

Spending Wisely and Avoiding Scams



Date: _____

Instructions: No answer bank: show your working for the money maths. Number the steps in order, answer the case study questions, explain the key terms, then write full-sentence answers and plan the extended answer.

1. Money maths (show your working)

Question	Working and answer
1.5 l for €1.65: price per litre	
1 kg for £3.50: price per 100 g	
£48 shoes lasting 12 months: cost per month	
A €80 coat with 25% off costs...	
3 for 2 on £1.80 items: price paid for 3	

Did you know?

- Fraud is one of the most commonly reported crimes in the UK.
- Phishing gets its name from 'fishing' for details.
- Fake websites may copy real logos and use addresses with tiny spelling changes.
- EU and UK consumer law gives rights for faulty goods.

Background

Smart shoppers compare. The same item can have different prices in different shops or online. Check the unit price (price per 100 g, per litre or per item) to see which pack is really cheaper. A 500 g pack for £2 costs 40p per 100 g. A 1 kg pack for £3.50 costs 35p per 100 g, so the bigger pack is better value, if you will use it all.

2. Steps in order

Number the steps 1 to 6 (1 = first).

1	Research: Look at different shops
2	Safe pay: Use a secure, trusted way to pay
3	Unit price: Compare price per unit
4	Keep: Keep the receipt
5	Need: Check you really need it
6	Quality: Check reviews and how long it lasts

4. Key terms

Key term	What does it mean? Give an example.
Unit price	
Bargain	
Receipt	
Refund	
Scam	

3. Case study

Tayo's sister sees a social media advert: designer-style headphones, normally €200, 'today only €19.99'. The website address has odd spelling, there are no contact details, and payment is by bank transfer only.

Case study: a deal or a scam?

1. List three warning signs.

2. Why is bank transfer a red flag here?

3. What should she do?

5. Think it through

1. Explain two reasons why shops use offers like 'buy one get one free'.

2. Explain one consequence of falling for a scam.

6. Longer answers (full sentences)

1. Explain cost per use with an example.

2. Describe consumer rights for faulty goods.

3. How can you check a website is genuine?

4. Explain in your own words: Name three warning signs of a scam.

7. Extended answer

Extended answer: 'It is the shopper's job, not the seller's, to avoid bad deals.' How far do you agree?

Plan: introduction · point for (example) · point against (example) · conclusion with your judgement.
