

# MoneyTalks

## Should I Be Listening? Leader's Guide

### SHOPPING SAVVY

This leader's guide is designed to accompany the *Shopping Savvy* teen guide. The leader's guide includes: learning objectives, background information, discussion questions, activities with accompanying handouts and visuals, a glossary, and a list of additional resources. The background information is meant to prepare instructors to both teach the unit and to provide lecture material to cover with the teens. It is recommended that each teen receives a copy of the teen guide and reads it *before* participating in the activities outlined in this guide.

The purpose of this unit is to help teens become savvy shoppers. While anyone can go out and shop, only those who make smart, informed decisions will consistently get what they need/want at the best price and stay within their spending limits. Teens who are savvy shoppers will be able to make the most of their money and increase their chances of achieving financial success. You have an opportunity as an instructor to encourage teens to recognize the difference between what they *need* to buy and what they *want* to buy. You can also teach them how to: 1) recognize advertising tactics, 2) comparison shop, and 3) make an effective complaint if they are unhappy with a purchase.

#### BACKGROUND INFORMATION

American teens today have discretionary income and relatively few financial obligations. They are a growing population that is expected to reach 33.5 million by 2010 (Mediamark, 2004), and make up a powerful market in the U.S. economy. Twelve to seventeen-year-olds spent \$179 billion in 2006 alone! (Newspaper Association of America, 2007)

While spending money is not a problem for most teens, *spending it wisely* can be a challenge. Some buy things they don't need or even really want, or pay too much for their

#### Overall Learning Objectives

Teens will:

- Know that smart shoppers get what they want at the best price while staying within their spending limit
- Understand the difference between needs and wants
- Become aware of the emotional impact of advertisements
- Understand the importance of reading the fine print on advertisements and product packaging
- Implement comparison shopping techniques
- Learn how to make an effective consumer complaint
- Understand their consumer rights
- Know at least five money saving shopping strategies



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## Did You Know?

- Teens spend an average of \$74 per week; which includes their own and other people's money. (Newspaper Association of America, 2005)



- The top ten items teens last bought with their own money are as follows:

Overall Rank	By Percent (%)	
	Male	Female
1. Clothes	21	43
2. Food	30	31
3. Candy*	24	34
3. Soda*	26	32
4. Salty Snack*	15	22
4. CDs / Music*	19	18
5. Lunch	13	22
6. Shoes	15	16
7. Video Games	18	5
8. Jewelry	7	15
9. Magazines	9	12
10. Ice Cream	7	10

\*Candy and Soda tied for 3rd. Salty Snacks and CDs/Music tied for 4th. (Mediamark, 2004)

purchases. Many would be surprised at how much farther their money can go by using a few savvy shopping skills.

## Needs vs. Wants

Savvy shoppers decide what they will spend their money on before they go shopping, and stick to their plan. It is especially helpful for those with little money, to buy things they need first. Then, if there is money left they can choose from a list of things they want.

*A need is something required to survive.* Needs are basic and relatively few—food, shelter, clothing, medical care, etc. Without them, a person may experience physical discomfort. *A want is something that is desired.* Wants are extras—nice to have, but not necessary.

In the United States, the distinction between needs and wants is often confused. The “western standard of living” is so high that many poor Americans live above the basic needs level of much of the world’s population (e.g., they have electricity, TVs, cars, etc.). The distinction is relative and depends on the area a person lives, the company they keep, the lifestyle they choose, and the expectations of the society around them (Creel, 2000). Some teens may have a hard time imagining that cell phones, designer clothes, CD’s, going out to eat, and going to the movies aren’t necessary, but it is important for them to be honest about what their needs really are.

## The Power of Advertising

Advertising is everywhere. Advertisers deliberately blur the line between needs and wants. They know that teens are a huge source of potential profit, not only from teen products, but from all kinds of household items that they have influence over. Teens are bombarded with advertisements on a daily basis. Ads are around every corner in newspapers, magazines, and movies, and are on billboards, posters, sides of buses, the radio, Internet and product packaging. Many are created to attract a teen’s interest and are placed so teens consciously or unconsciously think they need whatever is being advertised.

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Very few advertisements simply give straightforward information about a product or service. Rather, they often play on human emotions and try to convince people that they will be more successful, socially accepted, or attractive if they have “X.” They may imply that anybody who is intelligent, independent, fun-loving, or famous needs to buy “Y.” Teens often buy into what ads are saying. They will benefit from reminding themselves that everything they see and hear in advertisements is NOT necessarily true.

In addition to targeting emotions, advertisements frequently make products or offers seem more attractive than they actually are. What may appear to be a fantastic bargain at first glance may not be after the restrictions and requirements in the fine print are read. Or, what looks like a great deal may be misleading when everything shown in the advertisement or on the product packaging is not included in the purchase price.

Savvy shoppers remember that companies are in the business of making money, and advertising is their means of doing it. The claims that a company makes about their products are not necessarily objective and are intended to persuade consumers to buy them. To avoid being deceived by an advertisement or being disappointed with a product, savvy shoppers:

- Read the fine print
- Ask questions about what is included for the purchase price
- Talk to friends or family who have a similar item
- Have realistic expectations about what a product can do and what it should cost

### Comparison Shopping

Knowing what to spend money on is only part of a savvy shopper’s job. The next step is to shop for it. With so many options to choose from, finding the “right” product to buy can be challenging and confusing. Savvy shoppers know how to compare all their options and pick the one that best meets their needs.

### *Did You Know?*

Direct advertising to students can be found in schools on:

- Book covers
- Educational posters
- School lunch menus
- Reward coupons for program participation (e.g., fast foods, entertainment, etc.)
- Commercial search engines, websites, and student newspapers
- Athletic fields, scoreboards, gyms, libraries, playgrounds, classrooms and other prominent locations
- Flyers promoting school events sponsored by corporations
- Soft drink machines
- Student calendars/organizers and other products sold in schools to students

(National Institute on Media and the Family, 2001)

## Did You Know?



- You can get information on a product or service from:
  - ⇒ Friends and family
  - ⇒ Online consumer information
  - ⇒ Product-rating magazines
  - ⇒ Government agency publications
- Consumer magazines, such as *Consumer Reports*, can be found at the library
- The cheapest product may not be the best deal if it doesn't include desired features or is poor quality. As the old saying goes, "You get what you pay for." However, the most expensive product may not necessarily be better quality than a cheaper one or may have features that will never be used.



When trying to choose among similar products, savvy shoppers compare the following:

- **Price**—Prices can vary greatly among stores, brands, and styles. Savvy shoppers stay within their budgets and try not to pay full price for anything (e.g., wait for a sale, use coupons, request a better price, etc.).
- **Features**—Many items come with a range of features – from basic options to those with bells and whistles. Savvy shoppers only pay for those features that will actually be used.
- **Quality**—The quality of a product affects how it will hold up over time. Savvy shoppers read consumer magazines, such as *Consumer Reports*, or websites to see how different products compare.
- **Warranties**—A warranty is a manufacturer's or seller's guarantee to stand by their product. They vary in length and the level of coverage (e.g., limited warranty, full warranty, etc.). Some products have no warranty at all, while others offer extended warranties for an additional cost.
- **Store Policies**—Each store has specific terms for refunds, returns, and exchanges. Some stores will refund money with the receipt only; others may give a refund or store credit without a receipt. Some stores limit the time frame between the date of sale and the date of return. There are even stores where the sale of all or certain items are final and cannot be returned at all.

## Comparison Shopping Online

Comparison shopping has never been easier. Unlike the old days when a phone call or trip to each individual store was required, the Internet has made hunting down information a simple task. Online consumer magazines, online stores,

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and websites that search out and compare products are quick ways to determine the right option. While not everyone will buy online, they can certainly comparison shop there.

It is important to safeguard personal information when making purchases online. Ways to do this include:

- **Use log-on passwords, screen saver passwords, or other devices** to prevent someone else from using your personal information.
- **Do not share passwords or other confidential information.**
- **Use a secure browser.** A secure browser will scramble or “encrypt” purchase information. Small icons of “locks” or “keys” on the company site show that its data is encrypted.
- **Shop with a well known company.** It is a good idea to check with the Better Business Bureau at [www.bbb.org/reports/](http://www.bbb.org/reports/) to see if a company is reputable. Another thing to consider is the location of the company. It may be hard to correct problems with companies outside of the U.S.
- **Keep good records.** Print out the purchase order and information number before logging off.

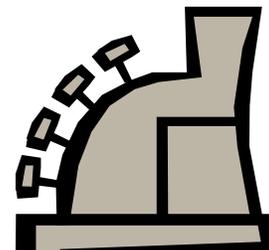
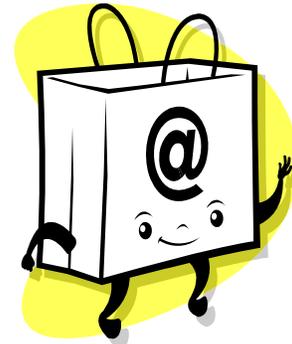
### How to Purchase

The part of shopping that usually gets the least attention is the actual purchasing process. Typically, an item is rung up at the register, paid for, and taken home. Savvy shoppers also do the following to avoid problems:

- **Ask about store policies.** It is helpful to know under what terms an item can be returned or exchanged *before* it is purchased.

### *Did You Know?*

- Seventy-one percent of teens have access to the Internet at home. (NAA, 2005)
- Forty-four percent of teens have purchased something online. (NAA, 2005)



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- **Watch the register display and check all receipts to ensure there are no overcharges.** Electronic scanning is not foolproof. There can be inconsistencies between advertised or posted prices and prices stored in the computer; items can accidentally be scanned more than once, etc.
- **Keep receipts, contracts, owner's manuals, and warranty documents.** These documents are usually necessary to make a return, exchange, or file a consumer complaint.

### How to Complain Effectively

It is reasonable for consumers to expect to be satisfied with a purchase made with hard-earned money. Unfortunately, poor product craftsmanship, quality, and performance is common. Savvy shoppers will file a complaint if they are dissatisfied.

The Federal Trade Commission suggests consumers use the following steps for resolving a problem with a product or service:

1. **Contact the seller.** Calmly explain what the problem is and what they can do to make things right (e.g., issue a refund, repair or exchange an item, etc.). It is wise to keep a record of all conversations—who was spoken to and when. Any action taken or promised should be documented.



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2. **Contact the company headquarters** or the manufacturer if the problem can't be resolved directly with the seller. Management may be grateful for the input; which can help identify problems that are bad for business. Contact them by:

- **Phone.** Many companies have a toll-free telephone number. The number can often be found on package labeling, or by calling 1-800-555-1212 for toll-free directory assistance.
- **Writing a letter.** An effective letter is clear and concise and states all the facts. Include copies – not originals – of documents regarding the complaint, such as sales receipts, repair orders, warranties, cancelled checks, contracts, and any correspondence with the company.

3. **Contact State and Local Organizations.** If there is still no resolution after contacting the company headquarters, the following organizations may be able to help:

- State Attorney General's Office
- County District Attorney's Office
- Local consumer protection office
- Better Business Bureau
- The local media

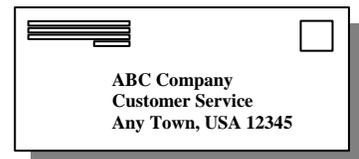
### Consumer Rights

There are two consumer rights laws that may apply to consumers when shopping:

**The Mail or Telephone Order Merchandise Rule** covers mail order sales and e-commerce sales (anything ordered by computer, fax machine, or phone).

### *Did You Know?*

- The Federal Citizen Information Center annually publishes the *Consumer Action Handbook*, which contains contact information for hundreds of companies and trade associations, local, state and federal government agencies, national consumer organizations and more. Obtain copies free by visiting: [www.consumeraction.gov/caw\\_orderhandbook.shtml](http://www.consumeraction.gov/caw_orderhandbook.shtml) (FCIC, 2005)





- It requires that companies fulfill an order in the time promised, but
  - If they can't, they must notify the customer of the delay, and then
  - Give customers the option of either agreeing to the delay or canceling the sale
- Also, businesses that offer a warranty must provide it in writing, or let customers know where they can get a copy for free.

**The Fair Credit Billing Act** provides a procedure for the quick correction of mistakes that appear on credit card accounts. (The *Money Talks—Should I Be Charging? Dealing the Cards of Credit* Teen Guide is dedicated to this topic in detail.)

### Savvy Shopper Shopping Tips

1. **Savvy shoppers do not spend impulsively (make unplanned purchases on the spur of the moment).** Most impulse buys are neither needs nor wants. Using a “cooling-off” period, ranging from overnight to a couple of days, can help prevent consumers from wasting their money. Some good questions to ask during the cooling-off period are:
  - Can I live without it?
  - Do I already have one?
  - How long did it take to earn the money to pay for it?
  - What better uses are there for the money right now?
2. **Savvy shoppers will rarely pay full price for an item.** While patience may come hard for many consumers, waiting for sales can save them a lot of money. With so much competition, stores are always trying to draw in customers with bargains. Consumers usually don't have to wait very long for a discount on the item they want.



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3. **Savvy shoppers will buy “knockoffs” or store brand items of the same quality.** Brand name conscious consumers may overlook identical products of the same quality by lesser known labels. There are many companies that actually track big-brand styles, copy them, and sell them for less.
4. **Savvy shoppers are not shy about asking for a discount.** There is enough competition that many stores are willing to bend a little to make a sale. It never hurts to ask if the item can be sold for less. The worst that can happen is that the answer is “No.” Also, many stores are willing to “price match” their competition. Consumers who have seen an item advertised for less elsewhere should inquire if the store will match that price. Some stores will not only match the price, but “beat” it by a percentage (usually 10%).
5. **Savvy shoppers will ask for a price adjustment on items already purchased.** Most stores will refund the difference if the item goes on sale and drops in price within a few weeks of purchase.

### Opening Discussion Questions:

- How do you decide what to spend your money on?
- Do you mostly spend your money on things you need, things you want, or on impulse buys?
- How do you choose between similar products?
- What can you do if you are not satisfied with a purchase?





# Shopping Savvy



## ACTIVITY ONE: NEEDS VERSUS WANTS

*Estimated Activity Time: 45 minutes*

In this activity, teens will learn to distinguish between the things they *need* to buy and the things they *want* to buy. Teens will see how being aware of their needs and wants can help them prioritize how to spend their money, as well as prevent them from wasting their money on things they neither need or want. They will categorize a list of items as either a want or need, then compare their answers with fellow teens to get different perspectives. Next, they will compile a list of *their own* needs and wants. Finally, teens will analyze their recent spending to learn if they spend on needs or wants.

### Getting Ready Checklist

- Copy Handouts #1, #2, and #3 for each teen
- Create a NEED sign and a WANT sign and post them on opposite ends of the room
- Copy Visual #1 to display using a projector
- Set up projector

### Doing the Activity

1. Begin the lesson by sharing the information in the first two paragraphs on p. 1 of the leader's guide background information. Emphasize that developing good shopping habits now will allow them to make the most of their money and increase their chances of achieving financial success. Include the following in the discussion:
  - Spending money comes easily to most people
  - It's easy to get the best buy by using a few simple shopping skills
  - Getting the best deal will help money go farther

### Learning Objectives

- Teens will know the difference between needs and wants
- Teens will understand that needs and wants vary from person to person
- Teens will identify their own needs and wants
- Teens will consider whether they are spending their money mainly on needs or wants
- Teens will consider needs before wants

### Supplies Needed

- *Shopping Savvy* teen guide
- A paper sign saying NEED
- A paper sign saying WANT
- Tape
- Handout #1 (p. 36)
- Handout #2 (p. 37)
- Handout #3 (p. 38)
- Visual #1 (p. 33)
- Projector



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2. Next, go over the “Needs vs. Wants” section on p. 2 of the leader’s guide background information, including:
  - To get the most from money, buy needs before wants
  - A *need* is required for survival—food, water, housing, clothing, medical care
  - A *want* is something nice to have—an extra that makes life nice
3. Pass out Handout #1 to each teen and ask them to mark whether they consider each item on the page to be a need or want and give a brief explanation. (Handout #1, p. 36)
4. When teens are finished, explain that needs and wants vary from person to person. To illustrate this difference in points of view, have teens stand in the middle of the room. Call attention to the NEED and WANT signs on the opposite ends of the room. Tell teens to move to the end of the room that describes the item you call out from Handout #1. Survey a few members of both groups about why they think the item is a need or a want. Repeat with other items as time and student interest allow.
5. Pass out Handout #2 and ask teens to consider what *their own* top four needs and wants are. (Handout #2, p. 37)
6. Distribute Handout #3 to each teen. Ask them to record their last five purchases; approximately how much each cost; whether the purchases were needs, wants, or impulses; and why they bought each item. (Handout #3, p. 38)
7. Sometimes it’s helpful to see how other people spend their money. Using Visual #1, go over the top 10 items teens last bought. Discuss with teens how their spending compares with the percentages in this visual. Talk about the similarities and differences in spending between males and females. (Visual #1, p. 33)

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8. Have teens compare their answers on Handout #2 to their answers on Handout #3. Have teens ask themselves the following questions:
  - How did my spending reflect my needs and wants?
  - How often did I take care of my needs before my wants?
  - How much money did I spend on things that I neither need or want?
  
9. Ask teens to individually complete the “My Shopping Habits Quiz” on p. 2 of the *Shopping Savvy* teen guide. Have teens check what their answers mean by looking at the box on p. 5 of the teen guide.
  
10. Explain to teens that it is never too late to change spending habits. Knowing what their needs and wants are and taking care of their needs before their wants, can help teens make the most of their money.

-The assessment tools provided with each leader’s guide are intended for the leaders to use at their discretion. Depending on the group of teens, the leaders may want to use the assessments as additional activities, homework, or as a means to determine a formal grade for completing the unit.



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## ACTIVITY TWO: ADVERTISEMENT AWARENESS

*Estimated Activity Time: 60 minutes*

In this activity, teens will understand the power of advertising. They will explore the impact advertising can have on emotions, as well as common tactics used to make a sale. Teens will begin by interpreting what messages advertising slogans are trying to convey to consumers. Next, teens will analyze an advertisement and identify areas of concern. Lastly, they will learn how the packaging of consumer products and services can be misleading.

### Getting Ready Checklist

- Copy Visuals #2 and #3 to display using a projector
- Copy Handout #4a and #4b for each pair
- Copy Handout #5 for each teen
- Set up projector

### Doing the Activity

1. Begin by engaging teens in a brief discussion by asking the following questions:
  - How much do you think advertisements affect your spending behavior?
  - Where do you see advertisements?
  - How believable are product advertisements? Explain.

### Learning Objectives

- Teens will understand the power of advertising
- Teens will be aware that advertisements are everywhere
- Teens will see how ads can affect emotions
- Teens will learn the importance of carefully analyzing advertisements and packaging of products and services

### Supplies Needed

- Visual #2 (p. 34)
- Visual #3 (p. 35)
- Handout #4a (p. 39)
- Handout #4b (p. 40)
- Handout #5 (p. 41)
- Answer Key for Handout #5 (p. 49)
- Projector

### Related Games on Money Talks Website

[moneytalks4teens.org](http://moneytalks4teens.org)

- Savvy Shopping Quiz



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For successful  
living...  
Diesel Clothing

**BE ALL THAT  
YOU CAN BE IN  
THE ARMY**  
  
**U.S. ARMY**

Double Your Fun With  
DoubleMint Gum...  
  
Wrigley's  
Doublemint Gum

2. Go over “The Power of Advertising” portion of the leader’s guide background information on pp. 2–3.
  - Ads are everywhere
  - Ads focus on creating emotions that make us want to buy the product
  - Avoid being deceived by ads by getting the true facts about a product before buying it
  
3. Explain to teens that they may not be aware of how much influence advertising has on their buying decisions. Ad slogans are often unconsciously ingrained in our minds. Ask teens to identify the items being promoted in the slogans shown on Visuals #2 and #3. Consider displaying only one slogan at a time. (Visuals #2 and #3, pp. 34–35) (The Answer Key for Visuals #2 and #3 is in the sidebar of p. 17.)
  
4. Divide teens into pairs. Remind them that advertisements are tailored to send conscious or unconscious messages to consumers that they “must have” whatever it is being promoted. Many use catchy slogans to send that message. Pass out Handout #4a and #4b to each pair and ask them to discuss the underlying message of each slogan and note their thoughts on the handout. (Handouts #4a and #4b, pp. 39–40)
  
5. Discuss the answers as a group. Ask teens how realistic they think the messages are (e.g., How could the type of cereal you eat make you a champion? Will you become a better person with the right computer? Can chewing a certain type of gum make you have more fun?). Then, ask teens how much they have thought about the underlying messages of advertisements in the past. How much will they think about the messages in the future?
  
6. Pass out Handout #5 to each teen. Restate that advertisements frequently make a product or offer seem more attractive than it actually is. Have teens identify at least three concerns with the Clyde’s Computers ad. (Handout #5, p. 41)

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7. Go over the answers on Handout #5 using the Answer Key for Handout #5. Encourage teens to share and explain, if they have a different answer. Ask teens to share any experiences that they may have had about being misled by an advertisement (TV, radio, print, etc.). (Answer Key for Handout #5, p. 49)
8. Finish by going over the following ways to avoid being deceived by an advertisement or disappointed with a purchase:
  - Read the fine print
  - Ask questions about what is included for the purchase price
  - Talk to friends or family members who have a similar item
  - Have realistic expectations about what a product can do and what it should cost
  - Don't get caught up in the hype and remember to ask yourself whether this is a need or a want.

### Answer Key for Visual #2:

- Raising the bar. (Cingular Wireless)
- Expect more. Pay less. (Target)
- Just do it. (Nike)
- There are some things money can't buy. For everything else, there's \_\_\_\_\_. (MasterCard)
- Taste the rainbow. (Skittles)

### Answer Key for Visual #3:

- Eatin' good in the neighborhood. (Applebee's)
- I'm lovin' it. (McDonald's)
- Is it in you? (Gatorade)
- \_\_\_\_\_ gives you wings. (Red Bull)
- Zoom Zoom (Mazda)

-The assessment tools provided with each leader's guide are intended for the leaders to use at their discretion. Depending on the group of teens, the leaders may want to use the assessments as additional activities, homework, or as a means to determine a formal grade for completing the unit.



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## ACTIVITY THREE: COMPARISON SHOPPING

*Estimated Activity Time: 45 minutes*

In this activity, teens begin to develop skills in comparison shopping and learn how to comparison shop online. Teens will begin by reading a scenario about an individual who is going to make a purchase. They will first select which one of three choices best suits the needs and wants outlined in the scenario. Then, they will determine where the item can be purchased for the best deal within budget. Finally, teens will learn to comparison shop by gathering information online.

### Getting Ready Checklist

- Copy Handout #6a, #6b, #6c, and #6d for each pair of teens

### Doing the Activity

1. Begin by asking teens, “Once you have decided that you want to get a certain item, how do you go about buying it? For example, do you run down to the closest store and buy the first one you see? Do you look through the Sunday ads for a sale? Or do you buy it where your friends bought theirs?” Take time to listen to their answers.
2. Go over the “Comparison Shopping” portion of the leader’s guide background information on pp. 3–4. Include:
  - Comparison shopping is comparing two or more items to find which one is the best buy.
  - Compare items for:
    - ⇒ Price
    - ⇒ Product features
    - ⇒ Quality

### Learning Objectives

- Teens will understand that they can get the best price by comparison shopping
- Teens will identify important things to compare when shopping
- Teens will understand that they can comparison shop online even if they don’t purchase online

### Supplies Needed

- *Shopping Savvy* teen guide
- Handout #6a (p. 43)
- Handout #6b (p. 44)
- Handout #6c (p. 45)
- Handout #6d (p. 46)
- Answer Key for Handout #6a (p. 50)
- Answer Key for Handout #6c (p. 51)

### Extend the Lesson Supplies

- Computers with online capabilities for *extension activity only*.
- Handout #7 (p. 47)



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- ⇒ Warranties
  - ⇒ Store policies
  - Use these sources to compare products:
    - ⇒ Friends and family
    - ⇒ The local library
    - ⇒ On-line consumer information
    - ⇒ Product-rating magazines
    - ⇒ Government agency publications
3. As a group, have volunteers read out loud the eight shopping tips on p. 4 of the *Shopping Savvy* teen guide. After reading a tip, discuss the information as a group and encourage teens to share any experiences or examples they have had.
  4. Divide teens into twos and distribute Handouts #6a and #6b to each pair. Ask them to read the scenario about Morgan on Handout #6a and select the phone on Handout #6b that would be the best choice for her needs and wants. (Handouts #6a and #6b, pp. 43–44).
  5. After teens have finished, choose a few teens to share their answers and reasons for their phone choice. Compare their choices with the suggested answers. (Answer Key for Handout #6a, p. 50)
  6. Distribute Handouts #6c and #6d to the same pairs. Explain that since they have determined which phone is best for Morgan, they will now compare where she can get it for the best price. The warranty and store policies will also factor into the decision. Ask them to read and complete Handout #6c with the information on #6d. (Handouts #6c and #6d, pp. 45–46)
  7. After teens have finished, choose a few teens to share their answers and reasons for choosing them. Compare their choices with the suggested answers. (Answer Key for Handout Key #6c, p. 51)



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8. Go over the “Savvy Shopper Shopping Tips” section of the leader’s guide background information on pp. 8–9 of the leader’s guide. Ask teens if they have any tips of their own to share with the class after discussing the following:

- Savvy shoppers do not spend impulsively
- Savvy shoppers will rarely pay full price for an item
- Savvy shoppers will buy “knockoffs” or store brand items of the same quality
- Savvy shoppers are not shy about asking for a discount
- Savvy shoppers will ask for a price adjustment on items already purchased

9.  *Extend the Lesson—Online Comparison Shopping* Distribute Handout #7 and instruct teens to select an item to comparison shop for online.

Encourage them to:

- 1) seek out three places that sell their item
- 2) compare the price, quality, features, warranty, and store policies at each, and
- 3) select the one that best suits their needs

Some helpful sites that will compare products are:

- [www.shopping.yahoo.com](http://www.shopping.yahoo.com)
- [www.bizrate.com](http://www.bizrate.com)
- [www.shopzilla.com](http://www.shopzilla.com)
- [www.shopper.cnet.com](http://www.shopper.cnet.com)

(Handout #7, p. 47)

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## ACTIVITY FOUR: PURCHASES AND CONSUMER COMPLAINTS

*Estimated Activity Time: 60 minutes*

In this activity, teens will go over the purchase process and learn how to get satisfaction when they are unhappy with a purchase. First, teens will learn what information to know before making a purchase and the documents to save from the purchase. Then, teens will learn what they can do if they are dissatisfied with a purchase. Finally, they will read a scenario about an unsatisfactory purchase and write a letter of complaint.

### Getting Ready Checklist

- |  |
|--|
| <input type="checkbox"/> Copy Handout #8 for each teen |
|--|

### Doing the Activity

1. Begin by going over the “How to Purchase” and “How to Complain Effectively” sections of the leader’s guide background information on pp. 5–7. Include in the How to Purchase discussion the importance of:
  - Asking about store policies for returns
  - Watching the cash register to be sure the correct price is charged
  - Saving all receipts, manuals and warranties

Ask the teens to share experiences about being overcharged for purchases.

Continue the discussion by highlighting how to complain effectively, including:

- If there is truly a problem with the product or service purchased, ask the seller to correct the problem.
- Use these steps to solve the concern:
  - ⇒ Contact the seller, show receipts and calmly explain the problem

### Learning Objectives

- Teens will give attention to purchases to avoid being overcharged
- Teens will know it is wise to save receipts, contracts, manual's and warranty information should they need to resolve a consumer complaint
- Teens will understand how to make an effective consumer complaint

### Supplies Needed

- Handout #8 (p. 48)



## Shopping Savvy

- ⇒ Ask to speak with the manager if you don't get satisfaction from the first person you talk with
- ⇒ If the problem is not resolved, contact the company headquarters by phone or in writing. Keep a record of how, when, and who was contacted
- ⇒ If still not resolved, contact state and local agencies such as the Better Business Bureau and the District Attorney
- ⇒ If the item was purchased with a credit card, contact the credit card company and let them know that you are disputing the charge

Ask teens to share their experiences about returning a product that did not work properly.

2. Ask four teens to volunteer to role play the scenario described in Handout #8. The roles include the sales clerk, store manager, customer, and customer's friend or relative. The rest of the group will observe and critique their skit, noting what went well and what could have been done better.

While the four teens are preparing, pass out Handout #8 to the rest of the teens and explain that they are going to write a letter of complaint to the president of a corporation for the scenario provided. (Handout #8, p. 48)

3. After they have finished, encourage teens to share their letters with the class.
4. Conclude the lesson by explaining "Consumer Rights" as presented in the leader's guide background information on pp. 7–8.
  - There are two major laws that protect consumers when shopping

- The Mail or Telephone Order Merchandise Rule
  - ⇒ requires companies to fulfill an order made by phone, fax, e-mail, or mail on time or they must
    - notify the customer of the time delay and
    - give the customer the option of agreeing to the time delay or canceling the order
  - ⇒ If a warranty is offered, provide a copy of the warranty or indicate how the customer can get a copy
- The Fair Credit Billing Act provides for quick corrections of mistakes that appear on credit card statements

~The assessment tools provided with each leader's guide are intended for the leaders to use at their discretion. Depending on the group of teens, the leaders may want to use the assessments as additional activities, homework, or as a means to determine a formal grade for completing the unit.



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## Shopping Savvy



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## Additional Resources

- The *Better Business Bureau* is an organization that provides information on over two million businesses and charities and offers business reliability reports, assistance with dispute resolution, reviews and corrects local advertising to comply with Truth-in-Advertising, and conducts charity reviews.  
**<http://www.bbb.org>**
- The *California Department of Consumer Affairs* website has a section for kids and teens designed to promote and protect their interests as consumers. Links are available on topics such as budgeting, paying for college, investing, and shopping online.  
**<http://www.dca.ca.gov/kids/>**
- The *Federal Citizen Information Center* provides answers to questions about the Federal government and everyday consumer issues. Consumers can access hundreds of publications, as well as get the latest updates of consumer news from various Federal agencies.  
**<http://www.pueblo.gsa.gov>**
- *FirstGov for Consumers* is a "one-stop" link to a broad range of federal information resources available online. It's *Your Money* section contains many topics, including Buying Smart, Consumer Expenditures, and Consumer Protection. The site is a "work-in-progress" and is updated often.  
**<http://www.consumer.gov/yourmoney.htm>**
- *Money Talks* is a financial literacy website for teens available in both English and Spanish. It contains downloadable versions of 10 money management teen guides, interactive games, simple exercises, videos and links to other financial websites. Teens can send questions to Sam the in-house financial advisor, and wait for an answer to be posted to the site. Teachers/leaders have access to a special section of the site containing leader's guides for each unit, research articles, and additional links.  
**<http://moneytalks4teens.org>**

### Additional Resources *cont.*

- *Practical Money Skills* is a website developed by VISA to help teachers, parents and students practice better money management for life.  
**<http://www.practicalmoneyskills.com>**
- *USA.gov* is the U.S. government's official web portal. The Spanish language counterpart address is *GobiernoUSA.gov*.  
**<http://www.USA.gov>**
- *Zillions* is Consumer Reports Online for Kids. This site offers product reviews, tips on being money-smart, information on advertising tricks, and more.  
**<http://www.zillions.org/>**

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# Shopping Savvy

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## Shopping Savvy Glossary

**Comparison Shopping**—The process of comparing the price, features, quality, warranty, and store policies of one product against other similar products in an effort to select the best choice.

**Impulsive Spending**—Making unplanned purchases on the spur of the moment.

**Need**—Something that is essential or basic for life.

**Price Adjustment**—A refund for the difference between the price paid for an item and the current price.

**Want**—Something extra that improves the quality of life.

**Warranty**—A manufacturer's or seller's guarantee to stand by their product.



This publication has been anonymously peer reviewed for technical accuracy by University of California scientists and other qualified professionals. This review process was managed by the ANR Associate Editor for Youth Development.

To simplify information, trade names of products have been used. No endorsement of named or illustrated products is intended, nor is criticism implied of similar products that are not mentioned or illustrated.

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Money Talks...Should I Be Listening? Is a series of five teen and leader's guides designed for teens. The topics and subject matter content are based on the results of a survey completed by teens. The goals of these teen guides and leader's guides are to assist teens in 1) identifying their money spending and saving habits; 2) understanding the importance of long-term savings, and 3) developing savings plans that meet their lifestyles. Comments regarding these teen guides and leader's guides can be addressed to: Consumer Economics Department, University of California Cooperative Extension (UCCE), 135 Building C, Highlander Hall, Riverside, CA 92521. Author: Susan Cortz, Senior Writer, UC Riverside; Development Team: Shirley Peterson, Margaret Johns, and Charles Go and UCCE Money Talks Workgroup. 2007



## Shopping Savvy



## The top 10 things teens last spent their money on are...

Overall Rank	By Percent (%)	
	Male	Female
1. Clothes	21	43
2. Food	30	31
3. Candy*	24	34
3. Soda*	26	32
4. Salty Snacks**	15	22
4. CDs / Music**	19	18
5. Lunch	13	22
6. Shoes	15	16
7. Video Games	18	5
8. Jewelry	7	15
9. Magazines	9	12
10. Ice Cream	7	10

(Mediamark, 2004)

\* Candy and Soda tied for third place.

\*\* Salty Snacks and CDs / Music tied for fourth place.

**Raising the bar.**

Expect more.

Pay less.

**Just do it.**

There are some things  
money can't buy.  
For everything else,  
there's \_\_\_\_\_.

Taste the **rainbow.**

**EATIN' GOOD  
IN THE  
NEIGHBORHOOD.**

I'm lovin' it.

Is it in you?

\_\_\_\_\_ gives  
you wings.

**Zoom Zoom**



# Shopping Savvy



## Want or Need?

Mark whether you consider the items below needs or wants and explain why.

	WANT	NEED	WHY?
Car			
Braces			
Bicycle			
Call Waiting			
Camera			
Cell Phone			
Potato Chips			
Backpack			
DVDs			
Fruit			
Gym Membership			
MP3 Player			
Laptop Computer			
Magazine			
Car Insurance			
Milk			
Newspaper			
Satellite / Cable TV			
School Supplies			
Suit			
Steak			
Telephone			
Bottled Water			

# Shopping Savvy



## My Needs



List the four things I *need* to buy most at this time.

Needs	Why?
<i>Example: Backpack</i>	<i>My old backpack is falling apart and I need something sturdy to carry my books in.</i>
1.	
2.	
3.	
4.	



## My Wants



List the four things I *want* to buy most at this time.

Wants	Why?
<i>Example: mp3 player</i>	<i>To listen to my favorite music whenever I want.</i>
1.	
2.	
3.	
4.	



**Do I Spend My Money  
On Wants Or Needs?**

Record the last five things you bought and how much you paid for them. Then state whether each was a need, a want, or an impulse buy and explain why.

Purchased Item	Amount Paid	Need, Want, or Impulse	Reason
1.			
2.			
3.			
4.			
5.			

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# Shopping Savvy



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## What's The Message?



**What message is each advertisement trying to get across?**

*Example Slogan: Can you hear me now? - Verizon*

*Message: You will have trouble getting clear phone connections with other cellular phone companies.*

*Example Slogan: We love to see you smile - McDonalds*

*Message: Eating a meal at McDonalds will make you happy.*

1. The breakfast of champions – *Wheaties*

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2. Maybe she's born with it – maybe it's \_\_\_\_\_ – *Maybelline Cosmetics*

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3. Because life is not a spectator sport – *Reebok*

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4. Double your pleasure, double your fun – *Doublemint Gum*

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5. The few – the proud – *United States Marine Corps*

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6. Just do it – *Nike*

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## What's The Message? *continued*



7. For successful living – *Diesel Clothing*

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8. Choosy mothers and fathers choose Jif – *Jif Peanut Butter*

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9. For those who think young – *Pepsi*

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10. Because I'm worth it – *L'Oreal Cosmetics*

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11. It's everywhere you want to be – *VISA*

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12. Be all that you can be – *United States Army*

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13. Every kiss begins with Kay – *Kay Jewelers*

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14. Have you had a break today? – *McDonalds*

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## Clyde's Computers Special Limited Time Offer

### Mean Machine 500

Reconditioned computer

**Only \$299.00\***

after \$100 mail-in rebate

**Reg. \$800.00**

500 MHz  
32MB RAM  
10GB hard drive  
40X CD-ROM



Send cash or money order to: Clyde's Computers, PO Box 200, Georgetown, Grand Cayman Island 13245-3421.

\* This price is only offered with the purchase of a two year service plan at \$110.99. Monitor, keyboard, and speakers are sold separately.

Review the above ad and circle any concerns you notice. Explain your concerns below:

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## Shopping Savvy



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### Comparison Shopping - How to Choose the Product?



After two years of asking, Morgan is finally allowed to get a cell phone. Her parents gave their permission with the agreement that she buy it with her own money, and pay the additional \$15.95 a month it will cost to add her to their Free-Mobile-to-Mobile cell phone plan. She has \$125 saved to buy the phone and knows her babysitting money will cover the monthly fee.

Morgan is eager to select her cell phone. All her friends constantly text-message each other and access the Internet with their phones. She can't wait to be able to do that too! She also wants one that she can download fun ring tones to. Her best friend has a digital camera built into her phone and many other options like speaker phone and an MP3 player—things that Morgan knows she probably wouldn't use very much. She definitely wants a flip style phone so the buttons won't be accidentally pushed when it's in her backpack or purse.

After getting some recommendations from friends and family and reviewing price ranges and quality on the web, Morgan has narrowed her choices down to three different phones. Now she needs to figure out which phone she will buy.

\*\*\*\*\*

**Using the above information, which choice on Handout #6b looks like it will best suit Morgan's needs and why?**

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Which Is The Best Choice?



Brand / Model	Star T900	Aerotech R13	Unicell N321
<b>Price</b>	\$105 - \$160	\$125 - \$199	\$115 - \$179
<b>Features</b>	<ul style="list-style-type: none"> <li>• Digital camera</li> <li>• Web enabled</li> <li>• Downloadable ringtones</li> <li>• Text messaging</li> <li>• Battery—200 minute talk time, 195 hour standby</li> <li>• Open-face style with changeable face-plates</li> </ul>	<ul style="list-style-type: none"> <li>• Web enabled</li> <li>• Speaker phone</li> <li>• Digital camera</li> <li>• Bluetooth</li> <li>• Downloadable ringtones</li> <li>• Text messaging</li> <li>• Color screen</li> <li>• Flip style</li> <li>• Black or silver</li> <li>• Voice activated dialing</li> <li>• Walkie-talkie</li> </ul>	<ul style="list-style-type: none"> <li>• Flip style</li> <li>• Silver color</li> <li>• Text messaging</li> <li>• Web enabled</li> <li>• Downloadable ringtones</li> <li>• Color screen</li> <li>• Battery—200 minute talk time, 195 hour standby</li> <li>• FM radio</li> </ul>
<b>Quality</b>	4 stars	4 stars	4 stars
<b>Warranty</b>	1 yr. parts and labor	1 yr. parts and labor	1 yr. parts and labor

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## Shopping Savvy




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### Comparison Shopping - Who Has the Best Deal?



Morgan decides to buy a Unicell N321. First, she finds local stores that carry it by looking online. Then she copies the deal offered at each place to compare side by side. Price will need to be the main factor in her decision, with only \$125 to cover her purchase, including tax. However, she also wants the option to return the phone for a refund if she isn't satisfied with it or if it is defective.

\*\*\*\*\*

**Answer the questions below with the information on Handout #6d:**

1. Which store is offering the best price? \_\_\_\_\_  
\_\_\_\_\_
2. Which store has a phone that Morgan can afford? \_\_\_\_\_  
Explain \_\_\_\_\_  
\_\_\_\_\_
3. Which store will give Morgan her money back if she decides she wants *a different phone* and brings it back a week later with the receipt and original packaging? \_\_\_\_\_
4. Which store(s) will give Morgan a full refund if she takes it back within the first two weeks *due to a defect*? \_\_\_\_\_
5. Can Morgan exchange her phone for another type if she bought it at Tech Central? \_\_\_\_\_



## Shopping Savvy



### Which Is The Best Choice?



Brand / Model	Unicell N321	Unicell N321	Unicell N321
Store	Phone Mart	Tech Central	Cell Shack
Price	\$105.99 after \$30 mail-in rebate	\$146.00	\$115.99 SALE Reg. Price \$150
Features	“	“	“
Quality	“	“	“
Warranty	“	“	“
Store Policies <ul style="list-style-type: none"> <li>• Return</li> <li>• Exchange</li> </ul>	We will exchange or issue a full refund for most items returned within 30 days in new condition, with the original receipt or packing slip, packaging, and accessories.	Most merchandise can be returned within 30 days, with a receipt, and in its original packaging, for a refund or exchange. Electronics and appliances can be exchanged for the identical item but <b>cannot</b> be returned for a refund.	We accept returns or exchanges 14 days from the original purchase on computers, cell phones, camcorders, and digital cameras. <b>HOWEVER</b> , unless defective, a restocking fee of 15% will be charged. The original receipt is required for all returns, exchanges, price matches and warranty repair services.

# Shopping Savvy



## Which Is The Best Buy For Me?

Select an item you wish to purchase. Complete the chart with information from three different ads (print or online). Compare them and determine which one is the best choice for you.

**Item** \_\_\_\_\_

Brand / Model						
Store						
Price						
Features	•	•	•	•	•	•
Quality						
Warranty						
Store Policies						
• Return	•	•	•	•	•	•
• Exchange	•	•	•	•	•	•



## Complaining Effectively

Imagine that on December 10, 2007, you bought the “Best Of” *Flaming Trees* CD from Flag Records. When you got home, you immediately opened it up, put it in your CD player, and discovered that it was damaged. You tracked down the receipt and immediately went back to the store. When you got there, you explained the situation to the store employee and asked to exchange your CD for another one. The employee said that the Flag Records store policy did not allow returns or exchanges of new CDs that have already been opened. You then asked to speak to a manager, who told you the same thing and insisted that a brand new, unopened CD would not have been damaged and it was likely you had been the one who damaged it. You tried for several minutes to *calmly* explain that wasn’t the case and ended up leaving the store unhappy.

After giving Flag Records \$17.28 of your hard-earned money for damaged goods, you felt swindled and furious. You were tempted to just consider it a loss and go to the other music store in town to buy another CD, but you decided to do something about the problem instead. Since Flag Records was a large chain of stores, you easily located its corporate contact information online, including the name of the president, Norm Houston, and the company headquarters address.

\*\*\*\*\*

**Write a letter to Flag Records using the information above. Remember to keep the letter professional and to the point. The letter should state:**

- **your name and address**
- **the date of purchase**
- **the specific product you are writing about**
- **the location you bought it**
- **the amount you paid for it**
- **the problem**
- **what you have done about the problem so far and the response**
- **what you want done to resolve the problem**
- **a contact phone number**
- **Your e-mail address**

Shopping Savvy



**Clyde's Computers  
Special Limited Time Offer**

**Mean Machine 500**

Reconditioned computer

**Only \$299.00\***

after \$100 mail-in rebate

**Reg. \$800.00**

500 MHz  
32MB RAM  
10GB hard drive  
40X CD-ROM



Send cash or money order to: Clyde's Computers, PO Box 200, Georgetown,  
Grand Cayman Island 13245-3421.

\* This price is only offered with the purchase of a two year service plan at \$110.99. Monitor, keyboard, and speakers are sold separately.

What is wrong with this ad?

- *It says it is a "reconditioned computer" in small print. It could easily be mistaken for a new one.*
- *The \$299 price is only offered if a two-year service plan is purchased for \$110.99. The actual purchase price is \$509.99 before a \$100 mail-in rebate.*
- *Asks for only cash or money order, which may easily be stolen without a trace if the company is not legitimate.*
- *The company is on Grand Cayman Island, which may make it hard to resolve problems.*
- *The picture gives the impression that the price includes a monitor, speakers, and keyboard. The small print indicates that they are sold separately.*



## Comparison Shopping - How To Choose The Product?

After two years of asking, Morgan is finally allowed to get a cell phone. Her parents gave their permission with the agreement that she buy it with her own money, and pay the additional \$15.95 a month it will cost to add her to their Free-Mobile-to-Mobile cell phone plan. She has \$125 saved to buy the phone and knows her babysitting money will cover the monthly fee.

Morgan is eager to select her cell phone. All her friends constantly text-message each other and access the Internet with their phones. She can't wait to be able to do that too! She also wants one that she can download fun ring tones to. Her best friend has a digital camera built into her phone and many other options like speaker phone and an MP3 player—things that Morgan knows she probably wouldn't use very much. She definitely wants a flip style phone so the buttons won't be accidentally pushed when it's in her backpack or purse.

After getting some recommendations from friends and family and reviewing price ranges and quality on the web, Morgan has narrowed her choices down to three different phones. Now she needs to figure out which phone she will buy.

\*\*\*\*\*

**Using the above information, which choice on Handout #6b looks like it will best suit Morgan's needs and why?**

---

***The Unicell N321 is the best choice for Morgan because, in addition to wanting text messaging, Internet access, and downloadable ringtones, she wants a flip style. The Star T900 is an open face style, and the Aerotech R13 will be too expensive with tax even at the lowest possible price.***

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## Shopping Savvy



### Comparison Shopping - Who Has The Best Deal?



Morgan decides to buy a Unicell N321. First, she finds three local stores that carry it by looking online. Then she copies the deal offered at each place to compare side by side. Price will need to be the main factor in her decision, with only \$125 to cover her purchase, including tax. However, she also wants the option to return the phone for a refund if she isn't satisfied with it or if it is defective.

**Answer the questions below with the information on Handout #6d:**

- Which store is offering the best price? *Phone Mart if the rebate is used. Otherwise, the Cell Shack has the best price.*
- Which store has a phone that Morgan can afford? *Cell Shack*  
Explain *She only has \$125 to pay for the phone including tax. The Phone Mart deal would cost her \$135.99 plus tax at the store before sending off for the mail-in rebate.*
- Which store will give Morgan her ALL of her money back if she decides *she wants a different phone* and brings it back a week later with the receipt and original packaging? *Phone Mart* Explain *Cell Shack will charge a 15% restocking fee if the phone is NOT defective. Tech Central does not issue refunds for electronics.*
- Which store(s) will give Morgan a full refund if she takes it back within the first two weeks *due to a defect*? *Phone Mart and Cell Shack*
- Can Morgan exchange her phone for another type if she buys it at Tech Central? *No, only exchange it for the identical phone.*