

Instructor/ Program: Denise Rodgers, AEOA

Course/ Setting: Dollars & Sense, A money management class

NRS Level(s): Level C & Level D	Unit Theme: Smart Consuming	Length of Lesson (e.g., hours, days): 2 Hours
<p>Rationale for the Unit: To help citizens learn tips & tricks for better managing money. We have several optional activities so teachers can teach with resources that work for their classroom and learner’s needs.</p> <p>Unit Objective(s):</p> <p>Students will learn about basic budgeting skills, make decisions on which products to purchase to get the best deal, and implement strategies for smart consuming.</p> <p>Lesson Objective: At the end of this lesson, students will be able to the practice smart consuming strategy of finding the unit price of products. They will compare the price per unit of products and make decisions on which products to purchase to get the best deal.</p>		<p>CCR Standard(s):</p> <p><i>Primary Standard(s) (1-2 per lesson) :</i></p> <p><i>(6.RP.2) Understand the concept of a unit rate a/b associated with a ratio $a:b$ with b not equal 0, and use rate language in the context of a ratio relationship. For example, “We paid \$75 for 15 hamburgers, which is a rate of \$5 per hamburger.”</i></p> <p><i>Supporting Standard(s):</i></p> <p><i>(7.NS.3) Solve real-world and mathematical problems involving the four operations with rational numbers.</i></p> <p><i>(4.NF.7) Compare two decimals to hundredths by reasoning about their size. Recognize that comparisons with the symbols greater than, equal to, and less than, and justify the conclusions using a visual model.</i></p>
<p>Coherence:</p> <p>1. Prerequisite or foundational content students need to succeed in the lesson:</p> <ul style="list-style-type: none">-understand that products come in volume and weight units: ounces, pounds, pints...-know how to solve a proportion.-Attend Dollars & Sense Basic Budgeting workshop on financial goal setting, setting a budget, and tracking money. <p>“I can” prerequisites to this activities:</p> <ul style="list-style-type: none">- track where my money goes.-make a spending plan that will get my bills paid on time-set aside money for non-monthly expenses and emergencies that come up.-compare two decimals to hundredths by reasoning about their size and realizing that the comparison is only true if the two decimals refer to the same whole.		<p>ACES TIF Skill(s):</p> <p>Self Management (SM) Skill 1- Set realistic goals and work independently to achieve them.</p>

<p>-compare decimals using the symbols $>$, $=$ and $<$, and justify the comparison by using model.</p> <p>-understand that positive and negative numbers are used to describe amounts having opposite values.</p> <p>-add, subtract, multiply and divide rational numbers.</p> <p>2. Description of how the content of the lesson is related to other content taught at the lesson's level: Students will apply and extend previous understandings of numbers to the system of rational numbers. Students will be comparing negative and positive numbers in real world contexts. They will also be using operations of $+$, $-$, $*$, and $/$ to solve real world problems related to money.</p> <p>3. Description of how content connects to future learning: Extend the lesson to convert from one form of unit to another (for example: pounds to ounces). Further, consider the quality of the ingredients/materials. Students can weigh pros and cons of quality vs. unit price. Students can apply concepts to purchasing food, gasoline, internet, clothing, large appliances, warranties, car shopping, purchasing insurance, and home ownership.</p>	<p><u>Northstar Digital Literacy Standard(s):</u></p> <p>Information Literacy 15: Synthesize relevant information from one or more sources.</p> <p>Information Literacy 16: Integrate new information into current knowledge and use it to support understanding, views, perspectives, or opinions.</p> <p>Components of Rigor:</p> <p><u>X</u> Conceptual Understanding <u>X</u> Procedural Skill and Fluency</p> <p><u>X</u> Application</p>
<p>Standards for Mathematical Practice: <i>Only select the 2-4 practices that are <u>central</u> to the lesson</i></p> <p><u> </u> MP 1: <i>Make sense of problems and persevere in solving them</i></p> <p><u>X</u> MP 2: <i>Reason abstractly and quantitatively</i></p> <p><u> </u> MP 3: <i>Construct viable arguments and critique the reasoning of others</i></p> <p><u>X</u> MP 4: <i>Model with mathematics</i></p>	<p><u> </u> MP 5: <i>Use appropriate tools strategically</i></p> <p><u>X</u> MP 6: <i>Attend to precision</i></p> <p><u> </u> MP 7: <i>Look for and make use of structure</i></p> <p><u> </u> MP 8: <i>Look for and express regularity in repeated reasoning</i></p>
<p>Level(s) of Knowing:</p> <p><u>X</u> Intuitive: <i>Linking to what students already know</i></p>	<p><u>X</u> Abstract: <i>Writing with symbols and numbers</i></p> <p><u>X</u> Application: <i>Applying to different situations</i></p>

__Concrete: *Moving manipulatives*

__Pictorial: *Drawing pictures*

X Communication: *Explaining concepts, process and/or solutions to others*

Materials:

- Rate & Proportions Explanation Sheet
- Rate Powerpoint
- Projector & Computers
- M & M Budgeting Activity & candies
- Grocery Store Shopper Advertisements
- Four Cornerstones of Financial Literacy Curriculum

Key Math Terms:

Rate	Difference	Unit
Unit Rate	Percent	Ratio
Denominator	Numerator	Fraction
Reduce	Cross Multiplication	

Common misconceptions/ misunderstandings by learners regarding the content that may interfere with learning:

Misconceptions: Buying in bulk is a good deal. Brand preference (they may think that one brand is the best brand.)

The difference between Rate & Ratio.

Potential Barriers to Student Learning: (Process, Product, Content, Environment, Misconceptions)

Teacher must be sensitive to student's personal financial situations. We must be sensitive to student's spending choices and avoid belittling them or judging their choices.

Students may not have a grasp of basic operations. Further, they may not have a lot of experience with money and making budgeting decisions. Students may not have experience with us currency.

Adaptations and/or Accommodations: How will every student have access to the content in the lesson?

For students who haven't mastered prerequisite skills: Bring along additional Contemporary worksheets for students to practice operations. Provide students with links to online learning activities that reinforce concepts.

Have scaffolded materials for students like Contemporary's Whole Numbers & Money Packet. Highlight sections for students to start at depending on needs.

	<p>Enroll as students in Adult Basic Education. They would have access to ongoing math instruction and tutoring.</p> <p>Visuals could be available such as packages of food with prices. (I am thinking “Price is Right”)</p>
<p>Teacher Reflection: Notes for next time</p>	<p>Academic Vocabulary and Additional Language Demands:</p> <p>Alternative Spending Options Budget Net Income Moderation Bulk</p> <p>Impulse Buying Debt Savings Needs Luxuries Consumer</p> <p>Processed Products Gross Income Expenses Thriftiness Spending Plan</p> <p>Periodic Expenses Return Policy Warranty Advertising Temptation</p>

<p>Instructional Objective(s):</p> <p><i>(Statements written in teacher language, derived from content standards)</i></p>	<p>At the end of this lesson, students will be able to:</p> <p>Students will practice smart consuming strategy of finding the price per unit of products. They will compare the price per unit of products and make decisions on which products to purchase to get the best deal.</p>
<p>Assessing Mastery of the Objective(s):</p> <p><i>(Indicate when and how assessment will occur during the lesson - formative and/or summative)</i></p>	<p>By the end of this lesson, the students will be able to <i>(objective)</i> as evidenced by <i>(task)</i>:</p> <ol style="list-style-type: none"> find the per unit price of several similar products by practicing the skill with our in class worksheets and by playing the Unit Price Game online. compare the price per units of each product to the other's price per unit by looking over grocery store advertisements and answering the "Your Turn" questions online. give suggestions on how to be a smart consumer by participating by completing the Dollars & Sense Questionnaire.
<p>Learning Target(s):<i>(Statements of what students will be able to do as a result of the lesson, written in student-friendly language)</i></p>	<p>"I can..."</p> <ul style="list-style-type: none"> make money choices that get me to my goals. make a spending plan that allows for saving. find thrifty ways to spend my money for my goals. understand how to find a rate when given a specific ratio. (Ex: We paid \$75 for 15 hamburgers, which is a rate of \$5 per hamburger)
<p>Introduction:</p>	<p>Welcome and Announcements</p> <ol style="list-style-type: none"> Sign Up Sheet & housekeeping Information Agenda & Introductions About AEOA and ABE Services
<p>Explanation & Modeling:</p>	<p>Topic Presentation:</p> <p>Ask: What money choices do you make to reach your financial goals?</p> <ol style="list-style-type: none"> Review financial goal setting, setting a budget, and tracking money. Play M&M Budgeting Game. <p>Say: A spending plan can help us reach our financial goals. Ask: How can we adjust our spending plan to allow for savings?</p>

	<p>B. Smart Consuming pdf: Are you Smart Shopper p. 25-26, Have students write and share savings tips they follow in several spending areas. Say: Smart consuming can help us to save money. Ask: What are some ways that we can be thrifty in the grocery store.</p> <p>C. Smart Food Shopping Hand Out. Read as a group and have people share with the group strategies they use to save in the store. Ask: Have any of you ever used the unit price to find the best buy when you go the grocery store?</p> <p>D. Show unit rate powerpoint and go over Rate & Proportions Explanation Sheet</p>
Guided Practice:	<p>Topic Activity: Say: A great way to be a smart consumer is by figuring out the unit price. Ask: Turn and share with a partner: What is unit price, how to determine unit price, when in life would finding the unit price be helpful for smart consuming.</p> <p>A. Present various worksheets on unit price. Have students choose worksheet that best fits their needs. What questions do you have about how to find out the unit price? Say: Let's practice using real examples.</p> <p>B. Have students practice finding unit price using various shopper advertisements in groups. Pair students of different understanding together. For example, if the class has 5 people who know how to figure out the price per unit and 10 who don't, put 1 person who knows with 2 who don't.</p> <p>C. Discuss brands in groups and compare prices per unit. Ask: After determining the unit prices of several item, what are some ways you can be thrifty in the store?</p>
Independent Practice:	<p>Topic Review: Choose 1-2 Items</p> <p>A. Learn more: Dollar General Financial Literacy Tutorial on Smart Spending: http://www2.dollargeneral.com/dgliteracy/Pages/get_involved.aspx</p> <p>B. Math is Fun Lesson on Unit Price: includes lesson, game, and questions: http://www.mathsisfun.com/measure/unit-price.html</p> <p>C. 4 Cornerstone Handout of Smart Consuming/ Talking Back to Advertising</p> <p>D. Money Saving Tips pdf</p>
Student Reflection on Learning Targets, Closure, & Connection to Future Learning	<p>Money Management Questionnaire</p> <p>A. Have students complete the questionnaire.</p> <p>Questions & Answers:</p> <p>A. Review & Collect Questionnaires</p> <p>B. Handout Additional Resources, Thanks students, and conclude</p>

M & M Game Budget Sheet

Name _____

Transportation	Rent/Mortgage	Utilities	Entertainment
Saving	Investing	Philanthropy	Clothing
Taxes	Eating Out	Eating In	Insurance

ROUND 1

You get 20 M&M's, and must place 6 M&M's on taxes. You can place remaining M&M's anywhere you like.

1. FILL OUT the list of how you distributed your M&M's on the worksheet.

Transportation _____ Rent/Mortgage _____ Utilities _____ Entertainment _____ Taxes _____ Savings _____ Investing _____ Philanthropy _____
Clothing _____ Eating Out _____ Eating In _____ Insurance _____

2. EXPLAIN why you chose to put the most M&M's in the category(s) you did.

3. EXPLAIN why you chose to put the least M&M's in the category(s) you did.

4. EXPLAIN how your choices to put M&M's in one category impacted another.

ROUND 2

You get 17 M&M's, and must place 5 M&M's on taxes. You can place remaining M&M's anywhere you like.

5. FILL OUT the list of how you distributed your M&M's on the worksheet.

Transportation _____ Rent/Mortgage _____ Utilities _____ Entertainment _____ Taxes _____ Savings _____ Investing _____ Philanthropy _____
_____ Clothing _____ Eating Out _____ Eating In _____ Insurance _____

6. EXPLAIN why your spending choices differed from the last round.

7. EXPLAIN how your spending choices have impacted your budget.

M & M Game Monthly Bills Sheet

Transportation 1 M & M	Rent/Mortgage 4 M & M	Utilities 3 M & M	Insurance 3 M & M
Eating In	Saving	30% Taxes	Investing
Philanthropy	Eating Out	Clothing	Entertainment

M & M Game Monthly Bills Sheet

Transportation 1 M & M	Rent/Mortgage 4 M & M	Utilities 3 M & M	Insurance 3 M & M
Eating In	Saving	30% Taxes	Investing
Philanthropy	Eating Out	Clothing	Entertainment

M & M Game Monthly Wage

16	17	18	19
20	21	22	23
24	25	26	No Income

Topic 3 — Spending Smart



Topic 3 —
Spending
Smart: Are
you a Smart
Shopper?

At the store	
Food shopping	
Credit card tips	
Cell phone tips	
Take advantage of discounts	
Skip the rest, save for best	
Find a creative way	



At the store	<ul style="list-style-type: none">• Resist impulse buying!• Ask: Do I really need it? Do I need it today? What if don't buy it now? Can I do this at a lower cost?• Limit the cash you carry; shop with a spending plan in mind; avoid ATM fees; watch for sales; wait for the right price; look for coupons & rebates.
Food shopping	<ul style="list-style-type: none">• Save money by eating at home; make a shopping list for the grocery store; watch for sales and coupons; buy products you use frequently in large sizes or bulk quantities.• Don't go food shopping when hungry.
Credit card tips	<ul style="list-style-type: none">• Use a credit card to purchase larger, lasting items; limit the number of credit cards you have; avoid having a monthly credit card balance greater than 10% of your monthly net income.• Don't use credit cards to buy things you really can't afford—avoid debt!
Cell phone tips	<ul style="list-style-type: none">• Shop for a package deal.• Watch out for high text messaging and web access charges.• Read the contract before you sign; ask questions; make sure you understand all features & fees.• Deep track of your usage; pay your bill on time and in full.
Take advantage of discounts	<ul style="list-style-type: none">• You may be eligible for discounts if you have a valid student or military, ID, or other organization memberships.• Research the benefits and ask stores what cards they honor for discounts. Some grocery and drug stores offer savings cards for customers.• Some stores and businesses offer their employees a special discount on merchandise. Consider getting a seasonal job at a store where you plan to do your holiday shopping, for example.
Skip the rest, save for best	<ul style="list-style-type: none">• Consider skipping a few low-cost purchases you could do without in order to save for one item you really value.• Bypass small luxuries (like fancy coffees and movie rentals) for a few months. Use the money to help you afford one great travel experience.
Find a creative way	<ul style="list-style-type: none">• How can you obtain something you want at a lower cost or even for free? For example, you could hear a concert by volunteering to usher.• Or you might get some friends together in order to qualify for a volume or group discount.• Share magazine subscription w/ a friend instead of buying single issues
<p>Not sure where your money's going? It's easy to keep track of your spending: keep your receipts and review your monthly statements. Check them both against your Spending Plan.</p>	

Adapted from KYAE Lesson Plan Template for Mathematics
Template for CCRS Aligned Mathematics Lesson/Unit Planning October 2016

Food Facts

Sensible Nutrition for Healthy Families

Be a smart Shopper

Cooking nutritious meals for your family is much easier if you have healthy ingredients on hand. Grocery shopping today can be a challenge because of the number of choices and the rising cost of food.



Here are a few tips for making smart choices at the grocery store:

- ☐ The more area you cover in the store, the more you spend. Use a shopping list and skip the aisles you don't need to go down.
- ☐ Most of the processed foods are on the interior aisles. Stay on the perimeter of the store as much as possible.
- ☐ The best buys are usually found above or below eye level, so try to always look at bottom and top shelves.
- ☐ Bigger may not always be cheaper. Some manufacturers charge more for larger sizes. Compare items based on unit price (price per ounce or pound).
- ☐ Check "Sell By" dates. Buy the freshest

For more information or recipes, contact your local county Extension office.

- Using Coupons Wisely
- Using coupons can save you money, but be sure to follow these 3 simple tips:
- 1. If the coupon is for a more expensive brand, make sure you are saving money by comparing the price of the item after coupon savings with the price of other brands.
- 2. If you have to drive out of your way to use the coupons, be sure to consider the cost of gas compared to the savings with the coupons.
- 3. Try to shop on days when the store offers double value on coupons.

National Brands

Advertising increases consumer awareness and loyalty to a product. That is why companies pay over a million dollars for a few seconds of advertising during the Super Bowl.

The next time you reach for a nationally advertised product, like a soft drink, bag of chips or box of cereal, ask yourself if you are willing to pay the extra cost from advertising. Would the store brand or generic product work just as well for you and your family?

So, do not buy national brands automatically. Be willing to experiment with generic or store brands.

Be Aware of Food Safety

Use care in food handling, cooking, and storage to prevent you and your family from getting sick.

- Always wash hands with soap and water for 20 seconds before and after handling food.
- Wash raw fruits and vegetables before eating.
- Use one cutting board for fresh produce and a separate one for raw meat, poultry, and seafood.
- Thaw foods in the refrigerator for slow thawing or in the microwave if you plan to cook the food right away.
- Place leftovers in shallow containers and immediately freeze or refrigerate.

Chicken & Dumplings

Ingredients:

- 2¼ cups canned low-sodium chicken broth
- ¼ cup water
- 1 medium onion, peeled and chopped
- 4½ cups frozen mixed vegetables
- 2 cups cooked, chopped chicken
- 1 teaspoon dried thyme
- 1¼ cup prepared baking mix
- 1⅓ cup low-fat milk
- 1 egg

Instructions:

- In a large pot over medium heat, combine chicken broth, water, onion, vegetables, chicken and thyme.
- Cover and bring to a boil; reduce heat and simmer for 15 minutes.
- Place baking mix in a small bowl. Remove 2 tablespoons and stir into pot.
- Add milk and egg to remaining baking mix and stir with a fork to blend. Drop rounded tablespoons into hot stew. Cook over low heat, uncovered, for 5 minutes.
- Cover and cook for 5 minutes more. Serve while hot.

Number of Servings: 6

Serving Size: 1½ cups

Per Serving: 193 calories, 6g total fat, 2g saturated fat, 16g carbohydrate, 3g fiber, 20g protein, 257mg sodium, 75 mg cholesterol

smart shopping for veggies and fruits



10 tips for affordable vegetables and fruits

It is possible to fit vegetables and fruits into any budget. Making nutritious choices does not have to hurt your wallet. Getting enough of these foods promotes health and can reduce your risk of certain diseases. There are many low-cost ways to meet your fruit and vegetable needs.

1 celebrate the season

Use fresh vegetables and fruits that are in season. They are easy to get, have more flavor, and are usually less expensive. Your local farmer's market is a great source of seasonal produce.



3 stick to your list

Plan out your meals ahead of time and make a grocery list. You will save money by buying only what you need. Don't shop when you're hungry. Shopping after eating will make it easier to pass on the tempting snack foods. You'll have more of your food budget for vegetables and fruits.

2 why pay full price?

Check the local newspaper, online, and at the store for sales, coupons, and specials that will cut food costs. Often, you can get more for less by visiting larger grocery stores (discount grocers if available).

4 try canned or frozen

Compare the price and the number of servings from fresh, canned, and frozen forms of the same veggie or fruit. Canned and frozen items may be less expensive than fresh. For canned items, choose fruit canned in 100% fruit juice and vegetables with "low sodium" or "no salt added" on the label.

University of Arkansas, United States Department of Agriculture and County Governments Cooperating

The Arkansas Cooperative Extension Service offers its programs to all eligible persons regardless of race, color, national origin, religion, gender, age, disability, marital or veteran status, or any other legally protected status, and is an Affirmative Action/Equal Opportunity Employer. USDA is an equal opportunity provider and employer. This material was funded by USDA's Supplemental Nutrition Assistance Program (SNAP). SNAP provides nutrition assistance to people with low income.

It can help you buy nutritious foods for a better diet. To find out more, contact <https://access.arkansas.gov/>

5 buy small amounts frequently

Some fresh vegetables and fruits don't last long. Buy small amounts more often to ensure you can eat the foods without throwing any away.

6 buy in bulk when items are on sale

For fresh vegetables or fruits you use often, a large size bag is the better buy. Canned or frozen fruits or vegetables can be bought in large quantities when they are on sale, since they last much longer.



7 store brands = savings Opt for store brands when possible. You will get the same or similar product for a cheaper price. If your grocery store has a membership card, sign up for even more savings.

8 keep it simple Buy vegetables and fruits in their simplest form. Pre-cut, pre-washed, ready-to-eat, and processed foods are convenient, but often cost much more than when purchased in their basic forms.

9 plant your own Start a garden—in the yard or a pot on the deck—for fresh, inexpensive, flavorful additions to meals. Herbs, cucumbers, peppers, or tomatoes are good options for beginners. Browse through a local library or online for more information on starting a garden.



10 plan and cook smart Prepare and freeze vegetable soups, stews, or other dishes in advance. This saves time and money. Add leftover vegetables to casseroles or blend them to make soup. Overripe fruit is great for smoothies or baking.

Go to www.ChooseMyPlate.gov for more information.

Determining Rates and Proportions for Smart Consuming

Rate

A **rate** is the quotient of two quantities that have different units. A rate is a special type of ratio comparing two quantities with different units. We write rates as a fraction.

-\$1.20 for 2 pounds, or $\frac{\$1.20}{2 \text{ pounds}}$

Example: There are 2 pounds of salt in 8 gal of water. The salt-to-water rate is

$$\frac{2 \text{ lb}}{8 \text{ gal}} = \frac{1 \text{ lb}}{4 \text{ gal}}$$



A rate is in simplest form when the two numbers do not have a common factor. Note that the units are written as part of a rate.

A **unit rate** is a rate that is simplified so that it has a denominator of 1 unit.

-\$1.20 for 2 pounds, or $\frac{\$1.20}{2 \text{ pounds}} = \frac{\$.60}{1 \text{ pound}}$

To simplify, we divide the price by the number of units. This will give the cost for 1 unit.

Example: A crate of apples costs \$17.00. There are 20 apples in the crate. What is the unit rate?

$$\frac{\$17}{20 \text{ apples}} = \frac{\$.85}{1 \text{ apple}}$$

Example: You can buy 3 chocolate bars for \$6.00. What is the unit rate for the chocolate bars?

$$\frac{\$6}{3 \text{ bars}} = \frac{\$2}{1 \text{ bar}}$$

When writing a rate from a word problem, pay close attention to which quantity is listed first in the question, “the rate of” The top number of the rate is the price that is listed first in the question.

Example: You buy 18 ounces of Cheerios for \$4.79.

$$\frac{\$4.79}{18 \text{ ounces}} = \frac{\$.27}{1 \text{ ounce}}$$

Remember when calculating the unit price, always put the price as the numerator and the quantity as the denominator

Proportion

A proportion is an equation that states the equality of two ratios or rates. A pair of ratios or rates only forms a proportion if the cross-products are equal.

Example: $\frac{30}{4} = \frac{15}{2}$ is a proportion because $(30)(2) = 60$ and $(4)(15) = 60$

$\frac{3}{5} = \frac{4}{9}$ is not a proportion because $(3)(9) = 27$ and $(5)(4) \neq 27$

Example: You can buy 3 chocolate bars for \$6.00. How much will you pay for 1 candy bar? Write the rate as a fraction and then simplify.

$$\frac{\$6}{3 \text{ bars}} = \frac{\$2}{1 \text{ bar}} \quad \text{When you reduce a fraction to lowest terms, you have created a proportion. If you multiply the diagonals, the cross-products will be equal}$$

Check: does $(6)(1) = (2)(3)$? Yes, $6=6$, so this is a good proportion

Solving for an unknown in a proportion

The cross-products in a proportion are equal; therefore, a problem can be solved through cross-multiplication and solving for x .

Example: You can buy 3 chocolate bars for \$6.00. At this rate, how much will it cost to buy 12 chocolate bars?

$$\frac{\$6}{3} = \frac{\$2}{1} \quad \longrightarrow \quad \frac{x}{12} = \frac{\$2}{1}$$
$$x = \$24$$

Example: If Mark spent \$2.00 for 5 sweets, what is the unit price of 1 sweet?

$$\frac{\$2.00}{5 \text{ sweets}} = \frac{x}{1 \text{ sweet}}$$
$$5x = 2$$
$$x = \frac{2}{5} = \$.40$$

Finding a unit price: Worksheet 6.1

Name Date Score

1. If Ronnie paid \$40 for 8 hamburgers, find the unit price of a hamburger.
2. If you can buy 6 books for \$32.16 online, find the unit price of a book.
3. If you can buy meat at \$43.75 for 5 pounds, find the unit price of meat.
4. If you can buy 4 bags of bananas for \$22.52, find the unit price of a bag of bananas.
5. If a pet store sells 5 mice for \$8.35, what is the unit price of a mouse?
6. If a video game store sells 3 old games for \$34.26, find the unit price of a video game.
7. If Sheena buys 6 bags of apples for \$15.30, what is the unit price of bag of apples?
8. If a supermarket sells 4 bags of grapes for \$13.28, what is the unit price of a bag of grapes?
9. If at a toy store, 2 board games cost \$13.40, what is the unit price of a board game?
10. If at a candy store, 2 large lollipops cost \$3.34, what is the unit price of a large lollipop?

Solutions: Worksheet 6.1

1. \$5 per hamburger
2. \$5.36 per book
3. \$8.75 per pound
4. \$5.63 per bag
5. \$1.67 per mouse
6. \$11.42 per game
7. \$2.55 per bag
8. \$3.32 per bag
9. \$6.70 per board game
10. \$1.67 per large lollipop

Finding a unit price: Worksheet 6.2

Name Date Score

1. If Ronnie paid \$44 for 8 hamburgers, find the unit price of a hamburger.
2. If you can buy 8 books for \$42.88 online, find the unit price of a book.
3. If you can buy 6 pounds of meat for \$51.90, find the unit price of meat.
4. If you can buy 5 bags of bananas for \$28.15, find the unit price of a bag of bananas.
5. If a pet store sells 5 mice for \$8.15, what is the unit price of a mouse?
6. If a video game store sells 4 old games for \$45.68, find the unit price of a video game.
7. If Sheena buys 6 bags of apples for \$15.90, what is the unit price of bag of apples?
8. If a supermarket sells 4 bags of grapes for \$13.44, what is the unit price of a bag of grapes?
9. If at a toy store, 3 board games cost \$20.10, what is the unit price of a board game?
10. If at a candy store, 2 large lollipops cost \$4.34, what is the unit price of a large lollipop?

Solutions: Worksheet 6.2

1. \$5.50 per hamburger
2. \$5.36 per book
3. \$8.65 per pound
4. \$5.63 per bag
5. \$1.63 per mouse
6. \$11.42 per game
7. \$2.65 per bag
8. \$3.36 per bag
9. \$6.70 per board game
10. \$2.17 per large lollipop

Finding a unit price: Worksheet 6.3

Name Date Score

1. If Ronnie paid \$42 for 7 hamburgers, find the unit price of a hamburger.
2. If you can buy 6 books for \$32.10 online, find the unit price of a book.
3. If you can buy 7 pounds of meat for \$60.90, find the unit price of meat.
4. If you can buy 6 bags of bananas for \$33.72, find the unit price of a bag of bananas.
5. If a pet store sells 6 mice for \$9.90, what is the unit price of a mouse?
6. If a video game store sells 5 old games for \$57.25, find the unit price of a video game.
7. If Sheena buys 5 bags of apples for \$12.25, what is the unit price of bag of apples?
8. If a supermarket sells 6 bags of grapes for \$19.92, what is the unit price of a bag of grapes?
9. If at a toy store, 2 board games cost \$15.40, what is the unit price of a board game?
10. If at a candy store, 2 large lollipops cost \$5.34, what is the unit price of a large lollipop?

Solutions: Worksheet 6.3

1. \$6 per hamburger
2. \$5.35 per book
3. \$8.70 per pound
4. \$5.62 per bag
5. \$1.65 per mouse
6. \$11.45 per game
7. \$2.45 per bag
8. \$3.32 per bag
9. \$7.70 per board game
10. \$2.67 per large lollipop



SAVVY SHOPPING Unit Pricing Worksheet

Find the unit price for each item in the group. Which item offers the consumer the most product for his/her money?

Items	Size	\$ Price	\$ Price per Unit
General Mills Cheerios	16 ounces	\$4.79	
General Mills Cheerios	14 ounces	\$3.99	
Store Brand Toasted Oats	14 ounces	\$2.50	

Items	Size	\$ Price	\$ Price per Unit
Colavita Extra Virgin Olive Oil	17 ounces	\$9.99	
Capatriti Extra Virgin Olive Oil	101 ounces	\$21.49	
Goya Extra Virgin Olive Oil	8.5 ounces	\$4.29	
Fillipo Berrio Olive Oil	16.9 ounces	\$7.39	



SAVVY SHOPPING Unit Pricing Worksheet

Items	Size	\$ Price	\$ Price per Unit
Smartfood White Cheddar Popcorn	9 ounces	\$2.99	
Smartfood White Cheddar Popcorn 12 pack of snack size bags	7.5 ounces	\$3.99	

Items	Size	\$ Price	\$ Price per Unit
Breyer's Chocolate Crackle Vanilla with Crispy Chocolate Layers of Ice Cream	1.5 quart	\$5.49	
Dove Vanilla Milk Chocolate Ice Cream Bars (3 count)	8.67 ounces	\$3.99	
Ben and Jerry's Chocolate Fudge Brownie Ice Cream	1 pint	\$4.79	

TALKING BACK TO ADVERTISING

Advertisers use manipulation to make their products sell. Smart consumers resist the pressure of ads to spend more and buy now. Here are three strategies that you can use to become a smart consumer:

- Don't shop just to fill time. Go to the store with a list and comparison shop for best prices.
- Opt-out of telemarketing/junk mail (more on how, later) and mute those TV commercials.
- Ask yourself before buying, "Is this part of my spending plan or can it wait?"

One of the best ways to raise thrifty kids is to show them how to "talk back" to advertising. Look at some print ads or TV commercials together and show them how advertisers are trying to sell them things besides the product itself.

What product is being sold?	
How have you survived without this product so far? Do you need it now?	
What actual facts does the ad give about the price or quality of the product?	
Does the ad use other needs and feelings to sell the product? (staying young, sex and glamour, fear or loneliness, acceptance by others, etc.)	
Does the ad use music, color, or locations to try to get you to buy the product?	

What questions might you have about the product that the ad tries to hide from you?	
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Four Cornerstones of Financial Literacy – Version I.4 Page 11



MONEY SAVING TIPS

We all know how hard it is to save more and spend less. There always seems to be somewhere else to spend money -- that is why so many people don't save as much as they should. To help improve your saving money habits, here are some tips and advice.

Look for Recreation Instead of Entertainment

Movies, shows, concerts and theme parks are not only expensive but also only last for a few hours or one day. If you start thinking about recreational activities such as hiking, camping, beachcombing or low-cost hobbies, you'll find many of these activities offer a no cost or low alternative to high cost entertainment.

Go to the Library

Did you know that you can find not only movies but also video games at your public library? If you are an internet fiend, you can do all of your email and net surfing on the library system and even tap into fee-for-service databases for different types of research. Don't buy that latest book but check out the library shelves. With most paperback books retailing at \$5 - \$25 and hardcover books selling at \$20 - \$35, you can realize savings quickly.

Avoid impulse buying

Impulse buying can be the downfall of any attempt at savings, but if you don't go browsing then chances are those impulse purchases won't show up on your credit card statement a month later or take away from other items such as food or rent. When shopping, only purchase what you planned on buying. If you find something else you want, hold off on the purchase until the next time. That way, you can have some time to think if the item is really something you need. Also, you can then check if it is within your budget.

Shop the outer aisles of grocery stores

Take a good look at your grocery store. Produce, dairy, and meats tend to be placed on the outer aisles with all the junk food and processed products in the center aisles. Avoid as many of those inner aisles as possible and you'll see both your waistline and spending drop.

Skip the chai tea, pizza deliveries, lattes, specialty shops, and gourmet aisles

Ok, we've heard that speech before but we also know that life is meant to be lived and enjoyed. So as Ben Franklin advised, use moderation in all things even moderation. Though, don't deny yourself too many treats or you'll never stick to that budget. How about giving up two lattes a week for a savings of \$40 a month and two pizza deliveries for a savings of another \$40? Start switching out items that break the budget and don't give them up all at once but instead just buy some or a few on occasion as a treat instead of making each one a weekly ritual.

Prepare Meals at Home

Instead of eating breakfast on the way to work, try eating breakfast at home instead. Also, make your own lunch at home and bring it with you to work. It is amazing how much money you will save by preparing your own meals.

Also, instead of drinking soda, drink water instead -- it will also help you watch your weight. Snacks are something you can bring from home as well. Choose healthy snacks, such as fruit. This goes for the kids too.

Avoid Convenience Stores

Try not to spend money on groceries at convenience stores unless it is really necessary.

Do Price Comparison

Check prices before making any large purchases. Online prices are very competitive, and by checking prices online first, you will know if buying at your local store makes sense or not.

Turn Down the Temperature

Turn down the temperature in your house or apartment in the winter, and raise it during the summer. Also reduce the temperature of your hot water heater if you have one.

Pay Off Credit Card Debt

Credit card debt has one of the highest rates of interest you can pay. Don't just pay the minimum monthly amount but try to pay your credit card in full or as much as you can.

Keep a Budget

A great way to help save money is to create a budget, and then stick to it. Just by tracking where the money is going, you will be more aware of your spending habits, and stop unnecessary spending.

Swap Toys

Instead of buying lots of expensive toys for the kids, consider buying fewer toys, and then swapping toys with friends and family. Kids often lose interest in their toys, but have a greater interest in new toys. By swapping, you can increase the frequency of new toys without spending any additional money.

Set Savings Goals and be Smart!

When it comes to setting your savings goals, be SMART --- Make goals that are specific, measurable, achievable, realistic, and can be accomplished on a timed basis. It's your money so have some fun with the process and above all, be creative!

The logo for Canada, featuring the word "Canada" in a serif font with a small Canadian flag icon above the letter 'a'.

Dollars & Sense Questionnaire

1. What are your financial goals? What money choices can help you reach your goals?

2. Having a spending plan can allow us to save. How will your plan allow for savings?

3. What are three thrifty ways you plan to save money?

4. How can finding unit price help you save money at the grocery store? How do you determine the unit price of an item?

What other money management topics would you like to learn more about?

- Budgeting to Create Savings Smart Consuming Debt Reduction
- Asset Building Building Good Credit Consumer Protection
- Understanding Taxes Saving for the Future Spending Plans
- Insurance Financial Institutions Making Large Purchases

Please leave questions and feedback on the back of this sheet.