

COMMERCE SENSE 1

THE CONSUMER AND FINANCIAL ENVIRONMENT



LIFE SKILLS EDITION

CG WILLIAMS



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sample

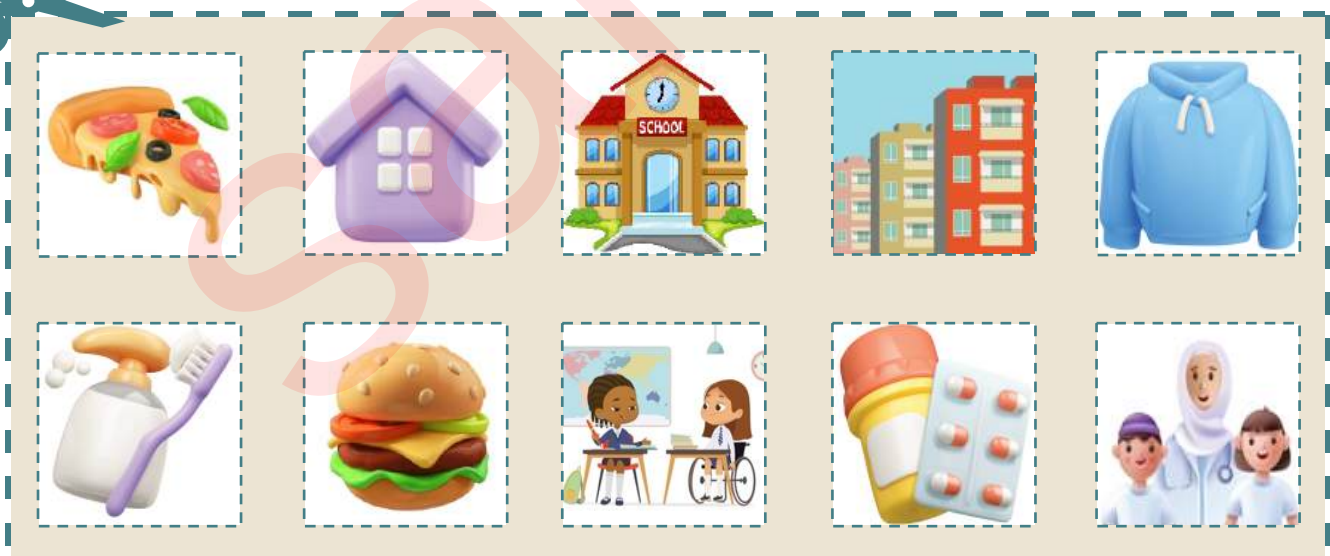
Basic needs of individuals

Identify basic needs

Basic needs are essential for daily life. Every day we need food, clothing, shelter, and water.

1. The images below represent some of our basic needs. Cut each image out and stick it in the table underneath its correct heading. For example, stick the pills/tablets under the heading titled medicine.

Pizza	House	School	Apartment	Jumper
Toothpaste	Hamburger	Education	Medicine	Doctor



Completed by _____ on (date) _____

I did this: ☐ On my own ☐ With some help

Basic needs of individuals

Identify basic needs

There are some basic needs that are common to all young people. These include food, shelter, clothing, education, and health care.

1. Cut out the images of the basic needs. Rearrange the images and paste them in the correct sequence in the table below.



Completed by _____ on (date) _____

I did this:

☐ On my own

☐ With some help

Goods and services that meet basic needs

Recognise durable goods

Durable goods are ones that can last a long time like clothes.

1. Unscramble the words below identify the name of each item of clothing pictured.



S M T U I I S W



O H S S R T



I R S T H



P A C



E I T



S E R S D

Completed by _____ on (date) _____

I did this:

☐ On my own

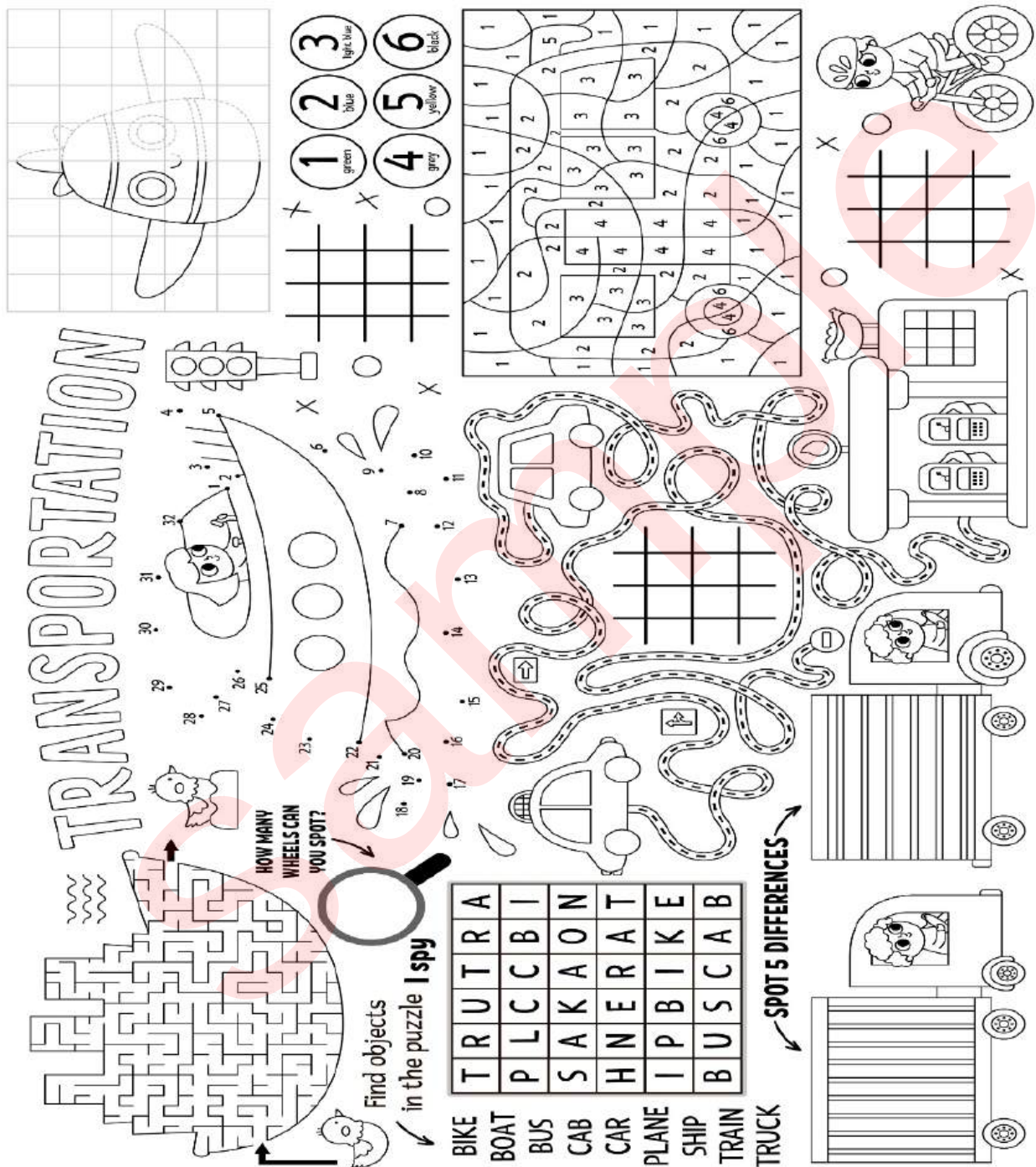
☐ With some help

Goods and services that meet basic needs

Services that meet needs

There are many modes of transport that help people travel around their communities.

1. Complete the tasks in the activity map below.



Completed by _____ on (date) _____

I did this:

☐ On my own

☐ With some help

Strategies to manage scams

What to do if you get scammed

If you see a message that looks like a scam, the best thing to do is nothing at all. Scammers want you to click, call, or reply quickly because they want to rush you into making a mistake. To manage a scam safely, you should always Stop, Think, and Protect by closing the message and talking to someone you trust.

1. You get a text message saying: "Your bank account has been hacked! Call 0400-000-000 immediately to save your money!" You feel very worried.

What should you do?

- A. Call the number right away and give them your name.
- B. STOP. Close the message and go find a teacher or parent to show them.
- C. Send a message back saying "Please don't hurt my money!"

Why is B the best answer?

Because a real bank will **never** ask you to call a random mobile number or rush you through a text message.

2. Look at the 4 actions below. Draw a ✓ on the ones that are SAFE and draw a ✗ through the ones that are DANGEROUS.

- a) Clicking a link in a text message from a stranger. []
- b) Deleting a message that asks for your bank password. []
- c) Showing a "weird" email to a Safe Adult. []
- d) Giving your phone number to a website that says you won a free car. []

3. Fill in the blanks in the speech bubbles below to practice asking for help.

- a) Find your Safe Adult: "Hi _____ (Name), I just got a weird message."
- b) Show the screen: "It says I won a _____ (Prize), but I think it's a trick."
- c) Make a plan: "Can you help me _____ (Delete/Block) this message so I stay safe?"

Completed by _____ on (date) _____

I did this: ☐ On my own ☐ With some help

Strategies to manage scams

What to do if you get scammed

A consumer scam is a trick used by dishonest people to steal your money or your personal secrets. The best strategy is to Stop and Think. If a message makes you feel scared, excited, or rushed, it is a "Red Flag." Always show a Safe Adult before you click any buttons!

1. You get a message from a random number. It says:

"Hi! It's your friend from school. I lost my phone and I'm stuck. Can you please send me \$20 for a taxi right now?"

What should you do?

- a) Send the money because you want to be a good friend.
- b) Text back and ask, "Which friend are you?"
- c) STOP! Do not send money. Call your friend on their *real* number or talk to them at school tomorrow to see if it was really them.

Why is C the best answer? Scammers often pretend to be friends to make you act quickly. Always check the "Real Person" first!

2. You are trying to log into your email. You get a text message with a 6-digit code. Then, a stranger calls you and says: *"Hi, I am from Tech Support. I sent you a code by mistake. Can you please read the numbers to me?"*

What should you do?

- a) Read the numbers to them so they can fix their mistake.
- b) Hang up the phone. NEVER share a secret code with anyone who calls you
- c) Tell them the code but ask for a prize in return.

Why is B the best answer? That 6-digit code is a "secret key" to your account. Real companies will never ask you to tell them your code over the phone.

Completed by _____ on (date) _____

I did this:

☐ On my own

☐ With some help