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TEACHER GUIDE

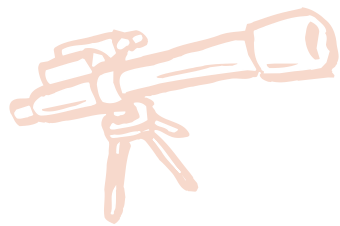
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Buying of Goods and Services

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

Now that you know the value of money, you need to know how to spend it. An informed shopper knows how to spend money. An informed shopper is someone who makes good buying choices.

Marketplace Tip

Look at flyers for sales and coupons. Flyers are found in newspapers or online.

But how do you make good buying choices? You will need to ask yourself when and where to buy. A good time to buy is right after a season or holiday. Prices go down, so you can get things much cheaper and keep them for the next year.

Savings Tip

Stock up on things that don't go bad when you see them on sale. Things like toilet paper and canned goods.

Sofia cut out these coupons for toilet paper at 3 different stores. Which store has the best deal?

Store A

Abby's Ultra Soft
Buy two 12 packs for \$10.00 each



Store B

Only \$15.00 when buying a 16 pack. Abby's Ultra Soft



Store C

SAVE \$3.00 when buying a 12 pack. Regular \$12.00



Abby's Ultra Soft

Store A:
 $(2 \times 12) = (\$10 + \$10)$
 $24 = \$20$
 $\$20/24 = \0.83 per roll

Store B:
 $16 = \$15$
 $\$15/16 = \0.93 per roll

Store C:
 $12 = (\$12 - \$3)$
 $12 = \$9$
 $\$9/12 = \0.75 per roll

The coupon from Store C has the smallest price per roll of toilet paper. Store C has the best deal. Sofia should use the coupon she has for Store C.



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 12 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.



Buying of Goods and Services

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d

lots of places. This is called _____ shopping.

e

1.

a) **IMPULSE**

b) **SMART**

c) **SMART**

d) **IMPULSE**

2.

a) spend

b) buying

c) plan

d) compare

e) comparison

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EASY MARKING ANSWER KEY

