

Case studies

THEME

**Consumer
behavior**

Advertising

Groceries

Family budget

**Consumer rights
Complaints**

E– commerce

**Electronic
communications**

**Air passenger
rights**

**Environmental
issues**

**Consumer
responsibility**

Project :

“Development of the Key Competences of Adults
by Innovation Program of Consumer Education“

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FIVE COUNTRIES TEN STORIES



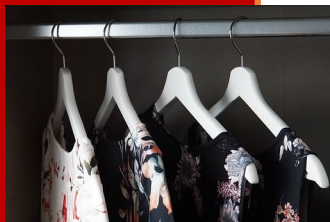
[Never stop learning]

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Consumer behavior. To buy or not to buy? Or maybe save a little and then



[Teaching note]

"I save really hard on everything just to get the things I really want and they usually last a very long time."

Jolita

Two new roommates

Lina and Jolita met each other online in a student Facebook group assisting young people to find partners to share lodging. Student dormitories are not the nicest or the quietest places to live in and these two girls decided to leave the never-ending dormitory party and look for a more private space to live in. Lina is a first-year primary education student from the small town on the other side of Lithuania and Jolita studies mathematics and comes from a closer but significantly bigger city in the north of the country, Šiauliai.

Both girls come from middle class families so there are on a tight budget and decide to rent a one room apartment. After life in the dormitory this still seemed like a quiet paradise .with lots of private space. The girls were not friends initially but really liked each other after a couple of meetings and an apartment hunt, which was a success at a first try. The place was available right away so the girls decided to settle in the next day.

Opening up

First shock the next morning was the comparison of luggage each of the new roommates possessed. Lina came with a friends' help and they both carried 4 large suitcases of stuff she owned. Jolita came carrying one suitcase and a backpack. Lina was extremely surprised at the idea of being able to fit everything you need into one suitcase. But even more surprising was the content of Jolitas luggage.

Everything she owned was produced by some sort of expensive and prestigious producer. Her laptop and smartphone were latest models of "Apple" products, she had 2 pairs of "Timberland" footwear, even her suitcase was almost top shelf "Samsonite".

Lina started unpacking with a bit of an unease as she had to display her unbranded, cheapest things of a questionable quality and there was no end to them. There was only one wardrobe in the room and Jolita had 10 pieces of clothing to put into it. However, Lina has filled 2 suitcases with clothes only and after unpacking the opened wardrobe's two sides looked like a picture of "before" and "after" a huge cleaning.

An unpleasant silence just stood there while new roommates filled their apartment with their belongings and it was even more awkward when Jolita was done in 30 minutes but Lina kept getting new things like a magician out of his hat for another 3 hours.

What makes us so different?

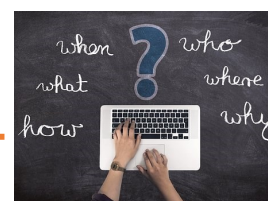
Exhausted, embarrassed and kind of intimidated by the neatness and stylishness by Jolita's necessities Lina decided to clear the air with a cake and coffee in their new kitchen.

After they sat down Lina timidly asked Jolita, "I thought you said your parents weren't rich...". "No, they are not", answered Jolita, "but I save really hard on everything just to get the things I really want and they usually last a very long time. Except for laptops and smartphones... They change almost every year, now this is my biggest headache. But I keep them with greatest care and sell them when new ones arrive, this way I only need to pay the difference and it's not so much as "Apple" products don't lose their value that fast".

This was the beginning of an all-night lasting conversation. Although the girls were born into similar socioeconomic conditions, the traditions of spending in their families were totally different. Lina's mother was a housewife so all the shopping was in her hands. She was a thrifty shopper at first glance, however never missed a good bargain and saving was not a promoted policy in their home. The family liked to travel, eat out, dress nicely and eat well, but all that was done for the lowest price possible.

Jolita's family was quite the opposite – they rarely travelled, but when they did, it was something to remember, they almost never ate out, except for most important family events and then it was feast, and only bought clothes when the old ones wore out, but buying premium brands allowed them to do this quite rarely. Both girls admitted they had fantasies as little girls to allow themselves the opposite kind of lifestyle when they grew up – Lina wanted to have luxury items but they never had the money for it, and Jolita on the contrary – always dreamed of buying stuff impulsively but was forced to plan ahead her purchases and expenditures.

In their cases the apples did not fall far from the trees, but after sharing their experiences and motives to buy they understood that their upbringing was not the only factor influencing such differences. But a primary school teacher and a mathematician were not competent enough to go any deeper into this matter, so the new friends decided to sign up for a consumer behavior class in the university to learn more about what actually drives their need for cheap but constant shopping on one end and rare, expensive but very brand loyal on the other.



[Questions 1]

- Question 1** Could you tell the class about money saving and purchase planning in your family? And your own personal choice would be closer to Lina's or Jolita's?
- Question 2** What are advantages and disadvantages of both of those modes of spending? Could you think of other modes?
- Question 3** Which way is more wasteful?
- Question 4** What is consumer behavior?
- Question 5** What influences consumers' decision to buy?
- Question 6** What is impulse buying? Why is it happening? How to stop it?

Advertising



[Mascara]

"When we had buy them we will take pictures using either the mascara, the one you bought and the one I bought and you will see the differences between them"

Christine

Pavla and Christine go shopping in a perfumery, they are preparing to go on vacation and they want to leave with a well-assorted beauty case; among other things, they are looking for a mascara that must have some characteristics. It must be waterproof, it must be long lasting and it must give the impression that the eyelashes are long and thick. They head together in perfumery, but they know they have two different attitudes, both for the availability of money that is different, and for the approach to purchases.

Pavla decides to seek advice from the saleswoman, she wants a good product, which is not harmful to her eyes; asks the shopkeeper what she needs, tells her what the features she wants and that she can spend a maximum of 15 euros.

Christine knows what she wants, she has no economic problems and she really wants that mascara she saw in an advertisement, used by a famous, young and beautiful actress. The girl also tries to convince her friend to buy the same product because she is sure that it is better, the fact that it costs twice than the other and that in the advertising photo there is a close-up of the famous actress with very thick eyelashes, is the demonstration.

She is so sure that she offered a bet "when we had buy them we will take pictures using either the mascara, the one you bought and the one I bought and you will see the differences between them".



[Everything]

The saleswoman showed Pavla a mascara placed in a very simple display, which contained other types of makeup. The display was not in an easily visible position, a little behind some famous brands. She made her try a sample to choose the color and then gave her the mascara that was packaged in a white box, with the name of the product and the name of the manufacturer imprinted on.

The mascara of Christine was exposed in a very obvious exhibitor plastered with the photo of the advertisement, the packaging was gilded, made of rigid plastic and inside the mascara was wrapped in a velvet bag. The young woman was very proud of her purchase and looked at that of her friend with a look of sufficiency.

The bet

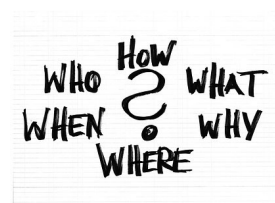
After the purchase, the moment of the challenge arrived: the photographic proof that had to prove the superiority of the advertised mascara. Both young women took photos "before and after", without and with their respective new mascara; can you imagine the astonishment to see that the mascara was not miraculous as the young woman believed! After the disappointment, the girl felt mocked and wanted to do something to resolve this state of mind.

Christine come back to the perfumery where she made the purchase, but the shop assistant could not do anything because the product she had sold, had no defects that could be changed, it had also been used and could not be changed.



[Shopping]

- ? **What to do at this point?**
- ? **How can the fact be analyzed?**
- ? **Is there a solution in such a case?**



[Questions 2]

Question 1

Where did the girl made a mistake?

Question 2

What would you recommend her?

Question 3

Is there someone who can really help her to resolve this situation?

Question 4

Do you think it's all up to advertising?

TASKS

-  Search for advertising to verify the correspondence between meaning and color
-  Identify advertisements that are based on stereotypes
-  Compare advertising and identify the target to which they are addressed
-  Search for advertisements with messages that you believe may be misleading

Groceries: What you will learn at home?

Planning of the celebration of the adulthood



[Celebration]

Andrea is getting ready to celebrate her eighteenth birthday she is excited to enter the adulthood life. She had prepared a list of classmates that she would like to invite for the celebration. When the list was done she had asked her mum and dad to help her organize the celebration. Mum she had offered to help Andrea with preparing the food and father said that he will help with the shopping. Anyhow he is in charge of getting all the groceries for the family.

Andrea have asked her friend Eva to help with the preparation of the celebration. Once again they went through the list of invited classmates and without waiting they ran to the supermarket. They have bought chickens for grilling, baguettes, bread, vegetables, fruits, biscuits, chips and at the end also ice cream.

"You need to make sure that some of the classmates don't have allergies."

Andreas Mum

Saving money to cover other needs

After coming back home they thought that they will get a praise that first part of preparation for the celebration is done. Father of Andrea wasn't proud from the shopping. He told them that if they are shopping like this, each year they would lose around 300 euros. Each consumer should compare the prices of different products and should decide about limited financial sources. When shopping is done with mind there will be enough money for enjoyment and for dealing with other different needs. He reminded them that advertisement newsletters from the supermarkets don't make just overloaded mail boxes but also useful information about interesting products with a reasonable price which the consumer can choose at home.

Check the ingredients

Mum have also checked the groceries from the store. She had asked them that on the package of crackers, lemonade and ice cream they should check if they contain glucose and fructose sugar. From the package on the chips they should find out if they contain glutamates sodium. After that she recommended them that alone they should try to find out why in the groceries there should be an information about those two elements. Mum also highlighted: You need to make sure that some of the classmates don't have allergies. Those kind of information are extremely important for the life in the interest of taking care of health. They haven't been praised even for buying discounted bananas because when they came back home and they put the bananas on the table they were fully black. Dad recommended them to come back to the supermarket.

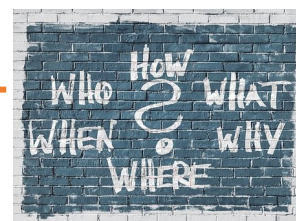
Shopping as informal school of life



[Groceries]

The preparation for the celebration became for Andrea and her friend Eva informal school about groceries. Girls have found out that if they are not doing the shopping in their families they don't know many of the practical things for their life and all the important information that each consumer should know and use everyday pass around them.

Inside the shelves there are groceries from all European Union, they exported and imported without borders and custom barriers and that's why it would be beneficial that Andrea and Eva will find out also the same european rules for labeling groceries.



[Questions 3]

Question 1

Find out the difference between the "best before" and the "use by" date.

Question 2

What kind of information about the groceries should be labeled on the package. What size of the letters or numbers should it contain?

Question 3

How does unit price help the consumers?

Question 4

What is glucose and fructose sirup?

Question 5

What is glutamates sodium? What are E's ?

Question 6

Who is controlling groceries and what is RASFF? Why did the father ask the girls to return to the banana store?

Question 7

What allergens are mandatory on foods?

Family budget



[Flat]

"I'm in. Let's see what I spent the money on this month and maybe figure out what I should have done differently."

Radek

Radek is a 25 year old purposeful young man. He lived with his parents in a small town all his life. He is popular with his peers and enjoyed it quite well. About a year ago he found a job in which he is really satisfied. He earns 900 € nett. He was giving his parents 100 € for meal allowance, as he was used to from the past. Thanks to living with his parents, he was able to put aside 400 € each month and have the rest of the money for his own consumption (entertainment, designer clothes, travel, calls and datas).

Gradually, however, he felt that he should become independent and start living on his own. When he had been working for almost a year and saved some money, he decided to move from his parents. He got lucky on the very first day of the search. He found an ideal apartment with two large rooms. Even the rent seemed quite fair to him. The rent was 400 € plus energy and other housing-related services, he thought that he must be able to handle this easily with their salary. There were also apartments with cheaper rent, but they were not as big and not as close to the city center as this one. Immediately that day Radek paid a deposit for the apartment, the first rent, as well as advances for heating, energy and water, which were supposed to make 150 € each month. A big moving took place during the weekend. Radek's parents advised him not to rush with the choice so much, but in the end they were happy. After all, Radek is already an adult man.

For the first month, Radek enjoyed it. Every night he went out, invited friends, attended concerts, ate in fast foods and restaurants, and he even went to a football match. All previous savings have been spent on new furnishings. He wanted better equipment, so in the end he did not have enough money for sofa that was more expensive and for a new TV. He took them in installments with a total monthly installment of 70 €. Radek was very happy with his decision to move away from his parents. Finally he felt really grown up and independent

The second month, however, he ran out of money before he expected. He had to pay all the bills again, rent (400 €), advances (150 €), telephone and internet bills (30 €), as well as the first loan installment. With his way of life, Radek had only a pocket change fourteen days before his payday. He didn't want to borrow from his friends right away, nor did he want to show his parents that he couldn't do it, so he had to live an almost ascetic life for little less than half a month. He spent his evenings at home and had plenty of time to think. Slowly he realized that independence from his parents was not only a sweet freedom but also a great responsibility.

When Pavla called him one evening and asked why he hadn't shown himself for a week, he invited her to his place and told her everything about his troubles. In turn Pavla told him, how she handles the situation.

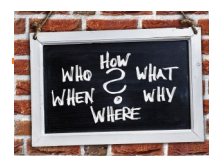


[Calculator]

Since her childhood, her parents have led her to keep every account and write down in detail what she spends her money on. So she always knew exactly how much she will spend on new clothes, how much for fun, how much for food etc. Radek has never done anything like this. He spent his money impulsively and never really cared what his parents pay instead of him. But now he had nothing to lose, so he said, "I'm in. Let's see what I spent the money on this month and maybe figure out what I should have done differently."

Radek did not keep any receipts, but because he pays everything by card, most payments from the previous month were recorded in electronic banking. Radek and Pavla did not believe their eyes. He spent 400 € on food and drinks. But since most of the bills were from different restaurants, there was no wonder. He spent another 50 € on tickets to the cinema, concert tickets and paintball with friends. He spent another 75 € for branded sneakers and a new sweat-shirt. He withdrew 50 € from ATM. They rolled out, not even Radek knew where. His parents sent him 100 € to buy something for the upcoming Christmas season.

What now? Still, Radek does not want to give up his great new life, and because rent is the highest amount in his budget, he decided to find a roommate to share the cost of living with them. He placed an ad and met his new roommate Michael.



[Questions 4]

Question 1

Make Radek's real budget, for the first month of independent life .

Underline the items that are mandatory (Radek has to pay them every month) and the items that are impacting.

Did Radek make a mistake somewhere? What should Radek have done differently? What else would you do?

Question 2

What's his budget? Surplus, balanced or was Radek in negative? In order to balance or even surplus the budget, it is necessary to increase income or reduce spending. Evaluate Radek's options to reduce spending or increase income. What would you do in Radek's place?

Question 3

Compare Radek's financial situation when he lived with his parents (Do you consider Radek's contribution to his parents for food and housing, given how much he earned, sufficient?), after his independence, and during the time living with his roommate Michael.

Question 4

What has changed after Michael's moving in? How could Radek handle the money he would save on living?

Question 5

Radek would like to go for a holiday at the seaside with Michael and his two friends in half a year. The holiday will cost 500 €. All the savings so far are gone, so Radek has to start from scratch. Radek is also considering a loan. Consider Radek's options and recommend appropriate steps.

Tip for homework: Plan your budget for next month. Keep all receipts for a month and keep track of all your incomes and spendings. How close or far were you from reality? (use attached table)

Consumer rights: Complaints



[In green]

*„It wasn't our best choice at all because those dresses haven't survived even one full usage. „
Jana*

Two sisters Jana and Dana are preparing for a wedding of their friend Izabela. Together they are thinking what kind of dresses they will choose, what shoes would be appropriate and which types of accessories of complete clothes they need. They also need to think about what expenditures they can go into. As they are saying the allowance for this wedding ceremony can't cover all year savings. The wedding day is getting closer a month before the wedding day they will start looking around the shops. They went through many different shops, the dress they liked the most was found in a specialized shop for wedding dresses. They have chosen a brilliant long dresses in green and black colour. When they were trying the dresses it looked like the dresses were tailored exactly up to their vital statistics. In this shop they have bought as well small hand-bags and shoes as well. On their way home they were extremely happy because it is not very usual that in one shop you will

buy everything that you need by your own choice. The wedding day is getting closer. Jana and Dana tried their clothes again one more time at home in front of a mirror and they make sure if everything works together and if they are properly prepared.

Introduction

Wedding day was going as usual by the traditions and after solemn beginning the next highlight of the program was dancing entertainment. After dancing in the rhythm of music they came back on their seats and they were looking more around the dancing floor they couldn't believe their eyes. Under the chairs and on the dancing floor there were so many filters in green and black colour. Until the end of wedding banquet there was on the floor more than half of the filters. After seeing that they have realized that it wasn't the best choice at all because those dresses haven't survived even one full usage.

„What are we going to do?“

The dresses were not cheap so they have to deal with this problem. Where to start? The first decision that they came up with was to go to the shop where they bought them. The selling assistant greeted them nicely but she cautioned them because they were using the dresses in an inconsiderate way. They became sad and they started thinking what to do more, because they were not feeling guilty for inconsiderate usage. They have told their issue to classmates and they had a totally different point of view on this situation. They have confirmed that they can't just leave this without a problem because they are not made just to be used one time. They have told them that damaged product or service can be solve as a complaint. This is needed to be done in a given time from buying the product which comes from the rules that are made for the safety of consumers.



[Shopping]

Most of the rules for safety of consumers is the same in the countries of European union. The girls decided to come back to the shop again to complain on the dresses. The selling assistant greeted them with a smile again, but with the same negative outcome. They have damaged the dresses by inconsiderate usage.

With the decision they ran again to get some better tips from their classmates. They were making fun of them how easily the selling assistant brushed them off for the second time. They told them to open the internet and learn what they should know about claims. For their money they should get a product which should survive normal consumption. If the product didn't survive even one usage they need to solve this problem as a complaint.

Complaint should be documented but before that Jana and Dana should learn in which way. Otherwise they can leave the shop for a third time with the same unuseable dresses which were not cheap at all.



[Questions 5]

Question 1

Where did the girls made a mistake?

Question 2

What would you recommend them?

Question 3

Where will they find informations about complaints?

Question 4

How should they continue ?

Exercise

Arrange practical rules how to deal with solving claims.

Lets find all the necessary information according to the situation :

- *To get more experience from their parents, friends, teachers, neighborhood*
- *To learn more through internet*
- *Ask for help consumer association*



https://ec.europa.eu/consumers/odr/resources/public2/documents/consumer_rights/EN/infographic_faulty_goods_en.pdf

E-commerce: Withdrawal Right



[Online shopping]

*The terms stated:
“Product return
is acceptable in
the case of
defective products
only. Our e-shop
is liable for
product
replacement or
for refunds.”*

Michael is a 23 year old student who lives in Greece and has no experience from online shopping since he has never used the internet in order to buy any product. He wishes to buy a present for his brother whose birthday is in five days, however has no time to spend on market research since he is currently studying for his forthcoming exams.

Michael did an online search and decided to buy the present online in order to save time and money. He is not currently employed; focusing on his studies and lives off his parents’ allowance. Michael is facing a consumer dispute with a supplier for the first time.

Introduction

Michael has decided to give his brother a smartwatch because he really likes gadgets. After a quick online search he finds a smartwatch with the desired technical characteristics in a relatively low price. In particular: direct payment system, GPS, SMS and texts, inbound and outbound calls with an integrated microphone and speakers, physical state monitoring (step meter, heart rhythm, and physical state control).

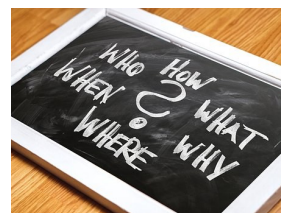
He immediately proceeded with a credit card payment without reading the terms and conditions section, posted on the e-shop’s website. All he noticed was that the product would be delivered in 5 days after ordering, which meant that he would have it on-time for his brother’s birthday. After completing the sale, Michael stored an electronic file of the transaction and also received an email confirming product delivery within 5 working days at the filled address.

The next day Michael passed by a bookstore in which he found a rare edition of a novel his brother loved. Without hesitation he bought it for him. The smartwatch he had bought was now useless to him and Michael wanted to cancel his order so that he would not suffer a financial loss.

Issue description

Michael went back to read the cancellation and refund terms, hosted on the e-shop’s website, as he had not read them before. The terms stated: “Product return is acceptable in the case of defective products only. Our e-shop is liable for product replacement or for refunds.”

Michael was very disappointed after reading the terms and conditions section as he believed that he has no right to claim a refund. In the meantime five days had passed and the product was delivered at his home.



[Questions 6]

Question 1

Is Michael responsible for making any mistakes or missions during the online shopping?

Question 2

In your opinion can Michael withdraw from the sale and claim a refund? (Refer to manual)

Question 3

In your opinion are the terms and conditions section incomprehensive?

Michael started searching the internet for more information. During his search he read about the withdrawal right. However the details as to how he could proceed with this were inconclusive and he was confused as to how he could solve this issue. After a week his friends urged him to contact the e-shop by phone and let them know that he wishes to withdraw. The e-shop's representative claimed that since 14 days had passed from initial sale, Michael could no longer withdraw and had to keep the product.

Question 4

Was the representative's briefing on the withdrawal right correct?

Michael described his unpleasant experience to his parents and after consulting with them, he decided to send the e-shop his demand in-writing so as to receive a formal reply.

Exercise 5

Assume you are Michael. Describe your issue in a written complaint phrasing your demand.

Michael received no response from the s-shop for his report. Thus he continued to keep the smartwatch for which he had spent a significant amount of money, intact and boxed.

Question 6

Have you ever been faced with a similar case in the past?

Question 7

How did you handle it?

Question 8

In your opinion what can Michael do from now on?

Who could advocate for Michael and his rights?

Question 9

Do you believe that online shopping entails dangers?

Which one is the most significant, in your opinion?



[Withdrawal right]

Complaint

FROM:

TO:

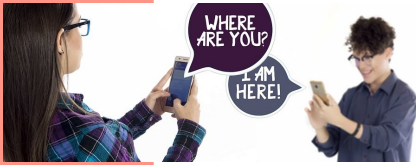
DATE:

SUBJECT: ISSUE DESCRIPTION:

DEMANDS:

With kind regards,

Electronic communications



[Communications]

Electronic communication became an integral part of our lives. It is the same for our friends. Each of them has a mobile phone, a tablet, a notebook and is active on social media. They are online almost all the time. They are not able to even imagine their lives without a mobile phone.

However, they must have an appropriate agreement with their provider to use these electronic communications services. Often it is a considerable amount of money and so each of our friends solves it in their own way.

Blogger Christine needs to be constantly online whether at home or outside and also makes frequent calls. She has no problem with money and so she uses a tariff with unlimited calling, SMS and a large portion of data. In order to get a better deal, she nodded for a better deal and committed to her operator two years in advance.

Michael never knows where life will take him, and he doesn't like to commit himself long in advance. He calls and uses data a lot, but he also moves a lot all around Europe, so he often changes his operator.

Jolita never knows if she will have enough money the following month, so she doesn't want to commit at all. She most often uses public WIFI at school or in a cafe and calls only when it is necessary and has money to spare. She uses a prepaid card to make calls.

"I don't read the terms and conditions of a contract before signing, because they were too long and too complicated."

Pavla

Pavla also conducted a contract, that makes it relatively cheap to make calls to her own network, which is good for her, because the family and most of her friends have the same operator. Because she had a contract with no commitment, she decided that as long as she was satisfied she would be best off not having to worry about anything and set up a direct debit mandate in her bank account for the operator with the necessary limit. She no longer cared about her phone bills. She did not read the emails, leaving the envelopes unopened in the drawer.



[SIM]

Suddenly she was surprised by a message. It said that the direct debit could not be executed due to exceeding the limit. The amount requested by the operator was much higher than was agreed in the contract. Pavla was afraid the operator would have cancelled her number if she did not pay her bill, so she'd better pay the bill right away. She thought that the higher bill was due to her being on a vacation for a month and calling her parents quite often. But when the situation repeated a month later, she became nervous.

So she told Michael about it and he asked her if her operator changed the business conditions by chance? Eva was horrified: „Is something like that even possible?“ She decided not to let it go and call the operator's toll-free line. There she learned that her tariff had been cancelled and had been reassigned to another, which is, unfortunately, more expensive. Apparently, the contract allows it, and the information is said to have been sent in advance along with the bill.

Pavla opened all the envelopes she found at home and, indeed, about two months ago, the operator wrote to her that they were changing the terms and conditions.



[Questions 7]

Question 1

Could you explain the difference between a fixed-term contract and an open-ended contract? Each has its advantages and disadvantages. Do you know what they are?

Question 2

How do you choose the best offer for yourself? (What criteria would you consider?)

Question 3

Can the operator change conditions unilaterally? Find out what rights the customer has when the conditions change (refer to Consulting manual).

Question 4

Where did Pavla make a mistake?



[Girl]

Question 5

After this experience, Pavla decided to leave this operator anyway. But she is afraid that by going to someone else she will lose her number, which all her friends are used to. Are her concerns justified? (refer to Consulting manual)

Question 6

Christine often travels, most often around Europe. While these are usually short trips, she still wants to be in touch with her friends, family and fans on her blog. She is not sure how this may affect her phone bill. Find out what might be the impact of home calls on a telecommunications account. (refer to Consulting manual)

Question 7

Michael also unsuccessfully resolved his phone bill complaint. His claim was rejected. When he imagined what the trial with the operator would be, he waved it off. Is there another option?

Question 8

In the group, try to find the positives and negatives of the dispute resolution through the court proceedings and the positives and negatives of out-of-court dispute resolution (refer to Consulting manual).

Exercise

Find out which entity would be competent for the out-of-court resolution of any dispute between you and your operator in your country. Tip: Use the search engine on the European Commission website:

<https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>

Air passenger rights

Air flights – Loss of suitcase



[Suitcase]

“We are in the unfortunate position to inform you that we still have no news as to what happened with your luggage.”

Airlines

Christine is 18 years old and lives in Athens with her parents. She has just begun her studies and has decided to travel alone for ten days to Rome to visit a friend who is studying there. She has only travelled once in the past with her parents in an internal flight.

It's the first time she travels abroad and alone. She is very young and therefore stressed over the forthcoming trip. She has no experience in handling consumer disputes as she has just turned adult and her parents were dealing with these issues so far.

Introduction

Christine landed in Rome and went to the baggage reclaim area. She waited for a long time; all other passengers claimed their luggage however her suitcase never appeared. Christine reached out to a member of the airport staff, describing her issue in panic. The staff told her not to worry, kept notes of her name and flight number and told her that they would contact her as soon as they had further news.

Christine was very upset because she had all her favorite and expensive clothes in her suitcase as well as cosmetics, her phone and tablet chargers as well as gifts that she bought for her friend.

Issue description

Christine was very upset by the fact that she had lost her suitcase and did not know how to handle it.

She decided to leave the airport without her luggage and all her personal items, since her friend was waiting for her for a long time outside the airport area. Christine met her friend and boarded a bus to travel back to her friend's house.

Question 1

In your opinion did Christine do the right thing, leaving the airport area?

Question 2

What would you do in a relevant situation?

Christine had no news from the airliner or any other airport representative the following 2 days. In the meantime she was in a foreign country without any of her personal items. She had to go shopping for cosmetics, clothes, personal hygiene items etc. She also contacted her parents to describe the issue.



[Questions 8]

Question 3

If you were Christine's parents what would you advise her to do? Christine's parents stressed that she should have never left the airport area and that she should have filed a missing luggage report right there and then. They also advised her to immediately contact the airliner by email, stating her issue and demanding for a refund. Christine did as advised by her parents and sent out to the airliner a written demand. The airliner on their part asked Christine to fill in a form stating all items included in the luggage, so that they could estimate the appropriate refund. Christine did exactly as she was asked. After 30 days – by which time she was already back in Greece- she received the following email by the airliner. *"We are in the unfortunate position to inform you that we still have no news as to what happened with your luggage. We are still trying to recover it and hope that we will be able to return it to you as soon as possible. It is for this reason –and according to our policy- that we have not yet processed your refund claim. We are very sorry for the inconvenience caused by this unfortunate event and we promise to do anything within our power in order to resolve this issue."*

Question 4

Is the airliner's policy and response in compliance with Air flights Law? (refer to Consulting manual) After several emails in which Christine demanded for immediate response and refund for the significant financial loss she had suffered, the airliner proposed a 150 euro refund for her lost luggage.

Question 5

Considering the items Christine lost, the cost for replacing all those items during her 10 day visit to a foreign country as well as the cost for buying a new luggage, what do you think about the level of the proposed refund? What would you do if you were in a similar situation? Would you accept the refund? Christine thought of accepting the refund for a moment since she had no knowledge about her legal rights and the level of refund she could claim for such a case. Her parents told her not to accept this offer, to contact the airliner anew asking for a more appropriate refund. And so she did. A month had passed but the airliner had not responded to her demand.

Question 6

What do you think Christine can do from now on?

Question 7

Have you ever had a similar experience in the past? How did you handle it?



[Airport]

Question 8

When you travel by plane, boat, train and/or bus do you think you can exercise your Consumer rights? Justify your answer.

Question 9

What are the most frequent obstacles that a consumer is faced with when exercising their rights and how can they deal with them.

Environmental issues and consumer regulation



[Earth]

"Bathing in the bathtub is more relaxing than a shower"

Jana

"I don't want to wash the dishes, the plastic ones are comfortable because they are thrown away."

Christine

Jana, Pavla, Christine and Michael rented an apartment for the holidays, they are young and want to spend a few days together to have fun. As often happens when young, they have little money, so the costs must be optimized. The rent of the apartment has an additional cost for the consumption of water and electricity, but the rent is low and the youth agree with this clause. They decide to make a common fund to buy food and what is needed for home and personal hygiene, one of them is in charge of taking care of everything.

They are very happy with this vacation and, as they arrive at the sea, they share the tasks to quickly arrange the house and finally go to the beach. Jana takes care of packing and preparing the rooms. Pavla and Christine go shopping. Michael arranges the kitchen and organizes the week's outings. When all four find themselves at home, they decide to eat a sandwich and go to the beach right away, when they come back, in the evening, the friends fight. Upon returning from beach, Jana prepared a bathtub to have a bath, meanwhile Pavla placed the bags they had brought to the beach and turned on the washing machine to wash two towels, Christine set the table with the newly purchased plastic dishes and Michael started a discussion when he saw that Christine had left the refrigerator door open.

But that was only the beginning of a series of errors that Michael pointed out to his friends, telling them that "certain things are better dealt with at once, on the first day and that certain wrong behaviors must be corrected immediately".

Issue description

Jana, Pavla and Christine have implemented behaviors that are not respectful of the environment, only Michael immediately realized this because he has been following the environmental issue for a long time and understood that each of us can make a difference and can participate in saving our planet from unrestrained pollution that is offending it.

Jana, Pavla and Christine responded to his objections resolutely because they are convinced that none of them is indifferent to the environmental problem, but they believe that it is not the single person who can change the situation.



[Fork]

Jana said that bathing in the bathtub is more relaxing than a shower. Pavla said the towels were full of sand and did not want to wash them by hand. Christine said that on vacation she does not want to wash the dishes and that the plastic ones are comfortable because they are thrown away.

Michael did not allow himself to be persuaded and he rebuked his companions and set some rules.



[Washing machine]



[Questions 9]

Question 1

Where did Jana, Pavla and Christine made mistakes?

Question 2

What would you recommend them?

Question 3

Do you think it is difficult to maintain a correct behavior in favor of the environment?

Question 4

What rules did Michael set?

Question 5

How can information on correct environmental behavior be found?

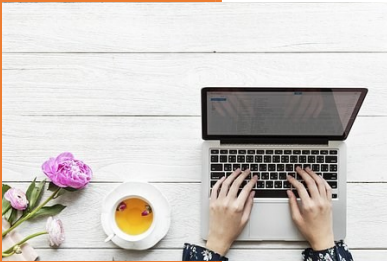


[Shower]

Tasks

-  Write ten good behaviors to protect the environment that everyone is able to respect
-  Let explains how waste can be differentiated at home
-  Invent or narrate a gastronomic preparation that can be made with food scraps

Consumer responsibility: Do my food choices shape the world?



[Blog]

*The further you
go into a forest,
the larger number
of trees you will
find.*

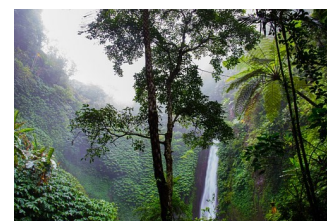
Lithuanian
proverb

A successful blogger

Evelina is a 22 years old informational technology student who just loves baking. She has been into computers all her life, as her dad is an engineer in a similar field and she has always been fascinated by his ability to fix almost any piece of machinery. So, trying to follow his footsteps Evelina spent most of her time braking and fixing computers and other gadgets at home and studying hard the theory how to do it successfully. But during her teenage years she discovered that her mom's ability to bake delicious pies, caked and biscuits is just as fascinating and way more relaxing that spending her time with a screwdriver or a coding manual. So not to abandon her dream to become an IT engineer one day and to be able to promote her new hobby as a baker Evelina set up a cooking blog on the internet which became quite a hit in a few years. She often posted pictures and recipes of her finger-licking goodies online and with the arrival of the influencer culture several vendors (a chocolate factory and fresh fruit selling company) approached her to use their products in her stories. Now Evelina has slightly over 100 000 followers and is even able to pay for her rent as well as living expenses with her own money.

A film that changed it all

One evening Evelina got a recommendation to watch an interesting documentary about palm oil production (<https://www.wowshack.com/asimetris-new-documentary-on-palm-oil-that-needs-attention/>). Being so busy studying, baking and blogging she rarely watched things of this sort, however she was somewhat concerned about ecology, future of our planet and animal as well as human welfare. The film she watched that night made her cry like a baby... She could not believe the damage palm oil producers were causing in Asia and that orangutans – such lovely creatures – are on the brink of extinction solely because food producers found a way to gain more profit. After the initial shock has passed she jumped to her cupboard to check is she as using palm oil, and oh dear...it was almost half of the products in her home. She then checked the chocolate she was using in her baking and promoting for money in her blog and sadly, the evil palm oil was there also. Now Evelina faced a very difficult task of deciding – keeping her income and still using and promoting a product she liked, or quitting it and this way maybe have a minor influence on the better future for Asian jungles, orangutans and humanity as a whole.



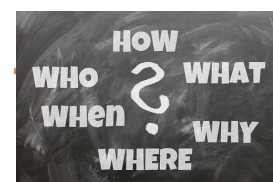
[Forest]

Evelina is a smart girl, she has been interested in science since she was in diapers and after the emotional reaction to such horrible truth subsided she decided to research her own personal role in this chain of events. She understood the basics of demand-supply operation mechanism, meaning that if she bought more products containing palm oil, more of it would be produced in the future to satisfy the consumer need for it. But the consumer in Europe is very far away from the Asian jungle and the demand-supply mechanism takes a long time to adjust itself, so for some time it just runs on the estimations of previous demand.

How to take action now? The only channel, available to us, consumers, are the sellers, and most of all – shopping centers, as they buy in very large quantities. After a quick search on the internet Evelina discovered that companies gather data about their customers and this is called CONSUMER KNOWLEDGE. It is defined as the research an organization has about the needs and wants of their consumers. Consumer knowledge helps an organization to align its business in line with customer expectations and helps the organization to build strong customer relationship. And most information on the internet regarding this subject is very complex and intended for the businesses. So the producers and sellers conduct expensive researches and study complicated conceptions to make us spend more and all we do is follow advertisements or at best some influencers on social media. But if we seek some more qualitative information and make purchases knowingly with the vendors who already studied consumer wishes for elimination of palm oil in products, this trend might spread like a virus and this way we would at least start to rectify such malevolent exploitation of nature happening at the moment. We have all the power which is transmitted to the businesses as consumer knowledge tgo make changes if we stay informed, alert and responsible.

Pandora's box

Lithuanians have a proverb which says: the further you go into a forest, the larger number of trees you will find. The same happened to Evelina. Pretty soon she discovered such controversial issues as avocado growing in Mexico is damaging the country's ecosystem and is a big threat to local pine trees, „Fair trade“ program is not so fair to the farmers of coffee and chocolate after all, pineapple plantations in Costa Rica are to blame for environmental degradation and poverty wages, and a very positive experience of GMO maize agriculture in Portugal and Spain is omitted in other EU countries just because of some earlier expressed ungrounded threats to the environment and human health. Evelina decided to terminate her agreement with the palm oil using chocolate factory, her income has decreased drastically, but she remains positive for taking informed steps towards better future for everyone.



[Questions 10]

Question 1 What is consumer knowledge and how it is used?

Question 2 Who are social media influencers and what responsibility do they bear?

Question 3 What are the ways to gather consumer knowledge? Have you ever participated in consumer knowledge gathering? Tell more about your experience and what do you think this data told the company about you.

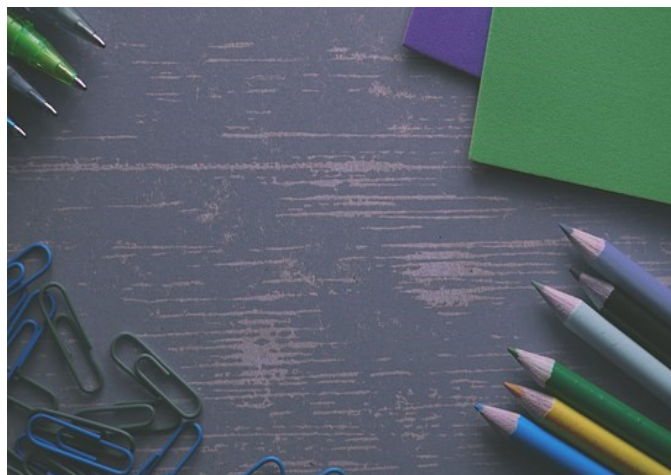
Question 4 Who is responsible for information of consumers? And who should be?

Question 5 What can you do to make the situation better?

Question 6 What would you have done in Evelina's place? Why?

Question 7 Do you try to become or stay an informed consumer? How?

NOTES FOR TRAINERS



[Teaching note]

In this Annex we provide the essential information as a guide for the teachers to adequately evaluate students' answers to the questions proposed in the case study.

Educational objectives

- ⇒ To create mutual trust between trainer and trainees,
- ⇒ to promote free speech and constructive dialogue,
- ⇒ to boost consumer consciousness and advocate culture,
- ⇒ to develop the skill of expression,
- ⇒ to develop the ability to collect valuable information and
- ⇒ create effective arguments.

Steps:

1. Hand out the case study and the relevant Consulting Manual (*Whenever guidance from the Consulting Manual is required, the trainer provides participants with the necessary time for adequate study.*)
2. Leave adequate time in order for the trainees to read the introduction of the case study.
3. Start a conversation about what type of skills do the trainees wish and/or expect to develop (the trainees can find a relevant list of skills in the case study Introduction)
4. The trainer can move on with the case study, answering relevant questions.
5. Teachers are recommended to pose questions after sharing case study with their students
6. Examples of proposed answers are given below along with directions.

To buy or not to buy? Or maybe save a little and then buy?

Question 1-3

Answers to the three first questions is personal and needs no background information. The aim of this question is to stimulate discussion, opinion sharing, introspection and personal viewpoint clarification as well as develop tolerance, public speaking and debating abilities.

Question 4 What is consumer behavior?

Consumer behaviour is the study of individuals', groups' and organizations' decisions with regard to the selection, purchase, use, and disposal of goods, services, ideas, or experiences to satisfy their needs and wants.

In simple words: Consumer behaviour is the study of how consumers make decisions about what they need, want, and desire and how do they buy, use, and dispose of goods.

Resource: <https://www.feedough.com/what-is-consumer-behaviour-ultimate-guide/>

Question 5 What influences consumers' decision to buy?

1. Reviews matter for deciding on products and companies.

Many studies in recent years have confirmed what we already know: People read reviews and decide what to buy based on them.

2. People gather buying recommendations from mixed sources.

According to a 2009 study by Harris Interactive, the most common methods for gathering information prior to making a purchase are:

- using a company website (36%);
- face-to-face conversation with a salesperson or other company representative (22%);
- face-to-face conversation with a person not associated with the company (21%).

Another, slightly more recent, study claims that 59% of people still consult friends and family for help with a purchase decision.

3. People don't often know why they like something.

People make instant decisions with their subconscious. When they have to explain the choice, the choice may change completely because the rational mind is involved

4. The crowd leads the way to buyer preferences.

Yes, our preferences evolve as society evolves. That impacts our purchasing decisions. A "family car" used to mean a station wagon. Then it was a minivan. Now, it's an SUV.

5. Simplicity always wins for decision-making.

Cognitive fluency is the human tendency to prefer things that are not only familiar, but also easy to understand. (That's why simple sites are scientifically better.)

For marketers, this means that the easier it is to understand an offer, the more likely people are to buy it.

Psychologists have determined, for example, that shares in companies with easy-to-pronounce names significantly outperform those with hard-to-pronounce names.

6. For retail stores, even flooring influences purchasing decisions.

When people were standing on soft carpet and viewed a product that was moderately far away, they judged that item's appearance to be comforting. However, people who examined products while standing on the same plush carpet judged items that were close by as less comforting.

This translates online as well. The **way things are presented** and **emotional factors** come into play. It's your responsibility to be aware of them and manage them accordingly. Seemingly unimportant details can affect consumers' decision to buy or click away.

7. The jury is out on social media's influence on buying decisions.

There's conflicting research on the influence of social media on purchase decisions. **One study found** that consumers are 67% more likely to buy from brands they follow on Twitter.

Another report showed that social media rarely leads directly to online purchases. Data indicated that less than 2% of orders resulted from shoppers coming from a social network. The report found that email and search advertising were much more effective vehicles for turning browsers into buyers.

The difference between these two studies is that the first was based on what people *said*, but the second was based on what people actually *did*. (However, they were tracking direct click-throughs from social media, not taking into account the positive influence it may have over time.)

The real answer is that social media probably impacts purchase decisions, but it's a slow, relationship-building process. Just shouting "buy this" works on a very small number of people.

8. When it comes to buying, we make emotional decisions and rational justifications.

Once consumers have decided that they *like* a particular option, it's difficult for them to backpedal. Rational thinking will only justify their emotional choice. The brain doesn't like to think it made an emotional decision, so we assign rational reasons for our decisions post-purchase.

9. The subconscious drives purchase decisions.

For the last 50 or 60 years, market research, as an industry, has believed that people make decisions based on rational, conscious thought processes. Science tells a different story, one that turns that fundamental belief on its head. Most decision-making happens at the subconscious level.

Resource: <https://conversionxl.com/blog/9-things-to-know-about-influencing-purchasing-decisions/>

Question 6 What is impulse buying? Why is it happening? How to stop it?

Impulse buying is spur of the moment, unplanned decision to buy, made just before a purchase. Research findings suggest that emotions and feelings play a decisive role in purchasing, triggered by seeing the product or upon exposure to a well-crafted promotional message. Such purchases ranges from small (chocolate, clothing, magazines) to substantially large (jewellery, vehicle, work of art) and usually (about 80 percent of the time) lead to problems such as financial difficulties, family disapproval, or feeling of guilt or disappointment.

Resource: <http://www.businessdictionary.com/definition/impulse-buying.html>

So what's going on inside your head and what can you do to make fewer purchases that will turn out to be wasteful?

1. Loving shopping

The simplest explanation is that some people just derive an enormous amount of pleasure from acquiring something new. The act of buying is an act of empowerment that may be felt all too rarely in other aspects of life.

2. The Loss Aversion Switch

Loss aversion describes our innate concern to avoid feeling bad in the future. Normally this would affect our purchase decisions by causing us to prevaricate over a purchase: "Might I feel bad if I buy this and don't have the money for something else?" But add in a discount that we're told or we assume won't last forever and our unconscious focus switches to the fear we'll miss out on the deal.

3. Twisted Heuristics

Most shopping is too arduous and time consuming to carry out with conscious attention. Imagine if every item you bought was cross-referenced with every other product available in the market: you would need to look at price, product composition, reviews and maybe even the quality of customer service supporting it. Even if you could find all the information in comparable formats it would take hours to buy one item.

So instead we use heuristics – unconsciously held rules of thumb – that help us make quick decisions that we've learned generally work out well.

4. The Desire to Save

A susceptibility to 'value' and apparent discounts isn't just down to the loss aversion switch; many of us have an innate desire to save. Retailers and manufacturers play on this by telling us how much money we could save by buying and using their product.

Thousands of years ago, knowing that it was important to store up food and wood for the winter would be the difference between life and death. These days most of us no longer need to worry about our day-to-day survival, but the evolutionary drive remains. In short, we find it hard to resist the idea that we'll be saving money or time.

5. Rose-tinted Lenses

For better and worse, we routinely delude ourselves. We believe we're better than average looking, better than average drivers, better than average parents... clearly, we can't all be right.

Objectivity is an elusive virtue. Rather than look back and reflect on our past actions with anything approaching a balanced scorecard, we look to the future with an idealised view of what it might be like.

Rather than acknowledge the fact that we haven't done a stroke of exercise in the past five years, we like the idea that buying the new Ab-Toner-9000 will turn us into someone who does have the motivation to crunch his stomach 200 times a day.

Resource: (<https://www.psychologytoday.com/us/blog/consumer-behavior/201303/five-reasons-we-impulse-buy>)

ANNEX: Advertising

Solution of the case study:

The case presented is fictional and it is about a well-known event happened a few years ago, when an important make-up brand had advertised a mascara using post-production tricks on an actress photo. The case had been reported to the Authority of Advertisement that has established that the photo misled the consumers and had had the advertisement withdrawn.

So this example represents interest both in terms of misleading advertising and consumer behavior that can be advertising-driven.

How can you deal with a situation like this? Let's answer the questions we asked in the case story.

What to do at this point?

From an *emotional* point of view, we can learn from a similar experience that teaches us, as the saying goes, that "it's not all gold, all that glitters". Before making a choice based on an emotional impulse we can:

- compare the product with others
- ask advice to those who are experts or to the seller, just as the other girl in history did.

From an *action* point of view, we can make a report to the Advertising Authority. We can do it ourselves or by asking for help from a consumer association.

How can the fact be analyzed?

The fact can be analyzed at different levels:

- personal level: what personal ropes did it touch? Vanity, the desire to improve physical appearance, a characteristic that is perceived as a defect? These are examples of questions we can ask ourselves in such a situation
- social level: social desirability, pleasure of having an object that appears "special", imitation of a famous person
- level of advertising: the levels we have just seen are exactly those on which advertising plays

Introduction

One of the goals of companies is to know the tastes of customers, their interests and their points of view.

Consumer behavior has become the subject of study of different disciplines, from economics to psychology. Unfortunately, it is often consumers who know little, if at all, about nothing. This lack of knowledge makes consumers weak and with few defenses in front of marketing and advertising strategies, making them easy prey for these disciplines.

In general it can be said that everything starts from a NEED or from a tension (impulse) that is felt as such; tension is a feeling that people want to solve because it is often experienced as a problem, as an impulse to act. Buying often ends this feeling



But what does advertising have to do with this consumer behavior? See Consulting manual: How advertising works?

CONSULTING MANUAL:

How advertising work?

Are we totally persuaded by advertising or can we act rationally and consciously?

Faced with a product, do we allow ourselves to be seized by an unstoppable impulse to buy or calmly ponder its actual usefulness and various alternatives?

The study of consumer behavior is the study of the processes that take place when consumers select, buy, use or have products, services that meet their needs or desires: one of the fundamental premises is to consider that people often buy products and services not for the use value, but for their meaning, for the image they derive from them.

To do shopping can therefore be seen as an action that allows consumers to:

- externalize parts of ourselves
- live an experience
- identify oneself with a group
- display a status symbol
- be modern etc. ...

As you can easily see we are on an emotional level rather than real needs; it is more a question of desire than of necessity and the spheres involved are affective, emotional and symbolic.

The consumer experience is an area in which people reconstruct, from time to time, their own temporary identity, in the integration with situational contexts; if consumers today communicate through consumption a part of themselves is only thanks to advertising, which projects an identity and suggests its importance to consumers, also establishing a situational context and a state of mind consistent with the product.

Through persuasion, advertising feeds desires, hopes, dreams that refer to well-being, success, happiness, asking in exchange for the purchase or use of a product, and sometimes just attention, I remember, for a name, for a brand. To promote consumption, advertising must continuously focus on the presentation of a pleasant, attractive reality, in which all dreams come true; women are dynamic, independent, seductive, but at the same time attentive to the family, men drive sports cars and practice extreme sports, are strong and decision makers.

Advertising must not be seen as something negative, it must not be demonized, but must be understood; consumers need to be able to decode it so they don't get too influenced. It is also important to emphasize that the purpose of advertising is to make consumers know about a product, is to help sales of that product, therefore it has nothing negative in itself. Many are also very beautiful to look at, well made, well built and focused on the product; those are not a problem for consumers who can easily understand if that product is suitable for their needs.

Advertising is problematic when it exploits stereotypes and prejudices and, above all, when it is misleading.

Misleading advertising

Misleading advertising is a form of advertising that, with a distorted and distorted message, enhances the quality that the product does not possess, deceiving the consumer.

Advertising is misleading when it is able to mislead the company to which it is addressed, prejudicing its economic behavior, or when it is likely to harm a competitor. The deception can concern the characteristics of the goods or services, such as their availability or the date of manufacture, the price and the conditions of supply.

The Consumer Code talks about it in unfair commercial practices that are heavily sanctioned.

Resource: <https://eur-lex.europa.eu/legal-content/IT/TXT/?uri=LEGISSUM%3A132010>

How to decode an advertising message

The analysis of an advertisement is based on some observations:

- What kind of advertising is it? (Television, radio, paper, on the internet ...)
- Which product is advertised?
- To whom is it addressed? (Target)
- What kind of image / jingle is used?
- Which colors stand out? (Nothing happens by chance in advertising)
- What does the product or the scene have pre-eminence?

What kind of advertising is it?

Advertising can use different distribution channels, radio - television - magazines and newspapers - road signs - Internet. Depending on the channel, the instrument also changes and the persuasive methods used change; for example on the radio, in the absence of images, the jingle will be very important.

What kind of image or jingle is used?

The image or the jingle are often very evocative of an atmosphere, a way to understand how great their importance is looking at or listening to the message without the image or the jingle. This is a "cleaning" operation that serves both to analyze the various parts in a single way, both to understand how that message would be different in the absence of that particular.

Which product is advertised?

After doing the job that serves to isolate the product from the rest of the advertising, we can really understand what the object of propaganda is. Everything that surrounds the product serves to "excite us", to involve us on an emotional level and to delude ourselves that, together with that thing, we also buy the frame.

The question we need to ask ourselves is: *What does have pre-eminence, the product or the scene?*

To whom is it addressed? (Target)

Advertisements are also different based on the audience to which they refer. The target is another very interesting indicator when decoding the message and is one of the first variables to consider.

Some old advertisements can be a good example because these differences were very exaggerated, today they are still made, but in a more hidden, more subtle and implied way.

Why is there so much use of stereotypes (and sometimes of prejudices) in advertising?

A stereotype is a preconceived idea, not based on direct experience and difficult to change; a prejudice is "premature judgment", that is partial and based on insufficient arguments or on their incomplete or indirect knowledge. The difference is subtle, but important and what they have in common is that they are both mental shortcuts, a way of not deciding with one's mind, but "hearsay". Another thing that unites them is that they are very common. This is perfect for advertising, taking stereotypes guarantees to find a large slice of the population that understands them and shares them.

Thus, even today, we find many advertisements that tell of women who do not work and stay at home watching their children waiting for their husband who, strong and proud, provides for the maintenance of the family. Family that is always happy and composed of beautiful members.

Which colors stand out? (Nothing happens by chance in advertising)

Read the "color palette" carefully and then look for the correspondence between the advertisements you find in magazines or online.



ANNEX: Groceries – what you will learn at home...

Question 1

Find out the difference between the "best before" and the "use by" date.

The 'best before' date, that is the recommended last consumption date, is often confused with the 'use by' date, intended for foods that are highly perishable (such as fresh meat or dairy products).

The date of minimum durability of a foodstuff is the date up to which food retains its expected quality when it comes to flavour and texture, under proper storage and use (appears on a wide range of refrigerated, frozen, pasta, rice, vegetable oil, chocolate, etc.) The marketing of foods after their 'best before' date has passed is not prohibited by EU legislation, under the condition that it is still safe and their appearance is not misleading.

The 'use by' date on the other hand indicates the date up to which food can be eaten safely and is designed for highly perishable food (fresh fish, meat or dairy products). Consumers' understanding of the difference between the expiration date and the minimum durability date is not uniform across the EU, which might be explained by the translation of the English terms 'best before' and 'use by' into the different national languages.

In particular, the terminology chosen for each language should reflect the two elements that make the 'use by' and 'best before' dates inherently different: whilst the 'use by' date is based on sanitary grounds and therefore must be respected, the 'best before' date is based on quality aspects (e.g. taste and presentation) and as such is only indicative.

Resource:

[http://www.europarl.europa.eu/RegData/etudes/BRIE/2015/548990/EPRS_BRI\(2015\)548990_REV1_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/BRIE/2015/548990/EPRS_BRI(2015)548990_REV1_EN.pdf)

Question 2

What information should be labeled on the package of groceries?

In the European Union, the labelling rules enable the citizens to get comprehensive information about the content and composition of food products. Labelling helps consumers to make an **informed choice** while purchasing their foodstuffs.

Mandatory nutrition declaration must include all the following particulars: energy value and amounts of fat, saturates, carbohydrate, sugars, protein and salt.

Resource: <https://eur-lex.europa.eu/legalcontent/EN/TXT/PDF/?uri=OJ:C:2018:196:FULL&from=EN>

Question 3

How does unit price help the consumers?

Easy comparison – price per unit

You should also be able to compare prices between brands and between package sizes – to see, for example, what saving you'd make buying a large-size box of breakfast cereal instead of a small box. To help you do this, all products must be marked not only with the selling price, but also the **price per unit** – for example, the price per kilo or

per litre. This information **must be understandable, easy to read, and easily identifiable**.

This rule also applies to adverts that mention a selling price.

Unfair pricing

Throughout the EU, sellers **must indicate product prices clearly** enough for you to easily compare similar products and make informed choices – no matter how they're packaged or how many units are sold together. Companies are legally obliged to be completely clear about the price you'll have to pay when they advertise or sell something to you. The price quoted in an offer **must include all taxes and delivery charges**. If there might be extra costs that can't be calculated in advance, you must also be told about that upfront.

Resource : https://europa.eu/youreurope/citizens/consumers/unfair-treatment/unfair-pricing/index_en.htm

Question 4

What is glucose and fructose sirup?

Isoglucose is defined by EC law as a product obtained from glucose or its polymers with at least 10% fructose. Other names for isoglucose include glucose-fructose syrup (containing more glucose than fructose), fructose-glucose syrup (more fructose than glucose) and high fructose corn syrup.

The Commission is aware of the debate on the health consequences of high intakes of fructose. A comprehensive review of the scientific evidence and policies on the consumption, energy intake and impact of high fructose syrups on overweight and obesity and health is funded by the European Parliament.

Resource: http://www.europarl.europa.eu/doceo/document/E-8-2017-005087-ASW_EN.html?redirect

Question 5

What is glutamates sodium? What are food additives ?

Glutamates is absorbed in the intestine and it is presystemically metabolised in the gut wall. Evidence was limited for increased brain glutamate concentration by even high dose monosodium glutamate (MSG) ingestion (10 g) via the oral route by diet.

Following a request from the European Commission, the EFSA Panel on Food Additives and Nutrient Sources added to Food (ANS) was asked to re-evaluate the safety of glutamic acid (E 620), monosodium glutamate (E 621), monopotassium glutamate (E 622), calcium diglutamate (E 623), monoammonium glutamate (E 624) and magnesium diglutamate (E 626) when used as food additives.

Additives are substances used for a variety of reasons - such as **preservation, colouring, sweetening**, etc.- during the preparation of food. The European Union legislation defines them as "any substance not normally consumed as a food in itself and not normally used as a characteristic ingredient of food, whether or not it has nutritive value".

Additives are used, among other things, as:

- **Colours** – they are used to add or restore colour in a food
- **Preservatives** – these are added to prolong the shelf-life of foods by protecting them against micro-organisms
- **Antioxidants** – substances which prolong the shelf-life of foods by protecting them against oxidation (i.e. fat rancidity and colour changes)
- **Flour treatment agents** – added to flour or to dough to improve its baking quality

The safety of all food additives that are currently authorised has been assessed by the Scientific Committee on Food (SCF) and/or the [European Food Safety Authority](https://efsa.onlinelibrary.wiley.com/doi/10.2903/j.efsa.2017.4910) (EFSA). Only additives for which the proposed uses were considered safe are on the EU list.

*Resource: <https://efsa.onlinelibrary.wiley.com/doi/10.2903/j.efsa.2017.4910>,
https://ec.europa.eu/food/safety/food_improvement_agents/additives_en*

Question 6

Who is controlling safety of groceries and what is RASFF?

The EU has one of the highest food safety standards in the world – largely thanks to the solid set of EU legislation in place, which ensures that food is safe for consumers. A key tool to ensure the flow of information to enabling swift reaction when risks to public health are detected in the food chain is **RASFF – the Rapid Alert System for Food and Feed**.

RASFF enables information to be shared efficiently and provides a round-the-clock service to ensure that urgent notifications are sent, received and responded to collectively and efficiently.

Used source of information: https://ec.europa.eu/food/safety/rasff_en

Question 7

What allergens are mandatory on foods ?

Consumer have to be informed if any food products contain any of the main 14 allergens as an ingredient:

Celery, cereals containing gluten – including wheat (such as spelt and Khorasan), rye, barley and oats, crustaceans – such as prawns, crabs and lobsters, eggs, fish, lupin, milk, molluscs – such as mussels and oysters, mustard, tree nuts – including almonds, hazelnuts, walnuts, brazil nuts, cashews, pecans, pistachios and macadamia nuts, peanuts, sesame seeds, soybeans, sulphur dioxide and sulphites (if they are at a concentration of more than ten parts per million). This applies also to the additives, processing aids and any other substances which are present in the final product. For example, sulphites, which are often used to preserve dried fruit, might still be present after the fruit is used to make chutney.

*Resource : [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52017XC1213\(01\)](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52017XC1213(01))
https://ec.europa.eu/food/safety/labelling_nutrition/labelling_legislation_en*

ANNEX: Family budget

Question 1 and 2

Radek's budget is unprofitable (debit, minus). Radek spent 225 € more than he earned in the first month of his independent life (we do not include the deposit for renting and furnishing the apartment he paid from his savings). Radek made several mistakes: before concluding the lease agreement, he did not count how much money he would have left for food and other things he would need for everyday life, after paying all his housing and telephone bills. Thus, he concluded a lease that did not correspond to his financial possibilities. Moreover, he rashly concluded a loan for an expensive television and a sofa bed for friends (essential for the start of independent living) without being sure that he would be able to pay the loan on a regular basis. Radek did not adapt his lifestyle to the new financial situation. A costly lifestyle involving regular visits to restaurants, bars and other entertainment venues, and the purchase of designer clothes caused Radek to find himself in a negative position.

Net Salary	900 EUR
Other income (Gift)	100 EUR
Total income	1000 EUR
Rent	400 EUR
Utilities	150 EUR
Loan	70 EUR
Telephone and internet	30 EUR
Food and drinks	400 EUR
Entertainment	50 EUR
Clothing	75 EUR
Everything else	50 EUR
Total expenses	1225 EUR
Budget Balance	-225 EUR

Question 3.

Radek's regular housing expenses will decrease by 275 € after Michal's moving in. Radek's budget would be, in case of unchanged behaviour, balanced. But there is no reason to be satisfied. It should be noted that Radek should strive for a balanced or surplus budget with a sufficient amount to create a fund for unforeseen expenses (e.g. to buy a new appliance if the old one stops working, to cover a partial loss of income in case of illness etc.) and savings. Radek's budget also lacks some important items. Encourage students to think in groups about which spending can be reduced (e.g. spending on food and drinks, home-made meals and reducing alcohol consumption), and which new items would be appropriate to include in the budget and why? (e.g. insurance).

Question 4.

The aim of this case study is, among other things, to teach students how to decide on the appropriateness or inadequacy of loans and the need for ongoing creation of reserves and savings.

Among the basic questions every consumer should ask themselves before borrowing money is:

- ? Do I really need the thing for which I want to make a loan?
- ✍ Rule: Never borrow money for things you don't really need.
- ? How long and for what purpose will this thing serve me?
- ✍ Rule: The loan repayment period should never exceed the lifetime of what we have invested the money from the loan!!!
- ? Do I have enough money for this? Will I be able to pay the loan throughout the whole repayment period properly I.e. Will I be able to pay the full amount and in time?
- ✍ Rule: Never take a loan if you know, that you will not be able to repay it properly and on time.

For the above reasons, a holiday loan is definitely not a suitable solution for Radek, it is both an unnecessary thing, and the repayment period of such a loan far exceeds the period during which we benefit from the trip. Radek should consider reducing his expenses and to save or increase the income side of the budget during the six-month period, e.g. by additional income from the brigade, change of work etc. An appropriate amount for the creation of reserves should also be one of the integral parts of the budget. After leaving his parents, Radek has completely left these items out of his budget, which may have adverse consequences in the future, and any unexpected event may cause Radek to be in the negative again.

Family budget

Why it's important to make your own budget?

It will help you organise your financial priorities and balance your saving and spending habits. It keeps the family going even in difficult financial times.



[Budget]

Budgeting won't help you earn more money, but it will help you to manage the money you do have effectively. Budgets won't protect you from disasters, but they can help you avoid them.

Budgeting step by step

Sort your expenses into categories (housing, utilities, etc.)

Keep track of every purchase for the next 30 days so you can accurately work out your spending habits.

Add up the totals of each expense category

Create a total sum of your expenses.

Compare total Income and total expenses.

Do you have a surplus or a deficit?

- ✎ If you have a surplus, consider how you'll invest or save the surplus money.
- ✎ If it's a deficit, study the expenses and decide what to cut.

Tips

- ✎ Make sure amounts are realistic (To get a realistic picture look at bills or keep a record of prepayment cards). Brainstorm what you regularly spend your money on.
- ✎ Be honest (Budgets only include money you realistically expect to receive.)
- ✎ Part of your budget will allocate savings to help you build an emergency fund!!!
- ✎ Include an amount for things like Christmas, birthdays and holidays.
- ✎ Don't to re-budget when things change (new jobs, new loans...)
- ✎ You can use classic paper and pen or add everything to an electronic spreadsheet, budget software or ledger.

Glossary of terms

Budget

A budget is a written or electronic accounting plan to help you manage your finances and save money.

Fixed expenses

Fixed expenses include everything you pay regularly, examples include energy, internet, rent, loans, insurance.

Variable Expenses

Some expenses change from month to month, making them variable expenses. Examples of variable expenses include groceries or utility bills.

Income

People who work for their wages receive earned income. People can receive other kind of income, for example social benefits...

Net income is defined as the gross income minus taxes and other deductions

Balanced Budget

A budget in which total expenditures equal total income. An entity has a budget surplus if expenditures are less than income. It has a budget deficit if expenditures are greater than income.

Loan - A lender and a borrower can make a legal contract for the borrower to use money given by the lender. The borrower usually pays interest for use of the money, and must agree to pay back the money within a specified time.

CATEGORY	MONTHLY BUDGET	ACTUAL AMOUNT	DIFFERENCE
INCOME:	Estimate Your Income	Your Actual Income	
Salary (Net salary)			
Commission			
Bonus (meal tickets...)			
Social benefits			
Interest			
Other Incomes			
INCOME SUBTOTAL			
EXPENSES:	Estimate Your Expenses	Your Actual Expenses	
HOUSING:			
Rent / Mortgage			
Insurance			
Maintenance			
Property taxes			
Others			
UTILITIES:			
Water			
Electric			
Gas			
Cable/Internet			
Phone			
Trash			
Other Utilities			
FOOD:			
Groceries			
Eating out			
Others			
CREDIT/DEBIT PAYMENTS:			
Credit Cards			
Loans			
Other Accounts			
TRANSPORT:			
Bus, train, Metro tickets			
Auto (fuel, gas...)			
Others			
SAVINGS			
Retirement			
Emergency fund			
Building savings			
Others			
OTHER EXPENSES			
Personal Care/Hair			
Clothing			
School expenses			
Entertainment			
Gifts/Holidays..			
Everything else...			
EXPENSES SUBTOTAL			
TOTAL INCOME MINUS TOTAL EXPENSES			

ANNEX: Consumer rights: Complaints

Question 1

The girls as consumers should have known the basic rules they have to comply with in order to enforce their consumer rights.

The law has a direct and tangible impact on the everyday life of consumers in the European Union. The Consumer Rights sets out rules on contracts between consumers and businesses which apply across the EU, and establishes certain basic consumer rights. These include information requirements or the right to withdraw from a contract. The Consumer Rights should ensure that consumer rights across the EU are improved and modernised, rather than weakened, particularly in light of the digital economy.

Question 2

How to get goods repaired, replaced or refunded

They have to go complaining at shop where they have bought defective goods. In the event of a complaint, the seller must provide them with a written confirmation upon request about to what extent and for how long they have got defective goods. The seller must provide them with a written confirmation - complaint protocol - where the claim will be received,

its content and, above all, the way you handle it.

The 2-year guarantee period starts as soon as you receive your goods. If your goods break within these 2 years, the trader always has to provide a solution for you. In some EU countries you also have the right to request a remedy from the manufacturer.

If your product **breaks within the first 6 months**, it is assumed that the problem existed when you received the goods, unless the trader can prove otherwise. Therefore, you have the right to a repair or replacement free of charge, or if this turns out to be too difficult or costly, you may be offered a price reduction or your money back.

If your product **breaks after 6 months**, you still have the right to have your goods repaired or replaced for free or, at least, to a price reduction or your money back. However, you may need to prove that the problem existed when you received the goods.

It is a good idea to keep records about any descriptions and promises of how the product or service should appear and work.

The business might ask you for proof of purchase and discuss whether it is a minor or major problem to determine a repair, replacement, or refund. To use your rights to a repair, replacement or refund you will need to keep the receipt or other type of proof of purchase.

A receipt can come in the form of a tax invoice or a cash register or hand written receipt.

Other types of proof of purchase include:

- credit or debit card statement
 - a receipt or reference number given for phone or internet payments
 - a warranty card showing the supplier's or manufacturer's details and the date and amount of the purchase
 - a serial or production number linked with the purchase on the supplier's or manufacturer's database
- a copy or photograph of the receipt.

Question 3

For more detailed information about your rights under national law, check the specific rules on **legal guarantees and commercial warranties** for the country where you made your purchase:

Choose your country :

https://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/index_en.htm#country

If goods you bought anywhere in the EU turn out to be faulty or do not look or work as advertised, the seller must repair or replace them free of charge or give you a price reduction or a full refund. You can usually only ask for a partial or full refund when it is not possible to repair or replace the goods.

Under EU consumer rules you always have the right to a **2-year minimum guarantee at no cost**, regardless of whether you bought your goods in a shop, online or through distance selling, such as from a catalogue or by telephone. This 2-year guarantee is your minimum right, however **national rules in your country may give you extra protection**.

https://europa.eu/youreurope/citizens/consumers/shopping/shopping-consumer-rights/index_en.htm#faulty-goods-2

Question 4

If your goods break within the first 6 months, it is **assumed that the problem existed when you received the goods**, unless the trader can prove otherwise. Therefore, you have the right to have the goods repaired or replaced free of charge, or if this turns out to be too difficult or costly, you may be offered a price reduction (on your original purchase) or your money back.

In some countries, you may have the right to choose freely between these different options. The **trader always has to provide a solution**. In some EU countries you also have the right to request a solution from the manufacturer.

For more detailed information about your rights under national law, check the specific rules on **legal guarantees and commercial warranties** for the country where you made your purchase.

ANNEX: E-Commerce: Withdrawal Right

Proposed answers:

Question 1

Michael should have spend time to read the terms and condition sections in detail before proceeding with the sale. Moreover he should have conducted a market research.

Question 2

A no-reason withdrawal from the contract can be declared within 14 calendar days and a refund can be made for both the purchase and the courier cost. The countdown to exercise the withdrawal right starts with the delivery of the parcel. Michael might be burdened with the cost for returning the product, as he should have been informed by the supplier before the contract conclusion.

Question 3

Yes. The trader in a distance-selling contract must inform the customer with clarity about the right and conditions of a no-reason withdrawal, within 14 calendar days .

Question 4

No. The 14 days count-down starts from the day of parcel delivery and not from the day the sale took place. The trader has no right to claim otherwise.

Question 5

The case study aims to teach the trainees how to properly write a report or a complaint. It is important that the trainees can write a comprehensive text in which they describe their demands with clarity.

Question 6

Freely discuss relevant experiences and opinions. Encourage participation and trust between the trainer and among participants.

Question 7

Same as number 6.

Question 8

He should contact the Consumers Union in order to receive appropriate brief and guidance and if need be the union can intervene in order to resolve the dispute with the trader.

Question 9

Free discussion – expressing opinions with the aim to promote critical thinking and productive questioning.

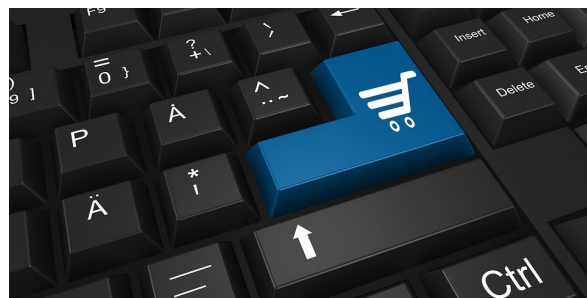
**Whenever guidance from the Consulting Manual is required, the trainer provides participants with the necessary time for adequate study.*

***Proposed time for completion the Case study is 60 minutes*

CONSULTING MANUAL:

E-commerce: Distant contract

Distant contract means any contract concerning goods or services concluded between a supplier and a consumer under an organized distance sales or service-provision scheme run by the supplier, who, for the purpose of the contract, makes exclusive use of one or more means of distance communication, like e-mail, up to and including the moment at which the contract is concluded;



[Cart]

Online shopping is a typical example of a distant contract. What must a consumer check when making online shopping During online shopping, consumers must be cautious when choosing to buy from an eshop, while ordering and during economic transactions.

Prior information In good time prior to the conclusion of any distance contract, the consumer shall be provided with the following information:

- ⇒ the identity of the supplier and, in the case of contracts requiring payment in advance, his address;
- ⇒ the main characteristics of the goods or services;
- ⇒ the price of the goods or services including all taxes;
- ⇒ the cost of using the means of distance communication,
- ⇒ delivery costs, where appropriate;
- ⇒ The supplier's liability for defective items
- ⇒ The right of withdrawal, the conditions, time limit and procedures for exercising that right
- ⇒ The arrangements for payment methods, delivery or performance;
- ⇒ Where appropriate, the minimum duration of the contract in the case of contracts for the supply of services.

In the event where the supplier does not comply with all the above the distance contract can be declared void.



Caution If a distance contract to be concluded by electronic means places the consumer under an obligation to pay, the trader shall make the consumer aware in a clear and prominent manner, and directly before the consumer places his order.

If placing an order entails activating a button or a similar function, the button or similar function shall be labelled in an easily legible manner only with the words

‘order with obligation to pay’

or a corresponding unambiguous formulation indicating that placing the order entails an obligation to pay the trader.

Right of withdrawal

In distance contracting the consumer has the right to withdraw without giving any reason within 14 calendar days after item delivery at his premises.

Below the obligations for both the consumers and the suppliers are being described.

Consumer:

- ⇒ To inform the supplier on time by completing a form (provided by the supplier) or in any other written form of an unequivocal statement (e.g. a letter sent by post, fax or e-mail).
- ⇒ To send the items back to the supplier within 14 calendar days after announcing withdrawal in the original condition.
- ⇒ To pay for the delivery cost unless otherwise informed by the supplier.

Supplier:

- ⇒ To do anything in his power so that the consumer can exercise his right to withdraw without obstacles.
- ⇒ To refund the consumer including any costs for delivery, without undue delay and in any event not later than 14 days from the day on which the consumer informed the supplier about their decision to withdraw from this contract. Refund can delay if items do not return on time.

The consumer must be aware of: the fact that the supplier is obliged to inform consumers about the right to withdrawal in a clear way right before completion of sale. Consumer must also be informed about whether he is burdened with delivery costs, otherwise he is not obliged to pay for the cost of retuning the products to the supplier.

Exceptions from the right of withdrawal

The right of withdrawal does not apply for all sales. Some types of products and services are exempt.

These are:

- ⇒ Contacts for services that have been completed.
- ⇒ Airport and train tickets, concert tickets, hotel reservations, car leasing, and restaurant reservations for certain dates.
- ⇒ Products with a short expiry date
- ⇒ Customized products
- ⇒ Sealed PC, sound and image products like DVDs that have been opened after delivery

Appropriate responses to questions:

Question 1

With a fixed-term contract, the consumer undertakes to use the operator's services for a certain period of time (eg 24 months). During this period, he pays for the agreed services regardless of whether he uses them or not. In the event of early termination of such a contract, the operator may charge the consumer.

An indefinite term contract is an indefinite term contract and can be terminated at any time.

Question 2

Free discussion. Encourage all participants to state their views and opinions promoting trust among all participants.

Question 3

Yes, it can if allowed by the contract. Subscribers shall have a right to withdraw from their contracts without penalty upon notice of proposed modifications in the contractual conditions. Subscribers shall be given adequate notice, not shorter than one month, ahead of any such modifications and shall be informed at the same time of their right to withdraw, without penalty, from such contracts, if they do not accept the new conditions. Therefore, it is extremely important to closely monitor all written communications sent by the contractor to us by post or email.

Question 4

Pavla made a mistake in not opening and reading the correspondence sent by her contractor. If she had read it, she would have learned in time what the operator was going to do and could use her right of withdrawal.

Question 5

Pavla has the right to keep her original number when switching to another operator, so she doesn't have to tell her friends and family to change her number. This right is referred to as number portability (see Consulting manual)

Question 6

Christine's cross-border trips should not negatively affect her phone bill. Christine has a tariff that has unlimited calls to all networks. In fact, there is a rule within the European Union ROAM LIKE AT HOME. The minutes of calls, SMS and megabytes of data that a person consumes abroad (within the EU) are charged the same as at home!

Question 7

Yes, it does. Consumers have the right to use the ADR system: alternative dispute resolution. (see Consulting manual).

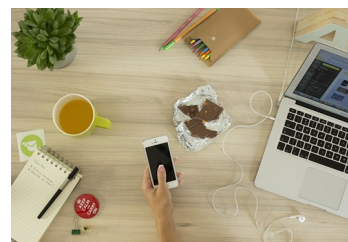
Question 8

Brainstorming, Free discussion. Encourage all participants to state their views and opinions promoting trust among all participants. For example:

Court:positives	Court:negatives	ADR:positives	ADR: negatives
Better enforcement of decisions	Takes a long time Financially demanding Stressfull Rigid	Save a lot of time Save a lot of money Reduce stress More flexible remedies than court	absence of certainty of output the possibility of misuse of information in subsequent proceedings before a court

CONSULTING MANUAL:

Our Rights As Consumers Of Electronic Communications Services in a nutshell



[Computer]

Contract

As with all consumer contracts, have consumers the right to fair contract terms. If contract contains unfair terms, consumers are not bound by them. If the contract cannot be performed without such unfair terms, then the entire contract is non-binding. Contract terms used by traders must be written in plain and clear language. Any points that aren't clear will be interpreted in consumers favour.

The contract shall specify at least:

- the identity and address of the supplier;
- services provided, the service quality levels offered, as well as the time for the initial connection;
- the types of maintenance service offered;
- particulars of prices and tariffs and the means by which up-to-date information on all applicable tariffs and maintenance charges may be obtained;
- the duration of the contract, the conditions for renewal and termination of services and of the contract;
- any compensation and the refund arrangements which apply if contracted service quality levels are not met; and
- the method of initiating procedures for settlement of disputes.

Modifications in the contractual conditions (right to withdraw from their contracts without penalty)

Subscribers shall have a right to withdraw from their contracts without penalty upon notice of proposed modifications in the contractual conditions. Subscribers shall be given adequate notice, not shorter than one month, ahead of any such modifications and shall be informed at the same time of their right to withdraw, without penalty, from such contracts, if they do not accept the new conditions.

Transparency and publication of information

Consumers shall have a right to transparent and up-to-date information on applicable prices and tariffs, and on standard terms and conditions, in respect of access to and use of publicly available telephone services is available to pricing for interconnection related to the provision of number portability is cost oriented and that direct charges to subscribers, if any, do not act as a disincentive for the use of these facilities.

Number portability

A service enabling a subscriber to transfer telephone numbers from one telecommunication provider to another. Number portability is a key facilitator of consumer choice and effective competition in a competitive telecommunications environment such that end-users who so request should be able to retain their number(s) on the public telephone network independently of the organisation providing service.

Emergency telephone numbers

For the citizen, it is important for there to be adequate provision of public pay telephones, and for users to be able to call emergency telephone numbers and, in particular, the single European emergency call number ("112") free of charge from any telephone, including public pay telephones, without the use of any means of payment.

For more detailed information about your rights under national law, check the specific rules for the country where you signed the contract.

Roaming — Roam Like at Home

The minutes of calls, SMS and megabytes of data that a person consumes abroad (within the EU) **are charged the same as at home!**

If a person has unlimited calls and SMS, they will get unlimited calls and SMS when roaming in the EU. However if a person has unlimited mobile data or very cheap mobile data at home, his operator may apply a safeguard (fair use) limit on data use while roaming. If so, the operator will have to inform the customer in advance about such a limit and alert them when they reach this limit.

As long as a person travels periodically and spends more time in his home country than abroad over any 4-month period, they can fully benefit from Roam Like at Home. If a person gets charged extra, they should first contest those charges with their operator, who should have a complaints procedure in place. If the operator persists, the person should refer to the national telecoms regulator, who will settle the case.

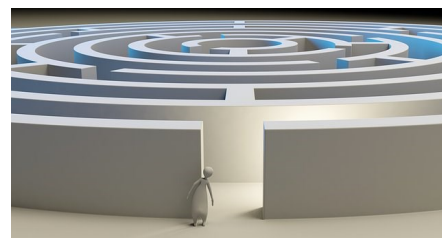
If a person stays in another country within the EU longer than in their home country over a few months, the operator may contact them and ask them to pay more.

Out-of-court dispute resolution

Consumers shall have a right to be available transparent, simple and inexpensive out-of-court procedures for dealing with unresolved disputes.

Alternative **dispute resolution** (ADR) procedures are provided by neutral **out-of-court** bodies such as conciliators, mediators, arbitrators, the ombudsman and complaints boards. They can bring you and the trader together to help find a solution to your **dispute**. They can also propose a solution or even impose one. They usually reach an outcome within 90 days. Under EU law, you can use these bodies to **handle all contractual disputes** you may have with a trader established in the EU.

Each dispute resolution body has its own rules and procedures. They're **usually quicker and cheaper** than going to court.



[Labyrinth]

Air flights – Loss of suitcase

Appropriate responses to questions:

Question 1

No, Christine did not do the right thing. She should have immediately visited the Lost and Found Office so as to declare her lost luggage and inform the airliner. She should have never left the airport before completing all necessary procedures for such cases and getting a copy of her report.

Question 2

Free discussion. Encourage all participants to state their views and opinions promoting trust among all participants.

Question 3

The same as above. Christine's parents were right when they advised her to immediately contact the airliner to describe her issue and ask for further directions as to how to resolve this issue.

Question 4

No, the airliner policy is not legal. According to law if a suitcase is not found within 21 days, then it is considered lost and a refund is applicable. No company should delay, or obstruct the satisfaction of such legal passenger claims. Passengers are entitled to a 1300 euro refund. The airliner will usually estimate the financial loss for the passenger. The proposed refund should be fair and relevant to the damage.

Question 5

Free discussion of opinions and views. Encourage all trainees to participate and promote mutual trust among them and between them and the trainer. Aim to develop critical thinking. The proposed refund is too small considering the value of the items lost.

Question 6

Christine should contact the Consumers Union in order to receive appropriate briefing and guidance and if need be the Union can intervene in order to resolve the dispute with the trader.

Question 7

Free discussion – expressing of opinions with the aim to promote critical thinking and productive questioning.

Question 8

Same as above. The passenger is considered a consumer when using travel services. Hence all consumer Rights are enforced.

Question 9

Possible obstacles during discussion: Law breach by traders, incomprehensive knowledge of Legal Consumer Rights, hesitation in advocating for Consumer Rights, Uncooperative traders, lack of knowledge for Bodies to advocate for Consumer Rights such as the Consumer Union etc. Proposed Solutions: Provide with appropriate information about the Legal consumer Rights, exercising of rights, communication with traders, filling complaints to a Consumer Union.

**Where the question requires guidance in the advisory manual, the required study time is given with possible guidance from the trainer if necessary.*

***Indicative Time of the Case Study: 60'*

CONSULTING MANUAL:

Air passenger rights

Exercise of your rights

Your rights, as analyzed here, apply in accordance with the EU law, only if:

- ➔ your flight is within the EU and is operated either by an EU or a non-EU airline
- ➔ your flight arrives in the EU from a non-EU country and is operated by an EU airline
- ➔ your flight departs from the EU to a non-EU country operated by an EU or a nonEU airline

Denied Boarding

If the airline must deny boarding due to overbookings or for safety reasons, the flight company will call for passengers – volunteers willing to surrender their reservations. If there is an insufficient number of volunteers, then the flight company may deny you boarding. In this case, you are entitled to:

- ✍ compensation, which ranges from €250 to €600, depends on the flight.

The airline must also offer you the following options:

- ➔ reimbursement of the cost of the ticket, within 7 days, for that part of the flight not made, or a return flight to the first point of departure, as early as possible,
- ➔ your transportation to the final destination, with the earliest possible flight, under comparable transport conditions;
- ➔ your transportation to the final destination at a later date at your convenience, subject to availability of seats, under comparable transport conditions.

For the duration of the wait, you are entitled to additional benefits from the airline, such as free meals and refreshments, accommodation, transport, phone calls or e mail messages.

Flight delay

The delay should be, according to the airline's estimate, more than 2 hours. The Regulation defines 3 categories depending on the type of each flight. For the duration of the wait, you are entitled to additional benefits from the airline as mentioned above (paragraph 1.3) You are entitled to the same compensation, as stipulated for flight cancellation, in case you reach your final destination, with delay of more than 3 hours. You don't have this right, if the delay was due to extraordinary circumstances which could not have been avoided. When the delay is 5 hours or longer, you may opt for reimbursement of the full cost of the ticket if you decide that you do not want to fly, even delayed.

Cancellation

In case of flight cancellation, you are entitled to the following options:

- ➔ reimbursement of the cost of the ticket, within 7 days, for that part of the flight not made, or a return flight to the first point of departure, as early as possible.

- ➔ your transportation to the final destination, with the earliest possible flight, under comparable transport conditions;
- ➔ your transportation to the final destination at a later date at your convenience, subject to availability of seats, under comparable transport conditions.

You are also entitled to: compensation, which ranges from €250 to €600, depends on the flight.

For the duration of the wait, you are entitled to additional benefits from the airline as mentioned above (Flight delay).

You are not entitled to compensation if :

- ➔ you are informed about the cancellation on time and you are offered an alternative flight with short delay of departure and arrival compared to the scheduled.
- ➔ the cancellation was due to extraordinary circumstances which could not have been avoided.

Baggage

The airline is liable for destruction, loss or damage to checked baggage, provided that the event that caused it occurred on board the aircraft or during any period that the baggage was in its responsibility. In these cases, you are entitled to compensation, which may amount to €1,220. In case of hand baggage, the airline is liable provided the damage was due to its fault.

In the case of damage to checked baggage, you must write and complain within 7 days, and in the case of delay, within 21 days, in both cases from the date on which the baggage was placed at the passenger's disposal. If you cannot find your suitcase when you arrive at the airport of destination, then you must immediately report it to the Lost and Found Office of the airport where you will fill in a Declaration of Loss of Baggage, to be notified if it is found. If your baggage is not found within a period of 21 days, it is considered lost.



[Luggage]

In case of damage or loss of your baggage

Inform the company in case of loss or damage baggage as soon as you know it and in any case before you depart from the airport.

- ➔ Fill a Baggage Lost Statement and follow any other procedure you are asked to resolve your case.
- ➔ Keep any document that may be useful as evidence (ticket, boarding pass, etc.) as well as the receipts of anything you've bought to meet your needs until your baggage is returned with delay.
- ➔ Request and keep a copy of the Lost or Damage Declaration and any documents you have filled in.
- ➔ Report damage for your baggage within 7 days from the day you received it and 21 days of receipt in case of delay. Before traveling be informed for company's policy.

ANNEX: Environmental issues and consumer regulation

Introduction to the Teaching note

The environmental issue concerns everyone, but in a particular way it concerns young people who will have to live in this world for many years to come. As we know, the problems we are experiencing, concern the whole system of the planet Earth, pollution has hit the sea, the atmosphere, the earth, the aquifers. The causes are multiple and also the responsibilities; certainly industries have greatly contributed to this environmental disaster, certainly the massive use of cars has a strong impact, as well as the heating in big cities but also our (bad) daily habits have to do with pollution. The problem of the environment touches us closely from all points of view, unfortunately in many cases it is experienced as if it were something external to us, something that involves something other than our body. In fact it is often not considered that pollution also means diseases for living creatures. In addition to the international policies that must be aimed increasingly at trying to stop the pollution and reduce it, it is very important that each of us realizes that with his daily actions he can make a difference.

Appropriate responses to questions:

Our four friends, Jana, Pavla, Christine and Michael did not know that one of them is very attentive to the environment and he is strongly convinced that the actions we do daily can influence, for better or for worse, the environment in which we live.

But they find out from day one, when they return from the beach when:

- Jane prepared a bathtub to have a bath because bathing in the bathtub is more relaxing than a shower
- Pavla placed the bags they had brought to the beach and turned on the washing machine to wash two towels because they were full of sand and did not want to wash them by hand
- Christine set the table with the newly purchased plastic dishes because on vacation he does not want to wash the dishes and left the refrigerator door open.

Here are the wrong behaviors and why?

- ⇒ The water consumption for a bathroom can be up to four times higher than for a shower: obviously, it depends on the duration of the shower, however a bathtub contains 100-160 liters of water, while a 5-minute shower it consumes 75-90 liters and 3 minutes 35-50 liters;
- ⇒ The washing machine needs water and electricity to work Always try to reach full load (usually around 5 kilos), In any case, if the washing machine is not full, use the half load option. Two towels are really too few to use the washing machine and after half a day at the beach it may be enough to beat them properly;
- ⇒ Disposable cutlery should not be used if they are plastic because they pollute both to be produced and to be disposed of. Today there are biodegradable tableware on the market, if you really don't want to wash those dishes, use those;
- ⇒ If you want to save electricity, avoid leaving the fridge open.

Where is pollution and what caused it

At the atmospheric level, particulate matter, nitrogen dioxide and ground-level ozone are currently considered the three pollutants that most significantly affect human health. At the water level, industrial waste is the major cause of pollution. The big problem lies in the risk, in the coming years, of having not only polluted water, but not having enough water. On a climate level, we can all see the consequences of environmental pollution that has reached very high and dangerous levels, which is why Europe has set three major goals to be achieved by 2020:

- ⇒ Reduce greenhouse gas emissions by 20% compared to 1990 levels.
- ⇒ Bring to 20% the share of renewable energy in total energy consumption.
- ⇒ Increase energy efficiency by at least 27%.

At the environmental level the worst pollutant is our waste.

Correct behavior

The following behaviors are necessary to try not to worsen the pollution situation on our planet. Global warming, environmental pollution and intensive exploitation of natural resources, from food to energy, are our enemies. It is not a question of advice or good manners, but of obligatory behaviors that we must learn to respect and ensure to be respected from all family members.

Transport

It is of fundamental importance to limit the emissions due to transport (27% of all greenhouse gas emissions and the only sector in continuous and unstoppable growth)

-  Make less kilometers in the car: use the bike or public transport
-  Share the car with your colleagues
-  Opt for hybrid or electric vehicles
-  Having just one car in the family helps the planet.

Water

Water is the most precious asset and it starts to run low, our daily behavior must take this problem into account. Reducing water wastage individually is the first thing we need to do.

-  Choose a shower instead of a bathtub
-  Choose the dishwasher instead of hand washing
-  Use the washing machine and dishwasher only at full load
-  Drink tap water: it may seem counter-productive and instead it would mean being able to reduce the plastic used for the bottles
-  Close the water when not needed; during tooth washing, in the shower when soaping or when washing dishes between a dish and the other ...
-  Use energy-saving speakers for faucets
-  Don't throw away the objects and clothes that we don't want to use anymore but try to recycle them or give them to those who can still use them because a lot of water is used to produce objects and clothing.

Electricity

Electricity is generated from coal and natural gas so wasting it is harmful to everyone.

-  Whenever you leave a room, remember to turn off the light .
-  Appliance stand-by is the cause of 10% of our annual consumption. An appliance connected to the current continues to consume electricity that is paid unnecessarily. A latest generation TV can consume 1 watt per hour; the battery charger of the phone left attached to the current consumes 46 and the PC and the printer consume even 175.
-  Use a dishwasher and a washing machine only at full load .

Water Domestic waste and food waste

Most of the products we buy cause greenhouse gas emissions in one way or another, during production or distribution. Wasting food is not cheap and it is harmful to the environment. Producing less waste also means wasting less food. Every year we throw away tons of still-packed food, in Western countries there are 670 million tons a year. Per capita waste is around 100 kilos per year. In industrialized countries, food has almost no value, it is considered a common commodity and within value added. But food is much more than a commodity and must be respected and the entire cycle that allows its production must be respected. We must learn to do shopping in a sustainable way, because the waste of food starts when we buy it if we are not careful.

Use of plastic

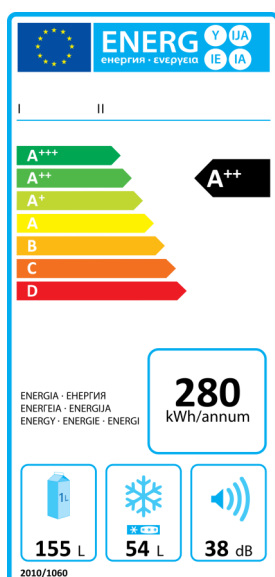
Plastic is a virtually indestructible material that is polluting our seas and oceans and killing thousands of fish. The Pacific Trash Vortex, also known as the large Pacific garbage patch (Great Pacific Garbage Patch) or simply plastic island, is a huge accumulation of floating garbage (composed mainly of plastic) located in the Pacific Ocean, approximately between 135° and the 155th meridian west and between the 35th and the 42nd parallel north.

-  Avoid packaging, buy in bulk
-  Any packaging is superfluous.
-  No to the plastic bag, we need to learn to carry a cloth bag from home.

Use of good appliances

Buy Class A appliances. The energy consumption classes, more appropriately referred to as European energy efficiency classes, are the subdivisions of the efficiency values - mainly for household appliances for domestic use but not only - in adjoining bands. The families of appliances subject to mandatory European energy classification standards are: freezer refrigerators and their combinations, light bulbs, washing machines, electric and gas ovens, dishwashers, dryers, washer-dryers, electric and gas water heaters (boilers), televisions, air conditioners and air conditioners , vacuum cleaner, extractor hoods.

These devices, in order to be sold in European countries, must be accompanied by a label that specifies the identification data such as manufacturer and model, the energy class, the annual electricity consumption in kilowatt hours based on a standard usage profile in terms of hours of use or number of uses, and other data.



Do my food choices shape the world?

Here is some background information that would benefit the educators in discussing the case study with their students. A successful discussion of the questions proposed will motivate the students to seek more information on the matter and will help to develop relevant competencies

Question 1 What is consumer knowledge and how it is used?

Consumer knowledge is defined as the research an organisation has about the needs and wants of their consumers. Consumer knowledge helps an organisation to align its business in line with customer expectations and helps the organisation to build strong customer relationship.

Most of the organisations have knowledge about their customers but they do not try to gain more insight into it and are unaware of the customer expectations. So to produce products and services according to customer expectation and satisfy customers companies should have consumer knowledge.

Consumer knowledge can be both quantitative as well as qualitative. Reports and data from CRM (Customer Relationship Management, it is an approach to manage a company's interaction with current and potential [customers](#)) system and also past sales data can provide quantitative data which can form as customer knowledge. This type of data can be used for segmentation of customers according to their past buying behaviours. Qualitative data can be information about customer's organisation. For example if customer has signed a new deal which expands its portfolio. This type of information can tell about financial status of customer and also give way for new opportunity which will lead to strengthening of ties with customers.

Also consumer knowledge is how much customer is aware about the product. This can be divided into two types: product familiarity and product knowledge. Product familiarity tells consumers about depth and breadth of product. It makes customer aware about existence of the product. Thus it will make consumer familiar about the product which is available in market.

Resource: <https://www.mbaskool.com/business-concepts/marketing-and-strategy-terms/16539-consumer-knowledge.html>

Question 2 Who are social media influencers and what responsibility do they bear?

An influencer is someone who affects or changes the way that other people behave, for example through their use of social media:

Young people are increasingly influencers on their parents' decisions.

For a new generation of journalists, bloggers, and online influencers, services such as Facebook and Twitter help them draw attention to their work.

Resource: (<https://dictionary.cambridge.org/dictionary/english/influencer>)

With power comes responsibility and as an influencer people have to follow the law of marketing. They also have the responsibility to make sure they have a sense of moral and ethics when introducing a brand to their audience. How does the content they post influence the people on the other side of the screen? Are they aware of the values and moral actions of their commercial partner? Are these a good fit with their own values and what they want to communicate to the world? Can they support the brand and what it stands for 100%?

It is up to each influencer to decide how to build their own brand. What content to post, what to advertise for and how to produce commercial content. Always remember that everyone is allowed to have personal opinions, view on moral and ethics and political opinions. In the influencer marketing agencies there sometimes is a recommendation to their influencers to take time and define their own moral and ethics, and to consider each new commercial partner up against these.

Resource: (<https://www.unitedinfluencers.com/social-responsibility-influencer/>)

Question 3 What are the ways to gather consumer knowledge? Have you ever participated in consumer knowledge gathering? Tell more about your experience and what do you think this data told the company about you.

There are many ways to collect information on company's customers, including:

- order forms
- enquiries
- complaints
- warranty cards
- customer rewards programs
- customer satisfaction surveys
- feedback cards
- customer competitions
- company's website.

Resource: <https://www.business.qld.gov.au/running-business/consumer-laws/customer-service/customer-information>

Question 4 Who is responsible for information of consumers? And who should be?

Consumer information is the information needed by consumers when researching, purchasing, and completing a purchase. Examples of consumer information needs include: product attributes (e.g. specification, price, quality standards), expert and consumer opinions, and vendor reputation.

Resource: <https://www.igi-global.com/dictionary/consumer-information-sharing/5495>

Producers and sellers are legally obliged to inform their consumers, however a large study conducted by BEUC revealed that this information is very often disregarded.

Resource: https://www.beuc.eu/publications/x2013_089_upa_form_matters_september_2013.pdf

Website Bizfluent.com lists these 5 consumer responsibilities:

- Inform Yourself Before Purchasing
- Read and Follow Instructions
- Use Products and Services Property
- Speak Out Against Wrongdoing
- Know Consumer Responsibilities for Purchasing

Resource: <https://bizfluent.com/list-7499733-five-responsibilities-consumer.html>

Question 5 What can you do to make the situation better?

Consumer power has a long history, dating back at least to the boycott of sugar by people who sought to abolish the slave trade in the 1800s. But the idea of the 'consumer' really took shape in the 1900s, with the increasing acceptance of the idea that 'consumers' can affect change through the ways they spend their money. In 1959, the anti-apartheid movement in Britain started a boycott of South African Outspan oranges in protest against inequalities between black and white South Africans. The ongoing 'No to Nestle' campaign which started in the '70s was instigated by consumer accusations that a large multinational company promoted powdered baby milk rather than breast milk in the Third World. Buying something as simple as a banana involves a range of complicated choices - its no longer just a question of how much you want to spend or how many you want to buy but whether you want ordinary, Fairtrade or organic bananas. Issues that food shoppers might be concerned about today include Genetically Modified (GM) food, food miles (how far the food has travelled), animal welfare, intensified farming and the chemicals used to kill diseases and pests.

Resource: <http://www.bl.uk/learning/citizenship/foodstories/Accessible/consumeknowpow/consumerknowledgeandpower.html#>

All too often, making a positive contribution to international development can feel difficult and out of reach. But a project funded by the Development Education Awareness Raising Programme enables European shoppers to make some simple, informed choices that have improved the lives of countless people in the developing world.

“The Make Fruit Fair!” campaign was important in Costa Rica and generated positive changes,” said Eva Carazo from the University of Costa Rica. “[It] helped us to generate awareness about labour conditions and environmental aspects. It’s very important for us to know we have allies in Europe.”

Resource: <https://europa.eu/capacity4dev/dear/news/informed-consumers-change-lives-better>

Question 6 and 7

Answers to the final two questions are personal and need no background information. The aim of these questions is to stimulate discussion, opinion sharing, introspection and personal viewpoint clarification as well as develop tolerance, public speaking and debating abilities.

Consumers behavior

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<http://www.businessdictionary.com/definition/impulse-buying.html>
<https://www.psychologytoday.com/us/blog/consumer-behavior/201303/five-reasons-we-impulse-buy>
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Consumers rights

https://europa.eu/youreurope/citizens/index_en.htm

Food

[http://www.europarl.europa.eu/RegData/etudes/BRIE/2015/548990/EPRS_BRI\(2015\)548990_REV1_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/BRIE/2015/548990/EPRS_BRI(2015)548990_REV1_EN.pdf)
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Environment

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WATER POLLUTION <https://www.eea.europa.eu/it/highlights/le-acque-europeediventano-piu>
www.waterfootprint.org
POLLUTION AND CLIMATE https://ec.europa.eu/clima/citizens/eu_it
ABOUT PLASTIC <https://www.eea.europa.eu/it/articles/la-prevenzione-efondamentale-per>
FIGHT THE WASTE <https://www.youtube.com/watch?v=VNe-jBVij-g>
<https://www.youtube.com/watch?v=DqIvXrTxXks>

ADR

<https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>

Films

Just eat it <http://www.foodwastemovie.com/>

<https://www.wowshack.com/asimetris-new-documentary-on-palm-oil-that-needs-attention/>

Legislation:

Directive 2011/83/EU of the European Parliament and of the Council of 25 October 2011 on consumer rights, amending Council Directive 93/13/EEC and Directive 1999/44/EC of the European Parliament and of the Council and repealing Council Directive 85/577/EEC and Directive 97/7/EC of the European Parliament and of the Council Text with EEA relevance (In: <https://eurlex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32011L0083>)

Directive 2006/114/EC of the European Parliament and of the Council of 12 December 2006 concerning misleading and comparative advertising (In: <https://eur-lex.europa.eu/legal-content/IT/TXT/?uri=LEGISSUM%3A132010>)

Regulation (EC) No 889/2002 of the European Parliament and of the Council of 13 May 2002 amending Council Regulation (EC) No 2027/97 on air carrier liability in the event of accidents (In: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32002R0889>)

Regulation (EC) No 261/2004 of the European Parliament and of the Council of 11 February 2004 establishing common rules on compensation and assistance to passengers in the event of denied boarding and of cancellation or long delay of flights, and repealing Regulation (EEC) No 295/91 (In: <https://eur-lex.europa.eu/legal-content/EN/ALL/?uri=CELEX:32004R0261>)

DIRECTIVE 2009/136/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 25 November 2009 amending Directive 2002/22/EC on universal service and users' rights relating to electronic communications networks and services, Directive 2002/58/EC concerning the processing of personal data and the protection of privacy in the electronic communications sector and Regulation (EC) No 2006/2004 on cooperation between national authorities responsible for the enforcement of consumer protection laws (In: <https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:02009L0136-20091219>)

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