If Something Is on Sale, Are You Actually Saving Money?

A short discussion prompt that challenges students to separate a lower purchase price from the broader idea of saving.

BEST FOR	USE THIS WHEN	TIME
Grades 8–12 | Consumer choices | Spending | Saving | Advertising	Opening discussion about sales, discounts, impulse purchases, spending decisions, or the language retailers use around 'saving.'	5–10 minutes

The Prompt

If something is on sale, are you actually saving money?

Why This Question Works

A discount can reduce the price of something a person intended to buy, but it can also encourage spending that would not otherwise have happened. The question creates a useful tension between paying less, spending money, getting value, and actually improving one's financial position.

Support the Discussion

LISTEN FOR...	IF DISCUSSION STALLS...
• Whether the purchase was already planned or needed. • The difference between paying less than the regular price and keeping money unspent. • Budget, usefulness, alternatives, and what the buyer gives up by making the purchase.	1. Would your answer change if you had not planned to buy the item before seeing the sale? 2. Is spending $60 instead of $100 always the same as saving $40?

Possible Closing Question

What would you need to know before deciding whether buying something on sale actually improved the person's financial situation?

Take the Inquiry Further

FROM A QUESTION TO A STRUCTURED INVESTIGATION

A strong opening question can reveal competing priorities, missing information, and different reasonable judgments. GFF Investigations take students beyond that opening through structured financial situations, evidence, decision-making, reconsideration, and reflection.

Explore Jamie's Journey and other GFF resources at www.getfinanciallyfit.ca.