

Consumer Products Laws & Agencies

Summary

Students will understand the rights and responsibilities of buyers and sellers, the process of comparison-shopping, consumer protection laws, and agencies.

Main Core Tie

Adult Roles and Financial Literacy

[Strand 3 Standard 2](#)

Materials

- [Vocabulary worksheet and key](#)
- [Personal Consumer Rating Scale](#)
- [Being a Wise Consumer Lecture Notes](#)
- [Guidelines for Consumers Transparency](#)
- [Consumer Lab Teacher Notes](#)
- [Consumer Lab Worksheet](#)
- [Consumer Purchasing Assignment](#)
- [Shop Till You Drop Worksheet](#)
- [Consumer Rights and Responsibilities Lecture Notes](#)
- [Consumer Rights and Responsibilities Transparency Version 1](#)
- [Consumer Rights and Responsibilities Transparency Version 2](#)
- [Consumer Rights and Responsibilities Worksheet](#)
- [Consumer Rights Group Activity](#)
- [Consumer Product Research Assignment](#)
- [Consumer Research Performance Objective](#)
- [Consumer Case Studies](#)
- [Consumer Complaint Letter Instructions](#)
- [Consumer Complaints or Compliments Transparency](#)
- [Consumer Complaints or Compliments Lecture Notes](#)
- [Letter of Complaint Assignment](#)
- [Consumer Agencies and Sources of Assistance Transparencies](#)
- [Consumer Agencies and Sources of Assistant Worksheet](#)

Instructional Procedures

Vocabulary

Use the [vocabulary worksheet and key](#) (pdf).

Primary Vocabulary

Goods

Services

Advertisement

Consumer

Better Business Bureau (Bbb)

Food And Drug Administration (Fda)

Consumer Product Safety Commission (Cpsc)

Federal Trade Commission (Ftc)

Bureau Of Consumer Protection
Warranty
Unfair Trade Practice
Supply
Second
Service
Producers
Monopoly
Needs
Impulse Buying
Comparison Shopping
Name Brand
Store Brand
Generic Brand
Full Warranty
Limited Warranty
Implied Warranty Of Merchantability
Implied Warranty Of Fitness

FCCLA Activity

Refer to the information on the [FCCLA website](#) on Financial Fitness:

- Banking Basics - Conquer bank accounts, credit, and investments
- Cash Control - Track and plan personal spending
- Making Money - Sharpen on-the-job financial fitness
- Consumer Clout - Become a savvy spender

Introduction

Have students brainstorm things to consider when making a purchase. We decide to satisfy a need by making a purchase. We then determine that we can afford the cost. Then we look at the alternatives (choices) available to us in regards to that purchase (new car or used car, etc.) The amount of information we gather will depend on whether the product is consumable (used up or thrown away after use) or not. You will usually make a more satisfying purchase of reasonably expensive items if you research your alternatives. There are several things to consider.

Content Outline, Activities and Teaching Strategies

(All options do not necessarily need to be taught. Select ones to cover standards and objectives and according to your district policies.)

Option 1: Motivator Personal Rating Scale

Answer the following questions on the [Personal Consumer Rating Scale](#) (pdf) with either a yes a no, except for #1 give an honest answer. Indicates what type of consumer you may be.

Option 2: Being a Wise Consumer

Using the [Being a Wise Consumer Lecture Notes](#) (pdf) and [Guidelines for Consumers Transparency](#) (pdf) discuss how to be a wise consumer.

Option 3: Consumer Lab

Have students compare various brands of several items on the [Consumer Lab worksheet](#) (pdf). See [Consumer Lab Teacher Notes](#) (pdf) for instructions on how to set up the lab. (Be careful not to overlap with products other teachers may be using--such as household products rather than foods.)

Option 4: Consumer Purchasing Assignment

Have students select a product they would like to purchase. The [Consumer Purchasing Assignment worksheet](#) (pdf) is their HOMEWORK assignment to compare three different brands of the same item and then decide which product they would buy (they do not purchase the item.)

Option 5: Grocery Store Scavenger Hunt

You will need to discuss unit pricing prior to this experience. Call a local grocery store within walking distance and ask if your students could come during their class period or you can assign it for homework. The students will need to work in pairs/groups to complete the [Shop Til You Drop Worksheet](#) (pdf) at the grocery store. They may need to use a calculator. They will need to remember to be respectful of others and of the store.

Option 6: Consumer Rights and Responsibilities

Using the transparency and information [Consumer Rights and Responsibilities Notes](#) and [transparency 1](#) (pdf) and [transparency 2](#) (pdf) present and discuss each right and responsibility and give personal examples or examples included with this lesson. Have students complete the [Consumer Rights and Responsibilities Worksheet](#) (pdf).

Option 7: Consumer Rights Group Activity

Read each right carefully then in a group, select one consumer right. Make a list of how this consumer right affects producers of goods you buy. Give specific examples on the [Consumer Rights Group Activity Worksheet](#) (pdf).

Option 8: Poor Purchase Parade

Tell the students prior to class to bring poor purchases they have made to share with the class in a "Poor Purchases Parade." Each student that brings a product can share the reasons for the purchase, i.e., it was late at night, it was on sale, etc.

Option 9: ARFL #5 Performance Objective A

Select an item to purchase. Research and compare at least three brands using consumer information resources. Use the decision-making process to determine which product to buy. Complete the worksheets on [Consumer Product Research](#) (pdf).

Option 10: Consumer Case Studies

Have the students complete the [Consumer Case Studies](#) (pdf). This may be completed in pairs or as a group.

Option 11: Consumer Complaints/Compliments

Using the [Consumer Complaints](#) or [Compliments Notes](#) (pdf) and [Transparency](#) (pdf) discuss how to write a letter of complaint/compliment. Assign the students to write letters of their choice. The situation or problem may be real or fictitious and may involve the purchase of either a product or a service. Each component of the letter must be included. Use the [Letter of Complaint assignment](#) (pdf).

Option 12: Consumer Agencies and Sources

Use the [Consumer Agencies and Sources of Assistant Transparencies](#) (pdf) to have a class discussion and complete the [Consumer Agencies and Sources of Assistant Worksheet](#) (pdf).

Option 13: Guest Speaker

Ask a speaker from the Better Business Bureau or the Utah State Consumer Protection Office (801-530-6601) to speak to the class about consumer rights, responsibilities, and fraud.

Agencies to contact:

Utah State Consumer Protection Office (801-530-6601) (NOTE: Request must be submitted in writing, allowing ample time to schedule a speaker.)

Division of Consumer Protection, 160 East 300 South, SLC, 530-6601. Department of Financial Institutions, Box 89, SLC, 84111, 801-538-8849

Summary/Evaluation

A good consumer is a good influence on society. He/she can affect appropriate changes in business and manufacturing policies and procedures that can benefit many people.

Authors

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