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Economic and Consumer Literacy in European Schools

IO2 – Economic and Consumer literacy
education material and guidelines

Module: Consumer rights

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This module was developed under the project "Economic and Consumer Literacy in European Schools" under the Erasmus Plus program. It is oriented towards the formation, development and application of economic and consumer knowledge and skills in students from 7 to 18 years of age.

Upon successful implementation of this module, students will be able to:

- to demonstrate critical thinking, problem-solving and communication skills in the context of the legal principles applied in a realistic modern commercial environment.
- to work independently and together to find, study and interpret primary and secondary sources of consumer rights legislation and to present critical analysis in the form of elaboration of certain work models, properly prepared and forwarded objection, development of training tests;
- to be aware of their rights which are protected by laws.
- to explain their responsibilities as consumers.
- to evaluate consumer practices of selling products and services.
- to recognize the rights and obligations of all members and groups of society, enshrined in a number of national and international documents
- to form knowledge about the rights granted to them by the responsible institutions
- to receive information and initiate procedures in cases of violation of consumer rights
- to acquire skills of completing and promoting special complaint reporting forms that may arise from the purchase of products and services in Bulgaria and Europe.
- to suggest and implement actions that contribute to the defense of various citizens' rights
- to explain the relationship between a person's life values and his choices.

The purpose of this training module is to:

- ✓ raise the awareness of young consumers;
- ✓ develop economic competence and consumer culture;
- ✓ support sensible decisions;
- ✓ the role of the young consumer is realized;

- ✓ understand the power of the legal system that helps consumers exercise their rights.
- ✓ help the young consumer to become a good buyer;
- ✓ help the young user to manage resources better;
- ✓ helping the young consumer to become a better consumer.

The Consumer Protection Act (CPA) of 2006 states that "consumer" is any natural person who acquires goods or uses services that are not intended for commercial or professional activities, and any natural person who, as a party to a contract under this law acts outside the scope of its commercial or professional activity. The definition given for the purposes of the CPA does not limit the circle of persons, i.e. consumers can be both natural and legal persons. There are 8 main basic consumer rights, which also apply to the age of 7-18 years:

1. right to information about the goods and services;
2. right to protection against risks from the acquisition of goods and services, which may endanger their life, health or property;
3. right to protection of their economic interests in the acquisition of goods and services in case of unfair commercial practices and methods of sale, unequal contractual conditions and the provision of guarantees for the goods;
4. right to compensation for damages caused by a defect of goods;
5. right of access to court and out-of-court procedures for resolving consumer disputes;
6. right to education on issues related to their protection;
7. right of association in order to protect their interests;
8. right of representation before the state bodies, making decisions.

The first - a common right, which is realized through several legal means or means, as the first legal remedy is information to consumers before acquiring the goods or using the service, which information will allow them to make their choice. This information must relate to the characteristics of the goods and services, the price, the method of payment, the expiration date, the guarantees, the conditions of use of the goods. This information is required to be given in writing or in another appropriate way in BG in a clear and comprehensible manner.

The second - the right to information is realized through the obligation of the law for traders to label the goods. The label must contain information about the manufacturer and importer, the type of product, its characteristics, expiration date, instructions for use and the information must be in Bulgarian or with popular symbols. The information should not be

misleading. If the product does not allow labeling, information should be given through an appropriate document.

The third remedy is advertising. Until recently, the norms for advertising were in the CPA, then they were repealed and transferred to the Law on Protection of Competition, Chapter Prohibition of unfair competition. It contains rules that prohibit misleading and comparative advertising. Misleading - misleads or can mislead people and influence their economic behavior, misleading them about the qualities of the product or service that is offered. Comparative - identifies the competitor or the goods and services offered by him. The comparative one is admissible when it does not lead to discrediting the competitors, to confusion of the advertiser or the goods offered by him with another manufacturer or trader.

Fourth - by giving instructions for the use of goods. Giving instructions is necessary when the product is dangerous or use and requires special technical knowledge or skills. It is explicitly provided for the import goods to have instructions in Bulgarian.

Fifth - indicating the price of goods and services. The prices should be placed near the product in advance, and when they are in a catalog - the closest to the product to which they refer. To be in BGN. The price should not mislead the consumer.

Sixth right to education in matters relating to their protection; through the activities of consumer associations. The activity of such an association and whether it will be considered a representative association is also judged by campaigns to educate consumers about their rights.

Seventh right of association in order to protect their interests; According to the Law on Non-Profit Legal Entities - to be politically and economically independent. Apart from their information activity in relation to consumers, their activity also participates in the activity of state bodies, also some of them, which are defined as qualified organizations by the Ministry of Economy and are represented in a commission, may also file claims for termination of actions.

Eighth right of representation before state bodies

From their union - they can submit signals, complaints, requests. To provoke inspections. Associations, filing claims before the court for violation of collective interests, for representation. The CPA stipulates that when at least two or more consumers are settled by the same goods or services, they may authorize the association they represent before the court.

Part B: Activities

The main idea behind the development of the follow-up activities is to organize a business game based on simulators of real situations related to consumer rights. The developed simulators are united by a common theme and are grouped for different ages with increasing complexity. During the game, learners are placed in a series of specific situations that stimulate them to active independent action. They are integrating tasks from different

sections in the field of consumption and reinforces certain theoretical material with concrete examples and actions.

The aim of the business game is to build a certain organization for the purposes of training, to which the trainees have the opportunity to react in conditions as close as possible to the real ones. Thus, in a game environment, two tasks are combined, the first task is related to getting acquainted with the organization and work, and the second – taking solutions in conditions of simulation of a specific situation. Participants work and make decisions in groups, which allows the use of all the advantages of the team participation such as taking roles, sharing and delegating rights and responsibilities. In the process of playing the business game, the use of active methods is combined, such as talks with guiding questions, discussions, preparation of proposals. A dynamic environment is created through the integration of appropriate activities, forming a unique game situation, which contributes both to the improvement of the learning process and to the real participation of the learners. Thus, in the conditions of a changing environment, they apply in practice the acquired knowledge and skills related to the formation and development of economic competence and consumer culture.

In playing a business game, it is recommended that participants be divided into groups. Throughout the draw, all groups have access to the same resources. The business game starts under certain initial conditions and goes through 3 certain stages: question - analysis - decision - result.

The activities presented reflect the participation of two main student groups:

A) Students 7-12 years - include business games with a view to forming an economic and consumer conceptual apparatus;

B) Students 13-18 - include business games with a view to improving the economic and consumer conceptual apparatus.

Activity 1

Activity Title	An informed consumer
Activity target group	School Students (7-12 years old)
Introduction	<p>Do consumers have responsibilities? Before we buy, we should be clear about:</p> <ul style="list-style-type: none"> o What we want (e.g. size, style, colour, etc.) o How much we can afford. o Checking goods for faults o Comparing prices and quality o Keeping receipts o Using goods for the purpose they were intended
Aim of the activity	<ul style="list-style-type: none"> o Students will be made aware of their rights which are protected by laws.

	<ul style="list-style-type: none"> o Students will explain their responsibilities as consumers.
Activity preparation	Preliminary preparation of worksheets and setting a task for research at home.
Materials & hand-outs	Distribute a user card to each student or present it on a multimedia screen.
Duration of the activity	35 minutes
Group size(s)	Group work of 2,4,6 students each
Activity instructions	<p>A card with 14 questions is distributed (see Annex 1). Each question is related to consumer rights, and contains an answer to consumer rights.</p> <p>Step 1- Copy the user cards and distribute them to the participants in each group</p> <p>Step 2 Each group reads the question and answer card. They then discuss and decide whether the proposed answer is correct.</p> <p>Step 3: Students from each group discuss the answers</p> <p>PS Each can be given a number of questions and each group discusses their answers</p>
Tips for performing the activity	Students have to work in groups. And then evaluate their answers with the teacher. They have to explain their answer and discuss it with their classmates.
How to evaluate the activity?	<p>Students need to have the opportunity to form a conceptual apparatus for the following terms:</p> <ul style="list-style-type: none"> Responsibilities Complaints Information Rights Trader Redress Receipts Choice Safety Quality Exchange Refund Repair Faults

	The teacher in the end of the activity has to ask some of those terms and the students need to explain their meaning.
Further information	<p>Please see annex 1 for the Cards</p> <p>https://psc.egov.bg/user-guide-costomer-protection - Consumer Protection Commission</p> <p>https://bulmar.com/bg/publikacii/kakvi-sa-pravata-na-potrebite-lite-pred-tyrgovcite - What are the rights of consumers (before traders)</p> <p>https://aktivnipotrebiteli.bg - Active users</p> <p>https://www.bg-pravo.com/2012/12/6_13.html - Consumer rights</p>

Annex 1: For activity 1

Consumer Match-up Cards

1. Do consumers have rights?	Yes, consumers have rights. These include the right to be heard, the right to choice and the right to information.
2. What should consumers do before they buy?	Before they buy, consumers should be clear about what they want (for example the size, style and colour), how much they can afford, consumers should check for faults and compare prices.
3. How can you make a consumer complaint?	Consumer complaints can be made by phone, in person, by letter or by email.
4. Who can help you deal with problems relating to goods and services?	The Consumer Protection Organization
5. Are dangerous toys ever banned?	Yes, each year many toys are banned because they are unsafe.

6. When I buy something, why should I keep the receipt?	A receipt is your proof of purchase. It is an important record of where and when you bought something and how much it cost. You need the receipt if something goes wrong and you want a refund.
7. I buy some jeans, get home and then decide I don't like them. Can I get an exchange or refund?	No, because the jeans are not faulty. You have no right to take them back so choose carefully. Some stores will allow a refund or exchange "no questions asked" but under law you only have a right to redress if there is something wrong with the item.
8. What does the consumer right to redress mean?	Redress means the right to be compensated for faulty goods or unsatisfactory services.
9. When can I get a refund?	Consumers have a right to a refund, replacement or repair if, at the time of purchase, the goods were faulty, not suitable for the purpose intended, or different from the samples shown in the shop. You may be offered a repair; exchange or credit note rather than a refund. You will need the receipt.
10. Will a trader get really angry if a consumer makes a complaint about their business?	<p>Good traders try to keep their customers happy so they shouldn't get angry with the consumer. A smart trader will:</p> <ul style="list-style-type: none"> • Use a consumer complaint to improve their business so the complaint isn't made again • Show the consumer that they have listened to their complaint and try to come to an outcome which the consumer and trader agree is fair.
11. What does it mean to have a Consumer Right to Quality?	We have a consumer right to quality so the goods we purchase are of decent quality, that is, goods are fit for the purpose for which they were made.
12. What does it mean to have a Consumer Right to Safety?	A Consumer Right to Safety means consumers have a right to be protected from dangerous goods and services.
13. When am I not entitled to a refund?	<p>You may have no right to a refund when:</p> <ul style="list-style-type: none"> • You cannot provide proof of purchase, such as a receipt. • The goods are fine, but you changed your mind. • The goods were bought for someone who doesn't want them. • The goods were damaged after you bought them.

	<ul style="list-style-type: none"> You knew about the faults when you bought the goods (for example, if they were seconds).
14. What if I buy goods that are faulty?	If you believe that the goods you bought are faulty you should stop using them, report the fault and return them as soon as possible. You may need to convince the trader that there is a fault and the goods were not damaged after you bought them.

Activity 2

Activity Title	Consumer consultation
Activity target group	School Students (7-12 years old)
Introduction	This activity is designed for students to demonstrate their understanding of consumer rights and responsibilities. This may be useful for assessment and reporting purposes.
Aim of the activity	<ul style="list-style-type: none"> Students will be made aware of their rights which are protected by laws. Students will explain their responsibilities as consumers. Students will develop skills on how to make a complaint by letter, in person and by phone.
Activity preparation	<ol style="list-style-type: none"> 1) Divide students into groups 2) Give them the hand-outs with the scenarios 3) The students have to read carefully the scenarios and answer the questions 4) At the end there will be discussion in the classroom
Materials & hand-outs	Hand-outs with the scenarios
Duration of the activity	35 minutes
Group size(s)	3-4 students in a group
Activity instructions	See the following scenarios and answer the questions:

	<p>1) Lily's parents gave her money to buy a pair of really great coloured jeans to go with the jacket she got for her birthday. She didn't take the jacket when she went shopping. Seeing the jeans with the jacket now, she doesn't think they go together. Is she entitled to a refund or exchange? Explain your answer</p> <p>2) You buy breakfast for your three-year-old brother from a nearby pastry shop. Breakfast has a terrible smell. Can you suggest what he should do? Who can he talk to?</p> <p>3) Anna and Phillip got new mountain bikes last week from the same shop - same brand and everything. They use them after school. Phillip's bike is OK but Anna's gears are no longer working. What can Anna do?</p> <p>4) Hristo decided to wash his woollen sweater. He put it in the washing machine and the result was disastrous. The sweater curled up. If he had read the label, they would have seen that his sweater had to be washed by hand. Is there anything Hristo can do?</p>
<p>Tips for performing the activity</p>	<p>The teacher has to ask the students: “What can a consumer do if there is a problem with goods or services?”</p> <p>Consumers have a right to a refund, replacement or repair if the goods were:</p> <ul style="list-style-type: none"> • faulty • not suitable for the purpose intended • inaccurately represented or different from the samples shown. <p>The teacher needs to explain the positive role of consumer feedback to traders. Consumer feedback provides traders with an opportunity to improve their service and ultimately attract more customers. If a complaint is legitimate, students should have no hesitation in going back to providers of the goods or services to request that the problem be fixed.</p> <p>“Where would you go if you couldn't resolve a problem with a trader?”</p>
<p>How to evaluate the activity?</p>	<p>The students will discuss their answers with the teacher.</p>

	<p>The answers are shown below:</p> <ol style="list-style-type: none"> 1. The jeans are not faulty. Lily has no right to take the goods back. It was Lee’s responsibility to see that the jacket and jeans matched. Some stores have a policy of allowing refunds and exchanges with ‘no questions asked’. She will need her receipt. 2. After sharing with your parents or school authorities you can: <ul style="list-style-type: none"> - Inform the owner of the store where the product was purchased and find out who made the product and how it was stored while in the store. - Contact the Regional Health Inspectorate and the Food Agency and report. 3. Anna should go back to the store where the bike was purchased. She has a right to have the bike fixed because the gears started malfunctioning after she had the bike for only a few days. 4. Hristo didn’t read the label. Bad luck for him. He must take responsibility for his shrunken jumper. He has no right to redress.
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Activity 3

Activity Title	Complaining in person – Role play activity
Activity target group	School Students (7-12 years old)
Introduction	This exercise uses role-plays to simulate consumer scenarios to prepare students to be independent, assertive consumers. Students apply their prior knowledge of consumer rights to respond appropriately.
Aim of the activity	Students develop their consumer skills, using role-play, to deal with common consumer problems.
Activity preparation	Copy and distribute a role-play Scenario to each group.
Materials & hand-outs	Hand-outs with the scenarios
Duration of the activity	35 minutes

Group size(s)	4 students divided into 6 groups
Activity instructions	<p>Students will role-play being consumers and traders. Remind students that if a consumer cannot resolve a problem with a trader they can contact Consumers Association. Thousands of consumers do this each year because they are unable to resolve the problem with the trader themselves.</p> <p>Role-play scenarios</p> <ol style="list-style-type: none"> 1) A salesperson in a shop convinced you to buy some software for your computer. When you get home you decide you no longer want it. You return to the shop and explain this to the salesperson. What happens? 2) Your bike tyre is flat. You take your bike to the shop and you are sold a new tyre which is too big. You go back to the store. What happens? 3) Your older brother gets a fishing rod for his birthday. When this unfolds the line, the fishing reel cracks and the line cannot be wound. You have the receipt and take the line back to the store. What's happening? 4) You buy a book with illustrations for your classmate's birthday. When you get home, you notice that some of the illustrations are missing. When you return to the store you see a "no refund" sign at the counter. What's happening? You purchase a new watch for a relative. When you get home, you notice the watch-band is broken. When you return to the store it displays a "no refund" sign at the counter. What happens? 5) Your parents buy a new LCD television. Four weeks after purchasing the TV is stops working. Dad says "We'll get a refund" and goes to the store. What happens? 6) You buy a pack containing six ice-creams. When you open the pack, it only contains four ice-creams. You return to the shop where it was purchased with the receipt. What happens? 7) You buy chocolate from the store after school. On the way home you open it and realize that the

	chocolate has expired. You tell your friend that you opened the chocolate before you notice that it has expired. The receipt is in you. Will you return to the store? What will happen?
Tips for performing the activity	The teacher has to distribute a Role-play Scenario to each small group. Students have 10 minutes to prepare their role-play.
How to evaluate the activity?	Discuss issues which arise. Students share what they have discovered about resolving consumer complaints. <ul style="list-style-type: none"> o Ask the students to draw up a list of the most effective ways of dealing with a product they wish to return. o Acting quickly o Remaining polite o Discussing the problem in person o Producing receipts o Stating the problem clearly and calmly o Giving your name and the date of purchase o Knowing your consumer rights o Alternatively, observe role-plays and assess the student's ability to resolve the issue.
Further information	https://psc.egov.bg/user-guide-costomer-protection - Consumer Protection Commission https://bulmar.com/bg/publikacii/kakvi-sa-pravata-na-potrebite-lite-pred-tyrgovcite - What are the rights of consumers (before traders) https://aktivnipotrebite.li.bg - Active users https://www.bg-pravo.com/2012/12/6_13.html - Consumer rights


Activity 4

Activity Title	Business game
Activity target group	School Students (7-12 years old)
Introduction	This game has the aim to show students the psychological aspects of the consumer: "wishes" and "needs".

Aim of the activity	<p>Learning outcomes of this activity: The students will be able:</p> <ul style="list-style-type: none"> o To know their rights and obligations as consumers in relation to their school canteen. o To judge the quality of the products they buy from their school canteen. o To adopt ways of protecting themselves as consumers
Activity preparation	<p>The teacher prepares pictures with products that students are used to buying and puts them on the floor.</p> <p>Then the students are given instructions and play the game.</p>
Materials & hand-outs	<ul style="list-style-type: none"> o Pictures with products o Hand-out with the activity
Duration of the activity	35 minutes
Group size(s)	The students are not divided into groups. All students will play the game together.
Activity instructions	<p>The students move in the space with music playing in the background. There are pictures of products on the floor. When the music stops, they select an object or image they want (the word DESIRE is written on the board) and stand next to it.</p> <p>Then they move with the music and when the music stops, they are asked to stand near the object they really need (the word NEED is written on the board).</p> <p>Every student is given a picture at random, and they are asked to set up shops selling similar products. They name their stores.</p> <p>The teacher invites the children to say how they satisfy their desires and needs. They are expected to report that people work, get paid and buy products.</p>
Tips for performing the activity	<p>Questions are asked.</p> <ul style="list-style-type: none"> - Do people only buy products? - What is the name of the person who buys products or services? The definition of the consumer is given in simple words.
How to evaluate the activity?	After the game, the students and the teacher are going to discuss the choices of each student, in order that they

	fully understand the definition of the consumer, the needs, and the wishes.
Further information	https://psc.egov.bg/user-guide-costomer-protection - Consumer Protection Commission https://bulmar.com/bg/publikacii/kakvi-sa-pravata-na-potrebitele-pred-tyrgovcite - What are the rights of consumers (before traders) https://aktivnipotrebiteli.bg - Active users https://www.bg-pravo.com/2012/12/6_13.html - Consumer rights

Activity 5

Activity Title	Opinion Line: Agree, Disagree, I do not know
Activity target group	School Students (7-12 years old)
Introduction	This activity has the aim to present to students their rights as consumers and also enhance their knowledge and opinion regarding this subject
Aim of the activity	<p>Learning outcomes of this activity:</p> <p>The students will be able:</p> <ul style="list-style-type: none"> o To know their rights and obligations as consumers in the school area and generally in the market area o To know how to express their complaints if there is a problem with a product o To learn how to read the price on a product and judge if this price is suitable for the product
Activity preparation	<p>The teacher gives the handouts to the students. The handouts will be presenting some statements. The teacher makes a line on the board for Agree, Disagree, I do not know</p> 
Materials & hand-outs	o Hand-out with the activity and written statements
Duration of the activity	35 minutes
Group size(s)	The students are not divided into groups. All students will have to participate in this activity/discussion.

Activity instructions	The teacher reads a statement and each child takes a position arguing. Followed by a discussion of each statement.
Tips for performing the activity	<p>The statements that the teacher reads are the following:</p> <ol style="list-style-type: none"> 1) The school guarantees the rights of children as consumers. 2) Before buying a product, one should not check the price and other information on it. 3) Students are responsible for what they consume.
How to evaluate the activity?	<p>The comments on those statements should be the following:</p> <ol style="list-style-type: none"> 1) There is a discussion about the complaint process, the committee that exists for the control of the canteen, the price list and the items that are allowed to be sold in the canteen area, as well as what other bodies support: Ministry of Health, Parents' Association. The consumer has the obligation to take action, through the Central Student Council if the regulations are not observed. 2) The consumer has an obligation to investigate. Discuss other information that needs to be considered before purchasing the product. It also checks if it is in the allowed items list. 3) All people are responsible for what they consume, so as not to overconsume, to respect the environment, but also others who are in a disadvantaged position, and do not have the basic goods. They record in the pages of the responsible consumer, in simple words the Responsibilities of the Responsible Consumer: <ol style="list-style-type: none"> 1. I buy what I need. 2. I respect the environment. 3. I research before I buy and I am informed
Further information	<p>https://psc.egov.bg/user-guide-costomer-protection - Consumer Protection Commission</p> <p>https://bulmar.com/bg/publikacii/kakvi-sa-pravata-na-potrebite-lite-pred-tyrgovcite - What are the rights of consumers (before traders)</p> <p>https://aktivnipotrebite.li.bg - Active users</p>

	https://www.bg-pravo.com/2012/12/6_13.html	-
	Consumer rights	

Students 13-18 years old

Activity 1

Activity Title	Consumer rights
Activity target group	School Students (13-18 years old)
Introduction	The activity is done online using the “Classroom discussion forum”.
Aim of the activity	<p>The students should be able to learn and recognize:</p> <ul style="list-style-type: none"> o Consumer practices in the distribution of goods and services. o The rights and obligations of all members and groups of society, as enshrined in the UN International Convention on Human Rights. o The rights provided to them by the state health services. o The institutionalised procedures of Bulgaria and Europe in cases of violation of consumer rights
Activity preparation	<p>The teacher explains that the students will have to make use of the discussion forum. She/he explains the process in order for the students to register and log in correctly.</p> <p>The teacher then uploads the table entitled "Consumer Rights" and explains that they should discuss by cooperating with each other and identifying consumer rights.</p>
Materials & hand-outs	The table that includes the consumer rights will be uploaded on the discussion forum.
Duration of the activity	45 minutes
Group size(s)	The students are divided into two groups.

Activity instructions	Students are given the table entitled "Consumer Rights" and with the collaborative method of generating ideas (sandwich method) they identify and record consumer rights. Answers are completed and a similar discussion takes place.
Tips for performing the activity	In order to answer correctly and give complete answers students should read carefully the guide for the consumer rights that the teacher will give them before the activity. They should have in mind cases from their own experiences, and also, they can be advised by The Consumers' Association in Bulgaria.
How to evaluate the activity?	The teacher will evaluate the table with the answers of the students and then, there will be a discussion in the classroom, explaining each consumer right that was written on the table separately.
Further information	https://psc.egov.bg/user-guide-costomer-protection - Consumer Protection Commission https://bulmar.com/bg/publikacii/kakvi-sa-pravata-na-potrebite-lite-pred-tyrgovcite - What are the rights of consumers (before traders) https://aktivnipotrebite.li.bg - Active users https://www.bg-pravo.com/2012/12/6_13.html - Consumer rights

Activity 2

Activity Title	Case studies scenarios
Activity target group	School Students (13 -18 years old)
Introduction	Students are divided into two groups and work on two different scenarios.
Aim of the activity	The students should be able to: <ul style="list-style-type: none"> o Identify the consumer rights in each scenario. o Continue each story, in order the consumer to claim his/her rights.

Activity preparation	The teacher gives to each group a different scenario and explains that they have to read carefully the scenario and answer the questions given. Then they will discuss their answers and evaluate them.
Materials & hand-outs	The hand-out given will present two different scenarios regarding consumer rights.
Duration of the activity	45 minutes
Group size(s)	The students are divided into two groups.
Activity instructions	<p>Students are given the below scenarios:</p> <p>Group A:</p> <p>a) Katya bought a pair of sneakers from a local store and after two days the sole of one shoe came off. Katya returned them to the store but the seller refused to return the money or replace the shoes with a new pair.</p> <p>Students need to answer the following questions:</p> <p>b) Find out Katya's rights</p> <p>c) Continue the story by stating that Katya should act as a proper consumer</p> <p>Group B:</p> <p>Dobrin bought the newest PlayStation console from an electronics store. He later discovered that the PlayStation console is faulty or does not work properly.</p> <p>Students need to answer the following questions:</p> <p>d) Find out Dobrin's rights</p> <p>e) Continue the story by stating that Dobrin should act as a proper consumer</p>
Tips for performing the activity	In order to answer correctly and give complete answers students should read carefully the guide for consumer rights that the teacher will give them before the activity. They should have in mind cases from their own experiences, and also, they can be advised by The Consumers' Association in Bulgaria.
How to evaluate the activity?	Upon the end of the activity, students have to give explanations and justify their answers based on Consumer rights. They can also refer to their own examples from real life.

Further information	https://psc.egov.bg/user-guide-costomer-protection - Consumer Protection Commission https://bulmar.com/bg/publikacii/kakvi-sa-pravata-na-potrebite-lite-pred-tyrgovcite - What are the rights of consumers (before traders) https://aktivnipotrebiteli.bg - Active users https://www.bg-pravo.com/2012/12/6_13.html - Consumer rights
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Activity 3

Activity Title	Eye of the consumer
Activity target group	School Students (13 -18 years old)
Introduction	Students are given information about different issues that may arise for consumers. They have to prepare a table named “the eye of the consumer”. This table will be located in the classroom in order to be completed with products consumed by the students.
Aim of the activity	<p>The students should be able to:</p> <ul style="list-style-type: none"> o Compare their own consumer practice with that of his/her classmates. o Identify the points where he/she would like additional information in order to become a proper consumer o Acquire knowledge and make correct choices from the legal, environmental and economic points of view.
Activity preparation	The teacher gives an example of the table and asks students to complete it.
Materials & hand-outs	The hand-out given will present examples from real life, and students will have to complete it based on their own experiences.
Duration of the activity	45 minutes
Group size(s)	The students are not divided into groups.
Activity instructions	Students prepare a board entitled "Consumer Eye" (indicative board attached below). This board lists points of concern that will help the consumer to be more correct and aware of his purchases. This board can be placed in the classroom and students are asked to fill it in according to their purchases.

	<p><u>“The Consumer Eye”</u></p> <p><i>Economic point of view</i></p> <ul style="list-style-type: none"> • How much does it cost? Is the price good in relation to a similar product in quality and quantity? • Is there a cheaper one, of domestic origin? <p><i>Environmental view</i></p> <ul style="list-style-type: none"> • Is the packaging biodegradable? • Does the packaging contribute to the unnecessary use of scarce natural resources? • Is the packaging material recyclable? <p><i>Legal point of view</i></p> <ul style="list-style-type: none"> • If I am not satisfied with the product, can I return it? • Does the product label comply with the law? <p><i>Health and safety</i></p> <ul style="list-style-type: none"> • Contains additives? • What is the effect of the products on my health in general?
<p>Tips for performing the activity</p>	<p>In order to answer correctly and give complete answers students should read carefully the guide for the consumer rights that the teacher will give them before the activity. At the end of each week, students have to discuss with their teacher the products that they selected to buy and</p>

	justify their options according to economic, legal and environmental elements.
How to evaluate the activity?	Upon the end of the activity, students have to give explanations and justify their answers based on the Consumer rights.
Further information	https://psc.egov.bg/user-guide-costomer-protection - Consumer Protection Commission https://bulmar.com/bg/publikacii/kakvi-sa-pravata-na-potrebite-lite-pred-tyrgovcite - What are the rights of consumers (before traders) https://aktivnipotrebiteli.bg - Active users https://www.bg-pravo.com/2012/12/6_13.html - Consumer rights

Activity 4

Activity Title	Consumer Complaint Letter
Activity target group	School Students (13-18 years old)
Introduction	Students are divided into two groups and work on two different scenarios.
Aim of the activity	<p>Students should:</p> <ul style="list-style-type: none"> o Have sufficient knowledge to address their consumer complaint to the appropriate agency. o Be able to deal with negative responses to complaints e.g. o Appreciate the significance of time lapse from date of purchase to date of complaint.
Activity preparation	<p>Before students actually compose the letter, these tips, which are also good by phone, should be shared</p> <ul style="list-style-type: none"> ✓ Be calm – avoid seeming angry, hostile or sarcastic. ✓ Be clear about your expectations – explain what you want them to do. ✓ Make notes about everything that happens and what the customer service person tells you.

	<ul style="list-style-type: none"> ✓ Contact the seller or service provider first – you can often resolve the problem by using the company's toll-free number. ✓ If you are not satisfied, send a letter or e-mail to the manufacturer's national headquarters or consumer affairs office. <p>If the problem still isn't resolved, try contacting your local consumer protection agency which is Consumer Protection Commission.</p>
Materials & hand-outs	<p>Hand-out with the consumer rights</p> <p>Hand-out with examples of complaint letters</p>
Duration of the activity	45 minutes
Group size(s)	The students are divided into two groups.
Activity instructions	<p>Ask students to compose a consumer complaint letter – examples appear below. To complete this exercise, students need to create a scenario that includes:</p> <ul style="list-style-type: none"> o What product/service they are having problems with, including model/numbers and part numbers o What the problem is; and who the manufacturer is (a real company should be chosen). o Doing research about the company's actual website and/or street address. <p>After students have written their letter or email, they should partner up for some role play. The teacher should instruct each student to play the telephone customer service representative (rep) at the company while the other is the dissatisfied customer. Students should be reminded that the customer service representative is not the person responsible for the problem.</p> <p>Tables turned – students should write a letter complimenting the customer service person who helped them resolve their problem, making sure the company understands what great customer service they received and how important such service is to them.</p>
Tips for performing the activity	<p>Read carefully the example of the complaint letter and have students make their own:</p> <p>To: Company e-mail</p>

	<p>cc: Your e-mail (This will ensure that you receive a copy of the email for your records.)</p> <p>bcc:</p> <p>Subject: Re: (account number or name of product or service)</p> <p>Date</p> <p>On (date), I (bought, leased, rented, or had repaired) a (name of the product, with serial or model number or service performed) at (location, date and other important details of the transaction).</p> <p>Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).</p> <p>To resolve the problem, I would appreciate your (state the specific action you want—money back, charge card credit, repair, exchange, etc.)</p> <p>I look forward to your reply and a resolution to my problem and will wait until (set a time limit) before seeking help from the Cyprus Consumer Association. Please contact me at the e-mail address or phone number below.</p> <p>Sincerely,</p> <p>Your Name</p> <p>Your Address</p> <p>Your City,</p> <p>Your Daytime Phone Number</p> <p>Your e-mail</p>
How to evaluate the activity?	Upon the end of the activity, students have to present their complaint letters to the classroom and discuss their experience.
Further information	https://psc.egov.bg/user-guide-costomer-protection - Consumer Protection Commission

	https://bulmar.com/bg/publikacii/kakvi-sa-pravata-na-potrebitelite-pred-tyrgovcite - What are the rights of consumers (before traders) https://aktivnipotrebiteli.bg - Active users https://www.bg-pravo.com/2012/12/6_13.html - Consumer rights
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