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TEACHER GUIDE

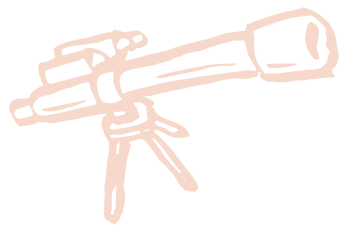
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READING COMPREHENSION

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EASY MARKING™ ANSWER KEY

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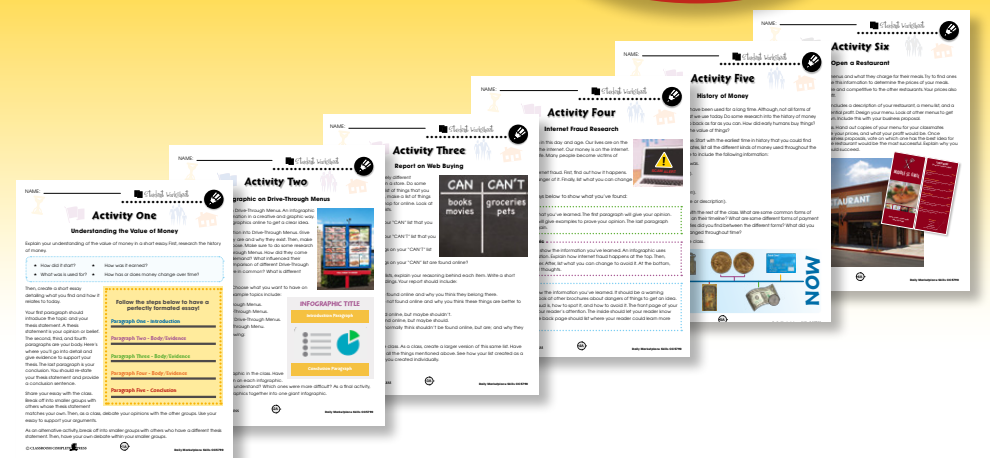
MINI POSTERS

55

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Buying of Goods and Services

1. A mother buys Halloween costumes for next year. She buys them at full price one day before Halloween. All costumes go on sale for 50% off the day after Halloween. Was this a good idea?



2. Lucy goes to the hardware store. She buys the cheapest electric drill without looking at it. Was this a good idea?

3. A student looks at reviews online for a computer. He finds one with great reviews and a price within his budget. Was this a good idea?

4. Write each term beside its meaning.

informed shopper comparison shopping impulse buying quality

- a) What happens when you buy something not on your list.
- b) Someone who knows why they buy something.
- c) When you look at the same thing from different places for the best deal.
- d) How you would describe something as good or bad.



Buying of Goods and Services

An informed shopper knows to plan ahead. Make a list of the things you need to buy. Know how much money you can spend before you go out. Compare the prices of what you're looking for at lots of places. This is called comparison shopping.

Savings tip
Plan your meals based on what's on sale.

Avoid impulse buying. This is when you buy something without thinking it over. Don't grocery shop on an empty stomach. You'll buy food without thinking first.

Look at the price and the quality. You have a good buy if the price is within your budget and the quality is worth the price.

Just because the price is good doesn't mean the quality is. Always look at the quality, then price.

Eli is comparing the prices of things in the following 2 flyers. Eli only wants to get the best deals. He knows he will have to visit both stores. Help Eli find the best deal for each item.

| EMPIRE MARKET | | | MAC'S GROCERS | | |
|---------------|----------------------|-------------|---------------|-----------------------|----------------------|
| Apples | Chicken Breast | Tomato Soup | Apples | Chicken Breast | Tomato Soup |
| | | | | | |
| 12 for \$6.00 | Pack of 2 for \$8.00 | Only \$0.50 | 3 for \$1.00 | Pack of 6 for \$12.00 | Case of 6 for \$5.00 |

| Price per... | Empire Market | Mac's Grocers |
|----------------|---------------|---------------|
| Apples | | |
| Chicken Breast | | |
| Tomato Soup | | |

- a) The best deal for apples is at _____.
- b) The best deal for chicken breast is at _____.
- c) The best deal for tomato soup is at _____.



Buying of Goods and Services

1. Circle the word **IMPULSE** if the situation is an example of Impulse Shopping. Circle the word **SMART** if it is an example of Smart Shopping.

- a) Lily goes grocery shopping hungry. She buys more food than what is on her list.
IMPULSE SMART
- b) James shops for clothes. He buys only what he needs. He stays under budget.
IMPULSE SMART
- c) Maria buys something she's been saving up for. It doesn't change her budget.
IMPULSE SMART
- d) Carter goes shopping and sees a good deal on a TV. He isn't sure it will fit in his budget.
IMPULSE SMART

2. Fill in each blank with the correct word from the reading.

An informed shopper knows how to _____ money. An informed shopper is someone who makes good _____ choices. An informed shopper knows to _____ ahead. Make a list of the things you need to buy. Know how much money you can spend before you go out. _____ the prices of what you're looking for at lots of places. This is called _____ shopping.



Buying of Goods and Services

3. Jasmine has a budget of \$600 to paint her house. Below is a list of quotes for painting services. Based on the ratings and prices, which service should Jasmine go with?

| One Coat Inc. | Mr. Paintworks | A&K | Hughes Painting | The Painting Co. |
|---------------|----------------|--------|-----------------|------------------|
| \$200 | \$1,000 | \$500 | \$600 | \$550 |
| ★ | ★★★★★ | ★★★★ | ★★ | ★★★ |
| Yes No | Yes No | Yes No | Yes No | Yes No |

Graphic Organizer

4. Use the graphic organizer on page 18 to help comparison shop.

In the first column, list the things you will want to buy. In the second to fourth columns, write down the stores you will use to compare. For each thing on your list, write down the cost from each store.

Use this graphic organizer to help plan your spending. Help stay under budget and get the most out of your money.

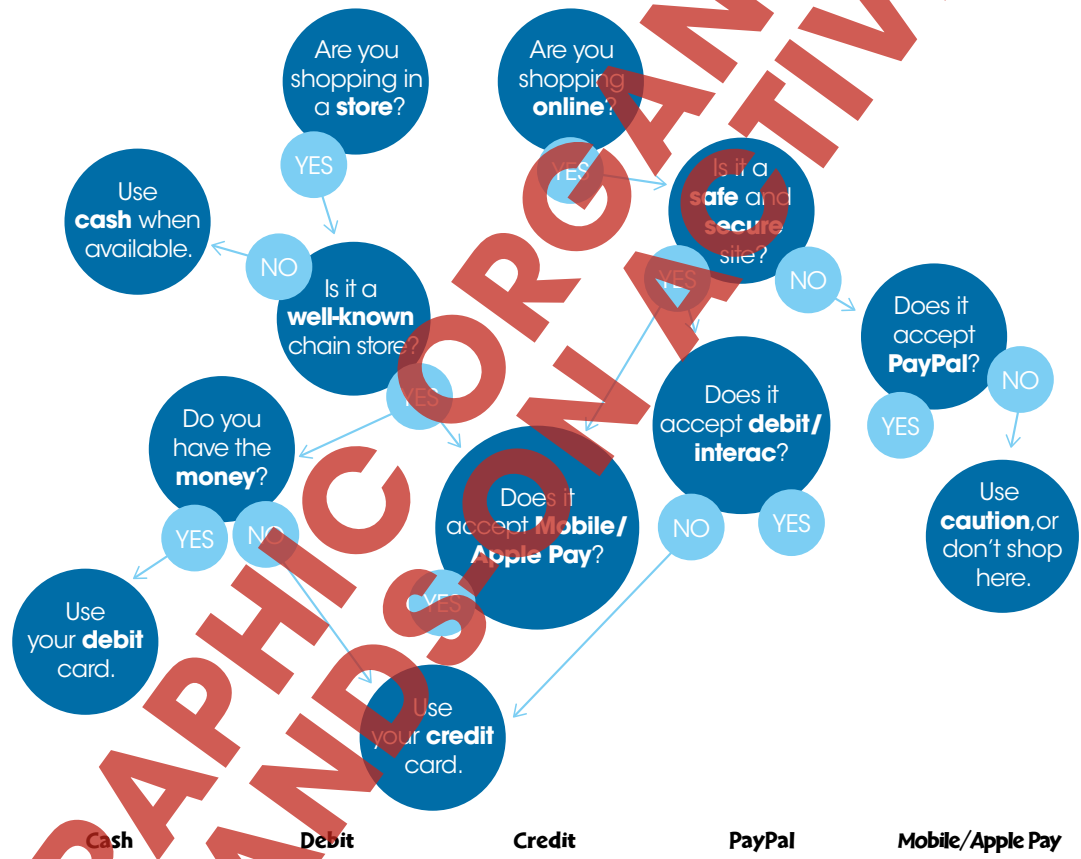
To help you compare prices, spend time in each store. Write down what things cost at each store. Keep an eye out on sales, coupons and flyers for each store. Know how much things cost at each store and when things are on sale. Use this graphic organizer to help you comparison shop.



Forms of Payment

Forms of Payment Map

Scenario: _____



Cash Debit Credit PayPal Mobile/Apple Pay



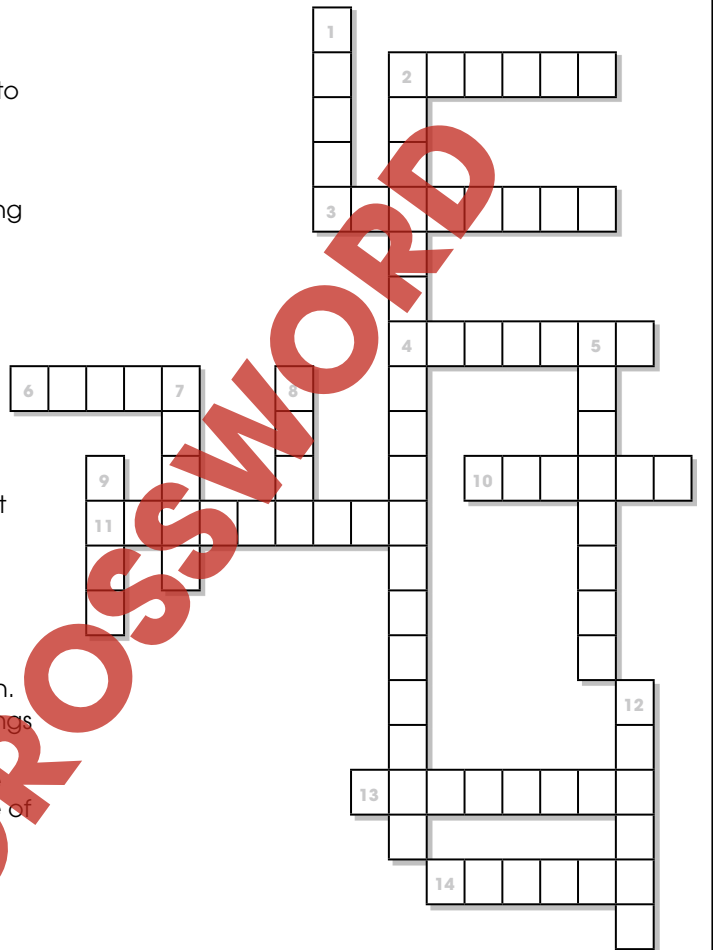
Crossword Puzzle!

Across

- A _____ card is good to use in an emergency.
- What you spend your money on.
- When you buy something without thinking.
- When someone steals your information and uses it.
- You can see what's on sale at grocery stores with these.
- Things like water, heat, electricity.
- Being smart about what you buy.
- The money you make from working.

Down

- What something is worth.
- When you compare things before buying.
- _____ is paid to the government for the sale of things.
- A _____ card lets you take money out of your bank account.
- When you owe money to someone or something.
- A tax on something coming from another country.
- How much money you have to spend.



Word List

- | | | |
|--------|----------|---------------------|
| duty | flies | utilities |
| debt | fraud | income |
| value | impulse | sales tax |
| debit | budget | informed |
| credit | expenses | comparison shopping |



Comprehension Quiz

Part A

Circle **TRUE** if the statement is TRUE or **FALSE** if it is FALSE.

- You can't budget for a night out at a restaurant.
TRUE **FALSE**
- A sales receipt shows what method of payment was used.
TRUE **FALSE**
- Some hidden costs are shipping and duty.
TRUE **FALSE**
- Our needs include food, shelter, and clothes.
TRUE **FALSE**
- A savings account uses a debit card to add and take money.
TRUE **FALSE**
- Comparison shop to find the best deal.
TRUE **FALSE**

Part B

- Put a check mark (✓) next to the answer that is most correct.
 - Andrew doesn't have enough money at the cash. What thing should he put back?
 - A toilet paper
 - B plastic cups
 - C bread
 - D milk
 - What form of payment can you NOT use online?
 - A Apple Pay
 - B PayPal
 - C cash
 - D credit

Grocery Flyer

Grocery Savings





Menu Math & Grocery Shopping Math

1. Put a check mark (✓) next to the answer that is most correct.

a) What do some grocery stores charge you extra for?

- A tax
- B bags
- C tip
- D delivery

b) What's a good thing to look at before you go out to a restaurant?

- A menu
- B décor
- C reviews
- D both A and C



2. Label the picture of a restaurant bill below.

| tip | order | total | tax |
|-----|-------|-------|-----|
|-----|-------|-------|-----|

| | |
|--------------------|-----------|
| AVERY'S STEAKHOUSE | |
| | |
| BILL #400 | TABLE #24 |
| 1 POP | \$2.00 |
| 1 STEAK DINNER | \$16.50 |
| 1 CHOCOLATE CAKE | \$4.00 |
| TAXES: | \$2.25 |
| TOTAL: | \$24.75 |
| TIP: \$4.50 | |
| TOTAL: \$29.25 | |

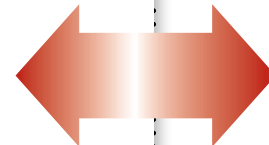
A

B

C

D

22



1.

a) B

b) D

2.

1.

No. The website does not sound like a safe and secure website because it offers no information other than what payment it takes. Chances are, Addison's credit card information would not be safe.

2.

He should delete the email, then contact the social media company to ask whether the email he got was a scam.

3.

a) order

b) tax

c) tip
d) total

22

3.

Total = \$85.00 - 30% (\$25.50) = \$59.50

a) \$59.50
b) Yes

26

- 1. Internet Fraud
- 2. Internet Fraud
- 3. Safe
- 4. Internet Fraud

27

3.

Total = \$65.96 - 75% (\$49.47) = \$16.49
Everett should pay with PayPal to ensure his information will be safe.

a) fraud
b) tax

c) bank statements

d) return policy

e) duty

25

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1.

a) D

b) D

c) A

2.

a) 3

b) 1

c) 2

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EASY MARKING ANSWER KEY