



# The law and you

Tutor Resources for the AMEP

Law

Post-beginner

## **Tutor Resources for the AMEP**

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Theme:

Law

Topic:

The law and you

Task	Language focus	Learning activities	Resources
1. Can understand some basic legal rights and obligations	<p><b>Vocabulary</b> accident, registration, insurance, ignore, debt collector, lawyer, legal, court order, third-party, sheriff, damage, Centrelink Newstart payments, casual work, fortnight, to owe, overpayments, circumstances, to get divorced, to do paid work, a mistake, Welfare Rights Unit, contract, door-to-door sales, disconnection, reconnection, line rental transfer, service fees, financial counsellor, unfair, legal aid, sticker</p> <p><b>Structure</b> On the spot.</p>	<p>Answer questions about a car accident</p> <p>Answer questions about Centrelink payments</p> <p>Answer questions about door-to-door sales</p>	<p>Worksheet 1: A car accident</p> <p>Worksheet 2: Centrelink payments</p> <p>Worksheet 3: Door-to-door sales</p>

Theme: Law

Topic: The law and you

**Task 1:** Can understand some basic legal rights and obligations**Vocabulary:** accident, registration, insurance, ignore, debt collector, lawyer, legal, court order, third-party, sheriff, damage, Centrelink Newstart payments, casual work, fortnight, to owe, overpayments, circumstances, to get divorced, to do paid work, a mistake, Welfare Rights Unit, contract, door-to-door sales, disconnection, reconnection, line rental transfer, service fees, financial counsellor, unfair, legal aid, sticker**Language structure:** On the spot.**Activity instructions****Answer questions about a car accident**

📄 Worksheet 1: A car accident

A. Learner reads the story.

Explain any new vocabulary or ask learner to look up meanings in a bilingual dictionary.

B. Discuss what happened in the story.

Learner reads the questions and answers.

**Information**

It is illegal in all Australian states and territories to use a hand-held mobile phone while driving.

C. Learner reads the statements and answers true or false.

D. Ensure that the learner understands the meanings of the words in the box.

Learner completes the sentences with words from the box.

**Answer questions about Centrelink payments**

📄 Worksheet 2: Centrelink payments

A. Learner reads the story. Discuss.

Explain any new vocabulary or ask the learner to look up meanings in a bilingual dictionary.

**Information**

Newstart Allowance is a Centrelink payment for people who are unemployed and seeking work.

B. Learner reads the sentences and circles the correct words.

C. Ensure that the learner understands the meanings of the words in the box.

Learner completes the sentences with words from the box.

### *Answer questions about door-to-door sales*

📄 Worksheet 3: Door-to-door sales

- A. Show learner the picture on the worksheet. Ask: What is happening?  
Do you ever get door-to-door salesmen?  
What do you do/say?

Learner reads the story. Discuss.

Explain any new vocabulary or ask the learner to look up meanings in a bilingual dictionary.

- B. Learner reads the statements and answers true or false.
- C. Ensure that the learner understands the meanings of the words in the box.  
Learner completes the sentences with words from the box.

#### **Information**

The National Welfare Rights Network (NWRN) is a network of community legal centres throughout Australia which specialise in Social Security law and its administration by Centrelink.  
Contact details: 1800 094 164 <http://welfarerights.org.au>

#### **Acknowledgement of image source**

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## Worksheet 1: A car accident

### A. Read the story.



Ali was driving to work one day when he got a text message. He looked down at his mobile phone. When he looked back at the road, the car in front had stopped. He didn't have enough time to brake. He crashed into it.

The driver was very angry. "You just hit my new car!" he yelled. Ali felt upset and drove away.

The next day the police came to Ali's house to ask him some questions. "Why did you leave the accident? Why didn't you give your personal details to the other driver?" they asked. "I was scared!" said Ali.

A few weeks later, Ali got a letter from the other driver's insurance company. He had to pay \$10,000 to fix the other car. He couldn't pay, because he didn't have insurance. He ignored the letter. He received two more letters from a debt collector but he ignored them too.

A few months later the sheriff knocked at his door. He gave Ali a court order. It said he had to pay \$10,000. Ali was worried. Ali thought he should see a lawyer before he paid anything. He got free legal help from a community legal centre.

### Important information

- You should always stop if you have an accident.
- Always exchange contact details (name, phone number, car registration and insurance details) with the other driver.
- Always buy third party insurance. This is different from car registration. If you hit another car, this will pay for the damage to that car.

**B. Discuss these questions.**

1. What caused Ali's accident?
2. Do you know the law in Australia about driving and mobile phones?
3. Have you ever had an accident in Australia or in your country?
4. What happens when you have a car accident in your country?
5. Do people in your country have car insurance?

**C. Write *True* or *False*.**

	True/False
1. Ali should have given the other driver his personal details.	
2. Ali got a letter from the police.	
3. Ali had car insurance.	
4. The letter said Ali had to pay \$10,000 to fix the other car.	
5. Ali ignored the letters.	
6. The sheriff brought Ali a court order that said he didn't have to pay.	

**D. Complete these sentences with a word from the box.**

damage      driver      insurance      police      stop

1. Always buy third party \_\_\_\_\_.
2. If you hit another car, third party insurance pays for the \_\_\_\_\_ to the other car.
3. \_\_\_\_\_ if you have an accident.
4. Give your name, phone number, car registration number and insurance details to the other \_\_\_\_\_.
5. If this is not possible, write down the other driver's number plate and report the accident to the \_\_\_\_\_ as soon as possible.

## Worksheet 2: Centrelink payments

### A. Read the story.



Lena was receiving Centrelink Newstart payments. Then she got married and lived with her husband. He was also receiving Newstart payments.

Lena didn't tell Centrelink she was married. She got casual work at the market. They called her when they needed her and her pay was different every fortnight. She didn't tell Centrelink she had casual work either.

Lena and her husband were happy and she worked at the market for 2 years. One day, she got a letter from Centrelink. It said she owed them more than \$6,000 in overpayments. Why? Because she didn't tell them she was married and she didn't tell them she was working.

### Important information

- You must tell Centrelink if your circumstances change.
- You must tell Centrelink if you are living with someone, if you get married or get divorced and if you start or stop studying.
- You must tell Centrelink if you do any paid work.
- If you have a problem with Centrelink or think they have made a mistake, you can contact the Welfare Rights Unit for help.

**B. Circle the correct word.**

1. Lena didn't tell Centrelink she was **happy** / **married**.
2. She had casual work at the **market** / **supermarket**.
3. Her pay was different every **night** / **fortnight**.
4. Lena and her husband **were** / **weren't** happy.
5. Lena worked for 2 **months** / **years**.
6. Centrelink said she owed them **less** / **more** than \$6,000.

**C. Complete the sentences with words from the box.**

back	Centrelink	change	job	letter	married
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1. When you get married or when you get a job, your circumstances \_\_\_\_\_.
2. If you're on Centrelink payments, tell Centrelink if you get \_\_\_\_\_.
3. When you get a job, you must tell \_\_\_\_\_.
4. Your Centrelink payments may change when you get a paid \_\_\_\_\_.
5. If Centrelink overpay you, they may send you a \_\_\_\_\_.
6. If Centrelink overpay, you may have to pay the money \_\_\_\_\_.

## Worksheet 3: Door-to-door sales

### A. Read the story.



A salesman from a phone company knocked on Yuki's door, "Good morning. I'm from BJB. Can I look at your phone bill?" he asked.

"You know, if you change to BJB, your phone bill will be much cheaper." He gave Yuki a contract to sign on the spot. "Just sign here" he said.

A month later, Yuki got a bill from her first phone company with disconnection and transfer fees. She also got a bill from the new company for reconnection.

The new company is cheaper for some calls, but line rental and service fees are higher. Yuki paid a lot more with the new company.

### Important information

- You don't have to sign anything on the spot.
- You can take the contract to a financial counsellor for advice and ask, "Is the new company saving me money?" or "Will my bills be cheaper with the new company?"
- Don't sign anything if you don't understand it.
- Contracts from door-to-door salesmen have a cooling off period of 10 days, when you can cancel the contract.
- If you think the contract is unfair, contact a community legal centre or a legal aid office for free legal help. Ask, "Can I cancel this contract?"
- You don't have to talk to door-to-door salesmen.
- You can put a 'Do not knock' sticker next to your door to stop salesmen.

**B. Write *True* or *False*.**

	True/False
1. Yuki took her time and read the phone contract.	
2. Yuki signed a contract with BJB.	
3. Yuki had to pay for disconnection from her first phone company.	
4. The new phone company was cheaper overall.	
5. Line rental was more expensive with the new company.	

**C. Complete the sentences with words from the box.**

advice	contract	salesmen	understand
centre	door	sign	

1. Don't sign anything, if you don't \_\_\_\_\_.
2. Take time to understand a contract before you \_\_\_\_\_.
3. You can take a contract to a financial counsellor for \_\_\_\_\_.
4. In the cooling off period, you can cancel the \_\_\_\_\_.
5. If you think the contract is unfair, go to a community legal \_\_\_\_\_.
6. You don't have to talk to door-to-door \_\_\_\_\_.
7. If you don't want to see a salesmen, put a 'Do not knock' sticker next to your \_\_\_\_\_.