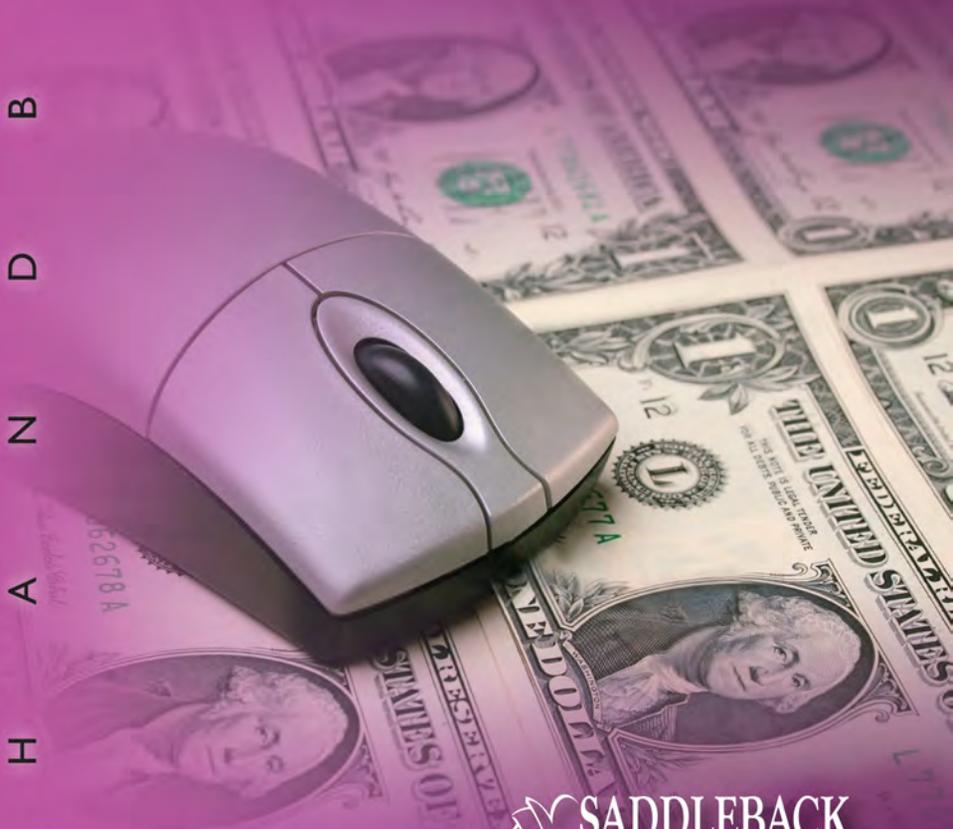




L I F E S K I L L S
H A N D B O O K S

Consumer Spending

The Wise Buyer
Shopping for Goods
Shopping for Services
Consumer Rights



21st CENTURY

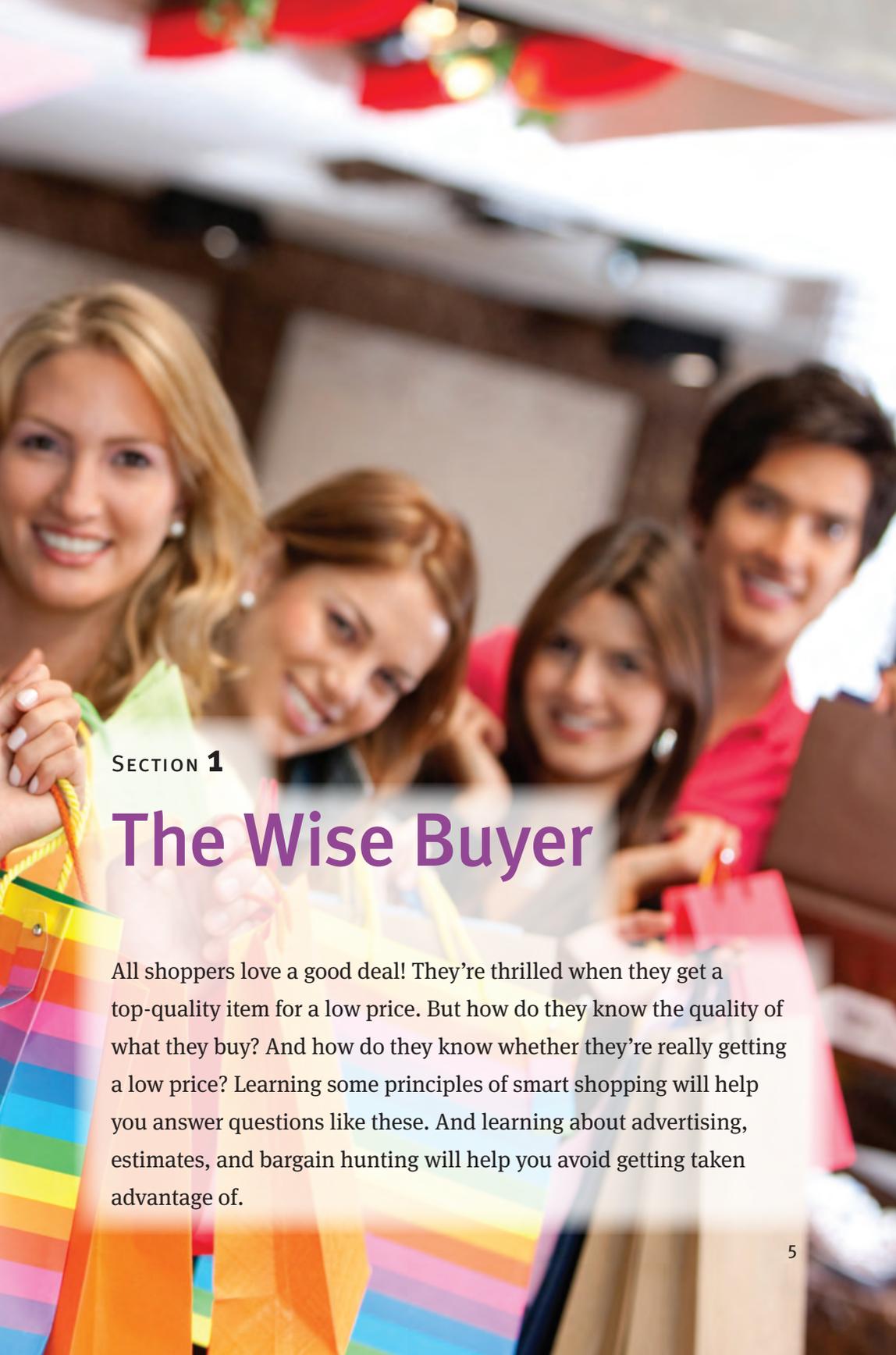
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SECTION 1

The Wise Buyer

All shoppers love a good deal! They're thrilled when they get a top-quality item for a low price. But how do they know the quality of what they buy? And how do they know whether they're really getting a low price? Learning some principles of smart shopping will help you answer questions like these. And learning about advertising, estimates, and bargain hunting will help you avoid getting taken advantage of.



The Smartest Shopper

Lynne often met her friends at the mall on Saturdays. They loved to shop! And they especially loved to buy new clothes for going out Saturday nights.

Lynne's friend Kacie always told the group about the latest styles. She looked at lots of fashion magazines and watched fashion

shows on TV. But she didn't know much about the quality of clothes. And she never shopped around or waited for something to go on sale. She bought what she wanted, when she wanted to. She always paid full price, too!





Another friend, Grace, claimed to be a bargain hunter. She knew about all the stores that sold clothes for reduced prices. She also bought used clothes at a local shop from time to time. But Grace had made some bad choices. She didn't always get good quality in the clothes she bought. One time, she bought some jeans for a really low price. But the first time she wore them, the zipper broke. Another time, she bought a coat that didn't really fit just because it was on sale.



Lynne was the smartest shopper. She looked around at several stores before she bought anything. She checked prices and watched for sales. She knew how to spot good quality, too. She didn't buy everything she wanted.

But what she bought was well made and looked good on her. When Lynne bought a new outfit, she knew that she'd like it and wear it for longer than a weekend.





CHAPTER 1

Principles of Smart Shopping

How to Shop

Are you a smart shopper? If not, you should learn how to make wise buying decisions. Follow these simple steps:





1. **Learn about a product before you buy it.** Read the product's label to find out what's inside the package. Also ask people who own the same product or something similar for their opinions. Do they recommend the product? Do they have any complaints about it? Ask where they purchased the product and if they got a good buy.

Newspaper, magazine, and online ads or professional reviews can also give you facts about different **brands**. Compare the prices of different products using ads. Read articles and customer reviews to learn more about how products perform. **Consumers'** or buyers' reports are also helpful. These reports often test and grade products, showing which ones you can trust to last.



Brands

Product names or manufacturers. One product, such as a hairdryer, can be available in many brands.

Consumers

Shoppers or buyers. People who purchase goods or services for their own use.



[FACT]

Where to Find Consumer Information

Look at consumer magazines or visit their Web sites to learn the latest consumer news. Here are some well-known sources of information:

Consumer Reports magazine:

<http://www.consumerreports.org/cro/index.htm>

AOL money and finance Web sites:

<http://www.dailyfinance.com/>

<http://money.cnn.com/>

Money magazine:

<http://money.cnn.com/magazines/moneymag/>

Fortune magazine:

<http://money.cnn.com/magazines/fortune/>

Financial Times:

<http://www.ft.com/intl/companies/retail-consumer>

Wall Street Journal:

<http://www.smartmoney.com/>



- 2. Compare what you learn about different brands.** List the advantages and disadvantages of each brand. This will help you compare different products. For instance, Tom is looking for a lightweight, waterproof watch. He's a lifeguard and needs a watch he can count on. He's made a list to help him compare features of different watches.





3. **Consider your wants and your needs.** Your wants and needs are as important as the price you pay for something. Tom's decided to buy a watch that has fewer features and costs more than the others because it's waterproof. Being waterproof is a key feature for his work.

Where to Shop

Where you shop can make a big difference in how much you pay. Discount stores and buyer warehouses usually offer the lowest prices. But be sure you know what you want and how much it costs before you shop at one of these stores. They may sell a mix of high- and low-quality brands. You won't be able to get much customer service or advice. And you often can't try on clothes at these stores.

Retail and specialty stores charge the highest prices. But they usually sell top-quality brands and offer good service. If you shop at a retail store, ask about upcoming sales. You can save a lot by waiting for sales, when prices are lower.

Retail

A kind of store that sells products one at a time for individuals' use.





When to Shop

When you go shopping is important, too. Don't rush out to buy a new type of product the minute it's introduced. Wait for several months, when the price has probably gone down. It often pays to wait!

Prices changes on seasonal items, too. For instance, you'll pay less for a swimsuit at the end of summer than at the beginning. And you'll save money on a space heater if you buy it in the summer, not the winter.

Smart shoppers also wait for sales that occur after holidays, such as Christmas and the Fourth of July. You can often learn about these sales through newspaper or TV ads or mailers.





[FACT]

Top US Retail Chains

The following stores are listed in order of their yearly sales, from highest to lowest:

Walmart	Walgreens	Safeway
Kroger Company	CVS Caremark	SuperValu
Costco	Best Buy	Rite Aid
Home Depot	Lowe's	Publix
Target	Sears	Amazon.com

When Can You Get the Best Deals?

Products that are used at certain times of the year cost less in the off-season. Others go on sale during particular months. Plan to buy these products during these months:

January	May	September
Bedding	Athletic clothing and shoes	Bikes
CDs and DVDs	Camping gear	October
Computers	June	Bikes
TVs	Computers	Computers
February	Indoor furniture	Winter coats
Indoor furniture	Summer sports gear	November
Winter clothing	Swimwear	Bikes
March	July	TVs
Winter coats	Furniture	December
Winter sports gear	Swimwear	Bikes
April	August	TVs
Computers	Air conditioners	
Spring clothing	Backpacks	
	Outdoor furniture	