



# Let's practise: Online money



**Good Things**  
Australia

# Introduction



As a digital mentor, one of the best ways to build your skills is to practise how you would handle real-life situations. This resource contains a practical scenario designed to help you and your learners navigate the digital world with confidence.

If you are training to be a mentor, you can use this story to test your own knowledge and think about how you would respond. If you are supporting a learner, you can read this story together to start a friendly conversation about online safety and practice the steps needed to stay secure.

# Introduction



Please note that this activity only looks at one specific topic, but you can easily use this exact same format to create your own practice stories.

If there is a different digital skill your learner wants to focus on, simply keep the same structure and swap in your own scenario and conversation starters to match their needs.

# Activity

## What this activity focuses on:

Understanding how money can feel invisible online and how to manage unexpected digital costs.

### Scenario: The free trial surprise

Michael loves watching videos and signed up for a "7-day free trial" for a movie streaming app on his tablet. A month later, Michael is upset because his bank account has 20 dollars less than he expected, and he does not know why the money has gone missing.

# Mentor practise and discussion prompts

## Test yourself

How do modern apps use "free trials" to quietly lock people into regular monthly payments? (Answers provided on the next slide, but give it a go yourself first).

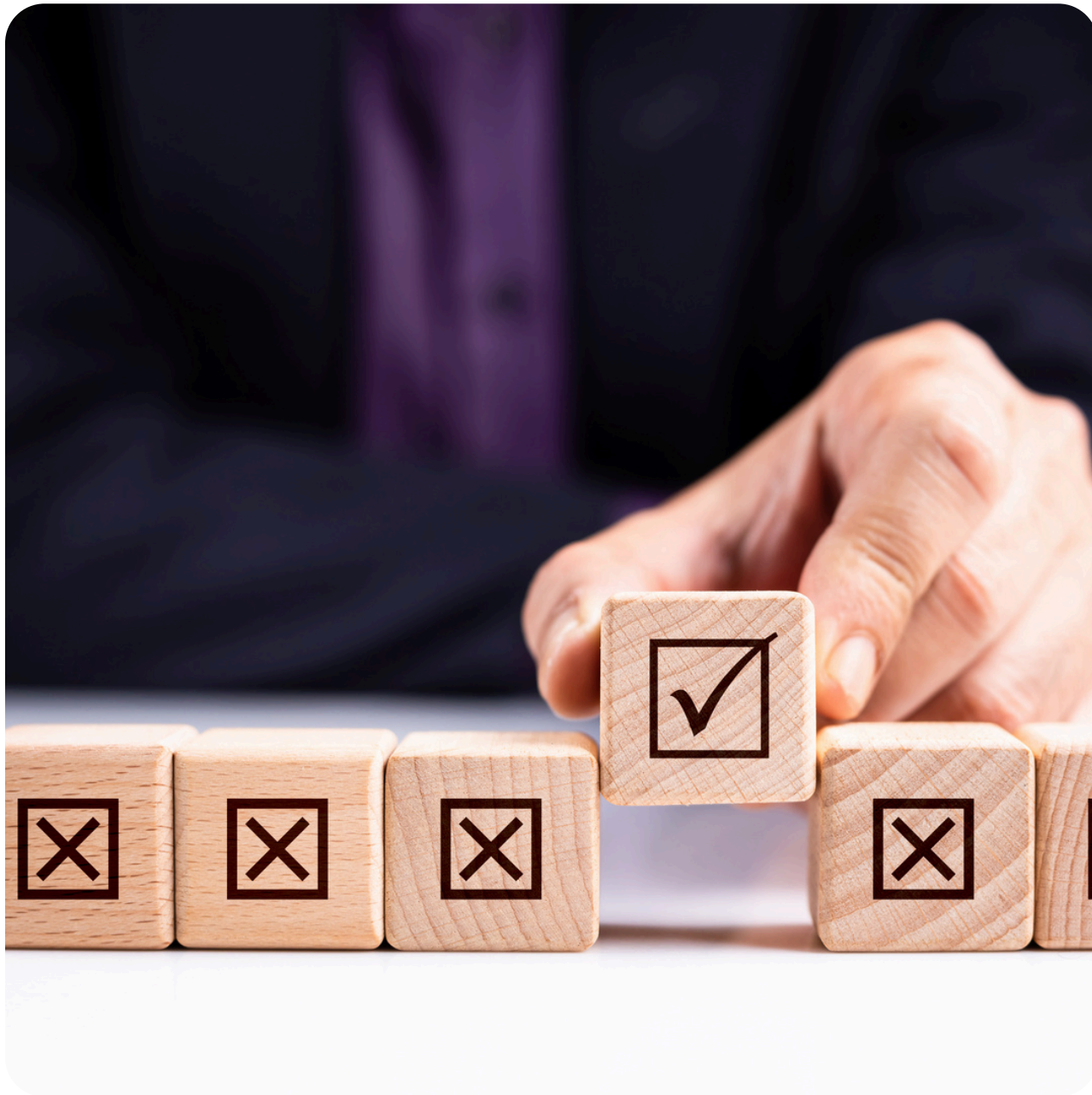
## Teaching activity

Sit down with Michael and help him find where the money went. How do you guide him through his phone settings to check his active subscriptions?

## Action step

Create a simple calendar habit with Michael. Practise putting a reminder into his phone to cancel a service two days before a trial ends so he is never caught out again.

# Test yourself: Answers



- **Automatic enrolment:** When signing up for a free trial, apps almost always require credit card or payment details upfront. The system is designed to automatically convert the trial into a paid subscription the moment the free period ends.
- **The "set and forget" design:** Because the payments are automatic and happen in the background, providers rely on the fact that users will forget they signed up, allowing the company to keep charging the account indefinitely.
- **Pre-checked boxes:** Some sign-up pages include pre-checked boxes that opt the user into extra paid services or marketing loops by default, which can be easily missed on a small phone or tablet screen.