

# Middle School Consumer Action Scavenger Hunt Student Worksheet



**Name:** \_\_\_\_\_ **Class:** \_\_\_\_\_

**Date:** \_\_\_\_\_ **Score:** \_\_\_\_\_

Visit the Federal Citizen Information Center's website at [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov). Click on the "Consumer Help" link or directly type in the URL ([www.consumeraction.gov](http://www.consumeraction.gov)). Or use a print copy of the *Consumer Action Handbook* (CAH) to complete the following assignment.

1. If you are solicited by teenagers selling items like candy or magazine subscriptions door-to-door what should you ask for?
  - a. Identification verifying the name of the company
  - b. The sales prospective
  - c. The address of the company selling the items
  - d. Both a and c

2. Your little brother is online all the time surfing and playing games. You know that kids can be taken advantage of while online and want to know more about protecting children's privacy on the Internet.

What act protects them? \_\_\_\_\_

Until what age? \_\_\_\_\_

3. True or False: According to Federal Trade Commission Telemarketing Sales Rule, it is legal for telemarketers to make calls after 8 a.m. and before 9 p.m.

\_\_\_\_\_

4. Before you buy the used moped that you have just taken for a test ride, you need to have it inspected by:

\_\_\_\_\_

5. Government programs can help provide some consumers with health care coverage. Which one of the following is a government-sponsored health program?
- a. Medicare
  - b. Social Security
  - c. Veterans Administration
  - d. Food Stamps

6. What is telephone cramming?

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7. True or False: Federal regulators limit your liability to \$50.00 if you report the loss of an ATM card within two business days, and limit your loss to \$250.00 if you report it after more than two business days.

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8. The new student in your class has a hearing disorder. She says that she is able to call people using the TTY. What does TTY stand for?

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9. Your parents used a mail order catalog to buy you all the action figure accessories that you want to finish decorating your bedroom. It has been six weeks and your stuff has not arrived. Since no specific delivery time was stated in the catalog, how long does the company have to ship your order?

- a. Within 10 business days
- b. One month
- c. Six weeks
- d. Within 30 days of receiving your order

10. Everyone keeps telling you that you need to protect your private information such as your telephone number and where you live. Your parents warn you to keep financial information private, and you've recently seen a news release about people who steal credit cards and bank account numbers. List three things that you can do to protect your privacy.

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# LESSON PLAN: "MIDDLE SCHOOL CONSUMER ACTION SCAVENGER HUNT"



**GRADES: 7–8**  
**TIME: 2–4 class periods**  
**SUBJECT: Consumer Economics**

## **DESCRIPTION:**

This is a short-term project that will help students find useful consumer information. Students will use the worksheet provided to search for answers on the Federal Citizen Information Center's (FCIC) Consumer Action website or in the **Consumer Action Handbook (CAH)**. This fun and dynamic lesson will provide young consumers with information and tools that will be useful the rest of their lives.

## **OBJECTIVES:**

### **Short Term—**

- To develop an awareness of FCIC's website and its usefulness
- To utilize the **CAH** to solve consumer problems

### **Long Term—**

- To build students' confidence as proactive and informed consumers

## **MATERIALS:**

Access to the Internet to search the online version of the **Consumer Action Handbook (CAH)** at [www.ConsumerAction.gov](http://www.ConsumerAction.gov), or a print copy of the **CAH**.

Answers to these questions can be found [online](#) or by using a print copy of the **CAH**. Call 1-888-8 PUEBLO (1-888-878-3256) 8 am to 8 pm Eastern Time, Monday to Friday, to obtain copies of the **CAH** for your class.

## **PROCEDURES:**

Provide students with a copy of the "Consumer Action Scavenger Hunt" worksheet and ask them to answer the ten questions and complete the writing task at the end of the assignment. Instruct them to go to the FCIC website at [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov) and click on the "Consumer Help" link. Students can also access the Consumer Action Website at [www.ConsumerAction.gov](http://www.ConsumerAction.gov). Access information is provided at the top of the student worksheet.

## **EVALUATION:**

Grade each worksheet for individual accuracy. Each answer is worth 6 points (78 out of 100 possible points). The summary is worth 22 points (22 out of 100 possible points).

## **ANSWERS:**

For a teacher's copy of the lesson plan and answers, please contact us at [www.pueblo.gsa.gov/emailus.htm](http://www.pueblo.gsa.gov/emailus.htm). Include your name, school, e-mail address, and "middle school scavenger hunt" in your message.

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## **EVALUATION:**

Grade each worksheet for individual accuracy. Each answer is worth 6 points (78 out of 100 possible points). The summary is worth 22 points (22 out of 100 possible points).

## ANSWERS:

1. If you are solicited by teenagers selling items like candy or magazine subscriptions door-to-door what should you ask for?
  - a. Identification verifying the name of the company
  - b. The sales prospective
  - c. The address of the company selling the items
  - d. Both a and c

The answer is "d"—both a and c: Click the "Consumer Topics" button, then "Shopping From Home," and then "Your Rights" ([http://www.consumeraction.gov/caw\\_shopping\\_your\\_rights.shtml](http://www.consumeraction.gov/caw_shopping_your_rights.shtml)). The answer is in the "Youth Peddling" section.

2. Your little brother is online all the time surfing and playing games. You know that kids can be taken advantage of while online and want to know more about protecting children's privacy on the Internet. What act protects them? Until what age?

The answer is Children's Online Privacy Act and 13: Click the "Consumer Topics" button, then "Protect Your Privacy," and then "Online Privacy" ([http://consumeraction.gov/caw\\_privacy\\_online.shtml](http://consumeraction.gov/caw_privacy_online.shtml)).

3. True/False: According to Federal Trade Commission Telemarketing Sales Rule, it is legal for telemarketers to make calls after 8 a.m. and before 9 p.m.

The answer is True: Click the "Consumer Topics" button, then "Telemarketing and Junk Mail," and then "Sales Calls" ([http://www.consumeraction.gov/caw\\_telemarketing\\_sales\\_calls.shtml](http://www.consumeraction.gov/caw_telemarketing_sales_calls.shtml)).

4. Before you buy the used moped that you have just taken for a test ride, you need to have it inspected by \_\_\_\_\_.

The answer is your mechanic: Click the "Consumer Topics" button, then "Cars," then "Buying a Used Car" and then "General Tips on Buying a Used Car" ([http://www.consumeraction.gov/caw\\_automobiles\\_buying\\_used\\_general.shtml](http://www.consumeraction.gov/caw_automobiles_buying_used_general.shtml)).

5. Government programs can help provide some consumers with health care coverage. Which one of the following is a government-sponsored health program?
  - a. Medicare
  - b. Social Security
  - c. Veterans Administration
  - d. Food Stamps

The answer is "a"—Medicare: Click on "Consumer Topics," then "Insurance," then "Health" ([http://www.consumeraction.gov/caw\\_insurance\\_health.shtml](http://www.consumeraction.gov/caw_insurance_health.shtml)).

6. What is telephone cramming?

The answer is when companies add charges to your telephone bill for optional services you never agreed to such as voice mail or club memberships: Click on "Consumer Topics," then "Phones," then "Slamming and Cramming" ([http://www.consumeraction.gov/caw\\_phones\\_slamming.shtml](http://www.consumeraction.gov/caw_phones_slamming.shtml)).

7. True/False: Federal regulators limit your liability to \$50.00 if you report the loss of an ATM card within two business days, and limit your loss to \$250.00 if you report it after more than two business days.

The answer is False. The correct answer is \$50.00 and \$500.00: Click on Consumer Topics", then "Credit," then "Credit Cards" and then "Protecting Your Credit" ([http://www.consumeraction.gov/caw\\_credit\\_protect\\_yourself.shtml](http://www.consumeraction.gov/caw_credit_protect_yourself.shtml)).

8. The new student in your class has a hearing disorder. She says that she is able to call people using the TTY. What does TTY stand for?

The answer is Text Telephone: Click on "Specific Audiences" then "For Persons with Disabilities" ([http://www.consumeraction.gov/caw\\_disabilities.shtml](http://www.consumeraction.gov/caw_disabilities.shtml)). The answer is in the "Other Services" section.

9. Your parents used a mail order catalog to buy you all the action figure accessories that you want to finish decorating your bedroom. It has been six weeks and your stuff has not arrived. Since no specific delivery time was stated in the catalog, how long does the company have to ship your order?

- a. Within 10 business days
- b. One month
- c. Six weeks
- d. Within 30 days of receiving your order

The answer is "d." Within 30 days of receiving your order. Click the "Consumer Topics" button, then "Shopping From Home," and then "Your Rights" ([http://www.consumeraction.gov/caw\\_shopping\\_your\\_rights.shtml](http://www.consumeraction.gov/caw_shopping_your_rights.shtml)).

10. Everyone keeps telling you that you need to protect your private information such as your telephone number and where you live. Your parents warn you to keep financial information, and you've recently seen a news release about people who steal credit cards and bank account numbers. List three things that you can do to protect your privacy.

The answers can be any of the following possibilities:

- Read the privacy policy statements on sales materials, websites and forms that companies ask you to fill out.
- Never give anyone your passwords or personal identification numbers (PIN).
- Do not give out personal information to people or companies you don't know.
- Don't give retailers information that isn't required.
- Only give your Social Security number to employers, government agencies, lenders and credit bureaus.
- Be selective in what information you include on warranty registration forms.
- Ask what information about you may be tracked and how it is used.
- Talk about privacy issues with your parents.

The answer can also be found in the "Protect Your Privacy – General Tips" section ([http://www.consumeraction.gov/caw\\_privacy\\_general\\_tips.shtml](http://www.consumeraction.gov/caw_privacy_general_tips.shtml)).

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Developed by Rosemary Cronin of LeMars Middle School, LeMars, Iowa.