# websites for shopping wisely

The internet is probably the most extensive and dynamic source of information in our society. The following web sites can provide students and others with current information, assistance, and data related to this lesson. Web addresses ending in “com” are commercial; “.org” are nonprofit; and “.gov” are government.

<table>
<thead>
<tr>
<th><strong>Consumer Reports</strong></th>
<th>consumerreports.org</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Consumer Topics</strong></td>
<td>consumerworld.org</td>
</tr>
<tr>
<td><strong>U.S. Consumer Gateway and Federal Consumer Information Center:</strong></td>
<td>consumer.gov</td>
</tr>
<tr>
<td><strong>Government Information Sources</strong></td>
<td>pueblo.gsa.gov</td>
</tr>
</tbody>
</table>

www.practicalmoneyskills.com shopping wisely
overview

“Where should I shop for a DVD player, and what’s the best brand to buy? Is it cheaper to buy store brand ice cream even though my favorite brand of ice cream is on sale? “

We all want to stretch our money as far as it will go. But being a wise consumer requires the right information and plenty of practice. This lesson is designed to help students understand the purchasing alternatives available to them and to help them practice techniques for finding the best price on a product they want to buy.

Lesson 4 begins by introducing the concept of comparison-shopping and making students aware of the many alternatives they have as consumers. Next, students practice the steps necessary to make an informed buying decision on an item of clothing or an electronic device.

We have many choices today regarding where and how we shop. Students compare shopping sources as they research buying the same product from a store, by mail, or online. Finally, students learn to make sense out of the vast array of buying options at the grocery store. Included is an explanation of the unit pricing system used by most grocery stores.

Suggested teaching strategies, teaching notes, activities, slides, and short quizzes are linked to student objectives. Additional ideas to help students practice and generalize shopping wisely concepts to real life situations are included at the end of the lesson.

student performance goal:
■ The student will recognize the need to make comparisons before deciding on a purchase.

lesson objectives: the student will...

4-1 compare purchasing choices on items that he/she uses.
4-2 gather appropriate information to make wise buying decisions.
4-3 choose the best buy using comparison-shopping techniques.
The student will compare purchasing choices on items that he/she uses.

**what are some shopping choices?**

- Define comparison-shopping and terms associated with it: “brand name,” “generic brand,” “discount store,” “thrift store.” Talk about why it’s important for a wise shopper to make comparisons between products and shopping sources.

- Make a list of the items that students say they purchase on a regular basis. Collect store circulars and catalogs that advertise those items. Ask students to bring in ads or catalogs from their favorite places to shop. Compare the costs of items using these resources.

- Collect store circulars from a variety of discount and department stores for students to cut from and select desired “purchases.”

- Collect labels and tags from recently purchased items. Include tags from thrift stores and consignment shops.

- Use online resources to check prices on selected items. Many large stores have their own websites.

- Use a chart to compare prices for each student’s favorite soft drink. Do the same activity to compare prices for a pair of jeans. (activity 4-1)

- Conduct a blind taste test of various cola drinks: Pepsi, Coke, and a store brand. As students sample brands A, B and C, record their preferences on the board. Talk about their reactions. Were they able to identify which drink was the store brand? Which did they like best? Stress that sometimes a generic or store brand is as good as, or better than, a brand name product, and is usually cheaper.

**terms you should know**

- **comparison-shopping** — the practice of comparing products and their prices to find the best buy for our needs. Being a wise consumer takes planning and practice. It’s worth the time and effort to make your money go further.
shopping wisely teaching notes

- brand name — this is the name of a product or its trademark. A recognizable name helps the shopper judge the product’s consistent level of quality. (ex. Charmin toilet paper)
- generic brand — this is a product that has no brand name packaging. You usually save money when you buy a generic item, because the shopper doesn’t pay for the extra cost of marketing the product. Generic products are often made at the same factories as name brand products.
- discount store — this type of store is part of a chain of large stores that offers merchandise at very competitive prices. (ex. Wal-Mart)
- thrift store — this store sells second-hand or used merchandise at prices much cheaper than if the merchandise was purchased new. (ex. Goodwill)

comparison choices

This activity encourages students to consider alternatives before making a selection.
- Students research the price for each alternative.
- Discuss the different alternatives.
- Ask them which selection they would make and why.
- Remind them that there are no right or wrong answers.
- Encourage them to think about the differences in relation to money expenditures.
### shopping wisely teaching notes

**4-2** The student will gather appropriate information to make wise buying decisions.

#### deciding on the type of item
- Explain that being a consumer involves decision-making.
- Discuss factors to consider when comparing products. (slide 4-2a)
- Define “warranty” and show examples of warranties from past purchases.

#### comparing similar items
- Use slides 4-2b and 4-2c to illustrate how to customize a comparison-shopping chart for a specific product.
- Divide the class into groups. Have each group choose an article of clothing (ex. leather jacket, running shoes) or an electronic device (ex. portable CD player, computer monitor) to “purchase” using comparison-shopping techniques.
- Have each group determine a budget limit for their purchase.
- Students then use catalogs or the Internet to locate three alternative selections for the item. All three selections may be available at the same store. Ask them to record the information they’ve found on a chart. (activities 4-2a and 4-2b) After they have compared the cost and individual features of the three items, have them present their findings to the class.

#### comparing shopping sources
- Review factors other than purchase price that should be used in comparing products before determining the best buy for a person’s money.
- Brainstorm a list of shopping sources.
- Have each student choose one item of any kind that they realistically plan to purchase in the near future. They should select an item that could be purchased from a variety of sources.
- Ask them to write down the name of the item, its price, and the stores that may carry it.
Remind them to be specific about the brand name, the model number, and brand features. Stores don’t always carry identical products, even though the brand name may be the same.

- Have students compare the cost of buying the identical item from a store, by mail, or online. Students may check store advertisements, visit or call the store to check on the price and other information, or call the stores to check their price. They will also use mail-order catalogs and the Internet to gather information. Ask them to research the item and record their findings using the chart on activity 4-2c.

**deciding on the type of item**

Being a wise shopper means asking yourself questions:

- What do I want?
- What quality do I need?
- How much can I spend?
- Where will I shop?
- Is there a warranty on the item? (warranty - a product’s written guarantee. If something goes wrong within a set period of time, it will be repaired or replaced free of charge.)

**comparing similar items**

There are factors other than price when considering purchases. For example, pay attention to quality as well as price when buying a pair of jeans that you want to last for a long time. Sometimes waiting for a sale is worth the time and effort. Prices for the same item often differ according to geographical areas of the country, the type of store, and the season of the year. Also, you may find different prices in the same store for the same item (ex. radio), depending on the brand name or manufacturer. Some factors to compare are: price, features, benefits, warranties, and store policies.

**comparing similar items**

They are used to organize the information you’ll need to compare purchase items and make an informed buying decision. You can compare similar products using a chart. You can also compare different shopping sources for the same product.
### comparing shopping sources
Shopping sources include: department stores, discount stores, thrift stores, flea markets, yard sales, warehouse buying clubs, television shopping networks, mail-order catalogs, online shopping, etc.

### lesson 4 quiz: shopping decisions

| quiz 4-2 | student activity 4-2c |
shopping wisely  

4-3 The student will choose the best buy using comparison-shopping techniques.

how do you choose the best buy?
- Define “unit pricing” and how it works.
- Have students brainstorm products sold at the grocery store. List various units of measure in which these products are packaged and sold, such as quarts, pounds, ounces, or servings. Then, help students calculate the unit price of an item by dividing the total price by the number of units.
- Talk about how to use basic unit pricing system information to find the best buy. (slide 4-3a)
- Discuss the various techniques to compare items that we use frequently, like groceries and personal care items using slide 4-3b.
- Give students practice using these techniques to compare prices and find the best buys with activity 4-3.

unit pricing
Most grocery stores use the unit pricing system to help customers compare prices of various brands and package sizes of a product. Special tags attached to the shelves below the product identify the product name, price, size or weight, and a unit price. The unit price tells the shopper how much that product costs per pint, quart, pound, ounce or unit of measure. For example, it allows shoppers to compare the price of a 3-pound bag of carrots and a 2-pound bag of carrots to find the best price per pound.

calculating unit price
1. What is the unit price (price per pound) of a 10-pound bag of potatoes that costs $2.60?
2. What is the unit price (price per serving) of a 5-count package of hotdogs that costs $2.50?
3. What is the unit price (price per ounce) of a 3-ounce jar of cinnamon that is on sale for 99 cents?
### unit pricing (slide 4-3a)
- Even though the 28 oz. peanut butter costs more, it's a better buy because of the unit price per ounce.
- It's difficult to compare prices when one brand's price is for a single can and the other brand's price is for 2 cans. Unit pricing allows you to do it easily. Note that the sizes of the products are different too. Look at how much more corn you're getting if you buy the store brand!

### comparison-shopping for groceries and everyday items (slide 4-3b)
- Compare the price per unit for the best deal. Learn to read the tags under the products.
- Compare different brands of the same product for the best price. Generic or store brands are usually less expensive.
- Check for sales on specific brand names. Most stores advertise weekly sales.
- Read labels. Labels list ingredients and weights and tell you exactly what you're getting for the price. They also give the number of servings in a package, so you can buy the size you need.
- Look at the weight of the product, not just the size of the package when comparing products.
- Buy in larger quantities when practical. Make sure that the product is something that you'll use and that will stay fresh long enough for you to use it.
- Shop close - don't go too far away to shop. Traveling a long distance or between several stores costs you time and gas money. Consolidate shopping trips to save gas.
- Use coupons only on items you use. Don't cut coupons for items you don't like or won't use.
- Buy non-grocery items (soap, deodorant, paper products, etc.) at discount stores. These items tend to cost more at the grocery store.
Best Buys – After students complete the worksheet (activity 4-3), ask if there are reasons why purchasing the “best buy” might NOT be the best choice for your situation. Best buys are not always the best choice. Some possibilities for the examples in the worksheet are:

1. It is more practical for you to store or transport a soft, bagged product than a rigid box. You don't want that much cereal.
2. You prefer the taste of “Crunchy” brand pretzels to “Crispy” brand pretzels.
3. You only need 10 servings. You can’t fit a big bottle in your refrigerator. You want juice boxes so you can easily pack them in your lunch.

| lesson 4 quiz: comparison shopping | quiz 4-3 |
shopping wisely

additional activities for practice and generalization of concepts related to shopping wisely:

- Have students bring in tags and labels from recent purchases. Construct a bulletin board using their labels along with pictures of various products and prices that students cut out from catalogs and advertisements.

- Take a field trip to a thrift store. In preparation for the trip, have students select clothing items that they will look for. Ask them to research and write down prices for general items such as sneakers, jeans, jacket, or skirt if they were purchased new. At the thrift store, ask them to write down the prices for the same items if purchased used.

- Ask students what major purchases they have made. Have they been satisfied with the price they paid and the quality of their purchases? Invite students to talk about purchasing mistakes (or share your own story!). Explain that we all make mistakes and can learn by them. Everyone has items in their closet, garage, or house that they thought would be good buys but weren’t. What are some of the reasons we make those mistakes?

- Using weekly grocery store advertisements, ask students to calculate unit prices for a variety of items on sale. Compare those prices with what the items might normally cost.

- As a class, plan a classroom party or meal. Decide on a menu and put small groups in charge of certain items. Take a field trip to the grocery store to buy the items they’ll need. Have students check the store’s advertisements to compare prices, make a list of specific brands/sizes, and cut coupons for needed items beforehand. Calculate their savings.

- Take a field trip to a grocery store and have each student generate a list of food items. Develop a chart that enables the student to write down 3-4 unit prices for each item by checking the unit pricing indicators for various brands.

- Have students plan weekly meals, prepare lists, and “grocery shop” on the Internet, using online grocery stores, such as www.netgrocer.com and www.peapod.com.
choose the correct answer.

1. **c** Being a wise shopper involves:
   a. making quick decisions.
   b. traveling as far as needed for the best price.
   c. comparing choices.
   d. always buying name brand items.

2. **d** A product’s written guarantee is called a:
   a. consumer.
   b. refund policy.
   c. brand name.
   d. warranty.

3. **c** The best spending choice is to:
   a. always shop at brand-name stores.
   b. buy the same thing my friends buy.
   c. compare choices before I buy.
   d. always shop online.

4. **a** I need a product that will last a long time. I should compare the products’:
   a. durability.
   b. prices.
   c. features.
   d. brand names.

5. **b** I’m in a hurry for my purchase. I should compare the stores’:
   a. brand names.
   b. delivery times.
   c. shipping costs.
   d. warranties.
lesson 4 quiz: comparison shopping

choose the correct answer.

1. **b** Which of these is not a reliable way to compare products?
   a. the price per unit
   b. the size of the package
   c. the weight information on the label
   d. prices from store ads

2. **d** What information does the unit price tag not include?
   a. the cost of the product
   b. the name of the product
   c. the price per unit
   d. the freshness of the product

3. **a** A store advertises 24 cans of soda for $5.99. Twelve cans of the same soda cost $3.99. What information will help you identify the better buy?
   a. the price per can
   b. the total weight
   c. the brand name
   d. the store’s location

4. **b** Milk at the store next to your house sells for $3.29 a gallon. Another store, 10 miles away, sells milk for $3.24 a gallon. Why is the $3.29 milk a better choice?
   a. It’s not; the other milk is 5 cents cheaper.
   b. The gas to go to the other store costs more than 5 cents.
   c. It costs less per unit.
   d. Milk that costs more is always fresher.

5. **c** A 32-ounce bag of potato chips costs less per ounce than a 12-ounce one. You should buy the 32-ounce bag:
   a. because the bag is bigger.
   b. even if you don’t like that brand of potato chips.
   c. only if you will use it all.
   d. because you should always buy what’s on sale.