

**ONLINE COUPONS: VOLUME 5**

**TOP TEN TIPS FOR  
LIVING THE  
COUPON  
LIFESTYLE**

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## Introduction

This book is the fifth in a series of five books on how to use coupons to your best advantage. In this book, you will learn about the top ten tips for living the coupon lifestyle. This book is a compilation of the other four books with some added surprises included to keep you saving regardless of your situation.

1. Only buy what you will actually use – even if it is on sale
2. Stocking up on great finds will save you money in the long run
3. Plan ahead - Shop with a list – and stick to it
4. Use coupons from more than one source
5. Use coupons for more than just groceries
6. Find the store that works best for your saving style
7. Watch for price fluctuations and use them to your advantage
8. Stay organized to make the most of your potential savings
9. Save all your coupons – you might need them later
10. Take advantage of store policies

The other four books in the series cover the topic of saving with coupons in more depth. The Basics of Saving With Coupons – Volume 1 covers the anatomy of a coupon and teaches you everything you will need to know if you have never extensively used coupons before. Online Coupons – Volume 2 will divulge the secrets to finding your coupons, including the different types of online sites (fully explained) and the other, more traditional coupon sources as well. Volume 3 explains how to maximize your savings with the coupons you already have. For example, it will explain how using your coupon during the right week can save you significant money. Volume 4 in the series will explain the “other” type of coupons – ones that aren’t aimed at the grocery shopper. This book will give you the inside scoop on where to find and how to use coupons for items such as clothing, entertainment, baby supplies, health supplies, and travel.

## **Tip #1: Only Buy What You Will Actually Use – Even If It Is On Sale**

We've all done it before. There was that amazing sale that was just too good to be true. So, we purchased the item. And then, two years later during a spring cleaning, we come across the same item sitting on a shelf, still wrapped, and still very much unused. Does this sound familiar to you? How many items are in your house that you purchased because it was a good deal, but you never really used them afterwards.

Often, we do not really know what we will or will not use until we try it. When using coupons and sales, it is always a safe bet to purchase items that you have used before and know that you will use again in the future. However, not all coupons match up with the items that we already use.

Many manufacturers will offer coupons primarily for new products to entice you to try something different and boost sales for them. If it is a good deal, try purchasing the new product in the place of a product that you usually would purchase. For example, if you usually drink Diet Coke, but Coca Cola offers a coupon for \$0.60 off of a new flavor of Coke that has a fruit twist to it, then it is probably worth saving the \$0.60 and trying the new flavor this week.

However, if you know that you do not like Root Beer, but there is a sale and coupon combination that enables you to purchase a 2 liter of root beer for 80% less than the normal cost, what should you do?

Option A: Go ahead and purchase it since it is such a great deal. Maybe you will learn to like root beer or have a friend over that will like it someday.

Option B: Do not purchase the item and throw the coupon away, thinking "If only I liked root beer, think of all the savings I could have had."

Option C: Give the coupon to a friend who you know likes root beer and tell her about the amazing deal you found. Then, hope that she does the same for you when she finds great deals.

While any of the options are definitely possible, the recommended option is Option C because it is the option that allows someone to take advantage of the savings and the product that comes with it.

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Bottom line is: if you won't use it, then don't buy it. Regardless of how cheap it may be, don't purchase something that you will never use. Not only will the item take up space in your house and add to a cluttered feeling, but it will be a waste of resources and would be better to have it purchased by someone who will actually use the item.

### What One Woman Does ...

Instead of skipping on items that are a really good deal or passing the coupons off to her friends, one woman will purchase the heavily discounted items, even if she does not plan to use them. She then accumulates them throughout the year and donates them to a local charity. Not only does she feel good about saving money and finding a good deal, but she is able to give more back to the community because of it.

If you have items in your house that you are no longer using, or items that you purchased but have never used, consider donating them to charities such as Good Will for household items or your local food bank for grocery items. You will have less clutter in your house and will help someone else who is in need.

Another option to help give back to the community is to calculate your grocery savings each month, and then donate half of what you would have spent to your favorite charity. Often, the charities can do more with cash than they can with donated items, so you will be helping them help others.

## **Tip #2: Stocking Up On Great Finds Will Save You Money In The Long Run**

Sometimes, there is just a deal that is too good to be true, but yet it is. If you can stock up on this deal while it is going on, you will save a lot of money in the long run. In order to stock up on great deals, you will need to first make sure you have a proper set up at home.

Stocking up means buying something in large quantities. For example, if you normally use two cans of green beans each week during your normal meal preparation, but you see a great deal, you could purchase a larger quantity to stock up on them. As an example, let's imagine that green beans are normally \$1.50 per can at your local supermarket. You are doing a good job watching your weekly fliers and clipping your coupons and you find that for three days only, you can purchase the same green bean cans for only \$0.59 each. Because the new price is based on a store sale and an online coupon (which you can print an unlimited number of copies of), you are stuck with the decision of how many green bean cans do you buy at the low price?

Let's consider the options. Obviously, you want to purchase as many as possible, since you have never seen the price this low and don't expect it to be this low again for a while. Also, you don't expect the number of green bean cans that you use each week to change very much over the next couple months. The next consideration is really how much room you have that you can devote to storing green bean cans.

Here's a list of questions that you should always ask yourself before stocking up on an item.

- Is this the lowest price that the item has been for a while? Do you have any reason to expect that it will reach a lower price anytime soon?
- What is the shelf life of the item? For example, some things will never go bad (like honey), while other things have a limited shelf life which is usually stamped on the container somewhere.
- If you purchase a large quantity of this item, will you get tired of eating it after a while? Or is this something that is so engrained in your diet already that you would be fine eating it ongoing?
- How much storage room do you have to devote to this item?

Sometimes we want to stock up on everything that seems like a really great deal. However, do not stock up on items that you have never tried before. If it is a deal that is

too good to pass up, then purchase one of them on the first day of the sale, use it the next day, and then if you still like it, go ahead and stock up on the item.

If you are not already following the stocking up philosophy, then you may need to start slowly. Often, you will end up spending a little more on your grocery bills as you purchase extra quantities of certain items, but after a few weeks, you will notice your grocery bills reduced overall due to your savings strategy. After you have built up some stock items, you will notice that you often can go grocery shopping and only purchase the perishable items and those items which are having a great sale and become your “stock up” items for that week.

To get started, all you really need is a little bit of extra pantry room for your food. If you don't have room in your kitchen, consider other options so that you can still save money. Canned and boxed goods can be stored in a box in the closet or even in a box underneath your bed. Just make sure that all boxes are wrapped so that they don't attract bugs or other critters.

To take it to the next step, you will need a deep freezer. This will allow you to stock up on frozen items and further expand what you are able to save money on. A deep freezer is often stored in the garage, basement, or storage room of a house so that it is out of the way.

### **Tip #3: Plan Ahead – Shop With A List – And Stick To It**

Stores thrive on what the industry calls “impulse purchases”. These are purchases that are not planned ahead of time and are usually not a necessity. If you are able to create a shopping list based on your needs and your savings opportunities, then you will be able to save significant money in the long run.

When you are shopping, there are many possible ways that the stores will try to entice you into purchasing additional items. Here’s a breakdown of their strategies so

#### Shopping with Children ...

If you are shopping with small (or sometimes large) children, you will often hear the question: “Can we buy this?” or “I want that”. Obviously you can say no to their request each time and try to explain to them that you are sticking to your list and your budget, but if you are tired of saying no, yet don’t want to spend a lot of money buying everything they ask for, then try this trick instead.

Before the next trip to the grocery store, tell them that they will need to be like mommy and stick to a budget as well. So, for anything that is not on your list (like candy or a small toy), give them a small budget that they can use to purchase their own item with. This will prevent questions of “can we buy this?”, because your answer will be, “Sure you can buy that, but do you have enough money?”.

A general guideline for the amount of spending money is as follows:

Younger than 6 years old: \$3

Between 6 and 9 years old: \$5

Older than 9 years old: \$7

that you will be aware and learn how to avoid becoming prey to them.

**Product Placement Within Store:** Often, you will notice that the basic essentials, such as bread, milk, and other items, are placed away from the store entrance and not all grouped together. This tactic is trying to encourage walking through the entire store. Stores figure that if you are required to walk past a certain product, then you are more likely to purchase it.

**Advertised Sale Placement:** Just as the essentials are often placed strategically throughout the store, the advertised sales are also strategically placed. In clothing stores, the sales rack is often at the back of the store. In grocery stores, the sale items generally stay in their same location, but are placed next to items that complement the sales item but are not on sale. For example, if they are running a sale on tortilla chips, then the salsa might be right next to it at full price.

**Temptations at the Checkout Stand:** While some stores are slowly changing this to improve their customer service, many stores still have each checkout stand stocked with candy, magazines, soda, and other little items that you might be tempted to purchase. These are often items that will never make it onto your grocery list, yet they are often anyway. If your store does have a “candy free” checkout lane, then use it whenever possible.

**Product Placement on Shelf:** Next time you are in the store, take a look at the shelf placement of your favorite products. Often, the store strategy is to place the expensive items at eye level, so that they are the items you see first. However, if you already have a certain brand in mind (because you have a coupon), then this should be an easy one to overcome.

So, when planning a shopping trip, make your list ahead of time by using your knowledge of the savings and what essential items your family needs at that moment. One strategy to plan an effective list is to go through the weekly fliers for your particular store and mark down all of the sales that seem like really good deals. Then, pull out your coupon organizer (or use an online version at [www.couponmom.com](http://www.couponmom.com)) and match the coupons with the sales to achieve even better prices. Next, once you have the best deals added to your grocery list, compare that list with what is already in your pantry. For example, you might have found a great deal on canned peas, but discover that you already have 5 cans of them at home. You will need to decide if you want to purchase additional cans at the low price to stock up further or if you want to skip that item this week. Another scenario is that you find you are almost out of milk, but did not find a great deal on milk during your sale hunting. You will need to decide then if this is an essential item that you will buy at full price, or if this is an item that can wait a week or two until it is on sale.

## **Tip #4: Use Coupons From More Than One Source**

Coupons can come from almost anywhere, and still be able to save you money. If you are just relying on one source for all of your coupons, you are missing out on a lot of potential savings. When you are shopping for a house or a car, you shop around to find the best deal. Why not do the same with your groceries? After all, some people spend just as much money on grocery bills each month as they do on their car payment.

Here are some common sources for coupons that you may not have considered before.

- Weekly newspapers
- Online coupon sites (see the list of sites compiled from Volume 2 of this series, where these sites and others are described in more detail)
- Red box savers (often located on the shelves of the grocery stores)
- Smart source register coupons (these are printed from the cash register when you check out)
- Packaging (check the inside and outside of your boxes to see if there are any special offers)
- Friends (organize a coupon swap with friends so that you can take advantage of coupons your friends might not need, and vice-versa)
- Rewards and loyalty programs (often these programs will mail you coupons or provide you with incentives during certain times of the year)

Coupon Site	URL	Best Feature
Cool Savings	<a href="http://www.coolsavings.com">www.coolsavings.com</a>	Grocery savings tips and articles
Ever Save	<a href="http://www.eversave.com">www.eversave.com</a>	This site has all types of coupons available.
Coupon Mountain	<a href="http://www.couponmountain.com">www.couponmountain.com</a>	If you like to shop online, this is the coupon site for you since most of their coupons are for online use only.
eBay	<a href="http://www.ebay.com">www.ebay.com</a>	You can often find coupons here that aren't on other sites – plus, it can be fun to bid on items and get a great deal!
Coupon Bar	<a href="http://www.couponbar.coupons.com">www.couponbar.coupons.com</a>	This is a great site for finding manufacturer's coupons that aren't indexed on any other site – plus, you don't have to register with them to use their site.
Smart Source	<a href="http://www.smartsource.com">www.smartsource.com</a>	A lot of the other sites require membership and then redirect you here. Why not just come to this site in the first place and not deal with membership or registration issues.
Savings and Coupons	<a href="http://www.savingsandcoupons.com">www.savingsandcoupons.com</a>	This site is a mixture of free trial offers and printable coupons – just watch out for all of the other offers you must click through.
Coupon Mom	<a href="http://www.couponmom.com">www.couponmom.com</a>	The best thing about this site (although there are many things to choose from) is the Virtual Coupon Organizer.
The Coupon Clippers	<a href="http://www.thecouponclippers.com">www.thecouponclippers.com</a>	If you don't like clipping coupons, but still want your newspaper coupons, this is the place for you!
Coupon Cat	<a href="http://www.couponcat.com">www.couponcat.com</a>	If you are unsure of where else to start, then start here.

## Tip #5: Use Coupons For More Than Just Groceries

If you just think about grocery coupons when the word coupon is mentioned, then you are like many other people in the world. However, there are many different types of coupons out there that have nothing to do with grocery shopping. Think about how much money you are spending on things like restaurants, clothes, hardware, travel, baby items, and basically everything else you purchase.

While there are many different websites available that offer coupons for non-grocery items, sometimes they can be hard to find. For a full list of quality coupon sites for non-grocery items, check out Volume 4 of this series which has the top three websites for each of these categories: clothing, entertainment, baby supplies, health and beauty supplies, and travel.

If you are looking for a one-stop shop, however, the site [www.retailmenot.com](http://www.retailmenot.com) has everything you are looking for. It covers almost every imaginable category of non-grocery items and lets you know about online coupons and great deals. Additionally, the site lets users rate each of the offers, which prevents the site from being filled up with dead links and expired offers. All you have to do is enter in the name of the store you are wanting to purchase something from, and it will let you know what offers are available right now for that store. You can find a lot of great deals through this site, and it is very easy to use.

For printed coupons, one of the best offers available is the Entertainment Book (found at [www.entertainment.com](http://www.entertainment.com)). Customized to your city, this book offers coupons for restaurants, theaters, movies, and much more. Many of the coupons are buy-one-get-one-free offers,



A screenshot of a coupon page. At the top, it shows the code "GIFTFROMBR" with a "Use coupon »" link. Below that, the discount is "15% Online Purchase. Expires 10/31/07." and the stats are "79% success rate (616 votes)". On the right, there's a "Did this coupon work for you?" section with a green checkmark and a red X, and "12 comments". Below this is a "Close comments" link. The comments section contains three entries: 1) "I used the coupon 10/26/07. It works...I saved. I love to buy my seasonal clothing in bulk (you know, 3 of the same shirt in different colors). So every \$\$ saved helps!" posted by Steven - 28 days ago. 2) "Still working just like the coupon said. Just received \$18 off a \$125 order. Love this site! Keep them coming!" posted by anonymous - 1 month ago. 3) "Used on 10/15 and it worked! Saved me \$6.68 on a \$45 item. I was amazed since most coupon sites have coupons that dont work. We will be returning to this site!" posted by anonymous - 1 month ago. A partial comment at the bottom says "worked on 10/14 saved \$10 and and used banana republic card and got free".

so it works best if you have two people who often go out together to enjoy the entertainment. The book costs between \$15 and \$30 depending on when you buy it, but it will pay for itself in only a couple trips to a local restaurant or movie theater.

If you are having trouble finding a coupon for an item you want to purchase, try checking out the manufacturer's or company's website. They often post coupons on their website as well as offers for free samples of new products.



The '08 Las Vegas Entertainment<sup>®</sup> Book

Packed with over **\$18,100 in savings:**

- [251 Dining Discounts](#)
- [63 Attraction Discounts](#)
- [147 Shopping Discounts](#)
- [Over \\$10,000 in Travel Discounts](#)
- [Movie Ticket Discounts](#)
- And Much More...

The image shows the cover of the '08 Las Vegas Entertainment Book. The cover is white with a blue and green design. It features the Entertainment logo and the tagline "DINE. SHOP. TRAVEL. SAVE." A large orange circle with the text "Pays For Itself!" is overlaid on the bottom right of the book cover.

## **Tip #6: Find the Store That Works Best For Your Savings Style**

There are many different types of stores to choose from when shopping for savings. Whether you prefer your local market, a chain grocery store, a discount super store, or a club store, the shopping choice is all yours. Each type of store has its own advantage and requires different strategies for saving money.

**Club Store:** These stores offer items in bulk packaging that you can buy for a discounted price. Often these stores will not accept normal newspaper coupons, however, you can often find a good deal even without a coupon. The catch to these stores is that some of them charge a membership fee. Additionally, you must have room to store the items you purchase.

**Chain Grocery Store:** These stores are your basic grocery store that you know and love. They often offer low prices, sometimes with a membership or loyalty card, and also often offer special programs such as double coupon days. To make the most of these stores, check out their weekly advertisements and sales.

**Local Market:** These stores often have slightly higher prices, but also often have the best fresh produce. Also, these stores often have a local feel that can make the shopping experience a more enjoyable one.

**Discount Super Store:** These stores often have the lowest prices since they have scale on their side. Also, they have many of the advantages of the chain grocery stores including coupon discounts and price matching policies.

The key to making the most of your savings opportunities is to mix and match stores to meet your needs. Buy the things you use the most of at the club stores, use your coupons at the chain grocery store, and buy your produce at the local market.

## Tip #7: Watch For Price Fluctuations and Use Them To Your Advantage

As you probably already know, grocery prices do not stay the same from day to day or week to week. To really maximize your savings, you will need to learn what the prices are of the items you buy most, and purchase them when they are at their cheapest.

To start learning what the prices of your items are on a weekly basis, keep a price journal. This can be as simple as a little notebook and pen that you keep in your purse or it could be a simple analysis of your receipts after your shopping trips to compare prices. The key thing to look for here is what is the lowest price you've ever seen for that item. That is the price you need to memorize.

Once you know what the lowest price for an individual item is, you can avoid purchasing it when it is high and only purchase it when it is at its lowest price possible. Plus, if you have room to stock up on several of the item, you will save even more.

Here is an example from Volume 1 of this series of how prices can fluctuate from week to week. And, when combined with coupons, you can save even more on the already lowest price possible.

	Week 1	Week 2	Week 3	Week 4	Lowest Price
Canned Tomatoes	\$0.99/can	\$0.99/can	\$1.49/can	\$0.69/can	\$0.69/can
Frozen TV Dinner	\$2.99/box	\$3.99/box	\$2.50/box	\$2.99/box	\$2.50/box
Favorite Cereal Brand	\$3.49/box	\$3.49/box	\$2.99/box	\$3.49/box	\$2.99/box
Apples	\$0.99/lb	\$1.69/lb	\$1.69/lb	\$1.19/lb	\$0.99/lb
Sliced Roast Beef	\$8.49/lb	\$7.49/lb	\$8.49/lb	\$8.49/lb	\$7.49/lb
Shopping Total	\$16.95	\$17.65	\$17.16	\$16.85	\$14.66

## **Tip #8: Stay Organized To Make The Most Of Your Potential Savings**

Organization is the key to making the most of your savings – and your time. There are several different coupon organization strategies available; the trick is to find the one that works best with your lifestyle. For example, if you are a busy mom that is always on the road travelling between soccer games and violin practice, then a portable solution is easier for you to use. However, if you are someone who is attached at the hip to anything electronic, then maybe a virtual coupon organizer would be better suited to your needs. Here's the low-down on some different ideas for staying organized with your various coupons. And if you don't find a solution that works for you, don't be scared to create a new solution to fit your lifestyle.

To organize the coupons you find in the weekly newspaper, you have two primary options. First, you could simply save all of the inserts, in their entirety, so that you have them for later. The advantages of this option include the fact that you don't need to clip the coupons until you actually use them and that you save all of the coupons instead of just some of them. The other option is to review the inserts and cut out the ones that you plan on using. This allows you to organize the coupons into different categories and to easily provide them to the cash register at the store.

Once you have the coupons clipped out, there are many different types of containers that you can store them in. These include:

- Shoe boxes
- Clear plastic baggies (or zip-lock bags)
- Receipt folders
- Binders with plastic page holders
- Baseball card filing systems
- Envelopes
- Filing cabinet folders
- Recipe card boxes
- And many, many more

The key to making the system usable for you is to have the coupons when you need them. For example, if you sort through your coupons before your shopping trip, then a home-based system makes sense, since you can store more coupons and don't have to worry about size. However, if you clip coupons while waiting for your daughter to finish her swimming lesson, a more portable, purse-size option would make more sense for you.

If you don't want to clip the coupons at all until you need them, check out the coupon organizer online at [www.couponmom.com](http://www.couponmom.com). In this site, you can enter in your location and it will pull up a searchable database of coupons that were in your local newspapers in recent months. Then, all you have to do is toss the inserts in a pile and use the online organizer and let it do all the work for you.

If you are using online coupons, print out as many as you think you might use (especially if they don't expire for a while) and store these with your other coupons. If you are using the virtual organizer or you don't want to waste all of that paper when there's a possibility that you might not use the coupons, then you can "print" to an electronic document and then save the coupons until you need them. This way there is less paper to lose track of and you can reprint the coupons even after the website has removed them, since you will have your own copy. If you are interested in doing this, there is free software that allows you to print to a PDF document – google "Cute PDF" and follow the instructions.

## Cutting Out Coupons ...

If you are tired of using traditional scissors to clip your coupons (and all of the rough edges, paper cuts, wavy lines, and sore muscles that come with it), then try these alternatives for clipping coupons.

- Electronic shears – these are often used by the sewing population, but work equally well for coupon clippers too.
- Paper trimmer – used primarily by scrapbookers, these make coupon clipping easy and quick and leave straight edges too!

## Tip #9: Save All of Your Coupons – You Might Need Them Later

You spend your precious time finding all sorts of good coupons, so don't waste your time by only saving half of them. You should save all of the coupons you find – even if you don't have a plan to use them immediately.

If you are clipping coupons from a newspaper, save the coupons you don't use in a shoebox. You never know when you might find a deal and a way to use them. To make it even easier for you, you can simply write the date of the coupon flier on the top and file it away for future use. Then, when searching for coupons in the future, use the website [www.couponmom.com](http://www.couponmom.com) to find the coupons that you already have stored in your saved fliers. Another method for saving all of the coupons is to clip every coupon and sort them by category or expiration date. Then, when you are planning your shopping trips, you can browse through them in an organized manner to make the most of them.

If you found your coupons online, save them by downloading them and saving an electronic file. This prevents you from having to print all of them, but you will still have them there if you find a time when you are able to use them later.

### Save Your Coupons Until ...

One of the values of saving all of your coupons is the fact that often stores and manufacturers will stagger their coupon release and the store sales. This way, if you use the coupon within the first week or two after its release, you will save a portion of the cost. However, if you wait a couple weeks, often the same item will go on sale and you can use your saved coupon then for even additional savings.

This is the method that many saving gurus use to reduce their grocery bills by up to 80% in some cases.

## Tip #10: Take Advantage of Store Policies

Many stores have certain policies in place to make customers feel more welcome in their store and want to spend more money. Take advantage of these policies at your local store and if your store doesn't have the best policies for your spending style, then find a store with better ones. Here are some examples of the types of policies to ask about at your store.

**Double/Triple Coupons:** While sometimes it is obvious if a store has this policy since they advertise it on big banners outside the store, sometimes it takes a little asking around to see if the store will double your coupon's value. If there is a store in your area that offers this benefit, it is well worth your while to shop at these stores. However, a couple of things to consider before blindly thinking that you are saving money:

- Often there are only certain days which offer double or triple coupons – and these days are often in the middle of the week. If you can, adjust your schedule to make time to shop on these days to maximize your savings. Plus, it will free your weekends up for other fun things!
- Check out the store's base prices. It might not be worth getting a double coupon if you have to pay more than that just to buy the item in the first place. For example, if you have a \$0.30 coupon that might be tripled at one store, but the base price is \$2.50 higher than at the other store, it is still not the best value.

**Return Policy:** Let's imagine that you found a wonderful coupon that allows you to get a box of cereal for only \$1.50 each instead of the normal \$4.00. You are so excited that you decide to stock up on them and purchase five boxes. However, halfway through your first box, you find out that this flavor is not one that your family will eat five boxes of. What do you do with the remaining four boxes? If you bought them at a store with a good return policy, you will be able to take them back and redeem your \$6. So, now your only decision is how to maximize the new-found six dollars.

**Scan Policy:** Many stores have a policy that if your item does not scan correctly, you will receive it for free. While this doesn't happen often, this is an easy way to receive free items from time to time.

## Conclusion

By using these ten tips, you can maximize your savings. Using coupons from various sources and using them at the right time can make all the difference in the world. Enjoy your savings!

For more information about finding and using coupons, check out the other Volumes of this series.