

Internet shopping can save money, gas and time

In these tough and uncertain economic times, seeking value and bargains is as important as ever. Fortunately, having a computer with Internet access makes it easy to find deals and save money.

Often, saving money is as simple as visiting a few Web sites.

"It's really easy to find little ways to save money by using the Internet," said Ben Roudenis, technical support representative for Socket, a Missouri-based telephone and Internet provider. "The monthly savings can really add up."

Shoppers can also find great bargains and minimize trips to the store by turning to online coupons.

For example, Internet users can use electronic communications more frequently to cut down on long-distance or cell phone calls. E-mail, chat and social networking Web sites, such as Facebook, are great ways to stay in touch with friends and family.

Paying monthly bills online can also help reduce spending. Switching from paper bills to electronic bills sometimes results in a credit or discounts from your service provider. In addition, this option reduces the need for postage stamps and paper checks. Tracking bills and payments online will lead to even more control over finances.

"The convenience of being able to check your bank statement at any time is ideal for families looking to plan their budget without the fear of overdrawing,"

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said Roudenis. "Online banking also allows you to check your statement regularly, which helps you immediately detect any fraudulent transactions in your name."

Shoppers can also find great bargains and minimize trips to the store by turning to online coupons. For example, www.coolsavings.com offers free e-mail alerts whenever new deals become available. Most of these sites just ask for a ZIP code to generate all available coupons in the area. Web sites like www.coupon-surfer.com and www.couponpages.com are also good resources for free online coupons.

When in-person shopping is a must, it's a good idea to do some comparison shopping online before heading to the stores. Web sites like www.pricegrabber.com and www.bizrate.com quickly compare the prices of a specific product at a variety of stores so shoppers can find the best deal.

Using these tools can save the shopper money by revealing the best available price and eliminating the need to drive to multiple stores.

Community shopping Web sites like www.ebay.com and www.craigslist.com can help point shoppers to more great bargains. Buying a product on one of these Web sites instead of purchasing it new in a store can often lead to tremendous savings.

"Instead of buying something brand new, consider checking one of these sites for the same product used or discounted," said Roudenis. "The great deals for many popular and one-of-a-kind products on these sites are staggering."

Remember to verify security on online shopping sites before buying. Check the address bar for "https" before entering credit card or bank account informa-

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tion, as this signifies a secure Web site. A closed padlock or unbroken key icon in the bottom of the Web browser is another good indication the Web site is secure.

These tips just scratch the surface. There are plenty of other small things people can do to maximize the value of their Internet connection. To learn more, check out www.socket.net/money. ♦

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