7 Tips for Saving Time, Money When Shopping Online

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Ever wonder what the real experts know that you don't when it comes to online shopping?

Little tricks of the trade that make the buys better, the discounts deeper and the whole experience of online shopping even smoother?

It comes down to a few smart strategies, a little organization -- and the willingness to walk away from sites that skimp on consumer must-haves, like convenience and security.

These days, when it comes to retail goods, shoppers are making more than one out of every six purchases online, according to statistics from the National Retail Federation. And that number is growing.

Want to make your surfing, clicking and buying quicker, cheaper and easier? Here are eight insider strategies:

1. Get the coupons, skip the spam.

What's the difference between getting a big discount and missing out entirely?

With online shopping it can be a matter of timing.

Most online shops "release coupons on the second of the month or on the 27th or 28th," says Hillary Mendelsohn, author of "the purplebook" online shopping series and founder of thepurplebook.com.

"So that's good to know, timing-wise," she says.

While coupon codes are great, stores don't always release them to coupon code aggregating sites, Mendelsohn says.

Her strategy: She registered for a free email account and uses that address to sign up for coupons at the stores she regularly shops. When she's ready to buy, Mendelsohn logs into the email account and does a quick search for that store. What she has instantly: All its coupons.

"This is a great way of not having your [regular] email box filled with spam and being able to access the deals you want all the time," Mendelsohn says.**2. Consider automating regular buys.**

Have something bulky or heavy that you buy regularly?

Instead of lugging it home yourself, consider setting up an automated order, says Mendelsohn, who uses Amazon's "subscribe" feature to get her kids' favorite tea by the case every other month.

"I don't have to place the order, and I get a discount," she says. "And it's free shipping. It makes a huge difference, and I don't have the schlep it."

What it's good for: "Big things you need constantly" from diapers to dog food, she says. "You save money, you save time and you save schlep energy."

Free shipping can also sub in for "free delivery" for large one-time purchases, such as patio furniture and ping-pong tables, she says.

With all the options for shopping and delivery, it pays to think strategically and "be smart about what you order online and what you go to the store for," Mendelsohn says.

3. Coupons + discount gift cards = more savings.

What's better than a coupon for something you need? Being able to combine that coupon with a discounted gift card to amp up your savings.

And while you often can't use two different coupons on one item, you can use a coupon with a gift card purchased for less than face value, says Michelle Madhok, founder of SheFinds.com, an online shopping site.

Madhok's tip: Use a gift card search site (her favorite: GiftCardGranny.com) to find a reputable seller for whatever card you need. And stick with well-known, legit companies, rather than individuals, she advises.

You can often buy them for 6% to 15% off face value and many are ecards, so you don't have to wait for delivery, Madhok says.

Then "stack the deal" with a coupon or promo code, Madhok says.

Recently, "I used a digital gift card and coupon code on a $300 purchase and ended up saving about $50," she says.

Want to ratchet that up even more? Use a credit card that gives you rewards or cash back, says Madhok.

Some cards will even boost those rewards if you buy from certain merchants or use the card's app or online site as a jumping off point for your shopping.

4. Use alerts to save, not spend.

Be careful about subscribing to those "daily deals," says Kit Yarrow, consumer psychologist and author of "Generation BuY: How Tweens, Teens, and Twenty-Somethings Are Revolutionizing Retail."

Here's why: They present a sudden deadline, plus an element of competition, she says. "People make hasty decisions when they feel like they're competing with other shoppers."

"I've found that shoppers tend to end up buying more, and they also buy less-satisfying things through this process," Yarrow says.

When alerts can save: After you buy.

Set up a price alert for the item and if the price drops, email customer service about a refund of the discounted amount, says Madhok, who used this recently to save $70 total on two separate buys.

"Usually, they'll honor it within two weeks" of purchase she says.

5. Make the most of that shopping cart.

If you want to save a few bucks, that shopping cart is valuable real estate.

"Pre-load your shopping cart with items you're hoping to buy, in order to snap them up quickly if they go on sale," says Yarrow.

"Most sites don't empty your shopping cart if you're a registered user," she says. "So when they go on sale, you're ready to go."

It gives you time to rethink your buying decision, too, she says. "This process also helps shoppers make better decisions because it forces a 'cooling off period.'"

Want an extra incentive not to spend? Consider the cost and hassle of returning before you click "buy," says Yarrow. And find out who pays return shipping.

6. Find out upfront: Available or back-order?

Shopping under a deadline? Check back-order before you pay, says Leslie Linevsky, co-founder of Catalogs.com.

Ideally, sites should notify you that something is out of stock when you place it in your shopping cart, she says. But not all of them do. Some notify you after you've given your card information, but before they bill you, Linevsky says. Others may not tell you at all.

So keep back-order in mind as you shop and look for indicators that your merchandise is actually available.

If the site doesn't disclose if an item is in stock, call before you place the order, says Linevsky. Or go to a site that makes it plain, she says.

7. Practice safe shopping.

If you really want to save time and money, it pays to be as safety conscious online as you would be at your neighborhood mall.

Some smart habits:

When you're supplying personal data (such as your name, address or card number), make sure you're on a secure, encrypted page, says Frank DeBlasi, co-founder of HooplaDoopla.com, a cash-back shopping site.

If the URL has an "s" (for "secure") after the "http," that means "any information you send is being transmitted securely," he says. "You never want to shop anywhere that doesn't have that."

Likewise, you don't want to use public or office computers for shopping. Information can linger, even if you think you've erased it. (Not to mention that some employers actually monitor your keystrokes.)

Skip the public WiFi, too, says DeBlasi. "You never know the true level of security of the network you are connected to," he says. "On your home network, you have control of the level of security."

And watch how you pay. "Always use a credit card when you purchase online, not a debit card," DeBlasi says. With a debit card, if something goes wrong, you're fighting to get back cash that's already missing from your account, he says. "When you use a credit card, you have a middle man in the transaction. And the money isn't removed from your account."

See related: 8 tips to keep your cards safe while shopping online, 6 key question to ask before buying an online coupon deal