



# Consumer Affairs Tabloid



## Keeping you in the "KNOW"

287- CITY

Army Community Service Financial Readiness Branch

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### Excerpt from: Military One Source Buying a Computer

#### How will you use your computer?

Before you shop, think about how you will use your computer. You may want to

- send e-mail
- surf the Web
- write reports or papers
- play computer or video games
- record or watch DVDs
- play or create CDs of your favorite music
- store and edit photos taken with a cell phone or digital camera
- manage your finances on a spreadsheet
- share files with family members or co-workers who have computers
- use wireless fidelity (WiFi) "hot spots" at airports and elsewhere
- 



Make a list of your priorities and go over it with anyone else in your household who will use the computer. This will give you an idea of the basics you want to focus on when you begin to compare prices and models. Then save the list and refer to it as you shop so you don't overlook something important to you or someone else who will use the computer.



### Excerpt from: OnGuard Online BroadBand [www.onguardonline.gov/topics/broadband.aspx](http://www.onguardonline.gov/topics/broadband.aspx)

Broadband refers to the high-speed Internet access you can get through a variety of services – and with broadband, you access the Internet simply by turning on your computer. Before signing up for any plan, consider these questions when shopping for broadband:

- Is there a discount if I get more than one service from your company? Buying a bundle of services from one provider can be a good deal, but it might make it more difficult to change providers for any one service if you're tied into a long-term contract.
- Are you offering any specials? Read the fine print. Promotions like introductory pricing may not include taxes or the cost of extra equipment, like a digital cable modem, or additional fees, like an activation fee or an early termination fee.
- What speeds can I expect? Speeds vary and depend on a variety of factors including what type of service you are using, what level or tier of service you have purchased, and how congested your network and the Internet are at any time. Typically, fiber is faster than cable, and cable is faster than DSL.
- Can I change plans before my contract expires? Ask about options and costs for changing your plan to reflect your usage.
- Is there a cancellation fee? Some plans include early-termination fees. Be sure you understand what the fees are and how they are calculated before you sign up.



**Excerpt from: U.S. Department Of Energy**  
[www.energy.gov/applianceelectronics.htm](http://www.energy.gov/applianceelectronics.htm)

If you live in a typical U.S. home, your appliances and home electronics are responsible for about 20 percent of your energy bills. By shopping for appliances with the ENERGY STAR® label and turning off appliances when they're not in use, you can achieve real savings in your monthly energy bill

- Consider buying a laptop for your next computer upgrade; they use much less energy than desktop computers.
- ENERGY STAR® computers and monitors save energy only when the power management features are activated, so make sure power management is activated on your computer.
- There is a common misconception that screen savers reduce energy use by monitors; they do not. Automatic switching to sleep mode or manually turning monitors off is always the better energy-saving strategy.
- Turn off your computer and monitor when not in use.
- Turn off your personal computer when you're away from your PC for 20 minutes or more, and both the CPU and the monitor if you will be away for two hours or more.



**From the Files of Fort Hood's Consumer Affairs Office**

**Shopping for a computer**

Before you go shopping for a computer make sure you understand what you are buying. Make a list of all software and hardware requirements. Ask yourself the following questions:

- Am I looking for a budget, workhorse, or a tablet style model?
- Do I have a good budget and know what I can afford?
- If you are financing your computer are you looking at the end cost and do you understand all the terms and agreements and reasons why your Annual Percentage Rate can change?
- What type of warranty is included and what does it cover?
- Do you know what features you need? These include the hard drive, sound system, graphics and video card, processor, operation system, random access memory, etc.

For additional tips on what to look for when buying a computer go to [www.consumerreports.com](http://www.consumerreports.com). The basic computer information is available without paying a fee. You will find an explanation of all the above terms and things to consider. For more advance information such as reliability reports and comparison you will need to subscribe.

The Federal Trade Commission has a short article titled 'Securing Your Wireless Network.' Go to [www.ftc.gov/bcp/edu/pubs/consumer/tech/tec12.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/tech/tec12.shtm) for more information.

Back issues of the Consumer Affairs Tabloid are available on the Financial Readiness section of the ACS website at [www.hoodmwr.com/acs](http://www.hoodmwr.com/acs).

Have questions? Email: [melody.squires@us.army.mil](mailto:melody.squires@us.army.mil) or call 287-CITY (2489)

