When Free Is Not Free

SPOTTING AND AVOIDING SCAMS

Objectives:

Students will be able to:

- Spot signs of "free" prize scams.
- Understand how free trials work.
- Identify the potential costs of free trial offers before signing up.
- Know how to stop free trials and subscriptions if they don't want them.

Challenge Overview:

- Intro: The Claud has set up stands along the path of the annual Youville Street Fair. Each stand offers Youbies free stuff — but is it really free?
- Challenge: Help the Youbies spot the differences between truly free gifts, prize scams, and free trials.
- Outcome: Figure out the cost of each offer to win the game. Once completed, the Youbies get a piece of the JumboFan.

Materials:

- When Free Is Not Free slide deck
- Come One, Come All! activity sheet
- Come One, Come All! prompt cards
- JumboFan sheet
- JumboFan piece
- Glue or tape

Time: 45 minutes

Instruction:

Warm-up (5 minutes):

- Project slide 3 from the When Free Is Not Free slide deck, and ask: "Let's talk about gifts. Can you give examples of things you think may be gifts or 'free?'" [Wait for responses.]
- 2. **Ask:** "How many of you have gotten a gift before? What was the gift? What did the gift cost you? How much did you have to pay for it?" [Wait for responses.]

- 3. Say: "A gift is free, right? If your best friend gives you a t-shirt for your birthday, it's free. And getting something for free means it should cost you nothing. There's no cost attached to the gift."
- 4. Say: "Now think about getting something free from a business. Businesses aren't your friends. They exist to make money and that happens through a trade with you - the customer. When you pay a business money, you get something in return. It's rare for businesses to give their products away for free. So if a business offers you a free t-shirt but you have to pay shipping or other fees to get it, is it really free?"
- 5. Say: "Let's use a real-life example here. Name a video game you really like. Now imagine a business offers you a free toy of your favorite character from the game. It costs the business money to design the toy, to make it, and then to deliver it to you. The company makes money from selling that toy at a price higher than the cost of making it. Giving away things for free doesn't help a business unless they somehow get something back in exchange. Your challenge in this lesson is to spot offers that are actually free."

Mini Lesson (10 minutes):

- 1. Project slide 4, and ask: "Can anyone think of a reason why a business WOULD offer free products or services?" [Wait for answers from several students.] "Sometimes businesses do give away 'free' things to attract customers or attention. Let's talk about the two ways they might offer you something for free — and it might not actually be free."
- 2. Project slide 5, and say: "Think back to the toy example we talked about a minute ago. If a business offers you a free toy from your favorite video game, but then asks you for personal information like your parent's credit card number to pay for things like shipping, taxes, or something else, then it's not free. The cost was whatever you paid plus your parent's personal or financial information. In some cases, you might give all that information, pay, and still never get the prize. That means it might be a prize scam. And once the scammer gets your parent's credit card number for one thing, they might use it to pay other things you didn't know about. You might quickly find that the free thing you signed up for costs far more than you ever thought it would."
- 3. Say: "Let's talk about free trials. Say you're scrolling through your favorite streaming platform and you see a movie you want to watch. Great news! You can watch it for free — if you sign up for a 7-day free trial. When you sign up for the free trial, you agree to pay for the service after the trial period is over. So you get access to watch the movie and as soon as the trial period ends, you're automatically charged the monthly price if you forget to cancel the service. And you'll keep paying, over and over again, until you cancel."
- 4. Say: "Free trials might seem like a cool way to try something new, and businesses use them to give you access to their products or services. But there's usually a cost or limit attached. So maybe it's a way to try something new, but a free trial isn't free if:
 - You forget to cancel it and your parents get charged for the service.
 - The business misuses your bank or personal information maybe doing

something like charging you unexpectedly.

- You spend a lot of time trying to figure out how to cancel the service."
- 5. Say: "Some businesses ask for payment information when you sign up for the free trial, which tells you that it may not be free. Even if the business doesn't ask for payment information, it might have another way to collect money. For example, maybe your parent's credit card is already on file for in-app or previous purchases. And dishonest businesses may also tack on other unexpected charges or make it hard for you to cancel, so they keep charging you over and over again, even if you don't want their service or product."
- 6. Say: "Canceling a free trial should be as easy as it is to sign up for one. But many dishonest companies make it hard for people to cancel. For example, some companies make it hard to find the cancel button on the website. Or you might find out you can't cancel on the website — you have to call the company directly. And you might not figure out how to cancel until after the trial period ends."

Challenge Activity (20 minutes):

- 1. **Project slide 6, and say:** "Now, let's move into our challenge activity Come One, Come All!"
- 2. Project slide 7, and say: "The Claud has set up stands along the path of the annual Youville Street Fair. Each stand is offering Youbies free stuff — but is it really free? Help the Youbies defeat The Claud. Find the cost of each offer by asking and answering the three questions at each stand."
- 3. Divide the class into groups and say: "Each group will make their way through the stops on the map on this activity sheet. Assign a recorder for your group. At each stand, read the offer."
- 4. Project slide 8, and say: "Ask these questions to figure out what costs might be involved:
 - **IS** this really free?
 - » Are they asking you to share personal or financial information?
 - WHY is this free?
 - HOW long is this free?
 - » How do I cancel and what happens if I don't?"
- 5. Project slide 9, and bring the class back together. Once all groups have completed the activity, randomly call on recorders from each group to share the potential costs they came up with.

Wrap-up (10 minutes):

1. Say: "A free trial can be a good trade if you really want what they're offering. But it becomes a bad trade when the business tricks you into a contract or you get trapped and can't cancel."

- 2. Project slide 10, and say: "One of the best ways for you and your parents to decide if a free trial is worth it is to check out the cancel path for a free trial before you sign up."
- 3. Say: "Sometimes companies make it look like the cancel path is clear, but you don't know until you try it. Imagine you've signed up for a 30-day trial of an online game you've been wanting to play. Before you sign up, get a parent or trusted adult to help you do some homework — researching the cancel path and setting up a plan to cancel:
 - What date do you need to cancel to avoid getting charged? Set a reminder on your phone.
 - Are your parents okay paying for this game if you forget to cancel?
 - Walk through the process of cancelling the service to see how it works. Is there a button to click? Do you have to call the company during business hours? Do you have to email them first?"
- 4. Say: "If it's not clear how to cancel, don't sign up."
- 5. Project slide 11, and reward the class with a piece of the JumboFan, which they can decorate and glue or tape to the JumboFan sheet.
- 6. Say: "When we finish all the challenges, and collect all the pieces of the JumboFan, we'll take it up to the highest point in Youville and blow The Claud away for good."

Assessment:

Monitor each student's participation during the activities.

Learning Standards:

International Society of Technology in Education Standards (ISTE)

1.2 Digital Citizen: Students recognize the rights, responsibilities, and opportunities of living, learning, and working in an interconnected digital world, and they act and model in ways that are safe, legal, and ethical.

- 1.2.b. Students engage in positive, safe, legal, and ethical behavior when using technology, including social interactions online or when using networked devices.
- 1.2.d. Students manage their personal data to maintain digital privacy and security and are aware of data-collection technology used to track their navigation online.

Common Core State Standards (CCSS)

English Language Arts (ELA) Standards

College and Career Readiness Anchor Standards for Reading

Key Ideas and Details

R.CCR.1

Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

College and Career Readiness Anchor Standards for Speaking and Listening

Comprehension and Collaboration

SL.CCR.1

Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.

- SL.CCR.2 Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.
- Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric. SL.CCR.3

Presentation of Knowledge and Ideas

Present information, findings, and supporting evidence such that listeners can follow the SL.CCR.4 line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.

American Association of School Librarians (AASL) National School Library Standards

- I. INQUIRE: Build new knowledge by inquiring, thinking critically, identifying problems, and developing strategies for solving problems.
- C. SHARE: Learners adapt, communicate, and exchange learning products with others in a cycle that includes:
 - 1. Interacting with content presented by others.
- III. COLLABORATE: Work effectively with others to broaden perspectives and work toward common goals.
- B. CREATE: Learners participate in personal, social, and intellectual networks by:
 - 2. Establishing connections with other learners to build on their own prior knowledge and create new knowledge.
- V. EXPLORE: Discover and innovate in a growth mindset developed through experience and reflection.
- **D. GROW:** Learners develop through experience and reflection by:
 - 1. Iteratively responding to challenges.

SHAPE America National Health Education Standards

Standard 5

Use a decision-making process to support health and well-being of self and others.