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When comparison-shopping, you should always keep in mind:

- a. **Your budget**
- b. Colorful packaging
- c. The latest trends

When deciding to purchase an item, this is probably the best thing to ask yourself:

- a. Can I easily exchange this?
- b. **Do I really need this?**
- c. When does the store close?

If you place an order by phone and pay by credit card, you are:

- a. At risk
- b. Covered by the Postal Protection Act
- c. **Covered by the Fair Credit Billing Act**

When you buy an item using a layaway plan, you'll be:

- a. Able to take your merchandise home immediately
- b. **Required to pay for the item in a set amount of time**
- c. Using what is called "revolving credit"