

COUPONING 101

“In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.” Proverbs 21:20

General Info:

- Financial peace begins with the Biblical teachings of tithing and debt-free living. Couponing is just one of the means to reach more important financial goals. (I highly recommend the Financial Peace class being offered at our church this spring.)
- Always remember, you're a Christian first and a couponer second. Play by the rules, be transparent and don't jeopardize your witness to save fifty cents.
- Couponing is a great way to help build a family stockpile. As Proverbs 21:20 says, we are wise to save for a time “when the world as we know it will be no more” – this may be the crumbling of an economy or it may simply be a temporary job loss. Prepare a storage area – you're going to need it. Walmart, Kroger and Sams will give you some food grade, white 5 gallon storage buckets with sealable lids if you want to go that route. Clear off a shelf, buy some plastic tubs – look at every potential storage space in your home and get ready.
- Statistics show that 84% of all couponers donate. Yes, we are couponing to help our families but a great by-product will be the ability to go to your stockpile and fulfill a need. After only 5 months of couponing, we have donated to house fire victims, a men's shelter, stockings for underprivileged children, women's care baskets and a food pantry. We have given more this year than ever before and I only see these opportunities growing.
- Your stockpile should include gift items: I have a stockpile of free diapers for baby gifts, about a million candles, and a tub full of make-up items for teenage birthday gifts. Much of this was free or at least a 50% discount – you can see the potential savings on gifts alone is great.
- Online couponing resources are endless – sign up for daily feeds of your favorite sites and set aside a little time each day to check out their suggestions. Also, I've heard (not yet read, but it's been ordered) that The Coupon Mom's Guide to Cutting Your Grocery Bills in Half by Stephanie Nelson is great. You can order both of her books from the Dave Ramsey website for \$15 (for both) and free shipping this week. (Some of the tips in this handout come directly from her book. My sister read it and has passed along these tips to me.)
- PLANNING is the name of the game. NEVER go into any store without your coupons and without a list. This takes time . . . in the beginning, a lot of time. As you get the hang of it, it is much easier and becomes rather addictive.
- Plan your route – don't waste gas. I always visit CVS when I'm going to church, visit Walgreens on ballet night . . . etc., etc.

The Grocery Store:

- Couponing and stockpiling require a different mind set. I used to make up a menu (sometimes looking at what was on sale and building my meals around that) scan my pantry, make a store list, cut \$2-\$5 worth of coupons and head to the store. Shopping is now VERY different: I inventory my pantry (using older items first), plan my menu, organize hundreds of coupons, make a detailed plan, visit several stores and purchase items in multiples. You will be now be buying many items that you don't need. At least, don't need **right now**. After a few weeks of this, you will look at every retail store in a different light. Be prepared to walk out of Kroger with 40 rolls of toilet paper and 20 packages of shredded cheese. You will embarrass your children, but that's only a side benefit. ☺.
- Only 8-10% of the store is at "rock bottom" prices each week. This is often the front page ad "loss leaders". Check them out each week at each of the grocery stores you regularly frequent. Match up your coupons and purchase 1 – 3 months worth if it can be stored long-term.
- Make a list impulse buying is a huge temptation at stores like Walmart. Stick to your list!!
- There are many internet sites that can tell you what/how to freeze items. I currently freeze butter, flour, sugar, rice, shredded cheese, chocolate chips, nuts, in addition to the usual. (I'm now saving some of my grocery money each week to buy a freezer – another benefit of couponing!)
- Keep a list of items you frequently buy and note their "rock bottom" prices. Many of these you will simply remember, but keep a physical list also if that proves helpful. (i.e., "know" that you won't pay more than \$1 for toilet paper, \$.25 for toothpaste, etc.) In other words, know the limit you are willing to pay for each item. The more you have in your stockpile, the lower the limit.
- When you're first starting, set aside a specific amount of money for "dealing" each week. As you build your stockpile at rock-bottom prices, you'll have more money each week to stock up on store deals. Start small so you don't freak your husband out. Of course, a portion of your grocery money always have to go towards milk, eggs, bread and produce that frequently do not have coupons. You will not quit buying toilet paper just because you can't find a deal. (I learned this the hard way.)
- Know your stores coupon policies. According to the book I mentioned, Walmart is 10-20 % lower than other stores. However, Kroger doubles coupons and reduces (red stickers – look for these!!!) many items every day. My policy is, if I have a coupon that can be doubled at Kroger, I buy the item there. If I have a coupon that can't be doubled, I buy the item at Walmart. You must factor in sales, etc., but this seems to work for me.
- I believe you are better off buying store brand dairy products on most items – especially if you do not have coupons. Just compare each week. This brings up a good point – **KISS BRAND LOYALTY GOODBYE!!** With very few exceptions, I purchase for the best price, not the brand I'm used to using. What I have learned is that there are many brands I like even better than my old "favorites". My teenage daughters are thrilled that we can now buy the good shampoo instead of just Suave.
- The book I mentioned also states that if you can clean and prepare any vegetables in 5 minutes or less, it is cheaper to purchase fresh veggies rather than frozen. (I only purchase canned veggies as an emergency stockpile item due to their low nutritional value). In addition, she says that purchasing bags of apples as opposed to individually is a much better deal. She has many other great tips in her book.
- Some items are better in bulk but not near as many as I always thought. With coupons, you will now be purchasing the smallest containers rather than the largest. Two small containers on sale, stacked with coupons will beat the oversized Sams bottle any day! Always compare unit prices to determine what items are best in bulk.
- You will purchase items that you don't want to get items that you do want. . . . sounds strange, I know, but this is true. Think in terms of donating – can someone else use it? Some things you purchase simply because they are "money makers" or "overages". Just add these items to your "donations" stockpile.
- I've found that one additional benefit of couponing is to look at each item that you frequently purchase and evaluate if it's something your family really needs. Since couponing, I quit buying many paper products – no more paper plates unless I'm feeding a crowd, less paper towels – I replaced the paper towel holders with towel racks and I'm thinking of making individual cloth napkins for each family member. Couponing fits in very well if you're "going green". Several stores offer rewards to encourage this. (Target & CVS rewards for using green sacks.)

Coupons:

- 315 billion coupons are distributed annually, representing \$400 million dollars and only one percent are redeemed. I think this trend is growing as new stores are now beginning to offer coupon deals and reward programs.
- Buy multiple Sunday papers. If you have a family of 3 or less, buy at least 2. Three – five member families should buy at least four. I almost always buy six. Always buy in doubles to benefit from buy-one-get-one-free deals. You can use bogo coupons with a bogo free sale and get all items free (cool!).
- There are usually 3 different types of coupon inserts:
 - Red Plum
 - Smart Source
 - Proctor & Gamble

Some weeks there are 4 inserts and some weeks, none (especially on holiday weeks). If you search the sites I've provided below, they will let you know what inserts to expect. Keep in mind, this is different nationwide. I just usually scan the paper at the store before I determine how many I am going to buy. The more coupons, the more papers I purchase. Of course, it's even better if you have someone who will give you their unused coupons!

- “Stacking” coupons is the very best way to save money at the store. Stack a store coupon with a manufacturer's coupon (yes, you CAN do this), pair it with a store sale and you've hit the jackpot! You can't do this with every item but be prepared to stock up when you can!!!
- Organize, organize, organize . . . find a way that works best for you. I use the binder method – zipped up binder with dividers and baseball cards holders. Yes, it is embarrassing at first . . . and you will be stopped by curious shoppers . . . but it works. Your children may not want to stay in the same aisle with you while you shop (another benefit maybe?).
- Some of the best (high dollar) coupons are online. There are multiple sites but here are a few of my favorites:

couponmom.com
 athriftymom.com
 hiptosave.com (watch her “Follow Me Monday” videos!)
 bargainsrock.com
 becentsable.blogspot.com

These are just a few of the hundreds of sites that are available. As you research these, you'll determine your favorites. Sign up for their daily feeds and most will send you at least one update per day of coupon deals, online deals, store sales, coupon match-ups . . . etc. Many (especially the couponmom.com) will match up each weekly store ad in your area with coupons. This makes it so easy. I usually visit her site and write or copy/paste the deals I want to do. I do some “match-ups” on my own but many come from the recommendations made on these sites. You will go through more printer ink than ever, but there are “deals” to be had on ink as well – rewards at Staples, \$10 refills at Walgreens, bulk purchasing of ink online.

- The daily feeds from these sites will also alert you to many free product samples. Most of these require you to provide an email account. You may want to set up a separate email account for these feeds so your normal email account won't be overloaded. (Also, learned the hard way.)
- Once you find coupons that you want to print, you are usually allowed to print 2 coupons per computer. I allow one to print, take the paper out and turn it around, feed it back into the computer and then hit the back button 3 times to print a second coupon. This saves paper. You can also save some old junk mail paper to print coupons on the back of. If you have more than one computer in your house, you can print 2 coupons on each computer. This is true for most all online printable coupons.
- Be careful with online coupons. I have ran across a few fraudulent coupons but these sites will warn you about those. Make sure your printable coupons read “manufacturer's coupon.” Getting in the paper for coupon fraud might hurt your witness. ☺
- Another good coupon source is to go to the manufacturer's site directly. I have gotten multiple items free when I've visited manufacturer sites and sent them a 30 second email asking for coupons. Really cool. Did you know that even Walmart.com often offers free samples?
- Clip and organize coupons when you're watching TV or traveling. I recently weeded out all of my expired coupons on a 1 hour trip at Thanksgiving. Pay your kids to clip/sort for you! ☺
- The next step after learning the coupon game is to incorporate rebates. I've done a few of these and they make most items free. The internet makes it faster and easier also. When you make your grocery list, you may want to add items that need to be purchased for a rebate. Usually, you can

combine a store sale with a rebate and the items are completely free. Have a place in your binder or coupon organizer just for rebates.

- KEEP YOUR EYES OPEN at the store. Look around – you will be shocked at how many coupons are lying on the store shelves, in automatic dispensers or tear-off pads. Take several (don't hoard) and put them in a "to be filed" section of your organizer. DO NOT spend them right then! The items with coupons are usually not on sale at the same time. Take the coupons, hold on to them just a few weeks and the items usually go on sale. Likewise, if you have coupons that you don't anticipate using, leave them next to the item on the store shelf to benefit another shopper.
- You may NOT want to cut out every single coupon – I don't. But, do not throw away the insert – date the outside and file it. Many coupon sites will refer you to a specific dated insert. You can easily decide if you want to purchase it and go back and clip the coupon. This saves you from clipping coupons you are unlikely to use.
- Believe it or not, you can purchase coupons on eBay. Now, purchasing coupons is illegal so the sellers are actually selling their "clipping services", not the coupons. A great deal I saw last week was 20 \$2 off Downy coupons for \$6 plus a small shipping fee. The Downy fabric softener sheets are \$1.87 at Walmart, making the coupons a money-maker. If you purchased these coupons, you could have a year's worth of fabric sheets for fewer than ten bucks. A deal! Early in my couponing, I purchased 20 dental floss coupons online for less than \$3. These coupons were worth more than the purchase price so I ended up getting 20 dental flosses at Walmart for tax only. Yes, they thought I was crazy but I donated many of these to the men's shelter with a smile on my face.
- My sister has told me that some stores in her area take recently expired coupons. It may not hurt to ask – remember don't try to be sneaky using an expired coupon. That's like lying – just be transparent and ask the store manager before you shop. Who cares if they tell you no.
- Sometimes the ORDER that you hand coupons to the cashier matter. If you have a "\$5 off a \$20 purchase" coupon, obviously, use that first. As a rule, I hand the cashier these type of coupons first, then the store coupons, then the manufacturer coupons. It doesn't always make a difference, but sometimes it does, especially at pharmacies.

Pharmacy Shopping:

- Some of the best deals are at pharmacies. I regularly shop at Walgreen, CVS, and Rite Aid. Each of these three stores has unique reward programs that I use to get free products every week. Each store is different and would take a page each to explain. The best way to approach pharmacy shopping is to go to one of the sites I listed above (Hiptosave and AthriftyMom are great) and click on the individual store logos to learn how their rewards system works. I would highly recommend learning one store at a time until you have it conquered. Then, after a little planning each week, pop into the store, get the few items that you need (free of course) and add to your stockpile. This is the ONLY way to purchase medical supplies, hair care, dental care, body care, etc. I will offer a few general tips about pharmacy shopping . . .
- Before you begin, buy several inexpensive totes. Label them:
 - Dental Care
 - Medical Supplies
 - Hair Care
 - Body Care
 - Donations
 - Baby Care (for gifts if you're past that stage)

Remember, you will only be added to these totes by purchasing things that are free or at minimum, half priced. I store these in my garage, and have taught my family to "shop" there when they are out of something. In the beginning, Paul thought this was absolutely insane. Until . . . he was rushing out of town on a business trip and needed mouthwash and toothpaste and thought he would need to run to the store. . . . instead I sent him to the garage to shop . . . he is now sold! Two weeks ago he came home with a list of items needed for an area men's shelter. I had each of those items in my stockpile (purchased cheap or free) and filled him up a tote bag full to take to work. He has now informed me of what items to look for in my dealings for future donations. He's sold!!! He no longer complains about the time and space my new hobby requires!

- When pharmacy shopping, it can be easy to lose track of what you're spending out of pocket. You'll see what I mean when you do this. To avoid confusion, I use cash only. Take the cash you have to spend and put it in your pocket or a separate place from your other money. Once you leave the store, you can quickly see how much you have spent in total.
- Have a "plan B". Even when you've written out your list, often the store will be out of that particular item (shelf-cleaning is common); simply skip the deal, ask for a rain check or come back later in the week. This WILL happen. The longer you coupon, the faster you will be able to think up an alternate "deal".
- "Rolling" rewards is key. This means you use the benefits of purchasing one item to purchase the next. Each store has their own policy – learn them well. You will check out multiple times and that is fine. Remember, MANY people are rolling deals and couponing at pharmacies. You're not doing anything the cashiers haven't seen before.
- Speaking of cashiers, always go for the young men. Sounds funny I know, but some of the grumpiest cashiers are frowning, middle aged women. I know, I am one. ☺ Avoid them.
- Get to know your cashiers and be friendly. If you've made a mistake, apologize; ask them to void the deal and smile. You WILL make mistakes and so will they. Remember, you're a Christian first (hopefully – if not, talk to me after this class!)
- When I do multiple transactions (which is always), I make the transaction, get the receipt, tear off any reward, put the receipt in the bag and tie up the bag and keep it in the back of my grocery cart. That way, the receipt is with the item, nothing accidentally falls into the bag and if there is ever a question, you are prepared.
- When visiting pharmacies, ALWAYS visit the clearance sections and the trial size section. You can pair clearance items with coupons all the time (think gifts) and you can use some (not many) coupons on trial sizes making items free. The trial sizes are great basket fillers for gifts.
- Some stores like CVS have some cool perks: Buy a special tag for your reusable shopping bag and they scan it every time you shop. Every fourth scan generates a free buck that you can spend. Also, they have kiosks in the store that you can scan your reward card and get coupons printed out on the spot.

Other Money Saving Tips:

- Laundry soap detergent:

Ingredients: 4 cups hot tap water, 1 Fels-Naptha soap bar (Dunbar Kroger or online), 1 Cup Washing Soda (Cross Lanes Kroger), ½ cup Borax

Grate bar of soap and add to saucepan with water. Stir continually over medium-low heat until soap is melted. Fill a 5 gallon bucket (free from bakeries) with hot tap water. Add melted soap, washing soda and Borax. Stir well. Fill buck to stop with more hot water and let sit overnight. Stir and fill a used laundry soap bottle half with mixture and rest with water. Shake and use.

You can add essential oil to cooled mixture but this is not necessary. I use about 30 drops of lavender oil or tea tree oil from health food store.

- Window cleaner: Mix 1 cup rubbing alcohol, 1 cup water, 1 T white vinegar.
- Fabric softener idea: use white vinegar in rinse cycle or: pour entire contents of a container of fabric softener into a bucket. Fill empty container with water twice and add to bucket. Add several sponges to mixture. When ready to use, wring out extra mixture from one sponge and add to dryer as you would a dryer sheet.
- coffee filters: buy a huge bag at Sams for less than \$4. Use these for disposable “snack bowls” for kids and they are great to clean mirrors with!
- Veggie Wash: 1 cup filtered water, 1 cup distilled white vinegar, 1 T baking soda, 20 drops grapefruit-seed extract (health food store), in a spray bottle.
- It seems like each day, I’m hearing of another rewards/coupon program at different stores: Bath & Body Works, Staple, Target, Big Lots, K-mart, Office Max, Speedway. Evaluate all of your purchases to see if you can save some money.

Final Thoughts:

This is a lot of information and can be overwhelming. Start slow and lower your expectations. The first time you “roll” a reward, “stack” 2 coupons or view your nicely organized stockpile of Colgate, you will feel a sense of accomplishment. You will have “earned” money by “saving it”. (remember the old saying????) And, best yet, these “earnings” are tax-free!!! I just watched an interview on Dave Ramsey with the Couponmom, Stephanie Nelson. She said that she and her peeps figured up that by saving, clipping, planning and couponing, we are earning close to \$75 per hour (factoring taxes and all of the deductions that come out of typical earning). Sounds pretty good, right? Remember, keep it honest, keep it fun, keep it generous, keep the big picture in mind and then give thanks to God for his provisions for your family.

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