

SAVVY SHOPPING: Finding the Product and the Price



Say you need a coffee maker and you're using your computer, tablet or smartphone to shop for it. How can you tell if you're getting the product you want, paying a good price, and doing everything you can to keep your financial information secure?

Here are some rules of the road for shopping online that can make the most of the experience, save you money, and minimize the hassle.

- **Think first.** Setting a realistic budget is just as important as thinking about the features you need and the features you want – the 'must haves' vs. the 'nice to haves.'
- **Enter the type of product in a search engine** (8-cup coffee maker). Chances are you will see lots of results, depending on your terms. To narrow your choices, you might use a feature you know you want (8-cup programmable coffee maker), a brand name ("Aroma First 8-cup programmable coffee maker"), or the name of an online merchant or a retailer in your community ("8-cup programmable coffee maker" AND "Full of Beans, Inc.").
- **Compare the features and the prices.** Read reviews and ratings. Many merchants post consumer feedback next to the description and price of the product.
- **Feedback on the vendor is also important.** Read reviews about a business' reputation for customer service.
- **Do another search to compare the price of the item among various merchants.** Look for coupons and discounts for the item or the vendor, being mindful of the details in the fine print.
- **Read the terms of the deal on the merchant's website:** Is shipping free or must you pay? Who pays to ship it back if the item doesn't measure up? Can you get a refund or store credit if you return the item? Is there a restocking fee if you return the item? Is there a time limit on returns or service? Is the original packaging required for a return? Is there a phone number and physical address for the merchant?
- **If you're satisfied that it's time to buy, look for the letters 'https' or a symbol for a lock in the address bar.** The s is for secure; it means the information you are providing is encrypted before it's sent. If you can, pay by credit card, because the law offers protections for you if your transaction doesn't go as planned.

Bonus Tip: Never enter any personal or financial information unless you see https and never send personal or financial information by email. Email isn't secure unless it is encrypted.