



KonsumAlpha

Contracts Easily Understood

Collection of Teaching and Learning Materials





Contracts Easily Understood

Introduction

Introduction	1
Learning Unit I: All About Contracts	3
Background Information for Teachers.....	4
Introduction to the Topic of Contracts	8
Contract Vocabulary	15
Conclusion of Contracts	42
Termination of Contracts	66
Exchange & Warranty Rights.....	75
Particularities of Contracts concluded via Telecommunications.....	84
Advantages & Disadvantages of Online Shopping.....	93
Learning Unit II: Scams and Consumer Pitfalls	102
Background Information for Teachers.....	103
Scam Through Transactions Outside Closed Business Premises	107
Telephone Scam	119
Scams on the Internet	127
In Addition: Thematic Worksheets for Learners of Low Alpha Levels.....	130
Bibliography	147
Publishing Details.....	148



Contracts Easily Understood

Introduction

Dear readers,

this collection of materials offers you a variety of different materials on the main topic of contracts, which you can use, for example, in literacy and basic education courses, family education centres, and similar contexts.

In the cooperative project *KonsumAlpha* (Europa-Universität Flensburg, Landesverband der Volkshochschulen Schleswig-Holsteins, and Verbraucherzentrale Schleswig-Holstein) we combine the aspects of literacy and consumer education in order to counteract the exclusion of people with reading and writing difficulties and to increase their participation in society. Currently, around 750 million adults are globally affected by the problem of not being able to read and write, or only being able to read and write inadequately.ⁱ The German LEO study describes the competence levels of the participants in four areas of literacy, which are referred to as Alpha Levels. Alpha Levels 1 to 3 describe low literacy, which means that a person can at most read and write simple sentences.ⁱⁱ This handout was originally developed for the German-speaking regions and subsequently adapted for lower literalized learners in the English-speaking world. Therefore, the task levels are still based on the classification according to Alpha Levels 1-4.

Previous research projects have shown that literacy interventions are particularly effective when they take into account the familiar social environment of the target group and are linked to topics that are relevant to their everyday lives.ⁱⁱⁱ

Contracts touch the daily lives of all consumers, whether in the form of an employment contract, a sales contract, a cell phone contract or an insurance contract. It can be claimed that the topic of contracts not only has a high relevance for everyday life, but that elementary terms and concepts of this field are also fundamental for other consumer-related topics (e.g., insurance, health care, health insurance). This is reflected not only in the design of the insurance contract. Due to the high linguistic and content complexity of many contracts, they are particularly challenging for people with reading and writing problems.



Contracts Easily Understood

Introduction

The teaching and learning materials we develop are related to everyday life and the real world, that means, the knowledge imparted, and the corresponding competencies are directly related to problematic situations faced by people who are educationally disadvantaged. For example, the specifics of contracts concluded via telecommunications are discussed, and the types of contracts and various return options are also examined.

We would also like to point out that in addition to this collection of materials on the topic of contracts, there is also one on the topic of insurance and on the methodology of participatory video shooting. These are available for download at the link given in the publishing details. We are happy if you can use our materials. You are welcome to share your experiences with the materials with us. You can also find our contact details in the imprint.

We wish you great success with this collection of materials.

The Department of Nutrition and Consumer Education of the Europa-Universität Flensburg, the Volkshochschulen in Schleswig-Holstein as well as the Verbraucherzentrale Schleswig-Holstein.



Learning Unit I: All About Contracts



Learning Unit I: All About Contracts

Background Information for Teachers

Conclusion of contracts

A contract is an agreement between at least two persons or parties. In the contract, the parties declare their common will and mutually commit themselves to certain performances. A contract is concluded by an offer and an acceptance (two concurring declarations of intent).

Anyone who is of legal age and has full legal capacity can conclude contracts. People with an intellectual disability or mental illness often do not have full legal capacity and can only conclude contracts to a limited extent. Minors under a certain age have no legal capacity or limited legal capacity. Limited legal capacity means that a person can only enter into a valid contract if the legal representative has either given prior consent or subsequently approved the contract. The age of majority is reached at different ages in different countries. Inform yourself about the age of legal capacity in your country and adapt the working materials if necessary. A contract does not have to be concluded in writing. Contracts, especially sales contracts for small sums, are usually concluded verbally. An example of this is the morning purchase at the bakery. Contracts can also be concluded on the phone, by click, at a vending machine or by conclusive action. For evidentiary purposes, it is always advisable to record important contracts in writing.

Contracts must be complied with

In principle, contracts must be complied with. Only in exceptional cases can you terminate a contract before it has been fulfilled. If I have concluded a purchase contract for a car, I have to pay for the car and collect it. Then the contract is fulfilled and thus terminated.

Exchange

If I no longer like the item I bought in a store, then (contrary to what many consumers think) I do not have a legal right to have the item exchanged or taken back by the seller. This misconception has arisen because many stores allow consumers to exchange or return goods within a certain period as a gesture of goodwill. This possibility is pointed out with notices or information on the receipt. If the store does not offer this option, the item cannot be exchanged or simply returned. The situation is different if the item is defective. Defective goods can be claimed, even if they are excluded from exchange.



Learning Unit I: All About Contracts

Background Information for Teachers

Warranty law

If the purchased item is defective, the seller must take it back and repair it under certain circumstances. This is because the seller is obliged to hand over a defect-free item to the buyer. For new goods, this statutory warranty right applies for two years. If a defect in the purchased item becomes apparent within this period, the seller must remedy the defect or deliver a replacement product free of defects. However, the consumer is only entitled to this right if the defect was already present at the time of handover. This is presumed to be the case during the first twelve months after handover of the purchased item. Thereafter, the purchaser must prove that the defect already existed at the time of handover.

Guarantee

A guarantee is the dealer's written assurance to assume warranty for defects within a certain period of time. The assumption of warranty by the dealer goes beyond the statutory liability for defects (warranty law).

Revocation

An exception to the principle that contracts must be honoured applies to distance contracts and so-called "door-to-door" sales. Distance contracts and door-to-door sales can be revoked, that means, cancelled. Distance contracts are contracts concluded by telephone, by letter (for instance catalogue orders) or via the Internet.

The consumer may revoke the contract in writing within 14 days without giving any reason. The consumer has this right because he cannot check the goods beforehand as in a store.

You can also revoke door-to-door sales. These are contracts that are concluded away from business premises (for example at the front door or in the pedestrian zone). Consumers have this right because they are often caught off guard in such situations and do not conclude the contracts of their own accord.



Learning Unit I: All About Contracts

Background Information for Teachers

Termination

Contracts that involve a recurring service (for example rent or monthly membership fees for a gym) can be terminated subject to the notice period. In most cases, the contracts are valid for a certain period of time or even indefinitely. It is very important to terminate the contract in writing, preferably by registered letter. Then the provider cannot claim that he never received the letter. It is essential to observe the notice period. It is also important to request written confirmation of the termination.

Online shopping

Online shopping involves sales contracts that are concluded via telecommunications over the Internet. Merchants must provide clear and understandable information about the components of the contract. In most countries, they are required by law to clearly label the button for submitting an order, such as "buy" or "order now with costs". If the button does not meet this requirement, no purchase is made, and the buyer is not obliged to pay the purchase amount. In addition, the merchant must immediately confirm receipt of the order to the buyer by e-mail. Online stores offer a wide range of products as well as convenient ordering options. However, online stores can also hide scammers who want to defraud online shoppers with so-called fake stores (false online stores).



Learning Unit I: All About Contracts

Background Information for Teachers

Primary learning objective

Learners will gain an overview of the topic of contracts and contract law and will be able to act as responsible consumers in this context.

Individual learning goals

The learners...

- ... know important technical terms (e.g., acceptance, offer).
- ... know the basics of contract law.
- ... will be able to assess whether a contract has been legally formed.
- ... know revocation, guarantee and warranty claims.
- ... may terminate or revoke a contract.
- ... can read and write technical terms.



Introduction to the Topic of Contracts



Schedule for Teachers: Introduction



Level 1-4



15 minutes



1-10 persons



individual work,
plenum



index cards

Learning objective: Learners list general information about contracts and phrase questions and problems.

Learners will learn the following key message: the subject area of contracts touches on everyday events in a variety of ways.

Proposed procedure:

Ask learners what goes through their minds when they think of contracts. Have learners write down individual words and create a mind map together. Distribute index cards on which learners can write down words. Have participants share what questions/problems/etc. they can think of regarding this topic.

Guiding questions could be, for example:

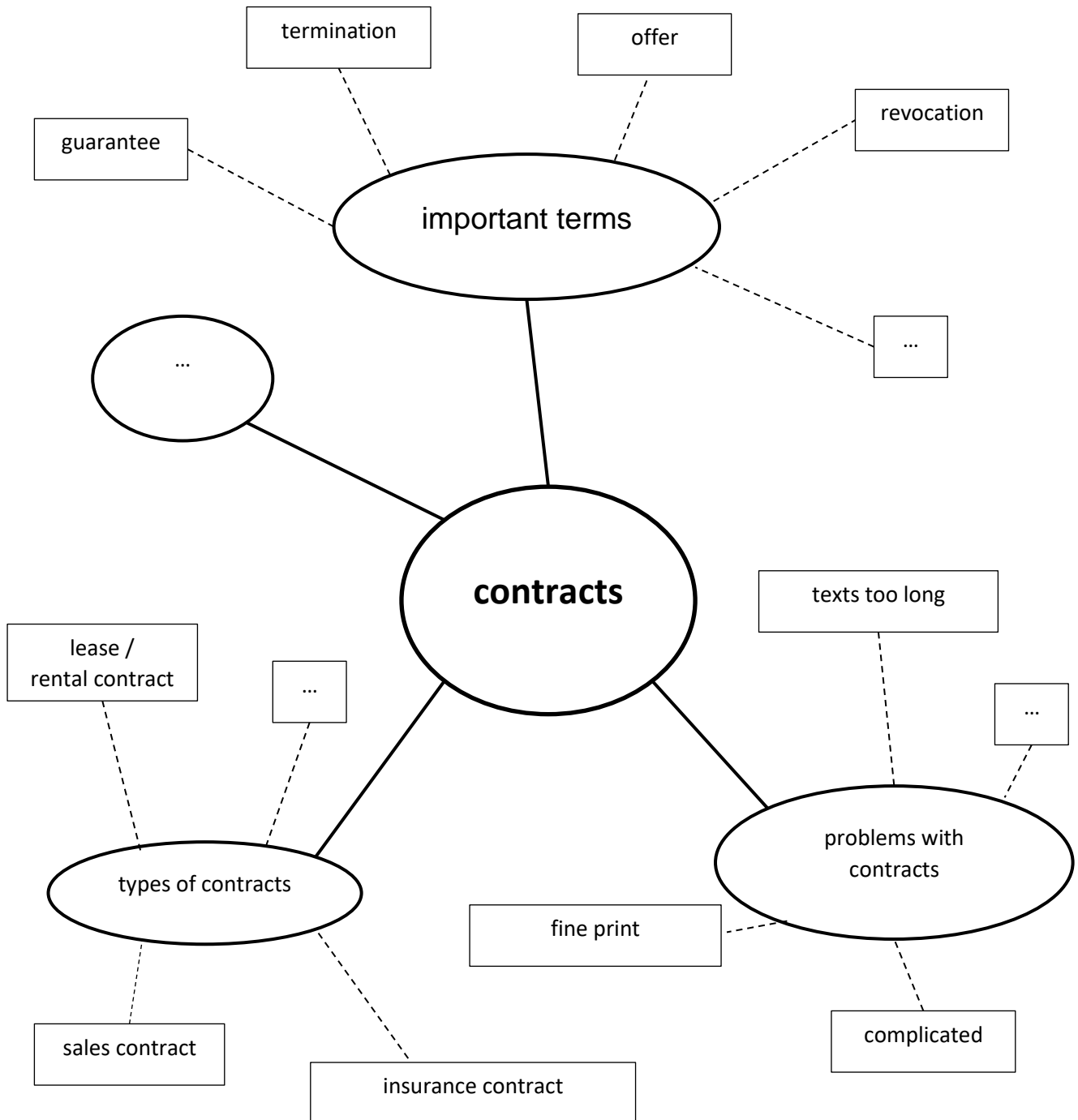
- What's the first thing that comes to mind when you hear "contract"?
- Which contracts have you already concluded?
- Have you ever had a problem with a contract?
- Which contracts do you know?

The enclosed solution sheet does not contain a classic solution. It is rather to be understood as a suggested solution and can help you and the learners to collect ideas.

The result will vary from learning group to learning group.



Solution: Introduction





Schedule for Teachers:

Quiz: What do I already know about contracts?



Level 2-4



30 minutes



6-10 persons



group work, plenum



cards, questions

Learning objective: Learners review their knowledge on selected issues in the topic area of contracts.

Learners will learn the following key message: The subject area of contracts touches on everyday life in a variety of ways.

Proposed procedure:

Groups of two to three are required for the quiz. If necessary, assist the learners in dividing up. Each group receives a total of three cards with the letters A, B and C. Alternatively, you can also work with smileys or similar. You are the quizmaster and read out the questions and answer choices in order. If necessary, repeat the question and give the groups time to think.

Count down slowly from the number "three". At "zero", all groups hold up the card with the letter they think is the correct answer. Then solve the question. The additional information on the solution sheet serves as an explanatory aid. Encourage learners that wrong answers are not a bad thing and that the content will still be covered in detail in subsequent course units. Note on the board which groups answered a question correctly. Then read out the next question. The group that has answered the most questions correctly at the end wins.

Note: Depending on the learning group, learners can also read the questions aloud themselves in the plenum. It is also conceivable that a volunteer who already has reading experience acts as quizmaster and reads the questions aloud.



Worksheet (Quiz):

What do I already know about contracts?

(1/2)



Level 2-4

Statement 1: I can exchange a new pair of pants whose pattern I no longer like free of charge.

A: true

B: not true

C: I don't know

Statement 2: A lease can be terminated.

A: true

B: not true

C: I don't know

Statement 3: At least two persons or parties are required for a contract.

A: true

B: not true

C: I don't know

Statement 4: A contract is only valid in writing.

A: true

B: not true

C: I don't know

Statement 5: The seller shall hand over to the buyer a defect-free object of purchase.

A: true

B: not true

C: I don't know



Worksheet (Quiz):

What do I already know about contracts?

(2/2)



Level 2-4

Statement 6: Guarantee means the same as warranty right.

A: true

B: not true

C: I don't know



Solution:

What do I already know about contracts?

Statement 1: **Not true.** As a buyer, I have no right to exchange or return the item from the seller. However, many stores voluntarily offer to exchange or return the item within a certain period of time.

Statement 2: **True.** A rental agreement is a so-called recurring service. Tenant and landlord are obliged to observe the notice period.

Statement 3: **True.** The parties mutually commit to certain services. One side makes an offer, and the other side accepts it.

Statement 4: **Not true.** Contracts can also be concluded verbally, online, by telephone or by conclusive action (for example in the supermarket by placing goods on the checkout belt).

Statement 5: **True.** In addition, the seller is obligated to repair the purchased item or deliver a defect-free product. This applies within the first two years after purchase and is also known as the warranty right.

Statement 6: **Not true.** The guarantee is a voluntary commitment by the manufacturer or dealer. The warranty right is regulated by law.



Contract Vocabulary



Schedule for Teachers: Contract Vocabulary



Level 1/1-2/2



30-45 minutes



1-10 persons



individual work,
plenum



worksheets

Learning objective: Learners are familiar with key terms used in professional contracts and are able to read and write these terms.

Learners learn the following key statement: Many technical terms from the subject area of contracts are used in various areas of everyday life.

Proposed procedure:

Lay out the worksheets "Technical terms for contracts". Learners can choose in which order they want to work on the sheets. The learners work individually. After the work period, all learners gather in the plenum, where there is an opportunity to ask questions and check the results. The solution sheets are used for (self-)checking.



Worksheet: Contract Vocabulary 1



Level 1



Insert the missing vowels!

the contr___ct

the guarant___e

the ___nline shop

the ___nvoice

the sc___m

the ret___rn

the teleph___ne

the p___riod

the signat___re

the ap___rtment

the rev___cation

the r___ght

a	a	a	e	e	i	i	o	o	o	u	u
---	---	---	---	---	---	---	---	---	---	---	---



Solution:
Contract Vocabulary 1

the contr_ a _ct

the guarant_ e _e

the _ o _nline shop

the _ i _nvoice

the sc_ a _m

the ret_ u _rn

the teleph_ o _ne

the p_ e _riod

the signat_ u _re

the ap_ a _rtment

the rev_ o _cation

the r_ i _ght



Worksheet:
Contract Vocabulary 2
(1/2)



 read!

c
co
con
cont
contr
contra
contrac
contract

con	tract
-----	-------

contract

g
gua
guar
guara
guaran
guarant
guarante
guarantee

guar	an	tee
------	----	-----

guarantee



Worksheet:
Contract Vocabulary 2
(2/2)

s
sc
sca
scam

scam

scam

t
te
tel
tele
teleph
telepho
telephon
telephone

tel	e	phone
-----	---	-------

telephone



Worksheet: Contract Vocabulary 3




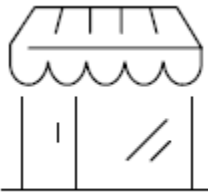
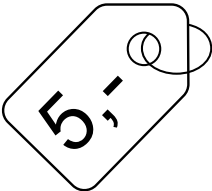
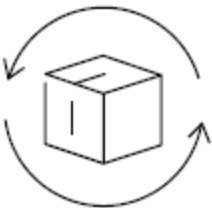

Level 1-2



Cut out the words!




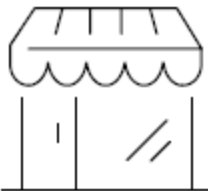
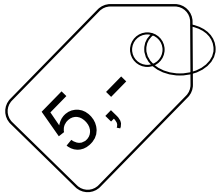
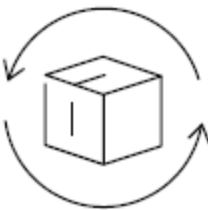

Match the pictures with the correct words!

the exchange	the contract	in writing	the price	the store
--------------	--------------	------------	-----------	-----------



Solution:
Contract Vocabulary 3

	in writing
	the store
	the price
	the exchange
	the contract



Worksheet: Contract Vocabulary 4



Level 2



Fill in the gaps!

the pr____ce

the exch____nge

the le____er

the addre____

the ret____rn

the inv____ce

the termina_____

the co_____

tt	a	ss	u	tion	sts	i	oi
----	---	----	---	------	-----	---	----



Solution:
Contract Vocabulary 4

the pr_ **i** _ce

the exch_ **a** _nge

the le_ **tt** _er

the addre_ **ss** _

the ret_ **u** _rn

the inv_ **oi** _ce

the termina_ **tion** _

the co_ **sts** _



Schedule for Teachers: Syllable Puzzle / "What is Missing?"



Level 1/2



45 minutes



1-10 persons



individual/ partner
work, plenum



worksheets

Learning objective: Using the "Syllable Puzzle" and "What is Missing?" exercises, learners review essential terms about contracts and learn how to spell them.

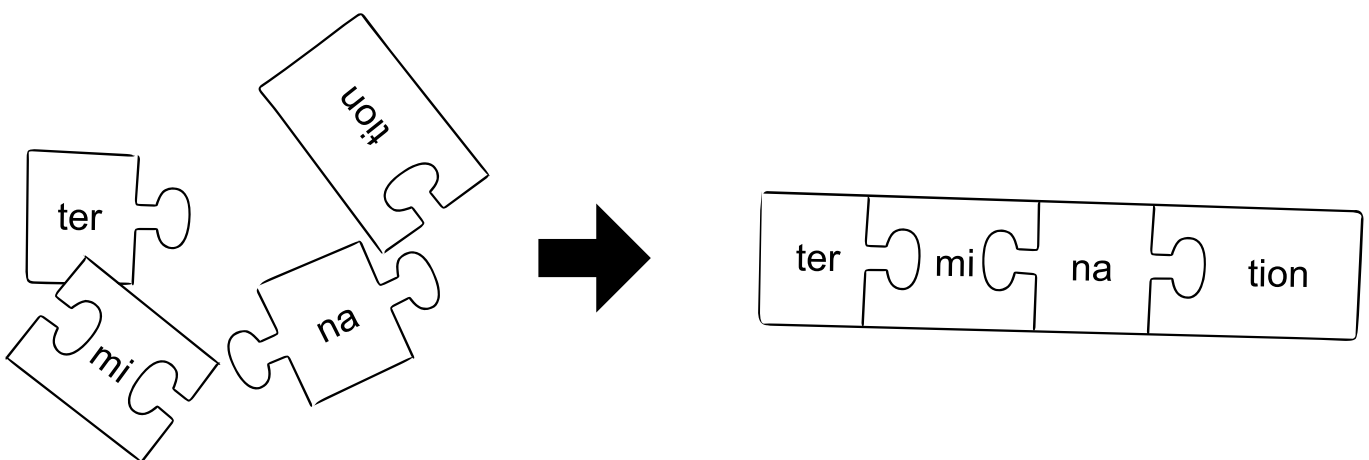
Learners learn the following key statement: Many technical terms from the subject area of contracts are used in various areas of everyday life.

Proposed procedure:

Distribute the worksheet "Syllable Puzzle", which can be worked on individually or in partner work. Then distribute the worksheet "What is Missing?", which can also be worked on individually or in partner work.

The enclosed solution sheets can be used for (self-)checking. Afterwards, discuss in the plenum what the terms read mean or how they are related to the topic area of contracts.

Note: In order to complete the exercises, learners should already know the terms. Ask the learners in advance what terms they remember about contracts.





Worksheet: Syllable Puzzle



Level 2



Put the syllables in the right order!



Write down the word!

tract con

sur ance in

tion mi ter na

na sig ture

fer of

tance ac cept

bal ver ly

ten writ

ca o tion rev

bile mo



Solution:
Syllable Puzzle

tract con **contract**

sur ance in **insurance**

tion mi ter na **termination**

na sig ture **signature**

fer of **offer**

tance ac cept **acceptance**

bal ver ly **verbally**

ten writ **written**

ca o tion rev **revocation**

bile mo **mobile**



Worksheet: What is Missing?



Level 1



Insert the missing sounds!

contract

___nsurance

___ermination

___ease

___ignature

___ffer

___cceptance

___erbally

___urchase

___rice

___obile

___ritten



Solution:
What is Missing?

contract

insurance

termination

lease

signature

offer

acceptance

verbally

purchase

price

mobile

written



Schedule for Teachers: Syllable Connection / Contract Terminology



Level 2/2-3



15 minutes



1-10 persons



individual/ partner
work, plenum



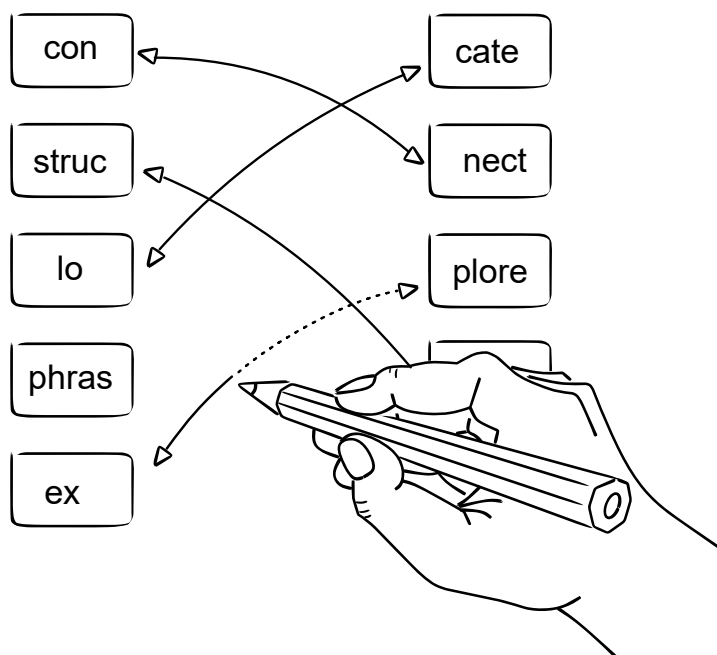
worksheets

Learning objective: Learners learn important contract terms.

Learners learn the following key statement: Many technical terms from the subject area of contracts are used in various areas of everyday life.

Proposed procedure:

Ask participants about their experiences in dealing with contracts. Have them report on their experiences in the plenum. Then distribute the worksheets "Syllable Connection" and "Contract Terminology". Learners can work on the worksheets individually as well as in partner work. The solution sheet serves as a (self-)check. In a final plenary discussion, compare which terms were already known to the learners. Use the opportunity to discuss unknown terms. An explanation of individual terms by other learners would be particularly helpful.





Worksheets: Syllable Connection



Level 2-3



Connect the matching syllables!

con

ber

in

line

on

tract

of

bile

pur

ten

mo

fer

mem

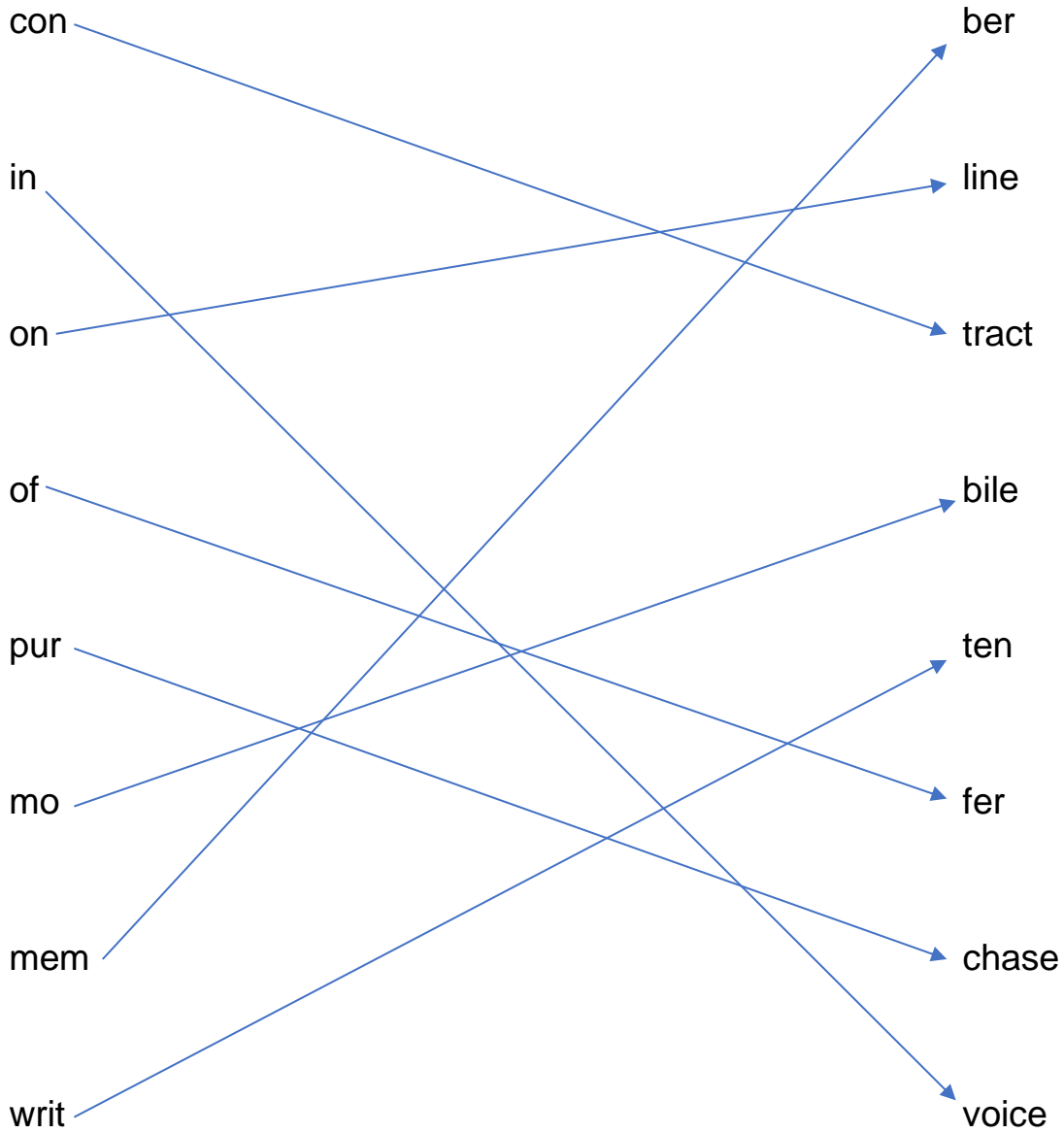
chase

writ

voice



Solution:
Syllable Connection





Worksheet: Contract Terminology



Level 2

 read!

pur
purchase

ac
accept
acceptance

of
offer

in
insur(e)
insurance

con
contract

pack
package(e)
packaging

glas
glasses

tel
tele
telephone

mo
mobile

ad
adver
advertis(e)
advertising



Schedule for Teachers: Syllable Puzzle



Level 1-2



15 minutes



1-10 persons



individual work,
plenum



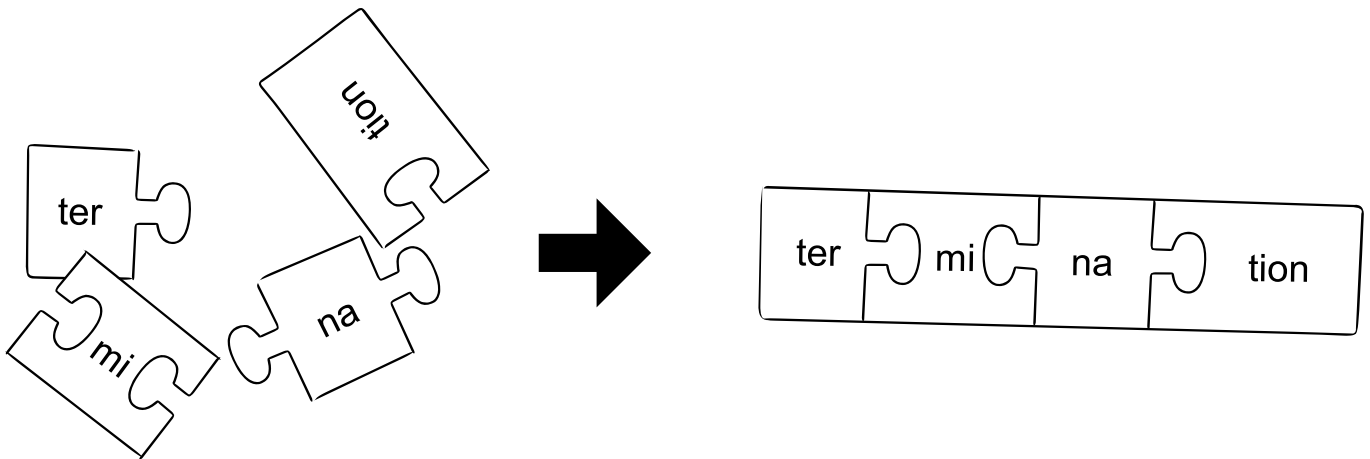
worksheets

Learning objective: Learners practice key contract terms.

Learners learn the following key statement: Many technical terms from the subject area of contracts are used in various areas of everyday life.

Proposed procedure:

Distribute the worksheet "Syllable Puzzle" to the learners. They work through the worksheet individually. The solution sheet can be used for (self-)checking. A discussion in the plenum is recommended.






Worksheet: Syllable Puzzle




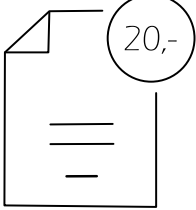


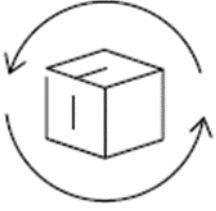

Level 1-2

 Read all syllables!

Which syllables make up a word?

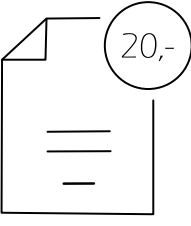


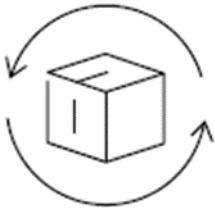

 Write down the words!

 Cross out the remaining syllables!

	<p>voice war</p> <p>in</p>	<p>invoice</p>
	<p>bu</p> <p>con</p> <p>tract</p>	
	<p>tun</p> <p>in</p> <p>sell</p> <p>er</p>	
	<p>change</p> <p>ex fer</p>	
	<p>ing</p> <p>of</p> <p>fer</p>	



Solution: Syllable Puzzle

	war voice in	invoice
	but contract	contract
	tin sell er	seller
	change ex fer	exchange
	ing of fer	offer



Schedule for Teachers: Connect



Level 1/2



15-30 minutes



1-10 persons



individual work,
plenum



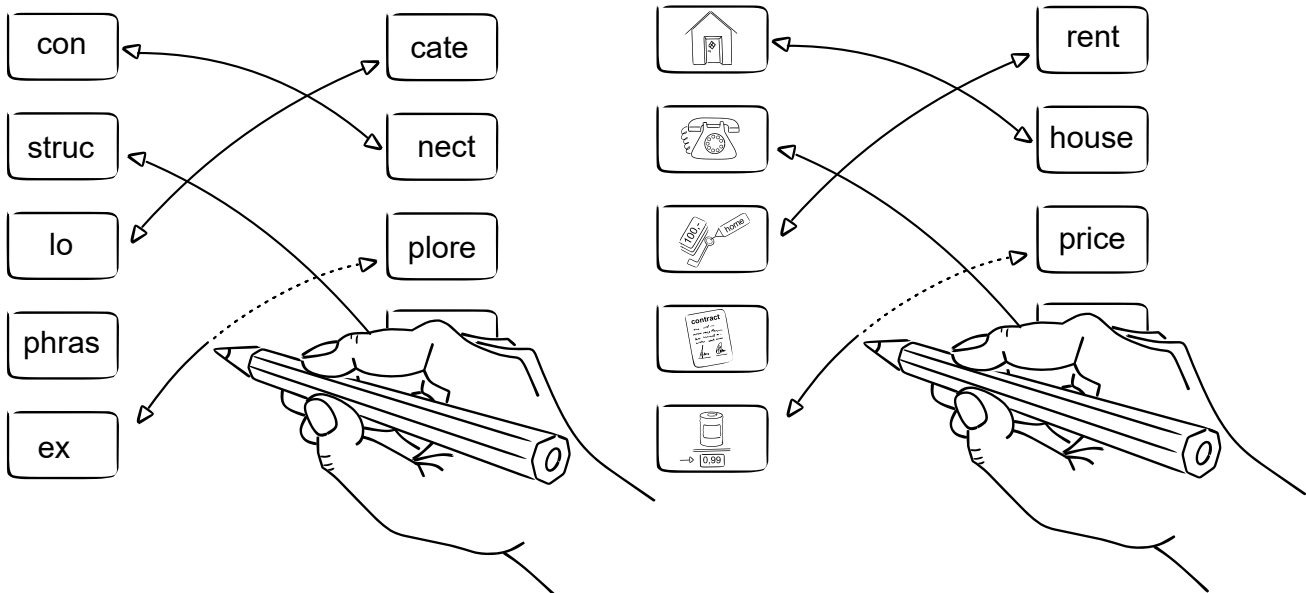
worksheets

Learning objective: The learners know central contract terms.

Learners learn the following key statement: Many technical terms from the subject area of contracts are used in various areas of everyday life.

Proposed procedure:

Lay out the two "Connect" worksheets. Learners can choose in which order they want to work on the worksheets. The learners work individually. The enclosed solution sheets serve for (self-)checking. After 15 to 30 minutes, all learners gather in the plenum, to ask questions and check the results.





Worksheet: Connect 1



Level 1



Connect!

pur

signa

of

read

mon

selec

ture

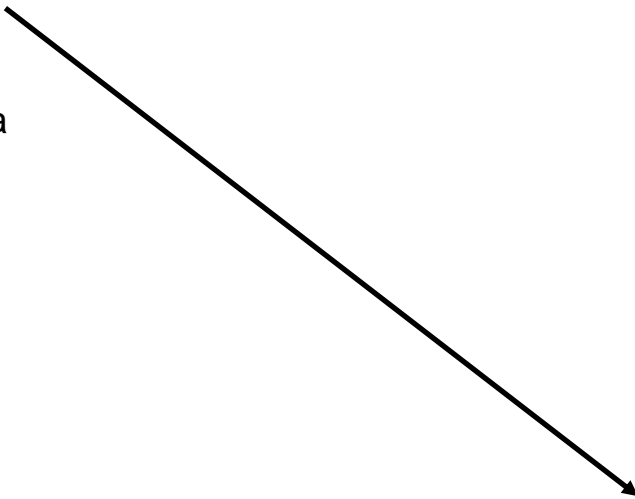
ey

ing

tion

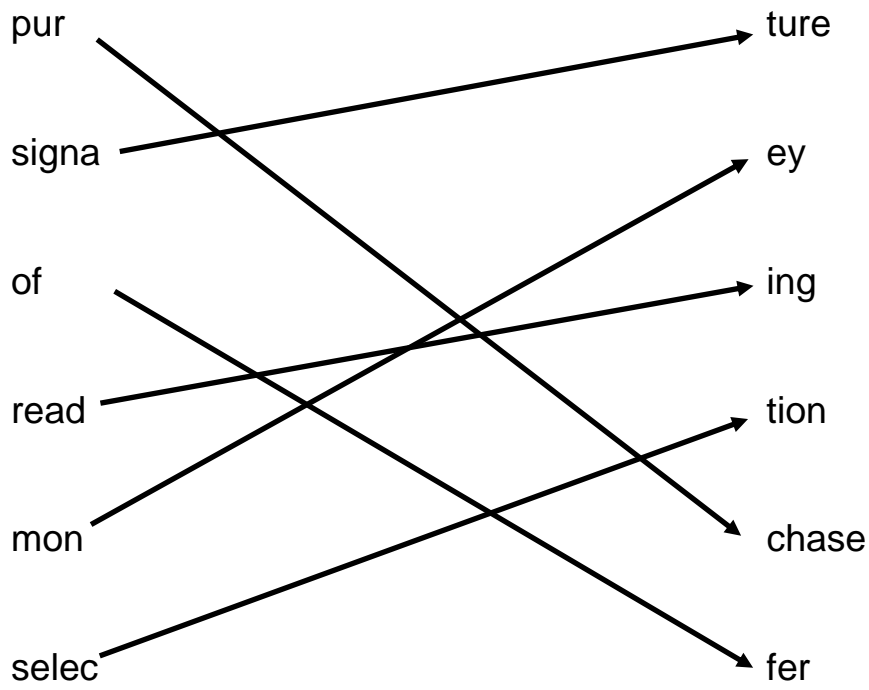
chase

fer





Solution:
Connect 1





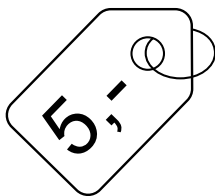
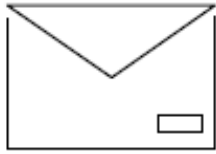
Worksheet: Connect 2



Level 1



Connect!



the price

the baby

the letter

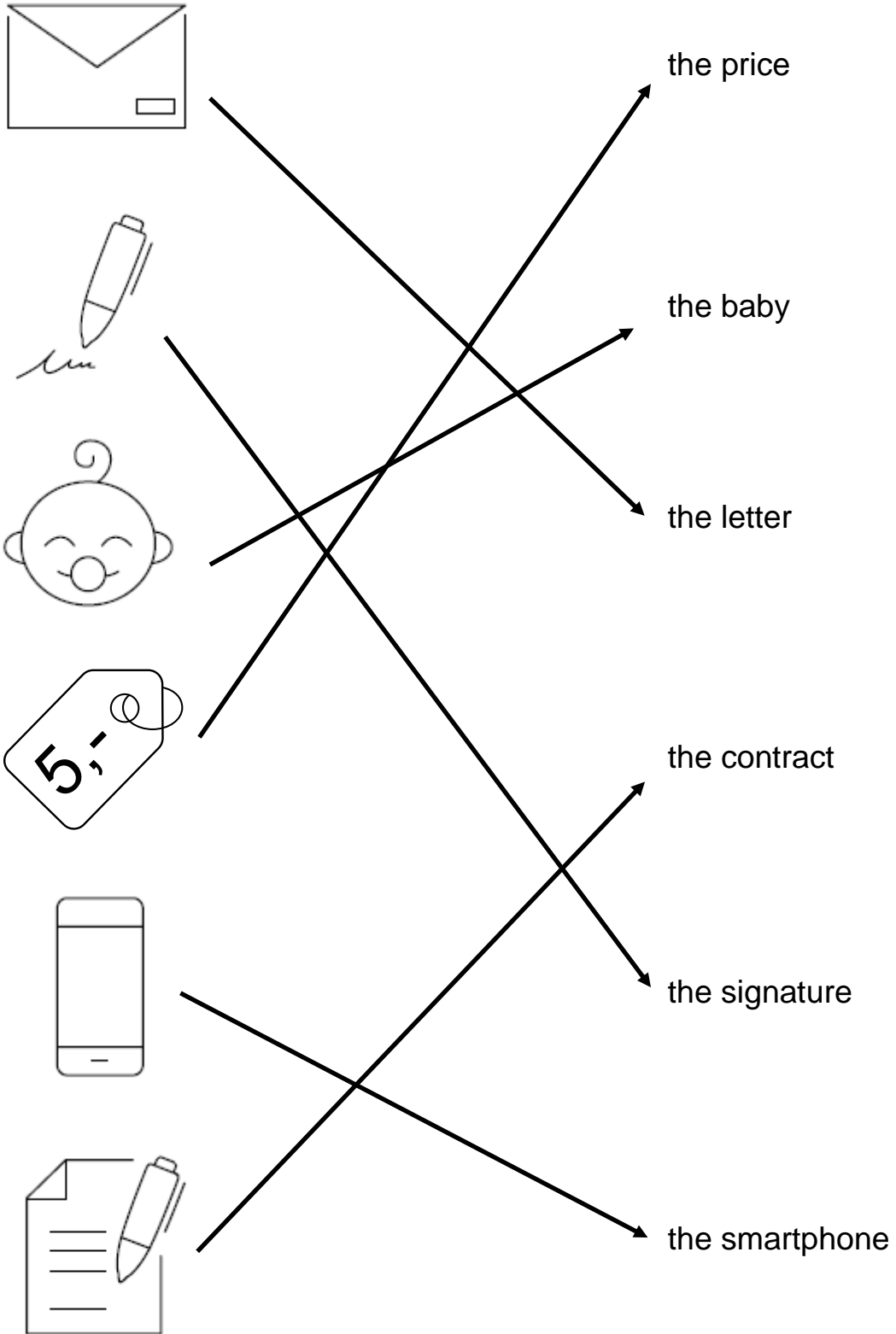
the contract

the signature

the smartphone



Solution:
Connect 2





Conclusion of Contracts



Schedule for Teachers: Conclusion of Contracts



Level 3-4



30-45 minutes



1-10 persons



individual/ partner
work, plenum



worksheets

Learning objective: Learners know the basics of concluding a sales contract and know the ways in which contracts can be concluded.

Learners learn the following key messages:

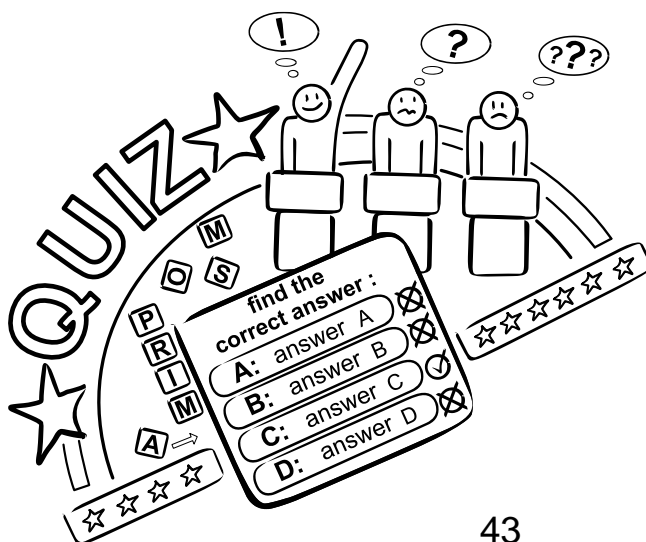
Key message 1: A contract always requires an acceptance in addition to an offer.

Key message 2: A contract can be concluded verbally, in writing, by telephone, by conclusive action or online.

Proposed procedure:

Distribute the worksheet "Formation of Sales Contracts" at the beginning. Have the learners fill it out in partner work. This is followed by a discussion in the plenum. The solution sheet can be used for (self-)checking.

Now distribute the worksheet "In What Ways Can Contracts Be Concluded?". You can have the participants work on it individually or in groups of two. This is followed by a discussion in the plenum. The solution sheet can support the (self-)control. Alternatively, you can also work on the worksheet in the form of a quiz together in the plenum and discuss the results directly.





Worksheet: Formation of Sales Contracts



Level 3-4



Fill in the gaps!

offer	verbally	acceptance	two people
obligation	certain price	by action	in writing
on the computer	on the telephone		

At least _____ are involved in the conclusion of a purchase contract.

An _____ is made, followed by an _____.

The two parties to the contract must agree on a _____.

A purchase contract is a mutual _____.

It can be concluded either _____,
_____ or
_____.

A contract can also be concluded _____
or _____.



Solution: Formation of Sales Contracts

At least **two people** are involved in the conclusion of a purchase contract.

An **offer** is made, followed by an **acceptance**.

The two parties to the contract must agree on a **certain price**.

A purchase contract is a mutual **obligation**.

It can be concluded either **verbally**, **in writing** or **by action**.

A contract can also be concluded **on the telephone** or **on the computer**

.



Worksheet: In What Ways Can Contracts Be Concluded?



Level 3-4

How was the contract concluded?

X Mark with a cross!

Example 1: the TV



Lara visits Mia. She wants to buy Mia's TV. Both agree on a price and Lara buys the TV.

How was the contract concluded?

verbally in writing on the telephone by action on the computer

Example 2: the car

Finn wants to buy a car at the car dealership. He gets advice and signs the purchase contract.

How was the contract concluded?

verbally in writing on the telephone by action on the computer

Example 3: the pizza

Marie is in the supermarket. She takes a ready-to-serve pizza from the refrigerated shelf. She puts the goods on the checkout desk. She pays at the checkout and leaves the store.

How was the contract concluded?

verbally in writing on the telephone by action on the computer



Worksheet:

In What Ways Can Contracts Be Concluded?



Level 3-4

Example 4: the camera

Alex goes to a store and says he wants to buy a digital camera. He gets advice and negotiates a favourable price. He pays for the camera.

How was the contract concluded?

verbally in writing on the telephone by action on the computer

Example 5: the online shop

Erik is browsing an online shop. He finds great sneakers and completes the deal online.

How was the contract concluded?

verbally in writing on the telephone by action on the computer

Example 6: the sweater

Paul has seen a fancy sweater in a fashion catalogue. He calls the mail order and buys the sweater.

How was the contract concluded?

verbally in writing on the telephone by action on the computer



Solution:

In What Ways Can Contracts Be Concluded?

Example 1: the TV



How was the contract concluded?

verbally in writing on the telephone by action on the computer

Example 2: the car



How was the contract concluded?

verbally in writing on the telephone by action on the computer

Example 3: the pizza



How was the contract concluded?

verbally in writing on the telephone by action on the computer

Example 4: the camera



How was the contract concluded?

verbally in writing on the telephone by action on the computer

Example 5: the online shop



How was the contract concluded?

verbally in writing on the telephone by action on the computer

Example 6: the sweater



How was the contract concluded?

verbally in writing on the telephone by action on the computer



Schedule for Teachers: Legal Capacity



Level 3-4



45 minutes



1-10 persons



individual/ partner
work, plenum



worksheets, cards
(green & red)

Learning objective: The learners get to know the concept of legal capacity and can distinguish between incapacity, limited legal capacity and full legal capacity.

Proposed procedure:

Ask the group what the legal age in their home country is and write the answers on the board for everyone to see. Distribute the "Legal Capacity" worksheet. Learners look at it individually or in pairs and fill in the gaps with the age of legal capacity valid in their country. After five to ten minutes, discuss the worksheet in plenum.

Now read the case studies on the worksheet "Is the Purchase Legal?" aloud. Alternatively, you can offer learners to take turns reading the examples aloud. After reading each example aloud, ask the question "Is the Purchase Legal?". Each learner has the opportunity to take out an answer card after a brief consideration or consultation with their partner. A green response card means that the learner is convinced that the situation is lawful. A red response card means that the learner believes that the situation presented is not lawful. Discuss the correct solutions. You can also create your own solution sheet in advance, explaining the relevant examples and explaining the lawfulness of the purchase. Due to the different requirements in different countries, there is no general solution sheet for this task.



Worksheet: Legal Capacity






Level 3-4



Enter the correct requirements into the squares and fill in the gaps!

incapacity	<input type="text"/>
partial capacity	<input type="text"/>
legal capacity	<input type="text"/>

	Children under _____ years of age do not have legal capacity.
	Children between the ages of _____ have limited legal capacity.
	At the age of _____, one has full legal capacity.



Worksheet: Is the Purchase Legal?



Level 3-4

 Read the case studies aloud!

Is the purchase legal?



Hold up the right card!

Meaning of the cards

red = not legal

green = legal

Case studies

A

Simon is 15 years old and receives pocket money. He buys a houseplant with it.

B

Pia is 5 years old and buys sweets at the kiosk.

C

Emma is 10 years old and buys her favourite magazine with her pocket money.

D

Sophie is 4 years old and goes to the bakery to buy rolls for breakfast. Her mother gives her a shopping list and the money.

E

Eva is 19 years old and buys herself a car.

F

Nina has turned 8 and has received some cash for her birthday. She wants to buy a book with it.



Schedule for Teachers: What to Remember About Contracts



Level 4



30 minutes



1-10 persons



individual / partner
work, plenum



worksheets

Learning objective: The learners know important everyday rules when dealing with contracts and can reproduce them in their own words.

Proposed procedure:

Distribute the worksheets "What to Remember About Contracts" at the beginning. Read the first sentence together with the learners and summarize it in one or two sentences (in the form of mnemonics). You can write the first mnemonic on the board so that it is present for all learners. The learners can decide for themselves whether they work individually or in pairs on the worksheets. It is important that each learner writes down the sentences for him/herself, even if they have been thought about together. By independently summarizing the sections, an intensive examination of the learning material takes place. In addition, the learners' understanding of the text is trained.

Discuss the worksheets in the plenum after working on them. The solution sheet contains some suggested solutions that they can use for a discussion. Let the learners know that there are also alternative solutions.



Worksheet: What to Remember About Contracts



Level 4

 Read the following sentences!

 Summarize!

When a contract is concluded, it should not be signed immediately. It is better to read it at home first. You should also copy the contract and file it in a folder so that you can refer to important information at any time.

A contract often consists of many different pages. Each of these pages may contain important information. Therefore, it is important to read each page of a contract before you sign it.

Before you buy something, you need to consider in the whether you have enough money. Companies often offer installment payments. This looks cheap, but is usually more expensive than a "normal" purchase.

Subscriptions can also become a cost trap, as a fixed amount is debited from your account every month.



Worksheet: What to Remember About Contracts



Level 4

Contracts usually have different terms and conditions. These include, for example, how long the term of the contract is and when you need to terminate it to avoid renewal. This is because the duration and a possible extension affect the final costs of a contract.

A lot of personal information must be provided in a contract. These must be correct, otherwise the contract could become invalid.



Solution:

What to Remember about Contracts

The following sentences are only to be understood as suggested solutions.

Contracts should never be signed immediately, but should be taken home, copied, and filed.

Under no circumstances should contracts be signed that have not been fully read.

You should not buy things for which you have no money. You should be especially careful with installments and subscriptions.

Consumers should pay particular attention to the contract term and the notice period.

Contracts may not contain false information.



Schedule for Teachers: Stumbling Words



Level 2-3/3



15 minutes



1-10 persons



individual work,
plenum



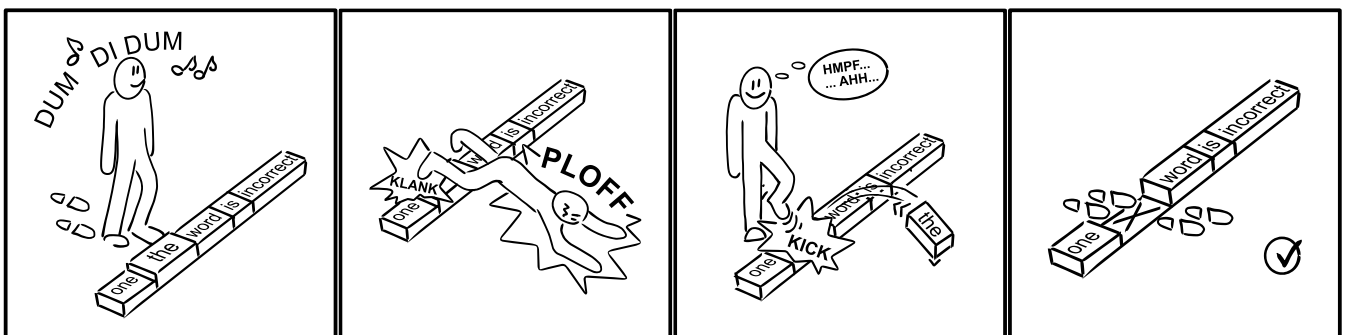
worksheets

Learning objective: Learners can identify "wrong" words in a text and read it meaningfully. They can form a sentence grammatically and logically correct. The learners know the basic principle of a rental contract.

Proposed procedure:

Distribute the worksheets "Stumbling Words" differentiated by Alpha Level. In the beginning, the learners work on these individually.

Afterwards, a joint discussion of the results is recommended. Unclear terms can be clarified, and questions can be asked. The attached solution sheets can be used for (self-)checking. It is also advisable to discuss the question of what rent has to do with the topic of contracts in the plenum.





Worksheet: Stumbling Words 1



Level 2-3

 Read the sentences!

One word per sentence does not fit.

 Mark the word that does not fit into the sentence!

Svea would like to start now an apprenticeship.

She still lives in with her parents.

She is that thinking about moving out.

Instead, she would like she to live alone.

She finds very a small apartment.

She concludes a rental agreement on with the landlord.

Each month Svea pays money on for the apartment.

This there amount is called rent.



Solution: Stumbling Words 1

Svea would like to start ~~now~~ an apprenticeship.

She still lives ~~in~~ with her parents.

She is ~~that~~ thinking about moving out.

Instead, she would like ~~she~~ to live alone.

She finds ~~very~~ a small apartment.

She concludes a rental agreement ~~on~~ with the landlord.

Each month Svea pays money ~~on~~ for the apartment.

This ~~there~~ amount is called rent.



Worksheet: Stumbling Words 2



Level 3

 Read the sentences!

One word per sentence does not fit.

 Mark the word that does not fit into the sentence!

Svea would like to start an apprenticeship on after school.

At the moment she still lives in with her parents.

She is thinking about away leaving her parents' house.

Svea wants to live alone on during the training.

She finds very a small central apartment.

Svea concludes a rental agreement with the landlord he.

She must pay him a certain amount per month for on the apartment.

This there amount is called rent.



Solution: Stumbling Words 2

Svea would like to start an apprenticeship ~~on~~ after school.

At the moment she still lives ~~in~~ with her parents.

She is thinking about ~~away~~ leaving her parents' house.

Svea wants to live alone ~~on~~ during the training.

She finds ~~very~~ a small central apartment.

Svea concludes a rental agreement with the landlord ~~he~~.

She must pay him a certain amount per month for ~~on~~ the apartment.

This ~~there~~ amount is called rent.



Schedule for Teachers: Looking for Contract Terms



Level 2/3



15 minutes



1-10 persons



individual work



worksheets

Learning objective: The learners learn technical terms from the subject area of contracts. Learners learn the following key statement: Many technical terms from the subject area of contracts are used in various areas of everyday life.

Proposed procedure:

Distribute the “Contract Terms Lookup” worksheets differentiated by Alpha Level.

Give the task to find the hidden terms related to the topic of contracts.

The enclosed solution sheets can be used for (self-)control.

u	p	e	x	c	h	a	n	g	e	i	n
i	n	s	u	r	a	n	c	e	i	n	g
r	e	n	m	o	b	i	l	e	a	n	e
b	a	c	c	e	p	t	a	n	c	e	r
c	o	n	t	r	a	c	t	p	r	i	e
o	t	e	r	m	i	n	a	t	i	o	n
p	r	e	c	u	s	p	r	i	c	e	l
s	p	u	r	c	h	a	s	e	u	r	e
e	x	c	h	c	u	s	t	o	m	e	r
a	c	r	e	n	t	h	o	m	i	o	n
s	i	g	n	a	t	u	r	e	u	r	e
c	u	s	c	o	n	t	o	f	f	e	r



Worksheet:
Contract Term Word Search 1



Level 2

Twelve words on the topic of contracts are hidden in the puzzle.

They are hidden horizontally. There is one word in each line.



Search for the words and highlight them!

contract

insurance

termination

purchase

rent

signature

offer

customer

acceptance

price

mobile

exchange

u	p	e	x	c	h	a	n	g	e	i	n
i	n	s	u	r	a	n	c	e	i	n	g
r	e	n	m	o	b	i	l	e	a	n	e
b	a	c	c	e	p	t	a	n	c	e	r
c	o	n	t	r	a	c	t	p	r	i	e
o	t	e	r	m	i	n	a	t	i	o	n
p	r	e	c	u	s	p	r	i	c	e	l
s	p	u	r	c	h	a	s	e	u	r	e
e	x	c	h	c	u	s	t	o	m	e	r
a	c	r	e	n	t	h	o	m	i	o	n
s	i	g	n	a	t	u	r	e	u	r	e
c	u	s	c	o	n	t	o	f	f	e	r



Solution:

Contract Term Word Search 1

u	p	e	x	c	h	a	n	g	e	i	n
i	n	s	u	r	a	n	c	e	i	n	g
r	e	n	m	o	b	i	l	e	a	n	e
b	a	c	c	e	p	t	a	n	c	e	r
c	o	n	t	r	a	c	t	p	r	i	e
o	t	e	r	m	i	n	a	t	i	o	n
p	r	e	c	u	s	p	r	i	c	e	l
s	p	u	r	c	h	a	s	e	u	r	e
e	x	c	h	c	u	s	t	o	m	e	r
a	c	r	e	n	t	h	o	m	i	o	n
s	i	g	n	a	t	u	r	e	u	r	e
c	u	s	c	o	n	t	o	f	f	e	r



Worksheet: Contract Term Word Search 2



Level 3

There are twelve words about contracts hidden in the puzzle.

They are hidden horizontally. In each line is a word.



Find the words and highlight them!

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



Solution:

Contract Term Word Search 2

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



Termination of Contracts



Schedule for Teachers: Termination - Address Formation



Level 3-4



45 minutes



1-10 persons



individual/ partner
work, plenum



worksheets

Learning objective: Learners know the structure of a termination letter and can write a simple letter of this type themselves.

Proposed procedure:

First, give the learners the worksheet with the possible address formats and discuss which format is valid in their country. Distribute the "Sample Letter of Termination" worksheet and have the learners fill out the worksheet individually with their personal data as well as with that of a fictitious company. Write the made up customer number 1236 and the made up contract number 5892 on the board. These are required for the letter. This is followed by a discussion in the plenum. Address the aspect that the customer number and the contract number often contain different digits, but that both numbers may have to be stated in a termination letter.

Now distribute the "Termination Sorting Task" worksheet. You can either have them work on this individually or in partner work. A discussion of the results is recommended. The solution sheet can be used for (self-)checking.

Variation:

You can also cut out the text excerpts from the "Termination Sorting Task" worksheet in advance and distribute them to the learners. They are then asked to line up in the correct order of the text excerpts. Now everyone reads out their respective excerpt and it is decided together whether the order is correct.



Worksheet:
Termination - Address Formation

Europe: **First name and last name / company**
 Street name and building number
 Postal code and city

UK: **First name and last name / company**
 Building number and street name
 City
 Postal code

USA, Australia, India: **First name and last name / Company**
 Building number and street name
 City, Province and postal code

Other: _____



Worksheet: Sample Letter of Termination



Level 3-4

You have a sample letter of termination in front of you.



Fill in the missing information!

sender:

addressee:

city, date

Termination of my contract

Customer number: _____

To whom it may concern,

I hereby terminate my contract with contract number _____ with effect from the next possible termination date.

Please send me a confirmation of termination with details of the end of the contract.

Yours sincerely

_____ (signature)



Worksheet: Termination Sorting Task



Level 3-4



Cut out the boxes!



Sort them to create a letter of termination!

Ms Wang
Mainstreet 4
00101 Helsinki

Helsinki, 28.09.2022

Please send me a confirmation of the
cancellation stating the end of the
contract.

To whom it may concern,

I hereby terminate my contract with
contract number 10065441 at the next
possible termination date.

To
Company Sampler
13 River Street
LONDON
SW1E 6LB

Termination of my contract:

Customer number: 450078/1

Yours sincerely

(signature)



Solution:
Termination Sorting Task

Ms Wang
Mainstreet 4
FI- 00101 Helsinki

To
Company Sampler
13 River Street
LONDON
SW1E 6LB

Helsinki, 28.09.2022

Termination of my contract:

Customer number: 450078/1

To whom it may concern,

I hereby terminate my contract with contract number 10065441 at the next possible termination date.

Please send me a confirmation of the cancellation stating the end of the contract.

Yours sincerely

_____ (signature)



Schedule for Teachers: Termination Gap Text



Level 3



15 minutes



1-10 persons



individual work



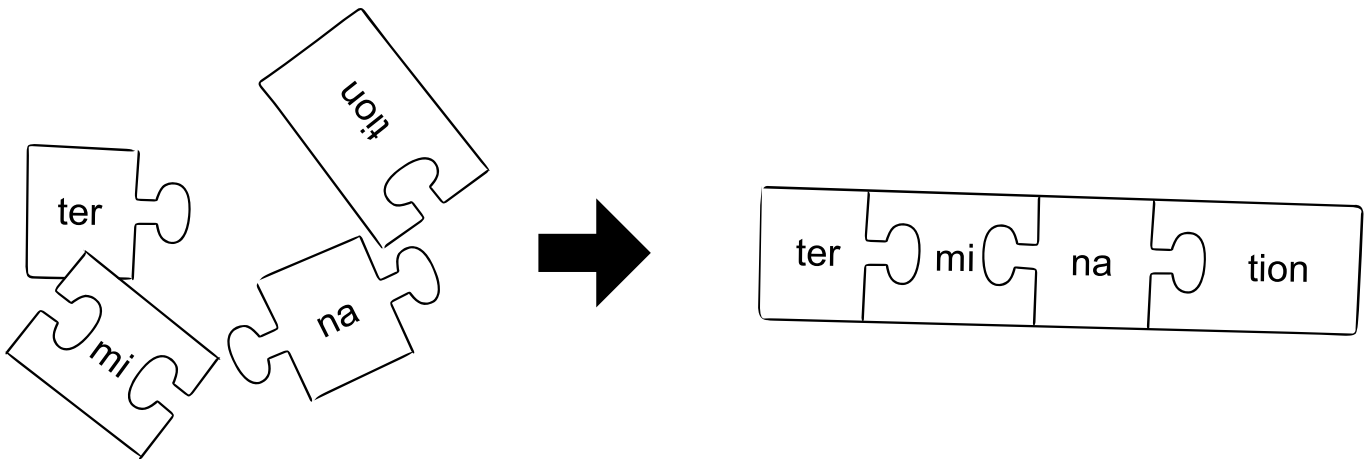
worksheet

Learning objective: The learners know central aspects of a termination letter and can reproduce them.

Proposed procedure:

Distribute the “Termination Gap Text” worksheet. Have the learners fill it out individually.

The enclosed solution sheet can be used for (self-)checking.





Worksheet: Termination Gap Text



Level 3



Fill in the correct words in the gaps!

1. If I want to terminate my contract, I need the _____ (tract con ber num).
2. I specify when I want to _____ (nate ter mi).
3. For the _____
(let ter mi ter tion na) I need the _____ (ad dress) of the seller or the company.
4. It is important to request _____ (con ma fir tion) of the termination.
5. The letter can be sent by _____ (is reg tered) mail.
6. The _____ (sig ture na) is an important part of the letter.



Solution:
Termination Gap Text

1. If I want to terminate my contract, I need the **contract number**.
2. I specify when I want to **terminate**.
3. For the **termination letter** I need the **address** of the seller or the company.
4. It is important to request **confirmation** of the termination.
5. The letter can be sent by **registered** mail.
6. The **signature** is an important part of the letter.



Exchange & Warranty Right



Schedule for Teachers: Revocation



Level 3-4



45 minutes



1-10 persons



individual/ partner
work, plenum



worksheets

Learning objective: Learners know their right of revocation and can distinguish when this right can be exercised and when it cannot.

Proposed procedure:

Distribute the worksheets "Right of Revocation". The learners read the factual text on the right of revocation individually or in partner work. Then they answer the single-choice questions on the second page. After completing the work, it is useful to discuss it together in the plenum in order to repeat what you have learned and to clarify any misunderstandings. You can use the enclosed solution sheet for this purpose.

Distribute the worksheets "When Does the Right of Revocation Apply?". The learners read the case studies and decide alone or with a partner whether a revocation would be (un)lawful in the respective case. Afterwards, a plenary discussion is useful to discuss issues raised and compare solutions. You can use the enclosed solution sheets for this purpose. It also explains why the right of revocation does not apply in certain cases and whether there are alternative options.



Worksheet: Right of Revocation (1/2)



 Read!

Contracts must be honoured.

Under certain circumstances a consumer may terminate the contract.

This also applies to purchase contracts.

This is known as revocation.

A consumer may revoke a contract

if it was concluded away from business premises.

They are also referred to as doorstep transactions, as such contracts are often concluded at the door.

They also include contracts concluded on the street, by telephone, fax, or the Internet.

For a revocation to be effective, it must be communicated to the contracting party, preferably in writing.

It is not necessary to give reasons.

To revoke a contract, the consumer usually has 14 days.

The contracting party must inform the consumer that he has the right to revoke the contract.

If he does not do so, the 14-day period does not begin to run either.

Certain contracts cannot be revoked by the consumer.

These may include cab rides, construction contracts and hospital treatment.





Worksheet:
Right of Revocation
(2/2)



As a rule, purchase contracts for personalized goods, fruit and vegetables and online tickets cannot be revoked either.

There is also no right of withdrawal when a purchase contract is concluded in a store.

However, many companies are accommodating and allow the customer to exchange a product.

✘ Check the boxes!

There is always one correct answer.



What does the right of revocation mean?

- The right to call someone back.
- The right to terminate the contract.
- The right to choose the method of payment.

What is meant by doorstep selling?

- The sale of doorsteps.
- Contracts that are concluded in stores.
- Contracts that are concluded outside a store.

What condition must be met for a revocation to be legal?

- The contract partner must be informed within 14 days.
- Reasons must be given for the revocation.
- The revocation must be submitted in writing.



Solution: Right of Revocation

What does the right of revocation mean?

- The right to call someone back.
- The right to terminate the contract.**
- The right to choose the method of payment.

Note: Not all contracts can be revoked.

What is meant by doorstep selling?

- The sale of doorsteps.
- Contracts that are concluded in stores.
- Contracts that are concluded outside a store.**

Note: The name comes from the fact that contracts are often concluded at doorsteps

What condition must be met for a revocation to be legal?

- The contract partner must be informed within 14 days.**
- Reasons must be given for the revocation.
- The revocation must be submitted in writing.

Note: The 14-day period begins with the conclusion of the contract or with the receipt of the ordered goods.

The revocation should but does not necessarily have to be in writing.



Worksheet:

When Does the Right of Revocation Apply?

(1/2)



Level 3-4

Does the right of revocation apply or not?



Write the words "lawful" or "not lawful" in the right column!

Example	A revocation would be...
Anna buys a TV on the Internet and wants to return it after three days.	
Mike has taken a cab from the train station to his apartment. But he does not want to pay.	
Mrs. Miller has been shopping at the market. When she gets home, she finds that one of the tangerines is already mouldy.	
John has bought a cell phone case at the electronics store. When he unpacks it, he realizes that the cover doesn't fit his phone at all.	
Sarah and Ella have bought concert tickets for their favourite band. Unfortunately, they find out that they are already on vacation on the day of the concert.	



Worksheet:

When Does the Right of Revocation Apply?

(2/2)



Level 3-4

Example	A revocation would be...
<p>Mr. Smith has taken out household insurance for the front door.</p> <p>He finds that it is not worthwhile for him at all.</p>	
<p>Thomas was approached in the pedestrian zone and is now the proud owner of an expensive wristwatch.</p> <p>Unfortunately, after a month he discovers that the watch is a fake.</p>	
<p>Silvia has ordered T-shirts on the Internet, which have a photo of her and her best friend as a motif.</p> <p>Shortly after the purchase, an argument breaks out between the two.</p>	
<p>Lisa signed a new cell phone contract over the phone last week.</p> <p>However, she has just received a much cheaper offer from another provider.</p>	



Solution:

When Does the Right of Revocation Apply?

(1/2)

Example	A revocation would be...
Anna buys a TV on the Internet and wants to return it after three days.	lawful
Mike has taken a cab from the train station to his apartment. But he does not want to pay.	not lawful (cab rides are excluded from revocation)
Mrs. Miller has been shopping at the market. When she gets home, she finds that one of the tangerines is already mouldy.	not lawful (perishable goods are excluded from revocation)
John has bought a cell phone case at the electronics store. When he unpacks it, he realizes that the cover doesn't fit his phone at all.	not lawful (purchase contract concluded in the store, exchange possible as a gesture of goodwill)
Sarah and Ella have bought concert tickets for their favourite band. Unfortunately, they find out that they are already on vacation on the day of the concert.	not lawful (tickets ordered online are excluded from revocation)



Solution:

When Does the Right of Revocation Apply?

(2/2)

Example	A revocation would be...
<p>Mr. Smith has taken out household insurance for the front door.</p> <p>After a moment's thought, he concludes that it's not worth it at all.</p>	lawful
<p>Thomas was approached in the pedestrian zone and is now the proud owner of an expensive wristwatch.</p> <p>Unfortunately, after a month he discovers that the watch is a fake.</p>	not lawful (the revocation period has expired, but the warranty law applies)
<p>Silvia has ordered T-shirts on the Internet, which have a photo of her and her best friend as a motif.</p> <p>Shortly after the purchase, an argument breaks out between the two.</p>	not lawful (personalized goods are excluded from revocation)
<p>Lisa signed a new cell phone contract over the phone last week.</p> <p>However, she has just received a much cheaper offer from another provider.</p>	lawful



Particularities of Contracts concluded via Telecommunication



Schedule for Teachers: Revocation of a Contract, Exchange, and Warranty Right



Level 3/3-4



45-60 minutes



1-10 persons



individual/ group
work, plenum



worksheets

Learning objective: Learners know the ways to cancel a contract and can distinguish between *goodwill*, *cancellation*, *termination*, and *warranty*.

Learners learn the following key messages:

Key message 1: Contracts must always be honoured.

Key message 2: Exchange is a goodwill gesture, not a right.

Key message 3: If a consumer receives defective goods, he has the right to have them repaired or replaced. This is known as a warranty right.

Key message 4: A guarantee is a warranty that the seller assumes for his product. The assumption of the guarantee goes beyond the statutory liability for defects.

Key message 5: A distance contract (by letter, catalogue, telephone call, e-mail, SMS or on the Internet) can be revoked within 14 days. No reasons need to be given for the revocation.

Proposed Procedure:

Hand out the worksheets "Revocation of a Contract, Exchange, and Warranty Rights 1". Have the learners read the basic text twice. Then clarify unclear terms in the plenum. In individual or partner work, the learners consider which statements of the second worksheet are true. With the help of the solution sheet, a joint discussion can take place in the plenum. In addition, discuss with all learners which possibilities there are to cancel a contract. The joint discussion forms the basis for working through the worksheets "Revocation of a Contract, Exchange, and Warranty Rights 2". By working through these tasks, learners consolidate their newly acquired knowledge.



Worksheet:

Revocation of a Contract, Exchange, and Warranty Rights 1

(1/2)



Level 3-4

 Read!

There are different types of contracts.

Even when you buy something, you enter into a contract.

This is called a purchase contract.

Contracts must be honoured.

Purchased items can sometimes be exchanged.

This is goodwill, but not a right.

If you buy defective goods, the seller must either repair or replace the product.

This also applies if the damage occurs within the first two years.

In the first year, the seller must either pay for the damage or prove that the buyer caused the damage.

This is called warranty law.

Some sellers offer a guarantee.

In a certain period of time, you can then easily return the purchased product.

However, the seller does not have to offer a guarantee.

Contracts can also be concluded by letter, by phone call, by e-mail, or on the Internet.

This is called distance selling.

A distance contract can be revoked within 14 days.

The revocation does not need to be justified.



Worksheet:

Revocation of a Contract, Exchange, and Warranty Rights 1

(2/2)



Level 3-4

Which statement is correct, and which is incorrect?

X Check the box!

Statement	correct	incorrect
I cancel a contract. This is called revocation.		
I can return the item within three weeks.		
I do not have to give a reason for returning an item.		
Goodwill means when the seller voluntarily takes back the item.		
The customer may terminate the contract at any time.		
A damaged item can be replaced within three years.		
The contract partner must agree to the termination.		
The termination should always be confirmed in writing.		
If the item breaks within two years, the buyer has a guarantee right.		



Solution:

Revocation of a Contract, Exchange, and Warranty Rights 1

Statement	correct	incorrect
I cancel a contract. This is called revocation.	x	
I can return the item within three weeks.		x (two weeks)
I do not have to give a reason for returning an item.	x	
Goodwill means when the seller voluntarily takes back the item.	x	
The customer may terminate the contract at any time.	x (but: the termination becomes effective only after the expiry of the notice period)	
A damaged item can be replaced within three years.		x (within two years)
The contract partner must agree to the termination.		x
The termination should always be confirmed in writing.	x	
If the item breaks within two years, the buyer has a warranty right.	x	



Worksheet:

Revocation of a Contract, Exchange, and Warranty Rights 2

(1/3)



Level 3



Match the examples to the four options!

options:

goodwill

revocation

termination

warranty

Example A

Susanne has bought new shoes.
After 4 weeks the sole comes off.
The shoes were expensive.
Susanne still has the receipt.



option:



Worksheet:

Revocation of a Contract, Exchange, and Warranty Rights 2

(2/3)



Level 3

Example B

Markus has ordered a new lamp for his room on the Internet. The postman delivers the lamp.

The lamp looks different from the photo on the Internet.

Markus does not like it.

He sends the lamp back the next day.

option:



Example C

Peter has bought a new winter jacket in a store in town.

When he gets home, he doesn't like the jacket very much anymore.

Two days later, he goes back to the store and wants to exchange the jacket.

The saleswoman is accommodating and gives him the money back.

option:



Worksheet:

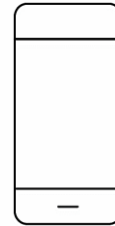
Revocation of a Contract, Exchange, and Warranty Rights 2

(3/3)



Level 3

Example D



Jenny has had a cell phone contract for a year.

However, she has now found a better offer and wants to cancel her contract.

She can cancel every month.

Jenny sends her notice of termination by registered mail.

In her notice she says that she wants a written confirmation.

option:



Solution:

Revocation of a Contract, Exchange, and Warranty Rights 2

Example A

option:

warranty

(Susanne has a warranty right because the shoes were defective.)

Example B

option:

revocation

(Mark can revoke the contract within 14 days when shopping online.)

Example C

option:

goodwill

(Peter has no legal right to an exchange.)

Example D

option:

termination

(Jenny has the right to terminate her contract.)



Advantages & Disadvantages of Online Shopping



Schedule for Teachers: What Is Online Shopping?



Level 3-4



30 minutes



1-10 persons



individual/ partner
work, plenum



worksheets

Learners learn the following key messages:

Key Message 1: Online shopping has many advantages. There are no opening hours, the choice is wide, and you don't have to drive anywhere.

Key message 2: However, online shopping is also risky. For example, it is not possible to view the items directly and there is a risk of scam.

Key message 3: Trustworthy online stores can be recognized by various features. They have seals of approval, secure encryption, and the identity of the provider is known.

Key message 4: Pressing the "Buy" button concludes a purchase contract.

Proposed procedure:

Distribute the worksheets "What is online shopping?". The learners read the basic text twice. Afterwards, there is the possibility to discuss and explain unknown terms in the plenum. The learners work on the task individually or in partner work. The enclosed solution sheet can be used for checking and subsequent discussion in the plenum.





Worksheet:
What Is Online Shopping?
(1/2)



 Read!

When you buy things over the internet, it is called online shopping.

Online shopping has many advantages.

You do not have to worry about opening hours.

Besides, the selection is large, and you can do it from the comfort of your home.

But online shopping can also be dangerous.

You can not look at the things directly.

They may already be sold or look completely different.

Maybe the things offered are not available at all.

The risk of a scam is higher in online shopping.

Some online stores are safer than others.

Trustworthy online stores can be recognized by several features.

They have seals of approval and secure encryption.

Furthermore, the identity of the provider is known.

Even when you buy something on the Internet, you enter into a contract.

By pressing the "Buy" button, a purchase contract is concluded.



Worksheet:
What Is Online Shopping?
(2/2)



Which statement is correct, and which is incorrect?

X Check the box!

Statement	correct	incorrect
If I buy something in a store, it's called online shopping.		
Online shopping has only advantages and is completely safe.		
Trustworthy online stores can be recognized, for example, by a seal of approval and encryption.		
You do not enter into contracts when you shop online.		
One advantage of online shopping is the ability to buy something around the clock.		
One advantage of online shopping is that you can view the products directly.		
Online shopping poses an increased risk of scam.		



Solution:
What Is Online Shopping?

Statement	correct	incorrect
If I buy something in a store, it's called online shopping.		x
Online shopping has only advantages and is completely safe.		x
Trustworthy online stores can be recognized, for example, by a seal of approval and encryption.	x	
You do not enter into contracts when you shop online.		x
One advantage of online shopping is the ability to buy something around the clock.	x	
One advantage of online shopping is that you can view the products directly.		x
Online shopping poses an increased risk of scam.	x	



Schedule for Teachers: Online Shopping



Level 4



30 minutes



1-10 persons



individual work,
plenum



worksheets

Learners learn the following key messages:

Key Message 1: Online shopping has many advantages. There are no opening hours, the choice is wide, and you don't have to drive anywhere.

Key message 2: However, online shopping is also risky. For example, it is not possible to view the items directly and there is an increased risk of scam.

Proposed Procedure:

Distribute the "Online Shopping" worksheet. First, have the learners read it individually. In a next step, the learners try to fill in the table with their new knowledge. To secure the results, you can have the learners discuss the advantages and disadvantages of online shopping in the plenum. The solution sheet is to be understood as a suggested solution and can serve as a basis for the discussion.



Worksheet:
Online Shopping
(1/2)



 Read the text!

Anna is at home and wants new shoes.

It is already 8 pm and all stores are closed.

She sits down at her laptop and opens various online stores of shoe suppliers.

She finds the selection large and decides on a pair of low shoes at a good price.

Normally she wears shoe size 39 (US 8.5/ UK 6), but sometimes size 38 (US 7.5/ UK 5) fits her.

She decides to take the bigger size just to be safe.

Unfortunately, shipping costs are added.

But there is no minimum order value.

Three days later, the shoes are delivered.

They fit well and during a walk together Anna's friend Carla compliments on them.

In general, Anna is very satisfied with the purchase of her new shoes, because the entire process was very fast and uncomplicated.



Worksheet:
Online Shopping
(2/2)



Level 4

What are the advantages and disadvantages of online shopping?



Write down your answers!

advantages	disadvantages



Solution:
Online Shopping

advantages	disadvantages
convenience	trying on and trying out the goods is not possible
open 24 hours	delivery time
no waiting at the checkout or changing room	shipping costs
comparing prices is possible	minimum order value
no stress (parking the car, crowded cities)	online purchases can become a debt trap if the bills incurred later are not paid. Often, several products are ordered at once and then consumers forget to pay the bill
sometimes service (gift wrapping)	uncertainty about payment options and recognizing fake stores
information (detailed product description, material description, customer reviews)	personal consultation and conversation are not available



Learning Unit II: Scams and Consumer Pitfalls



Learning Unit II: Scams and Consumer Pitfalls

Background Information for Teachers

Low-literate citizens are often particularly susceptible to scam tactics because their insecurity with reading and writing in everyday life often makes them less able to detect scams than their more literate peers. The situation is similar with consumer traps: Low-literate consumers are required to read and understand the respective conditions precisely, which can lead to difficulties (keyword: small print).

Scams through doorstep transactions

Transactions that are made away from business premises are also called doorstep transactions. However, this also includes contracts concluded at a sales booth in a shopping centre, on the street or in other public spaces. As a rule, these transactions are not advantageous for the consumer, as he is lured with short-term offers. Unlike, for example, purchase contracts concluded in stores, the consumer does not have a prior intention to buy something. In the case of off-premises transactions, there is a special right of revocation, just as there is for distance contracts. Exceptions to this are usually contracts for the transport of passengers (cab rides, etc.), contracts where the service is provided and paid for immediately and the cost does not exceed 40 euros, medical treatment contracts, and construction and land purchase contracts. Also excluded from the right of revocation are purchase contracts for personalized or quickly perishable goods as well as purchases of long-distance tickets, package tours and events concluded online.

Scam on the phone

Scammers use a variety of scam methods to cheat consumers out of their money. The following are examples of some of the most common phone scams currently being used:

- "One ring" calls: an unknown number calls and hangs up after a short time. When you call back, you get charged a lot of money.
- Fake prize and lottery calls: For example, the caller claims that the consumer has won a big prize and needs to provide them with their account details in order to transfer the prize money.



Learning Unit II: Scams and Consumer Pitfalls

Backgroundinformation for Teachers

- Fake surveys: It is pretended that a survey is being conducted in which you can win something at the end. The prize, for example a newspaper subscription, turns out to be charged for.
- Fake police calls: The number of the police (110/ 112/ 911 or other) calls and warns the consumer of an alleged robbery or similar. The caller advises to pack up all valuable items and hand them over to a colleague who will ring the doorbell. However, the callers are not the police. If you just press the call-back button, the supposed police officer answers, which makes the consumer think he or she is talking to the real police.
- Grandparent scam: In the so-called grandparent scam, the person calling pretends to be a close relative or close friend. This person is supposedly in danger and urgently needs cash or jewellery. The person called is supposed to collect money or jewellery as quickly as possible and hand it over to a third person. The target of the grandparent scam is usually an elderly or supposedly helpless person.

Online shopping scam

Online stores offer a wide range of products as well as convenient ordering options. However, online stores can also hide scammers who want to scam online shoppers with so-called fake stores (false online stores). Fake stores are hard to spot at first glance. Some of them are deceptively real-looking copies of well-known online stores. Many fake stores use well-copied product images and advertise particularly low prices. After an advance payment is made, low-quality goods are often shipped, or they are not delivered at all.



Learning Unit II: Scams and Consumer Pitfalls

Background information for Teachers

Primary learning objective

Learners are made aware of the issue of "scams and consumer traps" and are then able to protect themselves from entering into questionable transactions.

Individual learning goals

The learners...

- ... know technical terms (e.g., doorstep selling, grandparent scams).
- ... know scams and typical tricks of unserious providers.
- ... can distinguish between reputable and unserious online stores.
- ... can apply their knowledge to protect themselves from doorstep selling.

Checklist: Recognizing Fake Stores

Careful with:	Fake store or trustworthy online store?
internet address (URL)	Secured connection: "https://" and the image of a padlock (Attention: some browsers do not show https:// automatically anymore - for clarity). But: Scammers can also use certificates
product price	A remarkably low price may be an indication of a fake deal
(in)secure payment method	Indication of a fake store: In the last order step, only "prepayment", "immediate transfer" or "payment with voucher" are offered
order button	The order button must be clearly labelled, e.g. "Buy now" or "Book payment"
delivery	Fake stores advertise products that are no longer available there or have very long delivery times.
seals of approval	By clicking on the seal, you can check whether the seal is linked to a certificate of the seal operator. Some fake stores use real seals without having the certificate.



Learning Unit II: Scams and Consumer Pitfalls

Background information for Teachers

reviews	Strongly divergent reviews can be an indication of a fake store. Some fake stores create their own positive reviews in their stores.
general terms and conditions	Sellers must include a cancellation policy on their store page. If this is missing or if sellers state that there is no right of revocation, this may be an indication of a fake store (exception: perishable or personalized products).
legal disclosure	Sellers must provide the following information in the legal disclosure: the geographical address, an e-mail address, an authorized representative and, if available, a reference to the commercial register number. If the legal disclosure or the above information is missing, this could be an indication of a fake store.
contact information	Sellers are required to provide an email address and a phone number. Fake stores often only provide P.O. boxes or expensive fee-based phone numbers.



Scam Through Transactions Outside Closed Business Premises



Schedule for Teachers: Consumer Pitfalls Word Search



Level 2/3/4



15 minutes



1-10 persons



individual work



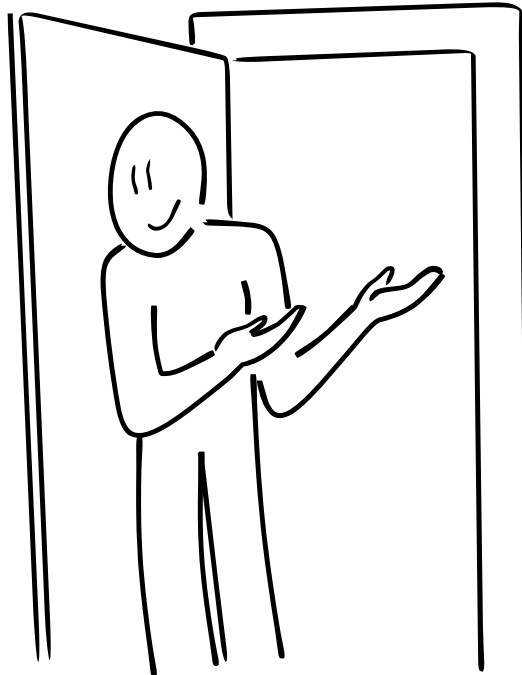
worksheets

Learning objective: Learners will learn terminology related to consumer traps.

Learners learn the following key message: Many technical terms in the topic area of contracts find a use in various aspects of everyday life.

Proposed procedure:

Distribute the worksheets "Consumer Pitfalls" differentiated by alpha level to the learners. Give them the task of finding the hidden terms related to possible problems for consumers. The enclosed solution sheets can be used for (self-)checking.





Worksheet: Consumer Pitfalls - Word Search 1



Level 2

There are 6 words hidden in the puzzle.

They are hidden horizontally.



Find the words!

scam

deadline

police

doorstep

internet

telephone

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



Solution:

Consumer Pitfalls - Word Search 1

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



Worksheet: Consumer Pitfalls – Word Search 2



Level 3

There are 7 words hidden in the puzzle.

They are hidden horizontally and vertically.



Find the words!

scam

police

invoice

deadline

doorstep

internet

telephone

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



Solution:

Consumer Pitfalls – Word Search 2

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



Worksheet: Consumer Pitfalls – Word Search 3



Level 4

There are 7 words hidden in the puzzle.

They are hidden horizontally and vertically.



Find the words!

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



Solution:

Consumer Pitfalls – Word Search 3

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



Schedule for Teachers: Doorstep Selling



Level 3-4



45-60 minutes



1-10 persons



individual/ group
work, plenum



worksheets

Learning objective: Learners will be made aware of the problems of doing business outside closed business premises and learn how to protect themselves from questionable transactions.

Key Message 1: Never close a deal at the front door or without thinking it through.

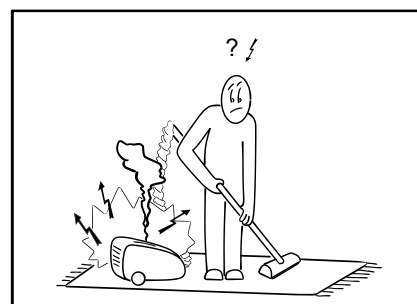
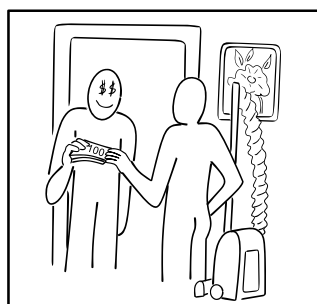
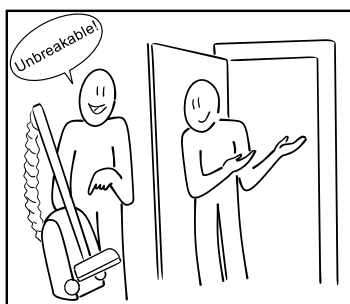
Key message 2: A contract should only be signed if it is fully understood.

Proposed procedure:

Hand out the worksheet "Doorstep Selling 1". First, the learners read the text individually. Then clarify any ambiguities in the plenum.

In the next step, hand out the worksheet "Doorstep Selling 2". Here, the learners are to assign rules and pictures to each other in individual work. The solution sheet serves as a (self-)check. A more in-depth discussion of the rules afterwards is recommended.

Suggestion: To apply the newly learned rules, you can conduct a role play with the learners. Act out a doorstep transaction together with a volunteer from the learning group. Be the salesperson during the activity. The rest of the learning group observes the conversation and then assesses whether the rules learned have been applied. Repeat the role play if necessary.





Worksheet: Doorstep Selling 1



 Read!

There are still many sellers who ring the doorbell and want to sell something.

The sales people want to sell newspaper subscriptions or cell phone contracts, for example.

Sellers have usually undergone training on how best to sell to consumers. Consumers can therefore be easily deceived and exploited.

People who are older or can't speak German that well are scammed most often.

To prevent yourself from this, the following rules apply:

- Never let the sellers enter the apartment/house.
- Do not sign a contract too quickly.
- Do not sign unless you understand everything.
- Never pay money in advance.
- If you are in doubt: Talk to a trusted person about the matter.



If a contract was signed after all, it can usually be revoked within 14 days.



Worksheet: Doorstep Selling 2

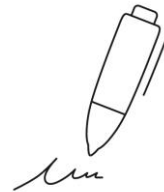


Level 3-4



Connect the rules with the matching pictures!

Never let the sellers enter the apartment/house!



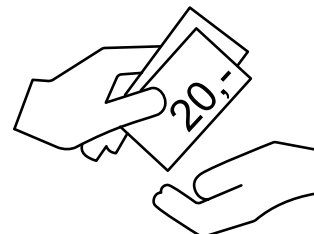
Never pay money in advance!



Do not sign a contract too quickly!



Do not sign unless you understand everything!





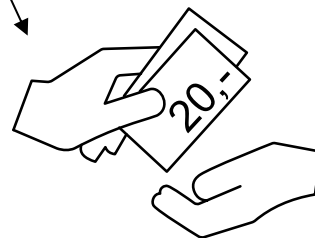
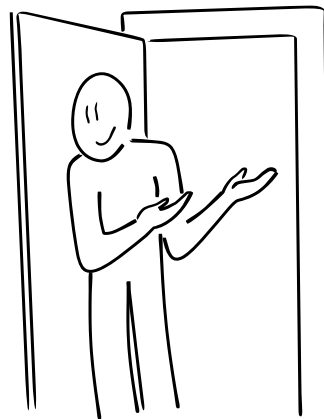
Solution: Doorstep Selling 2

Never let the sellers enter the apartment/
house!

Never pay money in advance!

Do not sign a contract too quickly!

Do not sign unless you understand
everything!





Telephone Scam



Schedule for Teachers: Telephone Scam



Level 4



30 minutes



1-10 persons



partner work,
plenum



worksheet,
information for
teachers

Learning objective: Learners are aware of common telephone scams and know how to protect themselves from scams over the phone.

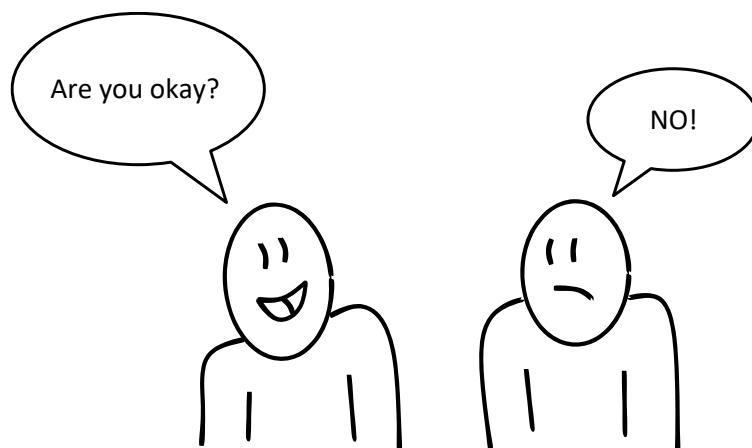
Learners learn the following key message: personal information such as name, address and account data is particularly sensitive and must therefore not be revealed carelessly under any circumstances.

Proposed procedure:

Distribute the worksheet "Telephone scams". The learners should first read the examples and consider how they would behave in the respective situations with a partner.

The results can then be compared in the plenum. It is advisable to discuss general rules of conduct to protect against telephone scams and to address the key messages mentioned above.

In the background information for teachers in this learning unit, you will find a list of various typical approaches used by telephone scammers. You can use these when you want to discuss behavioural recommendations with the learners.







Worksheet: Telephone Scam



Level 4

-  Read the examples!
-  With a partner, think about what you would do in the following situations!

The number of the police emergency line calls you. It warns about a gang that is robbing many houses in the area. You should pack your valuables. You should leave the valuables at the door or give them to a police officer who will come out soon.

The caller claims that you have won a lot of money. All you have to do is give him your account details and he will transfer the money to your account.

The caller claims he is conducting a survey. You could end up winning something. But the prize, for example a newspaper subscription, is not free.

Someone calls you and hangs up after a short time. When you call back, an expensive fee is charged.

The caller claims to be a good friend or close relative. He needs money urgently. You should go to the bank and withdraw a lot of money. Give the money to an acquaintance waiting nearby.



Schedule for Teachers:

Consumer Pitfalls – Syllable Puzzle/ What Is Missing?



Level 1/2



15-30 minutes



1-10 persons



individual/ partner
work, plenum



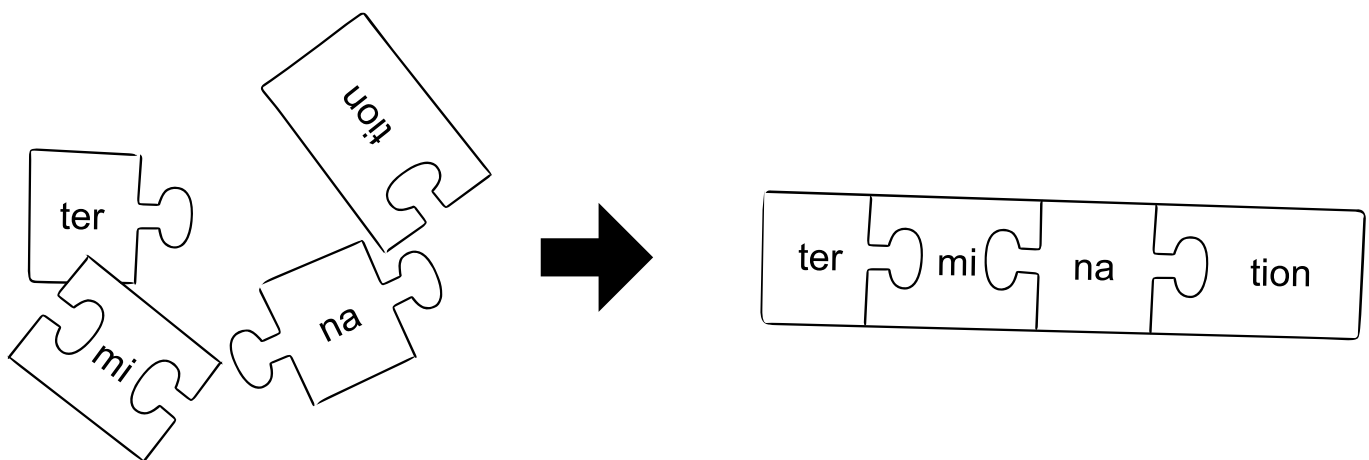
worksheets

Learning objective: With the help of the exercises "Syllable Puzzle" and "What Is Missing?", the learners repeat essential terms on the topic of consumer traps.

Learners learn the following key message: Many terms in the subject area of contracts are used in various aspects of everyday life.

Proposed procedure:

Ask the learners in advance what terms they remember about the topic of contracts. Then distribute the worksheets "Consumer Pitfalls - Syllable Puzzle" and "Consumer Pitfalls – What Is Missing? The learners can work on the worksheets alone or in pairs in any order. The solution sheets serve as a (self-)check. After completing the worksheets, come together in the plenum and discuss what the terms mean and how they relate to the topic of contracts.





Worksheet:
Consumer Pitfalls – Syllable Puzzle



Level 2



Arrange the syllables in the correct order!



Write down the word!

mer scam _____

ent par grand _____

step door _____

line on _____

phone le te _____

es glass _____

tise ment ver ad _____

ing ag pack _____



Solution:

Consumer Pitfalls – Syllable Puzzle

mer scam **scammer**

ent par grand **grandparent**

step door **doorstep**

line on **online**

phone le te **telephone**

es glass **glasses**

tise ment ver ad **advertisement**

ing ag pack **packaging**



Worksheet: Consumer Pitfalls – What Is Missing?



Level 1



Fill in the missing letters!

___cammer

___randparent

___oorstep

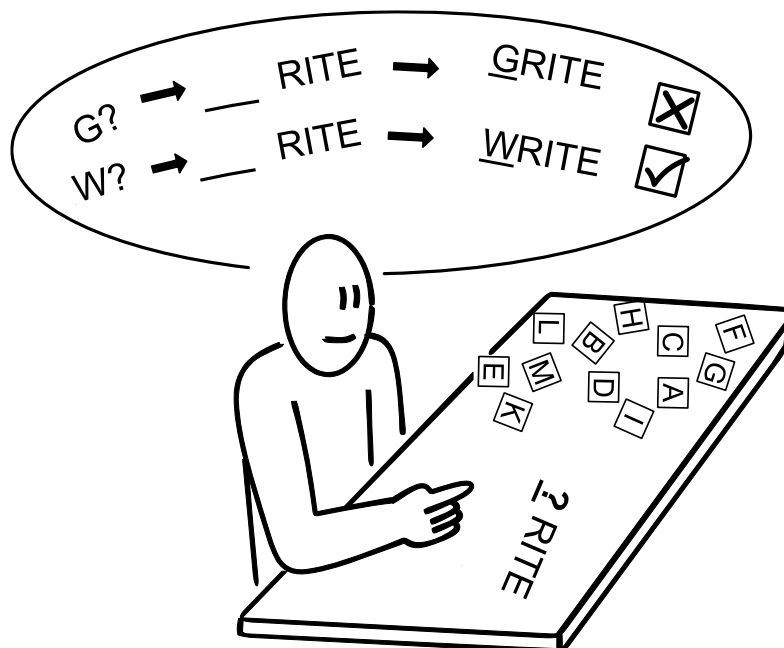
___nline

___elephone

___lasses

___dvertisement

___ackaging





Solution:

Consumer Pitfalls – What Is Missing?

scammer

grandparent

doorstep

online

telephone

glasses

avertisement

packaging



Scams on the Internet



Schedule for Teachers: Evaluating an Online Store



Level 4



15-30 minutes



1-10 persons



individual/ partner
work, plenum



worksheets

Learning objective: Learners evaluate an online store of their choice based on predefined criteria.

The learners learn the following key statement: Reputable online stores can be recognized by various features. These can be seals of approval, secure encryption, or the known identity of the provider.

Proposed procedure:





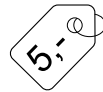
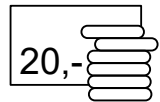



All learners select an online store that they would like to evaluate in terms of integrity. Distribute the worksheet "Evaluating an Online Store". Have the learners check an online store of their choice for the criteria mentioned on the computer or with the smartphone. Alternatively, you can all select the same store and review it together. When discussing the results in the plenum, you can refer to the checklist that is available in the background information for teachers.



Worksheet: Evaluating an Online Store

Is the online shop trustworthy?

X Check the box!

criteria	yes	no
The website is encrypted (padlock in the address bar). 		
The Internet address looks reputable and does not contain any unusual characters (e.g., many numbers).		
I can see the identity and imprint of the seller. 		
There is a privacy policy/general terms and conditions and a revocation instruction. X 		
There are seals of approval. They are reliable.		
There are customer reviews. 		
Pricing is reasonable. 		
I can determine the total price easily. 		
Several different payment options are offered (PayPal, invoice). 		
The time of delivery is apparent.  		



In Addition: Thematic Worksheets for Learners with Low Alpha Levels



Schedule for Teachers: Syllables



Level 2



10 minutes



1-10 persons



individual work,
plenum



worksheets

Learning objective: The learners can deal with terms used in the contracts in depth and know the syllable structure of these terms.

Learners learn the following key statement: Many technical terms from the subject area of contracts are used in various areas of everyday life.

Proposed procedure:

Distribute the worksheets. Have the participants read the words aloud. If necessary, clap the first word together as a group. Afterwards, the participants continue working independently. The solution sheets are used for (self-)correction.



Worksheet: Syllables 1



Level 2



Divide the syllables with lines!

glasses

scammer

online

contract

doorstep

advertisement

telephone

grandparent

packaging



Solution:
Syllables 1

glass/es

scam/mer

on/line

con/tract

door/step

ad/ver/tise/ment

tel/e/phone

grand/par/ent

pack/ag/ing



Worksheet: Syllables 2



Level 2



Divide the syllables with lines!

purchase

writing

verbally

offer

acceptance

termination

signature

mobile

insurance



Solution: Syllables

pur/chase

writ/ing

ver/bal/ly

of/fer

ac/cept/ance

ter/mi/na/tion

sig/na/ture

mo/bile

in/sur/ance



Schedule for Teachers: Important Verbs



Level 2



15 minutes



1-10 persons



individual/ partner
work

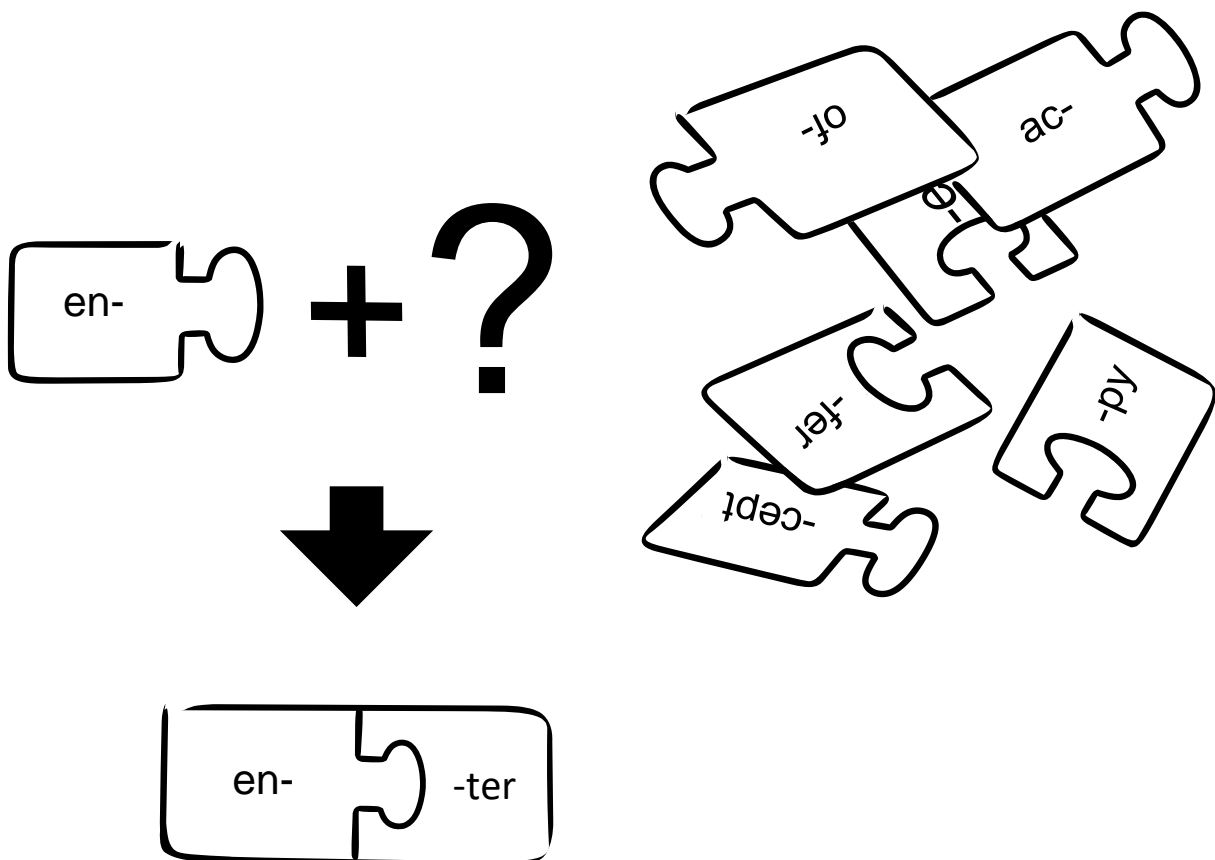


worksheet, scissors

Learning objective: Learners practice important verbs relating to the topic of contracts.
Learners learn the following key statement: Many technical terms in the subject area of contracts are used in various areas of everyday life.

Proposed procedure:

Distribute the worksheet. Learners work individually or with a partner to cut out the boxes and put them together to form meaningful verbs. The solution sheet serves as a (self-)check.





Worksheet: Important Verbs



Level 2



Cut out the boxes!



Put the words together correctly!

pur-	of-	-cept
-gree	con-	re-
ac-	-fer	a-
-firm	-chase	-voke



Solution:
Important Verbs

pur-	-chase
of-	-fer
ac-	-cept
a-	-gree
con-	-firm
re-	-voke



Schedule for Teachers: Letter Swirl



Level 2/2-3



15 minutes



1-10 persons



individual work,
plenum



worksheet

Learning objective: Learners will learn key terms used in contracts.

Learners learn the following key statement: Many terms from the subject area of contracts are used in various areas of everyday life.

Proposed procedure:

Distribute the "Letter Swirl 1" worksheet first and have learners work on it individually. The worksheet is intended for learners at Alpha Level 2. Learners who have little difficulty in completing the task can work on the worksheet "Letter Swirl 2" directly afterwards. The enclosed solution sheets can be used for (self-)checking. Afterwards, it is advisable to discuss the results in the plenum where individual learners can share how they have proceeded.



Worksheet: Letter Swirl 1



Level 2



Put the letters in the right order!



Write down the words!

t s
c s o

the _____

t o n
c c
a r t

the _____

t r
l e
e t

the _____

o s u m
c r
t e

the _____

i r
p c
e

the _____



Solution:
Letter Swirl1

the costs

the contract

the letter

the customer

the price



Worksheet: Letter Swirl 2



Level 2-3



Put the letters in the correct order!



Write down the words!

s r e t
o

the _____

s r e l
l e

the _____

i v i c
n o e

the _____

r o e c t
n a
v o i

the _____

t n t e i
a r i o
n

the _____



Solution

Letter Swirl 2

the store

the seller

the invoice

the revocation

the termination



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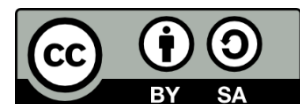
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