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SUPER SHOPPER

UNIVERSITY OF MINNESOTA

AGRICULTURAL EXTENSION SERVICE



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SUPER

SHOPPER

BE A SUPER SHOPPER

You are a consumer when you buy games, gifts, clothes to wear, food and snacks to eat, and school supplies, or when you use the telephone to call friends. Usually you are happy with what you choose, but sometimes you buy things you never use. For some reason the shirt or sweater doesn't look as great at home as it did in the store. Now it hangs in the closet or takes up space in a drawer, a reminder that you have spent money for something you don't like. Super Shopper wants you to know about:

- Money
- Stores
- Big "3"
- Shopping Tips
- Consumer Rights



SUPER SHOPPER knows how to get the best goods and services for his or her money. The first question to ask is, "Do I need this?"

Here are some wants and needs:

1. Gina ate breakfast, lunch, and supper but she wants an ice cream cone.
2. Mrs. Smith needs to buy groceries to prepare meals for her family.
3. Susan has one pair of school shoes, but they have a hole in them – she needs a new pair.
4. Bobby has two pairs of good shoes, but wants another pair of the latest style.

Super Shopper buys needed things first, then takes care of buying "wants" later.



MONEY

What is money? Money is standard pieces of gold, silver, copper, nickel, or paper stamped by government authority and used as a means of trading or exchange.

Money is used to buy or trade for things you cannot or do not want to make for yourself. Money is earned in exchange for skills or services or received as a gift. Money is a resource that is exchanged for work done or given as a gift.

TYPES OF MONEY

- CASH (coins, paper money);
- CHECKS (personal, bank, payroll, travelers);
- CREDIT CARDS

Money can be spent on:

- Goods or Merchandise: toys, food, cars, clothes
- Services: doctor, teacher, plumber
- Entertainment: movies, ball games, bowling
- Travel: tolls, bus fares, gas

HOW YOU GET MONEY

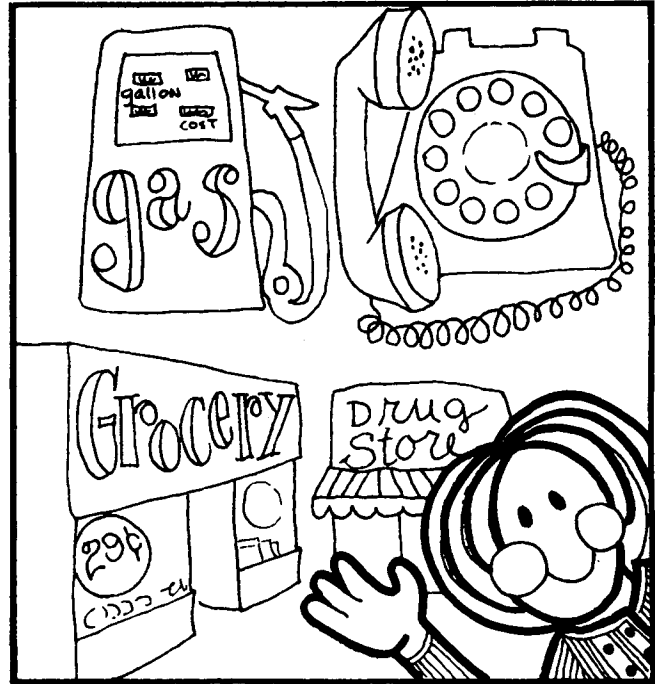
Money is worth what it takes to get it. When a person brings home a paycheck or receives an allowance, he or she has traded work for money. Even if the person who receives the money didn't have to work for it, somebody else did. This money can be used to buy things wanted and needed. A wise consumer can make this money go a long way.

Have you ever bought things just to spend your money? What did you buy? You have a lot of choices and probably only a limited amount of money to spend, so you must be wise about your purchase. Your consumer choices are set by what you see on TV, in newspapers, in store windows, and items you see your friends have purchased. Here are some questions Super Shopper asks before buying:

1. Do I need this new thing?
2. Can I afford it?
3. Will this purchase take too much of my money?
4. Would I rather have something else?
5. Will it last as long as I want it to last?
6. Is it the best item for the purpose?
7. Where can I buy it?

STORES, SHOPPING CENTERS

Stores or shopping centers are places where you buy goods and services. There are several different kinds. One could be an open air stand; another could be a large department store. Stores or shopping centers are places that offer you and other people goods and services from which to choose.



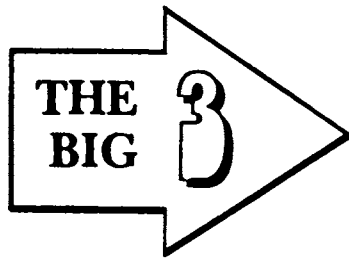
LIST SEVERAL STORES WHERE YOU CAN BUY THINGS. TELL ONE SPECIFIC ADVANTAGE EACH STORE PROVIDES FOR PEOPLE. TELL ONE DISADVANTAGE.

STORES

PRODUCTS

ADVANTAGES

DISADVANTAGES



SUPER SHOPPER always thinks about the Big 3 – Quality, Quantity, and Price. “Is this the quality I want?” “Can I buy the quantity I need?” “How about the price?”

QUALITY means how good something is!

These questions help Super Shopper decide Quality:

- What is it made from?
- How well is it made?
- How long will it last?
- What does the label or hang tag say about quality?
- Does it have a guarantee?

QUANTITY means how much!

Remember, don't buy more than you need. Quantity can be measured:

- by weight – ounces, pounds, and grams or kilograms.

- by volume – cups, pints, quarts, gallons, liters, or milliliters.
- by length – inches, feet, meters.
- by number – dozen, 6-pack, carton, pair.

PRICE means how much something costs!

Look for total price or price per unit to compare costs.

1. Total price – one dip of ice cream is 30¢, 2 dips of ice cream cost 50¢.
2. Price per unit (59¢ for 1 lb. or 10¢ for 1 foot). If a 7½ ounce package of corn chips costs 59 cents, each ounce costs nearly 8 cents.

CHOOSE AN ITEM AND CHECK THE PRICE OF IT AT SEVERAL STORES. ALSO CHECK QUALITY AND QUANTITY. FILL IN THE BLANKS BELOW AND FIND OUT WHICH STORE GIVES YOU THE BEST VALUE FOR AN ITEM.

<u>STORE NAME</u>	<u>ITEM</u>	<u>PRICE</u>	<u>COMMENTS ABOUT ARTICLE</u>	<u>WHAT DOES LABEL OR HANG TAG SAY?</u>

SUPER SHOPPER HELPS SAM!

Sam has an old bike that needs new tires and repairs, but he wants a new bike. The one he wants costs \$80. Sam has saved \$35 from gifts, allowances, and mowing lawns. With a new bike, he can run errands and perhaps do odd jobs for neighbors for which he can receive money.



1. Does Sam need a bike?
2. Can Sam afford a bike?
3. Will this purchase take too much money?
4. Does Sam want a bike more than anything else?
5. Will it last as long as he wants it to last?
6. Where are some places Sam can buy a bike?
7. Which place is best? How will Sam know?

WHEN YOU SHOP-- FOLLOW SUPER SHOPPER'S TIPS

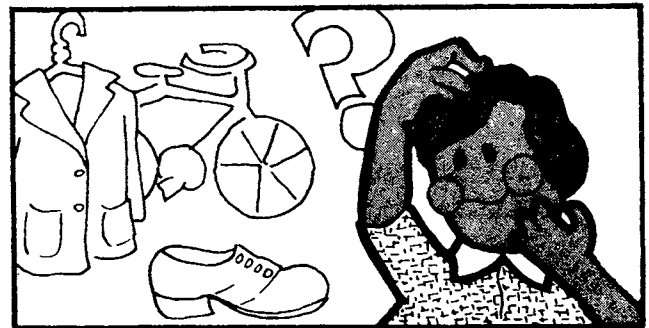


- Use the list of things you want.
- Visit several stores to see and study the items you wish to buy.
- Examine products carefully. If you are buying clothing, ask a clerk if you may try it on for fit.
- Read the labels. Do they give the information you want?
- Ask the clerk to help answer your questions.
- Consider the price. Can you afford to buy it?
- Will you need or want the money for something more important later?

CHOOSING IS IMPORTANT

You may want to look at several stores and talk over with your parents, a friend, or your 4-H leader the things you learned on your shopping trip before you purchase an item. Sometimes they can give you information to help you decide what you want. Think about what else you could buy for the same amount. Buy when your parents agree with the purchase or you can say "yes" to the following questions:

- Do I still want the article?
- Is it the best product for the purpose?
- Can I pay for it?
- If I need to borrow to pay for it, how much will it cost to borrow the money?
- Could I make the item or perform the service for less money?



THINGS TO DO

Now let's see how you perform as a consumer. Fill in the following:

<u>ITEMS I HAVE BOUGHT</u>	<u>COST</u>	<u>PERSON HELPING ME CHOOSE</u>	<u>WHERE BOUGHT</u>	<u>WHAT THE LABEL TOLD ME</u>	<u>POSSIBLE SUBSTITUTES</u>
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1. _____

2. _____

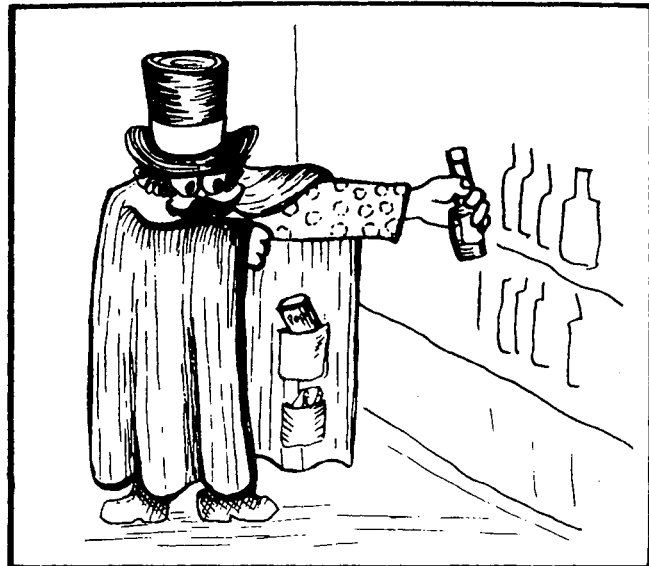
3. _____

Was I happy with these purchases? One thing I wish I had not purchased is. Explain why. _____

RIGHTS AND RESPONSIBILITIES

Super Shopper's "Four Consumer Rights" are:

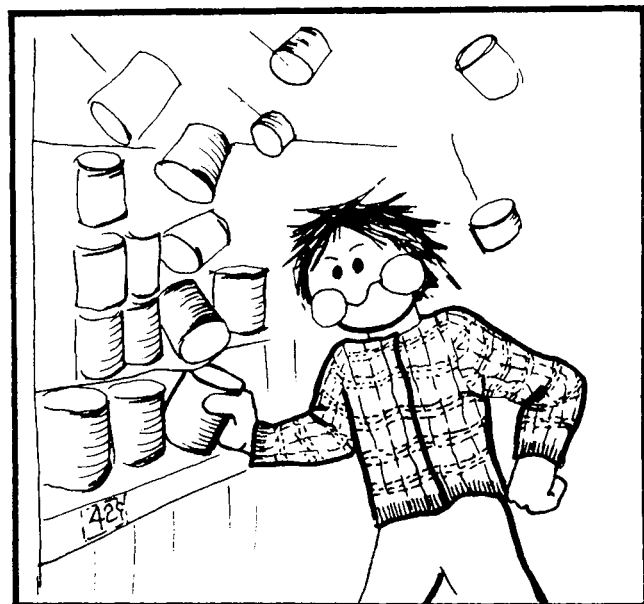
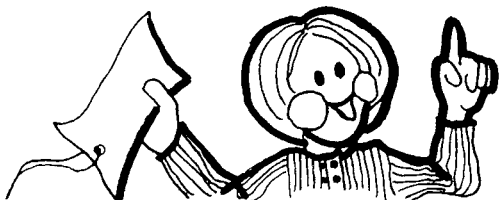
1. Right to be informed. Super Shopper knows that products for sale should have labels or hang tags describing the item and its use and care. Information should also include price, expected performance, guarantees, etc.
2. Right to safe products. Government laws and regulations and standards set by other groups help Super Shopper buy safe food to eat, clothes to wear, and equipment to use.
3. Right to make a choice from among several items. For example, this right helps Super Shopper choose between a \$19.95 pair of leather shoes and an \$8.95 pair of tennis shoes.
4. Right to voice a complaint. Super Shopper has the right to complain to the salesperson, the store manager, the manufacturer, or even the government when products do not last or perform as the label promises.



1. *Sneaky Shopper* – thieves who think anything they can get away with is okay. They don't know that every time they cheat the storekeeper they make the price go up for everyone, and Sneaky Shopper may have to pay a fine or have a probation record.

SUPER SHOPPER REMEMBERS!

Super Shopper remembers that the consumer must read and follow instructions for a product's use and care before having a right to complain.



SUPER SHOPPER SAYS:

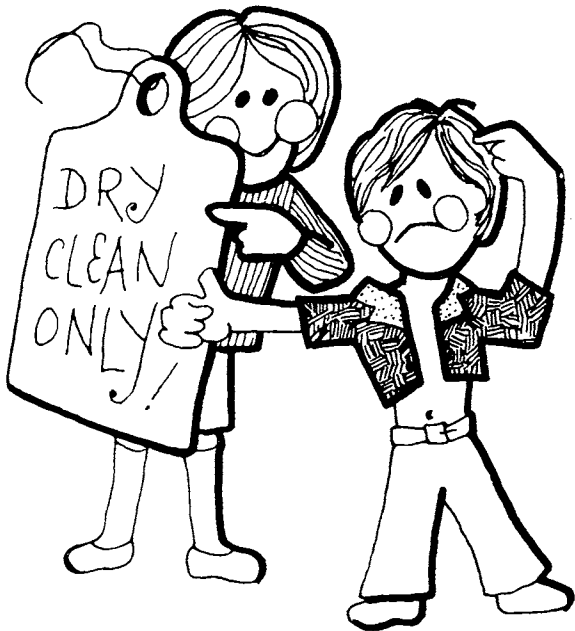
Each time you buy a product, you are telling the manufacturer to make more products just like it!

When people steal, write bad checks, or damage merchandise, the storekeeper's costs go up and so do prices to you, the buyer. Storekeepers must be on the lookout for:

2. *Sloppy Shopper* – these shoppers think salespeople are paid to clean up their messes. They pick up items from the bottom of the pile, knock over displays, and, worst of all, damage products by handling, pinching, and squeezing. But they may be the first to complain if someone tries to sell them damaged merchandise.

SUPER SHOPPER KNOWS DUTIES OF CONSUMERS

1. Be *polite* to salespeople; know they are there to help.
2. Be honest and don't expect something for nothing.
3. Read labels carefully.
4. Don't handle fragile merchandise.
5. Save sales slips and guarantees. Follow directions and if an item does not perform as promised, return it.



COME BE A SUPER SHOPPER!

Tom and his mother bought Tom a great looking jacket. The color matched a shirt and pair of pants he already had. He enjoyed wearing the jacket because it fit so well and looked good. When the jacket became dirty his mother washed it in the washer and dried it in the dryer. Tom was certainly surprised the next time he put his jacket on. The sleeves were inches too short, and he couldn't even button it. They had forgotten to read the "care instructions." The label explained that the jacket must be dry cleaned. Did they have a right to complain to the store?

Mary Jane bought a school purse. She carried it one week when the stitching broke causing the entire end of the purse to come apart. Mary Jane and her mother returned the purse to the salesperson. They explained the date the purse was purchased and the price they paid. The salesperson asked if they had the sales ticket. They had not kept the ticket. The salesperson explained that it would have been easier to give them another purse or refund their money if they had saved the sales ticket. However, the sales person examined the purse and found it defective. Mary Jane was given a new one. Was Mary Jane right to return the purse?

ACTIVITIES

You can select one of the following activities. Practicing them will help you learn more about being a wise consumer.

- Give a demonstration or short talk on what you learned from labels.
- Make an exhibit of labels. Show how they help in buying.
- Compare two items using labels and other consumer information.
- Visit with a store manager. Discuss the following:
 1. Problems in operating a store; for example, theft, returned merchandise, opened packages.
 2. Store policy about merchandise returned for exchange.
 3. Name some other things that interest you about stores and merchandise.
 4. Write a brief summary of this interview. Include the manager's name, the date you did the interview, and other information given that you consider important.
- Design your own consumer project.





This bulletin was originally authored by Helen Stevens, home management specialist, and Susan Sullivan, Barren County 4-H agent, both at the University of Kentucky. It is adapted for us in Minnesota with their permission by Edna Jordahl, extension home management specialist, University of Minnesota.

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