

Savvy Shopper Habits

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We live in a world that requires us to shop to provide for our needs. We visit stores to buy food, toiletries, clothing, car fuel, paper goods, and so on — most of the things we need to get by day to day. We also shop to get our hands on those things we would like to have or we “want” to make our lives easier or simpler or to just plain bring us delight.

Our kids are developing their own shopper mentality. They are going to be shoppers for their entire lives, so it's definitely a good idea to help them learn how to be savvy and skilled at this lifelong activity from an early age.



Let's see if we can use this holiday season to help your kids get the biggest bang for their holiday dollars and help build spending habits that will serve them long after the celebrations are over.

When To Do It

Preparing for and going shopping this holiday season

What To Do

1. **Create a shopping list.** Get your kids in the habit of creating a shopping list every time they go shopping. With a list in hand, your kids are more likely to purchase only the items on the list and avoid spending money on impulse buys. And they are less likely to run out of money for the things on their list.
2. **Know whether the products they need or want are any good.** Your kids need to learn about the things they want — and think they need. By teaching them to ask the sales help about the items on their list and showing them how to go online to see what others have said about the product, you can help prevent buying an inferior product, paying too much, or needing to return inappropriate purchases. Informed shopping: another good habit to get into early in life!
3. **Checking out prices before going shopping.** It's as important to do prep work before going on a shopping trip as it is to prepare for completing that homework assignment that's due tomorrow. A shopping list is only the starting point. Get your kids started now with some smart consumer research habits.
 - Teach them to look for sales and coupons for the items on their list and to compare prices at different stores to see which offers the better deal.
 - Teach them retailer sales tricks; for example, different retailers will put the same items on sale in the same week. Your kid may see that special backpack cheaper at Sears than at the Big 5, or it may be even cheaper at WalMart.
4. **Save receipts.** When your kids buy things, teach them to save the receipts. Here are two good reasons:
 1. Stores usually require a receipt if you bring in a purchase to return or exchange.
 2. Receipts help them keep track of their spending. By having your kids add up what's on their receipts, you can help them keep track of how much they've spent and whether they've stayed on budget. An important long-term habit!

What You Will Need

- Paper and pencil to create shopping lists
- Computer and newspapers to find deals and reviews
- Envelopes to save receipts

Talk About It

Were your kids able to stick to their shopping list once they got into the store? Why or why not? Did they find it hard to stay within their budget, even with price research and a list? Do they have other ideas on ways to sharpen their shopping habits?