Money Sense - Volume 5 - Version 4
CARDINAL COMPASS - NO. 5

Smart Shopping

VOL. 5

Price is only one clue. Learn to check them all.



HANDS-ON LEARNING | WITH CARL THE CARDINAL

Read this together. Every shopper faces the same puzzle: two things that look alike can cost different amounts, and the one with the biggest sign is not always the best buy. In this book you will learn to check four clues before choosing, test pretend advertisements like a detective, catch mistakes on a pretend receipt, and hear how one honest shopkeeper helped popularize marked prices and returns.



Meet Carl

Carl the Cardinal is your guide. At the shop he holds a jar of beans and reads the label closely. A big sale sign stands right beside him, shouting for his attention, and Carl pays it no mind until he has checked the clues himself. His green neckerchief and his gold compass medallion stay on for every adventure. Watch for Carl on the activity pages too.

Color your own Carl on the last page.

Ways to answer in this book: you may write, draw, point, circle, or tell your answers to a grown-up, who can write them down for you. Every way of answering counts the same.

READ TOGETHER

Best Value

Stand in a shop and look at two jars of beans. One costs 3 tokens. One costs 5 tokens. Which one should a smart shopper pick? If you answered right away, slow down. Price is only one clue, and a shopper who checks only the price can still make a poor choice.

> **Price:** the price is the amount of money asked for a thing. It is a number on a tag, and it tells you only what you would pay, not what you would get.
>
> **Value:** value is how well a thing meets a need for what it costs. A thing has good value when it does its job well, lasts, and costs a fair amount for what you get.
>
> **Quality:** quality is how well a thing is made. A quality toy boat has strong wood and tight seams. A poor quality boat is flimsy and may break the first time it sails.
>
> **Compare:** to compare is to look at two or more choices side by side and check the same things about each one, so the choice is fair.

Think about the two jars again. The 3 token jar is small, with enough beans for one bowl of soup. The 5 token jar is big, with enough beans for a whole pot that feeds the family twice. The bigger jar costs more tokens and still may be the better value, because of how much you get.

Now compare two toy boats over the same stretch of time: one whole summer of sailing. The cheap boat costs 2 tokens and cracks on its second sail. Work it out as an open calculation together: if it had to be bought four times in one summer, that is 4 x 2 = 8 tokens. The sturdy boat costs 6 tokens once and sails all summer, so over that same summer it costs less in the end. Compare over the same period every time.

The big idea to keep

The cheapest choice is not always the best value, and the biggest discount sign is not proof of a good deal. A sign can shout about price all day. A discount headline alone does not establish all four clues: it does not by itself show how much you get, how well a thing is made, or whether it fits your need. Smart shoppers check every clue before they choose.

Say it in your own words before you turn the page: what is the difference between price and value?

Quick check, out loud

1. A kite costs 3 tokens, the cheapest in the shop, and its string snaps the first windy day. Was it good value? Which word from this page tells you why or why not?

2. A warm hat costs 7 tokens and lasts three winters. A thin hat costs 3 tokens and lasts one month. Which hat would you compare first, and what else would you check?

3. The sturdy boat is better value, but it costs 6 tokens today and the family has only 4 saved. What could the family do? Talk through waiting and saving, a sound secondhand boat, or a repair.