

How To Save Money When Shopping Online (Internet Bargain Hunting For Beginners)

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INTRODUCTION

Shopping online is a way to make shopping simple. At the same time, it is also an easy way to make shopping enormously complicated. Having practically limitless resources, stores, and items for sale can be a double-edged sword. You could spend your entire life surfing the web, saving large amounts of money, and still not see everything that is for sale. On the other hand, you could waste your life always looking for a better bargain.

This does not mean that you should scrap the whole idea of shopping online. You just need to learn about how it works and how to do it the right way. Any tool is only going to benefit you if you know how to use it properly.

The prospect of bargain hunting is an exciting one. At one time this meant you went from store to store until you found the absolute lowest price for an item. You felt this warm feeling of satisfaction knowing that you had found this item at the perfect price, the best price anywhere. You had beaten the system.

Now you have a new tool, the internet. Instead of driving from store to store, you can go online. You are not limited by how much gas you have in your tank or by how far away a store is. If you want then you can shop stores that are halfway around the world. The sky is the limit.

But this tool brings with it a new set of problems. Which web sites have the best deals? How do you find these web sites? How many web sites do you have to look at until you can be reasonably sure that you will not see the same item for a much lower cost somewhere else after you have already bought it? Basically, how do you save money when shopping online?

Saving money online is like saving money in stores. You have to know your options, formulate your plan of attack, and carry it out. Internet bargain hunting can be a rewarding venture if you know what you are doing. It is time you started learning the basics.

1

THE BASICS OF ONLINE SHOPPING

The issues surrounding online shopping are not the same as shopping in brick and mortar stores. If it was then anyone who has been a diehard comparison shopper in the real world would instantly excel in the online marketplace. The rules and strategies for shopping online are different than they are for other types of shopping and this can work to your advantage.

HOW SHOPPING ONLINE IS DIFFERENT FROM SHOPPING IN THE STORE

Why bother shopping online if shopping in the store offers the same experience? Of course, you will save time by shopping online because you will not have to leave your house to shop. Plus, you will not have to spend money on gas to drive from one store to the next to compare prices.

How else is online shopping different? It all boils down to one question with many answers. Why should you bother shopping online at all?

When you shop online you give up your limitations. You do not need to plan your day around the time that it takes to drive to a store. And this means any store. You could be shopping at an online store located on a separate continent and it will still take you less time to be perusing their merchandise than it would take you to drive to the corner store. Wherever the deals are, you can go there via the internet and take advantage of them.

Physical stores have limited inventories. They have what is out on display, what they have in the back, and on rare occasions whatever items might be stored in a nearby warehouse. The internet, however, has an almost infinite inventory. Whatever you want to find, there is a good chance that you will be able to find it.

You name it and it is out there somewhere. This bonus applies to rare items as much as common ones. For the rare items, this perk allows you to locate these hard-to-find products and for common items, you can find

a single product being sold in many stores. This allows you to go with the lowest price you can find on an item, wherever that lowest price may be.

Stores compete. They want your business. This is as true for physical establishments as it is for online businesses. For online stores, you need to understand a bit more. Because you could just as easily click over to a competitor's web site, the competition for your business online can be fierce. While this may be a challenge for these online businesses, it can spell big savings for you.

The differences between brick and mortar stores and their online alternatives become more pronounced as you consider the ramifications of their locations. Physical stores have to compete for business within their local communities. Online stores have to compete with the world.

KNOWING WHAT YOU WANT VS JUST BROWSING

Now is a good time to take a moment to consider what type of shopping you are doing and how this affects your bargain hunting efforts. Are you one of those people who arrive at any shopping trip with a detailed list in your hand or are you someone who shops more intuitively and whatever feels like it should go into your shopping cart finds its way in? This is going to affect your online shopping trips.

When you know what you want online then you can direct all your efforts toward that specific product. You can seek out that one product without getting sidetracked and you can systematically compare the prices offered by each online store that you happen upon. This is, of course, the ideal way to conduct your bargain hunting trips. With a clear focus, you can get on your computer, quickly discover your options, and make your final decision with an almost ruthless efficiency.

When you don't know what you want then you are just browsing. There is nothing wrong with just browsing but finding success with this type of online bargain hunting falls a little closer to being under the heading of dumb luck. You could very well find some great deals on items that you need or that you want or on items that you did not know you wanted until you saw them.

This type of online shopping is akin to impulse buying while you are in the checkout lane at your local supermarket. Depending on how much you spend and how much you have to spend, this could be harmless fun. On the other hand, you could undo all your online savings by spending money on things you don't really need.

This is not meant to scold those who revel in the joy of random online purchases. There is nothing wrong with them. This is just a form of online shopping that should be handled carefully. If you are spending the

time online to make sure that you get the best deals on all the things that you need and want then you probably do not want to be spending extra money on nonessential items. Just be aware that there is a big difference between knowing what you want and just browsing.

DO YOU NEED IT NOW OR CAN IT WAIT?

This is another important question that will impact your online shopping. Not only does shopping online give you the opportunity to see how much various stores are charging for an item now, it also gives you the ability to see if and when the prices change. Online stores can change prices and offer special deals on a whim. And they often do.

If you need something now then this issue becomes irrelevant. When you need something now then you can review all the prices for that object that are currently being offered by the online stores you visit and select the lowest price from the list. When you need it now then your shopping trip is as simple as that.

If you can wait then this provides an opportunity. You can wait until prices drop. The prices of the item could drop on its own or you could delay your purchase until the right online coupons become available. You could save a lot if you learn to play this waiting game successfully.

You could just wait or you could implement some strategy. For example, holiday decorations are cheaper right after that holiday has passed. Swimsuits are typically cheaper when it isn't swimsuit season. Some stores have big sales at predictable intervals and allow you to plan to save money that way.

The point is that if you can wait then you can often save money. You can wait for special sales and seek out online coupons to your heart's content. While not every item will experience a dramatic price reduction even if you have limitless time and patience, you want to be aware of this possibility. Putting a little thought into your shopping strategy could have you snatching up deals at the best times.

These basics of online shopping help you to recognize the differences between shopping online and shopping in person. They also address the difference between finding the best deals when you know what you want as opposed to when you are spending your time looking around at all that the retailers of the internet have to offer. Finally, you were introduced to the possibilities of saving even more money when you can wait for sales.

All this is intended to get you thinking about how the rules of bargain hunting using the internet are different from and the same as bargain hunting in real life. There are a multitude of topics that arise when online shopping is discussed, but it all comes down to a rather simple question. How do you get the lowest price?

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COMPARISON SHOPPING

Comparison shopping is the essence of bargain hunting. You don't just want a low price. You want the best price out there. You want to know that while other people are paying the regular high price, you are paying much less. Bargain shopping is a competition, a matter of pride, and you want to be number one.

Some people don't like comparison shopping. They feel like, in most cases, the time and effort that have to be put into seeking out which store offers what price is just not worth it. After all, who wants to spend hours going from store to store or surfing the web just to save ten cents on toilet paper?

Refining the art of bargain hunting online is a choice. Just as some people have chosen to take the time to cut coupons so that they can save as much as possible when they head out to physical store, there are those individuals who devote the same time and effort to saving money when online shopping. If you want to save as much money as possible then you are going to have to put some effort into it.

Comparison shopping is nothing more than comparing the price of the same item at different retailers. The store that offers the lowest final price for your order wins. There is one hitch. Before you can even begin comparing prices you are going to need to find some prices to compare.

SEARCH ENGINES ARE YOUR BEST FRIENDS

If you want to find anything online then you use a search engine. These marvellous tools allow you to find whatever you are looking for with a minimum of effort. When you know exactly what you are looking for then that makes it that much easier for search engines to take you exactly where you want to go.

The more details you can provide a search engine, the better your results will be. If you know the make, model number, or any other relevant information that this can help you to cut down on finding items that are similar to what you want but not quite what you want. If you are doing a more general search then these search engines can help to show you what's out there.

Search engines do not always turn up the results that you want on the first try. Sometimes you have to be more specific and sometimes you

have to be more general with your search words. Basically, you just try whatever comes to mind and if that doesn't work then you try something else.

Search engines can help you to find items no matter who is selling them. They may turn up the item that you seek as it is being sold by big retailers, small retailers, or even online auction sites. In fact, you may not even choose to go to each store's individual web site because your price searches are bound to lead you to popular price comparison sites.

Whatever path toward savings you choose, always turn to search engines when you have some idea of what you are looking for but don't really know where to look. Search engines are there to make searching easy. Even if what you are searching for is as elusive as the best bargain.

COMPARISON SITES OR COMPARE ON YOUR OWN

You have many options when it comes to comparing prices. You could go to all the web site addresses that you already know by heart and compare prices that way. Similarly, you could use a search engine to direct you to a number of online store web sites offering what you want and compare the prices that you obtain from these search engine results. Still, you have another option. You could use a comparison site.

A comparison site is a web site that recognizes that not everyone wants to even go to the trouble of visiting several web sites to check out and compare prices. Comparison sites help you to get around this by doing the comparisons for you. They will show you a list of what online stores offer certain products and how much each store charges.

This concept can speed up the act of comparison shopping considerably. Instead of visiting multiple web sites, you can just visit one and make all the comparisons that you wish. So if using these comparison sites is so convenient then why would you ever consider doing anything else?

The truth is that not all comparison sites are created equal. Their ability to show you the best price of anything rests on the stores that they draw pricing information from and how current their information is. They may or may not know any recent updates that were made to the price of the product or other larger specials that might be going on. Any limitations in these areas will limit the ability of these sites to help you find the best deals.

For these reasons, you want to be careful with comparison sites. If you find one that is well-respected and that gets you great deals then, by all means, use it. Just remember that these sites are not always perfect.

Comparing on your own may take longer but you can make sure that you have accurate, up-to-the-minute information. When you are looking at pricey items then you do not want to risk inaccurate information because the savings, or loss of savings, could be substantial. For smaller items, it might not be as important but that is your call. Just know that comparison sites are out there and they are another way for you to compare prices.

HOW MUCH TIME SHOULD YOU SPEND COMPARING PRICES?

Comparing prices can become an obsession. You could end up wasting hours of your life to come up with insignificant savings. Or you could be the one who sticks with it long enough to get your hands on some amazing deals. So how much time should you spend comparing prices?

This is up to you. How much time do you have? How dedicated are you to saving money? Is spending hours online seeing how one store's prices measure up against those of its competitors your idea of fun?

Before you even begin you should realize that sometimes you will not get the lowest price possible. Sometimes you will buy something only to see its price slashed the next day. This is all part of the game of online bargain hunting.

Everyone has this happen because you cannot tell what's going to happen tomorrow. It is kind of like playing the stock market, only you will definitely get something out of it. You just might end up paying a little more than someone else.

The question of how long you should spend comparing prices is a pertinent one because there is always another web site. There is always another little store somewhere that might have what you want for a dollar less than any price you have found so far. When all is said and done, you do your research, compare prices, make your selection, and let it go.

Comparison shopping is an art that probably goes back to the very first time two sellers were offering the same thing to a customer. This customer understandably tried to figure out which buy was the better deal. Paying three coins for a cow is better than paying four coins for a similar cow so comparison shopping was born.

Finding the better deal has become a proud tradition of spendthrifts everywhere and has evolved with the rise of online shopping. Instead of being confined to comparing prices in your local community, you can now compare prices offered around the world. Online shopping has made it a lot easier to find the price that is truly the best price out there.

3

KNOW YOUR ONLINE SHOPPING OPTIONS

Thus far, your main options have been described as either shopping online or shopping in physical stores, but your choices do not end there. Once you get online you will start to realize the wide array of stores available for your shopping convenience. The three major shopping options that you have online are big retailers, small retailers, and online auction sites. Shopping at each has its benefits.

BIG RETAILERS

The big retailers are the names everyone has heard of. They advertise and have become part of the collective consciousness. Some of these big online retailers have web sites that are companions to their successful physical stores.

These retailers benefit from the fact that their store names are recognizable not only due to their online presence but also due to these physical stores. With these online retailers you can order your items through the mail or you can often choose to reserve them in the store. Then you can go pick up the merchandise yourself without having to wait for them to be delivered.

These web sites are great for online shopping beginners because you can go straight to the retailers that you already know and trust. Instead, of trying to figure out which unfamiliar web site retailers might be trustworthy or offer the lowest prices, you can just go directly to the stores that you would go to in real life. If you think that this seems silly then perhaps you are not aware that the online stores often offer deals that the physical stores do not. The online versions of these popular stores also boast bigger inventories so that you are not limited to whatever is on display or in the back at your local store.

Other big retailers online exist exclusively in an online capacity. The list of the retailers that are included in this list is enormous. Some of these retailers specialize in certain types of merchandise while others offer a vast selection of merchandise from books and movies to gardening tools to health and beauty products.

The benefit of all these big names is that they possess the characteristic of reliability. They are established. With the number of customers that they serve on a daily basis, you know that you can trust their web site and their merchandise. For anyone who has heard the stories of personal information being stolen from internet transactions, this fact can be a major comfort.

Big retailers are well-known, often well-respected, and usually have a track record of excellence in the quality of their products and in their customer service. These big names are the ones people often go to because everyone knows them and they tend to handle their business well. For the inexperienced shopper, these retailers are the ideal place to start. If a company has a large customer base that keeps coming back then this is probably a company that you can trust.

SMALL RETAILERS

Small retailers, on the other hand, are the online stores that you are less likely to have heard of. They lack the large advertising budgets of the big retailers and may include stores of any smaller size. Some will be run by a single person working out of his or her home while others are comparable to local brick and mortar businesses in your community that have yet to find a larger customer base. Many never will.

A discussion of these small retailers should begin with the topic of safety. Some web sites of smaller retailers are secure while others are not. This is something that you should consider before buying anything from a small retailer. You will need some assurance that their method of taking orders and payments protects your personal information sufficiently.

That being said, small retailers are sometimes the place to find extremely low prices on the items that you seek. Perhaps even more importantly, they are the place to look for those hard-to-find items that seem to escape you even with the endless abundance of the internet at your disposal. Also, if you want to support small business owners then supporting these small retailers is your chance.

The endless variety of small retailers makes them hard to pin down. They come in all kinds and you have to look at each one as a separate entity. If you want to know what small retailers are like then you will just have to start discovering them for yourself.

ONLINE AUCTION SITES

Online auction sites have not had a mention until now. Web sites of this variety are a special breed. Like in any auction, you bid on items to try to win them. Most online auction sites have a time limit for each auction so

that whoever has the winning bid when the time runs out and the auction expires has won the item at whatever their last bid amount was.

Online auction web sites in particular allow you an excellent opportunity to save money on your online purchases. When you can place whatever bid you like, you can place a low bid and possibly win an item for a fraction of its worth. But you're not the only one bidding.

The more popular a particular item is, the more it is likely to generate bids from multiple bidders. These bids could get in the way of your first low bid and keep you from winning the auction. This is, even moreso than general online shopping, a game of strategy. You could choose to wait until right before an auction's time limit runs out to place a bid and try to win that way or you could chance a bidding war from the start.

The secret to winning with online auctions is to be smart about them. First, do not assume that just because an item is up for an online auction that it will be cheaper than just buying it from an online store. Auctions do not always have the best deals. If they did then all the information about online retailers would be superfluous information. Online auctions are just one more way to try to get lower prices.

Some auction sites allow you to just end an auction by paying a predetermined amount. Others allow you to forego the entire auction process on some items because they are just for sale like they would be anywhere else. These items are sold without an auction even though they are offered on an online auction site.

This crossover causes confusion. Online auction sites often have items for sale without auctions and many of the big retailers have used items for sale that are not actually from the retailer but are actually being sold by a smaller retailer through the larger retailer. It is confusing but less confusing than it sounds.

These three general online shopping options cover a lot of territory. Big retailers, small retailers, and online auction sites are general categories that help you to understand the myriad purchasing options that you have online in simple terms. You can now seek out examples of each of these sites to discover how they work and which choices are the most convenient for you.

4

HOW TO SAVE EVEN MORE

You may expect that the bulk of your savings will come from comparison shopping but, just like in the real world, there are others ways to save even more. In the real world you would shop the sales, cut coupons, and plan ahead to buy things when they are being sold at the cheapest prices. You can do the same things online, if in a slightly altered fashion.

In short, your savings do not have to end with comparison shopping. There are many more little ways that you can whittle away at the price of your selections. Some of the following methods of saving money are ways to make your purchases even cheaper while others are just ways to keep the prices of your purchases down by avoiding the additional expenses that come along with online shopping. The most obvious expense that you may not have thought of is that of shipping.

It can be so easy to get swept up in the low prices that you see on a store's web site that you may forget about the shipping costs that will be added before you buy. This is an unexpected downer when you are new to the online shopping game. You spend all the time that it takes to find a great deal, or several, and go to pay for your merchandise, but suddenly the total cost is a lot more than you expected. This can be a disappointment but many times you can do something about it.

FREE SHIPPING

If you are brand new to the online shopping game then you may not have realized that shipping costs are likely to be tacked onto the price when you go to pay for your great buys. If these shipping costs are substantial then they could undo all your hard online shopping work before you get a chance to save a penny. If you want to enjoy any real bargains then you will have to find a way around this.

The most obvious way around these costs is to find deals that are so great that you still save even after paying for shipping. This method is fine, but there is an even better one. Avoid shipping costs entirely. After all, why would you pay for shipping if you don't have to?

Sometimes you will have to pay for shipping and there will be no way around it. But sometimes you won't. Many web sites offer free shipping if you exceed a certain amount on your purchases. Always look for this bonus. It could mean the difference between a great buy and a mediocre one.

DAILY SPECIALS

Some online store web sites occasionally offer daily specials and other web sites are deliberately centered around the concept of daily bargains. Because these are daily specials you will have to act fast but keep an eye out for them. These deals are limited-time chances to save big money. Online stores use them to keep you checking in with their web sites so they make these deals as appealing as possible.

So what types of products are featured in these daily specials? It all depends on what site you are looking at. Never assume that a product is exempt from having daily special status. Anything that is sold online can be sold as a daily special, probably has been before, and probably will be again.

OVERSTOCK SITES

Overstock sites sell, you guessed it, overstock items. These sites are another chance for you to find a great bargain. You have seen the equivalent of these stores in the physical world. Manufacturers make too much of something so overstock stores get their hands on the extra merchandise at reduced prices and pass the savings on to you.

It can be a little difficult to guess exactly what products these sites might offer ahead of time so these overstock sites are better suited to those who love to browse. Overstock sites usually have a wide selection of merchandise so regular browsing of the inventory of such sites is likely to pay off sooner or later. Just search for overstock merchandise in that handy search engine and see what you find.

AFFILIATE PROGRAMS

Affiliate programs allow you to save by joining an online store's club. Many stores have these discount clubs for repeat customers as an incentive to keep you coming back. If an online store has products that will keep you coming back then look into these programs. Whether you gain immediate discounts or earn points, they can pay off. In some cases, you may even earn rewards for the purchases you make. As long as you are going to be shopping repeatedly at an online store anyway, you might as well get rewarded for it.

You may also receive emails through this online store's affiliate program that will provide you with helpful coupons and let you know about any upcoming sales. Signing up for these emails can help you to find deals even when you aren't looking.

ONLINE COUPONS/ PROMOTION CODES

Just like you can clip coupons that are made of paper so, too, can you find coupons online. In this case the coupons are actually promotion codes that you enter to redeem your savings but it is the same general concept. They are not as hard to find as you might think either. This is another one of those instances where you begin by pulling up your search engine of choice. Then you just have to try a few simple combinations of words like coupons, promotion codes, and the name of whatever you want to find online coupons for.

Don't just settle for the first coupon code you find. There may be an even better one if you keep looking. And don't just look for coupons for the product itself. You can often find coupons for free shipping on anything from a specified retailer. This is something that takes very little effort but that can pay off in a big way.

Online coupons run the gamut from minimal coupon savings to amazing price reductions. You never know what you will find in a basic online coupon search until you complete that search. Online coupons and promotion codes can turn an expensive item into a great deal as quickly as you can copy and paste that promotion code from one browser window into another.

SHOP DURING DOWN SEASONS

Every smart shopper knows that there are those times of year when you can make a killing by buying off-season items. It is not news that sometimes you can find better prices for item when they are not in season but people often ignore this fact and just shop for what they need now. If you shop long before you have a need for seasonal items, before they hit their popular season, then you can get in while the getting is good and the demand is low. Low demand means low prices.

Just buy anything that you are going to need or want long before you actually need or want it. Shop for holiday items after the holiday is over. Look for summer items in winter and look for winter items in summer. Wait until the demand for merchandise has gone down and then swoop in and get some real deals.

SOME SITES JUST HAVE BETTER PRICES

This is the truth. You can employ all the tricks listed above but some sites just have better prices. Which sites will have the best prices will depend on what you are buying. Just realize that sometimes all the above tricks will not be able to compete with the right online store that simply has the best prices.

All these ways to save even more money are just possibilities. You do not need to use every method of saving money listed above on every online purchase that you make. If you can then that will net you some incredible savings but even implementing a few of these tips and strategies will cut your shopping bill down considerably. This list is just here to help you keep in mind that if you don't like the prices that you are seeing then there are always ways to bring those prices down.

5

THE QUESTION OF QUALITY

Another big concern when it comes to online purchases is the question of quality. How do you know what you are getting? Even if you know the product how do you know that you will be getting the quality that you expect? Or even the product that you expect?

What if you don't know what to expect? How can you tell from online images if a product is going to be what you want? How can you tell if an item or product can fulfill its intended purpose? It may not even be a low quality item. It may just be an item that does what it is supposed to do but you didn't realize that it was not what you had in mind.

The above quandaries are questions that pass through every person's mind as they begin online shopping and if they don't then they should. Online retailers have sufficient distance to make for a difficult return and refund process if they so choose. You do not want to be saddled with merchandise that is not what you wanted so you need to think before you buy.

How do you make sure that you will be getting products that are of the quality that you expect? First of all, realize that with this form of shopping there is some risk. You may be able to minimize that risk but the risk is still there.

Even shopping in the store can have you accidentally buying something that is not what you thought it was. You take the proper precautions but after that you leave it up to fate. Here are a few of the precautions you can take to help you avoid unpleasant online shopping experiences.

READ THE REVIEWS – IT'S ONLY A BARGAIN IF IT'S A GOOD PRODUCT

Luckily, online retailers realize that you want to know as much as possible about products before you buy them. If this is the first time you are buying a particular item then you want to know how it will work out for you. And this is no small order when all you can see is a small image on your computer screen.

You want to know more before you buy anything so a lack of information could have you moving on to a new web site or just not buying anything. This is why many web sites allow customers to review items after

purchase and then post those reviews for all to see. You can then use these reviews to decide if you wish to purchase a particular item.

Reading through the reviews can give firsthand opinions of the product in question. These reviews from customers like yourself can tell you a lot more than the basic product descriptions. Still, you have to use the reviews wisely. You are not likely to agree with every person who writes an online review.

You want to begin by looking at how many people have reviewed an item and what types of reviews they gave it. Most web sites adhere to a five star rating scale. If a review garnered a lot of reviews then the overall leaning of those reviews should be given some weight in your decision. If more than a hundred people did not like a product then you might want to pass on it. Similarly, if a product received over a thousand glowing reviews then there is a good chance that you have found an excellent product.

For further information, you will want to read the reviews themselves. You may discover that you have more in common with some reviewers than others and may give those reviews more weight accordingly. From these reviews you can learn the specifics of peoples' opinions.

To know what other people think about a product is priceless. When you are going back and forth between a few similar products then these reviews and rankings can steer you toward the product most likely to make you happy. Reading what others think before you buy a product yourself is a luxury that you do not have in physical stores so take advantage of it.

Treat these reviews as the precious commodities that they are. Internet bargain hunting is not just about getting something for cheap. It is about getting high quality products at low prices. If the products that you end up buying turn out to be of poor quality then you did not save money. You wasted it.

This may seem like a harsh warning but too many individuals who were new to online shopping started off with a few bad purchases. This advice is meant to help you steer clear of these. You cannot know everything but you can use what you are given. Product reviews are as close as you will come to being able to try a product before you buy it. If you want to increase your chances of getting exactly what you want then use these reviews.

WHO CAN YOU TRUST?

This is what it really comes down to. Which online retailers can you trust to provide you only with the best service and the highest quality merchandise? Unfortunately, there is no easy answer, no master list that can help you to answer this question. If you know that some online

sellers do not provide the highest quality merchandise or the best service at all times then you have to wonder about all online sellers.

Begin by realizing that retailers aren't perfect. Mistakes are made with shipping, with products, and in the delivery process. Items get lost, damaged, or even stolen sometimes without it being the retailer's fault. This is something you should know before you begin. Writing off one retailer as being untrustworthy because of one small mistake could have you missing out on future great deals from that retailer.

That being said, a good retailer will do everything they can to remedy any problems that you experience with an order and they will do so in a timely manner. You will not feel that you are being given the run around. They will address the problem and propose a solution or, even better, just take care of the problem for you.

So what can go wrong? For whatever reason, an order may not arrive. In this case, you want a retailer who will replace this order that never came.

Sometimes a retailer sells you an item and later realizes that they do not have the item in stock. While some retailers will eventually get more of an item in, others will not. If this is the case then you would want an immediate refund. The inconvenience of being sold something that a store does not have is bad enough but you do not want to be waiting to be reimbursed.

Anything can go wrong. What matters is how often things go wrong and what these online stores do when things do go wrong. Over time you will learn how various online stores handle problems.

These tips have more to do with building upon your experience with retailers, but maybe you don't want to live and learn. Maybe you want to try to make sure that you choose trustworthy retailers from the beginning. There are some general guidelines that can help with this.

Choose the names you know. The names that you know are bound to be those big retailers who have a reputation for customer satisfaction. The big names are the ones with a large customer base that keeps coming back for more so you know they are doing something right.

Talk to your friends who shop online. They can tell you about their success or failure in dealing with certain online retailers. This is especially helpful if you have friends who love to shop online and who have tastes that run parallel to your own.

Also, return to reading reviews. The previous section on reading reviews referred to those for individual products but, by pulling out your old friend the search engine, you can often find reviews for the retailers themselves. There is nothing more that people love than to vent when they have had a bad experience in retail. Use this to your advantage.

Again, recall that a few bad reviews may be unavoidable. Just make sure that the good reviews far outweigh the bad. And delve into the substance of these reviews. If someone loved their experience with an online retailer then find out why.

Conversely, if someone had an unpleasant experience, find out the specifics. Did the order take a long time to arrive? Was it not what the customer expected? Did it arrive at all? Pay attention to what reviews say whether they are positive or negative because you could easily be the one having an experience just like it if you buy from this retailer.

At this point, the issue of used merchandise must be addressed. Whether you buy merchandise through a large retailer or through an auction site, you need to be aware that both of these types of online sellers offer used merchandise. If you are not looking for used merchandise then you will want to make sure that whatever you are buying is new.

Even if you are open to buying used merchandise, you want to ask yourself, or even the seller, what condition the merchandise is in. Books, for example, may be in mint condition or good condition or may be falling apart. Just make sure that you are buying your item in a condition that is acceptable to you.

The question of quality applies to products, customer service, and your overall experience. If you want your online shopping venture to meet your standards then you have to set out knowing what those standards are. You have to seek out products and retailers that are up to those standards.

You deserve the best when shopping online and you can get it. You just need to read the reviews, know who to trust, and learn from your experiences. Online retailers are there to give you what you want. Make sure that they do.

6

SHOP SAFELY

No discussion of online shopping would be complete without a few words about online safety. You know that as much fun as the internet is and as helpful as it can be when you are trying to locate bargains, it has its potential problems. Actually, the internet can help to bring about catastrophes.

You know that computer viruses abound. If your computer is unprotected or protected insufficiently then your computer could be at risk. This is a risk whenever you go online.

With online shopping, however, there are more risks. To make online purchases, you need to supply your personal payment information to a business. This information allows you to pay for your purchases and makes the whole online shopping process possible. Unfortunately, this convenience comes with a concern. Once you send your personal information out into that great expanse known as the internet, how do you control who sees it?

IDENTITY THEFT IS NO BARGAIN

Once your information is out on the internet, it can be intercepted if the right steps are not taken to protect it. Someone could get their hands on your credit card number, social security number, bank account number, or other personal information that could allow them to use your money or identity for their own purposes. This is probably the number one fear that people have when shopping online.

This fear is completely valid. You have heard this message before and over time those delivering this message have only gotten more insistent. If you do not take steps to protect your personal information then anyone can get their hands on it.

They can spend your money and use your identity. Once it reaches this point then there could be a big mess for you to clean up and there will not be much you can do. You will have to put in all the time and effort that it takes to undo the damage. If you can.

Still, people shop online every day and not everyone is the victim of identity theft. You know that there has to be a way to shop online safely. It cannot just be the luck of the draw. There have to be ways to protect yourself from the nightmare of identity theft.

HOW TO PROTECT YOUR PERSONAL INFORMATION

Protecting your personal information takes some thought and some effort. While the only foolproof method of protecting your personal information is to not shop online, you can drastically cut down the chances that you will have problems with keeping your personal information private. You just need to think before you give any personal information out to any retailer and you have to know that you have options that do not include giving your information directly to retailers.

First of all, protect your personal information online just like you would in real life. Don't hand out this information if you do not know who you are giving it to. Some online retailers have a reputation for being safe places to shop while others you may not have heard of before. It stands to reason that the retailers that are established and popular will have better security measures in place than some smaller, lesser known retailers.

Going with the big retailers is your first line of defense. They handle a multitude of transactions on a daily basis and if these transactions went awry then you would hear about it. If you go with online retailers that already have a reputation for safety then you know that there is a good chance that they will be able to keep your information safe too.

The whole point of your online endeavor has been to save money so you may not want to limit yourself to the major retailers. What if smaller retailers seem to have all the savings on the items that you want? Should you avoid them just because they are not one of the really big names in internet shopping? The truth is that you can shop safely with many smaller retailers if you know how to do it the right way.

The following tips on what to look for apply to large retailers as much as they do the smaller ones. Look for these clues before you even think about supplying any personal information to any retailer's web site.

When you have your internet browser open to a store's web site then look for a picture of a key or a closed lock. These two images indicate that security measures are in place. If, however, the image is of an open lock or a broken key then security measures are not in place.

You want to make sure that the web site that you are looking at has an address that has "http" and not "https:" as its beginning. Additionally, some web sites indicate their safety measures with the phrase Secure Sockets Layer or the abbreviation SSL. Others provide you with a pop up box that indicates that you are entering a secure area of the web site and that the information that you enter will be protected. These are all telltale signs of secure web sites.

There is another way to get around handing out your personal information to online store web sites. You can choose to employ a payment service

such as Paypal. Paypal is a way for you give your personal information only to the actual Paypal web site and to pay for goods on other sites using Paypal payment services. Instead of giving your personal information to whatever retailer, large or small, that you are buying goods from, you use Paypal as an intermediary.

This way you do not have to supply your personal information to a questionable web site. You only use it to create your Paypal account and then use this account to make your payment. It is a way of paying for purchases without divulging your personal information directly to a store's website. Paypal is known for being safe and reliable and can help you protect yourself.

Emails are another story. Emails do not have the same protective measures that web sites sometimes do so you have to be extra careful. In general, you do not want to open emails if you do not know who they are from. Even when you do you want to be careful.

If you receive emails from an online retailer then be cautious. Do not download anything unless you are completely sure that whatever you are downloading is harmless. Scams will try to entice you with promises of special offers, gift cards, or anything else to get you to take the bait and do what they want. And what they want is for you to hand over your personal information or to download files that will damage your computer.

Sometimes those who wish to get their hands on your personal information will send emails that look like they are from an online retailer. These emails may contain links that take you to a web site that looks comparable to the real web site but is not. If you mistakenly enter your information here then you could be delivering it to those who would love to use your credit card number, bank account information, or social security number for their own purposes.

It is usually best not to provide any personal information after clicking on a link in an email. To be certain that your information will be safe, you are better off typing in the web site's address on your own instead of clicking on a link in an email. This is the primary way for you to be sure that you are at that online store's official web page.

Many retailer web sites employ passwords to make it easier for you to be a repeat customer and to access your account information. This piece of information is another one that could fall into the wrong hands. Your password will make it easier for you to make purchases but it will also make it easier for anyone who has this password to make purchases using your payment information, the payment information that the web site saved from your previous purchase orders.

There are rules to creating effective passwords. Follow these rules and your online shopping experience will be that much safer. While even people who do not follow all these rules may be able to escape identity theft, following these rules makes the chances that you will avoid being a victim that much more certain.

Use different passwords. If anyone were to get their hands on one of your passwords, you don't want that one password to help them get into all your online accounts. Have a new password for each important account. An account is important if it has any information that you would not want the world to know.

Do not choose anything obvious when creating passwords. Do not use birthdays, addresses, phone numbers, names of loved ones, names of pets, or even real words. These are too easy to guess by those who know you.

You want your password to be at the very least five characters long and to be a combination of letters, numbers, and punctuation marks. This sounds complicated and it should be. If your password is simple then anyone would have a chance at figuring it out. The point of a password is to have one that no one would ever be able to guess, not even those who know you best.

Now you need to remember this complex password. Don't write it down on anything near your computer and don't keep it in your purse or wallet. If you absolutely must write it down then change the order of the characters. You do not want anyone who finds it to have your true password.

Protect your passwords like you would protect your credit card information or your bank account information. Your passwords could easily lead someone to this personal information. This may seem like an excessive amount of precautions, but no one ever thinks that they will be the victim of identity theft until they are left to deal with the aftermath.

This was more than a few words about online safety but these lessons are crucial. Shopping online can be safe but only if you know the hazards to avoid. You want your bargain hunting to be fun, cost effective, and carefree. Follow these rules and it will be.

7

HOW TO APPLY IT ALL TO FIND THE BEST DEALS

There is a lot to remember about bargain hunting online. It is almost like a dance. There are so many things to remember that you will have to stop and think about every move you make when you are just starting out, but over time you will make all the right moves out of habit.

The best way to begin is to just get online and start shopping around. You do not even have to buy anything. Just familiarize yourself with the popular online retailers and check out some smaller retailers that hold some interest for you too. Maybe you will even want to place a bid in an online auction just to see how this process works.

If you are not looking for anything in particular then you can just browse. When you happen to come across something that looks like a great deal then you can take a closer look. If you do not see any deals that catch your eye then you can just enjoy this more modern version of window shopping.

If you know exactly what you want or have a good idea of what you want then start comparing prices. Try using a search engines to find various online stores that carry the product that you seek. Then find comparison web sites and see how they compare to searching and comparing on your own. You want to get a feel for your options so that you are aware of the possibilities.

Know that you can buy from big retailers, small retailers, or online auction sites. Each has its own advantages so know that they are all out there waiting for your business. You can buy items or bid on items from one type of online retailer exclusively or you can just chase the lowest prices. There are many options so you can choose the ones that work best for you.

Understand that your savings do not need to end with low prices. With a little research and a little luck you can save even more money when you find free shipping, daily specials, overstock sites, affiliate programs, and online coupons. You can choose to shop for items during their down seasons or you may realize that some stores just have better prices even without all these special offers. Knowing all these ways to save allows you to take advantage of all the savings that are out there waiting for you.

Remember that you want products that have a low price, not that are low quality. Buying items off the internet does cast some doubts upon what will actually come to you through the mail so ask yourself if the site that you are dealing with is worthy of your trust. Some retailers are more likely to deliver the quality merchandise that you expect than others.

Going with established online stores that already have a good reputation is the easiest way to be sure that your online dealings will go as planned. Smaller retailers are more of a risk so learn about their guarantees and return policies before you buy anything. You want to know that any problems will be taken care of.

Realize that some products will be of sufficient quality but will still not be what you wanted. This is why you should always read the reviews. People leave reviews to tell you what they thought of products and these reviews can help you to decide if a product is right for you. Even if you have bought a product before, reviews can shed light on any problems that other customers have experienced with the actual items being sold by a particular store. You want to know these details because these are the problems that you might experience if you also buy it from this retailer.

Safe shopping practices are essential. Countless people shop online every day and have no problems. You want to be part of this group.

Instead of relying on luck to keep you and your personal information safe, protect it. Only hand it out to online stores that you trust and that have secure web sites. If you are unsure then you may want to use a payment service like Paypal so that your personal information is left out of the transaction and never even makes its way to the store's web site.

Finally, protect your passwords. These are the keys that can unlock all of your personal information if they fall into the wrong hands. Make all of your passwords different and make them impossible to guess. Never hand them out or write them down as they are. If you do write them down then juxtapose some of the characters, which will include numbers and punctuation in addition to letters, so that no one will actually know your password even if they find this written record.

If you want to save money when shopping online, you have to do the work. You have to familiarize yourself with the whole online shopping process and with all the ways there are to save. And you need to protect yourself from all the things that could go wrong while you are shopping online.

In the end, internet bargain hunting is just plain fun. You can save ridiculous amounts of money on just about anything and whenever you get tired of shopping you can just walk away from your computer. There are no crowds, no overenthusiastic salespeople, and no limitations. You can go back and forth between store web sites or shop 6 different stores at the same time.

Bargain shopping online has you on your own little quest to find the best prices on everything. It's like a game. Now you know the basics of how to play and, with a little practice, you can win every time.