

The Art of the Online Discount

Use tools for digital deals

1. Get the lowest current price. Invisible-Hand is a browser extension (download it from its website) that tracks prices at 11,000 online stores and sends you a pop-up notification so that you can see whether an item you're viewing is cheaper elsewhere. It works in the background of your browser (it's compatible with Chrome, Firefox, and Safari, and does not collect any personally identifiable information about you). Click on the pop-up, and you'll be directed to the product page of the competing website.

2. Automate the coupon search. Forget about Googling coupon codes. The browser extension Honey finds and

automatically enters them for you at checkout when you're shopping at one of thousands of participating stores. At checkout, you'll see a pop-up box asking whether you'd like to try all available codes. Click "yes" and Honey will run through them in a matter of seconds. The app collects data necessary to save you money but doesn't sell it.

3. Give yourself a gift (card). Buy gift cards below face value at sites like Raise or CardCash and use them to purchase gifts for others. The sites list cards, either unused or with remaining funds, from consumers that can be purchased at a discount. The discounts vary. In December, gift cards for Best Buy can average 3 percent off and

20 percent off for Ann Taylor.

4. Get rewards for shopping. Use a shopping portal like Shopkick or Ebates to earn rewards (on top of loyalty rewards and credit card points). Create an account on one of the sites, then click through to participating retailers (rather than going directly to their home page) to earn rewards for purchases made on those sites.

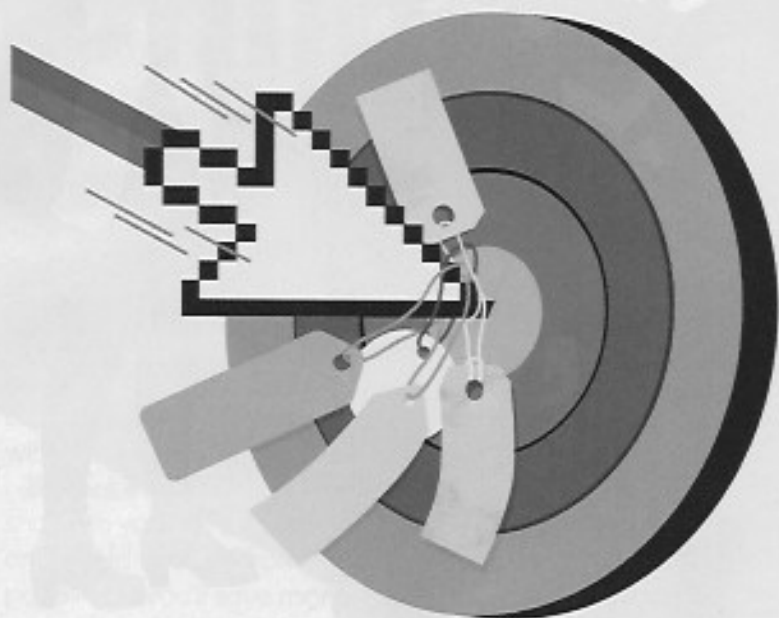
5. Get friendly over IM. If you're shopping at a retailer that has an online instant chat service, use it to ask for a lower price. Say something about how much you like the product but that it's just a little pricey for you. Ask whether there are any promotions or discounts that might make it more affordable.

6. Play hard to get. Abandon a full shopping cart on a retail website, and you may get an email the next day offering you a discount to complete the purchase. Kate Spade, as one example, recently offered a shopper 15 percent off an order she had left in a cart overnight.

7. Be a follower. Follow your favorite retailers on Facebook, Twitter, and other social networks, and sign up for their email and text alerts about flash deals and exclusive discounts. Nordstrom, for example, was recently promoting its Anniversary Sale via Facebook, and Lord & Taylor frequently sends discount codes via text to consumers who opt in to them. Yes, this means those platforms—and their marketing partners—may be better able to target you with promotions. Want to reduce this kind of online tracking? See "How to Shop Undercover," on page 27.

8. Download the app. Some retailers have additional deals only for mobile customers. Turn on the app's notifications to get them. The Kohl's app, for example, offers notifications of discounts and allows users to track and redeem their rewards.

9. Pretend you're a newbie. Log in with a secondary email address, which might fool a site into thinking you're a first-time visitor. This may entitle you to discounts offered only to new customers.



10. Follow the leaks. Some of the largest retailers strategically share their Black Friday circulars to places like BFAds.net, which posts them for consumers. And we also break news about Black Friday deals on our website, at CR.org. If you see early word of a sale on something you plan to buy, up the odds you'll get it before it sells out by putting the item in your cart on the retailer's site before the big sale day—and setting a reminder to finish the purchase once the sale starts.

Skip shipping costs

11. Free Amazon Prime. If you're not already a member of Amazon Prime, you can sign up for a 30-day free trial just for the holiday season to get free two-day shipping. But Amazon will automatically charge you for the service at the end of the trial period, so remember to cancel if you don't plan to keep the membership.

12. Free Shipping Day. On Dec. 15, more than a thousand retailers are expected to offer shipping deals with no minimum order threshold. Go to freeshippingday.com to get codes to enter at checkout. A roster of this year's lineup of participants is available on the website; last year's included Barnes & Noble, JCPenney, and Toys "R" Us.

13. Pick up in-store. If your online retailer has a walk-in counterpart that's convenient to you, driving to the store is a great, no-cost option if you've missed the cutoff date for free shipping.

14. Bunch your purchases. Many websites have a minimum purchase amount that you must get to qualify for free shipping. "See if you can buy multiple gifts on one site that will add up to the minimum," says Michelle Hutchison, global head of communications and money expert for finder.com. You'll have to send the purchases to yourself because many retailers don't allow you to ship to multiple addresses.

15. Ask for it. A phone call to customer service or a request over instant chat may yield a discount or free shipping code. —Beth Braverman



Shopping for a Worthy Cause

Can you trust retailers when they say they donate a part of the proceeds to charity?

Some retailers say they contribute a portion of every sale to charity. Called "cause marketing," this practice can be profitable if it brings business from shoppers who might otherwise spend elsewhere. But for a consumer, it can be hard to know whether the retailer is contributing to a charity as generously as it wants you to think it is.

Before buying from a retailer that says it donates to charity, look on its website for information about its giving policy. While there's no "right" amount to give, be dubious (and consider shopping elsewhere) if the retailer says it donates "a portion" of the proceeds without naming a figure.

But even if the retailer's donation policy satisfies you, don't give it your business just because part of the sale supports a good cause. "The service, price, convenience, and quality should be equal to what you get elsewhere," says Daniel Borochoff, president of

the charity watchdog group CharityWatch.

Consider AmazonSmile. The website promises the same prices, products, and service as its sister retailer Amazon.com, except that it donates 0.5 percent of eligible products you buy to the participating charity of your choice. But Amazon isn't always the lowest-priced retailer.

For example, though the same Samsung Blu-ray player was \$228 at both AmazonSmile and Walmart.com recently, Walmart was throwing in a \$50 Walmart gift card. It probably doesn't make much sense to pay \$50 more at AmazonSmile to make a \$1.14 charitable contribution. You could have a bigger impact by making a small charitable donation on your own. And Walmart's return policy is 90 days, three times longer than Amazon's.

—Anthony Giorgianni