NEW MEXICO 4-H

Aggie Next Step

Consumer Protection & Financial Rights



Post Secondary Pathways

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Consumer Protection & Financial Rights

Lesson Focus

Every time you spend money, you are making a financial decision. Whether you are buying a product, downloading an app, or subscribing, your choices affect your finances. Consumer protection laws exist to help protect your money from unsafe products, misleading information, and unfair business practices. In this lesson, participants will learn how understanding their consumer rights can help them avoid financial loss and make smarter decisions.

Supplies

- Worksheets
- Handouts
- Pens/Pencils

Objectives

Students will be able to:

- **Identify** the basic consumer rights and explain how they protect them from financial loss.
- **Evaluate** responsible actions that reduce financial harm.
- **Analyze** purchasing scenarios to determine financial risk and consumer protections.
- **Explain** how informed decision-making supports long-term financial well-being.

Preparation

Review lesson materials and determine which worksheets and handouts you will use for the lesson. Print enough assessments, worksheets, and handouts for each participant.

Activities

1. Have participants complete the *Pre-Assessment*.

2. Begin with a quick discussion:

Q: Have you ever bought something and later felt tricked, misled, or disappointed?

Invite a few volunteers to share. Then share one of the ***False Advertising Examples*** and ask students: *Is this fair? How could this affect someone's finances? What should a responsible consumer do?*

3. Distribute ***Consumers Have the Right To/Consumers' Responsibilities Include*** handouts. Using the information, explain key financial protection concepts: warranties, returns, refunds, accurate product information, contracts, receipts. Connect each right to how it protects consumer from losing money.

4. Discuss deceptive practices: false advertising, hidden fees, subscription traps, and fine print. (Optional: Show the video, *Why You Should ALWAYS Read the Fine Print.* Link in Resources.) Ask: *How could reading the fine print cost someone money?*

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5. Distribute ***Consumer Protection & Rights: Scenario Analysis*** worksheet. Participants will complete the top section individually.

6. Divide participants into small groups of 3-4. Then have them complete the second part of the ***Consumer Protection & Rights: Scenario Analysis*** worksheet together. They must choose whether to take financial action or accept financial loss. Encourage respectful debate.

7. If time allows, close with a quick class discussion on which right felt most important and why.

8. Wrap-up: *How do consumer rights help protect your money and reduce financial risk?*

9. ***Exit Ticket*** – Depending on time, this can be done as a class discussion, as an individual worksheet, as homework in class, or during the following class.

10. Have participants complete the *Post-Assessment*.

Reflection

Understanding your consumer rights helps you protect your money and avoid unnecessary financial loss. Informed financial decisions require both knowing your rights and acting responsibly when something goes wrong.



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Extensions

Have participants find a real news article about a company violating consumer rights and identify which right was involved, what consumers did, and the outcome.

Have participants write a realistic consumer situation involving one of the 8 rights. They must identify the consumer right involved, the responsibility, and what action should be taken.

Differentiation

Content Support: Highlight key vocabulary in each scenario.

Instead of open-ended, give multiple choices for "Which right applies?"

English Language Learners: Allow verbal responses in place of written ones and pair students with a supportive English-speaking peer.

Pre-teach key vocabulary (consumer, information, refund, redress, protection)

Provide sentence frames:

- The consumer right involved is _____ because …
- A responsible action would be _____ because …
- This situation violates the right to _____.

Processing Time: Provide additional think time before students respond or share.

Advanced or Early Finishers: Require participants to identify both the right and the matching responsibility.

Have participants research and explain which legal agency might handle the complaint.

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Resources

Optional Videos

Note: Please preview all videos before showing them to students to ensure they are age-appropriate, relevant, and aligned with your classroom needs.

Consumer Rights and Responsibilities: Your Guide
https://youtu.be/QpMp_jgtQbk?si=dMEhdF5TBTQljn8i

Misleading Advertisement
https://youtu.be/gVZvmUadkfw?si=s766_usomV4d9mZt

Why You Should ALWAYS Read the Fine Print
https://youtu.be/yGIYnnek4Yg?si=Dtaq0qEBdCAy6aao

NM Standards:

NM PED Standards: Career and Technical Education (CTE):
3.1.1: Employ critical thinking skills to solve problems and make decisions

NM Social Studies Standards - Strand 10: Economics/Financial Literacy (Grades 9-12)
Econ. 13: Apply understanding of economic concepts and systems to analyze decision making and the interaction between consumers, business, government, and societies
Econ. 46: Explain how and why people make choices to improve their economic well-being
Econ. 48: Evaluate how and why individuals choose to accept risk, reduce risk, or transfer risk

Common Career Technical Core (CCTC) Standards: Career Ready Practices (CRP):
CRP-1: Act as a responsible and contributing citizen and employee
CRP-8: Utilize critical thinking to make sense of problems and persevere in solving them

Optional ELA Alignment (Grades 6-12)
SL1: Participate in a range of conversations and collaborations