

Helper's guide to **Money and shopping**

Beginner handout

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About this guide

This document gives helpers practical suggestions and tips on how to hold a session with individuals or groups of beginners. The guide covers the three 'Money and shopping' hand-outs:

8.1 Online banking

8.2 Shopping and auctions

8.3 Saving and donating

The three hand-outs in the 'Money and shopping' topic help a beginner to find out about the world of online shopping and banking, and how to keep safe when sharing private information.

Remember to review each hand-out, involve beginners and use the **Introduction for helpers** and the suggestions below to plan and deliver sessions that are appropriate to the needs and abilities of the individual or group.

Please note that all of the web links referred to throughout the Beginner guides can be found in the Useful Links section at the end of the guides. Check that you have access to these links before your session

Remember to use the glossary.

8.1 Online banking

This session may take 45 minutes to complete but everyone learns at a different speed.

How do I set up online banking?

 **Safety warning: don't let beginners complete this until they get home.**

Ask beginners which banks they use and find the relevant web pages. Help them make a list of what information or paperwork they will need. Remind them to remember to close their browser once finished if they share their computer at home.

How can I be safe when online banking?

 **Safety warning: remind beginners to only bank online from a safe location, such as at home.**

Remind them to close their browser once finished if they share their computer at home. Make up an example 'strong password' to show beginners. Link to Beginner's guides 2.2 and 2.3, on Internet safety and safe registering.

What can I do using online banking?

 **Safety warning: remind beginners to only bank online from a safe location, such as at home.**


Again, use the banks that beginners use. Select the most popular and use that for a whole-group demonstration before getting beginners to find out about their own bank.

8.2 Shopping and auctions

This session may take 45 minutes to complete but everyone learns at a different speed.

How can I shop online?

Share ideas for favourite high-street shops that beginners could use online (supermarkets are covered in the next guide). Discuss also some online shops that don't exist on the high street, such as Amazon, ASOS, Play etc. Use one example for a whole-group demonstration before getting beginners to search for and explore a shop of their choice. Go through the whole-group demo step by step to identify the shopping basket, delivery options, how to select a size or colour and edit choices etc.

 **Safety warning: make sure beginners don't enter payment details or complete a transaction.**

How do I buy safely on eBay?

Demonstrate first before getting beginners to use the web links to find out more: ask for suggestions for what items to search for. Discuss why some sellers might not be trustworthy and, using the ideas in the web links, review a listing to identify that the seller can be trusted and find the delivery costs etc. Link to safe registering. Discuss how the winning bidder is informed via email and needs to sign in for payment.

 **Safety warning: don't let beginners register or bid on items during the session.**

How can I stay safe when paying for things online?

You may need to discuss PayPal in more detail, including how it can be used on many sites as a way to keep card details a secret from the online store, and is not merely for paying on eBay. Clarify that PayPal doesn't share your card number etc, but that the online shop will still appear in beginners' bank statements, not PayPal.

 **Safety warning: don't let beginners register with PayPal during the session.**

Discussion points


- My children want to shop online but they are too young for a debit card. What should I do?
- I'm spending too much money online. What should I do?
- What if there's a problem with an eBay purchase?

8.3 Saving and donating


This session may take 45 minutes to complete but everyone learns at a different speed.

How can I shop for less and compare prices on important purchases?

Demonstrate MySupermarket first, using a few items that beginners choose. Then let beginners use the system for themselves. Explore how to add and remove items and change choices if a better buy is suggested.


 **Safety warning: make sure beginners don't enter payment details or complete a transaction.**

Ask for ideas for an item to search for and compare. You could do this starting with a generic search, eg 26" LCD TV, before comparing prices on a specific model. If appropriate, extend the session to discuss and explore product review sites such as Reviewsite or Ciao and make sure beginners understand the difference between a retailer review and a shop review.

 **Safety warning: make sure beginners don't enter payment details or complete a transaction.**

How can I find the best deals on utilities and insurance?

Be sensitive and don't ask for personal or financial information. Discuss why it's important to have any necessary details to hand, especially when applying for insurance. Discuss why it's helpful to shop using more than one site and then go with the best deal. You may want to mention that beginners need to provide contact information as part of most sites' terms of service. They may get follow-up emails or phone calls from providers immediately following a search if they click on a quote to find out more and buy, but don't complete the transaction. These generally will happen only once if beginners state to the caller that they don't want the product, or go to the bottom of the email and follow the instructions to unsubscribe.

 **Safety warning: make sure beginners don't enter payment details or complete a transaction.**

How can I donate or raise funds using the Internet?

You could link this to local charities or events that are relevant to beginners. Search for a charity or event in advance using the search facilities at BT MyDonate. Make sure beginners follow advice for registering safely and treat an online donation like they would an online purchase.

Discussion points

- What should I do if the cheapest deal is from a shop I'm not sure about?
- How can I find the best broadband package for me, using the Internet?
- What if I realise I've made a mistake when buying insurance online?

