

# 'Tis the Season: Shopping for Gifts



# Lifelong Learning Objectives

- Wise Planning before Buying
- Saving and Spending Money
- Using Plastic instead of Money

# How Do You Shop?

- Go to the mall and look around?
- Buy the first thing you see?
- Shop until your money is all gone?
- Use your credit card and buy it all?



# Some Questions to Ask

- Who am I shopping for?
- What do they like?
- How much do I have to spend?
- Where will I need to look?
- When can someone take me?



# Who Am I Shopping For?

# Make a list

- Family members
- Friends
- People who support you
- Neighbors
- Co-workers

[illegible]

# What Does Each Person Enjoy?

What activities do they enjoy?

- Games
- Music
- Sports
- Drawing
- Cooking
- Movies
- Reading
- A long bath





# What Kinds of Clothes and Jewelry Does this Person Like?



# What Foods and Drinks?





# How Much Do I Have to Spend?

- Make a budget for your shopping.
- How much money do you have to spend?
- How much can I spend on each person?
- Can I earn more money or save up ahead of time?
- Can I save money by shopping smart?
- Can I make something instead of buying?



# Gifts You Make

Gifts made by hand are very special!

They let the person receiving the gift that you care about them enough to spend time making them something.



# Gifts to Make





# Gifts of Time or Service



# Going Shopping

- Ask for help with getting to the stores where you want to shop.
- Take your list.
- Look before you buy, unless you find the perfect thing right away!
- Make sure you have enough money to pay for what you want to buy.





# Smart Shopping

Visit stores that have things discounted all the time.



# Smart Shopping

Visit stores where things are on sale.



# Understanding the Discount



10% of \$5.00=\$ .50  
Subtract \$.50 from \$5  
So you pay \$4.50



# You can buy things with money or with a plastic card known as a credit card.



[www.laptitecour.fr](http://www.laptitecour.fr)

[www.zerohedge.com](http://www.zerohedge.com)



[creditcard.calculatorsaustralia.com.au](http://creditcard.calculatorsaustralia.com.au)

These two cards look almost the same. Can you find what is different?



[creditcard.calculatorsaustralia.com.au](http://creditcard.calculatorsaustralia.com.au)



[www.crystalpayments.biz](http://www.crystalpayments.biz)



A credit card allows you to buy things and pay for them later. But you will be charged interest (more money) if you don't pay it back right away.



This little card can be dangerous. It is tempting to buy things and pay for them later. If you owe money and you do not have enough to pay it back, it will cause trouble. Try to use a credit card only for emergencies.



A debit card takes the money you are spending directly from your bank account. You must have money in the bank to use this card!



[www.crystalpayments.biz](http://www.crystalpayments.biz)

There is one more kind of card. It is a gift card. You buy a gift card to give to someone for a birthday or holiday.

They come in different amounts of money that the person receiving the card will get to spend.



To buy a gift card for someone, you will pay the same amount as the person is receiving on the card.



[www.genius.com](http://www.genius.com)



[www.healthydiningfinder.com](http://www.healthydiningfinder.com)



[www.elgordoraffle.com](http://www.elgordoraffle.com)



The happy person who was given the gift card can spend the amount on the card to buy something they want or need.



[www.elgordoraffle.com](http://www.elgordoraffle.com)



[www.healthydiningfinder.com](http://www.healthydiningfinder.com)



[www.laptitecour.fr](http://www.laptitecour.fr)

# Which kind of card lets you buy today and pay later?



[creditcard.calculatorsaustralia.com.au](http://creditcard.calculatorsaustralia.com.au)



[www.healthydiningfinder.com](http://www.healthydiningfinder.com)

Which card lets you buy something without spending any of your own money?



[www.healthydiningfinder.com](http://www.healthydiningfinder.com)



[www.crystalpayments.biz](http://www.crystalpayments.biz)

# Which card lets you spend your own money directly from your bank account?



[creditcard.calculatorsaustralia.com.au](http://creditcard.calculatorsaustralia.com.au)



[www.crystalpayments.biz](http://www.crystalpayments.biz)

# Enjoy!

The best part about giving gifts is watching the person love what you have given them!

When you take time, and think about what the person will like, they will love their gift!

