

Parents Guide To Holiday Shopping

Learning The Skills Required To Find That Special Gift Online

by Susan Phillips

(NAPSA)—More parents are forsaking the crowds and going online to find that special gift. Along the way, they are saving time and money and, sometimes, finding an original or unique gift. While online holiday shopping takes different skills, they are easy to master.



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Here are some tips to help you shop online like a pro:

- Use a shopping engine to comparison shop. Web sites such as Shopping.com and BizRate.com are especially useful if you have a specific category in mind. Simply select a category, then a subcategory, and you're on your way.

Once you decide on a possible gift, the shopping engine will show which online stores offer it and at what price. Some shopping engines also offer merchant and merchandise reviews.

- Searching for a Nintendo Wii or the latest Harry Potter book? If you've been looking at your local toy store these past months, you may have come up empty. Yet chances are there are several of these hot items online. You may need to pay a little extra, but for many online stores, even the most in-demand gifts are never sold out.

- Specialty sites can provide that unique gift. For example, Ty's Toy Box (www.tystoybox.com) carries a huge selection of character-based brand toys, from Angelina Ballerina to Winnie the Pooh. Or drop by Future Flyers Club (www.futureflyersclub.com) for model airplanes of all kinds. If

your child has a budding interest, chances are there is an online shop that will cater to it.

- Don't forget eBay. eBay is a treasure trove of toys and collectibles, some heavily discounted, from the most popular to the extremely rare.

Saving Money And Shopping Safely

Shopping online is a great way to stretch your dollar during the holiday season. Some of the best deals are available online.

- Look for special "online only" offers. For example, the Toys "R" Us Web site (www.toysrus.com) has a "Toys Clearance" section where you can often save a third, a half or even more off the retail price. Of course, the items change regularly, but typically span the spectrum—from Play-Doh to Darth Vader masks.

- Always check the return policy before making a purchase. This is especially important when purchasing clothes online, but most reputable online merchants maintain a "satisfaction guaranteed" return policy. Some merchants charge a restocking fee, and most will expect you to pay return postage unless the product is defective. And of course, "brick and mortar" stores like Toys "R" Us let you exchange gifts in person. Note that some gifts must be returned unopened, such as DVDs, CDs and computer software.

- Use a secure payment system. To know if a seller is offering a safe checkout process, look for logos from companies such as PayPal or VeriSign. Buyers should look for PayPal Buyer Protection on eBay, a free program that offers increased security by cover-

ing up to \$2,000 for nondelivery of items, or products that are delivered not as described. PayPal never shares personal financial information with merchants.

- Shop off-season. Next year, consider shopping for toys in August, when stores host big sales to make room for holiday merchandise. January and February are also big sale months, after the holiday shopping season ends.

- If your kids like to play dress-up, the day after Halloween is the best day to find discounts on costumes. Major chains and drugstores that only sell costumes once a year for Halloween slash prices to move inventory.

- Use your computer to stay within your budget. Nearly one-third of adults spend \$100 to \$500 over budget during the holidays. With online shopping, your computer can help you track funds. For example, with PayPal, you can set gift budgets, monitor holiday spending, and transfer funds from your bank account, eliminating any postholiday credit card debt. You can also track your budget with a financial program such as Quicken, or just with a simple spreadsheet.

All of these tips are not only worth knowing, but also worth teaching to your children. Sooner or later, they will make online purchases of their own—so they might as well be smart about it.

Susan Phillips is the online purchase pro for PayPal, an online payment company that allows anyone to pay without sharing financial information and gives consumers the flexibility to pay any way they prefer, including through credit cards, bank accounts or account balances.