



Holiday Shopping On The Internet

Saving Money While Shopping Online

(NAPSA)—If you plan to stay home and holiday shop online, chances are you'll have plenty of company. Industry forecasters predict that online sales for the fourth quarter of the year (October through December) will be more than \$26 billion, up more than 20 percent from last year.

Why the online holiday rush? One reason may be that Internet shopping can save people time—and gas money. Just as important though is the fact that many Web sites offer shoppers significant savings through rewards programs and deals such as free shipping during the holidays. In fact, 70 percent of people recently surveyed said they plan to increase their online shopping this year specifically to take advantage of free shipping.

The following tips can help you cut costs while online shopping:

- **Make A List And Check It Twice**—Before you start shopping, make a list of who you want to buy for, what you'd like to buy and how much you'd like to spend—and use the list whenever you shop. That can help keep you on budget and speed up the shopping process.

- **Go Where The Deals Are**—Visiting trusted savings sites such as www.coolsavings.com can help you find a variety of savings from leading brands and retailers to make the most out of your gift



Shopping at Web sites that offer reward points can help save gift givers money.

buying experience. The site also offers tips on shopping and saving online through its newsletters.

- **Get Rewards for Your Purchases**—Look for sites that offer rewards programs and other benefits. Rewards programs let you earn points for shopping at the online stores of your favorite retailers. For instance, FreeStyle Rewards lets consumers shop online at www.FreeStyleRewards.com and build points with every purchase at more than 300 top retailers. The points can be redeemed for a MasterCard gift card that spends like cash anywhere (online or offline). Debit MasterCard is accepted.

It can be a good way to help shoppers feel assured they'll have some cash left over after the holidays.