

CONSUMER PROTECTION

Comparing Total Purchase Cost and Value

Detailed practice, calculation, decision-making, and assessment

GRADES 9-12	TIME 2 x 42 min	GROUPING I / pairs / whole	PRODUCT Brief
YOUR CHALLENGE Compare delivered price, required add-ons, return terms, warranties, seller reliability, and expected repair cost before recommending a fictional purchase.			

Smart Consumers Compare, Verify, and Protect

The sticker price is only one part of a purchase. Shipping, required accessories, discounts, return costs, warranties, seller identity, delivery promises, and product fit can change the value. Good comparison uses the same requirements for every offer.

Term	Student-friendly meaning
Delivered cost	Total paid to obtain the usable product under stated assumptions.
Return policy	Seller rules for returning or exchanging an item.
Restocking fee	Charge that may reduce a return refund.
Warranty	Written promise describing covered problems and remedies.
Service contract	Optional paid coverage separate from an included warranty.
Expected cost	Probability-weighted planning estimate, not a guaranteed outcome.
CLASSROOM USE All people, employers, figures, brackets, and documents in this packet are fictional. Never place a real Social Security number, employer ID, bank number, or tax document in classroom work.	

Part 1 - Define the Purchase Requirements

Maya needs a laptop for school. Turn preferences into measurable requirements.

Requirement	Must-have / preference	Evidence needed	Decision rule
Runs required school software			
At least 8 hours stated battery life			
Budget no more than \$900 delivered			
Lightweight design			
At least two-year useful life			

Which requirements can be verified before purchase? Which claims need an independent review or written specification?

Part 2 - Calculate Delivered Cost

Use the fictional offers. Sales tax is already included; do not calculate it again.

Offer	Item price	Shipping	Required accessory	Discount	Delivered cost
A	\$799	\$0	\$45	\$40	
B	\$749	\$35	\$80	\$0	
C	\$835	\$0	\$0	\$25	

Use price + shipping + required accessory - discount. Rank the offers by delivered cost.

Part 3 - Compare More Than Price

A low delivered cost may be outweighed by a weak return policy or poor fit.

Feature	Offer A	Offer B	Offer C
Delivered cost			
Required software	Compatible	Compatible	Compatible
Battery claim	9 hours	11 hours	8 hours
Return policy	30 days; buyer pays shipping	14 days; restocking fee	30 days; free return
Written warranty	1 year limited	2 years limited	1 year limited
Seller	Authorized retailer	Unknown marketplace seller	Authorized retailer

Identify two risks in Offer B. Which written terms would you save before ordering?

Part 4 - Estimate Expected Repair Cost

This classroom model is not a prediction. Expected cost = probability x out-of-pocket repair cost.

Offer	Failure probability	Repair cost if failure	Expected repair cost	Cost + expected repair
A	12%	\$420		
B	18%	\$500		
C	10%	\$380		

Calculate each expected repair cost and add it to delivered cost. Explain why expected cost does not mean the buyer will literally pay that amount.

Part 5 - Write a Purchase Recommendation

Maya values reliability, a usable return window, and staying below \$900. Use price and non-price evidence.

Decision check	My evidence
Requirements met	
Delivered cost	
Return terms	
Warranty terms	
Seller verification	
Expected-cost estimate	
Records to save	
Recommendation with limitation	

Write 150-200 words. Include at least four figures and three facts to verify on the current product page.