

 **BUILDING BLOCKS STUDENT WORKSHEET**

# Using a buying plan

When you spend money on something expensive or important, it's a good idea to use a buying plan to help you think about your choices.

## Instructions

- 1 Read the scenario "Cameron buys a computer."
- 2 Fill out the buying plan.
- 3 Answer the reflection questions.

## Cameron buys a computer

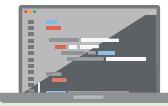
Last week was Cameron's birthday. Finally, he's reached the age when his mom said he's old enough to have his own computer, so he doesn't have to share his big brother's laptop anymore. But before his mom will go with him to get it, he needs to fill out a buying plan.

Cameron has been saving for this computer for more than a year. He worked all summer doing small jobs for his neighbors and saved all the money he got for his birthday and for the holidays last year. Now he has \$520 in his savings account, but he'd rather not spend it all.

He wants a computer that can run the software he uses for his homework and a processor that is fast enough to play games. He also wants a camera he can use for his online classes and to video chat with his grandparents. He would also like a computer he can upgrade when parts need to be replaced.

To research his options, Cameron looked at trusted websites, read reviews, and talked to his brother's friend who works part-time in a computer store after school. Cameron has found three options.



Computer option	Features
 <b>Brand new desktop computer</b> <b>\$499</b>	<ul style="list-style-type: none"> <li>Has wi-fi and all the software Cameron needs</li> <li>Fast processor means video games will run easily</li> <li>Has plenty of ports to plug in a camera, which is sold separately</li> <li>All the parts are new and can be upgraded</li> <li>Reviews said it was reliable, which means it probably won't break down very soon</li> </ul>
 <b>Lightweight laptop</b> <b>\$359</b>	<ul style="list-style-type: none"> <li>Easy to carry</li> <li>Has wi-fi but not all the software Cameron uses for his homework</li> <li>Slow processor can only play some games</li> <li>Cannot be upgraded</li> <li>Has a built-in camera</li> </ul>
 <b>Pre-owned gaming computer</b> <b>\$475</b>	<ul style="list-style-type: none"> <li>Has a fast processor and was built for gaming</li> <li>Can run all the software Cameron needs</li> <li>Has two monitors instead of one</li> <li>Comes with a camera</li> <li>Comes with wi-fi</li> <li>Parts are three years old and may need to be upgraded in the future</li> </ul>

## Cameron's buying plan

Fill in the chart below to create Cameron's buying plan.

### Buying plan chart

Cameron's budget	Features and options Cameron wants	Cameron's choices	Your choice for Cameron
Write the most Cameron has to spend. \$	List three features that are most important to Cameron.	<b>Cameron's choices</b> List what you think are Cameron's best, second-best, and third-best choices for a computer.	<b>Your choice for Cameron</b> Use your personal experiences and knowledge to choose a computer for Cameron to buy.

## Reflection questions

1. How did you make your choice for Cameron? What information did you think was most important?
  2. Do you think a buying a plan would help you in the future? Why or why not?