THE REAL DEAL CHECK

01 / WORKED EXAMPLE

Start with the price you can check

A big discount and a good purchase are different questions. Use this workbook for one item you are considering. Type into the fields or print it and write by hand.

Our fictional mixer M1
Weeks 1-6: $120. Week 7: $200. Sale day: $100.
These are invented teaching prices, not a real merchant's history.

Same $100. Two different comparisons.

Against the advertised $200: ($200 - $100) / $200 = 50%
Against the earlier $120: ($120 - $100) / $120 = about 16.7%
The earlier-price reduction is $20. A chart alone does not establish intent.

Your route through the workbook
Page 2: name the item and your maximum total.
Page 3: record the comparison claim and dated evidence.
Page 4: compare the same item at two sellers.
Page 5: decide whether the purchase fits.
Pages 6-7: try the examples and check your answers.

No need to prove the old price before comparing today's real offers. If evidence is missing, write **unknown**. Do not turn missing observations into $0 or a legal conclusion.

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02 / YOUR PURCHASE PLAN

Give your own number the first word

Complete this before studying the savings badge. Keep identifying details about the product; you do not need to record personal account information.

Item and exact model / size / version

Condition: new, used or refurbished?

What is included? Bowl, accessories, quantity, warranty terms?

What will I use it for? Did I already plan to buy it?

My maximum TOTAL, including required charges

When do I need it? What happens if I wait?

The ceiling is your decision. A discount does not create room in your budget or make an unsuitable product suitable.

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03 / PRICE HISTORY

Keep the claim and the evidence together

Exact wording: WAS / MSRP / COMPARE AT / other

Claimed comparison amount and seller's explanation

Record dated observations for the exact product, condition and seller. A short sample is not proof of a usual market price. Keep screenshots or receipts privately.

Date / source	Price / seller / condition / coupon notes

What remains unknown? Any missing dates or other conditions?

No observed sale is not proof a former offer was invented. A genuine regular offer can matter. U.S. FTC guides: 16 CFR 233.1(a)-(b).

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04 / TWO REAL OFFERS

Compare what you would actually pay

Use the same model, condition and included parts. Use the seller's final checkout quote when available. Calculate manually; this PDF does not add fields for you.

Cost / condition	Seller A	Seller B
Seller / link		
Item price after applied discounts		
Delivery / handling		
Tax for my address		
Other required charges / purchases		
TOTAL to pay now		
Delivery date		
Return window / fees		
Same model / condition / parts?		

Fictional example before tax: A $100 + $10 delivery = $110.
B $95 + $0 delivery = $95. B is $15 lower before tax.
Do not subtract a coupon twice. Count a required new membership purchase if you would otherwise not buy it; note future commitments separately.

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05 / YOUR DECISION

A good price still needs a good reason

Best comparable total I could verify, and its seller

Any differences that could change the choice?

Does the purchase fit my budget and planned use?

Would I still want it with the crossed-out price covered?

My choice: buy / wait / skip / need more information

My next step and what evidence could change my mind

A deadline may be real. It does not prove value. A discount is not money deposited into your account. If you buy, retain the offer, final total and return terms with your receipt.

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06 / THREE SHORT EXERCISES

Try the test before your next checkout

1 / The quieter offer
Same new M1 and terms. C advertises 60% off $300: $120 before delivery. B has no sale badge: $95 delivered. No other discounts apply. Before tax, does the larger percentage make C cheaper?

Your answer

2 / Which starting number?
An invented price history shows $120 for six weeks, then $200 for a week, then $100 on sale day. What is the reduction from $120 in dollars and percent? Does the chart alone prove the seller's intent?

Your answer

3 / The missing history
A tracker has no entries for part of a month. The seller labels its comparison MSRP. Can you treat the blank stretch as $0, or MSRP as proof of what this shop charged?

Your answer

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07 / ANSWER KEY

Check your reasoning

1 / No. B has the lower price.
C: $300 x (1 - 0.60) = $120 before delivery.
B: $95 delivered. A bigger percentage can finish at a higher price. This example is before tax; compare actual checkout totals and terms for a real purchase.

2 / $20, or about 16.7%, below $120.
($120 - $100) / $120 x 100 = 16.6667%, rounded to 16.7%. Against $200 the calculation is 50%. The arithmetic uses different starting numbers. The illustrated history alone does not establish intent or decide a legal claim.

3 / No on both questions.
A gap is missing evidence, not a zero-dollar offer. MSRP describes a manufacturer's suggestion; it does not, by itself, establish this seller's past price. Record the unknowns and compare available offers today.

One more check: If you did not need the item and buying it would crowd out something you need more, a lower price does not make that conflict disappear. Enjoying a purchase is allowed. Make the decision with its cost and your priorities in view.

08 / SOURCES AND USEFUL BOUNDARIES

Where the episode checks its claims

Former-price comparisons

16 CFR 233.1(a)-(d): genuine offers, invented comparisons and the no-sales qualification.

Open source

Suggested and comparison prices

16 CFR 233.2 and 233.3: the reference and its context matter.

Open source

Shopping checklist

FTC Online Shopping: product details, total cost, terms and records.

Open source

Anchoring research

Tversky & Kahneman (1974), Science 185:1124-1131. Our mixer is an illustration, not their experiment.

Open source

Historical court record

People v. Overstock.com, A141613 (2017), including the June 23 modification/publication order. Historical case, not a claim about current conduct.

Open source

False urgency

FTC staff report, Bringing Dark Patterns to Light (2022), baseless countdown timers. Genuine deadlines can exist.

Open source

Sources checked November 8, 2026. U.S. educational context; local rules and facts matter. All mixer amounts and seller comparisons in this workbook are invented. Your entries stay in your copy; this PDF does not submit information to Cash Splained. Calculations are manual.