Smart Consumer Spending

Advanced Curriculum

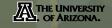




Planned Buying Process

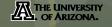
From *Initial desire to buy*

To Satisfaction after the purchase





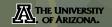
Planned Buying Process Principles





Durable vs. Consumable Goods

What are examples of durable and consumable goods?

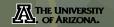




Applying the Planned Buying Process

Durable

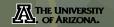
Consumable





Prioritize Wants

Your present self impacts your future self

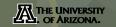




When Prioritizing Wants

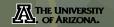


How do personal and social factors influence individuals?





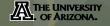
Conduct Research





Information Sources

What are questions critical consumers ask?





Consider Purchasing Options

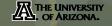
Depending on the item, several options may exist:



What are example of items available as used or store-brand?

Consider Product Features

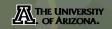
What are product features of automobiles?





Product Price

	I -	Option 2:	Option 3:
	Price:	Price:	Price:
Rank features in order of importance	Place a ✓ if the option includes that feature.		
1			



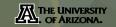


Spending Plan Evaluation

Before making the purchase, evaluate your spending plan:





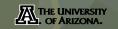




Cost Per Use



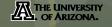
How can cost per use influence purchasing decisions?





Make the Purchase

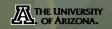
When making the purchase, be confident with the company and staff!





Online Purchases

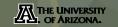
What are principles to making a safe online purchase?





Redress

Process of righting a wrong





Summary

