



Junior Achievement®

JA SEARCHING FOR SAVINGS

A Middle Grades Program Supplement



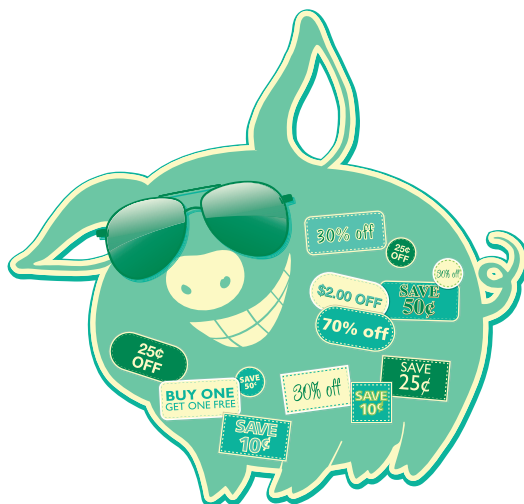
Guide for Volunteers and Teachers



Junior Achievement®

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ACKNOWLEDGMENT

Junior Achievement (JA; JA USA) gratefully acknowledges RetailMeNot.com for its dedication to the development and implementation of *JA Searching for Savings*. JA appreciates its partnership with RetailMeNot.com to provide vital and innovative programs that inspire and prepare young people to succeed in a global economy.

SUPPLEMENT OVERVIEW

JA SEARCHING FOR SAVINGS

Junior Achievement USA is committed to developing and implementing programs designed to help students become financially literate. *JA Search for Savings* is a supplemental activity that seeks to help middle grades students see the value in online tools that can save them money.

Following participation in the supplement, students will be able to:

- » Decipher the value of coupons in an overall budget.



SUPPLEMENT PLAN

JA SEARCHING FOR SAVINGS

OVERVIEW

Students will explore the history, value, and smart shopping strategies related to online, mobile, and paper coupons. They will experience how the use of coupons in general can lead to substantial savings on items consumers purchase every day.

OBJECTIVES

Students will be able to:

- » Decipher the value of coupons and the savings that result from their use.
- » Better understand the history and value of coupons and why merchants make them available to consumers.

PREPARATION

- » Review the session and list of materials. Discuss with the teacher how best to group the students and arrange the room for the activity.
- » Prior to the session, print the materials needed for the activity according to class size. The coupon cards and take-home postcards should be printed front to back.

RECOMMENDED TIME

This session typically takes 45 minutes to complete. Ask the teacher to help you keep track of the time.

MATERIALS

- 1 Overhead projector with computer link (where possible)
- 1 Laptop with Internet Access with RetailMeNot.com visible (where possible)
- 32 How Many Ways to Save Take-home Postcards
- 32 Pens or Pencils
- 8 sets Coupon Cards (1 set per group)
- 8 sets Shopping Lists (1 set per group)
- Calculators (1 per group)



PRESENTATION

INTRODUCTION

Greet the students. Tell them your name, describe your job, and provide some information about your background. Explain that you are a volunteer with Junior Achievement, an organization dedicated to inspiring and preparing young people to succeed in a global economy. Use the space below to write your introduction ideas.

Introduction
Time
10 minutes

Ask students if they like to save money for something they want. Explain that during the session, students will learn about different options available to save money. Tell students that these options include traditional coupons, online coupons, and mobile coupon and deal sites.

Tell students that coupons have been part of American business since the late 1800s. Coca-Cola first used coupons to give free glasses of Coke to consumers in 1887. If you have a computer with Internet available, show students this infographic about the history of coupons: http://socialtimes.com/files/2011/01/Coupon_History_560.jpg.

Ask students why they think merchants use coupons. If students do not offer the following responses, share with them that:

- » Coupons help retailers attract customers to their stores or to certain products.
- » Coupons allow merchants to track their customers' locations and what interests them.

Tell students that many coupons now are offered on the Internet and can be scanned directly from their mobile phones. Ask students what they think the next trend in couponing will be.

Give each student a How Many Ways to Save Take-Home Postcard. Review the information with students. Ask if they have ever helped their parents look for good deals or sales on items they may need. Tell students they can take the postcards home to share with their families.



ACTIVITY

Activity Time!
30 minutes

Activity-At-a-Glance:

In groups, students play a Go Fish game to find coupons that will save them money on the items they wish to purchase.

Tell students they are going to play a Go Fish game. Ask the students if they know how to play Go Fish. Explain that each student will receive a list of items he or she must buy and will then try to gather as many coupons as possible to save money on those items.

Separate the class into groups of three or four students. Give each student a shopping list and each group a set of coupons.

Ask each group to select a dealer to separate the coupons and shuffle them. The dealer deals five coupons to each player. The remaining coupons are placed face down to form a stack.

The player to the dealer's left starts the game by asking one of the other players for a specific item that is on his or her list. For example, "Anna, do you have a coupon for a new pair of shoes?" If Anna has the coupon, she must give it to the player.

If Anna doesn't have the coupon, she must say, "Go Fish!" The player then draws a coupon from the stack and selects a coupon to discard.

Each player takes one turn per round.

Once groups have completed three rounds, players compare the coupons collected to their shopping lists. Players calculate the amount saved with their coupons and write the new total on their receipts.



SUMMARY AND REVIEW

Ask the students to identify the person in each group who saved the most money. Ask each of these students:

Summary &
Review Time
5 minutes

- » How much did you save?
- » Did you save money because many coupons matched the items on your shopping list, or because some coupons were more valuable than others, or both?

Ask the students what strategies they can use when saving money with coupons. If not offered (or if students only mention newspapers as a place to get coupons), remind them that it is smart to look for coupons for items they will purchase anyway by going online or using their mobile phones to find deals. Also, it is valuable to look for the best prices on items.

Reinforce that there are many online sites that offer coupon codes, online coupons, mobile coupons (accessed via your smart phone), and printable coupons.

Thank the students for their participation.



HOW MANY WAYS TO SAVE TAKE-HOME POSTCARDS

JA SEARCHING FOR SAVINGS HOW MANY WAYS TO SAVE

When planning your budget, you often have to make choices because you can't afford everything you want. Wouldn't it be great to have a little more money to go around? Keep your eyes open for deals that will get you closer to your financial goals!

TYPES OF DEALS

TRADITIONAL COUPONS

Paper or printable discounts (also available via download on many online sites) are available from thousands of brand name manufacturers or stores. Traditionally, these are coupons you receive in the mail or clip out of a Sunday newspaper.

ONLINE AND MOBILE COUPONS

Discount codes are available to use when purchasing an item on a merchant's Internet or mobile website. Most well-known merchants provide online coupon offers as well as printable coupons.

DAILY DEAL SITES

Many websites offer deep discounts to brick and mortar stores, usually local, small businesses. The discounts are available only through that site for a limited amount of time, and are often in the form of vouchers you must pre-purchase for use later at the merchant. Beware, most of these vouchers expire just like coupons, but with a voucher, you pre-pay.

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DEAR STUDENTS AND PARENTS:

Do you want to find more ways to save money? Search for discounts online for items you want to buy to get the greatest bang for your buck.

Do you have a smart phone? Students, ask your parents for permission to download and use the free RetailMeNot coupons app for your iPhone and Android device.

Discuss with your family:

- How else can you save money so you can buy more of what you want or need?
- Should you buy something only because it is a deal? When is a deal really not a deal?
- Would your budget increase if you could save money on everyday items? Would you put the money in a savings account, give more to charitable organizations, or purchase something special for the family?

It is important to make smart money decisions together.



www.ja.org

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COUPON CARDS

**20%
OFF**

any audio
purchase

Buy 2 Drinks,
**GET 1
FREE**

**\$7.00
OFF**

total purchase
of \$50 or more

**20%
OFF**

any calculator
purchase

Buy 1 fruit,
**GET 1
HALF
OFF**

**\$1.00
OFF**

any purchase
of school
supplies,
including
pens, pencils,
and paper

**\$3.00
OFF**

any clothing
purchase,
including
back packs

Buy 1
video game,
**GET 1
HALF
OFF**

**\$5.00
OFF**

any shoe
purchase

**\$2.00
OFF**

any purchase

**HALF
OFF**

any milk
purchase

**\$2.00
OFF**

cereal



COUPON CARDS

**\$1.00
OFF**
eggs

**\$2.00
OFF**
any fruit
purchase

Buy 2 drinks,
**GET 1
FREE**

**\$7.00
OFF**
total purchase
of \$50 or more

**20%
OFF**
any calculator
purchase

**1
FREE
APP**
with the
purchase of 2

**\$1.00
OFF**
any purchase
of school
supplies,
including
pens, pencils,
and paper

**\$3.00
OFF**
any clothing
purchase,
including
back packs

Buy 1
video game,
**GET 1
HALF
OFF**

**\$5.00
OFF**
any shoe
purchase

Buy 2 fruits or
vegetables,
**GET 1
FREE**

**HALF
OFF**
any milk
purchase



COUPON CARDS

**20%
OFF**
app
purchase

**\$1.00
OFF**
eggs

**\$3.00
OFF**
any clothing
purchase

Buy 1
video game,
**GET 1
HALF
OFF**

**\$5.00
OFF**
any shoe
purchase

**20%
OFF**
any sporting
goods

**HALF
OFF**
any milk
purchase

**\$2.00
OFF**
cereal

**\$5.00
OFF**
any sporting
goods

**\$2.00
OFF**
any fruit
purchase

**30%
OFF**
any clothing
purchase,
including
back packs

**\$10
OFF**
any purchase
of \$50 or more



SHOPPING LIST

4 DRINKS	\$2.00 EACH	\$8.00
1 CALCULATOR		\$3.50
3 FRUIT	\$1.75 EACH	\$5.25
1 PEN & PENCIL MULTI-PACK		\$4.00
1 SHIRT		\$23.00
1 SHOES		\$31.50
TOTAL		\$75.25
COUPON TOTAL		-----
TOTAL AFTER COUPON SAVINGS		-----

SHOPPING LIST

2 VIDEO GAMES	\$19.75 EACH	\$39.50
1 BACK PACK		\$35.00
TOTAL		\$74.50
COUPON TOTAL		-----
TOTAL AFTER COUPON SAVINGS		-----

THANKS
FOR SHOPPING
WITH US!

SHOPPING LIST

3 APP PURCHASES \$5.50

1 HEADPHONE \$65.00

TOTAL \$75.50

COUPON TOTAL -----

TOTAL AFTER
COUPON SAVINGS -----

SHOPPING LIST

1 SOCCER BALL \$45.00

2 SHIN GUARDS \$18.00 EACH \$36.00

1 SHORTS \$20.00

3 SHIRTS \$14.00 EACH \$42.00

TOTAL \$143.00

COUPON TOTAL -----

TOTAL AFTER
COUPON SAVINGS -----