

FINANCIAL LITERACY
THROUGH PUBLIC
LIBRARIES

Co-funded by the
Erasmus+ Programme
of the European Union



EDUCATIONAL MEETING SCENARIO WITH LIBRARY USERS FOR LIBRARIANS-EDUCATORS ONLINE SHOPPING MODULE NO. 2 / ADVANCED LEVEL OF THE COURSE

--->>> **If you will conduct an educational meeting in a stationary mode, use this version of the scenario prepared in black.**

--->>> **If you are conducting an online educational meeting, use the methodological guidelines prepared in blue.**

This is the scenario of a stationary educational meeting on financial education for final recipients, i.e. residents of the commune / region - library users. The scenario is adapted to the corresponding online course module located on the FINLIT platform: <https://finlit.eu>.

Therefore, financial education in the library will take place in a mixed learning formula. During the on-site training for library users, online educational resources will be used on the FINLIT e-learning platform.

The scenario proposes the use of adult learning methodologies according to David Kolb's concept. The scenario supports the leaders and provides them with methodical inspiration for educational work with library users. Using this scenario, the librarian who had previously completed the training for financial education trainers will conduct an educational meeting.



As an online meeting leader, use the functionality of your chosen remote working platform to guide your course participants through the training content of the module. Participants will also be able to perform specific activities stationary at their place of stay during the online meeting (i.e. they will be able to perform short tasks on their own according to the instructions provided by the teacher, e.g. "write a few of your associations with online shopping / online shopping, etc. on a piece of paper. and read your answers to other course participants").

Participants will also take part in various online activities proposed by the trainer, such as speaking in front of the camera, asking questions, commenting / answering in a chat, participating in surveys, working in virtual rooms, performing short tasks alone or in a group. During the online training, educational materials and short exercises from the course screens on the e-learning platform of the FINLIT project will be used.

Caution:

The stages of the educational meeting are planned for a few hours. It may be too long for one educational meeting with the residents. Therefore, you can choose from among substantive stages 4, 5 or 6 and decide which of them you will finally complete during an educational meeting with a group of participants. It all depends on the specificity of the age group of the students and their personal needs in terms of knowledge contained in the module and interest in the subject.

Remember, however, that if you decide to carry out a selected stage of the educational meeting - make sure to guide participants through the entire activity described in this stage (do not shorten a given stage of the meeting and do not select only individual parts from it!). Try to complete all 4 stages of the Kolb cycle, such as: experience, reflection, knowledge / theory and application / implementation) described in the script. It is important that the goal of a given stage of the meeting that you carry out with the participants is achieved while maintaining the principle of adult learning in accordance with the Kolb cycle proposed in the scenario.

After selecting the stages of the meeting that you plan to carry out with the participants, do not forget to plan two breaks (15 minutes each) between each stage of the meeting.

TITLE OF THE EDUCATIONAL MEETING

ONLINE SHOPPING

EDUCATIONAL GOALS OF THE MEETING

1. Understand the basic concepts and actions you need to take in order to make purchases through the Internet.
2. Developing the ability to choose between stationary purchases and online purchases, adequately to the needs.
3. Acquiring the ability to place an order in the online store.
4. Getting to know different types of e-shops and the products and services they offer.
5. Acquisition of competence in the use of price comparison websites.
6. Knowing the payment methods for the order.
7. Acquiring knowledge about the forms of order delivery and methods of solving problems in this area.

STAGES OF THE MEETING

STAGE 1 (approx. 15 min) - Introduction

STAGE 2 (approx. 15 min) - Getting to know each other

STAGE 3 (approx. 60 min) - What do you need to know about online shopping?

STAGE 4 (approx. 60 min) - How to pay for purchases and choose a delivery?

Stage 5 (approx. 30 min) - Summary and conclusion

STEP-BY-STEP DESCRIPTION OF THE EDUCATIONAL MEETING

STAGE 1

1.1 Name of the stage: Introduction.

1.2 Educational purpose of the stage:

- a) greeting the participants
- b) presentation of the topics of the educational meeting
- c) establishing rules for working together

1.3 Organizational issues:

1.3.1 Planned time for activity: 15 min.

1.3.2 No. of slides in an online course: no slides.

1.3.3 Required materials to conduct the educational meeting: flipchart, blackboard, marker.

1.4 Activity (description and additional comments):

1.4.1 Greet participants, introduce yourself and inform them about the main topic of the meeting. Explain that some of the exercises will be done by the participants during the online course and some by working in a group. Let them know that they will receive materials with useful websites at the end of the meeting.

1.4.2 Tell the participants that during the meeting they will learn about the basic concepts and actions that need to be taken in order to make purchases via the Internet, they will learn how to place an order in the e-store, what to consider when choosing payment methods and the type of delivery. *Explain to participants that online shopping is different from the name of online and online shopping. Say both they will meet these names at the meeting and in life interchangeably.*

Share your screen (Share Screen function) and present the initial screens of the module with a description of the course topics and benefits for participants.

1.4.3 Ask for active participation, sharing your own experience, constructive comments, asking questions when in doubt, misunderstanding of the presented issue. Briefly present the rules of working in a group. You can use principles such as: we listen, we speak for ourselves (we do not generalize), we respect the views of others, we turn off our phones. Finally, it is worth asking participants if they want to be by name with each other during the meeting.

You can show participants the proposed rules on the big screen and ask them to add their suggestions in chat.

STAGE 2

2.1 Name of the stage: Getting to know each other.

2.2 Educational purpose of the stage:

a) getting to know each other by all people participating in the educational meeting

2.3 Organizational issues:

2.3.1 Planned time for activity: 15 min.

2.3.2 No. slides in an online course: no slides.

2.3.3 Required materials to conduct the educational meeting: flipchart, blackboard, markers.

2.4 Activity (description and additional comments):

2.4.1 Invite the participants to introduce themselves according to the formula you have proposed. Write the question on a flipchart/ board:

- What types of shops do you like to shop in the most, and why?

Summarize the participants' ideas by writing down the types of shops they mention on the board and the arguments for and against in the slogan. Separate apparently preferred stores from disliked ones, and both kinds of arguments. Use the table to navigate to purchasing issues. Say that right now you are going to discuss the pros and cons of different buying strategies, including brick and mortar and online shopping.

The proposed topic of self-presentation is aimed at introducing participants to thinking about purchases. You can be the first to answer the questions, then invite another willing person. If there are no volunteers, invite someone who is in eye contact with you. At this stage, focus only on the spontaneous statements of the participants. Show understanding and interest, but do not ask questions as this will make the whole exercise much longer. Explain to participants that in other words, stationary shopping is traditional shopping, carried out in stores of various sizes, with their own building and service customer. In such stores, we have personal contact with the seller and the goods.

Then each person answers to the camera the question you asked: What types of stores do you like to shop more and why?

Offer the participants an online round. Each person turns on and off the camera and microphone in turn, thus practicing the use of online tools. Then everyone makes a virtual business card, typing in their first and last name - only their first name, but in the form they want to be referred to during the meeting. For example, Piotr Nowak enters: Piotrek.

Show the participants on their own example how to do it and give the instructions: "in the window, where you can see yourself, in the upper right corner, click on the hidden menu - graphic symbol 3 dots" ... ", then the Rename option will appear. - which means "rename, name again", click on Rename and in the text field enter your name in place of the previous name, close the window, confirm the change".

STAGE 3

3.1 Name of the stage: What do you need to know about online shopping?

3.2 Educational purpose of the stage:

- a) learning about the basic concepts and actions to be taken in order to make purchases over the Internet
- b) developing the ability to choose between stationary shopping and online shopping, adequately to the needs
- c) acquiring the ability to place an order in the online store
- d) getting to know different types of e-shops and the products and services they offer
- e) acquiring competence in the use of price comparison websites

3.3 Organizational issues:

3.3.1 Planned time for activity: 60 min.

3.3.2 No. slides in an online course: chapter no. 1 online course.

3.3.3 Required materials to conduct the educational meeting: a flipchart or a board with a table to be completed by participants, printout of materials at the end of this scenario:

EXERCISE NO. 1: PLACING AN ORDER PROCESS FOR ONLINE SHOPPING (MATERIAL FOR PARTICIPANTS);

CORRECT SOLUTION - EXERCISE NO. 1: THE PROCESS OF PLACING AN ORDER DURING ONLINE SHOPPING (MATERIAL FOR THE TRAINER);

HOW TO USE PRICE COMPARERS? - TIPS FOR PARTICIPANTS.

3.4 Stages of the Kolb cycle (description):

3.4.1 Experience

Inform the participants that you will now be discussing general issues related to shopping in online stores (so-called e-stores), in which goods are ordered online and delivered, e.g. by post, courier or by personal pickup.

Ask the participants to read the first screens of the online course module.

[In this part you can invite participants to collaborate and ask if anyone wants to share their screen and read the course content on the screen for the whole group.](#)

When the participants have finished their work with the online course, hand out 2 pieces of paper and 1 marker per person.

Divide the participants into two groups, e.g. indicate with your hand that the participants seated on the left are group no.1 and the participants seated on the right are group no.2.

Ask participants from group no. 1 to write separately on each card in block letters ADVANTAGES AND DISADVANTAGES OF SHOPPING VIA INTERNET, and participants from group no. regular service stores.

Summarize the exercise, collect the information recorded by the participants, group them and put them on two separate flipchart cards (one for online purchases, the other - for stationary purchases). You can say, supplementing the participants' conclusions, that the advantage of online shopping is that it can be done in any place with internet access, e.g. during a break in a bicycle trip, etc. situations.

However, the disadvantage of shopping in brick-and-mortar stores is that you can take advantage of the promotion only when you are physically in the store, and not, for example, on vacation in Italy.

You can divide the participants into two groups to work in virtual rooms (Breakout Rooms). One group includes the advantages and disadvantages of online shopping, the other group - the advantages and disadvantages of stationary shopping.

Prepare an application in advance, e.g. Jamboard application and send the link to the participants.

On two separate cards of a virtual flipchart, write down:

(1) INTERNET SHOPPING - CONS AND ADVANTAGES.

(2) STATIONARY PURCHASING - DISADVANTAGES AND ADVANTAGES.

Ask the participants to write their answers on colored cards and put them in the right place.

After completing the exercise, you can view the results of the participants' work, read and comment on their statements.

3.4.2 Reflection

Offer participants to create a common list of advantages and disadvantages of individual forms of shopping by writing them down on a flipchart/ blackboard. Leave the board in a prominent place. At the end of the meeting you will go back to its records. In conclusion, ask participants to look at the effects of their work and select one drawback of online shopping that most discourages them from trying to buy again. Ask the participants: What would have to happen for this defect to no longer matter?

Summarize the exercise, noting that the next stages of the course will show you how to deal with fear of buying online.

When you display a virtual flipchart with participants' work on the big screen, ask them to look at the results of their work and select the one drawback of online shopping that most discourages them from trying to buy again. They can enter it in chat. Comment on the results that will appear in the chat. Invite participants to comment.

When talking to participants during the meeting, remember that there may be people in the room who have already used online shopping and those who have never done it before. Therefore, when asking questions, always consider both perspectives. You can opt out of this if it turns out that all participants have the same level of experience. However, do not ask participants about it directly as it may arouse resentment and resistance.

Ask the whole group a question. At this stage, the summary should be tailored to what the participants are saying and directly address the specific concerns they express. It should be remembered at all times that their concerns may be partially justified, and some threats cannot be fully removed, but only minimized. An example of such a risk is, for example, non-delivery of goods by the e-seller. In this case, we can only rely on solutions offered by purchasing platforms or various forms of consumer protection.

3.4.3 Knowledge/ theory

Invite participants to continue the online course on the different types of online stores, products and services available as well the ordering process in the online store. By completing the tasks in the online course, participants will also learn how to buy communication tickets online.

After reading an excerpt from the online course, suggest that participants follow a simple exercise on placing an order in an e-shop.

Ask them to use the exercise material you give them:

EXERCISE NO. 1: PLACING AN ORDER PROCESS FOR ONLINE SHOPPING (MATERIAL FOR PARTICIPANTS) to arrange the steps for placing an order in the correct order. Invite the participants to check the exercise together. As the instructor, follow the hints: CORRECT SOLUTION - EXERCISE NO. 1: THE PROCESS OF PLACING AN ORDER DURING ONLINE SHOPPING (MATERIAL FOR THE TRAINER)

You can send participants a file. EXERCISE 1: ORDERING PROCESS FOR ONLINE SHOPPING (MATERIAL FOR PARTICIPANTS) via chat. Participants save the file on their computers and at each step describing the ordering process, they number it in such a way as to determine the correct order. Then ask a few people to present their work by showing the file using the Share Screen function.

3.4.4 Application/deployment

After reading an excerpt from the online course, you discuss the topic of saving money together. Ask each one to mention the method they use.

Ask the question directly: What are you doing to buy economically?

Encourage participants to present their own examples and share their experiences.

One of the arguments made by participants will certainly be price comparisons, which will allow you to smoothly move to the issue of using online comparison engines. Later in the meeting, you go to the exercise with the use of price comparison websites.

Summarizing this step, ask the following question: To what extent can Internet comparison websites be useful? (e.g. compare prices, find the store closest to your home, get to know other people's opinions about the product). Encourage participants to speak briefly.

Then you can give each person a printout HOW TO USE PRICE COMPARERS? - TIPS FOR PARTICIPANTS and ask them to search for various price search engines on the Internet and practice searching for different products at home.

Start an online discussion in the group forum. Ask a question for everyone: What are you doing to buy economically? The participants' task is to make a short statement to the camera. You start the round and decide how, according to which key everyone will speak, e.g. it can be in alphabetical order according to the names of the participants of the training. After all people have spoken, please send the file HOW TO USE PRICE COMPARINGS? - TIPS FOR PARTICIPANTS via chat so that everyone can download it to their computer.

STAGE 4

4.1 Name of the stage: How to pay for purchases and choose a delivery?

4.2 Educational purpose of the stage:

- a) knowing the payment methods for the order.
- b) acquiring knowledge of the forms of delivery and methods of solving problems in this area.

4.3 Organizational issues:

4.3.1 Planned time for activity: 60 min.

4.3.2 No. slides in an online course: chapter no. 2 online course.

4.3.3 Required materials to conduct the educational meeting: flipchart, markers, printouts of additional exercises for participants (the files are at the end of this scenario):

4.4 Stages of the Kolb cycle:

4.4.1 Experience

Tell participants that you will now deal with the payment for the order and the choice of delivery. Invite participants to a short brainstorming session on online payments. Ask:

- What forms of electronic payments do they know?
- Which payment methods have they used so far?
- What do they know the advantages and disadvantages of the forms of payment they exchange?

Then invite participants to explore the next payment section of the course.

During the whole meeting, remember that some of them used online transfers, as well as those that have not yet done so. Therefore, always consider both perspectives when asking questions. You can opt out of this if it turns out that all participants have the same level of experience.

Ask the above two questions in turn in the forum. It is supposed to be a "brainstorming", which is a simple and quick method to gather participants' opinions, so that what each person says is important. Encourage speech to the camera.

4.4.2 Reflection

Ask participants to go to the slide with information about the still relatively unpopular form of payment, which is BLIK.

Ask to watch the movie and::

- What are the advantages and disadvantages of using BLIK?
- In what life situations do they see use for it?

You can add in the discussion:

From the user's point of view, the card and Blik are ultimately very similar, but the method and scope of providing data are different (Blik on the Internet is generally definitely more advantageous, because the generated number cannot be used for another transaction, and in the event of data theft cards, such something is possible - it is especially important in transactions in stores abroad; on the other hand, in the case of payment cards, there is a formal complaint process in which banks and payment organizations Visa and Mastercard [the so-called chargeback], while in the case of Blik there is no such thing).

Share the video and watch it together. You can ask an interested participant to share their video screen.

Ask to enter BLIK advantages in chat. Let the participants comment on the disadvantages of BLIK to the camera. Collect conclusions.

4.4.3 Knowledge/ theory

Invite participants to learn the next part of the online course on Choosing a Delivery Option. Ask them to pay special attention to the issues of order confirmation, types of delivery, calculating the delivery time, as well as securing the risk of delivery problems.

4.4.4 Application/ deployment

At the end of the module, ask the participants to do an exercise on security of supply.

Give them the printed out EXERCISE NO. 2: WHAT SHOULD BE REMEMBER WHEN CHOOSING DELIVERY?

They can decide in pairs what the answers should be.

You can check the correctness of your answers together by reading the relevant slides of the course module. As a leader, you can use the auxiliary material.

You can view the file EXERCISE NO. 2: WHAT IS NECESSARY WHEN CHOOSING DELIVERY? by sharing the screen (Share Screen function) and asking participants for correct answers. Another option to do the exercise: you can send the file via chat and ask each person to do the exercise individually by downloading the file to their computer. Then you analyze the answers together.

STAGE 5

5.1 Name of the stage: Summary and conclusion

5.2 Educational purpose of the stage:

- a) summary of the course content
- b) summarize briefly the topics of the course

5.3 Organizational issues:

5.3.1 Planned time for activity: 30 min.

5.3.2 No. slides in an online course: Assessment tool.

5.3.3 Required materials to conduct the educational meeting:

5.4 Activity (description and additional comments):

5.4.1 At the end of the meeting, return to the board with the advantages and disadvantages of online and in-store shopping that the participants prepared at the beginning of the class.

Ask the participants:

What additional benefits of online shopping do you see currently?

What doubts have you failed to answer?

Summarizing this part, emphasize the advantages of online shopping most often mentioned by participants. Address their concerns and, if possible, identify countermeasures. Don't criticize, don't convince. Provide information rather than argue. Make sure that each participant has the opportunity to give an answer. Invite those who are ready and ready to start.

5.4.2 Now start the last part of the online course - summary and short Assessment tool, single choice, which consists of 8 questions.

5.4.3 Thank participants for being active in the meeting.

Encourage them to use the templates of the documents they receive in addition (int as necessary) and read the list of resources for learning.

Tell about the main elements and issues that they will find in these materials.

Ask if the participants have any questions for you.

After answering, say goodbye to your smile.

6. Methodical materials: use the material at the end of this script and print it for participants.

7.1 List of materials and equipment needed to conduct an educational meeting:

training room equipment - optional a multimedia projector to display movies, instead of individual viewing by participants on a computer, tables to work in groups, flipchart or blackboard, markers, writing instruments, markers, little sticky notes, online course, support materials for participants; printout of materials at the end of this scenario:

EXERCISE NO. 1: PLACING AN ORDER PROCESS FOR ONLINE SHOPPING (MATERIAL FOR PARTICIPANTS);

CORRECT SOLUTION - EXERCISE NO. 1: THE PROCESS OF PLACING AN ORDER DURING ONLINE SHOPPING (MATERIAL FOR THE TRAINER);

HOW TO USE PRICE COMPARERS? - TIPS FOR PARTICIPANTS,

EXERCISE NO. 2: WHAT SHOULD BE REMEMBER WHEN CHOOSING DELIVERY?

SOLUTION - EXERCISE NO. 2: WHAT SHOULD BE REMEMBER WHEN CHOOSING DELIVERY?

7.2 List of sources for expanding knowledge - additional resources for this topic are available in each language version of the module.

8. Structure of the educational meeting:

Course issue / module:	Meeting stage (no.):	Chapter in online course (no.):	Number of slides in the course:	"From ... to" slides:
What do you need to know about online shopping?	3	1	all slides	all slides
How to pay for purchases and choose a delivery?	4	2	all slides	all slides

Place for notes:

.....

.....

.....

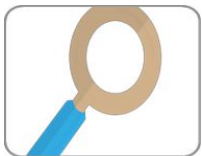
EXERCISE NO. 1: PLACING AN ORDER PROCESS FOR ONLINE SHOPPING (MATERIAL FOR PARTICIPANTS)

Find out about the ordering process when shopping online.
Please see 9 STEPS to ordering online, then put them in the correct order.

[option 1]: the trainer prepares a printout of the exercise for each of the groups of 3-4 people, each group with scissors cuts out 9 parts and puts them in the correct order;
[option 2]: the trainer sends the exercise electronically to the participants who present the results of their work during an online meeting, e.g. at Zoom, sharing their screen with the exercise and marking the appropriate stages of the ordering process with subsequent numbers]



Choose the form of delivery. Most often it is a courier, post office, parcel locker, letter. You can also choose pickup in person.
If you choose the option: Cash on delivery, then you will pay at the pickup point, e.g. at the post office or courier who will deliver your package.



When you are on the e-shop page, enter the product name again in the internal store search engine. The store's internal search engine is most often found at the very top of the page, sometimes it is also placed on the side. Browse the list of available items and click the icon: Add to cart.



Now you move to the upper right corner and select the button: Basket. This is not yet a purchase receipt. This is the moment when you check what you have chosen and if it is what you want to pay for. This is the time when you can change your mind any number of times.



Check that you received confirmation of the purchase and payment made. It should be sent automatically to your e-mail address provided when placing the order.

A registration form with several input fields. The fields are labeled: Name, Second name, Initials, Address, Tel, and Email. Each label is followed by a horizontal line representing an input field.

Provide the data necessary to place an order: name, surname, delivery address, telephone number and contact e-mail address for the e-seller or supplier. Usually, at this point, the e-seller will ask if you want to create an account in his store, or if you prefer fast shopping without creating an account. When shopping without creating an account (registration) in the e-shop, you may not have access to your purchase history, online shipment tracking or the loyalty program. It is different in every store - check before you decide.



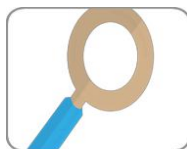
Receive the ordered goods. Check if it suits you. If so, enjoy your purchase. If not - use the right of return.



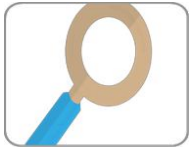
If you are suspicious of the appearance of the bank login page, stop payment immediately and report the situation to your bank or e-shop. Some stores also offer other payment methods, such as payment by card, via SMS or using a digital wallet.



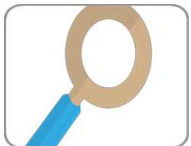
Choose form of payment. If you choose electronic payment (e.g. fast internet transfer or payment by credit card) then you pay before receiving the ordered product. If you choose cash on delivery, then you pay in cash or by credit card when you pick up the goods from the pick-up point, e.g. post office, kiosk or courier.



Start shopping online by clicking on any search engine icon. Enter the name of the product you are interested in in the search field, e.g. a cookbook. Choose any store from the list that appears.

CORRECT SOLUTION - EXERCISE NO. 1: THE PROCESS OF PLACING AN ORDER DURING ONLINE SHOPPING (MATERIAL FOR THE TRAINER)

Start shopping online by clicking on any search engine icon. Enter the name of the product you are interested in in the search field, e.g. a cookbook. Choose any store from the list that appears.



When you are on the e-shop page, enter the product name again in the internal store search engine. The store's internal search engine is most often found at the very top of the page, sometimes it is also placed on the side. Browse the list of available items and click the icon: Add to cart.



Now you move to the upper right corner and select the button: Basket. This is not yet a purchase receipt. This is the moment when you check what you have chosen and if it is what you want to pay for. This is the time when you can change your mind any number of times.



Choose the form of delivery. Most often it is a courier, post office, parcel locker, letter. You can also choose pickup in person. If you choose the option: Cash on delivery, then you will pay at the pickup point, e.g. at the post office or courier who will deliver your package.



Choose form of payment. If you choose electronic payment (e.g. fast internet transfer or payment by credit card) then you pay before receiving the ordered product. If you choose cash on delivery, then you pay in cash or by credit card when you pick up the goods from the pick-up point, e.g. post office, kiosk or courier.

A form with several input fields for personal information. The fields are labeled: Name, Second name, Initials, Address, Tel, and Email. Each label is followed by a horizontal line representing an input field.

Provide the data necessary to place an order: name, surname, delivery address, telephone number and contact e-mail address for the e-seller or supplier. Usually, at this point, the e-seller will ask if you want to create an account in his store, or if you prefer fast shopping without creating an account. When shopping without creating an account (registration) in the e-shop, you may not have access to your purchase history, online shipment tracking or the loyalty program. It is different in every store - check before you decide.



If you are suspicious of the appearance of the bank login page, stop payment immediately and report the situation to your bank or e-shop. Some stores also offer other payment methods, such as payment by card, via SMS or using a digital wallet.



Check that you received confirmation of the purchase and payment made. It should be sent automatically to your e-mail address provided when placing the order.



Receive the ordered goods. Check if it suits you. If so, enjoy your purchase. If not - use the right of return.

HOW TO USE PRICE COMPARERS? - TIPS FOR PARTICIPANTS

Price comparison websites provide customers with very valuable information. They allow you to quickly and safely reach the best offer.

However, it should be remembered that the owners of comparison websites are business entities that need to earn their profit.

Accordingly, they also care for the interests of stores, making money by promoting their offer and attracting customers to the e-seller's website.

Here are some useful tips when using a price comparison site:

1. Start your search by specifying the product category and enter the appropriate phrase in the central window of the comparison engine, eg the book *Gone with the Wind*, not the title itself. This will limit the search results to the category you are interested in (book) - instead of all possibilities: DVD, audiobook, e-book.
2. Product names in search engines may differ. Try to enter the name of the product in different ways and include specific data for each product, eg books have volume numbers, publishers, different covers; household appliances and audio / video devices - producers; phones - models and year of production.
3. Each search engine may have a different list of stores. If you want to find the best offer, use several search engines.
4. Search engines do not take into account a large proportion of the bids from online auctions, and there are also many e-sellers who do not use their services. For this reason, it is worth additionally entering the name of the searched product in a search engine, e.g. Google, Yahoo or Bing. In this way, we will additionally receive a list of stores that operate outside of price comparison websites.
5. The first items that show up in the search results are the best offers, but according to the comparison engine. This means that on the basis of a combination of various data, we obtain a ranking of offers, which takes into account, for example, prices compared to the competition, delivery conditions and costs, about the availability of goods, opinions about the e-shop. If we are looking for the cheapest product, it will not always be the first item on the list.
6. Always verify that you are looking at the price with the delivery. Often the price of the product itself is the lowest, but after adding delivery costs, it may turn out that another e-shop offers a cheaper offer.
7. Remember! If you want to find the really best offer, do not limit yourself to the results presented in price comparison websites. Do not forget to check the credibility of the e-seller before making a purchase. Read the product description carefully (new or used, with or without defects, complete or missing, long or short delivery time, etc.). Remember! A very, very cheap offer - it's a dubious offer.

EXERCISE NO. 2: WHAT SHOULD BE REMEMBER WHEN CHOOSING DELIVERY?

Read the following list of recommendations for the delivery of goods purchased over the Internet. Evaluate which clues are true (T) and which introduce false clues (F)?

Sometimes shipping is completely free, but sometimes it is very expensive. Always check shipping costs carefully before approving your purchase.	T/F
Only pay attention to the price of the products. If it is low, a positive purchasing decision is correct.	T/F
If you are ordering purchases and you do not know if you will be at home / work when the courier arrives, choose delivery to a pickup point close to your place of residence or work.	T/F
If you know that you are not able to wait for the courier at home or at work, you can use the service of redirecting the parcel to a pickup point, e.g. a store or gas station, from where you can pick it up at a convenient time.	T/F
Always open the package after the courier has left, when you can safely inspect the product.	T/F
A package that is not picked up from the courier can be returned to the distribution center, which is usually located on the outskirts of the city. Collecting the package can be a hassle.	T/F
If you notice that the parcel is damaged upon receipt of the parcel, you can refuse to accept it or write a report with the courier.	T/F
If you choose the delivery method from the list of options offered by the seller, the carrier (e.g. a courier company) entrusted with the delivery is responsible for the damage to the parcel.	T/F

SOLUTION - EXERCISE NO. 2: WHAT SHOULD BE REMEMBER WHEN CHOOSING DELIVERY?

Sometimes shipping is completely free, but sometimes it is very expensive. Always check shipping costs carefully before approving your purchase.	T
Only pay attention to the price of the products. If it is low, a positive purchasing decision is correct.	F
If you are ordering purchases and you do not know if you will be at home / work when the courier arrives, choose delivery to a pickup point close to your place of residence or work.	T
If you know that you are not able to wait for the courier at home or at work, you can use the service of redirecting the parcel to a pickup point, e.g. a store or gas station, from where you can pick it up at a convenient time.	T
Always open the package after the courier has left, when you can safely inspect the product.	F
A package that is not picked up from the courier can be returned to the distribution center, which is usually located on the outskirts of the city. Collecting the package can be a hassle.	T
If you notice that the parcel is damaged upon receipt of the parcel, you can refuse to accept it or write a report with the courier.	T
If you choose the delivery method from the list of options offered by the seller, the carrier (e.g. a courier company) entrusted with the delivery is responsible for the damage to the parcel.	F