

Choosing a Computer That's Right for You

GCF Global Learning (www.gcflearnfree.org)

By Kelly L Potter

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Thinking about purchasing a new computer? If so, you've never had as many options as you do now. PC sales are expected to be slow this holiday season in comparison to last year. Many people are interested in waiting for Microsoft Windows Vista, which will be released at the beginning of 2007, rather than purchasing a new computer with Windows XP. If you primarily use your computer to surf the Internet and run basic applications, Windows XP should meet those needs.

The good news is that you can expect many bargains on computers loaded with XP, as many manufacturers want to decrease their stock before the new computers loaded with Vista arrive. Before you run out to buy a new computer, give some serious thought to what you need. Here are some things to consider:

- **Desktop or laptop** -- Each type has its own advantages and disadvantages. **Desktops** generally start at a lower price and offer more in terms of hard drive capacity and memory options. Also, additions and repairs for desktop computers tend to cost less. The obvious downside is that desktops take up a lot of physical space. **Laptops**, on the other hand, are mobile units that you can carry anywhere.
- **Operating System** – The operating system is the basic software that allows you to use the computer. Most PCs come preloaded with the operating system, Microsoft Windows. Macintosh computers, or Macs as they are often called, come preloaded with Mac OS X. While Windows is used by more people, Apple has become known for producing solid, reliable products and has quite a following; however, you can expect to pay more for a basic Mac than a PC with similar features. If you are purchasing more high-end models, you will find that the prices of the Macs and PCs are comparable. Ultimately, it comes down to choosing a model you are comfortable with.

Once you have made those big decisions, you need to think about your **processor**, **hard drive**, **memory**, and **CD/DVD options**. Remember that the “top of the line” unit today may not be the “top of the line” next month, next week, or even the next day. Computers change rapidly so think long term. That doesn't mean you should purchase the highest-end computer available. Strike a balance by thinking about what your **actual** needs are and how you'll use the computer. Do you primarily use word processing programs and surf the Internet? Or do you want to run complex games and videos? You need to consider how you use the computer when you make decisions about the following components:

- **Processor** – The CPU is the brain of the computer and everything that the computer does is managed by the CPU. A lot of the machines advertised now are 3 gigahertz; however, for most people 2 gigahertz will suffice.
- **Hard drive** – The hard drive is the permanent storage that is used to hold programs and documents. Storage is relatively cheap, so buy as much as you may need. If you download a lot of music or do any serious video editing or graphics work, 100 gigabytes (GB) is the minimum you should even consider.
- **Memory** – The programs you use on your computer can quickly use up your memory. Some of the “bargain” computers only give you 256 megabytes (MB) of RAM, but that is not sufficient. You will want at least 1 GB.

- **CD/DVD options** – Give some serious thought to how you'll use your computer. Do you intend to purchase music or movies from the Internet? If so, you may want to look for a computer that has a DVD burner. If you only need to be able to copy documents onto a disk, then you can simply shop for a CD burner.

Purchasing a computer can be overwhelming and all the options can make it difficult to compare and price-shop; however, if you create a list using the points discussed above and compare the models from store to store, you will be able to wisely evaluate your options. Try not to get distracted by the extra features that you may not use and remember that this will be a machine that you and your family will use – not the salesman. Look for a computer that will meet your needs and have fun shopping!

Buying a Computer: 4 Things to Know Before You Go Shopping

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By Kelly L. Potter

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It's prime holiday shopping season and like many people, you may be ready to **buy a computer**. If so, you've probably thought about the features you'll need; however, purchasing a computer that is right for you involves more than simply deciding what size monitor or how much memory you'll need. With so many types of computers, features, stores, and prices, you will have to make many decisions before you are ready to head to the cash register.

Here are four tips to help you **before** and **during** this important shopping trip:

- **Educate Yourself.** Many stores have knowledgeable salespeople that can give you useful information about the products, but a lot of this computer information is **product-specific**. Keep in mind that the salesperson's primary goal is to make a sale, therefore, it is important that you spend the time to educate yourself about the computer features you need including the operating system, processor, hard drive, and memory.
- **Choose Where You Shop Wisely.** There are many locations to buy a computer; however, it is not just which computer you buy, but **where you choose to buy it**. Some of your options include:
 - Local "mom & pop" computer retailers
 - Chain electronics stores (e.g., Best Buy & Circuit City)
 - Office supply stores
 - All-purpose superstores (e.g., Wal-Mart & Target)
 - Discount online retailers
 - Classified ads or resellers
 - Primarily web-based manufacturers (e.g., Dell & Gateway)

With all of these options, how do you choose? Think about the **advantages** and **disadvantages** of each. What type of store will give you the lowest price? Which store will you give you the most personal experience? Is purchasing a used or rebuilt computer a good idea considering how many inexpensive new computers are available? Where will you find the most knowledgeable salespeople? And finally, which location will best assist you according to your needs?

For example, if you've never purchased a computer before, you may want the extra support that informed salespeople can offer at local computer retailers, chain electronics stores, and primarily web-based manufacturers. Discount online retailers and all-purpose superstores may not give you enough support in this big decision. It is important that you **weigh the advantages and disadvantages** of each location and choose the one that will best meet your needs.

- **Understand Pricing and Advertisements.** Advertisements are designed to appeal to the reader, but they are not necessarily easy to understand. Spend time looking at advertisements before you start shopping. Jump into detective-mode and ask yourself, what does this price include?

You may find that the **advertised rate** of the really low-priced items do not include the monitor, or some other necessary component. The advertised price sometimes may be the "after-rebate" amount. This is important to remember because regardless of the final price, "after-rebate" sales mean that you must have the full dollar amount with you at the time of purchase. Read the ads and price tags closely – you will often find these details in the fine print.

- **Beware of "Hidden" Costs.** Recently I decided to purchase a **laptop computer**. I determined how much money I could spend, researched the product choices, reviewed stores ads, and narrowed down the possible choices to two products. I went to a chain electronics store and I made the big decision. What I forgot to factor in was the laptop bag, extra battery, and external speakers. All of that put me well over my price range. **The same thing can happen with your computer purchase if you are not careful.**

Think through the things you will need to go along with the item. Some common "hidden" costs:

- Extended warranties
- Software upgrades
- Necessary memory upgrades
- Anti-virus software
- Fee to configure computer and install anti-virus software

Once you are in the store, don't be afraid to ask the salesperson exactly what is and is not covered in the price. Also, ask the salesperson what he recommends you purchase – remember that this is only a recommendation! Be sure to ask **all** your questions before you walk to the cash register. Most consumers find it difficult to change to a different product once they have made a decision to purchase a particular computer.

Choosing and buying a computer can be an overwhelming process, but if you keep these four tips in mind **before** and during your shopping adventure, you will be able to bring home a computer that meets your needs **and** is within your price range. Remember that although stores run **sales** and **deals** that are time-limited, you should not feel rushed into making a decision. The computer marketplace is competitive and there will always be another sale somewhere. Keep your eyes on the ads and happy shopping!