

Winning at the Consumer Game

It's us against them, and whoever has the most in the end wins. They have fancier uniforms and better scouts, but we're tough and persistent. No, it isn't football – its shopping. Making more money is not the only way to get ahead. Holding on to what you have is another way to wealth.



The other team is made up of marketers and advertisers whose only goal is to separate you from your money. They spend millions of dollars every year to learn all they can about you and to use that information to convince you that what they have is what you need. They consider this money well spent. Your best defense is knowledge – of yourself and what you really want, and of the rules of the **Consumer Game**.

Keeping Score

Budgeting and tracking your spending are the first steps to getting ahead. Start by saving your grocery receipts and keeping a running list of what you buy for a couple of weeks. You'll find out you have more than you thought you did. Within even the strictest budget, there is waste and miss-spending that can be turned into cash. Your extra dollars might be hidden in liquor or cigarette expenditures, magazines, eating out



often, or simply careless shopping. This is not a lesson in budgeting, however, but in **saving**. Think of your budget and spending as keeping score for the home team – **YOU WIN!**

Just in case you think it isn't worth the hassle – the authors of one of the popular “penny pinching” books managed to cut expenses by **15 percent** without lowering their standard of living after they began a smart shopping program during a period of unemployment. Whether you save 5 percent or 15 percent, think of it as free money. To paraphrase an old proverb, “Pennies add up to dollars, and dollars saved are dollars earned.”

Smart Shopping

Even your friendly local supermarket is designed around getting as much of your money as you'll give them. It's a business, not a non-profit organization! Ask yourself why items are displayed as they are.



- ☞ *Is the colorful display at the end of the aisle really a better deal?*
- ☞ *Why are bargain items always on the bottom shelf?*

According to consumer advocates, it is designed to stimulate the impulse purchase, preferably of one of the more profitable name brands.

Knowing this – now it's YOUR turn!

- ☞ **Prepare a shopping list** and stick to it. Take coupons and advertised

specials into account before you shop.

- ☞ **Shop alone if possible.** Leave the children and impatient others at home so you aren't distracted.
- ☞ **Know the prices of items and brands you use regularly** so you know a bargain when you see one.
- ☞ **Use unit pricing** (price per pound, quart, etc). It must be displayed either on the item or the shelf. It will tell you what really is the best deal.
- ☞ **Compare the cost of convenience.** The high cost of prepared foods is seldom justified by the labor involved in adding spices, pre-cooking, or packaging.
- ☞ **Learn to cook and learn about nutrition**, then read labels for content – good for your budget *and* your body!
- ☞ **Take advantage of seasonal buys:** artichokes in April, strawberries in July. There are other cycles as well.
- ☞ **Keep a running total as you shop** and keep track at the check-out. Everyone makes mistakes. Some markets give a discount if an item is rung incorrectly.
- ☞ **Take advantage of what each store has to offer.** One store may have the lowest prices, but another may offer “double coupons.” You can plan your shopping and save at both.
- ☞ **Buy generic or store brands on basic items** like detergent, flour, spices, bleach, vinegar, etc.



- **Buy in bulk** if you use the product and have the space. At some stores you can buy bulk items from bins – get bulk prices without having to purchase big quantities.

Tips for Consumers with Disabilities

You can win at shopping even if you have limited mobility or limited income. Here's how to get started.



- **Start a “shopping club”** with friends. You can buy together in bulk and take turns doing the shopping.
- **Do your own shop-ping** whenever you can. This keeps you in touch with prices. It also makes you visible so merchants are aware of you as a consumer with money to spend.
- **Do your own meal planning** and draw up your own shopping list even if you have a friend do the shopping. You deserve to be responsible for your own health.
- **Call attention to any problem** you encounter as a shopper with disabilities. If shelves are too high, aisles too narrow, or prices printed too small, it becomes difficult for you to spend your money at that store.

Ten Consumer Commandments

There are a few rules of the consumer game that apply in all settings. These can save you time and money.

- **Caveat Emptor!** The Romans were right when they said “**Let the buyer beware!**” Be wary not only of fraud and rip-offs, but also clever

marketing and seductive advertising.

- **Plan a budget and track your expenses.** Knowing what you want and where you stand are your tickets to success.
- **Comparison shop** for everything from food to credit.
- **Read the fine print** – on contracts, advertisements, guarantees and warranties.
- **Beware of impulse purchases.** There is no deal so good it will never come again.
- **Be wary of giving out your credit card number** or numbers for your debit card or checking account, especially for phone, Internet, or mail order.
- **Keep good records** – receipts, warranties, bank statements, credit card bills – *information is power!*
- **Always have verbal promises** backed up in writing.
- **When signing a contract,** take your time, read everything carefully, and never leave blank spaces above your signature.
- **Don't be lured by easy credit;** credit is always easy, payback is hard.

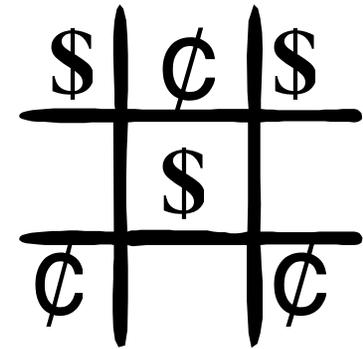
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PERSONAL FINANCES

Play and Save!

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