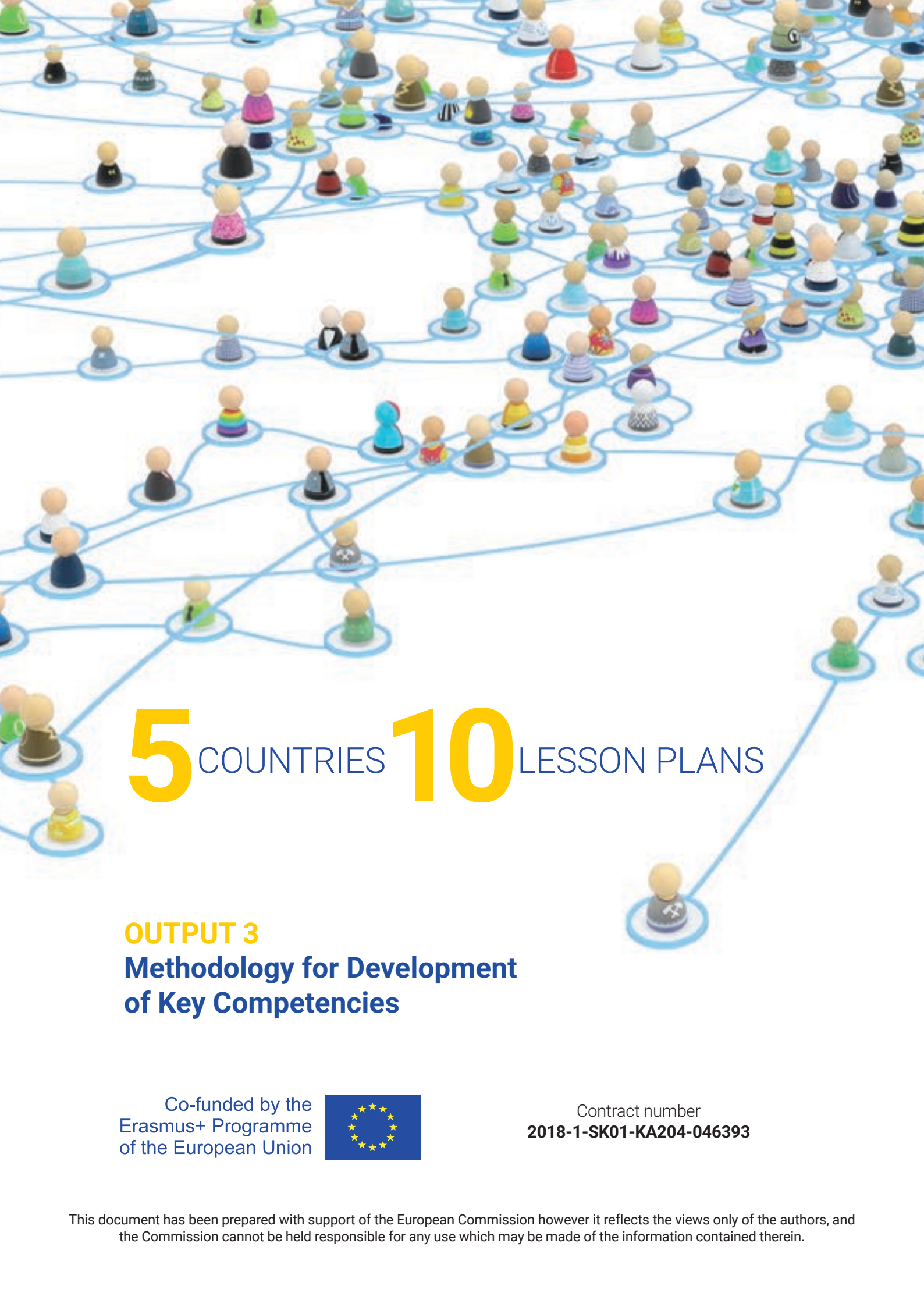




# 5 COUNTRIES 10 LESSON PLANS

## OUTPUT 3 Methodology for Development of Key Competencies

Co-funded by the  
Erasmus+ Programme  
of the European Union



Contract number  
**2018-1-SK01-KA204-046393**

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# OUTPUT 3

## Methodology for Development of Key Competencies

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# Lesson Plans



# *FOREWORD*

The training program “ Development of the Key Competences of Adults by Innovative Program of Consumer Education “ is the result of the European ERASMUS + program, which aims to increase the range of education programs for the unemployed under the age of 29 with low skills or low qualifications. By the content and methodological processing the program is usable also for primary and secondary school students.

Stories from the lives of consumers in a market economy are cross-cutting in nature and focus on the development of financial, media and environmental literacy. The goals of education are the development of two key competencies, namely Social and Civic Competence and the development of Communication in a Mother Tongue.

Innovative methods in OUTPUT 3 - Methodology for Development of Key Competencies use a constructivist approach to learning, where the teacher is a facilitator of learning, students work independently, gain their own knowledge, learn from experience and develop communication skills in discussions. The evaluation of the development of key competencies is being prepared in OUTPUT 4 - Methodology for the Verifying Development of Key Competencies.

*for a team of authors*  
*Mgr. Božena Stašenková, PhD., project coordinator*





Author

**Mgr. Viera Rusiňáková © 2019**

Name of the lesson

**To Buy or not to Buy?**

**Or Maybe Save a Little and then Buy?**

Lesson

**No. 1**

## Identification of educational needs

Research into the needs of the target group of unemployed adults under 29 years old with low skills or low qualifications confirmed their interest to voluntarily participate in consumer education programs. The participants from Lithuania selected as the most important themes Consumer Behaviour and Consuming Society with which they already have some experience, and are motivating for them to continue in their education.

## Educational objectives

Ability to change consumer behavior into a less consuming way (Social and Civic Competences)

Ability to express and interpret ideas in written and oral form (Communication in the Mother Tongue)

## Materials

**Case Study: To Buy or not to Buy? Or Maybe Save a Little and then Buy?**

## Duration

90 minutes

## Link to useful resources

- <https://www.dtest.cz/clanek-7698/vanoce-bez-odpadu>
- [http://jogsc.com/pdf/2017/4/factory\\_ovplyvnujuce\\_spotrebitelske.pdf](http://jogsc.com/pdf/2017/4/factory_ovplyvnujuce_spotrebitelske.pdf)
- <https://www.feedough.com/what-is-consumer-behaviour-ultimate-guide/>
- <https://conversionxl.com/blog/9-things-to-know-about-influencing-purchasing-decisions/>
- <https://zenuskaren.sk/aj-ekologicky-nakup-pomoze-nasej-planete-osvoj-sieto-skvele-zvyky/>

## Content of the Case Study

Linda and Lolita come from middle-class families, but with different lifestyles. In the Linda family, travel, shopping and savings are not a supported policy. On the other hand, the Lolita family lives modestly, things are bought only for quality and when they need them. Lolita, on the other hand, always dreamed of impulsive purchases, but always had to plan her expenses. Therefore, they decided to enroll in consumer behavior classes.

## Questions of the Case studies

### Question n. 1

Could you tell the class about money saving and purchase planning in your family?

### Question n. 2

What are the advantages and disadvantages of both of those modes of spending?

### Question n. 3

Which way do you think is better for the environment and for the economy?

### Question n. 4

Which way is more wasteful?

### Question n. 5

What is consumer behavior?

### Question n.6

What influences consumers 'decision to buy?

### Question n.7

Do you know about branding?

### Question n.8

What is impulse buying?

## 01 Presentation of educational objectives



The aim of education is to motivate students to more prudent consumer behavior, to be able to assess their options, to realize their limitations, to change mindless consumption into conscious decision-making. The teacher leads conversation to a consumer society, where a large part of the population has become accustomed to prosperity and luxury, and climate change and environmental problems are the result of mass consumption.

## 02 Presentation and familiarization with the case study



Introducing the case study: To Buy or not to Buy? Or Maybe Save a Little and then Buy?

## 03 Cooperative learning



We divide the students into 4-5 groups and give them the assignments:

1. Which of the girls' behavior shopping is closer to you?
2. What are the advantages and disadvantages of both methods of shopping?
3. What do you mean by consumer behavior?
4. What influences consumers' shopping decisions?
5. Describe impulsive shopping.
6. Describe the planned purchase.
7. Which shopping do you consider unnecessary?

After finishing the work, the representatives of individual groups present the results of the group work to other students.

## 04 Individual work



Students independently write the essays on the proverb: "A rich person is not only one who owns a lot but also one who needs little." We will enable the reading of the essays to those students who express their interest to present the essays to other students.

## 05 Discussion



The German sociologist ERICH FROMM wrote the book "To Have or to Be?"

This title of the book will be basis for the discussion of students sitting in a circle.

- What is a person's happiness?
- What do you think is the criterion for human wealth?
- What does it mean "to have"?
- What does it mean "to be"?
- What is your attitude to money?

## 06 Brainwriting



**Theme: What would you be able to give up so that your consumption does not burden the environment?**

Students present their proposals, which are written on a flipchart.

We will then encourage students to try to create subgroups of related proposals that have something in common.

Finally, we encourage students to think together about what positive changes in consumer behavior they would bring to the environment.

## 07 Assessment of development of key competencies







Author

**Flavia Cavaleiro © 2019**

Name of the lesson

**Advertising and consumer behavior**

Lesson  
**No.2**

## Identification of educational needs

Our work with groups of unemployed adults under the age of 29, with low skills or low qualifications, showed how it is possible to stimulate interest in consumerism and how these people are disposable to participate in consumer education programs. Interest is shown both in themes that are easily identifiable, in common knowledge, such as advertising - protecting the environment - nutrition, and towards others that are more complex and personal, such as managing the family budget.

## Educational objectives

Ability to critically perceive and decode advertising (Social and Civic competences)

Use the mother tongue in a positive, clear and creative way (Communication in Mother Tongue)

## Materials

### Case Study: Advertising and consumer behavior

- Magazines and advertisements of social media
- Pens or pencils
- Notebooks or sheets

## Duration

90 minutes

## Link to useful resources

- <https://www.easa-alliance.org/>
- [https://books.google.it/books?id=NAfcCgAAQBAJ&pg=PA20&lpg=PA20&dq=decodificare+la+pubblicit%C3%A0+eu&source=bl&ots=rA1m2s0x65&sig=ACfU3U3gomjHIMNNjRfVcOpubaLnpWb1QA&hl=it&sa=X&ved=2ahUKewjDs7D9\\_7LmAhVR4qQKHf07CHgQ6AEwB3oECAoQAQ#v=onepage&q=decodificare%20la%20pubblicit%C3%A0%20eu&f=false](https://books.google.it/books?id=NAfcCgAAQBAJ&pg=PA20&lpg=PA20&dq=decodificare+la+pubblicit%C3%A0+eu&source=bl&ots=rA1m2s0x65&sig=ACfU3U3gomjHIMNNjRfVcOpubaLnpWb1QA&hl=it&sa=X&ved=2ahUKewjDs7D9_7LmAhVR4qQKHf07CHgQ6AEwB3oECAoQAQ#v=onepage&q=decodificare%20la%20pubblicit%C3%A0%20eu&f=false)
- <https://eur-lex.europa.eu/legal-content/IT/TXT/HTML/?uri=LEGISSUM:l32010&from=IT>
- <https://www.youtube.com/watch?v=tGO5TibZobQ>
- <https://www.youtube.com/watch?v=rbQOb4dHXys>

## Content of the Case Study

Two girls want to buy a mascara but they have different attitudes for money and for purchases. One asks the seller for help and says how much she can spend, the other wants the one she saw in television, she is so sure it's the best that "challenges" her friend to make a comparison. The photographic challenge shows the differences so declaimed by the publicity were not found. Advertising knows how to influence consumers' choices, it is therefore necessary that consumers learn to decipher it.

## Questions of the Case studies

### Question n. 1

In the case presented, according to you, which of the two girls behaved consciously?

### Question n. 2

When you want to make a purchase, do you first discover the different offers on the market or do you go directly to buy in a place you like?

### Question n. 3

How much do you think you are influenced by advertising?

### Question n. 4

If you buy a product and only after the purchase do you see that it does not have the features presented by the advertisement, what do you plan to do?

### Question n. 5

How many types of advertising do you know?

### Question n.6

What is the difference between advertising and marketing?

## 01 Presentations and group climate creation



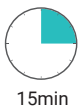
The first 10 minutes are dedicated to the formation of the group and, after a brief presentation of the teacher and of the course, the trainer will ask that each participant present itself, if they believe to be influenced by advertising and it is also interesting to ask everyone if there is an advertisement that has particularly affected them or if there is one that they remember without even knowing why. Finally the trainer asks their expectations about the course.

## 02 Presentation of the case study



The next 15 minutes are dedicated to the presentation of the case study and to the history of advertising. This part will be exposed through a Power Point program that facilitates both the learning and the level of attention with the use of images. The history of advertising is easily transmitted with this tool as by its nature it is based on images and videos. Unfortunately, often people with a low level of education tend to think that they are unable to follow a lesson that presents a path that is also cultural and adapts themselves to being on a minimum level of information search. It is therefore important to include the messages transmitted to them in a cultural setting. The message that passes is that what has not been done before can still be done.

## 03 Theory and technique



After having seen in class a series of television commercials (old and current), some slides of paper advertising are presented and some of the most evident advertising techniques are described, ranging from the use of color to the choice of jingle.

## 04 Cooperative learning



The teacher divide the class into subgroups for the teamwork. To divide the class into subgroups teacher can choose different criteria and this is at the discretion of the teacher, he/she teacher can choose to divide by:

- **heterogeneity** of the level of knowledge (the subgroup in this case needs more support and the risk is that someone collaborates less)
- **homogeneity** of the level of knowledge (the subgroup is facilitated in the work and the teacher will have to supervise to stimulate)
- **randomness**
- **the preference of the students** (usually they choose the companions based on affinities)

### Distribution of the work of each sub-group

1. Each subgroup will elect a spokesperson to present in the plenary the work of the group he /she represents
2. Each subgroups will have a different advertising to be analyzed based on the following form:
  - what are the predominant colors;
  - what those colors convey;
  - to whom is addressed the message;
  - what the message is.
3. Tools: students can use the material they brought from home (magazines and posts from social media such as Facebook) or procured by the teacher.

At the twentieth minute the trainer will finish the group work and each spokesman will present in plenary what has been achieved. The trainer will give feedback to each group.

## 05 Demonstration



Using advertising taken from magazine, invite students to identify what they consider to be misleading. Some volunteers will present their considerations to the classroom.

## 06 Assessment of development of key competencies







Author

**Mgr. Božena Stašenková, PhD. © 2019**

Name of the lesson

**Groceries - what will you learn at home**

Lesson  
**No. 3**

## Identification of educational needs

Research about the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed their interest to voluntarily participate in consumer education programs. The participants selected the most important consumer themes (Food, Nutrition, Complaints) with which they already have some experience and they are motivated and attracted to continue in their education. Insufficiently developed communication competence restricts participants in group discussion and in understanding new information, receiving instructions, storing texts in memory and reproducing them in new contexts and situations.

## Educational objectives

1. Ability to practise consumer protection measures at labeling of groceries (Social and Civic Key Competencies).
2. Ability to express opinions, experiences and attitudes by clear and coherent way (Communication in Mother Tongue).

## Materials

### Case Study: Groceries – what will you learn at home

Information resources about food labeling

Packaging of chocolate, biscuits, yoghurt, chips, fries

Pens or pencils and squares of paper

90 minutes

## Duration

## Link to useful resources

- <https://www.svps.sk/potraviny/otazky.asp>
- [www.dtest.cz/ecka](http://www.dtest.cz/ecka)
- [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)
- <https://eur-lex.europa.eu/legalcontent/EN/TXT/PDF/?uri=OJ:C:2018:196:FULL&from=EN>
- [https://europa.eu/youreurope/citizens/consumers/unfair-treatment/unfair-pricing/index\\_en.htm](https://europa.eu/youreurope/citizens/consumers/unfair-treatment/unfair-pricing/index_en.htm)
- [http://www.europarl.europa.eu/doceo/document/E-8-2017-005087-ASW\\_EN.html?redirect=https://ec.europa.eu/food/safety/food\\_improvement\\_agents/additives\\_en](http://www.europarl.europa.eu/doceo/document/E-8-2017-005087-ASW_EN.html?redirect=https://ec.europa.eu/food/safety/food_improvement_agents/additives_en)
- [https://ec.europa.eu/food/safety/rasff\\_en](https://ec.europa.eu/food/safety/rasff_en)
- [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))

## Content of the Case Study

The content of the case study is about a birthday party to which Andrea and Eva invited their classmates. Girls have no shopping experience and also any experiences with comparing the prices of goods, considering the health and the importance of knowing the food allergens. They have no information about obligations of labeling groceries which are valid for European consumers.

## Questions of the Case studies

### Question n. 1

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

### Question n. 2

What information should be labeled on the package of groceries?

### Question n. 3

How does unit price help the consumers?

### Question n. 4

What is a glucose and fructose sirup?

### Question n. 5

What is a glutamates sodium? What are food additives?

### Question n.6

Who is controlling the safety of groceries and what is RASFF?

### Question n.7

What allergens are mandatory on foods?

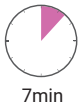
## 01 Presentation of learning objectives



Imagine the topic by reminding students that food is under the state control and that everyone is responsible for their own control over what we eat.

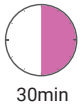
For example, ask them to indicate if **they have any health problems with their food**.

## 02 Presentation of the case study



Familiarization of the students with Case Study "Groceries – What You Will Learn at Home"

## 03 Cooperative learning



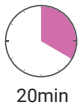
Divide the students into groups of four and handout them information resources about labeling of groceries.

Assign the tasks and working time :

- Find out the difference between the "best before" and the "use by" date.
- What information should be labeled on the package of groceries?
- How does the unit price helps the consumers?
- What is a glucose and fructose sirup?
- What is a glutamates sodium? What are food additives?
- Who is controlling the safety of groceries and what is RASFF?
- What allergens are mandatory on foods?

Bring the students together and ask them to present their results to whole group.

## 04 Demonstration



Invite the students to identify mandatory labeling on practical examples of groceries. Ask students to identify it on chocolate (yogurt, biscuits, yoghurt, chips, fries) and visualize their descriptions by drawing, writing or making a collage.

Then ask them to present their role to the whole group.

## 05 Reading and writing for critical thinking



This method uses a sequence of three-phase model of thinking and learning process. Let the students to work on these tasks independently.

**Evocation** means actively linking the student's knowledge to the context of the topic:

**Task1:** What health consequences may occur with consumption of some groceries?

**Awareness** means combining new information and old information to memory.

**Task 2:** What is the benefit for consumers of using groceries labeling?

**Reflection** means active processing of information into a personal dictionary.

**Task3:** Does food labeling help save the family's financial budget?

Ask the students to gather in a circle and discuss about their findings. Then summarize their expressions and tell them your feedback about their critical thinking.

## 06 Assessment of development of key competencies







Author

**Mgr. Ing. Renata Horáková © 2019**

Name of the lesson

**Family budget**

Lesson

**No. 4**

## Identification of educational needs

The research of the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed the interest of the participants to voluntarily participate in consumer education programs.

The participants selected the most important consumer themes which they already have some experience with and towards which they feel motivated and attracted to and want to continue in their education (the following topics were selected in the Czech Republic: Family budget and Electronic communications services).

## Educational objectives

Social and civic competences act responsibly with limited sources

Communication in Mother Tongue formulate oral and written arguments

## Materials

### Case Study: Family budget

Consulting manual: **Family budget**

Pens or pencils and squares of paper

Flipchart

Calculator

90 minutes

## Duration

## Content of the Case Study

The case study describes the financial situation of a young man who is currently in a phase of gaining independence from his parents. He manages limited financial resources and chooses between different ways. He discovers that adulthood brings not only freedom but also a great responsibility.

## Questions of the Case studies

### Question 1

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

Underline the items that are mandatory (Radek must 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 the 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, enough?), 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 must start from scratch. Radek is also considering a loan. Consider Radek's options and recommend appropriate steps.

## 01 Introduction to the issue



A short introduction to the issue. Tip: Draw connections to real life. If students don't believe that what they're learning is important, they won't want to learn. Demonstrate how the subject relates to them.

## 02 Case study: Family budget

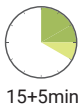


Familiarization of the students with the Case Study. Ask students to read the case study individually or alternatively read the case study together aloud.

### Recommended question:

Which basic financial terms appeared in the case study? What is the basic structure of the family budget?

## 03 Case study (Q.1)



Ask students to split into groups of 4-5. Encourage students to build a simple family budget. Give students a family budget table with pre-filled item names or an empty family budget table (based on student level). As students do their work, circulate among the groups and answer any questions raised, but avoid interfering with group functioning. End with a plenary session in which students do group reporting. Bring the students together and ask them to present their results to the whole group.

## 04 Case study (Q.2)



### Brainstorming

In the group, try to evaluate Radek's options to reduce his spending or increase income. Have a group brainstorming session! More brains are better than one!

### TIPS:

#### Brain Writing

Get a group of students and have them write their ideas on a sheet of paper (everyone writes one concrete idea to reduce Radek's spending or increase his income.) After 20 - 30 seconds, rotate the sheets to a different student and try again (ideas on one paper cannot be repeated).

Continue until everyone has written on everyone else's sheet or less (depending on group size).

### Try to choose the best ideas

TIP: **Role storming**. What would you do if you were Radek?

## 05 Case study (Q.3, Q.4): Discussion



Act as a mediator of the discussion. Don't offer your own opinion except to provide guidance on the process. Develop discussion by asking appropriate questions.

## 06 Case study (Q. 5) Bad or good loans



Radek would like to go for a holiday with his friends but he doesn't have enough financial resources. As one option, Radek is considering a loan.

### Pro and con grids

Pro and Con Grids can be used in any discipline and allow students to consider the advantages and disadvantages of an identified issue, procedure, action, or decision. This activity promotes a deep level of thought by requiring interaction and encouraging the sharing of ideas. Students should be able to make comparisons in a variety of contexts.

Divide students into small groups, if necessary.

Create a spreadsheet with two columns: pro and con. Copy the spreadsheet into multiple tabs based on the number of groups you will have and label tabs accordingly.

Indicate the number of pros and cons each individual or groups should develop. Allow five to ten minutes for discussion or silent thought.

Students in groups will create a list of pros and cons within your assigned tab.

Ask for input: write pros on one side of the board and cons on the other side. Combine the pros and cons that are very similar and count the number of times they recur to show their perceived importance.

Consider using the pros and cons as the basis for a debate. Motivate students to think creatively, to develop new ideas, etc., by unrestrained and spontaneous participation in the discussion.

## 07 Assessment of development of key competencies





Author

**Mgr. Božena Stašenková, PhD. © 2019**

Name of the lesson

**Complaints**

Lesson

**No. 5**

## Identification of educational needs

Research into the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed their interest to voluntarily participate in consumer education programs. The participants from Slovakia selected the most important consumer themes (Food, Nutrition, Complaints) with which they already have some experience, and are motivating to continue in their education.

Insufficiently developed communication competence restricts participants in group discussion and in understanding new information, receiving instructions, storing texts in memory and reproducing them in new contexts and situations.

## Educational objectives

Ability to deal with consumer complaints based on democratic rules (Social and Civic Key Competences)

Ability to recognize effective and constructive communication (Communication in Mother Tongue)

## Materials

### Case Study: Complaints

Consumer Protection Act 250/2007 Z.z.

Role cards - consumer, shop keeper

## Duration

90 minutes

## Link to useful resources

- [https://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/index\\_sk.htm](https://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/index_sk.htm)
- [https://europa.eu/youreurope/citizens/consumers/shopping/shopping-consumer-rights/index\\_en.htm#faulty-goods-2](https://europa.eu/youreurope/citizens/consumers/shopping/shopping-consumer-rights/index_en.htm#faulty-goods-2)
- [https://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/index\\_en.htm#country](https://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/index_en.htm#country)
- [https://ec.europa.eu/consumers/odr/resources/public2/documents/consumer\\_rights/EN/infographic\\_faulty\\_goods\\_en.pdf](https://ec.europa.eu/consumers/odr/resources/public2/documents/consumer_rights/EN/infographic_faulty_goods_en.pdf)
- <https://www.epi.sk/zz/2007-250>

## Content of the Case Study

Two sisters Jana and Dana are preparing for a wedding of their friend Izabela. They bought wedding dresses that were damaged shortly after they put them on. The shop keeper accused them that the clothes had been damaged by improper use. Complaint should be documented and solved but before that Jana and Dana should learn in which way to do.

## Questions of the Case studies

### Question 1

Where did the girls made a mistake?

### Question 2

What would you recommend them?

### Question 3

Where will they find information about complaints?

### Question 4

How should they continue?

### Question 5

Arrange practical rules for resolving of consumer disputes.

## 01 Presentation of learning objectives



5min

Motivate student to think that consumer behavior can help market when consumers are informed, educated and able to enforce their rights.

## 02 Presentation and familiarization with the Case Study



5min

Familiarization of the students with Case Study "Complaints"

## 03 Cooperative learning



20min

Divide the students into groups of four. Assign the tasks and working time. Appeal students to solve these problems:

1. Where did the girls made a mistake?
2. What would you recommend them ?
3. Where will they find informations about complaints?
4. How should they continue ?
5. Arrange practical rules for resolving of consumer disputes.

Presentation of the results. Each group selects one participant to represent the group's results.

## 04 Independent work



5min

Ask students to become familiar with Article 18 of the Consumer Protection Act.

## 05 Discussion about student's feelings



10min

Round table : Ask the students to present their feelings:

- When handling a complaint without proper information, by their experiences
- After reading the Consumer Protection Act.

## 06 Role play



15min

Ask students to imagine: You are a person in the following roles:

1. Consumer
2. Shopkeeper

Provide students with a short description of these roles to resolve of consumer dispute. The final outcome of this consumer dispute is dissatisfaction of the consumer, to whom the shopkeeper has not acknowledged visible damage to the goods which he did not cause himself.

If students are not willing to play roles, the teacher will read the prepared script.

## 07 Discussion in a circle



20min

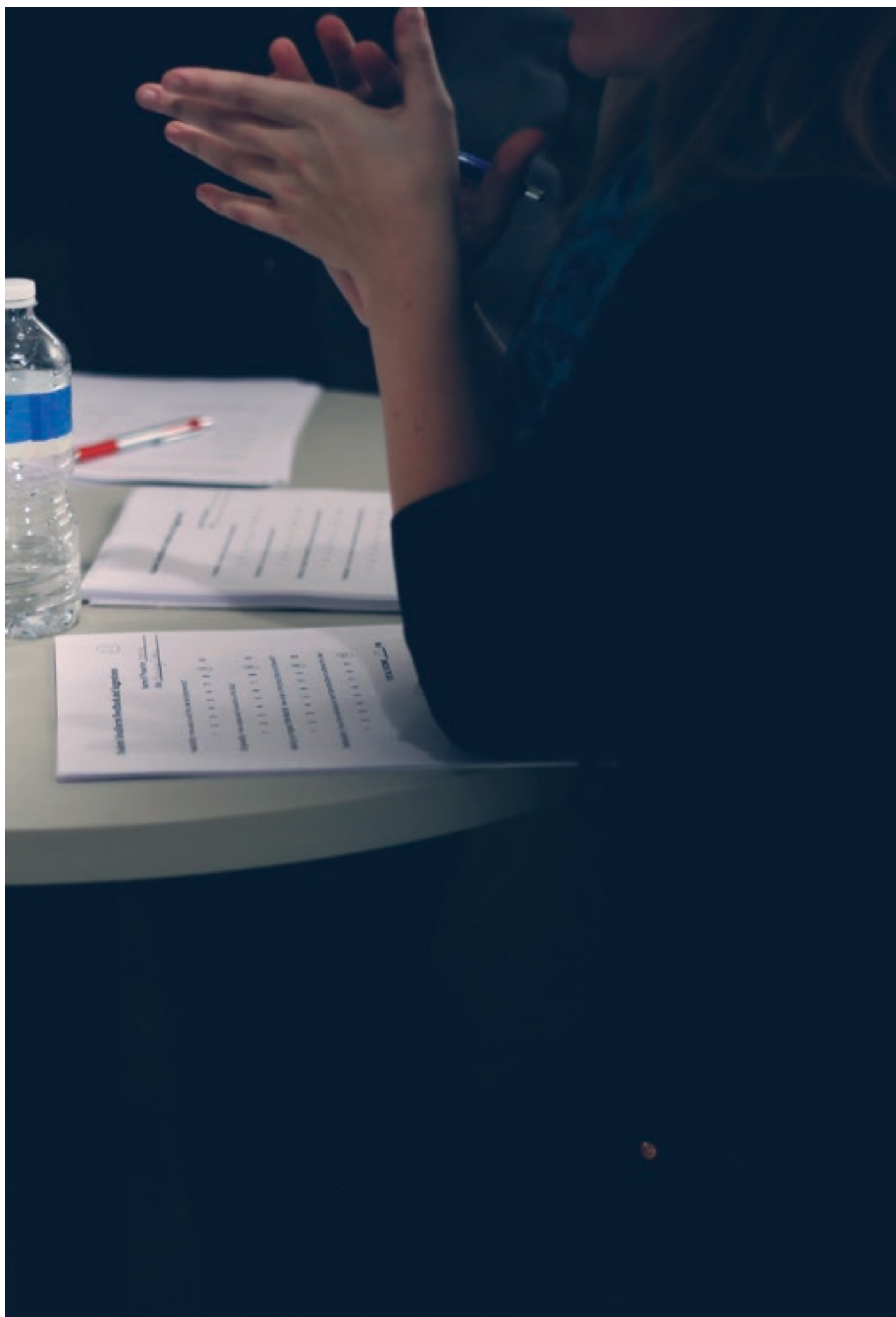
Use to troubleshoot the Indian community: "What would your feelings be in the positions of individual roles - consumer, shopkeeper."

Indians use the discussion to solve their problems with the community. All members of the Indian community, including problem makers, are sitting in a circle. During the discussion, the problem is not solved by finding the causes or identifying who the culprit is. All participants are asked to express their feelings as if they felt "in the skin" of the actors in these problems.

## 08 Assessment of development of key competencies



10min





Author

**Konstantia Zogaki © 2019**

Name of the lesson

**e-commerce: Withdrawal Right**

Lesson  
**No. 6**

## Identification of educational needs

A study as a result of different focus groups in Greece about the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed their interest to participate in consumer educational programs. The participants selected the consumer themes (Rights in Services, e-commerce) with which they already have some experience and they are motivated and attracted to continue in an educational program.

## Educational objectives

1. Ability to practice consumer protection measures in distant contracts/e-commerce (Social and Civic Key Competencies).
2. Ability to express opinions, experiences and attitudes by clear and coherent way (Communication in Mother Tongue).

## Materials

### Case Study: E-commerce Withdrawal Right

Information resources about e-commerce

Knowing their rights concerning problems in e-commerce

Knowing their withdrawal right

## Duration

90 minutes

## Link to useful resources

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. (<https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32011L0083>)

## Content of the Case Study

The content of the case study is a young boy, Michael who is a 23 year old student 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.

## Questions of the Case studies

### Question 1

Is Michael responsible for making any mistakes or omissions 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?

### Question 4

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

### Question 5

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

### Question 6

How did you handle it?

### Question 7

In your opinion what can Michael do from now on? Who could advocate for Michael and his rights?

### Question 8

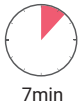
Do you believe that online shopping entails dangers? Which one is the most significant, in your opinion?

## 01 Presentation of learning objectives



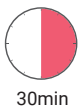
Imagine the topic by reminding students that distant contract are under the European legal framework. For example, ask them to indicate if they have any problem during an e-commerce experience.

## 02 Presentation of the case study



Familiarization of the students with Case Study "E-commerce: Withdrawal Right"

## 03 Cooperative learning

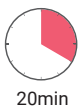


Divide the students into groups of four and handout them information resources concerning e-commerce. Assign the tasks and working time:

- Find out the information in the legal framework.
- What information they should know before they proceed in a distant contract?
- How does this information help the consumers?
- What is the distant contract policy?
- Did the e-shop policies response in compliance with European Legal Framework?
- How would you negotiate the cost for this product which is not useful for you?
- What do you think about the e-shop representatives?
- By which framework this argument is controlled?

Bring the students together and ask them to present their results to whole group.

## 04 Individual Exercise



It usually includes an individual work on editing a subject, solving one problem, aimed at making trainees reach their own conclusions under the supervision of the trainer.

Invite the students to identify mandatory information in distant contract. Ask students to identify it on an e-shop and visualize their descriptions by drawing, writing or making a collage.

Then invite them to write down a complaint (a complaint form should be given) concerning the withdrawal right in distant contract and ask them to present their ideas to the whole group.

## 05 Reading and writing for critical thinking



This method uses a sequence of three-phase model of thinking and learning process.

Let the students work on these tasks independently.

**Evocation** means actively linking the student's knowledge to the context of the topic

**Task1:** What economic consequences may occur without knowing their rights?

**Awareness** means combining new information and old information to memory.

**Task 2:** What is the benefit for consumers of reading carefully the terms and conditions in all transactions?

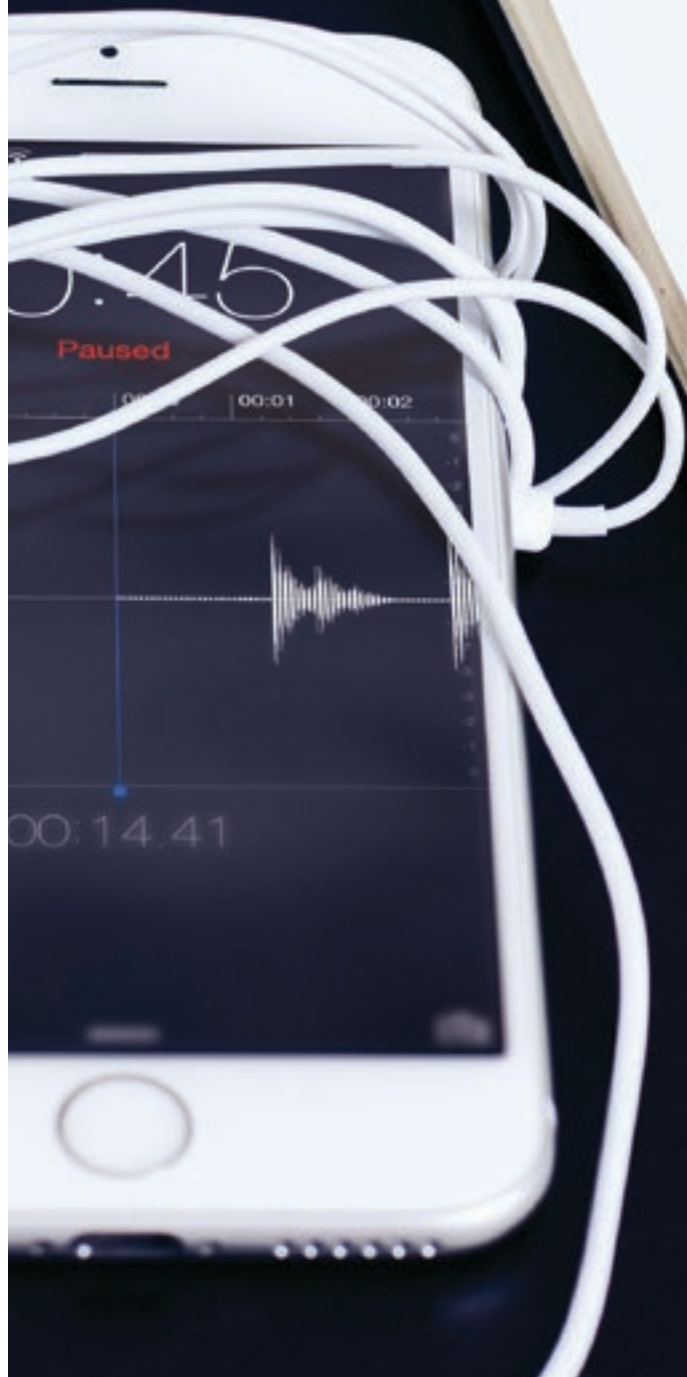
**Reflection** means active processing of information into a personal dictionary.

**Task3:** Does this procedure help to understand the digital transactions rules?

Ask the students to gather in a circle and discuss about their findings. Then summarize their expressions and tell them your feedback about their critical thinking.

## 06 Assessment of development of key competencies







Author

**Mgr. Ing. Renata Horáková © 2019**

Name of the lesson

**Electronic Communications Services**

Lesson

**No. 7**

## Identification of educational needs

Research of the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed the interest of the participants to voluntarily participate in consumer education programs.

The participants selected the most important consumer themes with which they already have some experience and they are motivated and attracted to continue in their education (the following topics were selected in the Czech Republic: Family budget and Electronic communications services).

## Educational objectives

1. Ability to use consumer protection measures in the field of electronic communications services (Social and Civic Competencies)
2. Ability to distinguish and use different types of texts including written juristic text (Communication in Mother Tongue)

## Materials

### Case Study: Electronic Communications Services

Consulting manual: **Our Rights as Consumers of Electronic Communications Services in a nutshell**

Pens or pencils and squares of paper

Flipchart

Phone/tablet/computer with internet

## Duration

90 minutes

## Link to useful resources

- <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>
- <https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:02009L0136-20091219>

## Content of the Case Study

The case study outlines some situations that communication service users can address. Included is a manual with consumer rights in electronic communications. Students will learn the system of dispute resolution with an emphasis on out-of-court methods of consumer dispute resolution, the so-called ADR.

## Questions of the Case studies

### 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?

### 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.

## 01 Introduction to the issue



5min

A short introduction to the issue. Tip: Draw connections to real life. If students don't believe that what they're learning is important, they won't want to learn. Demonstrate how the subject relates to them (e. g. each of us uses electronic communications services).

## 02 Case study: Electronic communications



10min

Ask students to read the case study individually or alternatively read the case study together aloud.

## 03 Questioning



5min

Ask students about the differences between a fixed-term contract and an open-ended contract? Invite the students to identify the advantages and disadvantages of both.

## 04 Discussion



10min

Free discussion on the topic: How do you choose the best offer for yourself? What criteria would you consider? (The aim of this part is to identify students with the topic.)

## 05 Case study: Our Rights in the field of Electronic Communications Services



30min

This task is aimed at understanding and interpretation the written text contained in the enclosed manual.

Ask students to split into groups of 4-5. Invite students to find answers to the following questions:

- Can the operator change conditions unilaterally? Find out what rights the customer has when the conditions change.
- Where did Pavla make a mistake?
- 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?
- 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.

After the groups have prepared the answers, ask the selected representative of each group to explain the content to a lay audience in their own words.

## 06 Case study: Dispute resolution



10min

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.

### TIPS: T-chart

Students should be able to make comparisons in a variety of contexts. The T-Chart is a handy graphic organizer student can use to compare ideas in a visual representation.

*Refer to Consulting manual if necessary.*

## 07 Case study: Dispute resolution

Task: working with the search system, filling in internet form.

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



10min

## 08 Assessment of development of key competencies

At the end of the lesson, hand out paper or small cards to students on which they will write down an accurate interpretation of the main idea behind the lesson. Students will hand the cards over when they leave the classroom.



10min



Author

**Anastasia Chatzipavlou © 2019**

Name of the lesson

**Traveler Rights**

Lesson

**No. 8**

## Identification of educational needs

A study as a result of different focus groups in Greece about the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed their interest to participate in consumer educational programs. The participants selected the consumer themes (Rights in services, e-commerce) with which they already have some experience and they are motivated and attracted to continue in an educational program.

## Educational objectives

1. Ability to practice consumer protection measures at Traveler Rights (Social and Civic Key Competencies).
2. Ability to express opinions, experiences and attitudes by clear and coherent way (Communication in Mother Tongue).

## Materials

### Case Study: Traveler Rights

Information resources about transportation: air flights

## Duration

90 minutes

## Link to useful resources

- 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 (<https://publications.europa.eu/en/publication-detail/-/publication/e59187a4-6622-40c4-bde8-208883d2597f/language-en>)
- 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 (<https://eur-lex.europa.eu/legal-content/GA/TXT/?uri=CELEX:32004R0261>)

## Content of the Case Study

The content of the case study is a young lady 18 years old named Christine, who 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. 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.

## Questions of the Case studies

### 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?

### Question 3

If you were Christine's parents what would you advise her to do?

### Question 4

Is the airliner's policy and response in compliance with Air flights Law? (refer to Consulting manual)

### 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?

### 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?

### 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.

## 01 Presentation of learning objectives



Imagine the topic by reminding students that air flights are under the European legal framework. For example, ask them to indicate if they have any problem during a flight.

## 02 Brainstorming



The trainees are pushed towards the multilevel examination of a question through a free and spontaneous expression of ideas.

The trainer enhances the involvement of trainees and makes them necessary interventions so that the expression of ideas does not drift into demonstration fantasy rather than creative expression.

The trainer uses (art, images, a phrase etc) in order to push trainees to a spontaneous idea. He uses flipchart to write down the trainee's ideas. At the end the trainer connects the phrases has been expressed and posits the principles of the specified topic.

The trainer summarize trainees' expressions and tell them his feedback about their critical thinking.

## 03 Presentation of the case study



Familiarization of the students with Case Study "Traveler Rights"

## 04 Cooperative learning



Divide the students into groups of four and handout them information resources about air flights consumer's rights.

Assign the tasks and working time:

- Find out the information in the legal framework.
- What information they should know before a flight?
- How does this information help the consumers?
- What is the airliner's policy
- Did this policy responses in compliance with Air flights Law?
- How you would negotiate 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?
- By which framework this argument is controlled?

Bring the students together and ask them to present their results to whole group.

## 05 Demonstration



Invite the students to identify mandatory information in an air flight booking. Ask students to identify it on an air flight ticket and visualize their descriptions by drawing, writing or making a collage.

Then ask them to present their idea to the whole group.

## 06 Assessment of development of key competencies







Author

**Flavia Cavaleiro © 2019**

Name of the lesson

**Environmental issues  
and consumer regulation**

Lesson

**No. 9**

## Identification of educational needs

Our work with groups of unemployed adults under the age of 29, with low skills or low qualifications, showed how it is possible to stimulate interest in consumerism and how these people are disposable to participate in consumer education programs. Interest is shown both in themes that are easily identifiable, in common knowledge, such as advertising - protecting the environment - nutrition, and towards others that are more complex and personal, such as managing the family budget.

## Educational objectives

1. Ability to implement behaviors that respect the environment (Social and Civic Key Competencies).
2. Search for, collect and process of information concerning environmental protection (Communication in mother tongue).

## Materials

### Case Study: Environmental issues and consumer regulation

- Pens or pencils
- Notebooks or sheets

90 minutes

## Duration

## Link to useful resources

- [https://europa.eu/european-union/topics/environment\\_it](https://europa.eu/european-union/topics/environment_it)
- <http://www.europarl.europa.eu/factsheets/it/sheet/71politica-ambientale-principi-general-e-quadro-di-riferimento>
- [http://www.berlin89.info/images/Ciao\\_Europa/Comunita\\_Europea/PoliticaUE.pdf](http://www.berlin89.info/images/Ciao_Europa/Comunita_Europea/PoliticaUE.pdf)
- [http://www.autorita-distrettoac.it/sites/default/files/notizie/allegati/dg\\_ambiente.pdf](http://www.autorita-distrettoac.it/sites/default/files/notizie/allegati/dg_ambiente.pdf)
- <https://www.youtube.com/watch?v=JHVjBTvYJLs>
- <https://www.youtube.com/watch?v=DbNOyQ46X1U>
- <https://www.youtube.com/watch?v=nkCClnZQJvQ>

## Content of the Case Study

Four friends rented a holiday apartment, they have little money; there is an additional cost for water and electricity consumption. They create a common fund for food, detergents and personal detergents and share tasks. One of the group is attentive and respectful of the environment, the others are less sensitive to the topic and he tries to educate them.

## Questions of the Case studies

### Question 1

What are the errors that can be committed daily to the detriment of the environment due to bad habits?

### Question 2

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

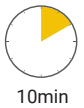
### Question 3

How can information on correct environmental behavior be found?

### Question 4

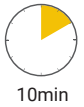
Which daily rules can be established to damage the environment as little as possible?

## 01 Presentations and group climate creation



The first 10 minutes are dedicated to the formation of the group and, after a brief presentation by the teacher, the trainer will ask each participant to introduce themselves, even to tell if they are interested in the topic of environmental protection and to briefly tell what are the virtuous behavior they adopts in defense of the environment. In the end the trainer asks what the expectations are about the course.

## 02 Presentation of the case study



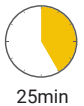
Familiarization of the students with Case Study "Environmental issues and consumer regulation".

## 03 Watching videos



Projection of a video that presents in an understandable and captivating way the environmental defense methods that each individual should adopt. You can find them on Youtube, such as "52 things you can do to save the environment", lasting 2'and 50". <https://www.youtube.com/watch?v=JHVjBTVYJLs>

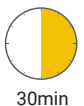
## 04 Individual Exercise



It usually includes an individual work on editing a subject, solving one problem, aimed at making trainees reach their own conclusions under the supervision of the trainer.

After seeing the video, the students will split a page from a notebook into two and, in the first column, they will write "The things that do not depend on me" and, in the second one, they will write "The things that depend on me ". They will have 10 minutes to complete these lists which will then be read and compared in plenary (consider another 10 minutes).

## 05 Reading and writing for critical thinking



This method uses a sequence of three-phase model of thinking and learning process.

Let the students to work on these tasks independently.

- **Evocation** means actively linking the student's knowledge to the topic context:  
**Task1:** What health consequences can occur with the worsening of the environmental state (increase in pollution, massive consumption of resources, waste of food and water?)
- **Awareness** means combining new information and old information with memory.  
**Task 2:** What is the advantage of consumers if they implement environmentally conscious behaviors (reduction of food waste, attention to water and light consumption, separate waste collection, etc.?)
- **Reflection** means active processing of information in a personal dictionary.  
**Task3:** greater attention to the environment helps to save the financial budget of the family?

Ask the students to gather in a circle and discuss about their findings. Then summarize their expressions and tell them your feedback about their critical thinking.

## 06 Assessment of development of key competencies





re-use





Author

**Mgr. Viera Rusiňáková © 2019**

Name of the lesson

**Do My Food Choices Shape the World?**

Lesson

**No. 10**

## Identification of educational needs

Research into the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed their interest to voluntarily participate in consumer education programs. The participants in Lithuania selected the most important consumer themes (Consumer Behavior and Consuming Society) with which they already have some experience, and are motivating to continue in their education.

## Educational objectives

Ability to change consumer behavior into a less consuming way (Social and Civic competencies)

Ability to express and interpret ideas in oral form (Communication in Mother Tongue)

## Materials

### Case Study: Do My Food Choices Shape the World?

- Information materials for students
- Products and packaging material for products containing palm oil
- Paper and stationery

## Duration

90 minutes

## Link to useful resources

- <http://www.stoppalmovemuoleji.cz/svedectvi.php>
- <https://www.wowshack.com/asimetris-new-documentary-on-palm-oil-that-needs-attention/>
- <https://ekonomika.sme.sk/c/4064241/produkcia-masa-sa-na-emisiach-co2-podiela-viac-nez-doprava>
- <https://bizfluent.com/list-7499733-five-responsibilities-consumer.html>
- <https://zenuskaren.sk/aj-ekologicky-nakup-pomoze-nasej-planete-osvoj-sieto-skvele-zvyky/>

## Content of the Case Study

Evelina's hobby during her adolescence became cooking and baking cakes. Gradually, she became a successful blogger with a large number of followers. She often published recipes for her products on the internet but after watching a film about the damages that palm oil producers cause to animals and nature, she faced the difficult decision to maintain an income without using palm oil. He therefore decided to terminate the agreement with a chocolate factory that used palm oil.

## Questions of the Case studies

### 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. 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?

## 01 Presentation of educational objectives



In presenting the goals to students we remind the individual's ability to understand the relationship between quality of life and healthy lifestyle, the ability to critically assess the social, health and environmental impacts and how consumer behavior can affect the state of nature and the planet. Pupils are asked to pay due attention to the concepts of consumer behavior, because at the end of the lesson, each student will carry out a self-assessment and evaluate their understanding of these concepts.

## 02 Presentation of the case study



Introducing the case study to students: **"Do My Food Choices Shape the World?"** We will use an interactive whiteboard and a short document on palm oil, palm plantations.

## 03 Cooperative learning



We divide students into groups of four, assign the tasks to groups and allow students to work with the Internet.

1. What is consumer knowledge and how it is used?
2. Who are social media influencers and what responsibility do they bear?
3. What are the ways to gather consumer knowledge? Have you ever participated in consumer knowledge gathering? Tell more about your experience. What do you think this data told the company about you.
4. Who is responsible for information of consumers? And who should be?
5. What can you do to make the situation better?
6. What would you have done in Evelina's place? Why?
7. Do you try to become or stay an informed consumer? How?

At the end of the group work, the teacher asks the group representatives to present the results to the whole class. The aim of these activities is to support the conscious behavior of consumers, who, by choosing products, support the decisions of manufacturers to produce products and services according to customer expectations.

## 04 Demonstration



The teacher will display products containing palm oil on the interactive whiteboard. Pupils who brought palm products are asked to read the label and check for the presence of palm oil. We note that some manufacturers do not indicate the true label on the products. For example, the designation Vegetable Oil may be seed oil or fruit oil. Finally, we instruct the pairs of students to design a symbol that notifies to consumer the presence of palm oil in the product. Pupils post their labels on the wall for all students to familiarize themselves with them.

## 05 Discussion



With the example of Nestlé, which is one of the companies that abandons the use of palm oil in production and uses rapeseed oil as a substitute, we will lead students to look for alternative solutions. Pupils suggest the substituting of palm oil. Recognizing the power of consumers, they may force producers to look for new ways to replace palm oil. The first step, but important, is to be able to read the labels of products, know their content, obtain information and on this basis to decide to buy or not to buy the product.

## 06 Brainwriting



The teacher introduces the topic that students can influence other consumers through their own activities. Pupils are concentrated in a semicircle, in the middle is a flipchart with paper, on which students write their suggestions on how they can persuade other consumers to limit the use of palm oil. The paper is divided into two parts. The first part records proposal for activities, the second part records the amount of consumers that are able to reach.

## 07 Assessment of development of key competencies







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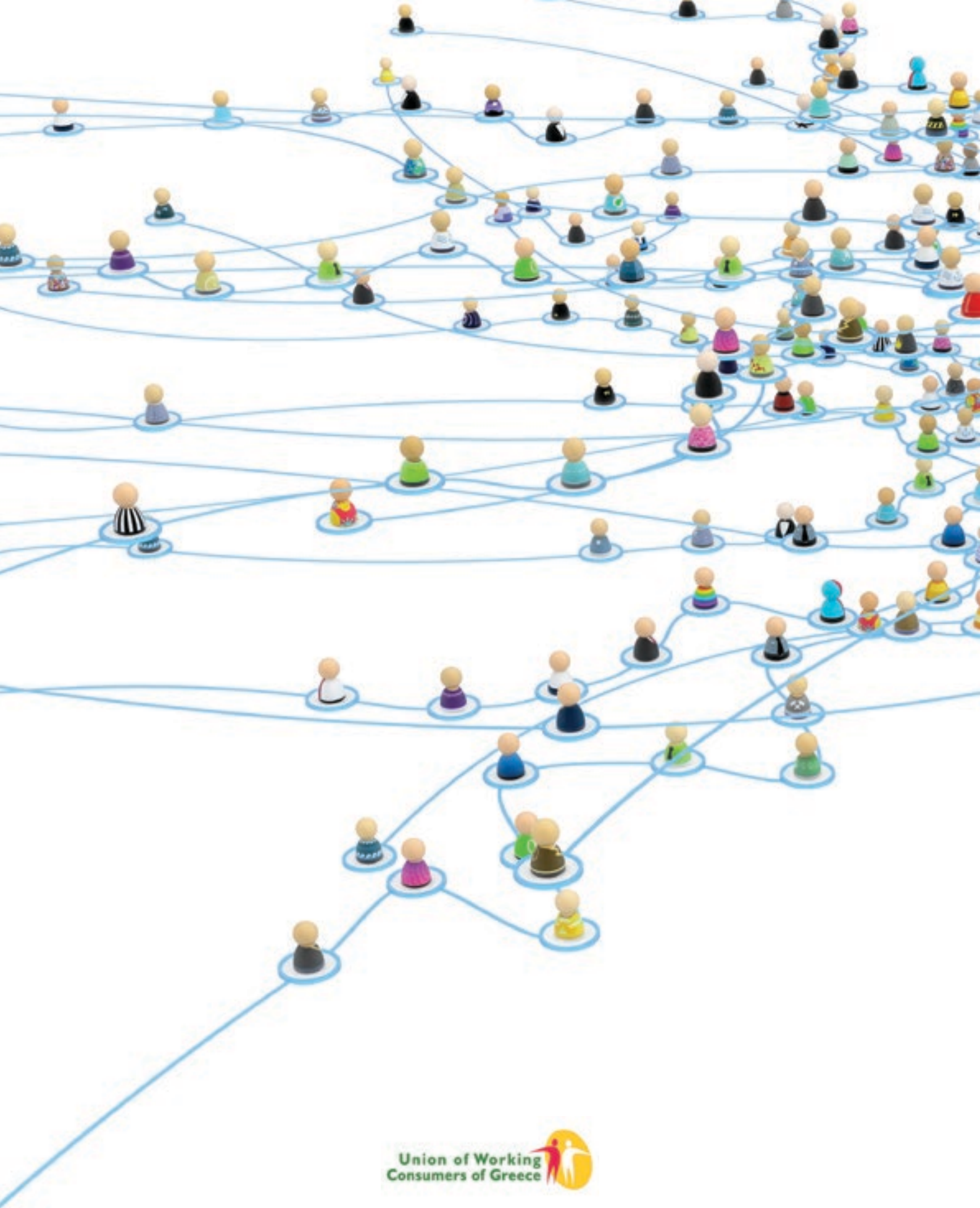
## Environmental issues

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