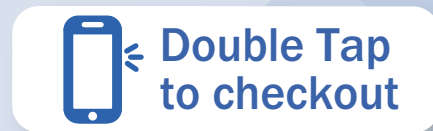


# 8 Ways online retailers push us to overspend



## They offer free shipping – with a minimum purchase.

When retailers offer to sponsor shipping costs if you spend \$50, they lure you into spending more.



## They make it super-easy to check out.

Websites make their checkout process ridiculously easy to keep you from overthinking your purchases and opting out.



## They offer spending-based discounts.

Conditional discounts manipulate you into spending more just to qualify.



## Their ads stalk you.

Online retailers target you with ads based on your search history.



## They use anchor pricing.

Retailers place items with inflated price tags near the one you're looking at to make your desired item look like a better deal.



## They constantly change their prices.

This prompts you to buy with a sense of urgency, thinking the price will rise again.



## They stay in touch.

When retailers send you daily emails, they get your attention—and your money.



## They have lenient return policies.

You're more likely to buy something online if you can easily send it back to the store.

