

Choosing the best saddle for you

Students research the features and costs of saddles and use a decision matrix to compare options and determine the best one for their needs, wants, and budget.

Learning goals

Big idea

Product research and comparison shopping help you make informed buying decisions.

Essential questions

- How do product research and comparison shopping help you make more informed buying decisions?
- What features might you compare before making an expensive purchase?

Objectives


- Research and compare features offered by different saddle options
- Analyze data collected to make an informed buying decision

What students will do

- Conduct research to identify features and costs of two Western saddles.
- Analyze and compare the data gathered on different features.
- Decide on a saddle that meets their needs, wants, and budget.

KEY INFORMATION

Building block:

 Financial knowledge and decision-making skills

Grade level: High school (9-12)

Age range: 13-19

Topic: Spend (Buying things)

School subject: CTE (Career and technology education), Math

Teaching strategy: Blended learning, Personalized instruction

Bloom's Taxonomy level: Analyze, Evaluate

Activity duration: 75-90 minutes

STANDARDS

Council for Economic Education
Standard II. Buying goods and services

Jump\$tart Coalition
Spending and saving - Standard 4
Financial decision-making - Standard 1 and 2

Preparing for this activity

- Print copies of all student materials for each student, or prepare for students to access them electronically.
- Reserve or secure a computer or tablet with Internet access for each student or pair of students. If that's not possible, you can do the research yourself and print out product information sheets on a few work saddles for students to use when gathering data.

What you'll need

THIS TEACHER GUIDE

Choosing the best saddle for you (guide)

[cfpb_building_block_activities_choosing-best-saddle_guide.pdf](#)

STUDENT MATERIALS

- Choosing the best saddle for you (worksheet)
[cfpb_building_block_activities_choosing-best-saddle_worksheet.pdf](#)
- Comparison shopping tool (handout)
[cfpb_building_block_activities_comparison-shopping-tool_handout.pdf](#)

Exploring key financial concepts

When making an expensive purchase, researching more than one product or brand and comparing features, benefits, and costs can help you better understand your options. This comparison shopping process may help you make more informed buying decisions.

TIP

Because financial details and product terms change frequently, students should be encouraged to always look for the most up-to-date information.

Teaching this activity

Whole-class introduction

- Distribute the "Choosing the best saddle for you" worksheet and "Comparison shopping tool" handout, or have students access these documents electronically.

- Introduce students to the idea of comparison shopping and discuss why it can be helpful to do some research when purchasing expensive items.
- Be sure students understand key vocabulary:
 - **Comparison shopping:** The practice of comparing prices, features, benefits, risks, and other characteristics of two or more similar products or services.

TIP

Visit CFPB's financial education glossary at consumerfinance.gov/financial-education-glossary/.

Individual or group work

- Ask students to imagine that they need to buy a Western saddle to use for a new job, so they're going to compare two different brands to find the one that fits their needs and wants.
- Working either individually or with a partner, students will complete the features table on the "Choosing the best saddle for you" worksheet first and then complete the first two pages of the "Comparison shopping tool" handout.
- Assist them, as needed, with Internet searches of different styles and brands of Western saddles or provide them with printed product information sheets.
- As they're ready, ask students to complete the analysis section of the "Comparison shopping tool" handout.
- When they've finished this comparative analysis, they should return to the "Choosing the best saddle for you" worksheet to document the saddle that works best for them.

Wrap-up

As a wrap-up activity, ask students to complete the reflection questions on the "Choosing the best saddle for you" worksheet.

Suggested next steps

Consider searching for other [CFPB activities](#) that address the topics of buying things, budgeting, paying bills, or managing credit.

Measuring student learning

- Determine student awareness of the comparison shopping process by asking students to share the costs and features of the saddles they researched.
- Confirm students' use of the decision matrix by asking them to share their totals for each saddle and their final product choice.

Keep in mind that students' answers for the reflection question will vary, as there may not be only one right answer. The important thing is for students to have reasonable justification for their answers.