

Lesson Plan

Consumer Skills

 20 minutes

Prerequisite: Digital Lesson–Consumer Skills



INSTRUCTIONS

Each digital lesson is supplemented with a follow-up synchronous lesson plan to extend and reinforce learning. Activities and questions are structured in a way that supports both in-person and virtual classroom settings.

OBJECTIVES

Students will be able to...

- Understand their role and responsibilities as a consumer.
- Apply strategies for making informed decisions when purchasing consumer goods.
- Assess the quality of sources when researching products to buy.
- Describe how to use different payment methods for everyday purchases.

MATERIALS

In-Person Lesson

- Writing utensils
- Reviews from [Better Business Bureau](#)
- Consumer Reviews activity

Virtual Lesson

- Reviews from [Better Business Bureau](#)
- Consumer Reviews activity

STANDARDS ADDRESSED

2021 Jump\$tart National Standards for Personal Finance

- Spending 12-2a. Select a product or service and describe the various factors that may influence a consumer's purchase decision.
- Spending 12-2b. Describe a process for making an informed consumer decision.
- Spending 12-3b. Analyze the cost and features of three competing products or services.
- Spending 12-5a. Explain how pre-purchase research encourages consumers to avoid impulse buying.
- Spending 12-5b. Brainstorm consumer research strategies and resources to use when making purchase decisions.
- Spending 12-3a. Explain the factors to evaluate when buying a durable good.
- Spending 12-4a. List different ways retailers advertise the prices of their products.
- Spending 12-5c. Analyze social media marketing and advertising techniques designed to encourage spending.

SECTION	DESCRIPTION	FORMAT	DURATION
Discussion	Begin a class discussion by asking students: <i>"How do you know when a review source is trustworthy?"</i> Possible answer(s): reviewer has a balanced review history showing a mix of positive and negative reviews; reviews are on a trusted site; reviewer shares personal experiences and details; reviewer is a verified purchaser; reviewer's writing tone is authentic	Virtual: Students can type their responses into the chat or raise their hands to respond. In-Person: Group discussion.	3 mins
Activity	Organize the class into small groups. Provide each group with: - a different topic area to look up within your hometown or the nearest city on Better Business Bureau; examples include restaurants, home improvements, auto repair, etc. Students should use the Consumer Reviews activity worksheet to outline the details of their agreement. - Review topic within their ZIP code or the school's - List the highest rated - List the lowest rated Each group will discuss and write down how much they trust the highest rated review and the lowest rated review.	In-Person: Small groups or pairs; students respond using their Consumer Reviews activity worksheet Virtual: Small groups or pairs; students respond using their Consumer Reviews activity worksheet	10 mins
Exit Ticket	Ask students to respond to the question: <i>"How does social media advertising impact your spending? Where does it happen the most?"</i> If time permits, invite students to share their answers. Answers will vary from student to student but may mention targeted advertisements, AI advertisements, influencers, or consumer testimonials.	Virtual and In-Person: Students use the Consumer Reviews activity to answer their exit ticket question.	2 mins