

Coupon Common Sense

Many of us do not get as much from our food dollars as we could. Using coupons, however, often can save several dollars a week on groceries.

Smart shoppers take the time to look for, cut out, file and use cents-off coupons refund forms and other money-saving offers..

Coupons are easy to use, but keep them in a place where you can find them quickly. A shoe box works well. Group your coupons into categories like cereals, pizzas, cake mixes, paper goods, pet food, etc., and place them in separate envelopes that you label with the group names. Put all the envelopes in the shoe box. Now, you can readily find what you need.

When you're ready to shop, find a used envelope and write your list on the front of it. Place a mark beside the items you'll be buying with a coupon. Put coupons inside this envelope. If you will be going to more than one store, consider using this method and save time by making a shopping list on a separate envelope for each store and adding the coupons for that store.

You might be surprised that some coupon users actually end up spending more money than non-users. Coupons are usually for brand name, higher-priced items that cost more, even with coupons. To avoid this trap, use coupons to buy only items you use often, things you would like to try for the first time or items already on sale. Also compare coupon prices with store-brand or generic products to see which offers the best value.

Many stores have coupons specifically for their store. These may be a bonus as you can use these in-store coupons along with brand-name coupons for extra savings. For example, if a store has a 40-cents-off, in-store coupon on an item, and you have a 50-cents-off coupon for the same item, you can save a total of 90 cents.

Source: University of Nebraska at Lincoln Extension and University of Illinois Extension.

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To get the most from your coupons, try the following ideas:

- Use coupons for foods you normally eat, rather than for "extras."
- Check your grocery receipt; sometimes coupons are on the back.
- Check online for coupons from the store where you shop or for products you buy.
- Shop on double- or triple-coupon days when a store increases coupon values
- Use store loyalty cards that offer in-store discounts to cardholders.
- Don't buy items you don't need.
- Watch weekly ads. Buy the items when they are on sale, and use a coupon for extra savings. •Shop at stores that will take both manufacturers' and in-store coupons for the same product. •Pay attention to refund offers. Often you need the sales receipt, the refund-offer form and the "proof-of-purchase" to claim the refund. You also may find offers on the package itself.
- Take your coupons when you shop. Something you use, but not on your list, may be on sale.
- Clip every coupon you can find; participate in a coupon exchange. Some stores have bins of unwanted coupons. You can find coupons for items you often use and share those you won't.

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