Before You Buy

Weigh the costs and risks of online shopping choices

9-12.EC.24 "Identify and evaluate modern consumer skills, tools, and practices."

NAME _____ DATE _____

1 READ AND MARK

Read it twice

YOUR JOB Circle two consumer tools or practices, underline a cost or risk linked to each one, and star a step Maya takes to judge or reduce each risk.

Maya Shops for a Laptop

1. Maya needs a laptop for a design class and finds two listings online. A refurbished laptop costs $420, plus $25 shipping, and includes a 90-day warranty. A new laptop with similar features costs $465 with free shipping and a one-year warranty. She compares the total prices, $445 and $465, rather than just the bold numbers in the ads. The cheaper choice saves $20, but its shorter warranty could matter if the battery fails during the school year. Before choosing, Maya checks whether the refurbished listing allows returns and who pays return shipping.

2. At checkout, the store offers Maya four interest-free payments instead of paying all at once. This buy now, pay later plan can make the purchase fit this month's budget, but the full $445 still comes due. Maya reads the payment dates and checks whether a missed payment triggers a fee before choosing it. She also notices a prechecked box for a $12 monthly support subscription. If she does not want that service, she must clear the box. Otherwise, an automatic renewal could add charges after the laptop arrives, even if she never uses the service.

3. Maya reads reviews on the store's page, but several use nearly identical wording and give no details about battery life. She checks reviews on an independent site and looks for specific reports about the same model. Reviews can reveal patterns, but a five-star average alone cannot prove the laptop will last. Before paying, she checks that the web address matches the seller and uses a trusted payment method with a process for disputing unauthorized charges. She avoids a link in an unexpected text claiming her order needs urgent payment, since it could lead to a fake checkout page.

2 ANSWER WITH EVIDENCE

Use the passage

1. Which laptop would you recommend if Maya wants to limit her risk of repair costs? Compare both the total price and warranty in your answer.

2. When could the four-payment plan help Maya, and what two details should she check before using it?

3. What should Maya do if she does not want the support subscription, and why does that choice matter?

4. How can Maya check whether the store's reviews are useful, and what should she do instead of following the urgent payment link?

3 YOUR TURN

Your own words

Imagine you are buying a used bicycle from an online seller. In four sentences, explain two consumer tools or practices you would use before paying, what each could tell you, and one risk that would remain.

ANSWER KEY

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HIGH SCHOOL · 9-12.EC.24

PART 1 · READ AND MARK

Circle two consumer tools or practices, underline a cost or risk linked to each one, and star a step Maya takes to judge or reduce each risk. Accept any marking that follows this job and points at the right text.

PART 2 · ANSWERS

#	QUESTION	ANSWER
1	Which laptop would you recommend if Maya wants to limit her risk of repair costs? Compare both the total price and warranty in your answer.	**The new laptop costs $20 more in total but has a one-year warranty instead of a 90-day warranty, so it may better limit her risk of repair costs.**
2	When could the four-payment plan help Maya, and what two details should she check before using it?	**It could help her spread the $445 cost across her monthly budget. She should check the payment dates and whether a missed payment triggers a fee.**
3	What should Maya do if she does not want the support subscription, and why does that choice matter?	**She should clear the prechecked box. Otherwise, automatic renewal could add $12 monthly charges even if she never uses the service.**
4	How can Maya check whether the store's reviews are useful, and what should she do instead of following the urgent payment link?	**She can compare them with specific reviews of the same model on an independent site. She should check the seller's web address and use a trusted payment method rather than the unexpected link.**

PART 3 · YOUR TURN (SAMPLE ANSWER)

I would compare similar used bicycles online to judge whether the asking price is fair. I would ask to inspect and test-ride the bicycle before paying to check the brakes and gears. The online prices would help me spot an unusually expensive listing, while the ride would show whether the bicycle works well right now. Even after a short ride, hidden damage could remain.

Accept either laptop in question 1 if the response accurately weighs the $20 difference against the warranty difference. For Your Turn, look for two distinct practices, an evaluation of each, and a remaining risk.