Intro to Law — Unit 13

Consumers, claims and financial caution

Legal education only, not individualized legal advice. All disputes and records are fictional classroom simulations. Do not file, pay, contact police/courts/parties, visit a courthouse, investigate a real person, or disclose private family/case information. Use supplied facts; personal disclosure is never required. Written or private in-person alternatives replace every recording activity.

Student copy. Parent-paced. No private answer keys. Use extra paper for full explanations. All optional oral tasks have equal written or parent-observed alternatives.

121. Advertisements and misleading impressions

intro-law-l121 | suggested week 25 | about 40 minutes;split sessions as needed

Objective

Explain and apply advertisements and misleading impressions to a fictional original and changed record.

Instruction

Consumer law addresses market practices and particular transactions through federal and state rules. An advertisement, contract, warranty and store policy are different sources of promises or legal obligations. A dissatisfied customer does not automatically have a legal claim, and a store policy does not necessarily cancel a statutory right. Use fictional receipts and account-free scenarios. Never enter payment information, open an account, contact a seller, click a suspicious link or send a complaint for this course. Financial illustrations teach reading and arithmetic rather than personal financial or legal advice.

Today’s focus — Advertisements and misleading impressions
Evaluate an advertisement’s overall message, material claims and qualifications rather than one attractive word. A statement’s accuracy, evidence and likely interpretation matter under applicable consumer law. Do not conclude that every exaggeration is legally actionable or that fine print cures every misleading headline.

Reasoning practice: Write the legal condition on one line and the supplied fact on the next. Explain the link instead of merely copying both. A different result requires a changed fact, rule or justified interpretation—not a stronger opinion.

Assignment record: A fictional ad says Entire kit included but the displayed essential component is sold separately in a tiny unrelated note.

Method: First identify the actor and issue. Read the supplied principle as a limited model or overview, not a universal rule. Mark agreed facts, allegations and unknowns. Link a fact to each relevant condition. Consider a different interpretation and state a conditional conclusion when authority or facts are incomplete. Your reasons matter more than choosing a side. Use only the fictional record; no real case, private document or external contact is needed.

Safety: Legal education only, not individualized legal advice. All disputes and records are fictional classroom simulations. Do not file, pay, contact police/courts/parties, visit a courthouse, investigate a real person, or disclose private family/case information. Use supplied facts; personal disclosure is never required. Written or private in-person alternatives replace every recording activity.

Worked teaching example

A fictional advertisement says no fee while an unavoidable checkout fee is omitted from its prominent message. Identify the potential overall-message inconsistency and material cost. The analysis needs context and applicable law; neither fine print nor the word free automatically resolves every consumer claim.

Numbered assignment

1. Fact discipline — Advertisements and misleading impressions: From this record, quote or accurately paraphrase two legally significant details. Label each as a supplied/stipulated fact, an allegation or a missing fact as appropriate; explain why the distinction matters.
Record: A fictional ad says Entire kit included but the displayed essential component is sold separately in a tiny unrelated note.

intro-law-l121-q01

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2. Principle check: Restate the distinction taught in Advertisements and misleading impressions in your own words. Identify one limit that prevents treating it as a universal rule. Use the principle printed above, not an unsupported internet summary.

intro-law-l121-q02

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3. Apply the original record: A fictional ad says Entire kit included but the displayed essential component is sold separately in a tiny unrelated note.
Question: What potential inconsistency should a careful reader identify? Give a reasoned answer with a specific fact-to-rule link.

intro-law-l121-q03

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4. Counterfactual: Begin with the original record above, then change only this fact: The ad prominently and clearly lists exactly what the kit includes and excludes.
Explain how the analysis changes and what remains unresolved.

intro-law-l121-q04

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5. Source card exercise: For Advertisements and misleading impressions, use the complete supplied offline card below. Record its jurisdiction/type and exact URL. Explain what it can contribute, and one reason it cannot by itself guarantee a real person’s outcome. No browsing or separate registry lookup is required.

Supplied offline source card
Title: Texas Attorney General: Consumer Protection
Exact URL: https://www.texasattorneygeneral.gov/consumer-protection
Jurisdiction/scope: Texas official agency overview
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Education, complaints and public-interest civil enforcement; agency information is not private representation.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

intro-law-l121-q05

6. Neutral explanation: In 80–120 words, or a 60–90 second private explanation with an equivalent script/in-person option, answer the original Advertisements and misleading impressions issue for a new reader. Include the governing distinction, two supplied details, and the most important uncertainty or limit. Do not add an accusation or recommend real action.

intro-law-l121-q06

Optional guided retry

Optional guided retry for Advertisements and misleading impressions:
A fictional ad says Entire kit included but the displayed essential component is sold separately in a tiny unrelated note.
Read this principle: Evaluate an advertisement’s overall message, material claims and qualifications rather than one attractive word. A statement’s accuracy, evidence and likely interpretation matter under applicable consumer law. Do not conclude that every exaggeration is legally actionable or that fine print cures every misleading headline.
Make two boxes:one supplied fact and one legal condition. Draw an arrow explaining their connection. State one thing the record does not establish.

Optional extension

Optional transfer challenge for Advertisements and misleading impressions:
Original: A fictional ad says Entire kit included but the displayed essential component is sold separately in a tiny unrelated note.
Changed fact: The ad prominently and clearly lists exactly what the kit includes and excludes.
Write a two-column before/after analysis. Identify exactly what changed and what legal question remains. Suggest one fictional additional record that could clarify a genuinely missing fact,or explain why no additional fact is needed under a stipulated model. Do not create a real record,contact anyone or invent authority.

Supplemental sources (not required)

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Reading purpose and limits: Mutual assent, consideration, capacity, legality and remedies. Academic explanatory source, not Texas binding authority.
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Submit typed numbered responses; or handwritten photo; or a printed page scanned as image/PDF; or a parent-paper completion log with the actual paper retained. Optional private audio/video may replace written explanation if each numbered task is identified. Each image/PDF/audio/video file must be at most 4 MiB and pass the app’s type/signature checks; use short clips or an equally detailed written script instead of a large file. An HTTPS reference may be stored as text only: it is not opened or evaluated automatically. Do not submit ZIP/code files or private records.

122. Warranties and promises have a scope

intro-law-l122 | suggested week 25 | about 40 minutes;split sessions as needed

Objective

Explain and apply warranties and promises have a scope to a fictional original and changed record.

Instruction

Consumer law addresses market practices and particular transactions through federal and state rules. An advertisement, contract, warranty and store policy are different sources of promises or legal obligations. A dissatisfied customer does not automatically have a legal claim, and a store policy does not necessarily cancel a statutory right. Use fictional receipts and account-free scenarios. Never enter payment information, open an account, contact a seller, click a suspicious link or send a complaint for this course. Financial illustrations teach reading and arithmetic rather than personal financial or legal advice.

Today’s focus — Warranties and promises have a scope
A warranty or guarantee should be read for who promises what, for how long, and subject to which lawful conditions. Written terms, implied protections and statutory rights may interact. A broad slogan is not a substitute for the actual scope of the promise.

Reasoning practice: Write the legal condition on one line and the supplied fact on the next. Explain the link instead of merely copying both. A different result requires a changed fact, rule or justified interpretation—not a stronger opinion.

Assignment record: A fictional six-month parts warranty is cited as proof that all labor costs forever are covered.

Method: First identify the actor and issue. Read the supplied principle as a limited model or overview, not a universal rule. Mark agreed facts, allegations and unknowns. Link a fact to each relevant condition. Consider a different interpretation and state a conditional conclusion when authority or facts are incomplete. Your reasons matter more than choosing a side. Use only the fictional record; no real case, private document or external contact is needed.

Safety: Legal education only, not individualized legal advice. All disputes and records are fictional classroom simulations. Do not file, pay, contact police/courts/parties, visit a courthouse, investigate a real person, or disclose private family/case information. Use supplied facts; personal disclosure is never required. Written or private in-person alternatives replace every recording activity.

Worked teaching example

A fictional guarantee promises replacement of a specified part for one year. It does not expressly promise every repair cost forever. Read scope, duration and lawful conditions before extending the promise. Other statutory or implied protections could matter, but they must be researched rather than invented from the slogan.

Numbered assignment

1. Fact discipline — Warranties and promises have a scope: From this record, quote or accurately paraphrase two legally significant details. Label each as a supplied/stipulated fact, an allegation or a missing fact as appropriate; explain why the distinction matters.
Record: A fictional six-month parts warranty is cited as proof that all labor costs forever are covered.

intro-law-l122-q01

2. Principle check: Restate the distinction taught in Warranties and promises have a scope in your own words. Identify one limit that prevents treating it as a universal rule. Use the principle printed above, not an unsupported internet summary.

intro-law-l122-q02

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3. Apply the original record: A fictional six-month parts warranty is cited as proof that all labor costs forever are covered.
Question: Which supplied limits contradict that claim? Give a reasoned answer with a specific fact-to-rule link.

intro-law-l122-q03

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4. Counterfactual: Begin with the original record above, then change only this fact: The writing expressly adds labor during the six-month period.
Explain how the analysis changes and what remains unresolved.

intro-law-l122-q04

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5. Source card exercise: For Warranties and promises have a scope, use the complete supplied offline card below. Record its jurisdiction/type and exact URL. Explain what it can contribute, and one reason it cannot by itself guarantee a real person’s outcome. No browsing or separate registry lookup is required.

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intro-law-l122-q05

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6. Neutral explanation: In 80–120 words, or a 60–90 second private explanation with an equivalent script/in-person option, answer the original Warranties and promises have a scope issue for a new reader. Include the governing distinction, two supplied details, and the most important uncertainty or limit. Do not add an accusation or recommend real action.

intro-law-l122-q06

Optional guided retry

Optional guided retry for Warranties and promises have a scope:
A fictional six-month parts warranty is cited as proof that all labor costs forever are covered.
Read this principle: A warranty or guarantee should be read for who promises what, for how long, and

subject to which lawful conditions. Written terms, implied protections and statutory rights may interact. A broad slogan is not a substitute for the actual scope of the promise.
Make two boxes:one supplied fact and one legal condition. Draw an arrow explaining their connection. State one thing the record does not establish.

Optional extension

Optional transfer challenge for Warranties and promises have a scope:
Original: A fictional six-month parts warranty is cited as proof that all labor costs forever are covered.
Changed fact: The writing expressly adds labor during the six-month period.
Write a two-column before/after analysis. Identify exactly what changed and what legal question remains. Suggest one fictional additional record that could clarify a genuinely missing fact,or explain why no additional fact is needed under a stipulated model. Do not create a real record,contact anyone or invent authority.

Supplemental sources (not required)

Supplied offline source card
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123. Refund policies and legal rights

intro-law-l123 | suggested week 25 | about 40 minutes;split sessions as needed

Objective

Explain and apply refund policies and legal rights to a fictional original and changed record.

Instruction

Consumer law addresses market practices and particular transactions through federal and state rules. An advertisement, contract, warranty and store policy are different sources of promises or legal obligations. A dissatisfied customer does not automatically have a legal claim, and a store policy does not necessarily cancel a statutory right. Use fictional receipts and account-free scenarios. Never enter payment information, open an account, contact a seller, click a suspicious link or send a complaint for this course. Financial illustrations teach reading and arithmetic rather than personal financial or legal advice.

Today’s focus — Refund policies and legal rights
A seller’s return policy and a legal remedy for a defective or misrepresented product are not identical. A no-change-of-mind-return policy does not by itself resolve all statutory claims, and consumer law does not necessarily require refunds for every preference change.

Reasoning practice: Write the legal condition on one line and the supplied fact on the next. Explain the link instead of merely copying both. A different result requires a changed fact, rule or justified interpretation—not a stronger opinion.

Assignment record: A fictional shop says no discretionary returns. A consumer claims that proves every possible defect claim is legally barred.

Method: First identify the actor and issue. Read the supplied principle as a limited model or overview, not a universal rule. Mark agreed facts, allegations and unknowns. Link a fact to each relevant condition. Consider a different interpretation and state a conditional conclusion when authority or facts are incomplete. Your reasons matter more than choosing a side. Use only the fictional record; no real case, private document or external contact is needed.

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Worked teaching example

A fictional store voluntarily allows preference returns for seven days. That policy is distinct from independent rights involving defects or misrepresentation. It may provide more than a legal minimum, but does not define every statutory remedy. Analyze the actual reason for return instead of assuming one policy answers all claims.

Numbered assignment

1. Fact discipline — Refund policies and legal rights: From this record, quote or accurately paraphrase two legally significant details. Label each as a supplied/stipulated fact, an allegation or a missing fact as appropriate; explain why the distinction matters.
Record: A fictional shop says no discretionary returns. A consumer claims that proves every possible defect claim is legally barred.

intro-law-l123-q01

2. Principle check: Restate the distinction taught in Refund policies and legal rights in your own words. Identify one limit that prevents treating it as a universal rule. Use the principle printed above, not an unsupported internet summary.

intro-law-l123-q02

3. Apply the original record: A fictional shop says no discretionary returns. A consumer claims that proves every possible defect claim is legally barred.
Question: Why does that conclusion go beyond the supplied policy? Give a reasoned answer with a specific fact-to-rule link.

intro-law-l123-q03

4. Counterfactual: Begin with the original record above, then change only this fact: The product is as described and the only issue is a changed color preference.
Explain how the analysis changes and what remains unresolved.

intro-law-l123-q04

5. Source card exercise: For Refund policies and legal rights, use the complete supplied offline card below. Record its jurisdiction/type and exact URL. Explain what it can contribute, and one reason it cannot by itself guarantee a real person’s outcome. No browsing or separate registry lookup is required.

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intro-law-l123-q05

6. Neutral explanation: In 80–120 words, or a 60–90 second private explanation with an equivalent script/in-person option, answer the original Refund policies and legal rights issue for a new reader. Include the governing distinction, two supplied details, and the most important uncertainty or limit. Do not add an accusation or recommend real action.

intro-law-l123-q06

Optional guided retry

Optional guided retry for Refund policies and legal rights:
A fictional shop says no discretionary returns. A consumer claims that proves every possible defect claim is

legally barred.
Read this principle: A seller’s return policy and a legal remedy for a defective or misrepresented product are not identical. A no-change-of-mind-return policy does not by itself resolve all statutory claims, and consumer law does not necessarily require refunds for every preference change.
Make two boxes:one supplied fact and one legal condition. Draw an arrow explaining their connection. State one thing the record does not establish.

Optional extension

Optional transfer challenge for Refund policies and legal rights:
Original: A fictional shop says no discretionary returns. A consumer claims that proves every possible defect claim is legally barred.
Changed fact: The product is as described and the only issue is a changed color preference.
Write a two-column before/after analysis. Identify exactly what changed and what legal question remains.
Suggest one fictional additional record that could clarify a genuinely missing fact,or explain why no additional fact is needed under a stipulated model. Do not create a real record,contact anyone or invent authority.

Supplemental sources (not required)

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Reading purpose and limits: Distinguishes primary law from explanatory secondary sources. Free public guide; account-only databases/books not required.
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124. Scams: verify without interacting

intro-law-l124 | suggested week 25 | about 40 minutes;split sessions as needed

Objective

Explain and apply scams: verify without interacting to a fictional original and changed record.

Instruction

Consumer law addresses market practices and particular transactions through federal and state rules. An advertisement, contract, warranty and store policy are different sources of promises or legal obligations. A dissatisfied customer does not automatically have a legal claim, and a store policy does not necessarily cancel a statutory right. Use fictional receipts and account-free scenarios. Never enter payment information, open an account, contact a seller, click a suspicious link or send a complaint for this course. Financial illustrations teach reading and arithmetic rather than personal financial or legal advice.

Today’s focus — Scams: verify without interacting
Urgency, secrecy, unexpected payment demands and impersonation can be warning signs. Verification should use independently known reliable information, not the contact details or links inside a suspicious message. A warning sign is a reason for caution, not proof of every factual allegation.

Reasoning practice: Write the legal condition on one line and the supplied fact on the next. Explain the link instead of merely copying both. A different result requires a changed fact, rule or justified interpretation—not a stronger opinion.

Assignment record: A fictional message demands immediate gift-card payment to avoid an invented course penalty and says not to tell anyone.

Method: First identify the actor and issue. Read the supplied principle as a limited model or overview, not a universal rule. Mark agreed facts, allegations and unknowns. Link a fact to each relevant condition. Consider a different interpretation and state a conditional conclusion when authority or facts are incomplete. Your reasons matter more than choosing a side. Use only the fictional record; no real case, private document or external contact is needed.

Safety: Legal education only, not individualized legal advice. All disputes and records are fictional classroom simulations. Do not file, pay, contact police/courts/parties, visit a courthouse, investigate a real person, or disclose private family/case information. Use supplied facts; personal disclosure is never required. Written or private in-person alternatives replace every recording activity.

Worked teaching example

A fictional message uses an official-looking seal and demands secret urgent payment. The image does not authenticate the sender. Urgency, secrecy and unexpected payment instructions warrant caution. The classroom response is no clicking, paying, replying or actual contact; analyze the invented message and the reliable source card only.

Numbered assignment

1. Fact discipline — Scams: verify without interacting: From this record, quote or accurately paraphrase two legally significant details. Label each as a supplied/stipulated fact, an allegation or a missing fact as appropriate; explain why the distinction matters.
Record: A fictional message demands immediate gift-card payment to avoid an invented course penalty and says not to tell anyone.

intro-law-l124-q01

2. Principle check: Restate the distinction taught in Scams: verify without interacting in your own words. Identify one limit that prevents treating it as a universal rule. Use the principle printed above, not an unsupported internet summary.

intro-law-l124-q02

3. Apply the original record: A fictional message demands immediate gift-card payment to avoid an invented course penalty and says not to tell anyone.
Question: Identify warning signs and a safe classroom response. Give a reasoned answer with a specific fact-to-rule link.

intro-law-l124-q03

4. Counterfactual: Begin with the original record above, then change only this fact: The message includes a realistic logo and familiar name.
Explain how the analysis changes and what remains unresolved.

intro-law-l124-q04

5. Source card exercise: For Scams: verify without interacting, use the complete supplied offline card below. Record its jurisdiction/type and exact URL. Explain what it can contribute, and one reason it cannot by itself guarantee a real person’s outcome. No browsing or separate registry lookup is required.

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intro-law-l124-q05

6. Neutral explanation: In 80–120 words, or a 60–90 second private explanation with an equivalent script/in-person option, answer the original Scams: verify without interacting issue for a new reader. Include the governing distinction, two supplied details, and the most important uncertainty or limit. Do not add an accusation or recommend real action.

intro-law-l124-q06

Optional guided retry

Optional guided retry for Scams: verify without interacting:
A fictional message demands immediate gift-card payment to avoid an invented course penalty and says

not to tell anyone.
Read this principle: Urgency, secrecy, unexpected payment demands and impersonation can be warning signs. Verification should use independently known reliable information, not the contact details or links inside a suspicious message. A warning sign is a reason for caution, not proof of every factual allegation.
Make two boxes:one supplied fact and one legal condition. Draw an arrow explaining their connection. State one thing the record does not establish.

Optional extension

Optional transfer challenge for Scams: verify without interacting:
Original: A fictional message demands immediate gift-card payment to avoid an invented course penalty and says not to tell anyone.
Changed fact: The message includes a realistic logo and familiar name.
Write a two-column before/after analysis. Identify exactly what changed and what legal question remains. Suggest one fictional additional record that could clarify a genuinely missing fact,or explain why no additional fact is needed under a stipulated model. Do not create a real record,contact anyone or invent authority.

Supplemental sources (not required)

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125. Credit and debt: read before calculating

intro-law-l125 | suggested week 25 | about 40 minutes;split sessions as needed

Objective

Explain and apply credit and debt: read before calculating to a fictional original and changed record.

Instruction

Consumer law addresses market practices and particular transactions through federal and state rules. An advertisement, contract, warranty and store policy are different sources of promises or legal obligations. A dissatisfied customer does not automatically have a legal claim, and a store policy does not necessarily cancel a statutory right. Use fictional receipts and account-free scenarios. Never enter payment information, open an account, contact a seller, click a suspicious link or send a complaint for this course. Financial illustrations teach reading and arithmetic rather than personal financial or legal advice.

Today’s focus — Credit and debt: read before calculating
Credit involves repayment obligations and terms such as principal, interest, fees and timing. A small periodic payment does not show total cost by itself. This course uses stated simple arithmetic models, not real accounts, compound-interest predictions or individualized borrowing recommendations.

Reasoning practice: Write the legal condition on one line and the supplied fact on the next. Explain the link instead of merely copying both. A different result requires a changed fact, rule or justified interpretation—not a stronger opinion.

Assignment record: Model: an adult borrows 100 and must repay 110 once, with no other costs or time-value assumptions.

Method: First identify the actor and issue. Read the supplied principle as a limited model or overview, not a universal rule. Mark agreed facts, allegations and unknowns. Link a fact to each relevant condition. Consider a different interpretation and state a conditional conclusion when authority or facts are incomplete. Your reasons matter more than choosing a side. Use only the fictional record; no real case, private document or external contact is needed.

Safety: Legal education only, not individualized legal advice. All disputes and records are fictional classroom simulations. Do not file, pay, contact police/courts/parties, visit a courthouse, investigate a real person, or disclose private family/case information. Use supplied facts; personal disclosure is never required. Written or private in-person alternatives replace every recording activity.

Worked teaching example

Model: a borrower receives fifty units and repays fifty-five once with no other cost. The stated borrowing cost is five units. Without a repayment period and required calculation method, this is not an APR. A dollar difference and an annualized legally defined rate are different quantities.

Numbered assignment

1. Fact discipline — Credit and debt: read before calculating: From this record, quote or accurately paraphrase two legally significant details. Label each as a supplied/stipulated fact, an allegation or a missing fact as appropriate; explain why the distinction matters.
Record: Model: an adult borrows 100 and must repay 110 once, with no other costs or time-value assumptions.

intro-law-l125-q01

2. Principle check: Restate the distinction taught in Credit and debt: read before calculating in your own words. Identify one limit that prevents treating it as a universal rule. Use the principle printed above, not an unsupported internet summary.

intro-law-l125-q02

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3. Apply the original record: Model: an adult borrows 100 and must repay 110 once, with no other costs or time-value assumptions.
Question: Find the stated dollar borrowing cost and distinguish it from an annual percentage rate. Give a reasoned answer with a specific fact-to-rule link.

intro-law-l125-q03

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4. Counterfactual: Begin with the original record above, then change only this fact: The stated repayment changes to 115 with the same principal and no other costs.
Explain how the analysis changes and what remains unresolved.

intro-law-l125-q04

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5. Source card exercise: For Credit and debt: read before calculating, use the complete supplied offline card below. Record its jurisdiction/type and exact URL. Explain what it can contribute, and one reason it cannot by itself guarantee a real person’s outcome. No browsing or separate registry lookup is required.

Supplied offline source card
Title: Texas Attorney General: Consumer Protection
Exact URL: https://www.texasattorneygeneral.gov/consumer-protection
Jurisdiction/scope: Texas official agency overview
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Education, complaints and public-interest civil enforcement; agency information is not private representation.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

intro-law-l125-q05

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6. Neutral explanation: In 80–120 words, or a 60–90 second private explanation with an equivalent script/in-person option, answer the original Credit and debt: read before calculating issue for a new reader. Include the governing distinction, two supplied details, and the most important uncertainty or limit. Do not add an accusation or recommend real action.

intro-law-l125-q06

Optional guided retry

Optional guided retry for Credit and debt: read before calculating:
Model: an adult borrows 100 and must repay 110 once, with no other costs or time-value assumptions.
Read this principle: Credit involves repayment obligations and terms such as principal, interest, fees and

timing. A small periodic payment does not show total cost by itself. This course uses stated simple arithmetic models, not real accounts, compound-interest predictions or individualized borrowing recommendations.
Make two boxes:one supplied fact and one legal condition. Draw an arrow explaining their connection. State one thing the record does not establish.

Optional extension

Optional transfer challenge for Credit and debt: read before calculating:
Original: Model: an adult borrows 100 and must repay 110 once, with no other costs or time-value assumptions.
Changed fact: The stated repayment changes to 115 with the same principal and no other costs.
Write a two-column before/after analysis. Identify exactly what changed and what legal question remains.
Suggest one fictional additional record that could clarify a genuinely missing fact,or explain why no additional fact is needed under a stipulated model. Do not create a real record,contact anyone or invent authority.

Supplemental sources (not required)

Supplied offline source card
Title: Texas Attorney General: Consumer Protection
Exact URL: https://www.texasattorneygeneral.gov/consumer-protection
Jurisdiction/scope: Texas official agency overview
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Education, complaints and public-interest civil enforcement; agency information is not private representation.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

Supplied offline source card
Title: Cornell LII/Wex: Contract
Exact URL: https://www.law.cornell.edu/wex/contracts
Jurisdiction/scope: US academic secondary overview; state law varies
Source type: academic-secondary-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Mutual assent, consideration, capacity, legality and remedies. Academic explanatory source, not Texas binding authority.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

Supplied offline source card
Title: Texas State Law Library: Legal Research for Beginners
Exact URL: https://guides.sll.texas.gov/legal-research-for-beginners
Jurisdiction/scope: Texas official public-library guidance
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Distinguishes primary law from explanatory secondary sources. Free public guide; account-only databases/books not required.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

Submit typed numbered responses; or handwritten photo; or a printed page scanned as image/PDF; or a parent-paper completion log with the actual paper retained. Optional private audio/video may replace written explanation if each numbered task is identified. Each image/PDF/audio/video file must be at most 4 MiB and pass the app’s type/signature checks; use short clips or an equally detailed written script instead of a large file. An HTTPS reference may be stored as text only: it is not opened or evaluated automatically. Do not submit ZIP/code files or private records.

126. A clear dispute record separates claim from proof

intro-law-l126 | suggested week 26 | about 40 minutes;split sessions as needed

Objective

Explain and apply a clear dispute record separates claim from proof to a fictional original and changed record.

Instruction

Consumer law addresses market practices and particular transactions through federal and state rules. An advertisement, contract, warranty and store policy are different sources of promises or legal obligations. A dissatisfied customer does not automatically have a legal claim, and a store policy does not necessarily cancel a statutory right. Use fictional receipts and account-free scenarios. Never enter payment information, open an account, contact a seller, click a suspicious link or send a complaint for this course. Financial illustrations teach reading and arithmetic rather than personal financial or legal advice.

Today’s focus — A clear dispute record separates claim from proof
A useful consumer record includes transaction terms, what was received, the discrepancy, evidence and requested resolution. Allegations should be labeled; private identifiers should be omitted. A classroom letter remains an unsent simulation and does not establish a real deadline or legal entitlement.

Reasoning practice: Write the legal condition on one line and the supplied fact on the next. Explain the link instead of merely copying both. A different result requires a changed fact, rule or justified interpretation—not a stronger opinion.

Assignment record: A fictional receipt lists three blue folders at 4 each; the box contains two. The proposed letter accuses an unnamed worker of theft without evidence.

Method: First identify the actor and issue. Read the supplied principle as a limited model or overview, not a universal rule. Mark agreed facts, allegations and unknowns. Link a fact to each relevant condition. Consider a different interpretation and state a conditional conclusion when authority or facts are incomplete. Your reasons matter more than choosing a side. Use only the fictional record; no real case, private document or external contact is needed.

Safety: Legal education only, not individualized legal advice. All disputes and records are fictional classroom simulations. Do not file, pay, contact police/courts/parties, visit a courthouse, investigate a real person, or disclose private family/case information. Use supplied facts; personal disclosure is never required. Written or private in-person alternatives replace every recording activity.

Worked teaching example

A fictional receipt lists four notebooks, but the supplied inventory shows three. A careful unsent letter describes the count discrepancy and requests review. It does not accuse an employee of theft without proof. If a later record shows separate delivery, the writer updates the account rather than preserve an unsupported allegation.

Numbered assignment

1. Fact discipline — A clear dispute record separates claim from proof: From this record, quote or accurately paraphrase two legally significant details. Label each as a supplied/stipulated fact, an allegation or a missing fact as appropriate; explain why the distinction matters.
Record: A fictional receipt lists three blue folders at 4 each; the box contains two. The proposed letter accuses an unnamed worker of theft without evidence.

intro-law-l126-q01

2. Principle check: Restate the distinction taught in A clear dispute record separates claim from proof in your own words. Identify one limit that prevents treating it as a universal rule. Use the principle printed above, not an unsupported internet summary.

intro-law-l126-q02

3. Apply the original record: A fictional receipt lists three blue folders at 4 each; the box contains two. The proposed letter accuses an unnamed worker of theft without evidence.
Question: Rewrite the claim as a supported discrepancy. Give a reasoned answer with a specific fact-to-rule link.

intro-law-l126-q03

4. Counterfactual: Begin with the original record above, then change only this fact: A complete record shows the third folder arrived separately.
Explain how the analysis changes and what remains unresolved.

intro-law-l126-q04

5. Source card exercise: For A clear dispute record separates claim from proof, use the complete supplied offline card below. Record its jurisdiction/type and exact URL. Explain what it can contribute, and one reason it cannot by itself guarantee a real person’s outcome. No browsing or separate registry lookup is required.

Supplied offline source card
Title: Texas Attorney General: Consumer Protection
Exact URL: https://www.texasattorneygeneral.gov/consumer-protection
Jurisdiction/scope: Texas official agency overview
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Education, complaints and public-interest civil enforcement; agency information is not private representation.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

intro-law-l126-q05

6. Neutral explanation: In 80–120 words, or a 60–90 second private explanation with an equivalent script/in-person option, answer the original A clear dispute record separates claim from proof issue for a new reader. Include the governing distinction, two supplied details, and the most important uncertainty or limit. Do not add an accusation or recommend real action.

intro-law-l126-q06

Optional guided retry

Optional guided retry for A clear dispute record separates claim from proof:
A fictional receipt lists three blue folders at 4 each; the box contains two. The proposed letter accuses an unnamed worker of theft without evidence.
Read this principle: A useful consumer record includes transaction terms, what was received, the discrepancy, evidence and requested resolution. Allegations should be labeled; private identifiers should be omitted. A classroom letter remains an unsent simulation and does not establish a real deadline or legal entitlement.
Make two boxes:one supplied fact and one legal condition. Draw an arrow explaining their connection. State one thing the record does not establish.

Optional extension

Optional transfer challenge for A clear dispute record separates claim from proof:
Original: A fictional receipt lists three blue folders at 4 each; the box contains two. The proposed letter accuses an unnamed worker of theft without evidence.
Changed fact: A complete record shows the third folder arrived separately.
Write a two-column before/after analysis. Identify exactly what changed and what legal question remains. Suggest one fictional additional record that could clarify a genuinely missing fact,or explain why no additional fact is needed under a stipulated model. Do not create a real record,contact anyone or invent authority.

Supplemental sources (not required)

Supplied offline source card
Title: Texas Attorney General: Consumer Protection
Exact URL: https://www.texasattorneygeneral.gov/consumer-protection
Jurisdiction/scope: Texas official agency overview
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Supplied offline source card
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Exact URL: https://www.law.cornell.edu/wex/contracts
Jurisdiction/scope: US academic secondary overview; state law varies
Source type: academic-secondary-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Mutual assent, consideration, capacity, legality and remedies. Academic explanatory source, not Texas binding authority.
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Title: Texas State Law Library: Legal Research for Beginners
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Jurisdiction/scope: Texas official public-library guidance
Source type: official-government-explanatory-overview
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Reading purpose and limits: Distinguishes primary law from explanatory secondary sources. Free public guide; account-only databases/books not required.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

Submit typed numbered responses; or handwritten photo; or a printed page scanned as image/PDF; or a parent-paper completion log with the actual paper retained. Optional private audio/video may replace written explanation if each numbered task is identified. Each image/PDF/audio/video file must be at most 4 MiB and pass the app’s type/signature checks; use short clips or an equally detailed written script instead of a large file. An HTTPS reference may be stored as text only: it is not opened or evaluated automatically. Do not submit ZIP/code files or private records.

127. Project 13: Consumers, claims and financial caution

intro-law-l127 | suggested week 26 | about 65 minutes;split sessions as needed

Objective

Create a complete, privacy-safe consumers, claims and financial caution project using six specified deliverables.

Instruction

Consumer law addresses market practices and particular transactions through federal and state rules. An advertisement, contract, warranty and store policy are different sources of promises or legal obligations. A dissatisfied customer does not automatically have a legal claim, and a store policy does not necessarily cancel a statutory right. Use fictional receipts and account-free scenarios. Never enter payment information, open an account, contact a seller, click a suspicious link or send a complaint for this course. Financial illustrations teach reading and arithmetic rather than personal financial or legal advice.

Project brief: Create an unsent fictional consumer-information file: annotate an ad, warranty and receipt; compute stated costs; write a factual discrepancy letter marked SIMULATION—NOT TO SEND; include a scam-response plan involving no interaction.

Build an educational artifact by organizing facts before recommending anything. A chart should label its columns; a map should explain its symbols; a memo should separate issue, rule, application and conclusion. If a fact is absent, write unknown rather than fill it in. A polished appearance never substitutes for accurate reasoning.

Complete fictional fact bank:
Case 1 — Advertisements and misleading impressions
Principle: Evaluate an advertisement’s overall message, material claims and qualifications rather than one attractive word. A statement’s accuracy, evidence and likely interpretation matter under applicable consumer law. Do not conclude that every exaggeration is legally actionable or that fine print cures every misleading headline.
Original record: A fictional ad says Entire kit included but the displayed essential component is sold separately in a tiny unrelated note.
Changed record: The ad prominently and clearly lists exactly what the kit includes and excludes.

Case 2 — Warranties and promises have a scope
Principle: A warranty or guarantee should be read for who promises what, for how long, and subject to which lawful conditions. Written terms, implied protections and statutory rights may interact. A broad slogan is not a substitute for the actual scope of the promise.
Original record: A fictional six-month parts warranty is cited as proof that all labor costs forever are covered.
Changed record: The writing expressly adds labor during the six-month period.

Case 3 — Refund policies and legal rights
Principle: A seller’s return policy and a legal remedy for a defective or misrepresented product are not identical. A no-change-of-mind-return policy does not by itself resolve all statutory claims, and consumer law does not necessarily require refunds for every preference change.
Original record: A fictional shop says no discretionary returns. A consumer claims that proves every possible defect claim is legally barred.
Changed record: The product is as described and the only issue is a changed color preference.

Case 4 — Scams: verify without interacting
Principle: Urgency, secrecy, unexpected payment demands and impersonation can be warning signs. Verification should use independently known reliable information, not the contact details or links inside a

suspicious message. A warning sign is a reason for caution, not proof of every factual allegation.
Original record: A fictional message demands immediate gift-card payment to avoid an invented course penalty and says not to tell anyone.
Changed record: The message includes a realistic logo and familiar name.

Case 5 — Credit and debt: read before calculating
Principle: Credit involves repayment obligations and terms such as principal, interest, fees and timing. A small periodic payment does not show total cost by itself. This course uses stated simple arithmetic models, not real accounts, compound-interest predictions or individualized borrowing recommendations.
Original record: Model: an adult borrows 100 and must repay 110 once, with no other costs or time-value assumptions.
Changed record: The stated repayment changes to 115 with the same principal and no other costs.

Case 6 — A clear dispute record separates claim from proof
Principle: A useful consumer record includes transaction terms, what was received, the discrepancy, evidence and requested resolution. Allegations should be labeled; private identifiers should be omitted. A classroom letter remains an unsent simulation and does not establish a real deadline or legal entitlement.
Original record: A fictional receipt lists three blue folders at 4 each; the box contains two. The proposed letter accuses an unnamed worker of theft without evidence.
Changed record: A complete record shows the third folder arrived separately.

Method: First identify the actor and issue. Read the supplied principle as a limited model or overview, not a universal rule. Mark agreed facts, allegations and unknowns. Link a fact to each relevant condition. Consider a different interpretation and state a conditional conclusion when authority or facts are incomplete. Your reasons matter more than choosing a side. Use only the fictional record; no real case, private document or external contact is needed.

Safety: Legal education only, not individualized legal advice. All disputes and records are fictional classroom simulations. Do not file, pay, contact police/courts/parties, visit a courthouse, investigate a real person, or disclose private family/case information. Use supplied facts; personal disclosure is never required. Written or private in-person alternatives replace every recording activity.

Worked teaching example

A fictional advertisement says no fee while an unavoidable checkout fee is omitted from its prominent message. Identify the potential overall-message inconsistency and material cost. The analysis needs context and applicable law; neither fine print nor the word free automatically resolves every consumer claim.

Numbered assignment

1. Annotate the complete-kit ad’s headline and exclusion.

intro-law-l127-q01

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2. Make a six-month parts-warranty scope table.

intro-law-l127-q02

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3. Distinguish voluntary preference returns from defect remedies.

intro-law-l127-q03

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4. Mark three scam warnings and a no-interaction response.

intro-law-l127-q04

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5. Calculate both model credit costs without inventing APR.

intro-law-l127-q05

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6. Write the unsent folder discrepancy letter without a theft accusation.

intro-law-l127-q06

Optional guided retry

Optional guided retry for Project 13: Consumers, claims and financial caution:
A fictional ad says Entire kit included but the displayed essential component is sold separately in a tiny unrelated note.
Read this principle: Evaluate an advertisement’s overall message, material claims and qualifications rather than one attractive word. A statement’s accuracy, evidence and likely interpretation matter under applicable consumer law. Do not conclude that every exaggeration is legally actionable or that fine print cures every misleading headline.
Make two boxes:one supplied fact and one legal condition. Draw an arrow explaining their connection. State one thing the record does not establish.

Optional extension

Optional transfer challenge for Project 13: Consumers, claims and financial caution:
Original: A fictional ad says Entire kit included but the displayed essential component is sold separately in a tiny unrelated note.
Changed fact: The ad prominently and clearly lists exactly what the kit includes and excludes.
Write a two-column before/after analysis. Identify exactly what changed and what legal question remains. Suggest one fictional additional record that could clarify a genuinely missing fact,or explain why no additional fact is needed under a stipulated model. Do not create a real record,contact anyone or invent authority.

Supplemental sources (not required)

Supplied offline source card
Title: Texas Attorney General: Consumer Protection
Exact URL: https://www.texasattorneygeneral.gov/consumer-protection
Jurisdiction/scope: Texas official agency overview
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Education, complaints and public-interest civil enforcement; agency information is not private representation.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

Supplied offline source card
Title: Cornell LII/Wex: Contract
Exact URL: https://www.law.cornell.edu/wex/contracts
Jurisdiction/scope: US academic secondary overview; state law varies
Source type: academic-secondary-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Mutual assent, consideration, capacity, legality and remedies. Academic explanatory source, not Texas binding authority.
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Jurisdiction/scope: Texas official public-library guidance
Source type: official-government-explanatory-overview
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Reading purpose and limits: Distinguishes primary law from explanatory secondary sources. Free public guide; account-only databases/books not required.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

Submit typed numbered responses; or handwritten photo; or a printed page scanned as image/PDF; or a parent-paper completion log with the actual paper retained. Optional private audio/video may replace written explanation if each numbered task is identified. Each image/PDF/audio/video file must be at most 4 MiB and pass the app’s type/signature checks; use short clips or an equally detailed written script instead of a large file. An HTTPS reference may be stored as text only: it is not opened or evaluated automatically. Do not submit ZIP/code files or private records.

128. Spiral lab 13: facts,rules and changed conditions

intro-law-l128 | suggested week 26 | about 40 minutes;split sessions as needed

Objective

Retrieve and compare six supplied scenarios from current and earlier units.

Instruction

Spaced practice 13 connects current concepts with earlier reasoning. Try recalling the distinction before rereading the printed principle; then revise using it. Retrieval is practice, not a memory contest. Explain why the changed fact matters rather than only changing the answer.

Current unit context: Consumer law addresses market practices and particular transactions through federal and state rules. An advertisement, contract, warranty and store policy are different sources of promises or legal obligations. A dissatisfied customer does not automatically have a legal claim, and a store policy does not necessarily cancel a statutory right. Use fictional receipts and account-free scenarios. Never enter payment information, open an account, contact a seller, click a suspicious link or send a complaint for this course. Financial illustrations teach reading and arithmetic rather than personal financial or legal advice.

For each task, the complete principle, original record and changed fact appear in the question. No earlier assignment or outside website is needed.

Method: First identify the actor and issue. Read the supplied principle as a limited model or overview, not a universal rule. Mark agreed facts, allegations and unknowns. Link a fact to each relevant condition. Consider a different interpretation and state a conditional conclusion when authority or facts are incomplete. Your reasons matter more than choosing a side. Use only the fictional record; no real case, private document or external contact is needed.

Safety: Legal education only, not individualized legal advice. All disputes and records are fictional classroom simulations. Do not file, pay, contact police/courts/parties, visit a courthouse, investigate a real person, or disclose private family/case information. Use supplied facts; personal disclosure is never required. Written or private in-person alternatives replace every recording activity.

Worked teaching example

A fictional store voluntarily allows preference returns for seven days. That policy is distinct from independent rights involving defects or misrepresentation. It may provide more than a legal minimum, but does not define every statutory remedy. Analyze the actual reason for return instead of assuming one policy answers all claims.

Numbered assignment

1. Retrieval connection from unit 13, Advertisements and misleading impressions:
Principle: Evaluate an advertisement’s overall message, material claims and qualifications rather than one attractive word. A statement’s accuracy, evidence and likely interpretation matter under applicable consumer law. Do not conclude that every exaggeration is legally actionable or that fine print cures every misleading headline.
Record: A fictional ad says Entire kit included but the displayed essential component is sold separately in a tiny unrelated note.
Change: The ad prominently and clearly lists exactly what the kit includes and excludes.
Without inventing facts, name the central distinction, and explain one before/after difference. Then explain why an unsupported universal conclusion would be unsafe.

intro-law-l128-q01

2. Retrieval connection from unit 13, Scams: verify without interacting:
Principle: Urgency, secrecy, unexpected payment demands and impersonation can be warning signs. Verification should use independently known reliable information, not the contact details or links inside a suspicious message. A warning sign is a reason for caution, not proof of every factual allegation.
Record: A fictional message demands immediate gift-card payment to avoid an invented course penalty and says not to tell anyone.
Change: The message includes a realistic logo and familiar name.
Without inventing facts, name the central distinction, and explain one before/after difference. Then explain why an unsupported universal conclusion would be unsafe.

intro-law-l128-q02

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3. Retrieval connection from unit 12, Duties matter as well as hours:
Principle: Child-labor restrictions can prohibit hazardous occupations even when a schedule fits hour limits. Permission from an employer or parent does not necessarily remove a statutory restriction. Check exact duties, age, coverage and any genuine exception.
Record: A fictional 16-year-old’s hours fit the schedule rules, but the job includes a task listed as prohibited hazardous work with no exception supplied.
Change: The duties change to a permitted clerical task under all supplied conditions.
Without inventing facts, name the central distinction, and explain one before/after difference. Then explain why an unsupported universal conclusion would be unsafe.

intro-law-l128-q03

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4. Retrieval connection from unit 12, Accommodation and equal access:
Principle: Accommodation can address barriers related to disability or religion under applicable law. A request, coverage, reasonableness and limits must be analyzed; different treatment is not automatically favoritism or unlawful. Do not ask learners to disclose disability, health or beliefs.
Record: A fictional worker requests an accessible written instruction format. A manager rejects it solely because everyone must receive information in exactly the same format.
Change: An effective alternate format is offered and the relevant legal conditions are supplied.
Without inventing facts, name the central distinction, and explain one before/after difference. Then explain why an unsupported universal conclusion would be unsafe.

intro-law-l128-q04

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5. Retrieval connection from unit 10, Easements and shared-use maps:
Principle: An easement can authorize a particular use of another’s land without transferring full ownership. Scope, creation, location and termination require actual documents and law. A classroom map should label its assumptions rather than infer rights from an informal path alone.
Record: A fictional deed diagram expressly labels a two-meter utility access strip. A neighbor claims it authorizes building a private shed there.
Change: The instrument expressly grants a different identified use.
Without inventing facts, name the central distinction, and explain one before/after difference. Then explain why an unsupported universal conclusion would be unsafe.

intro-law-l128-q05

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6. Retrieval connection from unit 1, Facts, allegations and inferences:
Principle: A fact describes something that happened; an allegation is a party's claim about it. An inference links observations to a possible explanation. Mark uncertainty rather than treating an accusation or a confident tone as proof.
Record: Sam says Lee took a blue folder. A photograph shows Lee carrying a blue object, but not its owner or contents.
Change: A dated inventory identifies the photographed object as Lee's own notebook.
Without inventing facts, name the central distinction, and explain one before/after difference. Then explain why an unsupported universal conclusion would be unsafe.

intro-law-l128-q06

Optional guided retry

Optional guided retry for Spiral lab 13: facts,rules and changed conditions:
A fictional shop says no discretionary returns. A consumer claims that proves every possible defect claim is legally barred.
Read this principle: A seller's return policy and a legal remedy for a defective or misrepresented product are not identical. A no-change-of-mind-return policy does not by itself resolve all statutory claims, and consumer law does not necessarily require refunds for every preference change.
Make two boxes:one supplied fact and one legal condition. Draw an arrow explaining their connection. State one thing the record does not establish.

Optional extension

Optional transfer challenge for Spiral lab 13: facts,rules and changed conditions:
Original: A fictional shop says no discretionary returns. A consumer claims that proves every possible defect claim is legally barred.
Changed fact: The product is as described and the only issue is a changed color preference.
Write a two-column before/after analysis. Identify exactly what changed and what legal question remains.
Suggest one fictional additional record that could clarify a genuinely missing fact,or explain why no additional fact is needed under a stipulated model. Do not create a real record,contact anyone or invent authority.

Supplemental sources (not required)

Supplied offline source card
Title: Texas Attorney General: Consumer Protection
Exact URL: https://www.texasattorneygeneral.gov/consumer-protection
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Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Distinguishes primary law from explanatory secondary sources. Free public guide; account-only databases/books not required.
Outside browsing is supplemental. Use this printed metadata and the lesson's original principle to complete the exercise offline.

Supplied offline source card
Title: Texas Workforce Commission: Texas Child Labor Law
Exact URL: https://www.twc.texas.gov/programs/wage-and-hour/texas-child-labor-law
Jurisdiction/scope: Texas official agency overview plus federal-law comparisons
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Age, duties, hours, coverage and exceptions matter; when applicable federal and state requirements differ, comply with both.
Outside browsing is supplemental. Use this printed metadata and the lesson's original principle to complete the exercise offline.

Supplied offline source card
Title: EEOC Youth: What is Employment Discrimination?
Exact URL: https://www.eeoc.gov/youth/what-employment-discrimination
Jurisdiction/scope: US federal official agency guidance
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Protected grounds, harassment, accommodations and retaliation; statutory coverage must be checked.
Outside browsing is supplemental. Use this printed metadata and the lesson's original principle to complete the exercise offline.

Supplied offline source card
Title: BLS Occupational Outlook Handbook: Legal Occupations
Exact URL: https://www.bls.gov/ooh/legal/home.htm
Jurisdiction/scope: US federal official occupational overview
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Roles include lawyers, judges, paralegals, mediators, court reporters. Wage/projection numbers are not required; last modifiedAugust 27,2026.
Outside browsing is supplemental. Use this printed metadata and the lesson's original principle to complete the exercise offline.

Supplied offline source card
Title: Texas Attorney General: Renter's Rights
Exact URL: https://www.texasattorneygeneral.gov/consumer-protection/home-real-estate-and-travel/renters-rights
Jurisdiction/scope: Texas official agency overview
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Lease, repairs, deposits, wear and tear. Remedies have conditions; course assigns no rent withholding or actual notices.
Outside browsing is supplemental. Use this printed metadata and the lesson's original principle to complete the exercise offline.

Supplied offline source card
Title: US Copyright Office: What is Copyright?
Exact URL: https://www.copyright.gov/what-is-copyright/
Jurisdiction/scope: US federal official agency explanation
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Original expression, fixed works, exclusive rights and limitations; ideas are not protected as expression.
Outside browsing is supplemental. Use this printed metadata and the lesson's original principle to complete the exercise offline.

Supplied offline source card
Title: US Copyright Office: Fair Use Index
Exact URL: https://www.copyright.gov/fair-use/
Jurisdiction/scope: US federal official agency explanation
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Four-factor, case-specific analysis; no guaranteed word/page/percentage safe harbor. Index updatedNovember 2026.
Outside browsing is supplemental. Use this printed metadata and the lesson's original principle to complete the exercise offline.

Submit typed numbered responses; or handwritten photo; or a printed page scanned as image/PDF; or a parent-paper completion log with the actual paper retained. Optional private audio/video may replace written explanation if each numbered task is identified. Each image/PDF/audio/video file must be at most 4 MiB and pass the app's type/signature checks; use short clips or an equally detailed written script instead of a large file. An HTTPS reference may be stored as text only: it is not opened or evaluated automatically. Do not submit ZIP/code files or private records.

129. Unit 13 review: Consumers, claims and financial caution

intro-law-l129 | suggested week 26 | about 40 minutes;split sessions as needed

Objective

Revise six overconfident conclusions using accurate rules, facts and limits.

Instruction

Consumer law addresses market practices and particular transactions through federal and state rules. An advertisement, contract, warranty and store policy are different sources of promises or legal obligations. A dissatisfied customer does not automatically have a legal claim, and a store policy does not necessarily cancel a statutory right. Use fictional receipts and account-free scenarios. Never enter payment information, open an account, contact a seller, click a suspicious link or send a complaint for this course. Financial illustrations teach reading and arithmetic rather than personal financial or legal advice.

Review method: A conclusion is only as strong as its rule and factual support. At each station, identify the editor’s overclaim, replace it with a supported statement, and explain the limit. Revisit any station that mixes an allegation with a finding or a model with actual law. Use source cards to check scope, not to collect personal information. The station records are fully printed below.

Method: First identify the actor and issue. Read the supplied principle as a limited model or overview, not a universal rule. Mark agreed facts, allegations and unknowns. Link a fact to each relevant condition. Consider a different interpretation and state a conditional conclusion when authority or facts are incomplete. Your reasons matter more than choosing a side. Use only the fictional record; no real case, private document or external contact is needed.

Safety: Legal education only, not individualized legal advice. All disputes and records are fictional classroom simulations. Do not file, pay, contact police/courts/parties, visit a courthouse, investigate a real person, or disclose private family/case information. Use supplied facts; personal disclosure is never required. Written or private in-person alternatives replace every recording activity.

Worked teaching example

Model: a borrower receives fifty units and repays fifty-five once with no other cost. The stated borrowing cost is five units. Without a repayment period and required calculation method, this is not an APR. A dollar difference and an annualized legally defined rate are different quantities.

Numbered assignment

1. Review station 1 — Advertisements and misleading impressions
Principle: Evaluate an advertisement’s overall message, material claims and qualifications rather than one attractive word. A statement’s accuracy, evidence and likely interpretation matter under applicable consumer law. Do not conclude that every exaggeration is legally actionable or that fine print cures every misleading headline.
Record: A fictional ad says Entire kit included but the displayed essential component is sold separately in a tiny unrelated note.
An editor says: The short story proves every legal issue and no qualification is needed. Write a three-part correction:(a)answer What potential inconsistency should a careful reader identify? (b)name the key supporting detail;(c)state the remaining limit. Use the printed principle.

intro-law-l129-q01

2. Review station 2 — Warranties and promises have a scope
Principle: A warranty or guarantee should be read for who promises what, for how long, and subject to which lawful conditions. Written terms, implied protections and statutory rights may interact. A broad slogan is not a substitute for the actual scope of the promise.
Record: A fictional six-month parts warranty is cited as proof that all labor costs forever are covered.
An editor says: The short story proves every legal issue and no qualification is needed. Write a three-part correction:(a)answer Which supplied limits contradict that claim? (b)name the key supporting detail;(c)state the remaining limit. Use the printed principle.

intro-law-l129-q02

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3. Review station 3 — Refund policies and legal rights
Principle: A seller’s return policy and a legal remedy for a defective or misrepresented product are not identical. A no-change-of-mind-return policy does not by itself resolve all statutory claims, and consumer law does not necessarily require refunds for every preference change.
Record: A fictional shop says no discretionary returns. A consumer claims that proves every possible defect claim is legally barred.
An editor says: The short story proves every legal issue and no qualification is needed. Write a three-part correction:(a)answer Why does that conclusion go beyond the supplied policy? (b)name the key supporting detail;(c)state the remaining limit. Use the printed principle.

intro-law-l129-q03

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4. Review station 4 — Scams: verify without interacting
Principle: Urgency, secrecy, unexpected payment demands and impersonation can be warning signs. Verification should use independently known reliable information, not the contact details or links inside a suspicious message. A warning sign is a reason for caution, not proof of every factual allegation.
Record: A fictional message demands immediate gift-card payment to avoid an invented course penalty and says not to tell anyone.
An editor says: The short story proves every legal issue and no qualification is needed. Write a three-part correction:(a)answer Identify warning signs and a safe classroom response. (b)name the key supporting detail;(c)state the remaining limit. Use the printed principle.

intro-law-l129-q04

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5. Review station 5 — Credit and debt: read before calculating
Principle: Credit involves repayment obligations and terms such as principal, interest, fees and timing. A small periodic payment does not show total cost by itself. This course uses stated simple arithmetic models, not real accounts, compound-interest predictions or individualized borrowing recommendations.
Record: Model: an adult borrows 100 and must repay 110 once, with no other costs or time-value assumptions.
An editor says: The short story proves every legal issue and no qualification is needed. Write a three-part correction:(a)answer Find the stated dollar borrowing cost and distinguish it from an annual percentage rate. (b)name the key supporting detail;(c)state the remaining limit. Use the printed principle.

intro-law-l129-q05

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6. Review station 6 — A clear dispute record separates claim from proof
Principle: A useful consumer record includes transaction terms, what was received, the discrepancy, evidence and requested resolution. Allegations should be labeled; private identifiers should be omitted. A

classroom letter remains an unsent simulation and does not establish a real deadline or legal entitlement.
Record: A fictional receipt lists three blue folders at 4 each; the box contains two. The proposed letter accuses an unnamed worker of theft without evidence.
An editor says: The short story proves every legal issue and no qualification is needed. Write a three-part correction:(a)answer Rewrite the claim as a supported discrepancy. (b)name the key supporting detail;(c)state the remaining limit. Use the printed principle.

intro-law-l129-q06

Optional guided retry

Optional guided retry for Unit 13 review: Consumers, claims and financial caution:
Model: an adult borrows 100 and must repay 110 once, with no other costs or time-value assumptions.
Read this principle: Credit involves repayment obligations and terms such as principal, interest, fees and timing. A small periodic payment does not show total cost by itself. This course uses stated simple arithmetic models, not real accounts, compound-interest predictions or individualized borrowing recommendations.
Make two boxes:one supplied fact and one legal condition. Draw an arrow explaining their connection. State one thing the record does not establish.

Optional extension

Optional transfer challenge for Unit 13 review: Consumers, claims and financial caution:
Original: Model: an adult borrows 100 and must repay 110 once, with no other costs or time-value assumptions.
Changed fact: The stated repayment changes to 115 with the same principal and no other costs.
Write a two-column before/after analysis. Identify exactly what changed and what legal question remains.
Suggest one fictional additional record that could clarify a genuinely missing fact,or explain why no additional fact is needed under a stipulated model. Do not create a real record,contact anyone or invent authority.

Supplemental sources (not required)

Supplied offline source card
Title: Texas Attorney General: Consumer Protection
Exact URL: https://www.texasattorneygeneral.gov/consumer-protection
Jurisdiction/scope: Texas official agency overview
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Education, complaints and public-interest civil enforcement; agency information is not private representation.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

Supplied offline source card
Title: Cornell LII/Wex: Contract
Exact URL: https://www.law.cornell.edu/wex/contracts
Jurisdiction/scope: US academic secondary overview; state law varies
Source type: academic-secondary-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Mutual assent, consideration, capacity, legality and remedies. Academic explanatory source, not Texas binding authority.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

Supplied offline source card
Title: Texas State Law Library: Legal Research for Beginners
Exact URL: https://guides.sll.texas.gov/legal-research-for-beginners
Jurisdiction/scope: Texas official public-library guidance
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Distinguishes primary law from explanatory secondary sources. Free public guide; account-only databases/books not required.

Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

Submit typed numbered responses; or handwritten photo; or a printed page scanned as image/PDF; or a parent-paper completion log with the actual paper retained. Optional private audio/video may replace written explanation if each numbered task is identified. Each image/PDF/audio/video file must be at most 4 MiB and pass the app’s type/signature checks; use short clips or an equally detailed written script instead of a large file. An HTTPS reference may be stored as text only: it is not opened or evaluated automatically. Do not submit ZIP/code files or private records.

130. Unit 13 assessment: Consumers, claims and financial caution

intro-law-l130 | suggested week 26 | about 40 minutes;split sessions as needed

Objective

Integrate unit rules, facts, source limits and fair counterarguments.

Instruction

Consumer law addresses market practices and particular transactions through federal and state rules. An advertisement, contract, warranty and store policy are different sources of promises or legal obligations. A dissatisfied customer does not automatically have a legal claim, and a store policy does not necessarily cancel a statutory right. Use fictional receipts and account-free scenarios. Never enter payment information, open an account, contact a seller, click a suspicious link or send a complaint for this course. Financial illustrations teach reading and arithmetic rather than personal financial or legal advice.

Assessment directions: This is an open-resource application assessment. The principles and fictional records are supplied in the questions so that access to a website or earlier paperwork is unnecessary. Work independently at first if appropriate; then a parent may discuss reasoning and invite a correction. Label any assistance. Use IRAC where requested, show units in calculations, and distinguish a supplied rule from an actual legal claim. There is no assigned pass threshold or fixed deadline. The parent may split a longer assessment across sessions.

Reasoning example below is separate from the assessment records; use its method, not an unsupported outcome.

Method: First identify the actor and issue. Read the supplied principle as a limited model or overview, not a universal rule. Mark agreed facts, allegations and unknowns. Link a fact to each relevant condition. Consider a different interpretation and state a conditional conclusion when authority or facts are incomplete. Your reasons matter more than choosing a side. Use only the fictional record; no real case, private document or external contact is needed.

Safety: Legal education only, not individualized legal advice. All disputes and records are fictional classroom simulations. Do not file, pay, contact police/courts/parties, visit a courthouse, investigate a real person, or disclose private family/case information. Use supplied facts; personal disclosure is never required. Written or private in-person alternatives replace every recording activity.

Worked teaching example

A fictional guarantee promises replacement of a specified part for one year. It does not expressly promise every repair cost forever. Read scope, duration and lawful conditions before extending the promise. Other statutory or implied protections could matter, but they must be researched rather than invented from the slogan.

Numbered assignment

1. Assessment record — unit 13, Advertisements and misleading impressions
Supplied principle: Evaluate an advertisement’s overall message, material claims and qualifications rather than one attractive word. A statement’s accuracy, evidence and likely interpretation matter under applicable consumer law. Do not conclude that every exaggeration is legally actionable or that fine print cures every misleading headline.
Original facts: A fictional ad says Entire kit included but the displayed essential component is sold separately in a tiny unrelated note.
Assessment change: The ad prominently and clearly lists exactly what the kit includes and excludes.

Analyze the changed record in four labeled parts: issue, relevant rule, application and a qualified conclusion. Identify the original inference that must be revised or explain why the same limit remains. No real legal outcome is requested.

intro-law-l130-q01

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2. Assessment record — unit 13, Warranties and promises have a scope
Supplied principle: A warranty or guarantee should be read for who promises what, for how long, and subject to which lawful conditions. Written terms, implied protections and statutory rights may interact. A broad slogan is not a substitute for the actual scope of the promise.
Original facts: A fictional six-month parts warranty is cited as proof that all labor costs forever are covered.
Assessment change: The writing expressly adds labor during the six-month period.
Analyze the changed record in four labeled parts: issue, relevant rule, application and a qualified conclusion. Identify the original inference that must be revised or explain why the same limit remains. No real legal outcome is requested.

intro-law-l130-q02

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3. Assessment record — unit 13, Refund policies and legal rights
Supplied principle: A seller’s return policy and a legal remedy for a defective or misrepresented product are not identical. A no-change-of-mind-return policy does not by itself resolve all statutory claims, and consumer law does not necessarily require refunds for every preference change.
Original facts: A fictional shop says no discretionary returns. A consumer claims that proves every possible defect claim is legally barred.
Assessment change: The product is as described and the only issue is a changed color preference.
Analyze the changed record in four labeled parts: issue, relevant rule, application and a qualified conclusion. Identify the original inference that must be revised or explain why the same limit remains. No real legal outcome is requested.

intro-law-l130-q03

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4. Assessment record — unit 13, Scams: verify without interacting
Supplied principle: Urgency, secrecy, unexpected payment demands and impersonation can be warning signs. Verification should use independently known reliable information, not the contact details or links inside a suspicious message. A warning sign is a reason for caution, not proof of every factual allegation.
Original facts: A fictional message demands immediate gift-card payment to avoid an invented course penalty and says not to tell anyone.
Assessment change: The message includes a realistic logo and familiar name.
Analyze the changed record in four labeled parts: issue, relevant rule, application and a qualified conclusion. Identify the original inference that must be revised or explain why the same limit remains. No real legal outcome is requested.

intro-law-l130-q04

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5. Assessment record — unit 13, Credit and debt: read before calculating
Supplied principle: Credit involves repayment obligations and terms such as principal, interest, fees and timing. A small periodic payment does not show total cost by itself. This course uses stated simple arithmetic models, not real accounts, compound-interest predictions or individualized borrowing recommendations.

Original facts: Model: an adult borrows 100 and must repay 110 once, with no other costs or time-value assumptions.
Assessment change: The stated repayment changes to 115 with the same principal and no other costs.
Analyze the changed record in four labeled parts: issue, relevant rule, application and a qualified conclusion. Identify the original inference that must be revised or explain why the same limit remains. No real legal outcome is requested.

intro-law-l130-q05

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6. Assessment record — unit 13, A clear dispute record separates claim from proof
Supplied principle: A useful consumer record includes transaction terms, what was received, the discrepancy, evidence and requested resolution. Allegations should be labeled; private identifiers should be omitted. A classroom letter remains an unsent simulation and does not establish a real deadline or legal entitlement.
Original facts: A fictional receipt lists three blue folders at 4 each; the box contains two. The proposed letter accuses an unnamed worker of theft without evidence.
Assessment change: A complete record shows the third folder arrived separately.
Analyze the changed record in four labeled parts: issue, relevant rule, application and a qualified conclusion. Identify the original inference that must be revised or explain why the same limit remains. No real legal outcome is requested.

intro-law-l130-q06

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7. Comparison task: Use these two records.
A: A fictional ad says Entire kit included but the displayed essential component is sold separately in a tiny unrelated note.
A principle: Evaluate an advertisement’s overall message, material claims and qualifications rather than one attractive word. A statement’s accuracy, evidence and likely interpretation matter under applicable consumer law. Do not conclude that every exaggeration is legally actionable or that fine print cures every misleading headline.
B: A fictional receipt lists three blue folders at 4 each; the box contains two. The proposed letter accuses an unnamed worker of theft without evidence.
B principle: A useful consumer record includes transaction terms, what was received, the discrepancy, evidence and requested resolution. Allegations should be labeled; private identifiers should be omitted. A classroom letter remains an unsent simulation and does not establish a real deadline or legal entitlement.
Name one distinct issue in each and explain why the rule for A cannot simply replace the rule for B.

intro-law-l130-q07

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8. Research-limits task: For the changed record in Refund policies and legal rights, identify the relevant jurisdiction/source type from the printed cards and two checks needed before any actual-case conclusion.
Record: A fictional shop says no discretionary returns. A consumer claims that proves every possible defect claim is legally barred.
Change: The product is as described and the only issue is a changed color preference.

intro-law-l130-q08

Optional guided retry

Optional guided retry for Unit 13 assessment: Consumers, claims and financial caution:
A fictional six-month parts warranty is cited as proof that all labor costs forever are covered.
Read this principle: A warranty or guarantee should be read for who promises what, for how long, and subject to which lawful conditions. Written terms, implied protections and statutory rights may interact. A broad slogan is not a substitute for the actual scope of the promise.
Make two boxes:one supplied fact and one legal condition. Draw an arrow explaining their connection. State one thing the record does not establish.

Optional extension

Optional transfer challenge for Unit 13 assessment: Consumers, claims and financial caution:
Original: A fictional six-month parts warranty is cited as proof that all labor costs forever are covered.
Changed fact: The writing expressly adds labor during the six-month period.
Write a two-column before/after analysis. Identify exactly what changed and what legal question remains.
Suggest one fictional additional record that could clarify a genuinely missing fact,or explain why no additional fact is needed under a stipulated model. Do not create a real record,contact anyone or invent authority.

Supplemental sources (not required)

Supplied offline source card
Title: Texas Attorney General: Consumer Protection
Exact URL: https://www.texasattorneygeneral.gov/consumer-protection
Jurisdiction/scope: Texas official agency overview
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Education, complaints and public-interest civil enforcement; agency information is not private representation.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

Supplied offline source card
Title: Cornell LII/Wex: Contract
Exact URL: https://www.law.cornell.edu/wex/contracts
Jurisdiction/scope: US academic secondary overview; state law varies
Source type: academic-secondary-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Mutual assent, consideration, capacity, legality and remedies. Academic explanatory source, not Texas binding authority.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

Supplied offline source card
Title: Texas State Law Library: Legal Research for Beginners
Exact URL: https://guides.sll.texas.gov/legal-research-for-beginners
Jurisdiction/scope: Texas official public-library guidance
Source type: official-government-explanatory-overview
Verified: 2026-11-07 (America/Chicago CST; dated reading, not an ongoing guarantee)
Reading purpose and limits: Distinguishes primary law from explanatory secondary sources. Free public guide; account-only databases/books not required.
Outside browsing is supplemental. Use this printed metadata and the lesson’s original principle to complete the exercise offline.

Submit typed numbered responses; or handwritten photo; or a printed page scanned as image/PDF; or a parent-paper completion log with the actual paper retained. Optional private audio/video may replace written explanation if each numbered task is identified. Each image/PDF/audio/video file must be at most 4 MiB and pass the app’s type/signature checks; use short clips or an equally detailed written script instead of a large file. An HTTPS reference may be stored as text only: it is not opened or evaluated automatically. Do not submit ZIP/code files or private records.