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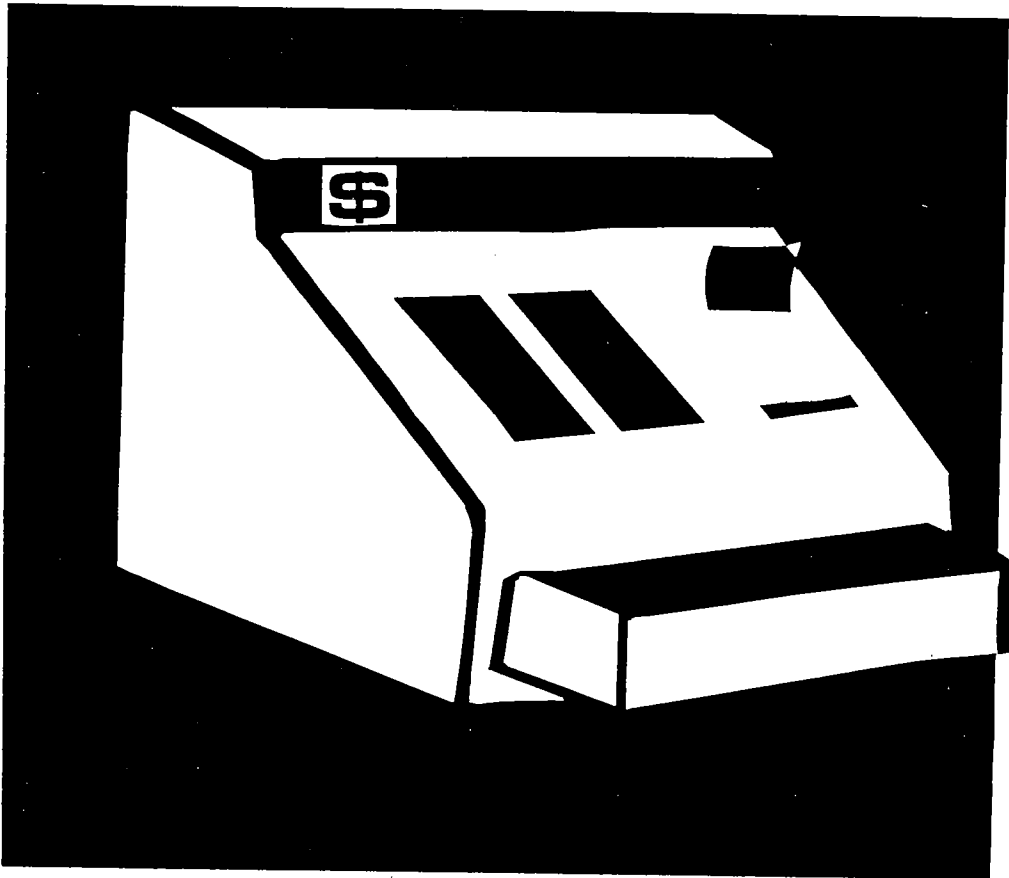
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**4-H 302**

# **SMART SHOPPING**



## **4-H CONSUMER EDUCATION PROJECT UNIT III**

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## OBJECTIVES

For 4-H'ers completing this project to:

- \* Understand that personal goals and values influence consumer choices.
- \* Recognize impact of peer pressure on purchases.
- \* Identify and use reliable information to make wise consumer decisions.
- \* Learn to comparison shop.
- \* Make competent marketplace decisions based on personal goals and values within available resources.
- \* Share information and experiences learned with others.

# SMART SHOPPING

Shopping is such fun! It's exciting to buy something that you have wanted for a long time - or - to find an irresistible item that really hits your fancy. But after you get home and start to use your new purchase, do you still feel this enthusiasm?

Smart shopping is much more than just buying. It is selecting and buying the things that are right for you. It's learning to buy things that you are happy with after you pay for and use them.

## THINGS YOU WILL LEARN IN THIS PROJECT

In this project you will:

- \* Identify your own goals and values and learn how they affect your choices of things that you buy.
- \* Learn about other things that influence your selections. You will evaluate these influences.
- \* Find unbiased, reliable, up-to-date information and use it in shopping.
- \* Learn to comparison shop between competing products and stores.
- \* Learn to make wise choices as a consumer based on your goals, values and the available money.

## THINGS YOU WILL DO IN THIS PROJECT

You are to select one item and shop for it. Choose something that you need and plan to buy. Some examples of things that you might shop for and buy include a:

watch	calculator	telephone
typewriter	bicycle	personal computer
video game	jewelry	television
stereo	radio	camera
tape recorder	slide projector	CB radio

You may also shop for items that are not listed. If you have no plans to buy anything, choose something that you hope to buy later and shop for it.


To complete this project you are to:


- \* Name the item that you will shop for.
- \* Get reliable information about the different makes and models of the item.


- \* Tell what features are important to you and why they are important.
- \* Comparison shop for the item at 3 or more stores.
- \* Find out the policies on service and returning items at 3 different stores
- \* Decide how you will pay for the item when you buy it.
- \* Decide which item is the best buy for you based on your needs, goals, and the money available to pay for it.
- \* Complete the activities in this record book. A few optional activities are also included for the 4-H'ers who wish to learn more.
- \* Share what you have learned with others. To share information you may give a demonstration or an illustrated talk on comparison shopping to a class at school or present a program for your 4-H club or a Homemaker or some other type of club. You may write a news article for your school paper or the newspaper.

#### RECOGNIZE THE SYMBOLS

Three symbols are used throughout this project book. It's important for you to know what the symbols mean and to use them. They are:

 Hands-on activity. This symbol indicates an activity for you to do. There are many activities for you to carry out in this project. They are designed to carry you through a comparison shopping experience. To complete this project you should complete all activities unless they are titled "optional activities." That means that you may do the optional activities to learn more, but they are not required for this project.

 Key word. These are words that you will be using as an informed consumer. You need to know what they mean. Key words are identified throughout this project book.

 Idea for a demonstration or illustrated talk. You will want to share what you have learned with others. Also, you will want to compete in demonstration events. This symbol will identify topics that are well suited for the demonstrations and illustrated talks.

## PROJECT AGREEMENT

In this project I will shop for \_\_\_\_\_  
(name of product)

\_\_\_ I plan to buy the item.

\_\_\_ I can't buy now but hope to purchase the item later.

I expect to spend about \$\_\_\_ or less for my purchase.

Signed \_\_\_\_\_  
(your name)

## KNOW WHY YOU BUY

It's important that you and every other American learn to become a skillful shopper. Look about you. You will see things such as food, clothing, furniture, books and many other items. Almost everything that you see was purchased. In our country people buy almost everything that they use. For this reason it is very important that we know how to shop and make wise buying decisions.

In some countries of the world shopping skills are not very important, for most people have very little money or there is little to buy. People who live in these places make or grow everything that they use. For example, a house may be made of mud-dried blocks and covered with a thatched roof. The people sleep on skins and cook in a pot set over hot coals. In places where there is not much money and only a few things to sell, the marketplaces look very different from our stores. Most of the things that are for sale are made or grown by the person selling them. There is almost no packaging and labeling. Shoppers "bargain" with the seller over the prices they must pay. The seller will ask a price higher than he expects to get. The buyer will offer less than he expects to pay. After some haggling, they will agree on a price. This is very different from the way prices are decided in our country.



### Consumer

*Person who  
buys goods  
and services.*

America is a nation of consumers. Everyone is a consumer and teenagers are an important part of this group. Stores are filled with items that are for sale, and new products are coming on the market almost daily. Advertising and different kinds of sales promotions are used to coax consumers to buy.

There are so many different kinds of products for sale that it is hard to keep from spending all of your money. Sometimes after you have bought an item you may find that it is something that you don't or can't use. You may also find that your money is gone before you get the things that you



really need.

Smart shoppers learn the differences between "wants" and "needs." They learn to consider their needs before they spend their money and to buy the things they need first. Then, if there is enough money left, they will consider buying things that they want.

### IDENTIFY YOUR NEEDS AND WANTS

#### Basic Needs


Needs are the goods and services that are essential to our well-being. Those things that are necessary for life and activity are called basic needs and include things such as food, clothing, shelter, and medical care. Some examples of basic needs are:



#### **Basic Needs**

*Things that you must have to live.*

- \* A balanced diet to keep you healthy.
- \* Clothing to protect your body from Florida's hot sunshine in the summer and from the winter cold.
- \* Transportation if the distance is too far to walk.

 List 3 of your basic needs and why they are essential.

Need

Reason

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#### Social Needs

Citizens of each nation conform to the social customs of that nation. Some nations have very simple societies. Most are called underdeveloped nations, for they also have very few goods and services that are available for their people to buy.



**Social Needs**

*Things one must have to be socially accepted.*

Meanwhile, some other nations are highly industrialized and have sophisticated societies. America is one of the world's leading industrial nations. It manufactures thousands of different kinds of products and imports others which are sold to consumers. People have money with which to buy and the freedom to choose from the products offered for sale. These conditions have helped give Americans one of the world's highest standards of living. It has also caused them to have high expectations within a complex society. To be a part of America's social structure consumers

experience social needs. Just as basic needs are those goods and services necessary for life and health, (food, clothing, housing), social needs are the goods and services required to live as a conforming member of America's social structure. For example: in

our culture we consider it a (social) need to have a refrigerator, telephone, and a television in the home; some type of curtains or shades over the windows in a room; and more than one set of clothing. Also, specific types of clothing for certain types of events might represent a social need. These are only a few examples. You can think of many other examples.



☞ Name 3 things that you feel you need that are social needs. (Think carefully to be sure the items you list are really social needs, not a list of things you would just like to have. For example, if you are on the basketball team you may need a pair of

tennis shoes. You can't play on some courts without them. However, if you aren't involved in a sport that requires them for participation, tennis shoes probably would not represent a social need. (Just because you would like to own a pair is not a social need.)

Name of item	Why you consider it to be a social need?
1. _____	_____
2. _____	_____
3. _____	_____

Wants

There are many things that we would like to have but that we could get along without. These are called "wants." For



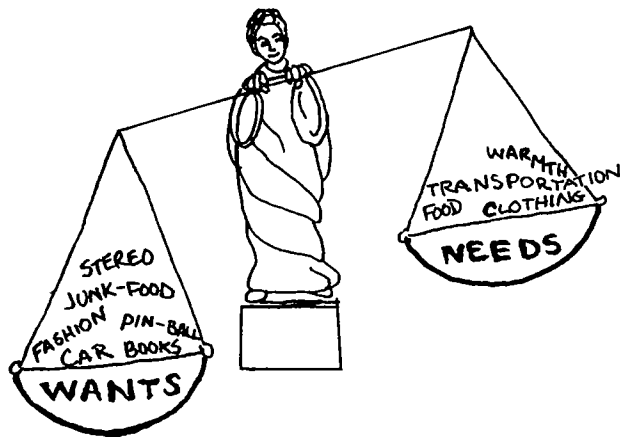
### Wants

*Things you would like to have but that are not essential.*

example, you may want a nice 14 karat gold chain or a nice video game. Either would be nice to own, but neither is essential.

Some of the things that we want may relate to a basic need. For example you may want a soft drink and candy bar because you are hungry. (Food is a need.) Although the soft drink and candy bar do not harm you, they do not provide nutrients needed for good health. They do not serve either a basic or social need. If there is enough money to buy the food that is needed for good nutrition, and if there is extra money for the soft drink and candy bar, there is no problem.

In some instances a want may help to fulfill a need, but it includes more than is required to satisfy the need. It's



important to recognize the reason for wanting an item. For example, you may need clothes, perhaps a pair of jeans but you want a pair of designer jeans. The need is for jeans. However, the designer jeans are wanted for reasons other than just for wearing quality. You probably want the label and the identifying stitching of the designer jeans because this brings the approval of friends. It's important to be realistic about what you can, and cannot, afford. Realize that everyone has wants and needs and try to understand why you want some-

thing. No one has enough money to buy everything they want because wants are constantly changing.

There is nothing wrong with buying the designer jeans if you:

- \* Have enough money to buy them.
- \* Are aware of why you are buying.
- \* Have provided for other needs first (aren't buying the jeans before meeting other essential needs).

It would be foolish to buy the designer jeans if you:

- \* Buy them only to get the approval of friends.
- \* Can't afford them. (For example, if you have to use credit because there is not enough money or do not buy something that is needed so there will be money for the jeans.)



Name 3 things that you would like to have that are wants. Why would you like to have these items?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

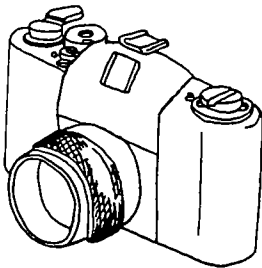


KNOW YOUR REQUIREMENTS

(Quality and Features)



Trying to decide which item is the best buy for the money can be confusing. Most things are manufactured by several different companies, each selling its product for a little different price. Many items are made in more than one quality by the manufacturer

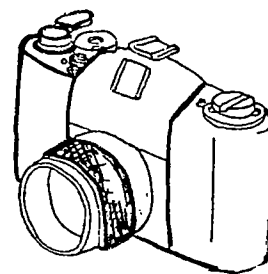
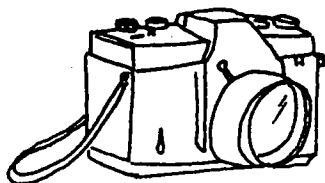


and some have several different models or designs which may - or may not - be of a different quality even though there are different features in the various models. To better understand what is meant by quality and model design, let's look at a 35 millimeter camera as an example. Many companies manufacture this size camera. Prices range from a few to many hundreds of dollars. Most companies make the camera in several models and of more than one quality.

### Quality

For quality you would consider things such as the materials of which the body of the camera is constructed, the type of shutter, the type and speed of the lens. The following chart gives the comparison of 3 qualities of 35 mm cameras.

Qualities of 35 Millimeter Cameras



<i>Poor Quality (Unacceptable)</i>	<i>Good, Medium Quality (Will give good service)</i>	<i>Top Quality (For a serious user)</i>
<i>*lightweight plastic body (will warp or break easily)</i>	<i>*medium weight, impact resistant body</i>	<i>*strong impact resistant body</i>
<i>*poorly fitted back with weak closures and latch</i>	<i>*tight fitting back, good latch</i>	<i>*tight fitting back and latch</i>
<i>*no connection for flash</i>	<i>*electrical connection on side for flash</i>	<i>*hotshoe connection for flash attachment</i>
<i>*poor quality between-the-lens shutter</i>	<i>*between-the-lens shutter (better quality)</i>	<i>*focal plane shutter</i>
<i>*1 shutter speed</i>	<i>*variable shutter speeds</i>	<i>*variable shutter speeds</i>
<i>*lens attached to body of camera</i>	<i>*interchangeable lens</i>	<i>*interchangeable lens</i>
<i>*lens speed of F 4.5 or slower</i>	<i>*lens speed of F 2.5 or faster</i>	<i>*lens speed of 1.4 or faster</i>
<i>*no aperture control (no control for amount of light entering camera)</i>	<i>*aperture control (control of amount of light entering camera through the lens)</i>	<i>*aperture control</i>
<i>*fixed focus (set on infinity, so can't make close-up pictures)</i>	<i>*adjustable focus (can focus on close or distant objects)</i>	<i>*adjustable focus</i>

Although good quality usually costs more than poor quality, a high price is not an assurance of top quality. Sometimes there isn't much difference in the prices charged for different qualities.

Special Features and Model Designs

The number and kinds of special features added to a product are usually identified by the model. Some models have only the basic design features. Other models may have some or many added features that increase the usability and versatility of the product. For example, one model of camera may have a manual film advance. With this model the user will turn the film to the next exposure after each picture is made. This is adequate unless there is a need to make pictures in rapid succession, for example at a football game. Some models of cameras have automatic film advances that quickly turn the film to the next exposure after a picture is taken. This would enable the user to make a series of pictures very quickly.

Basic Model Camera	Deluxe Model Camera
*manual focusing	*automatic focusing
	*built in light meter
	*light meter override (for special effect photography)
	*automatic timers for time exposures
*shutter speeds 32 to 500	*shutter speed 10 to 1,000
*manual film advance	*motorized (automatic) film advance
	*mechanism to avoid double exposure
*painted body	*leather covered body
	*tripod socket



Usually the more elaborate the model, or the more special features that are included, the higher the price. The operator may have to have greater skills and knowledge to use a camera with the added features. Special features do expand the capabilities of the camera and make it more versatile. If the features are needed and will be used they may be worth the extra cost. If they are not needed or will not be used, there is no reason to buy them.

Added features, may mean the camera must be handled with greater care and repairs may be more costly.

For another example of quality, let's look at automobile tires. Even though there is labeling information available to help evaluate quality, most shoppers overlook it. The tire's quality relates to traction, temperature and treadwear. A tire's traction qualities refer to the ability to stop (when brakes are applied) on wet or slick roads. Temperature relates to the build up of heat in the tire when driving and especially when under-inflated or the car is overloaded. (Temperature build-up causes a tire to wear out quickly and can cause blow-outs.) Federal law requires a temperature rating, A is the best, C is the lowest rating. Treadwear is another important consideration for quality. It refers to how long (number of miles) the tread will last. At one time a treadwear rating was required to be printed on the sidewall, but this requirement is not in effect at this time. A mileage guarantee is given on many tires. Compare this mileage - it helps to indicate quality.

Some features in tires add extra cost but are for style or appearance only, for example white sidewalls and raised white lettering. They reflect style, not quality.

Some makes or brands of products cost more than do others for the same quality. This is because of advertising and production cost, competition and store mark-up. Smart shoppers buy by quality, needed features and price instead of brand.

For many products, such as household appliances, tools, and furniture, the higher the quality, the more durable the item and the longer it will last. For example, a high quality electric drill will last much longer than a medium or poor quality one. However, this is not the case for all items, for example china, fine glassware and gold chains. A 14 karat gold chain is higher in quality than a 12 karat one. An 18 karat chain is a better quality than a 14 karat one because it contains more gold. Gold is a soft metal. An 18 karat chain will cost more than the 12 and 14 karat ones but will actually withstand less strain or stress (provided the chains are the same design and size).

High quality may be your best buy if:

- \* The item is to be used for a long time and will not go out of style or is not likely to be replaced immediately by an improved design.
- \* The best materials and workmanship are desirable for the way you will use the item.
- \* The way the item is to be used will justify the investment.
- \* You can afford the price.

