

PERSONAL FINANCE LESSON PLAN

LESSON TITLE: "You Are Here: Consumer Education at the Mall"



By playing games at the FTC's virtual mall, students can learn to be smarter consumers. They learn how to protect privacy and prevent identity theft, how to spot and avoid frauds and scams, how advertising affects them, and how they benefit when businesses compete.

Lesson Author: Michael Davidson, Nebraska City High School

Econ/Personal Finance Standards:

8.2.1a 8.2.1b 8.2.2a 8.2.2b 12.2.2a 12.2.2b

Key Concepts:

Marketing and advertising, competition, mergers, supply and demand, internet security, identity theft, and consumer protection.

Introduction: "The Virtual Mall"

The virtual mall has 4 separate levels or areas. Each level covers a different topic that falls within the scope of becoming a well-informed consumer. Each of the four levels has four modules. The four levels and their topics are as follows:

- **West Terrace** - marketing and advertising.
- **Food Court** - competition, mergers, supply and demand.
- **Security Plaza** - internet security and identity theft.
- **East Terrace** - scams and consumer protection

Although the website is design for middle school students, high school students can learn from and enjoy using this online tool. My 12th grade students always give me many favorable responses to this lesson.

Resources:

- FTC Website offering the flash game titled: "You Are Here"
<http://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/site.html#/mall-entrance>
- <http://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/index.html>
- 4 worksheets - one for each area of the mall.
- A computer or Chromebook for each student.
- Each student will need ear buds or headphones.
- Personal Financial Literacy, Pearson Education, Inc./Prentice-Hall Publishing, 2010 ©. Jeff Madura, Mike Casey, Sherry J. Roberts, authors. Chapter 9, Pages 164-166

Process:

- Go to the website: <http://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/site.html#/mall-entrance>
- Go to the appropriate level
- Before clicking on a module, you should read the questions on the worksheet so that you know what to listen and look for.
- Play the module and answer the questions on the worksheet as you go.
- Continue as such until the assignment is completed.

Conclusion:

The following is a description of each of the four modules in each level as found on the FTC website. The explanations describe the nature of each module. These can be found at:

http://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/pages/parents_and_teachers.html

West Terrace

Shuman's Shoes

Lesson: Ads and Endorsements

There are lots of different kinds of ads. Here, visitors can design their own poster for a shoe sale or listen to a popular DJ's endorsement to determine whether it's an ad.

Market-Match Wireless

Lesson: Targeted Marketing

Businesses use target marketing to reach specific audiences. Visitors can learn more about target marketing by matching different styles of cell phones with their target audiences. Play this matching game again and again to beat your best time.

Gr8 Gadgets

Lesson: False or Misleading Ads

Misleading ads cause lots of problems for businesses and consumers. Visitors watch a misleading commercial and then learn how it has caused problems for everyone involved. They also learn how the FTC prosecutes companies that intentionally mislead consumers.

Nutrition Emporium

Lesson: Advertising Claims

Companies are responsible for the claims they make in their advertisements. Visitors learn more by examining a print ad with suspicious claims.

Food Court

Pizza Pizza Pizza

Lesson: Competition

Companies compete with each other by offering some combination of higher quality, lower prices, more choices, and better service. Visitors listen to three different sales pitches for pizza to determine which one appeals to them most.

Candy Tooth Kingdom

Lesson: Supply & Demand

The price of goods is usually determined by supply, demand, and production costs. Here, visitors guess the retail price of various candies by considering these factors.

Cinema

Lesson: History of American Business Competition

The FTC is guided by important laws: the Sherman Act, the Clayton Act, and the FTC Act. Visitors can learn more about the history of the FTC and its role in American commerce by watching a short video and asking questions afterward.

Triple Cold Creamery

Lesson: Mergers

Some mergers eliminate competition, but not all mergers are bad. Often consumers benefit because the merger combines desirable qualities from two different companies. Visitors listen to a conversation to learn more about mergers and the FTC's role overseeing them.

Security Plaza

Network Security Kiosk

Lesson: Online Safety

Network security officer Jim shares some prized possessions to show how to keep your computers and personal information safe while you're online.

Mall Security Office

Lesson: Identity Theft

Will's laptop has been stolen! At the security office, visitors learn who stole it, and find out what a

stolen laptop has to do with identity theft. They also can ask questions about identity theft and learn how to avoid it.

Book Café

Lesson: Privacy and Personal Information

Emily asks visitors for help designing her online profile. Find out the consequences of posting personal information online and get tips about when it's appropriate to share.

The Arcade

Lesson: Protect Personal Information

At the arcade, visitors defend against Cycloorean space invaders who want to steal Earthlings' personal information. They also learn why their personal information is valuable and what's so important about a Social Security number.

East Terrace

Clothing Co.

Lesson: Modeling Scams

Isaac finds out from a modeling agent that he's "got the look." With Emily's help, visitors can convince Isaac that the amazing offer is a scam, and that he shouldn't pay for the promise of success.

Kablamo! Comics

Lesson: Job Scams

Keno tells visitors how he fell for a job scam and offers advice on how to avoid the same fate. Meanwhile, Captain Noscam's game lets visitors blast key words and phrases that are used frequently in scams.

Maggie's Miracle Cart

Lesson: Miracle Products

VeggieWow gives you a boost, improves your memory and clears your skin! Really? Visitors see pitches for several "miracle" products, and then work with Emily to find the clues that show these products aren't all they claim to be.

Free Vacations!

Lesson: Sweepstakes and Giveaways

Visitors can earn a free vacation if they hit just the right spot on the spinning wheel. After they win, they learn there's a catch. The mall security officer helps them sniff out this scam.

Assessment Activity:

Correct completion of the worksheets provides assessment.

Shuman's Shoes

What did Isaac say about advertising? _____

Listen to the conversation:

What are the best shoes? _____

What is the DJ's name? _____

Design a poster. What did Isaac say about your poster? _____

Market-Match Wireless

When a company aims its marketing messages to sell to a specific group of people it is called _____

Play match cell phones and target markets:

Where will she advertise the flip-fone _____

Where will she advertise the i-cherry _____

What was your best time? _____

Gr8 gadgets

Why do we have to sit through so many commercials? _____

What did the store owner say about the commercial? _____

Nutritional Emporium

What does the FTC have to do with advertising? _____

What kind of doctor approved Snore Shush? _____

What will Emily do to find out more about Snore Shush? _____

Network Security

What do a hot pink squishy stress brain and a ham sandwich have to do with information security? The hot pink squishy stress brain reminds Jim:

The on button reminds Jim:

The disguise reminds Jim:

The Jack-in-the-Box reminds Jim:

The Arcade

What are the Cyclo-whos stealing? _____.

How do I know when it is ok to give out my personal information? _____

What do you shield when you play Information Defender 3? _____

Book Cafe

Help Emily Design her profile page.

What did she freak out about? _____

What did she talk about? _____

After helping Timid Timmy (click yes), what does Emily say? _____

Mall Security

Who stole Will's laptop? _____

What last tip does the mall cop give? _____

Q & A: identity theft exposed.

What is identity theft? _____

What can your family do? _____

What is the poster about? _____

The Cinema

List the 4 trusts mentioned in the video. _____, _____, _____, _____.

List the 3 acts mentioned in the video. _____, _____, _____.

What is a monopoly? _____

What is Price Fixing? _____

What is Bid Rigging? _____

CandyTooth Kingdom

After playing The Price is Wrong, List the correct price for each item.

Jolly Jellies _____ Shuffle Truffs _____ Wrangler Rope _____

Choc O Chocs _____ Butter Brittle _____ Schluffen Sours _____

What is Supply and Demand? _____

How does supply and demand affect prices? _____

Tripple Cold Creamery

How many ice cream cones does he eat? _____

What is the topic of the conversation? _____

Pizza, Pizza, and Pizza

What is Mama Toni's deal? _____

What is Slices deal? _____

What is Brick Ovenry's deal? _____

What do Isaac and Emily decide? _____

FTC - YouAreHere - East Terrace

Name _____

Kablamo! Comics

What did Keno do wrong? _____

Play Scam Blaster and report the following:

Threats destroyed _____

Shots fired _____

Penalties _____

Accuracy _____

Maggie's Miracle Cart

What does Emily say about the following:

Veggie Wow: _____

Electro-Pulser: _____

Serenity Snails: _____

Free Vacations

Which vacation resort did you pick? _____

What is the requirement to receive the vacation? _____

Free isn't free if it isn't _____

Clothing Co.

Who else besides Isaac has "the look"? _____

Which of the four reasons do you like best? _____

Why does Emily know so much about modeling scams? _____
