

Smart Shopping

Summary

Learning the art of smart shopping.

Main Core Tie

General Financial Literacy

[Strand 5 Standard 1](#)

Time Frame

3 class periods of 45 minutes each

Background for Teachers

Common Advertising Techniques

Advertising techniques are designed to attract your interest in a specific product or service. They are designed to appeal to your emotions, wants, or needs, and inspire or motivate you to act on the suggestions you see or hear (by spending your money). Advertising techniques can be purely informational, but more often they can exploit the "information" they present. It is very important for you to tell the difference between facts (information that can be proved) and opinions, beliefs, or even wishful thinking.

Some Specific Advertising Techniques

Information

The presentation of simple, direct information.

Status

The product is associated with those who have status and who are successful. This technique entices you to buy more car or house than you can really afford. The product is shown with people who enjoy and understand the "finer things in life." It attempts to appeal to your desire to be like someone else, someone with more money, or greater influence, or power, or social status.

Peer Approval

This ad technique uses friendship and social popularity. Not using the product implies that you will not be popular or influential.

Hero Endorsement

The product is shown with a well-known person. It attempts to convince you that if you just bought this product, you could be like or accepted by someone that everyone else likes, accepts, or admires.

Physical Attraction

The product is supposed to increase your sexual appeal. You are led to believe that you need to have this product to attract romance, find love, or be admired. It is intended to make you feel unattractive the way you are.

Join the Gang

Everyone else uses this product. Everybody accepts it. You should, too.

Entertainment

This technique promotes entertainment or temporary distraction. It masks long-term satisfaction with feelings of temporary enjoyment.

Intelligence

"Smart" people who can't be fooled by gimmicks. This technique implies that if you don't use this product, you are not smart or are somehow being duped.

Independence

Indicates that people who think and act for themselves use this product.

Dangling Comparatives

This is a tricky one. "Works better in poor driving conditions!" Who says it works better -- and better than what?

Catch Phrases and Slogans

The emphasis of this advertisement is on a catchy phrase, slogan, or tune which distracts your attention from the true facts.

Instructional Procedures

Students will complete the following activities:

Activity #1: What Appeals To You?

Collect examples of ads you like and dislike, also paying attention to TV commercials. Pay particular attention to facts versus unsupported claims in ads.

When you've reviewed a number of different ads, write in your answers to these questions:

What do you like about the print ads? Why?

What do you dislike about the print ads? Why?

What do you like about the TV commercials you've seen? Why?

What do you dislike about the TV commercials you've seen? Why?

Students should be familiar with [Common Sales Techniques](#) (pdf)

Activity #2: Fraudulent or Misleading Advertisements

Test your advertising "street smarts" by completing this activity.

Collect several print ads that you think are fraudulent or misleading.

List the fraudulent or misleading sales and/or advertising techniques used in each of these ads.

(There is often more than one technique used.)

BUYING FEVER -- A.K.A. Impulse Buying

Some common items for which we catch "the fever" (or buy on an impulse) are houses, cars, clothes, travel, and hobby and recreational equipment.

You know you've got "the fever" when you tend to -- or want to -- overlook weaknesses and defects in products or services or when a product occupies your thoughts until you get it.

HOW DO YOU CURE "BUYING FEVER"?

â€¢ Remind yourself you don't have to buy today.

â€¢ Commit to shop and compare at other stores.

â€¢ Negotiate for the best deal.

â€¢ Remember that the salesperson is working for the seller, not you.

â€¢ Walk away. Take your time. Sleep on it.

Remember: Never buy anything -- especially a large, important purchase -- on the spur of the moment.

Activity #3: The Worst Purchase I Ever Made ...

Complete this activity to examine just why made your most regretted purchase.

What's the worst purchase you've ever made in your life? What went wrong? How did you make such a bad deal?

List some reasons why you've spent your money in the past on things that, looking back, were not that great a deal.

Why do you know now that they weren't such a good deal?

Looking back on some of those purchases, do you feel like you should have known better?

Review with students how to be a [Smart Consumer](#) (pdf).

Bibliography

This lesson was created by [FCIC: Personal Financial Choices](#)

Authors

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