

## 1. Subscribe to several Sunday papers.

Find out which Sunday paper has the best coupons, then subscribe to it. If you find that you get a lot of good coupons in it on a regular basis, consider getting multiple subscriptions to maximize your savings. But do this only if the cost of the subscription is offset by the amount of savings you get from the coupons.

## 2. Use a coupon clipping service.

What's great about a coupon clipping service is that you can get coupons from other parts of the country, that might have a higher value than the coupons in your area. And you can stock up on coupons for your favorite products without buying more papers or having multiple Sunday paper subscriptions. Here are some <u>coupon clipping services</u> to check out.

#### 3. Join the store loyalty program.

Most stores have a loyalty program and it's free to join. So there's no reason not to join except that you'll *pay more* if you don't! Sometimes coupons are loaded onto your store savings card like at CVS.

#### 4. Stack coupons with store sales.

You can also follow bloggers who do this. They spend hours matching up coupons with store sales to get the best deal. Don't re-invent the wheel! Follow these **extreme couponers** and get the same deals that they get! Who has the time?

I assume you're just as busy as I am and you don't have time to match up coupons with the store circulars, much less even look at the store circular! If you're short on time, just spend 5 minutes looking at coupon matchups before you head to the store. Check the current coupons you have to see if you can use any. Then head to the store.

#### 5. Get familiar with store couponing policies.

Does your store allow double couponing or using more than one coupon per product? Find out. Each store has a different coupon policy so it pays to know.

For instance, did you know that Trader Joe's accepts coupons? And Walgreens only allows 1 coupon per item.

### 6. Work with couponing policies.

So what do you do when Walgreens only allows 1 coupon per item and you want to use 2 coupons for 1 item? Buy a "filler" item, which is a cheap item like a 5 cent pencil, that will allow you to use that extra coupon. Then you'll be able to use 2 coupons on that 1 item.

# 7. Know what a good deal is.

Start a **grocery price book**. Compare apples to apples when it comes to deals. Make sure you compare the per unit price to see if you're really getting a good deal. You can do this by dividing the price by the number of items in the package. For example, with diapers you would divide \$27.99 by 192 = \$.14 per diaper.

## 8. Be aware of the coupon expiration date and exclusions.

Sunday paper coupons usually expire within 30 days. And with the popularity of TLC's Extreme Couponing show, there are limits now on how many of the same coupons you can use per transaction and how many products you can buy with the coupon. With CVS, since the coupons are loaded on your card, they place a cap on how many times you can take advantage of an in-store coupon or sale.

#### 9. Shop at more than one store.

The way extreme couponers are able to save 90% or more on their purchases is because they shop at multiple stores, multiple times. To save the most money, be willing to go to the store with the best sale for toilet paper. Don't be loyal to only one store.

#### 10. Make multiple transactions.

Extreme couponers will make multiple transactions to maximize savings, depending on the coupon. This would allow you to maximize savings if there is a limit of coupons per transaction. You can do this by asking the cashier if it's ok to do so, if the line is short, or be willing to go to the back of the line or come back another time.

Some extreme couponers will do their grocery shopping separately from their sales runs. Sales runs are trips just for purchasing sale items with coupons. These

trips are done separately from grocery shopping so you can get out of the house faster and score the deals while they're still on the shelves.

#### 11. Plan out your shopping trips.

Instead of just heading out to the store, plan ahead to see what's on sale and which coupons you can use. When you have a plan of what to buy and which coupons to use, shopping trips will be faster. And you won't be stuck figuring things out at the store.

## 12. Shop with a store circular in hand.

Even if you know what you're going to get and which coupons to use, sometimes you might not be sure which particular product the sale pertains to. For example, the 2.5 oz moisturizer is on sale but the 7 oz. version isn't. With the store circular handy, you won't have any surprises at the register.

## 13. When in doubt, ask.

Sometimes the store circular isn't clear or has misprints. One times CVS printed that Aquafor was on sale for \$1! But when I got to the store, it was actually only \$1 off.

#### 14. Use overages to get free stuff.

An overage is when a coupon is worth more than the product itself and the store gives you store credit towards something else you are buying. Not all areas or stores allow this. So check your store's policy.

#### 15. Use store rewards towards your next purchase.

When you earn store rewards, use them to your advantage. Don't lose them because they're like store credit. Use them towards your next purchase perhaps on items that never have coupons or never go on sale.

#### 16. Stock up during a sale.

When something good is on sale, stock up! Get enough to last you until the next sale then you won't have to run out and buy something at full price.

#### 17. Start a stockpile.

Extreme couponers have a stockpile of stuff in their garage or closet. The reason for having a stockpile is not to become a hoarder, but it allows you to buy stuff

only when it's on sale. Then you won't be forced to pay full price on something you need because you have it in your stockpile. Your stockpile doesn't have to be 100 packs of toothpaste, but enough to last you until the next sale. And start your stockpile slowly, buying 2-3 of an item when it's on sale. Then you'll be able to stick to your budget.

## 17. Anticipate store sales and plan your savings accordingly.

After awhile, you will start seeing a pattern at each store and know when things go on sale. Save the most during seasonal sales like after Christmas sales or Back to School sales. Here is a list of **Grocery Sales Cycles and when things go on sale**.

#### 18. Shop online.

Couponing doesn't always have to mean going into the store. The CVS.com website, for example, offers discounts like 20% off everything, from time to time, that can be used on anything you buy from their website. It's like having a 20% coupon for every item you're buying. And you know some products never have coupons so it's great to use this to your advantage to stock up on these things. Plus, CVS.com gives you coupons and free samples with your shipments!

#### 19. Print coupons online.

There are some coupons that you'll never see in the Sunday paper. They're available only online like at our <u>Coupons.com database</u>. Here are some other resources for <u>printable coupons</u>.

# 20. Check out coupons for Amazon.

Amazon might not be the first place you think of for grocery coupons but let's think outside the box. Amazon has a ton of deals on nonperishable stuff like toilet paper, diapers, garbage bags, toothpaste, etc. And you get the convenience of things delivered to your door. Check out **Amazon coupons**.

# 21. Follow your favorite brands on Facebook.

Some coupons are available only on Facebook. Follow your favorite brands and be the first to know about special sales and exclusive coupons.

# 22. Look for unadvertised deals.

When I'm at the store, I always make it a habit to check prices on items I frequently buy, for unadvertised deals. About half the time, I've found these

items on sale or even with a buy one get one free deal! It makes it worth my time to check prices.

### 23. Always carry coupons with you.

I don't know how many times I've kicked myself for not having a certain coupon with me! It's like leaving money on the table. Carry all the coupons you might possibly use because you never know when you'll be at the store, that item goes on sale, and you could get a really good deal with that coupon. Use whatever works for you - coupon organizer, simple white envelope, or a pocket in your purse.

## 24. Buy the smaller size.

It seems counter-intuitive to buy the smaller size but extreme couponers know how to get the best deal. With the smaller size and a coupon, you'll maximize your savings. The per unit price will be significantly cheaper than buying the larger size.

## 25. Compare warehouse prices with grocery store prices.

When you go to warehouse stores like Costco or Sam's club, do you ever wonder if you're really getting a better deal? Well, settle it once and for all. Track the per unit price for all of the items that you buy regularly and compare prices. I did this once, spending one hour walking around Costco and noting the prices of things we buy frequently. Then when I got home, I compared the prices with grocery receipts. But you can always use your receipts instead of walking around the store.

# 26. Think about storage space before you buy.

Sure, there's a great deal on chicken but do you have enough space in your refrigerator or freezer? There's no point in stocking up on something if it goes bad because you have no space to properly store it.

# 27. Don't get suckered into buying things you don't need.

Yes, coupons are great, but don't let it become an addiction where you buy something just because you have a coupon and it's on sale. If you buy something that you or your family will never use, it's wasteful and you're not really saving money. You're spending money on things you don't need. Then you have to ask yourself, are you buying things just because they're on sale or because you really need them?

#### 28. Don't compare yourself to others.

Sure, that person on the Extreme Couponing show got \$1000 worth of stuff for only \$60. That's not a realistic measuring stick of success. You may not live in an area where there are double coupons, overages, or high value coupons.

Plus, manufacturers are cracking down on extreme couponing. If you look at most coupons, the fine print limits the number of products you can buy with that coupon and how many like coupons you can use per shopping trip.

#### 29. Check out dollar stores.

Some items are cheaper or just as cheap at the dollar store than they are with a coupon *and* on sale at the grocery or drug store. One example is Softsoap liquid hand soap. With a coupon and on sale, the cheapest I have gotten this is \$1 at CVS. While at the dollar store, it's only \$1 everyday.

Speaking of dollar stores and coupons, Dollar Tree now accepts coupons! So now you can get great deals for pennies on the dollar or free, if you find the right coupon!

#### 30. Pay attention at the register.

So you've got all your coupons ready and picked up things that were on sale. You're ready to pat yourself on the back and relax, but don't! Paying attention to what's happening at the cash register is the most important part!

If they miss a coupon or leave an item out on a deal where you have to buy 2+ to save, you could miss out on savings. This just happened to me as I took my attention away from the cash register for a second to talk to my husband! The cashier forgot to ring up one of our baby formulas and the pay screen came up already. So I swiped my credit card, then I remembered that I had to buy 2 baby formulas in order to get \$4.99 off on both!

So thank God, I remembered this at the last second. The cashier just deducted the amount on the next purchase of the forgotten formula. If I didn't catch that mistake, I would have lost out on almost \$5 in savings! Sheesh!

Some cashiers are nicer than others. Or some stores are trained to fix mistakes on the spot like our local Safeway does. They want the customer to be happy and they won't argue or challenge you like other stores might. But it pays, I repeat, *it pays* to pay attention at the register. This is where everything is calculated, and coupons are collected and deducted from your transaction.

When you watch it on TV's Extreme Couponing Show, stuff always happens. Things don't always go right, even for expert couponers.

If you see a mistake, speak up! if you don't, it's like throwing money away.

# 31. See if you can get a rain check.

If an item is out of stock, see if your store will do a rain check and what the policy is. At our CVS, they don't do rain checks on things that are sale, sadly. But if your store does, it might be worth it to get a rain check so you can get the item at the sale price during a week when it's not on sale. Then you'll have more time to find other coupons to match up with it.

# 32. Check out stores in less busy areas.

I used to live near a popular Walgreens, where every Sunday, the shelves were emptied before 12pm! So instead of wasting my time there, I found another Walgreens in the next small town, which was less 10 minutes away. This store was newer, smaller, less crowded, but had way more stocked shelves! I ended up finding everything I wanted that was on sale. And it was on a Monday!

# 33. Look out for printable coupons.

Nowadays, coupons are not exclusively available in the Sunday paper. You can find them on several sites including this one. They will not be the same as the ones in the Sunday paper, but you don't have to buy a paper to get it.

Popular coupon sites are <u>Coupons.com</u>, <u>RedPlum</u>, and <u>Mambo Sprouts</u>.

The caveat is that there are print limits on some of the coupons set by the manufacturers. That's why you have to install coupon printing programs before you can print coupons. Some of them will only let you print the coupon twice and then you won't be able to get it again. To get around this, you'll have to print coupons at another location, like at work or a friend's house.

# 34. Leave the kids at home (with a babysitter).

This may not be possible for everyone. But when it comes to couponing, it takes a lot of brain power and focus to get deals and stay on track. I've had to take my daughter along for some shopping trips, and I admit, it was super stressful. A few times, I lost out on savings because I couldn't watch the cashier ring up things or make sure they rang up all the coupons correctly.

I had to be a mom and tend to my daughter as she was being fussy. What can you do? You make the best of the situation. But if you can, have your significant other or someone else watch the kids while you shop.

#### 35. Review your strategy.

Did you get the best deal this month on that product or did another store have a better deal? Could you have used a better coupon? Don't feel like you have failed if you didn't get the best deal. Learn from your past purchases and put together a better strategy for the next sale.