## Student Activities

## Lesson Eleven

Consumer Awareness

Prac ical Money S ill what would you choose?

Purchasing decisions are made for many reasons. When deciding what to buy, you may be influenced by:

- Your personal interests
- Your activities
- Your values

You may also want to send a message to other people. Think about these things as you complete the following exercise.

## directions

Cut out pictures of four outfits or other purchases that reflect different values, activities, or interests in your life. They should all be something you would enjoy owning. Label each picture: A, B, C, or D. In the spaces below, explain why you would choose each item, and the personal values each choice reflects. Staple the pictures to this page.

## Picture

## I would choose this purchase because...

A

B

C

D
$\qquad$

## practice comparative shopping-chart 1

## directions

Customize this chart and use it when you go comparative shopping for an electronic entertainment device or home appliance.

## item

$\qquad$

|  | 1 | 2 | 3 |
| :--- | :--- | :--- | :--- |
| Store |  |  |  |
| Brand name |  |  |  |
| Price |  |  |  |
| Your budget limit |  |  |  |
| Basic features |  |  |  |
| Special features |  |  |  |
| Warranty |  |  |  |
| Store return policy |  |  |  |
| Refund policy |  |  |  |
| Exchange policy |  |  |  |
| Other |  |  |  |

$\qquad$

## practice comparative shopping-chart 2

## directions

Customize this chart and use it when you go comparative shopping for an item of clothing.
item $\qquad$

|  | 1 | 2 | 3 |
| :--- | :--- | :--- | :--- |
| Store |  |  |  |
| Brand name |  |  |  |
| Price |  |  |  |
| Your budget limit |  |  |  |
| Where to be worn |  |  |  |
| Characteristics |  |  |  |
| Quality |  |  |  |
| Durability |  |  |  |
| Needs alterations? |  |  |  |
| Comfortable? |  |  |  |
| Care requirements |  |  |  |
| Store return policy |  |  |  |
| Store refund policy |  |  |  |
| Store exchange policy |  |  |  |

$\qquad$

## comparing shopping choices

Select an item that could be purchased in stores, by mail, and online. Obtain the information requested below.
$\qquad$
$\qquad$

|  | Store | Mail Order (or TV <br> Home Shopping) | Online <br> Shopping |
| :--- | :--- | :--- | :--- |
| Company |  |  |  |
| Address |  |  |  |
| Phone |  |  |  |
| Email, website |  |  |  |
| Price |  |  |  |
| Shipping cost |  |  |  |
| Delivery time |  |  |  |
| Warranty |  |  |  |
| Return policy |  |  |  |
| Other information |  |  |  |

## solving consumer problems

## directions

For each of the following situations, put an X next to the action you would suggest to resolve these consumer concerns, and give reasons for your responses.

1. Brad has taken his new car in for the same repairs several consecutive times since he bought the car ten months ago.

- Return to store
- Contact company
- Contact consumer or government agency
- Take legal action

2. Jonie was injured and needed medical assistance when using a fan she recently purchased.

- Return to store
- Contact consumer or government agency
- Contact company
- Take legal action

3. Ellis keeps getting phone calls offering him investment opportunities, even though he's told the company to no longer call him.

- Return to store
- Contact company
- Contact consumer or government agency
- Take legal action

4. Thomas was charged the wrong price for several items at a local discount store.

- Return to store
- Contact company
- Contact consumer or government agency
- Take legal action

5. Marla received a late payment notice for a credit account that she had paid off several months ago.

- Return to store
- Contact company
- Contact consumer or government agency
- Take legal action
$\qquad$
lesson eleven quiz: consumer awareness


## true-false

1. __ Buying clubs are designed to help consumers compare prices at different stores.
2. The mail-order rule allows a person to cancel an order that is not shipped within a certain time period.
3. __ Layaway purchase plans are design to help consumers buy items at discount prices.
4. The cooling-off period generally applies to purchases of $\$ 25$ or more.
5. Most consumer complaints require legal action to solve.

## multiple choice

6. ___ The most reliable source of consumer information would be from:
A. an advertisement
B. a salesperson
C. an executive of the company
D. a product label
7. __ A buying club commonly :
A. requires a minimum purchase
B. has a large initiation fee
C. wants the member to encourage others to join
D. only allows a few people in an area to be members
8. The mail-order rule requires that companies:
A. notify customers if an item is not currently available
B. only sell certain items by mail
C. accept credit cards for mail-order purchases
D. allow a person to return an item for full credit
9. The right to cancel certain purchases of $\$ 25$ or more within three business days is known as the $\qquad$ rule.
A. layaway
B. cooling-off
C. mail-order
D. telemarketing
10. $\qquad$ The first step a person with a consumer complaint should take is to:
A. obtain legal assistance
B. contact a consumer agency
C. write to the headquarters of the company
D. return to the place of purchase

## case application

Jim recently purchased a sweater for his wife over the telephone. When the item was received, it was slightly damaged. When he returned it he received another sweater, but also received another bill. The company says he owes for two sweaters.

