LEVEL II - UNIT 1

E-COMMERCE

Reading 3

SHOPPING TOO MUCH ONLINE? HERE'S HOW TO CUT BACK

I'm not the only one who's using online shopping as a vice during these times. Nearly 40% of people say they're shopping on the internet weekly according to a recent survey of 5,000 consumers by Selligent, a marketing company. In this time, sports equipment, computers and electronics, and clothes is what people buy the most. With so much more time stuck at home and the **targeted advertisements** that follow us from one site to the next, it's easy to **overdo** it. "I think overall, people are just plain bored," says Sylvie Tongco, vice president of communications at Selligent. "Shopping could also be a way of dealing with being more alone," says Lars Perner, assistant professor of clinical marketing at the University of Southern California's School of Business.

SKILLS:

- Details
- Author's purpose
- Make inferences
- Vocabulary in context
- Organize information
- Understand negative facts

GETTING STARTED:

What kind of online advertisement do you usually get? Does it make you feel annoyed?

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"Ideally, you want to find a way so that your purchases don't make you feel guilty," says Sarah Asebedo, president of the Financial Therapy Association and a certified financial planner. To do that, she recommends creating a spending and saving plan that reflects your values and goals, and then track your expenses to make sure you are spending and saving within those parameters. A number of budgeting apps, including *Simplifi* and *You Need a Budget*, can help you keep on top of your spending. If you're frequently buying items that don't reflect your financial goals, you'll want to cut back.

Remaining focused on your bigger financial aspirations can **lessen** the disappointment or frustration of not getting a product or service you need in the moment, experts say. "Still, resisting is easier said than done," says Kimberly Palmer, personal finance expert at NerdWallet. "Stores are eager to stay afloat during these challenging times, so they are offering discounts, free shipping, and new products to try to get us to spend money," she says.

Beyond planning, you may need to put other safety measures in place. "Try to avoid shopping late at night when you're tired," she says. "It's easy to forget to compare prices and to buy things you don't really need or even want. If you've been shopping compulsively, she added, try going 48 hours or longer without an online order. You may also want to **unsave** your credit card from online shops, so that a purchase requires a little more effort like finding your wallet and re-entering your number," Palmer says.

One final strategy that might reduce your impulse purchases is to set a "cool off" period after you've spotted something you feel you need or want, Perner says. "One could establish a practice of holding off on a purchase that is not a necessity at least overnight," he says. That way, after a couple of days, you may consider that item was not really necessary, and you will have saved a couple of bucks.

Glossary:

- **Targeted advertisements**: Targeted advertising is a form of online advertising that focuses on the specific traits, interests, and preferences of a consumer. Advertisers discover this information by tracking your activity on the Internet.

**Adapted from https://www.cnbc.com/2020/10/10/how-to-cut-back-on-your-online-shopping-during-coronavirus.html*

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1. What is the purpose of the author in this text?

a. To give advice on how to find good online sales.
b. To suggest how to avoid buying things constantly.
c. To recommend some effective financial apps.
d. To suggest what kind of clothes you should buy online.

2. According to paragraph 1, what is a reason for people shopping online so much?

a. Marketing companies push people to stay home.
b. People answer surveys to win discounts at online sites.
c. Being alone and ads make people feel like buying more and more.
d. People have addictions and shopping is a way to leave them behind.

3. The word overdo in the context of paragraph 1 refers to

a. doing a lot of exercise
b. shopping excessively
c. looking at different ads
d. moving from place to place

4. The word lessen in paragraph 3 is closest in meaning to

a. change
b. destroy
c. intensify
d. reduce

5. Even if you make the decision of not buying anything, you may find difficulties. Why?

a. Because other people may use your credit card.
b. Because stores may be persuasive and convince you easily.
c. Because not buying anything can make you feel frustrated.
d. Because many ships bring different products to the stores daily.

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6. The term unsave in paragraph 4 refers to

a. deleting data related to your cards from any website.
b. not saving money anymore.
c. Not being safe when buying online.
d. registering information in a way that compromises your privacy.

7. Which strategies that can help you reduce your desire for shopping are mentioned in the text?
Choose more than one

a. Shopping at night.
b. Hiring a financial advisor.
c. Keeping a balance in your finances.
d. Returning items back to the stores.
e. Thinking carefully if you really need a product.
f. Using applications to control the money you spend.

What do you think?

Are you afraid of buying online? Why (not)?

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