



### Cashville Kidz Episode 3: Smart buying habits

Source: <https://www.youtube.com/watch?v=8vJw0ary5Y>

#### Transcript

**Suzy:** Hey everyone. Look at my new outfit and gear, isn't it pretty?

**Penny:** Wow. That's great Suzy. I love the colors and those new cleats look super fancy. Where did you get them? I need some new cleats and shin guards too.

**Suzy:** Oh I got them at the mall at premium expense. I used daddy's credit card. I don't think he'll mind.

**Sens:** Hi Suzy. Wow. You look fantastic.

**Suzy:** Thanks.

**Barry:** Well Suzy better late than never huh? It take you half an hour to admire your new clothes and gear? They do look pretty good though.

**Suzy:** Thanks everybody. They're my favorite colors and I love how the jersey and shorts match perfectly with my cleats and highlights on the shin guards. Daddy hasn't seen them yet but he's going to love them too I'm sure. Coach, won't I look great in the big game coming up in this new outfit?

**Coach:** You do look great Suzy but I'm sorry to tell you that you can't wear those to the game. They don't match the team's uniform.

**Suzy:** But coach, these are the most expensive pieces of soccer equipment you can buy. Don't you think it looks good for the team to have the best? Daddy might even buy more uniforms for the team to match me.

**Coach:** That's very nice of you to think of the team but I'm afraid rules are rules. The team's uniforms are set and everyone has to wear them and match each other. There isn't an "I" in team Suzy, we all need to look alike and play together to be a good team. Besides you don't need all that new gear. Save some money and just buy what you need.

**Suzy:** Hey do you want more information about my shin guards and shoes? They're the very best according to the salesperson.

**Penny:** Yeah that would be great. I've been saving up because I know they'll be pretty expensive.

**Suzy:** Oh not at all. The cleats and shin guards were only about a hundred and fifty ringgit or maybe two hundred ringgit. I can't remember exactly but they're at the mall.

**Penny:** Really? That seems like a lot. I'll have to do some research first.



**Penny:** Wow. It looks like Suzy paid way too much for both the shin guards and the cleats. The same brand as the ones from premium expense are twenty percent less at another store. I should go tell her so she can exchange them. Hi Coinsworth. You're looking dapper today how are you?

**Coinsworth:** I'm quite well. Thank you for asking Penny but I'm afraid little Miss Suzy is not well, not well at all.

**Penny:** Oh no. What's wrong with her Coinsworth?

**Coinsworth:** Her father has told her she must return all of the new soccer clothes she bought because she didn't ask for permission to use his credit card and as punishment, she has to buy the shin guards with her own money.

**Penny:** Well I found she paid far too much for it so maybe I can help her find a better deal. Suzy. Suzy, it's me Penny. Coinsworth and I are coming in okay.

**Suzy:** It's awful. Daddy's making me take everything back and pay for my own shin guards. I don't have any money or much money at all, I spent most of it on those clothes I bought last week. I have to have new shin guards for the game.

**Coinsworth:** There there little Miss Suzy. Things will work out. Penny has done some research that would help you.

**Penny:** Yeah Suzy. You paid way too much for everything, see? Let's have the boys meet us at the mall tomorrow and we can go and compare prices.

**Barry:** I want some new socks, so everybody keep your eyes open for those.

**Sense:** I need a pair of goalie gloves.

**Penny:** And I need shin guards and cleats. Let's all speed up and go to the four sporting goods stores, take notes about how much all the things we need cost and meet back here okay?

**Suzy and Barry:** Okay.

**Suzy:** Well, I went back to premium expense to return everything and I've got these prices.

**Sense:** Yup, here's what I found.

**Barry:** Here's mine but I loved the socks at the store I went to. I don't care if they're not the cheapest, I'm getting those.

**Penny:** Okay Barry, what if somewhere has the same socks for less? It makes sense to plan what you need and then compare the prices. Well Suzy, your store is way more expensive for everything. Barry and Sens, it looks like your stores and mine are pretty similar too. But I've asked a salesperson and he told me there's going to be a sale next week and everything will be at least twenty percent off.



**Suzy:** But I want it now.

**Barry:** Yeah, me too.

**Penny:** But guys, isn't it better for us to wait and save? Suzy, you don't even have enough of your own money now and you're dad said you have to buy them yourself remember?

**Suzy:** Oh I guess you're right.

**Sense:** It's decided then. We'll all save up for what we need and come get it in the week during the sale.

**Coach:** Hi everyone. I see you all got exactly what you needed.

**Penny:** Yeah and at great prices too.

**Coach:** I'm proud of you all. You've got the gear you need to win the game and some spare change maybe to buy me some ice-cream later.

**Barry:** Or you could get us all ice-cream.

**Suzy:** Everybody thinks spending money is easy but the truth is it is not. When you don't have the right habits when spending money, you can get into so much trouble. You could just end up broke and hungry. Students discover the difference between needs and wants, what is important to buy and what is not. Which to buy first, which to buy last and which not to buy at all. Students get to prioritize their spending based on the list they have made. Using the three simple smart buying habits will definitely provide students with a better perception of their spending style and to take the necessary actions to change and become a better and smarter spender. Spend wisely.