



## 4-H Consumer Judging Guide

# Shopping Online

Internet shopping is growing more quickly than any other shopping market, and more and more people prefer “click shopping” to buying in stores or by mail order. Here are some reasons:

- It’s fast and convenient, and you can do it right from your home or office.
- Product information is readily available on the Internet, and some product groups even offer independent rating services and “testimonials.”
- It’s easy to do comparison shopping – a click of your mouse will take you from site to site.
- There’s no driving, parking or checkout lines.
- The market is global, and you can sometimes take advantage of lower prices in markets other than your local ones.

Some risks are associated with shopping online, however. Just as you would when you order by mail, you need to make comparisons between the shopping sites, read all the information thoroughly and make sure you understand the details. The Federal Trade Commission and *Consumer Reports* recommend that you pay especially careful attention to the following information on the web site when shopping online.

### Information About the Company

- What kind of business is it and what does it sell? If you are not already familiar with the company, do enough homework to make sure it is legitimate. Is the company affiliated with industry groups or other programs you trust? Is it registered with the Better Business Bureau in the area?

- Where is it located, including the country? Look for an actual street address in addition to a postal or an e-mail address.
- How can you contact the business if there are problems with the sale or the merchandise? Look for a toll-free number and 24-hour customer service.



### Information About the Product or Service

- Do you have enough details about the product to know exactly what you’re buying? Are the product descriptions informative? Some companies provide links to independent product rating services so you can know what people who’ve bought the product feel about it. If you’re shopping for clothing, look for color information, fabric content, good sizing information and care instructions. If this is an electrical product, look for the UL (Underwriter’s Laboratory) seal. Also look for instructions for proper use of the product including safety and health warnings. If needed, is after-purchase service available?
- Is the price clearly stated, and if this is a global or foreign company, is it stated in U.S. dollars?

## Information About the Sale

- Do you know the costs, in addition to the price, of the product? These might be costs for shipping, handling, taxes or duties. Get a full itemized list of costs involved in the sale.
- Are there any restrictions or limitations on the sale? Is the price quoted the full price or might you need additional purchases to make the product work correctly? Is the quoted price current?
- Are there warranties or 100 percent guarantees on the product?
- What are the payment options? Are they convenient and safe?
- Is there an estimate on the time required for shipping?

## Information About the Company's Consumer Protections

- Is there an opportunity for you to print and save a record of the transaction? Will your transaction be verified by e-mail or other means?
- Are there safeguards for protecting your payment information when it is transmitted on line? What does the company do

with credit card information after it is submitted? Are credit card or other personal numbers encrypted? As soon as you start the buying process, you should see a symbol similar to a key or lock or a web address with an "s" (for secure) after the "http."

- Is your privacy protected? What are the company's policies regarding the personal information being collected on you? With whom will the company share or to whom might they sell this information? Is there an opportunity for you to choose not to have personal information collected and shared or sold?
- Will the company send you unsolicited e-mails or other offers? Can you choose not to receive these? Look for a button to click for this option.
- What is the company's return policy? Is there a clear explanation of how you can return an item, get a refund or credit or make an exchange? Are additional costs involved in returning or exchanging an item?
- Do you know where you could phone, write or e-mail complaints or explanations of problems?

Prepared by Laura J. Connerly, Instructor - Family Resource Management, University of Arkansas Division of Agriculture, [lconnerly@uaex.edu](mailto:lconnerly@uaex.edu).

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