

NAME: _____

DATE: _____

ACTIVITY

Financially Me: Consumer Protection Playbook

What + Why: You've learned how financing offers can hide risk and how consumer protections work. Now you'll turn that knowledge into a real-world tool you could actually use to protect your money, credit, and future decisions.

Financial offers and financial problems rarely come with clear instructions. Before signing an agreement (or when something goes wrong) you have to know what questions to ask and what steps to take. Use what you've learned about structural risk, marketing framing, data access, and consumer protections to build a tool that helps someone pause, evaluate, and respond strategically instead of reacting under pressure.

Instructions:

1. Create one practical tool (a **Consumer Protection Playbook**) someone could use to protect themselves when borrowing money or responding to financial problems.



2. Select one of the three options:

OPTION 1: Financing Offer Evaluation Checklist	OPTION 2: Scam & Identity Theft Protection Guide	OPTION 3: Borrower Rights Quick Guide
Create a checklist someone could use before agreeing to financing. Your checklist must help a person evaluate: ✓ What the true cost is. ✓ What happens if something goes wrong. ✓ Whether marketing matches reality. ✓ What personal information or access is required. ✓ What protections or dispute options exist. Add a second column to the checklist labeled “Why this matters” and identify the risk each step addresses. Do not list definitions. Write this as a step-by-step screening tool.	Create a guide someone could use if they suspect fraud or identity theft. Your guide must: ✓ Identify warning signs. ✓ Outline what to do immediately. ✓ Identify where to report or dispute issues. ✓ Explain how someone reduces risk in the future. Write it as a practical response system, not a paragraph summary. For each step, include one sentence explaining what specific risk, red flag, or consumer protection concern it addresses.	Create a guide explaining how someone should respond if: ✓ A lender fails to disclose costs. ✓ A credit report contains an error. ✓ A loan is denied unfairly. ✓ A lender acts deceptively. Your guide must explain what someone should do, not just what the law says. For each step, include one sentence explaining what specific risk, red flag, or consumer protection concern it addresses.

3. Include at least five specific, actionable steps. (Avoid vague statements like “be careful” or “call someone.”)
4. Once your tool is complete, mark your three most important steps with an asterisk (*) and be prepared to explain why those three steps would have the greatest impact in a real situation.
5. Make sure your tool reflects what we learned about:
 - Structural risk.
 - Marketing risk.
 - Data and access risk.
 - Consumer protections and dispute processes.