Every year, thousands of purchases are made over the Internet. Convenience, good deals, and choices are all good things that the internet offers. With the click of a Mouse, a person can buy the latest bestsellers, travel and purchase a gift for a friend. An estimated $300 billion in business will be conducted over the Internet during the first decade of the new millennium. Chances are good that you'll be one of those people making a purchase online, if you have not already.

The following are some tips for making your cyber shopping safer:

- **Know the Company's Location.** If you're interested in trying a new online merchant who you're not familiar with, ask the company for its physical location (address and phone number).
- **Know the Customer Satisfaction Policy.** Determine refund and return policies before you place an order.
- **Protect Your Passwords.** Never give out your Internet password. Avoid using established numbers, such as your house number, birth date, or your telephone or Social Security numbers.
- **Understand Shipping.** Federal law requires that goods and services be delivered within 30 days, unless a different delivery period is specifically stated by the merchant.
- **Guard Personal Information.** Only provide your credit card information or Social Security number online in a secure environment. Look for the prefix https:// in the Uniform Resource Locator box which lists the website's web address to be sure that a site you are using is secure.
- **Check for Reliability.** Also look for a reliability seal from a reputable online consumer protection program such as BBBOnline (www.bbbonline.org).
- **Save all Transaction Information.** Print emails, company sites, confirmation numbers and records of any phone conversations.
- **Know Your Consumer Rights.** The same laws that protect you when you shop by phone or mail apply when you shop in cyberspace. Under the law, a company must ship your order within the time stated in its ads. If you decide to pay by credit card or charge card, your transaction will be protected by the Fair Credit Billing Act. If you are not comfortable entering your credit or charge card account number online, call it in to the company's 800 number or fax it.