

Speaking publicly about consumer financial protection rights

Students gather evidence and write a speech that they could deliver at a school assembly or town hall meeting focusing on a specific consumer right or consumer financial protection issue and related laws.

Learning goals

Big idea

Consumer financial protection laws exist to prevent businesses from engaging in unlawful practices that may give them an advantage over competitors and to protect the rights of consumers.

Essential questions



- How do consumer financial protection laws help consumers?
- What steps can you take to report and prevent consumer wrongdoing you see in the marketplace?

Objectives

- Evaluate different types of consumer financial protection rights and laws
- Write persuasively about consumer financial protection laws and consumers' rights and responsibilities

KEY INFORMATION

Building block:

-  Executive Function
-  Financial knowledge and decision-making skills

Grade level: High school (9-12)

Age range: 13-19

Topic: Spend, Protect (Managing risk)

School subject: CTE (Career and technical education), English or language arts, Health, Social studies or history

Teaching strategy: Blended learning, Project-based learning

Bloom's Taxonomy level: Remember, Evaluate, Create

Activity duration: 75-90 minutes

STANDARDS

Council for Economic Education

Standard II. Buying goods and services
Standard VI. Protecting and insuring

Jump\$tart Coalition

Spending and saving - Standard 4
Credit and debt - Standard 4
Financial decision-making - Standards 1, 2, and 3

What students will do

- Review consumer rights and consumer financial protection laws on targeted websites.
- Select one consumer right or consumer financial protection issue and the accompanying law(s) they would like to explore further.
- Draft a speech about the consumer rights or consumer financial protection issue they chose that could be delivered at a school assembly or a town hall event.
- Deliver the speech to their classmates or to another class.

Preparing for this activity

- Print copies of all student materials or prepare for students to access them electronically.
- Take time to make sure you're familiar with some of the latest information about consumer financial protection laws so you can help guide students' work.
- Arrange for students to access the Internet on computers or tablets to do research for their speech or provide them with printed versions of research materials.

What you'll need

THIS TEACHER GUIDE

- [Speaking publicly about consumer financial protection rights \(guide\)](#)
[cfpb_building_block_activities_speaking-publicly-about-consumer-rights_guide.pdf](#)

STUDENT MATERIALS

- [Speaking publicly about consumer financial protection rights \(worksheet\)](#)
[cfpb_building_block_activities_speaking-publicly-about-consumer-rights_worksheet.pdf](#)
- Computers or tablets with access to the Internet

Exploring key financial concepts

Becoming aware of consumer financial protection laws and your rights and responsibilities as a consumer is part of building financial capability. That means knowing your rights or how to find out about them and knowing what to do if you have a complaint.

TIP

Students should be encouraged to always look for the most up-to-date information.

Teaching this activity

Whole-class introduction

- Distribute the “Speaking publicly about consumer financial protection rights” worksheet to each student.
- Introduce the topic of consumer financial protection and the rights and responsibilities of consumers.
- As a class, brainstorm a list of consumer financial protection issues for student speeches. Write the list so students can refer to it as they begin their planning work.

TIP

Visit [CFPB’s financial education glossary](#) for terms and definitions you may find useful.

Individual work

- Ask students to review the “Expectations for your speech” section.
- Instruct students to select one consumer right or consumer financial protection issue for their speech from the list the class brainstormed or find an issue that interests them on their own.
- Ask students to justify why they’ve selected this issue and explain why it’s important.
- Using Internet-connected computers or tablets, students should conduct research to gain understanding about the consumer right or consumer financial protection issue they chose for their speech.
 - The following websites contain helpful information:
 - <https://www.ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection>
 - <https://www.consumerfinance.gov/data-research/consumer-complaints/>
 - <https://www.consumerfinance.gov/ask-cfpb/>
- Direct students to write a speech using the worksheet as a guide.
- The speech should have five distinct paragraphs, though each paragraph can be short.

Wrap-up

- Invite student volunteers to deliver their speech to classmates.
- Engage the class in a discussion about how this approach can help inform citizens of their consumer financial protection rights and responsibilities.

Suggested next steps

Consider searching for other [CFPB activities](#) that address the topic of protect, including managing risk and preventing fraud and identity theft.

Measuring student learning

Students have a similar version of this scoring rubric on their worksheet. This helps them to know what criteria matter most and allows them to plan accordingly.

Paragraph	Writing criteria	Points possible	Points achieved
1	Introduce a specific consumer right or consumer financial protection issue and any consumer laws associated with it.	20	
2	Describe how this issue, and the consumer financial protection law associated with the issue, affects consumers.	20	
3	Include statistics and quotes from articles as supporting evidence to back up your claims.	20	
4	Present specific solutions or strategies to help reduce the challenges brought about by this consumer right or consumer financial protection issue.	20	
5	Conclude your speech with a synthesis of your key ideas and a call to action that will motivate and inspire listeners.	20	

Keep in mind that students' answers may vary, as there may not be only one right answer. The important thing is for students to have reasonable justification for their answers.