

ONLINE SHOPPING

Stretching Your Dollars: A Guide To Becoming A Savvy Online Shopper

by Cliff Hopkins

(NAPSA)—While there may be little the average consumer can do to calm Wall Street's jitters or ease the global credit crisis, a savvy online shopper can stretch his or her hard-earned dollars by following a few easy tips.

The Internet has made us better shoppers. A July 2008 comScore survey, for example, found that three out of four consumers believe the Internet has made it easier to find the best deals on all types of goods and services. As shoppers become more price conscious, more are expected to go online to find bargains.



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Time, Money

In addition to saving money, online shoppers save an even more valuable commodity: time. Instead of driving from mall to mall, online shoppers can check out prices at dozens of stores without leaving the comfort of their home or burning a single drop of high-price gasoline. Pew Research finds that convenience is the No. 1 reason for shopping online.

To turbo-charge their bargain hunting, savvy shoppers use price comparison engines such as Shop ping.com or PriceGrabber to check out prices on a given item at hundreds of online stores. A shopper simply types in the name of a product to find prices offered by competing retailers all across the Web.

The Power of Information

In any bargaining situation, information is power. And the Internet gives today's savvy shoppers an arsenal of information they can use to obtain the best deal on virtually anything from apparel to gadgets. Today's consumers are better informed than at any time before in history. They literally have the world at their fingertips when they go shopping.

JupiterResearch confirms this, predicting that by 2012 half of all retail sales—whether they're made online or in person—will be influenced by information obtained from the Internet. Smarter shoppers save money.

Earn Your Online Shopping Black Belt

PayPal, the company that provides a safer, easier way to pay and get paid online, offers these tips to make you a black belt online shopper:

1. Clearance Sales: Watch for "online only" clearance sales. For example, the "Toys Clearance" section of www.toysrus.com often features toys at less than half price.

2. Sample Sale Sites: Gilt.com, Ruelala.com and others specialize in marked-down designer merchandise.

3. E-mail Promotion Lists: Sign up and save with exclusive coupon codes not available to other shoppers.

4. Sales Notification Services: Shopintime, ShopStyle and simi-

lar services alert you to sales.

5. eBay Alerts: Set your eBay account to notify you when your favorite brands are on sale.

Online Safety Tips

No matter where or when you shop online, use common sense and practice safe shopping. Here are a few tips to follow:

1. Use safe passwords: Use a combination of upper- and lower-case letters and numbers, and change passwords every 30 days.

2. Protect your computer: Use anti-virus software and an updated Internet browser that blocks fraudulent Web sites.

3. Never click on links in e-mails: Even if the e-mail appears to be from your bank, the IRS or popular sites such as PayPal, do not click on links to pages that ask you to share sensitive personal or financial information.

4. Use safe payment methods: Systems such as PayPal don't share your financial information when you're shopping online.

5. Use common sense: If something seems too good to be true, it probably is.

To learn more, visit the Web site at www.paypal.com.

Cliff Hopkins is the online purchase pro for PayPal, an online payment company that lets anyone pay without sharing financial information and gives consumers the flexibility to pay any way they prefer, including through credit cards, bank accounts or account balances.