?
3. Which C is somebody who purchases products or services?
4. Which R is money that is returned to you because you are dissatisfied with a service or product?
5. Which I describes paying a company to reimburse you if your goods become faulty or if you have an accident?
6. Which H precedes the word 'purchase' to describe the payment system for putting down a deposit and then paying in monthly instalments?
7. Which F means obtaining money through deception?
8. Which C is when someone stops an order for a product or service because (s)he no longer wants it?
9. Which A is an image, a piece of writing, a short film, etc. which attempts to persuade the public to make a purchase?
10. Which C is an item that is made to look like the original version so that it can be sold dishonestly?
11. Which C is made when someone claims that something is unsatisfactory or wrong?
12. Which S is a type of British lawyer who prepare cases, gives legal advice and can represent citizens in lower courts?
13. Which T is somebody who sells things?
14. Which C precedes '-off period' to mean a stipulated time in which a customer can change his/her mind about a purchase (such as a mortgage)?
15. Which market place is open 24/7, 365 days a year?

## Rights and responsibilities of consumers

### RESOURCE B

1. Which G is a written promise to repair or change an item that becomes faulty within a certain time? GUARANTEE
2. Which S is an illegal plan for making profit? SCAM
3. Which C is somebody who purchases products or services? CONSUMER/CUSTOMER
4. Which R is money that is returned to you because you are dissatisfied with a service or product? REFUND
5. Which I describes paying a company to reimburse you if your goods become faulty or if you have an accident? INSURANCE
6. Which H precedes the word 'purchase' to describe the payment system for putting down a deposit and then paying in monthly instalments? HIRE
7. Which F means obtaining money through deception? FRAUD
8. Which C is when someone stops an order for a product or service because (s)he no longer wants it? CANCEL(LATION)
9. Which A is an image, a piece of writing, a short film, etc. which attempts to persuade the public to make a purchase? ADVERT(ISEMENT)
10. Which C is an item that is made to look like the original version so that it can be sold dishonestly? COUNTERFEIT
11. Which C is made when someone claims that something is unsatisfactory or wrong? COMPLAINT
12. Which S is a type of British lawyer who prepare cases, gives legal advice and can represent citizens in lower courts? SOLICITOR
13. Which T is somebody who sells things? TRADER
14. Which C precedes '-off period' to mean a stipulated time in which a customer can change his/her mind about a purchase (such as a mortgage)? COOLING
15. Which marketplace is open 24/7, 365 days a year? INTERNET

### RESOURCE C

1. "Can I get my money back on my mobile phone? I got it five years ago and the metallic finish on the back is starting to fade."
2. "I'd like to start shopping online but am worried about credit card fraud. What would you advise?"
3. "I want to buy a car from a private seller. How can I make sure that he or she is not a car dealer?"
4. "I have just received a DVD player from an electrical company. I didn't order it and am worried that they are going to send me a bill for it. I don't want to pay to send it back."
5. "I have got an 'arrears notice' from a company that I bought a sofa from on direct debit. What does this mean?"
6. "I bought a dress for a prom and I don't want it because I've decided that it doesn't suit me. The shop assistant said that he wasn't obliged to refund me. What advice would you give?"
7. "I spent £500 on a bag on eBay and it's clearly a fake. The seller says that it's genuine but the label is wonky and the brand name isn't even spelt properly! Do I have any rights?"
8. "I bought some life insurance from a doorstep seller three days ago and would now prefer to buy from a competitor. Seeing as I asked her into my home, what are my rights?"
9. "My TV's volume setting does not seem right to me. The lady who sold it to me at the shop says that it's fine. Can I speak to someone instead of her?"
10. "I've been rejected for hire purchase on a car because of my credit rating, but I can't understand why. Is there anything I can do?"

## RESOURCE D

A. There are various signs. Check if the private seller's phone number appears in other car adverts in the paper or online. Be suspicious if you are not invited to view the car at the seller's home or workplace. Also check whose name is in the GBKLOOO as the last registered keeper.

B. No. This is due to the fact that the fading can be classed as 'fair EWRA and tear' is therefore not a fault.

C. Since 2008, consumers have had the right to an 'arrears notice' when they fall behind on TNPMEAY. Being in arrears simply means not having paid when you said you would. You will need to contact the company to discuss how to move forward.



D. Yes. Contact the **AACP**, which is the Alliance Against Counterfeiting & **RAYPCI**. This organisation protects citizens from fake goods in the UK and will be able to give you specialist advice.

E. Make sure that you only use sites with a secure payment method. You can identify safe websites by the padlock on the screen. The padlock shows that there is an **NCREIOYPNT** facility in place.

F. You have the right to ask the company for the contact details of the credit agency that provided information about your credit record. Make sure that you contact the **DREENL** within 28 days of your last dealings with them.

G. It can be treated as an unconditional gift according to the 'Consumer Protection (Distance Selling) Regulations 2000'. You can keep it or give it away and it is illegal to be asked to pay for it. I suggest that you use a **ETTPELMA** letter from our website to inform the company about the delivery.

H. You have no **GSIHRT** here because you simply changed your mind about a shop purchase. This is different to wanting your money back due to a faulty zip. However, I suggest returning to the shop and politely pointing out that many retailers do offer refunds when customers change their mind. If this doesn't work then you will have to accept a credit note or swap the dress.

I. Firstly, find out what the internal complaints procedure is at the shop and go down that route. If this isn't successful, then check if the company is a member of an ombudsman scheme. An ombudsman acts as a neutral **EEREFRE** who takes into account your views and the retailer's view. The service is free.

J. According to the 'Cancellation of Contracts made in a Consumer's home or place of work etc Regulations', you can change your mind about a purchase bought from a doorstep seller as long as it's worth over £35 and you do so within seven days. In other words, you are entitled to a cooling-off **PDOIER**.

## RESOURCE E

Question	Response	Anagram
1	B	EWRA: wear
2	E	NCREIOYPNT: encryption
3	A	GBKLOOO: logbook
4	G	ETTPELMA: template
5	C	TNPMEAY: payment
6	H	GSIHRT: rights
7	D	RAYPCI: piracy
8	J	PDOIER: period
9	I	EEREFRE: referee
10	F	DREENL: lender

## RESOURCE F

<p><b>CONSUMER DIRECT</b></p> <p>08454 04 05 06</p> <p>Welsh-speaking: 08454 04 05 05</p> <p><a href="http://www.consumerdirect.gov.uk">www.consumerdirect.gov.uk</a></p>	<p><b>CONSUMER DIRECT</b></p> <p>08454 04 05 06</p> <p>Welsh-speaking: 08454 04 05 05</p> <p><a href="http://www.consumerdirect.gov.uk">www.consumerdirect.gov.uk</a></p>	<p><b>CONSUMER DIRECT</b></p> <p>08454 04 05 06</p> <p>Welsh-speaking: 08454 04 05 05</p> <p><a href="http://www.consumerdirect.gov.uk">www.consumerdirect.gov.uk</a></p>	<p><b>CONSUMER DIRECT</b></p> <p>08454 04 05 06</p> <p>Welsh-speaking: 08454 04 05 05</p> <p><a href="http://www.consumerdirect.gov.uk">www.consumerdirect.gov.uk</a></p>
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## RESOURCE G

appearance    brand    credit record    cooling-off period  
contact details    counterfeit    delivery    durability  
fault    guarantee    hire purchase    insurance  
ombudsman    OTHER    padlock (online)    price  
payment method    proof of ownership    quality  
recommendation    reputation    responsibility  
safety    scam    small print    solicitor    website