

Course
Consumer Vigilance
SST-2141-2
Secondary Cycle One



“Credit card: A little plastic rectangle used to play a popular consumer game also called ‘buy and seek.’”

Albert Brie

Le Mot du silencieux

Presentation of the course *Consumer Vigilance*

The course *Consumer Vigilance* is designed to help adult learners deal competently with real-life situations involving solicitation.

It encourages them to be vigilant when faced with solicitation and to take a critical look at social values, credit and incentives to buy.

By the end of the course, adult learners will be aware of the importance of adopting a methodical consumer approach and strategies for dealing with unwanted solicitation, defending their rights and maintaining control of their financial situation.

Dealing With the Real-Life Situations

Dealing effectively with real-life situations is based on actions. These actions are grouped into categories and make use of a set of resources that include operational competencies and essential knowledge. During the learning process, adults are expected to construct knowledge related to these resources in order to be able to deal appropriately with their real-life situations.

The class of situations, categories of actions, operational competencies and essential knowledge constitute the compulsory elements of the course. These elements are explained in detail under their respective headings.



Class of Situations Addressed by the Course

This course addresses a single class of situations: *Solicitation*.

Our consumer society is constantly expanding: more and more goods and services, a greater range of prices and conditions, easy access to credit. The stakes are high, both for merchants, who must be innovative in order to maintain sales, and for consumers, who must be able to maintain a financial balance.

The real-life situations involve incentives to buy such as credit cards and loyalty cards, sales at reduced price, promotions, installment

payments and telemarketing. Adult learners identify and analyze gimmicks used by different companies. They learn to take a critical look at incentives to buy in order to remain vigilant with respect to their choices and their rights.

Class of Situations	Examples of Real-Life Situations
Solicitation	<ul style="list-style-type: none">▪ Credit cards▪ Loyalty cards▪ Promotions▪ Sales at reduced prices▪ Installment payments▪ Door-to-door sales▪ Telemarketing

Categories of Actions

The *categories of actions* are groups of actions that are appropriate for dealing with the real-life situations addressed in the course. *Examples of actions* are provided to illustrate the scope of the category in a variety of contexts.

Categories of Actions	Examples of Actions
<ul style="list-style-type: none"> ▪ Reactions to solicitation 	<ul style="list-style-type: none"> ▪ Gathers information about the product or service and about the merchant or lessor ▪ Identifies the responsibilities of both parties ▪ Recognizes harassment and fraud ▪ Uses strategies to avoid impulse buying ▪ Lists his/her consumer rights ▪ Defends his/her rights and point of view
<ul style="list-style-type: none"> ▪ Evaluating the need to use credit 	<ul style="list-style-type: none"> ▪ Defines his/her priorities ▪ Takes his/her ability to pay into account ▪ Evaluates the risk of debt ▪ Evaluates the probability of savings or satisfaction associated with the type of credit ▪ Calculates interest and costs
<ul style="list-style-type: none"> ▪ Prevention 	<ul style="list-style-type: none"> ▪ Recognizes marketing strategies ▪ Protects his/her personal information ▪ Removes his/her name from mailing lists ▪ Posts a sign prohibiting solicitation on his/her door ▪ Consults consumer protection agencies to learn preventive measures ▪ Identifies consumer rights with respect to unwanted or abusive solicitation

Compulsory Elements and End-of-Course Outcomes

The compulsory elements are those that the teacher must absolutely take into account when designing learning situations.

Class of Situations

Solicitation

Categories of Actions

- Reactions to solicitation
- Evaluating the need to use credit
- Prevention

Operational Competencies

Acts methodically

- Learns about the product or service, the merchant or lessor, and the conditions of the agreement
- Applies preventive measures adapted to the context
- Consults an agency or resource person

Exercises critical and ethical judgment

- Identifies solicitation strategies
- Takes a critical approach to information
- Uses discernment to evaluate the need to use credit
- Anticipates the financial, social and environmental impact of his/her decision
- Uses appropriate protective and defensive strategies

Essential Knowledge

- Consumer behaviours
- Incentives to buy
- Consumer process
- Concept of consumer vigilance
- Credit
- Consumer rights

The end-of-course outcomes describe how adults learners make use of the compulsory elements to deal with the real-life situations addressed in the course.

End-of-Course Outcomes

In order to deal with the class of situations *Solicitation*, adult learners examine the steps involved in the consumer process.

When they react to solicitation, adult learners identify the strategies used by merchants to incite consumers to buy. Aware of these manoeuvres and vigilant with respect to their own reactions, they remain critical and gather information about the product or service, the vendor or lessor and the conditions of the agreement. They follow the steps in the consumer process methodically, taking their priorities and their ability to pay into account before doing the transaction.

They use discernment when evaluating the need to use credit to purchase a product or service, taking into account the characteristics of the type of credit and the risk of debt it entails.

Adult learners apply preventive measures adapted to the consumer context in order to avoid unwanted solicitation. Aware of the different types of consumer behaviour, errors and fraud, they use the appropriate protective and defensive strategies. They consult agencies or resource people if they have doubts about the legality of a contract or company, or to obtain information about their consumer rights. Their vigilance and methodical consumer approach enables them to anticipate the financial, social and environmental impact of their choices and to make an enlightened decision.

Evaluation Criteria

- Is vigilant when faced with solicitation
- Wisely evaluates the need to use credit
- Applies the appropriate preventive measures

Operational Competencies

The contribution of each operational competency is described in terms of the actions that are appropriate for dealing with the real-life situations in this course. These operational competencies are addressed in other courses and therefore all of the courses taken together contribute to their development.

In this course, only the following operational competencies are addressed: *Acts methodically* and *Exercises critical and ethical judgment*.

Contribution of the Operational Competency *Acts methodically*

The operational competency *Acts methodically* enables adult learners to be vigilant consumers, taking the time to analyze the situation in order to deal with it more effectively.

In situations involving solicitation, adult learners gather information about the product or service, the merchant or lessor and the conditions of the agreement, taking their ability to pay into account. To deal with unwanted solicitation and to avoid making consumer decisions they will regret later, adult learners apply preventive measures adapted to the context.

In the case of abusive solicitation, or when they are unsure of their rights or about a company or contract, they consult the appropriate agency or resource person in order to put a stop to the harassment or to obtain information and advice.

This competency enables adult learners to mobilize the resources they need to deal with situations involving solicitation and to select appropriate strategies to protect themselves.

Contribution of the Operational Competency *Exercises critical and ethical judgment*

The operational competency *Exercises critical and ethical judgment* enables adult learners to put the information they gather in perspective and to evaluate the stakes involved in a consumer transaction. It encourages them to examine their consumer rights and responsibilities.

In situations involving solicitation, adult learners identify the strategies used by merchants. Aware of their potential reaction and the consumer or media pressure on them to consume, they remain critical of the information they are given. They take the time to analyze it, qualify it and evaluate its reliability.

They make enlightened decisions concerning the need to use credit, based on actual figures. They anticipate the financial, social and environmental impact of their decision. They use the appropriate preventive and defensive strategies to deal with unwanted solicitation in order to avoid the risk of getting into debt or being taken in.

Adult learners who exercise critical and ethical judgment evaluate the potential consequences of their consumer choices and actions.

Essential Knowledge

Consumer behaviours

- Types of rational and emotional consumers (rational, impulsive, compulsive)

Incentives to buy

- Marketing techniques (sensual, affective or cognitive appeal)
- Planned obsolescence
- Preventive strategies

Consumer process

- Recognizing the problem
- Gathering information (e.g. price, quality, usefulness, payment methods)
- Evaluating options based on their ability to pay (comparison, price-quality ratio)
- Purchasing and using a product or service
- Evaluating a purchase after the fact (satisfaction or dissatisfaction)

Concept of consumer vigilance

- Reading and understanding consumer obligations
- Verifying the reliability of a company, information, or a product or service
- Recognizing fraud
- Keeping receipts and contracts
- Protecting personal information

Credit

- Concept of credit
- Interest rates and charges
- Access to credit

Consumer rights

- Consumer protection agencies
- Admissibility of a request (exchange or reimbursement policy)
- Recourse (steps involved in filing a complaint)

Attitudes

The following attitudes are provided as suggestions only. The development of these attitudes can help adults to become more competent in dealing with the real-life situations in this course.

Self-control	Self-confidence
Self-control helps consumers remain calm in order to objectively analyze a situation involving solicitation. It enables them to be more cautious and make more enlightened decisions, thereby taking the appropriate action, even in situations involving conflict.	Self-confidence enables adults to determine where they stand and to be vigilant and assertive consumers. The more information a person has, the more self-confident he or she is.

Complementary Resources

The following resources are provided as suggestions only and consist of references that may be consulted in learning situations.

Social Resources	Material Resources
<ul style="list-style-type: none">▪ Government consumer protection agencies▪ Consumer associations and networks▪ Office of Consumer Affairs▪ Better Business Bureau of Canada▪ Marketing associations▪ Budget assistance services▪ Regulatory agencies▪ Environmental awareness groups	<ul style="list-style-type: none">▪ Newspapers and electronic media▪ Advertising and promotional materials▪ Consumer guides▪ Documentation on credit and debt▪ Sample budget▪ Calculator▪ The Internet▪ Sample invoices and contracts▪ Atlas or world map▪ Specialized documents and programs

Contribution of the Subject Areas

The contribution of other subject areas, in particular knowledge related to Languages and to Mathematics, Science and Technology, is also useful for dealing with the real-life situations in this course. The elements identified for each subject area are not compulsory and do not constitute prerequisites.

Subject Area: Languages

Program of Study: *English, Language of Instruction*

Course (Presecondary): *Lifestyle Options*

- Categories of actions related to the class of situations *Using language for consumer transactions*

Course (Secondary): *Rights and Responsibilities*

- Categories of actions related to consumer rights and responsibilities in the class of situations *Using language to exercise rights and responsibilities*

Subject Area: Mathematics, Science and Technology

Program of Study: *Mathematics*

- Using set notions to classify, compare and group together different elements
- Performing calculations using decimals and rational numbers to evaluate the cost of a purchase or lease
- Calculating proportions in order to verify price-quality ratios
- Calculating percentages in order to estimate interest rates
- Consulting and interpreting statistics on solicitation and debt

Program of Study: *Computer Science*

- Producing letters or other documents using word processing software
- Finding information on the Web or in specialized electronic media
- Observing Internet solicitation
- Verifying the security of a Web site before conducting a transaction on-line

Andragogical Context

The *Consumer Habits* program requires adult learners to demonstrate their ability to think, analyze and act methodically. At the centre of the learning process, they are called upon in the course *Consumer Vigilance* to consider the different aspects of a situation involving solicitation, i.e. the product and their own personal needs, resources, limitations, values and environment. They learn to deal with a variety of information, comparing and analyzing it in order to express an opinion and make enlightened consumer decisions.

As much as possible, the teacher should design the learning situation in conjunction with the adult, define the problem to be addressed and apply past experience. He or she focuses on the way in which the adult learners organize their learning approach to construct knowledge and develop critical judgment and the ability to act methodically. Consequently, the learning situation must be related to the adult learner's needs. Placed in a real-life learning situation, adult learners recognize the potential for immediate application, which stimulates their motivation and commitment. Thus, they feel that their differences and needs are being taken into account.

This course favours approaches that enable adult learners to see themselves as decision makers and as having a certain power,

manifested in their consumer choices and habits. A wide variety of resources can facilitate learning. For example, using sample invoices and contracts, consumer protection guides, sample budgets and Internet searches makes learning more interesting and introduces adult learners to documents or tools that may appear daunting. Large amounts of consumer and personal finance information are available from different government departments and agencies by telephone or over the Internet. The use of statistics could enrich adults' analysis of the consequences of certain consumer behaviours common in today's society.

Some adult learners may have serious problems in this area. Their personal situation may render the learning context more difficult. It is important to respect the confidentiality of personal information, such as a learner's income or debt level. For this reason, it is better to use simulations. The teacher must use tact and be able to maintain control and direction in discussions. As needed, he or she may play down certain reactions or comments. The teacher should also make sure that the appropriate words are used to describe certain consumer behaviours in order to avoid insulting the more vulnerable adults in the class.

Learning Situation

The learning situation that follows is provided as an example to show teachers how the principles of the education reform can be applied in the classroom.

It is authentic in the sense that it addresses a real-life situation (taken from the class of situations in the course) that adults may find themselves in. It is sufficiently open and comprehensive to allow adult learners to explore several important aspects related to dealing with this real-life situation.

The examples of actions presented in the course help the teacher to identify those actions that an adult would take to deal with the real-life situation. The teacher can then refer to these examples in order to develop pertinent learning activities.

The learning situation is organized in terms of the three steps of the teaching-learning process, which are as follows:

- planning learning
- actual learning
- integrating and reinvesting learning

These steps highlight the principles of the education reform insofar as they encourage adults to be active, to reflect on their learning and to interact with their peers when the learning context is suitable. They include learning activities and may also include evaluation activities intended to support adults in the learning process.

These activities help learners to construct knowledge related to the compulsory elements of the course that are targeted by the learning situation concerned: one or more categories of actions, essential knowledge and the actions of the operational competencies associated with the categories of actions.

The example provided also refers to certain teaching strategies—pedagogical methods and techniques—that can be selected according to the learners, the context and the learning environment. Certain learning strategies may also be suggested, as well as a variety of material and social resources.

Example of a Learning Situation

A Good Deal?

The situation proposed in the class *Solicitation* is installment payments. In order to contextualize the situation, the teacher presents a mail-order advertisement from a company offering a compact stereo system, with no deposit or payment for the next six months. After that time, interest charges apply. Adult learners are asked to react to the solicitation and evaluate their recourse with respect to this type of credit, using the operational competencies *Acts methodically* and *Exercises critical and ethical judgment*.

In order to activate their knowledge, adult learners are asked to identify the incentives in the advertisement. They share their results with the class and the teacher writes them on the board. The teacher also provides illustrations or concrete examples of different types of incentives. During a class discussion, the adult learners suggest possible reactions to these incentives based on the three types of consumer behaviours studied.

They then move on to two steps in the consumer process, i.e. gathering information and evaluating their options based on their ability to pay. The teacher gives a lecture on the consumer process. Then he or she asks each adult to plan how to gather information and analyze the price-quality ratio by comparing equivalent products available on the market. He or she hands out different sample budgets to draw out different perspectives and enrich the discussions. He or she validates each adult learner's plan.

Once they have determined their ability to pay based on the budget provided (concept previously addressed), the adult learners consult different information sources individually or in groups. They do

research on the Internet, or consult advertising brochures or magazines devoted to the product with a view to analyzing the price-quality ratio (e.g. quality, guarantee). They compile their results in a comparative table (in electronic format or on hard copy). They may decide to make a collage of illustrations cut out of magazines. Then, with or without the teacher's help, they do calculations and discuss the consequences of installment payments.

After compiling their data, adult learners participate in a class discussion of the steps to take to verify the credibility of a company (concept of consumer vigilance). The teacher adds to their information, referring to a consumer protection guide. The adult learners are now ready to research different companies. They compile their results and participate in a class discussion of the importance of taking this information into account when making a purchase.

Then the adult learners are given two sample contracts: one of them legal, the other questionable. They read the contracts as a class then form teams to identify the information required by law in the first one and, in the second, the five indicators of fraud inserted by the teacher. The adult learners refer to the *Canadian Consumer Handbook*, available on-line. The teacher limits the analysis to essential basic information.

The final step consists in verifying the legality of the offer. Once they have compiled all their data (legality and reliability of the company, their ability to pay, analysis of the price-quality ratio), adult learners select the best offer or decide not to make a purchase at all. They

choose the appropriate reaction to the solicitation. To present their results, they prepare a simulation with a classmate in which one plays the role of a consultant and the other, a client seeking advice on spending wisely. They use their comparative table or collage.

The adult learners review their approach by writing a short text on what they learned and changes they would make in a similar situation. This text could be shared with the class. They fill out a self-evaluation form in order to explain the actions related to the operational competencies used in this learning situation. To apply and reinforce their learning, they could be asked to advise a friend who is thinking about buying a new television set, digital camera or other product on installments.

Elements of the Course Addressed by the Learning Situation

Class of Situations	
Solicitation	
Learning Situation	
A Good Deal?	
Categories of Actions	
<ul style="list-style-type: none"> Reactions to solicitation Evaluating the need to use credit 	
Operational Competencies	Essential Knowledge
<ul style="list-style-type: none"> Acts methodically Exercises critical and ethical judgment 	<ul style="list-style-type: none"> Incentives to buy Consumer process Concept of consumer vigilance Credit
Complementary Resources	
<ul style="list-style-type: none"> Advertising Sample contract Sample budget Calculator 	<ul style="list-style-type: none"> Budget assistance service Specialized programs Consumer guide



