

Savvy Holiday Shopping

ONLINE



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Get ready. Get set. Point. Click. Holiday shopping's complete. Not like the old days when you had to actually get up, get dressed, drag yourself to the mall, fight for a parking spot, then fight the crowds in the aisles and at the check-out stand just to pay a premium for a gift for that special someone. Today shopping online is clearly the way to go. It is super easy, incredibly convenient, and you may even save a few dollars in the process.

To take advantage of online shopping for the coming holiday season you will want to get started early. Did you know that the end of back-to-school shopping (i.e. Labor Day) kicks off the online holiday shopping season? Hard to believe, but it's true. So you need to get moving. The easiest way to start scoring great deals is to sign up for

retailers' email newsletters and alerts. Often those emails contain offers and special coupons good for every type of product imaginable.

Another saver is to seek out coupon codes from various merchants for special discounts or other special offers like free shipping. To find coupon codes simply type in "coupon code" and the product name in any search engine. Websites like FatWallet, CouponCabin and Currentcodes are great sources for codes. Be sure to have your coupons ready before you begin shopping online.

Before making your purchases, also get price comparisons at sites like BizRate, My Simon, Shopzilla and DealTime where you can compare prices and find out about upcoming sales, product rebates and much more.



Sometimes it's okay to be a shopping procrastinator. If you just cannot get your act together to shop early, then by all means shop late – especially if late means the day after Thanksgiving (the biggest shopping day of the year also called Black Friday). Many retailers offer special deals to pump up Black Friday sales. Look for those deals on sites like TheBlackFriday.com that provide retailers' plans ahead of time. Then hit the retailer's web site extra early on Black Friday morning.

Schedule your purchases to arrive on time. You are more likely to get free shipping if you buy early; however some retailers will ship overnight directly to your recipient at no cost to you right up until the last minute. Free gift-wrapping and card enclosures are sometimes added bonuses to the free shipping.

Online shopping is an awesome alternative to dealing with "the mall." The best news is that with very little effort almost anyone can become a very savvy holiday shopper online.



FTC Safety Tips for Online Shoppers

The Federal Trade Commission's (FTC's) updated alert gives consumers tips on how to protect their personal data and avoid scams while shopping online. Here's a synopsis.

1. **Know whom you are dealing with** by confirming the seller's physical address and phone. Never reply to an email or pop-up message asking for personal or financial information.
2. **Know exactly what you are buying.** Deals that appear to be too good to be true probably are. Watch for words like "refurbished," "vintage" or "close-out"; they usually mean the product is in less than mint condition.
3. **Know what you are expected to spend.** Check out cost comparison websites. Factor the costs of shipping and handling into the price of goods. Pay with a credit card not cash.
4. **Understand the terms** of the deal including refund policies and when you can expect to receive your order.
5. **Keep a paper trail.** Print and save records of your online transactions. Read your credit card statements when you receive them and be on the watch for unauthorized charges.
6. **Never email personal information.** Email is not a secure method of transmitting financial information. Indicators that a site is secure are the lock icon on the browser's status bar or "https" (the "s" represents secure).
7. **Check the privacy policy.** Learn what personal info the web site operators are collecting as well as why and how the information will be used.

For more information visit the FTC website at www.ftc.gov.