

Instructions for Workshop Leader

Use these slides (in order) with the sections of your session outline

Welcome and Overview (Slides 2-4)

Activity (Slides 5-9)

Present (Slides 10-14)

Discuss (Slide 15)

Review and Evaluate (Slides 16-21)

Close (Slide 22)





Spend Well

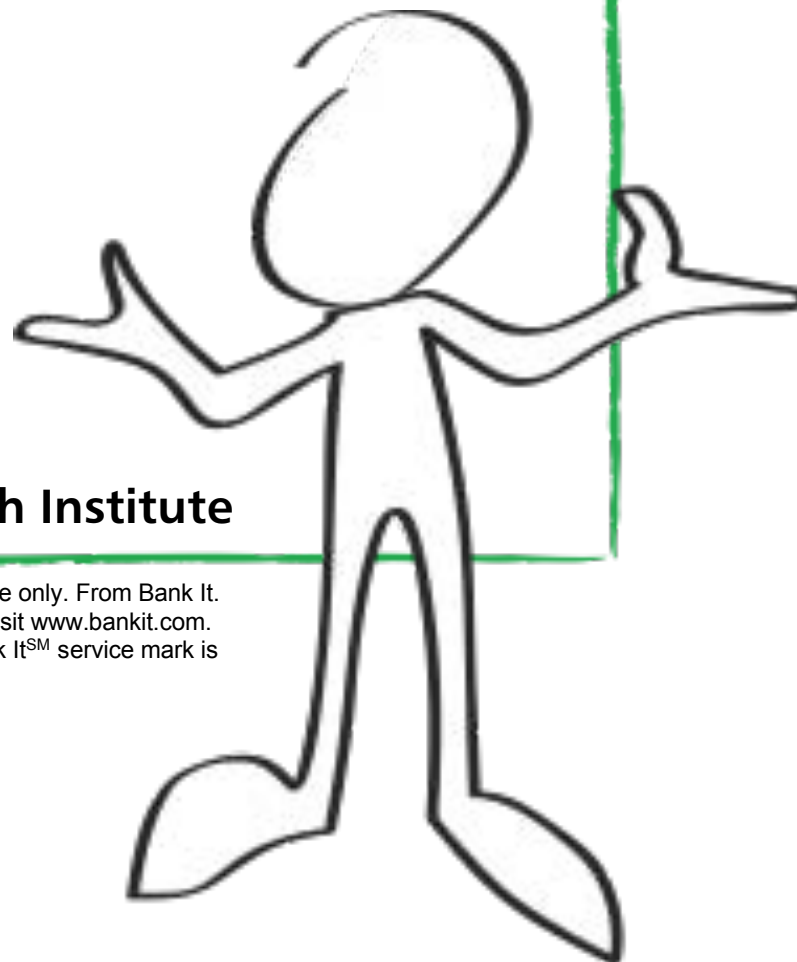
Welcome to Bank It

Becoming a Savvy Consumer

3-SP-PT

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Welcome and Overview

What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand,
- Talk about, and
- Manage your money.

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Welcome and Overview

Three goals for today:

1. Name at least one way to cut spending.
2. Explain how advertising affects your spending.
3. Describe the difference between a “want” and a “need.”



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Activity

Role-Play a Script



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Activity

What is the message of the script?



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Activity

Why is it tempting to spend an entire gift card right away?



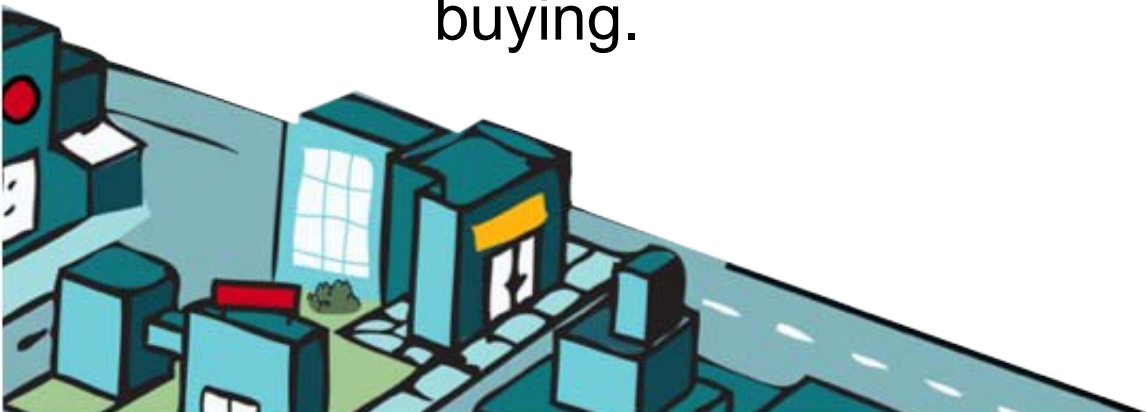
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Activity

How do you cut back on spending?

1. Shop less.
2. Bring a shopping list.
3. Buy low-cost store brands.
4. Do comparison shopping.
5. Clip coupons.
6. Research information about an item before buying.



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Activity

What does it mean to comparison shop?

Comparing the prices for the same item at two different stores.



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Present

Every day, we hear or see 3,000 different advertising messages.

What do these messages say?

Source: *The Consumer's Guide to Effective Environmental Choices*



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Present

What else influences our spending?

- Our kids
- Our parents
- Our friends



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Present

How do other people influence our spending?

- Kids may pester us until we buy.
- Someone may suggest something to buy.
- I see things others have that I want.



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Present

What are ways to gather good information about a product or service before buying it?

- Personal recommendation
- A consumer magazine
- Online product review
- Library



Present

What is the difference between a want and a need?

- A want is something we wish for, but we don't need it to survive.
- A need is something for survival, such as food, shelter, and clothing.



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Discuss

Turn to talk to someone near you.

1. Say your first name.
2. Say one thing you “need” and one thing you “want.”



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Review and Evaluate

How do you cut back on spending?

1. Shop less.
2. Bring a shopping list.
3. Buy low-cost store brands.
4. Do comparison shopping.
5. Clip coupons.
6. Research information about an item before buying.



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Review and Evaluate

What does it mean to comparison shop?

Comparing the prices for the same item at two different stores.



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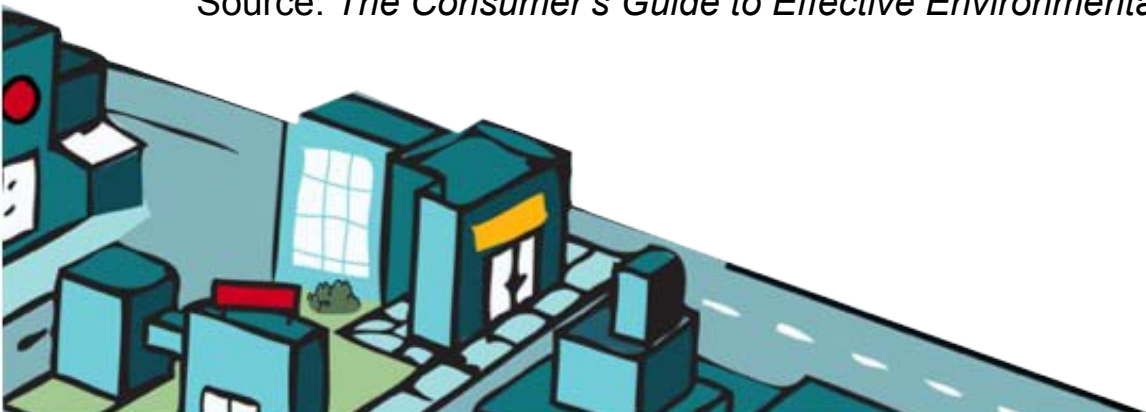


Review and Evaluate

How does advertising affect us?

- Every day, we hear or see 3,000 different advertising messages.
- It triggers our emotions.
- It makes spending money look fun.

Source: *The Consumer's Guide to Effective Environmental Choices*



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Review and Evaluate

How do other people influence our spending?

- Kids may pester us until we buy.
- Someone may suggest something to buy.
- I see things others have that I want.



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Review and Evaluate

What are ways to gather good information about a product or service before buying it?

- Personal recommendation
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Review and Evaluate

What is the difference between a want and a need?

- A want is something we wish for, but we don't need it to survive.
- A need is something for survival, such as food, shelter, and clothing.



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Close

Yes, I can make
positive spending choices.



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