FREE PRACTICE | NEXTGEN

Smart Shopping Lab

Penny compares useful quantities, not just the largest package or brightest sale sign. Unit price is cost divided by units. A discount reduces a stated price; sales tax and delivery fees can increase the checkout total. Avoid buying more than you can use just to get a lower unit price.

Worked example: markers for a club

Offer	Unit price
Pack A: 6 markers for $4.80	$4.80 / 6 = $0.80 each
Pack B: 10 markers for $7.00	$7.00 / 10 = $0.70 each

Pack B has the lower unit price. If the club needs only six markers and cannot use extras, Pack A costs less in total. A lower unit price does not automatically fit the goal or budget.

Virtual checkout

1. A $25 backpack is discounted 20%. Find the discount and sale price. Then apply an illustrative 5% sales tax to that sale price. No shipping fee applies.

2. Compare 8 notebooks for $12 with 5 for $8. Which has the lower unit price? Which costs less if five notebooks meet the need?

The 5% tax is a made-up classroom assumption. Actual rates, taxable items, and discount treatment depend on location and rules.

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SMART SHOPPING LAB

Check, explain, and apply

Answers with steps

1. Discount = $25 x 0.20 = $5. Sale price = $25 - $5 = $20. Illustrative tax = $20 x 0.05 = $1. Checkout total = $21. Taking 20% off does not mean the final total is $5.

2. Eight notebooks: $12 / 8 = $1.50 each. Five notebooks: $8 / 5 = $1.60 each. The eight-pack wins on unit price; the five-pack costs $4 less in total and may better fit a need for only five.

The 24-hour pause

A countdown ad says 'Only today!' The claim is not a reason to skip checking the item, seller, return terms, total cost, and whether the purchase fits a plan. A true need can still require comparison; a want can be reasonable when it is affordable and chosen thoughtfully.

Explain your choice

1. You have $22 and need the $21 backpack above. A $4 keychain is suggested at checkout. What happens to your budget if you add it? Choose one response and explain the trade-off.

2. Write three checks you would make before trusting a large online discount.

Model response: the bundle would cost $25, at least $3 over budget under this simplified example. Skip the extra, choose another affordable item, or wait and save; do not treat pressure as extra money.

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