



# Shopping Savvy

# TOPIC THREE: SHOPPING SAVVY



Shopping Savvy

## SHOPPING SAVVY OVERVIEW

Shopping Savvy encourages Guides to think about what influences their spending decisions. Through a taste test, girls decide what products they like and what influences those decisions. The role of external influences such as advertising and peer pressure are explored and Guides also learn about making good buying decisions.

**Time needed: Minimum 1 hour 15 minutes**



Learning Goals

## KEY LEARNING GOALS

1. Guides understand that advertising and peer pressure can influence spending decisions
2. Guides practice identifying what influences their spending and learn that this knowledge gives them greater control over spending decisions
3. Guides understand value for money



Materials

## MATERIALS

**Guide units will need to provide the following items for program activities:**

- ▶ Basketballs or similar – 1 per patrol
- ▶ Blindfolds – 1 per Guide
- ▶ Different brands of identical food and/or beverages - 3-4 options and sufficient quantity for each Guide to have a taste
- ▶ Disposable plates and cups - 1 for each food/beverage for each Guide
- ▶ Box with lid – 1 per unit
- ▶ Blank paper, including butcher paper/ poster size paper
- ▶ Pens, textas, coloured pencils
- ▶ Supermarket catalogues or magazines
- ▶ 3 - 4 pieces of similar clothing in different brands (see activity four)

## SETUP

A cleared area will be needed for the introductory Catchword ball game – this could be in the meeting space or outside.

Guides will gather in their patrols to undertake the remaining activities. The taste test is conducted with each patrol gathering around a table. The taster(s) sit or stand at the table.



SHOPPING SAVVY

# ACTIVITY SHEETS 1 & 2

ACTIVITY

1

## CATCHWORD

 5 MINUTES

Instruct Guide patrols to form a circle (if you have a smaller unit you may choose to do this activity altogether) and give each patrol a ball. Explain that girls are to throw the ball to each other in random order, calling the name of the girl they are throwing to before they throw. When a girl catches the ball, they must call out one 'money word' that they have learned in previous Guide Your Money sessions.

'Money words' cannot be repeated and if a girl repeats a word she must step out of the circle. The game continues until only one girl remains OR until the leader is satisfied that girls have recalled the previous topics.

ACTIVITY

2

## WHY I BUY

 10-15 MINUTES

Place butcher paper on the wall in different parts of the hall with these headings:

- ▶ my friends
- ▶ an advertisement
- ▶ the price
- ▶ the packaging
- ▶ 'something else'
- ▶ myparents
- ▶ famous people
- ▶ the look
- ▶ comfort/fit

Girls are asked to think about buying a new pair of sneakers/runners. Ask the girls to think about whether any of the headings (there may be more than one) on the butcher paper will influence their decision making. Girls write on the butcher paper how or why they think these will influence their purchase decision. Have a discussion about why these influences are important to the girls. Record the number of comments on each sheet on the evaluation worksheet provided.

*NOTE: Leave the paper up around the room as you will need to refer to this activity again at the end of the meeting as part of your evaluation.*





### Leader's Notes

## CATCHWORD

In the last session, girls recapped on their previous learning through a brief discussion. For this session, the Catchword game provides the opportunity to recap on learnings from previous topics and refresh ideas for the girls.

### Recap – why it is important

Girls will build on their financial literacy learning throughout Guide Your Money. Recapping on previous learning will help girls' memory retention and support them to build on what they learn at each stage. This is particularly useful where there has been a time gap since the last topic but is valuable whether your unit does a topic each week or less frequently.



### Leader's Notes

## WHY I BUY

This activity will also be referred to at end of the meeting as part of the evaluation.

Do not prompt the girls to make any value judgements about who or what influences their decision making at the start of the meeting.

Girls will learn more throughout the session about how they are influenced, and how to gain greater control over their spending decisions. Any changes that they make in their thinking will be reflected in the discussions and evaluation activity.

Some girls will likely indicate that they had little choice especially if parents or carers are buying for them. Encourage them to share what they would have chosen if it was their own money and they could choose.





ACTIVITY

# 3

## TASTE TEST - WHAT'S THE BEST?

 30 MINUTES

This activity is a blindfolded comparison test. Girls consider what gives them the greatest sense of satisfaction; taste, price or brand when making buying decisions.

### Activity set up:

- ▶ Set up the activity at tables in the hall with one patrol per table
- ▶ Give each patrol several sets of products that are alike, for example 2 - 4 brands of muesli bars, 2 - 4 brands of bottled water, 2-4 brands of crisps, 2-4 types of fresh fruit etc
- ▶ One adult helper or patrol leader will oversee the taste test

### Activity instructions for adult helper or patrol leader:

- ▶ Ask girls to line up at the table and then have all girls blindfolded
- ▶ Once the girls are blindfolded, set out the items without any wrappings or brand markings
- ▶ Make a note of which one is which by writing down the position of each and record the cost of each product but ensure that the girls cannot see this information
- ▶ One by one girls taste the products and decide which they prefer and why. Make a note of each choice.

Different patrols could test different products and report back to the whole group. If there is enough time for the number of girls, you can have more than one round using different kinds of products.

### Afterwards

Each table coordinator lets the girls at their table know the choice that they made. **Select a set of products that were tested and reveal the brands and prices of the products.** Ask girls to share their experience and encourage discussion about what influences choices.

### Discussion prompts

- ▶ How easy/difficult it was it to tell the difference between the products?
- ▶ How did you decide which product was 'the best'?
- ▶ If you had seen the packaging, colour, or the name of the brand first would you have chosen differently?
- ▶ If you knew the price of the products before you tasted/saw them, do you think you would have chosen differently?





### Leader's Notes

## TASTE TEST WHAT'S THE BEST?

For this activity, at least one coordinator is needed at each table, to ensure that girls are blindfolded, to organise the test and take notes. It is an opportunity for patrols leaders to take a lead organising role however this means that they are not able to participate in the taste test with their patrol.

**If there are not enough unit leaders and assistants** to allocate one to each patrol, and you would prefer all Guides to participate, the game could be played by blindfolding one girl at a time and switching the order of the products each time, to ensure that it is a 'blind test'.

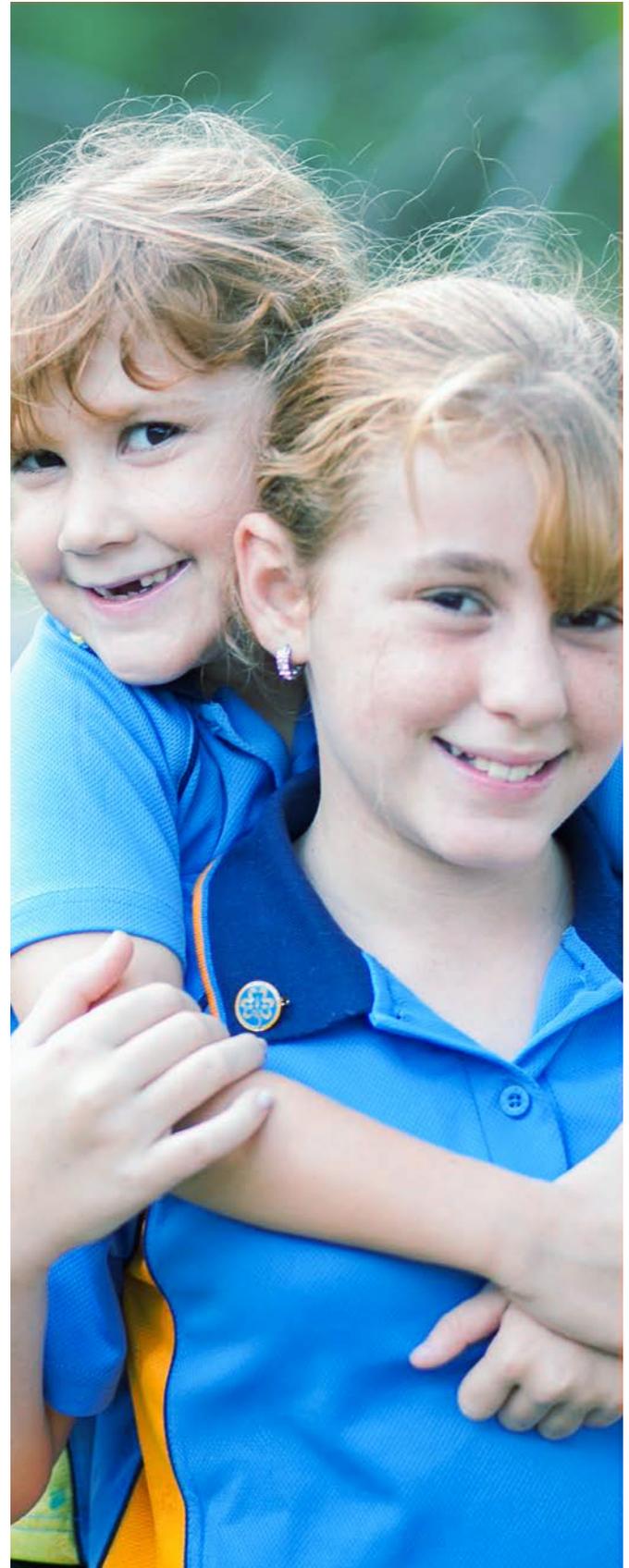
In "What's the Best" make it clear to the Guides that there are no right or wrong answers when choosing which product each Guide prefers, as choices are personal and there can be a variety of reasons for making choices. However once girls have completed the test and learned what product choice they made, they may be surprised or recognise that their choice may have been different if they had seen the branding or price.

Advertising can make people believe that they want a product more than they really do, and prevent questioning the true personal value. Supermarkets also use a range of techniques to tempt shoppers to purchase certain products, such as packaging, placement on shelves, taste tests in aisles, signage and more. Guides make choices about spending their money and these choices reflect their personal tastes.

By comparison shopping, for example comparing similar items at the supermarket, Guides can develop an understanding of the concept of 'value for money' and achieve the best price for an item.

Questioning whether an item represents value for money gives Guides the ability to use money wisely and make sound financial decisions.

Guides learn that external influences can affect their natural desire for a product. Understanding why they want a product helps to create conscious spending decisions.





SHOPPING SAVVY

# ACTIVITY SHEET 4

ACTIVITY

4

## WHAT'S MY STYLE?

 5 MINUTES

In this activity, Guides rate different brands of clothing and explore and identify the influences that advertising and peer pressure may have on their spending choices. The activity can be conducted in patrols or together as a unit.

There are two options in this activity.

1. Leaders could use actual clothing items which are shown to the unit, OR
2. Guides, in their patrols, can decide on three different brands of e.g. a t shirt, jeans, sneakers, to rate.

Using pen and paper, or a whiteboard, set out the brands or items that the girls will rate. Guides rate each brand/item within a category, out of 10. Repeat for all categories.

Girls share their ratings and the reasons behind their choices in the unit or patrol.

### Discussion prompts:

- ▶ How do you usually decide which is the best when you choose what to wear?
- ▶ How does what we see and hear make us want or not want something?
- ▶ How does what our friends say make us want or not want something?
- ▶ What else might be important to find out about before we decide what we want to buy?





### Leader's Notes

## WHAT'S MY STYLE

This activity continues to build girls' understanding of what influences their purchasing decisions.

Guides recognise that:

- ▶ they make choices about spending their money that reflect their personal tastes
- ▶ advertising and peer pressure can influence their choices
- ▶ advertisers use a variety of tactics to influence spending decisions

By recognising and understanding these influences Guides can make more conscious spending decisions and have greater control over their spending choices.

'**Peer pressure**' describes the influence exerted by a peer group on its members to fit in with or conform to group expectations by thinking, feeling, and acting in similar or approved way.

Peer pressure or influence is often associated with young people and described in negative terms and but it is important to recognise that:

- ▶ all people can be susceptible to influence from their peers or others throughout their lives
- ▶ the influence of others may have a positive, negative or neutral affect.

**Advertisers** use the emotions associated with peer influence to sell products. Wearing certain clothes or owning a certain item can create a sense of belonging. It can be difficult to resist the influence of peers because of a fear of feeling left out. Advertisers understand that pressure and use that in their ads e.g. using a popular sports star to endorse a brand of sports drink.

Advertisers use social media and product placement to promote their products, for example, high profile Instagram users are often paid to use/wear certain products such as clothing, sunglasses, handbags and shoes or advertisers pay for particular products to be visible in television shows or movies.

Guides learn that external influences can affect their natural desire for a product. Understanding why they want a product helps to create conscious spending decisions.



ACTIVITY

## 5

### WHAT'S IN THE BOX?

During this activity girls work in patrols to create a mime or tableau for the rest of the unit that describes (and promotes) a product. The unit comes back together and mimes are presented. As a group, girls decide which product is the most appealing.

#### Activity Instructions for patrols:

Choose an advertisement for a product that you can create a mime or tableau (a tableau is a mime picture - a mime with no movement) about, and cut it out.

Spend two minutes deciding how you will represent the product. Your mime should aim to make the product appealing to the other Guides. The benefits of the product can be truthful or exaggerated. Put the advertisement in the box until after the performance.

 15 MINUTES

#### Bring the whole unit back together.

Each patrol takes it in turn to place their advertisement in the box and present their mime. The rest of the unit must vote for the product which appears the most appealing to them. At the end the products are revealed.

#### Discussion prompts:

- ▶ How well do you think the mime told you about the product?
- ▶ Was there any important information about the product that you think was left out?
- ▶ Why do you think that happened?
- ▶ How do you know if the information you get about a product is truthful?
- ▶ Apart from advertisements where else can you find information about products?

ACTIVITY

## 6

### CONCLUSION - WHY I BUY

 5 MINUTES

Use the signs you have left on the wall in different parts of the hall: my friends, my parents, an advertisement, a famous person, price, the packaging, the look, comfort/fit, 'something else'. Have girls sit/stand in a group where they can see their earlier comments and look at their comments around the walls.

**Using a different colour or a different sheet than was used in the first activity**, ask girls to add to the comments on the wall if they have discovered anything new about what influences their spending. Count up the number of new comments.

Ask girls to raise their hand if what they have learned will change the way they buy things in the future. Girls have an opportunity to briefly describe what they learned and what they plan to change. Record this on the evaluation sheet.

#### Wrap up the session

Take a few moments to conclude the session by recognising that the girls have learnt more about what influences their choices, and are empowered to make better informed, wiser spending decisions.

You may also wish to let girls know what topic you will look at next time you do Guide Your Money program activities.



## Leader's Notes

**WHAT'S IN THE BOX?**

Guides recognise that having all the relevant information about what a product is before purchasing avoids unhappy surprises.

An essential part of using money wisely is to know 'what's in the box'. If girls have all the information they need about what they are buying then there won't be any surprises when they get home and open the box. This can be applied to all buying decisions. Girls should think about what information is important when making a buying decision and be sure to find this out before they decide to buy.

For example, it's important to know whether the product is accurately represented on the packaging (e.g. size, colour, pattern), whether

everything you need for the product is included (e.g. 'Batteries not included') and whether products conform to particular standards such as safety standards.

Developing critical thinking habits around advertising helps the girls understand why they are making spending decisions and gives them greater control over their purchasing decisions.



## Leader's Notes

**CONCLUSION - WHY I BUY****Evaluating Learning**

For this topic, the goal is to support future behaviour change by helping girls to understand what influences their choices. Knowing this, girls can make better informed personal spending choices. We cannot measure behaviour change; instead the girls self-assess and articulate lessons they have learned and we measure intention to change.

To evaluate the learning during this topic girls are asked to identify what factors influenced their purchase decision-making twice – at the start of the meeting and again after they have examined the sometimes unrecognised influences that contribute to their choices. Girls have the opportunity to talk about what they have learned and what they plan to do differently in the future.

The key message – that increasing knowledge and skill gives girls greater control over their financial behaviour - will continue to be reinforced and built on in the next Guide Your Money topics.

**Wrapping up – why it is important**

This is an important step that will help to reinforce the learning and create memory pathways for the knowledge that has been acquired. You will be prompted to recap again at the start of your next topic session and throughout the program, because this will continue to strengthen memory pathways and assist girls to retain and build on what they learn.

**Record girls' participation**

Be sure to complete the Record of Participation. This will provide evidence for girls to gain a Guide Your Money badge.



SHOPPING SAVVY

# EVALUATION WORKSHEET



Evaluation  
Template

## SHOPPING SAVVY

|               |           |                |
|---------------|-----------|----------------|
| Date          |           |                |
| No. of Guides | Age Range | No. of Leaders |



Learning  
Goals

## KEY LEARNING GOALS

1. Guides understand that advertising and 'peer pressure' can influence purchasing decisions
2. Guides practice identifying what influences their spending and learn that this knowledge gives them greater control over spending decisions

### ACTIVITY 2: WHY I BUY

Record the number of girls who indicate that they have been influenced by others (by counting the comments at each station) at the START of the meeting. At the END of the meeting also record the number of additions to each list.

|                  | Purchase decision influenced by... (number of comments) |            |        |               |               |          |       |         |                |
|------------------|---|------------|--------|---------------|---------------|----------|-------|---------|----------------|
|                  | My friends  | My parents | Advert | Famous Person | Comfort / fit | The Look | Price | Package | Something else |
| START of meeting |   |            |        |               |               |          |       |         |                |
| END of meeting   |   |            |        |               |               |          |       |         |                |

Number of girls who indicate an intention to change their purchasing behaviour in the future, because of what they have learned about what influences their purchase decisions \_\_\_\_\_

Note the changes that girls intend to make in the future, here.

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# Guide Your Money Game

**You can remove this double page spread from the centre of this resource book to play the Guide Your Money Board Game.**

See the instructions on the back of this page for details.



# GUIDE YOUR

|   |   |   |  |  |
|---|---|---|--|--|
| <p><b>?</b></p> <p><b>MONEY QUIZ</b></p>  | <p><b>Pay Back</b></p> <p>what you borrowed plus one space for interest charged</p> | <p><b>\$</b></p> <p><b>You've earned interest!</b></p> <p>Move one space</p>    |  | <p><b>Check Investments</b></p> <p>(See rules)</p> |
| <p><b>Budget over spent!</b></p> <p>Move two spaces back</p>                                    |   |   |  |  |
|   |   |   |  |  |
| <p><b>\$</b></p> <p><b>\$avings</b></p> <p>Your savings are growing!</p> <p>Move two spaces</p> |   |   |  |  |
| <p><b>Check Your Investments</b></p> <p>(See rules)</p>   |   |   |  |  |
| <p><b>?</b></p> <p><b>MONEY QUIZ</b></p>  | <p><b>Shopping Spree</b></p> <p>Move one space back</p>                             | <p><b>Borrow</b></p> <p>Throw the die to find out how much and move forward</p> |  | <p><b>START</b></p>                                |

# MONEY GAME

|   |  |  |  |  |
|---|--|--|--|--|
| <p><b>Check Your Investments</b><br/>(See rules)</p>  | <p><b>Pay Back</b><br/>what you borrowed plus one space for interest charged</p>   | <p><b>Shopping Spree</b><br/><br/>Move one space back</p> |  | <p><b>?</b><br/><b>MONEY QUIZ</b></p>                                  |
|   | <br><br><b>ISH</b><br> |  |  | <p><b>\$</b><br/><b>You've earned interest!</b><br/>Move one space</p> |
|   |  |  |  | <p><b>Check Your Investments</b><br/>(See rules)</p>                   |
|   |  |  |  |  |
| <p><b>HERE</b><br/></p> |  | <p><b>\$</b><br/><b>\$avings</b><br/>Your savings are growing!<br/>Move two spaces</p>   | <p><b>Borrow</b><br/>Throw the die to find out how much and move forward</p> | <p><b>?</b><br/><b>MONEY QUIZ</b></p>                                  |



## GUIDE YOUR MONEY GAME

### EQUIPMENT

- ▶ Board – or make your own life sized version using the instructions below.
- ▶ 1 die
- ▶ Tokens – 1 per player
- ▶ Play 'Money' – options include paper money, plastic coins or discs, beads, blocks
- ▶ Money quiz cards – provided on a template to print and cut out.

### PLAYING RULES

1. Each player chooses one token to represent her while traveling around the board. When playing the life-sized version the player moves around the board herself.
2. Each player starts with 5 pieces of play 'money'.
3. Place all players tokens on the START
4. Players may choose whether to go left or right, but must continue in the direction that they choose.
5. Roll the die and move the number of spaces that you roll.
6. Directions for game squares:
  - ▶ Savings: Your savings are growing = Move 2 spaces forward
  - ▶ Savings: You've earned interest! = Move 1 space forward
  - ▶ Borrow: Roll the die again to see how much you will borrow = Collect that number of extra pieces of money.
  - ▶ Pay back what you've borrowed = If you landed on the BORROW space what did you roll? Move back this number of spaces plus 1 more for interest charged.
    - If you did not land on the BORROW space you have nothing to pay.
  - ▶ Shopping spree = Move 1 space back
  - ▶ Budget over spent = Move 2 spaces backwards
  - ▶ Check your investments! Roll the die again.
    - If the die lands on an EVEN number (2, 4 or 6): - Your investments are growing. Move forward that number of spaces
    - If the die lands on an odd number (1, 3 or 5): Your investments have lost money. Move back that number of spaces.
  - ▶ Money quiz = Player to the left selects a money quiz card and reads it to the player whose turn it is. Answer the question correctly and you can roll the die and move forward next turn. If you don't answer the question correctly, miss a turn.

### LIFE SIZED GUIDE YOUR MONEY GAME

#### Materials

- ▶ Option 1 – Rope and tent pegs
- ▶ Option 2 – Rope and heavy duty tape
- ▶ Option 3 – Heavy duty tape
- ▶ Option 4 – Coloured chalk
- ▶ Pens and pencils
- ▶ Paint
- ▶ Paper
- ▶ Cardboard boxes
- ▶ Craft materials
- ▶ Foam rubber
- ▶ Dress ups

#### Instructions

1. Choose your option for laying out the game indoors or outdoors. Use a minimum space approximately 6 metres x 6 metres or larger depending on the size of your group.
2. Write and draw each of the game squares on cardboard boxes (or sides of boxes) and put them in place along the tape/rope using the game board as a guide.
3. Use craft materials and dress ups to create life-sized 'token' costumes for every player. If you have a large group you may wish to play in teams and make one costume per team. Make sure everyone in your team has a go at playing on the board.
4. Make a giant die out of foam rubber, carving or drawing the dots on each side.
5. Make or find a money quiz box to put the cards in, for each corner. You will need 2-4 sets of quiz cards.

