

Course  
**Consumer Protection**  
**SST-P141-2**  
Presecondary





**“Why buy a new mattress if you’re going to lose sleep over how you’re going to pay for it?”**

**Patrick Sébastien**

**Carnet de notes**

## **Presentation of the Course *Consumer Protection***

---

The course *Consumer Protection* is designed to help adult learners deal competently with real-life situations in which they must make consumer decisions to satisfy their basic needs.

It helps them understand the importance of adopting preventive attitudes as consumers.

By the end of the course, adult learners will have gained a methodical and critical approach to satisfying their needs and using the resources available to them. They will be able to effectively plan a lease, a purchase or the use of a service. This will give them better control over 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: *Basic consumer habits*.

These real-life situations, in which adult learners do transactions or make purchases to satisfy their basic needs, are extremely varied, for example buying a piece of furniture, school supplies or food; participating in a sport; or using a telephone service.

Consumers need to exercise caution and discernment in these situations. Adult learners must be able to gather information about and compare a multitude of products, services and business or

financial arrangements. They must think about their priorities and their ability to pay, and adopt measures to avoid problems and disputes.

The situations dealt with in this course involve only the most common transactions and purchases with merchants or building owners.

Class of Situations	Examples of Real-Life Situations
Basic consumer habits	<ul style="list-style-type: none"><li>▪ Buying school supplies</li><li>▪ Buying seasonal clothing</li><li>▪ Buying furniture</li><li>▪ Renting an apartment</li><li>▪ Buying groceries</li><li>▪ Choosing a means of transportation (to get to work, school, recreational activities, etc.)</li><li>▪ Using a telephone service</li><li>▪ Registering for a leisure activity</li><li>▪ Participating in a sport</li></ul>

## 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"><li>▪ Evaluating his/her priorities</li></ul>	<ul style="list-style-type: none"><li>▪ Establishes his/her needs (e.g. personal, family)</li><li>▪ Takes his/her obligations into account</li><li>▪ Establishes selection criteria</li><li>▪ Takes future expenses or obligations into account</li><li>▪ Considers his/her ability to pay</li></ul>
<ul style="list-style-type: none"><li>▪ Evaluating different products and services</li></ul>	<ul style="list-style-type: none"><li>▪ Compares characteristics, prices, quantities and quality</li><li>▪ Compares payment methods, guarantees and after-sale service</li><li>▪ Compares the advantages and disadvantages of different products or services</li><li>▪ Consults references for the merchant or building owner</li><li>▪ Consults specialized magazines or agencies</li></ul>
<ul style="list-style-type: none"><li>▪ Taking preventive measures</li></ul>	<ul style="list-style-type: none"><li>▪ Verifies the condition of the product</li><li>▪ Verifies the purchase or rental policy</li><li>▪ Calculates costs</li><li>▪ Recognizes the legal and financial implications of the contract</li><li>▪ Verifies the credibility of the company and the validity of the contract</li><li>▪ Keeps records</li><li>▪ Consults consumer protection agencies</li></ul>

## **Compulsory Elements and End-of-Course Outcomes**

---

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

<b>Class of Situations</b>	
Basic consumer habits	
<b>Categories of Actions</b>	
<ul style="list-style-type: none"><li>▪ Evaluating his/her priorities</li><li>▪ Evaluating different products and services</li><li>▪ Taking preventive measures</li></ul>	
<b>Operational Competencies</b>	
Acts methodically	Exercises critical and ethical judgment
<ul style="list-style-type: none"><li>▪ Classifies his/her needs in order of priority</li><li>▪ Is systematic in his/her comparisons</li><li>▪ Verifies his/her understanding of the obligations considered</li><li>▪ Keeps records of transactions or operations</li><li>▪ Updates his/her budget</li></ul>	<ul style="list-style-type: none"><li>▪ Analyzes his/her real motivations</li><li>▪ Makes decisions based on his/her ability to pay</li><li>▪ Analyzes the consequences of his/her choices</li><li>▪ Re-evaluates his/her selection criteria</li><li>▪ Consults a third party</li></ul>
<b>Essential Knowledge</b>	
<ul style="list-style-type: none"><li>▪ Consumer behaviours</li><li>▪ Consumer process</li><li>▪ Personal budget</li><li>▪ Financial services</li></ul>	<ul style="list-style-type: none"><li>▪ Saving strategies</li><li>▪ Information to be obtained before signing a contract</li><li>▪ Consumer protection services</li></ul>

The end-of-course outcomes describe how adults 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 *Basic consumer habits*, adult learners take a methodical and critical approach to consumption.

Aware of the type of consumer they are and the risks involved, they analyze their real motivations and classify their needs in order of priority. They consider different saving strategies and re-evaluate their selection criteria.

When they evaluate different products and services, they compare them systematically and verify their understanding of the related financial and legal obligations. They analyze the possible consequences of their choices and make decisions based on their ability to pay. They evaluate their intentions based on their personal budget. Before making a decision and committing to a transaction, they verify the contract they are about to sign.

Adult learners take the necessary preventive measures. They recognize the different financial services that could prove useful and update their budget in order to monitor their financial situation and ensure their solvency. They consult a third party, for example a resource person at a consumer protection agency, as needed. They keep records of their transactions and all other relevant documents.

## Evaluation Criteria

---

- Evaluates his/her priorities objectively
- Systematically evaluates the different products and services
- Methodically applies 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* plays an important role in dealing with real-life situations related to consumption, since it enables adult learners to engage in a methodical process that allows them to avoid actions that are unnecessary, inappropriate or likely to result in debt.

With respect to basic consumer habits, adult learners who act methodically classify their needs in order of priority in view of their obligations and their ability to pay. Once convinced of the necessity and feasibility of the transaction, they systematically compare their options and verify their understanding of the legal and financial obligations of the parties involved. They keep the necessary records and all other useful documentation, and update their budget in order to monitor their financial situation and make sure they are able to meet their obligations.

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

The operational competency *Exercises critical and ethical judgment* enables adult learners to meet their basic needs in a realistic manner and in accordance with their values. They learn to analyze and interpret the consequences of consumer choices and to make more enlightened decisions.

When planning a lease or purchase or the use of a service related to basic consumer habits, adults who exercise critical and ethical judgment analyze their real motivations based on an objective look at the situation. They make a decision based on their ability to pay in order to avoid getting into debt, and analyze the consequences of their choices. If necessary, they re-evaluate their selection criteria and consult a third party to validate their choice.

# Essential Knowledge

## Consumer behaviours

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

## Consumer process

- Recognizing a problem
- Gathering information (e.g. price, quality, usefulness, payment methods)
- Evaluating options (comparison, price-quality ratio)
- Purchasing or using a product or service
- Evaluating a purchase after the fact

## Personal budget

- Concept of ability to pay
- Keeping receipts (filing bills and transaction records)

## Financial services

- Types of services (the most common)

## Saving strategies

- Reducing, repairing, recycling and reusing
- Community organizations and services (e.g. institutional kitchen, used clothing store)

## Information to be obtained before signing a contract

- Credibility of the company or building owner
- Terms and conditions applicable to the purchase or lease, return policy, deposits

## Consumer protection services

- Agencies and associations (the most common and accessible)

## 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.

Caution	Rigour
Caution enables adults to evaluate the consequences of their actions and to weigh the pros and cons before making a decision.	Rigour is needed for a serious and accurate analysis. It guarantees the reliability needed to make enlightened consumer decisions.

## 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"><li>▪ Government consumer protection agencies</li><li>▪ Food banks</li><li>▪ Helping agencies</li><li>▪ Financial institutions</li><li>▪ Government services</li><li>▪ Community services</li><li>▪ Budget assistance services</li><li>▪ Government rent control agencies</li><li>▪ Consumer associations and networks</li></ul>	<ul style="list-style-type: none"><li>▪ Newspapers and electronic media</li><li>▪ Radio and television shows</li><li>▪ Advertising</li><li>▪ Specialized magazines</li><li>▪ Rent form</li><li>▪ Sample contracts</li><li>▪ Sample invoices</li><li>▪ Consumer guides (provincial and federal)</li><li>▪ The Internet</li><li>▪ Calculator</li><li>▪ Sample budget</li><li>▪ Documents from financial institutions</li><li>▪ Statistics</li><li>▪ Word processing software</li></ul>

## 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): *Opening Doors*

- Categories of actions related to consumer transactions in the class of situations *Using language for the essentials of daily life*

##### Course (Presecondary): *Lifestyle Options*

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

### Subject Area: Mathematics, Science and Technology

#### Program of Study: *Mathematics*

- Using set notions to classify goods, resources and needs in different categories
- Performing calculations using fractions and decimals when planning a transaction, a purchase or a lease
- Calculating time when verifying information or estimating amounts

#### Program of Study: *Computer Science*

- Searching the Web and consulting sites providing information about consumer habits or goods and services
- Consulting on-line advertising
- Consulting sites of retail merchants and other businesses
- Consulting Web sites on budgeting
- Requesting information by e-mail or using word processing software

## 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 Protection* to adopt a conscientious approach to meeting their basic consumer needs. The learning situations in the program are designed to help them manage their consumer habits. Consequently, adult learners must decode various pieces of information, evaluate different factors and issues at stake and compare their options. They determine the measures they need to take to act methodically and exercise critical and ethical judgment. Finally, they evaluate their approach and take a critical look at their attitudes.

In this context, the teacher plays the role of guide and facilitator. He or she may, if possible, 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 the adult learners to documents or tools that may appear daunting.

Throughout the learning process, the teacher should be attentive and redirect the adult learner's methodology and reflection as needed by giving examples or hints. He or she is available to validate each step of the reflective and interactive process. The teacher should intervene skillfully in order to ensure enriching and respectful discussions. The use of simulations, especially in activities involving personal finances and the analysis of consumer behaviour, is recommended in order to avoid any uncomfortable situations.

## 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

## Choosing a Means of Transportation

The situation proposed in the class *Basic consumer habits* is *Choosing a means of transportation*.

The teacher uses a learning context to contextualize the situation. The adult learners must decide whether to purchase or lease a car or use public transportation. They must identify the advantages and disadvantages of each of these options. At the end of the different learning activities, each adult learner is asked to present an analysis of the three options in table form, using the operational competencies *Acts methodically* and *Exercises critical and ethical judgment*. They could work individually, but the teacher may decide to form pairs or groups of three. Some of the learning activities will take place as a class.

The teacher provides fictional financial information in the form of a budget. He or she gives each adult learner a different classified ad for the lease of a new car or the purchase of a used car. A variety of ads ensures different results at the end of the analysis. The adult learners could also be asked to look for cars in newspapers or on the Internet. If so, more time should be devoted to the activity. For the public transportation option, adult learners must do an Internet search to find out rates, routes and schedules in the area.

As a class, the adult learners establish the steps involved in finding the best option (concept of consumer process introduced earlier). Once the plan has been established and validated by the teacher, it is input electronically and kept in the appropriate file.

Each adult learner must then determine his or her transportation needs (e.g. frequency, distance) and record them in the file following the plan. Then the teacher gives a lecture on the concept of ability to pay. Using a calculator, each adult learner establishes his or her ability to pay on a monthly basis, based on the information provided in the fictional budget, and verifies the accuracy of his or her results with the teacher.

Once the adult learners have established their ability to pay, the class lists factors that can influence a consumer choice (e.g. appearance, need for respect, concern for the environment). After having established a few factors that can influence a consumer choice, the teacher reviews the vocabulary associated with them, drawing attention to the ethical aspect of consumption. Finally, he or she provides a short list of the factors the adult must consider in his or her analysis. Everyone is now prepared to compare the different options.

The comparison between leasing a new car and purchasing a used car is preceded by an activity in which adult learners gather information about prices, costs, resale values and guarantees and record it in a table. Specialized magazines are available to determine the best price-quality ratio. This information is also recorded in the adult learners' individual files.

As a class, adult learners seek evaluation criteria to establish the price-quality ratio. The teacher reviews this point and explains the concepts raised. Each adult learner then consults the local transit company's Web site and finds the necessary information about

rates, routes and schedules. This information is added to the table (in electronic format or on hard copy), as is the ability to pay. The adult learner writes a half-page persuasive text about the advantages and disadvantages of each of the three options, with supporting figures, and concludes by saying which option he or she considers best.

In turn, the adult learners present their results. Working together, the class chooses the best option. Finally, each adult learner describes the difficulties encountered during the analysis and proposes solutions for facilitating the process in a similar situation.

In this situation, adults learn the importance of taking the time to gather information and compare different options before making a consumer decision. This recognition enables them to adopt a methodical and critical consumer approach.

## Elements of the Course Addressed by the Learning Situation

Class of Situations
Basic consumer habits
Learning Situation
Choosing a Means of Transportation
Categories of Actions
<ul style="list-style-type: none"><li>▪ Evaluating his/her priorities</li><li>▪ Evaluating different products and services</li></ul>
Operational Competencies
<ul style="list-style-type: none"><li>▪ Acts methodically</li><li>▪ Exercises critical and ethical judgment</li></ul>
Essential Knowledge
<ul style="list-style-type: none"><li>▪ Recognizing a problem</li><li>▪ Gathering information</li><li>▪ Evaluating options</li><li>▪ Concept of ability to pay</li><li>▪ Community organizations and services</li><li>▪ Agencies and associations</li></ul>
Complementary Resources
<ul style="list-style-type: none"><li>▪ Advertising</li><li>▪ Sample budget</li><li>▪ Calculator</li></ul>
<ul style="list-style-type: none"><li>▪ Specialized magazines</li><li>▪ Sample contracts</li><li>▪ Word processing software</li></ul>



