

# Renting • Shopping • Money

A teaching resource on consumer issues for migrants



This resource is produced by the NSW Office of Fair Trading  
in collaboration with the ACL AMEP Consortium.



[www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)

# Renting • Shopping • Money

## A teaching resource on consumer issues for migrants

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# Foreword

**Renting • Shopping • Money: A teaching resource on consumer issues for migrants** is a resource developed to address the consumer needs of newly-arrived migrants and refugees in New South Wales, by introducing them to their basic consumer rights and responsibilities. Although there is a range of freely available resources on a wide range of consumer issues, very few resources are specifically designed for new and emerging communities.

Newly-arrived migrants and refugees face many obstacles in settling into Australian society, and are generally more vulnerable than the mainstream population, especially in terms of their consumer rights. As a group, they are more likely to accept unfair contractual terms and conditions or fall prey to misleading and unethical consumer practices. They may not know what to expect from consumer transactions or how to respond and where to get help when things go wrong.

This resource is aimed at providing learners with essential consumer information and advice on accessing the services of the NSW Office of Fair Trading while developing their English language competence.

Since 1998, the ACL Pty Ltd has provided English language tuition and support to migrants and refugees through the delivery of the Adult Migrant English Program (AMEP).

The AMEP is a settlement program aimed at assisting migrants and refugees to settle into Australian life and uses a nationally accredited English language program, the Certificate in Spoken and Written English.

In consultation with AMEP teachers and coordinators at ACL, specific areas of need were identified. These include basic settlement topics such as renting and buying a car, as well as aspects of consumer transactions in which newly-arrived migrants and refugees are most likely to face confusion or be vulnerable to exploitative practices.

Feedback received from Fair Trading's community partners and other service providers recognises these topics as important settlement issues for newly-arrived migrants and refugees.

The resource provides a mechanism to enable teachers to develop learners' skills in dealing with consumer issues: it provides opportunities for learners to become savvier about consumer practices and to avoid common consumer traps. At the same time, it provides opportunities to develop the specific functional English reading, writing, speaking and listening skills needed to access consumer information and services, and to help them respond appropriately to the multiplicity of consumer issues they may confront in their daily lives. Working through the resource will allow learners to develop the skills to respond appropriately and effectively if they feel they have been misled or treated wrongly by a retailer or trader.

# Level of assumed knowledge

The resource consists of a workbook and an Audio CD. The resource has been developed for learners enrolled in Level 2 of the Certificate in Spoken and Written English (CSWE). Teachers will find it lends itself well to use in a Level 3 class too. With some adaptation, teachers could also use parts of the resource with a high Level 1 class. Each unit begins by setting the context for each topic. The first few activities ease learners into the topic and some of the issues that arise for consumers. As the unit progresses, the information and the texts become more complex and more demanding. Also, teachers may find some units more difficult to work with due to the nature of the topic dealing with demanding terms and concepts, for example Contracts.

It is recommended that teachers prioritise the selection of topics according to areas of learners' interest and need, and that they select and adapt activities according to learners' language proficiency. In each unit, teachers are advised to take time to pre-teach vocabulary and concepts to facilitate understanding of the activities in the materials.

## About the resource

### Workbook

The workbook is made up of seven units of work, each built around a series of activities which develop learners' consumer knowledge and skills. The areas selected for inclusion in the resource were areas AMEP teachers felt their learners would benefit from most:

Unit 1 – Renting

Unit 2 – Borrowing money

Unit 3 – Contracts

Unit 4 – Buying a car

Unit 5 – Refunds

Unit 6 – Warranties

Unit 7 – Two prices (dual pricing)

The units can be used as stand-alone units. There is no immediate connection between them although some of the concepts do overlap, for example Borrowing money and Contracts have similar concepts (ie. signing an agreement) and Refunds and Warranties overlap in so far as a refund is sometimes dependent on the terms and conditions of the warranty.

The colour schemes used in the resource have been used to facilitate navigation between units so that each one can be easily distinguished at a quick glance.

Each unit is loosely matched to learning outcomes from the Certificate II in Spoken and Written English (CSWE II). Teachers can use the activities in the unit to develop the skills needed to achieve some of these CSWE outcomes.

The workbook pages can be photocopied. Teachers can select and adapt the activities to meet the needs of their particular learner group and learning context.

Each unit sets the context, presents written or spoken case studies (or scenarios) for deconstructing aspects of the topic which are most relevant to learners in the AMEP, presents the language needed for the topic, gives essential information, and provides functional language practice (listening, reading and speaking and writing).

## Audio CD

**Renting • Shopping • Money: A teaching resource on consumer issues for migrants** includes an audio CD which is attached at the end of this resource. The audio cannot be used as a stand alone resource. It must be used together with the written resource to work effectively and to obtain better learning outcomes.

The audio CD contains scenarios that are monologues or dialogues which have been recorded as listening texts. The transcripts for the listening texts can be found at the end of each unit.

The listening texts for the seven units are:

Unit	Listening 1	Listening 2	Listening 3
Unit 1 - Renting	Dialogue: Activity 4 Contacting the Office of Fair Trading	Monologue: Activity 8 Meng's story	
Unit 2 - Borrowing money	Monologue: Activity 5 Ali's story		
Unit 3 - Contracts	Monologue: Activity 2 Amira's story	Monologue: Activity 6 Checking a contract Number 3 Have you been pressured or forced into a contract?	Monologue: Activity 7 Ayak's story
Unit 4 - Buying a car	Monologue: Activity 3 Buying a car privately (Samuel's story)		
Unit 5 - Refunds	Dialogue: Activity 2 Getting a refund	Dialogue: Activity 7 Contacting the Office of Fair Trading	
Unit 6 - Warranties	Monologue: Activity 5 More warranty problems (Sam's story)	Dialogue: Activity 6 Talking to the trader	
Unit 7 - Two prices (dual pricing)	Dialogue: Activity 6 What can Anuk say?		

The audio also contains the Fair Trading *Our Story* audio as part of the extension of the teaching resource. *Our Story* is a compilation of real stories as case studies presented by consumers, community workers and Fair Trading staff. It is designed to make consumers aware of issues that can be resolved by Fair Trading.

The *Our Story* multilingual case study kit is available in DVD, audio and brochure formats. It consists of four stories - shopping and refunds, buying a car, tenancy and property repairs. It is available in Arabic, Cantonese, English, Mandarin and Vietnamese languages and can be downloaded from the Fair Trading website on [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)

A PDF file of each unit of this resource has also been included on the CD and can be downloaded individually for convenience and accessibility.

# NSW Office of Fair Trading

## Fair Trading's information role

Values and practices in Australian society are different from many overseas countries. In Australia, every individual has the right to be protected from unfair business practices. Tradespeople and business operations need to be aware of their obligations under Fair Trading laws.

One of the responsibilities of the Office of Fair Trading is to provide information for consumers and traders in NSW. Fair Trading can help you with information on consumer and trader issues such as motor vehicles, renting/tenancy, credit, property, home building, strata schemes, co-operatives, associations, trade measurement, business names, licensing, REVS checks and how to lodge a complaint regarding goods, services and credit.

At Fair Trading you can expect to receive equal access to its services regardless of your cultural, linguistic or religious background.

Fair Trading has offices in Blacktown, Hurstville, Liverpool, Parramatta, Penrith and Sydney and 18 Fair Trading Centres throughout regional NSW. To find your nearest Fair Trading Centre see over the page. Teachers are encouraged to contact these offices for assistance on consumer rights issues.

For more information visit the Fair Trading website at **www.fairtrading.nsw.gov.au** or contact **13 32 20**.

For language assistance contact the Translating and Interpreting Service (TIS) on **13 14 50** and ask for an interpreter in your language.

## Fair Trading's website

For any additional information teachers and learners may require, the most useful resource will be Fair Trading's website at **www.fairtrading.nsw.gov.au**

Fair Trading produces a wide range of publications providing information for consumers and traders in NSW, including information on the topics included in the resource. Fair Trading also produces selected information in a number of community languages available from the Fair Trading website.

To access information in another language from the website home page, choose a language under the drop down button that reads 'Select other languages' and then click the 'Go' button. This will take you to the language page you've selected. Below is an image of the Fair Trading website.



Language  
drop-down  
button

## NSW Office of Fair Trading Centres\*

General enquiries contact 13 32 20. Monday to Friday 8.30am – 5.30pm

<p><b>Fair Trading Centre - Albury</b> 490 David Street ALBURY NSW 2640 Tel: 13 32 20 Fax: (02) 6041 2220</p>	<p><b>Fair Trading Centre - Goulburn</b> 39 Goldsmith Street GOULBURN NSW 2580 Tel: 13 32 20 Fax: (02) 4822 1969</p>	<p><b>Fair Trading Centre - Penrith</b> 2 Station Street PENRITH NSW 2750 PO Box 4004 PENRITH PLAZA NSW 2750 Tel: 13 32 20 Fax: (02) 4702 5300</p>
<p><b>Fair Trading Centre - Armidale</b> 85 Faulkner Street PO Box 641 ARMIDALE NSW 2350 Tel: (02) 13 32 20 Fax: (02) 6772 9954</p>	<p><b>Fair Trading Centre - Grafton</b> 50 Victoria Street PO Box 362 GRAFTON NSW 2460 Tel: 13 32 20 Fax: (02) 6641 0999</p>	<p><b>Fair Trading Centre - Port Macquarie</b> 143 Horton Street PO Box 1747 PORT MACQUARIE 2444 Tel: 13 32 20 Fax: (02) 6584 1225</p>
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<p><b>Fair Trading Centre - Gosford</b> Level 2, Gateway Centre 237 Mann Street PO Box 1019 GOSFORD NSW 2250 Tel: 13 32 20 Fax: (02) 4320 0601</p>	<p><b>Fair Trading Centre - Parramatta</b> Ground Floor, 1 Fitzwilliam St PARRAMATTA NSW 2150 PO Box 972 PARRAMATTA NSW 2124 Tel: 13 32 20 Fax: (02) 9895 0077</p>	<p><b>Fair Trading Centre - Wollongong</b> Level 1, 63 Market Street PO Box 5275 WOLLONGONG NSW 2520 Tel: 13 32 20 Fax: (02) 4229 3929</p>

\*The Fair Trading Centres locations above are current at the time of publication. Please visit the website for current location updates.

