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## Courteous Complaints

Directions You can assert your consumer rights appropriately. In each situation below, evaluate the possible response and write a better one.

1. Wrong Price The shirt you chose is a different color from the other shirts on the rack but otherwise looks exactly the same. However, the price tag shows a higher price.

Possible response: "This is ridiculous! They can not charge more for this shirt than all the others? That is not right."

Better response: $\qquad$
$\qquad$
$\qquad$
2. Extra Change The checkout clerk gives you a dollar less than you should receive in change. Possible response: "Well, thanks; you have a nice day too."

Better response: $\qquad$
$\qquad$
3. Not Fixed You get your bicycle repaired at the bike shop, but the same problem starts up again as you are riding it home.
Possible response: "This is the last time I will ever come in here for a repair."
Better response: $\qquad$
$\qquad$
$\qquad$
4. Spilled Beverage The waiter in a restaurant accidentally knocks over a beverage, staining your good clothes. The restaurant manager comes over and offers to pay the dry-cleaning bill. Possible response: "Do not worry about it. I know it was an accident."

Better response: $\qquad$
$\qquad$
(Continued on next page)

## Courteous Complaints (Continued)

5. Exchange When you buy a gift for a friend, the salesperson assures you that the friend will be able to return or exchange the gift for something different. However, when you and your friend go back to the store together to exchange it, another salesperson says all sales are final.
Possible response: "Somebody is lying. Either the salesperson lied when I bought it or you are lying now."

Better response: $\qquad$
$\qquad$
$\qquad$
6. No Cash Back You buy a new appliance that does not work. When you try to return it, the customer service person says store policy is not to make cash refunds for returned items but to give the customer a credit toward a future purchase within the next two weeks. You learn that the store has no more items like the one you returned. There is nothing else in the store that you want to buy.

Possible response: "That does not make sense. What am I supposed to do if there is nothing I want?"
Better response: $\qquad$
$\qquad$
$\qquad$
7. Something Missing A product under warranty is missing the written instructions that are supposed to come with it. The warranty materials say to send the manufacturer a written explanation of any problem.

Possible response: "Dear Manufacturer: When I opened the box, the stuff was not all there. It was really frustrating. You ought to check your products better and fix this for me right away."

Better response: $\qquad$
$\qquad$
$\qquad$
8. Endless Transfer You phone the bank to ask a financial question. You get transferred from one person to another, with long periods on hold. The fourth person you talk to asks you to hold while transferring you to another department that might help.
Possible response: "No way! I do not have time for this nonsense. Forget it."
Better response: $\qquad$
$\qquad$

## Who Influences What You Buy?

Directions Use the chart below to analyze influences on your decisions as a consumer. Think of three different categories of items you commonly buy, such as clothes, snacks, and CDs or DVDs. Write them on the top row of the chart as Categories A, B, and C. Fill in the chart to show how much each influence affects what you buy, using the ratings below. Then answer the questions on separate paper.

1-no influence; 2-some influence; 3-heavy influence

| Influences on Purchases | Category A | Category A | Category A |
| :--- | :--- | :--- | :--- |
| Peers |  |  |  |
| Parents |  |  |  |
| Other family members |  |  |  |
| Role models |  |  |  |
| Advertisements |  |  |  |
| Impulse |  |  |  |
| Personal needs |  |  |  |
| Personal values |  |  |  |
| Other: |  |  |  |

## Analyzing Results

1. Based on the chart, who or what are the biggest influences on your consumer choices? Why?
2. Do the influences differ from one category to another? Why or why not?
3. Do influences other than your personal needs and values often affect your choices? Explain.
$\qquad$ Class $\qquad$

## Disagreements Over Money

Directions Sometimes people must make financial decisions together. With a team of classmates, take turns role-playing one of the situations below. Team members who are not role-playing should observe and evaluate the actions and outcome. They should take notes and then answer these questions on a separate piece of paper:

1. Summarize how the situation was handled.
2. Was the outcome reasonable? Explain.
3. What made agreement difficult or easy?
4. What, if anything, should have been handled differently?

| Role Play A | Less Income <br> A single parent has just changed jobs, with a cut in pay. The parent and two <br> teens in the family must decide how to reduce expenses while still spending for <br> what they consider to be important. This is a challenge because the parent and <br> teens have different opinions about what is important. |
| :---: | :--- |
| Role Play B | Buying Materials <br> Two students are working on a science fair project together. They will split the <br> cost of materials. One student always buys the best available quality, regardless <br> of price. If that student does not have enough money for the best-quality item, <br> credit is used. The other student looks for bargains and is not concerned about <br> quality as long as the item works and is low cost. |
| Role Play C | Family Budget <br> Members of a family have maxed out their credit cards. They agree that they need <br> to draw up a family budget and stick to it. They have never had a family budget <br> before, so they must begin at the beginning. |

## For Discussion

Why do you think money is a very emotional topic for many people? Which conflict-resolution skills may be useful in resolving disagreements about money?
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## Social Life Online

Directions Read the items in the chart below. These are results of several studies that have been done on how teens use computers in their social life. The results change over time and differ from place to place. Then do your own survey as instructed below.

| How Majority of Teens Use <br> Computers in Their Social Life |  | My Survey <br> Results <br> Agree | My Survey <br> Results <br> Disagree |
| :---: | :--- | :--- | :--- |
| $\mathbf{1}$ | Use a computer in the library |  |  |
| $\mathbf{2}$ | Share home computer with family members |  |  |
| $\mathbf{3}$ | Sometimes conflict with family members about computer use |  |  |
| $\mathbf{4}$ | Use both instant messaging and email |  |  |
| $\mathbf{5}$ | Use instant messaging mostly with friends who are also seen <br> in person |  |  |
| $\mathbf{6}$ | Socialize with friends more in person than by computer |  |  |
| $\mathbf{7}$ | Use instant messaging while doing other activities, such as <br> homework |  |  |
| $\mathbf{8}$ | Use instant messaging to exchange homework help with <br> classmates |  |  |
| $\mathbf{9}$ | Use email for more formal uses, such as communicating with <br> adults |  |  |
| $\mathbf{1 0}$ | Have occasionally exchanged computer messages with <br> strangers |  |  |
| $\mathbf{1 1}$ | Experience peer pressure about computer use |  |  |

Survey Design a survey on how teens use computers in their social life, using the topics in the chart and any others you wish to add. Conduct the survey with five or more teens and record results. Place check marks $(\sqrt{ })$ under "Agree" or "Disagree" in the chart to compare your results. Report the results of your survey, including the number of teens surveyed and a summary of your conclusions.

