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home shopping smarts



3 ways to protect yourself from online thieves

SHOPPING SMARTS

Shopping on the Internet can save you time and money, which may explain its allure—BizRate.com estimates that more than two-thirds of Americans will make purchases on the Web next year. But with the convenience also comes concern: 88 percent of people report worrying about credit card fraud when buying online. To allay any fears that keep you from cashing in on Internet bargains, we asked industry experts to share newly created safety options that ensure the only person using your credit card is *you!*

TAP INTO YOUR CARD'S SECURITY FEATURES

"Compared with a debit card, using a credit card is a much safer way to make online purchases," says Lauren Weinstein, cofounder of the organization People for Internet Responsibility. And now most major credit card providers offer additional security features, like account alerts detailing suspicious activity or password prompts at a website's checkout page. Log on to your credit card company's site and click on the fraud protection link to find out which safety measures are available. In the market for a new card? Discover Card substitutes an online-only account number for your actual card number, which shields personal info from retailers (and hackers).

handy info

Score big savings on a new home now!

That's according to real-estate pro Beth Ferrari. When the housing market begins to cool in September (after the rush for families to move before school starts), prices drop by about 10 percent. That's also when sellers of homes still in inventory are most likely to offer perks such as contributions to closing costs, a few months of paid condo fees or a free TV.

SOURCE: Beth Ferrari, sales and marketing consultant, Peabody Properties, Inc., Braintree, MA

Smile file

"My credit is so bad, I got sent a new credit card in the mail that came with its own pair of scissors."

—Peter Sasso

Save (or make) a bundle on baby gear

Created by a mother-daughter duo, Barbara Rizzo and Aly Calvo, **UtheMom.com** allows parents to sell or buy gently used baby and maternity gear. You can save at least 50 percent on anything from bottles to high-tech car seats and cribs. And for a small fee (\$5 to \$20), list your castoffs to free up some space in your home.

SOURCE: Aly Calvo, cofounder, UtheMom.com





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