



The Queensland Responsible Gambling Strategy

Responsible gambling education Dial a debt

Reducing the risk factors for problem gambling through early intervention

- Dial a debt gives students the opportunity to investigate the ease with which people can lose track of their spending through easy access to credit and a lack of understanding about charges associated with mobile phones and SMS. Students investigate the issue of youth debt and how young people can be made aware of the pitfalls associated with easy credit. The intention is for young people to develop skills that will allow them to critically evaluate their spending habits and attitudes to credit with the view of building protective factors that may prevent them from seeing gambling as an easy way to make money.

Curriculum Links

<i>Middle Phases of Learning</i>	<i>Senior Phases of Learning</i>	
Media Drama Visual Arts Resiliency programs	Health Education Study of Society Social & Community Studies Drama	Visual Arts Film & TV English Resiliency programs





Phase 1 – Orientating

Students:

- Read the articles (OHTs 12, 13, 14 and 19) and document interesting items for a class discussion. This can be done as a whole class or as a small group activity and then report back to the class group.

Teacher:

Lead the class discussion by asking these focus questions:

- How many people in this class own a mobile phone?
- On average, what is the amount that you spend each month on calls or short message service (SMS)?
- Who do you SMS? What time of the day are you more likely to SMS people?
- Is it an efficient method of communication?
- How many of you have used SMS on your mobile phone to enter a television or radio station competition?
- How many of you have participated in an audience poll for programs such as Australian Idol or Big Brother? How many times would you call in one voting period?
- How much does it cost to phone a competition line per second or minute?
- On average, what is the duration of these calls?

Suggested practical activities:

- Work out the class average of the number of mobile phones and overall expenditure per family.
- Conduct a student survey to collect data (demographics) that apply to a specific Year Level e.g. mobile phones and use of SMS per hour/day/week/month.
- Develop a realistic budget that considers mobile phone expenses – are you spending more than you have?
- Work out if every person in Australia made one call to the latest competition – what would be the total cost of the calls?
- Investigate where this source of revenue goes.
- Find examples of television or print advertising for mobile phones/credit cards.
 - Who are the advertisements (ads) targeted at?
 - What audience/market?
 - How can you tell?
 - What images are used?
 - Are the ads trying to appeal to you emotionally or intellectually?
 - What do the images seem to promise you in return for purchasing the product (e.g. some car advertising seems to suggest that purchasing this car will make you successful and attractive)?
 - Do the companies give you enough information (e.g. costs/interest rates etc.) that allows you to make a decision that is right for you?





Phase 2 – Enhancing

Teacher:

Watch the video – *A Report Into Youth Debt*, 7.30pm Report ABC.

- (A copy of the complete report is available from La Trobe University – http://www.latrobe.edu.au/law/student_work/youth%20debt.rtf. Alternatively, if you email responsiblegambling@treasury.qld.gov.au we can send you a copy of the report).
- As a class, discuss the issues raised.

Students:

- In small groups, research the social, economic and cultural benefits and costs of mobile technology to youth.
 - If required, you could adapt the consequence wheel – Resource Sheet 10 – to provide some structure for this research.
- Present your findings to the class, considering the social, economic and cultural impacts that may result due to the development of these technologies.

Teacher:

- Get students to listen to Tracks 4 and 5 on the Triple J radio interviews. At the end of the track, discuss what they heard/took away from the interviews. What are some things that surprised them? Were there similar stories that they had heard before, perhaps in other contexts?
- Ask students how they think an electronic gaming machine (EGM)/‘pokie’ works.
- Using OHT 15 and Resource Sheet 21, show them what a gaming machine is made up of. The teaching notes will provide an explanation of the parts.
- OHT 16 aims to dispense with some of the common misconceptions people have about poker machines.
- Discuss and share thoughts regarding this information. Did this information surprise or shock you? If no / yes why?

- As a class, discuss
 - How people can get trapped into thinking that gambling is a way to make money.
 - How not understanding credit and interest rates can get you into trouble.

Students:

- Participate in a class discussion that focuses on the purpose of the ‘Know the Score’ campaign (OHTs 9, 10 and 11) that the Responsible Gambling Council (Ontario) has developed.
 - What is the target audience for this campaign?
 - What is the central message of the campaign?
 - What other information is given?
 - Do you like the ad?
 - Is it personally relevant?
 - What feelings does it generate?
 - Do you notice the ad? Does it jump out at you?
 - Is it unique or different from other advertising for similar products or services?
 - What does the ad communicate to you? Do you think this is the message the advertisers wanted you to get?
 - Does the ad try to persuade you to do something? Is it successful?





Phase 3 – Synthesizing

Teacher:

- Present a hypothetical scenario:

We have explored and established that youth are using SMS marketing technologies and are becoming complacent with debt. The new digital form of Pay TV has the potential of allowing two-way communication between the set top box and your remote control. In the future you may be able to vote for Australian Idol using your Pay TV remote control and the cost will be debited from your credit card or to your subscription account. In the future, you may be able to order and pay for your pizza delivery using your Pay TV remote control. In the UK this sort of technology is already being used to provide 24-hour gambling opportunities to consumers.
- As a class, discuss:
 - Pay TV is rapidly becoming a permanent fixture in our homes, offering household audiences accessible forms of entertainment, would it be possible to say “Our youth, who love to use the SMS technology, are likely to adopt gambling behaviours if interactive betting is as easy as pushing a button on a remote control”?

Students:

- In small groups, research the solutions to problems that the Government and its departments (Treasury/Fair Trading) have developed to assist youth in developing responsible spending and gambling behaviours such as:
 - Reasonable credit limits
 - Prepaid facilities
 - Signs to inform or remind participants of the activity’s consequences.
- In small groups, identify a specific topic of interest that has been explored in Phases 1 or 2.
- Choose a topic and a communication medium such as a brochure, Power Point presentation, online student newsletter or ezine (electronic magazine), CD, short stories or films, interviews, drama collages, postcards, posters for noticeboards or artwork etc.
- Design and present educational materials to a youth audience to inform them of the following:
 - The issue (positives and negatives)
 - Examples of the issue (stories, interviews, data etc.)
 - Solutions to problems (budgets and prepaid facilities etc.)
 - Signs of needing help?
 - Who can help?

Sample assessment advice for teachers

Students demonstrate a knowledge regarding:

- Responsible spending and what it means.
- Youth debt and realising how personal safeguards such as, realistic budgets or prepaid facilities are examples of responsible consuming.
- The ability to participate within class activities such as discussions, hypothetical scenarios or debates.
- The ability to negotiate and work as a productive group member.
- Using a range of research tools to gather data e.g. use of the web, print and broadcast materials.
- The ability to present evidence, data or a personal opinion regarding a matter that has been supported by research.
- The use of appropriate media forms and technologies to target a youth audience.
- The importance of evaluating their own work.
- The designing of evaluation tools in order to gather feedback and reflective information supplied by a targeted audience.