



Smart Shopping

QLWG
Essential Life Skills
Unit 7

QLWG Skills for Life

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QLWG Skills for Life Series

THEMATIC UNITS

Competency-based learning meets the needs of all learners. It is important to keep in mind, however, that all learners are different. In order to address the needs and interests of all learners, units have been divided by *Essential Life Skills* and *Individual Life Skills*.

Essential Life Skills are important for everyone, while *Individual Life Skills* address the needs and interests of different learners. Once learners have completed the “Essential” units, they may choose a unit that is applicable to their interests and lifestyle.

Essential Life Skills Units	Individual Life Skills Units
1. Orientation Unit 2. Around the Home 3. My Community 4. Being a Canadian Citizen 5. What’s for Dinner? 6. Managing My Money 7. Smart Shopping 8. My Health 9. All About Me 10. Communication Skills 11. Living in Quebec 12. Strategies for Reading 13. Strategies for Writing 14. Strategies for Grammar 15. Strategies for Numbers 1: Understanding Numbers 16. Strategies for Numbers 2: Adding & Subtracting 17. Strategies for Numbers 3: Multiplying, Dividing & Fractions	18. My Hobbies and Leisure Time 19. Employment Skills 20. On the Job 21. My Family 22. Entertainment (music and film) 23. Fitness and the Great Outdoors 24. Getting Around (travel and transportation) 25. Career Exploration 26. Getting My Driver’s Licence 27. Learning in Quebec 28. Living Green 29. Handling Legal Concerns 30. The Retirement Years

QLWG *Skills for Life Series*

Smart Shopping

Unit #7

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WELCOME LEARNER!

This workbook is meant to help you develop important life skills. As you work on different activities, try to see the purpose in what you are doing, stay motivated and enjoy!

Things to Look for:

Checkpoints

You will finish every unit of study with a Checkpoint (in blue). Once you have completed the Checkpoint questionnaire, you will send this document to your distance education tutor. Make sure you fill in the **date, your name, your phone number** and the **distance education tutor's name** on the cover of this document.

Word Stops

Word Stops will explain more difficult words. Look for words in bold print (example: **bold**). A **Word Stop** will follow to tell you what that word means.



Word Stops will appear in the workbook when there is a difficult word.

If you do not understand, follow these steps:

1. Look at titles and pictures. Do they tell you anything?
2. Try to find the general meaning.
3. Look for Word Stops.
4. Use a dictionary.
5. If you still do not understand, contact your distance education tutor.

Before you contact your distance education tutor:

1. Prepare your questions. What do you want to ask?
2. Give the page number and section title to your tutor so they know where you are.



“Act the part; walk and talk exactly as if you were already the person you want to be.”

~Brian Tracy

Smart Shopping

“I have enough money to last me the rest of my life,
unless I buy something.” ~**Jackie Mason**



Introduction:

Pretty much anywhere you go, someone will try to sell you something. Companies have many ways to get you to buy their products. They try to convince you that you need their product, or that it will improve your life. This is why everyone should know *how* to shop.

In this unit, you will:

- discover what it means to be a smart shopper.
- study “needs” and “wants”.
- practice calculating the cost of certain foods.
- practice comparing prices.
- learn how to keep track of your spending.
- think about how to find real deals.
- learn about how ads are made.
- ask questions about the purpose of an ad.

What I Already Know



Explain what you know about smart shopping. This list will help you to keep track of what you learn.

Being a Smart Shopper

There are a number of skills involved in smart shopping. Some of them may seem like common sense, while others may be new to you. To begin, think about what being a “smart” shopper means to you.



REFLECTION:

1. Describe how you decide what to buy. Do you compare prices or use coupons?

2. What do you think it means to be a “smart” shopper?

3. Would you say that you are a smart shopper? Why or why not?

Needs Versus Wants

One of the first steps to becoming a shopper is knowing how to tell the difference between what you *need* and what you *want*.

NEEDS	WANTS
<p><i>Needs</i> are something you must have for survival. Food and water, for example, are needed to survive.</p>	<p><i>Wants</i> are something that you would like to have, but can live without. A cellphone is a good example of a want. Does a person <i>need</i> a cellphone to survive?</p>

Sometimes needs and wants overlap. For example, cookies are a food. It is true that all people need a basic diet to survive, but that diet does not need to include cookies.



"A luxury is something the average person manages to pay for by buying his necessities on credit."
 ~Unknown

ACTIVITY:

Complete the list on the next page with names of common items that people buy and then decide whether it is something a person “needs” or “wants”.

STEP 1:

Think of common items that people buy.

STEP 2:

Make of list of these items and then check off whether each is a need, want or both.

PURPOSE:

Sometimes, we do not think about whether we need something before we buy it. The difference is one of the most basic skills involved in smart shopping.

EXAMPLE:

Item	Need	Want	Both
<i>A new shirt</i>			✓
<i>Coffee</i>		✓	
<i>Cereal</i>	✓		



My List:

Item	Need	Want	Both
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

REFLECTION:

- How did you decide if an item was something that a person needs or wants?



Some Shopping Tips

Keep Your Receipts

Something may go wrong with something you buy. You will need the receipt to exchange, return or fix this item.

Track Prices

Keep track of what you pay for items you often purchase. This will allow you to know if something "on sale" is really on sale or not. If you find a good discount, then stock up.

Don't Buy Groceries When You're Hungry

Don't shop when you are hungry. People tend to buy more when they shop when they are hungry.



"Ever consider what dogs must think of us? I mean, here we come back from a grocery store with the most amazing haul -- chicken, pork, half a cow. They must think we're the greatest hunters on earth!" ~Anne Tyler

Food Shopping: Reading Prices and Comparing Value

Food – Definitely a Need!

No person can live without food. Grocery stores often offer a range of different choices of the same product. Different prices are usually based on the brand. Some brands just cost more. Compare prices to make sure you are getting the best deal.

The “best deal” means the best quality at the best price. Low prices do not always mean the best deal. Because the food you eat is important, try to find the best quality for the best price.



What about Produce?

Produce (fruit and vegetables) is sold at a price per kilogram or a price per item. For example, peaches may cost \$5.40 per kilogram and oranges may cost \$0.75 each. In order to find the cost of an item, you must figure out the price per kilogram (or per item) and then multiply it by the amount you wish to buy.

The price of fruit and vegetables is affected by what is in season. Prices are usually higher in the winter months. This is why it is smart to look at the cost per kilogram. It will help you to know *how much* you will spend.

How to Calculate the Cost of Produce

If you wish to buy 1 kilogram (kg) of bananas and the price is \$1.75 per kilogram, you would multiply:

$$\$1.75 \times 1 = \$1.75$$

OR

$$\begin{array}{r} \$1.75 \\ \times 1 \\ \hline \$1.75 \end{array}$$

The cost of 2 kilograms of bananas:

$$\begin{array}{r} \$1.75 \\ \times 2 \\ \hline \$3.50 \end{array}$$

PRACTICE:

Figure out how much 3 kilograms of bananas would cost.

$$\begin{array}{r} \$1.75 \\ \times 3 \\ \hline \$ \end{array}$$



Another example:

Tomatoes are \$0.79 each. You want to buy 12 tomatoes to make some spaghetti sauce.



Multiply:

$$\begin{array}{r}
 \$0.79 \times 12 = \$9.48 \quad \text{OR} \quad \begin{array}{r}
 \$0.79 \\
 \times 12 \\
 \hline
 \$9.48
 \end{array}
 \end{array}$$

ACTIVITY (PART 1):

Imagine you want to buy an orange for each day of the week to eat after lunch. If your local grocery store sells oranges for \$0.75 each, how much will you spend on oranges this week?

STEP 1:

Decide how many oranges are needed?

STEP 2:

Multiply the number of oranges you need by the cost.

Number of oranges	
Cost per orange	

Multiply:

$$\begin{array}{l}
 \underline{\hspace{2cm}} \text{ (number of oranges)} \\
 \times \underline{\hspace{2cm}} \text{ (cost per orange)} \\
 \hline
 \underline{\hspace{2cm}} \text{ (total cost)}
 \end{array}$$

The cost for oranges this week: _____

ACTIVITY (PART 2):

Use a grocery store's flyer to decide what fruit, vegetables and meat that you would like to buy this week. Then figure out how much it would cost.

Material Needed:

- A grocery store flyer.

STEP 1:

Look at the flyer. Choose *what* you would like to buy and then decide *how much* you would like to buy.

STEP 2:

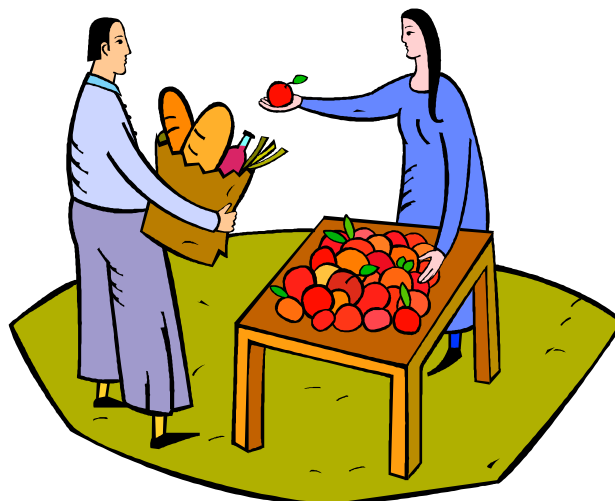
Multiply how much you want to buy with the cost in order to figure out how much you would need to spend.

STEP 3:

Fill in the chart on the next page.

PURPOSE:

Because food is something you need, it is smart to add up how much you will need to spend before you shop.



Calculating Cost

Item I want to buy	Cost of this item per kilogram (kg) or per item	How much I want to buy	Calculation	The total cost
<i>Bananas</i>	<i>1.75 per kilogram</i>	<i>2 kilograms</i>	$ \begin{array}{r} \$1.75 \\ \times \quad 2 \\ \hline \$3.50 \end{array} $	<i>\$3.50</i>

Once you know how to find how much a product costs, you will be able to compare prices. If you have different choices of the same product, ask yourself what the best value is.

My Daily Spending

ACTIVITY 1:

Track your daily spending for one week. Use the following charts to list your daily spending. This will help you to see where you can cut costs.

STEP 1:

Keep track of what you spend this week by writing each item you buy under the heading “Expense”. If you buy several items together, do not list each item. For example, if you buy groceries, you can just list this purchase under “groceries”. Keep all your receipts to keep track of exact amounts.

STEP 2:

Review how much money you spent this week.

STEP 3:

Think about where you can cut back and save money.

PURPOSE:

Smart shopping means knowing the amount of money coming in and going out of your pocket.



“Never give up! Every week that you keep track of your money, and every dollar that you save, will make a difference!”

~Michelle Jones

EXAMPLE:

Day 1

Date: January 5th

Expense	Need or want?	Use	Cost
<i>Bus to work</i>	<i>Need</i>	<i>To get to work</i>	<i>\$1.75</i>
<i>Gum</i>	<i>Want</i>	<i>Treat</i>	<i>\$0.99</i>
<i>Sandwich and soda</i>	<i>Need</i>	<i>Lunch</i>	<i>\$5.50</i>
<i>Coffee</i>	<i>Want</i>	<i>To wake me up</i>	<i>\$1.50</i>
<i>Bus home</i>	<i>Need</i>	<i>To get home</i>	<i>\$1.75</i>
TOTAL			\$11.49

My Daily Expenses

Day 1

Date: _____

Expense	Need or want?	Use	Cost
TOTAL			

Day 2

Date: _____

Expense	Need or want?	Use	Cost
TOTAL			

Day 3

Date: _____

Expense	Need or want?	Use	Cost
TOTAL			

Day 4

Date: _____

Expense	Need or want?	Use	Cost
TOTAL			

Day 5

Date: _____

Expense	Need or want?	Use	Cost
TOTAL			

Day 6

Date: _____

Expense	Need or want?	Use	Cost
TOTAL			

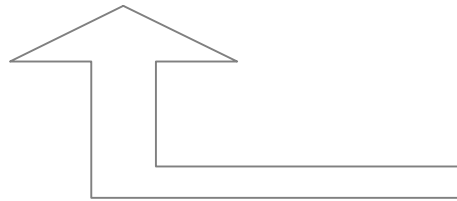
Day 7

Date: _____

Expense	Need or want?	Use	Cost
TOTAL			

My total spending this week:

Day	Amount Spent
Day 1	
Day 2	
Day 3	
Day 4	
Day 5	
Day 6	
Day 7	
TOTAL	



Fill in the total amount that you spent each day in order to add up what you spent this week.

REFLECTION:

1. Where does most of your money go each week?

2. Where can you cut back?



A Great Way to Save

Getting rid of a small thing from our daily expenses is a great way to save money. A person who buys a coffee every workday, for example, could make a coffee at home instead. If a coffee costs \$1.50, then that person would save \$7.50 a week (or \$32.50 per month). That means saving \$390.00 dollars a year!



ACTIVITY:

Choose an expense that you can cut and figure out how much you could save.

STEP 1:

Look over your daily expenses. Find something that you buy that you do not need.

STEP 2:

Follow the example format (next page) in order to figure out how much you could save each week, each month and each year.

PURPOSE:

Finding a small thing that we can cut out of your daily spending is a great way to save money for something big that you may want.

EXAMPLE:

Item that I could cut out	<i>coffee</i>
Its cost	<i>\$1.50</i>
Number of days each week that I buy this item	<i>5</i>

Amount I could save each week:

$$\begin{array}{r}
 \$ 1.50 \\
 \times \quad 5 \\
 \hline
 \underline{\$ 7.50}
 \end{array}$$

Amount I could save each year:

$$\begin{array}{r}
 \$ 7.50 \\
 \times \quad 52 \text{ weeks} \\
 \hline
 \underline{\$ 390.00}
 \end{array}$$

Amount I could save each month:

$$\begin{array}{r}
 \$ 390.00 \\
 \div \quad 12 \text{ months} \\
 \hline
 \underline{\$ 32.50}
 \end{array}$$


What I could save:

Item that I could cut out	
Its cost	
Number of days each week that I buy this item	

Amount I could save each week:

Amount I could save each year:

Amount I could save each month:

Other Everyday Expenses (that could be cut from spending):

- Gum
- Cigarettes
- Potato chips
- Eating out
- Lottery tickets (scratch tickets)



REFLECTION:

1. What could you do with the money that you would save (based on your calculations on the last page)? Be specific.

2. Will you try to save money by cutting an item from your regular spending? Explain.

Other Ways to Save Money

Save on Energy Costs:

- Take shorter showers.
- Wait until there is a full load of clothes before washing a load of laundry. Use the clothesline instead of the dryer to dry clothes.
- Use energy-saving light bulbs.

Save on Purchases:

- Borrow books, magazines and DVDs from the library.
- Buy toys for your kids at garage sales or flea markets.
- Buy things in bulk. Bulk ingredients are generally cheaper per unit. Split with a friend if there is too much.

Shop Wisely:

- Take a small calculator when grocery shopping to compare prices of products. Cheaper products are often stacked on shelves above or below eye level.

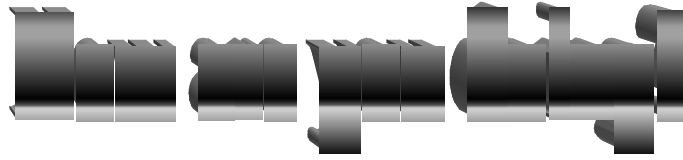


REFLECTION:

1. What other ways could you save money in your everyday life? Be specific.



"If you would be wealthy, think of saving as well as getting."
~Benjamin Franklin



Complete the questionnaire to keep track of your learning.

1. Have you completed all reading and activities to this point? (*Circle your answer.*)

Yes

No

2. If you answered “No”, explain what you did not complete and why.

3. What was easy and why?

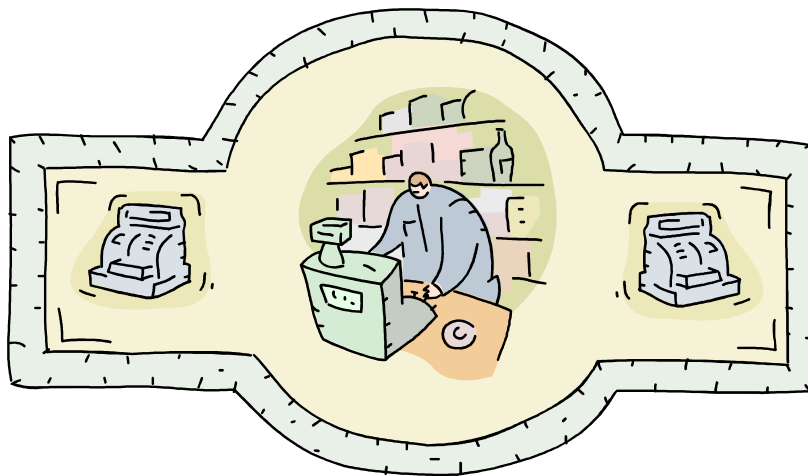
4. What was difficult and why?

5. General comments. (*Do you have any comments on the work that you have done?*)

Finding the Best Deal

Did you know?

- 1. Claims made on TV and newspaper ads are not always true.
- 2. A person's credit history is not private – companies do not need your “okay” to it make it public.
- 3. You do not have the right to a refund on everything you buy.



Before you buy something:

1. Decide if it is something you need.
2. Decide what you need in your home. You may want to discuss this with family members.
3. Find out about different products. Ask other people who have tried the product.
4. Ask about the return policy.
5. Find out about the warranty. What happens if you buy something and it breaks down or falls apart after a couple months?
6. Ask about extra charges or fees.

Understanding Warranties

What Is a Warranty?

A warranty is the seller's word that the product will perform for a set period of time. It is a kind of protection for you. Warranties can be unwritten or written. When you buy something, it is important to ask about its warranty.

Full Warranty

If your product fails to work within a certain period of time and you have a warranty, it should be repaired or replaced at no cost.

Limited Warranty

Limited warranties vary. If you have a warranty that is limited, then there will be some limits to how and when your product would be repaired if it failed to work.



"Modern man is frantically trying to earn enough to buy things he's too busy to enjoy."
~Frank Clark

ACTIVITY:

Research an item that you want to buy and find the best deal.

**STEP 1:**

Examine the sample “Smart Shopper Form” on the next page to get an idea of what you have to do.

STEP 2:

Decide on an item that you would like to buy. This can be anything from a new toaster to a new car.

STEP 3:

Decide which steps you will take to find out about your options for this item:

- flyers
- in-store
- catalogues
- asking around

STEP 4:

Fill in the following form for smart shoppers.

PURPOSE:

Most people don't know how to shop around to find the best deal on an item. This activity will help you to know what to do when you decide to buy something. Smart shoppers take the time to compare two or three alternatives before spending money.

Sample "Smart Shopper" Form

What I want to buy: A new lamp for my living room

Businesses that sell this item:

- | | |
|--|-----------------------|
| 1. <u>Harry's Lamp Emporium</u> | Price: <u>\$25.99</u> |
| 2. <u>The Lamp Mart</u> | Price: <u>\$29.99</u> |
| 3. <u>Carol's Home Improvement Shop</u> | Price: <u>\$42.99</u> |
| 4. <u>Cozy Homes Are Us</u> | Price: <u>\$36.99</u> |
| 5. <u>Light Up My Life Home Decorating</u> | Price: <u>\$75.00</u> |
| 6. <u>Crazy Ed's Thrift Mart</u> | Price: <u>\$12.99</u> |
| 7. <u>The Magic Lamp</u> | Price: <u>\$24.99</u> |

What people have said about different stores that sell this item:

Harry's Lamp Emporium has many choices.

The Lamp Mart has good quality lamps.

Light Up My Life Home Decorating is nice but expensive.

Crazy Ed's is good if you want low prices.



Sample Decision Grid:

Name of the business	Brand	Price	Good points	Bad points	Score (out of 10)
<i>Harry's Lamp Emporium</i>	<i>Green shade/ gold base</i>	<i>\$25.99</i>	<i>It's not too bright. It's a good price.</i>	<i>I don't like the colour.</i>	<i>7</i>
<i>The Lamp Mart</i>	<i>White shade with beads</i>	<i>\$29.99</i>	<i>It's a neutral colour. It's bright enough.</i>	<i>I don't like the beads.</i>	<i>8</i>
<i>The Magic Lamp</i>	<i>Beige shade/ black base</i>	<i>\$24.99</i>	<i>It's a good colour. It's a good price. I like it.</i>	<i>I cannot get a refund. I can only exchange it for another lamp if I change my mind.</i>	<i>9</i>

My Choice is: *The Magic Lamp*

My "Smart Shopper" Form

What I want to buy: _____

Businesses that sell this item:

- 1. _____ Price: \$ _____
- 2. _____ Price: \$ _____
- 4. _____ Price: \$ _____
- 5. _____ Price: \$ _____
- 6. _____ Price: \$ _____
- 7. _____ Price: \$ _____
- 8. _____ Price: \$ _____

What people have said about different stores that sell this item:



My Decision Grid:

Take your top three choices for this product and complete the decision grid. Give each business a score. Many businesses will offer different choices for the same item. Keep track of your choices in the “brand” column.

Name of the business	Brand	Price	Good points	Bad points	Score (out of 10)

My Choice: _____

REFLECTION:

I chose this item because...

Avoiding Impulse Shopping

Impulse shopping is defined as any purchase you did not plan to make when you left the house in the morning. It is any purchase that is not a part of your budget that you do not need.



"The odds of going to the store for a loaf of bread and coming out with ONLY a loaf of bread are three billion to one."
 ~Erma Bombeck

How to avoid impulse shopping:

1. Avoid credit card use and bank machines.
2. Don't bring your chequebook when you go out.
3. Avoid temptation! Stay away from areas such as malls or favourite stores.
4. Bring a list when you go shopping and follow it!
5. Wait awhile before you buy something. If you decide that you still want to buy the item the next day, then go buy it.

REFLECTION:

What could you do in order to avoid impulse shopping?

Understanding Ads



Wherever you go, you are bound to come across an ad. Companies want you to buy their products. Ads are made to convince you to buy something. They don't always tell the truth. This is why you should be careful with ads.

How Ads Can Trick You

1. They claim to be a “great bargain” or “on sale”. Even coupons can be used to trick you.
2. They claim to be the “best”.
3. They make it seem like it is a once in a lifetime deal - a “one time” offer.
4. They make you think that you need their product.
5. They use children, family, loved ones or animals to guilt you into buying their product.

Always check the fine print! Fees like “shipping and handling” may be added. Make sure you know about everything that you will need to use a product (batteries, hook-up, etc).

Being Smart with Ads

When you see an ad that you like, ask yourself:

1. How does this ad make me want it?
2. How does this ad make me feel?
3. Why do I feel this way?

ACTIVITY:

Analyze an ad.

STEP 1:

Find an ad that you like (any sort of ad).

Where you can look:

- TV
- Newspaper
- Radio
- Magazine
- Internet
- Billboard

STEP 2:

Ask yourself how you feel when you look at this ad.

STEP 3:

Complete the Ad **Analysis** on the next page.

PURPOSE:

Knowing how a company is trying to get you to buy their product is a skill. Asking yourself how an ad works will help you to make smart choices.



WORD STOP

1. **analysis** (uh-nal-uh-sis): a close study of something.

My Ad Analysis

Description of the ad.	
What this ad is trying to make me do.	
How this ad makes me feel.	
Why I feel this way.	

REFLECTION:

Do you feel differently about the ad than you did when you first saw it? Why or why not?

Me and Smart Shopping

You are now ready to observe how being a smart shopper affects your everyday life.

ACTIVITY:

Pay close attention to the world around you to find examples of how smart shopping affects your life.

STEP 1:

Reflect on what you know about smart shopping.

STEP 2:

Observe the world around you for several days and take note of how your shopping affects your life (or others' lives).

STEP 3:

Answer the questions on the following page. Provide solid examples of what you observe.

PURPOSE:

Learning is most valuable when you can apply it to your own life.

Where to find real-life examples:

1. Look at the people around you. How does shopping affect them?
2. Watch TV to see what kind of messages popular programs share about smart shopping.
3. Look for ads (on TV, in newspapers, on billboards, in magazines, etc.). How are they trying to get you to buy their products?
4. Do you need or want items that you buy?

Me and Smart Shopping

REFLECTION

Provide solid examples of what you have observed in the past few days.
 How does smart shopping affect your everyday life?

How do you feel about what you observed? Why do you feel this way?



What I Know Now



Go back to the beginning of this unit and look at the list of things you knew before you started. Describe what you know now. What have you learned?

Smart Shopping

Learning Checklist

Check off each item on this list that you can do as “ACHIEVED”. If you feel that you have to improve on something, check “IN PROGRESS”. Review your Learning Checklist with your tutor.

COMPETENCIES What I can do.	IN PROGRESS	ACHIEVED
1. I can say what a “smart shopper” is.		
2. I can say what a “need” is.		
3. I can say what a “want” is.		
4. I can compare wants and needs.		
5. I can compare prices and values of produce.		
6. I can calculate the cost of produce.		
7. I can use information from a flyer to calculate cost.		
8. I can decide what I need <i>and</i> what I want.		
9. I can make smart shopping choices based on what I need.		
10. I can track my daily spending.		
11. I can calculate how much I could save if I cut back.		
12. I can think of other items to cut back on (to save money).		

COMPETENCIES What I can do.	IN PROGRESS	ACHIEVED
13. I can think of ways to spend money that I save.		
14. I can think of other ways to save money.		
15. I can research products.		
16. I can prepare a list of different products.		
17. I can make smart shopping choices.		
18. I can explain how to avoid impulse shopping.		
19. I can explain what a warranty is.		
20. I can ask questions about products.		
21. I can explain how an ad works.		
22. I can analyze an ad.		
23. I can connect what I learned to my life.		
24. I can look around me for examples of what I have learned.		
25. I can observe how smart shopping money affects my life.		
26. I can write about what I observe.		
27. I can keep track of my learning in a journal.		

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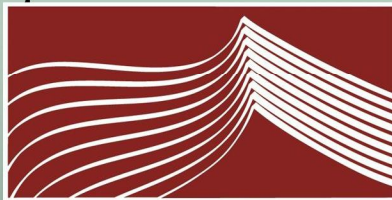
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