

# 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](http://rails.org.au)  
[education@rails.org.au](mailto:education@rails.org.au)

# Key Words

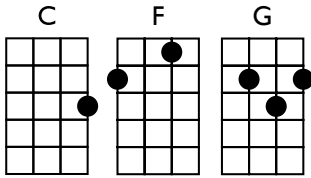
Word	Meaning	Write a sentence using key word
<b>borrow</b>	to take with a promise to return <i>Jai asked if he could borrow the lawn mower.</i>	
<b>budget</b>	plan of how to spend the money you have <i>She made sure she didn't spend over her budget.</i>	
<b>consume</b> <b>consumer</b>	to use, eat, drink,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

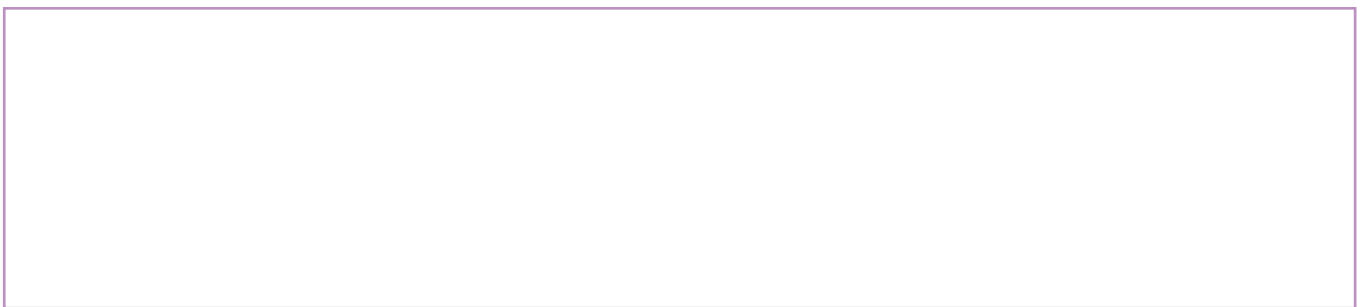
choice

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

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**DRAW something you have to buy (a necessity).**



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

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**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.

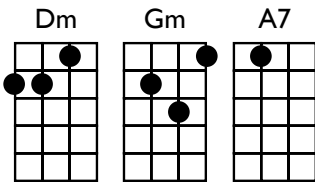


# Consumer Rights



## 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](http://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?**

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

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

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# 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](http://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](http://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.	

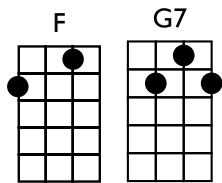


# Buyer Beware



## 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](http://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).




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# 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](http://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?

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## 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](http://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.**

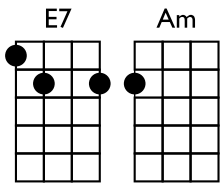
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# Car Cha Cha



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](http://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.

## Hot Car! Hot Planet!

You've saved up some money and you're really excited about buying a car. You love cars that look and sound sporty - hot! You've seen one for sale online that looks really awesome! Your good friend tells you that hot cars make too much noise, use too much fuel and are bad for the planet, and that you should buy a tamer car at around the same price but which is less noisy and more fuel efficient... But you really want that hot car...

What would you do? What things would you weigh up? What decision would you make?

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able to see

contract

Fair Trading

save

protections

fixed

too much

safety

[www.nacfc.org.au](http://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?**

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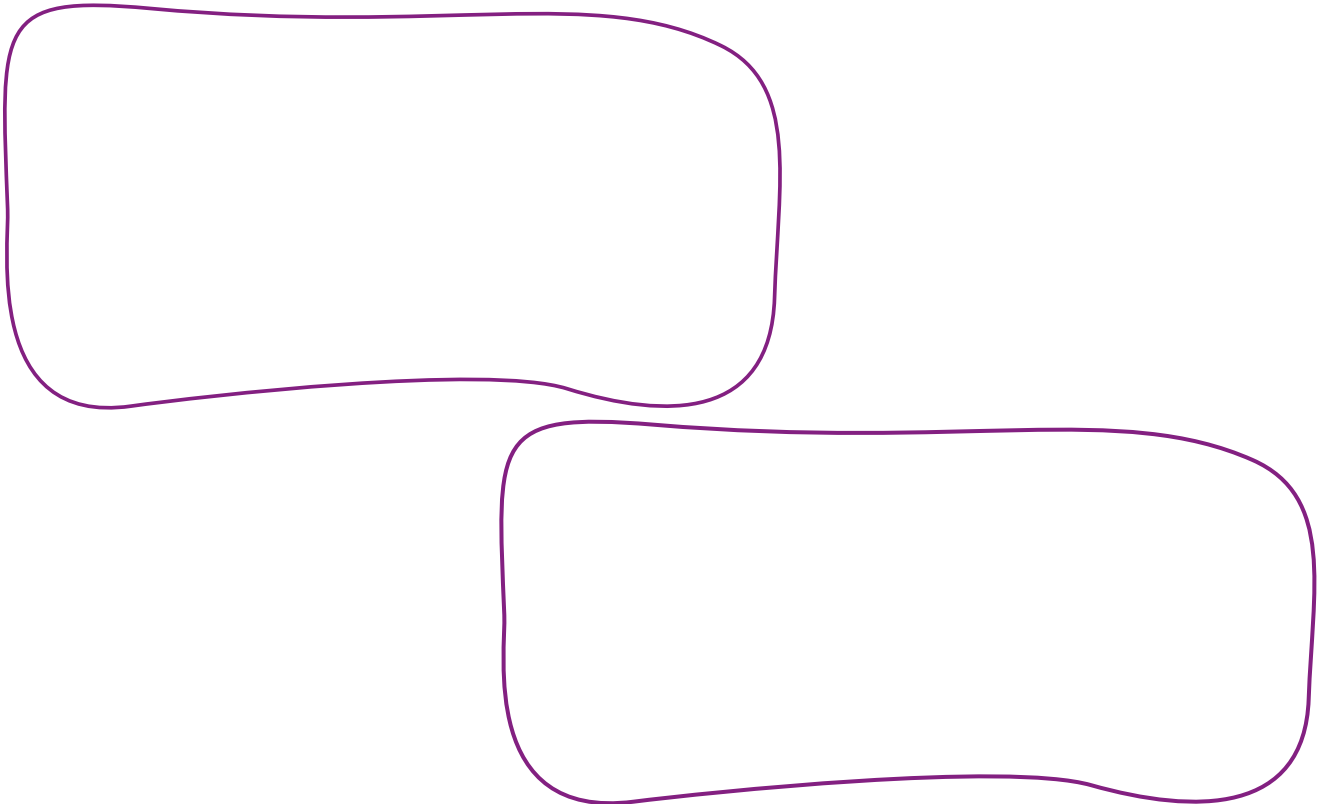
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Play with the key messages from the Module. Say them out loud, put a rhythm to the sentences, add beatbox, dance and rhyme sometime!