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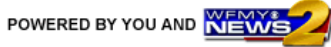


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## Web World: Save Some Green Online, Thanks To A Stranger

POSTED BY: [MAILA RIBLE](#), WEB PRODUCER 2 DAYS AGO (3/18/2008 10:23:41 AM)

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**WFMY's Web Reporter Maila Rible explains how taking advantage of a stranger's generosity, or their spelling mistakes, could result in big savings.**



Greensboro, NC -- Fears of identity theft can put a damper on the thrill of online shopping. But the web also makes finding bargains and comparison shopping easier than ever.

Along with quick and easy comparison shopping, if you know how to work the free and reduced shipping deals on some websites, shopping online might be cheaper than burning gas going to the store.

But the bargains are only good if you know where to find them. And some enterprising websites would love to help you out.

In fact this website wants to be your bargain-hunting friend. Much like the British website [fatfingers.co.uk](#), [Typobuddy.com](#) "helps you get deals from people who can't spell!" Typobuddy.com scours websites like [craigslist](#) and [eBay](#) for misspelled listings.

Let's suppose you're searching for an armoire. Many people might have an armoire but failed to use their spell check. By looking for listings like this you stand a better chance of getting a great deal or winning the auction, since fewer people might see the listing.

Competition in an auction might drive prices up, but in other cases it's great for your wallet.

For example, let's suppose you're looking for a loan. Obviously you want the best interest rate possible. But the bank might be a little stingy when you explain you want to invest in sea monkey futures. So why not ask... a stranger?

[Prosper.com](#) brings people who need money together with people who have money and want to make more money.

Borrowers create a profile listing financial history and what interest rate they're willing to pay. Prosper.com then lets would-be lenders bid on part of the loan. The site rolls the lenders with the lowest interest rates together to fully fund the loan. Borrowers then have three years to repay the cash.

Just like other kinds of investments, lenders make money from interest on the loan. The site's operators say this is as secure as any legitimate investment, however they don't insure against borrowers who default.

So the best rule of thumb is "don't lend what you can't afford to lose."

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[ira01](#) wrote:

Prosper.com is terrible for lenders -- defaults are MUCH higher than advertised, and typical returns for lenders are MUCH worse than advertised. The median return on investment for moderately seasoned lenders is about 4.7% -- and half do worse. Your money is tied up for 3 years, which is longer than Prosper might even be in

business. For a huge amount of information about Prosper, check out the largest forum about Prosper (which is unaffiliated with Prosper, so not subject to the censorship Prosper practices on its own official forum) -- [www.prospers.org](http://www.prospers.org).

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**MailaRible** wrote:

Thanks for commenting on this story - that's one of the great things about the net, it makes researching pretty much anything a simple matter. As always, Caveat Emptor!

Maila

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