



## Article Side

Consumer Apathy Can Cost You an Arm and a Leg by [Matt Brooks](#)

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Consumer apathy can end up costing you thousands of dollars each year by leading to uninformed purchases and being sold on items or services that aren't maximizing your value. What is consumer apathy? It is the lack of interest in the details – choosing to not know or not research the best solutions when decisions need to be made. Especially when it comes to stressful or complex problems and decisions, the choice of apathy is easy, quick, and immediately painless. Not knowing what you are missing out on makes choosing the quick and easy option that much easier.

The average consumer will spend more during the year than they make, relying on credit deals and making purchases based on future income. These types of decisions can be worthwhile when you are talking about items that give you value back like transportation and housing, but the problems arise when we purchase consumer goods and expendables because of special offers or combo deals. Often times, these deals are meant to increase revenues for the store – not save you money. A great example is the video game industry. They lower the prices dramatically on game consoles knowing consumers will spend more on accessories and games. You can see the same effect across all types of industries – capture a customer and continue to sell to them over time.

If consumers took a little more time and made better buying decisions, they could save on all types of goods and services. Utilizing and finding coupons and coupon codes can up to 50% on grocery bills, 10-20% on online purchases, and even more savings by reducing impulse buys. And when the unexpected occurs, you will be better prepared to research the best options and make an informed decision.

For instance, if you end up in an auto accident at some point in the future, chances are, you are going to follow the lead of your insurance adjuster or claim representative. After all, they are the experts and probably have your best interest in mind when they work out the financial details. Truthfully, you probably won't know where to start in the process, and having someone to guide you through the process can be a big help and even a little relieving. You may not want to know the ins and outs of the process, so just let someone else handle it, right? This type of consumer apathy can cost you money because you aren't informed as to what you are entitled to. You can also lose out on a lot of savings when you purchase a car, buy a home, get health insurance, or make other larger investments.

Don't let time and effort cost you money. Consumer apathy in purchasing decisions can add unseen cost and reduce potential savings just by not knowing what values you are missing out on. If you start paying more attention to how you make purchases and buying decisions, you can save yourself hundreds or thousands of dollars each year.

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