

Over [263 million Americans](#) shop online (about 80% of the population). Before you turn to online shopping to start saving money, however, it's important to remain diligent. You don't want to share your private information with a fraudulent website.

Instead, use these shopping tips to remain safe and secure online. With this shopping advice, you can save money and protect yourself.

Start shopping with these tips today!

1. Choose Familiar, Secure Sites

Before you begin checking out from online stores, do your due diligence. First, make sure you're choosing trusted, familiar websites.

Don't trust every result you see on a search engine results page. Choosing a site you know and recognize could reduce the likelihood you'll get ripped off. For example, you might consider turning to familiar sites like:

- Amazon
- Target
- Best Buy
- Home Depot

When visiting websites, keep an eye out for misspellings or sites that use different top-level domains (such as .net instead of .com).

While the sales on these websites might entice you, you don't want to trust a website that can put your safety at risk.

To choose secure websites, always look for the lock in front of the website's URL. The lock indicates the website has an SSL certificate. SSL (secure sockets layer) encryption can ensure your safety.

Don't complete a purchase on a website that doesn't have an SSL certificate or "HTTPS" (instead of "HTTP") in front of the URL.

HTTPS is standard (even for non-shopping websites). Google Chrome often flags websites that don't have the extra S. If the website isn't secure, hackers could gain access to your private information.

2. Don't Overshare

Avoid oversharing your private information when shopping online, even if you're keen on saving money. Online shopping retailers don't need your birthday or social security number. If a hacker gains access to your private information (including your credit card number and address) they could do a lot of damage.

They might use the information they gathered to steal your identity or to begin shopping with your credit card. The more information scammers have, the more damage they can do. When possible, avoid providing these private details.

Even major websites get hacked all the time. Remain wary when trusting a website with your private information.

You can also protect your private information by creating stronger passwords. Try changing your password regularly. Avoid using the same password on multiple websites.

Instead of using an easy-to-crack password, use tools to create unique passwords. Creating more complex passwords will decrease the likelihood that someone gains access to all your accounts.

Consider using a password manager to create uncrackable passwords for you. A password manager can also keep track of your passwords to ensure you don't forget them.

3. Check Statements

After using these money-saving tips, review your bills and statements on a regular basis. Review statements for your credit card, checking accounts, and debit card. Check for fraudulent charges (which can sometimes originate from payment sites like Venmo or PayPal).

When shopping online, try to only use your credit card. If your debit card becomes compromised, hackers will have

immediate access to your bank funds.

If a seller asks you to wire money, consider it a red flag.

The Fair Credit Billing Act ensures that you're only responsible for up to \$50 of credit card charges you didn't authorize if you're scammed.

If you notice anything is wrong, pick up the phone and call your bank as soon as possible.

4. Consider Your Timing

To start saving money when shopping online, consider your timing. Instead of making purchases over the weekend, wait until Wednesdays and Thursdays (when most discounts are available).

Consider adding items to your cart on Tuesday (but don't check out). Some retailers will send you a coupon if they notice items are sitting in your cart.

Different websites will have deals available on different days, though. For example, if you want to buy books, wait until Saturday for sales from Amazon or Barnes & Noble.

Subscribe to each retailer's email newsletter to stay informed of exclusive online sales.

5. Compare Prices

Before checking out, try to compare prices between stores. Comparison shopping can help you find the best deals.

Use tools like PriceBlink, Honey, or PriceGrabber in your browser to comparison shop with ease.

These apps will help you see different prices from multiple stores at once.

6. Ask for Refunds

If you notice the price drops for a product after you ordered it, contact customer service. Ask if you can get a price refund.

Some stores will refund the price difference if you contact them within seven days of the order date.

Use tools like Honey within your browser to monitor price changes over time.

7. Use Coupons

While applying this shopping advice, don't forget to make the most of online coupons available. Use tools like Honey to apply multiple coupons before you check out from an online store. You can also use:

- SmartSource
- Coupon Database
- Redplum

Check your email or the manufacturer's website for exclusive coupon codes, too.

You can explore other [Coupons and Deals](#) here.

8. Find Rewards Programs

Once you find a brand you love, join their rewards program. You will receive special rewards after multiple purchases. For example, they might send you a 15% code after five purchases.

Look for referral programs, too. You will receive coupons after referring a friend to an online store. Once they make an online purchase, you can get money off your next order!

Savvy Shoppers: Start Using These Shopping Tips

Stay safe while shopping online. Start using these shopping tips to protect your private details and save money in the process. With this shopping advice, you'll have peace of mind each time you turn to online shopping.

Become a savvy shopper with these tips today.
Searching for more tips? You're on the right blog!
Check out our latest articles for more helpful advice.

Steady Run