

Consumer Terms

Directions: Match each description in the left-hand column with the correct term from the right-hand column. Write the letter of the term in the space provided. Then follow the directions in *Budget Wise*.

Descriptions

- _____ 1. Goods and services purchased
- _____ 2. The right to have a wrong corrected quickly and fairly
- _____ 3. Money paid to customers by financial institutions at regular intervals
- _____ 4. Someone who buys and uses goods and services produced by others
- _____ 5. A guarantee that a product will work properly for a specific length of time unless mishandled by the consumer
- _____ 6. Amount of money received
- _____ 7. Items bought without thinking carefully about the purchase
- _____ 8. Signing of a name on the back of a check to be cashed or deposited
- _____ 9. Comparing products, prices, and services to get the most value
- _____ 10. Plan for spending and saving available money

Terms

- A. redress
- B. manufacturer
- C. paycheck
- D. endorse
- E. comparison shopping
- F. warranty
- G. consumer
- H. budget
- I. expenses
- J. interest
- K. impulse purchases
- L. credit
- M. income

Budget Wise

Kate has a weekly income of \$50. Her weekly expenses include lunch at school, entertainment, and school supplies. She wants to buy some scuba diving gear that costs \$350. On separate paper, answer these questions:

- 1. How would a budget help Kate?
- 2. Plan a weekly budget for her.
- 3. If Kate sticks to the budget you have created, how long will it take her to save enough money for the new equipment?

Smart Shopper Quiz

Directions: Circle the letters of all the items in each list that correctly answer the question at the top of the box. Then follow the directions on the next page.

1. What commonly influences the purchases people make?	2. What can you do to be a smart shopper?
<ul style="list-style-type: none"> A. Peer pressure B. Environment C. Number of malls D. Income E. Personal interests and values F. Advertising G. Talents H. Family and culture 	<ul style="list-style-type: none"> A. Consider store brands. B. Buy at the beginning of the season. C. Read product labels. D. Ask friends and relatives for product information. E. Avoid impulse purchases. F. Wait for sales. G. Avoid comparison shopping.

3. What are your rights under the Consumer Bill of Rights?	4. How can you protect yourself from identity theft?
<ul style="list-style-type: none"> A. The right to choose B. The right to buy a product anywhere C. The right to redress D. The right to cheap prices E. The right to be informed F. The right to consumer education G. The right to be heard H. The right to safety 	<ul style="list-style-type: none"> A. Give personal information to someone calling to offer a product. B. Shred documents with personal information. C. Use a computer virus protection program. D. Choose passwords that are easy to remember. E. Secure your mail. F. Turn off security features on a wireless computer.

5. What are your responsibilities as a shopper?	6. What can you do about a problem you have as a consumer?
<ul style="list-style-type: none"> A. Save your sales receipts in case you have to return an item. B. Take care of merchandise you handle or try on. C. Keep the change if the clerk gives you too much. D. Be fair and honest with stores by paying for your purchases and not shoplifting. 	<ul style="list-style-type: none"> A. Create a scene in the store. B. Write a letter of complaint if your valid requests are not honored. C. Ask the service department to repair or replace the item if covered by a warranty. D. Stand at the door of the store and refuse to move until your defective item is exchanged. E. Contact the Better Business Bureau.

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CHAPTER 13 (Continued)

Smart Shopper Quiz

Directions: Read each statement below carefully. Put a check mark in front of each statement that describes a legitimate consumer complaint. Choose one legitimate complaint, and on separate paper describe the steps you could take to resolve the problem.

- _____ 1. Jana bought a new kind of cereal and does not like the taste of it. She wants her money back.

- _____ 2. While clearing the dinner dishes, Roberto dropped the remote control for the television into a sink full of water. The remote does not work anymore and Roberto wants it replaced.

- _____ 3. Tia’s solar calculator has a one-year warranty. It stopped working after seven months. Tia wants a new calculator.

- _____ 4. The owner’s manual recommends having the blades on a lawn mower sharpened annually. Ms. Clark has not sharpened the blades in three years, and the mower is not cutting the grass efficiently. Ms. Clark wants a new mower.

- _____ 5. Although Tyler followed the cleaning instructions on the label of his new sweatshirt, it shrunk a full size. Tyler wants a new sweatshirt.

- _____ 6. The label on the cleaning solution that Mr. Torres bought says “Satisfaction Guaranteed. 100% Money Back Guarantee.” The product did not remove the stain from the carpeting. Mr. Torres wants his money back.

A New Wave of Technology

Directions: Read each sentence and write the missing word(s) in the space provided. Choose from the words in the list. Not all words will be used. Then follow the directions in *A New Way to Treat Patients*.

Cybercafe	Video Conferencing	Telemedicine
Identity Theft	Internet	Obsolete
Technology	Hybrids	Emoticons
Global Positioning System	Repetitive stress injuries	Cost-effective

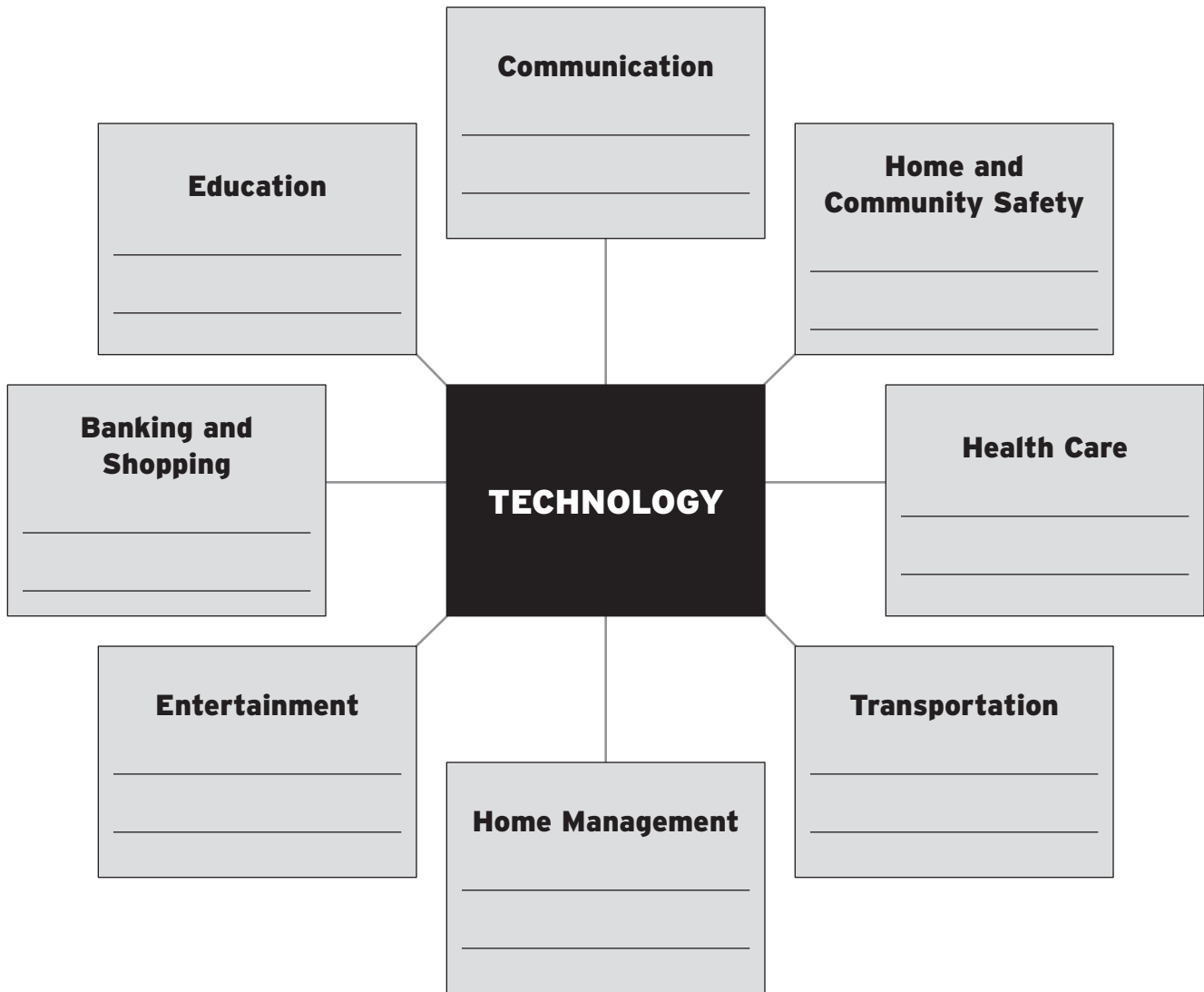
- Using repeated motions on the computer can cause _____.
- A disadvantage of technology is that it can quickly become _____.
- _____ lets people in different locations see and hear each other at the same time.
- _____ are used to convey expression in e-mails and instant messages.
- Drivers can conserve energy and reduce pollution by driving _____.
- A(n) _____ can inform emergency personnel of a car's location.
- Teleconferences are more _____ than traveling for face-to-face meetings.
- _____ is the application of science to help people meet their needs and wants.
- Doctors can treat patients without even seeing them, using _____.
- Computers and the Internet have made it easier for people to commit _____.

A New Way to Treat Patients

Research telemedicine, a new development in medicine. On separate paper, explain how telemedicine works, what type of situations it is most useful for, and the pros and cons of using it. Do you think this is a good development? Why or why not? Explain your answer.

Technology Web

Directions: In each section of the web, write two types of technology that belong in that category. Then follow the directions in *Technology Is not New*.



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Technology Is Not New

Choose one piece or type of technology and research its history and development. How did it start? What forms has it gone through? How long was it before it came into widespread use? On separate paper, draw a timeline showing the history of the item you chose.

Internet Safety and Etiquette

Directions: Rate yourself on your knowledge and use of Internet safety and etiquette rules. Place a check mark in the appropriate column for each skill. If you do not check the first column, list ways you could improve. Then follow the directions in *In Your Opinion*.

Skill	Always	Most of the Time	Some of the Time	Usually Not	Never	Ways I Could Improve
1. I monitor discussion groups before joining.						
2. I choose my user names thoughtfully.						
3. I respect the rules of chat rooms and mail lists.						
4. I use emoticons and abbreviations to indicate tone.						
5. I log off when a conversation makes me uncomfortable.						
6. I avoid revealing information I do not want strangers to know.						
7. I can resist “cyberpeer” pressure.						
8. I am alert to signs that someone is an impostor.						
9. If I write a message with strong feeling, I review it before sending.						
10. I avoid writing anything I would not say face to face.						
11. I show courtesy by not instant-messaging people when they’re busy.						
12. I delete suspicious messages without opening them.						
13. I avoid forwarding messages unless I know a person wants them.						

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In Your Opinion

Should writers of e-mail and instant messages follow traditional grammar and punctuation rules? Why or why not? Discuss what results from following these rules and disregarding them.