



## Sample Paper 5

### Score for Organization \_\_\_\_\_

# How to Shop

Next time you're at the mall or grocery store, take a moment to watch the people around you. You'll discover that most of them are random shoppers. They go to stores for entertainment and wind up buying anything that grabs their attention. You don't want to be one of them. Here are four easy things to remember that can help you protect that money you worked so hard for.

First, make a list, and (here's the important part) follow it! If you do not follow it, there is no point in making it. Don't leave it at home and don't ignore it. It's your guide to shopping well. If you see something you really want that isn't on your list, write it on the back. Go home and think about it. If you still want it a week later, put it on your NEW list.

Second, make a budget and stick to it. Whether you are shopping for food or holiday presents, follow your budget like it's the law. If you don't know how to make a budget, start by figuring out what you are spending now. Write down every single item, even small things like socks or gum, for a month. Total it. If the total scares you or goes over your income, see what you can cut. There is always something! Many people blow their budgets by using credit cards. If you don't have the money to pay for something now, what will you do when the credit card bill comes? If you *must* use a credit card, set a per-purchase limit of X dollars and never, ever go over.

Third, avoid buying things on impulse. Store managers count on you to do this, so think of it as a game. Walk right by that first display—you know the one. It's right inside the front door and it holds something the store manager thinks you can't resist. Show him or her you can. Walk right by. Don't even look aside! Stores also love to put last-minute



impulse purchases right by the cash register. You're waiting in line and during the delay (there's always a delay), you say to yourself, "Oh, it's only . . ." Fill in the blank: a soda, a pack of gum, a magazine. Last month, I bought a racing game. I don't use it, and now I wish I had the money back. I can't recover my money, but I got something better—a lesson in good shopping. Now, I take a deep breath and walk outside for a few minutes to give myself time to think. It's working. I haven't made a single impulse purchase since.

The last suggestion is probably the hardest. To be a good shopper, you have to know the difference between *wanting* something and *needing* something. My dad says it can take most of your life to figure this out. If you want something, you save up for it. That means waiting, which for most people sounds like suffering. Get over it. Here's the difference: I *need* shoes, but if I *want* the ones that cost \$200, I have to wait until I've saved the money.

If you follow these four suggestions, something terrific happens. You don't have that feeling of guilt as you head home from the store—or the feeling of dread that goes with waiting for your credit card bill. With your list in your hand and your budget in your head, you can have a lot of fun watching other shoppers make the mistakes you used to make.