

## LifeSmarts U Personal Finance Lesson Shop Smart Online

### Lesson Description:

Students will use critical thinking skills to make informed decisions about shopping online and protecting their personal financial information.

### Lesson Objectives:

- Students will examine a variety of online shopping sources.
- Students will participate in a group activity showing their understanding of smart shopping.
- In groups, students will create a short presentation based on the shopping scenario assigned.

**Standards:** 2016 ITSE National Educational Technology Standards for Students:

#### 1. Empowered Learner

- a) Articulate and set personal learning goals, develop strategies leveraging technology to achieve them and reflect on the learning process itself to improve learning outcomes.
- b) Students use technology to seek feedback that informs and improves their practice and to demonstrate their learning in a variety of ways.

#### 2. Digital Citizen

- a) Students demonstrate an understanding of and respect for the rights and obligations of using and sharing intellectual property.
- b) Students manage their personal data to maintain digital privacy and security and are aware of data-collection technology used to track their navigation online.

#### 3. Knowledge Constructor

- a) Students plan and employ effective research strategies to locate information and other resources for their intellectual or creative pursuits.
- b) Students build knowledge by actively exploring real-world issues and problems, developing ideas and theories and pursuing answers and solutions.

### Time:

2 class periods

### Background:

There are many online merchants offering deals on a wide variety of products. Be a smart consumer and research any online retailer before making a purchase. Different consumers may have conflicting shopping experiences with the same merchant, so take some time to read what past customers have to say. Spending a little bit of time before you make a purchase could save you a lot of time, expense, and aggravation later.

### Materials:

- Shop Smarter, Not Harder Handout (Required)
- FTC's infographic about online shopping

#### Optional:

- Smartphone, tablet, or computer with Internet access for student-led group research.
- Smart Board interactive chalkboard with Wi-Fi to show examples of scenarios to the entire class during each group's presentation.
- Poster boards for groups to use to present their findings



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### Pre-Lesson Discussion Questions

Following the pre-quiz, ask students the following questions to get them thinking about their online shopping experiences:

- Do you prefer to shop online or in person? Why? What factors into your decision to shop either in person or online?
- Are you uncomfortable sharing your financial information online? What steps can you take to secure your information?
- If you had an issue with your order, would you know how to resolve it?
- What method of payment do you think is the safest for online shopping?

Before the group activity, review the FTC's infographic on online shopping.

### Classroom Group Activity

Decide what product the groups will shop for. (This could be determined by the teacher or the class.) Use the scenario section in "Shop Smarter, Not Harder" student handout to assist with this part of the lesson.

1. Divide the students into four groups.
2. Each group reads and discusses one scenario.
3. Each group outlines the steps needed to make their specific purchase, including what they will do to ensure that the purchase is secure.
4. Allow about 20 minutes for the group to brainstorm and write down their ideas.
5. Bring the groups together and let each group give a brief presentation outlining how they would resolve their scenario.

**Optional:** With supervision, groups may use their smartphones, tablets, or computers to research the following questions using an appropriate website similar to their assigned scenario. This may include:

- What forms of payment does the merchant accept?
- Is there anything additional needed to purchase the product?
- Where can you find information about the retailer's privacy, security, and return policies?
- What clues can you use to categorize customer reviews as authentic or promoted?

### Post-lesson check in:

Use these questions to conclude the lesson and assess student understanding of shopping safely online:

- What are some ways to check the reputation of a company or other online seller?
- How can you determine if product reviews are reliable?
- Will this company share my email/home address with other companies? (How do you know?)
- What is the best method of payment when online shopping? Why?

### Differentiated Instruction:

1. Have students use a computer or tablet to define the vocabulary words to better assist them with the group and individual assignments.
2. Give students more background information about online shopping topics (e.g., fraud, complaints, reading reviews, etc.), if necessary.
3. In groups, have students share an experience with online shopping to connect their related experiences to the scenario.
4. Periodically check for understanding by reviewing the definitions of the vocabulary terms throughout the lesson.