

How to Save Money Using Coupons

The Tacoma News Tribune

Presenter: Angela Russell, founder The Coupon Project (www.thecouponproject.com)

Coupon Statistics from 2009:

- In 2009, 3.3 billion coupons were redeemed
- Largest single-year increase in 20 years!
- Online coupon redemption rose 360%
- Average coupon redeemed was \$1.44
- More affluent households considered “super coupon users”
(Stats from WSJ & Nielsen)

Rethink How and Why You Shop!

Work to buy items your family uses before you run out. Avoid paying full price by buying low and combining with coupons.

Two kinds of shopping: **stockpiling & needs-based.**

Common Sense Stockpiling

DO	DON'T
<ul style="list-style-type: none"> • Buy items that compliment your family's meals • Build your stockpile gradually (3-6 months) • Mind your expiration dates • Consider your storage space • Stock up on healthful cooking basics wherever possible – stretch your food! 	<ul style="list-style-type: none"> • Stock up on items just because they're cheap • Try to build your stockpile in a single trip • Disregard expiration dates • Hoard • Stock up on quick, convenience items

Best Source of My Coupons: Sunday Paper!

The Tacoma News Tribune carries the P&G, SmartSource, and Red Plum inserts. Not all papers carry Red Plum. Delivery ensures all your coupons are included, and saves you time and gas.

“There aren't coupons for anything I buy!”

- Be persistent.
- Become brand dis-loyal wherever possible
- Even a few high value coupons make it worth it.
- Consider alternate sources for your coupons to compliment the Sunday paper coupons.

Manufacturer Coupons = put out by manufacturers

In addition to Sunday paper, check out Coupons.com, RedPlum.com, and SmartSource.com (you can generally print two of each coupon per computer!). Also check stores for blinkies and tearpads. Visit manufacturers’ websites and Facebook sites. Call manufacturers directly. Facebook, Twitter. I also recommend Vocalpoint.com and KraftFirstTaste.com for great free coupons!

Store Coupons = discounts the store is giving you

Primarily found in weekly ad, but may also be in special flyers in stores, on store websites, or through the mail.



Combining Coupons

In many cases, you can combine a store coupon with a manufacturer coupon!

In this example, the Walgreens coupon reads you can get up to 3 Ricola Cough Drops for \$0.99 with this one coupon. The manufacturer’s coupon states you may save \$1 when you buy 2.

How I’d work this deal: I’d head to checkout with 2 bags of Ricola drops, the Walgreens coupon, and the \$1/2 coupon.

I’d pay \$0.98 total for both, or \$0.49 apiece. Make sense?

Organizing Your Coupons

Find a system that works for you:

- **File your inserts:** you can then use my blog or Hotcouponworld for great coupon databases to retrieve your coupons!
- **Clip your coupons and put in binders:** they’ll be ready when you are.
- **Find a small organizer for the store:** you’ll feel more in control of your coupons.
- **Track your savings:** congratulate yourself on your progress; stick to your budget!

Follow these Local Deal Bloggers (we’ve done the work for you!)

- The Coupon Project (www.thecouponproject.com)
- Queen Bee Coupons (www.queenbeecoupons.com)
- Thrifty Northwest Mom (www.thrifynwmom.com)
- Coupon Connections NW (www.couponconnections nw.com)
- Thrifty & Thriving (www.thriftyandthriving.com)

Subscribe in a Google Reader to quickly sort, scan, and find the deals that matter to YOU!

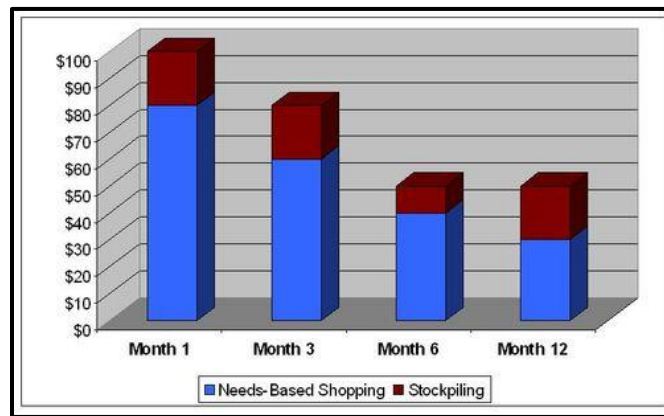
Putting it All Together

Remember: **think meals, not just deals!** You want to make a big impact on your overall spending and shopping habits. Save time as well as money.

- Consider making a family recipe book.
- Work to stock-up on ingredients you buy repeatedly.
- Plan meals based on seasonal trends and deals.
- Turn your stockpile goodies into prepped meals. (Try freezer cooking!)

Seeing Deep Discounts May Take Time...

Be patient! And enjoy the fact you'll now be getting more stuff than ever for your hard-earned money!



What Goes on Sale and When

Think about the seasons, holidays and what you normally like to buy. THINK like the stores and manufacturers do! Chili, soup, cold care items in the winter; BBQ, skin care, shaving items in the summer. See the “Getting Started” section of my blog for more on understanding what goes on sale and when.

Rebates

Are they worth it? In most cases, YES! My favorite rebate program: Rite Aid! Free and easy to sign up; all conducted online. NO receipt mailing involved! Combine rebates with sales and coupons for deep discounts.

Catalinas

- Triggered by your purchases.
- “Cents-off” or “Dollars off your next shopping trip”
- Many times, they “roll.” (Meaning, you can use the Catalina you received on the same promotion and receive another Catalina.)
- Use coupons on your Catalina promotions to save BIG, and sometimes even turn a small profit to pay for your other groceries!

Drugstore Shopping

By shopping for the **sale and promotional items** at drugstores (such as Rite Aid and Walgreens), you can make a significant dent in your household items budget! I regularly get items such as body wash, razors, dental care, cosmetics, and feminine care items for free (and sometimes better than free) by shopping these stores.

Remember, follow my blog each Saturday and I'll show you exactly how to do these drugstore deals!

Walgreens Register Rewards

- These are a type of Catalina coupon, earned by purchases you make.
- Frequently advertised in the Walgreens ad.
- You cannot "roll" (if I receive a \$4 Register Reward by buying Olay, I won't receive another \$4 Register Reward if I apply it to an Olay purchase)
- You need at least as many items as coupons in a given transaction (Register Rewards included)

Saving on Items without Coupons (AKA Saving on the Regular Stuff!)

- Buy in bulk bins for cooking basics (check out Winco!)
- Buy in season and plan your meals accordingly
- Find stores with great low prices (Winco, Fred Meyer)
- If you have Catalinas, use them to drive down the cost of your other groceries

Saving on Healthy & Organic

- The same rules of couponing apply: buy low, stock up!
- Check out Fred Meyer: store coupons, Naturally Preferred, healthy section
- MamboSprouts.com
- Amazon.com
- Contact specific manufacturers directly
- Use Catalinas and rebates to drive out of pocket costs down
- Save on items that are less important to you
- Farmer's Markets

Coupon Fraud: It's Real!

Be sure to follow coupon policies and read the fine print. Use coupons only as stated!

Coupon Etiquette

It boils down to this: be considerate of others.

Ideas for Shopping Trips Gone Awry!

- Ask for rebates!
- Stay calm, be polite.
- Listen to your cashier – is she/he correct?
- If you believe you're correct, state why. (Politely, of course!)
- Ask for a manager OR simply ask to remove the items.
- Contact Customer Service.

Remember: Your goal is to build positive, long-term relationships with the stores you frequent!

Other Ways to Save

- ShopatHome.com and Ebates.com are cash back sites! Use them to save on virtually any online retailer you can think of!
- Watch Amazon.com (they outperformed nearly every Black Friday competitor)
- Check out my blog and the others I've mentioned!
- Retailmenot.com
- Restaurant.com
- Watch your mailbox for local coupons, such as Hometown Values Magazine



Best Advice to Get Started!

- Clean out your pantry & fridge space.
- Start paying attention to the prices you're paying. Shop around! Consider a "price book."
- Pick one deal to do this week. Build your confidence slowly.
- Subscribe to my blog.
- Get your paper!