

## Topic 1: Psychology

The study of human behavior has identified certain concepts that have been valuable in understanding why people act and feel the way they do. One such concept is "*cognitive dissonance*," a term first used by psychologist Leon Festinger in the 1950's. This concept has been useful in many fields, such as education, social behavior, consumer behavior, and psychotherapy. After reading the source articles, answer the following questions.

### Sources:

[The Meat Paradox](#)

[Cognitive Dissonance](#)

### Topic:

1. Explain in your own words what is meant by "*cognitive dissonance*."
2. What do people do to protect their sense of identity and relieve feelings of anxiety, guilt and shame when they become aware of cognitive dissonance?
3. Give an example from your *own* experience of a situation that can result in cognitive dissonance (different from those used in the articles).
4. What does the author mean by the statement "*With many decisions, including the choice to eat meat, the excuses we make are largely post hoc...*"
5. What are two techniques used by in advertising and marketing to lessen the uncomfortable effects of cognitive dissonance related to eating meat?
6. What does the author mean by "*cutification*?" In what part of the world is this strategy frequently seen?
7. Is hypocrisy a form of cognitive dissonance? Why or why not?

## Topic 2: Internet Safety

The Internet has revolutionized society and brought us many benefits, but there is a dark side to the online world. It has been enthusiastically adopted by people who want to influence us, steal from us, manipulate us, spy on us, cheat us, sell us something, or fool us into believing things that are not true. Our ability to resist these influences and avoid becoming a *victim* depends upon our ability to understand how the Internet works, and how we can identify frauds, manipulators, thieves, spyware, computer viruses, scams, and fake news before they can cause us (or someone else) harm. After reading the sources, answer the following questions:

### Sources:

[Online Scams](#)

[Phishing Scams](#)

### Questions:

1. What is a URL? Where do you see this in your browser?
2. What is a "phishing" Email?
3. Name at least six ways you can spot a fraudulent Email that claims to be from your credit card company.

4. You receive an Email that appears to be from your bank that instructs you to *Click Here* to update your account information. It says that unless you complete the update immediately, you will not be able to access your account. What should you do?
5. You receive an Email from someone not known to you. The text of the Email reads, *"Important! Time sensitive information. Review this document immediately!!"* It contains an attachment that appears to be a PDF document. What should you do?
6. Explain why it is a bad idea to use public WiFi to check your bank balance online.
7. Look at the following Email, and identify all of the things that are suspicious. If you hover over the links, the browser displays *z25dducne@winknet.ly* as the destination for both links.

**From:** PayPal Security (ppal-security@gmail.com)

**Re:** Urgent!! Verify Charge

**To:** Undisclosed-Recipients

Dear Esteemed Customer:

This security message is to inform you that a payment of P 224,105.00 has been submitted to your PayPal account. Because the large amount of this charge, we want to make sure that the charge is legitimate. PayPal is committed to keeping the security of your account.

If you authorized the charge, please click the "Authorized" link below. If not, please click the link "I did not make this charge" and we will investigate further before charging your account.

If you do not response within 24 hours, the charge will go through. Thank you for your good cooperation.

Your PayPal security team.



**Authorized**

**I did not make this charge**

### Topic 3: Sociology – Myths and Superstitions

Myths and superstitions are false beliefs widely held by members of a society, such as the idea that a certain number is lucky or unlucky, or that a natural phenomena like thunder and lightening is a sign that the "Gods are angry." Some of these are harmful, and many are used to perpetrate fraud and obtain money from gullible people. Not all myths and superstitions are old. Modern myths are continuously created and spread on the Internet to market questionable services and products, and to display wealth and status. Read the source articles, and answer the following questions:

#### Sources:

[Feng Sui](#)

[Animal Parts](#)

## Questions:

1. Shark fins are highly prized as “medicine” or food in Chinese culture. Sharks are caught, the fin is cut off while the shark is alive, and the mortally wounded animal is dumped back into the sea to bleed to death or be eaten alive by predators. This has resulted in many species of shark on the verge of extinction, and severe secondary environmental impact. In addition, shark meat contains a high level of mercury, which is very unhealthy for human beings. If you believe this practice should be allowed to continue, explain why. If you do not, state what you think needs to be done.
2. Belief in the Chinese practice of Feng Sui has been around in many forms since at least 4000BC. It is based upon erroneous ancient theories about nature, and has been labeled a “pseudo-science.” When multiple “experts” are consulted, they consistently give different and contradictory advice and opinions. Anyone can claim to be a Feng Sui expert without any qualifications whatever. All they need is a web site or a reputation, and a “con man’s” ability to convince people of foolishness and nonsense. Many scams have been perpetrated under the guise of Feng Sui, and belief in these theories often add substantial unnecessary cost to public and private construction. Based on your reading, what should you tell your children about this practice?
3. Do your own research online and briefly describe the specific historical origins of the following common superstitions and practices:
  - The practice of saying “God bless you” when someone sneezes
  - The belief that walking under a ladder will bring bad luck
  - The belief that the number 13 is unlucky
  - The idea that opening an umbrella indoors brings bad luck
  - The widely held belief that breaking a mirror brings bad luck

## Topic 4: Media Literacy

We are all aware that a great deal of misinformation and “fake news” is being spread online. People who do this have various motives. Some are seeking attention or advertising revenue. Others are trying to influence people for personal or political purposes. Sometimes fake news is just satire, and not intended to be taken seriously. Whatever the purpose, it is very important that we are able to detect fake news, and when there is any doubt, we must know how to check the facts and not be unwitting accomplices in spreading it further. Do your research on this topic, and answer the following questions.

### Sources:

[Fake News](#)

[Click Bait and Targeting](#)

## Questions:

1. Name at least three legitimate online sources to “fact check” news to see if it is true.
2. Describe at least five characteristics that are commonly found in fake news that can help you identify it, and explain what to watch for and check.
3. Describe how forwarding fake news can cause harm to others.

4. What is meant by “*confirmation bias*”? Explain in your own words.
5. What is “*clickbait*”? Explain in your own words.
6. Can you be targeted by advertisers across different devices? If so, explain how.

### **Topic 5: Science**

Most people claim to have faith in science, and the scientific method of seeking truth. Yet, many of these same people continue to believe in things that have been clearly and repeatedly proven by science to be false. The continued belief in traditional folk-medicine, witch doctors, voodoo, and other such nonsense is difficult to understand in an era where we are unlocking the secrets of the gene, exploring Mars, and drawing ever closer to a cure for the various diseases that plague mankind. In most cases, fraudsters and con artists who profit from selling fake cures and herbal medicines, and performing nonsensical rituals perpetuate these beliefs. In some cases there are political or sociologic motivations. After reading the source articles, answer the following questions.

#### **Sources:**

[Chinese Medicine](#)  
[Chinese Toxins](#)

#### **Questions:**

1. Taiwan has one of the highest rates of upper urinary tract cancer (UUC) in the world. What is believed to be one of the major contributing causes of this condition?
2. Did Chairman Mao personally believe in and use Chinese medicine?
3. Why political reasons did Mao have to promote Chinese medicine? What were the two strategies he used?
4. What percentage of Traditional Chinese Medicines imported into Australia were found to contain undeclared ingredients? What *percentage* of Traditional Chinese Medicines marketed in Hong Kong were found to contain pesticides?
5. What is the leading cause of drug-induced liver failure in China? What other countries have been shown to be affected by the same cause?
6. What does Gorski’s article cite as the real “costs” of the efforts to integrate Traditional Chinese Medicine with scientific medicine in China and around the world?

### **Topic 6: Finance**

Finance is one of the most important aspects of life, yet many people do not take time to learn even the basic principles of finance in the modern world. Credit cards, debit cards, online payment apps, automated banking, Internet investment opportunities, insurance and loan products, financial planners, advisors, newsletters, and Cryptocurrency surround us. Failure to learn about these things not only leads to lost opportunities; it exposes us to serious risk. Unscrupulous individuals and businesses are only too happy to take advantage of those who do not understand finance. Using the Internet or other sources, learn some basics about finance and answer the following questions. Financial calculators are available on line. Some examples are provided below.

**Sources:**

[Time Value of Money](#)

[Future Value](#)

**Online Calculators:**

[MSN Time Value of Money Calculator](#)

[Calculator.net Finance Calculator](#)

[MSN Money Future Value Calculator](#)

1. Explain in your own words the meaning of the term “*future value*” as used in finance.
2. Explain in your own words the meaning of the term “*present value*” as used in finance.
3. At an interest rate of 10% per year, what is the *future value* of an investment of P100,000 after 30 years?
4. If someone agrees to a contract which will pay you P500,000 in 10 years, and the prevailing annual interest rate is 8%, what is the *present value* of that contract?
5. A customer had made two offers to your business to provide him with supplies. He will either pay you P 100,000 now, or will pay you P 150,000 in 5 years. The prevailing rate of interest is expected to be 12% per year. Assuming that there is NO risk of not being paid, which payment method would you choose? Explain why.
6. You see an ad for a new mobile phone. The price of the phone is P 25,000. The ad reads as follows:

**Special deal! Buy the X-Phone 10 for only P 551.20 per month!! Don't miss out!!**

(annual interest 24% compounded monthly)

How much would you end up paying for this phone under this “special deal,” and how long would it take to pay for it?

7. Kara is 25 years old, and works as a clerk in a hardware store. She is unable to have children due to a medical problem, and has no living relatives. She wants to make sure she never becomes helpless and homeless in her old age, and does not want to become a burden others, so she begins saving P 5000 from her paycheck every month. She does this faithfully until she retires at age 65. Marie’s investments return an average of 10% per year over the 40 years she has invested. How much money does she have when she retires?
8. Roberto and Mary have just had a new baby boy that they have named Ronaldo. If they save P 4000 each month for the child until he is 30 years old, and their investments return an average interest rate of 9% per year, how much will they be able to give Ronaldo to start a business when he is 30 years old?