

## 2010 D8 Consumer Decision Making Judging Contest Officials

### Junior/Intermediate

CLASS	NAME	OFFICIAL	CUTS	REASONS
#1	Compact Fluorescent Bulbs	2-4-3-1	3-2-4	
#2	Sun Protective Clothing	3-1-2-4	1-3-5	
#3	Mystery – Snacks/Cereal	3-4-2-1	1-2-3	
#4	Gift & Prepaid Credit Cards	4-2-1-3	2-3-3	Reasons
#5	Gold Jewelry	1-3-4-2	2-3-4	
#6	Emergency Radios	2-4-1-3	1-3-4	

### Seniors

CLASS	NAME	OFFICIAL	CUTS	REASONS
#1	Roth IRAs for Working Kids	2-1-3-4	2-1-4	
#2	Credit Cards	3-4-2-1	2-4-3	Reasons
#3	Gift & Prepaid Credit Cards	1-2-4-3	2-3-1	
#4	Buying a Used Car	1-3-2-4	3-2-5	Reasons
#5	Gold Jewelry	4-2-3-1	3-4-3	
#6	Mystery – Digital Picture Frames	3-1-4-2	3-2-4	

## **JUNIOR/INTERMEDIATE**

### **Class #1 – Compact Fluorescent Bulbs**

Placing: 2-4-3-1

Cuts: 3-2-4

Reasoning:

I placed this class of compact florescent light bulbs, 2-4-3-1.

Judy was looking for a low cost, 60 watt comparable bulb. In my top pair I placed 2 over 4. 2 is the most economical bulb and puts out the most light at 825 lumens. In addition it uses the lowest amount of energy at 13 watts. I will grant 4 has longer life at 10,000 hours but the \$2.00 price difference is too much to put it first.

In my middle pair, I placed 4 over 3 because 4 cost .36 cents less than 3, it puts out twenty five more lumens and the bulb life is 2000 more hours, although I grant that 3 uses one less watt.

In my bottom pair, I placed 3 over 1 because 3 is compared to a 60 watt bulb, but uses 14 watts. It puts out 800 lumens compared to 1 that puts out 750 lumens.

I placed 1 last because it is not a compact florescent light bulb. It uses the most watts at 75 watts, has the lowest lumen output and is only good for 1000 hours.

## **JUNIOR/INTERMEDIATE**

### **Class #2 – Sun Protective Clothing**

Placing: 3-1-2-4

Cuts: 1-3-5

Reasoning:

3 is the best choice because - 1) 50 UPF rating 2) it is professional looking collared neck 3) has long sleeves for cool evenings but sleeves will roll-up for hot summer days 4) within price range – least expensive 5) quick drying 6) color - sunlight

1 is 2<sup>nd</sup> choice because – 1) 40 UPF rating 2) professional looking collared neck 3) long sleeves but sleeves will roll-up 4) within price range 5) quick drying 6) color - carmel

2 is 3<sup>rd</sup> choice because – 1) 50+ UPF rating 2) not professional looking – is actually a bicycle style shirt 3) only long sleeve – unless you push up sleeves 4) within price range 5) light orange color

4 is last choice because – 1) out of price range. 2) 30 UPF 3) Grant - Quick drying 4) color light aqua

## **JUNIOR/INTERMEDIATE**

### **Class #3 – Mystery – Snacks/Breakfast**

Placing: 3-4-2-1

Cuts: 1-2-3

Reasoning:

I placed this mystery class 3-4-2-1

This class had a definite top and bottom.

In the scenario Mary wanted a nutritious snack and breakfast she could give to her kids. They loved chocolate and marshmallows but the snack still needed to be nutritious. Calorie, fat, sodium and sugar was also considered when placing the class.

In my top pair, I placed 3 over 4 because 3 had the lowest calories in the class. Product #3 was also low in sugar and sodium. It also contained chocolate which the kids liked while it stayed as a nutritious snack.

In my middle pair, I placed 4 over 2 because product #4 had a variety of bars to choose from and was chocolate and marshmallow which the kids wanted. The products were also low in calories and sugar over product #2. I do criticize the product #4 is not generally a breakfast item but I grant that is more nutritious then product #2 and contained marshmallows and chocolate.

In my bottom pair, I placed 2 over 1 because product #2 was only 150 calories when served with milk and overall more nutritious than product #1. I do criticize it did not have chocolate or marshmallows but I grant that is 50-100 calories less than product 1.

I placed 1 last because it had the most calories at 200, sugar 19g, and sodium 210mg. It also contained the most saturated fat at 1.5g. Although it did contain chocolate and marshmallows which the kids wanted it was not nutritious.

Therefore I placed the mystery class of nutritious snacks/breakfast 3-4-2-1.

## **JUNIOR/INTERMEDIATE**

### **Class #4 – Gift & Prepaid Credit Cards**

Placing: 4-2-1-3

Cuts: 2-3-3

Reasoning:

I placed this class of Gift and Prepaid Credit Cards 4-2-1-3.

I placed 4 over 2 because it can be used for retail or online shopping and can be replaced if lost or stolen.

I placed 2 over 1 because it can be reloaded. 1 can be used for online or retail shopping, however it can only be used at one store and cannot be replaced if lost or stolen.

I placed 1 over 3 because it can be used online and retail shopping and came with a free catalog. However, 3 can be reloaded, it can only be used at one store.

Therefore, I place this class of Gift cards 4-2-1-3.

## **JUNIOR/INTERMEDIATE**

### **Class #5 – Gold Jewelry**

Placing: 1-3-4-2

Cuts: 2-3-4

#### Reasoning:

I placed this class of gold necklaces 1-3-4-2. I believe this class divides in two pairs based on the fact of requirements stated in the situation.

1 and 3 are both 14 karat gold, 18 inches in length and box chain design. Where they differ is in price by \$20 so 1 places over 3.

In the bottom pair I placed 4 over 2 because 4 is a 14 karat gold box chain but is 20 inches in length. And it is \$20 cheaper than 2. As where 2 is a wheat style chain and 20 inches long so therefore it does not meet any of the qualifications Sally has expressed.

Therefore I place this class 1-3-4-2.

## **JUNIOR/INTERMEDIATE**

### **Class #6 – Emergency Radios**

Ranking: 2-4-1-3

Cuts: 1-3-4

Reasoning:

I placed this class of emergency radios for Jason's Summer Camping trip, 2-4-1-3.

Jason was preparing for his summer camping trip and wanted to pack lightly for the hike. He was looking for an emergency radio that had special features, in case of a disaster and light in weight.

I placed 2 over 4 because 2 has special features, that includes compass, thermometer, siren, clock, alarm, NOAA weather band, and dial needle; even though its weight was 8oz more than 4.

I placed 4 over 1 because 4 is lighter in weight (1 lb) and 1 weight was 2 lbs. 4 also has the Special Features such as NOAA weather band (7 channels).

I placed 1 over 3 because 1 is lighter in weight (2lbs) and 3 weight was 4lbs. They are similar in special features.

I placed 3 last because it is the heaviest, emergency radios without hand cranking power.

## **SENIOR**

### **Class #1 – Roth IRAs for Working Kids**

Ranking: 2-1-3-4

Cuts: 2-1-4

Reasoning:

I placed this class of Roth IRAs for Working Kids, 2 - 1 - 3 - 4.

Jack had income of \$9,000. with \$4,000. of expenses for his animal which leaves an earned income of \$5,000. Because he is under 50 years of age, his maximum contribution for a Roth IRA for Working Kids is \$5,000. Jack has spent \$2,500. of his earned income, but his parents can give him the \$2,500. so he can make his maximum investment of \$5,000.

I placed 2 over 1 because 2 has a higher Annual Percentage Yield of 2.5 % and he has over the minimum opening balance amount to invest. They are both Roth IRA Accounts.

I placed 1 over 3 because 1 has a higher Annual Percentage Yield of 1.87 % and he has over the minimum opening balance amount to invest. They are both Roth IRA Accounts.

I placed 3 over 4. Granted 4 has a higher Annual Percentage Yield of 2.17 %, I criticize that it is a regular IRA Account and would not offer the tax free withdrawal during retirement. 3 is a Roth IRA Account.

I placed 4 last because it is a regular IRA Certificate of Deposit account.

Therefore I placed this class of Roth IRAs for Working Kids 2 - 1 - 3 - 4.



## **SENIOR**

### **Class #2 – Credit Cards**

Placing: 3-4-2-1

Cuts: 2-4-3

Reasoning:

I placed this class of credit cards for Sally 3-4-2-1.

I placed 3 over 4 because 3 has a longer introductory annual percentage rate of 8 months than 4 which only has a 6 month introductory APR. I do realize that 3 does have a balance transfer fee but is not of concern because Kim does not have a balance she will be transferring because this will be a new card for her new hobby of quilting.

I placed 4 over 2, 4 does not have an annual fee now I do grant that 2 has a longer introductory APR period but it does have a higher regular APR.

I placed 2 over 1 because 2 has a 0% introductory APR for 8 months as where 1 has an introductory APR of 2% and also a higher regular APR. I do have the grant 1 for not having an annual fee but it is just not the right card for Kim.

## **SENIOR**

### **Class #3 – Gift & Prepaid Credit Cards**

Placing: 1-2-4-3

Cuts: 2-3-1

Reasoning:

I placed this class of Gift and Prepaid Credit Cards 1-2-4-3.

I placed 1 over 2 because the gift card can be used at any store and has no expiration date.

I placed 2 over 4 because it can be used at multiple stores and can be reloaded; however 4 can be used on Mollie's iPod.

I placed 4 over 3 because it can be used on an iPod and there is no expiration and can be used for apps, music and videos.

I placed 3 at the bottom because it has several fees and service charges and has an expiration date.

Therefore, I place this class of gift cards 1-2-4-3.

## **SENIOR**

### **Class #4 – Buying a Used Car**

Placing: 1-3-2-4

Cuts: 3-2-5

Reasoning:

I placed the class of Buying Used Cars 1-3-2-4.

This class has a definite top and bottom with a difficult middle pair.

In the scenario Hunter wanted a pickup that was under \$9500, had a lot of safety features, anti-theft, and was comparable to the Kelly Blue book value. Low mileage was also considered in the placing.

In my top pair, I placed 1 over 3 because Product #1 had had the best Kelly Blue Book which was less than the value by \$387. Product #1 also had the air bags and other safety features as well as an anti theft system. It also had the best miles per gallon at 14 and 17 highway.

In my middle pair, I placed 3 over 2 because it had better miles per gallon at 13 and 16 highway over product #2. I do criticize that it was \$2,988 over the Kelly Blue Book and more difference than product #2 as well as being only \$12 under budget but I grant that it had the lowest mileage in the class and had air bags and anti-lock brakes.

In my bottom pair, I placed 2 over 4 because product #2 was \$1,850 over the Kelly Blue Book Value which was significantly lower than product #4. I do criticize that the miles per gallon at 11 and 14 highway was the lowest in the class and the highest mileage, but I grant that it was within the price range.

I placed 4 last because it was out of the consumer's price range by \$450. Product #4 was also the most over the Kelly Blue Book value at \$3,875.

Therefore I placed this class of Buying Used Cars 1-3-2-4.

## **SENIOR**

### **Class #5 – Gold Jewelry**

Placing: 4-2-3-1

Cuts: 3-4-3

Reasoning:

I placed this class of gold hoop earrings 4-2-3-1.

I think this class divides into two easy pairs the top pair being 4 and 2. 4 and 2 both have the same diameter of 1 ½ inches which are the largest diameter hoops offered in the class. They are both 14 karat yellow gold. Where they differ is in the price by \$10 therefore 4 places over 2.

In my bottom pair I placed 3 over 1. I do realize 3 is a ¼ of an inch smaller than 1 and \$20 more expensive but 3 is 14 karat gold and 1 is 10 karat gold. And quality is what Karen is wanting in her jewelry and 3 is still well in her budget of \$150.

## **SENIOR**

### **Class #6 – Mystery – Digital Picture Frames**

Placing: 3-1-4-2

Cuts: 3-2-4

Reasoning:

I placed this class of Digital Photo Frames 3-1-4-2.

Kayla has \$215 to spend. She wants a digital frame that she can mount on the wall that can hold her SD card and has an acceptable warranty. She would also like to be able to store pictures in her frame.

I placed 3 over 1 because 3 has 2GB of memory, is the last frame available, has a 1 year warranty and a 6-in-1 card reader. She will even end up with money to spare.

I placed 1 over 4 because 1 has the second largest internal storage as well an SD card reader and a 1 year warranty. Granted 4 has a larger screen size and would be more suitable for wall mounting.

I placed 4 over 2 because 4 has an SD card reader and a 1 year warranty, granted 2 has a larger internal memory, it does not have a card reader, has a shorter warranty period.

I placed 2 last because it has the least number of specifications that Kayla is looking for.

Therefore I placed this class of Digital Photo Frames 3-1-4-2.