



# LifeSmarts

Learn it. Live it.

## Key Points

### TECH CHANGED HOW WE SHOP & CONNECT

The rise of the internet, smartphones, and social media reshaped commerce, communication, and access to information. These tools created new opportunities—but also new risks.

### DATA PRIVACY BECAME A MAJOR ISSUE

Companies collect, store, and share personal data on a massive scale. Laws and regulations are evolving to protect consumer privacy and digital security.

### DIGITAL FINANCIAL TOOLS ARE EVERYWHERE

Online banking, mobile payments, and cryptocurrency give people more ways to manage money, but also raise concerns about fraud, scams, and unequal access to technology.

## Core Concepts

### EXPANSION OF ONLINE COMMERCE

E-commerce platforms and apps made shopping global and convenient, transforming how businesses sell and how consumers buy.

### CONSUMER PRIVACY RIGHTS

Regulations like the GDPR and CCPA give people more control over their personal data, requiring companies to disclose how information is collected and used.

### CYBERSECURITY AND FRAUD RISKS

Phishing scams, identity theft, and data breaches highlight the need for secure passwords, multi-factor authentication, and safer online practices.

### IMPACT OF SOCIAL MEDIA AND TARGETED ADS

Algorithms shape what users see online and how products are marketed, raising concerns about manipulation, misinformation, and fair advertising.

### FINANCIAL TECHNOLOGIES (FINTECH)

Digital wallets, peer-to-peer payment apps, and cryptocurrency expanded financial access but introduced new risks and regulatory challenges.

### ONGOING EVOLUTION OF DIGITAL RIGHTS

Laws and protections continue to develop to keep pace with rapidly changing technology, leaving gaps in security and consumer protections worldwide.

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# The Digital Era

## 2000 - Today

## Additional Resources

### YouTube - Cybersecurity Trends for 2025 and Beyond

A review of 2024's predictions and a look into the crystal ball of cybersecurity in 2025

<https://bit.ly/45gxbY1>

### YouTube - The Future Of Online Shopping

See how online shopping has changed and what's in store for the future

<https://bit.ly/4oyJ9nt>

### YouTube - What Does California's New Privacy Law Actually Do?

Laws that are allowing consumer to have more control over their personal information online

<https://bit.ly/416A0s9>

### YouTube - What is Fintech? | CNBC Explains

Find out about the multi-billion dollar industry that's changing everything from how we make purchases to how we get loans

<https://bit.ly/4mes4gT>

## Listen to the Podcast



## Explore and Explain

1. How has the growth of the internet and mobile technology changed the way consumers shop and manage money?
2. What privacy concerns have emerged as companies collect and share personal data?
3. How have new laws and regulations addressed digital privacy and security?
4. What challenges and opportunities do technologies like cryptocurrency and fintech create for consumers?

*Learning about the Digital Era helps you understand how technology shapes consumer rights, privacy, and financial opportunities in today's world.*

## The Digital Era



**LifeSmarts**  
*Learn it. Live it.*

## Acronyms

### **COPPA**

Children's Online Privacy Protection Act

### **DDoS**

Distributed Denial of Service

### **EULA**

End User License Agreement

### **PII**

Personally Identifiable Information

### **SSO**

Single Sign-On

## **Vocabulary**

### **AD TRACKING**

The process of collecting data about your online activity to serve targeted ads

### **CALIFORNIA CONSUMER PRIVACY ACT (CCPA)**

A 2018 law giving Californians the right to know what data companies collect and request its deletion

### **CANCEL CULTURE**

A modern form of public backlash where individuals or companies face consumer boycotts due to controversial actions or statements

### **CLICKWRAP AGREEMENT**

A contract where users agree to terms by clicking "I agree" before using a service

### **CONSUMER DATA**

Information companies collect about your habits, choices, or identity

### **DARK PATTERNS**

Design tricks used in apps or websites to manipulate users into actions like signing up or sharing data

### **GENERAL DATA PROTECTION REGULATION (GDPR)**

A European Union law that sets strict rules for how companies collect and use personal data

### **INFLUENCER MARKETING**

When individuals promote products to followers, often blurring the line between opinion and advertisement

### **RIGHT TO REPAIR**

A consumer movement pushing for laws that let individuals fix their own devices or use independent repair service