

**Vocabulary:** [Consumer Skills Quizlet](#)

### 2.1 Comparison Shopping

Students will be able to:

- Determine how comparison shopping can help in making different levels of purchasing decisions
- Choose the best course of action in making a purchasing decision
- Discuss how “must-have” features can vary from purchase to purchase

Links

Middle School National Standards for Personal Financial Education

- [Lesson Guide](#)
- [Student Activity Packet](#)

Spending

- 1a. Identify personal goals for spending and saving
- 2a: Select an item and gather information from the manufacturer's website, retail websites, and consumer review websites
- 2b: Explain the types of information most helpful in making a purchase decision

### 2.2 Coupons & Discounts

Students will be able to:

- Analyze the psychological strategies used by brands and stores to entice you to buy
- Determine the value of different types of discounts, promotions, and offers
- Discuss the cost of “free” video games

Links

Middle School National Standards for Personal Financial Education

- [Lesson Guide](#)
- [Student Activity Packet](#)

Spending

- 2b: Explain the types of information most helpful in making a purchase decision
- 2c: Identify misleading or deceptive information about consumer goods or services found in online and print sources

### 2.3 How to Read a Receipt

Students will be able to:

- Explain the essential elements of a receipt
- Read receipts such as pharmacy and grocery store
- Explain why it's important to sometimes keep your receipts

Links	Middle School National Standards for Personal Financial Education
<ul style="list-style-type: none"><li>• <a href="#">Lesson Guide</a></li><li>• <a href="#">Student Activity Packet</a></li></ul>	This lesson does not align with National Standards for Personal Financial Education.

### 2.4 Checking Accounts

Students will be able to:

- Identify the basic elements of a checking account
- Explain how to deposit and withdraw money using a checking account
- Analyze a checking account statement

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<ul style="list-style-type: none"><li>• <a href="#">Lesson Guide</a></li><li>• <a href="#">Student Activity Packet</a></li></ul>	Spending <ul style="list-style-type: none"><li>• 4b: Explain how various payment methods are used to purchase goods and services</li></ul> Saving <ul style="list-style-type: none"><li>• 6a: Explain the importance of federal deposit insurance</li></ul>

### 2.5 Different Types of Payments

Students will be able to:

- Explain the difference between multiple types of payment
- Evaluate the risk of using peer-to-peer payment apps
- Decide which type of payment is best in different situations

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<ul style="list-style-type: none"><li>• <a href="#">Lesson Guide</a></li><li>• <a href="#">Student Activity Packet</a></li></ul>	Spending <ul style="list-style-type: none"><li>• 4b: Explain how various payment methods are used to purchase goods and services</li><li>• 4c: Summarize the advantages, disadvantages, risks, and protections of various payment methods</li><li>• 4d: Choose and justify a preferred payment method for purchases of at least three different types of goods and services</li></ul>

**Unit Test:** 15 Multiple-Choice Questions

- Please refer to the [Middle School Course Page](#) to access the assessment. You must be signed into your NGPF Teacher Account.