

# *Holiday Hints*

## **Tips For Online Gift Shopping** ®

(NAPSA)—More Americans are turning to the Internet for holiday purchases. While buying gifts online is generally quick, easy and convenient, confusing return policies, shipping problems and order mix-ups can sometimes lead to headaches.

The following tips from Americans for Financial Security can help make online shopping hassle free:

- Is the Web site secure? Before entering your credit card number or personal information, check the security features and privacy policy of the site. Look for the padlock icon that appears in the bottom right-hand corner of your Web browser, indicating you've entered a secure site.

- What is the return policy? If you purchase something from a site that has local retail outlets, can you return items there—or do you have to ship the merchandise back? Will you get a full refund, or does the site offer store credit only? Explore these questions before you click the “Buy Now” button.

- Will you really be saving money? Consider shipping and handling charges when buying online. These extra charges can eat up any savings you anticipate.

For more tips on securing your financial well-being, visit Americans for Financial Security online at [www.afswebsite.org](http://www.afswebsite.org). AFS members enjoy access to a variety of money-saving and time-saving benefits, including advice from small-business consultants. For more information, call 1-800-492-1016 toll free.