## what would you choose?

Purchasing decisions are made for many reasons. When deciding what to buy, you may be influenced by:

- Your personal interests
- Your activities
- Your values

You may also want to send a message to other people. Think about these things as you complete the following exercise.

## directions

Cut out pictures of four outfits or other purchases that reflect different values, activities, or interests in your life. They should all be something you would enjoy owning. Label each picture: A, B, C, or D. In the spaces below, explain why you would choose each item, and the personal values each choice reflects. Staple the pictures to this page.

## Picture

## I would choose this purchase because...

A

B

C

D

## practice comparative shopping-chart 1

directions
Customize this chart and use it when you go comparative shopping for an electronic entertainment device or home appliance.

## item

|  | 1 | 2 | 3 |
| :--- | :--- | :--- | :--- |
| Store |  |  |  |
| Brand name |  |  |  |
| Price |  |  |  |
| Your budget limit |  |  |  |
| Basic features |  |  |  |
| Special features |  |  |  |
| Warranty |  |  |  |
| Store return policy |  |  |  |
| Refund policy |  |  |  |
| Exchange policy |  |  |  |
| Other |  |  |  |

## practice comparative shopping-chart 2

directions
Customize this chart and use it when you go comparative shopping for an item of clothing.
item $\qquad$

|  | 1 | 2 | 3 |
| :--- | :--- | :--- | :--- |
| Store |  |  |  |
| Brand name |  |  |  |
| Price |  |  |  |
| Your budget limit |  |  |  |
| Where to be worn |  |  |  |
| Characteristics |  |  |  |
| Quality |  |  |  |
| Durability |  |  |  |
| Needs alterations? |  |  |  |
| Comfortable? |  |  |  |
| Care requirements |  |  |  |
| Store return policy |  |  |  |
| Store refund policy |  |  |  |

## comparing shopping choices

Select an item that could be purchased in stores, by mail, and online. Obtain the information requested below.
$\qquad$
$\qquad$

|  | Store | Mail Order (or TV <br> Home Shopping) | Online <br> Shopping |
| :--- | :--- | :--- | :--- |
| Company |  |  |  |
| Address |  |  |  |
| Phone |  |  |  |
| Email, website |  |  |  |
| Price |  |  |  |
| Shipping cost |  |  |  |
| Delivery time |  |  |  |
| Warranty |  |  |  |
| Return policy |  |  |  |
| Other information |  |  |  |

$\qquad$

## setting and prioritizing your financial goals

## short-range goal (within 1 month)

Goal: $\qquad$
$\qquad$
$\qquad$
$\qquad$
medium-range goal (2-12 months)
Goal: $\qquad$
$\qquad$
$\qquad$
$\qquad$
long-range goal (more than 1 year)
Goal: $\qquad$
$\qquad$
$\qquad$
$\qquad$

Objective
Estimated Cost
Target Date
Monthly Amount
\$ $\qquad$

Objective
Estimated Cost
Target Date
Monthly Amount
\$ $\qquad$
\$ $\qquad$
Estimated Cost
\$ $\qquad$
Target Date
\$ $\qquad$
Monthly Amount
\$ $\qquad$

