## Consumer Corner

## **Research Can Help Online Buyers Save Money**

(NAPS)—If you want to get a great product at a great price when shopping online, investing a little time and effort can pay big dividends.

That's the word from the Federal Trade Commission (FTC), the nation's consumer protection agency. Its experts offer these tips to help online shoppers get the best deal—and avoid scam artists.

- Think about your goals. Do you want the top-of-the-line product? A particular brand? Are there "must-have" features? What's your budget? If you decide what's important to you up front, you're less likely to make a purchase that could lead to buyer's remorse.
- Get to know the products in the category. Often, the key features of a basic product and the top-of-the-line version from the same manufacturer are the same, and "add-ons" account for the difference in price.
- Use search engines. If you think you've found a good deal but you aren't familiar with the product or the company selling it, dig a little deeper. Type the company or product name into your favorite search engine with a term like "review," "complaint" or "scam." If you find bad reviews, you'll have to decide if the offer is worth the risk.
- Check comparison shopping sites. With many retailers selling the same product, sometimes there are significant differences in price. Compare your total purchase price, including shipping and handling and taxes, rather than just the selling price. Different sites also have different return policies. Check if you'll be charged extra fees for returns.
- Consider coupons. Some companies offer discounts to



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online shoppers via e-mail; other sites collect and list codes for free shipping and other discounts.

- Read reviews and be skeptical. Think about the source of the information: Is it from an impartial expert organization, one consumer, many individual consumers, a columnist?
- Evaluate what you see on retail sites. Some scammers set up "specialty" sites selling a particular type of product. Those can be full of glowing reviews from "shills" who are compensated for their posts, and may not include any negative reviews.
- Ask yourself a few questions: Does the brand have a reputation for good products and excellent customer service? What's the promised delivery time? How will you contact the seller if there's a problem? Will the company accept returns?
- Learn more at www.On GuardOnline.gov/OnlineShopping. To file a complaint or get free information on consumer issues, visit www.ftc.gov or call (877) FTC-HELP (1-877-382-4357) toll-free. Watch a video, "How to File a Complaint," at www.ftc.gov/video.

## Did You Know?

Deciding what's important to you before you buy online can help you avoid buyer's remorse. That's the word from the Federal Trade Commission (FTC), the nation's consumer protection agency. To learn more, visit www.ftc.gov or call (877) FTC-HELP (1-877-382-4357) toll-free.

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