

FREE DIGITAL RESOURCE

Smart Online Shopping Checklist

A practical 60-point system for safer, clearer and more confident online purchases.

Easy World Deals

Handpicked deals and useful resources in one convenient place.

No purchase required. For personal educational use.

How to Use This Checklist

Use the quick screen for everyday purchases. Use the full checklist for expensive items, unfamiliar sellers, subscriptions, international orders or products with complicated return terms.

The goal is not to remove every risk. The goal is to slow down long enough to notice hidden cost, weak seller information, misleading claims or unsafe payment behavior before checkout.

A. 30-Second Quick Screen

- The web address and store name look correct, with no strange misspellings or copied branding.
- The final price is visible or can be estimated before entering payment details.
- The seller, shipping origin and expected delivery window are identifiable.
- The return or refund rules can be found without searching through unrelated pages.
- The payment method offers a dispute process or buyer protection.
- Nothing on the page pressures me to act through fear, secrecy or an unrealistic countdown.

B. Product Fit and Real Need

- I can explain the problem this item solves in one sentence.
- I know whether this is a need, a planned want or an impulse purchase.
- I checked size, dimensions, color, model number, compatibility and included accessories.
- I compared the product description with the photos and variant selector.
- I checked whether batteries, adapters, refills or subscriptions are required.
- I know who will use the item and how often it is likely to be used.
- I checked whether I already own something that performs the same function.
- I would still consider the item if the promotional badge or discount label disappeared.

C. Seller and Website Trust

- The seller name is visible and consistent across the listing, cart and checkout.
- The seller has a history, contact method or marketplace profile that can be reviewed.
- The website provides clear terms, privacy information and a real support route.
- The product page does not contain copied text, impossible claims or unrelated reviews.
- The seller is not asking me to move payment or conversation outside the official platform.

C. Seller and Website Trust

- The seller is not requesting gift cards, cryptocurrency, wire transfers or unusual payment steps.
- I checked recent negative reviews, not only the highest-rated reviews.
- I looked for repeated complaints about non-delivery, fake tracking or refund problems.
- For a new store, I searched the business name with words such as complaint, scam or review.
- For a high-value purchase, I know which company is responsible if the item is defective.

D. Price Truth and Total Cost

- I compared the same model or specification, not merely a similar photo.
- I included shipping, tax, handling, import duties and mandatory accessories.
- I checked whether the displayed price applies only to a new customer, member or selected variant.
- I checked whether a coupon has conditions, minimum spend or an expiration date.
- I know whether the product starts a free trial, recurring charge or automatic renewal.
- I compared the final checkout total with at least one alternative source when the purchase is important.
- The discount is based on a meaningful reference price rather than an unexplained crossed-out number.
- The final cost fits my budget without using money reserved for essentials.

E. Reviews, Ratings and Claims

- I read reviews from multiple dates and rating levels.
- I focused on specific details such as fit, durability, battery life, packaging and customer service.
- I treated one-line praise, repeated wording and dramatic claims with caution.
- I checked whether reviews refer to the same product variant shown on the page.
- I separated seller service reviews from product-quality reviews.
- For health, beauty, safety or financial claims, I looked for reliable evidence outside the listing.
- I did not assume that a social-media recommendation proves quality or suitability.
- I understand that ratings can change and do not guarantee my individual experience.

F. Payment and Account Security

- I am using the official website or app, not a link from an unexpected message.

F. Payment and Account Security

- My device and browser are updated, and I am not using unknown public Wi-Fi for payment.
- I use a unique password or passkey for the account.
- Multi-factor authentication is enabled when the store offers it.
- I will not send card numbers, one-time codes or passwords through chat or email.
- The checkout page shows the correct merchant, amount and currency.
- I saved the order confirmation without exposing unnecessary personal information.

G. Shipping, Returns and Support

- The delivery estimate matches my deadline.
- I know whether tracking is included and who handles lost packages.
- I checked whether the item ships internationally or from another country.
- I know the return deadline and whether it starts on order, shipment or delivery date.
- I checked who pays return shipping and whether restocking fees apply.
- I checked whether clearance, intimate, personalized or digital items are final sale.
- I know whether the refund returns to the original payment method or store credit.
- I saved screenshots of important promises when the purchase is expensive or time-sensitive.

H. After Purchase

- I checked the confirmation for item, variant, quantity, address and total.
- I recorded the expected delivery date and return deadline.
- I inspected the package and item promptly after delivery.
- I kept packaging and evidence until I confirmed the product works and is complete.
- If something is wrong, I will contact the seller promptly and use the platform or payment dispute process before deadlines expire.

Purchase Decision Scorecard

Score each statement: 0 = no, 1 = partly, 2 = yes. A higher score means the purchase is better understood, not guaranteed.

Statement	0	1	2
I know exactly what I am buying.			
I know the complete final cost.			
The seller and support route are clear.			
The return terms are acceptable.			
The product fits a real goal or need.			
I compared a relevant alternative.			
I can afford it without harming essentials.			
The reviews contain useful detail.			
The payment method is safe and traceable.			
I would still choose it after waiting 24 hours.			
TOTAL			

Score guide: 0-8 = Stop and investigate | 9-15 = Review missing information | 16-20 = Consider the purchase carefully

Stop Immediately If...

- A seller asks for payment outside the official marketplace.
- A message requests your password, verification code or full card details.
- The offer depends on secrecy, urgency, threats or guaranteed profit.
- The product identity, seller identity or total cost cannot be confirmed.
- The return policy is missing for a high-risk or expensive item.

Research Basis

<https://consumer.ftc.gov/articles/online-shopping>

<https://consumer.ftc.gov/articles/buying-online-marketplace>

<https://www.cisa.gov/secure-our-world/turn-mfa>

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