

**HowExpert Presents**

# **Smart Couponing Secrets**

**HowExpert with  
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# CHAPTER 1: ALL ABOUT COUPONING

We all love shopping for our favorite items. Given time and financial resources, making a purchase on the best products you have in mind can be kind of interesting. However, in our daily expenses, we are often limited by our incomes. Normally, the best way to manage all your expenditures is to make a reasonable budget. This will outline your expenses and how you will split your income. This is usually a key step any financial expert will advise you. What if I tell you, besides the budgeting technique, you can save as much on your monthly store purchases through coupons?

Ever heard of coupons? Well, being new to this term won't limit you from progressing. Do not feel left out. This is not a business jargon you have to deal with. It is simply a discount you are awarded for loyalty in the procuring items at a store.

This is my story about couponing. It was just an ordinary day. I was supposed to join my friends for shopping. At home, just being a newly wedded couple, you have an idea when it comes to budgeting. We, in fact, had made a budget just to curb our monthly cost. This worked well thus far. However, having interacted with many couples within my neighborhood, I realized that we could save much when we start couponing. Definitely, in the beginning, you will be naive to embrace new saving techniques. Conversely, after some time seeing the amount my friends saved in shopping bills, I adopted this new method and never looked back. All it required was a brief

introduction to the system; understanding the rules and finally implementing what I had been told. I was gleeful to realize how much I was saving with coupons.

Reading this guide will create a better platform to start on savings for your monthly shopping bills.

## WHAT ARE COUPONS?

So what are coupons? Are you familiar with these words; bread coupons, milk coupons, Huggies coupons and cereal coupons, etc.? All the aforementioned product coupons work in a similar manner, there is nothing peculiar about each listing.

A **coupon** is simply a discount fee awarded to a particular product or any purchase. Store owners want to retain their customers and what would be the best way to preserve them if not by awarding reduced prices. Some companies like Wal-Mart may save your coupons and award you with cash rather than a reduced cost of your acquisitions. Whichever the reward technique, opting to use coupons is the biggest arsenal needed to reduce your monthly store bills significantly.

Coupons are one of the best ways loyal customers get rewarded for their continued purchases at their favorite stores. Many stores, be it grocery or manufactures products, have loyal rewarding policies to their customers. They opt to give you a discount on the favorite product on the shelves. This is a loyalty

program, and it may run from months to years depending on your consistency.

Learning the art of stacking your coupons for a particular manufacturer, you will never feel the price pinch off any product you wish to secure. This is one of the best techniques to reduce the cost of an item to its lowest level you can ever imagine, yes for Free!

Since companies use coupons as a means of advertising, you can find them either in printed versions in social media platforms such as Facebook. Bear in mind that, the ones obtained in social media platforms normally have a greater value other platforms the company chooses to advertise them.

## **TYPES OF COUPONS.**

Understanding the different types of coupons is essential in familiarizing on how they work and where you can find them. For my case, I had to carry out both online search and reading of business kinds of literature to find out which coupons will work for me. Surprisingly, with the help of friends and family, I had narrowed down my scope to what would work and saved me the monthly shopping bills. Before we venture into describing some of the widely used types of coupons; it will be prudent to know what types of product interest you.

Which are the types of products you can't do without? Do they constitute a bulk purchase every month to meet my daily requirements? These are primary



questions you need to reconcile with entirely to comprehend on the various coupons you can capitalize on.

It is important to understand the different coupons available so that you can narrow down your scope. Reading and comprehending their key policies is also crucial in knowing when and how much you can save on the items. Here are some of the widely used coupons worldwide:

### ***Manufacturer coupons***

Just from the definition, you can guess who the primary supplier is. Manufacturers' coupons are supplied by the product manufacturer. A manufacturer is the bulk seller of its product. There is the simple notion where consumers would buy the large stock of a product from a manufacturer to save hugely.

Nevertheless, with the introduction of manufacturers' coupons, you can save as much as directly purchasing from the manufacturer. This may not happen in an instance. It is a build-up process. One important consideration you need to know about these coupons is that their barcode begins with either number 5 or 9.

They can also be used in retail shops. Once the retail shops apply they will notify the manufacturer of your purchase and they will be reimbursed.

Therefore, do not feel shy to use your manufacturer coupons in a retail shop.

### ***Store Coupons.***

These are primarily customized to suit the budget of the retail store. Their barcodes begin with any number apart from 5 and 9. Additionally; they can be directly applied to purchases without the retailer having to connect to the manufacturer for reimbursement.

They are fast to process and widely acceptable since they are not coupled by a hierarchy of compensation policies. Besides the barcode numbers, they do not have an address to mail to the manufacturer.

### ***E-coupons***

These are not tangible like the rest of the coupons. They are electronic and are tied to the loyalty cards issued by the store. You can as well apply for the loyalty card if you are a new shopper. They tend to be store specific and can only be used for the intended product. This is not my ideal coupon. Though, it has worked for many experts out there; it's just a matter of exploring its limits. Thus, do not be hesitant to accept E- coupons when you come across them.

## **WHERE TO FIND COUPONS?**

Establishing your coupons sources is vital for maintaining a sustainable saving habit. Knowing which types of coupons to capitalize on is one matter.

On the other hand, knowing where to find one can also pose a challenge to beginners. The following are some of the methods I have used.

They have proven to be useful in finding coupons in greater numbers. In dealing with coupons, always bear in mind, the greater the number, the higher the saving. This is for the reason that, as a shipping enthusiast, I have never come across a coupon which holds a greater value than \$10. Though, I stand to be corrected. Shopping owners can go to greater extents just to keep their loyal customers. In such cases, the probability is close to nil.

### ***Newspapers:***

Sunday newspapers were the most relied upon avenues for getting a coupon. They were primary sources of coupons. You would have to find out which of the newspapers outlet has the best offers for coupons in your area. Compare each shop and subscribe to their newspaper so that you would not miss out on any publication. Although this source is used currently, it has been overtaken by other sources.

### ***Printable Coupons***

This is probably my best source of coupons. The day I became aware that coupons existed in online platforms, I immediately started sourcing them out. The costly requirements you would need for this

source is only a printer. Anyway, you can as well land into a cheap but quality printer for this purpose. I lay significant emphasis in this because you will be printing a lot of coupons and you wouldn't want to incur the high cost of printing on your already butchered income. The online platforms I use to find the coupons are:

## ***Coupons.com***

- Smart Source
- Redplum

## ***Seek advice from your close circle.***

Do not assume that your neighbor, friend or family member is not aware of couponing. When you seek advice, you will be surprised about their knowledge in this. Always ensure you have exhausted their ideas before turning to another party for assistance.

## ***In Stores***

The stores can offer multiple means you acquire coupons. After years of couponing, I realized birth manufacturer, and store coupons can be found in a warehouse. They can either be attached to the product; they could be printed on your receipt after shopping (Catalina Coupons), in booklets or tear pads or a coupon dispenser. The latter provides manufacturers coupons for use. You need to be keen

and observant when you visit your store to unearth these great couponing deals offered precisely.

# **CHAPTER 2: ETIQUETTE OF COUPONING**

## **Rules of Couponing**

The rules and regulations of couponing may differ according to each store. However, there are some ground rules which you have to abide by irrespective the store. Here are some of the regulations you need to come to terms with to avoid unhealthy couponing.

1. Match your coupons with sales.
2. Stockpile: I will discuss this with you and why I cherish this method.
3. Use Coupons on smaller products permitted. Remember that the best deal is usually assigned to the smallest quantity of an item.
4. Use Buy One Get One Free sales:
5. Change the brand to get a good deal. Be flexible and avoid being a brand loyal. There could be other products in the shelves which can as well serve the purposes at a reduced cost.
6. Stacking is fantastic. Don't hesitate to combine your store coupon and manufacturer coupons.

## **Boost your Relationship with the Cashier.**

The good customer-cashier relationship is important. This is because you will evade numerous fights which I have seen in stores. Some cashiers are ignorant and

would want to declare a hard stance, making it hard for consumers to use their coupons effectively.

Furthermore, you wouldn't want to be termed as a nuisance in every store you walk in. In as much as their services are for your consumption, it doesn't mean you have to chest-thump. There are recorded incidences where the cashier would act uncontrollably. Request to speak to a branch manager in such cases.

Avoiding scuffle in any store at all costs. This will build your reputation. Who knows, you'll require help to locate new coupons, and they will be ready and glad to assist you. Before walking into any store to cash out your coupons, make sure you have read and understood their terms of use. Many times, I have experienced customers who have become chaotic just because their coupons were declared nonfunctional.

Some were blind to see the expiry date. When advised checking against the policies, they felt sorry and ashamed of their acts. Bear in mind, the results of any war has negative impacts on all parties.

In case I have foreseen some misunderstanding, I execute the following steps:

- ✓ Scan through the policies to pinpoint where it is applicable for my case.
- ✓ Seek clarification with the cashier.
- ✓ If we do not arrive at a solution, and I am well convinced that I am right, I request to see the store manager. Cashiers would want to reduce the waiting numbers in the queues; therefore,

they will quickly dismiss you and serve the next customer. One of the sole purposes of the manager is to resolve the dispute in an amicable way.

## **Common Mistakes to Avoid**

### ***Spending too much time***

The usual norm at the first stages of couponing is the dedication of much time in finding the ideal coupons that will reduce grocery bills. This was my case too. Any person who is serious in couponing usually spends a lot of time finding that great deal. Though, I realized I didn't spend much time after developing a system that would work for me.

These systems have already been discussed in the previous section. You could determine the avenues where it would be easier to find the coupons. Whether it's on online platforms or through magazine cut outs, always ensure there is a system put in place so that you can save your time for other important activities as well.

### ***Purchase of Unnecessary items***

This comes as a result of lacking a budget list. Just because you have a coupon doesn't mean you have a great deal. Stores always will tend to provide coupons for the new product in the market so that you can try



them. If you are not into the product, then reserve the card for another transaction. Never purchase an item which you don't intend to use.

Even the best deal would be a waste of money for an item you will not use. This is because you will have to part with some of your money to purchase the item. It will be different in cases where you intend to use the products in future. In such scenarios, it is safe to go for the item.

### ***Ineffective price comparison.***

Never be in a hurry to purchase an item. Make it a routine by comparing different prices for the same purchase. In doing so, you will realize there exist cheaper items to spend less.

### ***Losing track of your Budget***

Any financial expert will insist of budgeting when it comes to matters dealing with capital. Couponing is no different. Spending exceedingly beyond one's financial plan is widely practiced. This shouldn't be the case. I will relate this action to reckless spending with no clear goals.

Moreover, you will be seen as a clueless person. As a result, you will not enjoy any price redemption by the coupons. With a budget, you can set your average cost of recovery and see yourself achieving the target.

## ***Neglect of Store Loyalty Cards***

Some stores are known to establish programs to reward their loyal customers. How can they determine this? If you are customers at a particular store, then the perfect way to develop a mutual relationship is by applying for store loyalty cards.

Customers who use for these loyalty programs are given more offers than an ordinary consumer. Loyalty cards will award you coupons which you would otherwise find after spending much time searching both online and in newspapers. It saves time your time. If a store offers loyalty cards, then go for it!

## ***Not reading the policies.***

Overlooking the fine print is a common mistake. Just because the coupon has passed the registry shouldn't mean you have used it wisely. The fine print contains guidelines, restrictions, and expiration dates. Furthermore, some policies might as well lead you to the product in store and state if it can be combined with another coupon.

## ***Stockpiling just for a show.***

I have been to several homes where they would stockpile just to amuse their neighbors and friends.

This wasn't their objective from the onset. If you do not use your inventory but rely on the store supplies, then you will not be saving. Your stockpile should be the number one "store" to get your items and then opt for real store supplies when necessary.

## ***High Expectations***

High expectations are commonly preconceived after watching programs about saving in couponing. Most of the aired programs do not depict the real case of couponers. After watching such programs, people tend to think they can keep as much as that which was "proven" in the channel. The authenticity of these claims is usually questionable.

Therefore, do not strain your resources to achieve what is shown in the channels. With just enough skills, you can reduce the cost of the items to an unimaginable point.

## ***Missing out on stacking chances***

Some people aren't aware that you can combine both a manufacturer coupon and store coupon to save more on a purchase. This is called Stacking. In as much as two manufacturer coupons cannot be used on a single product, the best option would be to stack.

## **CHAPTER 3: STRATEGIC COUPONING (GETTING STARTED)**

Any venture that involves finance has to be well calculated. Strategic couponing just means laying out plans to maximize on the available coupons at your disposal. It doesn't require rocket science to outline one. Your essential questions will be, what is my primary goal and how can I achieve them?

I would envisage this as trying the best techniques to outmaneuver the opponent. For this case, the opponent is the "Monthly shopping bills". It is true that couponing won't do away with your store invoices. It is also important to acknowledge it as one of the best techniques used to lower the costs.

Reading through Strategic couponing, you will be able to

- Outline your goals and objectives.
- Manage your resources which are the coupons and
- Learn how to use them effectively

### **Organizing your coupons**

How do I store my coupons?

At the initial stages, the number of coupons will be small. With time, this will grow after determining additional sources of coupons. Hence, it will require a perfect store mechanism. With no storage facility, handling this would be cumbersome. You will waste time during retrieval of the suitable coupons.

Consequently, it is best that you establish a system which you can easily store and retrieve them at the least time possible. Besides, a robust storage system will prevent damage on the coupons and make them as new as they were during the cutout. There are several ways to organize your coupons.

Here are some of the systems I have tried out:

### ***Binding( Binder Method)***

This is a popular system among shoppers. I would characterize mine as a Three-Ring Binder method. It consists of plastic card sleeves where coupons can be inserted and labeled accordingly. I have categorized my coupons into store sections, and it becomes easier to retrieve them using this technique. Some people will term it as a bulky method. It is not portable for them once the coupons have. I have means by which carry the file whenever we go shopping. It will consume your time during sorting, but I guarantee you will have an easier time finding that suitable coupon at the right moment. Just like any other storage system, do not forget to create a table of content for your file.

## ***Filing Box( Portable file box with folders***

The filing box is a small transparent plastic box where you can place your coupons. Its large size enables it to store more coupons than the Binder method storage system. Both are a secure and safe means of storing the cut outs. In my experience, it usually takes less amount of time to maintain the files. Conversely, the least time you spend in arranging the data will translate to more time when you'll be planning for a shopping trip. Some would prefer a smaller portable box which they can carry during shopping. Whichever the case, always customize your box to suit your shopping habit.

This order of storage system is according to my preference. I have tried them out determined what works. You can also try them out to find out which one is easily manageable.

## **Step By Step Guide**

Presumably, you have read and implemented the policies stated in the previous sections. Thus, you are okay to start using the coupons. This will be a tour guide, to memorize the essential key steps in couponing. It is easier to adapt this strategy and later change it to suit your timeline accordingly.

## **Prepare a shopping list**

I insist on making a list of purchase because it's my monetary control method. You can write some hints about the items on sale and take a snapshot if you don't want other shoppers not to stare back at you, carrying a "scroll of products." Choose as many items you wish to buy. This will later be significant as a reference list when selecting the coupons that apply to items on sale. The more the items, the more you increase the probability of using your cards. These are fundamental guidelines which you must refer to when creating a shopping list:

- The items should be something you will use in the end.
- Whether you want to use inserts or printable coupon to maximize your saving.

## **Gather your coupons.**

Now you either have your coupons in a filing or portable box. Select the ones which you will use on the products on sales. Do not use coupons on a product which you will not use. Ensure that after selecting them, you reorganize the coupons once more to avert any future confusion. In cases where you have few coupons in the storage system, you can visit online resources and print more coupons for the items you intend to buy.

You should do this with a background of the stores you plan to visit. There are numerous coupon matches up in blogs. These blogs will refine your search and even make work easier to you. They will tie up coupons with the stores in your area. Rather than doing a physical visit to every store in your area, check out these websites for more information.

### ***Cross examine the coupons against the shopping list.***

This just lays more emphasis on crosschecking the coupons with your shopping list. It will enable you to familiarize with your list, and you will not waste time looking for an item in the in during your shopping expedition. Moreover, any unmatched coupon can be removed, and any missing coupon included. Handling documents of this nature makes one make gross yet unnoticed mistakes. It's always worthwhile to do this recheck at least once before you can set for a trip.

### ***Good to Go Shopping***

Well, this is the exciting phase where you can finally visit the pre-selected stores. Do not forget to carry a loyalty card if you have one. Being a beginner, you may get distracted or feel overwhelmed with some items not on your shopping list. This is where the principle of 'Loyalty To My List' comes to play. At all times stick to your shopping list.



Just as was the case before you visited the stores, cross checks the quantities of items with the coupons at hand before going to the checkout. You could also hint out to the cashier that you have additional coupons if you didn't use them. In doing so, you will make them offer quick suggestions on how to utilize them for the batch you have. Pay close attention to what the cashier does so that any skipped coupon can be reintroduced back during checkout.

## ***Collect your products***

There is a good feeling receiving your receipt after a successful transaction. This will be your first shopping using coupons to save on bills. It may not seem much, but bear in mind, everyone started where you are right now. Being an expert in couponing will require additional planning and store visits; Understanding different business setups which you can take advantage of with coupons and get higher discounts.

## **My usual Check-Out Checklist**

This reiterates some important guidelines to observe before check out. Some are quite familiar to every shopper but practicing them makes you the best shopper.

Avoid confusion by setting aside unused coupons. You should safely do this from the comfort of your home

before going on a shopping spree. Taking your time is prudent.

Take a minute or so to countercheck the number of coupons in use. Ensure you have the exact coupons in order. Find the friendliest looking cashier and approach him or her. This will not be discrimination but a preferred choice. Group the items together before the cashier.

Arrange them well so that you can issue them upon request. Be patient and keen as they are being scanned away. Once the receipt is issued, count to make sure all the coupons presented were scanned.

There you are, you are done and looking forward to the next shopping round. As simple as that!

# **CHAPTER 4: THE POWER OF STOCKPILING**

## **Why you I need a Stockpile?**

I might have mentioned stockpiling in the initiate stages with no proper definition. This is a greatest asset which helps shoppers save from hundreds to thousands of dollars each year.

A stockpile is a collection of bulk materials which have been bought at their lowest price: what we usually refer to as “Rock Bottom prices”. These materials include groceries, personal care product, and other household items.

Every couponer acknowledges that each piece undergoes a price cycle. In their sequence, there are seasons where the prices are high, moderate and lowest. And so, it is important to follow-up the sale trends of your favorite items so that when the prices are lowest or 70% off; you can use your coupons on them.

Don't purchase items in bulk status when they are at the highest or moderate market prices.

When you use your coupons to buy groceries in bulk, you will save by evading the full price of the items which every other ordinary shopper pays.

Stockpiling is a strategic game too. You have to monitor the price fluctuations and match up your coupons when the prices of the items on sale are at their lowest. This would be the ideal time to start stockpiling, buying them in bulk and storing them at home for future use.

By doing so, you very well know the prices will rise gradually. When that time comes, you will still be using your stock.

Now you can see the essence of purchasing the items in bulk.

You should be able to sustain your family needs during that period where prices are high, and everything seems expensive in your budget.

I assure you, you will have the last smile when your neighbors are gnashing their teeth on whether to buy or ignore basic household purchases.

### **3 Key Steps to Stockpiling**

When asked by my friends about stockpiling, I would break it down to three simple steps. They often see it a hard task to start and maintain given the ever increasing household demands. Nevertheless, with a little explanation of the three phases of stockpiling, they are often left in surprise how easy it is. This is **and will never be rocket science, just a little interest in stockpiling and you will do wonders.**

## ***Create a Modern Storage Self.***

This will depend on the available space in your house. A good storage unit should be accessible by the user. All parts where the products have been destined to be places should be reached with ease. The unit should have enough space to allow neat organization and retrieval of items for use without disrupting the arrangement.

You are likely to purchase perishables as a stock during the acquisition. Placement is critical in such a case. The items whose expiry date is nearer should be kept in the vicinity of the next home user. This also supports the notion that you can also store items at different locations within the house. Since every household item can be consumed in various places in the house, you can make shelves in that area for quick accessibility.

It is important to ensure your shelf units are robust to support the weight of the product in a store. In cases where you ran out of space, suspend stockpiling for a moment, use the existing items, gift them to neighbors or donate them willfully.

## ***Split your budget into proportions.***

Many shoppers shy away from stockpiling because they see it as an expensive technique. They made conclusions when they see numerous items stocked up at their friend's place, what they don't understand is, the stockpile was done when the prices of the

products were at rock bottom. For that matter, the stock was achieved by spending same amount or less than they thought. We tend to consume a lot of items at home, from groceries to other manufactured products.

Assuming two households consume the same amount of goods per month. One family opts for couponing at low prices and stockpiles while the other decides to purchase irrespective of the fluctuation of prices. The latter will spend more for the same quantity of products. Divide your budget into a product you intend to stockpile and the other for daily needs such as milk, bread, etc.

### ***Replenish your Stock overtime***

Building up your stockpile will start from scratch. Do not exhaust your purchasing power to have the same amount of inventory as your friend who started way back. This is a slow process, and often the best piles are usually the ones built over time. As you continue to build it up, the money which was earlier spent on the daily wants will decrease. More of your budget will be focused on making the stockpile.

## **Essential tips in stockpiling**

### ***Stock up when the retail price is around 70% off***

This is probably the best bargain for a couponer. Prices of products tend to fluctuate and once you have a hint that they are down to a favorable percentage, gather your coupons and use them. Still, they are items which do not register a 70% off the retail prices. These could include deodorant, skin care product, etc.

### ***Freeze the perishables for future use.***

Groceries are prone to go stale when not stored in proper conditions. Designing for the best storage unit for such items is crucial. You should uphold care and consideration for such goods. There is no point of buying lots of groceries and then later not consuming them because they have gone stale. Ensure once they are purchased; keep them in the freezer for future needs.

### ***Monitor the expiration date of the products.***

Check the expiration dates of products. Sometimes, stores would want to get rid of products which are nearing their expiry date. This also brings me to the point of alerting you that when the deal is good, think

twice. Estimate the time when you will get to use the product and compare it with the expiry date.

### ***Include other items as well.***

Do not limit yourself on groceries like many people do. Stock up on other items too since you will need them at some point in time.

### ***Be patient for next sales***

Sales cycles would go from 4-8 weeks. Ensure that you stock can sustain you to the next cycle. Inculcate patience if you want to reap much in the couponing sphere. Additionally, maintain consistency in procuring items so that your stock won't be depleted before sales cycle ends.

### ***Buy what your Family will use.***

Often, you will be tempted to buy items which were not on the shopping list. I usually call them as "striking but not essential." You would want to use your stockpile and replenish it with time. Purchasing items which you will not use will just occupy space which would otherwise be used on essential items. I would never even have a second glance at them even when they are offered for free. Save your coupons on



valuable objects which will satisfy your household requirements

### ***Don't over Purchase***

There is no need of buying tons of products when the sale cycles are about 4-8 weeks. Save your time, energy, fuel by purchasing enough items which will sustain for the duration when the items prices are hiked up. Too much of something is bad irrespective how catchy it has been portrayed. Always hold that thought when you seem to be going overboard.

# **CHAPTER 5: UNDERSTANDING COUPONING MYTHS**

## **Why couponing myths exist**

A myth is a propagated belief seeking to explain why some aspects exist. They are not true in the end. Some people have tried couponing, but their success rate wasn't much pleasing to them. Most probably, they could have done one or two things I have already cautioned, or they just lacked the zeal of couponing.

Whichever the case, when the results aren't pleasing, many theories will evolve to state how this technique doesn't work. Couponing experts who have been on this field will just laugh it off and offer more tips for them to try out when they are in despair. We have realized the benefits and know that persistence is required at all times.

Such myths arise because of unsuccessful stories from few people. I assure you that you will never join this band once you have put to good use the tips in Couponing 101.

## **Top 3 Couponing Myths Demystified.**

### ***Myth #1: Coupons are meant for junk products***

Some households like to consume a lot of junk food. Therefore, there is a chance of meeting a family that stocks a lot of junk food in their stockpile. It is for that reason that some people see coupons as discount only for these kinds of food. I will beg to differ on that myth.

At home, I stock both junk food and organic meals too. Both were obtained by using coupons. There is no preference made to the junk meals over organic meals. If you have coupons and are in need of organic food, visit your store. You will be surprised to see them being used.

### ***Myth #2: Coupons are for poor People***

This is the far non-couponers will go to discourage beginners. Everyone has their opinion in any new venture. They aren't exceptional. I have read surveys which state that people earning over \$29,000 tend to rely more on coupons than the lower bracket.

Just because the discount value is 25 cents doesn't mean it's for the poor. Couponing is like any other financial technique to reduce the monthly costs.

Irrespective of the financial status of the user, they work for top, middle and low-income earners.

### ***Myth #3: Time-consuming***

This doesn't apply anymore. With the increased number of online resources, you don't have to search for coupons manually. These resources can assist you in coming up with the best shopping list by matching up your coupons with sales. After that, clipping them won't take much time.

## **What I learned about these Dogmas.**

Every journey begins with a step. I have joined other experts in demystifying these myths. They will only hold you back from realizing savings in this costly environment. I know of people who couldn't even give it a second thought, transformed to enthusiastic shoppers. It all begins with the mindset.

Once you are aware of the benefits couponing can do, you will feel motivated to try it out. For the myths, they are only created to sooth the ones whose indulgence did not prove successful. Irrespective of the number of myths that keep on arising, my receipt holds the truth to demystify them every shopping trip.

Never be swayed, any financial decision requires a stance to reap enormous benefits.

# **CHAPTER 6: ADVANCED SAVING TECHNIQUES**

The same way a child progresses from milk to solid food, I will use that concept in this book. The more you will be into couponing, the better position you'll get to understanding more advanced techniques in this sphere. The startup's skills are also crucial in applying these techniques. Therefore, do not ignore them. Always refer to some of the stated ideas for a better comprehension.

Well, enough said, let take a look at some of the best-advanced practices you can try out whenever you feel comfortable as an expert in couponing.

## **Stacking your coupons**

Stacking is the use of both store and manufacturer coupons for an item. Why I would classify this as an advanced technique is because I have seen many shoppers being conservative. One would not use two different coupons fearing that he or she may be closed out on purchasing an item.

During my first times of couponing, I was also sharing the same concerns. Learning the art of applying both coupons wasn't my goal. After all, using them single-handedly earned me savings I anticipated. It's a good thing to interact with experts in every new venture. This is because they will open your eyes and ears to more channels which could benefit you.

Just to reiterate for clarity when reading this part of the book. A **manufacturer's coupon** is issued by the producer/manufacturer as the name suggests. You can find these coupons in places like packages, online platforms, magazines and coupon machine called blinkies.

On the other hand, a **store coupon** is issued by warehouses. Unless it has been stated otherwise in the policies, they are meant to be used in that particular store. This compels me shade light on the important of policy reading for shoppers. This will be expounded in section 7 of this book. They are supplied in newspapers, in-store website, and store booklets and mailers.

Shopping centers like [Walgreen](#) are among the listed places where you can get a store coupon to use. One can stack his or her coupons in Outlet Mall Suppliers, department stores, drug Stores and supermarkets. Normally, I have my favorite source where I find the best deals about stacking. These are Sunday Newspapers and online websites. Both sources avail the supplies where they allow stacking. Web sites would classify products from stores where you can stack.

I will not indulge further in listing the websites. I believe in preference, and once one has developed his or her plans in couponing, they can find sites which will work for them. There is numerous online platform supporting the same capabilities; they are just a click away. Find out at [freemake.com/blog/best-coupon-sites-to-save-your-money](http://freemake.com/blog/best-coupon-sites-to-save-your-money).

## Using your Grocery Card

Many stores will opt for loyalty cards to track their customer's behavior i.e. when they purchase, what intervals you buy, how much do they spend on a type of product, etc.

This information is typically used to plan how much quantity of an item is placed in shelves and setting of prices. For instance, they can find how many customers are more into item A than B. To that effect; they will increase A's quantity and reduce on item B. The precaution I take being aware which information I choose to share with them. Deliberately or not, these are businesses, and they can sell consumers data to other firms to enhance their profitability.

No one will come and seek your consent to share your information. Thus, it is done in a secret manner. It is worthwhile to ensure the integrity and loyalty of your shopping center before you opt to apply for their credit cards.

Since you will not control what they will do with your data, it is prudent to seek other customers' reviews before making this bold move. You risk your household bills and expenditure pattern being shared to people you do not know. Consequently, you need to be guaranteed of proof of confidentiality.

Receiving the card, on the other hand, has its benefits. To get started, you will have to load your electrical coupons to the Card in any store visit. When the cashier scans the card, the discount will be deducted.

All you have to do is find a store and register on a website that runs an electronic program. Check whether your favorite store offers this possibility and they will advise you accordingly. It is also one of the best ways to enjoy manufacturer's coupons and the ones intended for your preferred brand.

## **Use of competitor coupons.**

Numerous stores allow their competitors' coupons to be used on their items. Once you have read and understood their current policy, this will be a sweet deal. Here are some policies to warrant a competitor's coupon usage:

- They must not be a platform where the competitor announces their prices. Some would strictly maintain at one per product/per day.
- Internet coupons can be restricted.
- Drug stores would accept only pharmacy competitor coupons.
- Others would emphasize on the card being presented at the beginning of the order.

Before you decide to use competitor coupon, always print the current policy. There are instances where cashiers aren't aware of the instructions. A polite and courteous step in raising his or her awareness will ensure efficiency in processing the coupon. If you



don't come to an agreement, then it is imperative to request to talk to their manager politely.

# CHAPTER 7: FINAL INSTRUCTIONS FOR COUPONING

## Technological platforms: Websites and Mobile Applications.

The integration of couponing in online platforms has significantly saved time and energy in shopping. If you were spending a lot of time in clipping Sunday newspaper, the presence of couponing websites has made it relaxed to find the ideal coupons to use.

Developers have even gone an extra mile to develop mobile applications which are store specific for consumers. There is no need to sit as a family to clip coupons and carry out manual searches from one store to the next. With a couple of clicks, you can have a display of offers which you can choose from at the comfort of your couch or bed.

This doesn't require you to be a technology savvy. All the online sources and mobile applications have been made user-friendly. This shift came to be as a result of people opting for online shopping rather than physical visits to the store. Even though there are minor charges accompanied when one uses these platforms, their merits outweigh the demerits in the long run. One needs to find out the fees imposed on their bills when you utilize them. Some reputable couponing websites are:

- [Coupons.com](http://Coupons.com)

- [SmartSource.com](http://SmartSource.com)
- [CouponNetwork.com](http://CouponNetwork.com)
- [RedPlum.com](http://RedPlum.com)
- [CouponSherpa.com](http://CouponSherpa.com)

Relying on the best search engines will assist you in finding the online coupons to use. I Use Google search engine because am acquitted to it. Just typing the name of the Shop and the word coupon will direct you to the preferred websites. After that, you can bookmark them for future reference. The following are some essential online coupons which you can capitalize on.

## ***Coupon Codes***

These are the widely used online coupon amongst online vendors. They rely on this code to encourage a purchase of a particular item or just their means of maintaining a customer's loyalty program. There is a specified section where you will be required to type in the code. These boxes can either be named as discount, promotional code and you can frequently access it at the billing webpage. Be keen when filling to eliminate errors. When you proceed in filling credit information on incorrect coupon code, in the end, you will have to pay 100% of the price. Ensure the coupon code is verified and accepted before proceeding to the next step.

## ***Embedded Online Coupons***

Embedded coupons also work in a similar fashion as the coupon codes but with a slight difference. Here, you do not have to fill the promotional code. Online retailers would email you with their offers or through newsletters / catalogs. In them, they have provided promotional links. These links once clicked will refer you directly to the retailer's website. At the purchase of the intended item, the discount will be automatically applied. So no worry at all. It is that simple.

## ***Site promotional services***

You should have come across alerts like "Save up to 40 percent off your online purchase". These now site promotional offers. Combining them with a coupon code will enable you to save more than 60 percent off your purchase. This service doesn't use codes.

## ***Mobile applications***

With the era of smartphones, you can now enjoy online shopping whichever place you are. Developers have provided applications which do not only assist customers their online purchases but also in couponing. Visit your phone store to find out which applications are secure and offer in-store coupons to use. They frequently rely on a barcode displayed on

your screen. Once scanned at the cashier's registry, the discount applies immediately.

## **Coupons Policies.**

Reading coupon policies is the best way find out how it can assist you in saving. Just like reading manuals from equipment. The same applies to coupons. I believe that understanding how something works will help you greatly during its use. Therefore, my first step when holding a coupon is to check out which policies have been outlined. Some policies will limit my expenditure while others will encourage. It is best to know them so that you can build your confidence whenever you visit you store. It shouldn't surprise you that some cashiers may not be aware of the policies. The more policies you read, the more you become a better couponer.

### ***“Per” Term***

**PER TRANSACTION:** Transaction refers to the total number of items you will buy in a single shopping trip. This is cumulative of the elements scanned at the cashier's registry. It is limited by the number of receipts .I.e., a trip means one receipt. As a result, you can only use one coupon for every receipt captured at generated at the cashier's registry. In case you have 2 Coupons bearing the “Limit one per Transaction”, then you will have to make two rounds of trips to use them.

**PER PURCHASE:** Any product you buy is usually termed as a purchase. That means if you buy two items per shopping trip, it is viewed as two purchases. You will have to use one coupon for every item that you buy.

## **PER CUSTOMER**

- **“Buy One Get One.”** It is usually abbreviated as BOGO. This means when you purchase an item, you can get an additional same type of item at 100 % discount.
- **Others**

**Redeemable At:** This means that the usability of the coupon is not limited to one store. You can use the coupon at a store other than the one depicted in the picture. Always ensure you seek clarification on a coupon that has this policy. This is because there are stores which have clearly outlined they will not accept any coupons having another store’s picture on it.i.e., CVS store.

**Available At** This terminology obeys the same policy like the “Redeemable At “case.

**Only At:** A coupon bearing the wording “redeemable only at Target” is only authentic at a particular store i.e. Target Store. You cannot use it in Walgreen store or any other store other than the stipulated one.

**Do Not Double or Do Not Triple:** They are often abbreviated as DND or DNT respectively. A store which allows this policy is a plus to the consumer. It is one of the best policies where shoppers can increase

their savings. How does that apply? Well, if a coupon is valued at \$1, a consumer will redeem it at \$2 and \$3 for double and triple correspondingly.

The additional savings amount of \$1 and \$2 for the doubles and triples is usually a loss to the store since they will not be reimbursed. Thus, they will categorically state that Do Not Double/Do Not Triple to evade this additional expense which won't be compensated.

## **Parts of a Coupon**

### ***Expiration Date:***

Understanding the need of expiration date will enable you to appreciate why it is placed in the first instance. I was also surprised to see this time. After consulting widely, I came to an understanding. Coupons need to be monitored by the manufacturers. They will want to know if their offer is redeemed by consumers at a specified period.

Determining consumers' behavior towards their coupons will assist them to change their marketing strategy so as to encourage more customers to use their products. As a manager, you wouldn't want your coupons to be redeemed 20 years later. The recurring questions will be, which data will you use at present to make strategic decisions amidst competition?

As a consumer, this should be among the first parts of coupons you need to check. Every cashier is also keen

to point out any expired coupon which is presented to them. All coupons have these dates, and you have to find out which. When you organize your coupons, expiry date must be incorporated as a filing criterion.

### ***Wording:***

Wording is the second most important part of a coupon. This is the portion which bears information on how to use them. It will contain some of the abbreviations discussed in section 7(b). Do not base your decision on the picture but lay some emphasis first on the wording.

Fine print: It comprises information intended for the store, but it can as well contain some for the consumers. One of the familiar print I encounter numerously is the “Limit One Coupon per”.

### ***Value:***

This shows the amount which will be deducted from any purchase or transaction. If it states “Save \$1 on two products” then you will enjoy a discount of \$1 when you buy two items.



## ***Item Picture:***

This is important when you haven't encountered the product before. It is new and you will like to test it. Nonetheless, there are cases when the manufacturer places pictures of the expensive item to compel consumers in buying it. This doesn't mean you have to buy that item. You can confirm if there are other items allowed in the fine print and use your coupon.

# APPENDIX: COUPONING ABBREVIATIONS

You have to get acquainted with some of the coupon lingo for easy identification and selection. Here are some of the abbreviations used in couponing:

<b>Coupon Lingo</b>	<b>Definitions</b>
<b>\$1/2:</b>	One dollar off two items.
<b>2/\$1</b>	Two items for one dollar
<b>DND</b>	Do not Double
<b>IP</b>	Internet printable coupon
<b>Store Coupons</b>	A coupon printed for a particular product and has the store logo.
<b>OOS</b>	Out of stock
<b>B1G1</b>	Buy one item get one item free
<b>B2G1</b>	Buy two items get one free.
<b>ETS:</b>	Excludes trial size
<b>P&amp;G:</b>	Proctor & Gamble
<b>Catalina</b>	Coupons printed when your receipts prints
<b>GM</b>	General Mills
<b>WAGS:</b>	Walgreens
<b>SW:</b>	Safeway
<b>Tear pad</b>	Coupons attached to a refrigerator, shelf or display.
<b>GC</b>	Gift Card
<b>IVC</b>	Instant Value Coupon

<b>WYB</b>	When you buy
<b>ETS</b>	Excludes trial size
<b>SS</b>	Smart Source insert
<b>Stacking</b>	The use of both store and manufacturer coupon on an item
<b>NLA</b>	No longer available
<b>UPC</b>	Universal product code
<b>Hang tags</b>	Coupons which hang just below the product in shelves.
<b>RP</b>	Red plum
<b>GM</b>	General Mills
<b>OYNO</b>	On your next order
<b>FAR</b>	Free after rebate
<b>MIR</b>	Mail in rebate
<b>SCR</b>	Single check rebate
<b>YMMV</b>	Your Mileage May vary( Every customer has a different experience)

## About the Expert

For over 10 years, Natalie Fahey has affirmed remarkable skills in written work. She started as writer in 2005 after joining the university. She hadn't thought that what she wrote for fun could actually be used as a source of income. Being reluctant to join the freelancing community, she opted for editorial work within the institution. After consultation, she ventured into online writing as a hobby and as a part time work.

Being a mother of two, her passion for shopping made her to embrace couponing as a saving strategy. She rarely purchases an item without capitalizing on the available discounts. Her periodic trips to stores do not only replenish her stockpile but also instills extensive knowledge about couponing.

HowExpert publishes quick 'how to' guides on all topics from A to Z by everyday experts. Visit [HowExpert.com](http://HowExpert.com) to learn more.

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