

Consumerism

Money Management Series



What is Consumerism?





1. The belief: Personal happiness comes from buying and owning things.



2. Consumer protection, rights, and responsibilities.



What do my purchases say?

- Write down the last six items you spent money on
- Discuss the questions



The Power of Advertising





How Advertising Works

- Testimonials
- Bandwagon Effect
- Glittering Generalities
- Emotional Appeal
- Plain Folks Appeal
- Scientific Appeal



Ad Busting!

- Look at the advertising
- Answer the questions.



Thoughtful Spending



Thoughtful Spending

- People Costs
- Environmental Costs
- Economic Costs





Total Cost of Consumerism

- Review the kettle examples
- Discuss the total cost



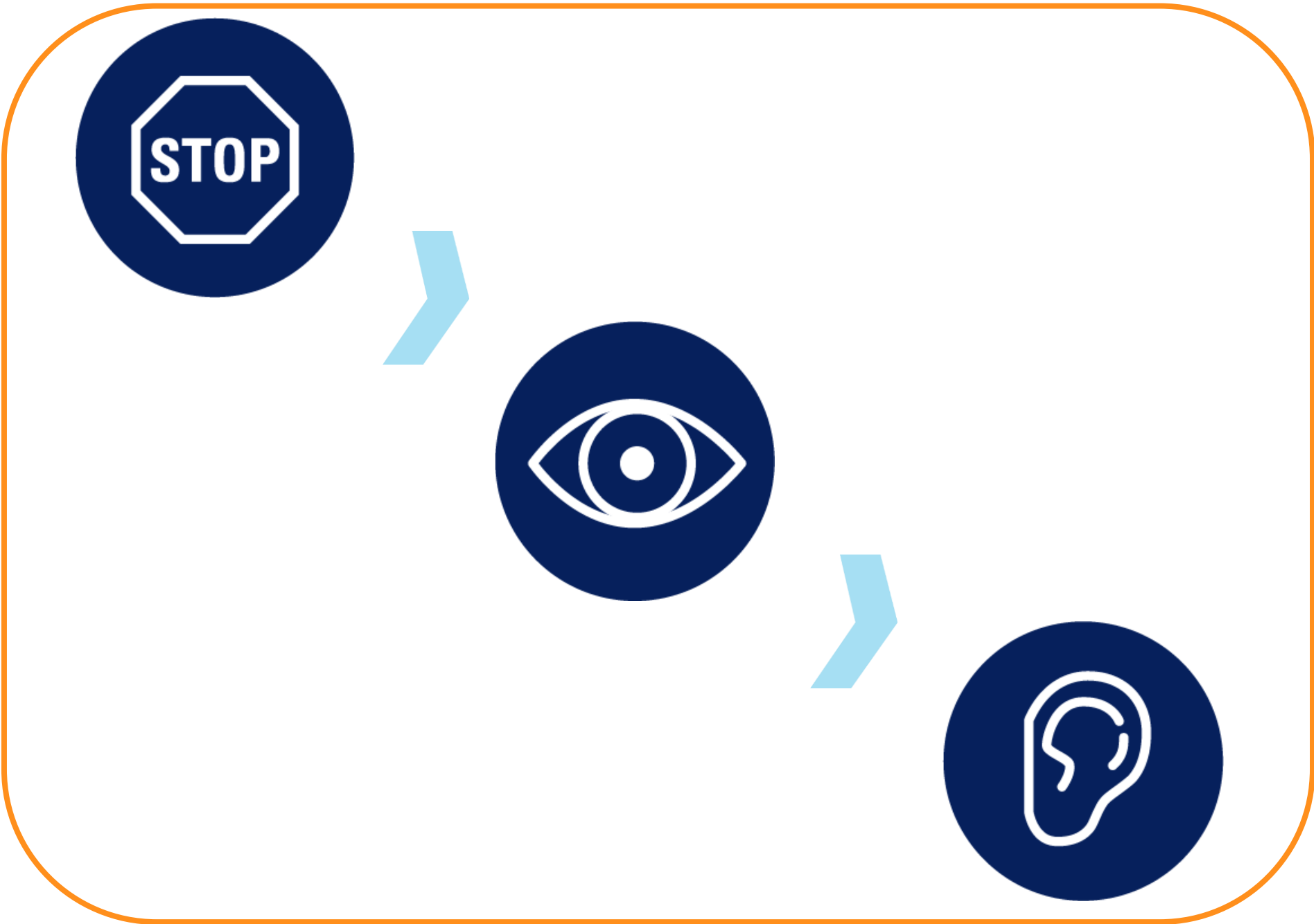
Which kettle would you purchase?

How else could you get one?



Ways to Control Consumerism and Spend Less





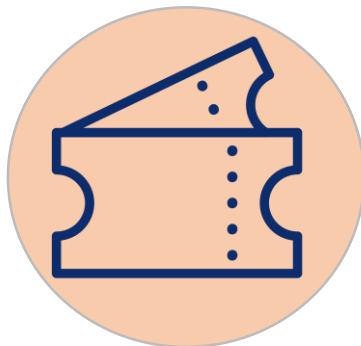
24 Hour Rule





Spending Less

Write down some ways to save:





Being an Informed Consumer



Consumer Rights and Protection



Federal Government

- Consumer product safety
- Food safety
- Consumer product packaging & labelling
- Anti-competitive practices
- Privacy complaints



Provincial Government

- Buying goods and service
- Contracts
- Landlord and tenant responsibilities
- Vehicles: Purchase, Maintenance, Repair
- Credit reporting and collections



Service Alberta

Utilities Consumer Advocate



What Scams Do You Know?

- List some scams that you know.
- What are some warning signs of scams?



If you are a victim of fraud:

1. Write down what happened.
2. Contact your bank.
3. Contact the police.
4. Contact the Canadian Anti-Fraud Centre.
5. Contact Equifax and TransUnion to put a fraud alert on your credit report.



Living Simply





Your Best Life

- Think of a good time in your life.
- Draw or write about this experience.

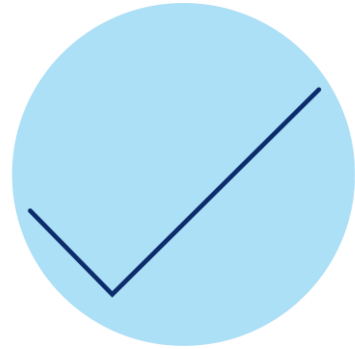


- Did you need to buy anything?
- How can you have more experiences like this?



Moving Forward

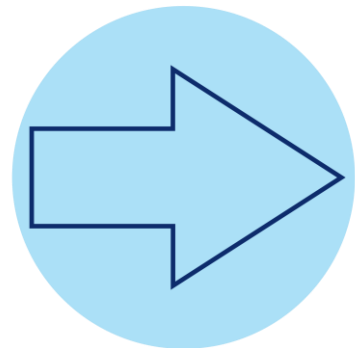




Start



Stop



Change



momentum.org

