iMONEYCOACH
Money Is The Smallest Part of Your Finances.

An "iMoneyMinute" is an idea that in less than one minute will give you a way to save time, save money, make money, or reduce your financial risk.

4 Ways to Save Money Shopping Online

If you are like a lot of people, you may find online shopping appealing for the ease, variety, and time saved. You can also save a substantial amount of money by shopping online. iMoneyCoach has some tips to help you in the quest to buy the goods you want and need while saving money and your budget at the same time:

1. Compare products and prices before you buy - Sites that can help you easily compare products and prices include Shopzilla, PriceGrabber, Nextag, and Bizrate. Just type the product name or description in the search box to get lists of items that you can compare.

2. Search for discount codes – This takes just 30 seconds and can save you a lot of money. Just open a Google browser and type in the store name and/or the product you are buying plus "coupon code" or "discount code" to come up with pages of codes you can use when you are checking out online. Often you can find free shipping or 20% coupons that make shopping online worthwhile. You can also check out these sites for RetailMeNot and CouponCabin to see current coupon codes that other online shoppers have recently used (so you know they work!).

3. Be safe – It's important to make sure the site you are giving your credit card information is secure. When checking out, make sure the site address has "http**s**" as the S shows it is a secure link. Try to stick with retailers you know and trust or do a little research to make sure the retailer you are looking at is reputable (an easy way

to do this is to type the retailer's name and "scam" in a search engine and see if anything comes up). Also try to use your home computer for purchases so you are not putting your credit card information on a public computer. Print a copy of your order or make sure you get a receipt in your email inbox so you have proof of what you bought and at what cost.

4. Apps – Even if you go to a physical store to shop, you may want to use your Smartphone to see if you can get a better deal. Some stores have cheaper prices on their website that you can't get in the store (Wal-Mart, for example, says they cannot offer you the same price in store that you just saw online). Use your phone to take a picture of the bar code, and this app will generate a list of other places with competitive pricing, allowing you to make sure you have found the best deal. Have an Android? Download the Google Shopper app free.

And remember, when shopping online or in the store, stick to your budget! Just because something is a good deal doesn't mean it's a good deal for you.