Topic: Money Management

Activity: Understanding Sales and Coupons

Objective

✓ Participants will learn the basics of how sales and coupons work

Lesson Time

20 minutes

Materials

Sample coupons cut individually, 1-2 per participant (sample included)
Image of fish and rice with prices, 1 per small group (sample included)
Optional: coupons from local supermarkets

Lesson

1. Read aloud or explain the following:

You can often save money at U.S. supermarkets by looking for foods on sale. Sale foods are sold at a special price for a limited time. Usually, foods on sale are a good value. Customers should look at the signs explaining sales and think carefully about whether they will use the item before buying it.

You can also buy food more cheaply by using coupons, which are pieces of paper offering a small, one-time discount on particular items. You can find coupons in the newspaper and in fliers near the entrance of grocery stores. If you find a coupon for a food you want to buy, cut it out and give it to the cashier when you pay for your purchases.

Many sales and coupons have rules. They usually only work for a short time (before the "expiration date") and they only work for one brand of food.

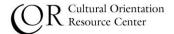
Some sales and coupons can help you save money, but others are not very valuable. Don't buy something you won't use, even if it is cheap! You can go to the grocery store with your friends, neighbors, and co-workers to practice. Gradually, by using your knowledge about sales and coupons, you can save money on food.

Reflection Questions

- 2. Read the following, leading discussion and giving further explanation if needed:
- What is the difference between a sale and a coupon?
- Where can you find coupons?
- Who can you practice grocery shopping with?
 - 3. Break participants into small groups. Distribute "Fish and Rice Prices" and "Fish and Rice Coupons" and read the following for groups to discuss:
- How does your coupon work? How much will your item cost with the coupon?
 - 4. Ask a spokesperson from each group to share their group's answers. Discuss as necessary.

Variations

- Use examples of real coupons from local supermarkets to discuss.
- Take participants to a local grocery store and use real coupons to choose products.



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