

Holiday Shopping Tips

Tis The Season To Be Surfing

(NAPS)—If you want to trim your holiday budget this year and the time you spend shopping, one gift you may give yourself is the luxury of shopping online.

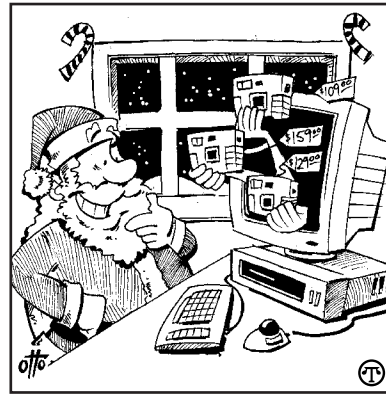
As you take advantage of the holiday offerings found on the Web, however, here are a few things to keep in mind:

Use a Comparison-Shopping Service. Even if you know what you want to buy, sites that offer a comparison-shopping service can speed up the shopping process and help you save money. A comparison shopping site can quickly browse through the thousands of stores open for business on the Web and find the one that has what you're shopping for at the best price.

Comparison sites like Deal-Time (www.dealtime.com) give you access to stores across the country to help you find the best deal.

Protect Yourself with a Credit Card: Familiarize yourself with your credit card company's fraud policy. Different stores will have different policies about protecting you from consumer fraud, but your credit card issuer will have one standard, blanket policy that covers all of your purchases. Federal law requires that your credit card company cannot hold you liable for more than \$50, and your individual company may have even better or extended policies. Check the agreement for each of your cards and see how much protection you have.

Check Return Policies & Shipping Prices: Two of the biggest concerns about shopping online are shipping costs and



Comparison sites can help you find deals Santa might be proud of.

product returns. You can alleviate these concerns with some research:

- Check each store's site for their shipping policies and prices, so you won't exceed your budget. Even if the gifts you choose might be in your price range, excessive shipping costs might empty your wallet.

- Read through each store's return policy, making sure it's easy to send back duplicate toys or exchange a shirt for a different size. Each store may have a unique policy for returning items. Some only exchange for store credit and some may only refund the product's purchase price but not refund the cost of shipping. Also, if an online store has offline locations, they may let you save the return shipping and exchange a Web present at your neighborhood outlet.

If you keep these points in mind, buying online can help you make the most of your shopping dollar, no matter what your budget may be.