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### **A Better Shopper**

Cooperative Extension, South Dakota State University

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## A Better Shopper

Today we live a push-button life. Our homes are filled with labor saving devices—automatic washers, dryers, ranges, dishwashers, vacuums, cooking equipment, partially prepared foods and easy care fabrics for clothing and home furnishings.

If our grandmothers lived in a “do-it-yourself” economy, ours may be called the “shopping-center” economy.

It is *necessary* to become a discriminating shopper. There are so many products from which to choose and so many pressures to buy. We need to know how to separate facts from fiction—and to take advantage of services and devices that give accurate information about the things we buy. Sound management of family resources includes a plan for shopping and spending to provide you and your family with the things important to you. To be a better shopper you need to *know exactly what you want* and stick to it.

### DECIDE WHAT YOU WANT

When choosing items for family use, your decisions will be based upon the needs, wants, income, housing, size of your family, community services available, your interests and abilities, and the time and energy at your disposal.

Items essential to life such as food, clothing, and shelter are considered “needs”; all else are “wants.” Wants are important to your happiness. Recognize them for what they are and develop a sense of judgment about them. Keep the things you buy and the amount you spend for them in proper perspective.

To help you make decisions, ask yourself these questions:

Do we really need this new item? Why do we have the urge to buy it? Social or psychological?

Does this item help us on our way to getting the things we want from life?

Do we have something on hand which can be used to do the job?

What will this new item do for me or my family?

How often will the new item be used? How long will it last?

Who will be using it?

Where will it be used?

Will it need service? Is the service available? How much will it add to the total cost of the item? Is there installation cost?

How much time and energy will it take to care for this item?

### HOW TO GET MOST VALUE FOR YOUR MONEY

You spend most of your income on small, day-to-day purchases. This is where you have frequent opportunities to make your money do the most for you. By planning and shopping wisely, you can get the most value for your money and actually save a substantial amount of cash.

By Isabel McGibney, Extension Home Management Specialist

## A Better Shopper

HOW TO BE

Cooperative Extension Service



Make a list of the things you intend to buy. Divide the list in two sections: the things you buy regularly (today), and things you buy occasionally (near future). Look for the occasional items when you have time.

Organize the items according to the store where you want to buy them and their location in the store. List heavy, bulky items last to avoid carrying. When other family members do the shopping, make the list as legible and clear as possible. Have a notebook or card in your purse which has a record of clothing sizes; preferences in color, style; and sizes and furnishings for home (include samples or numbers of paint, paper, floor covering, etc.). Keep the record up to date.

Consider the “cost” of your time and energy; parking meters; gas for car; baby sitter; wear and tear on your temper; services the store offers; and upkeep on the item.

Know the key characteristics, those which are essential for satisfactory use or performance of the product (comfort, durability, style, color, pleasure, efficiency). When you have to compromise between what you want and what is available, the shopping list of specifications will help you make a logical decision, so that compromises may be made on less important points. There will be less chance to make an impulsive purchase, or to return an unsatisfactory purchase.

Set the limits for the cost of items. Consider the amount you have allowed in the budget. Check the ads and buying guides to help you determine the type of merchandise you can expect for the price you can afford to pay.

Quantity buying may be worthwhile if suitable storage space is available, if there are no extra charges, if it means fewer shopping trips, if it does not tie up money needed for other purposes, or if it is appropriate to your use.

Compare the cost of various sizes according to ounce or pound. Usually the larger size is less expensive. This will be economical if you can use all of the product.

Do what you can for yourself within the limits of your time, energy, money, and interests. Make clothing, refinish furniture, etc., if you enjoy doing it, and have the time and energy. Estimate the cost of an article in comparison to the use you expect to get from it. Estimate the cost of food on a per serving basis.

Consider the costs for service, installation, upkeep, repair, and replacement. Read and save the labels or hangtags. Encourage the use of informative labels.

Recognize standards. Standards describe a product in terms all consumers will recognize. Standards define words and terms to prevent misrepresentation. They simplify number of sizes; establish dimensions; define basic units of weights and measures; set requirements for test procedures; set requirements for safety in construction and operation of mechanical goods; and are essential to effective labeling.

Recognize brand names (the manufacturer is responsible for keeping the product uniform). Also recognize private agency seals, such as U.L. and A.G.A.; and magazine seals, such as McCall's "Use Tested," Parents "Commended," and Good Housekeeping Seal of Approval. Recognize methods of federal protection, as Textile Fiber Procedure Identification Act, Wool Labeling Act, Meat Inspection, etc.

Keep informed through advertising, displays, government and Extension bulletins, facts prepared by the manufacturer, and magazine and news articles.

#### WHEN TO SHOP

When to shop will depend upon your needs, the demand for your time, price you can afford, cost of goods, and the community services available.

Learn when the places you shop at are busiest and avoid those times.

Salespeople can give you more help, information, and service if they are not rushed. You can evaluate the article more easily if there is no pressure to make a quick decision to buy.

Be alert to sales (January and August, white goods; February and August, furniture; store anniversaries; other special events). A bargain is not a bargain unless the article fits your needs. Know the store and merchandise well enough to recognize a true reduction in price. "Going out of business" or "moving to a new location" rarely offer special values. Good values may be found at end-of-month sales; inventory sales; slack season sales.

To make the best buys at sales: (1) shop at the beginning for best selection; (2) have a definite item in mind—know what will best fit your needs; (3) examine purchases carefully for flaws—usually sales items are not returnable; (4) do not be tempted by the "bargain"—be sure the item is useful to you; (5) add costs of repair and cleaning; (6) inspect "seconds" and

"irregulars" carefully; and (7) check style—high style may not be best for your purpose.

Learn when new season merchandise arrives. Fall and winter items arrive in August; spring things, in February; and summer things, in May. Christmas merchandise comes early in November.

#### WHERE TO SHOP

Deciding where to buy depends to a great extent on your personal preferences.

Does the store carry the merchandise you want? Do they carry the size, variety and quality suitable to your needs?

Is it pleasant? Are the salespeople friendly, cooperative? Is the store pleasant, attractive, with the stock conveniently arranged?

Does it give you the services you feel are essential? How is it managed? A well-run, responsible store is forthright and fair at all times.

What methods of payment does it offer? When buying for cash, count the change; state aloud the exact amount of money involved; get and keep receipts—they are proof of purchase for adjustments and for tax record purposes.

When buying for credit, know and understand the different types of credit available, and how much it costs. Charge accounts may be regular or revolving; regular charge usually requires payment when the bill is presented at the end of the month; revolving charge is a type of installment buying and requires a set monthly payment. The customer may buy up to a certain amount as determined by ability to pay and the plan of payment. The service charge is usually figured as a percentage of the unpaid balance.

Time payment usually spreads the payment over a longer period of time—up to 36 months. Costs depend upon terms of contract. Know what installment credit costs in terms of dollar cost and true interest rates and add this to the cost of the article purchased.

#### YOU, TOO, ARE RESPONSIBLE

Shopping is a two way street. Your success depends upon your skills in planning and buying and also upon your willingness to be a good citizen in our democratic society.

Deal openly and honorably with all those who serve you. Fair business ethics must be used on both sides of the counter.

Costs for services, such as credit, and return privileges are included in the cost of the goods. Your carelessness in the use of these privileges add to the cost.

Tell the retailer or manufacturer what you like or dislike about a product. This will help promote higher standards.

Keep informed about legislation, government regulations, and labor conditions. Help to achieve a better system of marketing and distribution.

Be kind and courteous to those who serve you.