

Be an Ace Couponer

Without Breaking a Sweat



Get on top of your game with this personality-driven primer on couponing smarter, whether you're a dabbler or a devotee

Reeling from supermarket sticker shock? No wonder. Groceries cost 30 percent more than they did 10 years ago. But as prices increase, we shoppers add to our arsenal of tricks to reduce them. Leading the charge is the mighty coupon: 329 billion of them were issued in the United States last year—not counting digital store coupons loaded to loyalty cards (the number of those redeemed last year doubled compared with 2012). Nearly 80 percent of shoppers use coupons regularly, for an annual savings of \$3.5 billion. (If we redeemed every one issued, we'd save \$510 billion.) But how we use them can vary greatly. Whatever your couponing personality, ALL You will show you how to sock away more money in less time. *By Laura Daily*

The results are in!

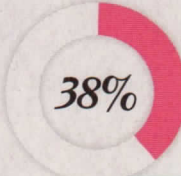
In a recent poll on allyou.com, 391 ALL You readers shared their coupon-clipping style.



38% are *laid-back* coupon clippers.

39% are *committed* coupon clippers.

23% are *unstoppable* coupon clippers.



You're a *laid-back* clipper

We get it: You're busy. You occasionally use a coupon you see online or in the newspaper. You think the process is too time-consuming, but you'd do it more if it were easier.



FIND COUPONS FASTER

Before you head to the market, make a list. Then take a few minutes to scan websites including coupons.allyou.com, smartsources.com and redplum.com. Search for your items, narrowing by category. You might find coupons for some of your favorite brands. What's online is a fraction of what's out there in newspapers and at the store, but digital coupons are just as valuable. Plus, they're easy to search for and remain online until the supply runs out. If you find a match, print it.

SCORE MORE WITH TECH TOOLS

- ▶ You are normally allowed two coupons per offer per computer. If you have a second computer, print two more. Yes, this is legal! The two-per-computer limit, set through a harmless "cookie," is how companies keep scammers from abusing the system and printing thousands.
- ▶ Know how the back of your grocery receipt often includes coupons for local retailers? Go to the source. Check out rtui.com, which produces the tapes. Type in your zip code and choose coupons you like; the site will e-mail them to you to print out.

STEP UP YOUR GAME

1 Sign up for grocery-store loyalty cards. It takes only a couple of minutes. Then, even if you forget your card, you usually can get the discount prices on that week's sale items by simply giving your phone number at checkout. Don't want to carry around all your loyalty, rewards and membership cards? You can consolidate them all on your smartphone with the CardStar app (free; Android, Apple).

2 Play favorites. If you frequent a grocery store such as Kroger, Publix, Stop and Shop or Target often enough, it might start mailing you coupons for the products you buy most. This is one of the best ways to nab coupons for fresh meat and produce.

3 Access discounts. Many chains designate one day a month for seniors or members of the military to receive extra discounts. If you or a family member fits the criteria, go for it.

GET ORGANIZED

- ▶ Instead of stuffing coupons into an envelope (or just letting them float around in your purse), buy a checkbook-size accordion file at an office supply or dollar store.
- ▶ Because you don't have all the time in the world, sort your stash into 8 or 10 categories, prioritizing the ones that offer the biggest savings. Such nonfood products as makeup, hair color, feminine products and cleaning supplies can be especially pricey, but the good news is that those items also tend to have higher-value coupons—greater than \$2 in some cases—and you're likely to come across more of them. To keep your coupon collection under control, sort through it on the 1st of the month to remind yourself of what you have and toss out ones that have expired.



13-pocket textured coupon file, \$9; at Staples.

KA-CHING! Use these strategies and you can save a minimum of 15 percent (\$150) off the average monthly grocery bill (estimated to be \$1,000) for a family of four.



39%

You're a *committed* clipper

You've taken steps toward serious savings. You scan store fliers and newspaper inserts, collect coupons and plan your shopping. But there are more deals out there, and you want them.



FIND COUPONS FASTER

Don't waste time stacking up store deals with your coupons—let someone else do it. Go to a national matchup site, like couponmom.com, or find a local one by googling your grocery store and “deals.” Bookmark it. The site will compile the weekly sales at local drugstores and grocery stores and match corresponding coupons to those sales for maximum savings. Coupondivas.com and other sites even offer direct links to the exact coupons you want. No need to search around. Just click and print.

SCORE MORE WITH *TECH TOOLS*

► Of course, you already know what you can save through the process of stacking your manufacturer's and store coupons for a product (a lot!). Want to get even more cash back on top of that? Join SavingStar (savingstar.com), which partners with companies to offer a payout when you buy any of the products on a given list. Buy the item, swipe your loyalty card at checkout and the value of each SavingStar coupon will be credited to your account. You can choose to receive a PayPal payment, a bank deposit or an Amazon gift card.

STEP UP YOUR *GAME*

- 1 Pick up papers.** Newspaper inserts account for more than 90 percent of all coupons issued—and half of what is actually redeemed. If your Sunday paper is a gold mine for you, buy extra copies.
- 2 Befriend your favorite brands.** In exchange for your e-mail address, companies including General Mills, Kellogg's, Kraft, and Johnson and Johnson e-mail newsletters with recipes, an occasional “first look” at new products before they hit the shelves and printable online high-value coupons that might not be available elsewhere, such as one for a “buy one, get one free” box of Cheerios.
- 3 Don't be shy.** Ask neighbors, friends and co-workers for their unwanted coupons.

GET *ORGANIZED*

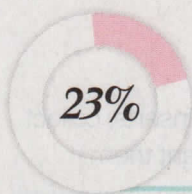
► Pull coupon inserts from your Sunday newspaper, mark the date on a top corner of each insert so you can easily flip through and find the one you want. Store



them in a container that can hold letter-size documents, with the oldest at the bottom. Go to one of the matchup sites (left) to see what's on sale and if there is a corresponding coupon to save even more. That site will tell you which newspaper inserts contain the coupons you want, by publisher (P&G, RedPlum or SmartSource) and the date (*RP-6/14* means RedPlum's June 14 insert, for example). Snip the ones you want, and clip them to your shopping list. About every three months, go through the inserts or look on couponmom.com for expiration dates, then toss the obsolete ones.

KA-CHING! Combine loyalty-card savings with coupon deals and you'll save about 35 percent (\$350) off the average monthly grocery bill for a family of four.





You're an *unstoppable* clipper

Yes, you are the Sherlock Holmes of savings. On top of the techniques of your committed and laid-back brethren, you know the store's coupon policy better than the cashiers do.



FIND COUPONS FASTER

The websites for Kroger, Publix, Safeway and other grocery stores list what's on sale alongside available manufacturer's coupons for those items. Just register, log on, quickly review the list and load paperless digital coupons directly onto your rewards account. When you use your card at checkout, the coupon is applied automatically.

SCORE MORE WITH *TECH TOOLS*

► Free rebate apps, like Checkout 51 and Ibotta (both Android and Apple), send offers on items to your

smartphone. With Ibotta, you perform tasks (take a poll, watch a video) to gain the rebate and send a photo of the receipt (from any of 80 retailers). Checkout 51 lets you buy from any store, after which you snap a shot of the receipt and upload it. Once you hit a certain amount (\$5 for Ibotta; \$20 for Checkout 51), you get a rebate.

► Sign up at cartwheel.target.com for savings of 5 percent to 50 percent. Choose from hundreds of offers and add them to your Cartwheel list. Print or send the bar code to your phone. It's scanned at checkout, and the discount is applied. Because you can combine it with coupons from the manufacturer and store, it's like triple-stacking.

STEP UP YOUR *GAME*

- 1 Scoop up unwanted coupons.** On Sundays, swing by a coffee shop that sells newspapers and check the recycling basket for discarded inserts.
- 2 Buddy up to a librarian.** Ask if you can clip a few coupons from the inserts in the library's newspapers.
- 3 E-mail companies' customer relations departments.** Make it clear that you like a certain product and ask for a coupon to buy it. In an informal test, Coupon Mom blogger Stephanie Nelson found that about two thirds of companies will oblige, sometimes even with a freebie.

GET *ORGANIZED*

► If you never want to be caught without coupons for unadvertised sales or items on clearance, don't enter the store without your entire savings cache. Go for a three-ring binder and add the kind of inserts used by baseball-card collectors. Divide the sheets into categories that make sense for you ("dairy," "produce," "toiletries"—with subcategories for "hair," "teeth," "soap," for example). You can even sort them by supermarket aisle. Slip every paper coupon you are likely to use into the appropriate slot. As you cruise the aisles, prop up the binder on your cart and simply flip the pages to see what you have. Attach small sticky notes to those coupons about to expire so you can use them quickly or pull them if they're no longer valid.

Trading card pages, Avery, \$4 for a package of 10; at Walmart.



KA-CHING! Use multiple coupons and loyalty cards to stock up during sales and save up to 60 percent (\$600) off the average monthly grocery bill for a family of four.



Your *coupon* glossary

Don't just hunt for coupons before you shop. Scare up sizable savings in the store, too. While ambling through the aisles, keep an eye out for:

Blinkies

These coupons come from dispensers, often with a blinking light. The product isn't always on sale, and a different brand might cost far less. Save Blinkies for times when the item is marked down.



Peelies

These are stickers you pry off the product to gain cash back at checkout. A surprising 78 percent of them go unredeemed. Peel and present the sticker; don't rely on the cashier to spot it.



Tear pads

Grab coupons from cardboard displays for use now or later—they typically don't expire for a long time.



Catalinas

These are based on your purchases and issued from the register at checkout, along with your receipt. If you didn't get a promotion you saw advertised, ask. (And be sure to look for them at self-checkout.)



COUPONING: THE VITAL STATS

Average face value:

\$1.62

If it's for food: **\$1**

Anything else: **\$1.98**

Average life span:

8.6 WEEKS

Most common category:

hygiene and personal care

2.9 billion were used in 2013.

7% were printed at home.

Sources: 2013 data from NCH and Inmar

BEYOND SAVINGS Use coupons to teach your kids about money, help others and pamper yourself.

Make it educational

Couponing requires math skills. Have your children sharpen theirs—and learn the value of a dollar—by helping you compute what you'll spend on a shopping trip based on product prices and the coupons you've got. Let them use part of the savings for a treat.

Make it charitable

Give unused coupons to a shelter or Troopon (supportourtroops.org), which ships manufacturer's coupons abroad to military families with limited access to newspaper inserts. Overseas military base commissaries will honor coupons up to six months past the expiration date.

Make it adventurous

Manufacturers often issue high-value coupons (even for giveaways) to get you to try something new. Use one to test a spicy salsa or other new-to-you product. That \$5-off coupon for Vidal Sassoon hair color could be just the incentive you need to go Copper Red for summer!

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