



Consumer Champion Silver Badge Award

A Training Guide For Company Section Leaders
for The Boys' Brigade Northern Ireland



Consumer Champion

The Consumer Council and The Boys' Brigade have jointly developed this resource pack to help young people understand their consumer rights when they shop online or on the high street.

The Consumer Council's research shows young people are often unaware of their basic consumer rights and, as a result, lack the confidence to complain if they buy something that is faulty or if they receive poor service.

For the Boys to receive their silver 'Consumer Champion' badge and certificate, they need to complete the four activities in this pack and join in the fun!

The Consumer Council would love to see photos of The Boys' Brigade activities in action. Please send photos for The Boys' Brigade website (www.bbni.org.uk), provided of course the Boys' parents/guardians have given their permission to do so.

Photos should be emailed to:
nihq@boys-brigade.org.uk



Before we begin, who is The Consumer Council?

The Consumer Council is a statutory body whose aim is to promote and safeguard the interests of consumers in Northern Ireland.

The Consumer Council has specific statutory duties in relation to energy, water, transport, and postal services. These include dealing with consumer complaints and enquiries, carrying out research, and increasing consumers' understanding of their rights.

Over the last three years, The Consumer Council helped to return more than £1.8 million in compensation to consumers, following investigation of their complaints.

What is a consumer?

A consumer is someone who purchases goods and services for personal use.

What does a confident consumer look like?

A confident consumer:

- Knows their consumer rights;
- Understands when they do not have rights; and
- Is able to complain calmly and effectively if things go wrong with their purchases.

What does being a responsible consumer mean?

A responsible consumer:

- Avoids buying things just for the sake of it;
- Realises that their consumer decisions today will affect generations in the future;
- Tries to use the 3Rs – Reduce, reuse and recycle; and
- Does not waste precious resources such as water and energy.

Introduction

Objectives of the Consumer Champion Training Program

This program of activities is designed to give the Boys the skills to become:

- Informed and confident consumers;
- Responsible consumers; and
- A Consumer Champion - who will speak up when they need to complain and share their knowledge with family, friends, schoolmates and other members of The Boys' Brigade.



The Boys must complete all four activities to be able to achieve their silver 'Consumer Champion' badge and certificate.

Activities

You may wish to complete these activities over two or three evenings:

Activity 1

Design a poster in groups on a specific consumer message (see pages 7-18) and present it to the other Boys.

Activity 2

Have a group discussion about what it means to be a confident consumer (as seen on page 2), followed by a team quiz.

Activity 3

Have a group discussion about what it means to be a responsible consumer (as seen on page 2), followed by an interactive quiz.

After the quizzes, the Boys should be given a few moments to reflect on their answers and discuss if they would change any of their consumer behaviour.

Activity 4

Have a discussion about four shopping scenarios, encouraging the Boys to discuss what they think the correct answers are. Company Section Leaders should then provide the correct answers and explain the scenarios.

1 Poster Activity

Divide the Boys into groups and give each group a consumer message from **Appendix A**.

Ask the Boys to design a poster to illustrate their message, encourage them to come up with slogans and examples to present their message.

Give the Boys 15 minutes to complete this activity.

Give each group 3-5 minutes to present their message to the other Boys. They may want to explain how they would turn this into a TV advertisement.

You will need large sheets of paper, colouring pencils and pens for Activity 1.



Hope you have a fun session!

2 Being a Confident Consumer Discussion and Quiz

This activity involves a group discussion about being a confident consumer and a team quiz. (**Appendix B**).

Begin Activity 2 with a discussion about what it means to be a confident consumer. **Use the following prompt questions to help with the discussion:**

- Have you or anyone you know ever had a problem with something you have bought?
- Do you think you would feel confident to make a complaint?
- What do you think the "do's" and "don'ts" are of complaining? E.g. loud and aggressive, or calm and assertive?

Divide the Boys into groups. Cut out **Appendix B** - photocopy the quiz and distribute to the groups.

- Give the Boys 15 minutes to complete the quiz.
- Read out and then discuss the correct answers together (**Appendix C**). This will assist the Boys to become more aware of their consumer rights and be more confident about complaining when things go wrong.



3 Being a Responsible Consumer Discussion and Quiz

This activity involves a group discussion about being a responsible consumer and an interactive quiz (**Appendix D**).

Begin Activity 3 with a discussion about being a responsible consumer. **Use the following prompt questions to help with the discussion:**

- Do you and your family ever discuss the household bills, such as the cost of electricity/gas or food?
- Do you leave devices on standby?
- Do you run the tap when brushing your teeth?
- Do you recycle?

Give the Boys 15 minutes to complete the interactive quiz.

This quiz involves everyone having to guess the answers by choosing A, B or C. Designate part of the room to be A, B and C. The Boys stand in the middle of the floor and have a five second countdown to make their decision and move to the answer.

You can then reveal the correct answer.

Madness and mayhem is the name of the game!

Discuss the correct answers together (**Appendix D**). This will allow the Boys to think about their consumer habits at home and, ideally, make them more responsible as consumers.

See page 25 and 26 to see how much a family could save per year by following some simple but effective steps.

4 Scenarios

Divide the Boys into groups. Cut out **Appendix E** - photocopy the scenarios and distribute to the groups.

Give each group 10 minutes to discuss and decide what the correct answer is.

Discuss the groups' answers and invite others' views (**Appendix F**).

Appendix A: Poster Activity

Notes

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Message One – Consumer Rights Act 2015

The Consumer Rights Act 2015 says all goods you buy must:

1. Match the description

For example – Leather trainers must be made of leather and not plastic.



Who is the artist in your group and what will you draw on your poster?

2. Be fit for purpose

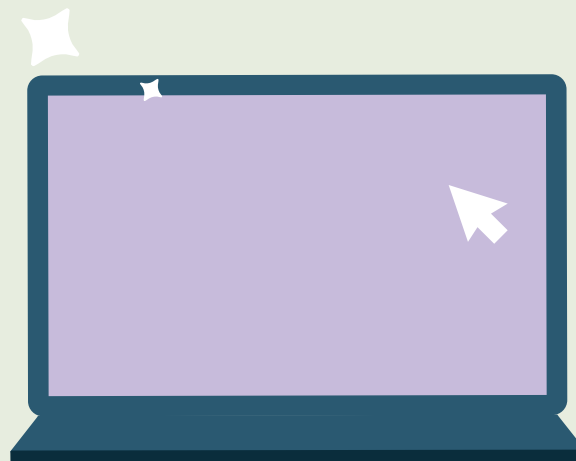
For example – If you bought a waterproof jacket, it should not let water in.

Notes for Group

The legislation that you will be explaining applies to anything you buy, so it could be a one million pound car or a chocolate bar. It's an important message so do your best!

3. Be of satisfactory quality

For example – The law gives you up to 6 years to make a complaint, if it is reasonable to expect the goods to stay in good working condition that long. This will depend on how they're made, how much you paid, how well you followed care instructions and how well you looked after the goods. If a laptop stops working after 13 months, this would not count as a reasonable length of time.



Appendix A: Poster Activity

Notes

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Message Two – Know your consumer rights for services

The Consumer Rights Act 2015 requires any service to be carried out:

- With reasonable care and skill;
- At reasonable cost; and
- Within reasonable time.

You receive a service when you:

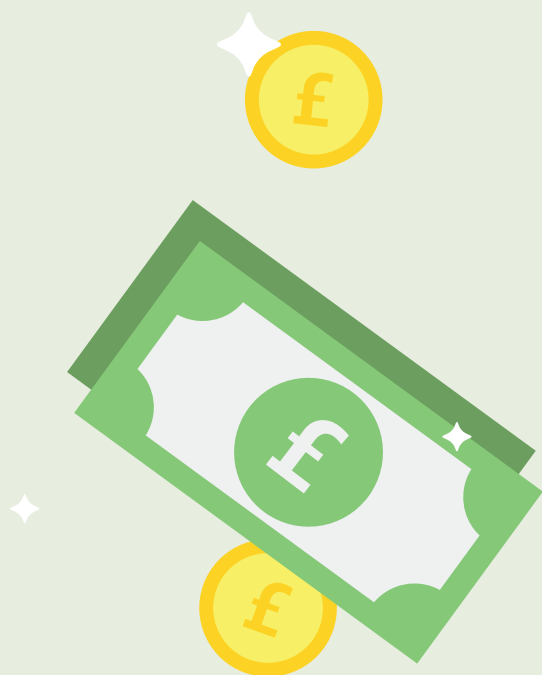
- Get your hair cut;
- Eat out at a restaurant;
- Get a computer fixed;
- Get a mobile phone fixed; and
- Get your bike repaired.

Notes for Group

How will you explain the legal requirement for a service to be performed with reasonable care and skill, at reasonable cost and within reasonable time?



Who is the artist in your group and what will you draw on your poster?



Appendix A: Poster Activity

Notes

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Message Three – Know your consumer rights when buying digital content

The Consumer Rights Act 2015 states that any digital content you buy must be:

- Of satisfactory quality;
- Fit for a particular purpose; and
- As described.

Digital content includes:

- E-books;
- Apps;
- Online games;
- CDs;
- DVDs;
- Ringtones; and
- Streaming music.

If you purchase faulty digital content, you may be entitled to a repair, replacement, price reduction or refund. In some instances you may also be entitled to compensation for damage done to your phone, laptop, tablet or other device.

For example

If you buy an online game and it is faulty, then the digital content is not of satisfactory quality, not fit for purpose and not as described.



Who is the artist in your group and what will you draw on your poster?

Notes for Group

How will you explain digital content is covered by The Consumer Rights Act 2015? What sorts of thing might go wrong when purchasing digital content online?



Appendix A: Poster Activity

Notes

[illegible]

Message Four – Know your consumer rights

Your consumer rights under The Consumer Rights Act 2015 are:

- You have 30 days to reject a faulty item and get a full refund;
- The trader has one chance to repair or replace a faulty item before you can ask for a partial or full refund;
- The law protects you for up to six years depending on the kind of product and the price that was paid; and
- If you pay for an item using a credit or debit card and you lose your receipt, your bank statement can act as proof of purchase.

Notes for Group

How will you explain these consumer rights? Do you think people would be surprised to hear they have six years to complain?



Who is the artist in your group and what will you draw on your poster?



Appendix A: Poster Activity

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Message Five – Know when you don't have any consumer rights

You do not have any consumer rights if:

- You changed your mind about wanting a product or service;
- You did not follow the instructions;
- You were made aware of the fault when you bought the product; or
- You try to fix the problem yourself.

Notes for Group

How would you explain those times when you do not have rights? Try to think of some examples.



Who is the artist in your group and what will you draw on your poster?



Appendix A: Poster Activity

Notes

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Message Six – Know the difference between shopping on the high street and online

By law:

- A shop can refuse to give your money back if you change your mind about wanting something you bought; for example because it does not fit or you no longer like the colour. However, if you bought it online, the law recognises you need a chance to see the goods to decide if you want them, so you have 14 days to inspect and return the product and get a full refund.
- However, there are some exceptions when you can not return items. These include goods that have been made to order, like a t-shirt with your photo on it, or flowers or foods that are perishable.

Notes for Group

How would you explain your rights are different when you buy on the high street compared to online? Do you think you can wear something for three days and then return it if you bought it online? (The answer to that is NO! You will be refused a refund if the item 'looks like it has been worn').



Who is the artist in your group and what will you draw on your poster?



Appendix A: Poster Activity

Notes

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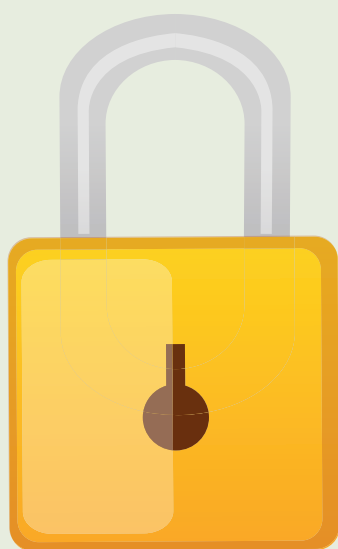
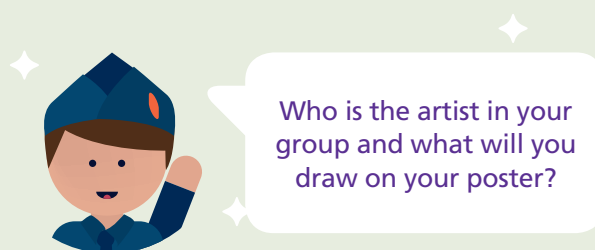
Message Seven – How to protect yourself when shopping online

There are a number of ways you can protect yourself when shopping online such as:

- Before entering your payment details look for https appearing in the browser bar. The 's' stands for secure and it means your personal and financial details will be kept safe;
- Ensure the padlock icon appears in the browser bar of a website;
- Do your research before buying from a website you haven't used before. Check reviews or previous customers' feedback; and
- Do not click on a web link from an email you receive as it could take you to a fake website selling fake or copycat goods.

Notes for Group

How will you explain there are a number of ways to stay safe shopping online? Why is it important?



Appendix A: Poster Activity

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Appendix B: Being a Confident Consumer discussion and quiz



Hi, it's Sam here.
Are you ready to get
cracking on the quiz?
Good luck!

Please circle the correct answer:



1. By law, how many days do you have to return a faulty item to a shop and ask for a full refund?

- a. You have 365 days to return a faulty item to the seller.
- b. You have 30 days to return a faulty item to the seller.
- c. The number of days will depend on the retailer's returns policy.



2. By law, can a shop refuse to give you your money back if you change your mind about a product you have bought?

- a. No, the shop cannot refuse to give you your money back if you return the product within a few days.
- b. Yes, the retailer can refuse to give you any money back if the product is not actually faulty.
- c. Maybe, it depends on the item you are returning and the mood of the sales assistant.



3. By law, if you buy a bag online, can you get your money back if you change your mind and want to return it?

- a. No, you cannot get your money back as the retailer may not be able to re-sell the bag after you have had it.
- b. Yes, you can get your money back within 14 days but you might have to pay for the return postage.
- c. Maybe, it depends on the online retailer as different online retailers have different policies.



4. You buy a new T-shirt of your favourite band and it shrinks in the washing machine. The instructions on the label say 'hand-wash only' but you have similar T-shirts with the same instructions and have had no problems. Do you have any consumer rights?

- a. Yes, you can go back to the shop and ask for a full refund/replacement as the T-shirt is now damaged.
- b. Maybe, it depends on the individual shop as different shops have different return policies.
- c. No, you have no rights as you did not follow the care instructions.



5. For how long does consumer law protect you if you have problems with goods you have purchased?

- a. Six months.
- b. Six years.
- c. Forever.





6. If you buy running shoes in the sale and the sole falls off after two weeks, can you return them and ask for a refund/repair or replacement, even though you have worn them?

- a. Yes, you would expect them to last longer than that.
- b. No, you do not have any rights as the shoes were in the sale and you have worn them.
- c. Maybe, it depends on the shop where you bought the shoes as retailers have different refund policies.



7. If your mobile phone develops a fault after 18 months, does the shop have to do anything if it is outside the one year warranty period?

- a. No, you made the decision not to extend your warranty and therefore you have no consumer rights.
- b. Maybe, you would have to check the shop's website to see its terms and conditions.
- c. Yes, the shop does have to help because warranty periods do not affect your consumer rights.



8. If you are returning a jacket with a faulty zip, can your debit card bank statement act as a receipt?

- a. Yes, if you used a debit card, the bank statement will act as proof of purchase.
- b. No, unfortunately you should have kept your receipt.
- c. Yes, you can get a refund but you will also need to have all the labels still attached.



9. If you buy dog shaped chocolates from a specialist online sweet shop, and they send you chocolate shaped cats, do you have any rights?

- a. No, chocolate is a perishable product so you cannot return them.
- b. No, the product is still chocolate shaped animals, so you will have to accept them.
- c. Yes, the chocolate shaped cats do not match the description, so you are entitled to a replacement or refund.



10. Do you have any rights if you download a film on your tablet and it keeps freezing half way through?

- a. No, you have no rights as you cannot prove there is a problem to the seller. Your best bet is to try to download the film again.
- b. No, you have no legal rights. Grrrr, how annoying. All you want to do is chuck the tablet out the window!
- c. Yes, when you buy a downloaded film or any other digital content, you have the same protection rights as if you bought it as a DVD from a shop. Now pass us the popcorn please!



Well, how did you get on? Are you on your way to becoming a 'Consumer Champion' like me? Let's keep going with more fun activities!

Consumer Quiz Answers

1 Answer B

You have 30 days to return a faulty item to the seller and ask for a refund. After 30 days, you can still ask for a refund, a repair or a replacement.

2 Answer B

Yes, the retailer can refuse to give you any money back if the product is not actually faulty. It is worth noting high street retailers will often offer a refund, replacement, credit note or gift card but this is just a gesture of goodwill.

3 Answer B

Yes, you can get your money back within 14 days but you might have to pay for the return postage. You also have to return the product within 14 days.

4 Answer C

No, you have no rights as you didn't follow the care instructions.

5 Answer B

Six years...but only if it is reasonable to expect the item to last that long. This will depend on the product type, cost and age.

6 Answer A

Yes, you would expect them to last longer than that. It makes no difference that you bought the shoes in the sale as the law states any goods must be of satisfactory quality, match the description and be fit for purpose.

7 Answer C

Yes, a warranty period has absolutely nothing to do with your consumer rights so it doesn't matter if the warranty period is over.

8 Answer A

Yes, if you used a debit card, the bank statement will act as proof of purchase. However, it is a good habit to keep your receipt safe in case you need to return items.

9 Answer C

You normally cannot return perishable or personalised items to the trader, but in this instance, the trader processed your order incorrectly.

10 Answer C

Yes, when you buy a downloaded film or any other digital content, you have the same protection rights as if you bought it as a DVD from a shop. Now pass us the popcorn please!

Key Fact

The law gives you the same rights for digital goods as those bought in a shop. Before October 2015 it was hard to know how to deal with these types of problems as the law was written before the world of downloading films, music, apps and other digital content!

Appendix C: Consumer Quiz Answers

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Being a Responsible Consumer quiz and answers



The correct answers
are highlighted in bold.
Now start **RUNNING!**

1. How much could a household save per year by turning down their thermostat by just one degree?

- a. £5
- b. £350
- c. £70**

2. How much does it cost a household to leave TVs etc on standby every year?

- a. £30
- b. £70**
- c. Nothing as it does not make much difference.

3. How much could a household save per year by switching off lights when not using them?

- a. £5
- b. £275
- c. £15**

4. How many litres of water could be saved by turning the tap off when brushing your teeth?

- a. 1 litre
- b. 2 litres
- c. 6 litres**

5. On average, how many litres of clean water does the average person use per day?

- a. 10 litres
- b. 150 litres**
- c. 350 litres



Are the boys out of
breath yet? Five more
questions to go!

6. How many swimming pools worth of water does an average family use in their kitchen and bathroom per year?

- a. 1 swimming pool
- b. 3 swimming pools**
- c. 8 swimming pools

Appendix D: Being a Responsible Consumer Quiz and Answers

7. How much waste does the UK produce every year?

a. 100 million tonnes

b. 10 million tonnes

c. 50 million tonnes

8. How long does it take for a plastic bag to decompose in a landfill site?

a. 6 months

b. 60 years

c. 100 years

9. On average, how much food does the average household throw out in a year?

a. £530 worth

b. £720 worth

c. £2000 worth

10. Approximately how much could you personally save by knowing your consumer rights?

a. £20 per year

b. £3500 per year

c. £180 per year



By being a responsible consumer, a household in Northern Ireland could potentially save over £1,000 by following these simple but effective steps! What could the Boys and their families spend that on? Oh the possibilities...

Scenario One



In a local shop, Sam finds an amazing watch priced £15. He decides there and then that he wants it and takes it to the checkout. The assistant tells him that, unfortunately, it has been incorrectly priced and should actually be marked at £51. Is Sam still entitled to the watch at £15?

Group to discuss

- Discuss whether Sam has any rights.
- Do you think he is entitled to get the watch at £15?
- Should Sam insist the shop has made the mistake and not him?



Scenario Two



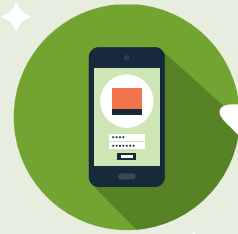
Paul buys a pair of shoes from the high street. However, after three weeks, the stitching comes apart. Can Paul return the shoes to the retailer and insist on a full refund?

Group to discuss

- Discuss whether Paul has any rights.
- Do you think Paul is entitled to a full refund or just some of his money back?



Scenario Three



Paul is out with friends catching up over a burger. While he is in town he buys a new Pay as You Go mobile phone with his birthday money. However, when Paul gets home, he decides there are better things he could spend that money on, and there is nothing wrong with his old phone. He goes back to the shop but it refuses to give him a refund. It does, however, offer him credit on a gift card.

Group to discuss

- Is Paul entitled to a refund or can the retailer refuse?



Scenario Four

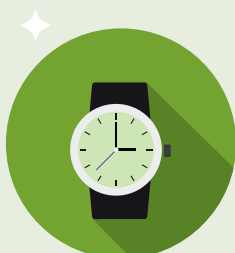


Sam is out with his friends and he sees an amazing shirt for £5 in the sales. It is in the reduced section as there is a slight mark on the collar. Not one to pass up a bargain, Sam brings it home but unfortunately the stain is stubborn and will not come out in a wash. The shop refuses to offer any refund.

Group to discuss

- Discuss whether Sam is entitled to a refund.
- What would you do in this situation?

Scenario Answers



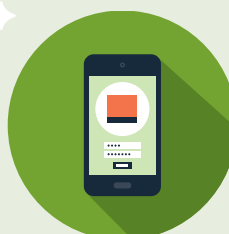
Scenario One Answer

Believe it or not, Sam cannot insist the shop sell the watch at £15. It is the shop's decision if it will sell something or not. Sometimes shops may not want to sell items because they are part of a display or, as in this case, because someone has marked them with the wrong price. However, if the shop regularly marks the wrong price on its goods and then tries to sell these goods at a higher price, the consumer should report it to Consumerline on 0300 123 6262 (part of Trading Standards Service NI), as the shop may be committing a criminal offence by deliberately misleading their customers.



Scenario Two Answer

Absolutely right, Paul can insist on a refund as the stitching was faulty. The Consumer Rights Act 2015 states you have 30 days to return faulty items to the seller and ask for a full refund. Paul could also ask for a repair or replacement if he prefers. It doesn't matter that he has worn the shoes because often faults does not appear straight away.



Scenario Three Answer

The retailer can refuse to offer a refund, replacement, credit note or gift card as Paul has changed his mind and there is nothing wrong with the item. However, some high street retailers will often offer a refund, replacement, credit note or gift card but this is just as a gesture of goodwill. It might be an idea to ask about the refunds policy before you buy.



Scenario Four Answer

Unfortunately Sam is not entitled to anything. By law, anything you buy should match the description, be of satisfactory quality and fit for purpose. However, where the fault is clearly evident, the consumer accepts the fault when buying the goods. Sam bought the shirt at £5 knowing about the mark and is taking the risk that the mark might not come out when washed. He cannot now complain.

Evaluation of Learning

Objectives:

This program of activities is designed to give The Boys' the skills to become:

- Informed and confident consumers;
- Responsible consumers; and
- A Consumer Champion - who will speak up when they need to complain and share their knowledge with family, friends, schoolmates and other members of The Boys' Brigade.

The activities are now complete. Please complete the evaluation form in **Appendix G** and badge and certificate order form in **Appendix H**.

This evaluation will be used to measure the success of the activities and improve future initiatives.

Please return the evaluation form, badge and certificate requests to The Consumer Council in the freepost envelope provided, along with the resource request form (**Appendix I**). You can also email these to nihq@boys-brigade.org.uk

Don't forget to send photos of the Boys with their new badges!

Thank you for taking the time to deliver the activities. The team at The Consumer Council hopes the Boys had fun and are looking forward to receiving their Silver 'Consumer Champion' badge and certificate.

The Consumer Council's website offers a wealth of materials and resources. Visit www.consumerCouncil.org.uk for more information or telephone us on **0800 121 6022**.



Appendix G: Evaluation Form

Tell us what you thought of The Consumer Champion training guide

Thank you for taking part in the activities. We would now appreciate your feedback to help us improve and develop future resources.

After completing all the activities, on a scale of 1 – 5 (with 1 being the lowest), how would you rate the Boys' knowledge of their rights and responsibilities?

No understanding			Excellent understanding	
1	2	3	4	5

On a scale of 1 – 5 (with 1 being the lowest), how would you rate the activities?

Poor	Satisfactory	Good	Very good	Excellent
1	2	3	4	5

Please rate the activities in order of preference.

Activity	Rate (1 being the most favourite)
Presenting consumer messages	
Being a confident consumer discussion and quiz	
Being a responsible consumer discussion and quiz	
Consumer scenarios	

Do you have any recommendations to improve the activities?



Appendix G: Evaluation Form

Would you recommend these activities to other youth groups?

If yes, please explain

If no, please explain

Are there any additional comments you would like to make?



Thank you for taking part in this evaluation.

Please return your request order forms for 'Consumer Champion' badges, certificates, and resources in the prepaid envelope!

As a Leader, is there anything which you would do differently as a consumer, having now taken part in the activities?

Appendix H: Badge and Certificate Order Form

Badge and Certificate Order Form for The Boys' Brigade Northern Ireland

Please send me _____ badges and certificates
to be delivered to:

Name of Unit: _____

Leader's name: _____

Leader's address: _____

Telephone: _____

Email: _____

Please post completed order forms using
the prepaid envelope or email your request
to: contact@consumercouncil.org.uk

If you would like to discuss this resource with anyone,
please contact us on **0800 121 6022** or alternatively
email us at contact@consumercouncil.org.uk



Appendix I: Resource Request Form

Please send us the following resources:

	Quantity
Safer Ways to Pay	<input type="text"/>
Your Guide to Shopping Safely Online	<input type="text"/>
Consumer Rights Card	<input type="text"/>

Name of Unit: _____

Leader's name: _____

Leader's address: _____

Telephone: _____

Email: _____

Notes



The Boys' Brigade

Tel: 028 9268 8444

Email: nihq@boys-brigade.org.uk

Website: www.bbni.org.uk



@BBNI



Boys' Brigade Northern Ireland

The Consumer Council for Northern Ireland

Complaints line: 0800 121 6022

Tele/Textphone: 028 9025 1600

Fax: 028 9025 1663

Email: contact@consumerCouncil.org.uk

Website: www.consumerCouncil.org.uk



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Consumer Council Northern Ireland