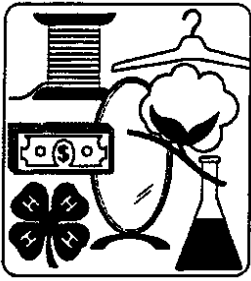


OKLAHOMA COOPERATIVE EXTENSION SERVICE

4-H Fabrics & Fashions

Consumer Education

*Advanced Level
(15-19 Years)*



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How to Adapt to Changing Fashions and Trends

When planning your wardrobe purchases, stick with basics and buy only good quality, basic garments. Develop a modular wardrobe that is always appropriate, economical, flexible, and flattering. A modular wardrobe includes the right accessories – belts, scarves, jewelry, handbags, and shoes. Stick with classics that don't go out of style, yet always look stunning.

Analyze your current wardrobe, and choose several basic colors on which to build. Line up everything you own that can be worn with each basic color.

Mix and match to create new outfits. Determine what you need to complete each new outfit. Then go shopping. By adding blouses, vests, belts, blazers and jackets, you can produce a variety of different looks with a simple wardrobe. Combine different fabrics and styles. Add a soft silk blouse to convert a basic office suit to an outfit you can wear for an evening on the town.

Fabrics

Many natural fabrics – cotton, linen, silk, or light-weight wool – can be worn year-round, depending on color, style, and climate. Blouses and shirts are the most important elements in an all-season wardrobe. Soft colors, ancient prints, tapestry designs, and paisley are always in good taste.

Natural fiber fabrics are more

comfortable to wear and often last longer than man-made fibers. But don't overlook some of the new, luxurious polyester fabrics that are exquisite to look at and easy to care for.

Styles and Designs

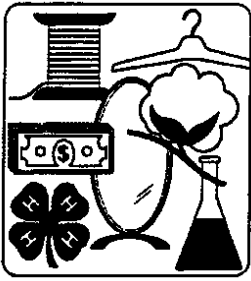
Add to what you already own instead of replacing fashions from one year to the next. The right accessories can make your wardrobe fashionable and unique. Update a suit by adding a slim belt at the waist. Hosiery and shoes can transform an outfit from sporty to classic. Cotton sweaters add year-round versatility. Blouses in a wide selection of colors and styles also will extend your wardrobe.

General fabric care

Look for fiber content labels before purchasing. If you don't find one, ask the salesperson.

Permanent Care Labels

The Federal Trade Commission requires that articles of wearing apparel bear permanent care labels. However, the manufacturer is required to list only one method of safe care for the garment, no matter how many other safe methods may be used. This can be misleading, so be alert and learn enough about fabrics to use common sense in caring for them.



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Your Clothing Plan

Being a wise shopper doesn't just happen. Here are some definite steps you can take that will help you make wise clothing decisions.

Study your clothing needs.

First, think about what your activities are, what styles you like, how you would like to look, and how much money you have to spend on clothes.

Use the questions below to evaluate your clothing needs.

- My favorite color is: _____
- My body shape is:
 - Small Average Large
- My activities include:
 - School Church Job
 - Sports participation
 - Spectator sports
 - Informal Party Formal Party
 - Others
- My favorite outfit to wear for church is:

- My favorite outfit to wear for school is:

- My favorite outfit to wear when I participate in sports is:

- My favorite outfit to wear when I watch sports activities is:

- My favorite outfit to wear when I go to informal parties is:

- My favorite outfit to wear when I go to formal parties is:

- My favorite outfit to wear for other occasions is:

- I have approximately \$ _____ to spend on clothes this year.

You can be more precise about your clothing needs later. Read about color choices and wardrobe planning. Add details as you discover them. Discuss your clothing allowance with your parents. Think about

your wardrobe as a continuing process that grows as your activities change.

Check your closet

Take a look at the clothes you already own. You can add to your wardrobe while making good use of what you already have. Just fill in the gaps.

Take some time to inventory your wardrobe. Begin making wise clothing buys by learning from your past successes and mistakes. As you look through your closet, decide what you like about the clothes that you wear often. Color? Fit? Comfort? Consider what you dislike about those that don't get much wear. Think about how much fashion has influenced your clothing choices.

Make a clothing plan

Now that you know what you have and what you need, you can make a clothing plan. Most people cannot spend a lot of money on clothes all at once. Plan to update your wardrobe gradually. Decide when you will shop for certain items. Add to your wardrobe at beginning- or end-of-season sales.

Making the plan

Now that you know what you need and when you will shop for it, make your plan. You can spread your purchases out over the year. If you have a yearly clothing allowance, decide if your allowance is enough to buy the clothes you need. If it isn't, decide how you can adjust your plan.

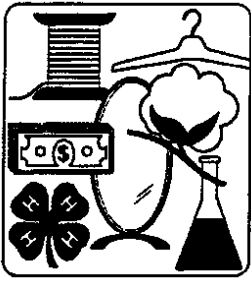
Save money by making some items, or look for items that are less expensive. You

may find that you can recycle something that is already in your wardrobe. Here are some other ideas that will help you stretch your clothing dollar:

- Limit the colors in your basic wardrobe. Choose two or three colors that look good on you and that coordinate with each other. Work your plan around these colors so that more things go together.
- Plan separates that mix and match in color and texture to expand your possibilities.
- Use fabrics that can be worn year-round – gabardine, medium-weight knit, denim, etc.
- Add new fashion color and variety to your wardrobe with inexpensive accessories.
- Keep your clothes clean and in good repair. Always consider the price of upkeep before you buy. An item labeled “Dry clean only” will prove to be more expensive than one that can be washed.

Sometimes it may be appropriate to rent clothes. If you need a tuxedo for the prom or a special event, renting may be better than buying. Clothing for special occasions, such as banquets, formal dances, and weddings are often rented. The rental fee is always less than the cost of buying. The cost of renting is determined by the cost of the garment and its life expectancy.

However, remember that the amount you pay in rental fee is gone forever and unavailable to apply toward building your wardrobe. Repeated rentals soon add up to the total cost of the garment.



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Comparison Shopping

1. Compare the quality of two similar garments that you might like to buy. You probably won't check fit unless you actually plan to buy a garment. Choose two garments of different prices in the same store or garments from two different stores, such as a clothing store and a discount store.

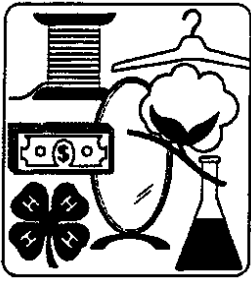
<i>Points Checked</i>	<i>Garment A</i>	<i>Garment B</i>
a. Care		
b. Workmanship		
c. Fit (optional)		

Conclusion: Garment ____ would probably be the best buy for me at this time because:

2. Compare the quality of two different garments that you might like to buy from a mail order catalog. Choose garments of two different price ranges, if possible. In the long established catalog companies the catalog price is an indication of quality variations in that particular catalog. Taking your measurements very accurately is especially important when buying by mail. For good fit, be sure to compare your measurements with the size charts.

<i>Points Checked</i>	<i>Garment A</i>	<i>Garment B</i>
a. Price		
b. Care		
c. Workmanship		
d. Fabric		
e. Size		
f. Other		

Conclusion: Garment ____ would probably be the best buy for me at this time because:



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Mind Your P's and Q's – Price and Quality

Consider the intended use of a garment in deciding on the quality you need, if it is something you expect to wear often, choose classic styling and good quality fabric and workmanship. If you will use it only a few times, a garment of lesser quality will be satisfactory.

Look at the following features in evaluating the quality of clothes.

Garment cut and fabric allowance

Each of the fabric pieces in a garment should be cut on the straight grain. Plaids, stripes, and large designs should match at seam lines.

Seams

Wide seam allowances permit alteration, in case of a snug fit, with enough fabric left for secure seams. Garments made from woven fabrics should have finished seam edges to stop raveling. Knits will not ravel, but a seam finish in lightweight knits keeps seams flat and ensures a nice appearance.

Stitching

Sewing machine stitches should be short and firm enough to hold pieces of fabric together without puckering. Check the firmness of the stitching by gently pulling the fabric on each side of the seam. If the stitching is too loose, you will be able to see between the garment pieces.

Zippers

Zippers should be smooth and flat, securely stitched, and of appropriate type, weight, length, strength, and color for the garment. Try zippers and closures to be sure they work properly. Zippers should remain closed at the top when stress is applied.

Buttonholes

Buttonholes should look neat and clean, with no raw edges showing. They should be made with stitches that are close together and go deep into the surrounding fabric. Loosely sewn buttonholes will pull out and allow the fabric to ravel.

Buttons

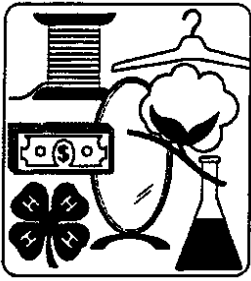
Attractive buttons enhance the quality and look of any garment. Buttons should be firmly attached, properly placed, and compatible with the size and type of garment.

Hems

Hems should be inconspicuous, uniform in width, parallel to the floor, and well proportioned to the entire garment. The hem should be flat and smooth but should not appear over pressed.

Interfacing

Interfacing is used in the collar, lapels, cuffs, neckline, and sleeve facing. It keeps the fabric from stretching out of shape and gives body to that particular area of the garment.



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Discount Clothing

Discount clothing stores obtain their goods from factory overruns, cancelled orders, and special orders. Some stores may carry seconds and irregulars. They depend on high turnover, low rent, and low overhead. Discount stores can sell at 20 to 70 percent less than a conventional retailer since they are buying directly from the manufacturer, with no middle men.

Advantages to shopping at a discount store

- Purchasing more in-season clothes.
- Saving money.
- Purchasing some designer clothes.
- Variety of clothing type.
- Challenge of finding bargains.
- Possibility of developing a better quality wardrobe.

Disadvantages to shopping at a discount store

- Frequently may be only one place to check out.
- No alteration services.
- Lighting may be poor.
- May have community dressing rooms or curtained cubicles.
- Clothing may not look fresh.
- Minimal service staff.
- May require cash.
- May have a no-return policy.
- May have gaps in sizes and styles.

- Not always located conveniently.
- Clothing may not be up-to-date.

Before you go shopping at any clothing store, stop and consider the following questions:

- What do I need?
- What types of clothes do I like to wear?
- What colors do I like and what will coordinate with my present wardrobe?
- What are the store's hours?
- How much money can I spend?
- What is my size?

In addition, keep the following things in mind.

- Shop with an open mind, since you probably won't find exactly what you want.
- Know how to judge garment quality.
- If you are trying to match a garment, take it along or take a snip of fabric from the seam allowance.
- Know your fibers and their properties.
- If you have questions, ask a sales clerk.
- Ask about charging. Layaways, exchanges, and returning.
- Read all labels and especially check the care label and fiber content.
- Always try on garments.
- Know that only a limited number of garments may be allowed in the fitting

room.

- Wear inner garments you plan to wear with the item.
- Wear easy on/easy off garments. Separates are a good choice.
- Buy the best quality you can when afford.

When shopping at a discount store:

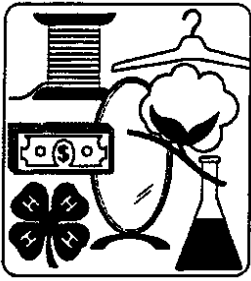
- Don't judge a store on its outside appearance.
- Allow yourself plenty of time, as sizes and styles may not be as easy to locate.
- Know regular prices of clothing items you are shopping for.
- Know brand names and if they are important to you.
- Find out the store's schedule for receiving new merchandise and further

markdowns.

- If you are in a store for the first time, walk through it so you can see where different clothing items are located.
- Look at the rejects on the fitting room rack. They may be just what you are looking for.

Remember, the usual rules apply when buying clothing at discount. The garment should fit, be comfortable, be something you need, and be in your price range.

Beware of impulse bargain fever. Think about the cost-per-wear of the garment. Bargain hunting can be an exciting adventure and a challenge to your creativity. Do your homework.



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Catalog Shopping

Before ordering any clothing from a catalog for the first time, ask yourself the following questions:

- Does the company offer a complete garment description, including fiber content, country of origin, and care?
- Is there an 800 number you can call for additional information?
- What is the return policy?
- Does the catalog include information on sizing and how to measure?
- What are the shipping costs?
- Is there a detailed explanation of how to return an item?
- Is there a detailed explanation of the company's credit policy?
- What will be the shipping date?

Advantages of Shopping by Mail

- Convenience of shopping at home at any hour.
- More control over amount of money spent.
- Can order garments not available in local market.
- Wide variety of garment styles and colors.
- Wide range of prices. When you become familiar with the catalog company and its sizes, you can shop with confidence.
- Can comparison shop in more than one catalog.

- Don't have to contend with bad weather, transportation, parking, crowded stores, and limited shopping hours.
- Many will accept orders on a toll free number and allow you to use a credit card.

Disadvantages to Catalog Shopping

- Difficult to judge quality of fabric and workmanship.
- Fit may be a problem, since apparel sizes, especially for women, are not standardized.
- Can't see or feel the merchandise.
- Can't have the merchandise immediately.
- Merchandise may be out of stock or discontinued.
- Addition of postage and handling adds to advertised cost of the garment.
- You pay for returning unsatisfactory garment.

Since you are unable to handle and try on garments you order through the mail, it is important that you use other methods to evaluate garments before ordering them.

- Compare several catalogs and clothing ads for styles, color and cost.
- Carefully read the information about the garment.

- Study the photograph of the garment in the catalog. Do the plaids match? Check lengths and placement of details, such as buttons and pockets.
- Follow sizing information to determine what size to order.
- If no sizing information is offered, and you do not recognize the brand, use this general rule: Order the smaller size if the garment is more expensive, the larger size if it is less expensive.
- Check to see if there is a money back guarantee in case you are not satisfied with the garment.
- Be sure there is information on care, fiber content, and country of origin. (All of these are required by law.)
- Check fiber content and care to see if convenient for you.
- Understand the policy concerning payment and how to return.
- Beware of extremely low prices.

Ordering

When you have made the decision to place an order for clothing, be sure you keep a copy of the:

- Ad or page from the catalog with merchandise you are ordering circled.
- Order blank (which should include catalog address and telephone number).
- Check or money order, if used.

Never send cash. Always carefully double check to be sure you are ordering the garment in the desired size, style number, and color. Read the small print.

The Federal Trade Commission has established rulings related to ordering merchandise by mail.

- Merchandise must be sent by a specific date (within 30 days, if no date is given). Most companies offer to refund your

money if you don't receive merchandise by the specific date. Or you can choose to wait an additional 30 days.

- The company must refund your money within seven business days of cancellation.
- If the merchandise is charged to a credit card the charge must be removed within one billing cycle from the time you request the refund or cancellation.
- None of the above three rulings apply to telephone orders.
- If you receive unordered merchandise, you may consider it a gift.

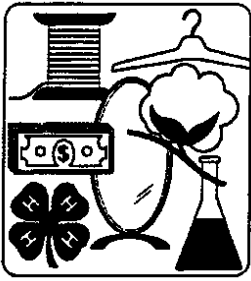
Returning

If it is necessary to return a clothing item, follow directions and be sure to keep a return receipt. Inform the company if you want another garment or your money refunded. If the merchandise is damaged in shipping, contact the company about what to do.

You're Responsibility

When ordering clothing by mail or phone it is your responsibility to:

- Read information on how to place the order very carefully.
- Find out the policy on refunds/exchanges.
- Fill out the order form clearly and completely.
- State if you do not want a substitute.
- Keep a copy of the order.
- Examine the merchandise carefully after you receive it.
- Return the merchandise if you are not satisfied.



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How to Pay for Clothing

Use credit with caution. When you pay with credit, you are paying the store an extra fee for the privilege of taking longer to pay. It is easy to buy more than you can pay for without realizing it. If you do use credit, be sure the advantages outweigh the disadvantages. It is important that you establish a good credit rating. You can do this by paying each bill each month. If you are unable to pay on time, contact the credit department in the store, and explain the situation. Most stores will help you work out a payment plan.

	<i>ADVANTAGES</i>	<i>DISADVANTAGES</i>
Cash – Pay total amount and take clothes with you.	<ul style="list-style-type: none"> • Get most value for money. Buy only when necessary. Avoid credit charges. 	<ul style="list-style-type: none"> • May miss sales if no cash available.
30-day charge account – You take items with you and pay at the end of the month.	<ul style="list-style-type: none"> • No interest added if charges paid in stated time. • Not necessary to carry large amounts of money. • Monthly bill gives itemized record for accurate accounts. 	<ul style="list-style-type: none"> • May purchase more than you can afford or need. • May limit comparative shopping. • Store may sell at higher price to pay for this convenience.
Layaway – Pay the store 10 to 25 percent to hold the clothes for you. Make weekly or monthly payments. When you have paid total cost, you take the clothes home with you.	<ul style="list-style-type: none"> • Able to make purchase when stock is plentiful and pay later. • No extra charge for this service. 	<ul style="list-style-type: none"> • Can't take garment with you immediately. • If you don't pay the total amount by a certain time, the garment goes back on the sales rack, and you receive no refund.
Revolving charge account – You take items with you and pay a set amount each month.	<ul style="list-style-type: none"> • Can use garment before debt is paid in full. • No down payment necessary. • May receive better service. • Establish credit rating. 	<ul style="list-style-type: none"> • Must pay interest. • May overspend. • May limit comparison shopping.
Installment plan – A certain percent of interest is added to the total cost of the purchase and then divided by the number of months you will make the payments.	<ul style="list-style-type: none"> • Down payment subtracted and interest figured on remaining balance only. • Can use garment before debt is paid in full. 	<ul style="list-style-type: none"> • Must pay interest. • No monthly statements. • Limits comparison shopping.

Cost comparison for a \$60 Jacket

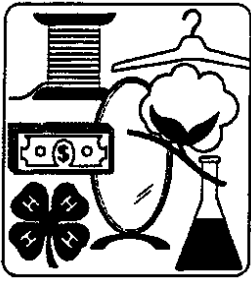
	CASH	30-DAY CHARGE	LAYAWAY	REVOLVING CHARGE	INSTALLMENT
Price of jacket	\$60	\$60	\$60	\$60	\$60
Down payment	None	None	\$6 (10%)	None	\$12 (20%)
Carrying charge	None	None	None	1½% on monthly unpaid balance	15%
Time to pay	When bought	30 days after store closes books	6 to 8 weeks	6 months with monthly payment of \$10.53	3 months with monthly payment of \$16.40
Total cost of jacket	\$60	\$60	\$60	\$63.18	\$61.20

Some stores offer special credit programs such as charge accounts for teenagers. Under this kind of program you would be expected to make regular payments as a charge customer. Interest may or may not be charged on the unpaid balance, depending

on the policy of the store. Keep in mind that credit is a convenience and that you pay for the convenience in the form of an interest rate. Federal law now requires that you be informed of the true interest rate when you apply for a charge account.

Select a garment and calculate the cost of purchasing it according to different types of credit plans. You may go to the various stores in your area and inquire about types of credit available and the costs of each. If you are unable to visit stores, search for information about credit in newspaper ads or mail-order catalogues.

<i>Type of garment:</i> _____	<i>Initial cost</i>	<i>Cost with credit</i>
Cash		
Regular charge		
Layaway		
Revolving charge		
Installment plan		



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How to Make a Formal Complaint

What do you do when a ready-made garment doesn't live up to claims about its performance? Throw it away? Try to mend it? Return it to the store where you bought it? Manufacturers certainly won't know about a customer's dissatisfaction unless the customer speaks up. So the next time you aren't satisfied with a purchase, here's what to do.

First, decide if you have a valid complaint. Did you abuse the garment in any way? You can't expect good performance if you did not follow care instructions or if you treated the garment carelessly. Some buyers make unjustified complaints and pressure a merchant to make an adjustment on a garment when the merchant really has no responsibility to do so. Businesses try to protect their image, and people sometimes take advantage of that fact by making complaints, demanding adjustments, and leveling criticism at a store when they really have no just cause for such action. But if you have a legitimate complaint, you are ready to inform the store or manufacturer.

Next, return to the business and present your complaint. Try to start with the salesperson with whom you did business. If the store has a complaint department, go there. If you do not get a satisfactory adjustment, ask to see the manager. Usually a business with a reputation for dealing fairly with its customers will make a fair

adjustment of complaints, partly because they feel it is their responsibility. If you can't make your complaint in person, write a letter clearly stating your complaint. A letter makes your complaint a matter of record. A telephone call, on the other hand, is very easy to ignore. If possible, type your letter. It will look more business-like. Be sure to keep a copy for yourself. Typed letters usually get quicker results and are less likely to get lost than hand-written ones.

If you must telephone, keep your cool, no matter how angry you are. If you're angry, you will forget to give key facts. Ask the name of the person with whom you are talking. It's easier to deal with someone when you know his or her name.

If possible, take the garment back to the store where you purchased it. Be sure to give the sales clerk all the pertinent information:

- Where and when you bought it.
- How much you paid for it.
- How long you've had it or the number of times you have worn it.
- What you have done to care for it (laundering procedure, number of times laundered, type of detergent used).
- What is wrong with it.
- Any other pertinent information that would help the person understand your complaint.

Keep sales slips, price tags, and care instructions. If you complain in person, take along these records and copies of any letters you may have already written about the garment. Don't send documentation in a letter or give them to the sales clerk.

Don't get angry. Let the facts speak for themselves. Be polite! Sarcastic or abusive letters and phone calls are easily ignored by the complaint manager. Handled well and in good humor, your complaint will stand out and receive attention more quickly. When customers are honest and friendly, retailers will usually bend over backwards to make an adjustment, even when the complainers are more at fault than the garment.

When returning an item, be courteous. The fact there is a problem with the item is not the sales person's fault. Be clear and concise. Describe what the problem is and how you would like to have it resolved.

Returning Merchandise to a Store

Clothing products that do not perform satisfactorily should be returned to the store where purchased. Stores like to know when merchandise they sell does not perform, because they do not want dissatisfied customers. If that isn't possible, write a letter to the manufacturer.

Role-play returning a clothing item to a store. The reason could be that the garment faded or shrank when washed, was the wrong color to match something else, doesn't fit or something else. Discuss with club members what you did and why. How could the exchange be improved? Have club members ever returned clothing to a store? What was their experience?

On another sheet of paper, have club members describe the role play situation. What was the reaction of your fellow club

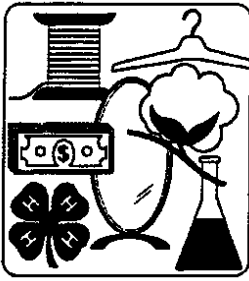
members? What did you learn?

Letter of Complaint

Select a clothing item that has failed to perform satisfactorily. It is easier if you choose something you or someone in your family has actually owned. On a separate piece of paper, write a complaint letter, and then attach the letter to your project book.

Here are guidelines for writing a letter of complaint about a textile product:

1. Write the manufacturer's relations department. The address may be on the label or available from the local library reference department.
2. Give the name, identification number (if available), and description of the product. This includes style numbers, size, price, color, fiber, care, etc.
3. Include the name of store, location, and date of purchase.
4. Explain all facts related to the product's failure to perform and your dissatisfaction. Include care procedures you used. Be clear and concise. Avoid emotional overtones.
5. Make a specific request for compensation (repair, replacement, refund).
6. Indicate that a reply is expected soon.
7. Ask if the company would like the merchandise sent for inspection. If you are returning the item, insure the package.
8. Include your name, address and telephone number.
9. Keep a photocopy of the letter and any enclosures, such as sales slip.
10. Type the letter, if possible, and use a business letter format.



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Activities

- Compare the cost of buying to the cost of renting a garment. Choose an item and figure out how much it would cost, using the different ways to pay. Then see how much the same item would cost to rent. Multiply that fee by the number of times you will need to rent it.
- Compute the cost per wearing of several garments in your wardrobe. Suppose you only need to wear a particular item one or two times a year (tuxedo, prom dress). How does that fact affect your decision?
- Discuss with family members the amount of money available for you to spend on clothing. Make a plan that includes your needs and wants. How will you decide the amount to spend for the various items you need? In your shopping plan, remember you can shop at used clothing stores.
- Keep a record of all the clothing expenditures made in your family for one month. Be sure to include incidental

clothing purchases such as pantyhose or disposable diapers bought at the grocery store. Do you think this was a typical month, or would your family spend more or less in a different month? Compare the amount spent for clothing with the amount spent for:

- transportation \$_____
- housing or rent \$_____
- food \$_____
- medical care \$_____
- clothing \$_____

What is your reaction to the amount of money your family spent for clothing this month? Ask others in your family for their reactions.

- Figure out how much a garment costs you to construct and compare it with ready-to-wear prices.