
Shopping Savvy



ASSESSMENT ONE:

- Knowledge
 - T / F If something is pictured on the packaging, then it is in the box.
 - T / F Different stores will sell the same item at the same price.
 - T / F Stores have the right to refuse returns, refunds, or exchanges.

- Comprehension
 - Describe in your own words what it means to comparison shop.
 - Explain three things you could evaluate when comparing two similar products.

- Application
 - Direct advertising is all around you, even at school. Walk around campus for 15 minutes and make a list of the different advertisements you see. Discuss your observations with your classmates.

- Analysis
 - Discuss the steps of how to complain effectively about a product or service.

- Synthesis
 - Create a brochure with at least four shopping savvy tips for teens. Provide an explanation for each tip.

- Evaluation
 - Evaluate your shopping habits and explain whether or not you are a savvy shopper?

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ANSWER KEY FOR ASSESSMENT ONE:

- Knowledge
 - FALSE If something is pictured on the packaging, then it might be in the box.
 - FALSE Different stores may sell the same item for the same price.
 - TRUE Stores have the right to refuse returns, refunds, or exchanges.

- Comprehension
 - Does the teen provide logical reasons and explanations for the response?
 - Savvy shoppers evaluate all their options and pick the one that best meets their needs. Answers could include the following:
 - ◆ **Price** – Prices can vary greatly among stores, brands, and styles. Savvy shoppers stay within their budget 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*, 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 can not be returned.

- Application
 - Does the teen provide logical examples of advertising?



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- Analysis
 - **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.
 - **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; it 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 Office
 - ◆ County District Attorney Office
 - ◆ Local consumer protection office
 - ◆ Better Business Bureau
 - ◆ The local media
- Synthesis
 - Does the teen provide logical reasons and explanations for their response?
 - Some tips may include:
 - ◆ **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?
 - ✦ How long did it take to earn the money to pay for it?
 - ✦ What better uses are there for the money right now?
 - ✦ Do I already have one?
 - ◆ **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.

- ◆ **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.
 - ◆ **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%).
 - ◆ **Savvy shoppers will ask for a price adjustment on items already purchased.** Most stores will refund the difference if the price of the item drops within a few weeks of purchase.
- Evaluation
 - Does the teen provide logical reasons and explanations for their response?

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ASSESSMENT TWO:

Things I picked up:

	Before doing the <i>Shopping Savvy</i> Unit			After doing the <i>Shopping Savvy</i> Unit		
	Not at All	A Little	Pretty Well	Not at All	A Little	Pretty Well
I know how to get the best deals when shopping						
Setting a goal and writing it down helps me keep track of my shopping						
I know what to look for in store advertisements						

Fact or Fiction?

	Before doing the <i>Shopping Savvy</i> Unit			After doing the <i>Shopping Savvy</i> Unit		
	Fact	Fiction	Not Sure	Fact	Fiction	Not Sure
Looking through store advertisements before I go shopping will help me plan my spending						
Impulse buying is a common spending habit						
My shopping style has nothing to do with my spending						
Waiting for sales is a smart shopping skill						
Stores have the right to refuse returned purchases						



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1. These are some things I liked most about this Teen Guide and Activities?

2. The most important things I learned are?

3. I will use what I learned by...

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ANSWER KEY FOR ASSESSMENT TWO:

Fact or Fiction?

	Fact	Fiction
Looking through store advertisements before I go shopping will help me plan my spending	X	
Impulse buying is a common spending habit	X	
My shopping style has nothing to do with my spending		X
Waiting for sales is a smart shopping skill	X	
Stores have the right to refuse returned purchases	X	