#### **BEYOND CONSUMER REPORTS:** Find Consumer Information Online

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# **Online Shopping**

#### Advantages

- Convenience: shop from home, anytime, for nearly anything.
- Compare Prices, features & Reviews.
- Unique purchases to online stores not found in Brick and Mortar stores.
- Home delivery & free shipping most of the time.
- State tax waver, often.

• Disadvantages

- Cannot see and feel the merchandise before purchasing.
- Online credit information –safety and seller credibility.
- Lure of Overspending

#### Product that we are looking for:

- I) Digital Camera
- 2) Type: Compact
- 3) Optical Zoom: 10-12x
- I) Lcd=3 inches
- 2) Price : \$250-400



### **Products Information**

Popular Search Engine

 <u>Google.com</u>: Huge shopping section. Gives you the option to search and sort by relevancy, price, and retail ratings. Most product entries give comparison option.

Shopping. yahoo.com: Easy to use site. Allows you to narrow results to specific price, category, brand or store and sales deals.

Bing.com: it is not just a search engine, but also a comparison site. Easy to use has a nice home page.

• Retailers Official Websites. E.g., Sears, Carson, Jewel, Dominicks, etc.

### **Products Comparison**

Amazon.com: highly recommended site. Easy to use. Covers wide variety of products. Provides comparison info, prices, brands, stores, and very good customer services.

BizRate.com: operated by Shopzilla. Based in Los Angles. One of the largest comparison network sites.

Discountmore.com: searches top comparison shopping sites and the top shopping sites .

•<u>MySimon.com</u>: side by side comparisons, has good browsing feature, not as many reviews as other sites.

•<u>Nextag.com</u>: you can compare prices for products as well as for mortgages, travel, cars and more.

### Products Comparison (cont'd)

•<u>Overstock</u>: It sells manufacturers excess inventory at reduced prices. In addition to its to its online store, it has an auctions section that lets shopper's bid on items will give you credit if you find cheaper somewhere else, part of Best price guaranteed.

• Pricegrabber.com: partners with name brands manufacturers to sell their excess inventory of clothes, jewelry and many other goods. It won't catch every low deal, but does a good overview. Even if you do not end up buying, you will know what a bargain is.

PricingCentral.com: extremely comprehensive shopping search engine and can help you compare prices fast and simple

•<u>Shopzilla.com</u>: connects shoppers with over 100 million products from tens of thousands of retailers .They have offices in US and Europe.

### **Products Reviews**

✤<u>No subscription needed</u>

•<u>Amazon.com</u>: users and professional/retailers reviews on all kinds of products.

Buzzillions.com: this site helps shoppers research purchases before buying.
 It has over 5 million reviews across wide range of categories.

•**<u>CNET.com</u>**: best for electronics. You'll find users and professional reviews.

•<u>Consumeraffairs.com</u>: non governmental entity that provides forum for consumers' complaints.

•<u>Consumerist.com</u>: covers a wide range of pro-consumer issues.

Consumersearch.com: provides expert and users reviews. Has "what to look for" tab and product info. on item. Comparison shopping included.

•Craigslist.com: best for local classifieds and forums.

### Products Reviews (cont'd)

• **Epinions.com:** gives prices, product info and customers' reviews.

•JDPower.com: best for electronics and cars. Easy to use; provides ratings and reviews.

#### Subscription websites for services and ratings

**Consumerreports.org/cro/index.htm:** reputable source for rating wide variety of products. (in print and online)

**Checkbook.org:** good for finding independent, nonprofit, no-advertising ratings of local auto repair shops, plumbers, veterinarians, banks, doctors, dentists, carpet cleaners ... Etc. ... plus in-depth articles. (in print and online)

•Angieslist.com/Angieslist/default.aspx: best for finding local service companies and healthcare providers.There is a monthly fee + \$15.00 sign up fee.

# How can I tell if a page site is secure?

When you actually purchase item/items you should see:

 URL (site address) that starts with https:// instead of http:// --note: the "s" means your credit card and personal information is encrypted when transmitted on the internet.

- 2) Lock Icon --note: you will see a lock icon in the Security Status bar. The Security Status bar in IE 8 browser is located on the right side of the Address bar.
- Also helpful to have contact, shipping info as well as extra charges clear on the page before you buy the product.

www.ghirardelli.com

### Some Online payment methods



Like brick and mortar stores you can use credit or debit cards.

#### Google checkout 🚬

Makes it easy to buy from multiple online stores without creating several user accounts and passwords.



Cash payments. You'll get bill in your email inbox, then log onto your bank account and use the online bill payment option.

**PayPal**<sup>\*</sup>

Let's consumers safely use credit cards to purchase from stores and individuals.

Exclusive Access: Several companies use a payment programs that work exclusively with their own Web sites.

Don't pay with Cash: If retailer does not accept credit cards, and wants money wired via Western Union or Money Gram , You should not buy.

### Codes, Coupons, Rebates

Bensbargains.net: provides, coupons, codes and deals for free stuff.
Coupons are marked if they expired.

**Couponcabin.com:** merchandise and coupon codes for online shopping.

Couponnetwork.com: pintable coupons and dollars-off rewards to be used on future purchases. Require free registration.

Coupons.com: simply laid out and easy to use site. Good for specific items. Offers several printable coupons and recipes to go along with your savings. It is free to sign up.

Everydaysavingscenter.com: available to AARP members, offering savings on brands and services. eg. Land's End; Target and more than 500 retailers and manufacturers.

•<u>Smartsource.com</u>: very much like coupon.com, but some different coupons.

## Codes, Coupons, Rebates (cont'd)

Promotional codes.com: feature thousands of coupons and promotional codes from the most popular merchants around.You can browse through various steals and deals, read descriptions of merchants, and even help fellow shoppers by uploading a coupon code of your own.

Rather-be-shopping.com: this site is updated daily with the best online coupons and bargains that we can find to most of your favorite stores.

**Shoplocal.com:** Offers printable coupons to all type of stores in your home town. You can also, shop online.



•<u>8Coupons.com</u>: provides deals from your neighborhood restaurants, bars, salons, and stores.

**Eclipons:** "DailyDeal" website that offers 50-90% off restaurants, retailers, and entertainment in the North and Northwest suburbs. Email registration required.

•GoldStar.com: discount ticket broker for theatre, comedy, sports, spa and other tickets in several metropolitan areas. Users must sign up for a free membership. There is a service charge for ticket purchases.

•Groupon.com: e-mails a daily deal per city offering. Once the deal has hooked a predetermined number of people, everyone who has opted in then "buys" the deal, and the marketer gets the money minus Groupon's cut 30%-50%. It only works if the deal reaches a set threshold.

•. <u>Livingsocial.com</u>: offers one deal everyday with discounts of up to 90% at local restaurants, bars spas, theaters and more.

 <u>ScoutMob.com/chicago</u>: brings access to local deals on restaurants, bars, and entertainment via email, iPhone, or Android.

### **Coupons Returns**

**CoupRecoup.com:** is an online marketplace for unused promotions and deals. Users can purchase promotions that are no longer available for purchase, or they can sell off ones they bought but no longer need.

**DealsGoRound.com:** gives consumers a place to sell off those unwanted discounts and promotions. The user can upload their deal certificate to this website, where it is posted for sale. The user selling the certificate is paid via Paypal and the buyer is emailed the certificate.

<u>Lifesta.com</u>: created to give users a better way to get back some of the money spent on group coupons. Users can post their unused group coupons for sale. Others can seek out group coupons they may have missed.

### JILL CATALDO'S SUPERCOUPONING

http://www.supercouponing.com

Jill Cataldo is the founder of Super-Couponing workshops and the author of a syndicated newspaper column. She lives in Illinois and is considered one of the premier coupon experts in the country.

### **Electronic/Digital Coupons**

•DOMINCK'S FINER FOODS – JUST FOR YOU

#### www.dominicks.com

Offers coupons which you can add online to your Dominick's Fresh Values Card. Instead of clipping the coupons, they will be loaded onto your Fresh Values Card and deducted automatically by the cashier at checkout. A one-time registration, using your Fresh Value Card number, is required to load the coupons.

### **Email Alerts**

#### Popular sites:

Markdownalert.com: online shopping site for designer, brand name and boutique products on sale. It hunts for retailer coupons and offers to list them sideby-side with the products on sale.

PriceProtectr.com: sign up for email alerts to when prices drop on a specific product, or markdown in your favorite store. You can search by deals, or store names.

#### **Additional Resource:**

The Most 100 Useful Websites: http://articles.moneycentral.msn.com/SmartSpending.FindDeals Online/the-100moste-useful-web-sites.aspx

### Auction sites

✤All sites require registration

Auction.com : best for Real Estate

Bidz.com: best for Jewelry

Ebay.com: best for general

•Ebaymotors.com; Gov-aucations.org; Policauctions.com are good sites for motor vehicles.

Priceline.com : best for travel