

CouponingShopaholic

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Couponing The Smart Way

Lets face it- coupons are everywhere, but do we really know the best way to utilize them? In this class, I will teach you what coupons mean, where they come from, how to get them, and the best ways to use them.

Where to find coupons:

- *newspaper (buy multiples if there is a really great coupon)
- *blogs
- *inside samples
- *in the mail
- *at the store
- *facebook
- *magazines

Different Kinds of Coupons:

Have you ever seen a coupon that says “Manufacturer’s Coupon” or one that says “Store Coupon” ... What do they all mean?

Manufactures Coupon:

These are the most common type of coupons which come straight from the manufacturer.

There are three types of manufacturers coupons:

- **Newspaper Coupon**



These are found in the newspapers and state the show the following information:

- What type of coupon it is (Manufacturer’s)
- The expiration date
- The restrictions of the coupon

- **Internet coupon.**



It still indicates the same information as the Newspaper coupon, but there can also be the “dotscan” barcode as pointed out above.

- a. Most manufacturers are applying these to their coupons to limit fraud

Note that you print two of the same coupon from most internet coupon sites.

- **Manufacturer's Specific Store Coupon**



Similar to the Newspaper Coupon, this type of coupon is a manufacturer's coupon meant for a specific store. CVS pharmacy is printed on this one. It is better to use this coupon at the store located on the coupon. Some other stores will take this, some will not. It depends on the cashier and manager.

Store Coupon:



Store Coupons are provided (and funded) by Retailer (target store coupon, CVS coupon, etc). Therefore, they can only be used at that specific store. The good thing about these coupons is that most stores will let you use a Manufactures coupon on top of the store coupon. The coupon pictures above is a "target web coupon".

Coupon Layout

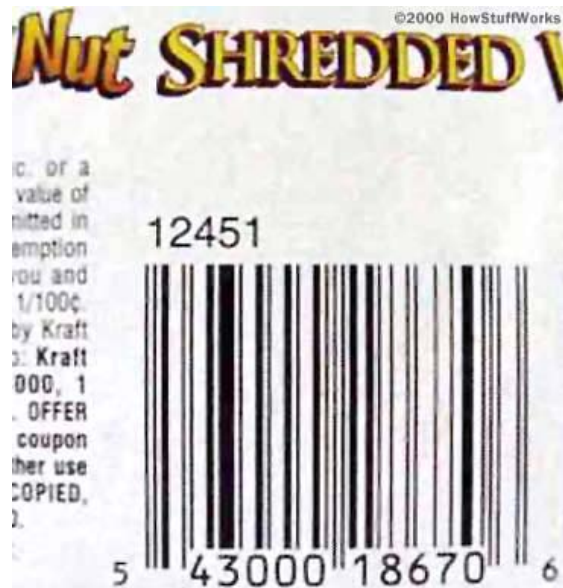
What is a coupon and what does it all mean?

A coupon is a ticket or document that can be exchanged for a financial discount or rebate when purchasing a product.

The image below is a scan of the barcode on the side of a box of Post Hone Nut Shredded Wheat



And now, a picture of a coupon for the item above:



The most important thing to see is that the coupon's bar code starts with a 5 to indicate that it is a coupon.

Who uses coupons

It is a very common misconception that only people without much money use coupons. In fact, a recent survey by NCH Marketing Services revealed that 75 percent of consumers in ALL income brackets use coupons.

Stores that take coupons:

- Walmart
- CVS
- Walgreens
- Grocery stores
- Target
- Some dollar stores

Stores that do NOT take coupons

- Big Lots
- Sams Club
- Some “dollar” stores

There are different coupon policies for stores in different areas. If you are confused about your stores coupon policy, you can look it up online, call the customer service number, or look on the store circular. The same thing applies for doubling/tripling coupons. It is best to contact them or ask an employee/manager if you have any questions.

Should I get the item even if I don't use it??

This is a common question that people have, and it is the easiest way for you to spend more on your bill because “I had a coupon”. Just because you have a coupon DOES NOT MEAN you have to get it. If an item is 3.99 and you have a \$4 coupon for that item, it is a good way to try new things. Or if you are not going to use it, you can donate the item to a shelter.

Advice: If you are purchasing an item that is 3.99 and the coupon is for \$4, the store is suppose to adjust the coupon down, so all you will have to pay is tax. Remember, not all cashiers are trained in the coupon area, so stay calm, and ask for a manager. If you do not want to deal with it, tell the cashier you do not want the item then, and take your coupon back.

If there is a great deal on an item you would normally use (or if the item winds up being free), then you can consider stockpiling. Stockpiling simply means building up a large supply of products. If you can slowly build up a stockpile, there will be less you “have to buy” each week. And then you will be able to use your stockpile as a “store” inside your house. Another great thing to do with a stockpile is to show your children how to be charitable. When you are preparing to take items to a shelter (or wherever you like to donate), have your child “shop” in your stockpile with you and pick some items out. This is a good way to show them saving money not only helps the family, but can also help other families in need. Remember, you can stockpile almost anything, from toys to toilet paper, the possibilities are endless. But remember, keep it clean and organized!!

How to store and organize coupons:

There are many ways you can store coupons. The first rule is: DO NOT throw away the coupon inserts after you “clip what you need”. Most stores have sales on items that were in the coupon inserts weeks before. Here are a few ways to stay organized:

- 1) Take a sharpie and **write the publish date on the front of the coupon insert.**
This will save time and sanity later on.
- 2) **Get a coupon organizer.** There are many organizers out there, and one is not better than the other. You must find the one that works best for you!