

PENANG SANGAM HIGH SCHOOL
P.O.BOX 44, RAKIRAKI
LESSON NOTES BATCH 6-WEEK 17 & 18

Subject: Home Economics

Year/Level: 12

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|---------------------------------|--|
| Strand | Clothing & Textiles |
| Sub Strand | Clothing Needs Selection and Clothing Consumer |
| Content Learning Outcome | 1. Distinguish and discuss the styles of advertisements and its function in buying clothes. 2. Communicate buying techniques. |

Styles of Advertisements

1. Logical Approach

- It is the realistic information low key approach.
- It is intended to convince people that they should buy this product because it is used and of good value



2. Emotional approach

- It suggests that people should buy the product because either it will make them more important, or gorgeous or because a prominent person has designed it or given their name.



3. Creative approach

- In this approach people may buy the item just because they remember the advertisement.



4. Informative approach

- This type of advertisement regularly used for sales.
- It describes, or shows a photograph of, the product with its normal price and its sale price.



5. Bait approach

- The bait approach uses the 'buy one, get one free' type of appeal.



Method of Payment

| Methods of payment | Advantages | Disadvantages |
|--|---|---|
| <p>HIRE PURCHASE:It is usually large and expensive items. A deposit is paid on the cost of the item and the repayment of the remainder may be spread over a year or two on the calculated interest.</p> | <p>You will be able to use the item while paying for it.</p> | <p>You will be paying more than the normal price. You cannot modify or sell them without the lenders permission. The finance company can take the goods back if you do not keep up your repayments.</p> |
| <p>CASH PAYMENT: It is when goods are bought by paying cash.</p> | <p>There is no interest charged.</p> | <p>Sometimes the money is not refunded if the item is faulty.</p> |
| <p>CREDIT CARDS: Purchases can be made with these cards and each month a statement is sent to the owner. Each company has its own way of billing and interest charges.(Visa, Master card)</p> | <p>You do not have to carry large amount of money</p> | <p>Interest is charged</p> |
| <p>LAY-BY: It is when the clothes and other articles put aside for you on the payment of minimum deposit according to the cost of the article.. All clothing must be paid for within two or three months.</p> | <p>No interest is added. Repayment is made by weekly or fortnightly</p> | <p>You will only take the item home until you have completed all the payments</p> |

- Impulsive buying
 - It is an unplanned decision to buy a product or service, made just before a purchase.

- One who tends to make such purchases is referred to as an impulse purchaser or impulse buyer.
- This type of buying can expand to more expensive items.
- It disrupts the normal decision making models in consumers 'brains'.
- Impulse items appeal to the emotional side of consumers. Some items bought on impulse are not considered functional or necessary in the consumer's lives.
- Preventing impulse buying involves techniques such as setting budget before shopping and taking time out before the purchase is made.
- Window shopping
 - To look at articles in the windows of stores without making any purchases.
 - Shopping is an activity in which a customer browses the available goods presented by one or more retailers
- Budgeting
 - Is an estimation of the income and expenses over a specific future period of time.
 - A budget can be made for a person, family group of people.
 - Budget helps to aid the planning of actual operations.
 - It controls the spending.

Activity

1. Identify and discuss the 3 roles of a consumer of a textile product?
2. State 3 rights of a consumer textile.
3. Discuss four responsibilities of a consumer of textiles.
4. What are the purposes of advertisements?
5. Explain the following styles of advertisements:
 - i. Bait approach
 - ii. Logical approach
 - iii. Creative approach
6. Which method of payment you consider the best?
7. Differentiate between hire purchase and lay-by.
8. What is impulsive buying?