

## 7. MODULE PLAN AND CONTENT

### Financial Literacy Curriculum for Deaf Youth



Version 1.0

## 1. MODULE PLAN: Consumer Rights and Financial Safety

Module Plan	Partner Contribution
Partner	Fondazione Istituto dei Sordi di Torino ONLUS
Module Title	Consumer Rights and Financial Safety
Duration	4 hours
Learning Objectives	<p><b>By the end of this module, participants will be able to:</b></p> <ul style="list-style-type: none"> <li>▪ Understand fundamental consumer rights.</li> <li>▪ Identify signs of financial safety and fraud.</li> <li>▪ Develop skills to make informed financial decisions.</li> </ul>
Key Topics	<ul style="list-style-type: none"> <li>▪ Overview of consumer rights.</li> <li>▪ Understanding financial agreements and contracts.</li> <li>▪ Recognizing and preventing financial scams.</li> </ul>
Lesson Plan	<p><b>1. Introduction (30 minutes)</b></p> <ul style="list-style-type: none"> <li>• <b>Brief overview of the module:</b> This module will introduce young deaf people to consumer rights and financial safety, emphasizing practical knowledge essential for making informed choices.</li> <li>• <b>Icebreaker activity:</b> Participants will pair up and share a personal experience related to buying a product or service they've used. Each pair will then present their story through visual representations (e.g., drawings).</li> <li>• <b>Teaching methodology:</b> The session will employ interactive learning through discussions, visual presentations, and group activities.</li> </ul>

Module Plan	Partner Contribution
	<p><b>2. Topic 1: Understanding Consumer Rights (60 minutes)</b></p> <ul style="list-style-type: none"> <li>• <b>Main points to cover:</b> <ul style="list-style-type: none"> <li>○ Definition of consumer rights.</li> <li>○ Overview of key consumer rights, such as the right to information, the right to safety, and the right to choose.</li> <li>○ Importance of awareness in exercising these rights.</li> </ul> </li> <li>• <b>Activity:</b> Participants will be divided into small groups and given various scenarios where consumer rights might be violated. They will discuss the scenarios and decide how the consumer could respond, presenting their solutions through role-play.</li> <li>• <b>Video:</b> Use the video "<a href="#">Security</a>" to illustrate consumer rights in practical situations. After watching the video, participants can identify examples of rights being respected or violated</li> <li>• <b>Teaching methodology:</b> A combination of visual presentations, group discussions, and role-playing to reinforce learning.</li> </ul> <p><b>3. Topic 2: Understanding Financial Agreements and Contracts (60 minutes)</b></p> <ul style="list-style-type: none"> <li>• <b>Main points to cover:</b> <ul style="list-style-type: none"> <li>○ Basics of contracts and what to look for before signing.</li> <li>○ Consequences of entering into a financial agreement without understanding it.</li> <li>○ Key terms commonly found in financial documents.</li> </ul> </li> <li>• <b>Activity:</b> Participants will review a simplified contract template and mark terms that are unclear or concerning. This will be followed by a group discussion on how to clarify such terms before signing any agreement.</li> </ul>

Module Plan	Partner Contribution
	<ul style="list-style-type: none"> <li>• <b>Video:</b> Refer to the "<a href="#">Security</a>" video for a segment where contract signing leads to helpful financial safety tips. Discuss what was learned from the video.</li> </ul> <p><b>4. Topic 3: Recognizing and Preventing Financial Scams (60 minutes)</b></p> <ul style="list-style-type: none"> <li>• <b>Main points to cover:</b> <ul style="list-style-type: none"> <li>○ Common types of financial scams targeting young consumers.</li> <li>○ Signs of a financial scam—what to watch out for.</li> <li>○ Steps to take if you suspect a scam.</li> </ul> </li> <li>• <b>Activity:</b> In teams, participants will create a “Scam Alert Poster” that illustrates different common scams, signs to watch for, and safety tips. The posters will be displayed around the room for a gallery walk.</li> <li>• <b>Video:</b> Draw insights from the "<a href="#">Security</a>" video regarding scams and prevention tips, prompting a discussion on their relevance in today’s context.</li> </ul> <p><b>5. Wrap-up and Assessment (30 minutes)</b></p> <ul style="list-style-type: none"> <li>• <b>Review key points:</b> The trainer will summarize the major themes covered in the module, relating back to the activities and discussions.</li> <li>• <b>Assessment activity:</b> Participants will complete a short true or false quiz about consumer rights and financial safety based on what they’ve learned.</li> <li>• <b>Teaching methodology:</b> Group reflection will also be encouraged, allowing participants to express their most valuable takeaway from the module.</li> </ul>

Module Plan	Partner Contribution
Materials Needed	<ul style="list-style-type: none"> <li>▪ Projector and screen for video presentation.</li> <li>▪ Printed contract templates for review.</li> <li>▪ Paper and art supplies for poster activity.</li> <li>▪ Access to the internet for video viewing.</li> <li>▪ True/false quizzes—printed handouts.</li> </ul>
Deaf Role Model Integration	<p>Invite a deaf role model who has experience in consumer rights or financial advocacy to speak about their practical experiences. They can share personal stories of financial safety and the importance of knowing consumer rights. Their presence would provide relatable insights and encourage dialogue among participants.</p>
Adaptations for Different Delivery Formats	<ul style="list-style-type: none"> <li>▪ <b>Online:</b> Virtual breakout rooms can substitute small group activities. Use templates and online tools for activities like poster creation. Ensure all materials, including the video and contract templates, are accessible with captions.</li> <li>▪ <b>In-person:</b> consider use adapted sign language base on the public for engaging large groups and facilitating visual activities.</li> </ul>
Additional Resources	<ul style="list-style-type: none"> <li>▪ National consumer protection websites.</li> <li>▪ Relevant mobile apps for managing finances and detecting scams.</li> <li>▪ Local consumer advocacy groups and their links.</li> </ul>

## 2. MODULE CONTENT: Consumer Rights and Financial Safety

Content	Description	Content
<b>Lesson Content</b>	Empowering young consumers with knowledge of their rights, financial agreements, and scam prevention.	<p><b>1. Understanding Consumer Rights</b> Consumer rights empower individuals to make informed choices while shopping. These rights include the right to information, safety, and choice, creating a safety net against exploitation. Learning about these rights equips young consumers with the confidence to challenge unfair practices and seek redress.</p> <p><b>2. Understanding Financial Agreements and Contracts</b> Financial agreements dictate the terms of transactions. Understanding the language of contracts is crucial; clear and comprehensible agreements ensure all parties enter with knowledge. Not recognizing important terms could lead to unfavourable conditions. Young consumers should learn to ask questions about unclear terms before signing.</p> <p><b>3. Recognizing and Preventing Financial Scams</b> Financial scams are rampant, with young consumers often being targeted. Recognizing signs, such as unsolicited offers or requests for personal information, is vital. Sharing stories and creating scam alert posters will help reinforce common scams every young person should be aware of.</p>
<b>Video summary</b>		<p><b>Title:</b> "Security" (Duration: 9 minutes)</p> <p><b>Link:</b> <a href="https://www.youtube.com/watch?v=62SoXxvrwwk">https://www.youtube.com/watch?v=62SoXxvrwwk</a></p>

Content	Description	Content
		<b>Summary:</b> "The video " <a href="#">Security</a> " outlines the fundamentals of safety in financial transactions. It emphasizes the importance of vigilance in understanding consumers' rights within various contexts and educates viewers on how to avoid scams. Key scenarios highlight real-world implications, urging viewers to approach financial decisions with caution."
<b>Activity</b>  <b>Instructions: 100-150 words of each</b>	Consumer Rights Role-play.  Contract Review.  Scam Alert Poster.	<ol style="list-style-type: none"> <li><b>1. Consumer Rights Role-play:</b> In groups, discuss the provided scenarios, identify violations, and role-play responses.</li> <li><b>2. Contract Review:</b> Analyse a simplified contract, highlighting unclear terms, and discuss as a group.</li> <li><b>3. Scam Alert Poster:</b> Design a poster showing common scams and safety measures for a gallery walk.</li> </ol>
<b>Assessment</b>  <b>Questions and Answer Key: 50-100 words per question</b>	True or False	<ol style="list-style-type: none"> <li>1. Question: "All consumers have the right to know about the products they buy." Answer: True.</li> <li>2. Question: "It's okay to sign a contract without reading it first." Answer: False.</li> <li>3. Question: "Financial scams only happen to older people." Answer: False.</li> <li>4. Question: "You should always report suspicious financial activities." Answer: True.</li> </ol>

## 7. MODULE - SCENARIO

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**Innosign**

Version 1.0



## Scenario

### Scenario 1: The Defective Product

**Situation:** Maria buys a new blender from a well-known home appliance store. After using it for the first time, she notices that it won't turn on. When she returns to the store for a refund, the manager refuses, insisting that she must have misused the product.

#### Discussion Points:

- What rights does Maria have as a consumer?
- What steps should she take to resolve the situation?
- How can consumers ensure they understand warranty terms?

### Scenario 2: Misleading Advertising

**Situation:** Jake sees an advertisement for a new smartphone that claims it has the best camera on the market. After purchasing it, he discovers that the camera quality is subpar and does not match the advertised features. He feels misled and wants a refund.

#### Discussion Points:

- How can consumers identify deceptive advertising?
- What actions can Jake take to address the misinformation?
- What roles do consumer protection agencies play in these situations?

### Scenario 3: Unauthorized Charges

**Situation:** Lisa finds an unauthorized charge on her credit card statement from a subscription service she never signed up for. When she contacts the company for clarification, they refuse to issue a refund and suggest there may have been a mistake on her part.

#### Discussion Points:

- What rights does Lisa have regarding unauthorized charges?
- What steps should she take to dispute the charge?
- How can she protect herself from future unauthorized transactions?

### Scenario 4: Poor Service and Rude Staff

**Situation:** Raj dines at a local restaurant where he receives poor service, including an incorrect order and rude treatment from the staff. When he expresses his dissatisfaction to the manager, he is dismissed and told that complaints are not welcome.

#### Discussion Points:

- What are Raj's rights as a consumer in the service industry?
- How can he effectively communicate his concerns to the management?
- What avenues can he explore if his complaint is ignored?

### Scenario 5: Subscription Trap

**Situation:** Kim signs up for a trial subscription to a streaming service that promises easy cancellation. After enjoying the service for a month, she decides to cancel, but finds it nearly impossible to navigate the cancellation process. She ends up being charged for an additional month.

#### Discussion Points:

- What consumer rights are relevant in subscription services?
- How can Kim prepare herself before signing up for trial subscriptions?
- What should she do if she experiences difficulty in cancellation?

### Scenario 6: Privacy Violation

**Situation:** Tom receives a personalized advertisement via email after purchasing a product online. Curious, he reads the terms and conditions and learns that the company shared his personal data with third parties without his knowledge or consent.

#### Discussion Points:

- What rights do consumers have concerning their personal information?
- How can Tom respond to the company regarding the privacy violation?
- What steps should consumers take to protect their privacy when shopping online?

### Role-Play Guidelines

For each scenario, participants should discuss the consumer's perspective and potential solutions, then role-play how the conversation might unfold between the consumer and the business. Encourage creative approaches to problem-solving and emphasize the importance of knowing consumer rights.

## Module 7 – Simplified Contract Template

### Contract Template 1: Freelance Graphic Design Agreement

#### Contract for Freelance Graphic Designers

This Agreement is entered into on [Date] between [Client's Name] ("Client") and [Freelancer's Name] ("Freelancer").

#### Services

The Freelancer agrees to provide the graphic design services requested by the Client, including [description of the services, e.g. logo design, branding materials, etc.].

#### Payment

The Client shall pay the Freelancer a total fee of [total amount] for the services rendered. Payment is due upon completion of the project, unless otherwise agreed.

#### Revision Policy

The freelancer agrees to make revisions up to [number of revisions]. Additional revisions will incur a fee of [Additional Fee Amount].

#### Deadline

Services must be completed by [Deadline]. If the Freelancer fails to meet this deadline, the Client reserves the right to terminate this Agreement without compensation.



### **Ownership of the work**

After full payment, the client owns all rights to the work created by the freelancer.

**Confidentiality** The Freelancer undertakes to keep all information related to this project confidential.

**Signature** Client: \_\_\_\_\_

Freelancer: \_\_\_\_\_



## Draft contract 2: Rental agreement

### Lease

This Rental Agreement is concluded on [Date] between [Name of Landlord] ("Landlord") and [Name of Tenant] ("Tenant").

#### 1. Description of the property

The landlord undertakes to rent the property in [address of the property] to the tenant.

#### 2. Length of lease

The rental period starts on [Start Date] and ends on [End Date]. If not terminated, the tenancy will continue on a monthly basis.

#### 3. Rent payment

The tenant agrees to pay a monthly rent of [monthly rental amount], which is due on [day of the month] of each month.

#### 4. Bail

A security deposit of [deposit amount] must be paid before moving in. This deposit will be refunded at the end of the rental period, subject to any deductions for damages.



## **5. Maintenance responsibilities**

The tenant is responsible for basic maintenance, including [list of tasks, e.g. lawn care, snow removal]. The landlord is responsible for major repairs.

## **6. Termination clause**

Either party may terminate this Agreement upon [notice period] in writing.

## **Signatures**

Landlord: \_\_\_\_\_

Tenant: \_\_\_\_\_



## Contract template 3: Service contract in subscription

### Subscription Service Agreement

This Agreement is entered into on [Date] between [Name of Supplier] ("Provider") and [Name of Subscriber] ("Subscriber").

#### 1. Description of the service

The Provider offers [description of the service, e.g. online streaming, monthly newsletter, etc.] to which the Subscriber has access during the duration of the Subscription.

#### 2. Subscription fee

The Subscriber agrees to pay a monthly fee of [amount of the monthly fee]. Payment is due on [day of the month] each month.

#### 3. Auto-Extension

This subscription will automatically renew each month unless the subscriber cancels the subscription in writing no later than [notice period] before the next billing cycle.

#### **4. Access to content**

The Subscriber can access content available on the Provider's platform; however, this access is not transferable.

#### **5. Limitation**

The Provider shall not be liable for any indirect or consequential damages resulting from the use of its services.

#### **6. Applicable law**

This Agreement shall be governed by the laws of [State/Country].

Signatures

Provider:\_\_\_\_\_

Subscriber:\_\_\_\_\_





## Exercise instructions

1. Review the contracts: The participants take turns going through the individual contract templates.
2. Mark concerns: Participants should mark all terms that they find unclear or questionable.
3. Group discussion: After reviewing, the participants discuss their concerns in the group and propose clarifications or changes to the unclear terms.
4. Document proposals: Participants can take notes on the proposed clarifications to gain a better understanding of the terms of the contract before signing an agreement.