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## PERSONAL CONSUMER RATING

1. If you were given $\$ 1,000.00$ today, what would you do with it?
2. Do you check your receipts to make certain that you have been charged correctly?
3. Do you count your change to make certain that it is correct?
4. Do you compare different prices and brands of the same item at more than one store, then select the best value to purchase?
5. Do you compare the warranties of different brands when selecting a brand to purchase?
6. If you feel you have been wronged by a business, do you complain to the business and attempt to right the wrong?
7. Do you find yourself buying things that you had not planned to buy?
8. Do you save money regularly?
9. Do you often find yourself borrowing money from parents, friends or siblings?
10. Do you keep a record of what you earn and what you spend?
11. Do you shop sales?
12. Do you read the instructions for use and care of a product and follow them?
13. Do you keep your sales receipts, warranties, and instructions?
14. Do you read the store's return and exchange policy before making your purchase?

## RATING:

On question \#1, give yourself five points if you selected something to do with your money that is consistent with your goals and values in life.

Give yourself two points for each question you answered, as follows:

$$
\begin{array}{lll}
\text { \#2-yes } & \text { \#6-yes } & \text { \#10-yes } \\
\# 3-\text { yes } & \text { \#7-no } & \text { \#11-yes } \\
\# 4-\text { yes } & \text { \#8-yes } & \text { \#12-yes } \\
\text { \#5-yes } & \text { \#9-no } & \# 13-\text { yes } \\
& & \# 14-\text { yes }
\end{array}
$$

25-31 points Great! Keep up the good work! 19-25 points Fair. You should begin to make some changes.
14-19 points Not too good. Consider making some big changes
Less than 14 Take good notes during this unit, you'll need them!

