

# Money! Money!

A teaching resource on  
consumer issues for literacy  
students

Downloadable Worksheets

Teachers' Notes and Transcripts

Topic 1 Budgeting and Managing Money

Topic 2 Mobile Phones

Topic 3 Door-to-Door Sales

Topic 4 Buying a Used Car

Topic 5 Returning Faulty Goods



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## Teacher's Notes

This resource has been produced for High Oracy Low Literacy learners of English, although teachers may find the resource suitable for other levels. It is anticipated that teachers would select worksheets appropriate to their class.

The resource consists of a DVD and accompanying downloadable worksheets. The resource is designed to give information and promote discussion on managing household finances, and to raise awareness of identified critical consumer issues.

The resource is divided into 5 Topics:

Topic 1	Budgeting and Managing Money
Topic 2	Mobile Phones
Topic 3	Door-to-Door Sales
Topic 4	Buying a Used Car
Topic 5	Returning Faulty Goods

We were very grateful for the advice given to us by members of the Reference Group which included:

Jane Lucas	Carlton Neighbourhood Learning Centre
Jill Newton	Consumer and Tenants' Advice Service
Julie Simmons	AMES
Pamela Williams	Consumer Affairs Victoria

## Some Notes about the DVD

- The teacher may like to pause the DVD at certain times during the scenarios when a question comes onto the screen. (E.g. What should Maria do? How can you save money at the supermarket? What should Daniel check out before he gets a mobile phone?) This will enable the learners to discuss some of the issues raised and to focus on the messages at the end of the topic.
- Optional sub-titles have been provided on the DVD to assist learners to recognise the language. The teacher can choose whether or not to use the sub-titles, depending on the needs of the class.

## Some Notes about the Worksheets

- Dotted lines have been drawn to assist literacy students form their letters.
- In Section 2 of each Vocabulary sheet are listed words with a similar spelling pattern (prefixes, suffixes, doubling of letters, silent letters etc). Teachers may like to ask the learners to identify the pattern, to assist their word attack skills.
- In the Spoken Language worksheets, opportunities are given for learners to practise polite questions, making suggestions, polite refusals, sentence stress and intonation.
- The household budget in the resource was drawn up on a fortnightly basis, on the advice of the Reference Group, although teachers and learners may wish to use a weekly or monthly model.
- For ease of calculation, we have made a month as comprising just 4 weeks, rather than 4½ weeks, but teachers discussing budgeting for 12 monthly rental payments may wish to draw learners' attention to the additional money required for 52 rather than 48 weeks over a year.
- Learners on Centrelink payments may not be aware that they may be entitled to rental assistance and to concession rates when paying utility bills.

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## Answer Key

### Topic 1

Numeracy 2 a) \$344.50 b) \$241 c) \$46 d) \$15.50 e) \$42

f) 7 months

Numeracy 3 Total Expenses \$823 Total Income \$741

Numeracy 5 2 a) \$3.20 b) \$32 c) 9eggs d) 15mins

Numeracy 6 a) \$23 b) \$9 c) \$75

Questions for Origin Energy Bill a) Gas b) 4251 2485 00

c) \$78.65 d) 20/04/05 e) 13 24 61

**Topic 2** Numeracy a) \$3.20 b) \$5.00 c) \$3.95 d) \$3.75

**Topic 3** Questions for Fair Trading Fact Sheet a) 9am – 8pm weekdays,  
9am – 5pm Saturdays, not at all on Sundays and Public Holidays

b) one hour c) 10 days d) In the contract

### Topic 4

Numeracy 1 Total cost of car - \$11 400

Numeracy 2 (at 8.95% interest rate) a) \$11 439.53 b) \$14 320.11

c) \$18 660.69 d) \$25 921.05 e) \$33 733.80

Tips Before You Buy a Car a – 4, b – 1, c – 7, d – 2, e – 6, f – 5, g – 3

### Topic 5

Numeracy

a) 5 – 10 – 15 – 20 – 25 – 30 – 35 – 40 – 45 – 50 – 55 – 60 – 65 – 70 – 75 – 80 – 85 – 90 – 95 – 100

b) \$1 - \$4 - \$7 - \$10 - \$13 - \$16 - \$19 - \$22 - \$25 - \$28 - \$31 - \$34 - \$37 - \$40 - \$43 - \$46 - \$49 - \$52 - \$55 - \$58

c) 10mins - 20mins - 30mins - 40mins - 50mins - 1hr - 1hr10mins - 1hr20mins

d) 40c – 80c - \$1.20 - \$1.60 - \$2.00 - \$2.40 - \$2.80 - \$3.20 - \$3.60 - \$4.00

e) 25c - 50c – 75c - \$1.00 - \$1.25 - \$1.50 - \$1.75 - \$2.00 - \$2.25 - \$2.50

Alphabetical Order

after	bank	budget	car
cash	contract	deposit	end
expenses	fares	finances	got
home	inspected	kettle	lemons
microwave	mobile	money	pension
phone	refund	save	security
signature	traditional	used	worries

Questions for 'Our Refund Policy' Sign

a) Yes, it is faulty b) No – you need to check out prices before you buy.

c) Yes, it is not doing what it is supposed to do. d) No – you have not used it in accordance with the instructions.

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## Credits

The resource was trialled within AMES and the Carlton Neighbourhood House. We are very grateful for the valuable feedback given to us by the teachers involved.

## Additional Resources

Livingstone, J. *Mind Your Money*, 2002

Greaves, D. *Learning Differently*, 2001

Goddard, R., Marr, B., Martin, J. *Strength in Numbers*, 1991

<http://www.accc.gov.au> (Australian Competition and Consumer Commission)

<http://www.consumer.vic.gov.au> (Consumer Affairs Victoria)

<http://www.vicroads.vic.gov.au> (VicRoads)

<http://www.racv.com.au> (Royal Automobile Club of Victoria)

Carmel O'Day Project Officer

Paul Learmonth Project Manager

July 2005

## Actors

### Topic 1

Maria - Maria Cianci

Lola - Anne Wiyono

Daniel - Stephen O'Day

Lewis - Lewis Ciavarella

Waiter - Suzie Todorovski

### Topic 2

Daniel - Stephen O'Day

Tom - Charles Cooch

Maria - Maria Cianci

### Topic 3

Francey - Maggie Power

Ivan - Peter Kavan

Suzie - Elizabeth O'Day

Carol - Carmel O'Day

### Topic 4

Len - Stan Angelides

Mike - Col Sheedy

Used-car salesman - Chris Aoun

### Topic 5

Zandra - Linda Day

Tonee - Kate Yeoman

Customer - Paul Learmonth

With thanks to the owners, managers and staff of the following venues who kindly allowed us to film:

IGA Supermarket, 416-446 Victoria Parade East Melbourne

Figs Café, 787 Nicholson Street Carlton North

Buy-Rite Betta Electrical, 304 Doncaster Road Greythorn

Filming and post-production by Angelo Ciavarella and Joe Mazzone Lewmaxmedia

Audio files by Langdon Rodda, Netsonics

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## TOPIC 1. BUDGETING AND MANAGING MONEY

### Introductory screen:

- Maria:** Hi! My name's Maria. I'm a single mum bringing up two children. As you can imagine, life's a bit of a struggle, although I have a lot to be grateful for. I've a roof over my head, two healthy children, and really good neighbours, especially Lola, my life-saver.
- Lola:** Hi! My name's Lola. I live just down the road from Maria. We're good friends. We often share a coffee and a laugh together. I'm a bit worried about her at the moment though. It's not easy being a single mum.
- Daniel:** Hi! My name's Daniel. I'm Maria's son. I'm studying at TAFE. It's not too hard – just a bit of work.
- Maria's son:** Hi! I'm Louis!

### Scenario 1

#### Scene 1

#### Maria has money worries

- Maria:** Is that you love? Door's open. Come in
- Lola:** Hi Maria. Can't stay. I've just brought some lemons from my sister. Crikey, you look awful. What's up?
- Maria:** Oh, money, as usual. Look at these bills. Everything's out of control. Never enough money. I'm sick of living like this.
- Maria:** You'll have one?
- Lola:** Not for me, thanks.
- Maria:** And that's the last straw!
- Lola:** What is it?
- Maria:** It's from Centrelink. It says that Daniel has to repay thousands of dollars 'cause he didn't let them know he'd left school.
- Lola:** But he's still at TAFE, isn't he?
- Maria:** Yes, but it may not be an approved course for Youth Allowance. It's typical Daniel. I told him when he left school and was enrolling in TAFE that he had to let Centrelink know. It's called changed circumstances. He should have contacted them at the time. He's got to sort this out.
- Lola:** Hmm. He does, but actually Maria, I think you need to sort a few things out! What say I come back tomorrow...I have to dash now... and we can go through these bills and try and sort *you* out.
- Maria:** Would you? I'm at my wit's end with it all. And the kids'll be home in a minute.
- Lola:** Look, I'll leave you to it, and I'll see you tomorrow, OK?
- Maria:** Bye

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Lola: Bye.

## Scene 2

### What should Maria do?

Lola: Maria

Maria: Oh, Lola! Come in.

Lola: Hi. Better today?

Maria: Yes darls. I've got everything here – bills, bank statements, notices. And afterwards we can celebrate with coffee in our new coffee cups.

Lola: You bought more coffee cups?

Maria: Well they looked nice. What are credit cards for anyway? Anyway, where do we start with all this?

Lola: Well, we're going to draw up a fortnightly budget. We'll draw up two columns, with money coming in and money going out.

Maria: Believe me, there'll be more money going out!

Lola: That's why we need a budget. More money can't be going out than money coming in! First, let's look at your money coming in from Centrelink each fortnight.

Maria: That's \$689 a fortnight

Lola: Ok. Ok. And now, let's look at your expenses. What are your fixed expenses?

Maria: Fixed expenses?

Lola: Hmmm, the ones you can't change, like your rent.

Maria: Oh, rent yes. Oh rent here. That's 964 a month.

Lola: OK, so we'll put that in the expenses column, but first we have to divide it by two, to make it per fortnight.

So that's  $964 \div 2$ . Ok

What about your gas and electricity?

Maria: Just in this pile here. Ok

Lola: Wow! So expensive!

Maria: Well, the heater's on all the time, the kids always leave the lights on the place. Oh! And here's the telephone account. And they're all for 3 months.

Lola: Ok, so we divide these by 6.

Now, think how much do you spend at the supermarket each fortnight?

Maria: Too much. Here's the receipt from week.

Lola: Wow! So we'll double that a fortnight.

What about I come with you next week and we'll see if we can reduce that?

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- Maria:** Fine.
- Lola:** What about fares, education expenses? How much does the school want? What about clothes? How much should we put down per fortnight for the whole family? Take-aways? What do you think? How much do you think for entertainment...chemist expenses? Sometimes they can add up. All these costs need to go into the budget.
- Lola:** You've got a bit of a problem here, Maria. The money going out is **way** more than the money coming in.
- Maria:** Ahh.Tell me about it!
- Lola:** I think you should see a Financial Counsellor to help with y' budgeting. There's one at the local Community Centre that I went to a couple of years ago.
- Maria:** You're right. Things are getting a bit out of hand.
- Lola:** It's a free service, but it takes a while to get an appointment, that's all. But when you do get an appointment, you just take all your documents and bills and some ID to show that you live in the local area with you. And they'll give you good advice and ways to cut down on your expenses.
- Maria:** I should ring these places.
- Lola:** Yeah, you can ask to pay some of those bills in instalments. Big companies are usually really happy to come to some arrangement when people are going through a tough time. You just need to contact them, explain the situation, and they'll work out an instalment plan. You'll feel a hell of a lot better when you've got your finances under control.
- Maria:** If they ever are!
- Lola:** They will be! And Daniel needs to call Centrelink today!
- Daniel:** Hi Mum, Hi Mrs Ektoras. I'm starving!
- Maria:** Hi guys.
- Lola:** Hi Daniel. Hi Louis.
- Louis:** Hi
- Maria:** Daniel, come here. Listen. I want you to get onto the phone, right now to Cenrelink, and sort out this mess. OK?
- Daniel:** OK. OK. I just got home, remember?

## Scene 3

### What should Daniel say to Centelink?

- Daniel:** 132490  
Yes, my name's Daniel Da Silva. I'm on Youth Allowance. I think there's been a mistake. I've just got a letter from you guys that says I owe you thousands of dollars, but I'm still a full-time student.  
Customer Reference Number? Yep, it is 343 961 762 A.  
Daniel DA SILVA. *D-A S-I-L-V-A.*

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Yeah, I'm sorry, I admit I didn't tell you guys I'd finished school and had started this course but I assumed 'cos I'm still a student, I didn't have to bother.

Approved course? I'm not sure!

Well can you do a review then? OK, I'll come down with all my stuff – yep, and request an official review. Yep, Friday. That's fine. Thank-you. Bye.

What should you do if you have problems managing your money?

- Keep to a budget
- Get help from a Financial Counsellor
- Phone Gas and Electricity to request paying in instalments
- Tell Centrelink straight away of any changed circumstances in the family.



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## Scenario 2

### Scene 1

#### Maria and Lola go shopping

**Lola:** Ok now, have you got your shopping list?

**Maria:** Ah, yes, here it is.

**Lola:** Good, now we're going to stick to that!

**Maria:** OK, will give it a try.

**Lola:** And what we're going to try and do today is see how much we can save by buying carefully. So we need...It's quite surprising, a dollar here, a dollar there. Let's see how we go. We need to look at what you really need to buy and look for the best price.

#### How can Maria save money at the market?

**Lola:** Now, what sort do you like?

**Maria:** I don't know. Usually the kids like white, you know. This seems to be the cheapest one.

**Lola:** Hmm, it is cheap, isn't it?

**Lola:** Now even though this one will cost you more today, buying in bulk is often cheaper in the long run and this looks like the best buy.

**Maria:** Thanks.

**Maria:** I reckon this is the better buy. I've never tried this brand before.

**Lola:** I think the kids can do without a few biscuits for a while, don't you?

**Maria:** Yes, they're so expensive, and they don't last long at our place.

**Lola:** And they definitely don't need soft drinks! There's nothing wrong with cordial.

**Maria:** Yes, you're right. We didn't have soft drinks when we were kids, but I'll have to put up with them screaming!

**Lola:** Well let them scream!

**Maria:** I wonder what this one's like? It's on special.

**Lola:** Well, it'll be worth a try. It says it washes well in cold water, so you'll be saving on hot water.

**Maria:** That's good

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## Scene 2

**Lola:** Well. How did you go?

**Maria:** Oh, I think we did it. I've saved about \$23!

**Lola:** We make a good team!

**Maria:** Yeh.

How can you save money at the supermarket?

- Make a shopping list and stick to it
- Compare prices before you buy
- Look out for Specials
- Buy in bulk
- Buy only what you need

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## Scenario 3

### Scene 1

#### Three months later Maria meets Lola for coffee

**Lola:** Hi Maria! How are you?

**Maria:** Oh, hi Lola. Welcome back. You made it?

**Lola:** Thanks. How have you been?

**Maria:** Good, good. How was your trip? And how's the family?

**Lola:** I only got back yesterday. How are the kids?

**Maria:** Fine, fine.

**Lola:** And how are you **really**? How are the finances going?

**Maria:** You know... I'm starting to feel I'm really going to make it. It's not been easy.

**Lola:** I know, but when you start to see light at the end of the tunnel, you'll feel so much better.

**Maria:** Thanks

#### How can Maria stay on top of her finances?

**Maria:** Yes. I'm actually quite proud of myself. For the first time in my life I'm trying to stick to a budget. Some weeks are easier than others, but you know...I saw a Financial Counsellor, like you said; he's given me a lot of really good support. I've seen him a couple of times and I'm trying to prioritise, just to buy things we **really** need.

**Lola:** Good on you!

**Maria:** I'm much more conscious of how advertisements really suck you in. I see them now in a totally different light. I saw one the other day that said "If you really love your family, you should use Sunny Margarine", and look at this! No wonder people get into trouble!

**Lola:** Yes, there's a lot of pressure these days to spend your money.

**Maria:** I opened a Savings Account too, did I tell you?

**Lola:** Oh! That's great!

**Maria:** I'm putting in \$10 a fortnight to start with. It's my freedom account. I've always had a dream of having a little place of my own, and this is my first step! It'll be a long road, but I'm going to look for a proper job next year. It'll take many years, but I reckon I can do it!

**Lola:** Of course you can! And with a bit in each fortnight, you'll be surprised at how quickly that account will build up.

**Maria:** And do you know about Centrepay?

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**Lola:** Centrepay?

**Maria:** It's where Centrelink pays your gas and electricity bills direct. They then deduct a certain amount from your fortnightly pension to cover the cost. It's been really good for me, 'cause I don't have to worry about those bills any more. The money's taken out before I see it. It helps a lot with my budgeting. I've also got a lot of info on using less power - reducing what we use.

**Lola:** How are the kids coping with all this?

**Maria:** Not too bad. We've had a family meeting and we've made some rules, like putting on jumpers and shoes and socks if they're cold, rather than automatically turning on the heating and turning off the lights when they leave the room. They're quite good about it actually. I feel quite proud of them. And they're doing a few jobs around the house now.

**Lola:** They're good kids.

**Maria:** But I find the hardest thing is to say 'No'. Kids expect so much these days, and their friends have so much stuff.

**Lola:** Yes, and they see everything on TV and they want it.

**Maria:** But anyway, they have to start understanding about the real world, the difference between needing and just wanting things. I've got into **so** much debt with my Credit Card. I'll be paying it for a long, long time. That's my first priority. Then I'm thinking of cutting it up. It's a **big** temptation to go back into debt.

**Lola:** Yeah, they're such a trap.

**Maria:** So all in all we're not doing too badly I'd say, but it's not easy

**Lola:** But you've made a start. That's the main thing.

**Maria:** And thankfully the Financial Counsellor says that it's still important to have a few treats, not to make life a misery.

**Lola:** What a sensible Financial Counsellor!

**Maria:** So, why don't we go inside and have one of those cakes?

**What are some tips for managing your money?**

- Prioritise
- Make a budget and try to stick to it
- Know how to reduce gas, electricity and phone bills
- Remember that Credit Cards can be an expensive trap
- Understand about wanting things and needing things
- Try to save a little each week for the future
- Work together as a family to manage your money
- Ask for help if you have financial problems

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## TOPIC 2. MOBILE PHONES

Daniel buys a mobile phone

Introductory screen:

**Maria:** Hello again. I'm Maria. Daniel's mum.

**Daniel:** Hi. I'm Daniel.

**Tom:** Hi. I'm Tom, Daniel's friend. We're at TAFE together

Scenario 1

Scene 1

**Daniel:** Today I'm going to get a mobile phone, but I've got to work out which one to get

What should Daniel check out before he gets a mobile phone?

**Maria:** Tom here!

**Tom:** Hey. Good day Daniel! Hi Mrs D!

**Maria:** Oh, hi Tom.

**Daniel:** Hey. What's up!

**Tom:** Not a lot mate. What're you doing?

**Daniel:** Oh. Today I've gotta get myself a mobile phone.

**Tom:** Ah yeah

**Daniel:** Yeah. Hey, look at these. It's got colour screen, video and still camera, sound, MP3 player, downloadable games. And this one I saw you can store up to 2000 names and addresses in it and you can send emails from it. And then this one with 64 ring tones and Bluetooth. And then this one I noticed, you can change the covers of the phone so you're never seen with the same phone twice.  
I mean, where's the ordinary in that?

**Tom:** The ordinary is when you can't pay the bill mate. All this will be obsolete in six months' time. If I were you, I think you're better off going for one of these, which still looks cool, but without all the frills, and its way less expensive.

**Maria:** And remember I can't help you Daniel. We're not going further into debt. Jack next door told me some **horrendous** stories about mobile phone bills - **completely** out of control. You've got to get a bit smart about this you know.

**Daniel:** Yeah, I know, I know. I'm looking into it, OK?

**Tom:** How much have you got to spend?

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- Daniel:** Well, you know, not a lot. Cash is a bit tight right now. There's not much to go around.
- Tom:** Are you going to go plan or pre-paid?
- Daniel:** What do you think? I've got all the brochures from the phone companies, but it's pretty complicated. You get some free calls with some networks; you get cheap calls with other networks.
- Tom:** Well, I've gone with pre-paid. This is my second phone, and for the first one I had a contract with loads of free credits, but I went overboard the huge bill was huge. Of course I couldn't pay it and dad went ballistic. You just don't realise how easy it is to run up such big bills. You forget, and you start calling and messaging everyone, and you nearly die when the bill come through. What I reckon is best is to buy a phone outright. One of these smart ones still looks cool, but without the frills, and go pre-paid. Even though the calls might be dearer per half- minute, but you won't have any surprises at the end of the month. You think twice before you use it, and you always have the phone when you want to meet up.
- Daniel:** You don't get the free calls on weekends, though, mate.
- Tom:** No. But that's only when you're call people on the same network. Have you spoken to the other guys to see what network they're on?
- Daniel:** Yeah, but they're all on different plans, and different networks. But I've got to make a decision. I want to get one today. What do you think of this one? It's good-looking. It's not a bad price... if I go with pre-paid, I'm laughing!
- Tom:** Gonna do it now? I'll come with you, then back to my place for a bit of X-Box!
- Daniel:** Yeah. Too easy!
- Tom:** Let's go!
- Daniel:** I'll just get my wallet. Do you mind if we drop by the bank?
- Tom:** Nah. It's fine.
- Daniel:** Done!
- Maria:** Home for tea?
- What should you check out before you get a mobile phone?**

- Work out your own needs
- Work out how much you can afford to spend
- Check out mobile plans from different companies
- Talk to family and friends about their mobile service and what they pay
- Try to find out the real costs of a mobile plan
- Consider a pre-paid phone

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## TOPIC 3. DOOR-TO-DOOR SALES

### Introductory screen:

**Francey:** Hi! I'm Francey. I've just moved into my very own unit with my daughter, Suzi. We haven't quite settled in yet, and we don't know the area very well, but gee it's lovely having a place of our own.

**Ivan:** I'm Ivan. I'm a door-to-door salesman for a security firm.

**Suzi:** Hi! I'm Suzi. This is our new unit. I didn't want to move here. I don't know anyone in this area.

**Carol:** Hi, I'm Carol. I'm a door-to-door salesperson for a firm selling water filters

### Scenario 1

#### Scene 1

##### A door-to-door salesman knocks on Francey's door

**Ivan:** Good morning madam, my name is Ivan from Security-Is-Us. I'm just wondering if you heard about the recent spate of violent robberies in your area.

**Francey:** Violent robberies?

**Ivan:** Haven't you heard?

**Francey:** What about?

**Ivan:** Well, there was a violent robbery just a couple of doors down last week, and another one in that direction just a few days ago. Are you new to this area?

**Francey:** Well, we are, actually. Did the police find out who did it?

**Ivan:** No, they never do, but one thing they said was that if the people who had been burgled had a home security system installed, the burglaries would never have happened. There are a lot of crims out there, you know. Can I come in for just a minute and give you this brochure. It gives you some information on the best way to protect your family?

##### What should Francey do?

**Ivan:** If you see this brochure here, there's a graph in here which shows you all the recent crime statistics. It gives you everything that you need to know. In fact, I'm wondering, is there a table perhaps where I could put all this down? It'll be a lot clearer then.

**Francey:** No, I'm a bit busy actually

#### Scene 2

**Ivan:** So you see with crime on the increase in this area, the best thing that you can do is to have one of these security systems installed. You'd never forgive yourself if you failed to

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act, and say next week some guy comes into your living room and starts threatening you with a knife!

And another thing, if you sign up now, you'll save \$75 on the installation fee, and that's a once only offer for this week.

You know you can't put a price on your family's security. Have a quick look at this system here. With this system, you don't even have to worry about any payments at the moment. We'll deduct the \$50 directly from your bank account. In three months time you won't even notice it.

**Francey:** Well I actually hadn't thought about a security system, and after the move, I'm a bit strapped for cash, but I certainly don't want anyone breaking in, especially when I'm at work. I'm not sure what to do.  
I'll put the kettle on and have a think about it. I mean \$50 isn't too bad, and \$75 credit is good.

**Suzi:** For goodness sake Mum, get him out of here. Sign whatever you have to sign and make him leave!

**Francey:** Suzi, I'm so tired I don't know what to think. But, you're right. OK, I'll sign for it. Show me where to sign.

**Ivan:** Just here, here and here. Would you like a pen? Sign up now and then I'll leave you and you can have a nice cup of tea to celebrate.  
If you give me your bank details, I'll fill in this form and make sure the \$50 is deducted from your bank account by direct debit. You won't have to do a single thing. Leave it all to us.

**Ivan:** Alright, got all your bank details. Good. So that's all straightened out. Now, here's a copy of your paperwork. Someone'll be in touch next week to make a time to install the system. You know, you've made a very wise decision here

## Scene 3

### Next day

**Francey:** Consumer Affairs Victoria...Consumer Enquiries...1300 558 181. Press1.  
Yes. Good morning. I'm calling because I had a visit last night from a door-to-door salesman, selling security systems. I signed a contract to have one installed in my unit, and now when I **read the fine print**, I don't want to go ahead with it. Is there anything I can do?  
Well, I thought it was just \$50 for three months, but now I realise I've signed up to have \$50 taken out of my bank account every month for three years.  
Oh, that's wonderful. No. No, he didn't mention anything about **a cooling-off period**, and there's nothing in the brochure he left.

OK. So I should write to the company straight away... and send it **registered** mail,  
OK ...and say I want to cancel the contract... and **ask for a reply** within, say, two weeks? That's great. Yes, I'll mention the **10-day cooling-off period**.  
Wonderful! Yeah, I'll get onto it today. Thank you so much. Bye.  
Yes!



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## Scene 4

**Carol:** Good evening. My name's Carol. I'm a consultant for Greenways Water Filters. I have some information here on poisons in the water supply in this area. I wonder if I can come in and do a quick test of your water. You know many health problems are associated with germs and poisons in the water supply.

**Francey:** I'm sorry, I'm busy right now. Thanks anyway.

**Carol:** Darn!

What should you remember when a salesman comes to your door?

- Be cautious about letting a stranger into your home
- Before you let anyone into your home, ask for their ID
- Understand sales techniques and try to resist pressure
- Be polite but firm
- Never sign a contract unless you know exactly what's in it
- Remember there is a 'cooling-off period' of 10 days for door-to-door sales
- Contact Consumer Affairs Victoria if you need advice. Ph 1300 55 81

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## TOPIC 4. BUYING A USED CAR

### Introductory screen:

**Len:** Hi! My name's Len. I need to buy a second-hand car, but it's pretty hard knowing where to start.

**Mike:** Hi! I'm Mike. Len and I are good mates. We often go to the footy together.

### Scenario 1

#### Len wants to buy a used car

**Len:** Len here.

**Mike:** Hi Len. Ok for the footy this afternoon?

**Len:** Sorry mate, I'd like to, but I've got to get onto this car thing. They're taking my work car back in two weeks and I've got to get my own by then. It's so confusing. What do I look for? How much do I pay? Do I get 4 cylinders or 6? Manual or automatic?

**Mike:** Am I being ripped off? Or what about warranties? How much will it cost to run?

**Len:** I don't know where to start!

#### What should Len do?

**Mike:** I've been there mate. The first thing you got to do is to work out how much you've got to spend, keeping in mind all the extras when you buy a car, like government duties, and transfer fees. You also got to work out on-going costs like petrol, service, rego, spare parts, insurance. It's a good idea then to go to the newsagent to get a Used Car Guide. It'll give you an idea of the market prices. Then you can do the rounds of the car-yards and see what's in your price range.  
Are you looking to buy private or used-car dealer?

**Len:** I think I'll go to a dealer, even though it might be a bit more expensive.

**Mike:** Well yeah, you get a cooling-off period with a licensed trader, certain warranties, and you get the clear title.

**Len:** Clear title?

**Mike:** Yeah, its proof that the car isn't stolen, or still with a finance company. You know something like that. Sometimes if you buy privately this can be a trap.

**Len:** So, what should I look for if I go through a dealer?

**Mike:** Hang on a minute, I just remembered, I've got a booklet from the Consumer Affairs not all that long ago. Just a minute, I'll see if I can find it.

**Mike:** Are you there?

**Len:** Got it?

**Mike:** Yeah, do you want to write this down?

**Len:** Fire away!

# Money! Money!

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- Mike:** OK, well, buying from a used-car dealer, there are a few things that you got to look for. Each car has to show if it's covered by a Statutory Warranty. Don't worry about that, at the moment. Get the booklet from Consumer Affairs and check out what it means. Write this down. The cars year of manufacture and first registration, the engine number, cash price, the name of previous owner...are you getting this? The odometer reading and the cooling-off provision.
- Len:** Cooling-off period. OK. Good. By the way, if I see a car I like, should I get a mechanic's inspection?
- Mike:** Yeah, you must. The car-yard's gotta provide you with a Roadworthy Certificate, but unless you know a bit about cars yourself, you should get an inspection and a written report. There's a checklist in the booklet. You need to check everything. There's a lot to it. The RACV can do it, but it all costs money.
- Len:** Money, money!
- Mike:** Yeah but it's worth it. You've got to know what you're buying. And take the car for a test drive. Oh, and talking about money, if you need to borrow, it's sometimes cheaper to go through a bank rather than go through the trader. You need to check out the interest rates and all that sort of stuff.
- Len:** Phew! Nothing's easy, is it? I might get you to come with me when I get close to making a decision.
- Mike:** Sure. And don't sign anything Len until you've had all those checks done.
- Len:** No I won't. No problems! Thanks for your help mate. Sorry I can't join you at the footy today. Should be a good game though. I'm sure we'll win.
- Mike:** You bet!
- Len:** I'll let you know how I'm going with the car thing.
- Mike:** Yeah, you do that. Hoo roo! See ya!
- Len:** Bye.

# Money! Money!

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What should you do if you want to buy a car?

- Work out up-front and ongoing costs of owning a car
- Find out market prices from Used-car Guides and newspaper advertisements
- Get a checklist of what to look for from the Consumer Affairs Victoria Ph 1300 55 81 81
- Get an independent report on the car before you buy it
- Go for a test drive
- Check out the best deals for borrowing money
- Don't sign anything unless you know exactly what you are signing

# Money! Money!

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## TOPIC 5. RETURNING FAULTY GOODS

Introductory screen:

**Zandra:** Hi! I'm Zandra. I've been looking forward to getting my new microwave, but nothing's ever easy!

**Tonee:** Hi. My name's Tonee and I work at Austral Electrics.

Scenario 1

Scene 1

Zandra has bought a microwave but it is faulty

**Zandra:** I bought this microwave yesterday afternoon. But when I unpacked it the glass plate was missing and when I switched it on the defrost button didn't work! Not happy! I don't need this.

What should Zandra do?

**Zandra:** I'm going to take it back to the shop and I'm going to ask for my money back. I hope there's no trouble about it.

**Tonee:** Good morning!

**Zandra:** Good morning. I bought this microwave yesterday, but when I got home, I found that there was no glass plate in it and as well the defrost button doesn't work.

**Tonee:** There would've been a glass plate in it. They're all sold with glass plates.

**Zandra:** Believe me, there was no glass plate in it, and as I said, the defrost button didn't work either. Can I please have a refund?

**Tonee:** I'm sorry; but I can't give you a refund. What I can do though is get this taken away and if it's broken, we'll have it fixed. Can I just get you to fill out a form?

**Zandra:** I'm sorry, but I've been in touch with Consumer Affairs Victoria, and I know my rights, and I know that for one thing that sign is illegal. This microwave is not of merchantable quality. There's no glass plate in it and as I said the defrost button is broken. Here's the receipt. Can I **please** have a full refund?

**Tonee:** I'll just have to see my boss. Can you wait here?

**Zandra:** Sure.

**Tonee:** Thank you.

**Tonee:** Ok. My boss says we'll give you a credit note. OK?

**Zandra:** I'm sorry, but I don't want a Credit Note. As I said, this microwave is not of merchantable quality.

# Money! Money!

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**Tonee:** OK madam, we'll give you a refund.

**Zandra:** I knew I should have bought the one at the other place!

What should you do if you buy goods that are faulty?

- Return the goods as soon as possible with the receipt
  - Explain the problem clearly and calmly
  - Decide what you want: refund or replacement.
- Remember: 'No Exchange' and 'No Refund' signs are illegal.  
You can call Consumer Affairs Victoria Helpline for advice  
Ph 1300 55 81 81