

# PFL Academy

## Teacher Guide: Chapter 6.2 — Online Shopping

### OVERVIEW

TIME	MATERIALS	PREREQUISITES
45-50 Minutes	Student Activity Packet	Credit Card Management (L-26)

### LESSON FLOW

#### 5 min THE CHALLENGE

- Read Mike's scam story—emphasize the emotional pull of "great deals."
- Ask: "Have you or anyone you know ever encountered a suspicious website?"

#### 10 min CORE CONCEPTS

- Demonstrate HTTPS vs. HTTP in browser address bar.
- Show students how to verify a padlock icon.
- Discuss why credit cards offer better fraud protection than debit.

#### 25-30 min APPLY IT

- **Part A (12 min):** Website evaluation. Discuss red flags as a class.
- **Part B (8 min):** Online vs. in-store comparison.
- **Part C (10 min):** Personal security checklist creation.

#### 10 min CHECK YOUR UNDERSTANDING

- Review Q2—credit card fraud protection vs. debit.
- Discuss Q5 reflection on personal shopping habits.

### DIFFERENTIATION

#### Support

- Create a visual checklist poster for secure websites.
- Provide screenshots of secure vs. insecure sites.
- Work through Website 1 evaluation as a whole class.

#### Extension

- Research recent online shopping scams in the news.
- Compare prices for a product across 5 different retailers.
- Create a guide for helping family members shop safely online.

## ANSWER KEY

### Part A: Website Security Evaluation

**Website 1: NO.** Red flags: No HTTPS, unrealistic prices (60% off), no contact info, only wire/gift card payments, newly registered domain. This is a scam.

**Website 2: YES.** Security features: HTTPS, established company, multiple payment options, customer reviews, clear return policy.

**Website 3: PROCEED WITH CAUTION.** Has good security features (HTTPS, credit cards, return policy, verifiable address) but limited reviews. Recommendation: verify address, start with small purchase, use credit card for protection.

### Part B: Online vs. In-Store Comparison

**4. Online advantages:** Convenience (24/7), price comparison, wider selection, customer reviews, home delivery, no salespeople pressure.

**In-store advantages:** Immediate possession, physical inspection, try before buying, no shipping costs/delays, easier returns, personal assistance.

**5.** Responses vary. Generally: clothes/shoes benefit from in-store (fit), electronics can be online (price comparison), groceries depend on preference.

### Part C: Protection Strategies

*Good checklist items: HTTPS/padlock verified, researched retailer reviews, verified contact information, checked for realistic pricing, using credit card (not debit), saved confirmation email, reviewed return policy, not using public Wi-Fi.*

### Check Your Understanding

1. C (Only accepts wire transfers or gift cards)
2. Credit cards have federal fraud protection limiting liability to \$50. With debit cards, money is taken directly from your account and recovering it takes longer. Credit cards also offer chargeback rights.
3. Separate email keeps spam/phishing away from main account. Saved confirmations provide proof of purchase for disputes and tracking.
4. (1) Check for HTTPS and padlock, (2) Research the website/read reviews, (3) Be suspicious of 40% below retail pricing, (4) Verify contact information exists, (5) Use credit card instead of other methods.
5. Responses should include specific security practices and clear dealbreakers (no HTTPS, only gift card payments, unrealistic prices, no contact info).

## COMMON MISCONCEPTIONS

Misconception	Clarification
"Big discounts mean great deals."	Prices 40-60% below retail are often scams. If it seems too good to be true, it probably is.
"Any website with a professional look is safe."	Scammers create professional-looking sites. Always verify HTTPS, contact info, and payment options regardless of appearance.
"Debit cards are just as safe as credit cards online."	Credit cards offer better fraud protection. With debit, money leaves your account immediately and is harder to recover.