

Consumers

We'll learn:

- What is responsible consuming?
- Your legal rights as a consumer
- How to be money wise and budget
- What to do if things you buy are faulty
- Buyer beware
- What to do about scams
- Credit and debt
- Buying a car.



RAILS

Refugee and Immigration
Legal Service

rails.org.au
education@rails.org.au

Key Words

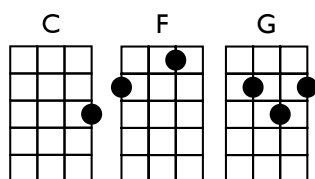
Word	Meaning	Write a sentence using key word
borrow	to take with a promise to return <i>Jai asked if he could borrow the lawn mower.</i>	
budget	plan of how to spend the money you have <i>She made sure she didn't spend over her budget.</i>	
consume consumer	to use, eat, drink, buy person who buys goods or services to use	
enforce enforceable	Make you obey Able to be enforced	
contract	an agreement to do something. To bring together <i>She read the contract before signing it.</i>	
durable	strong. Last a long time <i>The shoes were well made and durable.</i>	
exchange	giving back one thing and getting another <i>She exchanged the dress for another one.</i>	
faulty	does not work properly <i>The phone had a faulty switch.</i>	
goods	personal property	
guarantee	promise that something will happen <i>I guarantee that I will fix it if it breaks.</i>	
interest	extra money to pay on top of money you borrow <i>The interest rate is 18%.</i>	
lend / loan	give something expecting it to be returned	
products	things produced or made	
receipt	note saying what you bought and its price	
refund	pay back money	
replace	put something back	
repair	fix	
service	helping or doing work for someone	
scam	dishonest scheme. A trick. A fraud	

Money Dreams



Money Dreams

Ukulele



Listen closely to the song.

What are the key messages?

Analyse the music.

Learn to play it on ukulele.

www.rails.org.au/education

Want to take a holiday, or buy a motor car.

Get fancy new clothes, new computer

Money's all around but none in my hand.

Better wise up quickly make a money plan.

Work out what you spend, on power, gas and _____

rent, computer, transport, and any other _____.

Doctors and dentists, and education _____

Food, cosmetics and _____

Drive your budget wisely, control that money wheel.

Read your bank and credit statements. Know what's the deal.

Got to make ends meet, and live within your means

before you dream, dream, dream, your money dreams.

Save, save, _____, as much money as you can

Shop around for best price, make a savings _____.

When you take out credit, remember it's a loan

add on _____, you bet your debt has _____

If things crash and you can't _____ a loan

Call a financial counsellor, pick up the phone

1800 _____ beat the budget blues, end up in budget _____.

Don't need much money to find happiness

And when you got a little extra – be _____.

007 007

fees

interest

save

groceries

generous

phone

pay back

heaven

plan

grown

loan

'pay back'

Why Buy?

g	r	e	s	p	e	c	d	b	b	n	a	d
f	u	i	e	h	k	n	w	q	c	p	r	z
o	l	a	c	s	u	a	p	f	a	l	r	l
r	d	c	r	f	s	m	t	e	g	a	l	d
s	e	r	e	a	e	l	r	s	e	n	y	u
i	y	r	f	q	n	r	v	c	e	e	l	r
d	d	m	u	k	r	t	n	e	q	t	q	a
z	d	i	n	t	e	r	e	s	t	k	l	b
r	y	n	d	w	c	h	u	e	a	l	u	l
b	c	a	v	i	e	a	r	r	a	n	t	e
a	t	t	s	w	i	s	e	j	k	i	y	x
i	v	i	c	o	p	f	c	h	o	i	c	e
l	p	o	v	c	t	g	i	a	a	a	a	y

- planet
- durable
- receipt
- refund
- guarantee
- wise
- choice

What things should we consider when buying products? For example, food, car, clothes.

DRAW something you have to buy (a necessity).

How do you make the best consumer choices? What responsibilities might we have?

What does the last verse in ‘Money Dreams’ mean? Do you agree with it?

*Don't need much money to find happiness
And when you got a little extra – be generous.*

Consumer Law



The **Australian Consumer Law** is a national law for all businesses which sets out consumer rights when buying goods and services and protects against unfair contracts and unsafe products. It outlaws false, misleading or deceptive claims.

The law is enforced by the Australian Competition and Consumer Commission (ACCC) and State and Territory consumer protection agencies.

Contracts

When you buy something or give or receive some service for payment, you are making a legal contract. A **contract** is an agreement which can be enforced by law.

For an agreement to be a legal contract there must be an offer, acceptance, an intent to be bound, and some type of payment. Buying anything from a shop or on the internet is a contract.

You should keep receipts and safely file any contracts.

Contracts can be in writing or spoken. Some agreements have to be in writing such as contracts for credit, insurance, door to door sales, and buying land.

A few types of contracts have 'cooling off' periods to give you a short time to think about what you bought and end the contract.

Contracts with people under 18 are legal if they're for necessary things like food, clothing, shelter, education and some work agreements. A contract for a phone might be seen as a necessary.

Buying Online

If you sign a written agreement, or press 'accept' on the internet you are saying you've agreed to what the contract says. So be careful.

If you are buying in Australia, then the laws here apply. If you buy on the Internet and the seller is overseas, then it is very hard to have your legal rights enforced by the courts

When buying on the Internet it's wise to check online for reviews, complaints and the reputation of the trader before buying.

Unfair contract

Consumer law protects you against unfair terms in 'standard contracts'. A term may be unfair if the terms are hidden or where one party has much more power over another. For example, a contract with an Internet provider may be unfair if it says they can increase the price without telling you and you can't end the contract.

Check out websites of the ACCC (Australian Competition and Consumer Commission) or Legal Aid or a Community Legal Centre for help.

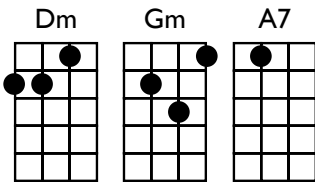


Consumer Rights



Consumer Rights

Ukulele



Listen closely to the song.

What are the key messages?

Analyse the music.

Learn to play it on ukulele.

www.rails.org.au/education

care

don't

sign

Fair

safe

break

guarantee

service

they're

honest

defects

refund

beware

pay

can't

caused

you're

Business must use good _____ and skill

Be _____ and provide you with what they say they will

Provide _____ in a reasonable time

and if they don't do all of this, then _____ you _____ the bill

Know about consumer law. Don't _____ on the line unless _____ sure.

Sharks can bite you, dodgy dealers sting. Call Consumer Affairs or _____ Trading

Business must give a _____,

that goods must be _____ and durable and free from _____ you can't see

If the goods _____ or don't do what _____ meant to do,

get them repaired, replaced or get a _____ consumer law protects you

But if you _____ the fault yourself or knew of it when you bought

you _____, take it back, the law's white and black,

'Buyer _____ what you bought'

Analyse the song. What messages does the song give?

What does 'Sharks can bite you dodgy dealer's sting' mean?

What is a loan shark? What is 'Predatory lending'?

Consumer Rights

properly

want

help

before

talk

seller

choose

time

receipts

unsafe

Australian consumer law says buyers can get a refund, repair or replacement if:

- goods are _____;
- goods don't work _____;
- goods break after a short _____; or
- goods don't match what the _____ or the advertisement says they can do.

The seller does not have to give a refund:

- If you just decide you don't _____ the goods anymore or
- if you knew the goods were faulty _____ you bought them, or
- if you broke the goods or caused the fault.

If the problem is only small, the law says the seller can _____ to repair rather than replace or refund.

If I have a problem with something I buy, I should first _____ to the seller about it. I will be calm and say: "Excuse me, I have a problem with this product that I bought from you. Can you _____ please."

I will keep _____ to prove I bought the goods, in case I need to return them.

legal advice

Fair Trading

Financial

007 007

www.accc/consumer-help

dishonest

If I have a problem with a seller I will try to calmly sort it out with the seller. If we can't sort it I can say "I've got a right to complain to the Office of _____ or the A Triple C" (note the 'A Triple C' is the Australian Competition and Consumer Commission).

Do an internet search at _____ to get information about consumer help.

Before I sign a contract, I can say "I want to get _____ about this first".

If I have problems with paying my bills I can get help by phoning **Financial Counsellors** on 1800 _____

A 'scam' is a trick or something _____. Don't give any details if you think someone is scamming you. You can go to www.scamwatch.gov.au to check if it's a scam.

Bad Goods

ROLEPLAY buying something from a shop. The buyer later finds out the product is faulty and goes back to the shop and complains. Roleplay this further scene with the buyer having to strongly, but respectfully, assert their consumer rights as the store initially doesn't want to take back the goods but change their mind when threatened with a complaint to the consumer rights/fair trading office.

Write in the bubble the key things the buyer should say to the seller.



'Bad Goods' Rap

Good day, how's it going? I bought this from your store
 Here's the _____, it's faulty there's a problem for sure
 So to be fair you must _____, replace it or refund
 says _____ law, which covers everyone.

Consumer

receipt

repair

Put in correct sequences

- A. I said we don't give refunds.
- B. Two days ago. Here's the receipt
- C. Giddy! When did you buy it?
- D. Why? The law says you must refund or replace faulty goods, or repair them it's a minor fault..
- E. What's wrong with it?
- F. If we can't sort something out I'll complain to Fair Trading.
- G. Here, I'll show you.
- H. I don't think I can give a refund.
- I. I didn't break it. I'd like a refund please.
- J. Hi, how's it going? I bought this from your store the other day. It's faulty.
- K. Yes I can see the fault. Did you cause it?

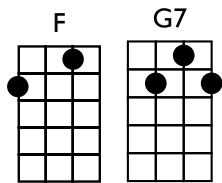
	What can the buyer do under the law?
Bee buys a computer game from a store. It doesn't work when she tries it out	
Dee buys new black shoes. When she gets home she decides she wants red ones.	
Elle buys a kettle. On the way home she drops it and it breaks.	

Buyer Beware



Buyer Beware

Ukulele



Listen closely to the song.

What are the key messages?

Analyse the music.

Learn to play it on ukulele.

www.rails.org.au/education

If someone's selling something and _____ knocking at your door

Play it cool, _____ law says:

You _____ have to buy from a door-to- door

Don't sign on the line _____ you're sure.

You don't have to _____ from a door to door

_____ say 'no', _____ them to go

Look the seller fella in the eye – tell the seller ' _____ bye'

If they say 'Buy', you say 'Bye Bye' . If they say 'Buy' you say 'Bye Bye'

Put a 'Do not knock' _____ on your front door

They get the message _____ , it's the _____.

You don't have to buy from a door-to- door

Don't sign on _____ unless you're sure

'Buyer Beware' please take care.

There's a cooling off period to keep things fair.

And when something's bought or sold,

remember that all that glitters is not gold,

and money doesn't grow on trees,

so check interest rate, budget and fees.

Look before you leap. Don't get in too deep

But if you're scammed by something shining,

remember that every cloud has a silver lining.

don't

they're

sticker

unless

quicker

Consumer

Bye

tell

buy

line

law

Politely

Pick the Proverbs in the song

What do they mean?

(A 'Proverb' is a popular, simple, common sense truth).



Scams

A scam is a dishonest scheme trying to get money or something valuable out of people.

Tips

- Don't give your identity or bank card details to suspicious phone or internet messages.
- Messages about big winnings or free money are usually scams. Don't reply or click on these links.
- Threats saying pay money or face arrest are scams. Ignore or report them.
- If they say they're from government and you're unsure, then check the department directly. Don't use contact details the scammer gives you.
- Never send money by wire transfer to anyone you don't know or trust.
- Report scammers to scamwatch.gov.au

Case study

You get a phone call from someone you don't know.

You think it may be a scam as they're saying you have to pay something or that they can get money for you.



What would you do or say?

Scam Jam

Excuse me Sir! Excuse me Ma'am!
that threat, debt, get rich thing might be a scam
Check it out closely to see if it's true
Google scamwatch dot gov dot au

Credit and Debt

Credit cards allow you to borrow money up to a limit.

They charge interest if you don't fully pay off what's owing each month.

Credit cards have high interest rates. If you only make minimum repayments each month, you'll pay a huge amount of interest over time before it's all paid off. So it's best to pay it off quickly.

Debit cards take money directly from your bank account to pay for what you buy. This means you don't run up a debt which you have to pay back later.

Debit cards use money you have, while credit cards use money you don't have.

Debt means you owe or have to pay something back.

To avoid big credit card debts:

- pay on time each month;
- pay off the debt faster and save money by making higher repayments each month;
- reduce your credit limit; have only one credit card - pay off any others and cancel them;
- check your bank statements each month for charges and payments made.

With some loans, if you can't pay the law says you can write to the lender and ask for more time to pay. You may be able to go through a dispute resolution process if the lender doesn't agree. If you weren't able to repay a loan in the first place when you got the loan, then it may be an unfair loan.

Call **Financial Counsellors** or a **Community Legal Centre** if you have debt collectors after you and for information about debts.

Use the Credit Card Calculator at moneysmart.gov.au to fill in the blanks below

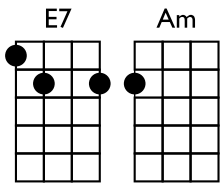
Amount borrowed	Monthly repayment	How much you pay over how long
\$5000 @ 18%	Minimum (\$102 first month)	\$17,000 over 33 years
	\$200 per month	
\$8000 @ 18%	Minimum (\$163 first month)	
	\$400 per month	

Where can you go to help if in debt? Find the answer in the song 'Money Dreams'. Sing the verse and memorise the help line number.

Car Cha Cha



Ukulele



Listen closely to the song.

What are the key messages?

Analyse the music.

Learn to play it on ukulele.

www.rails.org.au/education

When you buy a car cha cha cha. Beware the blah, blah, blah
 _____ don't panic, get an independent _____
 to check for _____ you may not see, until the end of the _____
 on the car cha cha cha. A cool car Ooo La La

When I buy my car cha cha cha. My cool car, Ooo La La.
 I'll check the property security register
 to make sure no money's _____ on the car,
 and won't let no wheeler dealer steal my hard- _____ cash,
 I'll buy _____ in case I have a crash
 in my car cha cha cha .Won't crash my car Ooo La La

Now I've got a car Ha Ha ha. I own a cool car Ooo La La.
 When I put my car in for _____ ,
 I'll get 2 quotes to make sure the _____ is fair,
 And tell them "Only do repairs I _____".
 I'll check their _____ carefully
 I'll be consumer- _____
 about my Car cha cha cha. My cool car Ooo la la

Mechanics must use _____ care and skill,
 So make sure all the work is done before you pay the _____
 Put complaints in writing
 to help _____ the fighting and
 if it's not sorted call a Community Legal Centre
 who give _____ advice for free,
 about your car Cha cha cha

insurance

warranty

invoice

good

faults

authorise

mechanic

Shop around

resolve

price

owing

legal

repairs

earned

wise

bill

Buying a car

To buy a vehicle (car/motor bike) you need to _____ money carefully.

Do up a budget to make sure you spend money wisely. Be careful of taking on _____ debt.

The car dealer _____ give you some papers. These are: a copy of the signed _____; a _____ certificate; information about who owned the car before; and a notice about the warranty.

A warranty (or guarantee) is a promise from the seller or manufacturer that certain faults will be _____ for free during the warranty period.

A second-hand car warranty usually does not cover things like defects (faults) in tyres, lights, sound systems or damage you should have been _____ when you bought the car (eg paintwork).

If you have complaints about car dealers put them in writing to the dealer. If that doesn't sort it out then contact _____ or Consumer Affairs to get information about consumer help.

You could also get legal advice from a community legal centre. Do an internet search for Community Legal Centres at _____.

If you buy a car privately, not from a car dealer, then there are very few _____ or warranties.

able to see

contract

Fair Trading

save

protections

fixed

too much

safety

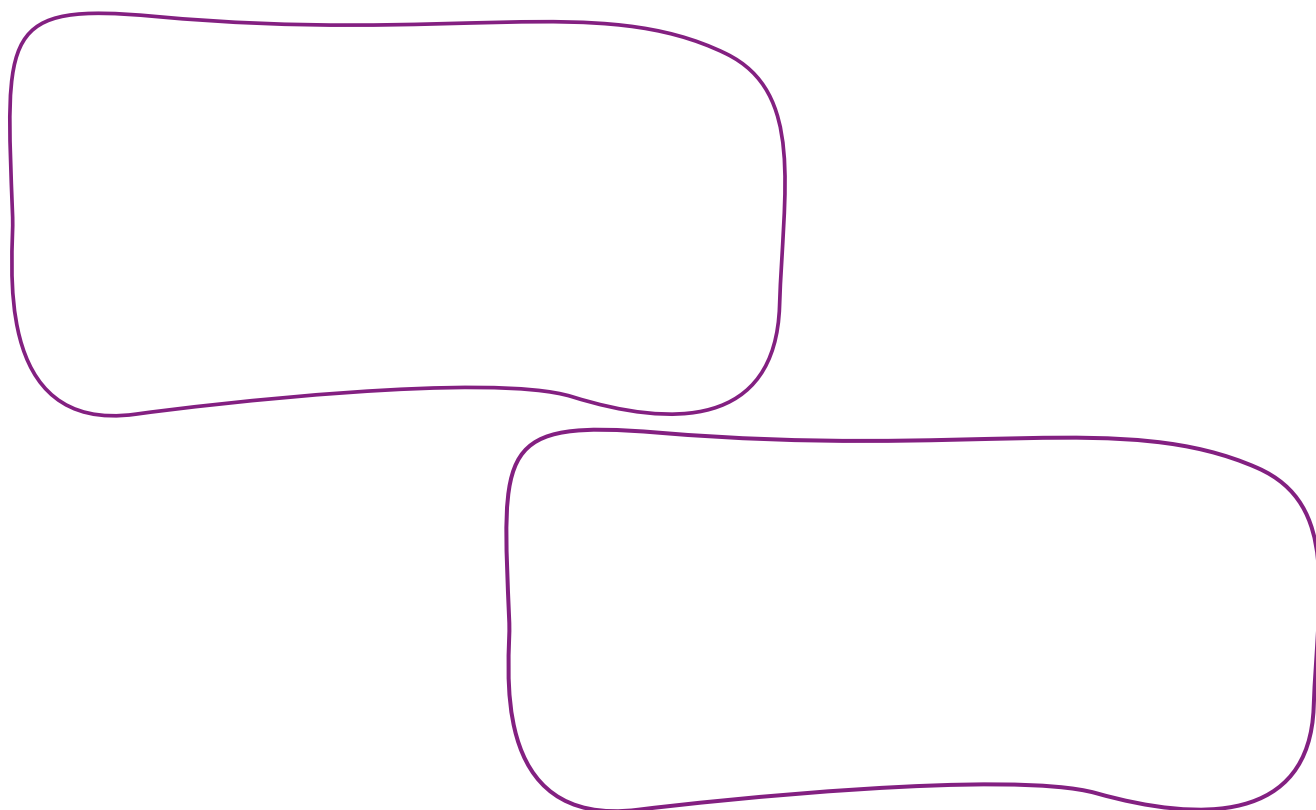
www.nacfc.org.au

must

Rap a Snapshot

Rap, tap, drum, hum, sing out a tune. Write a rap message, get on to it soon as you can, form an 'air band' plan a play, show and say, give a way we all can recall, what we learnt today.

Write / sketch your ideas?



Play with the key messages from the Module. Say them out loud, put a rhythm to the sentences, add beatbox, dance and rhyme sometime!