

4-H

Consumer Judging Activity

Making decisions about what to purchase is an everyday activity. You use your best judgment every time you make a purchase. Consciously or unconsciously, you weigh factors such as time, energy, price, quality, and need. You decide the importance of each of these factors and then make your decision.

In judging, you do the same thing. You learn the standards of quality for goods and services. Then, you observe, compare, and make decisions based on the facts you have collected.

Consumer judging teaches you to organize your thoughts and defend your decisions with oral reasons. You learn principles and standards for evaluating the quality of goods and services.

The skills you use in the consumer judging activity are skills you will use throughout your life. The more you practice and use these skills, the easier they will become. Practice in making decisions will provide you with opportunities to improve your problem-solving skills. Giving oral reasons will develop and polish skills you will use as you work with others in the future.

Consumer judging helps you develop...

- decision-making skills by applying the decision-making process and by recognizing quality standards for selected goods and services.
- self-confidence and skills in verbal expression by identifying reasons for choices made by using comparative language, by organizing thoughts and ideas in logical order, and by thinking and speaking spontaneously.

A good consumer judge has...

- a clear idea or mental picture of an item's characteristics.
- quick and accurate observation skills.
- the ability to weigh objectively and evaluate what is seen.
- the ability to defend choices made.



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Definitions

Contestant: Contest participant.

Contestant's number: This is the number assigned to a contestant during registration. It is used as identification throughout the contest.

Class: This includes the articles of one kind to be judged. Four similar products make a class (for example: four credit cards, four cell phone plans, or four pairs of sunglasses).

Situation statement: For each class, a buying problem is presented. This problem describes a hypothetical set of circumstances. As you place a class, consider which item is the "best" for the situation described.

Placing: The contestant examines articles in a class and decides which is best, second best, third best, and poorest. This process is called placing.

Placing card: A card that has the written name of the class, the number of the contestant, and the scores. The placing card also has a listing of all possible combinations in which a class of four items can be placed.

Oral reasons: An oral explanation of why the articles are placed as they are. An official will listen to your reasons and will score you on accuracy, information presented, and delivery.

Organizing the Contest

The contest consists of two judging divisions: seniors (at the state level) and juniors (at the district level). A contestant may participate as an individual, as a member of a team, or both. A judging team will consist of three or four members. Individuals and individual team members may judge to be eligible for individual honors. Individuals not participating on a team will not be eligible for team honors.

Individuals will judge three classes. Four items will constitute a class. In each of the classes, 5 minutes will be allowed to make observations and record placings independently. Individuals will write reasons on one class. The category for written reasons will be announced the day of the judging activity. Written reasons will be the tiebreaker if one is needed. Each senior individual will also give oral reasons on one class.

After individual cards have been turned in, each team will be given a card to rank one class as a group. Teams will be given 5 minutes to make observations and record placings as a group and 10 minutes to discuss and prepare team written reasons.

The three highest individual scores will be added to the team score for the overall team score. If there are four members in the team, the lowest individual score will be dropped.

The Judging Procedure

The judging activity involves combining your knowledge of consumer products with your decision-making skills. The following steps will help you combine these two important types of knowledge:

1. Identify the Class

When you judge a class, follow a logical sequence. What is the class you are going to judge? As soon as you identify the class, consider the general characteristics of the item, its use, and the service that might be expected.

2. Analyze the Situation Statement

Read the situation statement carefully. Pick out the standards. If cost and construction are not included in the situation statement, add them. Below are some things to look for as you read a situation statement.

- WHO will use the item?
- HOW and WHERE will the item be USED?
- What CARE (or upkeep) will the item require?
- What COST is involved? (Consider both purchase and upkeep of the item.)
- How LONG will the item last?
- What is the QUALITY of the item? (Is it well-made and durable?)

Preparing for Reasons

Giving reasons for your decisions is an important part of consumer judging. When you explain your placing, you are giving reasons. To give reasons, you will need to do the following:

- Have a clear picture of the entire class in mind.
- Know the quality or standards for the judged class.

- Be able to compare good and poor points for each choice.
- Take notes and study them before giving your reasons.

Pairing

It is easier to evaluate and discuss two items at a time instead of comparing all four at once. With four items, there are three pairs: top, middle, and bottom. For example, suppose you ranked a class of athletic shoes 3-2-4-1.

Top pair	Middle pair	Bottom pair
3	2	4
		1

This means: 3 and 2 are your top pair, 2 and 4 are your middle pair, and 4 and 1 are your bottom pair.

When there is little difference between a pair, it is called a **close pair**. Items that are obviously different are referred to as an **easy pair**.

Making Notes

Your reasons will be easier to develop if you follow an orderly system. Begin by making good notes. They should be short, simple, and easy to make. Here is a sample outline for taking notes:

Reasons for Placing	Admit or Grant	Faults
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Giving Reasons

There is a basic format for giving reasons. The format helps you organize your thoughts for presenting reasons, and it also helps the person listening to the reasons. The following four steps will help you plan your reasons:

1. **Open Statement:** Give the **name of the class** and the **order of placing**. Example: "I placed this class of athletic shoes 3-2-4-1."
2. **General Statement:** Give a general impression of the overall class. Example: "This was a somewhat difficult class to judge, with a close middle pair and an obvious bottom athletic shoe."
3. **Explanation of Reasons:** Tell why one choice was placed over the next by comparison. Explain the major difference between the top pair, the middle pair, and the bottom pair. Example: "I

place 3 over 2 and at the top of the class for its overall good quality for the price. Both the materials and the construction are of good quality. It meets the easy-care requirements for Rob. Style, features, and details are typical of athletic shoes. I admit that 2 has the same materials and requires similar care. It also costs less. However, I fault athletic shoes 2 for lacking the quality of material and the construction details of athletic shoes 3."

"In the middle pair, I place 2 over 4 because the overall quality is better. In general appearance, materials, and construction, it is superior to athletic shoes 4. Granted, athletic shoes 4 is the least expensive, a good value for the money, and easy to care for. I fault it for poor-quality materials, poor construction, and general appearance. The high man-made-material content will make it hot to wear and could result in irritation to the feet."

"I place 4 over 1 because the price, \$40, is more in line with the budget and the material content will make it easier to care for. I grant that athletic shoes number 1 is the best quality, best construction, and with 100 percent cotton fiber, the most comfortable to wear in warm or hot weather. I fault athletic shoes 1 because of the high cost, even on sale, and the life expectancy. One-hundred percent cotton will stain more easily and will not stand up to the everyday use as well as some of the shoes with blends of man-made materials."

4. **Closing Statement:** Repeat the opening statement, but begin with "therefore" or "for these reasons." Example: "Therefore, I place this class of athletic shoes 3-2-4-1."

Tips for Oral Reasons

When preparing your oral reasons, try to inform the judge that you saw and analyzed the items in relation to the given situation.

When you are being scored on your oral reasons, what you say will have the greatest influence on the judge. However, the way you present your reasons also influences the judge. Your reasons will be scored on the following:

- accuracy and completeness about the placings and facts given.
- confidence exhibited about the decision-making process and the belief that your placing is correct.

- experience as shown by the knowledge and use of specific terms for the specific item.
- poise as exhibited by being at ease, by use of grammar and speaking skills, and by being wide awake and alert.

For the class on which you are to give oral reasons, you should...

- have in mind a clear picture of the entire class.
- know the qualities or standards for judging that particular class.
- be able to compare the good and poor qualities of each item.
- make notes and study them ahead of time. (Do not read your notes.)

Remember, the basic format for giving oral reasons is an opening statement, a general statement, an explanation of reasons, and a closing statement.

Here are some additional guidelines and terms you may find useful as you prepare and give your oral reasons:

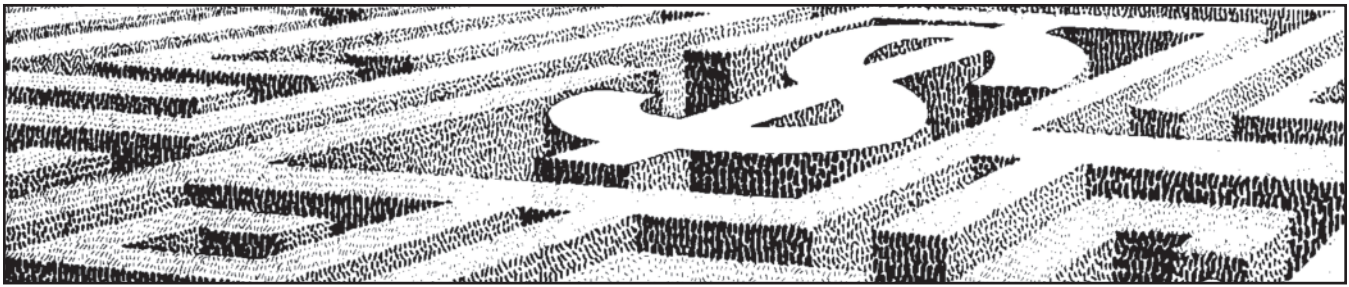
- Be serious, but pleasant. A smile is always welcome.
- Use good posture. Stand on both feet and keep your hands relaxed.
- Don't fidget!
- Have confidence in yourself.
- Look at the judge.

Scoring

Before starting a contest, you will be given placing cards. You will have one card for each class, and will be given instructions for filling in blank spaces before judging each class. After judging each class, you will turn in your placing card to the person in charge.

The placing card has a listing of all possible combinations in which a class of four items can be placed. Find the placing you believe is correct and circle it. Place the letter of the circled combination in the "placing letter" box at the top of the card, along with the other information about your team number and the class being judged.

Mississippi 4-H Consumer Judging Contest Placing Card	Contest	Team No. - Cont. No.	Class No.	Class Name	Placing Letter
	DIRECTIONS - Below are all the possible placings for a class of 4 individuals. Draw a circle around the placing which you consider correct for the class you are judging.				
	A=1-2-3-4 B=1-2-4-3 C=1-3-2-4 D=1-3-4-2 E=1-4-2-3 F=1-4-3-2	G=2-1-3-4 H=2-1-4-3 I=2-3-1-4 J=2-3-4-1 K=2-4-3-1 L=2-4-3-1	M=3-1-2-4 N=3-1-4-2 O=3-2-1-4 P=3-2-4-1 Q=3-4-1-2 R=3-4-2-1	S=4-1-2-3 T=4-1-3-2 U=4-2-1-3 V=4-2-3-1 W=4-3-1-2 X=4-3-2-1	



Consumer Product Information



Rent-To-Own Contracts

Rent-to-own purchase contracts are popular. Their appeal is great: quick delivery, with no down payment; low weekly payments, with no credit check; and no penalty for

discontinuing the contract.

Rent-to-own contracts are technically rental-purchase agreements. These contracts allow you to rent merchandise. For example, you can rent a television set by the week or by the month. Eventually, if you make enough payments, you will own the TV. But if you miss a payment, a rental-purchase agreement requires you to promptly return the TV to the rental store.

If you want only to use furniture or appliances for a few weeks or months, renting may be for you. BUT, if your goal is to own the item, those low weekly payments can add up to high total cost. If you miss a payment, the item can be repossessed. Then, you have nothing to show for the payments you have made.

Ask Before You Rent

Before you enter into a rent-to-own agreement or any contract, get answers to the following questions:

- **How much are your payments?**
- **When are they due?**
- **How many rental payments are you required to make?** Rent-to-own agreements may require you to make a specific number of rental payments before you can return the merchandise. If you want to return the item early, then you may have to pay a penalty.

Each rent-to-own store decides the length of the minimum rental period. The only way to be sure

about a rental store's policy is to check the contract before you sign it. One store may allow you to rent an item for a week, another for 2 weeks, and a third rental store may insist you keep the item for a month. An advantage of rent-to-own contracts is that after the required minimum time period, you can simply return the item without a penalty or further payments due.

- **How many payments must you make before you own the item?**
- **What other fees or charges are part of the contract?** Read your rent-to-own contract carefully! Handling fees or service charges increase your total cost. Some rental stores may require you to purchase insurance on the rented item.
- **What is the total dollar cost to own the item?** To check the total dollar cost, first multiply the number of payments required times the amount of each payment. Then, add any extra handling fees or service charges to that amount. For example, if your contract requires you to make 12 payments of \$20 each, and there is a \$15 handling fee:

Number of payments:	12
Amount of payments:	\$20
Handling fee:	\$15

To figure your total cost:

12 payments x \$20 =	\$240
Add handling fee	+ 15
TOTAL COST	\$255

In this example, you must pay \$255 before the rented merchandise belongs to you.

- **When do you own the merchandise?** In a rent-to-own contract, you will not own the merchandise UNTIL you have made ALL of your payments.

- **Is the merchandise new or used?** Your rental contract must tell you whether the merchandise is new or used. If you are planning to own the item eventually, you will want to get the most use from it.
- **Are you responsible for loss or damage to the merchandise?** The contract must state if you are liable for loss or damages to the rented item. It should also state the maximum amount you can be required to pay for the merchandise if it is stolen or is damaged.

The contract should include information on how you get an item repaired and who is responsible for repair bills. Does the store provide a substitute at no extra charge while repairs are being made?

- **Is there a grace period for a late payment?** A grace period is the amount of time you have to get your late payment to the bank or the store before you have to pay a penalty or return the merchandise.
- **How do you reinstate a rent-to-own contract?** Reinstatement means that, within a specific time period, you have the right to pay all late payments. You also will have to pay all other charges to keep from losing any rights or investments you have in the rental merchandise. Your right to reinstate your rent-to-own contract exists even if the merchandise has been repossessed.

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Managing Credit



Credit is an agreement a consumer makes to receive cash, goods, or services now and pay for them later. Credit is neither good nor bad; it depends on how consumers use it. Consumers must be aware of their rights and responsibilities, and the total cost each time they use credit.

Most consumers find it convenient to use some forms of credit. Paying for goods and services once a month is easier than paying daily or weekly. Renting a car or making a plane or hotel reservation is difficult without a credit card. Use of credit is necessary to develop a credit rating. A credit rating is a record of how you pay accounts—on time, late, very late, or not at all. The contents of your credit report can also affect

whether or not you get a job, rent an apartment, buy a home, or purchase insurance. You need a good credit rating to purchase homes and automobiles. Credit is also important in case of an emergency. Credit allows you to use an item, such as an appliance or automobile, while you pay for it. You can take advantage of special bargains and sales, and you may receive better service on equipment purchased on credit, especially items purchased on an installment plan. You usually have more leverage if you must dispute poor service or a faulty product.

Credit costs money, and in certain cases, lots of money. Payments of 18 percent or more in interest on purchases can add up quickly. Other fees and penalties can add more to the total cost. You may overbuy or buy on impulse when not faced with paying cash. Purchasing items on credit can tie up future income, in some cases for several years. **Using credit can also lead to bankruptcy.**

Types of Credit

Revolving credit. Consumers pay in full each month or choose to make a partial payment based on the outstanding balance. Banks, department stores, and gas and oil companies typically issue this type of credit.

Charge agreement. Consumers promise to pay the full balance each month. The borrower does not pay interest charges. Charge accounts with local businesses often require this type of payment as do travel/entertainment cards.

Installment credit. Consumers sign a contract to repay a fixed amount of credit in equal payments over a specific period. Automobiles, furniture, major appliances, and some types of personal loans are examples of this type of credit.

The cost of credit will depend on the type of credit, the lender or creditor, the ways a consumer uses credit, and economic conditions. The annual percentage rate, method of calculating the finance charge, type of collateral, and other fees affect the total cost.

Annual Percentage Rate (APR). The higher the percentage rate, the more you pay in finance charges. The annual percentage rate is the amount you will pay for credit during a year. Be sure to look at the ongoing APR, not the introductory APR. An introductory APR is a special, lower rate that applies for a fixed period (usually a few months) at the beginning of card ownership. After this period, the percentage rate increases. With some types of credit, rates may increase if payments are late.

Methods of Calculating Finance Charge

The way finance charges are calculated affects the cost of credit. Each credit statement lists the method used for calculating the charge. The methods listed below are the most common:

Average daily balance (including new purchases). The finance charge is figured by adding the outstanding balance (including new purchases) and deducting credits and payments for each day in the billing cycle. The total is then divided by the number of days in the cycle. This is the most commonly used method of computing finance charge.

Average daily balance (excluding new purchases). The finance charge is figured like the method above, but any new purchases are not included when figuring the average daily balance.

Two-cycle billing (including new purchases). The finance charge is based on the average daily balance of the last TWO billing cycles (the current one and the previous one). To calculate the balance, add the average daily balances of the last two billing cycles and then divide by the total number of days in the billing cycles. This type of billing will include new purchases when the balance is figured. For example, a consumer charges \$1,000 on a credit card and pays \$950 when the bill arrives. The next month, because the balance was not paid in full, the company figures the average daily balance on the amount owed for two months, not just one.

Two-cycle billing (excluding new purchases). The above method is applied, but new purchases are not included when figuring the average daily balance.

For the consumer, the two-cycle billing including new purchases is the most expensive billing method. The average daily balance excluding new purchases is the least expensive.

Other Costs

Annual fee. Usually department store and gasoline credit cards have no annual fees. Bank cards or travel/entertainment card fees range from \$25 to \$50. Premium card fees are higher. If you pay credit card balances in full, look for a card with no annual fee. If you always carry balances on a card, look for the lowest interest rate available.

Late fees. Fees charged when credit payments are received after the due or closing date specified on the monthly statement. Companies charge this fee each month the payment is received late.

Over-the-limit fee. A fee for charging more than the consumer's available line of credit.

Returned check fee. A fee for processing a check written with insufficient funds.

Finance charge. The total dollar amount a consumer pays to use credit. Some credit grantors charge a minimum finance charge even if an account is paid in full each month.

How Much Credit Can I Afford?

There is no single, simple answer to this question. Consider this guideline: Have no more than 20 percent of **take-home pay** committed to consumer credit. This does not include the amount owed on a home mortgage. Other experts advise not owing more than 10–15 percent of take-home pay in credit debt, and this amount should be repayable within 24 months.

How much credit a family can afford depends on family size, job stability, income, and current credit obligations. Consumers should also consider how any added credit payments will fit into overall spending and still leave funds for emergencies.

Consumers should set a personal credit limit and stay within that amount. The amount available to you as a consumer may be more than you can afford, especially if you have several accounts. Always know the total amounts you owe and stick to that personal limit. If any of the signs below apply, you may need help.

Credit Danger Signs

Many problems can be avoided if you carefully read all the information that companies or businesses include on a credit card statement or any other type of credit contract. If the information is unclear, ask questions BEFORE signing anything. If any of the statements below apply to your financial situation, you may have a credit problem, and you should begin working on the problem NOW:

- Paying only the minimum amount due each month on charge accounts.
- Borrowing money to pay fixed expenses such as rent or car payments.
- Adding additional accounts to increase the amount you can borrow.
- Using credit card advances to pay for everyday living expenses.
- Charging more each month than you are paying on accounts.
- Using savings each month to pay credit debts.
- Having little or no savings.

Ways to Reduce Credit Costs

Here are some ways you can reduce the cost of using credit:

- Borrow or charge the least amount possible. This may mean you must save for an item several months before purchasing it.
- Shop around for the best credit payment options.
- Make the highest monthly payments you can afford.
- Keep the number of credit cards you have to a minimum.
- Pay off credit card debts with the highest interest rates as quickly as possible.
- Use credit only when needed. Before buying anything, ask: Do I need this item? Can I afford it? Would it be better to save and purchase it with cash?
- Keep good records.
- Always know the total amount you owe.
- Report any errors on statements at once.

Credit Problems?

If you recognize that credit problems are ahead, talk with family members and creditors. Discuss all financial matters with family members who are old enough to understand. Find ways to increase your income or decrease expenses so debts can be paid. Make no new charges. You may need to cancel accounts to prevent any more charges. Contact creditors if you see payments may be late or missed. Don't wait for creditors to contact you. Before you contact them, know what you owe, be honest, be willing to negotiate, and stick to any new payment plan you and the creditor work out.

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Federal Reserve Bank (2010). Washington, D.C. Consumer's Guide to Credit Cards.

<http://www.federalreserve.gov/creditcard/default.htm>

Mississippi State University Extension Service. Family Resource Management materials. Healthy, Wealthy, and Wise, Issues 6, 7, 8. <http://msucares.com/frm>

Shopping Online

Internet shopping is growing more quickly than any other shopping market, and more and more people prefer shopping online to buying in stores or by mail

order. Here are some reasons:

- It's fast, convenient, and you can do it right from your home or office.
- Product information is readily available on the Internet, and some product groups even offer independent rating services and testimonials.
- It's easy to do comparison shopping—a click of your mouse will take you from site to site.
- There's no driving, parking, or checkout lines.
- The market is global, and you can sometimes take advantage of lower prices in markets other than your local ones.



Some risks are associated with shopping online, however. Just as you would when you order by mail, you need to make comparisons between the shopping sites, read all the information thoroughly, and make sure you understand the details. The Federal Trade Commission and *Consumer Reports* recommend that when shopping online, you pay especially careful attention to the following information on the website:

Information about the company

- What kind of business is it and what does it sell? If you are not already familiar with the company, do enough homework to make sure it is legitimate. Is the company affiliated with industry groups or other programs you trust? Is it registered with the Better Business Bureau in the area?
- Where is it located, including the country? Look for an actual street address in addition to a postal and email address.
- How can you contact the business if there are problems with the sale or the merchandise? Look for a toll-free number and 24-hour customer service.

Information about the product or service

- Do you have enough details about the product to know exactly what you're buying? Are the product descriptions informative? Some companies provide links to independent product rating services so you can know what people who've bought the product feel about it. If you're shopping for clothing, look for color information, fabric content, good sizing information, and care

instructions. If this is an electrical product, look for the UL (Underwriter's Laboratory) seal. Also look for instructions for proper use of the product including safety and health warnings. If needed, is after-purchase service available?

- Is the price clearly stated, and if this is a global or foreign company, is it stated in US dollars?

Information about the sale

- Do you know the costs, in addition to the price of the product? These might be costs for shipping, handling, or taxes. Get a full, itemized list of costs involved in the sale.
- Are there any restrictions or limitations on the sale? Is the price quoted the full price or might you need additional purchases to make the product work correctly? Is the quoted price current?
- Are there warranties or 100 percent guarantees on the product?
- What are the payment options? Are they convenient and safe?
- Is there an estimation of the time required for shipping?

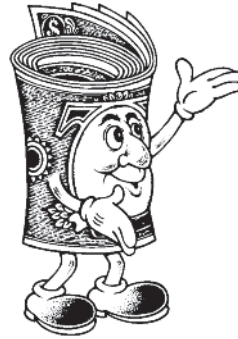
Information about the company's consumer protections

- Is there an opportunity for you to print and save a record of the transaction? Will your transaction be verified by email or other means?
- Are there safeguards for protecting your payment information when it is transmitted online? What does the company do with credit card information after it is submitted? Are credit card or other personal numbers encrypted? As soon as you start the buying process, you should see a symbol similar to a key or lock, or a web address with an "s" (for secure) after the "http."
- Is your privacy protected? What are the company's policies regarding the personal information being collected on you? With whom will the company share or to whom might they sell this information? Is there an opportunity for you to choose not to have personal information collected and shared or sold?
- Will the company send you unsolicited email or other offers? Can you choose not to receive this? Look for a button to click for this option.
- What is the company's return policy? Is there a clear explanation of how you can return an item,

get a refund or credit, or make an exchange? Are additional costs involved in returning or exchanging an item?

- Do you know where you could call, write, or email complaints or explanations of problems?

Evaluating Advertising



Advertising is one of the factors that influence the purchases you make. Learning to evaluate ads will help you make better consumer decisions.

Retailers and manufacturers pay advertisers to promote their goods and services. Advertisers want you to believe a particular product will make you happier, prettier,

accepted by a particular group, or even successful.

Advertising is not all good nor all bad. Advertising helps to keep prices low or competitive. It introduces you to new products. Advertising also can be a timesaver for you. Through advertising, you can compare prices and products. Advertising can save you money by telling you about sales.

The not-so-good part about advertising is that the information may mislead you. Ads give you some facts about a product, but they also try to give you a feeling about the product or service. For example, by using a famous person in an ad, the advertiser is saying to you, "This product must be good—look who uses it." The message may suggest that you can be famous, too, by using the product. Remember, the famous person is getting paid to promote the product.

Advertisers also use words and numbers that may not tell you anything. For example, words used often are "new and improved." Improved from what? What's new about it? Another example may be a phrase, such as "two out of five doctors say...." Did they interview five doctors? Did the doctors receive something for endorsing the product?

To evaluate ads, use the following points:

Ad techniques. Are the techniques for selling a product based on logic, creativity, testimonials, or emotions?

- **Logic.** Logical reasons are given for preference of the advertised product over other brands, with emphasis on special ingredients, performance, or unique qualities.

- **Creativity.** These ads play up to the consumer who wants to be treated as an individual.
- **Testimonials.** The product is used and endorsed by celebrities so that consumers will identify with the celebrity. Testimonials usually result in some kind of compensation for the person who has made the endorsement.
- **Emotions.** These ads appeal to the consumer's pride, attraction to the opposite sex, desire for status or belonging, variety, or the ability to "keep up with neighbors."

Information Presented in the Ad. Does the information promote improvements or new features, where to get the product or service, the cost, or specifications or performance features related to the items? Is the information factual?

As you evaluate advertising, remember to study the advertisement carefully to make sure you have all the facts. If you feel the ad is misleading or false, contact the manufacturer of the product or the seller. If you do not get a satisfactory answer, work with the Better Business Bureau or the state consumer affairs office.

Cellular Phones

Everyone seems to have a cellular phone, but choosing the right plan to fit your calling needs can be a real challenge. So where do you begin? The following guidelines can help you decide which plan is for you.



How many minutes will you actually use? Will you use it for emergencies only, to make only long-distance calls, or perhaps while traveling? Will it be your only phone or in addition to the phone you have at home? Choose a calling plan that will provide enough minutes and data to meet your needs without buying more than you can use or afford. Remember, it is better initially to underestimate the amount you will need. Most companies won't let you downgrade a contract, but they will be more likely to upgrade the contract later. If you will use your cell phone only for emergencies, find the lowest-priced plan available and stay with it. If you will be using the phone for convenience and many purposes, you'll need to make more comparisons.

Where will you make most of your calls? This will determine the provider's geographic coverage area. You will need to determine the area where you will spend most of your time and make most of your calls.

When do you plan to use the phone? Minutes may be "peak" or "off-peak." Definitions vary by provider, but most service plans distinguish between business hours (peak) and evening/weekend hours (off peak). Be sure to check these definitions before deciding on a plan. Having lots of off-peak minutes won't help if you plan to make most of your calls during weekdays.

How much money can you pay for the service? Consider start-up fees, including the cost of a phone if you do not already have one.

AFTER you have decided how, where, and when you will be using your phone, begin the search for the calling plan that best meets these needs. Ask friends about plans they have. Look at wireless providers' advertisements and commercials and check the specials they are offering. Be wary of offers for free phones and free minutes. Decide what YOU need before accepting any offers or signing any contracts. Always read the fine print and ask questions to avoid any unexpected charges.

You may select a carrier that does not require a contract but offers month-to-month service. There may be limitations, however. You may pay extra for the phone and you can't use the service with any other carriers. If you select a plan that does include a contract, try to find the shortest contract for the best rate. If you do need a phone, this is the time to check providers for any offers for a free or discounted phone.

Check to see how partial minutes are charged. You may be charged by the second, or for the next full minute even if your call went over by only a few seconds. Be aware that the calling plans that round up to the next minute can be expensive.

Ask about any other charges that may apply. Roaming charges, those charges that occur when you step out of your carrier's calling area and have to use another company's service, as well as long-distance charges can add up. If you will be calling out of state or making a number of long-distance calls, look for nationwide plans that will eliminate these charges.

Athletic Shoes

Selecting the proper sports shoe is not a simple matter these days. Here are some questions to guide you when buying athletic shoes. When will you wear your sports shoes? Do you engage regularly in one specific sport, or are you a versatile athlete? Do you plan to wear the shoes only for action sports or as casual footwear, too? Do you want your shoes to be functional, fashionable, or both?



Once you have answered these questions, you need to know what to look for when you go shoe shopping. Remember to take the kind of sock you'll be wearing to ensure the best fit. Also, make sure you simulate the kinds of stress your shoes will face once they leave the store. Not only is a poorly fitted shoe uncomfortable, but it can also damage your foot.

Some features to look for:

- **Sports shoe uppers** (the part that goes around the upper part of the foot) are available in a variety of materials, and each has its own advantages. Vinyl is lightweight and the least expensive. Canvas and nylon are lightweight and inexpensive, and they breathe well. Leather uppers tend to be warmer, but many have holes around the arch to help keep your foot ventilated. Leather uppers are more durable than other types, but they also cost more.
- A **padded collar with tongue at back** gives added protection to the ankle and Achilles' tendon. This is essential for sports like basketball and tennis.
- **Toe guards** are also a plus, as they add to the life of the shoe while protecting the toes.
- **Soles built for cushioning and traction** are necessary in all sport shoes. Most athletes recommend a padded insole and a relatively thick rubber outsole. Most soles combine features such as wedged heels for better cushioning and flared heels for better balance. Soles that do not curve inward around the arch offer better arch support, whereas those that curve upward, both at the heel and at the toe, absorb shock well, adding to durability.
- **Tread patterns** provide the athlete with traction. The three basic types of soles on the market are slab (smooth or flat-surfaced), herringbone (patterned), and nub (looks like a series of pencil erasers). Slab soles, most common on deck sneakers, offer the least traction of all types. The vari-

ety of herringbone soles ranges from shallow zig-zags to deep grooves. These offer good traction on most playing surfaces. Of course, the deeper the groove, the better the traction. Basketball players and joggers need this type of tread. Tennis shoes, on the other hand, usually come with nub treads, which make an almost flat outsole. These offer good traction.

When choosing sports shoes, try not to let price be a factor. Decide what you want and see what's available in different price ranges. Some lower-priced shoes may serve your purposes better than higher-priced shoes. Too often, people sacrifice performance for fashion.

If you plan on wearing your shoes for a variety of activities, avoid those with special functional features designed for a specific sport. Instead, choose a multi-purpose shoe in either a basketball or tennis style. Because of their flared soles, for instance, jogging shoes wear out very fast on a tennis court. If you are going to use your shoes for just one sport, check the styles of different manufacturers; most specify the intended sport for each style. Above all, trust how they feel on your feet!

Following are some additional characteristics to consider and terms to know when purchasing athletic shoes:

- **Shock absorption.** How well does the shoe absorb shock during a moderately paced walk?
- **Support.** How well does the shoe support your foot? You do not want it to be floppy.
- **Cushioning.** Is the "mattress" of the shoe comfortable?
- **Ankle collar.** Is it padded for comfort and support?
- **Midsole.** It is generally made of flexible, lightweight, plastic foam that provides cushioning. It may have plugs, wedges, and layers of varying density to add stability or shock absorption.
- **Outsole.** It is usually made of durable rubber. Grooves, rough texture, dips, and bumps are designed to ease bending or add traction or cushioning.
- **Insole.** This is designed to add cushioning and may add arch support. Many shoes have removable insoles, which can be cleaned, aired out, and eventually replaced.
- **Rocker profile.** The bottom of many walking shoes resembles the runner on a rocking chair.

This feature is considered an advantage by some if it is turned up slightly at the front and beveled at the heel.

- **Heel counter.** This feature stiffens the back of the shoe for added stability.
- **Upper.** Typically, this is made of breathable leather. It also may be made of vinyl, canvas, or nylon.
- **Achilles' notch.** A shoe without this cutout may irritate the tendon between the heel and the calf.
- **Heat.** How well will the shoe keep the foot moderately warm?
- **Wear.** How well will the shoe stand up to wear?
- **Flexibility.** To what extent can you bend the shoe?
- **Weight.** How heavy is the shoe?
- **Stability.** How well does the shoe counteract the foot's tendency to roll sideways?
- **Moisture.** What is the shoe's ability to disperse sweat?
- **Toe room.** This area should be wide enough to accommodate the foot's spreading as it rolls forward and long enough to provide a space as wide as your thumbnail in front of the longest toe.



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