## The Sale of Goods Act

If you buy something from a shop then you will probably be covered by the Sale of Goods Act.



Whatever you buy should:

- 1. be free from damage unless you were shown the damage when you bought it.
- 2. be the same as it says on the label. If it says it's gold it must be gold.
- 3. do what it says on the label. If it says it is waterproof then it should be all right if it gets wet.

What should they do?	
Chloe and Kirk have bought a CD player which goes wrong when they get it hom	e.
Do they:	
a. throw it in the bin?	1
b. contact the shop where they bought it?	1
Julie's mum buys a waterproof raincoat. When it rains it lets in the water.	
Does she:	
a. take it back to the shop and ask for her money back?	
b. spray it with some special waterproof liquid?	
Look at the three new items below.  Why do you think they will need to go back to the shop?  Top GOALS  HISTORY	

Find out more about the Sale of Goods Act.

## Managing a budget

It is important to manage your budget. If not, you could get into serious financial difficulty.

Look at the people below. Make a list of what you think they might spend their money on each week.



Mark is 22. He works in an office in the city centre. He enjoys going to clubs and owns a sports car. He lives in a one-bedroom flat.



Martha and her daughter Lily.
Martha is a single parent and lives in a one-bedroom council flat. Lily is just six months old.



Brenda and Darren have three children and live in a three-bedroom council house. Darren works for the council and Beryl drives a bus. Their children are all under 11 years of age.



Beryl is 75 years old and retired. She lives on her own in a three-bedroom house. She has a dog and likes taking it for walks in the park.

If you had to live on a very tight budget write down what you could do to save money.

## Getting into debt

It is easy to get into debt. You may have bought too much on your credit card or owe money to several people.

Do not ignore this problem

Make a list of your debts and put them in order of importance

Contact the people you owe money to

Don't borrow any more

Get help from the Citizens Advice Bureau or the National Debtline.

Ali earns £300 per week.

He travels 5 miles by bus to work.

Fill in his possible weekly outgoings.

Food	
Entertainment	
Travel	
Rent on 1-bedroom flat	
HP on 24" TV	
Mobile phone	
Clothes	

TOTAL



What is the difference between his income and his outgoings?

What could these people do to stop getting into debt?



Mrs Dawson is 80 years old. The only money she gets is her retirement pension.

Suzie will be leaving school soon. She buys lots of clothes and likes going out with her mates. She is always asking her mum for more money.

Zoe is a single parent and lives in a council flat. She smokes and often has her mates round.