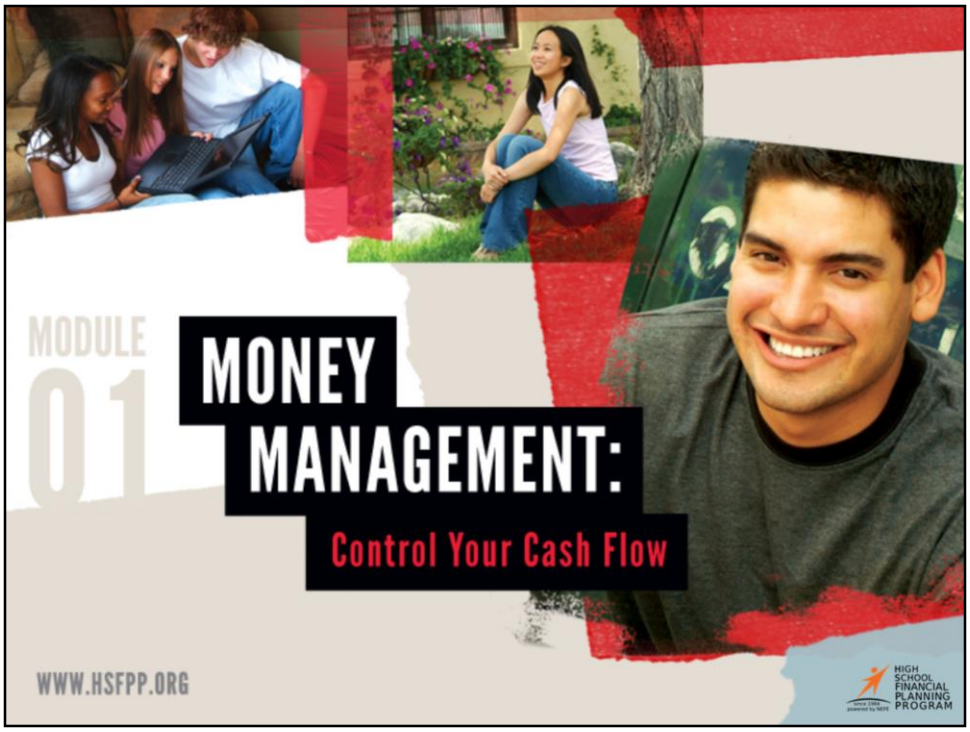

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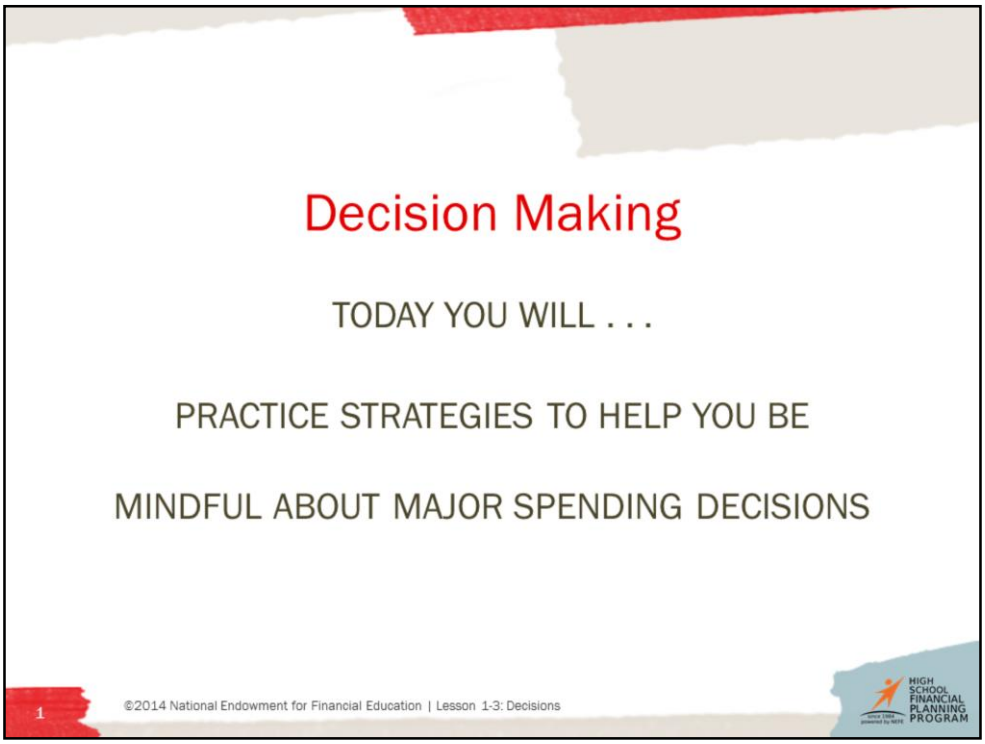

- ❑ Display this slide as you transition into the lesson.

- ❑ Ask students if they have a cellphone. Of those students, tell those who have "smart" phones to keep their hands raised. Of those still holding up their hands, ask them if they use their smart phones when shopping; all others should now drop their hands. Have those students with their hands still up to share how they use their phones to be better shoppers.

  Possible responses:

  Amazon mobile for scanning Foursquare for check-in discounts
  Old Navy's Snap App Seventeen
  Red Laser ShopKick
  Groupon LivingSocial
  QR code

- ❑ Encourage other students to add any techniques they use (that do not require a smart phone) to ensure they are paying the best price for the best product.

RESOURCES:

- ❑ Article "Best Apps for Shopping": **www.sheknows.com/living/articles/849561 best-apps-for-the-iPhone-shopping-apps**
- ❑ Ten Best Apps to Compare Prices: **www.pcmag.com/slideshow/story/290959/ the-10-best-shopping-apps-to-compare-prices**
- ❑ Fifteen Apps That Save Big Bucks: **www.pcworld.com/article/236573/ 15_shopping_apps_that_can_save_you_big_bucks.html**
- ❑ Apple app store: **www.apple.com/iphone/from-the-app-store/**

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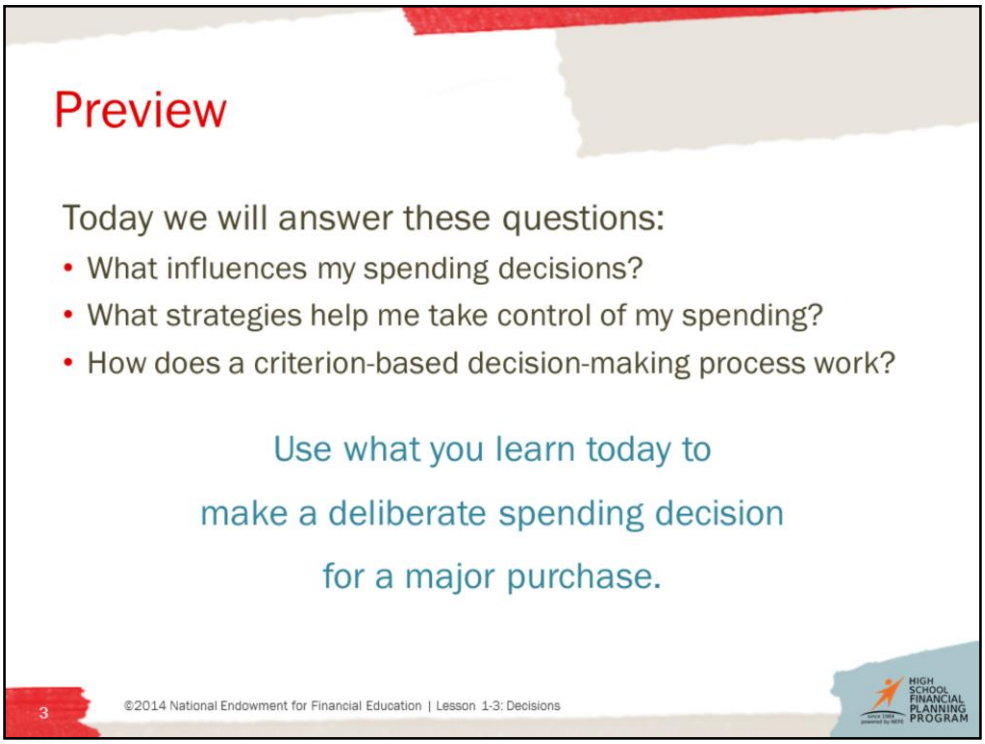

- ❑ Transition into the lesson by previewing the Learning Outcomes in the Student Learning Plan. By the end of this lesson, the students should be able to describe and demonstrate purposeful decision making when making spending decisions.

- ❑ Poll the class to see who as participated in any customer loyalty programs to earn points or credit that can be redeemed. If possible, provide a few personal examples you have used, or someone you know has used. Create a class list of all stores, games, websites, apps, etc. that they have used that allow them to earn credit or points. Have the students categorize the stores, games, websites, apps, etc. they have used to earn credit or points.

- ❑ Ask students if they spent more money than intended so they could earn more points or rewards. Direct the students to track their "yes" or "no" responses on notepaper. Point out that sometimes we know how we want to spend our money but then fall for marketing schemes that make us spend more than we want on items we usually don't need.

- ❑ As time allows, ask students (as a whole class or in small groups) to select what they think are the top two marketing strategies that lead consumers to spend more than they might want to. (Additional notes and resources are provided in the Teacher Lesson Plan, page 3.)

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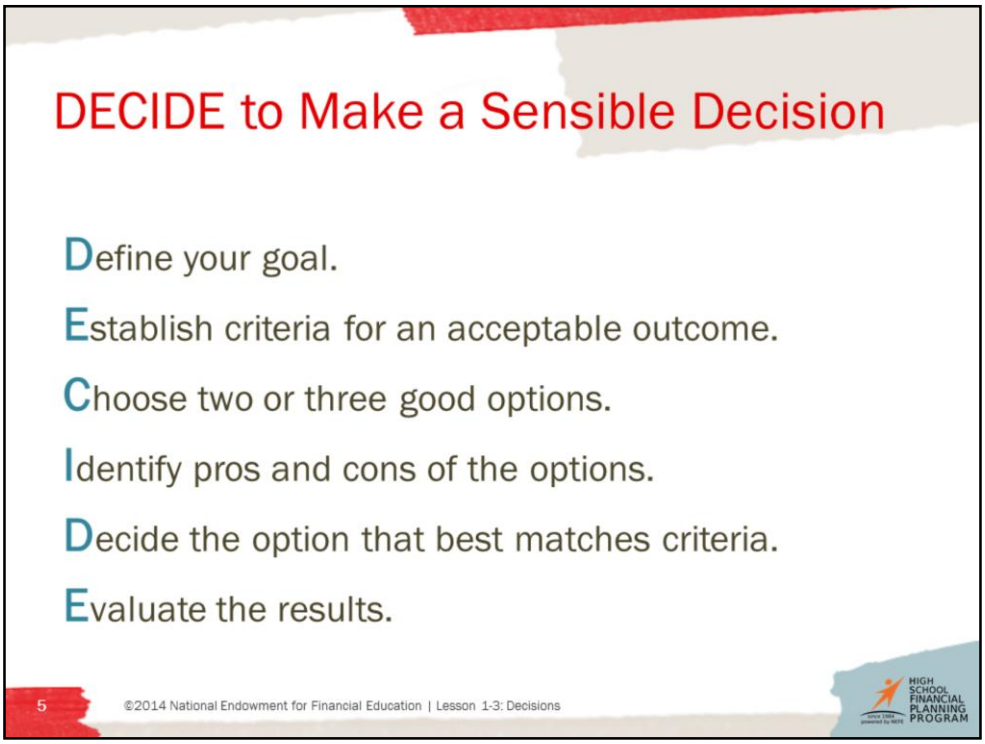

Student Guide, pages 19-20

- ❑ Display this slide as you introduce students to the DECIDE steps they can apply when making criterion-based decisions about how to spend money. Use Selena's situation as an example (page 20).

- ❑ Point out that consumers can potentially reduce the risk of having "buyer's remorse" if they do a little homework in advance of spending money. One strategy is to use the DECIDE process to first clarify the desired outcome (goal and criteria), then compare options, and finally choose an option that best matches the established criteria. By planning in advance, consumers can reduce the chance of being tempted to spend more money than planned or spending money on something they later discover wasn't needed or wanted.

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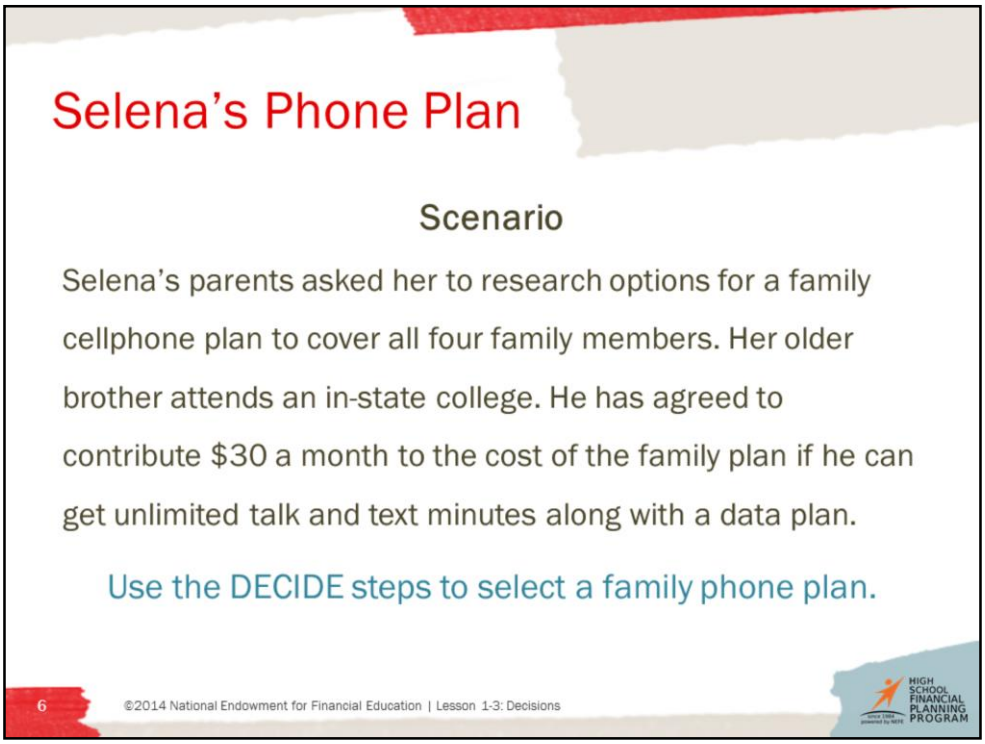


Student Guide, pages 19-20

❑ Arrange for the whole class to practice implementing the DECIDE steps as they help Selena select a family cellphone plan. This activity moves along much faster if it is a class discussion. However, with more time, you can opt to make this a group, team or individual assignment.

Scenario Instructions:

a. Have a student read the Cellphone Plan scenario out loud.

b. Call on a student to lead the class through the "DECIDE" decision-making model to address Selena's decision. Have a seat and let the student lead the discussion, intervening to help manage the class or keep them on track.

c. Guide the student leader to ask the students these questions:

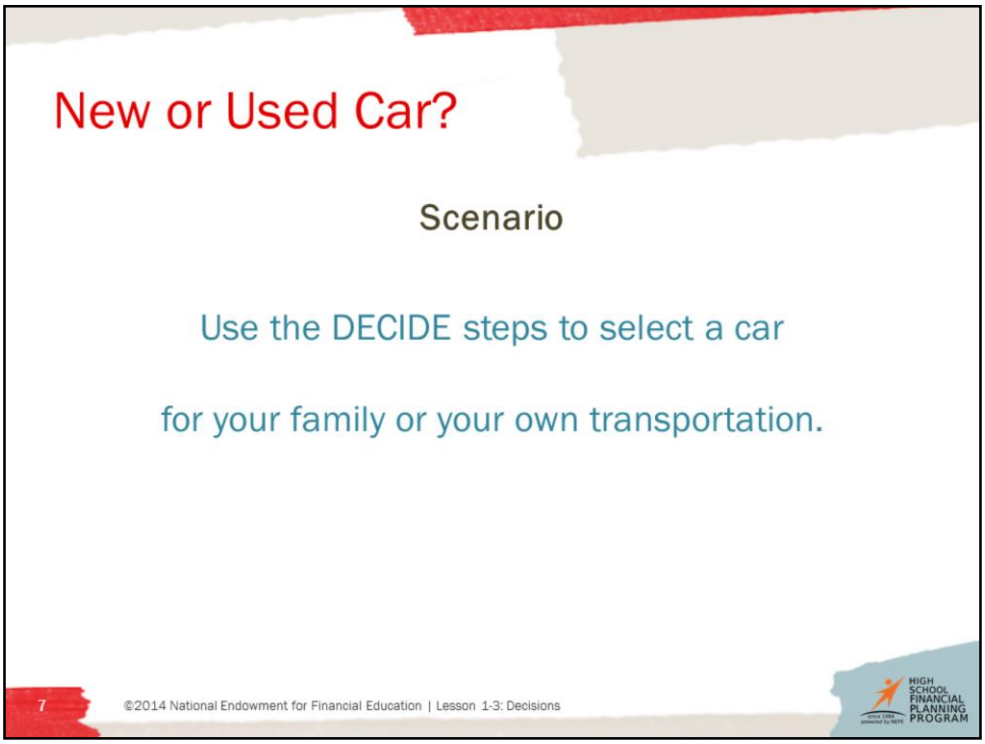
— *What is Selena's goal?*

— *What do you think Selena's criteria should be for selecting a family cellphone plan? (Prompt the students to determine the plan criteria for the other family members.)*

— *What are the best options for Selena if her phone carrier is [local provider]? (Ideally, students should be able to access a few websites or flyers with different cellphones and calling plan options.)*

— *Identify the pros and cons of each option.*

— *Decide which choice makes the most sense for Selena. If she asked you, what would you tell her to do?*



Student Guide, page 20

- ❑ Arrange students into pairs so each team has access to Internet. Distribute the **DECIDE on a Car** task to preview the task. Make sure students understand that they need to pick criteria from the first seven options provided.

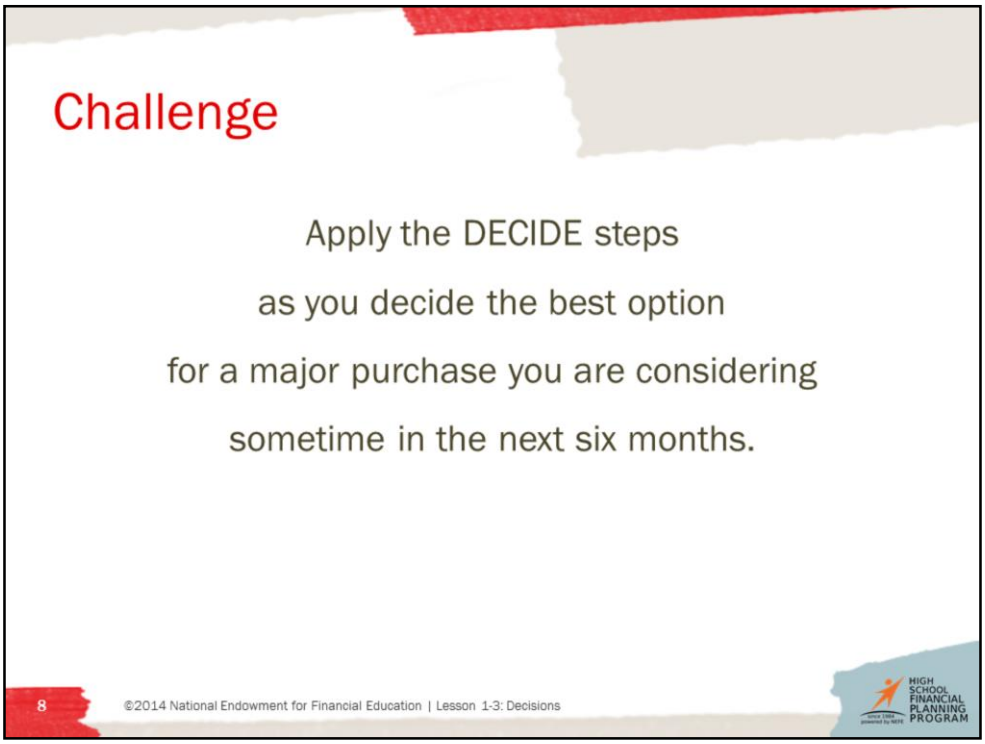
- ❑ Guide students to access a website that will allow them to do a side-by-side comparison based on the criteria they select. Tell them to document the price, pros, and cons for three of the best options they find.

- ❑ After discussing their options, have the students select a final vehicle that meets their criteria. If time allows, ask one or two groups to share what they ended up choosing and a few things that impacted their decision.

NOTES: You can alter this activity by giving students a fixed spending amount (such as $15,000) to see if they are still able to find a vehicle that meets their criteria for the amount given. Discuss what opportunity costs they had to consider when being forced into a lower price range.

RESOURCES:

- ❑ Kelly Blue Book (**www.kbb.com**)
- ❑ Edmonds (**www.edmonds.com**)
- ❑ Cars.com (**www.cars.com**)



Student Guide, page 21

- ❑ Ask student to identify situations when this criterion-based DECISION steps might be useful. Possible responses include the following: Deciding classes, selecting a summer job, dealing with relationships, choosing involvement in school or community activities.

- ❑ Guide students to complete **Challenge 1-B: My Decision** so they use the DECIDE steps to make a spending decision about a major purchase they are considering within the next six months. This might be a decision for the student only or the student's family.

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