

❖ **Teacher Tip:** You may want to supplement this unit with resources from the [Behavioral Economics unit](#), [Ethics Mini-Unit](#), and the [Money and Me Mini-Unit](#).

	<i>Lesson title and learning objectives</i>	<i>Resources</i>	<i>Approx time</i>	<i>Jump\$tart Standards</i>
12.1	<p>Social Media & Influencers</p> <p>Students will be able to</p> <ul style="list-style-type: none"> Analyze current teen spending habits Examine their role as a consumer and their consumer decisions Explain how social media and influencers can impact a consumer's spending decisions Identify steps a consumer can take to decrease the influence of social media on their spending decisions 	<p>Lesson Guide*</p> <p>Student Activity Packet</p>	80 mins	<p>Spending</p> <ul style="list-style-type: none"> 2a: Select a product or service and describe the various factors that may influence a consumer's purchase decision 5c: Analyze social media marketing and advertising techniques designed to encourage spending
12.2	<p>Advertisements & Dark Patterns</p> <p>Students will be able to</p> <ul style="list-style-type: none"> Identify ways advertisements work on your psychology Identify dark patterns you regularly encounter Learn why companies use dark patterns 	<p>Lesson Guide*</p> <p>Student Activity Packet</p>	85 mins	<p>Spending</p> <ul style="list-style-type: none"> 4a: List different ways retailers advertise the prices of their products 5c: Analyze social media marketing and advertising techniques designed to encourage spending 8b: Identify state and federal consumer protection laws based on the issues they address and the safeguards they provide <p>Managing Risk</p> <ul style="list-style-type: none"> 11a: Provide examples of how online behavior, e-mail and text-message scams, telemarketers, and other methods make consumers vulnerable to privacy infringement, identity theft, and fraud

<p>12.3</p>	<p>Comparison Shopping</p> <p>Students will be able to</p> <ul style="list-style-type: none"> • Understand what comparison shopping is, how it can help consumers, and when it makes sense to comparison shop • Identify a variety of factors to consider when comparison shopping • Explain how using tools such as browser extensions and price matching can help them find the best deal • Consider the impact a consumer decision may have on the environment 	<p>Lesson Guide*</p> <p>Student Activity Packet</p>	<p>100 mins</p>	<p>Spending</p> <ul style="list-style-type: none"> • 2a: Select a product or service and describe the various factors that may influence a consumer's purchase decision • 2b: Describe a process for making an informed consumer decision • 2c: List the positive and negative effects of a recent consumer decision on the environment, society, and the economy • 3a: Explain the factors to evaluate when buying a durable good • 5a: Explain how pre-purchase research encourages consumers to avoid impulse buying • 5b: Brainstorm consumer research strategies and resources to use when making purchase decisions <p>Saving</p> <ul style="list-style-type: none"> • 8b: Discuss how personal financial decisions can affect other people
<p>12.4</p>	<p>Being A Savvy Consumer</p> <p>Students will be able to</p> <ul style="list-style-type: none"> • Weigh subscription options for products and services • Learn about hidden fees and how to avoid them • Consider the benefits of buying goods second hand • Evaluate various online marketplace options • Learn how to stay safe when using buy/sell/trade marketplaces 	<p>Lesson Guide*</p> <p>Student Activity Packet</p>	<p>75 mins</p>	<p>Spending</p> <ul style="list-style-type: none"> • 2b: Describe a process for making an informed consumer decision • 3c: Compare product choices based on their impacts on the environment or society • 4a: List different ways retailers advertise the prices of their products • 4b: Summarize how negotiation affects consumer decisions and the price of goods and services • 5c: Analyze social media marketing and advertising techniques designed to encourage spending • 7a: Discuss the motivations for and benefits of donating money, items, or time

<p>12.5</p>	<p>Scams & Fraud</p> <p>Students will be able to</p> <ul style="list-style-type: none"> • Define scams and fraud • Identify red flags to look for in different types of scams and fraud • Examine current trends for scams and fraud • Recommend what steps someone should take if they are scammed 	<p>Lesson Guide*</p> <p>Student Activity Packet</p>	<p>90 mins</p>	<p>Spending</p> <ul style="list-style-type: none"> • 8c: Investigate common types of consumer fraud and unfair or deceptive business practices, including online scams, phone solicitations, and redlining • 8d: Make recommendations for sources of help for consumers who have experienced fraud <p>Managing Risk</p> <ul style="list-style-type: none"> • 11a: Provide examples of how online behavior, e-mail and text-message scams, telemarketers, and other methods make consumers vulnerable to privacy infringement, identity theft, and fraud • 11b: Describe conditions under which individuals should and should not disclose their Social Security numbers, account numbers, or other sensitive information • 11c: Recommend strategies to reduce the risk of identity theft and financial fraud
<p>12.6</p>	<p>Identity Theft</p> <p>Students will be able to</p> <ul style="list-style-type: none"> • Identify different types of identity theft, how they can occur, and the impact they have on your life • Understand current trends about identity theft • Identify the dangers of ID theft of minors • Protect personal information through a variety of preventative measures • Outline what steps to take if you are a victim of identity theft 	<p>Lesson Guide*</p> <p>Student Activity Packet</p>	<p>80 mins</p>	<p>Spending</p> <ul style="list-style-type: none"> • 8a: Describe the roles and responsibilities of government agencies that help protect consumers from fraud • 8d: Make recommendations for sources of help for consumers who have experienced fraud <p>Managing Credit</p> <ul style="list-style-type: none"> • 7a: Identify the primary organizations that maintain and provide consumer credit reports • 7c: Explain how a person can get a free copy of their credit report and why this is advisable <p>Managing Risk</p> <ul style="list-style-type: none"> • 11a: Provide examples of how online behavior, e-mail and text-message scams, telemarketers, and other methods make consumers

				<p>vulnerable to privacy infringement, identity theft, and fraud</p> <ul style="list-style-type: none"> • 11c: Recommend strategies to reduce the risk of identity theft and financial fraud • 11d: Explain the steps an identity theft victim should take to limit losses and restore personal security
12.A	Unit Test	Unit Test		