100 best money moves

Looking for fresh ideas on how to make the most of your money? Our annual guide to the best and timeliest investments, deals, products and strategies will help you make smarter financial decisions. Guaranteed.

Move 57: Vet online merchants

Just because you Googled a great price on that flat-screen TV doesn't mean you should grab it. The vendor may have terrible customer service -- or, worse, be an outright scammer. Follow these four steps before you pony up your credit card number.

**Step 1.** Go to SiteJabber.com, a well-trafficked forum for customer reviews and complaints, and check out the retailer's rep. You want to see mostly positive ratings, says Susan Grant, director of consumer protection for the Consumer Federation of America. (Buying from a site that aggregates lots of different sellers, such as eBay or Amazon? Check the feedback for the individual seller.)

**Step 2.** Look for the retailer's phone number and mailing address on its site, then check to see if that address is registered with the local Better Business Bureau. Can't find it? Bad sign.

**Step 3.** Click on the site's return policy. You want to see a reasonable window to return the goods - 30 days or more with no burdensome restocking fees.

**Step 4.** Check the URL before you buy to make sure it begins with "https," not "http." The "s" indicates personal data will be encrypted. "Without it, your financial info could be stolen," says Grant.

NEXT: Move 58: Figure out if an annuity is for you