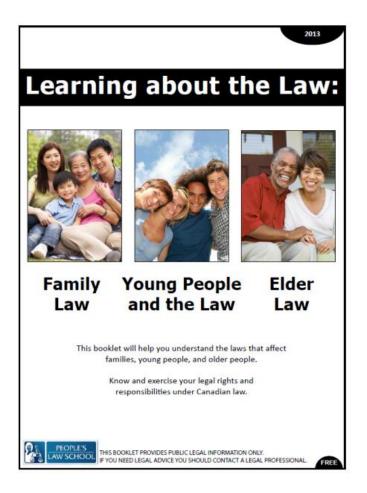


Learning about the Law

Lesson: Elder Law – Protecting Yourself and Your Money

CLB 4 Instructional Package





Lesson Plan: Protecting Yourself and Your Money (CLB 4)

CLB Outcomes

€CLB 4-III: Getting things done	Make and respond to a range of requests and offers (such as getting assistance, and asking for, offering, accepting or rejecting goods or services).
CLB 4-III: Getting things done	Get information from short business or service texts (such as brochures, notices, form letters and flyers).
ECLB 4-II: Reproducing Information	Copy or record an expanded range of information from short texts for personal use.

Content Outcomes

- Identify ways of protecting oneself from identity theft and fraud
- Identify where to get more information about elder care

Resources

- People's Law School (PLS) booklet, Elder Law, p. 24-25
- PLS worksheets "Elder Law: Protecting Yourself and Your Money"
- Video, "When I'm 64 Scams," http://www.youtube.com/watch?v=2arl0qsMQto
- Computer Lab (optional)

External Resources and Referrals

- For more information on elder law, visit <u>www.nidus.ca</u>
- For information for seniors, visit <u>http://www.seniors.gc.ca/eng/index.shtml</u>
- For information on lists of scams to avoid, visit <u>http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03627.html</u>
- Invite a guest speaker from BC Centre for Elder Advocacy and Support or Public Guardian and Trustee office to talk about the services they provide to seniors
- Visit an elders' care facility

Assessment Plan and Tools

• Self-assessment checklist





Sample Lesson

Time	Tasks	Expected Outcome	Resources
10'	 Warm up In pairs or small groups, students talk about pictures Explain 'elder law' Assess level of knowledge in elder law 	Generate interest Activate prior knowledge	PLS Worksheet: Get Ready!
25′	 View video and prepare for topic Students find the meanings of the words by asking one another, the teacher or looking them up Teacher goes over new vocabulary and students practice pronunciation Students watch video and answer questions Students discuss personal experiences 	Prepare for topic of Elder Law Identify the main ideas and supporting details of the video material	PLS Worksheet: Prepare and Listen! Video: "When I'm 64 – Scams"
20′	 Vocabulary practice Students guess the meaning of phrases Go over any new vocabulary, but encourage students to apply word attack strategies first: Ask for peer support Look at base form of word Guess the meaning from context Look in monolingual dictionaries Students fill in the blanks and then ask and answer the questions in pairs 	Identify the function and meaning of new vocabulary items Use new vocabulary to ask and respond to questions	PLS Worksheet: Vocabulary Practice! <i>Elder Law,</i> p. 24-25.
15′	 Pronunciation practice Review pronunciation rules for using 'not' in statements and contractions Students practice reading the sentences aloud In pairs, students make up sentences orally to practice pronunciation of 'not' 	Become aware of the rules for pronunciation in contractions Practice pronunciation of 'not' in statements and contractions	PLS Worksheet: Pronunciation Practice!





15'	 Grammar practice Go over the rules and exceptions of the placement of 'not' in sentences related to the helping verb Students change positive statements into negative ones, using the correct form of negation Students practice pronunciation through reading statements aloud 	Understand rules for negation with 'not'	PLS Worksheet: Language Focus!
15'	 Research and write notes Students skim and scan PLS workbooks to create a dos and don'ts list for avoiding scams Students read out their lists for the whole class Have students listen and check off the statements they had that were the same as other groups 	Copy or record an expanded range of information from short texts for personal use Listen for specific details	PLS Worksheet: Tips to Remember! <i>Elder Law,</i> p. 24-25
20'	 Role play Teach and practice phrases to avoid scams Go over pronunciation Students practice the telephone dialogue in pairs Students work in pairs to role play telephone scam conversations, using the scenarios and phrases for responding 	Make and respond to a range of requests and offers	PLS Worksheet: Act it out!
20′	 Find out more Students look for more information about elder care by visiting a web site of BC Centre for Elder Advocacy and Support 	Get more information about elder care	Computer Lab http://bcceas.ca/inf ormation/
10'	 Self-Assessment Allow students to fill out self-assessment form independently 	Self-assessment	PLS Worksheet: What did you learn?





Get Ready!

Look at the pictures below. Who do you see in these pictures? Who takes care of senior members of the family in your community? What problems do seniors usually need help with?

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¹ Images taken from Shutterstock.com



Prepare and Listen! Look at the vocabulary terms. Do you know the meanings of these words? Ask a partner, your teacher or look up the words in a dictionary. Watch the video "When I'm 64 – Scams" available at <u>http://www.youtube.com/watch?v=2arl0qsMQto</u> and answer the following questions:

sweepstakes	scam	cruise	fees
1. How did the w	oman receive the letter	?	
2. When can she	collect the prize?		
3. How much do	es she need to pay? Why	ı?	
4. Is her daughte	r happy about the letter	? Why or why not?	
5. What does he	r daughter think the lette	er is? Why?	
Discuss! Discuss	the questions with a par	tner.	
1. Have you ever	received scam messages	s on you cell phone of	r in the mail?

2. Do you know anybody who became a victim of a scam?





Vocabulary Practice!

Look in the PLS booklet, p. 24-25 to find the following words or phrases. Work with a partner to guess the meaning of the words or phrases.

to take advantage of	give out	caller ID
to trick people	paper shredder	identity theft
a target	passwords	contests

Fill in the blanks with the words and phrases above and then ask and answer the questions with a partner.

- 1. Do you have ______ on your phone? Do you answer your phone if you don't recognize the phone number?
- 2. Do you know anyone how has experienced _____? What happened? Did they have to replace all of their documents?

3. What kinds of documents would you destroy by using a _____?

- 4. In your country, do people try ______ seniors through phone scams or fake ______ that say that you have won a prize? Are these situations common in your country?
- 5. How many ______ do you have to remember for your personal accounts and information?
- 6. What are some ways that criminals try _____? Do you know anyone who has experienced any of these situations?
- 7. Is it common in your country to ______ personal information over the phone or through emails?
- 8. How often are seniors ______ for crimes in your country?





Pronunciation Practice!

Look at the rules for pronunciation of 'not'. Practice saying the sentences with the correct pronunciation.

Pronunciation Rule: In a sentence, 'not' receives the stress; when contracted, the stress moves to the helping verb

He is not an honest person	He is n't an honest person.
Do not give out information over the phone.	Do n't give out information over the phone.
I can not remember the password.	I Ca n't remember the password.
You should not throw your credit card statements in the garbage.	You should n't throw your credit card statements in the garbage.
Tom did not believe the phone scam.	Tom di dn't believe the phone scam.
The store will not provide a refund.	The store WO n't provide a refund.

Practice! With a partner, take turns making up sentences using the following forms.

should not	shouldn't
could not	couldn't
would not	wouldn't
will not	won't
cannot	can't
do not	don't
is not	isn't
has not	hasn't





Language Focus!

Look at the following rules for 'not' in English.

Grammar Rule:	Examples:
Place 'not' after the first helping verb	I will <u>not</u> buy that product.
 Exceptions: with simple present and simple past verb forms with no helper, use do/does/did when the 'be' verb is the main verb, no helper is needed 	They <u>do not</u> like telemarketers. She is <u>not</u> a newcomer to Canada.

Practice! Change the following positive statements into negative ones. Read them aloud and practice your pronunciation.

- 1. You should give your credit card information to anyone who asks.
- 2. It is good to send cash advances.
- 3. Keep your personal information in a place where people can easily find it.
- 4. Most phone calls that claim you have won something are real contests.
- 5. It's safe to provide personal information to people over the phone.
- 6. Criminals care about elderly people and will try to protect them.
- 7. You have to answer the phone if you don't recognize the caller ID.





Tips to Remember!

Read the PLS Workbook, p.24-25. With a partner, make a list of dos and don'ts to avoid scams.

Share your list with the class.

Dos	Don'ts
be careful with your personal information	don't keep passwords in your wallet





Act it out!

Read through the telephone scam conversation with a partner.

- A: "Hello, can I speak to _____, please."
- B: "Yes, this is her/him."
- A: "Congratulations, you've won a trip to Florida!"
- B: "Who's calling, and how did you get this number?"
- A: "This is Travel Fun Centre. For you to claim your prize, I will just need your credit card information."
- B: "I'm sorry, I don't give out that information over the phone."
- A: "Okay, well you can't claim your prize if you don't provide that information. Don't worry, you will only have to pay \$200.00 for processing fees but the trip is free."
- B: "No, I'm not interested, thank you. Goodbye."

Telephone Scams

Helpful phrases to avoid scams

- How did you get this number?
- Who's calling?
- What is your number?
- I'm sorry. I don't have time to talk right now.
- I don't have that information right now.
- I will call you back.
- I'm sorry. I don't give out that information over the phone.
- Sorry, I can't talk now. Goodbye!
- I'm not interested.

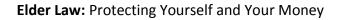




Role Play!

Choose a scenario below and role play a telephone conversation. Use the phrases in the box to respond to the telephone scams.

you won a free cruise to Alaska/need to provide your credit card information	you won \$10,000/need your bank account information to deposit the money	a charity needs money to help a poor family receive an operation/need \$2,000 cash in advance/will pay it back
you have money in an account that can be claimed/need your SIN number in order to claim it	a relative left you an inheritance/need your SIN number to claim the money	you won a prize/need your credit card information







Find out More!

Use a computer at school or at home to find out the following information. Go to the website of BC Centre for Elder Advocacy and Support <u>http://bcceas.ca/information/</u> and click on 'Information' on the menu bar.

- 1. Where can you report elder abuse and neglect?
- 2. What organizations provide legal help for seniors?
- 3. What benefits and programs are available for seniors?
- 4. Where can you get low cost dental treatment?
- 5. What housing programs are available for seniors?
- 6. What discount transportation services are available for seniors?





What did you learn?

Fill this out on your own.

	Yes, I can do this on my own.	I need to review this.	l can't do this yet.
I know how to protect myself from scam.			
I know how to avoid identity theft.			
I can give and respond to requests and offers.			
I can find information about elder care in PLS booklet.			
I can research information about programs and services available for seniors online.			
I can make a list of dos and don'ts.			

What else did you learn today? What other questions do you have about elder care?

Elder Law: Protecting Yourself and Your Money





Prepare and Listen!

ANSWER KEY

- 1. How did the woman receive the letter? *In the mail*
- 2. When can she collect the prize? After she pays for service and processing fees
- 3. How much does she need to pay? \$500.00
- 4. Is her daughter happy about the letter? *No*
- 5. What does her daughter think the letter is? *A sweepstakes scam*





Vocabulary Practice!

ANSWER KEY

- 1. Do you have <u>caller ID</u> on your phone? Do you answer your phone if you don't recognize the phone number?
- 2. Do you know anyone how has experienced <u>identity theft</u>? What happened? Did they have to replace all of their documents?
- 3. What kinds of documents would you destroy by using a paper shredder?
- 4. In your country, do people try <u>to take advantage</u> of seniors through phone scams or fake <u>contests</u> that say that you have won a prize? Are these situations common in your country?
- 5. How many <u>passwords</u> do you have to remember for your personal accounts and information?
- 6. What are some ways that criminals try <u>to trick people</u>? Do you know anyone who has experienced any of these situations?
- 7. Is it common in your country to <u>give out</u> personal information over the phone or through emails?
- 8. How often are seniors <u>a target</u> for crimes in your country?

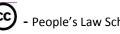




Language Focus!

ANSWER KEY

- 1. You should give your credit card information to anyone who asks. You shouldn't give your credit card information to anyone who asks. You should never give your credit card information to anyone who asks.
- 2. It is good to send cash advances. It isn't good to send cash advances.
- 3. Keep your personal information in a place where people can easily find it. Never keep your personal information in a place where people can easily find it. Don't keep your personal information in a place where people can easily find it.
- 4. Most phone calls that claim you have won something are real contests. Most phone calls that claim you have won something aren't real contest.
- 5. It's safe to provide personal information to people over the phone. It isn't safe to provide personal information to people over the phone. It's never safe to provide personal information to people over the phone.
- 6. Criminals care about elderly people and will try to protect them. Criminals don't care about elderly people and won't try to protect them.
- 7. You have to answer the phone if you don't recognize the caller ID. You don't have to answer the phone if you don't recognize the caller ID. *Never answer the phone if you don't recognize the caller ID.





Tips to Remember! ANSWER KEY

Dos	Don'ts
be careful with your personal information	don't keep passwords in your wallet
protect yourself and your money	never give out SIN number, credit card or bank account information
be careful when you throw away credit card statements and grocery receipts	don't keep passwords in your wallet
tear receipts up	don't give out personal information over the phone or by email
put personal documents through a paper shedder	don't answer calls if you don't know the caller ID number
keep passwords and bank cards separate	don't sign anything that you don't understand
store passwords in a safe place	
check caller ID to see if you recognize the phone number	
ignore the call if you don't recognize the number	
register for the national Do Not Call List	
visit <u>www.Innte-dncl.gc.ca/index-enq</u>	
talk to a legal advisor or lawyer before signing any legal documents	

