

# YOUR CONSUMER RIGHTS

LEARNING SEED COMPANY, 1996 Grade Levels: 10-13+

21 minutes

Sorry. Read the fine print on your purchase agreement. It says, "No returns."



# **DESCRIPTION**

Four young adults discuss a variety of consumers' rights, including written and implied warranties, lemon laws, federal laws, the cooling-off rule, and the importance of reading fine print in contracts.

# **ACADEMIC STANDARDS**

# Subject Area: Life Skills - Thinking and Reasoning

- **★** Standard: Applies decision-making techniques
  - Benchmark: Makes effective decisions about consumer products based on important criteria, including external features, performance, durability, cost, and personal tradeoffs (See Instructional Goal #2.)

# **INSTRUCTIONAL GOALS**

- 1. To explain consumer rights.
- 2. To present information needed to make effective decisions about consumer products.
- 3. To depict consumer choices when faced with defective products or services.

# **VOCABULARY**

- 1. contract
- 2. customer service
- 3. expire
- 4. fine print
- 5. guarantee
- 6. implied
- 7. inspect
- 8. lemon

- 9. liability
- 10. maker
- 11. private party
- 12. refund
- 13. replace
- 14. seller
- 15. warranty

### **BEFORE SHOWING**

- 1. List ways that you are a consumer. Consider what your rights are as a consumer in each situation.
- 2. Brainstorm problems you, family members, or friends have had when purchasing goods or services.

### **AFTER SHOWING**

#### **▶** Discussion Items and Questions

- 1. What should be included in a warranty? What is the difference between a full and a limited warranty?
- 2. Do all goods come with a warranty? What is an implied warranty? What does it mean to buy something "as is"?
- 3. Why may Julio be able to obtain a refund on his used car?
- 4. What is a lemon law?
- 5. What is the cooling-off rule?
- 6. What kind of rights do consumers have when ordering by mail, telephone, or computer?
- 7. How did Louise solve the problem of the shoes that gave her blisters?
- 8. What is the importance of fine print?

# ► Applications and Activities

- 1. Consider what to do in each of the following situations.
  - a. Your new washing machine spills water on the floor. The dealer's mechanics repaired it several times under the warranty but it is still not working right. After the warranty expires, it leaks again.
  - b. The used car you bought less than one month ago developed transmission trouble. You consult your sales contract and discover you purchased the car "as is".
  - c. Your credit card is stolen. Before you can report it to the card company, the thief charges \$1000 worth of goods on your card.
  - d. You sent a mail order company \$30 for a new pair of shoes. Shipment was promised in two weeks. Six weeks later you have not heard from the company and your shoes have not arrived.
- 2. Investigate the steps and important questions to ask regarding borrowing money for a new car or a home.

### **RELATED RESOURCES**



- Buy Now, Pay Later: Credit Basics #9672
- Money Smart, Part 1: How To Be A Compulsive Shopper...And What To Do Instead #9308
- Money Smart, Part 5: How To Be Duped and Scammed...And What To Do Instead #9312
- That's Marketing: Understanding Consumer Behavior #9676



#### World Wide Web

The following Web sites complement the contents of this guide; they were selected by professionals who have experience in teaching deaf and hard of hearing students. Every effort was made to select accurate, educationally relevant, and "kid safe" sites. However, teachers should preview them before use. The U.S. Department of Education, the National Association of the Deaf, and the Captioned Media Program do not endorse the sites and are not responsible for their content.

# FEDERAL TRADE COMMISION

http://www.ftc.gov/

The site has news about hearings, other news releases, and current rulings. The consumer section has



publications with advice on avoiding scams and rip-offs, tips on other consumer topics, and downloadable versions of over 140 brochures on everyday consumer law.

#### BETTER BUSINESS BUREAU

#### http://www.bbb.org/

This site provides ways to checkout companies, charities, and on-line shopping as well as in-depth searchable consumer information on a variety of topics. Also explains ways to contact the bureau and make complaints against a business.





http://www.wa.gov/ago/teenconsumer/

A teen-created site covering topics in consumer education including transportation, housing, buying, and investing. Lists related Web sites and links for educators.