

# Business

## Consumer rights and protection

It is not necessary to carry out all the activities contained in this unit.

Please see *Teachers' Notes* for explanations, additional activities, and tips and suggestions.

<b>Theme</b>	<b>Consumer rights and protection</b>
<b>Levels</b>	<b>A1 – B1</b>
<b>Language focus</b>	Key vocabulary, word identification, sentence structure, extracting information from text, writing text, grammar.
<b>Learning focus</b>	Using Business textbooks and accessing curriculum content and learning activities.
<b>Activity types</b>	Matching, word identification, structuring sentences and text, cloze, multiple choice, reading comprehension, categorising vocabulary, recording learning, developing a learning resource.
<b>Acknowledgement</b>	<b>Extracts from <i>Business Studies Revision Notes for Junior Certificate (4<sup>th</sup> edition)</i>. J.F. O' Sullivan. Gill &amp; Macmillan.</b> We gratefully acknowledge Gill & Macmillan for the right to reproduce text in some of these activities.
<b>Learning Record</b>	A copy of the Learning Record should be distributed to each student. Students should: <ol style="list-style-type: none"><li>1. Write the subject and topic on the record.</li><li>2. Tick off/date the different statements as they complete activities.</li><li>3. Keep the record in their files along with the work produced for this unit.</li><li>4. Use this material to support mainstream subject learning.</li></ol>

## Making the best use of these units

- **At the beginning of the class**, make sure that students understand **what** they are doing and **why**. *'We are doing the exercise on page (12) to help you to remember key words / to help your writing skills / to help with grammar'* etc.
- You can create your **personal teaching resource** by printing these units in full and filing them by subject in a large ring binder.
- **Encourage students to:**
  - Bring the relevant **subject textbooks** to language support class. It does not matter if they have different textbooks as the activities in these units refer to vocabulary and other items that will be found in all subject textbooks. These units are based on curriculum materials.
  - Take some **responsibility for their own learning** programmes by:



Developing a **personal dictionary** for different subjects, topics, and other categories of language, on an on-going basis. This prompt is a reminder.

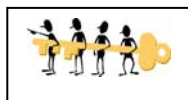


Recording what they have learnt on the **Learning Record**, which should be distributed at the start of each unit.



Keeping their own **files** with good examples of the work produced in language support for different subjects and topics. This file will be an invaluable **learning resource** in supporting mainstream learning.

- Don't forget that many of the activities in these units are suitable as **homework** tasks, for **self-study**, or for use in the **subject classroom** with the agreement of the subject teacher.



Indicates that answers may be found at the end of the unit.

## Keywords

The list of keywords for this unit is as follows:

### Nouns

advertisement  
advertisers  
advertising  
claims  
complaint  
consumer  
credit  
description  
goods  
guarantee  
insurance  
legal rights  
manufacturer  
offence  
ombudsman  
part  
price  
providers  
provisions  
purpose  
quality  
sale  
seller  
services  
standards  
stipulations

supplier

things

Value Added Tax (VAT)

### Verbs

to act  
to advertise  
to buy  
to claim  
to complain  
to describe  
to display  
to enforce  
to guarantee  
to insure  
to offer  
to promote  
to protect  
to provide  
to put right  
to reduce  
to repair  
to replace  
to sell  
to supply  
to undertake

### Adjectives

accurate  
appropriate  
consecutive  
defective  
easy  
easier  
false  
financial  
fit  
following  
legal  
liable  
misleading  
normal  
previous  
responsible  
right  
statutory  
valid

### Other

during the period  
in addition to  
without charge

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_  
BUSINESS: Consumer rights and protection

### Vocabulary file 1

This activity may be done in language support class or in the mainstream subject classroom.

Word	Meaning	Word in my language
advertiser		
complaint		
description		
goods		
guarantee		
legal rights		
manufacturer		



Get your teacher to check this and then file it in your folder so you can use it in the future.

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_  
BUSINESS: Consumer rights and protection

## Vocabulary file 2

This activity may be done in language support class or in the mainstream subject classroom.

Word	Meaning	Word in my language
ombudsman		
quality		
seller		
services		
standards		
to advertise		
to claim		



Get your teacher to check this and then file it in your folder so you can use it in the future.

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_  
BUSINESS: Consumer rights and protection

### Vocabulary file 3

This activity may be done in language support class or in the mainstream subject classroom.

Word	Meaning	Word in my language
to complain		
to describe		
to enforce		
to guarantee		
to protect		
accurate		
misleading		



Get your teacher to check this and then file it in your folder so you can use it in the future.

**NAME:** \_\_\_\_\_ **DATE:** \_\_\_\_\_  
**BUSINESS: Consumer rights and protection**

**Level:** all  
**Type of activity:** whole class

**Focus:** vocabulary, spelling,  
dictionary  
**Suggested time:** 10 minutes

## Activating students' existing knowledge

Use a spidergram to activate students' ideas and knowledge on the key points in this chapter. See **Teachers' Notes** for suggestions.

Possible key terms for the spidergram:

**consumers**                      **standards**  
**guarantee**                    **complaints**

- Invite students to provide key words in their own languages.
- Encourage dictionary use.
- Encourage students to organise their vocabulary into relevant categories (e.g. meaning, nouns, keywords, verbs etc.).



Students should record vocabulary and terms from the spidergram in their personal dictionaries.

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_  
 BUSINESS: Consumer rights and protection

**Level:** A1  
**Type of activity:** pairs or individual

**Focus:** vocabulary, spelling, dictionary  
**Suggested time:** 30 minutes



### Working with words

#### 1. Tick the correct answer



- a) this is a key
- b) this is a staff room
- c) this is an advertisement
- d) this is a light switch

**100% Money-Back GUARANTEE!**

**Ironclad, Triple-Confidence 100% "Better-Than-Risk-Free" Money Back Guarantee!**

We're so overly confident that you are going to be absolutely thrilled with SMO Elite, we're going to reverse all the risk!

That's why we're offering to let you try the program and then decide. If you don't agree up until **8 full weeks** of using our tactics that they aren't the most powerful and advanced strategies you've ever used, then we'll issue you a 100% refund on the spot. No hard feelings and no questions asked.

- a) this is a jobseeker
- b) this is a book
- c) this is a guarantee
- d) this is a shelf

#### 2. Find these words in your textbook.

Write your own explanation for these words. Then write the word in your own language. Use your dictionary if necessary.

Word	Page in textbook	Explanation	In my language
advertisement			
guarantee			
standards			
supplier			



Check that these key words are in your personal dictionary.



**Level:** A1  
**Type of activity:** pairs or individual

**Focus:** vocabulary, basic sentence structure  
**Suggested time:** 30 minutes



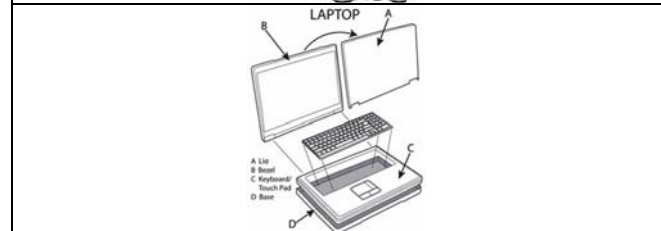
### Picture Sentences

**1. Tick the correct answer**

- a) This is a DVD.
- b) This symbol means legal rights.
- c) This is a pension.



- a) This is the manufacture of a laptop.
- b) This is a bird.
- c) This is the sea.



- a) This is a desk.
- b) These are stamps.
- c) This is the calculation of VAT.

To calculate VAT (Value Added Tax) at its current rate of 17.5%

**Calculate VAT**

£ 100  £ 14.89 VAT £ 85.11 Net

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**Add VAT**

£ 100  £ 17.50 VAT £ 117.50 Inc VAT

**2. Put these words in the correct order to form sentences.**

product using stop the

---

shop the inform

---

back product bring the

---

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

BUSINESS: Consumer rights and protection

Level: A1 / A2

Type of activity: pairs or individual

Focus: word identification, vocabulary

Suggested time: 20 minutes



## Odd One Out

1. Circle the word which does not fit with the other words in each line.

Example: *apple*   *orange*   *banana*   **taxi**

fit                      good                      faulty                      merchantable

guarantee                      lunch                      complaint                      goods

consumer                      seller                      supplier                      yellow

bread                      Ombudsman                      standards                      services

2. Find these words in your textbook. Then put them in short sentences in your own words. Use a dictionary if necessary.

to advertise \_\_\_\_\_

to complain \_\_\_\_\_

to guarantee \_\_\_\_\_

to repair \_\_\_\_\_

to replace \_\_\_\_\_

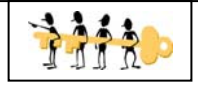


Check that these key words are in your personal dictionary.

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_  
BUSINESS: Consumer rights and protection

Level: A2 / B1  
Type of activity: individual

Focus: key vocabulary, writing  
descriptive text  
Suggested time: 20 minutes



## Business Keywords

1. Fill in the missing letters of the keywords listed below.  
On the line beside each word, write whether the word is a noun, an adjective or a verb.

fi\_an\_\_al \_\_\_\_\_

ad\_\_rti\_ing \_\_\_\_\_

mi\_\_ea\_\_ng \_\_\_\_\_

pro\_\_de\_s \_\_\_\_\_

2. Write as many words as possible related to **consumer rights**. You have 3 minutes!

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Level: A1 / A2  
 Type of activity: pairs or individual

Focus: key vocabulary, pronunciation, spelling  
 Suggested time: 20 minutes



### Unscramble the letters

1. These are levels of how good something must be RANSTADSD

Answer \_\_\_\_\_

2. A promise to repair goods if they break when they should not NARATEGUE

Answer \_\_\_\_\_

3. People who offer a service DOVPRERIS

Answer \_\_\_\_\_

4. Goods that are suitable for sale NETCLEHAAMRB

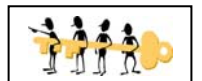
Answer \_\_\_\_\_



### Solve the secret code

English=	C	D	E	U	M	N	O	S	R	E	I	M
Code=	B	X	Y	F	G	Q	H	A	I	Y	F	G

example: (code) GHQYE= MONEY (English)



BHQAFGYI =

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_  
BUSINESS: Consumer rights and protection

Level: A1  
Type of activity: pairs or individual

Focus: vocabulary, basic sentence structure  
Suggested time: 30 minutes



## Completing sentences

1. Fill in the blanks in these sentences. Use words from the Word Box below.

(6) It is the \_\_\_\_\_ who is responsible for putting things right.

(7) A guarantee is a bonus in addition to your normal legal rights. If you have a valid \_\_\_\_\_, it may be easier to claim under the guarantee. A guarantee is where the manufacturer/supplier undertakes to repair or replace any defective part without charge during the period of the \_\_\_\_\_, which is usually one year.

(8) If you buy \_\_\_\_\_ in a sale, they should be of merchantable quality, \_\_\_\_\_ for purpose and as described.

Word Box:

complaint goods seller  
guarantee fit

2. The following phrases are often used when discussing consumer rights and protection. Study the phrases and select the missing words from the word box below.

to \_\_\_\_\_ a complaint  
to \_\_\_\_\_ offence  
to be \_\_\_\_\_ guarantee  
to \_\_\_\_\_ legal rights  
of be \_\_\_\_\_ for purpose  
to be \_\_\_\_\_ good quality

Word Box:

cause make of under fit have

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_  
BUSINESS: Consumer rights and protection

Level: A2 / B1  
Type of activity: individual

Focus: key vocabulary, topic  
information, reading  
comprehension  
Suggested time: 30 minutes



## Multiple choice

*Read the text below and choose the best answers.*

### CONSUMER INFORMATION ACT 1978

The purpose of this Act is to protect consumers against false or misleading claims about goods, services and prices. It makes the following stipulations:

- (1) It is an offence for a supplier to give a false or misleading description of goods.
- (2) It is an offence for a supplier of services to make false or misleading claims about the services it offers.
- (3) It is an offence to publish an advertisement that will mislead the public.
- (4) All statements about prices must be accurate. The following are offences:
  - (a) Charging extra for items that appear to be included in the price.
  - (b) Giving a false price reduction, e.g. goods advertised in a sale reduced from €79 to €49 should have been on sale for €79 for at least twenty-eight consecutive days in the previous three months.
  - (c) Displaying a price excluding VAT.
- (5) The Consumer Information Act also established the Office of Director of Consumer Affairs and Fair Trade, which is responsible for enforcing the provisions of the Act.

1. What does the Consumer Information Act do?

- |                       |                        |
|-----------------------|------------------------|
| a) protects suppliers | b) protects consumers  |
| c) nothing            | d) makes the sun shine |

2. Which of these is an offence?

- |                    |                                       |
|--------------------|---------------------------------------|
| a) wash your hands | b) making false claims about services |
| c) advertisements  | d) have accurate prices               |

3. What kind of statements must be made about prices?

- |                    |                            |
|--------------------|----------------------------|
| a) inaccurate ones | b) none                    |
| c) accurate ones   | d) partially accurate ones |

4. Should you display a price excluding VAT?

- |        |       |
|--------|-------|
| a) Yes | b) No |
|--------|-------|

5. Is the Consumer Information Act enforced?

- |        |       |
|--------|-------|
| a) Yes | b) No |
|--------|-------|



NAME: \_\_\_\_\_ DATE: \_\_\_\_\_  
BUSINESS: Consumer rights and protection

Level: A2/B1  
Type of activity: individual  
and pairs

Focus: adjectives, word formation  
Suggested time: 30 minutes



## Grammar points

### Adjectives

#### 1. Adjective Hunt

Circle the 10 adjectives below that are related to consumer rights and protection. Score four points for each correct answer. Who will score the highest? Perhaps you will. Good luck!

accurate

easy

description

legal

insurance

financial

deduction

defective

false

appropriate

salary

responsible

wage

fit

income

valid

Score: \_\_\_\_\_ points

2. We can form the opposite of adjectives by adding a prefix (a group of letters). Un-, in-, im-, ir-, il-, dis- or non- are sometimes used to form opposites,

The opposite of accurate is inaccurate

Make the adjectives in the boxes opposite in meaning by adding a prefix. Use your dictionaries to help you.

Appropriate

fit

legal

responsible

valid



NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

BUSINESS: Consumer rights and protection

Level: B1

Type of activity: individual and pair

Focus: using adjectives

Suggested time: 30 minutes

## Grammar points

### Adjectives (continued)



3. The following sentences are taken from textbook units on consumer rights and protection. However, the adjectives are missing. Decide what adjectives might fit. (There are lots of possible answers).

- Goods should be of \_\_\_\_\_ quality.
- If you continue to use a \_\_\_\_\_ DVD player, you may not get a refund.
- You may be entitled to get a \_\_\_\_\_ refund of your money.
- The \_\_\_\_\_ computer game you bought doesn't work.
- You go to the cinema, but half halfway through you realise that the film is \_\_\_\_\_.
- You buy a bar of chocolate but when you unwrap it you find that it is \_\_\_\_\_.
- The colour of some of the rolls of wallpaper is \_\_\_\_\_ to the others.
- I bought some \_\_\_\_\_ jewellery but it has turned green.
- What are the consumer's \_\_\_\_\_ rights?
- \_\_\_\_\_ value at our \_\_\_\_\_ sea-side hotel!
- Why is the hotel more \_\_\_\_\_ in July and August?
- If the description is \_\_\_\_\_, you may be entitled to compensation.
- Advertisements may not contain \_\_\_\_\_ information.
- The rain jacket was advertised as \_\_\_\_\_.
- The \_\_\_\_\_ price is €99.

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_  
BUSINESS: Consumer rights and protection

Levels A1 and A2

## Alphaboxes

Using your textbook, find **one** word beginning with each of the letters of the alphabet. Write the word in the relevant box. You could also write the word in your own language.

a	b	c
d	e	f
g	h	i
j	k	l
m	n	o
p	q	r
s	t	u
v	w	xyz

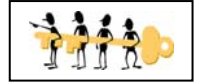
Do you understand all these words?



Get your teacher to check this, then file it in your folder so you can use it in the future.

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_  
 BUSINESS: Consumer rights and protection

Word Search Level: All levels



Find the words in the box below.

Q P  
 G M  
 I G O I  
 S B P H  
 T A I X P R  
 M C X P Z V  
 X P U R P O S E  
 X Y R V D U W Q  
 C U H W C K W P I X  
 T G K A U L K A T W  
 I N F I T I D Y U W C Z  
 C O N F H P U I N X R S  
 R I K O P H F F S P J F I B  
 Y S Y I S E R V I C E S R I  
 U Q P R O V I D E R S D A O A O  
 B U B J Y M I S L E A D I N G E  
 C F A L S E X E L Y A W Z Z W L X J  
 A A V R Y X F T L K N K Z G J K D W  
 X J E G I Y O K S T A N D A R D S F M K  
 X T U P R O M O T E S H C W F R W G F W  
 G Z Y G S G U A R A N T E E T Y P E I W T N  
 C L A I M S W A J F O Z E C H Q E O F D Y F  
 B O M B U D S M A N F I N A N C I A L O D G V R  
 G C O M P L A I N T D D W V F G A I D L U T U I  
 L J E A A Y D C O N S U M E R S Q U A L I T Y J G Y  
 A H P L X L Z C O N S U M E R L N S U P P L I E R M  
 X G H M E O S E L L E R I N S U R A N C E I O T I B V G  
 W H C R E D I T R M N F Y M I C O M P L A I N T S R N G  
 K V W L H I A D V E R T I S I N G S A N A O P S H O U L D  
 G T E M V U P L K D A R D I U I G A B U I U T Y N R Y E C

ADVERTISING CLAIMS COMPLAINT COMPLAINTS CONSUMER CONSUMERS CREDIT FALSE	FINANCIAL FIT GUARANTEE INSURANCE MISLEADING OMBUDSMAN PROMOTES PROVIDERS	PURPOSE QUALITY SELLER SERVICES SHOULD STANDARDS SUPPLIER
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NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**BUSINESS: Consumer rights and protection**

## Play Snap

Make Snap cards with 2 sets of the same keywords. See *Notes for teachers* for ideas about how to use the cards.



<b>goods</b>	<b>goods</b>
<b>services</b>	<b>services</b>
<b>misleading</b>	<b>misleading</b>

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**BUSINESS: Consumer rights and protection**

<b>claims</b>	<b>claims</b>
<b>fit</b>	<b>fit</b>
<b>purpose</b>	<b>purpose</b>

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**BUSINESS: Consumer rights and protection**

<b>financial</b>	<b>financial</b>
<b>standards</b>	<b>standards</b>
<b>services</b>	<b>services</b>

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**BUSINESS: Consumer rights and protection**

<b>false</b>	<b>false</b>
<b>quality</b>	<b>quality</b>
<b>Ombudsman</b>	<b>Ombudsman</b>

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**BUSINESS: Consumer rights and protection**

## Answer key

### Working with words, page 8

1. c, c

### Picture Sentences, page 9

b, a, c

Stop using the product..

Inform the shop.

Bring back the product.

### Odd one out, page 10

Faulty, lunch, yellow, bread

### Key words, page 11

Financial (adjective), advertising (noun), misleading (adjective), providers (noun)

### Unscramble the letters, page 12

Standards, guarantee, providers, merchantable

Secret code: consumer

### Completing Sentences, page 13

1. (6) It is the **seller** who is responsible for putting things right.

(7) A **guarantee** is a bonus in addition to your normal legal rights. If you have a valid **complaint**, it may be easier to claim under the guarantee. A guarantee is where the manufacturer/supplier undertakes to repair or replace any defective part without charge during the period of the **guarantee**, which is usually one year.

(8) If you buy **goods** in a sale, they should be of merchantable quality, **fit** for purpose and as described.

2. to make a complaint

to cause offence

to be under guarantee

to have legal rights

of be fit for purpose

to be of good quality

### Multiple Choice, page 14

1b,2b,3c,4b,5a

### Grammar Points, page 16



NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**BUSINESS: Consumer rights and protection**

Adjective hunt: accurate, easy, legal, financial, defective, false, appropriate, responsible, fit, valid

Opposites: inappropriate, unfit, illegal, irresponsible, invalid

**Grammar points, page 17**

The following are the adjectives in the original texts, however there are lots of possible adjectives. Check with another student and your teacher, to see if your choice of adjectives makes sense.

*Merchantable* quality, *faulty* DVD, *full* refund, *new* computer game, the film is *stupid*, it is *stale*, *different* to the others, *gold* jewellery, *legal* rights, *amazing* value, *luxury* hotel, more *expensive*, description is *misleading*, *false* information, *water-proof*, *recommended* price.

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

BUSINESS: Consumer rights and protection

Word Search, page 19

Q P  
G M  
I G O I  
S B P H  
T A I X P R  
M C X P Z V  
X P U R P O S E  
X Y R V D U W Q  
C U H W C K W P I X  
T G K A U L K A T W  
I N F I T I D Y U W C Z  
C O N F H P U I N X R S  
R I K O P H F F S P J F I B  
Y S Y I S E R V I G E S R I  
U Q P R O V I D E R S D A O A O  
B U B J Y M I S L E A D I N G E  
C F A L S E X E L Y A W Z Z W L X J  
A A V R Y X F T L K N K Z G J K D W  
X J E G I Y O K S T A N D A R D S F M K  
X T U P R O M O T E S H C W F R W G F W  
G Z Y G S G U A R A N T E E T Y P E I W T N  
G L A I M S W A J F O Z E C H Q E O F D Y F  
B O M B U D S M A N F I N A N C I A L O D G V R  
G C O M P L A I N T D D W V F G A I D L U T U I  
L J E A A Y D C O N S U M E R S Q U A L I T Y J G Y  
A H P L X L Z C O N S U M E R L N S U P P L I E R M  
X G H M E O S E L L E R I N S U R A N C E I O T I B V G  
W H G R E D I T R M N F Y M I G O M P L A I N T S R N G  
K V W L H I A D V E R T I S I N G S A N A O P S H O U L D  
G T E M V U P L K D A R D I U I G A B U I U T Y N R Y E C