

Cadette *Comparison Shopping* Financial Literacy 2

From cardigans to cars, you can buy just about everything online these days. Even if you end up buying an item in an actual store, you can use the Internet to compare prices and find the best deal. Although online shopping is convenient, there are certain things to know so you can make sure that you're paying a fair price and don't fall victim to a fraud!

Steps

1. Learn to comparison shop
2. Find out how to use online reviews
3. Check out the fine print
4. Investigate how to avoid online fraud
5. Know how to manage your online shopping

Purpose

When I've earned this badge, I'll know how to go online to find the best deals on the best products in the safest way possible.

"The odds of going to the store for a loaf of bread and coming out with only a loaf of bread are three billion to one."
-Erma Bombeck, American humorist

Online Safety

Safety should be your number one priority whenever you are online. For starters, make sure you have permission to go online. If your parent or guardian has any concerns, you can certainly partner up with them to complete this badge together. Never give away even a single clue about your personal life (birth date, street address, etc.). There's no need to enter any credit card or payment information while completing this badge. You don't have to buy anything to earn this badge. If you do purchase something, you must have an adult's help and permission.

Every step has three choices. Do ONE choice to complete each step. Inspired? Do more.

Step 1 Learn to comparison shop

Shopping online is like walking into the world's largest mall. Instead of having just one or two stores to browse, you have hundreds of places to visit! Plus, many sites offer special coupons or discounts that are available only online. You might want to start by visiting a comparison-shopping website, then searching some coupon code sites to see where you can find the best deal.

CHOOSE ONE:

Track an item for a week. Pick an item to research, like a TV or a camera. Search for that item online until you find three different prices on three different sites. Track the item for a week to see if the price changes while, also, looking for any discounts or online coupon codes you could use when buying it.

OR

Make it a family affair. Is your family currently thinking of making a big purchase? Then, take a lead role in the search by comparison shopping online. Once you've confident you've found the best possible deal, gather your family and explain your pick in detail, including the total cost and amount of time it will take to arrive.

OR

Use group intelligence. Is there something your Girl Scout group wants to buy? Or, maybe you're on a team or a club at school that is considering a purchase. If so, break up into smaller teams and make the shopping experience a game! Have each team present the result of their search, explaining in detail why they would pick the site they found over all others.

Step 2 Find out how to use online reviews

Another advantage of online shopping is being able to read a wide range of reviews on any item. Professional reviewers, like those at *Consumer Reports*, are experts on the items they're reviewing. You can, also, read "user reviews," which are written by consumers just like you. The key is to be able to sort through piles of reviews without ending up more confused than when you started!

More to EXPLORE

Consumer commercial. Make a video or computer presentation that highlights the best quotes you find in reviews. Think of this as a movie trailer! Place positive and negative quotes together to supply a wide range of consumer opinions.

CHOOSE ONE:

Review reviews on our own. Start by finding five customer reviews and three professional reviews on your item. Remember, reviews aren't always limited to shopping sites. For example, if you're searching for a laptop computer, you could check computer magazine sites. After reading all the reviews, what comments seem most credible to you? Which ones do you take most seriously, and why? Talk about your conclusions with your family or friends.

OR

Hold a review debate. Ask a group of Cadette friends to each choose a product they're interested in buying. Have each friend collect five online reviews for the product. Then, gather together and take turns reading key quotes from the reviews. After each girl finishes, ask for a show of hands to see who would and wouldn't buy the product. Have a group discussion about how the reviews persuaded you to buy the product - or not!

OR

Compare review to your own experience. Pick an item you or your family already owns and uses often. Go online and find five reviews of that product. Compare what the reviewers have to say with your own experience of the product. Do you think they got it right? Why or why not? Write down your evaluation of the reviews or talk about the differences you found between the reviews and your own experience with friends or family.

FOR MORE FUN: Write your own review! Is there a DVD without which you can't live? Or, perhaps a book you loved - or, one you didn't like at all? Let the world know what you think by writing your own review online. Start by reading at least 10 other reviews on the item about which you want to write. Then write your own review. Check back in a week to see if anyone has commented on your review.

Step 3 Check out the fine print

As you compare prices online, it's important to read the fine print to find out the actual cost. The price tag often includes charges for shipping the item to you, and you may have to pay for the return shipment if you don't like the item. Find at least three sites selling the item that you researched in step 2, and, then, use the Online Comparison chart on the next page to dig a little deeper into the online buying process.

CHOOSE ONE:

Compare and contrast. Fill out the Online Comparison Chart on your own. Is the item that costs the least still the best deal? Why or why not?

OR

Share your knowledge. Have a Cadette friend fill out her Online Comparison Chart while you fill out yours. Then, exchange forms and interview each other on what you found. What tips can you share with each other on finding good deals? Did either of you find any hidden charges or other drawbacks for which to watch?

OR

Create a master chart. Have all your Cadette friends earning this badge each fill out their own Online Comparison Chart. Then, have each girl present her findings. Create a list of sites that you all found and liked, along with a list of sites you think would be best to avoid. Once everyone is done presenting, make copies of everyone's chart so that each girls has a handy guide for the future.

See Online Comparison Chart in badge pamphlet

Step 4 Investigate how to avoid online fraud

Most online shopping sites are safe and secure. Some sites, however, don't have shoppers' best interests in mind. Become a savvy shopper by learning how to spot common online scams. Here are a few questions to keep in mind as you do this step.

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- What are ways to tell if a site is secure?
 - For what are key warning signs should you look out?
 - What type of information should you never give?
 - What are the safest ways to pay online?
 - Where can you look online to see if a site is legitimate or not?
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CHOOSE ONE:

Do your own research. Research online fraud, and find at least 10 warning signs of a scam. Give a presentation about what you've learned to your friends, family, or a class at school.

OR

Learn from the stories of others. Team up with Cadette friends to find at least three stories of people who were scammed online in real life. Find out all you can about each story, and, then, put on a performance where you act out what happened to them. Be sure to let those in the audience ask questions so you can share all you learned about being a safe shopper.

OR

Invite an expert guest speaker. Ask a police detective who specializes in fraud to talk to your group. You could, also, contact someone from the Better Business Bureau or a local businessperson with a successful online operation. Ask them to tell you about how to shop safely online and spot the warning signs of fraud.

Step 5 Know how to manage your online shopping

Since you never hand over dollars bills when shopping online, it's surprisingly easier to get caught up in an online shopping frenzy. Sometimes shoppers don't even realize how much money they have spent online until they get their credit card bill. Learn more about being a disciplined shopper by completing one of these choices.

CHOOSE ONE:

Fantasy shopping. Pretend to shop at least once a day for a week. Don't buy anything, but keep a log of everything that you *would* have bought on the spot if you were really shopping. Take notes on what triggered your buying impulse. Did a bright color catch your eye? Did an online ad make a good pitch? Did you spot a gadget that had a cool new feature that you hadn't seen before? Talk to your family about what you've learned.

OR

Learn from others. Interview at least three adults who are experienced online shoppers. Ask for their tips on how they make sure they shop sensibly. Have any of them ever had to curtail their online shopping? If so, why?

OR

Speak with an expert. Find an expert on compulsive shopping – this person might be a therapist, counselor, or professor. Invite them to talk to your group about “shopping addiction.” What are some of the warning signs? And, what are common issues that lead people to compulsive shopping? Where can compulsive shoppers find a group that can help them?

Add the Badge to Your Journey

Comparing different choices and making decisions is a big part of leadership! Notice how many ways you can use this skill as you go on your Journeys.

Now that I've earned this badge, I can give service by:

- Volunteering to help senior citizens buy things online
- Making a video to educate others about the pros and cons of online shopping
- Helping my family comparison shop online before making a big purchase

I'm inspired to: