

# Handbook for the Allianz Finance Workout

## Training 2: Consumption

Basics – In-Depth – Advanced



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**Updated: June 2023**

**This handbook serves as a facilitation guide for conducting the Allianz Finance Workout class visits.**

For ease of reading, the masculine form is always used in the documents. Females are included.

# Dealing with the moderation guide












In this facilitation guide, there are specific instructions for each slide or worksheet. These include:

- Time notes for the respective slide or worksheet for orientation purposes
- Learning objectives of the respective slide or mental unit
- Interview guide with suggested wording and speaker or presentation notes
- Transitions with suggestions for linking the teaching steps
- Icons for a quick overview of methodology and social forms
- Note fields for personal comments in the preparation

## Other recurring elements can be found in the legend

- Mirror strokes identify action instructions and describe class activities.
- Quotation marks, on the other hand, stand for specific wording suggestions

## The bold font stands for key terms that should be mentioned in any case

<b>Allianz Finance Workout – Lecture</b> 	<b>Worksheet in the student's book</b> 	<b>Slide</b> 	<b>Example Class result</b> 
<b>Group work</b> 	<b>Partner work</b> 	<b>Individual work</b> 	<b>Info sheet</b> 
<b>Class</b> 	<b>Film</b> 	<b>Notebook entry</b> 	

# Training 2: Consumption/Basics

## 1. Brief Information

Duration min. 2 school hours (90 minutes)






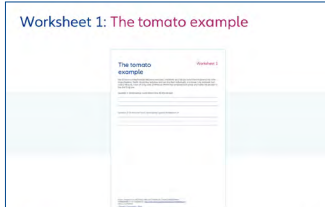


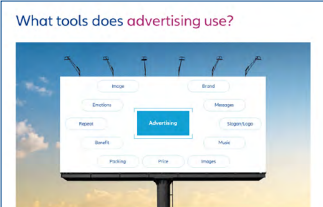

### Basics

Unit theme	Buy
Contents	<ul style="list-style-type: none"><li>• Desired and necessary purchases, critical consumer behavior, risk of over-indebtedness</li><li>• Advertising goals and strategies, advertisements</li><li>• critically scrutinize purchase criteria and purchase decisions</li><li>• Sales contract, consumer rights and obligations, general terms and conditions, pocket money paragraph</li></ul>
Target group	<ul style="list-style-type: none"><li>• 6. and 7<sup>th</sup> grade (depending on type of school and level of knowledge)</li></ul>
Working documents	<ul style="list-style-type: none"><li>• Allianz Finance Workout Facilitation Guide and Animated PDF Presentation</li><li>• Worksheets for students: The tomato example, task role play, feedback sheet for students</li></ul>



# Training 2: Consumption/Basics

## 2. Presentation overview

 <p>Training 2: Consumption</p> <p>Become a finance pro!</p> <p>Approx. 2 min.</p>	<ul style="list-style-type: none"> <li>Welcome</li> <li>Presentation</li> </ul> <p>01</p>	 <p>Mind map</p> <p>Purchases</p> <p>Approx. 3 min.</p>	<ul style="list-style-type: none"> <li>Activate and fix prior knowledge</li> </ul> <p>02</p>
 <p>What you can expect today?</p> <p>How advertising sells</p> <p>Approx. 1 min.</p>	<ul style="list-style-type: none"> <li>Gain an overview of the contents</li> </ul> <p>03</p>	 <p>What can you do with 50 euros?</p> <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> <li>A spontaneous Make purchase decision</li> </ul> <p>04</p>
 <p>Spend wisely and beware of debt</p> <p>Warning! Beware of debt!</p> <p>Approx. 6 min.</p>	<ul style="list-style-type: none"> <li>Action guide for setting priorities when spending money</li> </ul> <p>05</p>	 <p>Worksheet 1: The tomato example</p> <p>Approx. 7 min.</p>	<ul style="list-style-type: none"> <li>Financial Make decisions</li> </ul> <p>06</p>
 <p>The purchase contract and GTC: Rights and duties</p> <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> <li>Principles of the Get to know the purchase contract and the T&amp;Cs</li> </ul> <p>07</p>	 <p>Where and how do you run into advertising?</p> <p>Approx. 2 min.</p>	<ul style="list-style-type: none"> <li>Get to know the role of advertising in different media</li> </ul> <p>08</p>
 <p>What tools does advertising use?</p> <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> <li>Functionalities and techniques of developing advertising</li> </ul> <p>09</p>	 <p>Typical messages of advertising... ... and what does the advertising want to achieve with it?</p> <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> <li>Making messages aware as a means of advertising</li> <li>Advertising goals making messages conscious</li> </ul> <p>10</p>

# Training 2: Consumption/Basics

## 2. Presentation overview

**Why are you being courted? ...and how?**

Approx. 5 min.

- Understanding the reasons for the ubiquity of advertising
- Recognize the ways in which advertising courts young people
- Recognize influence of advertising on students as potential buyers

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**Cell phone purchase Prepaid contract and fixed-term contract**

Do you know the pros and cons?

Prepaid contract		Term contract	
Advantages	Disadvantages	Advantages	Disadvantages

Approx. 5 min.

- Familiarize yourself with your own needs and the offers on the Exposure to the market

12

**Exemplary class result: Cell phone purchase**

Prepaid contract		Term contract	
Advantages	Disadvantages	Advantages	Disadvantages
No fixed commitment	High call prices	Purchase of standard cell phone is separate	Monthly fees for even if you do not make a call
Great cost control	Call plan usually at arbitrary conditions	Cheap call rates	Minimum contract
Age of majority not required	Contract can't be used with changes of the provider	Free or reduced of international communication	Can't return early with monthly fee
Availability even without credit		Automatic renewal of the contract	Fixed contract terms

Approx. 3 min.

- Get to know advantages and disadvantages of different cell phone tariffs

13

**Role play: Paul's first cell phone**

Approx. 10 min.

- Change perspective
- Represent and argue positions

14

**Players and observers: Now it's everyone's turn!**

Questions for observers

- ? What is the problem?
- ? What are the advantages and disadvantages?
- ? What could be a possible compromise?

Approx. 15 min.

- Change perspective
- Represent and argue positions

15

**Checklist: 10 important questions about buying a cell phone**

- How much is the basic fee?
- Is there a minimum monthly purchase?
- How long is the contract period (e.g. 24 months)?
- How long is the notice period?
- Are there any fees for setup, switching and deactivation?
- What does the minute cost (foreign/own networks)?
- What are the acquisition costs with and without contract?
- How much does surfing cost?

Compare different products before buying!

Approx. 5 min.

- Overview of providing important criteria for the selection of the cell phone or the cell phone contract

16

**Finance Pro Tips**

Know your phone behavior and only pay for what you need!

Approx. 2 min.

- Summary
- Make a thematic reference to the beginning of the lesson

17

**Finance Pro Tips**

- Before you buy something (check yourself! Do you really need it?)
- Make your needs behavior and only pay for what you need
- Look at marketing and advertising critically!
- Know your rights as a consumer and use them!
- Compare different products before buying!

Approx. 3 min.

- Summary and securing results

18

Your opinion is needed!

Approx. 3 min.

- Give feedback
- Evaluate lessons

19

Thank you for your attention!

Approx. 1 min.

- Adoption

20

# Training 2: Consumption/Basics

## 3. Overview worksheets

### The tomato example

Worksheet 1

We all have to make financial decisions every day, and Martin was also told by his parents to go shopping today. Martin is to buy tomatoes and can buy them individually or in boxes. 1 kg of tomatoes costs 2.49 euros. A box of 10 kg costs 19.99 euros. Martin compared both prices and makes the decision to buy the 10 kg box.

Question 1: What reasons could Martin have for this decision?

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Question 2: On the other hand, what is the argument against Martin's decision to buy the 10 kg box?

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Source: Based on OECD 2012: PISA 2012 FINANCIAL LITERACY ASSESSMENT FRAMEWORK, P. 17. Available at: <http://www.oecd.org/pisa/data/pisa-products/46963580.pdf> (As of: 06.06.2023)  
Training 2: Consumption - Basic

### Worksheet 1: The tomato example

### Role play and here we go!

Worksheet 2

#### Imagine the following situations

You are 3 friends, Paul, Sandra and Lucca, and you attend the same school. Paul is the only one of you who doesn't have a cell phone yet. Now you're at Paul's house and want to convince the parents that Paul needs a cell phone, too.

The following questions might help you prepare for the exchange:

- Why does Paul need his own cell phone anyway?
- What should the cell phone absolutely be able to do?
- Contract or prepaid card - what about the costs?
- What suggestion could you make to the others to find a common solution/compromise?

#### You will take on one of the following roles

**Paul:** I haven't been in the clique that long and, at 12, I'm the youngest. I often save some of my pocket money and don't buy new things that often. But now I also want to have a cell phone so I can make calls and write messages myself.

**Sandra:** I'm 14 and the oldest in the clique and have had my own cell phone for a while. My parents give me 15 euros every month for a prepaid card. However, if I make more calls, I have to buy a new card myself from my pocket money.

**Lucca:** I'm 13 and everything I own is always cutting edge. My parents pay for everything I want. I have the latest phone always and I think Paul should get such a great device too.

**Paul's mother:** I want Paul to always be available from now on and to be able to call me anytime. But I definitely don't want Paul's phone to have Internet access.

**Paul's father:** While I also want Paul to get a cell phone, I am afraid of uncontrolled costs. Paul has 2 younger siblings who also want something new all the time, and we also just moved, which was pretty expensive.

#### Please complete tasks as follows

Those who do not participate watch the others participate.

My arguments:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Solution/Compromise Proposal:

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Training 2: Consumption - Basic

### Worksheet 2: Task role play

# Training 2: Consumption/Basics

Time for this section	Cumulative time
2 min.	2 min.

## 4. Moderation Guide Basics

### Slide 1: Welcome



### Destination

- Welcome
- Arouse interest in the topic

### Interview guide

- The mediator welcomes the class and introduces himself
- My name is ...
- I have been working for ... years at ...
- I have the following hobbies/interests: ...
- I am happy that I will experience many exciting things with you today

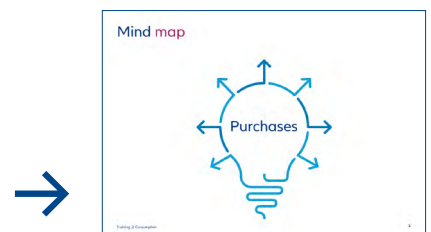


The teaching unit "Buying" aims to help the students to learn in their own social environment as a to act as an informed consumer (general terms and conditions, consumer rights and obligations), to reflect on purchasing decisions, Question advertising and compare prices and products. The goal is to help students on their way to becoming responsible economic citizens.

In all areas, the unit is limited to explaining basic principles and modes of operation. Since the aim is to impart basic economic education, no specific information is provided on individual product categories, Products or services. If questions arise from teachers or students about specific products, please refer them to independent information sources such as the Federal Ministry of Justice and Consumer Protection, Klicksafe.de or information from Stiftung Warentest.

### Transition to slide 2

- Today the topic is Purchases



### Notes

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# Training 2: Consumption/Basics

Time for this section	Cumulative time
3 min.	5 min.

## Slide 2: Mind Map

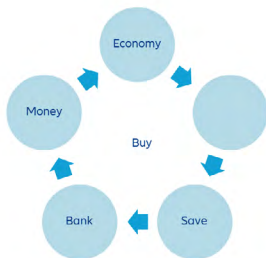


### Destination

- Activate and fix prior knowledge

## Interview guide

- What do you think we're talking about?
- What comes to your mind about buying?
- Students and mediator complete the Mind Map on the board



- Please leave Mind Map on the board
- It is used again at the end of the lesson

## Transition to slide 3

- And this is what awaits you today



## Notes

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# Training 2: Consumption/Basics

Time for this section	Cumulative time
1 min.	6 min.

## Slide 3: What awaits you today



### Destination

- Gain an overview of the contents

## Interview guide

Step 1:

- Let's take a closer look at that today

Step 2:

- Who would like to read the first heading aloud?
- One student reads and then passes to the next volunteer



## Transition to slide 4

- First, let's consider a situation that I'm sure you would all enjoy



## Notes

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# Training 2: Consumption/Basics

Time for this section	Cumulative time
4 min.	10 min.

## Slide 4: What are you doing with 50 euros?



### Goal

- Make a spontaneous purchase decision

## Interview guide

- Someone in your family is a big spender and gives you 50 euros. Just like that, cash on the hand. You are happy. The next day you leave for the city after school
  - The mediator points out the products and prices that the slide shows
- Let's say, for example, in the stores you can find these great things here. For 50 euros you may even buy several products. But what do you choose?
- Now, everyone spontaneously thinks about what they would buy with the money. Attention:
- You do not have more than the 50 euros with you! On a note sheet, please write down the things you would buy and a realistic price for each. So you can see when the 50 euros are used up. I'm excited to see what you guys decide on
  - The students now consider – each for themselves – what they would like to buy. The mediator then moves on to the motivations for the purchase decision:
- Who spent all the money?
- Who has money left? How much?
- Why did you choose these things?
  - The mediator addresses individual students on their motivations. Now give these students the opportunity to speak
- Would you not buy some of the products pictured at all? If yes, why?
  - Students express themselves and justify their decision



## Transition to slide 5/part 1

- When spending money, you should also pay attention ...
  - Notice: Elements of the slide are animated and build up successively



## Notes

# Training 2: Consumption/Basics

Time for this section	Cumulative time
2 min.	12 min.

## Slide 5/Part 1: Spend money wisely



### Destination

- Action guide for setting priorities when spending money

## Interview guide

### Step 1:

- The mediator points out the slide
- Who would like to read these clues?
- Students read aloud
- Let's get back to our 50 euros purchase: Which products do you really need? Which one would you just like to have?
- The students express themselves spontaneously. Then the mediator leads over to the topic of debt
- Why is it important to distinguish between **need** and **want**?
- Students express their guesses. They name the finite nature of money
- If you spend all your money buying stuff you don't need but want, where do you get the money for stuff you do need?



### Students express their guesses. Step 2:

- If you don't have money, you can't buy anything. Or? Is that so?
- Can't you still buy or order quite a lot - things you don't really need, even though you actually have little money?

## Transition to slide 5/part 2

- How does it work?
  - Notice: Elements of the slide are animated and build up successively



## Notes

# Training 2: Consumption/Basics

Time for this section	Cumulative time
4 min.	16 min.

## Slide 5/Part 2: Spend money wisely



### Destination

- Action guide for setting priorities when spending money

## Interview guide

- Students make assumptions. They mention the possibility of borrowing money - from friends or relatives, for example
- And then? The money doesn't belong to you after all. What does it mean?
- Students name the need to pay back the money
- Anyone who borrows money, no matter from whom, incurs in debt. If you use the borrowed money wisely, you can use it to earn more of your own money again, and gradually pay off the debt - as you should. When you for example, you borrow money to buy a bike and deliver newspapers with it, you can earn money.
- If you are sick for a long time and can't deliver a newspaper and therefore don't earn any more money, you won't manage to pay back the debt. If you no longer have the ability to do this in the near future, you are over-indebted.
- Many young adults do not manage to pay back the money they borrow. Main reasons for their debts are excessive consumer spending, unemployment, and lack of knowledge about contractual obligations (source: Wirtschaften beginnt im Haushalt, Bundeszentrale für politische Bildung, Bonn, August 2011).



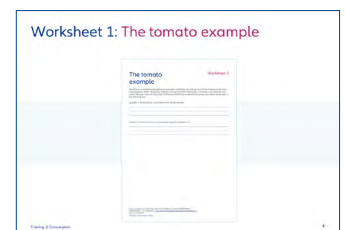
### Step 3:

- The mediator displays and explains the Allianz Finance Workout tip "Check if you really need something before you buy it"
- Students transfer the financial fit tip in writing to their notebook (below the Mind Map)



## Transition to slide 6/worksheet 1

- We all have to make financial decisions every day. Let us know. Take a look at a concrete situation



## Notes

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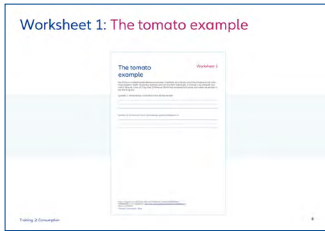
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# Training 2: Consumption/Basics

Time for this section	Cumulative time
7 min.	23 min.

## Slide 6/Worksheet 1: Making a financial decision



### Destination

- Making financial decisions

## Interview guide

- The mediator distributes the worksheet to the students
- Martin has received an order from his parents to buy tomatoes. He can buy them individually for 2.49 euros per kilo or a 10kg box for 19.99 euros. Martin decides to buy a box of tomatoes, even though it costs more. Why?
- What do you think?
- The students now work in pairs on worksheet 2
- The questions should be answered in bullet points. After about five minutes, the mediator explains:



### Sample response:

- The box of tomatoes is more expensive at first glance, but here the kilo of tomatoes costs just under 2 euros and is therefore cheaper than the individual tomatoes
- The mediator calculates the example in parallel on the blackboard: 1 kg tomatoes = 2,49 Euro, 10 kg tomatoes = 19,99 Euro/10 kg = 1,99 Euro per kg
- The mediator now sets prompts in this direction:
  - Does Martin even need that many tomatoes? What can happen when he actually does not need so many? (Tomatoes are fresh vegetables and do not keep as long)
  - But why can it still make sense to buy the box? (e.g. further uses such as preserving, inviting friends, etc.)



## Transition to slide 7

- Let's talk about that for a minute, what happens legally when you buy something
  - Notice: Elements of the slide are animated and build up successively



## Notes

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# Training 2: Consumption/Basics

Time for this section	Cumulative time
4 min.	27 min.

## Slide 7: The purchase contract and terms and conditions



### Destination

- Get to know the principles of the sales contract and the T&Cs

### Exchange guide

- How many of you have heard of a sales contract?
  - Students cite examples
- Everyone who has already bought something has concluded a contract of sale
- When a contract of sale is concluded, the seller and buyer undertake to comply with certain **Rights and obligations** to be observed. What rights or obligations might these be?
  - Students make assumptions. The mediator explains, if necessary:
- As a buyer, I agree to pay for the product. But also the dealer or seller commits. He must deliver the product in good quality
- Very important here is: Whenever you buy something, you accept at the same time the so-called **General Terms and Conditions** (T&Cs) of the seller
- Who can explain what general terms and conditions are?
  - Students make assumptions
- T&Cs regulate the conditions (exchange, return, etc.) under which goods are sold and specify what the buyer must accept and what rights you have when you buy something
- Attention! The terms and conditions are not always directly visible, both in the store and on the Internet. The seller does not have to point this out to you, but the T&Cs can be on a receipt or a sign in the store, for example
- The mediator overlays the Finance Tip "Know your rights as a consumer and use them."
- Students take the Finance Tip in writing in their notebook



### Transition to slide 8

- What makes you buy things?
  - Notice: Elements of the slide are animated and build up successively



### Notes

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# Training 2: Consumption/Basics

Time for this section	Cumulative time
2 min.	29 min.

## Slide 8: Where and how do you run into advertising?



### Destination

- Get to know the role of advertising in different media

## Interview guide

Step 1:

- Where do you encounter **advertising**?
- Students express

Step 2:

- Possible communication channels are displayed
- Which senses are addressed by the different communication channels?
- Students make assumptions

Step 3:

- The mediator fades in the sense symbols

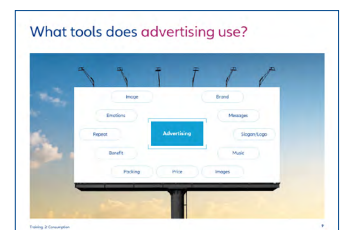
Step 4:

- And what about the other three sensory organs? Are they also addressed by advertising?
- Students make assumptions
- The mediator gives impulses when necessary. Advertising can be found, for example, in the supermarket tasting (cheese and charcuterie) or even smell (smell of freshly baked rolls). Advertising can be felt, for example, small samples that can be found in magazines (hand cream, shampoo, etc.)



## Transition to slide 9

- Let's take a look together at how advertising works.
  - Notice: Elements of the slide are animated and build up successively



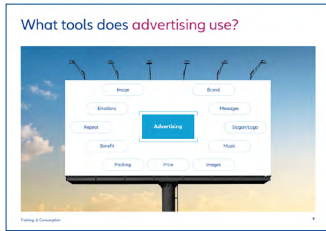
## Notes



# Training 2: Consumption/Basics

Time for this section	Cumulative time
4 min.	33 min.

## Slide 9: What tools does advertising use?



### Destination

- Work out modes of operation and techniques of advertising

## Interview guide

Step 1:

- Which tools does advertising work with?
- The mediator overlays three instruments
- What examples can you think of?
- Students express
- The mediator establishes a connection between the examples mentioned and the instruments already superimposed
- What other examples can you think of?

Students gather more ideas.

Step 2:

- The mediator then fades in the remaining points and explains briefly, if still necessary, the means, techniques and modes of operation, for example:
- The collection of tools is an **image**, an image of a product or a company
- Advertising works with brand **awareness, alternatively**, creates a brand
- A brand often includes a well-known advertising slogan, the so-called **slogan**, and a **logo**
- Advertising works with familiar images, recognizable music or well-known personalities
- Advertising promises the buyer a special **benefit**. However, this may be limited in time, for example
- Advertising aims to convey and generate **emotions**, i.e., moods and feelings



## Transition to slide 10

- To help us understand how advertising works and functions, let's now look at selected advertising messages
- How does advertising work?
  - Notice: Elements of the slide are animated and build up successively



## Notes

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# Training 2: Consumption/Basics

Time for this section	Cumulative time
4 min.	37 min.

## Slide 10: Typical messages of advertising



### Destination

- Making messages aware as a means of advertising
- Making advertising message targets aware

## Interview guide

### Step 1:

- An important tool of advertising among many others are (simple) **messages**: Advertising promises us, for example, that something **is faster or better**. She tells us that there is **something new**
- What does it want to achieve with it?
- Students express their guesses



### Step 2:

- Show targets
- And what does advertising want to achieve with this?
- One student reads the objectives aloud and the students discuss. A message can also have multiple objectives

### Step 3:

- The mediator fades in the note in the middle and summarizes that advertising always wants to sell something

### Guessing game:

- Students name advertising slogans (only the beginnings), e.g., "Gummy bears makes children happy ...". The others guess what happens next and then answer the following questions:
- Who does this advertising with the slogan appeal to?
- What does she want to achieve?
- The mediator fades in the Finance Tip
- Students take the Finance Tip in writing in their notebook



## Transition to slide 11/Part 1

- Why are you being wooed by advertising in the first place?
  - Notice: Elements of the slide are animated and build up successively



## Notes

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# Training 2: Consumption/Basics

Time for this section	Cumulative time
3 min.	40 min.

## Slide 11/Part 1: Why are you being courted? and how?



### Destination

- Understand reasons for ubiquity of advertising
- Recognize the ways in which advertising courts young people
- Recognizing the influence of advertising on students as potential buyers

### Interview guide

- The fact that advertising meets you in so many places must have a reason. What do you think?
- Students make assumptions

#### Step 1:

- The mediator superimposes the possible answers. If necessary, he explains the points
- Funders, influence parents' buying decision and customers of the future
- How many of you have a nose for how advertising tries to woo you, or rather: How exactly does that happen?
- Students express
- We have already talked about media such as the Internet, television or magazines and newspapers. Are there perhaps other offerings specifically targeted to teens that the ad makes?
- Students give their assessment



#### Step 2:

- The mediator superimposes the possible answers and discusses with the students the points on the slide listed in blue on the right

#### Step 3:

- The mediator displays the Finance tip "Look at advertising critically"
- He then moves on to the topic of advertising and purchasing decisions
- Students take the Finance Tip in writing in their notebook



### Transition to slide 11/Part 2

- Let's look at advertising again from your point of view



### Notes

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# Training 2: Consumption/Basics

Time for this section	Cumulative time
2 min.	42 min.

## Slide 11/Part 2: Why are you being courted? and how?



### Destination

- Understand reasons for ubiquity of advertising
- Recognize the ways in which advertising courts young people
- Recognize influence of advertising on students as potential buyers

## Class discussion

Impulse questions:

- What do you like about advertising?
- Are products that are advertised different in your opinion? Or better?
- What do you think? Do ads tempt you to buy certain things? Can you see a direct connection in your case?
- What would you like to have?
- Students name products, ideally including the cell phone – otherwise the mediator mentions it
- A cell phone is great, of course. Why do you need it? Who of you has a cell phone? And who would like to have one or have a new one?



## Transition to Slide 12/Slide Plus

- There are important things to consider when buying a cell phone



Cell phone purchase Prepaid contract and fixed-term contract

Do you know the pros and cons?

Prepaid contract		Term contract	
Advantages	Disadvantages	Advantages	Disadvantages



Exemplary class result: Cell phone purchase

Prepaid contract		Term contract	
Advantages	Disadvantages	Advantages	Disadvantages
No fixed commitment	High call prices	Purchase of cell phone and activation included	Monthly bills for exact use of minutes or calls
Good time limit	Call often more or unfavorable conditions	Cheap call bundles	Minimum contract
Right of mobility and transfer	Contract expires if not used within the contract	Invoice savings of individual consumption	Contract ends only with monthly contract
Availability even without credit		Automatic renewal of the contract	Fixed contract terms

## Transition to Slide 14

- We are now dealing with a situation that many of you know. It has to do with buying a new cell phone

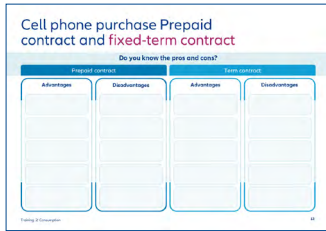


## Notes

# Training 2: Consumption/Basics

Time for this section	Cumulative time
5 min.	47 min.

## Slide 12/Slide Plus: Worksheet Advanced: Phone purchase



### Destination

- To deal with one's own needs and the offers on the market

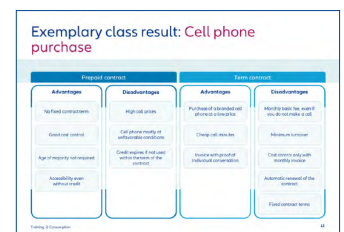
### Interview guide

- At this point, the mediator has the opportunity to do an additional task with the students on the topic of the advantages and disadvantages of prepaid and fixed-term contracts for a cell phone to edit (Worksheet Plus)
- Considering the following partner work and the time schedule, this task should be given as homework in consultation with the teacher (it takes about five minutes to derive the task Slide Plus). If the teacher agrees, the mediator moves on to the topic
- Discuss the pros and cons of prepaid and term contracts with your bank neighbor. You have five minutes to do this
- The mediator ends the partner work and calls on four students to each present the advantages and disadvantages of prepaid and term contracts



### Transition to slide 13/Slide Plus

- Here you can see what other students have found out



### Notes

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# Training 2: Consumption/Basics

Time for this section	Cumulative time
3 min.	50 min.

## Slide 13/Slide Plus: Sample class result

Exemplary class result: Cell phone purchase

Prepaid contract		Term contract	
<b>Advantages</b>	<b>Disadvantages</b>	<b>Advantages</b>	<b>Disadvantages</b>
No fixed commitments	High call prices	Purchase of extended call minutes/minutes	Monthly bills for every month/minute used
Quick and simple	Call price usually not sufficient conditions	Cheap call services	Minimum contract
Age of majority not required	Challenging if the user wishes to switch to another contract	Increase with number of additional connections	Can connect only with mobile number
Availability even without credit		Automatic renewal of the contract	Fixed contract terms



### Destination

- Get to know the advantages and disadvantages of different cell phone tariffs

## Interview guide

- You can see here possible advantages and disadvantages
- For a better overview, let's read through these pros and cons
- Let's start with the prepaid contract: Who will read the benefits out loud once for all of us?
- One student reads the advantages aloud, then the mediator asks who would like to read the disadvantages
- Now let's take a look at the positives and negatives of the popular term contract. Who reads out the advantages, who the disadvantages?
- For the term contract, proceed in the same way as for the prepaid contract



## Transition to slide 14/worksheet 2

- Paul is also faced with the decision of choosing one of the two types of contracts



## Notes

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# Training 2: Consumption/Basics

Time for this section	Cumulative time
10 min.	60 min.

## Slide 14/Worksheet 2: Rolling game: Paul's first cell phone



### Destination

- Change perspective
- Represent and argue positions

### Interview guide

Notice: If the Plus Worksheet is not discussed, the mediator will clarify the terms prepaid contract and term contract to introduce the role play

Step 1:

- The mediator has the situation and role description read aloud

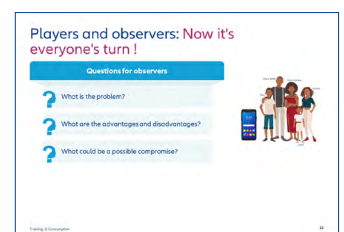
Step 2:

- Dividing the class into five groups and distributing the roles
- Groups have about seven minutes to think of three arguments for each role and write them down on Worksheet 2
- Then, each group designates a spokesperson to role-play the arguments with the other group spokespersons



### Transition to slide 15

- And now it's your turn to participate and observe



### Notes

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# Training 2: Consumption/Basics

Time for this section	Cumulative time
15 min.	75 min.

## Slide 15: Now it's everyone's turn!

Players and observers: Now it's everyone's turn!

Questions for observers

- What is the problem?
- What are the advantages and disadvantages?
- What could be a possible compromise?



### Destination

- Change perspective
- Represent and argue positions

## Interview guide

The mediator asks the five group speakers to come forward to audition. The others observe the five classmates auditioning and then discuss the following questions in class:

- What is the problem?
- What are the advantages and disadvantages?
- What could be a possible compromise?
- Obtain brief statements from the class
- The mediator asks students to copy the questions into their notebooks along with the results



## Transition Slide 16

- Here you will find at a glance the most important information you should obtain before buying a cell phone
  - Notice: Elements of the slide are animated and build up successively



Checklist: 10 important questions about buying a cell phone

- How much is the basic fee?
- Is there a minimum monthly purchase?
- How long is the contract period (12, 24 months)?
- How long is the notice period?
- Are there any fees for setup, switching and deactivation?
- What does the minute cost (foreign/low network)?
- What are the acquisition costs with and without contract?
- How much does surfing cost?

Compare different products before buying!



## Notes

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# Training 2: Consumption/Basics

Time for this section	Cumulative time
5 min.	80 min.

## Slide 16: Checklist

Checklist: 10 important questions about buying a cell phone

- How much is the basic fee?
- Is there a minimum monthly purchase?
- How long is the contract period (12, 24 months)?
- How long is the notice period?
- Are there any fees for setup, switching and deactivation?
- What does the minute cost (foreign/own network)?
- What are the acquisition costs with and without contract?
- How much does surfing cost?

Compare different products before buying!



## Destination

- Get an overview of important criteria when choosing a cell phone or cell phone contract

## Interview guide

- Which of you would like to read the questions?
- One student reads the question aloud, then passes it on to the next volunteer in the class
- These questions are used to think about important things before buying a cell phone. They will help you to choose the cell phone or the contract more easily, that fits you and your needs
- What kind of cell phone plan actually gives you good control over your costs?
- Students make assumptions
- And why is it so important to have an overview of your costs? Especially when it comes to cell phones?
- Students make assumptions. The mediator addresses the danger of indebtedness or over-indebtedness:
- Cell phone bills that you can't pay anymore are one of the most common reasons young people go into debt
- The mediator blends in the Finance tips "Compare different products before you buy"
- Students take the Finance Tip in writing in their notebook



## Transition to slide 17

- Now that we have learned about various points, consider the following tip



Finance Pro Tips

Know your phone behavior and only pay for what you need!

## Notes

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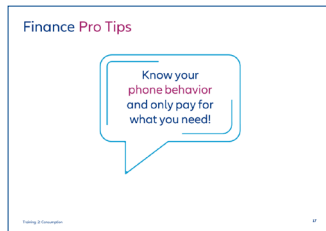
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# Training 2: Consumption/Basics

Time for this section	Cumulative time
2 min.	82 min.

## Slide 17: Finance fit tip



### Destination

- Summary
- Make a thematic reference to the beginning of the lesson

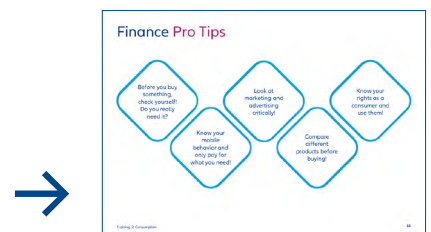
## Interview guide

- Just like buying a cell phone, it's the same with everything we buy: First of all, you should know what suits you and what you really need
- And what about advertising? What do you do when she tells you that you absolutely must have this?
- Now give the students the opportunity to speak
- Advertising awakens desires and longings in us to buy new products. Here, too, you better always consider whether you really need the product or whether you just want to have it
- However, it also applies: If it's a really good deal and you've always wanted to buy one thing, it's perfectly fine to treat yourself once in a while. But beware! You must also be able to afford the product
- Students take the Financial Fit Tip in writing in their notebook



## Transition to slide 18

- And now the most important things again at a glance



## Notes

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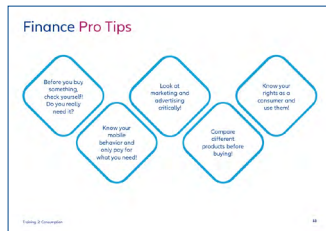
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# Training 2: Consumption/Basics

Time for this section	Cumulative time
3 min.	85 min.

## Slide 18: Finance Workout Tips



### Destination

- Summary and securing of results

## Interview guide

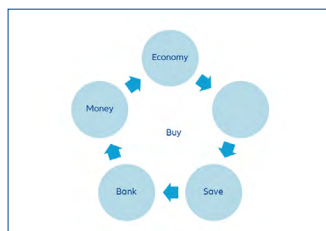
### Step 1:

- The mediator fades in the Finance Tips
  - Who would like to read the first tip for all of us?
- One student reads and then passes to the next volunteer.



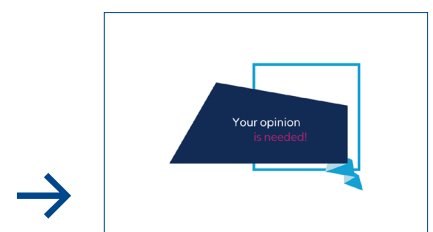
### Step 2:

- New terms are now added to the Mind Map from the beginning as a closing activity on the board
- We heard lots of interesting things about buying. There are certainly other terms we should add to our Mind Map around buying. What else can you think of?



## Transition to slide 19/feedback sheet

- Finally, I would like to know how you liked it



## Notes

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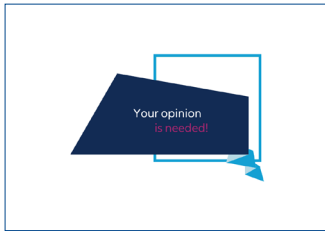


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# Training 2: Consumption/Basics

Time for this section	Cumulative time
3 min.	88 min.

## Slide 19/Feedback sheet: Your opinion is requested



### Destination

- Give feedback
- Evaluate lessons

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### Interview guide

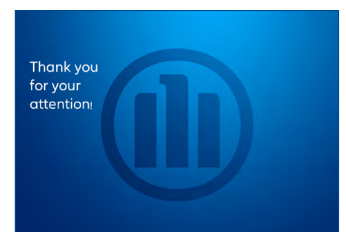
- The mediator goes over the feedback sheet with the students and answers questions
- Students complete the feedback sheet and return it to the mediator
- Thank you very much for your great cooperation!



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### Transition to slide 20

- Then the mediator says goodbye to the class
- That's it for today



### Notes

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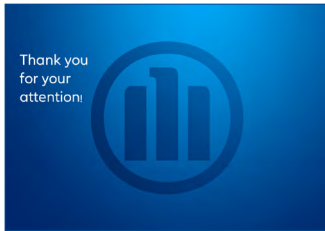
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# Training 2: Consumption/Basics

Time for this section	Cumulative time
1 min.	89 min.

## Slide 20: Adoption



### Destination

- Adoption

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## Interview guide

- I hope you had as much fun today as I did
- I thank your teacher for the class time and support
- If you enjoyed it, you can ask your teacher to invite us again soon



## Tips for the end of the lesson

- Discuss with the teacher if they or their colleagues are interested in teaching more sessions
- Actively ask the teacher for their comments or suggestions for improvement

## Notes

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# Training 2: Consumption/In-Depth

## 1. Brief Information

Duration min. 1 school hour (45 minutes)

### In-depth

Unit theme	Buy
Contents	<ul style="list-style-type: none"><li>• Critically analyze advertisements</li><li>• Determine purchase criteria</li><li>• Reflect on purchasing decisions</li></ul>
Target group	<ul style="list-style-type: none"><li>• 6. and 7<sup>th</sup> grade (depending on type of school and level of knowledge)</li></ul>
Working documents	<ul style="list-style-type: none"><li>• Allianz Finance Workout Facilitation Guide and Animated PDF Presentation</li><li>• Worksheets for students: Ad analysis, chocolate experiment and feedback sheet for students</li><li>• Magazines (five to six pieces): please organize yourself</li></ul>



# Training 2: Consumption/In-Depth

## 2. Presentation overview



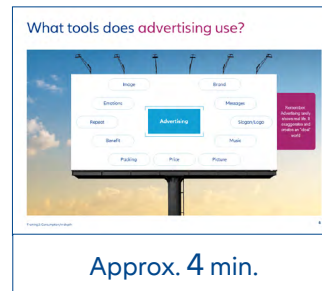
Training 2:  
Consumption

Advertising & Purchase Criteria

Approx. 2 min.

- Welcome
- Activate prior knowledge

01

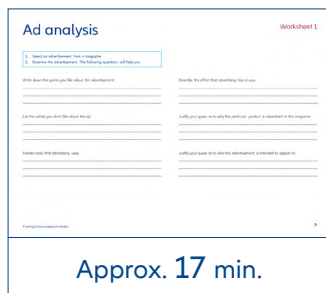


What tools does advertising use?

Approx. 4 min.

- Functionality and refresh techniques of advertising

02



Ad analysis

Worksheet 1

Approx. 17 min.

- Analyze advertisements

03



Advertising influence

Approx. 5 min.

- Understand the goal of advertising
- Analyze an advertisement

04

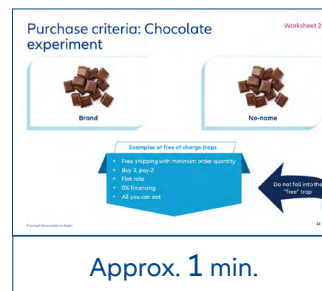


Purchase criteria

Approx. 3 min.

- Determine purchase criteria

05



Purchase criteria: Chocolate experiment

Worksheet 2

Approx. 1 min.

- A purchase decision reflect critically (parts 1, 2 and 3)

06

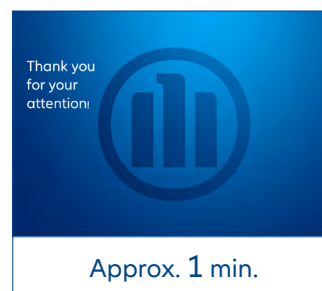


Finance Pro Tips

Approx. 2 min.

- Summary and result fuse

07



Thank you for your attention

Approx. 1 min.

- Attention

08

# Training 2: Consumption/In-Depth

## 3. Overview worksheets

### Ad analysis Worksheet 1

1. Selects an advertisement from a magazine.  
2. Examines the advertisement. The following questions will help you:

Write down the points you like about the advertisement.

.....

.....

List the points you don't like about the ad.

.....

.....

Names tools that advertising uses.

.....

.....

Describe the effect that advertising has on you.

.....

.....

Justify your guess as to why this particular product is advertised in this magazine.

.....

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Justify your guess as to who the advertisement is intended to appeal to.

.....


.....

Training 2: Consumption - In-Depth

**Worksheet 1: Ad analysis**


### Chocolate experiment Worksheet 2

..... Gruppe A .....



**Brand**

Offer I (branded chocolate):  
Price per unit: EUR 0,11




**No-name**

Offer II (No-name chocolate):  
Price per unit: EUR 0,01

Task: Which offer do you accept? Only one unit per person is available. Please check.


Offer I	Offer II
<input type="checkbox"/>	<input type="checkbox"/>

..... Gruppe B .....



**Brand**

Offer I (branded chocolate):  
Price per unit: EUR 0,10



**No-name**

Offer II (no-name chocolate):  
Price per unit: Free

Task: Which offer do you accept? Only one unit per person is available. Please check.

Offer I	Offer II
<input type="checkbox"/>	<input type="checkbox"/>

Training 2: Consumption - In-Depth

**Worksheet 2: Chocolate Experiment**



# Training 2: Consumption/In-depth

Time for this section	Cumulative time
2 min.	2 min.

## 4. Moderation guide In-depth

### Slide 1: Welcome



#### Destination

- Welcome
- Presentation

### Interview guide

- The mediator welcomes the students and introduces himself/herself (see instructions in the Facilitation Guide, Training 2/Basics: Buy)
- Where do you actually get the idea to buy something? Where do you find out about new products?
- Students express. If necessary, the mediator gives impulses in the direction of advertising
- Where do you encounter advertising in your everyday life?
- The students name commercials on television or the Internet, advertisements in newspapers and magazines, billboards, banners and pop-ups on the Internet, social media

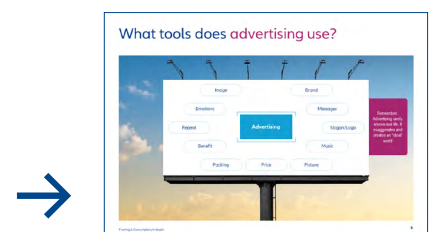


The teaching unit "Buying" aims to help the students to learn in their own social environment as a to act as an informed consumer (general terms and conditions, consumer rights and obligations), to reflect on purchasing decisions, Question advertising and compare prices and products. The goal is to help students on their way to becoming responsible economic citizens.

In all areas, the unit is limited to explaining basic principles and modes of operation. Since the aim is to impart basic economic education, no specific information is provided on individual product categories, products or services. If questions arise from teachers or students about specific products, please refer them to independent information sources such as the Federal Ministry of Justice and Consumer Protection, Klicksafe.de or information from Stiftung Warentest.

### Transition to slide 2

- What advertising tools do you know?
- Notice: Elements of the slide are animated and build up successively



### Notes

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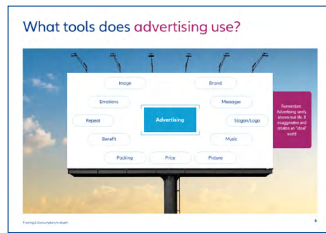
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# Training 2: Consumption/In-depth

Time for this section	Cumulative time
4 min.	6 min.

## Slide 2: What advertising tools do you know?



### Destination

- Refresh modes of operation and techniques of advertising

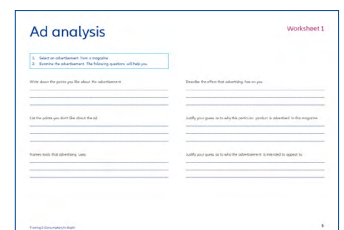
## Interview guide

- Students express. The mediator fades in the terms and, if necessary, explains individual unknown terms
- Let's take a closer look at that now! To do this, I brought you magazines where there are a lot of advertisements
- The mediator divides the class into five groups, gives each group a journal, and asks students to open Worksheet 1 in the Student Notebook
- The mediator fades in the Finance tip "Don't forget: Advertising rarely shows real life. It exaggerates and feigns an ideal world." and explains it
- The students take over the Finance tips in writing in their notebook



## Transition to slide 3/worksheet 1

- Pick an ad from the magazine



## Notes

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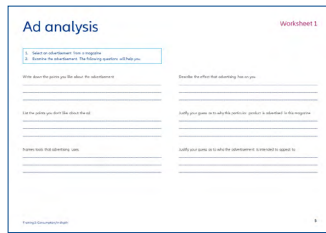


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# Training 2: Consumption/In-depth

Time for this section	Cumulative time
17 min.	23 min.

## Slide 3/Worksheet 1



## Destination

- Analyze advertisements

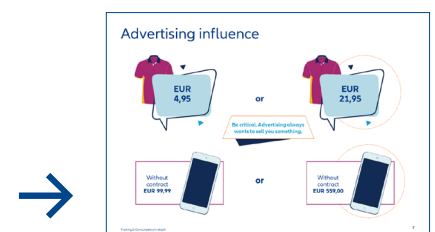
## Interview guide

- Then answer the questions on worksheet 1. You have seven minutes to do this
- I am curious what interesting things you have found out...
- One representative from each group presents the display to the class first and then the results from the group



## Transition to slide 4

- So advertising has an effect on you
  - Notice: Elements of the slide are animated and build up successively



## Notes

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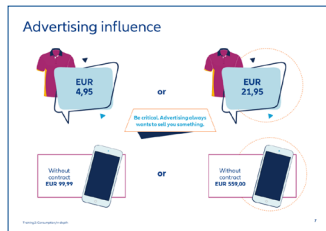
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# Training 2: Consumption/In-depth

Time for this section	Cumulative time
5 min.	28 min.

## Slide 4: Influence of advertising



### Destination

- Understand the goals of advertising
- Analyze an advertisement

## Interview guide

- What do you like about advertising?
- Give students space to speak positively now
- What don't you like so much about advertising?
- Giving students space to speak negatively now. The mediator now moves on to the importance of advertising for consumption and the significance of brands as a purchase criterion.
- What does advertising always want to achieve? What is the goal of advertising?
- Students make assumptions and state the goal of selling a product
- Imagine you have the choice between a trendy brand shirt and a cheap TShirt. Which one would you buy?
- Students provide reasoned responses
- And what about smartphones?
- Background information for the mediator: Students may already own smart watches, which are also suitable examples. Price range for smartwatches predominant between approx. EUR 100 to approx. EUR 450, but prices far above EUR 1,000 are also possible
- As you can see, certain products and stores of a brand exert a certain attraction on you, so that you decided to buy a certain product. Why is that?
- Students make assumptions
- The mediator blends the finance tip "Be critical. Advertising always tries to sell you something."
- Students take the Finance Tip in writing in their notebook



## Transition to slide 5

- Why do we buy a certain product and not another? As you can see, advertising draws our attention to certain buying criteria
  - Notice: Elements of the slide are animated and build up successively



## Notes

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# Training 2: Consumption/In-depth

Time for this section	Cumulative time
3 min.	31 min.

## Slide 5: Purchase criteria



### Destination

- Determine purchase criteria

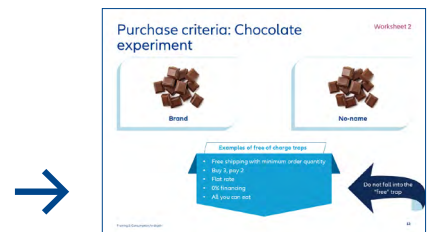
## Interview guide

- What things in products – besides the influence of advertising are crucial for you to say: “I want to buy that!”?
- Students make assumptions
- For example: What things do you look for when buying a new phone? So what are your buying criteria?
- The students name criteria that are important to them when buying a cell phone, such as the type of cell phone, general functions, display size, camera quality, games, battery life, range of apps, etc.
- The mediator notes the students’ criteria on the board. He then has a vote by a show of hands on which criterion is considered most important
- Now we vote: Which criterion is decisive for you to buy the phone?
- The mediator counts the votes and discusses with the students why they find the most mentioned criterion important. Mediator summarizes:
- Things we consider before buying a product, we call buying criteria. They are a basis for our purchase decision. Everyone decides differently here
- The mediator fades in the Finance tip “Don’t be dazzled by brands.” and explains it
- Students take the Finance Tip in writing in their notebook



## Transition to slide 6/worksheet 2/part 1

- Let’s take a closer look at the two buying criteria brand and price
  - Notice: Elements of the slide are animated and build up successively



## Notes

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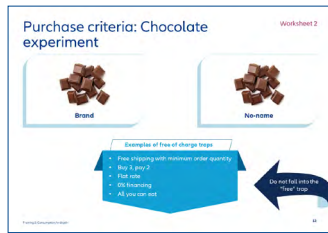


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# Training 2: Consumption/In-depth

Time for this section	Cumulative time
6 min.	37 min.

## Slide 6/Worksheet 2/Part 1: Purchase criteria: Chocolate experiment



### Destination

- Critically reflect on a purchase decision

## Interview guide

- Brand and price play an important role in the so-called chocolate experiment. Let's take a closer look at that now
- Source: Shampanier/Mazar/Ariely (2007): "How Small is Zero Price? The True Value of Free Products," in Marketing Science, Vol. 26, No. 6, pp. 742-757

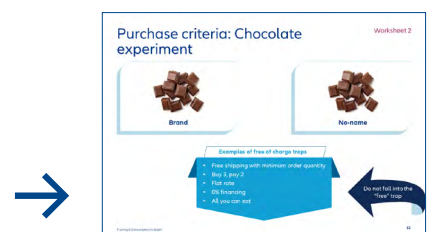
### Step 1:

- The mediator divides the class in half into two groups A and B. He asks the students to work on worksheet 2 (A or B) according to their respective groups
- Students are now asked to choose one of the two purchase options based on the quotes on the worksheets
- The mediator then asks the groups separately about their decision and notes the result for Group A and Group B on the board
- As you can see, the two groups chose different offerings. But the experiment can also end differently!
- Background information for the mediator: Typically, group A chooses branded chocolate in the majority and group B chooses no-name chocolate in the majority. Although the price difference is the same in both cases (10 cents), the participants in the experiment do not decide rationally, but tend toward the free offer
- If the groups have not decided differently, the mediator should explain all the following explanations in generalization: "Typically ..."



## Transition to slide 6/worksheet 2/part 2

- What could be the reason for this?



## Notes

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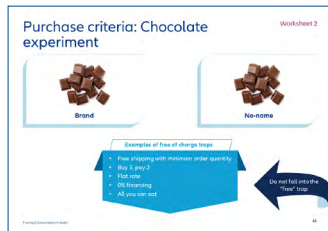
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# Training 2: Consumption/In-depth

Time for this section	Cumulative time
3 min.	40 min.

## Slide 6/Part 2: Purchase criteria: Chocolate experiment



### Destination

- Critically reflect on a purchase decision

## Interview guide

Students make assumptions. The mediator leaves these uncommented. Step

2: The mediator now compares the two offers of group A and B with the students

- What do you think - which offer is better? And why?
- Now give the students room to speak
- Let's calculate the real cost difference - in both cases A and B - together
- Students use the Finance tip to calculate the price difference and realize that there is no price difference

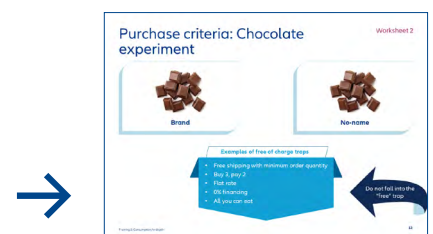
Step 3: Reflection

- Does anyone have any idea what the reason might be that many people took advantage of the free offer?
- Have students discuss, give space for them to speak
- As you have seen, free offers fascinate us so much that sometimes we don't really check other offers sensibly
- In most cases, such free offers are also marked with an asterisk



## Transition to slide 6/part 3

- Who has an idea what the asterisk means?



## Notes

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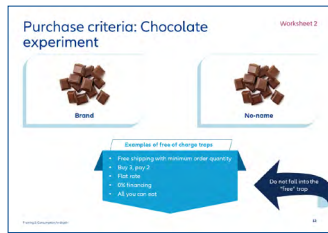


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# Training 2: Consumption/In-depth

Time for this section	Cumulative time
2 min.	42 min.

## Slide 6/Part 3: Purchase criteria: Chocolate experiment



### Destination

- Critically reflect on a purchase decision

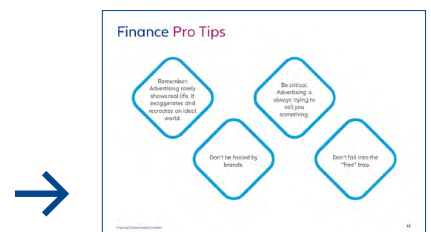
## Exchange guide

- Now give the students room to speak
- The asterisks often indicate additional conditions in the fine print, e.g. that you will incur costs later. At first, such costs are cleverly diverted – by trying to convince you that there is something for free
- Who of you knows of other, similar examples of such free or zero-price offers?
- Now give the students room to speak
- The mediator fades in the examples
- So the important thing is: Even with supposedly low-priced offers, always look twice and carefully read any costs that are only explained in the fine print
- The mediator asks students when additional costs are incurred that are easily overlooked:
- Minimum order quantity is not reached
- Only the cheapest part is free
- Data quantity is limited
- Hidden fees
- Drinks are not free
- The mediator fades in the Finance tip “Don’t fall into the freebie trap.” and explains
- Students take the Financial Fit Tip in writing in their notebook



## Transition to slide 7

- And now the most important things again at a glance



## Notes

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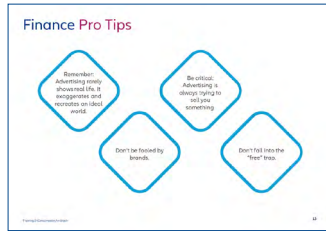
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# Training 2: Consumption/In-depth

Time for this section	Cumulative time
2 min.	44 min.

## Slide 7: Financial fit tips



### Destination

- Summary and securing of results

## Interview guide

- Who wants to read the first Finance tips out loud for all of us?
- One student reads and then passes to the next volunteer

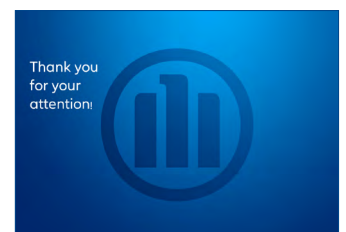
The mediator provides guidance on further lessons on:

- Introduction
- Consumption
- Budget & Planning
- Saving & Investment
- Risk protection & insurance literacy
- Sustainability
- Digitalization



## Transition to slide 8

- ... and then says goodbye to the class
- That's it for today



## Notes

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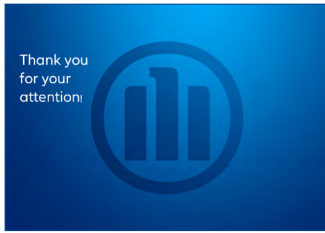
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# Training 2: Consumption/In-depth

Time for this section	Cumulative time
1 min.	45 min.

## Slide 8: Adoption



### Destination

- Adoption

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## Interview guide

- I hope you had as much fun today as I did
- I thank your teacher for the class time and support
- Thank you very much for your great cooperation! If you enjoyed it, you can ask your teacher to invite us again soon



## Tips for the end of the lesson

- Discuss with the teacher if they or their colleagues are interested in teaching more sessions
- Actively ask the teacher for their comments or suggestions for improvement

## Notes

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# Training 2: Consumption/Advanced

## 1. Brief Information

Duration min. 1 school hour (45 minutes)

### Extension

Unit theme	Buy
Contents	<ul style="list-style-type: none"><li>• Purchase contract: Rights and duties</li><li>• Pocket money paragraph</li><li>• T&amp;Cs</li><li>• Consumer rights and obligations</li></ul>
Target group	<ul style="list-style-type: none"><li>• 6. and 7<sup>th</sup> grade (depending on type of school and level of knowledge)</li></ul>
Working documents	<ul style="list-style-type: none"><li>• Allianz Finance Workout Facilitation Guide and Animated PDF Presentation</li><li>• Worksheets for students: Worksheet Plus: What regulates the § 110 in the German Civil Code (BGB)?, general terms and conditions for the department store "lucky find" and "lucky find Online", buying situations and feedback sheet for students</li></ul>



# Training 2: Consumption/Advanced

## 2. Overview worksheets

### What does § 110 in the German Civil Code (BGB) regulate?

Worksheet Plus

If young people under the age of 18 want to enter into a legally valid contract of sale, they can normally only do so with the express consent of their legal representative (a legal guardian). How can it be that young people can still buy something independently and legally without the express consent of a parent or guardian?

#### § Section 110 BGB provides remedy

Young people can also enter into a legally valid contract of sale if they have the money

- Exactly for the purpose or
- Have received at their free disposal

So if the young person

- Pocket money
- Money for birthdays and other holidays
- Work, e.g., for washing the car or mowing the lawn, for a specific purpose or for free disposal, this shall be deemed to be consent to the specific conclusion of the contract

That is why § 110 is figuratively called the pocket money paragraph.

Does the allowance paragraph apply to everyone under 18?

- No, it only applies to young people who already have limited legal capacity
- Young people with limited legal capacity are those who have reached the age of seven, i.e. from their seventh birthday. This is regulated in § 106 BGB

But: There are exceptions or special cases.

- However, if parents expressly prohibit the purchase of certain goods, youths may not purchase them, even if they use their own money to do so
- This restriction applies even if such a prohibition can be assumed in principle, e.g. the prohibition to buy cigarettes

Special case "continuing obligations"

- Cell phone contracts, installment contracts or magazine subscriptions, etc. are "pending invalid". They shall only become effective if the legal representative subsequently consents
- This rule also applies to particularly expensive products, the purchase price of which cannot usually be saved up through pocket money, etc.

Special case animals

From a purely legal point of view, animals are treated like things. But because they have sensations like "pain" can have, the Animal Welfare Act takes effect. The consent of the legal representative is mandatory for adolescents

- Under 16 years of age when purchasing warm-blooded animals (e.g., a dog)
- Under 14 years of age when purchasing vertebrate animals (e.g., fish)

Training 2: Consumption - Extension

### Worksheet Plus: Pocket money paragraph

### General terms and conditions for department store "Lucky find" and "Lucky find online"

Worksheet 1

#### Exchange

Within 14 days we will exchange new products without giving reasons and you will receive an equivalent product or a merchandise voucher in the amount of the purchase value.

#### Delivery conditions

Orders placed with the "Lucky find online" department store are sent to the customer:

- The goods are securely packed and shipped by parcel service usually within five working days
- Transportation costs are borne by the purchaser (see table for fees)
- Transport is provided by the contract partner "Fast deliveries"
- The place of delivery is determined by the customer and specified in the order
- Jurisdiction: Munich

#### Terms of payment

- Payment must be made within 14 days
- We accept payments in cash, by bank transfer, EC and credit card. For first-time online buyers, prepayment is required
- Interest and fees will be charged if payment is late. Interest of 0.6% per calendar month (7.2% per year) plus €25.00 one-time processing fee

#### Right of withdrawal

- Within 14 days you can withdraw from the purchase contract under special conditions
- In the event of an effective revocation, the services received by both parties shall be returned and any benefits derived (e.g., interest) shall be surrendered. If you are unable to return the goods received in full or in part or only in a deteriorated condition, you may be required to pay us the value of the goods received substitute

#### Warranty

In addition to the warranty\*, we give our buyers a voluntary further 1-year warranty on the functionality of our goods.

Training 2: Consumption - Extension

### Work Order

Worksheet 1a to 1e

#### Purchase Situation: Skateboard

Hans bought a skateboard at the department store "Lucky find". Five months later, a roll has broken off. He didn't get rough with the new board, though. The roller broke during normal use.

#### Purchase Situation: Shoes

Two days ago, Tina ordered shoes from the department store "Glücksgriff Online" and paid for them. These fit the size, but not the points she wanted to wear with them.

#### Purchase Situation: Smartphone

Three months ago, Sarah ordered a smartphone from the department store "Lucky find Online". Unfortunately, it still has not arrived. She paid for the device in advance and "Lucky find Online" thinks it shipped the device.

#### Purchase Situation: Rain jacket

Markus bought a new rain jacket for his running training ten days ago at the department store "Lucky" bought and paid directly. He didn't try them on in the store. Unfortunately, it's way too big and he doesn't think the color is that nice anymore either.

#### Purchase Situation: Jewelry

Hannah ordered jewelry from the department store "Lucky find Online" for her 19th birthday. This was delivered seven weeks ago. However, she still has not paid him. She threw away the payment reminder she had received after four weeks. Now she has received a second reminder.

#### Instructions

1. List the options available to the customer in your buying situation. Check the terms and conditions of the department store "Lucky find" and "Lucky find Online" and consider the rights established by law

2. Justifies whether the customer can use the legal warranty or not

3. Formulates a recommendation for the customer

Training 2: Consumption - Extension

### Worksheet 1: T&Cs department store lucky find

# Training 2: Consumption/Advanced

## 2. Overview worksheets

### Example class result

Worksheet 1a



#### Purchase Situation: Skateboard

Hans bought a skateboard at the department store "Elephant". Five months later, a roll has broken off. He didn't get rough with the new board, though. The roller broke during normal use.

1. List the options that Hans now has. Look at the terms and conditions of the department store "Elefant" and "Elephant Online" and takes into account the rights established by law.

The skateboard roller can no longer be repaired. Hans is entitled to a replacement of the broken roll, because the department store "Elephant" promises a 1-year warranty (see T&Cs) on the functionality of their sold goods. Therefore, Hans can turn to the department store to get a new roll.

2. Reason whether Hans can use the legal warranty or not.

The legal warranty also helps Hans. He has the right to repair or delivery of a defect-free replacement product for 2 years. If the repair fails 2 times or no replacement is provided, the buyer may withdraw from the contract.

3. Formulates a recommendation for Hans.

Hans should go to the department store with reference to the assured warranty. There, he can explain in conversation that the roller broke during normal use and that he is therefore entitled to warranty service.

### Example class result

Worksheet 1e



#### Purchase Situation: Jewellery

Hannah ordered jewelry from the department store "Elephant Online" for her 19th birthday. This was delivered seven weeks ago. However, she still has not paid him. She threw away the payment reminder she had received after four weeks. Now she has received a second reminder.

1. List the opportunities Hannah now has. Look at the terms and conditions of the department store "Elefant" and "Elephant Online" and takes into account the rights established by law.

Hannah has obviously received the goods and the department store has fulfilled its contractual obligations. However, Hannah must also deliver her services. This means she has to pay for the jewelry because she has no right of return after more than 2 weeks. Hannah must therefore pay the fees and additional interest. In accordance with the T&Cs. For them, this is in addition to the purchase price 25 euros processing fee and 0,6% interest per calendar month.

2. Justify whether or not Hannah can use the legal warranty.

No, this is not a warranty case. In this case, Hannah must fulfill her contractual obligations. So she has to pay the price because she kept the goods after the end of the return period.



3. Formulate a recommendation for Hannah.



Hannah should try to pay the price of the jewelry and the additional fees and interest as soon as possible. In addition, she should contact the department store; sometimes sellers are accommodating if the customer is willing to rectify his mistakes. In the future, Hannah should always make sure she has the money available in advance when she orders something. And she should make sure to pay the money on time as well, so that there are no additional costs for her.

### Worksheet 1ae: Purchasing situations

# Training 2: Consumption/Advanced

## 3. Sample class results

<p><b>Example class result</b></p> <p style="text-align: right;">Worksheet 1a</p>  <p>Purchase Situation: Skateboard</p> <p>Hans bought a skateboard at the department store "Elephant". Five months later, a roll has broken off. He didn't get rough with the new board, though. The roller broke during normal use.</p> <p>1. List the options that Hans now has. Look at the terms and conditions of the department store "Elefant" and "Elephant Online" and takes into account the rights established by law.</p> <p>The skateboard roller can no longer be repaired. Hans is entitled to a replacement of the broken roll, because the department store "Elephant" promises a 1-year warranty (see T&amp;Cs) on the functionality of their sold goods. Therefore, Hans can turn to the department store to get a new roller.</p> <p>2. Reason whether Hans can use the legal warranty or not.</p> <p>The legal warranty also helps Hans. He has the right to repair or delivery of a defect-free replacement product for 2 years. If the repair fails 2 times or no replacement is provided, the buyer may withdraw from the contract.</p> <p>3. Formulates a recommendation for Hans.</p> <p>Hans should go to the department store with reference to the assured warranty. There, he can explain in conversation that the roller broke during normal use and that he is therefore entitled to warranty service.</p>	<p><b>Example class result</b></p> <p style="text-align: right;">Worksheet 1b</p>  <p>Purchase Situation: Shoes</p> <p>Tina ordered shoes from the department store "Elephant Online" two days ago and paid for them. These fit the size, but not the pants she wanted to wear with them.</p> <p>1. List the options Tina now has. Look at the terms and conditions of the department store "Elefant" and "Elephant Online" and takes into account the rights established by law.</p> <p>For online orders Tina has a 2-week right of withdrawal according to the terms and conditions. Therefore, she can return the ordered shoes. This 2-week right of withdrawal for online orders is also a legal requirement and must be observed by the seller.</p> <p>2. Reason whether or not Tina can use the legal warranty.</p> <p>Yes, the 2-week right of withdrawal is required by law for online purchases.</p> <p>3. Formulate a recommendation for Tina.</p> <p>Tina may return the shoes unused to the department store and request a refund.</p>
<p><b>Class results: Buying situations</b></p>	


<p><b>Example class result</b></p> <p style="text-align: right;">Worksheet 1c</p>  <p>Purchase Situation: Smartphone</p> <p>Sarah ordered a smartphone from the department store "Elefant Online" three months ago. Unfortunately it has still not arrived. She paid for the device in advance and "Elephant Online" thinks it shipped the device.</p> <p>1. List the opportunities Sarah now has. Look at the terms and conditions of the department store "Elefant" and "Elephant Online" and takes into account the rights established by law.</p> <p>Nothing specific is described in the T&amp;Cs.</p> <p>2. Justify whether or not Sarah can use the legal warranty.</p> <p>This is not a warranty case. Nevertheless, the BGB helps Sarah. Since Sarah has paid, she is also entitled to have the "Elefant Online" department store deliver the smartphone.</p> <p>3. Formulate a recommendation for Sarah.</p> <p>Sarah should contact the department store and claim her ordered and already paid product. This could include tracking the shipment. However, if this was unsuccessful, the department store must send the smartphone again. If a new smartphone is not shipped, Sarah can ask for her paid money back.</p>	<p><b>Example class result</b></p> <p style="text-align: right;">Worksheet 1d</p>  <p>Purchase Situation: Rain jacket</p> <p>Markus bought a new rain jacket for his running training ten days ago at the department store "Elefant" and paid for it directly. He didn't try them on in the store. Unfortunately, it's way too big and he doesn't think the color is that nice anymore either.</p> <p>1. List the options that Mark now has. Look at the terms and conditions of the department store "Elefant" and "Elephant Online" and takes into account the rights established by law.</p> <p>Markus has a right to exchange according to the T&amp;Cs. This includes a return of the unused jacket. He can either exchange the jacket or receive a voucher or equivalent goods for its monetary value. In addition, he can try to withdraw from the purchase contract. This is possible under special conditions. He can ask for the conditions.</p> <p>2. Reasoned whether or not Mark can use the legal warranty.</p> <p>No, he depends on the accommodating arrangement of the department store.</p> <p>3. Formulate a recommendation for Mark.</p> <p>If Markus needs a winter jacket, he can exchange his jacket for another one that fits and pleases him. It is best to go to the department store and try on the jacket there to make sure he chooses the right size. However, he can also return the jacket and receive the voucher. With the voucher he can buy other goods in this department store.</p>
<p><b>Class results: Buying situations</b></p>	

# Training 2: Consumption/Advanced

## 3. Sample class results

### Example class result

Worksheet 1e



Purchase Situation: Jewellery

Hannah ordered jewelry from the department store "Elephant Online" for her 19th birthday. This was delivered seven weeks ago. However, she still has not paid him. She threw away the payment reminder she had received after four weeks. Now she has received a second reminder.

- List the opportunities Hannah now has. Look at the terms and conditions of the department store "Elefant" and "Elephant Online" and takes into account the rights established by law.

Hannah has obviously received the goods and the department store has fulfilled its contractual obligations. However, Hannah must also deliver her services. This means she has to pay for the jewelry because she has no right of return after more than 2 weeks. Hannah must therefore pay the fees and additional interest in accordance with the T&Cs. For them, this is in addition to the purchase price: 25 euros processing fee and 0.6% interest per calendar month.
- Justify whether or not Hannah can use the legal warranty.

No, this is not a warranty case. In this case, Hannah must fulfill her contractual obligations. So she has to pay the price because she kept the goods after the end of the return period.
- Formulate a recommendation for Hannah.

Hannah should try to pay the price of the jewelry and the additional fees and interest as soon as possible. In addition, she should contact the department store; sometimes sellers are accommodating if the customer is willing to rectify his mistakes. In the future, Hannah should always make sure she has the money available in advance when she orders something. And she should make sure to pay the money on time as well, so that there are no additional costs for her.

Class results: Buying situations

## Part V: Resources for Allianz Finance Workout

### Finance and teachers

<https://www.blauer-engel.de/en/news-infos/kinder-schule/information-fuer-lehrer>

<http://www.cashless-muenchen.de/index.php?id=291>

<https://www.parent-education.at/topic/worth-knowing-colorful-mix/consumption/> <http://www.kaufenmitverstand.de/home/home.php?PHPSESSID=34ee1cca9a75e0d758feb74b279b4d5e>

[https://www.test.com/company/school\\_teaching/teaching\\_materials/](https://www.test.com/company/school_teaching/teaching_materials/)

<http://www.unterrichtshilfe-finanzkompetenz.de/index.html>

### Students

<http://www.cashless-muenchen.de/index.php?id=291>

<http://www.checked4you.de/home>

<http://www.klicksafe.de/smartphones/>

[http://jugendamt.nuernberg.de/downloads/jugendschutz\\_vertraege.pdf](http://jugendamt.nuernberg.de/downloads/jugendschutz_vertraege.pdf)

<http://www.frei-starten.de/>

<http://www.unterrichtshilfe-finanzkompetenz.de/index.html>

<http://www.was-was-kostet.de/>







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