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9 easy steps to using coupons

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Whether you're tightening your belt or looking for a deal, coupons can help

Coupon clipping isn't new — but until the recession hit, it had been on the decline, according to [The Wall Street Journal](#).



At the beginning of the recession, the number of redeemed coupons increased 27 percent from 2008 to 2009 — an increase [The Wall Street Journal](#) reported as the largest seen by coupon tracking service Inmar Inc. since it started measuring coupon use in the 1970s. And coupons just keep getting more popular: According to [Inmar](#), consumers redeemed 2.9 billion coupons in 2013.

Coupon-related savings can be significant — potentially shrinking your grocery bill in half, according to online budgeting tool [Mint](#).

So, if you're a new coupon convert, on a tight budget or need to cut back in anticipation of increased expenses — like buying a home or having a baby — the following tips may help you land a few big bargains:

- **Visit manufacturer sites:** [Consumer Reports](#) suggests checking company websites for exclusive offers. [This Huffington Post graphic](#) can help you identify which companies produce some of the most popular food and household product brands.
- **Save with store loyalty:** 84 percent of [Consumer Reports](#) subscribers who signed up for supermarket shopper card programs felt good about what they saved. By signing up, they received deals like buy-one-get-one-free offers, points toward fuel rewards and coupons toward future purchases.
- **Read all about it:** Heather Wheeler and Joanie Demer, who run [TheKrazyCouponLady](#), told [Today](#) that coupon websites and the Sunday paper are two of the best places to find deals. Wheeler and Demer recommend snatching up multiple copies of newspaper coupon inserts to buy items in bulk at the lowest prices — preferably 75 percent or more off retail.
- **Get to downloading:** You can also download coupons from sites like [Coupons.com](#), [Passion for Savings](#), [Money Saving Mom](#), [The Coupon Clippers](#) and [SmartSource](#).
- **Use technology to detect deals:** Keep an eye out for savings-related Facebook posts from friends. 43 percent of Millennials — ranging from recent college grads to consumers in their early thirties — shared deals on social media sites in 2013, according to coupon distributor [Valassis](#). Additionally, Valassis also found that 27 percent of Millennials used mobile phone coupons in 2013.
- **Bargain hunt before you buy:** Search sites like [RetailMeNot](#) and [FatWallet](#) to see if the retailer you're about to buy from currently has any free shipping, discount or other offers. Or download the free Google Chrome [Coupons at Checkout](#) browser add-on, which automatically searches a database of 100,000 online stores for coupons.
- **Organize your stash:** According to [Today](#), Wheeler and Demer suggest storing coupons in a large binder that's divided into grocery aisle categories to simplify shopping.
- **Get the most for your money:** Coupon lingo can be key, according to TLC's [Extreme Couponing](#) show. If coupons are "stackable," you can get extra savings by using one coupon from a product manufacturer at the same time as a coupon from a store. Ask your grocery store if it ever has double coupon promotions that let you reap the savings each coupon offers twice.
- **Don't let depleted supplies deter you:** If one of your coupon items is out of stock, [ABC News](#) suggests asking the store for a rain check to get the deal when it's back on the shelves.

Keep in mind, not every coupon offer is a phenomenal deal. Stocking up on things you use regularly when prices are low can help stretch your budget; buying items you don't need just because they're on sale may not save you much cash.

Knowing the average cost of the items you're trying to get a deal on can help you identify the best bargains. TLC's [Extreme Couponing](#) suggests checking price comparison websites and apps — like [Grocery Gadget](#) (\$2.99) for [iPhone](#) or [Android](#), which show price comparisons from several stores — to see if you're truly scoring a steal.

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