

## COUPON CRAZY

Like most people, I have occasionally saved some money on my grocery bill by using coupons. There have been times when I've vowed to keep that file up to date and to use coupons each time I'm at the store, only to find the file a year later full of expired coupons! When I did manage to stick with it for any period of time, I usually ended up buying products we really didn't need, for more money than generic brands. But that has all changed.

About two months ago I came upon some very amazing women online who regularly save 60-90% off their grocery bill. I was skeptical at first, but after some research and practice, I am now one of them! In fact during one of my grocery trips last week, the total before coupons was \$108.06, and after coupons I paid \$1.67! Hard to believe? I used to think so too. But I'll share with you some of my tips and maybe you can do as well as I have been doing.

First off, you can't be brand loyal. You need to be flexible. You may be happy with the brands you currently use, but if you don't try something new, you'll never know what you might be missing. It adds variety in your life, too. So don't get stuck on one brand.

Secondly, cut all coupons there is any chance you will use. I usually buy 2 papers on Sunday; it's definitely worth the extra money for me. Make sure you cut all coupons for things you use, regardless of brand or value. You'll end up saving a lot more that way. Also don't overlook coupons in less obvious places! Many manufacturers put coupons right on or in the boxes. Magazines also have coupons, and don't forget the little "blinky machines" at the supermarket. You will be surprised how many coupons you never even noticed before.

Another easy way to get coupons is to ask your friends and family to save their coupon inserts for you. Many times people who don't use coupons are happy that they won't go to waste.

To save the most money you will absolutely need to go through the store ads that come in the mail each week. This is key! The quickest and most effective way to use your coupons is to combine a coupon plus a sale price. Let's say you are shopping for salad dressing. You see that Hellman's is on sale for \$.99. Great price! Many shoppers will be satisfied with that savings, but you check your coupon file and see that you have a \$.50 Hellman's coupon. Well, guess what? With double coupons, you just got that bottle of salad dressing for free. If you had five coupons, you could get five bottles for free! So it's important to go through the ads ahead of time and plan what the deals are for that week. What I do is sit down when I get the ads and go through them to find their loss leaders (the products they greatly reduce to get you in the door).

Another thing that successful couponers must do is stockpile-in other words, you need to buy enough of a product when it's at a great price to get you through till the next sale. If I find a great deal (free or almost free) I will get a lot of one item. I recently got 25 boxes of Ziploc bags for free! Sure you may get some strange looks at the store, but we go through those things like crazy. Now I won't have to buy them again until I can find them for free again. Using the stockpiling method, you may never have to pay full price again. Of course you have to be careful about expiration dates, but many items have long shelf lives and some last forever! We recently put up shelves in the basement to accommodate my growing stockpile. It's like a little grocery store down there! When friends and family come over I almost always send them home with bags of groceries. We also purchased a freezer, which has helped a great deal. Many items can be frozen, and if you get them for free you can really stock up. Of course, an extra freezer isn't a necessity!

Another tip to remember is that buying in bulk doesn't really pay when you're using coupons. Think small! I even make it a habit to look for trial size items.. if the coupon says "good on any size" then you can use it for the trial sizes and most likely get them for free.

Luckily, most stores around here double coupons. That isn't true everywhere in the United States. The best policy I have found is Genuardi's and Giant, who will double up to a \$ .99 coupon, meaning that a \$.75 coupon would be worth \$1.50! Who can complain about savings like that? Occasionally I will come across a special deal like triple coupons, which they had at Acme last week. This can definitely work to your advantage!

In addition to coupons, I try to do as many refunds as possible. When combining coupons, sales and refunds, you can really make out good. Couponers call this a "triple play". For example, say Crest toothpaste is on sale for \$1.25. You have some \$.25 coupons, which are doubled to \$.50, making each tube just \$.75. But wait, there is a refund offer on the back of the box, buy 3 tubes get \$5 back. You spend \$2.25 total on 3 tubes, send away for the refund and make a profit of \$2.75. Not bad! You can find refund forms in the Sunday paper, at some courtesy counters at grocery stores, on the products themselves, etc.

Refunding does require saving your cash register receipts and the UPC's from the products that you will be getting money back for. You need to be somewhat organized, but it is worth the extra effort when you see the checks rolling in.

Another way that I save money on groceries is by using Valupage.com. When you go to this site, you choose the supermarket you will be shopping at, print out an offer form and take it to the store with you. The offers change periodically. Usually it is something like, "Buy 2 General Mills Cereals, get \$1.25 back in web bucks". "Web bucks" are special coupons that will print at the register with your receipt, and you can use them to pay for anything on your next grocery trip. I can't possibly explain it all here, but if you are online it is a site that is worth checking out!

It isn't necessary to own a computer to grab all these great deals. There are several very good refunding/couponing newsletters out there where you can trade coupons, get the forms you need, and lots of helpful deal information. The one I subscribe to is called Refunding Makes Sense. Refund Express is another one. Even though all these things I have mentioned can help, the most important thing to remember is to combine coupons with sales. If you do that you'll be well on your way to savings you have only dreamed of!

Here are some informative and useful sites on couponing:

[www.Mycoupons.com](http://www.Mycoupons.com) (go to Tips of the Trade board, you will learn A LOT from the ladies there)

[www.RefundCents.com](http://www.RefundCents.com)

[www.refundexpress.com](http://www.refundexpress.com) couponing.

[about.com](http://about.com) (no www)

[www.usecoupons.com](http://www.usecoupons.com)

[www.ellsplace.com](http://www.ellsplace.com)

[www.save.com](http://www.save.com)

[www.e-save.com](http://www.e-save.com)

[www.upons.com](http://www.upons.com)

[www.smartsource.com](http://www.smartsource.com)

[www.customcoupon.com](http://www.customcoupon.com)

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