



## TEACHING THE COVER STORY

# BUYER BEWARE

Reviews can help you decide what products you want to buy, but how can you tell if the reviews are genuine?

**FINANCIAL-LITERACY STANDARDS**  
II. Buying Goods and Services

**COMMON CORE STANDARDS**  
RI.1, RI.3, RI.4, W.1

**From the Editor:** Thanks to the PwC Charitable Foundation, *TIME for Kids* is pleased to offer teachers, students, and their families a monthly financial-literacy magazine.

—**Andrea Delbanco, Editor in Chief, TIME for Kids**

### FINANCIAL-LITERACY ESSENTIAL QUESTIONS FOR STANDARD II

Benchmark 2: How can you make educated decisions about what you should and shouldn't buy?

Benchmark 6: How can others affect your spending choices?

## READ FOR DETAIL

### Engage the Reader

- Hold up an ordinary classroom object, such as a stapler or whiteboard marker. Ask students how they would review the item. Write their responses on the board. Then ask what they'd say about it if they were getting \$100 to review it for the manufacturer. Record these answers on the board as well. Ask them to compare the reviews.
- Repeat this activity with several items, and include more-desirable items, such as a laptop, to show that it might sometimes be harder to tell the difference between paid and unpaid reviews.

### Read the Text

- Read the headline and intro text aloud. Ask students: What does it mean to be an influencer? Why do you think they are called that?
- Then have students read the headings to themselves and predict what questions will be answered in the text. List those questions on the board. While they read the text, they should try to find the answers to the questions.
- Bring students back together to discuss what they learned. Then ask them if they've ever watched a video made by an influencer, and how they knew the person was an influencer. Did the video make them want to try what the influencer was talking about?
- Have students partner up to discuss the following: How can others affect your spending choices? Are people online the only ones who influence these decisions? Explain.

## Respond to the Text

- Write the terms *advertisement*, *endorsement*, and *review* on the board. Have partners discuss the similarities and differences between the meanings of these words.
- Then have students go back through the text to see if the terms are used differently. Ask them to consider why the terms are used interchangeably in the text. How can we distinguish between a genuine review and a sponsored one?
- Have partners respond to the following question: How can understanding the information presented in this article help you make an educated decision about what you should and shouldn't buy?

## Extend Learning

- Learn more about endorsement guidelines with the reproducible "Paid Promoters," on page 3 of this guide. When they've completed it, have students come up with their own examples.

## WITHIN THIS GUIDE

- Read money expert Jean Chatzky's letter about identifying trusted sources.
- Give students a chance to analyze different endorsement scenarios.
- Send a letter home to help families discuss this month's topic.



## A NOTE FROM JEAN

Dear Teachers,

When my children were little, we played a game when we were in the supermarket checkout line. They would point to each magazine in the rack and ask “Can you trust this?” Or “Is that headline true?” And I would explain the difference between the news magazines (“Yes”), the celebrity weeklies (“Yes” in the case of People; with some of the others, not so much) and tabloids (“Um, no”). That’s very much the point we’re making with this month’s story about online toy reviews: Sometimes you can trust them, sometimes you can’t. And it’s important to be able to tell the difference. I hope you’ll enjoy discussing this in your classrooms. And I hope you have a very happy, healthy, and peaceful holiday season.

All the best,

Jean

The screenshot shows a YouTube video player with a video titled "BUYER BEWARE" and a "RESEARCH IS THE KEY" overlay. The video content includes a young boy playing with a toy and a man speaking. The overlay text reads: "When you want to buy something, you've seen it on an influencer's video. Take a pause. Take your parents and do some research before you knock over your piggy bank. First and foremost, 'These reviews I saw this by or something else made by the same company?' What else had parents think of it? That was one parent for help searching online for additional options. Do so shopping sites. Read reviews of the toy. Do use to read both positive and negative reviews so you get the full picture." Below the video, there is a "Power Words" box with the text: "advertisement: a commercial message for a product; a recommendation" and "influencer: a person who promotes a product or service that has been paid for by an advertiser".

### OPINION WRITING

ARTICLE: “BUYER BEWARE,” PP. 2-3

After they’ve read “Buyer Beware,” ask students to think of something they bought because of an advertisement. This could be anything from cereal to a toy to clothing. Ask them to explain why the ad made them want to purchase the item.

Tell students they’ll have a chance to write a review of the item. Give them a blank sheet of paper and ask them to draw, name, and describe the item. Below the description, they should write an honest review. The review should include the following details: a rating of one to five stars, a discussion of the item’s pros and cons, whether they’d be likely to recommend the item, and to whom.

After they’ve completed their reviews, list their products on the board. Ask students to read over the list and think about whether they own any of these items and whether they’ve seen ads for any of them. Then have them do a gallery walk and locate reviews for the products they were thinking about.

Close the lesson with a discussion about whether and how a review changed their opinion of a product.

### ADDITIONAL RESOURCES

[councilforeconed.org/standards](http://councilforeconed.org/standards)

Visit for free teaching resources and to download the K-12 national standards for financial literacy.

<https://kidhq.com/walmart-toy-lab>

Kids try their hands at being expert testers in Walmart’s Toy Lab. Throughout the experience, they are reminded this is an advertisement.

### ANSWER KEY FOR WORKSHEETS

#### Paid Promoters, p. 3:

1. Yes, because getting a free system may influence the student’s review of the system. 2. No, because the money was paid afterwards and therefore didn’t influence the review. 3. Yes, the member is influenced by his relationship to the product.

### PAIRED TEXT

DISCUSS A SIMILAR TOPIC WITH TFK

- Once students have read this month’s cover story, “Buyer Beware,” have them go to [timeforkids.com](http://timeforkids.com) to read “Be Internet Smart” (9/06/19). This story teaches kids how to spot ads on websites.
- After students have read the two articles, engage them in a discussion about what sponsored content is and how to identify it. Have partners talk about why sponsored content may be made difficult to spot.

\_\_\_\_\_  
Your name

\_\_\_\_\_  
Date



# PAID PROMOTERS

After reading “Buyer Beware” (December 2019), use the guidelines of the Federal Trade Commission (FTC) below to complete the exercise.

## FTC GUIDE FOR DISCLOSURE OF MATERIAL CONNECTIONS:

*If there is a connection between an endorser and the seller of an advertised product, and that connection might influence the endorsement being made, the relationship must be clearly stated to the audience.*

Below are three examples of people publicly supporting a product. After you read each example, decide if the relationship between the person endorsing the product and the seller of the product should be disclosed, then explain your choice.

**Example 1:** A video game manufacturer sends a free system to a student who writes a blog about video games. The manufacturer asks the student to write about it in her blog. Should this be disclosed on the blog?

\_\_\_\_\_ **Yes**      \_\_\_\_\_ **No**

**Example 2:** A restaurant patron is asked her opinion of a new menu item, and her response is recorded by hidden camera. She doesn't know she's being recorded and gives an honest opinion. She's later paid for the use of her interview in an advertisement. Should this be disclosed on the advertisement?

\_\_\_\_\_ **Yes**      \_\_\_\_\_ **No**

**Example 3:** An online messaging board is designated for health enthusiasts. They discuss new health trends and food products. One member of the board is a vitamin manufacturer who writes posts promoting his vitamins. Should this be disclosed on the messaging board?

\_\_\_\_\_ **Yes**      \_\_\_\_\_ **No**

**Common Core State Standards:** RI.4.7



# YOUR \$

FINANCIAL LITERACY FOR KIDS  
DECEMBER 2019



To connect families with the financial topics being discussed in the classroom, we are including this monthly newsletter featuring family resources. Teachers, please take a moment to photocopy this page and send it home with your students.

## DEAR FAMILY,

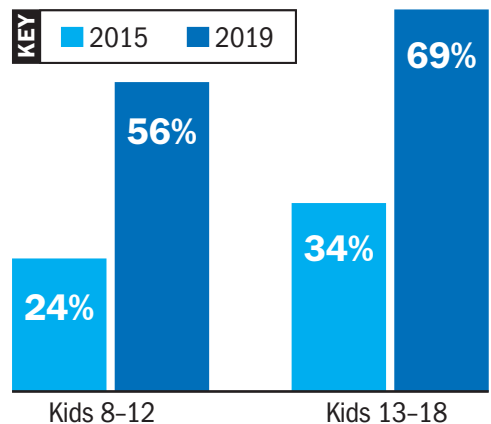
Are your kids YouTube superfans? Do you find they're able to spend countless hours watching video after video? Don't worry, you're not alone. According to a study done by the Pew Research Center, 81% of U.S. parents with children age 11 or younger let their kids watch videos on YouTube.

This month's issue of *Your \$* teaches students how to identify sponsored content in YouTube videos. It's not always clear when YouTubers are being paid to promote the products that appear in their videos. It will fall to parents and kids to determine that together and to understand the potential influence videos can have on viewers.





Read the facts below with your child. Which one surprises them the most? Discuss the assumptions they hold about being a YouTube star. Is this something that is attainable?

Research shows that the percentage of children who watch videos on a daily basis has increased by more than 20% in four years.

### Kids' Daily Video-Viewing



## FAST FACTS

-  *Forbes* estimates that Ryan of Ryan ToysReview made \$22 million between June 2017 and June 2018.
-  Statistics show that 96.5% of YouTubers do not make enough money to hit above the poverty line.
-  More than 400 hours of video is uploaded to YouTube every minute. That's the equivalent of 65 years of video uploaded each day.
-  To date, the *Baby Shark Dance* video has more than 3 billion views on YouTube.

## AT-HOME ACTIVITY

Sixty-one percent of the parents in the survey said that they felt their child had encountered unsuitable content on YouTube. What can you do to prevent this?

1. Watch some of your kids' favorite videos with them.
2. Ask them what they like about these YouTube hosts and their videos.
3. Come up with a plan for what kids should do when they encounter inappropriate content—for instance, giving the video a thumbs-down and reporting it to you or unsubscribing from the YouTube channel on which it appears.