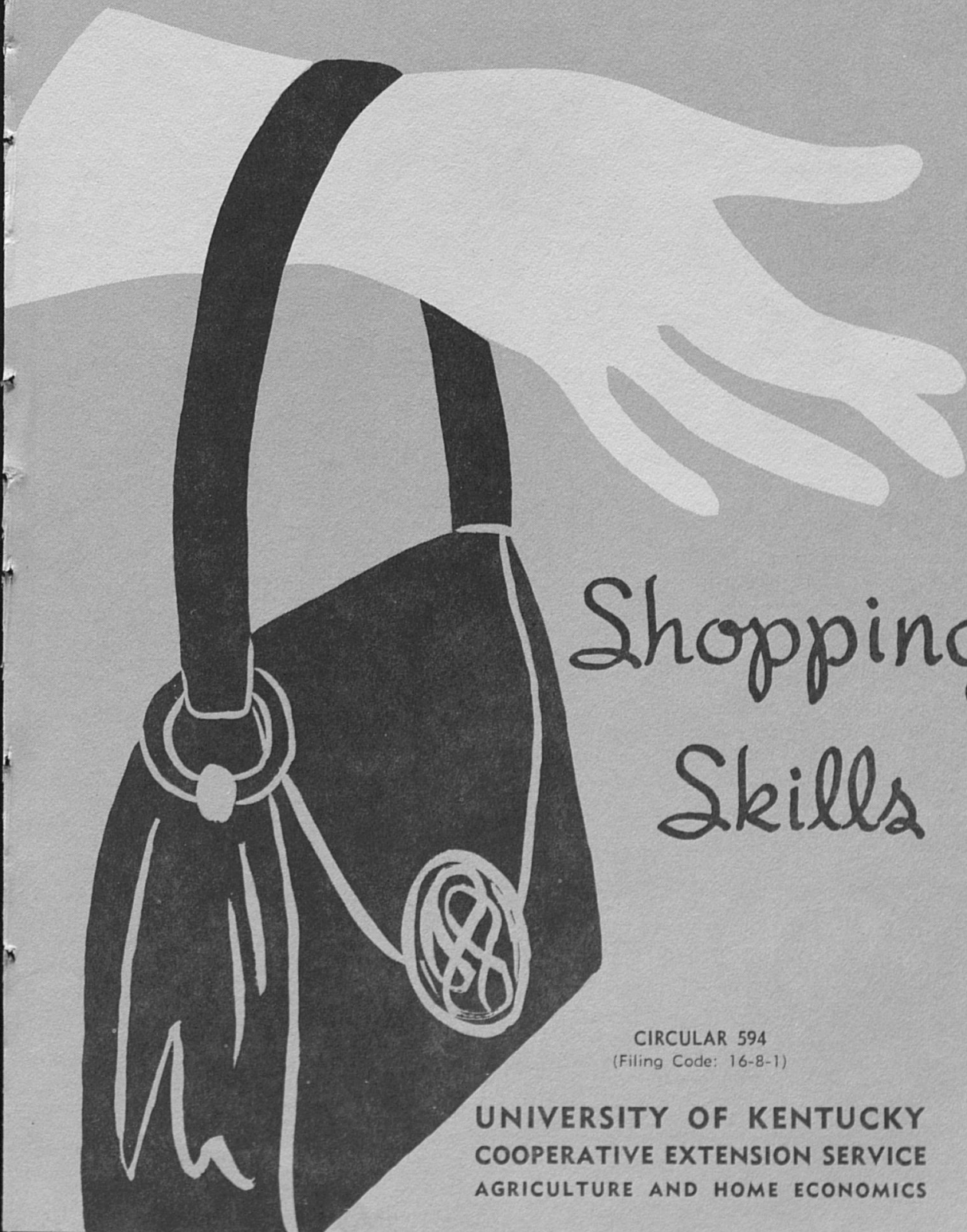


# Sharpen Your



# Shopping Skills

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AGRICULTURE AND HOME ECONOMICS

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# GOING SHOPPING?

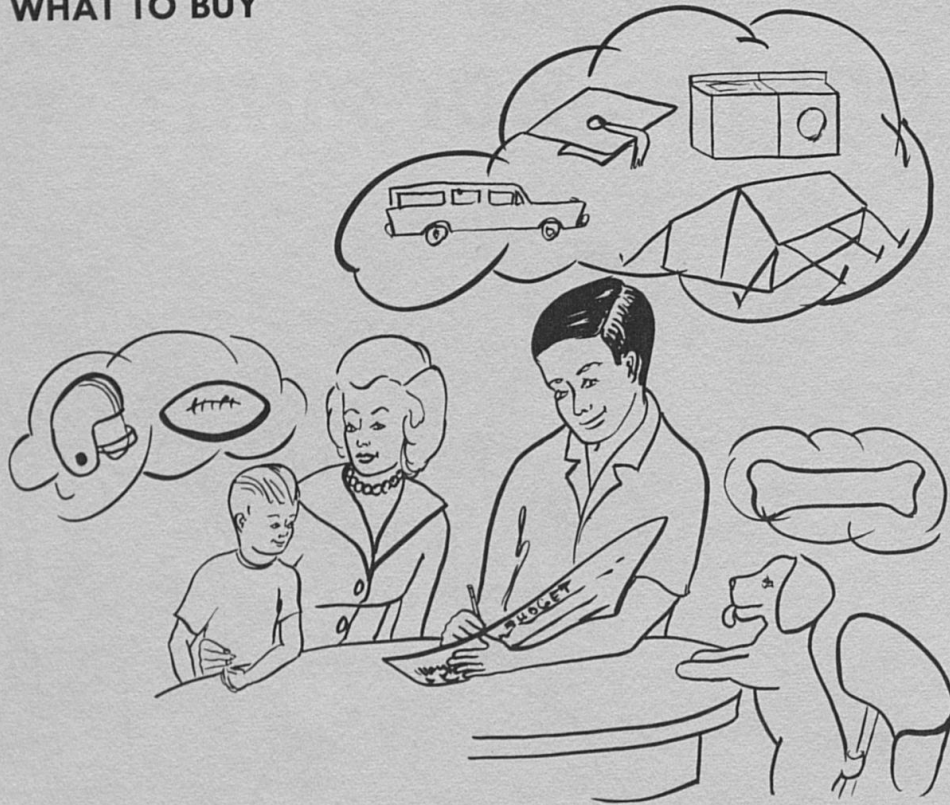


When you do, you want to: (1) locate quickly and easily the kinds of goods and services that will enrich your living and (2) make your money go as far as possible.

The amazing variety of products and markets makes it possible to buy the many things that lead to a satisfying life. But it also makes our buying decisions harder. Your planning and shopping "know how" helps you to achieve short and long term goals. Skillful shopping may add a substantial bonus to your income—perhaps even several hundred dollars a year. It can save 10 to 30 percent on purchases—sometimes even much more.

Knowing what, when, and how to buy is a key to making dollars bring greater living satisfactions.

## WHAT TO BUY



### Choose Among Wants

What do you want? Every family has many wants. For example, maybe you want a vacation, carpeting, a new car, or music lessons for the children. Wants are many; dollars are few. So good shopping begins with evaluating your wants. Each family must choose for itself. It will be helpful to keep these points in mind.

- Use family preferences and goals as guides in choosing among wants.
- Choices made at home, rather than in the market, are more likely to bring satisfaction.

### Determine Qualities Desired

After you have chosen among wants, you must select from the many products and services sold, the ones that best fit your family situation. Most things you buy have many characteristics. Some are important to you, others are not.

*Ask yourselves such questions as:*

- What do we expect from the product or service?
- How are we going to use it?
- How long or how many times will we use it?

*Rate the characteristics in order of importance to you.*

*Then select the features that are most important to you and compromise when necessary on other points.*

- Remember that you don't always need the best quality. Irregulars or seconds sometimes are good buys.
- You can expect to pay for built-in services.
- Don't forget upkeep costs.

### Identify Features

It isn't easy to know which articles have the features you want. You often need new facts to help you decide. To get information:

- Consult people "in the know".
- Keep a "what to look for file." Include University and government circulars, magazine articles, and other publications.
- Check consumer buying guides.
- Read the labels.
- Study advertisements, catalogues and store displays.

### WHEN TO BUY



### Find Convenient Times

You may want to avoid rush hours, rush seasons, and heavy traffic. You'll get better service, help, and information when sales persons are unhurried. Also, it's easier to make good decisions when you can shop leisurely.

### Know the Seasons

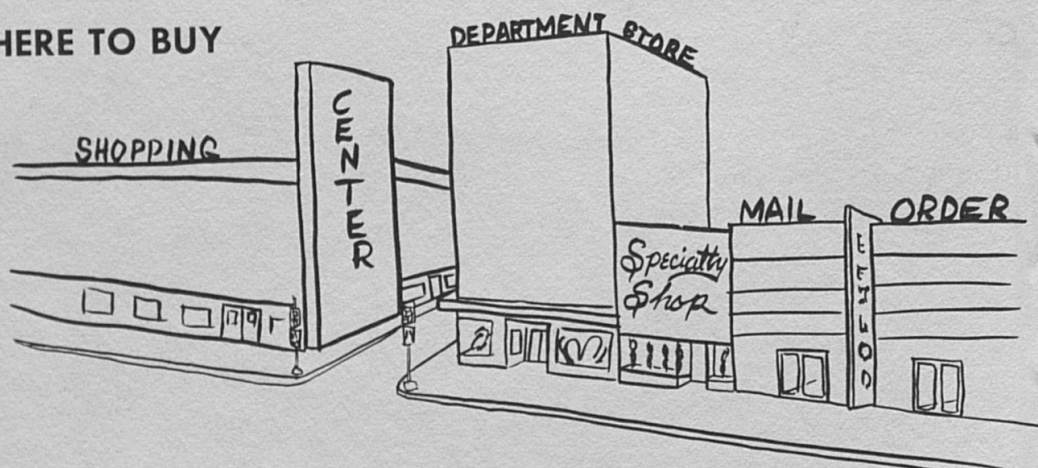
Price, selection, and quality may vary with the season. In clothing and home furnishings you can expect the best selection at the beginning of the season. However, the costs may be lower after the peak season when goods are marked down for clearance. Perishable foods usually cost less and are highest in quality at the peak of their season. So this is the time to enjoy them fresh and to can, freeze, and preserve. Watch for announcements by marketing specialists of foods that are plentiful. Store ads tell you of good buys and new merchandise.

## Evaluate Sales

Sales have a purpose. They may be to reduce stock and make room for new goods or to dispose of discontinued lines or damaged goods. Also they may be held to get you into the store, stimulate buying, or introduce a new product. Suggestions for buying at sales include:

- Consider time, energy, and money costs of getting to the sale.
- Shop at the start of the sale for best selection.
- Be sure the sale price is an actual reduction from the regular price.
- Watch for imperfect or damaged articles.
- Check styles; items likely to go out of style may be poor buys.
- Remember nothing is a bargain unless you need it.

## WHERE TO BUY



## Know Your Dealer

The types of retailers that serve you best depend on such things as: (1) qualities and varieties offered, (2) prices, (3) selling methods, (4) special services, (5) individual attention, and (6) location. Many considerations are involved. Here are two examples.

*Discount houses often offer savings on national brands, but check these points:*

- Be sure you are comparing identical quality, models, or sizes.
- Check the quoted "list" prices; sometimes they are inflated.
- Learn the store's policy on returns, warranties, and servicing.

*Deal cautiously with door-to-door salesmen. Many are reliable, some are not. Before buying:*

- Check prices and qualities with other retailers.
- When dependability is unknown, check with your city officials, Better Business Bureau, or Chamber of Commerce.

## Check Services Offered

What services are offered by the various dealers? Which ones are you willing to pay for? Stores providing many services may charge higher prices than stores with few services selling comparable goods. Service costs go up when people abuse them.

Which of these are important to you for the particular thing you are buying?

*Credit*

*Return privilege*

*Servicing and repairs*

*Special instructions and demonstrations*

*Telephone and mail order service*

*Delivery*

*Unusual business hours*

*Personal shoppers and special consultants*

*Displays and decoration*

*Lunch rooms, check rooms, and rest rooms*

*Free parking*

## Count Miles and Time

Weigh the cost of time and travel against other features when you choose a place to buy. For costly items it may pay you to travel a considerable distance to find what you want. But beware of the "false economy" of traveling to three grocery stores to get a weekly special at each.

## HOW TO BUY



### Plan Ahead

Know your specific wants and requirements. Use the list of characteristics you made in considering what to buy. It is easy to see the value of planning for expensive purchases. It may be just as important to plan for small things you buy often. Keep up-to-date; know what is available and where you can get it.

Make a shopping list. Keeping note pads in handy places will help you to jot down things you need as you think of them. Organize your shopping list according to the location of the stores and location of things in the stores.

Use aids. Carrying a list of sizes and personal preferences of family and friends will help you take advantage of good buys that appear unexpectedly. Also, carrying fabric samples of your current clothing and home furnishings will help you match colors.

### **Shop and Compare**

Shopping around is one way to locate the kind and quality of things you want to buy. Also, you may discover new items or features which will meet your needs better than those you had in mind. It may yield money savings on all types of goods but especially on more expensive things. Here are a few points about comparison shopping.

- *Consider time and energy required to shop around in relation to money saved and pleasure obtained from shopping.*
- *Compare quality, prices, dealer reliability, and services.*
- *Read and evaluate advertisements.*
- *Listen critically to sales claims.*
- *Compare prices of nationally advertised brands with the price of private (store) brands.*
- *Buy the product, not the package.*
- *Group buying may get you discounts ranging from 10 to 40 percent.*

### **Consider Amount**

Quantity buying can save money when it suits your needs. Consider the cost, use-value, and storage requirement of the various sizes of packages. To compare prices on packaged goods of different sizes, check weights, and estimate price per pound or unit.

### **Use Quality Guides**

Price alone is not reliable as a mark of quality. Tests by consumer organizations have repeatedly shown that the relation between quality and price is not dependable. Use these buying guides.

**Brands** can help you use experience as a guide in buying. This is true when branded articles are uniform in quality. But brand buying can become a habit that robs you of the value of critical comparison.

**Labels and tags.** Read carefully. Distinguish between facts and trade "puffing." Ask about unfamiliar terms.

**Guarantees.** A guarantee is only as reliable as the person who makes it. To evaluate guarantees, ask:

- *What does the guarantee stand for?*



- *Is the entire product guaranteed or just certain parts?*
- *What will be done if the goods are not as represented?*
- *Who will make good on the guarantee?*
- *Keep the guarantee and ask that it be made good if the product fails. Returning purchases that do not perform effectively is your way of encouraging product improvement.*

*Consumer standards* are good quality guides. However, few are available. Standards required by law include weights and measures and quality grades for some foods. The use of many standards is optional so you seldom see them on labels.

*Seals of approval* are attached by some trade associations to items that meet their requirements. The American Gas Association, Underwriters Laboratories, Inc., and the American Institute of Laundering are some of the organizations using seals.

*Magazine seals of approval* may have limited meaning. Be sure to read the tag or the statement on the editorial page. Find out what the seal means. Some mean only that an item has the qualities stated in the advertising.

*Professional and commercial specialists* are another source of information about new things and good buys. Government publications and magazines often provide information. Consumer organizations such as Consumers' Union and Consumers' Research publish the results of their impartial testing and rating.

### **Watch Details**

Count your change. Be alert for good buys. Compare and check weights and measures. Watch the scales and cash registers and check food bills. Read carefully everything you sign (even the fine print).

### **Choose Cash or Credit**

You may pay cash, buy on credit, or borrow the money to pay.

*Cash.* Usually the cheapest way to buy is to pay cash. Paying cash allows you to select the best quality and price without having to consider credit facilities. Safeguard your cash payment by getting a receipt and use check or money order when paying by mail.

*Credit.* Using credit has advantages such as convenience, use of goods or services while you pay, a way to meet emergencies, or compulsory saving to meet contract payments. It can be a disadvantage when misused. This is true if it encourages you to buy more than you can afford; or pay very high interest rates. Too often people do not realize how much credit is costing. Credit may encourage you to buy where it is available rather than where price or quality is best.

- *Thirty-day charge accounts* are convenient; they simplify returning merchandise and they establish a credit rating for you. Monthly bills are a good record of your spending. Charge customers often receive advance notice of sales, new

goods etc. You usually do not pay interest on these accounts. However, credit costs the retailer, and this cost may be passed on to you in the form of higher prices.

- *Revolving charge account* means that each month credit is available to you up to the limit you select. You pay a certain amount each month. Usually all types of commodities can be included on this personal budget account. The service charge on the unpaid balance is usually  $1\frac{1}{2}$  percent a month (18 percent a year).
- *Installment credit* is obtained for a specific item, usually a costly one. A down payment is often required. You repay the amount of the credit in a series of equal installments, usually monthly. Credit charges on purchases may vary from 6 to 40 percent, sometimes as much as 100 percent in terms of simple interest.

Many credit users do not know their true credit costs. This is because finance charges are often concealed by the way they are stated. It pays to shop for money and credit just as for goods and services. Credit costs depend on kind of credit agency, size of the loan, length of time, risks and services involved and the kind of goods. It is wise to:

*Use credit when the benefits justify the cost and risk.*

*Shop for the best credit bargain.*

*Assume no more debt than you can safely repay out of current income.*

*Understand your contract and see that all blanks are filled before you sign.*

*Compare these buying plans: Save now and buy later versus buy now and pay later.*



## THE RESULTS OF YOUR CHOICES.

Your best buys in goods and services are those which meet your needs at the prices (not necessarily the cheapest) that you can afford to pay. We all wish

our money would buy more, but wishing doesn't make it so. Only a plan can help you make your dollars do what you want them to do.

Skillful shopping helps you locate the goods and services you want to buy and select the type, quality, amount and price which is best for you. You become a better buyer when you use the smart businessman's method of planning ahead, insisting on quality, getting competitive prices, buying at the right season, and using sound financing.

Do the results justify the efforts? If you have plenty of money perhaps you can afford to spend more money and use less time planning and getting information. But if you want more than your income usually provides, you will find it pays to plan your spending and develop skillful buying practices. Most people like to get their money's worth.

### **YOUR CONSUMER POWER—DO YOU USE IT?**



You are important! You and other consumers have power to promote the economic system, prices, and market conditions that serve our interests. You help guide production by the things you buy. Do you also do the following things which can help you, other consumers, and the economy as a whole?

- *Report your wants, likes, and dislikes to dealers and manufacturers so they can serve you better.*
- *Commend and buy from dealers who sell better goods and services at reasonable prices. Report poor goods or services to management.*
- *Inform proper agencies of dishonesty, fraud, or law violations.*
- *Help keep down costs of dealer services by such things as handling goods carefully to avoid soil or damage, avoiding hasty buying which causes unnecessary returns, and paying bills promptly.*

- *Know laws, regulations, and labor conditions that affect you as a consumer.*
- *Promote group action for consumer interests in your local organizations.*
- *Understand our system of production, distribution, and marketing as it affects consumers. Evaluate proposals for its improvement.*
- *Know about government agencies that help protect and guide consumers, such as the U. S. Department of Agriculture, Food and Drug Administration, Federal Trade Commission, and the Federal Housing Administration. Evaluate proposals for changes in government authority on behalf of consumers.*