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| **Clip Title** | **Synopsis** | | **Activity/Question suggestions** | **Additional resources** |
| **To the Max** | Family life is disrupted by  very poor consumer credit choices. | 1. Josh is incurring many debts. Name as many as you can.  2. What are the two events that make Josh’s credit situation become critical?  3. Explain the car insurance dilemma faced by Josh.  4. Conduct a survey of students in your class about whether their mobile phone is Prepaid or on a Plan. Do the results surprise you? Why?  5. Kaz tells Sammie ‘I hate being a walking ad!’ What do you think this means?  6. Explain what a ‘bad credit rating’ means. What effect may it have on future purchases by Josh?  7. ‘Living to the Max!’ is the title and key theme in this video clip. What is the lesson that Josh learns the hard way about Living to the Max!  8. Form a small group, and discuss your views on the most appropriate age for a young person to get a credit card.  9. Film the discussion using a video camera or a mobile phone camera.  10. Consider getting a popular comic strip. Using a camera with voice recorder or similar, capture a comic strip scene by scene and include a voice over. | | Phone  Consumer Affairs Victoria:  1300 55 81 81  Web sites  [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au)  Text resources  Downloadable from Consumer Affairs Victoria – schools education resources: [www.consumer.vic.gov.au/consumer](http://www.consumer.vic.gov.au/consumer) stuff |

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| **Clip Title** | **Synopsis** | **Activity/Question suggestions** | **Additional resources** |
| **Car Trouble** | A disreputable used car salesman shows us some of the tricks that may be used to persuade a customer to buy a car that is initially not within a customer’s price range (to upsell). | 1. There are ten tips for successful selling revealed during this clip? List any five.  2. What considerations does the young man have for the type of car he wants?  3. What is the limit the young man has for purchasing a car? How much is the gap between that and the price for the car the salesman is trying to sell him?  3. What is the salesman’s solution to the gap in finances? Why can this solution be dangerous for a consumer?  4. The salesman gets him to sign a waiver form. In discussion with your class, establish what the waiver form refers to, and find out the consequence of signing a waiver form.  5. Look back at your answer to Q.1. Which one of the tips you selected has the most impact on the young man. Explain your answer.  6. What other forms of advertising in the media use similar techniques to those shown in this clip?  7. Form a small group, and script a scene in which a young person is talking to a used car salesman. Show how a knowledgeable young person would reply to some of the lines used by the car salesman in the video clip.  Film the scene using a video camera or a mobile phone camera. | Phone  Consumer Affairs Victoria:  1300 55 81 81  Web sites  [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au) [www.vicroads.vic.gov.au](http://www.vicroads.vic.gov.au/)  Text resources  Downloadable from Consumer Affairs Victoria – schools education resources: [www.consumer.vic.gov.au/consumer](http://www.consumer.vic.gov.au/consumer) stuff  Note  The waiver form (see Activity 4) refers to a consumer’s right to a cooling off period after signing a contract. |

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| **Dream phone** | This is a two part clip. Follow  the story of Loz as she enters into a contract to get the newest mobile phone. Credit problems ensue and help is needed from a financial counsellor. | Part A  1. Why does Loz feel she needs to update her ‘brick’ mobile phone?  2. How does Loz reassure her mother’s concerns about the usage on the new phone?  3. What are the four consequences of Loz being unable to pay off her mobile phone bill?  4. How will a bad credit rating affect Loz in the future?  5. Why is Loz’s mother in trouble?  6. Form a small group, and discuss the mistakes made by Loz. Create a list of Do’s and Don’ts that young people should be aware of when purchasing a mobile phone. Share your group’s list with the other groups in your class.  7. Capture on film the list of Do’s and Don’ts – use graphic cues to highlight the key messages in your list.  Part B  1. What is the very first thing that Loz should have done?  2. What does the term ‘paper trail’ mean? Why is it important to have done this?  3. What does the term TIO mean? What needs to be established about the conduct of the mobile phone company’s actions? | Phone  Consumer Affairs Victoria:  1300 55 81 81  Web sites [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au/)  Text resources  Downloadable from Consumer Affairs  Victoria – schools education resources: [www.consumer.vic.gov.au/consumer](http://www.consumer.vic.gov.au/consumer) stuff |

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|  |  | 4. What has happened about the messaging service problem that Loz’s mother refers to? Can you list other similar types of services offered by mobile phone companies?  5. List the three consequences that Loz and her mother may face if the ‘telco’ (telecommunications company – mobile phone provider) takes the matter to the Magistrates Court?  6. What offer does the financial advisor/counsellor make to Loz and her mother?  7. Form a small group, and script the conversation back at home when Loz and her mother have ‘the very big talk’.  8. Film the conversation using a video camera or a mobile phone camera. |  |

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| **Clip Title** | **Synopsis** | **Activity/Question suggestions** | **Additional resources** |
| **Rent Shark** | Wanting to rent a shared house? Make sure you follow the troubles encountered by Andy as he moves into a renting situation that seems ‘smooth as silk’! But is it? | 1. What are your initial impressions of Andy and Brendan?  2. What is the initial mistake that Andy made before moving into Brendan’s house?  3. List the problems that Andy encounters in his dealings with Brendan?  4. Research what a ‘notice to quit’ means?  5. What happens to Andy when the police arrive? What happens to Brendan?  6. Compare Andy at the start of the clip and at the end. What are the key differences you can now distinguish?  7. Form a small group and interview Andy and Brendan as if you are an investigative reporter with the aim to establish the rights and responsibilities of tenants and landlords.  8. Film the interview using a video camera or a mobile phone camera. | Phone  Consumer Affairs Victoria:  1300 55 81 81  Web sites [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au/)  Text resources  Downloadable from Consumer Affairs  Victoria – schools education resources: [www.consumer.vic.gov.au/consumer](http://www.consumer.vic.gov.au/consumer) stuff  Note  The red book that Andy has at the end of the clip is:  ***Renting a home: A guide for tenants***  It is available from Consumer Affairs Victoria (see above) or from any real estate agency.  Landlords and agents are obliged to give all tenants a copy of this publication. |

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| **Clip Title** | **Synopsis** | **Activity/Question suggestions** | **Additional resources** |
| **Cyber Scam** | Nothing too good to be true comes for free!  An unwitting consumer is almost duped by an online holiday scam | 1. How did the scammers make contact with Maxine?  2. How did the scammers get her interest?  3. What was the big mistake that Maxine made? Why is this such an error?  4. How much money did the scammers get out of Maxine?  5. What action by James resulted in the money to the scammers being stopped?  6. What is the key message about online prizes that the announcer stresses?  7. What is the key message stressed by Maxine?  8. Form a small group and research one type of consumer fraud (scam). Discuss how the scam operates, and what are the key messages to consumers you would make about this scam.  9. Film a ‘piece to camera’, like the presenter on the clip, in which you warn consumers about the scam. | Phone  Consumer Affairs Victoria: 1300 55 81 81  Web sites [www.consumer.vic.gov.au/scams](http://www.consumer.vic.gov.au/scams) [www.scamwatch.gov.au](http://www.scamwatch.gov.au/) (ACCC) [www.fido.gov.au](http://www.fido.gov.au/) (ASIC)  Text resources  Downloadable from Consumer Affairs Victoria – schools education resources: [www.consumer.vic.gov.au/consumer](http://www.consumer.vic.gov.au/consumer) stuff  The Little Black Book of Scams – available from Scamwatch website (see above) |