

Computer Purchase Guidelines

Opinions of Mike Davis

Please use only as a Guideline

Intended for Friends and Family of Mike Davis

There are many great options that are available today. They are cheaper than ever before so now is a great time to buy one. This document will try to give you knowledge to make a good decision for your own choices. I will capture current "Mikey's Good Deals" at the end of this document that will list known sales that might assist you with making decisions.

General Concepts

Try to steer away from the cheapest deal you find. You will usually be unhappy with these types of deals. There is usually a good reason it is as cheap as it is.

Financing - some stores offer free financing. Most people don't realize that free financing is basically free money. I buy things using free financing, I put a note on my calendar for 3 weeks before the full payment is due to avoid a finance charge so I can make sure that I pay it off in time to forgo paying interest. The good thing about doing this is I keep the money in my savings account accruing interest during this free time in lieu of paying it up front.

Extended Warranties – One way for a store / company to allow for greater sales prices is to sale extended warranties. Approximately 7 out of every 10 warranties sold never get used. Stores bank on this. They reduce the price of items a small degree based on this fact. This is why stores push you to buy these extended warranties. The more warranties they sell the more they pocket as profit and the more they may be able to be more competitive on that product. Extended Warranties can give the amateur computer user a great sense of comfort when it comes to having problems with their computers. The purchase of an extended warranty is really a personal preference. All new computers come with a warranty of some sort. Ask for details. An extended warranty for 3 years, generally is only 2 additional years beyond the manufacturers warranty. Ask questions, read the information if you are interested in purchasing one. Here are a few factors I consider before purchasing an extended warranty;

- ☞ What is the value of the comfort it gives me to extend the warranty in the case that I may have problems with the product?
- ☞ What is the cost of the warranty vs the cost to replace the product?
- ☞ I always ask if I purchase the extended warranty can they reduce the cost of the product some. It is amazing how many times the answer is YES. Sometimes as much as 50% of the cost of the extended warranty.

Specific Brands

- ☞ **E-Computers** - these computers are Compaq computers that are customer returns that are completely re-built for re-sale. Not a huge concern, people should just know this. These PC's are generally the bottom line of features and functionality.
- ☞ **HP** - Usually a good standard product, I have owned 2 HP computers. Both were great products for me. I have heard some complaints but my experience has been good.

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- 🖥️ **Compaq** - Good product, I have had many friends that have had problems with Compaq. I have only owned one. I did have a couple of problems that were easily corrected.
- 🖥️ **Dell / Gateway** - You order these computers generally online (Gateways can be ordered at a Gateway store, there are stores in most major cities.)

Stores

Don't buy a computer at SAMS or WalMart. The computers there are specifically built for those stores by the computer companies. They are not sold anywhere else. In order to make them cheaper, they find cheaper components to swap out with original components in order to reduce the price.

- 🖥️ Circuit City - great deals to be found, Please see ad updates at the end of this document.
- 🖥️ Best Buy - great deals to be found, free financing for varying periods of time, Please see ad updates at the end of this document.
- 🖥️ Internet – great deals to be found, most online stores offer free shipping to lure you to purchase online. Some things to remember when purchasing online.
 - The shipment will be delivered to your house, so make sure you can be available when delivery is made.
 - If you find something wrong with the product, you have to acquire an RMA (return merchandise authorization) number before the company will even accept the product back. This insures that you have to explain what the problem is before returning so they may be able to resolve the issue first.
 - The cost of returning the product is usually up to you to pay for. Even in cases where there is fault with the product.
- 🖥️ Open Box Purchases – This is my best secret in purchasing of any electronic item. So many times a consumer will purchase an electronic product, take it home, struggle with making it work as they expected, and result in returning it to the store in frustration. Most stores re-certify these products to insure there is nothing wrong with the product and nothing is missing from the box. Here is the amazing thing.... **They discount the item from as little as 10% to sometimes as much as 50%.** I would be embarrassed to mention how many things I have bought over the years as “open box” purchases. The amount of money that I have saved on these purchases would be quite eye opening as well. (eg, TV, Laptop, Desktop PC's, HD Big Screen TV, Appliances, VCR, DVD, PC LCD Monitor, tools, furniture, wall pictures, leaf blower, weed eater, lawn mower...., I will just stop here..)