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# WHERE THERE'S A BILL, THERE'S A PAY

Learn all the ways to pay for the things you buy, in person and online.



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## About the Activity

Today, it's just as easy to buy most things online as it is at a physical store. But the method of payment you can use may depend on where you make your purchase. In this activity kids will learn about the different ways they can pay for items in person and online, and the upsides and downsides of each of those methods.



## Supplies

These simple supplies are all you'll need for this activity.

- A printer
- The downloadable companion worksheet for this activity
- A pen or pencil

## Grades: 8-12

**Topic:** Financial Planning

**Time:** 30 minutes

## Activity Steps

When making purchases in person you need to carry either a check, debit card, credit card or cash. When shopping online, you need electronic funds transfers or online payment services. Which one is best depends on what you prefer, and what you can afford.

### Now, let's get started!

- 1 Review the payment method list on page 2 to understand the basics of what each entails. Then use the store payment method list on page 3 to guide your decisions for the rest of the steps.

**DID YOU KNOW?** Buying things online might be easier than buying them in-store, but you usually have to pay for shipping, which means it is usually at least a little more expensive to buy something online than it is in-person.

- 2 Now, pretend you need to buy a cell phone, a pair of sneakers, and a pair of jeans, and that you are going to buy each item from the imaginary retailers in the list on page 3.

**DID YOU KNOW?** Money was not always around as a method of payment. Instead, people used to trade or barter to get what they want. Some items that acted as currency were fish, animal skins and furs, and salt.

- 3 Identify which payment methods each retailer accepts. Are there any fees from the retailer? Write your answer in the worksheet for each payment method listed.

**DID YOU KNOW?** Many recurring bills can be paid automatically, and sometimes your monthly payment will be reduced slightly as a reward for setting up automatic payments.

- 4 Choose the payment you would like to use for each retailer. Write a brief description of why you chose this payment method for this retailer.

**DID YOU KNOW?** The easiest way to pay for things isn't always the best! Credit cards might seem like the easiest choice for most payments, but credit card companies charge you a percentage of any balance you don't pay off at the end of each month. And payment apps like PayPal may charge a service fee, depending on how your account is set up. **Check out [this helpful activity](#) to learn more about how to use credit cards.**

# Test Your Knowledge

## See how much you've learned about using different payment methods!

### QUESTION 1

What did people use as payment before there was money?

- a. Fish
- b. Animal skins and furs
- c. Salt
- d. All of the above

### QUESTION 2

**True or false?** You can sometimes get your monthly bill discounted if you set up automatic payments?

- a. True
- b. False

### QUESTION 3

**True or false?** Online payment services like PayPal never charge fees to transfer money.

- a. True
- b. False

### QUESTION 4

What is one fee associated with online purchases that can usually make them more expensive than buying in person?

- a. Special online shopping fees
- b. Restocking fees
- c. Shipping fees
- d. All of the above

### QUESTION 5

**True or false?** A credit card is always the best way to pay for things.

- a. True
- b. False

## Reflection Questions

### Bonus questions to inspire wonder:

- What ways can you pay for items online?
- What ways can you pay for items in person?
- What is the best way to pay your bills?



# Investigate & Explore

Take your new knowledge to the next level.

Think about any bills you might have. Maybe you pay your cell phone bill, or maybe you have a credit card you pay off each month. If you don't have any, that's fine, too, but think of the different ways someone can pay a bill. What should be considered in deciding on a payment method? How long do you have to make the payment? Do you want to pay it manually every month or pay it automatically? Is there a fee to pay this bill with certain payment methods?



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