

Consumer Protection

Read pages 1.8 of your textbook to help you answer the following questions.

1. What is a rip-off?

A rip-off is a bad financial transaction. Usually it refers to an incident in which a person is overcharged for something or receives goods/services not of the standard expected for the price (bad value for money).

2. Define a scam.

A scam is a scheme that takes money/other goods from an unsuspecting person.

3. Any practice by a seller that is just not reasonable and often illegal is known as...?

Any practice by a seller that is just not reasonable and often illegal is known as unconscionable conduct and consumers are protected from this act thanks to the law - Competition and Consumer Act 2010.

4. Fill in the following table outlining the more common unfair scams and rip off's (1.8)

SCAM/RIP-OFF	DESCRIPTION
Pyramid schemes	In a pyramid scheme you are required to pay a joining fee with the opportunity of earning quick and easy money as you recruit new members. However, most participants will end up losing their money.
False and misleading advertising	Two types of false and misleading advertising: Bait and switch advertising -> involves advertising a few products at reduced and, therefore, enticing prices to attract customers. misleading advertising -> some advertisements use words that are deceptive or claim that a product has some specific quality when it does not (convey a false impression).
Referral selling	In this scam the seller offers the consumer a 'special deal' if she or he buys the product and then supplies the names of potential customers to the trader. The 'special deal' usually takes the form of a discount or commission, which is not always paid.
Special prizes and offers	In this scheme the consumer may scratch a price coupon just to discover that they have won a 'mystery' prize. When they go to collect their prize, they are told they can only receive it if they purchase a certain number of goods. Consumers should be careful of any deal that involves free gifts, prizes, lucky numbers or 'free deals just for you'.
Unordered or unsolicited goods	This practice involves sending unordered goods through the mail and then demanding payment for them. The Competition and Consumer Act 2010 protects you from having to pay for these goods.
Get-rich-quick schemes	In this type of scams, a letter or email arrives offering you the chance to participate in the transfer of money from another country. For your help, you will receive a percentage of that amount. However, you are required to supply your bank account details for the transaction to occur, giving the scammer the opportunity to steal your money.

Module 8 Consumer Protection Worksheet Filled Out

Clemens Wendtner



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FCC Record United States. Federal Communications Commission,1999 **Teaching Economic Awareness** Richard Dunnill,Steve Hodkinson,1988 Home and Career Skills, Grades 7 and 8 University of the State of New York. Division of Occupational Education Programs,1986 **Resources in Education** ,1990 **Driver Education for Safety in Adverse Driving Conditions** Jonathan Skolnik,2008 Under certain adverse driving conditions often times the driver of a vehicle has inadequate training or education and ends up taking wrongful action leading to severe crashes The purpose of this research was to determine the state of the art practices in educating drivers for safety in certain adverse driving conditions and to develop a realistic module of a driver education program addressing that topic In addition the research sought to determine whether any relevant laws and regulations related to driving in the State of Arizona need to be changed in order to properly address safety under adverse driving conditions The study consisted of four main tasks which included a literature review statistical analysis of Arizona crash data a survey of other states regarding their driver education programs and targeted case studies of selected states and other private or semi government agencies involved in driver education curriculum development and implementation It is the recommendation of this report that Arizona continue its on going efforts to convene a driver education task force consisting of both Arizona Department of Education and Motor Vehicle Department representatives with the goal of developing uniform standards for both driver education curriculum and training for driver education instructors to apply to both the public school driver education program and the professional driver training schools In addition because Arizona does not have an existing state level driver education curriculum the state should adopt a complete driver education curriculum as opposed to a module geared towards adverse driving conditions That said should that effort not be possible it is the recommendation of this report that one of the two adverse conditions related modules Montana or Texas Virginia Both of these modules are well designed and thorough and both would serve Arizona well They are similar in their coverage of adverse driving conditions The choice between the two would come down to Arizona s preference between the NIDB model with which the Montana curriculum is more closely aligned and the ADTSEA model with which the Virginia Texas module is more closely aligned *Excel 2003* Robert T. Grauer,Maryann Barber,2004-03 For Introductory Computer courses in Microsoft Office 2003 or courses in Computer Concepts with a lab component for Microsoft Office 2003 applications Master the How and Why of Office 2003 Students master the How and Why of performing tasks in Office and gain a greater understanding of how to use the individual applications together to solve business problems **Resources in Education** ,1982 Index to Media and Materials for the Mentally Retarded, Specific Learning Disabled, Emotionally Disturbed National Information Center for Special Education Materials,1978 **ACCI Newsletter** ,1989 **Previews** ,1980 *Microsoft Office 2003* Robert T. Grauer,Maryann Barber,2004 For Introductory Computer courses in Microsoft Office 2003 or courses in Computer Concepts with a lab component for Microsoft Office 2003

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