

**BUILDING BLOCKS STUDENT WORKSHEET**

# Sonya gives advice on large purchases

When you make a large purchase, the more knowledge you have, the less likely you'll be influenced by sales tactics or persuaded to spend more money than you planned. The time you invest before making a large purchase could save you a lot of money.

## INSTRUCTIONS

- 1 Complete the "Emergency relief & researching" topic at <https://mimm.gov/>.
- 2 Complete the "Learning from Sonya's experience" questions below.
  - If you're working with another person or in a group, discuss the questions and answer them together.
  - If you're working alone, answer the questions on your own.
- 3 Complete the "Create your own buying plan" section on your own.
- 4 Answer the reflection questions on your own.

## Learning from Sonya's experience

Reflect on what you learned from completing the part of Sonya's story that focuses on her brother buying a cell phone, then answer the questions below.

1. What was one of the sales tactics used to pressure Sonya's brother to make a large purchase?
  
  
  
  
  
  
  
  
  
  
2. What is one strategy he could use to make sure he got the best deal on his cell phone?



## Create your own buying plan

Before you make a large purchase, it's a good idea to have a buying plan. Knowing what you want to buy, researching prices and features, and comparing options from different sellers can help you make the best spending decision for you.

1. Choose something you'd like to buy and write it down below.
2. Think about how much you want to spend. This is your budget.
  - Be sure to consider whether you have enough money or whether you'll need to save more.
3. Decide what features you want the item to have. For example, someone shopping for a laptop might consider what screen size and how much memory they want.
4. Write your budget and the features you want in the table below.
5. Find out where you can get information about the item and research things like price, features, where you can buy the item, and any other options that are important to you.
  - Online or printed buying guides and seller websites that let you compare items can be good sources of information. You also can ask your parents, teachers, or other trusted adults for ideas on where to find information.
6. Review what choices are available for the item and list the ones that are important to you in the table below.
7. Make your decision and write it in the table below.

## My buying plan

What you want to buy: \_\_\_\_\_

My budget is: _____	
The features I want are:	The costs for each are:
_____	\$
_____	\$
_____	\$
_____	\$
My decision is: _____	

