

GUIDELINES FOR CONSUMERS

1. Think about what you **NEED** before you buy.
(Think about specific features and requirements that are important to you.)
2. Compare stores.
3. Compare brands.
4. Check for any extra charges.
5. Read and understand the warranty.
6. Read the contract terms carefully.
7. Read and follow the use and care guides.
8. Keep all sales receipts, warranties, and instructions.
9. Understand the store's refund or exchange policy.
10. Buy within your budget.
11. Check your bill for accuracy.
12. Exercise the right to protest.

GUIDELINES FOR CONSUMERS

Using the transparency, "Guidelines for Consumers," review the following information with the students. The teacher talk is printed in italics.

1. Think about what you NEED. (Remember to think about specifics such as features and requirements that are important to you.)

(Know what your requirements are for that particular product or service. It is a good idea to check with buying guides to aid you in your purchase and enable you to know signs of quality. Remember, price is not necessarily an indication of quality.)

2. Compare stores.

(Buy from the best source with the best reputation. Deal with businesses which have a reputation for being reliable and honest. Also, give your business to the company that can offer the exact item for the lowest price. If you are not familiar with the company or question its integrity, contact your local Better Business Bureau for additional information.)

3. Compare brands.

(Ask friends or family members who have experience with a brand for their opinions. Check buyers' guides and magazines for their recommendations.)

4. Check for any extra charges.

(Often extra charges such as delivery fees, installation charges, and service costs are not included in the stated price. Find out about the extra charges and use them in making the best decision.)

5. Read and understand the warranty.

(Read the warranties when comparing brands and note which warranty is intact for the longest period of time and what is covered. In the event of a problem, what are your obligations and what are the manufacturer's obligations? Sometimes proof-of-purchase and ownership cards need to be sent to the manufacturer in order to validate the warranty.)

6. Read the contract terms carefully.

(Never sign a contract that you do not understand or that has blank spaces. The blank spaces could be filled in at a later date with terms to which you do not agree.)

7. Read and follow the use and care guides.

(It is important that you use the product only for its intended purpose. Following the guidelines of caring for the product will probably extend the life of the product. Many times the booklets will give instructions to help eliminate various problems you may encounter with the product without calling a repairman. Many times the problem may be as simple as forgetting to plug in an electrical appliance.)

8. Keep all sales receipts, warranties, and instructions.

(This item is especially important for larger and more expensive items. Sales receipts are necessary in the event that a complaint becomes necessary. Warranties and instructions are necessary when problems arise. These should be filed in an easily accessible area.)

9. Understand the store's refund or exchange policy.

(Many stores post their exchange and return policy. Read the policy and make sure that you agree with it before making your purchase. If a store has not posted its policy, ask a salesperson to explain it to you.)

10. Buy within your budget.

(Many consumers find themselves in deep financial problems because they buy without regard to their budget. Understand the difference between your needs and your wants. Buy for your needs first and then if there is remaining money, consider buying for your wants. Avoid impulse buying. It is based on wants rather than needs.)

11. Check your bill for accuracy.

(Sometimes innocent mistakes are made. When buying a product that is on sale or discounted, check to be sure that you have been charged correctly. Also, count your change and make sure that you have been given the correct amount.)

12. Exercise the right to protest.

(Report trouble as soon as it occurs. If you try to repair the product yourself, you may cancel the warranty. Keep an accurate record of all efforts to resolve the problem. If you talk to someone, note the date, the name of the individual to whom you talked, the time, and the outcome of the conversation. Keep copies of all written communication with the company.)