



Mobile phones — avoiding phoney deals!

Year level: Year 9 and 10

Duration: 60 minutes (lesson 1 of 2 connecting lessons)

Key learning area: English, *Economics and business

Lesson description

Students explore and investigate the diversity of consumer rookie errors associated with mobile phones. Learning begins with watching the 'MoneySmart Rookie *"Phoney Deals"* video. Students then discuss and reflect on the key pitfalls of mobile phone purchases, plans, insurance, and data usage in a variety of learning and feedback formats.

In the second part of the lesson students complete an activity worksheet to investigate the necessary precautions and knowledge required to avoid making rookie errors when purchasing their next mobile phone.

Enduring understanding/deep learnings:

- ▶ Informed responsible choices around mobile plans and use AND/OR pre-paid mobile plans can save you money.
- ▶ You can save money and avoid common issues or 'rookie errors' if you research mobile phone options.
- ▶ You can access help from phone providers or other agencies when mobile phone issues arise.

* Please note that this lesson plan has been aligned with the draft Economics and business curriculum. This mapping will be confirmed when the curriculum is endorsed.



Activity 1: MoneySmart Rookie – Phoney Deals video (15 minutes)

Task 1: Video

Watch the MoneySmart Rookie 'Phoney Deals' video <http://teaching.moneysmart.gov.au/resource-centre/moneysmart-rookie-for-educators> (Duration 7 minutes)

Task 2: Discussion

Facilitate a class discussion of some of the video's key messages. Ask the class, '*What mobile phone issues does the video highlight?* Write responses on the board - responses should focus around:

- ▶ Selecting the right plan requires research
- ▶ Be aware of how you use your phone and how much data you will need
- ▶ You need to consider all the costs associated with a plan
- ▶ A contract comes with obligations
- ▶ Before you select a plan make sure you understand it
- ▶ Work out how much can you afford to spend
- ▶ You (or your parents) are responsible for paying phone bills and can get into debt
- ▶ You need to seek advice if you can't pay your mobile phone bill
- ▶ Take care if you travel overseas with your mobile.

Activity 2: Mobile phone inquiry (45 minutes)

Task 1: Inquiry

Introduce the inquiry activity by posing the following focus question to the class, 'How do we avoid or solve the mobile phone rookie errors we saw in the video'?

***Teacher tips:** The focus question could be written on the board, or displayed on the data projector or TV screen.

Allow 45 minutes of class time in this session for the groups to conduct their research. However, they will require additional class time to develop and present their findings. Below is a list of the worksheets and the webpage that should be used by students in their research.

Establish groups and assign topics. Allocate students to groups (three – four). Provide each group with a different activity sheet (below). If there are more than five groups, some topics will need to double-up.

Groups work through questions and present findings to the class. This could be in the form of a PowerPoint presentation, poster or brochure.

The teacher should make enough copies of worksheets 1 - 5 to allow one per group. Copies of Worksheet 6 will need to be made and provided to each student before the groups present their findings.

Worksheet 1: Mobile phone insurance

Online resource: <https://www.moneysmart.gov.au/managing-your-money/insurance/mobile-phone-tablet-laptop-insurance>

Worksheet 2: Prepaid or contract plans?

<https://www.moneysmart.gov.au/life-events-and-you/under-25s/mobile-phone-deals-and-plans/choosing-a-plan>

Worksheet 3: Calls, text and data

<https://www.moneysmart.gov.au/life-events-and-you/under-25s/mobile-phone-deals-and-plans/choosing-a-plan>



Worksheet 4: Financial problems

<https://www.moneysmart.gov.au/life-events-and-you/under-25s/mobile-phone-deals-and-plans/dealing-with-phone-problems>

Worksheet 5: Mobile phone scams

<http://www.scamwatch.gov.au/content/index.phtml/tag/MobilePhoneScams>

Task 2: Report back to class

Students report their main findings about each topic back to the class using the following umbrella question as a starting point of reference:

“What do rookies need to know when they purchase their NEXT mobile phone?”

Task 3: Student records

Students record key findings on Worksheet 6: Key findings on solving mobile phone rookie errors

Reflective/summative assessment

- ▶ List three new things that you learned today about mobile phone deals.
- ▶ In your opinion, which of these components is the most important?
- ▶ When you buy your next mobile phone, what will you do differently?

Students could be assessed on their presentations to the class. Teachers could also ask students to submit Worksheet 6 and assess this as well.

Extension or homework activity

Ask students to complete the Homework worksheet: Terminology in mobile phone contracts and check their answers in the next class. The handout can be found below.



Resources

1. MoneySmart Rookie 'Phoney Deals' video
2. Data projector, TV and DVD player, or computer
3. 'Mobile Phone' Convo
4. Activity worksheet/s
5. Computers with internet access
6. ASIC's MoneySmart and MoneySmart Teaching websites

Additional resources

This lesson plan is part of the MoneySmart Rookie suite of resources for educators which can be accessed at: <http://teaching.moneysmart.gov.au/resource-centre/moneysmart-rookie-for-educators>.

Other topics include:

- ▶ Credit and debt
- ▶ First job
- ▶ First car
- ▶ Moving out of home
- ▶ Online financial transactions

In the mobile phone activities on the **MoneySmart Teaching website** there are nine digital activities for secondary and primary students available on a range of topics: Advertising, Entertainment, Premium services, Security, Social media, Calls, messaging and browsing, Choosing a plan, Mobile credit, Mobile phone advertising, Security. These can be found at: <http://teaching.moneysmart.gov.au/resource-centre>

The Under 25s section of the **MoneySmart website** has additional MoneySmart Rookie materials for young people including case studies, videos, tips and tools and calculators. These can be accessed at: <https://www.moneysmart.gov.au/life-events-and-you/under-25s>

The **MoneySmart Teaching secondary package** has a number of units of work for Year 9 and 10 students. The package can be downloaded for free at: <http://teaching.moneysmart.gov.au/professional-learning/moneysmart-teaching-packages>

English Year 9 Could I live smaller?

- ▶ Online transactions, consumerism, shopping online

English Year 10 Teens talk money.

- ▶ Financial planning, online payments, budgeting

Mathematics Year 9 How can we obtain more money?

- ▶ Earning, managing and growing money, achieving goals, data analysis, statistics and samples.

Mathematics Year 10 Reaching goals: What's involved?

- ▶ Setting goals and planning, compound interest in a range of financial contexts, risks and rewards of borrowing money

National Youth Law Centre (NCYLC) provides free, independent legal advice and legal information to children and young people in Australia advice on issues that affect children, including advice and information on mobile phone contracts, debt, mobile phone plans and consumer rights. Free legal advice is provided by email at www.lawstuff.org.au/lawmail and free legal information can be accessed at www.lawstuff.org.au.



Worksheet 1: Mobile Phone Insurance

NAME: _____

Use the Under 25s section of ASIC's MoneySmart website (see *Protecting your phone*) to answer the questions below:

1. What types of insurance cover can you get for a mobile phone?

2. What is the benefit of adding portable devices such as a mobile phone to an existing home content insurance?

3. List some examples of important things to look for in a mobile phone insurance deal.

4. Provide some examples of things most mobile phone insurance policies do not cover.

5. Outline the steps you would need to take to make a claim on insurance.



Worksheet 2: Prepaid or contract plans?

NAME: _____

Use the Under 25s section of ASIC's MoneySmart website (see *Choosing a plan*) and access the mobile phone page to answer the questions below:

1. Explain what pre-paid means.

2. Outline the advantages and disadvantages of a pre-paid mobile phone.

3. What do you need to check in a mobile phone contract before you sign it?

4. Outline the advantages and disadvantages of a mobile phone contract.

5. Plans - what rookies need to know when they purchase their NEXT mobile phone:



Worksheet 3: Choosing a plan

NAME: _____

Use the Under 25s section of ASIC's MoneySmart website (see *Choosing a plan*) and access the mobile phone page to answer the questions below:

You would like to get the newest smart phone on the market. You don't think that you will make a lot of calls, but you would like to download apps and play games. Besides going out with friends, you don't have many expenses. You earn approximately \$250 per week from your part-time job and pay \$30 on board leaving \$220 per week. Consider the following mobile phone deal ads:

DEAL #1	DEAL #2	DEAL #3
Latest Smartphone! \$70 a month for 24 months Includes: <ul style="list-style-type: none"> • \$150 worth of calls • \$50 worth of texts • 1 GB data *Extra charges if you exceed call, text, data limit *Cancellation: must pay \$70 for each month remaining on the 24 month contract	Last year's Smartphone model clearance! \$99 a month for 24 months <ul style="list-style-type: none"> • Unlimited calls • Unlimited texts • 2GB data No extra charges if you exceed call or text limits! *Cancellation: must pay \$99 for each month remaining on the 24 month contract	SIM card only \$60 a month prepaid cap Includes: <ul style="list-style-type: none"> • \$150 worth of calls • \$50 worth of texts • 500MB data Free calls and texts to friends and family on the same network from 6-8pm! Credit expires after 30 days No cancellation fee

1. Which deal/s would you choose? What makes this deal suitable for you?

2. Explain what you would need to be careful of with this deal.

3. Outline some examples of possible cost differences in mobile phone deals.

4. Costs - what you need to know when you purchase your NEXT mobile phone:



Worksheet 4: Dealing with mobile phone problems

NAME: _____

Use the Under 25s section of ASIC's MoneySmart website (see *Dealing with phone problems*) to answer the questions below:

1. If your mobile phone is not working, what should you do?

2. If you do not pay what you owe on your mobile phone bill, outline what can happen.

3. Where can you go if your problem is with a network service provider or if you are being overcharged for bills?

4. What can you do if you are having problems managing your mobile phone bills or if you are in debt?

5. Financial problems - what do you need to know when you purchase your NEXT mobile phone?



Worksheet 5: Mobile phone scams

NAME: _____

Access the ACCC SCAMwatch website at the link below to answer the questions:

<http://www.scamwatch.gov.au/content/index.phtml/tag/MobilePhoneScams>

1. Explain how a scam works.

2. Outline some examples of mobile phone scams.

3. Describe the best ways to avoid being scammed.

4. What can you do if you think you have been scammed?

5. Mobile phone scams – what do you need to know when you purchase your NEXT mobile phone?



Worksheet 6: Key findings on solving mobile phone rookie errors

NAME: _____

As each group reports on “what they need to know when they purchase their NEXT mobile phone”, summarise their main points in the relevant spaces provided below.

1. Mobile phone insurance:

2. Pre-paid or contract plans:

3. Choosing a plan:

4. Dealing with mobile phone problems:

5. Mobile phone scams:



Homework Worksheet: Terminology in mobile phone contracts

NAME: _____

Use the Under 25s section of the MoneySmart website (see Tricky terminology) to answer the questions below:

1. What is a contract?

2. Match the following terms with their definitions by drawing a line between the term and the correct definition.

Terms	Definition
<i>Cap</i>	A limit that prevents you from going over your limit on calls, texts or data (careful: plans introduced before September 2012 let you go over the cap and charge you extra!).
<i>Excluded value</i>	A legal agreement saying that you accept everything in the agreement and if you do not follow it, you could end up in court.
<i>Plan</i>	Everything you get in a mobile phone plan for a regular monthly payment.
<i>Included value</i>	Anything that is not included in a mobile phone plan for a regular monthly payment and that you have to pay extra for.
<i>Contract</i>	How many calls, texts or data you can use in your plan each month. If you go over this, there is usually an extra charge.
<i>Flag fall</i>	A limit that prevents you from going over your limit on calls, texts or data (careful: plans introduced before September 2012 let you go over and charge you extra fees!).
<i>Allowance or limit</i>	Includes accessing the internet on your phone, send emails, live video chat, download apps or send pictures in a text message.
<i>Locked phone</i>	The amount you pay for just dialing a number and connecting that is added to charges for the length of a call.
<i>Data</i>	What you can be charged when you make or receive calls, texts or connect to the internet on your mobile phone when you are overseas.
<i>Roaming charges</i>	When you cannot use the phone/handset if you want to change to another phone company's network.



Links to the Australian Curriculum and National Consumer and Financial Literacy Framework

Australian Curriculum content

English

- ▶ Understand how language use can have inclusive and exclusive social effects, and can empower or disempower people (ACELA1564) (Language/Language for interaction)
- ▶ Analyse and explain how text structures, language features and visual features of texts and the context in which texts are experienced may influence audience response (ACELT1641) (Literature/ Responding to literature)

Economics and business

Year 9

- ▶ Ways of managing consumer and financial risks to individuals and the community.

Year 10

- ▶ The range of factors influencing consumer choice including marketing by financial institutions.

National Consumer and Financial Literacy student learnings

- ▶ Discuss and compare different sources of consumer and financial advice
- ▶ Analyse relevant information to make informed choices when purchasing goods and services and/ or to resolve consumer choices

ASIC's MoneySmart Teaching initiative builds the consumer and financial literacy capabilities of Australian school students by developing students' knowledge, skills, values and behaviours to enable them to make confident, informed consumer choices and responsible financial decisions that are essential to their future financial wellbeing. To view the MoneySmart Teaching Primary and Secondary packages and all the online and digital resources visit www.teaching.moneysmart.gov.au

