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**Don't Get Ripped Off On The Internet—Five Tips For Newbies**

**By Joanne Fritz**

**Don't Get Ripped Off On The Internet—Five Tips For Newbies by Joanne Fritz**

If you are new to doing business on the Internet, the experience can be overwhelming. Cyberspace seems like a big, disorganized bazaar with hundreds of vendors shouting at you to buy their products. Except that these vendors use sales letters that could persuade anyone to do anything! It is more than easy to end up with products you can't use and don't really want. To make it all more manageable I have developed some criteria to use when evaluating products. The following five tips have helped me save money and avoid getting stuck with products that I don't really need or that are too advanced for my level of expertise.

1. Before buying any product, make sure there is a good guarantee. Look for assurance that you can return the product and get your money back, no questions asked. All the best products do have such guarantees. Stick with those sellers. Also, check to see if there is an affiliate program for that product. If you really like the product, you will be able to promote it to others and earn a commission.

2. There are many services that require payment on a monthly basis such as private websites, web hosting, and list managers. Think about the annual cost as well as the monthly. That will help bring some objectivity to the decision to purchase that service. Twenty dollars a month may not seem like a lot, until you realize that you'll lay out \$240 for the year. If you do purchase a monthly service, make sure there is an easy way to stop your subscription any time you find that you are not using it, or your financial situation has changed, or you found a better deal. You should be able to cancel right from the service's home page or member site.

Hint: If you pay for a monthly subscription through PayPal, you must go to PayPal to stop the subscription. It's easy to do...the trick is to remember which items you used PayPal for.

3. Don't buy software products unless they offer a trial download. That way you are not risking any money and you can see very quickly if that product is for you. I have bought software that I just couldn't figure out how to use...not because it was a bad product but my skills were not yet sophisticated enough. Many of the best products on the web do offer a trial.

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4. If you are evaluating network marketing programs, don't buy what you can't understand. For instance, if I cannot understand the compensation plan (and many, if not most, of these plans are quite complex) I stay away. Also, get acquainted with the sponsor you will be signing up under. Send an email or ask that person to call you. You should look for a sponsor who understands the program, who can explain it well, and who is willing to help you. That person is your mentor...choose wisely.

5. If you are attracted to an ebook or manual, see if the seller offers a free email course. Many will send you a multi-part course by email that is based on their ebook. That will give you an idea about the seller's writing style and whether this book really offers anything new. Plus it gives you time to "cool" off and make a more objective decision.

Using these tips may help you make better decisions about what to purchase on the Internet. We are

blessed with riches in cyberspace, but overindulgence can give us a hangover and play havoc with our budget.

Joanne Fritz, Ph.D. is publisher of several websites including:<http://www.notyetretired.com> for people over 50 who want to keep working and earning in retirement; and <http://www.ebiz-for-seniors.com> providing information on the best products for mature beginners.

### **The Entrepreneurial Newbie**

**By Dianne Salmon**

#### **The Entrepreneurial Newbie by Dianne Salmon**

It Happens To Newbies All Over The World...Will You Be The Next?

People all over the world are finding the hard realities of being scammed on the internet. The promise of starting a business leave them wide open to the predators that lay in wait for the next newbie.

The newbies have an entrepreneurial spirit with a strong desire to have their own business. But they don't have their own product or service to sell. So the newbie falls victim to all the get rich quick schemes that the internet is littered with.

The newbie gets burned time and time again. Some of you may think that they deserve to get burned because they continue to chase opportunity after opportunity. But what they are really chasing is their dreams.

They have a desire that won't be quelled by the latest scam that they just fell for. They will continue to search for the opportunity that will allow them to be their own boss.

The problem for the newbie though is they don't look within themselves for the solution. They think that someone out there in cyber space has the answer.

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To some degree that is true. Choice Resources <http://www.choiceresources.com> provides information for the newbie that wants to start their own business. The information provided leads the entrepreneurial newbie away from the scams.

Choice Resources <http://www.choiceresources.com> instead focuses on finding a solution within yourself for that internet business. Leading you to build your own web site and away from the replicated web sites that you have to pay money for to be a part of.

If you are a newbie you might think that using a replicated web site is the way to go. But have you made any money using a replicated web site? You've probably paid money for the site, but have not received a dime back.

Why not focus your energy on putting your own product together. Get yourself a copy of Dr. Evoy's Make Your Knowledge Sell at <http://myks.sitesell.com/spunky.html> It's full of concrete steps for putting together information products that you can sell over the internet.

You want a business, so stop getting ripped off by all the scam artists on the internet. Learn how to build your own web site. Use this free tutorial <http://hop.clickbank.net/?shispunky/btfrdedser> to learn html coding.

Then start growing a customer base for yourself through Subscription Rocket at <http://www.subscriptionrocket.com/cgi-bin/r.cgi?r=3456> Or start growing a customer base for yourself before you even put your product together. Just make sure that your customer base is interested in what you have to offer.

Dianne Salmon is the author of The Entrepreneurial Newbie and the owner of <http://www.choiceresources.com> Dianne offers free tips and advice for the newbie starting an internet business. Subscribe to the Choice Resources newsletter by sending an email to <mailto:dianne@choiceresources.com> with subscribe 2 in the subject line.



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