Time to complete: 90 minutes

**National Content Standards**

Family and Consumer Science Standards: 2.1.2, 2.5.1, 2.6.2, 3.5.2, 3.5.3  
National Council on Economic Education Teaching Standards: 1, 2  
National Standards for Business Education  
- Career Development:  
- Economics:  
- Personal Finance:

**Objectives**

Upon completion of this lesson, students will be able to:  
- Identify the benefits of comparison shopping  
- Explore product features that should be considered before making spending decisions  
- Apply consumer shopping skills

**Introduction**

Making wise consumer decisions is an important skill when managing personal and family finances. Today’s marketplace can be overwhelming with numerous options of products to purchase and a large variety of features and quality differences within those products. Consumers often become overwhelmed which may cause impulse buying, or unplanned buying, where little consideration of the product occurs. Impulse buying often fills an individual’s need for immediate gratification. It is considered “emotional buying” instead of “rational buying.” **Comparison shopping**, however, includes careful consideration and evaluation of the product’s features, price and quality. Comparison shopping allows individuals to purchase the same product or service for less money, buy more goods and services with the same amount of money, or buy a better quality product for the same amount of money, increasing their long-term satisfaction with the product.

Regardless of the item a person is planning to purchase, being in the habit of comparison shopping before buying enables individuals to get more for their money. Expensive items such as a house or automobile requires an extensive amount of comparison compared to a less expensive item such as a portable DVD player. Regardless of the price, the same basic steps should be followed.

**Step One: Decide exactly what is needed before shopping.**

Making this decision before entering a store will help reduce the confusion that results from having too many options to choose from. Ask the following questions to determine what is needed:  
- How will I use this product?  
- How long does it need to last?  
- What features do I really need?

If individuals answer these questions before beginning to shop, they will make a better decision.
**Step Two: What is the quality of the products I am comparing?**

Product quality depends upon the materials used, craftsmanship and durability. When evaluating quality, it is important to carefully look at the product and its packaging. Damaged items can often be recognized with a keen eye and the information on the packaging can provide very useful information. It is also beneficial to ask others who own the same product if they are satisfied with the product’s durability. If further information is desired, one can refer to unbiased testing agencies. Consumer Reports and Underwriter’s Laboratories are two sources for objective product quality information not associated with manufacturers. They provide impartial information without negative consequences if manufacturers do not agree with their results. The Better Business Bureau is another source of consumer information about what to look for when evaluating product quality and buying certain products.

**Step Three: What is the total cost?**

Some products have additional costs other than the purchase price that needs to be considered to prevent overspending. For example, clothing that needs to be dry cleaned will cost more over its lifetime than clothing that can be washed at home. Or, a digital camera that uses four disposable batteries will cost more over its lifetime than one that uses only one rechargeable battery. These “hidden costs” impact decisions and need to be considered carefully.

**Step Four: How will the product be used?**

Finding a product that has exactly the features one desires for an appropriate price may be challenging. If this is the case, individuals should consider how the product will be used, how often it will be used and what price is appropriate for the use. For example, if a product is used once a year, an expensive product with very high quality and additional features may not be necessary. However, if a product will be used daily, one may desire higher quality to reduce replacement and repair costs. In this case, the owner may be willing to pay more for the higher quality. It is important to decide how the product will be used before it is purchased and then buy at the price or quality level that best suits the individual needs.

**Step Five: Consider the opportunity cost and make a decision.**

Opportunity cost is something an individual gives up to receive something else, this can include quality, price or features of a product. For example, if an individual wants an iPod that holds at least 500 songs, but it costs more than they can spend, they may have to give up some memory to purchase an affordable iPod that holds fewer songs. Carefully review all criteria and make the best decision based upon quality, price and how the product will be used.

Making informed consumer product choices helps individuals and families spend wisely and build a better financial future. By comparison shopping, one can find the best deal, reduce costs without cutting back on necessary items, save a little money and meet individual and family needs.

In this lesson, students will learn the difference between impulse buying and comparison shopping, the advantages of comparison shopping and the steps to follow when making a wise consumer decision.

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**BODY**

1. Pass out a *Comparison Shopping* note-taking guide 2.2.1.L1 to each student and instruct students to complete it during the PowerPoint presentation 2.2.1.G1.
2. Present *Comparison Shopping* PowerPoint presentation 2.2.1.G1.
   a. Slide 1: Comparison Shopping
   b. Slide 2: What are your spending habits?
      i. Ask students to think about the last item they purchased.
      ii. Why did they choose that specific product?
      1. Was their selection based on size?
2. Or was it because of the color?
3. Or was it the price or different criteria?
4. Did they compare products before making their selection, or did they just buy the first thing they saw?

iii. Often, students and adults are impulse shoppers. Today, students will learn the benefits of comparison shopping and the steps to follow to make the best decision.

c. Slide 3: Shopping Habits
d. Slide 4: Comparison Shopping
e. Slide 5: Comparison Shopping Steps
   i. Have students record the steps on their note taking guide 2.2.1.L1 and set aside.
f. Slide 6: The Right Price
   i. Pass out The Right Price worksheet 2.2.1.A1 to students.
   ii. As you read the information on the slide, refer students to the directions and scenario section on the worksheet.
   iii. Explain that as they learn each step of the comparison shopping process, they will complete sections on The Right Price worksheet 2.2.1.A1 to make the best decision for José.
g. Slide 7: Comparison Shopping – Step One
   i. Ask one student to share the last item he/she purchased and why it was purchased.
      1. Example: He bought a bottle of water. He was thirsty and needed a drink.
      2. Reinforce that there is nothing wrong with buying a $1.00 bottle of water when one is thirsty. However, if other options would have been considered based upon what the person actually needs, it may be possible for a person to get a drink at the water fountain, or bring a container of water from home and save a few dollars.
h. Slide 8: The Right Price – Step One
   i. Before showing the slide, allow time for students to answer the three questions on their worksheet under Step 1.
   ii. Ask students to share their responses.
   iii. Show the information on the slide and discuss differences with the students.
i. Slide 9: Comparison Shopping – Step Two
   i. Explain the factors one considers when determining the quality of a product differs from item to item. An unbiased testing agency specifically points out which factors are most important to consider and they are also not associated with manufacturers, so they provide impartial information without negative consequences if manufacturers do not agree with their results.
j. Slide 10: The Right Price – Step Two
   i. Before showing the slide, instruct students to review all information in the chart carefully.
   ii. Show the slide to point out the price, features and quality of each bike helmet.
k. Slide 11: Comparison Shopping – Step Three
   i. Before showing the slide information, in pairs, have students brainstorm products that may have a total cost that is more than what is shown on the price tag.
   ii. Ask a few pairs to share their ideas.
      1. Examples: clothes, electronics
l. Slide 12: The Right Price – Step Three
m. Slide 13: Comparison Shopping – Step Four
   i. Encourage students to think about the frequency in which a product will be used and the degree of “wear and tear” it will receive.
   ii. Describe the example of a prom dress and describe how purchasing a dress that could be worn for more than just the prom would considerably decrease the total cost per wear.
n. Slide 14: The Right Price – Step Four
i. Before showing the slide, allow time for students to answer the question on their worksheet under Step 4.
ii. Ask students to share their response.
iii. Show the slide and discuss any differences.

o. Slide 15: Comparison Shopping – Step Five
i. After defining “opportunity cost,” have students think of an example of when they had to give up something to receive another.
ii. Ask students to share their ideas.
   1. Example: If a student receives $50 for his birthday and he wants to purchase a new pair of jeans and shoes, he might have to give up the exact style or brand of jeans he wants to have enough money to buy both jeans and shoes.

p. Slide 16: The Right Price – Step Five
i. Before showing the slide, allow time for students to answer the question on their worksheet under Step 5.
ii. Ask students to share their response.
iii. Have students make their final decision and record on the note-taking guide 2.2.1.L1.
iv. Ask students to share their final decision.
v. Show the slide and discuss any differences.

q. Slide 17: Making Good Choices

### CONCLUSION

*Note to educator – Two product tests are available for students to apply the comparison shopping steps. Put it to the Test #1 worksheet 2.2.1.A2 tests paper towels and Put it to the Test #2 worksheet 2.2.1.A3 tests baby diapers. It is recommended that that generic, store brand, and name brand products (of the same size) are purchased to show the greatest differences. It is recommended that the different brands be labeled A, B and C along with the price to prevent the influence brand association may have on test results. Both tests allow students to apply new skills; however, students often determine the final decision of baby diapers with absorbency alone. This is often not accurate because the product is not intended to hold several cups of liquid. If teachers feel the absorbency test will sway the decision making process, or desire a less expensive classroom activity, it is recommended to use Put it to the Test #1 worksheet 2.2.1.A2 and test paper towels. If using baby diapers, Stage 4 (24-32 lb.) diapers were used to test the absorption quantity. Depending upon the size of diaper, the amount of water will need to be adjusted.

Pass out the Put it to the Test #1 worksheet packet 2.2.1.A2 to each student and divide students into groups of 3. Read the introductory paragraph aloud on the worksheet and remind students to test the products carefully and record detailed observations to ensure accurate results. Before students begin working on the worksheet, have one person from each group pick up three paper towels of each brand to take back to their table. Allow time for students to experiment and complete the worksheet.

### ASSESSMENT

Comparison Shopping worksheet 2.2.1.A4

*Note to teacher – The Independent Test worksheet 2.2.1.A5 is available for students to personally apply skills learned in the lesson plan and evaluate a product they would like to purchase. This can be used as the assessment instead of Comparison Shopping worksheet 2.2.1.A4 or as an optional activity.

### MATERIALS

The Right Price worksheet – 2.2.1.A1
Put it to the Test #1 worksheet – 2.2.1.A2
Put it to the Test #2 worksheet – 2.2.1.A3
Comparison Shopping worksheet – 2.2.1.A4
Independent Test worksheet – 2.2.1.A5
Comparison Shopping note-taking guide – 2.2.1.L1
Comparison Shopping information sheet – 2.2.1.F1
Comparison Shopping PowerPoint presentation – 2.2.1.G1
3 rolls of paper towels – different brands or 3 packages of diapers – different brands
Tissues
Glass measuring cups
Water

RESOURCES

*Store Brand vs. Name Brand 1.2.1*

*Wise Shopping Practices 1.2.2*
Comparison Shopping

<table>
<thead>
<tr>
<th>Points Earned</th>
<th>Name ________________________</th>
</tr>
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<tbody>
<tr>
<td>15 Point Possible</td>
<td>Class ________________________</td>
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<tr>
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</table>

**What Are Your Spending Habits?**

What is the last item you purchased? ____________________________ (1 point)

Did you inspect the product carefully, or did you buy the first thing you saw? ____________________________ (1 point)

*Define Impulse buying: (1 point)

*Define Comparison shopping: (1 point)

Benefits of comparison shopping: (3 points)

- 
- 
- 

**Steps to Comparison Shopping** (4 points)

*Step One:

*Step Two:

*Step Three:

*Step Four:

*Step Five: 
- Opportunity Cost:
The Right Price

Name ____________________  Class __________________  Date ___________________

Determine the best choice or the “right price” by reading the chart below, completing the five comparison shopping steps and questions on the left. Finally, provide a description of why the helmet you chose is best.

Scenario: José is 15 and wants to purchase a new bike helmet for under $35. Because he lives in a warm climate, he can ride his bike to school year round and wants the helmet to last for several years. Features that José needs to consider include a strong chin strap and buckles, proper ventilation and high impact absorption.

Comparison Shopping Steps:
Step 1:
• How will José use the helmet?
• How long should it last?
• What features does he need?

Step 2:
Review the description and features in the chart to determine the quality of each helmet.

Step 3:
Are there additional costs that should be considered?

Step 4:
How often will José use the helmet and what type of use will it receive?

Step 5:
What is the opportunity cost and what is your decision?

<table>
<thead>
<tr>
<th>Key</th>
<th>Description</th>
<th>Chin Strap and Buckle System</th>
<th>Ventilation</th>
<th>Impact Absorption</th>
</tr>
</thead>
<tbody>
<tr>
<td>😊 = Excellent</td>
<td>Its 17 vents offer awesome airflow on hot summer days. Plus it has a fit system for perfect adjustment and Bell’s Tight-Fit Microshell for durability. It even boasts an optional handy snap-on visor.</td>
<td>😊</td>
<td>😊</td>
<td>😊</td>
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<tr>
<td>😋 = Okay</td>
<td>Superior technology, Tour de France-proven performance and leading style. If you want the absolute best helmet for the speed and thrill of wide-open roads, this is the one.</td>
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<td>😋</td>
<td>😋</td>
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<tr>
<td>😎 = Poor</td>
<td>Delivers great features at a base-model price. Has easy sizing adjustments and great durability. Includes easy-adjust Cam-lock levers, air-moving Channeled Ventilation and the option of adding a Flip Mirror.</td>
<td>😎</td>
<td>😎</td>
<td>😎</td>
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</tbody>
</table>

Schwinn Intercept $17

Bell Trigger $30

Giro Atmos $190

Schwinn Intercept $17

Describe why you feel this helmet is the best choice for José.
Put it to the Test #1

Welcome to the Put it to the Test testing agency. Today you will become Put it to the Test employees and perform experimental research on consumer products using the five steps of comparison shopping. Today’s product of choice is paper towels used for daily cleaning tasks in the kitchen, bathroom and on windows. Consumers using the paper towels want to ensure the paper towel will absorb liquids, be durable during scrubbing and be strong enough for a variety of jobs.

Step One: (3 points)

- How will consumers use the product?
- How long should the product last?
- What features do consumers need?

Step Two: To determine the quality of products, experimental tests must be conducted. Complete test 1, 2 and 3 using a new paper towel for each test for all three brands. (12 points – each square is worth 1 point)

- Test 1 – Absorbency
  - To test the product’s absorbency, pour ¼ cup water on the table and quickly use the paper towel to wipe up the water in one stroke. Does the paper towel absorb all of the water? If not, estimate what percentage of the water the product absorbed. Record what the product looks like after the test is complete and how it feels.
  - Record any additional notes and your reaction to the absorbency capabilities of the product.

- Test 2 – Durability
  - Completely wet the product and ring out any excess water. Lay the product flat on a table and move back and forth in a scrubbing motion. Count each motion and stop when the product begins to tear.
  - Record the number of scrubbing motions completed before tearing began and what the product now looks like. How does the product feel? Did the product withstand the test?
  - Record any additional notes about the durability capabilities of the product.

- Test 3 – Strength
  - To test the strength, completely wet the product and ring out any excess water. Holding all four corners of the product, place one penny on the product at a time until the sheet rips.
  - Record the number of pennies the product could hold.
  - Record any additional notes and your reaction about the strength of the product.
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<td>Price: $</td>
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<td>Reaction:</td>
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**Step Three:** (1 point)
Are there additional costs that should be considered? If so, please describe. __________________________
__________________________________________________________________________________
__________________________________________________________________________________

**Step Four:** (3 points)
- How often will this product be used? __________________________
- What type of wear and tear will the product receive? __________________________
2.2.1.A2 Worksheet

- How does the product's use impact the final decision on which to purchase? ____________________
  _______________________________________________________________________________
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Step Five: (7 points)
- Describe the opportunity costs that should be considered when making the final product decision. _______________________________________________________________________________
  _______________________________________________________________________________
  _______________________________________________________________________________

- As a Put it to the Test employee, it is your responsibility to carefully review all information recorded from the five steps of the comparison shopping process before making a final decision. Record your final decision and identify five supporting reasons why the product you selected is the best choice.

- Final Choice: ______________________________
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Welcome to the Put it to the Test testing agency. Today you will become Put it to the Test employees and perform experimental research on consumer products using the five steps of comparison shopping. Today’s product of choice is a baby diaper worn daily by a 10 month old toddler who has just begun to crawl. Parents of toddlers want the diapers to fit securely and prevent leaks.

**Step One:** (3 points)
- How will consumers use the product?
- How long should the product last?
- What features do consumers need?

**Step Two:** To determine the quality of products, experimental tests need to be conducted. Complete test 1, 2 and 3 on all three product brands. (12 points – each square is worth 1 point)
- **Test 1 – Stretch**
  - Carefully observe the material in which the product is made. What does it look like? How does it feel? Record observations in the chart.
  - To test the product’s ability to stretch and re-gain the original shape, pull on either side of the product thirty times emulating how the product would typically be used. Record what the product looks like after the stretching test is complete and how it feels. Did the product withstand the test?
  - Record any additional notes and your reaction to the stretching capabilities of the product.
- **Test 2 – Fasteners**
  - Carefully observe the material in which the fasteners are made. What do they look like? How do they feel? Record observations in the chart.
  - To test the product’s fasteners strength, fasten, unfasten and refasten fifteen times emulating how the product would typically be used. Record what the product looks like after the fasteners test is complete and how it feels. Did the product withstand the test?
  - Record any additional notes about the fastening capabilities of the product.
- **Test 3 – Absorbency**
  - To test absorbency, place the product on a tissue. Using a glass measuring cup, slowly pour ½ cup water on the product. Wait thirty seconds and carefully observe all sides of the product and the tissue underneath for dampness. Record observations. Repeat the test with another ½ cup water until the product begins to leak.
  - Record any additional notes and your reaction on the absorbency of the product.
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<th>Product A</th>
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<th>Product B</th>
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<th>Product C</th>
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**Step Three:** (1 point)
Are there additional costs that should be considered? If so, please describe. __________________________
__________________________________________________________________________________
__________________________________________________________________________________
__________________________________________________________________________________
Step Four: (3 points)
- How often will this product be used? ________________________________________________
- What type of wear and tear will the product receive? ________________________________
- How does the product’s use impact the final decision on which to purchase? ________________________________
  ____________________________________________________________________________
  ____________________________________________________________________________
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Step Five: (7 points)
- Describe the opportunity costs that should be considered when making the final product decision.
  ____________________________________________________________________________
  ____________________________________________________________________________
  ____________________________________________________________________________
- As a Put it to the Test employee, it is your responsibility to carefully review all information recorded from the five steps of the comparison shopping process before making a final decision. Record your final decision and identify five supporting reasons why the product you selected is the best choice.
- Final Choice: __________________________________
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**Comparison Shopping**

<table>
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<th>Points Earned</th>
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<td>Point Possible</td>
<td></td>
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<td>Percentage</td>
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</tbody>
</table>

**Name ________________________**  
**Class ________________________**  
**Date ________________________**

**Directions:** Answer the following question by circling True or False. Each question is worth 1 point.

1. Making wise consumer decisions is an important skill when managing personal and family finances. **True or False**

2. Impulse buying is often considered “rational buying.” **True or False**

3. Comparison shopping includes careful evaluation of a product’s features, price and quality. **True or False**

4. One benefit of comparison shopping is that it encourages consumers to buy more products than they actually need. **True or False**

5. Comparison shopping is beneficial for all different types of products including housing, food and personal care items. **True or False**

**Directions:** Answer each statement below by describing the purpose, or why it is important to complete each comparison shopping step. Use examples if necessary. Each question is worth 2 points.

6. **Step One:** Decide exactly what is needed before shopping.

7. **Step Two:** What is the quality of the products I am comparing?

8. **Step Three:** What is the total cost?

9. **Step Four:** How will the product be used?

10. **Step Five:** Consider the opportunity cost and make a decision.
INDIVIDUAL TEST

<table>
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</tr>
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</tbody>
</table>

Name _______________________
Class _______________________
Date _______________________

Select a product you are interested in purchasing and analyze all components carefully to ensure the best decision. Follow the comparison shopping steps to help make your decision.

Product: __________________________________ (1 point)

Description of product: (1 point)_______________________________________________
_________________________________________________________________________
_________________________________________________________________________

Step One: (3 points)
 How will you use the product?
_________________________________________________________________________
 How long should the product last?
_________________________________________________________________________
 What features do you need?
_________________________________________________________________________

Step Two: To determine the quality of products, experimental tests may be conducted. Identify three characteristics to evaluate and write behind the test number. Make careful observations of the characteristic before conducting the test and write all observations after the first bullet. Describe specifically how the tests will be completed after the second bullet, and complete the chart with observations. For a more in-depth evaluation or if product features can not be physically tested, research additional information at www.consumerreports.com. Use the Consumer Reports information to fill in the blanks below. (21 points – 1 point for each blank)
 Test 1 – _____________ (characteristic)
  o How does the feature look before conducting the test?
  o Specifically describe how the test will be conducted.
  o Record any additional notes and your reaction to test 1.

 Test 2 – _____________ (characteristic)
  o How does the feature look before conducting the test?
  o Specifically describe how the test will be conducted.
  o Record any additional notes and your reaction to test 2.
- Test 3 – _____________ (characteristic)
  - How does the feature look before conducting the test?
  - Specifically describe how the test will be conducted.
  - Record any additional notes and your reaction to test 3.

<table>
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<th>Product #3</th>
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Step Three: (1 point)
Are there additional costs that should be considered? If so, please describe. __________________________
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________

Step Four: (3 points)
- How often will you use this product? ________________________________________________
- What type of wear and tear will the product receive? _____________________________________
- How does the product’s use impact the final decision on which to purchase? _________________
_________________________________________________________________________________
_________________________________________________________________________________
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Step Five: (7 points)
- Describe the opportunity costs that should be considered when making the final product decision.
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________
- Carefully review all information recorded from the five steps of the comparison shopping process and from the experimental tests before making a final decision. Record your final decision and identify five supporting reasons why the product you selected is the best choice.
- Final Choice: ________________________________
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