

The Not-Buyer's Checklist

1. Why do I need this item?
2. Why do I need this brand, make, model or version?
3. Why do I need it now?
4. What's the **Total Cost**?
(Include add-ons, tax, fees, shipping etc.)
5. What's the real cost if my **DBI Factor** is _____?
6. How many times will I use this item? What will that make my **RCU Factor**?

This is *not* a multiple-choice question... it's a checklist.

If you can't come up with strong positive answers for 1, 2 and 3, *and* justify the cost factors in 4, 5 and 6...

Walk Away!

sell-off.org
Sell:off
♦ ♦
don't even **try** to sell me anything.

The bearer of this card is a member of Sell:off, a national organization supporting the right of consumers to be free from marketing pressure. You are requested not to direct any unsolicited sales or marketing efforts towards this person. Thank you.

The DBI Factor

If the money you are considering spending were invested instead, it can reasonably be assumed to multiply in value over time according to the following chart.

The subscript is the number of years between now and a future date such as that of your Free Day (retirement).

Multiply the purchase by the corresponding factor below.

Is the item worth that much of your finite lifetime income? *Really?*

DBI ₅ = 1.3	DBI ₃₀ = 4.5
DBI ₁₀ = 1.7	DBI ₃₅ = 5.8
DBI ₁₅ = 2.1	DBI ₄₀ = 7.4
DBI ₂₀ = 2.7	DBI ₄₅ = 9.5
DBI ₂₅ = 3.5	DBI ₅₀ = 12.2

The RCU Factor

Estimate the *realistic* number of times you expect to use the item.

Divide the Total Cost by that number of uses.

Is that cost per use reasonable? *Really?*

Rules for Renegades

1 Don't Buy It

The Rule.

Follow it and you can't go wrong.

2 Look Closer

What are they hiding from you?

3 Disbelieve

They're lying somewhere. Find it.

4 Blank It Out

If you don't see it, it doesn't exist.

5 Fight Back

It's more than you. Take a stand.

6 Enjoy Life

Because that's what it's all about.

What is it all about? Get your copy of *Renegade Consumer* today and see!

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