



Your Shopping Skills

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Overview

As you get ready to live on your own, you will find it helpful to develop your decision-making skills, especially those related to your effectiveness as a consumer. Become aware of advertisements, seek reliable information, comparison shop, and follow product instructions to get maximum benefits from your selections. Learn your consumer rights and responsibilities, and you will soon be well on your way toward an independent lifestyle.

Everyday Decisions

Each day you make hundreds of decisions — what to wear, what to eat, where to go, and how to get there. By making minor decisions on a daily basis, you gain the skills needed to make major decisions such as where to work and how to prepare for living on your own.

Knowledge of decision making is particularly useful to young adults because you are faced with many major choices: Should you continue your education? Should you work full time? Should you live by yourself or with friends? You are also facing many major consumer decisions: Do you need new clothes for school or a job? Do you need a car? What resources are available to you? How can you acquire needed goods and services without always needing to

increase your income? Forming sound consumer habits for planning, buying, and using goods and services is an investment that can pay dividends all your life.

The average person entering a lifetime of relatively steady employment can expect to earn more than half a million dollars before retirement — a sizable sum to translate into a chosen lifestyle. If even 5 percent of your earnings is lost by impulsive buying and poor shopping decisions, you can lose the enjoyment of 25 to 50 thousand dollars; therefore, now is the time to develop skills to help you become an effective consumer.

Your Values and Your Goals

The way you think and feel affects the decisions you make. You need to know about yourself so you can make effective decisions. Your values reflect what is important to you. What you want out of life and from your money represents your goals.

Values are your personal, strong beliefs about what is worthwhile in life — such as love, privacy, freedom, recreation, health, education, and individuality. Many things shape your values. For example, your family background, your friends and classmates, your talents and interests, your education, and where you live affect what you believe to be important. Each time you make a consumer decision about what products and services you want to buy, you will decide what is of most value to you at the time of the decision and as time goes on. For example, you may have to choose between buying a class ring and buying insurance for your car. Your values may be different than the values of family and friends. You may wish to spend money on a car. Your friends may save their graduation money for a trip to visit a distant city.

Sometimes your values are the same as those of your parents or friends, but each of you puts the values in a different order. For example, all of you may feel that security and new experiences are important; but you may choose new experiences over security, and your friends may do the reverse. At different times in life, some values are more important than others. For example, right now you may feel you're wasting money for your senior pictures and graduation announcements. Years from now you may be happy to have these reminders of your high school or college years. What do you value now? Do you see how your values may change as you begin living on your own?

Goals are ends that you strive to achieve, such as friendship, a special job, or the purchase of specific goods. Your values (what you believe to be important) determine your goals (what you are willing to work for). Both your values and goals will determine the type, quality, and quantity of goods and services you choose in the market. If you value prestige, your goals may be to purchase expensive or rare items. If you value practicality, your goal may be to look for durability and usefulness rather than prestige in your purchases.



Standards for Judging Products

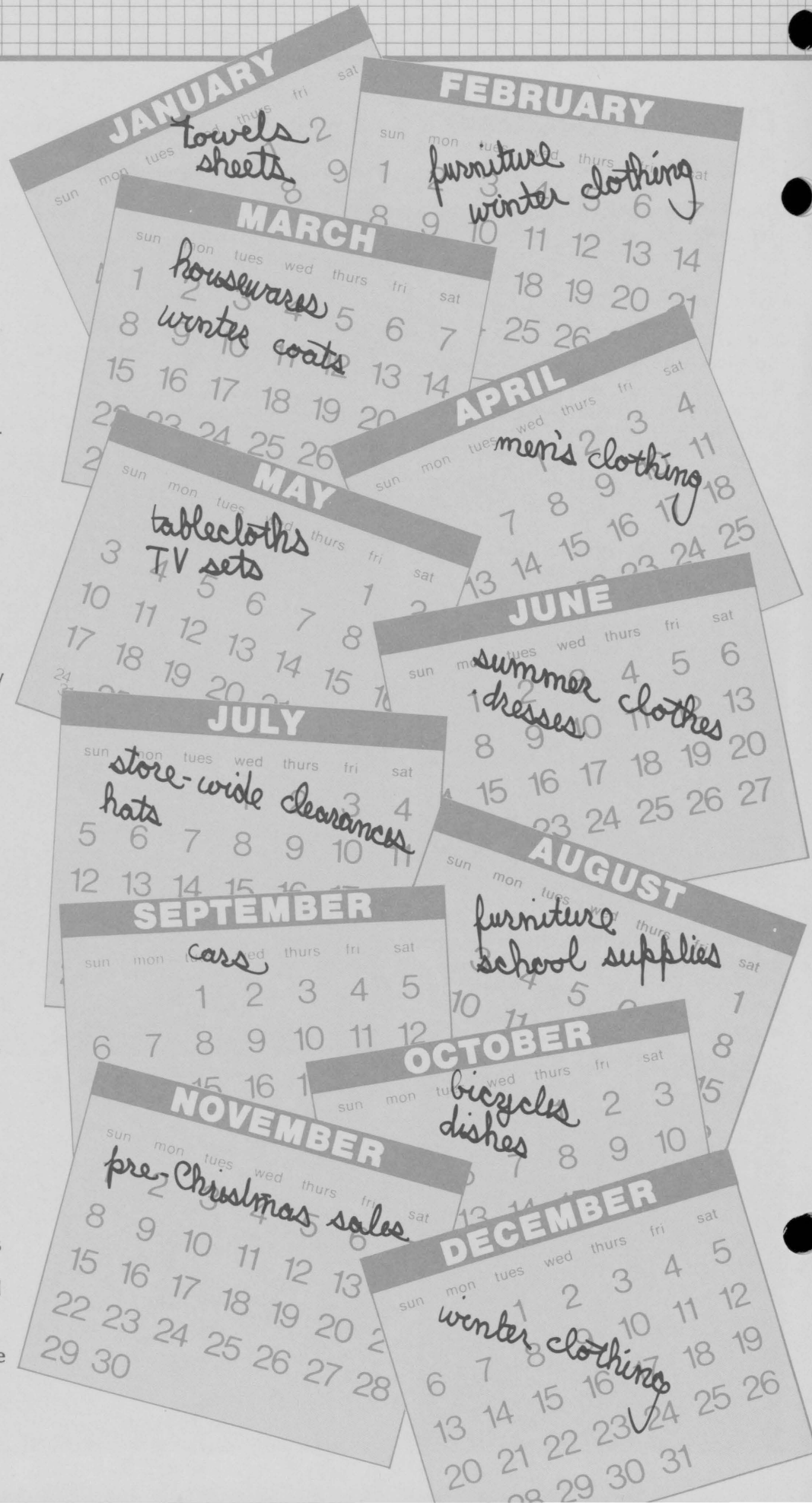
Manufacturers develop standards for the performance and durability of products in the marketplace. Government agencies such as the Food and Drug Administration, the Federal Trade Commission, the Consumer Product Safety Commission, and the State Department of Agriculture check products in the marketplace for safety of contents and for performance. These standards help you get better products, but they do not guarantee that you will get the product that best meets your needs. Many types of products and services are available, and it's up to you to make the best choices. You determine your standards, too. Your standards represent what you think is acceptable to measure an accomplishment, the completion of a goal, or the quality of goods or services.

To judge products, ask yourself,

- Have I used adequate and reliable information?
- Is the product really needed? Can I afford it?
- When is this product on sale? Does it go on sale seasonally?
- Will the product best serve my purpose? What else might I use?
- Which aesthetic features are worthwhile to me?
- What quality of product do I need?
- What built-in convenience is needed? Is it worth the increase in cost that I must pay?

Form a habit of evaluating products by asking these questions before choosing a product. This practice will help you make the best selection.

One way that you can be a careful shopper is to watch for seasonal price variations. For example, the shopping calendar that follows is a month-by-month listing of items that have seasonally discounted prices.



Be Aware of How Advertisements Affect Your Decisions

To persuade you to buy their product, advertisers will use the most effective means they can find to promote each product. They know that it is often more effective to appeal to your emotions than to your sense of reason or logic. Some of the emotional appeals that advertisers use are listed below. As you read each one, list an ad that uses this approach to selling a product.

- Desire to be liked and accepted or popular

- Desire to be attractive, especially to the opposite sex

- Desire to be healthy

- Desire to save time

- Interest in the new and different

- Desire for pleasant association or to have fun

- Fears and feelings of insecurity

- Desire for success and independence

- Desire for status

- Desire for bargains or to save money

You may find other emotions, hidden desires, or fears that influence your selection of goods and services. Think for a moment. Why do you buy mouthwash, toothpaste, or deodorant? Why do you choose the brand you buy? Emotions, hidden desires and fears do influence our purchases. Understanding the reasons you buy products will lead you to more satisfactory purchases in the future.

Seek and Use Reliable Information

Much useful information is available to help you make purchasing decisions. The more expensive the product, the longer you usually intend to use it. You need to learn about the item before buying it. For example, when you decide to buy a car, you will probably spend more time reading about cars than you will researching hair driers when you need a new hair drier.

Form a habit of seeking the information you need from the following sources:

Educational literature. When you want to find out about specific products, contact your Cooperative Extension office for literature from institutions, industries, or government agencies. You may also contact your library for consumer information magazines such as *Consumer Reports* and the annual *Consumer Reports Buying Guide Issue*.

Advertisements. Read ads for ideas about the location and prices of products. Be alert to the facts stated in the ad. How much helpful information is in the ad, such as a description of the item, what the item is made of, what the item can do, how to use and care for the item, or who made the item?

Product labels and booklets about use and care. Check for contents, size, characteristics of materials, special features, use and care recommendations, and terms of available guarantees.

Your friends. Talk with someone who owns the product or has used the service. Ask about the product's performance, problems, durability, and whether it is satisfactory.

SEE YOURSELF SLIMMER

PRIME TIME WOMAN



TEST-DRIVE A BMW WIDE OPEN!



The car you want is now on sale, all models priced for immediate delivery!

Compare Products and Services

To increase your consumer skills, plan before you get to the marketplace, and then compare products before making a choice.

1. Plan what products and which specific characteristics are necessary for your purposes. Make a shopping list. For each product, list in order of importance the characteristics needed or desired. Decide how much you can afford to pay for the product before you go shopping.

2. Compare styles, brands, features, prices and quality of several products at a variety of stores.

3. Decide which product is best for you — the one that satisfies your need(s) and is priced so that you can afford it.

4. Be alert to techniques of pressure selling, flattery, elaborate compliments, oral guarantees, last-opportunity-to-buy offers, or deals in which the regular price is not known. Don't be sold under pressure — you may get the very thing you do not need. Take time to think and compare; then decide whether or not to buy.

Use and Care of Products

Manufacturers give instructions on labels, hang tags, or in booklets that come with products. Your attention to instructions about how to use and care for a product increases the service life of the product. The longer a product lasts and gives satisfactory service, the less frequently it will need to be replaced and the fewer repairs it will need. Use a product as long as economically feasible; that is, use it completely or until the care and repairs are too expensive and it would be more sensible to purchase a new product. You will benefit from this maximum use. It will extend your resources and may increase your satisfaction too.



Consumer Rights

Consumers have rights, too. You can increase your dollar power and get more satisfactory products by exercising your rights. As a consumer,

- You have a right to accurate information about products. Read the information before buying a product. Remember that oral statements from the salesperson may or may not be accurate.
- You have the right to choose products that you desire and can pay for.
- You have the right to safe products that will give quality service.
- You have the right to be heard when products are of poor quality or are unsafe.
- You have the right to speak up when you are the victim of unfair selling practices such as fraud, excessive prices, or a breach of contract.

Consumer Responsibilities

Consumer responsibilities accompany consumer rights. Your responsibilities as a consumer are

- To become informed about products.
- To treat the property of sellers and others with care. Products damaged by consumers must be paid for by higher prices.
- Refuse products of poor quality. Flawed products may be acceptable in certain circumstances. For example, a blouse or shirt that is soiled may sell at a reduced price because consumers probably would not pay full price for one in poor condition. Be sure to get the quality of product for which you are paying. Accepting inferior quality goods or services at quality prices encourages the seller to continue to supply merchandise of a lower quality.
- Follow the manufacturer's instructions in the use and care of the product.
- Keep records of sales (receipts) and labels until you are sure the product is satisfactory. Sales records and guarantees are needed when a complaint about a product is made to the seller.
- Make complaints if, through no fault of yours, you find the product to be unsatisfactory. Use the procedure suggested at right for making a consumer complaint.

Consumer Complaints

Be sure you have a legitimate complaint. Has the product been damaged through your use and care for it? Are your expectations for performance too high? If you buy a product on sale, check to see if it can be returned. If you have a defective product, begin with the seller. Return the product and records of sale to the seller and discuss the problems. Expect to receive a satisfactory adjustment. If the seller cannot help with your problem, you will need to do more.

Write the manufacturer. Get the manufacturer's name and address from labels on the product or from the use and care booklet. Ask the manufacturer to please assist in correcting the problem. Keep a copy of your letter and all bills and receipts for future reference. You may also send copies of the letter to important local and national agencies involved in consumer issues.

A Few Basic Tips on Letter Writing

- Include your name, address and home and work phone numbers.
- Type your letter if possible. If it is handwritten, make sure it is neat and easy to read.
- Make your letter brief and to the point. Include all important facts about your purchase including the date and place where you made the purchase and any information you can give about the product or service such as serial or model numbers or specific type of service.
- State exactly what you want done about the problem and how long you are willing to wait to get it resolved. Be reasonable.
- Include all documents regarding your problem. Be sure to send COPIES, not originals.
- Avoid writing an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem, but may be very helpful in resolving it.
- Keep a copy of the letter for your records.

Your Address
Your City, State, Zip Code
Date

Appropriate Person
Company Name
Street Address
City, State, Zip Code

Dear (Appropriate Name):

Last week I purchased (or had repaired) a (name of product with serial or model number or service performed). I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed satisfactorily (or the service was inadequate) because _____.

Therefore, to solve the problem, I would appreciate your (here state the specific action you want). Enclosed are copies (copies--NOT originals) of my records (receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents).

I am looking forward to your reply and resolution of my problem, and will wait three weeks before seeking third-party assistance. Contact me at the above address or by phone at (home and office numbers here).

Sincerely,
Your Name

Describe your Purchase

Name Product and Serial or Model Number or Service

State Problem

Give History of Problem

Ask for Specific Action

Include Date and Location of Purchase and Other Details

Enclose Copies of Documents

State Reasonable Time for Action

Include Your Address, Work and Home Phone Numbers

Keep Copies of Your Letter and All Related Documents and Information

Summary

As a young adult, you will find that sharpening your consumer skills helps you get the best buys in goods and services for your needs.

Remember, you can become more satisfied with your life as a consumer if you follow these guidelines:

- Know your values and goals.
- Practice consumer decision making.
- Develop standards for judging products and services.
- Be aware of the effect of ads on your decisions.
- Seek and use reliable information.
- Compare products and services.
- Care for products properly.
- Exercise your consumer rights and responsibilities.

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