

FAMILY AND CONSUMER SCIENCE

Grade 8

Topic: Money management

Subtopic: Consumer Education

A Consumer

Everyone is a consumer. A consumer is someone who uses economic goods and services. The family is a consumer of goods and services, but each family has needs and wants to consume available goods and services. Basic needs must be met before wants.

As a consumer, there are certain decisions that are to be made before purchasing goods. This is necessary because of the wide range of products not available. For every purchase you make there are three key decisions that cannot be avoided.

1. What to buy
2. When to buy
3. Where to buy

A wise consumer

- Makes a budget
- Makes a shopping list
- Gets value for money
- Buys goods in season
- Buys to meet the needs of the family
- Uses with care, all available goods and services

Direct and Indirect Consumer Services

Direct Services include doctors, dentists, hair dresser, mechanic, dry cleaning, lawyers etc.

Indirect Services include public lighting (JPS), refuse collecting, postal services, social services, health services, road, education etc.

Factors that Influence Consumer Buying

1. Money
2. Climate
3. Number of people in family
4. Age of family members

5. Health of family
6. Lifestyle and value
7. Knowledge and information available about goods and services

The Importance of Consumer Education

1. Learning about consumer goods and services
2. Knowing ones right
3. Learning how to get value for money
4. Learning about consumer responsibilities

Rights of a Consumer

As a consumer, you have certain rights. You should remember however, that the rights go hand in hand with responsibilities. A right is something to which you are entitled. A responsibility is something for which you are accountable.

You have the right to:

1. Be heard
2. Safety
3. Be informed
4. Redress
5. Consumer education
6. Basic needs

Consumer Responsibilities

- Obey non-eating and non-smoking rules of a store
- Do not switch price tags of goods
- Do not remove labels of goods that are on sale
- Do not shoplift
- Do not damage packages of food and other commodities
- Return excess change if you have been overpaid.

Impulse Buying

Impulse buying refers to a person purchasing items that they do not need, without thinking or to please the salesperson.

Organizations Responsible for Consumer Rights in Jamaica

1. **Ministry of Justice**
2. **Consumer Affairs Commission**
3. **Caricom Competition Commission**

Activities for Students

1. Define the following terms:

a. Consumer

b. Impulse buying

c. Consumer education

2. Name three (3) wise consumer practices

3. Give three factors that influence consumer buying

4. Mary bought a fan and was told it has a three month warranty. After a month, it stopped working and she is having problems getting it replaced or repaired.

a. Give the name of two (2) organizations she can contact to help her in getting the matter resolved.

b. Which right of the consumer does this relate to?

5. List four (4) responsibilities of a consumer

6. Read this section carefully and match Group "B" with Group "A" by placing the letter from Group B on the line in Group A.

Group A	Group B
1. ____ Someone who buys and uses goods and services.	A. Money
2. ____ Buying on the spot which was not planned for.	B. Consumer rights
3. ____ To be heard, to be informed.	C. Budget
4. ____ Do not damage packages, do not switch tags.	D. Fixed Expenses
5. ____ Anything that is generally or universally accepted as payment for goods and services or debt.	E. Consumer
6. ____ Plan for future expenditure.	F. Variable/flexible income
7. ____ The ability to buy and use items while paying for it.	G. Consumer responsibilities
8. ____ Payment for mental or physical work done.	H. Impulse buying
9. ____ Same every pay period.	I. Hire purchase
10. ____ Different amount every pay period.	J. Income