

## Stay Safe When You Shop Online

If you're planning on doing any online shopping, whether it's for yourself, friends, family or employees, you'll be joining millions of people who are now sharing the experience. It's a wonderful way to avoid the crowded parking lots, dented doors, and unruly crowds. So here are a few tips for you to make your online shopping safer, quicker, and hopefully less expensive.

### Five Tips for Safe Online Shopping

1. Take advantage of free shipping and other discounts

Many retailers will offer free shipping if you buy a certain dollar volume of items. See if there isn't a way that you can group your purchases and buy from one vendor. This is a nice and easy way to cut your costs and also to keep everything together. Also check and see if you can buy multiples of an item and save some money if you're planning on giving the same gift the number of people.

2. Make a list before you start shopping

If you have a list and you shop from it, you will more than likely be getting exactly what you want without straying and buying other items that you really don't need. It's awfully easy to go from website to website and add one or two items here there and easily break your budget.

3. Read the fine print

Make sure that you're thoroughly familiar with the vendor's shipping and return policies. Check and see if you need to keep any of the packaging, and what type of receipts (original or a gift receipt) you need to have. This way you can save yourself from any nasty surprises such as late deliveries or nonrefundable items.

4. Use a virtual charge card if your banking institution offers one

This is an extremely handy feature that some banks offer. It's essentially a single use credit card to be used on one site with a limited expiration date, a good tool to use on websites while you're shopping in order to limit your credit card exposure.

5. Do your research and check with the experts

It's pretty easy to get overwhelmed by all the tech gadgets that are out there. The best way to keep everything straight is to check out your favorite websites for reviews. You can also check vendor sites such as Amazon, Barnes & Noble and any of the office supply stores for example. They all have buyers like you that will review the products and can give you a heads up on the things that are good, the bad and the ugly about a particular item.

6. And just one more

And then last but not least, don't forget the basic rules of online shopping. Make sure that the site is secure and uses https (SSL). Does that deal look too good? You may want to check the vendor out on either BizRate.com or the Better Business Bureau at [www.BBB.org](http://www.BBB.org). When you get up to the checkout page, make sure you check the line items that you're purchasing and the final price to make sure that it is what you expect it to be.

So get out there and have some safe and happy shopping!