

## MONEY MATTERS

# Let's Make A Deal

## Tips and Tricks for Savvy Online Shopping

BY ALEXANDRA KAY

**Y**OU CAN'T BEAT THE ease and convenience of online shopping, and Americans know it. Sixty-nine percent of us shop online at least monthly, and a third of us do it every week. We hit the Web to buy everything from books, music, and DVDs to electronics and software, apparel, and health and beauty supplies. Online retail sales rose to \$342 billion in 2015, up from \$298 billion in 2014, nearly a 15 percent increase.

Online retailers are expert at not only making their products enticing but doing the same for their prices. It may be easy to buy, but it's not always that easy to get a deal. Here's how you can make sure you score the best deal when you head to the Web to shop.

### Comparison shop

"Regardless of what you're looking for, it's probably available on four or more websites," says consumer and money-saving expert Andrea Woroch, "so it's important to compare prices before you buy." Woroch suggests visiting PriceGrabber.com to get an idea of where and for how much a product is selling, and Invisible Hand, a browser add-on that will let you know when something is available elsewhere at a better price (getinvisiblehand.com/). Other comparison sites include ShopStyle.com, Shopping.com, and Bizrate.com. Buying from Amazon? Camelcamelcamel.com offers detailed price histories for products on Amazon, says Woroch.

### Read the reviews

Focus on negative reviews, says online shopping expert Frank DeBlasi, founder and CEO of Hoopla Doopla, a bargain-hunting website that offers coupon codes, dis-

counts, daily deals, and cash back from over 2,000 online stores. "Four or five negative reviews could point to a flaw in the product that could be the deal breaker," he says. "If they all complain about the same thing, that is a sign not to buy." If you can't find a single negative review—or bad evals all focus on something different—you're probably okay to make your purchase.

### Use promo and coupon codes

Many retailers offer coupon codes on their website—for free shipping, for example. However, in many cases, you need to search for them.

"Never check out without looking for a coupon code first!" says Woroch, whose go-to site is CouponSherpa.com. Other coupon sites include Brad's Deals, RetailMeNot, Coupons.com, Hoopla Doopla, and Promocodes.com. Another option is to



# Don't Do This

*Use these expert tips for what not to do when shopping online*

**Don't store credit card information,** advises online shopping expert Frank

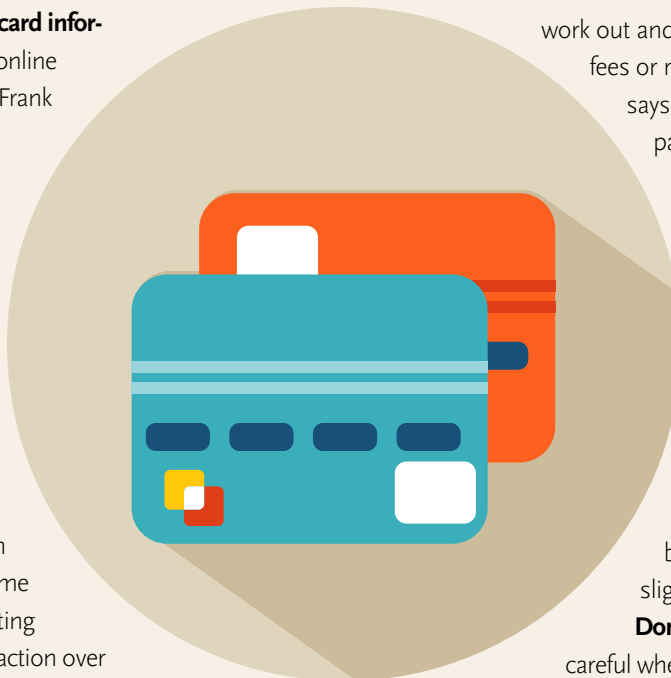
DeBlasi, even if you shop a site frequently. "While convenient, it puts you at risk of identity theft and fraud if the site is ever hacked. Enter the card at each purchase."

**Don't shop on public WiFi,** cautions consumer expert Andrea Woroch. "It's tempting to shop over your work lunch hour or while traveling home on the metro, but conducting any kind of financial transaction over public WiFi is unsafe." Wait until you're on a secured network, and check for the 's' in 'https' before checkout.

**Don't buy extra just to score free shipping.** According to one survey, as many as 48 percent of us admitted to occasionally increasing the size of our orders to hit a free shipping minimum. But don't bust your budget just to avoid paying delivery fees, says Woroch, who advises waiting for a holiday weekend to shop—when shipping fees are reduced or eliminated—or checking with FreeShipping.org to see if your retailer offers it. Or sign up for a free trial of ShopRunner.com for free two-day shipping at several popular retailers—just don't forget to cancel the trial.

**Don't be fooled by the MSRP.** The MSRP is a suggested retail price given to the item by the manufacturer. But nothing is set in stone, says DeBlasi. "Before buying anything, find out what a small handful of retailers is charging, average out the price, and make your decision from there.

**Don't forget to read the return policy.** "One of the drawbacks of shopping online is when something doesn't



work out and you have to pay shipping fees or restocking fees to return it," says Woroch, who advises comparing return policies from the different sellers offering your product and factoring that into your purchase decision along with price. For example, if one retailer is just a few cents more but offers a fab return policy with free return shipping and no restocking fee, it may be worth it to spring for the slightly higher price.

**Don't forget to shop safe.** Be careful when ordering from merchants you've never heard of or shopped with before, advises online shopping expert Michelle Madhok. "Google the name of the site and 'fraud' or 'scam' and do a quick search on ripoffreport.com to see if anyone else has reported a scam." Remember that shopping with companies located in the United States means you're protected by state and federal laws. Finally, use a credit card when you shop online since federal law caps your losses for unauthorized charges at \$50.

**Don't be fooled with the first item that pops up.** Google is a search engine, which means it displays results from various retailers based on the best match for the searched term. "So the first item may have no relevance to being the best deal," says DeBlasi. Once you have a list of results on Google, you'll have to sort the items yourself by price and reviews. And since Google doesn't include Amazon prices, you'll need to check there separately.

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download Honey, a browser extension that automatically searches for coupon codes and provides a list of offers at checkout.

Remember to use coupon codes strategically.

For example, if you're visiting a retailer that allows the use of more than one code, and you have a 25 percent discount and a \$10 off code, use the percentage first so you'll get the discount on the full amount of your purchase.

### Ask for a discount

Can't find a coupon code? Woroch advises opening a live chat because customer service reps will frequently offer a one-time discount or waive shipping if you ask what they can do to help you make your purchase. You can also try calling a customer service line and speaking to a live representative who can also offer discount codes and one-time deals. Retailers will often match competitors' prices.

### Be social

"Friend" retailers on Facebook and check their Twitter page before making any purchases, suggests online shopping expert Michelle Madhok, publisher of SheFinds.com. Sign up for email newsletters, too. "Retailers frequently give subscribers early access to sales and additional discounts," she says. Group deal sites like LivingSocial and Groupon can mean getting great buys on everything from travel to dining out to fashion.

### Sign up for price alerts

Planning to make a purchase at a specific site? Visit GiftCardGranny.com or Raise.com first to see if you can score a gift card at a reduced price, says Madhok. Recent deals include nearly 17 percent off an A.C. Moore gift card and 13 percent off a T.J. Maxx card.



### Shop with the little guys

Sites like Amazon and Walmart are still the biggies when it comes to online shopping—and even relative newcomer Jet.com is grabbing a piece of sales—but don't ignore smaller sites. Community seller sites like Etsy.com and OpenSky.com can offer unique items and great deals on stuff you won't find elsewhere. But pricing depends on competition, says DeBlasi. "If you see similar items from different sellers, click 'ask a question' and see if the seller will come down in price." But always check the shipping costs on either site, since sellers can be located almost anywhere.

### Get cash back

"Take advantage of shopping websites like Ebates.com or Splender.com that allow you to earn cash back on online purchases on top of retailer discounts," advises Madhok. Recent cash back offers include 8 percent cash back at Sephora and 6 percent cash back at JC Penney. Get your receipts emailed to you. Paribus is an up-and-coming online shopping tool that reviews receipts in your in-box and requests price adjustments on your behalf when prices drop on items you've already purchased, says Woroch. "Paribus takes 25 percent of whatever you get, but considering you wouldn't take the time to do this for yourself, you still come out ahead!" Slice will also alert you when a price drops and help you get money back.

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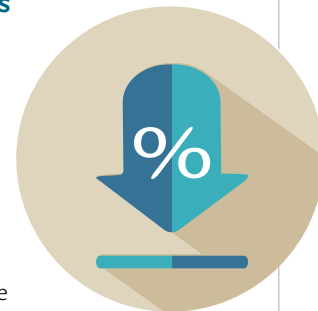
Register at sites like Price!pinx or ShopStyle.com to be notified when items you want to buy drop in price, suggests Madhok. "Or create a Pinterest board of items you want to buy, and Pinterest will email you when the price drops." Pricedrop-alert.com, MyAlerts, and dealalerter.com will also let



you know when prices go down on items you want.

### Visit discounters

Sites like Overstock.com and 6pm.com are great places to nab a deal on closeout items, refurbished electronics, and even brand-name items from past seasons, says Madhok. "And eBay.com/deals offers a huge discount on limited-quantity one-day deals." Before hitting mainstream retailer websites for a purchase, check in with these sites to see what they have to offer. Blinq.com works with retailers to offer discounts of up to 70 percent on items that have been opened and returned to stores.



### Take advantage of rewards

Always use a cash back or points credit card when making purchases, and let those points build up, says DeBlasi. "You could earn hundreds of dollars a year depending on how much you shop." But he cautions shoppers not to carry the balance too long on a card or the interest they're paying will overtake any benefit gained from the points.

### Load up your cart—and then wait

Planning to buy a bunch in one place? Fill your online shopping cart with the items you're considering purchasing, then sign out and don't go back to the site for a few days. Some retailers will send you a coupon hoping to nab your business, but you have to have an account so the store has your email. The shopping site Rather-Be-Shopping.com tested this and found that quite a few stores offer coupons days later. **DW**

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