BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

eBay & Etsy

Buying, bidding, selling and staying safe — explained in plain English, one step at a time

A plain-English guide for collectors, crafters and families

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

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For eBay and Etsy in the U.S. · facts current November 2026

What's Inside

This is your guide to eBay and Etsy, two of the longest-running places to buy and sell online. It's written for collectors, crafters, bargain hunters and the families helping a parent clear out a house. Read it in any order and at your own pace. Every feature comes with what it actually does *for you*, plus slow, step-by-step directions. Both sites change their fees and screens from time to time, so wherever a number matters, this guide tells you where to double-check it.

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PART 1

Getting Started

What eBay and Etsy are, how they differ, and how to open an account the safe way. Start here, even if you've bought on one of them before.

CHAPTER 1

A Note from Bill

Hello, and welcome. Maybe you're hunting for a part for an old lawn mower, a replacement piece for Grandma's china pattern, or a hand-knit baby blanket. Maybe you've got a closet of collectibles, or you're helping a parent downsize and wondering what all those things are worth. eBay and Etsy can help with all of that. This guide is for **you**, and for the family members who help.

I'm Bill. I've spent more than 30 years working with technology, and these days I help folks here in Portage County feel at home with theirs. I wrote this guide the way I'd explain it sitting at your kitchen table: patiently, in plain English, and without trying to sell you anything. When a word like "feedback" or "Best Offer" comes up, I'll stop and explain it right then.

What this guide will do for you

- Explain what eBay and Etsy are, how they differ, and which one fits what you want to do.
- Show you how to search, check a seller, bid in an auction without overpaying, and make an offer.
- Walk you through Etsy's handmade and vintage shops, custom orders and messaging a seller.
- Explain the **eBay Money Back Guarantee** and **Etsy's Purchase Protection**, and exactly what to do if an item never arrives or isn't what the listing said.
- Help you sell: photos, pricing, the real fees, getting paid, shipping labels and packing.
- Give honest advice on selling collectibles and a parent's belongings, and on the 1099-K tax form.
- Point out the scams aimed at buyers and sellers, so you can spot them a mile away.

The big promise: you can't break it

You can't hurt anything by looking around eBay or Etsy. Browsing, searching and saving items cost nothing and commit you to nothing. The things that call for real care are the ones that involve money or your password: placing a bid, accepting an offer, paying, or typing your sign-in details. I'll mark those clearly.

WHAT THIS DOES FOR YOU

Why this matters

These two sites put millions of sellers in front of you. That can mean finding the exact thing you've searched local stores for in vain, at a fair price, and with real protection if it goes wrong. On the selling side, it can turn things you no longer need into money instead of a trip to the curb.

GOOD TO KNOW

A word about money and tax advice

I'm a technology helper, not an accountant, appraiser or financial advisor. Where taxes or the value of an heirloom come up, I'll explain what the sites do and point you to the right professional for the rest.

And I'm only a phone call away

If anything in this guide leaves you unsure, call me at **(330) 200-8042**. There's no such thing as a silly question, especially when it's your money.

So let's start with the basics: what are these two sites, and how are they different?

— Bill

CHAPTER 2

eBay and Etsy: What Each Is (and Isn't)

Both eBay and Etsy are **marketplaces**. That means they don't sell most things themselves. Instead, they're like a giant online fairground: thousands of independent sellers set up their "booths," and the site handles the payment, the rules and the protection if something goes wrong.

eBay in a nutshell

- **Almost anything**, new or used: car parts, tools, coins, stamps, sports cards, electronics, clothing, china patterns, books and much more.
- **Two ways to buy: Buy It Now** (a fixed price, like a store) or an **auction**, where people bid and the highest bid wins when the clock runs out. Some listings also let you make an offer.
- **Sellers range** from big businesses to folks clearing out a garage.

Etsy in a nutshell

- **Handmade, vintage and craft supplies.** Quilts, jewelry, pottery, personalized gifts, vintage linens, sewing patterns, beads and yarn.
- **Fixed prices only.** There are no auctions on Etsy.
- **Made by small shops.** Many sellers are one person working from home, so many items are made to order and can be personalized, which also means they can take longer to arrive.

Side by side

	eBay	Etsy
What's sold	Nearly anything, new or used	Handmade, vintage, craft supplies
How you buy	Buy It Now, auctions, offers	Fixed price; custom requests
Buyer protection	eBay Money Back Guarantee	Etsy's Purchase Protection program
Good for selling	Collectibles, used goods, parts	Things you make; true vintage

What they aren't

- **They aren't the store.** eBay and Etsy step in when there's a problem, but your first contact is always the seller.
- **They aren't Facebook Marketplace or Craigslist.** Those are mostly local, cash-in-hand deals. On eBay and Etsy, you pay through the site and the item is usually shipped, which is exactly why the protections exist.
- **They don't protect deals made elsewhere.** If a seller talks you into paying outside the site, the protection is gone. Chapter 25 explains why scammers try this.

WHAT THIS DOES FOR YOU

What this does for you

Knowing which site fits saves time. Looking for a part, a collectible or a good used item? Start with eBay. Looking for a one-of-a-kind gift or something personalized? Start with Etsy.

CHAPTER 3

Opening Your Account Safely

You can browse both sites without an account. To buy with full protection, message a seller or sell, you'll want a free account. Do it on a calm day, at a computer or with your phone, and with your email handy. It takes about ten minutes per site.

Getting the real app or website

1. On a computer, type **ebay.com** or **etsy.com** into the address bar yourself. Don't follow a link from an email, a text or an ad.
2. On a phone, open the **App Store** (iPhone) or **Google Play** (Android) and search for **eBay** or **Etsy**. Check that the maker is eBay Inc. or Etsy, Inc. The apps are free.
3. Choose **Register** or **Sign in** (eBay) or **Sign in** then **Register** (Etsy).
4. Enter your name, an email you check often, and a new password you don't use anywhere else.
5. Confirm your email when the site sends you a message. You may also be asked to confirm a phone number.

> **TIP**
>
> **A password just for this**
>
> Your eBay and Etsy accounts hold your address and payment details. Give each its own password, and keep it in a password manager or a notebook kept somewhere safe at home.

Turn on two-step verification

Two-step verification means signing in takes your password *plus* a code sent to your phone or shown in an app. A stolen password alone isn't enough for a thief to get in. Both eBay and Etsy offer it in their account security settings.

1. Sign in, then open your account settings. On eBay, look under **My eBay** for account or sign-in and security settings. On Etsy, open **Your account** and look for **Settings** and **Security**.
2. Find two-step verification (it may also be called two-factor authentication) and turn it on.
3. Choose to get codes by text or with an authenticator app, and follow the prompts.
4. Write down any backup codes the site gives you and keep them with your important papers.

SCAM ALERT

No one from eBay or Etsy needs your code

If anyone calls, texts or messages asking you to read back a sign-in code, it's a scam, even if they say they're from eBay or Etsy. The code is only for you to type in yourself. Chapter 26 has more.

Your payment method

Both sites take credit and debit cards, and both offer other options such as PayPal, Apple Pay and Google Pay at checkout. Many people prefer a **credit card** for online shopping: if all else fails, the card company can help you dispute a charge (Chapter 14).

WHAT THIS DOES FOR YOU

What this does for you

A few minutes of setup gives you a protected account, a saved address and one tidy place to see every order, so you're not hunting through email when you need a receipt or tracking number.

GOOD TO KNOW

Forgot your password or locked out?

Use **Forgot your password?** on the real sign-in page and follow the email. Never search the web for an "eBay phone number" or "Etsy phone number" to get back in; fake support lines show up in search results. Etsy says it doesn't have a phone number for customer service, so anyone "from Etsy" on the phone is a red flag. Use each site's Help pages instead.

PART 2

Buying on eBay

Searching, checking a seller, buying at a fixed price, making an offer and bidding in an auction without overpaying.

CHAPTER 4

Searching eBay & Reading a Listing

eBay has a huge number of listings, so the trick is narrowing them down. A **listing** is a seller's page for one item: photos, a description, the price and the shipping cost.

Search, then filter

1. Type what you want in the search box at the top. Be specific: "Corelle Butterfly Gold dinner plate" works far better than "plates."
2. Press **Search** (or the magnifying glass).
3. Use the filters to narrow things down. On a computer they're down the left side; in the app, tap **Filter**. Useful ones are **Condition** (New or Used), **Price**, **Buying Format** (Auction or Buy It Now), **Item Location** and **Free Shipping**.
4. Use **Sort** to change the order, for example lowest price plus shipping first, or auctions ending soonest.

> **TIP**
>
> **What did it actually sell for?**
>
> On a computer, scroll down the filters and tick **Sold Items** (it may sit under **Show only**). eBay then shows what similar items really sold for recently, which is a much better guide to value than asking prices. It's equally handy before you sell (Chapter 15).

Reading the listing, top to bottom

Part	What to look for
Photos	Look at every one. For used items, the seller should show the actual item, not a catalog picture.
Condition	New, Used, Refurbished or "For parts or not working." Read the seller's condition notes.
Item specifics	A short list of facts: brand, size, model, color. Check they match what you need.
Description	The seller's own words. Look for flaws, missing pieces and measurements.
Shipping	The cost and the estimated delivery dates. Shipping is added to the price.
Returns	Whether the seller accepts returns for a change of mind, and who pays return shipping.
Seller	The seller's name, feedback score and percentage (Chapter 5).

HEADS UP

"For parts or not working" means just that

An item listed as for parts or not working is sold as broken. Don't expect it to work, and don't expect a return because it doesn't.

WHAT THIS DOES FOR YOU

What this does for you

Two minutes spent reading the whole listing prevents most disappointments. If something isn't clear, ask the seller before you buy (Chapter 6 shows how).

CHAPTER 5

Checking the Seller: Feedback & Ratings

After each sale, the buyer can leave **feedback** about the seller: a rating of **positive**, **neutral** or **negative**, a short comment, and ratings for things like shipping cost and communication. These add up into the seller's track record.

Reading a seller's record

- **The feedback score** is the number in parentheses after the seller's name. Each positive adds one; each negative takes one away.
- **The percentage** shows how much of their recent feedback was positive. Most established sellers sit near the top of the scale.
- **Read the recent comments**, especially any negatives. One grumpy buyer is normal. A string of "never arrived" or "not as described" is a warning.
- **Look at what they usually sell.** A seller with years of feedback for kitchenware who is suddenly selling cheap new phones deserves a careful second look.

1. On the listing, select the seller's name or feedback number.
2. Choose **See all feedback** to read the comments.
3. Filter to negative or neutral comments to see what went wrong, and how the seller responded.

Leaving feedback yourself

eBay gives you **up to 60 days** to leave feedback: from the date you received the item or the expected delivery date, whichever comes first. If there's no expected delivery date, the window is 90 days from when you bought it. If a buyer leaves nothing and the order went smoothly, eBay may post automated positive feedback.

1. Go to **My eBay** > **Purchases** (purchase history).
2. Find the item and choose **Leave feedback**.
3. Pick positive, neutral or negative, add a short honest comment, and submit.

TIP

Talk to the seller before you leave a negative

If something is wrong, contact the seller first and give them a chance to fix it. Feedback is hard to change once left, and the Money Back Guarantee (Chapter 12) is the right tool for a real problem.

WHAT THIS DOES FOR YOU

What this does for you

Feedback is the closest thing to asking the neighbors about a shop. A quick look tells you whether thousands of people have had good experiences with this seller.

CHAPTER 6

Buy It Now, Best Offer & Your Watchlist

Most of eBay works like an ordinary store. **Buy It Now** means there's a fixed price: you pay it and the item is yours. Some fixed-price listings also let you suggest a lower price with **Best Offer**.

Buying at a fixed price

1. On the listing, check the price, the shipping cost and the return policy.
2. Choose **Buy It Now**. (Or choose **Add to cart** to buy several things from different sellers at once.)
3. Check the shipping address and the payment method, then confirm and pay.
4. Your order appears in **My eBay** > **Purchases**, with tracking once the seller ships.

Making a Best Offer

If a listing shows a **Make Offer** button, the seller is open to a lower price.

1. Choose **Make Offer**.
2. Enter your offer. You can add a short, polite message to the seller.
3. Choose **Continue**, check your payment and shipping details, and choose **Send**.
4. The seller can accept, decline or send a **counteroffer**. You'll get a notice either way.
5. If they decline, you can try again; on most items you get up to three offers per listing.

HEADS UP

An accepted offer is a promise to buy

When a seller accepts your offer, you've agreed to buy at that price. Only make offers you're prepared to pay, and remember shipping is added on top.

TIP

A fair offer gets a better answer

Look at what similar items have sold for (the **Sold Items** filter in Chapter 4) and offer something reasonable. Very low offers are usually just declined.

Your Watchlist: a place to think it over

The **Watchlist** is eBay's version of "set it aside." Saving an item there doesn't buy it or bid on it. It just keeps it handy, and eBay can let you know when an auction is ending or the price drops.

1. On a listing, choose **Add to Watchlist** (on the app, the heart symbol).
2. To see your list later, go to **My eBay** > **Watchlist**.
3. Remove things you've decided against so the list stays useful.

TIP

Saved searches

Hunting for something rare, like a particular china pattern or a model number? Run the search, then choose to **save this search**. eBay can then let you know when new matching items are listed.

WHAT THIS DOES FOR YOU

What this does for you

The Watchlist takes the pressure off. You can sleep on a purchase, compare a few choices, and come back when you're ready instead of buying on impulse.

CHAPTER 7

Auctions & Bidding Without Overpaying

In an **auction**, the seller sets a starting price and a deadline. People place **bids**, and whoever has the highest bid when the clock runs out wins. Auctions can be a bargain, or a little exciting. A calm plan keeps them a bargain.

How eBay bids for you: automatic bidding

You don't have to sit and watch. You tell eBay the **most** you're willing to pay, called your **maximum bid**. eBay then bids for you, raising your bid only as much as needed to keep you in the lead, up to your limit. Your maximum stays private, and you often win for less than it.

When the current price is	Each new bid goes up by at least
$25.00 to $99.99	$1.00
$100.00 to $249.99	$2.50

Those are two examples from eBay's bid increment table; the step is smaller for cheaper items and larger for expensive ones.

Placing a bid, step by step

1. Decide your true top price *before* you bid, including shipping. Write it down.
2. On the auction listing, enter that amount as your maximum bid.
3. Choose **Place bid**, then review and confirm.
4. If you're outbid right away, someone else already had a higher maximum. That's normal, not a trick.
5. If you win, eBay tells you. Pay promptly through eBay, just like a Buy It Now purchase.

HEADS UP

A bid is a promise

On eBay, a winning bid is a commitment to buy. Only bid on things you really want, at a price you'd be happy to pay. Retracting a bid is only allowed in limited situations, such as typing the wrong amount.

Bidding wisely

- **Set your maximum once and let it be.** Bidding wars push prices past what things are worth.
- **Check the Sold Items filter** to see what the same thing usually goes for.
- **Many bids land in the last minutes.** That's why prices jump at the end. If you lose, there's almost always another one.
- **Watch the shipping.** A low bid with high shipping isn't a bargain.

GOOD TO KNOW

Outbid? You'll hear about it

If someone beats your maximum, eBay sends you a notice. You can raise your maximum or let it go. Letting it go is often the wiser choice.

WHAT THIS DOES FOR YOU

What this does for you

Automatic bidding means you don't have to stay up late watching a clock. You decide once, calmly, and eBay does the rest without ever going over your limit.

PART 3

Buying on Etsy

Handmade and vintage shops, reading reviews and policies, messaging a seller, custom orders and Etsy's Purchase Protection program.

CHAPTER 8

Shopping Etsy: Handmade, Vintage & Craft Supplies

Etsy is a marketplace for **handmade** things, **vintage** items and **craft supplies**. Each seller runs a small **shop** with its own name, photos, policies and reviews. Shopping there feels a bit like strolling a big craft show.

Finding what you want

1. Type what you're looking for in the search box at the top, for example "personalized recipe box" or "vintage Pyrex mixing bowl."
2. Use the filters to narrow the results: price, shipping options, item type and where the shop is.
3. Tap the **heart** on any item to save it to your **Favorites**. Like eBay's Watchlist, this doesn't buy anything; it just keeps it handy.
4. Open a listing to see the photos, description, price, shipping cost and estimated delivery date.

Things that are special about Etsy

- **Made to order.** Many items are made after you buy. Check the **processing time** or estimated arrival date on the listing before ordering a gift.
- **Personalization.** Some listings have an **Add personalization** box for a name, a date or a color choice. Type exactly what you want, and double-check the spelling.
- **Small shops.** The seller may be one person. Replies can take a day, and holidays get busy.
- **Shipping costs vary** from shop to shop. Some offer free shipping over a certain order amount.

Checking out

1. Choose **Add to cart**. If there are options such as size or color, pick them first.
2. Open your **cart**. Items from different shops are shown as separate orders.
3. Check the shipping address, choose how to pay, and place the order.
4. Find it later under **Purchases** in your Etsy account, along with messages and tracking.

HEADS UP

Buy as a guest? Link it to an account

You can sometimes check out on Etsy as a guest, but to ask for help with an order and be eligible for Purchase Protection, the order needs to be connected to an Etsy account. Creating a free account first is simplest.

WHAT THIS DOES FOR YOU

What this does for you

Etsy is where you find the gift nobody else will think of: a quilt in the grandkids' school colors, a necklace with a birthstone, or a replacement for a vintage piece that broke.

CHAPTER 9

Reading Shop Reviews & Policies

On Etsy, buyers leave **reviews** with a star rating, often with photos. Each shop also posts its own **policies** for shipping, returns and exchanges. A few minutes with both tells you a lot.

Reading reviews

- **Look at the shop's overall rating** and how many reviews it has. A long history counts for more than a handful.
- **Read the recent ones.** Look for comments about quality, accuracy of the photos and how quickly things arrived.
- **Look at buyers' own photos.** They show what really arrives, not just the seller's best picture.
- **Check how the seller answers complaints.** A polite, helpful reply is a good sign.

Reading the shop's policies

Scroll down a listing or the shop's home page to find the shop's policies. Look for:

- **Returns and exchanges** — whether the shop accepts them, and the time limit. Many handmade and personalized items can't be returned just because you changed your mind.
- **Processing and shipping times** — how long before it ships, and how it's sent.
- **Custom orders** — whether the shop takes them (Chapter 10).

HEADS UP

Personalized usually means final

An item with your name engraved on it can't easily be sold to anyone else, so many shops don't accept returns on personalized items. That's fair, so check your spelling twice. A damaged or wrong item is different; that's covered by Purchase Protection (Chapter 11).

WHAT THIS DOES FOR YOU

What this does for you

Knowing a shop's policies before you buy means no surprises later, and you'll know exactly what you're entitled to if something goes wrong.

CHAPTER 10

Messaging a Seller & Asking for a Custom Order

One of the nicest things about Etsy is that you can talk to the person who makes the item. Questions about size, colors or timing are welcome. Always use Etsy's own **Messages** so there's a record.

Sending a question

1. Open the listing or the shop's page.
2. Choose **Message seller** (it may say **Contact shop owner**).
3. Write your question. You can attach a photo if it helps explain.
4. Send. Replies appear in **Messages** in your Etsy account, and Etsy usually emails you too.

Asking for a custom order

If a shop makes custom items, you'll see a **Request Custom Order** button on the shop's home page. If there's no button, the seller may still be able to help; just send a message.

1. On the shop's home page, choose **Request Custom Order**. If your idea is based on one of their listings, use **Message seller** on that listing instead.
2. Describe what you want, and add a picture if you have one.
3. Agree on the **price**, **how long it will take** and, if it matters, a **needed-by date**.
4. Your request is saved in a **Custom Requests** folder in Messages.
5. If the seller can make it, they may create a **private listing** just for you. You'll get an email and a message when it's ready. Buy it through that listing, on Etsy.

SCAM ALERT

Keep every payment on Etsy

If a "seller" asks you to pay by Zelle, Venmo, a gift card, wire or a "friends and family" payment, or sends you a link to pay on another site, stop. Etsy says it can't offer Purchase Protection when payment is made off Etsy. Real custom orders are paid through a private Etsy listing.

WHAT THIS DOES FOR YOU

What this does for you

A custom order turns "close, but not quite" into exactly what you pictured, with the seller's agreement in writing in your Etsy messages.

CHAPTER 11

Etsy's Purchase Protection Program

Etsy's **Purchase Protection program** is your safety net. For qualifying orders paid on Etsy, it provides a **full refund** when something goes wrong in one of these ways:

- The item **doesn't arrive**.
- It **arrives damaged**.
- It arrives **7 or more days after** the latest estimated delivery date.
- It's **significantly different** from the listing.

How to use it, step by step

1. Sign in to Etsy and go to **Purchases**.
2. Find the order and choose **Help with order** to start a **Help request**. This messages the seller first, which is required.
3. Explain the problem calmly and add photos if the item is damaged or different.
4. Give the seller time. If it isn't resolved and it's been **48 hours** since you first contacted them, you may be able to ask Etsy to step in by opening a **case**.
5. Etsy reviews the case and lets you know the outcome by email and in your account.

> HEADS UP
> **Don't wait too long**
> Cases have a time limit counted from when your order becomes eligible (for example, once the estimated delivery date has passed). Etsy's current rules allow up to **30 days**. Start your Help request as soon as you notice a problem.

What isn't covered

- Orders paid **outside Etsy**.
- Guest orders that aren't linked to an Etsy account.
- Simply changing your mind. That's up to the shop's own return policy (Chapter 9).
- International orders delayed because the buyer refused to pay customs or import charges.

WHAT THIS DOES FOR YOU

What this does for you

Buying from a one-person shop you've never heard of feels a lot less risky when you know Etsy will stand behind a qualifying order.

PART 4

When Something Goes Wrong

The eBay Money Back Guarantee, returns, items that never arrived or weren't as described, and what to do if the site can't fix it.

CHAPTER 12

The eBay Money Back Guarantee

The **eBay Money Back Guarantee** is eBay's promise to buyers: if you pay through eBay and the item doesn't arrive, or it isn't what the listing described, you can get your money back. It applies to most things you buy on eBay, and it costs you nothing extra.

What it covers

- **The item didn't arrive.** It never showed up, or tracking shows it got lost along the way.
- **The item isn't as described.** It's broken, a different model, missing parts, a fake, or noticeably different from the photos and description.
- **Most purchases on eBay**, whether you bought with Buy It Now, a Best Offer or an auction.

What it doesn't cover

- **Anything paid for outside eBay.** If any part of the payment went by bank transfer, cash, money order or an "escrow service," eBay's guarantee doesn't apply.
- **Vehicles**, which have their own separate protection program, and **real estate**.
- **Classified ads, services, businesses or websites for sale**, and digital or intangible items.
- **A change of mind.** Whether you can return something you simply don't want depends on the seller's own return policy (Chapter 13).

WHAT THIS DOES FOR YOU

What this does for you

You can buy from a stranger in another state with confidence. If the seller doesn't come through, eBay stands behind the purchase, as long as you paid on eBay.

If your item never arrived

1. First, check the tracking in **My eBay** > **Purchases**. Look around the porch, the mailbox and with neighbors, and wait until the estimated delivery date has passed.
2. Find the order and choose **I didn't receive it** (it may say **Item not received** or **Get help with this item**).
3. Follow the prompts. eBay sends your request to the seller.

4. The seller has **3 business days** to respond: they can send a delivery update, a replacement or a refund.
5. If it isn't resolved after 3 business days, go back to the order and choose **Ask eBay to step in and help**. eBay reviews it and lets you know the outcome.

HEADS UP

Mind the 30-day window

You can report an item that hasn't arrived up to **30 calendar days after the estimated delivery date**. Don't let it slide past that. Put a reminder on the calendar if a package is running late.

TIP

Talk first, but use eBay to talk

Before opening a request, a short polite message through eBay often solves it: "My tracking hasn't updated in a week. Could you check on it?" Keep every conversation in eBay's Messages so there's a record if eBay needs to look at it.

GOOD TO KNOW

Package tracking help

Bill's free guide to package tracking and USPS Informed Delivery explains how to read tracking updates and what "delivered" really means when you can't find the box.

CHAPTER 13

Returns, Never Arrived & Not as Described

This chapter puts the step-by-step for both sites in one place. The pattern is the same on each: **contact the seller through the site**, give them a short time to fix it, then ask the site to step in. Calm and polite works best, and so does keeping your photos.

Returning an item on eBay

1. Go to **My eBay** > **Purchases** and find the item.
2. Choose **Return this item** (or **More actions** > **Return this item**).
3. Pick the reason. Be honest: "doesn't fit" or "changed my mind" is different from "arrived damaged" or "doesn't match the description." Add photos if something is wrong with it.
4. The seller has **3 business days** to respond. They can accept and send a return label, offer a partial refund or a replacement, ask for more details, or decline if you just changed your mind and their listing said no returns.
5. If you get a return label, pack the item well, attach the label and ship it. Keep the receipt or tracking number.
6. Once the seller has the item back, they issue your refund. It usually reaches you within 3 to 5 business days after that.

When to ask eBay to step in

- The seller hasn't answered after **3 business days**.
- The seller agreed to a return but never sent a label, or the label won't print or its QR code won't scan.
- The item reached the seller but **2 business days** later you still haven't been refunded.

To do it, open the return in **Purchases**, choose **Ask eBay to step in and help**, pick a reason and confirm.

WHAT THIS DOES FOR YOU

What this does for you

You don't have to argue with anyone. The site keeps the clock, records what each side said, and makes the call if the seller drags their feet.

HEADS UP

Who pays to send it back?

If the item is broken, wrong or not as described, the seller pays for return shipping. If you simply changed your mind, the listing's return policy decides, and you may pay the postage or not be able to return it at all. Read the **Returns** line before you buy (Chapter 4).

On Etsy

1. Sign in and go to **Purchases**. Find the order.
2. For a problem (didn't arrive, damaged, very different from the listing), choose **Help with order** to send a Help request to the seller. For a change-of-mind return, message the shop and check its return policy.
3. Describe the problem simply and attach photos: the item, the damage and the box it came in.
4. Give the seller **48 hours**. If nothing is sorted out, you can then open a **case** and ask Etsy to decide under its Purchase Protection program (Chapter 11).

HEADS UP

Don't open a card dispute at the same time

If you dispute the charge with your card company or PayPal, Etsy may not be able to open a case for that order, and on eBay it can complicate your request. Use the site's process first. Chapter 14 explains when to go to your card company instead.

Good habits that make any claim easier

- **Take photos when you open the box**, especially for anything breakable or valuable.
- **Keep the box and packing** until you're sure everything is fine.
- **Keep all messages on the site.** A phone call or text has no record the site can see.
- **Act quickly.** Both sites have time limits, and they're counted from the delivery date.

TIP

Leave feedback after, not before

Wait until the return or refund is finished before leaving feedback or a review. Then describe what happened plainly and fairly, including how the seller handled it.

CHAPTER 14

When the Site Can't Help: Your Card & PayPal

Most problems end with the seller fixing it or the site stepping in. Once in a while, they don't, or you've missed a deadline on the site. That's when the way you paid becomes your second safety net.

If you paid with a credit card

Under the federal **Fair Credit Billing Act**, you can dispute a credit card charge for goods that weren't delivered as agreed. You generally need to write to your card company within **60 days** of the first statement that showed the charge.

1. Collect what you have: the order page, tracking, photos and your messages with the seller and the site.
2. Call the number on the back of your card, or use your card company's app or website, and ask to **dispute a charge**.
3. Follow up in writing if they ask, using the billing-disputes address on your statement.
4. Keep paying the rest of your bill as usual. The card company looks into the disputed amount.

If you paid with PayPal

PayPal has its own **Buyer Protection** for purchases paid as goods and services. For an item that didn't arrive, you have up to **180 days** from the payment to open a dispute in PayPal. Bill's free PayPal guide walks through it.

HEADS UP

One door at a time

Opening a card dispute or PayPal dispute while an eBay or Etsy request is still open can confuse things or end the site's case. Use the site first. If it doesn't work out, or the site's window has passed, then go to your card company or PayPal.

Debit cards and gift cards

- **Debit cards** take money straight from your bank account. Banks can often help with a dispute, but the rules are different and the money is gone from your account while they look into it.

- **Gift cards, wires, Zelle and cash apps** are almost impossible to get back. That's exactly why scammers ask for them (Chapter 25).

WHAT THIS DOES FOR YOU

What this does for you

Paying with a credit card on the site gives you two layers of protection: the site's guarantee first, and your card company after that.

GOOD TO KNOW

More help with refunds

Bill's free guide **Returns, Refunds & Disputing a Charge** covers card disputes, sample letters and where to complain in Ohio, step by step.

PART 5

Selling on eBay

Finding out what something is worth, writing a listing with good photos, the real fees as of November 2026, and getting paid.

CHAPTER 15

Before You Sell: What Is It Worth?

The most common selling mistake is guessing the price. Too high and nothing happens; too low and you've given money away. The good news: eBay shows you what similar things *actually sold for*, and that's free to look up.

Look up real sold prices

1. On eBay, search for your item as exactly as you can: brand, model, pattern name, size or year.
2. On a computer, scroll down the filters and tick **Sold Items** (it may sit under **Show only**). In the app, tap **Filter** and turn on **Sold items**.
3. Each result is marked with the price it sold for and the date. Look at several, and compare condition and what was included.
4. Note the shipping too. Buyers look at the total, so a cheap item with costly shipping may not sell.

TIP

Asking prices aren't selling prices

Anyone can ask $500 for a teapot. The Sold Items filter shows what buyers really paid. That's the number to trust.

Is it worth listing at all?

Small, light, popular things usually sell well online. Big, heavy or fragile things that sell for a few dollars often cost more to ship than they're worth. A quick way to decide:

Usually worth listing online	Often better sold locally or donated
Collectibles with steady sold prices	Heavy furniture and big glassware
Tools, parts and name-brand items	Common dishes and decor
Small, light items in good shape	Things selling for a few dollars

GOOD TO KNOW

Selling locally instead

For bulky things, Bill's free guide to Facebook Marketplace explains safe local selling, including where to meet and how to take payment.

Getting things ready

- **Clean it gently**, but don't scrub old coins, polish antique silver hard or repaint anything vintage. Collectors often prefer original condition.
- **Find the model number, maker's mark or label.** It's often on the bottom or back.
- **Test it** if it plugs in or runs on batteries, so you can describe it honestly.
- **Measure it** and weigh it boxed, if you can. You'll need both for shipping (Chapter 21).

WHAT THIS DOES FOR YOU

What this does for you

Ten minutes of research before you list means a fair price, a faster sale and fewer disappointed buyers.

CHAPTER 16

Listing on eBay: Photos, Title & Description

A **listing** is your sales page. Good ones have clear photos, a title with the words buyers search for, and an honest description. You can list from a computer or the eBay app; the app is handy because it uses your phone's camera.

Creating the listing, step by step

1. Sign in, then choose **Sell** (at the top of the website, or the **Selling** tab in the app).
2. Type what you're selling. eBay may suggest a matching product; choose it if it fits exactly, or skip it.
3. Choose the **condition**: New, Used, or another option such as "For parts or not working."
4. Add your **photos** (more on those below).
5. Fill in the **item specifics**: brand, size, color, model and so on. Buyers filter by these.
6. Write your **description**.
7. Choose the **format**: **Buy It Now** at a fixed price, or an **Auction**. You can also allow **Best Offers** on fixed-price listings.
8. Set **shipping** and your **return policy**.
9. Look over the preview, then choose **List it**.

Photos that sell

In most categories eBay lets you add **up to 24 photos** at no cost. The first one is the main photo buyers see in search results, so make it the clearest.

- **Use daylight.** Set things near a window on a cloudy day. Turn off the flash.
- **Plain background.** A white sheet, poster board or a clean tabletop.
- **Show every side**, the label or maker's mark, and close-ups of any chips, scratches or stains.
- **Show what's included**: the box, cords, manuals or accessories.
- **Use your own photos** of the actual item, never pictures copied from the web.

Writing a title and description

- **Title:** the words a buyer would type. "Pyrex 403 Turquoise Mixing Bowl 2.5 Qt Vintage" beats "Pretty old bowl."
- **Description:** what it is, its size, its condition, and any flaw, plainly stated. Mention if it comes from a smoke-free home or has been in storage.
- **Be honest about flaws.** A flaw you mention is a detail. A flaw you didn't mention is a "not as described" return (Chapter 13).

WHAT THIS DOES FOR YOU

What this does for you

Clear photos and an honest description bring better prices, faster sales and almost no returns. Buyers pay more when they trust what they see.

TIP

Auction or Buy It Now?

Buy It Now with Best Offer suits most everyday things: you set a fair price from the sold listings and can say yes to a reasonable offer. Auctions can do well for collectibles that several people want. If you're unsure, start with Buy It Now.

CHAPTER 17

eBay Fees, Explained

Listing on eBay is usually free. eBay takes its fees when something **sells**. Here's how they worked for ordinary U.S. sellers as of November 2026. eBay does change its fees from time to time, so check the **Selling fees** page in eBay's help before you list anything valuable.

Fee	As of November 2026
Insertion (listing) fee	Most people get a monthly allowance of free listings (often 250). Past that, there's a small fee per listing.
Final value fee	For most categories, 13.6% of the total sale (item price plus shipping and sales tax) up to $7,500, then 2.35% on any amount above that. Some categories are higher or lower.
Per-order fee	$0.30 on orders of $10 or less; $0.40 on orders over $10.
Optional extras	Promoted listings (paid advertising) and listing upgrades cost extra. You don't need them.

A worked example

Say you sell a set of vintage bowls for $40 and the buyer pays $10 shipping, with $3.00 in sales tax, for a total of $53.00. The final value fee is 13.6% of $53.00, or about $7.21, plus the $0.40 order fee, about $7.61 in all. You'd still pay the actual cost of postage out of the $10 shipping.

HEADS UP

Fees include shipping and tax

Because the percentage is taken from the whole amount the buyer pays, including shipping and sales tax, the fee is a little more than 13.6% of your item price. Keep that in mind when you set a price.

GOOD TO KNOW

Sales tax is handled for you

In the U.S., eBay collects sales tax from buyers and sends it to the states. You don't have to figure it out or add it yourself.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the fees up front means no surprises. You'll know roughly what you'll take home before you ever hit List it.

CHAPTER 18

Getting Paid on eBay

eBay handles the payment for you. The buyer pays eBay, eBay takes its fees, and the rest is sent to your bank account. This is called a **payout**.

Setting up payouts

1. The first time you sell, eBay asks you to confirm some details about yourself and add a bank account.
2. Use a **checking account**. eBay doesn't send payouts to a savings account or to PayPal.
3. Choose how often you want to be paid in your payment settings (in Seller Hub or the app's selling section): **daily**, **weekly** (Tuesdays), **every two weeks** or **monthly**.

When the money arrives

- Money usually becomes available for payout within **about 48 hours** of the buyer's payment.
- Your bank then typically takes **1 to 3 business days** to show it.
- Sometimes eBay puts funds **on hold** for a while, for example for a new seller or a high-priced item. eBay explains the reason in your payments page, and releases them once the buyer has the item or the hold period ends.
- If your account has an **eBay balance**, eBay may keep your earnings there until you choose to withdraw them. Check your payout settings so you know which way yours is set.

SCAM ALERT

Ship only after eBay says it's paid

Check the order in **My eBay** or **Seller Hub** yourself. If it doesn't say the order is paid and ready to ship, don't ship it, no matter what an email says. Fake "payment received" emails are a common trick (Chapter 26).

WHAT THIS DOES FOR YOU

What this does for you

You never handle a stranger's card or check. The money lands in your own bank account on a schedule you choose.

PART 6

Selling on Etsy

Opening a shop for the things you make or your true vintage finds, writing a listing, Etsy's fees and how the money reaches your bank.

CHAPTER 19

Opening an Etsy Shop & Your First Listing

Etsy is for three kinds of things: items **you made or designed**, **vintage** items (Etsy counts something as vintage when it's at least 20 years old), and **craft supplies**. If you knit, quilt, woodwork or paint, or you have genuinely old linens, glassware or jewelry, Etsy can be a good fit. Ordinary used household goods belong on eBay or a local sale instead.

What you'll need

- An Etsy account (Chapter 3), a shop name, and a few items ready to photograph.
- A **bank account** for your earnings, and a credit or debit card on file for fees.
- A **government photo ID** and your phone's camera. Etsy asks new sellers to verify their identity with a photo of the ID and a selfie. The name on the ID must match the name on the bank account.
- Possibly a **one-time set-up fee**. Etsy charges some new shops a $15 fee before they open (the amount can vary by location, and it isn't refundable). Etsy shows you if it applies.

Opening the shop

1. On a computer, go to **etsy.com/sell** (type it yourself) and choose to get started.
2. Choose your shop's language, country and currency.
3. Pick a shop name. It can't contain spaces, and you can change it later if you need to.
4. Add your first listing (below). Etsy asks for at least one before the shop opens.
5. Add your bank details for payments, and a card for fees.
6. Complete the identity check when asked, then open your shop.

Writing an Etsy listing

1. In **Shop Manager**, choose **Listings**, then **Add a listing**.
2. Add photos. Etsy's own seller guide suggests around **10 photos**: a clear main photo, other angles, close-ups of details and something in the picture to show the size.
3. Write a title using words a shopper would search for, for example "Hand-quilted baby blanket, yellow star pattern."

4. Say who made it, what it is and when it was made: **I did**, **a member of my shop** or **another company or person**, and whether it's finished or a supply. Answer honestly; Etsy's rules depend on it.
5. Fill in the description: size, materials, care, and any flaws for vintage items.
6. Set the price and quantity. Add personalization options if you offer them.
7. Set shipping (Chapter 21), then choose **Publish**.

TIP

Price for your time, not just your materials

Add up your materials, your time at a fair hourly rate and Etsy's fees (Chapter 20). Handmade buyers expect to pay for skill.

HEADS UP

Vintage means at least 20 years old

Listing new or mass-produced things as handmade or vintage breaks Etsy's rules and can get a shop closed. If it isn't handmade, vintage or a craft supply, list it on eBay instead.

WHAT THIS DOES FOR YOU

What this does for you

An Etsy shop puts your hobby in front of buyers who are specifically looking for handmade work, without renting a booth or standing at a craft fair all day.

CHAPTER 20

Etsy Fees & Getting Paid

Etsy charges a small fee to list and a share of each sale. Here's the picture for U.S. shops as of November 2026. Etsy can change its fees, so check **etsy.com/legal/fees** or the fee summary at **etsy.com/sell** for the current numbers.

Fee	As of November 2026
Listing fee	$0.20 per listing. A listing lasts four months or until it sells; renewing it costs another $0.20.
Transaction fee	6.5% of the price, plus the shipping and gift-wrap you charge.
Payment processing	In the U.S., currently 3% plus 25 cents per order. It varies by country.
Offsite Ads	When Etsy's ads on other websites lead directly to a sale: 15% of that order, or 12% once your shop has made more than $10,000 in a year. Only charged when an ad brings a sale.
Set-up fee	Some new shops pay a one-time $15 fee before opening (Chapter 19).

A worked example

Say you sell a $40 quilted table runner and charge $8.00 for shipping. The listing fee is $0.20. The transaction fee is 6.5% of $48, about $3.12. Payment processing at 3% plus 25 cents of $48 is about $1.69. That's about $5.01 in fees, before postage, if no Offsite Ad was involved.

HEADS UP

Auto-renew charges again

If you turn on **automatic renewal**, Etsy charges another $0.20 each time a listing renews or sells one of several in stock. That's fine for things that sell steadily, but check Shop Manager now and then so you aren't paying to renew items nobody's looking at.

How the money reaches you

- Your sales go into your Etsy **payment account**. Etsy takes its fees from that balance.
- Choose your **deposit schedule** in **Shop Manager** > **Finances** > **Payment settings**: daily, weekly, every two weeks or monthly.
- For **new shops**, money from a sale usually becomes available about **14 days** after the sale. That gets faster as your shop builds a track record.

- Etsy may hold back part of a new shop's balance for a while, called a **reserve**. Your payment account page shows if one applies.
- If you add or change your bank account, deposits may pause for a few days as a safety measure.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the fees and the timing lets you price fairly and plan ahead, so the money from a holiday rush doesn't surprise you by arriving two weeks later.

SCAM ALERT

Etsy deposits only come from Etsy

No real buyer needs your bank details, and Etsy never asks for your password. If a message says your "payment is pending" until you click a link or confirm details, check **Shop Manager** yourself instead. Chapter 26 explains.

PART 7

Shipping, Collectibles & Taxes

Buying shipping labels on each site, packing so things arrive in one piece, selling a parent's collectibles, and the 1099-K tax form.

CHAPTER 21

Shipping Labels on eBay & Etsy

Both sites let you buy postage right from the order, usually at a discount compared with the post office counter. The label comes with **tracking**, and the site adds the tracking number to the order for the buyer automatically. That tracking is your proof if a buyer says it never came.

Decide shipping before you list

- **Weigh the item packed**, in its box, on a kitchen or postal scale. Measure the box.
- Choose **calculated shipping** (the site works out the cost from the buyer's ZIP code) or a **flat** price you set. Calculated is safer for heavy things going far.
- Offering **free shipping** just means building the postage into your price.

Printing a label on eBay

1. Go to **Seller Hub** > **Orders** (or **My eBay** > **Sold**), or open the sale in the eBay app.
2. Choose **Print shipping label** next to the order.
3. Enter the package weight and size, and pick a service. The price is shown before you pay.
4. Buy the label and print it. Tape it flat on the box, with no wrinkles across the barcode.
5. **No printer?** Where it's offered, choose the **QR code** option. Show the code on your phone at a participating drop-off, such as the post office, and they print the label for you.

> **TIP**
> **Made a mistake on a label?**
> eBay lets you reprint a label or its QR code at no extra cost for 7 days, and you can void a label you didn't use to get the postage back. Look for **Reprint** or **Void** on the order.

Printing a label on Etsy

1. On a computer, open **Shop Manager** > **Orders & Shipping**.
2. Find the order and choose the shipping icon (a little van) or **Get shipping labels**.
3. Enter the weight and box size, choose the service, and check the price.
4. Buy and print the label. Etsy marks the order as shipped and sends the buyer the tracking.

HEADS UP

Use a computer for Etsy labels

Etsy's help says you can't currently buy shipping labels in the **Etsy Seller** app. Use Shop Manager on a computer or a phone's web browser. If you buy a label you don't use, you can ask for a refund of it in Shop Manager.

WHAT THIS DOES FOR YOU

What this does for you

Buying postage through the site saves money, skips the line at the counter, and puts tracking on the order automatically, which protects you as a seller.

CHAPTER 22

Packing So It Arrives in One Piece

Packages get dropped, stacked and tossed. Good packing is the cheapest insurance there is, and a broken item usually means a refund. A few simple habits make all the difference.

The basics

1. Use a **sturdy box** a little bigger than the item. Reused boxes are fine if they're strong, with old labels and barcodes covered or removed.
2. Wrap the item in bubble wrap or packing paper. Wrap breakables individually.
3. Put at least two inches of padding on every side, so the item doesn't touch the walls of the box.
4. Shake the box gently. If anything moves or rattles, add more padding.
5. Tape all the seams, top and bottom, with packing tape, not masking or household tape.
6. Put the label flat on the largest side, and take the receipt or tracking number when you drop it off.

Special cases

Item	How to pack it
Dishes & glass	Wrap each piece; stand plates on edge; for valuable pieces, use a box inside a box with padding between.
Coins, stamps & cards	Use holders, sleeves or a stiff mailer so they can't bend.
Clothing & linens	Fold neatly in a plastic bag inside a poly mailer, to keep out rain.
Electronics	Remove batteries if the item allows it; pad the screen; include the cords you listed.
Jewelry	Small box inside a padded mailer; never a plain envelope.

TIP

Take a photo before you seal it

A quick photo of the item in the box, and of the sealed box with its label, is useful if a buyer later says something was missing or damaged.

WHAT THIS DOES FOR YOU

What this does for you

Careful packing means happy buyers, good feedback and reviews, and far fewer returns.

GOOD TO KNOW

Where to get supplies

The post office offers free Priority Mail boxes for Priority Mail shipments. Office-supply and hardware stores sell bubble wrap and mailers. Clean, saved boxes and paper work too.

CHAPTER 23

Selling a Parent's Collectibles

Helping a parent downsize, or settling an estate, often means a house full of collections: china, figurines, stamps, coins, records, dolls, tools. Some of it may be valuable; much of it may have more sentimental value than market value. Go gently, and take it one shelf at a time.

Before you sell anything

- **Talk as a family.** Ask who would like to keep what, and give everyone time. Once it's sold, it's gone.
- **Make sure you have the right to sell it.** If a parent has passed, check with the executor or the estate's attorney before selling anything from the estate.
- **Don't throw out paperwork** such as receipts, certificates, appraisals or old price guides. They help with value and with taxes later.
- **Leave things as they are.** Don't clean old coins, polish tarnished silver hard or strip old finishes. That can lower the value a lot.

Finding out what it's worth

1. Start with eBay's **Sold Items** filter (Chapter 15). Search the maker, pattern or series name.
2. Look for marks: the bottom of china and pottery, the back of figurines, the date and mint mark on coins.
3. For anything that seems valuable, such as fine jewelry, art, rare coins or signed items, get a professional **appraisal** from an independent appraiser before you sell. Choose one who charges a flat or hourly fee, not a percentage of the value, and who isn't also offering to buy it.
4. Consider a **local auction house** or **estate-sale company** for a large collection or a whole house. They take a share, but they do the work.

HEADS UP

Be wary of quick cash offers

Someone who offers to buy "the whole lot" on the spot, before you know what you have, may be hoping you don't. Look up sold prices first, and get a second opinion for anything special.

Selling it on eBay, a little at a time

- **Start with a few items** to learn the ropes before listing the rare pieces.
- **Sell sets or lots** of small, common pieces together. A box of mixed stamps or a lot of ten figurines often sells better than each one alone.
- **Keep a simple list**: what it was, what it sold for, the fees and the postage. It helps with taxes (Chapter 24) and shows the family what happened to each piece.
- **Use one account per seller.** If you're selling on a parent's behalf, decide together whose account and whose bank account will be used, and keep the records together.

GOOD TO KNOW

True vintage? Etsy may fit

Vintage linens, costume jewelry, kitchenware and decor at least 20 years old can do well on Etsy (Chapter 19). Common everyday items and collectibles usually do better on eBay.

WHAT THIS DOES FOR YOU

What this does for you

A calm plan turns a daunting house full of things into a manageable project, with fair prices, a clear record for the family, and the most special pieces kept or passed on with care.

CHAPTER 24

The 1099-K & Your Taxes

Form 1099-K is a tax form that payment platforms such as eBay and Etsy send to the IRS, and to you, reporting how much money you received through them in a year. It caused a lot of worry in recent years, because the rule kept changing. Here's where it stands in November 2026.

The current federal rule

For the 2025 tax year and later, a platform has to send a 1099-K when your payments in the year are **more than $20,000 AND you had more than 200 transactions**. Both have to be true. The old plan to drop the limit to $600 was repealed in 2025, and the $20,000 and 200 limit isn't adjusted for inflation.

- **Some states have lower limits**, so a form can still arrive below the federal level.
- **Getting a 1099-K doesn't mean you owe tax**, and not getting one doesn't mean you don't. The form only reports money that passed through; what's taxable depends on what you sold.

Personal items versus a business

What you sold	In general
Your own used things, sold for less than you paid	Generally no profit, so usually no tax on that sale. A loss on a personal item can't be deducted, though.
Collectibles or items sold for more than you paid	The profit is generally taxable.
Things you make or buy to resell	That's a business. Your profit is income, and you can deduct your costs and fees.
Inherited items	Special rules decide what counts as their cost. Ask a tax preparer.

GOOD TO KNOW

Ask a tax professional

I'm not a tax advisor. The IRS page **"Understanding your Form 1099-K"** explains how to show personal items sold at a loss, and a tax preparer can tell you exactly what applies to you, especially for an estate or a growing Etsy shop.

Keep simple records

- What you sold, the date and the sale price.
- What you (or your parent) originally paid, if you know it, plus any receipts.
- The site's fees and your postage costs. Both sites show these in their sales and payment reports.

WHAT THIS DOES FOR YOU

What this does for you

A simple list kept as you go turns tax time from a scramble into a ten-minute job, and shows clearly that most of your garage-sale-style sales weren't profit.

SCAM ALERT

The IRS doesn't text or call about a 1099-K

The IRS doesn't start contact with a text, a social media message or a demanding phone call about your eBay or Etsy sales, and it never asks for gift cards. Hang up and check with your tax preparer.

PART 8

Staying Safe & Getting Help

Why you should always pay and get paid on the site, the scams aimed at buyers and sellers, when to call Bill, and your cheat-sheet.

CHAPTER 25

Keep It on the Site: Why Paying Outside Is Risky

If there's one rule in this guide worth remembering, it's this: **buy, sell, pay and talk on eBay or Etsy, nowhere else.** Almost every scam on these sites starts with someone trying to move you off them.

Why it matters

- **The protections stop at the edge of the site.** eBay's Money Back Guarantee doesn't cover a purchase if any part of it was paid outside eBay. Etsy says it can't offer Purchase Protection when payment is made off Etsy.
- **The site can't see outside messages.** If a dispute comes up, a text or a phone call is your word against theirs.
- **eBay doesn't allow it.** eBay's rules don't allow buyers and sellers to agree to complete a sale outside eBay.
- **Money sent by Zelle, a wire, a gift card or a cash app is very hard to get back.** That's why scammers ask for it.

What "taking it off the site" sounds like

- "I'll give you a better price if you pay me directly."
- "Text me at this number" or "What's your email? I'll send the payment there."
- "Pay with Zelle, Venmo, a gift card or PayPal Friends and Family."
- "Here's a link to pay on my own website" or a QR code to "confirm" the order.
- On Etsy, a banner that says **"You're about to leave Etsy"** when you tap a link in a message.

SCAM ALERT

If you already paid outside the site

Contact the company you paid with right away: your bank for Zelle or a wire, the gift card company, or the payment app. Ask whether the payment can be stopped or reversed. Change your eBay or Etsy password if you shared any details, report the account on the site, and report the scam to the FTC at **ReportFraud.ftc.gov**. Then call someone you trust; it happens to careful people too.

WHAT THIS DOES FOR YOU

What this does for you

Staying on the site keeps every protection in this guide working for you, and it filters out nearly every scammer, because they need you somewhere else.

CHAPTER 26

Scams Aimed at Buyers, Sellers & Your Account

Scammers love busy marketplaces. The good news is that their tricks repeat. Learn the common ones below and you'll spot them right away.

Fake "eBay" and "Etsy" messages

- **eBay** copies every important message to **My eBay** > **Messages**. If an email "from eBay" isn't also in there, eBay says it's fake. Forward it to **spoof@ebay.com**, then delete it.
- **Etsy** puts real staff messages in a **From Etsy** inbox, clearly labeled "From Etsy." A sender's name with "Etsy" in it proves nothing. Report fake messages as spam, and forward phishing emails or texts to **ReportPhishing@etsy.com**.
- **Neither site will ever ask for your password** or for the sign-in code they text you.

Scams aimed at buyers

- **Too good to be true.** A new phone or designer bag at half price from a seller with no history.
- **Pay me outside the site** for a discount (Chapter 25).
- **Fake tracking or "delivered" claims.** Check tracking only in your order on the site.
- **Fake delivery texts** saying a package needs a fee or a new address. eBay and Etsy orders are tracked in your account, not through a random link.

Scams aimed at sellers

- **"Payment received" emails** for an order that isn't paid on the site. Check **Seller Hub** or **Shop Manager** yourself. Ship only when the site shows it paid.
- **"I need your email to complete the purchase"** or a QR code to "confirm" an order. Real buyers just check out.
- **Overpayment.** A buyer offers to pay more than your price and asks you to send back the difference, or pay their "shipper." Don't.
- **"Please ship to a different address."** Ship only to the address on the order. A change of address after the sale can leave you without seller protection.
- **Fake "verify your shop" links** that lead to a look-alike sign-in page.

SCAM ALERT

The phone number trap

Neither eBay nor Etsy wants you to call a number from an email, a pop-up or a search ad. Fake support lines are common. Get help only from the Help or Customer Service links inside the real site or app, and never let a "support agent" connect to your computer.

If you think someone got into your account

1. Go to **ebay.com** or **etsy.com** yourself and change your password. If you can't get in, use **Forgot your password?** on the real sign-in page.
2. Turn on two-step verification if it isn't already on (Chapter 3).
3. Check your address, payment methods and bank details for changes, and look for orders or listings you didn't make.
4. Change the password on your email account too, since that's how sites reset passwords.
5. Contact the site through its Help pages and tell them what happened.

WHAT THIS DOES FOR YOU

What this does for you

A few simple rules, said out loud, stop nearly every scam on these sites before it starts: stay on the site, check your orders yourself, and never share a code.

CHAPTER 27

When to Call Bill

Most of what's in this guide you can do yourself, at your own pace. But part of being helpful is being honest about when a hand saves you time, money or worry. Here's my straight advice, with no pressure.

Times it's well worth a call

- **Getting set up** — opening your accounts, turning on two-step verification and installing the apps, done together so it's right from the start.
- **Your first listing** — taking photos, looking up sold prices, writing the description and setting shipping, side by side.
- **Shipping labels** — weighing, buying a label and printing it, or using the QR code at the post office.
- **A parent's collection** — making a plan, looking up values and setting up a simple record sheet for the family.
- **Opening an Etsy shop** — the shop name, identity check, bank details and first listings.
- **Something feels off** — a strange message, a request to pay outside the site, or a sign-in you don't recognize.

What I don't do

I don't appraise collectibles, give tax or legal advice, or decide disputes — that's for appraisers, tax preparers, the estate's attorney and the sites themselves. I'm glad to help you find the right page, the right report and the right questions to ask. I also never need your passwords written down or your sign-in codes read to me; you'll type those yourself while I guide you.

What working with me is like

I work at your pace, explain what I'm doing in plain words, and never talk down to anyone. I'll tell you honestly when something isn't worth your money, including paid upgrades you don't need. I've been doing this kind of work for more than 30 years, and I serve Portage County, Ohio, in person, and folks farther away by remote help.

FROM BILL

How to reach me

Call **(330) 200-8042** or book a time at **billshometech.com/book**. My help is **$49 remote · $99 in your home**. This guide is yours to keep for free; if you'd like a hand, I'm only a phone call away.

GOOD TO KNOW

You may meet Sophie first

When you call or visit billshometech.com, you might be greeted by **Sophie**, my AI receptionist. She can answer quick questions and help you book a time. A real person — me — does the actual help.

Thank you for taking the time to learn this. Buying and selling online can be a real pleasure once you know the ropes. Take it one step at a time.

— Bill

CHAPTER 28

Your eBay & Etsy Cheat-Sheet

The whole guide, boiled down. Keep it near the computer.

The essentials

Topic	Remember
Golden rule	Buy, sell, pay and message only on eBay or Etsy.
eBay never arrived	Report up to 30 days after the estimated delivery date. Seller has 3 business days, then ask eBay to step in.
eBay returns	Purchases > Return this item. Seller has 3 business days to respond.
Etsy problem	Purchases > Help with order. After 48 hours, open a case; up to 30 days.
eBay fees (most categories)	13.6% of the total sale up to $7,500, plus $0.30 or $0.40 per order.
Etsy fees	$0.20 per listing, 6.5% transaction fee, plus U.S. payment processing (3% + 25¢).
Getting paid	eBay: to your checking account on your schedule. Etsy: new shops about 14 days.
1099-K (federal)	More than $20,000 AND more than 200 transactions. Ask your tax preparer.
Fake email check	eBay: is it in My eBay Messages? Etsy: is it in the From Etsy inbox?
Report fakes	spoof@ebay.com · ReportPhishing@etsy.com

Write it down once

Keep handy	
eBay account email / user ID	_____
Etsy account email / shop name	_____
Where my passwords are safely kept	_____
Phone that gets my sign-in codes	_____
Bank account for payouts (last 4 digits)	_____
Tax preparer & phone	_____
Appraiser or auction house (if any)	_____

When something's wrong, in order

1. Package late or missing? Check tracking in your order and around the house, then message the seller on the site.
2. Item damaged or not as described? Take photos, keep the box, and start a return or Help request.
3. Seller not answering? After 3 business days (eBay) or 48 hours (Etsy), ask the site to step in.
4. Site's window passed? Contact your credit card company or PayPal.
5. Asked to pay or talk outside the site? Say no and report the message.
6. Strange email, text or call? Don't click, don't share codes. Check your account yourself.
7. Think someone got in? Change your passwords, turn on two-step verification, contact the site.
8. Still stuck? Call Bill at (330) 200-8042.