



# Consumer Law

## Lesson: Problems, Repairs and Debts




CLB 7-8 Instructional Package



## Lesson Plan: Problems, Repairs and Debt (CLB 7-8)

### CLB Outcomes

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|  <b>CLB 7-IV: Comprehending Information</b> | Understand extended descriptive or narrative monologues or presentations about personal experiences, general knowledge or familiar work-related topics, even when some information is presented out of sequence. |
|  <b>CLB 7-IV: Sharing Information</b>       | Give presentations about moderately complex processes, to tell stories (including future scenarios), or to describe, compare and contrast in detail 2 events, jobs or procedures.                                |
|  <b>CLB 8-II: Reproducing Information</b>   | Reduce a text of up to about 2 pages to an outline or summary.   |

### Content Outcomes

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- Identify the key steps in making a consumer complaint
- Identify how to protect oneself when hiring a contractor or repairperson
- Identify key steps to do if someone owes you money or if you have a problem with debt and where to get help

### Resources

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- People's Law School (PLS) [Consumer Law Wikibook](#) or *Consumer Law* booklet (hard copy, dated March 2011)
- PLS worksheets "Consumer Law: Problems, Repairs and Debt"
- Computer Lab (optional)

### External Resources and Referrals

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- For teaching presentation skills, consult LINC 5-7 Classroom Activities Volume 2, pages 139 - 150  
[http://www.moresettlement.org/LINC5-7Activities/LINC\\_5-7\\_Classroom\\_Activities\\_Volume2.pdf](http://www.moresettlement.org/LINC5-7Activities/LINC_5-7_Classroom_Activities_Volume2.pdf)

### Assessment Plan and Tools

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- Self-assessment checklist
- Assessment Rubric for Presentations

## Sample Lesson Plan

Time	Sample Tasks	Expected Outcome	Resources
10'	<p><b>Warm up</b></p> <ul style="list-style-type: none"> <li>In pairs or small groups, students discuss the warm up questions and share their experiences</li> </ul>	<p>Generate interest</p> <p>Activate prior knowledge</p>	<p>PLS Worksheet: <b>Get Ready!</b></p>
20'	<p><b>Pronunciation focus</b></p> <ul style="list-style-type: none"> <li>Review or teach thought grouping, pausing and intonation with students in order to prepare them for their presentations</li> <li>Explain the following:                             <ul style="list-style-type: none"> <li>In order to be comprehensible, English speakers pause with their voice</li> <li>Pauses may be longer or shorter depending on what the speaker wants to emphasize</li> <li>Go through the rules of where NOT to pause on the worksheet and explain that these groups of words separated by pauses can be called through groups or intonation units</li> <li>The prominent point is the stressed syllable of a content word that receives more stress than the other stressed syllables</li> <li>It's at this point where the intonation pattern takes a jump and falls or continues to rise</li> <li>Review the rise-fall and rising intonation patterns of English – rise-fall for statements and information questions, rising for clarification and yes/no questions</li> </ul> </li> </ul>	<p>Prepare for oral presentations</p> <p>Practice clear pronunciation in order to be comprehensible to listeners</p>	<p>PLS Worksheet: <b>Speak Clearly!</b></p>

Time	Sample Tasks	Expected Outcome	Resources
	<ul style="list-style-type: none"> <li>Students mark up the introduction to indicate the pauses, prominent points in the thought groups, and the intonation pattern of each thought group</li> </ul>		
90'	<p><b>Expert groups</b></p> <ul style="list-style-type: none"> <li>Review effective presenter characteristics and effective poster/power point visuals</li> <li>Divide the class into four groups and assign each group a topic</li> <li>Instruct groups to review their topics in the <a href="#">Consumer Law Wikibook</a> sections on Problems with a Purchase, Problems with Home Repairs, Someone Owes You money and Problems with Debt, or in the Consumer Law booklet, p. 3 - 12</li> <li>Each group meets and works together to put together an oral presentation accompanied with a visual (an outline of the presentation), either a power point or a poster</li> <li>Each member of the group should contribute to the oral presentation</li> <li>Inform the students of the following:               <ul style="list-style-type: none"> <li>each group is to write 2 to 3 comprehension questions to ask the audience after their presentations</li> <li>the audience is expected to ask the presenters 1 to 2 questions about the presentation information</li> <li>the audience should take notes (practice their note taking strategies) on the presentations</li> </ul> </li> <li>Booklets should be closed during the presentations</li> </ul>	<p>Reduce up to 2 pages of information to a list of important details.</p> <p>Identify key steps in dealing with consumer problems, complaints or debt</p> <p>Give presentations about moderately complex processes</p> <p>Understand extended descriptive presentations</p>	<p>LINC 5-7, Vol. 2, p. 139 – 150.</p> <p>PLS Worksheet: <b>Research and Share!</b></p> <p>PLS Worksheet: <b>Take Notes!</b></p> <p>PLS Worksheet: <b>Review Questions!</b></p> <p><i>PLS <a href="#">Consumer Law Wikibook</a> or Consumer Law booklet</i></p> <p>Poster paper and dark markers Or Computer lab/ laptops and projector</p> <p>PLS Worksheet: <b>Assessment Rubric for Presentations!</b></p>

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Time	Sample Tasks	Expected Outcome	Resources
	<ul style="list-style-type: none"> <li>Each group presents and after each presentation there is a question and answer session</li> <li>After all groups have presented, the teacher reviews the presentations by using the student generated questions or the teacher questions in this lesson</li> <li>Review can be a game where the correctly answered questions earn points for the team or in a format like Family Feud or Jeopardy</li> <li><b>OPTION:</b> Use the assessment rubric for presentations and add it to your students' portfolios</li> </ul>		
15'	<p><b>Helpful information and links</b></p> <ul style="list-style-type: none"> <li>PLS <i>Consumer Law</i> resource should be closed</li> <li>In pairs, students match the organization with the description</li> <li>When done, students can refer to <a href="#">Consumer Law Wikibook</a> or <i>Consumer Law booklet</i> to check their answers and copy the website for each organization</li> </ul>	Identify appropriate places where to get help for different kinds of problems or needs	PLS Worksheet: <b>Make Connections!</b>  <i>Refer to PLS <a href="#">Consumer Law Wikibook</a> or <a href="#">Consumer Law booklet</a></i>
35'	<p><b>Find out more</b></p> <ul style="list-style-type: none"> <li>Students work in groups of 3 to research one of the topics and summarizes what he/she has learned</li> <li>Students write their notes on the worksheet</li> <li>Debrief as class</li> </ul>	Reduce up to 2 pages of information to a list of important details  Understand extended descriptive presentations about general knowledge	PLS Worksheet: <b>Find out More!</b> Computer Lab

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Time	Sample Tasks	Expected Outcome	Resources
10'	<b>Self-Assessment</b> <ul style="list-style-type: none"><li>• Allow students to fill out self-assessment form independently</li></ul>	Self-assessment	PLS Worksheet: <b>What did you learn?</b>

## Get Ready!

Share your experiences. Discuss the questions below in small groups.

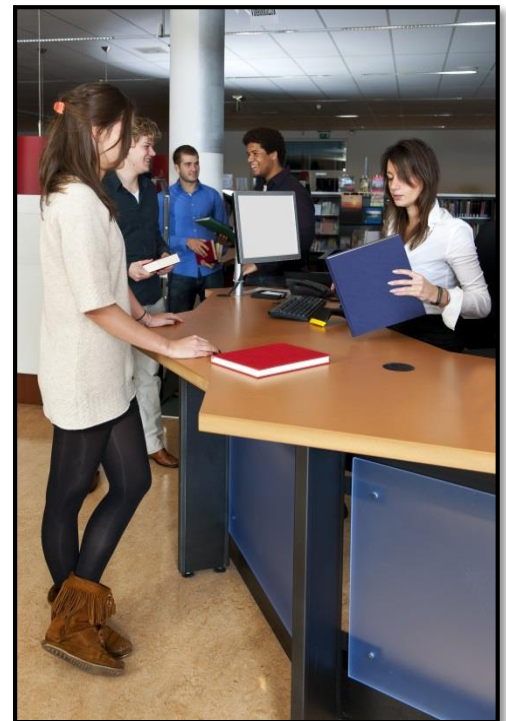
Have you ever been dissatisfied with a product or service? What did you do?

Have you ever returned an item to a store (in Canada or in your country of origin)? What happened?

Have you ever hired a repair person? What happened?

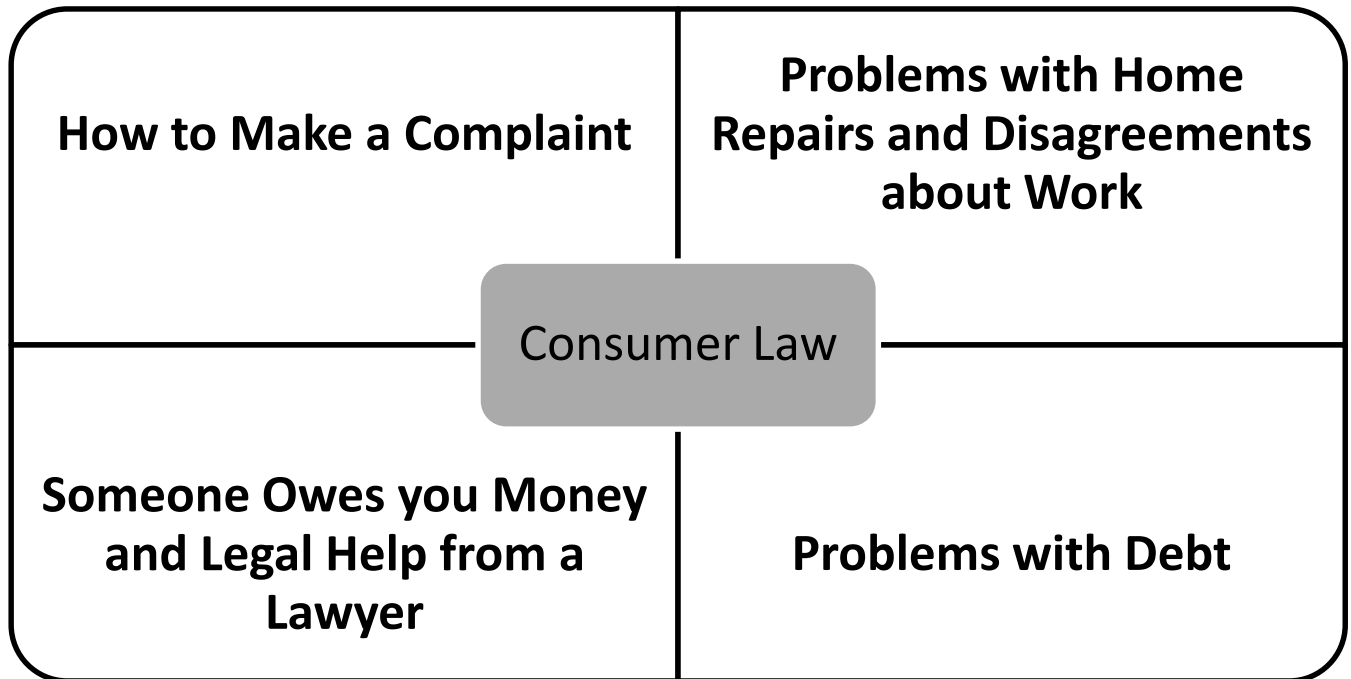
Are there cultural differences in our expectations when we buy products or contract services? What are they?

How are consumers protected in your country of origin?  
In Canada?



## Research and Share!

You and your classmates will become experts on one of the following topics. Then you will present your finding to the whole class.

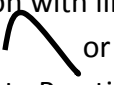



### Procedures

1. Divide the members of your class into four groups and assign one topic to each group.
2. Find information about your topic in the People's Law School [Consumer Law Wikibook](#) or Consumer Law booklet.
3. Take notes of key information from the booklet.
4. Use your notes to make a presentation. Your presentation should have the following sections
  - a. an Introduction – try to grab your audience's attention
  - b. the Body – this where you communicate the key information
  - c. the Conclusion – summarize your main points and close your presentation
  - d. Q & A – ask the audience if they have any questions or comments
5. Make a poster or PowerPoint to support your presentation.
6. Practice your presentation, paying special attention to using clear pronunciation.
7. As you listen to other presentations, take notes.



## Speak Clearly!

Mark the following presentation introduction with lines | to indicate pauses, a dot to indicate the prominent point in the thought group, and  or  to indicate the rise-fall or rising intonation pattern from the prominent point. Practice reading it aloud with a partner.

### Thought Groups in English

#### Where NOT to pause:

between a noun and a verb  
in the middle of a noun phrase  
between a preposition and its object  
in the middle of a verb phrase

#### Example

*Consumer laws protect  
a written contract  
in the law office  
has been working*

### Presentation Introduction

“Hello everyone. Today I would like to talk to you about consumer debt. Did you know that consumer debt is a big problem in our society today? Many people are spending more money than they are making. How can we address this situation? Take a look at this poster. What do you see? Yes, this shows the amount of consumer debt in Canada this year.”

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## Take Notes!

As you listen to the presentations, take notes on important points.

How to Make a Complaint	Problems with Home Repairs Disagreements about Work	Someone Owes You Money Legal Help from a Lawyer	Problem with Debt

## Review Questions!

Use the questions below to review the presentations with your students.

### How to Make a Complaint

1. When you purchase or buy something, what are your responsibilities?
2. What are the three steps when initiating a complaint about an item or product you bought?
3. When you start a complaint about a product, what information should you collect?
4. When you are making a complaint about a product, what should you keep record or notes on?
5. Whether making a complaint in person, by phone or by letter, what are the first TWO steps?
6. When you do not get a satisfactory response from the company about your complaint (steps one and two), name two places where you can file a complaint?

### Problems with Home Repairs and Disagreements about Work

1. What is a contract?
2. When hiring someone to do renovations on your home, what should you put in a written contract? (up to 10 items)
3. Give three tips about hiring a contractor.
4. What should you do if you are not satisfied with the repair work?
5. What could happen if you change your mind about what you wanted done?
6. What action may a contractor take if you refuse to pay the balance of your bill?
7. If your claim is \$25,000 or less, which court do you go to?

## Someone Owes you Money and Legal Help from a Lawyer

1. What is a “demand letter”?
2. If you go to court and the debt someone owes is \$30,000, which court do you go to?
3. If you want to go to court and you want to talk to a lawyer, who can you contact to get help?
4. What should you do to prepare for a meeting with a lawyer?
5. If a debtor refuses to pay up, how can the judge force the debtor to pay you?
6. Can you force the debtor to pay you?

## Problems with Debt

1. List the steps to help you deal with problems with debt.
2. What information do you need for each debt?
3. Whom can you contact for help in developing a plan to pay off your debts?
4. What documents should you attach to your letter to the creditors?
5. How should you send your letter, documents and budget to your creditors? Why?
6. What can you do if a debt collection agency calls your employer?

## Make Connections!

Work with a partner. Match the organization or service to the correct description below. When you have finished, refer to the People's Law School [Consumer Law Wikibook](#) or Consumer Law booklet and write down the website for each organization.

Mediate-BC	People's Law School	Lawyer Referral
Access Pro Bono	Better Business Bureau	Consumer Protection BC
Dial-a-Law	Credit Counselling	Canadian Home Builders Association of BC
	Clicklaw	Canadian Consumer Association

1. Offers advice and information from a lawyer for a fee of \$25 plus taxes for the first 30 minutes.  
\_\_\_\_\_ *Website:* \_\_\_\_\_
2. Helps consumers plan their renovation and explains what to do when there are problems.  
\_\_\_\_\_ *Website:* \_\_\_\_\_
3. A portal for public legal information and education in British Columbia  
\_\_\_\_\_ *Website:* \_\_\_\_\_
4. Can help you manage your finances and deal with your debt problems.  
\_\_\_\_\_ *Website:* \_\_\_\_\_
5. Offers clinics where lawyers provide free legal advice to people who cannot afford a lawyer and who cannot get legal aid.  
\_\_\_\_\_ *Website:* \_\_\_\_\_
6. Specializes in a wide variety of dispute resolution tools and processes.  
\_\_\_\_\_ *Website:* \_\_\_\_\_
7. *You Owe Money; Someone Owes You money*  
\_\_\_\_\_ *Website:* \_\_\_\_\_
8. Assists people dealing with consumer problems  
\_\_\_\_\_ *Website:* \_\_\_\_\_
9. An online gateway that explains how to make a consumer complaint  
\_\_\_\_\_ *Website:* \_\_\_\_\_
10. Provides information from the Canadian Bar Association, BC Branch  
\_\_\_\_\_ *Website:* \_\_\_\_\_
11. Provides protections for BC consumers  
\_\_\_\_\_ *Website:* \_\_\_\_\_

## Find out More!

Work in groups of three. Each member of the group chooses one topic from below. Go to the website, read and take notes. Write a summary and present what you learned to your group members.

- (1) Go to [Clicklaw](#) and find out how access Pro Bono Clinics
- (2) Go to [www.consumerinformation.ca](http://www.consumerinformation.ca) and find the five steps in the Complaint Roadmap
- (3) Go to [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca) and find information on tips for writing a complaint letter

**Topic:** .....

**Notes:** .....

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**Summary:** .....

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## What did you learn?

Fill this out on your own.

	Yes, I can do this on my own.	I need to review this.	I can't do this yet.
I can list the key steps in the process of making a consumer complaint.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can describe ways to protect myself when hiring a contractor or repairperson.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can take steps to handle disagreements with a contractor or repairperson.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can find information on where to go for help if I am in debt.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can read and take effective notes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can listen and take effective notes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What else did you learn today? What other questions do you have about consumer law? .....

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## Speak Clearly!

### ANSWER KEY

#### Thought Groups in English

Where **NOT** to pause:  
between a noun and a verb  
in the middle of a noun phrase  
between a preposition and its object  
in the middle of a verb phrase

*Examples:*  
*Consumer laws protect*  
*a written contract*  
*in the law office*  
*has been working*

#### Presentation Introduction

“Hello everyone. Today I would like to talk to you ( ) about consumer debt. Did you know that consumer debt is a big problem in our society today? Many people are spending more money than they are making. How can we address this situation? Take a look at this poster. What do you see? Yes, this shows the amount of consumer debt in Canada this year.”

**NOTE:** The pause in brackets ( ) is optional. Student may add more pauses than are indicated above. Allow for other pauses as long as they are natural and follow the rules above for where NOT to pause.



## Assessment Rubric for Presentations!

Use the following rubric to assess your students' presentations.

Names of Presenters: .....

Date: .....

	Comments:	Rating:
<b>Overall Effectiveness&amp; Content</b> Able to accomplish the task well; Listeners able to comprehend presentation; Appropriate and accurate information presented		4 3 2 1
<b>Organization&amp; Group work</b> Provided an effective visual and outline to accompany presentation; Well organized; Able to include all group members in the presentation		4 3 2 1
<b>Grammar</b> Used verb tenses appropriately; Able to use complex structures; Able to make the presentation flow coherently and cohesively		4 3 2 1
<b>Pronunciation</b> Used appropriate pausing, prominence and intonation; Pronunciation did not impede comprehensibility		4 3 2 1
<b>Vocabulary</b> Used key terms for the topic presented		4 3 2 1
<b>Body Language</b> Used appropriate body language and eye contact; Demonstrated confidence		4 3 2 1
4 = easily achieved 3 = achieved 2 = some difficulty 1 = not yet		Total Score: