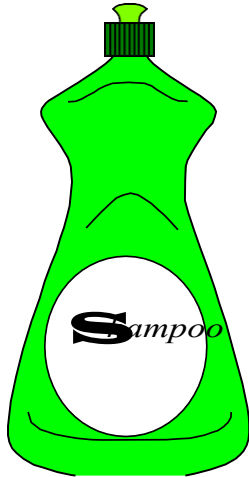


PERSONAL CARE

Personal appearance is important. When planning for personal care items, it is important to differentiate between items you need (basic hygiene products, clean and appropriate clothing, etc.) and items you might like but are not *necessary* (expensive perfumes, aftershave lotions, and fashionable brand name clothing). While completing the following exercises, keep in mind that you have limited funds and a great deal of other financial responsibilities.

Personal Care/Hygiene

Comparison shopping can once again save you a great deal of money. Utilize the skills you have learned in the Food budgeting section to determine the best buy when purchasing personal care items.



Natural Shampoo	High Class Shampoo	Fancy Shampoo
10 oz.	14 oz.	16 oz,
\$2.10	\$2.40	\$4.00

The units that the shampoo is sold in are: _____

The number of units and price per unit in Natural Shampoo: _____

The number of units and price per unit of High Class Shampoo: _____

The number of units and price per unit of Fancy Shampoo: _____

The shampoo with the lowest unit price is: _____

Consumer reports indicate that the price of a product is often not reflective of its quality. The quality of a cheaper shampoo might actually be better than the quality of a more expensive one.



ACTIVITY

Make a list of all personal care items and services you would need to purchase each month:

<u>Item</u>	<u>Price</u>	<u>Item</u>	<u>Price</u>

Go to two different drugstores and price the items listed, making use of your comparison shopping skills. Record the prices next to the respective items on your list.

Also consider other personal care services, such as haircuts, styling, etc. Be sure to consider the cost and frequency of such services in your hygiene budget. There are plenty of places that cut and style hair for \$11 - \$15. For example, Supercuts has haircuts for \$11.99, plus a tip of 15%-20%

Given the fact that personal care items/services can last several months, how much would you budget for this category?

I would budget \$ _____ per month.

Laundry

Initially, many of you will not have access to a washer and dryer in your apartment and will have wash your clothes either at coin-operated machines in your apartment building or at a laundromat.



ACTIVITY

Estimate how many loads of laundry you would have to wash and dry weekly.

On average, I would wash and dry _____ loads of laundry each week.

Go to a local laundromat to find out the price for washing and drying one load of laundry. Record your findings in the chart on the next page.

<hr style="border: none; border-top: 1px solid black;"/>	+	<hr style="border: none; border-top: 1px solid black;"/>	X	<hr style="border: none; border-top: 1px solid black;"/>	=	<div style="border: 1px solid black; width: 100%; height: 40px;"></div>
Cost of Washing One Load of Laundry		Cost of Drying One Load of Laundry		Estimated Number of Loads Per Week		Total Cost of Cleaning Laundry for One Week

In addition, whether or not you have access to a washer and dryer to clean your clothes, you will have to purchase detergent.

Compare the two detergents below and determine which one is the better buy.

	<p>Clean Detergent</p> <p>200 FL OZ (1.56 gallons)</p> <p><i>Washes 50 Loads</i></p> <p>\$8.99</p>		<p>Super Clean Detergent</p> <p>100 FL OZ</p> <p><i>Washes 25 Loads</i></p> <p>\$6.99</p>
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I would buy _____ detergent because _____

Be aware of concentrates when purchasing detergents. One detergent may be both smaller and more expensive than another. This doesn't mean that it's a bad value. If a detergent is "concentrated", you will need less detergent for each wash. In such a case, you will need to find the cost per load of laundry, not per unit. To find the cost per load of laundry, divide the price by the number of loads of laundry that can be washed with the container of detergent. This will produce the true value of the product.



ACTIVITY

Comparison shop for a laundry detergent at your local supermarket or drug store.

I would buy _____ detergent at a price of _____ because _____

Based upon your estimates, how much would you budget for laundry and detergent in one month?

Dry-cleaning

Some of your clothes might have to be dry-cleaned (wool, leather, silk). Take an inventory of your clothes which need to be dry-cleaned and list them in the box below.



ACTIVITY

Go to your local dry-cleaner and inquire about prices relevant to the clothes on your list. Estimate the monthly cost for dry-cleaning.

To come up with the approximate amount of money you will have to spend on personal care each month, add:

One month's personal hygiene products:

--	--

My cost estimate for one week's worth of clean laundry:

(\$ _____ X 4)	
------------------	--

One month's dry-cleaning

--	--

My total personal care budget is:

--

Enter your total in the **Personal Care** box on your budget sheet.

CLOTHING

When on a limited budget, it is important to be an educated consumer, especially when you are planning and shopping for clothes. Besides the price, there are many factors to be considered. The quality is important because your clothes will have to last for a while. The style is important as well. Fads might fade fast, and you probably will not want to wear your once fashionable and trendy clothes after they become “out of style.” The method for cleaning your clothes also needs to be a consideration; as you may have learned in the exercise in the previous section, dry cleaning is expensive. Certain brand name clothing is often extremely expensive and the quality is normally no better than non-brand name or affordable clothing.



Here are some additional questions to keep in mind when shopping.

- What are the return/exchange policies?
- Do the clothes or shoes feel comfortable?
- Does the zipper work? Are all the buttons attached?
- How often will I be able to wear it?
- Will I need to buy other clothes to match?
- Have I read all the labels and tags carefully?
- Will the material shrink or fade?
- Are the clothes or shoes well made?
- **CAN I AFFORD IT???**

Consider the following:

You have been shopping for a new sweater to wear to a friend’s party next weekend and have finally found not one, but two sweaters that seem perfect to you. The both fit well and look great

Sweater A is on sale for \$15.00. It was originally priced at \$30.00.

Sweater B is not on sale. It is priced at \$19.99.

Which sweater would you choose?

Did you have enough information to make a choice? Just in case you’re still undecided, here’s a closer look at each sweater.

Sweater A: Is bright blue, a color that looks great on you.
Is woolen and seems to make your skin itch a little
Must be dry-cleaned only
Is a final sale item which cannot be returned.

Sweater B: Is also blue
Is cotton
Can be machine washed in cold water
Returnable for store credit within seven days with a sales receipt.

With this new information, which sweater would you choose? Why?



Remember, the more information you have about your choices, the easier it will be to make a decision.

Suppose you had \$80 in your budget to buy a pair of sneakers and a winter jacket. Most of your friends wear expensive brand name sneakers. You would really like to buy similar sneakers but they cost \$65, which would not leave you enough money to buy the winter jacket you need.

What would you do?



Suppose your budget allowed you to spend \$47.00 per month on clothing and you have saved \$140.00 up to now. You need sneakers, two pairs of pants, two sweatshirts, 6 pairs of socks, and 3 sets of underwear. How much money would you spend on each item?

I would budget:

Sneakers	<input type="text"/>
2 Pairs of pants	<input type="text"/>
2 Sweatshirts	<input type="text"/>
6 Pairs of socks	<input type="text"/>
3 Sets of underwear	<input type="text"/>

Total: \$140.00

Some of you might be tempted to buy clothes you like but do not really need. Careful planning helps.



ACTIVITY

Take an inventory of all your clothes and shoes and list them below.

Summer Clothes/Shoes	Winter Clothes/Shoes

Evaluate your list and establish what kind of additional clothing and shoes you need and which items you will have to replace over the next twelve months.

Summer Clothes/Shoes	Cost	Winter Clothes/Shoes	Cost



ACTIVITY

Go to at least two different stores and comparison-shop for the items needed. Record the prices in the designated spaces on your list. Add up the costs of all items.

My estimated total for clothing over the next 12 months is:

Divide your total by 12 (months) to establish how much your monthly budget for clothing should be.

Enter this amount in the **Clothing** box on your budget sheet.