

LEARNING STRAND 4 LIFE AND CAREER SKILLS

SESSION GUIDES FOR MODULE 7: WISE CONSUMPTION

ALS Accreditation and Equivalency Program: Junior High School



SESSION GUIDES

Alternative Learning System - Accreditation and Equivalency (ALS-A&E)

**JUNIOR HIGH SCHOOL: LIFE AND CAREER SKILLS
SESSION GUIDES FOR MODULE 7 (WISE CONSUMPTION)**

ALS Accreditation and Equivalency Program: Junior High School
Learning Strand 4: Life and Career Skills
Session Guides for Module 7 (Wise Consumption)

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User's Guide

For the ALS Teacher/Instructional Managers/Learning Facilitator:

Welcome to the Session Guides of this Module entitled Wise Consumption under Learning Strand 4 Life and Career Skills of the ALS K to 12 Basic Education Curriculum (BEC).

This module was collaboratively designed, developed, and reviewed by select DepEd field officials and teachers from formal school and ALS, and private institutions to assist in helping the ALS learners meet the standards set by the ALS K to 12 Basic Education Curriculum (BEC) while overcoming their personal, social, and economic constraints in attending ALS learning interventions.

This learning resource hopes to engage the learners in guided and independent learning activities at their own pace and time. Furthermore, this also aims to help learners acquire the needed 21st century skills while taking into consideration their needs and circumstances.

As an ALS Teacher/Instructional Manager/Learning Facilitator, you are expected to orient the learners on how to use this module. You also need to keep track of the learners' progress while allowing them to manage their learning. Moreover, you are expected to encourage and assist the learners as they do the tasks included in the module.

WISE CONSUMPTION Session Guide No. 1

I. Objectives

1. Discuss the rights and responsibilities of consumers (LS4LC-SC-PSF-AE/JHS-8)
2. Critically analyze information and claims made in advertisements as input to decision-making as a consumer (LS4LC-SC-PSF-AE/JHS-9)

II. Subject

- A. **Lesson 1:** Consumer's Rights
- B. **Materials:** Wise Consumption Module, bond paper

III. Procedures

A. Introductory Activity

- a. Ask the learners to answer *Pre-Assessment* activity on page 2 of the module. Let them do this activity on their notebooks.
- b. Before beginning the session, ask the learners to read *Let's Get To Know* on page 1 of the module.
Ask: What would you do if you experienced Lara's dilemma?

1. Activity

- a. Guide the learners in accomplishing *Trying This Out* activity on page 4 of the module. Ask the learners to write their answers on a whole sheet of paper.
- b. Process the activity by allowing the learners to present their answers to whether the given statement is a right or a responsibility of a consumer.

2. Analysis

- a. After each has shared their answers, point out that as consumers, there are rights that protect us against unfair treatment, and there are responsibilities that we should practice to properly implement our rights.

SESSION GUIDE 1

- b. Ask the learners to read *Rights and Responsibilities of Consumers* on pages 5 to 9 of the module. Then, ask:
- What are the consumer's rights indicated in RA No. 7394?
 - Provide real-life situations to illustrate each right.
 - What are the different responsibilities we should do as consumers?
 - Why should we practice each of these responsibilities?

3. Abstraction/Generalization

- a. Tell the learners to answer Activity I and Activity II of *Sharpening Your Skills* on pages 13 and 14 of the module. Have them do it on a short bond paper.

4. Application

- a. Ask learners to write an essay answering this question: *Why is it important for you to uphold your rights as a consumer?*
Be guided by the following rubric:

Exceeds Expectations (15 points)	Satisfactory (10 points)	Needs Improvement (5 points)
Meaningful response with specific ideas	Sufficiently developed response with enough explanation	Limited response with minimal explanation
Virtually no spelling, punctuation, or grammatical errors	Few spelling and punctuation errors, minor grammatical errors	A number of spelling, punctuation, or grammatical errors

WISE CONSUMPTION **Session Guide No. 2**

I. Objective

1. Demonstrate knowledge and skills in protecting one's privacy as a consumer by using digital technologies
(LS4LC-SC-PSF-AE/JHS-10)

II. Subject

- A. **Lesson 2:** Consumer Data Protection
- B. **Materials:** Wise Consumption Module, audio-visual device, bond paper

III. Procedures

1. Activity

- a. Ask the learners to do *Trying This Out* activity on page 17 of the module.
- b. Present the short clip to the class. After watching, have them answer the questions that follow. Let them write their answers in their notebooks.
- c. Process learners' answers.

2. Analysis

- a. Instruct the learners to read *Consumer Privacy* on pages 19 to 20 of the module. Then, ask the learners.
 - What is consumer privacy?
 - What is RA 10173?
 - What are some ways that you should be mindful of before doing any transaction that requires your data information?

3. Abstraction/Generalization

- a. Instruct the learners to do Activity I and II of *Sharpening your Skills* on pages 21 and 22 of the module. Have them write their answers on a short bond paper.

SESSION GUIDE 2

Be guided by the following rubric:

Exceeds Expectations (15 points)	Satisfactory (10 points)	Needs Improvement (5 points)
Meaningful response with specific ideas	Sufficiently developed response with enough explanation	Limited response with minimal explanation
Virtually no spelling, punctuation, or grammatical errors	Few spelling and punctuation errors, minor grammatical errors	A number of spelling, punctuation, or grammatical errors

4. Application

- a. Ask learners to write an essay by answering the question: *Do Filipino consumers care about data privacy?* Justify your answer.

WISE CONSUMPTION Session Guide No. 3

I. Objectives

1. Demonstrate knowledge and skills in financial literacy and consumer economics (LS4LC-SC-PSF-AE/JHS-11)
2. Determine the key message conveyed in the material viewed (LS1CS/EN-V-PSC-JHS-19)

II. Subject

- A. **Lesson 3:** Managing Financial Resources
- B. **Materials:** Wise Consumption Module, bond paper, audio-visual devices

III. Procedures

A. Introductory Activity

Ask the learners to recall and identify the Rights and Responsibilities of Consumers.

1. Activity

- a. Tell the learners to do *Trying This Out* activity on page 25 of the module. Have them write their answers for the activity on their notebooks.
- b. Let them share their answers to the class.

2. Analysis

- a. Allow the learners to read *Financial Literacy and Consumer Economics* on pages 27 of the module. Use these questions as points for discussion.
 - What is consumer economics?
 - What is financial literacy? Why is this skill essential when availing goods and services?
 - What are the characteristics of a financially literate person?

SESSION GUIDE 3

- Why is it important that we understand the concepts of consumer economics and financial literacy?

3. Abstraction/Generalization

- a. Instruct the learners to do Activity I and II of *Sharpening your Skills* on pages 28 to 31 of the module. Have them accomplish these tasks on a short bond paper.

t

4. Application

- a. Ask learners to write an essay by answering the question: *How can you help in promoting financial literacy in your family or community?*

Be guided by the following rubric:

Exceeds Expectations (15 points)	Satisfactory (10 points)	Needs Improvement (5 points)
Meaningful response with specific ideas	Sufficiently developed response with enough explanation	Limited response with minimal explanation
Virtually no spelling, punctuation or grammatical errors	Few spelling and punctuation errors, minor grammatical errors	A number of spelling, punctuation or grammatical errors

IV. Evaluation

Ask the learners to answer *Reach the Top* on pages 35 to 38 of the module. Let them answer on a separate sheet of paper.

PRE-ASSESSMENT

PAGE 2

1. Advertisement
2. Behavior
3. Privacy
4. Financial
5. Investment

LESSON I: CONSUMER'S RIGHTS

TRYING THIS OUT

PAGE 4

1. Right
2. Responsibility
3. Right
4. Responsibility

SHARPENING YOUR SKILLS

PAGE 13

ACTIVITY I

1. Right to Safety/Redress
2. Right to Basic Needs
3. Right to a Healthy Environment
4. Right to Information
5. Right to Safety

ACTIVITY II

PAGE 14

Possible Answers:

First image

Positive point: The label indicates the present vitamins in the food.

Negative point: The ad may promote false promise

Second image

Positive point: The ad indicates what it is for.

Negative point: The ad is too good to be true

TREADING THE ROAD TO MASTERY

PAGE 15

Question:

Why is it important for you to uphold your rights as a consumer?

Possible Answer: It is important for us to uphold our rights as a consumer because we should make sure that the money we pay in change of the goods and services must be worth it. Upholding our rights is also important to ensure our health and safety.

LESSON 2: CONSUMER DATA PROTECTION

TRYING THIS OUT

PAGE 20

(Answers may vary)

1. What is the video about?

Possible Answer: The video is about National Privacy Commission Chairman Raymund Liboro explaining and reminding people not to easily believe in claims and messages that you are about to receive items or amount but would require you first to give your personal information. He warns the audience that this might possibly be used against you.

2. What did you find out from the video that you might not learn anywhere else?

Possible Answer: I found out that simple transactions asking for my name is already suspicious and can result to scam or crime. The tendency of people being gullible especially with things that will benefit them may lead to the contrary.

3. Do you agree with the message of the video? Explain your answer.

Possible Answer: Yes, I agree with the message of the video especially in the part where NPC Chairman said that if it is too good to be true, then it probably is. We should not disclose personal information easily to people we do not know and to transactions we did not apply for or join at all.

SHARPENING YOUR SKILLS

ACTIVITY I

PAGE 22

(Answers may vary)

Possible Answers:

1. **Mother's Maiden Name** – Some important agencies would ask for your mother's maiden for verification
2. **Passwords** – This may be used to steal information from you in your accounts
3. **Bank Number** – Thieves might steal from you online
4. **PIN Code** – People might get access from your bank accounts and steal from you
5. **Name of Siblings** – Bad people might call your house and talk to your siblings, making them feel that they know your siblings

ACTIVITY II

PAGE 22

(Answers may vary)

Possible Answers:

1. It makes us confident with the information that we share.
2. We are assured that the data we share I used only for its intended purpose.
3. It makes businesses responsible for handling data and information.
4. It gives punishments to people who violate the act.

TREADING THE ROAD TO MASTERY

PAGE 22

Question: Do Filipino consumers care about data privacy? Justify your answer.

Possible Answer:

I think Filipino consumers in general care about data privacy. The Filipino people are becoming more knowledgeable with the information they are giving nowadays. Although there are still some who are victimized by information stealing, we are more careful now than before especially when the Data Privacy Act came into existence.

LESSON 3: MANAGING FINANCIAL RESOURCES

TRYING THIS OUT

PAGE 24

(Answers may vary)

Possible Answers:

1. This is me
2. This is me
3. This is not me
4. This is not me
5. This is not me
6. This is me
7. This is not me

SHARPENING YOUR SKILLS

ACTIVITY I

PAGE 27

(Answers may vary)

Possible Answers:

- **Financial Literacy** – refer to a person’s knowledge and skills to handle his or her finances
- **Consumer Economics** – a study that focuses on a buyer’s purchasing decisions and patterns
- **Commonality:** They go hand in hand in establishing the market system

ACTIVITY II

PAGE 29

Before reading the article, what are the things that you already know about the topic?

Possible Answer: Before reading the article, I already know that a large rate of Filipinos have poor financial decisions.

ANSWER KEY

What key points and details have you learned from the article?

Possible Answer: I learned that the absence of high level financial literacy creates a big impact on why there is a large number of people being fooled by illegal investment companies. This leads to the idea of including Financial Education as part of the K to 12 program so that students will learn sound financial habits at an early age. They believe that people who develop good financial decisions are those who learned it when they were young.

What new vocabulary terms have you picked up from the article?

Possible Answer: New vocabulary terms I learned are FinEd or financial education, investment, and compound interest.

What questions do you have in mind after reading the article?

Possible Answer: These are the questions I have in mind:

- In what level will financial education be given to students?
- What are the possible reasons why people hardly save?
- Does being financially illiterate relate to poverty?

TREADING THE ROAD TO MASTERY

PAGE 32

Question:

How can you help in promoting financial literacy in your family or community?

Possible Answer:

Promoting financial literacy in the community would be a little difficult but I can start with my family. I can share with them what I learned about financial literacy so that they can also share it with their friends. Aside from the things I learned about financial literacy from ALS, I can also read more about it online.

REACH THE TOP

PAGE 32

1. C
2. D
3. B
4. C
5. D
6. B
7. C
8. C
9. D
10. D

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