

Teaching About Contracts? Here's An Experiential Learning Activity For Your Class

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A common challenge that teachers face is developing lesson activities that provide engaging learning experiences for students, while ensuring that students will retain key points long after the lesson has ended. This is a challenge that is often faced in risk management and law in an event of a crisis.

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learn the importance of reading a contract. This is the hidden clauses can affect the quoted price in a way that were not mentioned in a proposal. In addition, the

generation that I was teaching at the time tended to trust any paperwork that was put in front of them, blindly signing and disclosing all information asked without question.

Of course, there are many lesson activities that I could have delivered; a lecture with some stories or a case study, group discussions, guest speakers, having the students research and present on the topic, etc. However, I really wanted to provide an impact and more importantly, establish relevance for the remainder of the course topics. Telling someone or having them read or discuss why something is important is not as impactful as having them experience why for themselves. So, I decided to create an experiential learning activity where my students had the opportunity to experience first hand why reading a contract was important.

The activity is very simple and fairly easy to implement. I created a two page, fake official-looking "Volunteer Program" form that had the institution's logo on it along with fields for them to fill out, and a good amount of fine print that made no real sense in terms of volunteering. On the day that I was delivering the lesson on contracts, I had purposely arrived a bit late for the class, coming in looking dishevelled and rushed with the stack of forms in my hand. I told the class that the registrar's office needed them to quickly fill out the forms, and that I needed to return them right away. I mentioned that it has something to do with them volunteering at events and their graduation, but that I wasn't exactly sure, only that it was crucially important that they filled it out immediately. If students asked me any questions in the form, I told them that I wasn't sure, but that it was a standard form, and not to worry about it because every student fills it out. I then walk around the room asking them to sign quickly because I had to go back to the registrar's office right away. Of course, nearly 100% of the time, all students would fill out the form, sign it and return it to me without reading any of the fine print. Once all the forms have been returned, I quietly stack all the forms together and just stand there staring and smiling at the class while they stare back in confusion not understanding why I wasn't running out the door. I let a few moments of awkwardness pass before I very calmly ask the class a question; "What exactly did you just sign?"

The majority of my students typically would reply with full confidence whatever the name of the form was that I had made up, and still believing that this was an important official document. A select few had a look of panic on their faces when they realized that they had absolutely no idea what they just signed. It was rare where I had a student that actually read the fine print or that realized what was actually going on. I then used this moment to begin a class discussion on what had just occurred. Here are some sample questions that I used along with possible student responses;

Why did you sign this document? (Or why did you sign without reading it?)

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in quickly

How did you feel when I was rushing you to sign?

- A little pressured, but it seemed important and I trust you

Have you ever been in a situation where you've been under pressure to sign an agreement?

- Cell phone contracts
- Retail lease / financing agreements
- Other services with sales people over the phone
- Great deal / limited time offer

What makes you trust someone that is asking you to sign an agreement?

- Position of authority
- Reputation
- Nice and friendly personality

So why did you sign with these people?

- I was in a rush
- I thought that I couldn't change the agreement anyway, so what's the point in reading it
- They're a big company, so they should be trustworthy

Do you have any examples of contracts that you've signed or agreed to without reading it first?

- Cell phone contracts
- Software / computer licensing (like iTunes or Apple products)

Have you ever encountered a sales person that didn't know or understand the fine print of their own contract?

- Yes! With cell contracts especially! They couldn't answer my questions and just wanted me to sign, and not worry about those details.

When you ran into an issue with your cell phone provider as an example, were you surprised**your agreement?****Like This Post?**

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**the form you just filled out?**

- Something to do with graduation (Still somewhat confident – but getting nervous)

This is where I hand the forms back to the students and ask them to read the document and to find a tiny clause hidden within a nice big paragraph of fine print that reads;

“I understand that this contract is completely bogus, has nothing to do with the school and is only being used as an example in my Risk Management and Law Class. Do not laugh at this point, since you don’t want others to know that you know! Congratulations for reading this portion of the agreement! You have successfully passed my challenge. Please do not fill out any portion of this agreement and do not sign it. Quietly submit the blank, unsigned document to me. Do not give any indication that you know anything.”

Students then typically begin to laugh, let out big sighs of relief, and often can’t believe that they signed an agreement without even reading it.

From this point, it opens the class to further discussion on;

- Why it’s important to read agreements in full
- Why you should ask questions to clarify terms
- How to recognize and avoid pressure tactics
- Identifying when you need a lawyer to review before signing

At the end of the class, students found the activity to be much more impactful in their learning than having me simply tell them horror stories. However, more importantly, it provided huge relevance and interest in learning subsequent topics, while changing their assumptions that learning risk management and law would be extremely dry.

What do you do to create an engaging learning environment in your class? Share in the comments below!

[Click here](#) to download the Fake Contract Activity Template – Word Doc. [Click here](#) to download the Fake Contract Activity Template – PDF which you can use as an example to create your own form, or modify to use in your own class.




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