



The secret is out. Coupons Are Cash!

Whether you clip them, print them, or use online codes, coupons make that total at the cash register go down, down, down. Just like with any savings or investment strategy, you have to take time to plan, work a system, and stick with it. But this time, you're having fun!

Getting started can seem overwhelming. Relax, take your time, it's easy! Start small, and build up to bigger savings. You'll soon find you are "addicted" to saving money each time you shop and thrive on finding deals for everyday items at pennies on the dollar.

Let's get started!



Step 1 Getting Started

How Do I Get All Those Coupons?

To maximize your savings, you need to save every coupon you find for items you need. This isn't difficult - you'll find coupons every Sunday in the newspaper and every day in supermarket displays; if you use it, save it. At best, you'll find the item on sale or at a reduced price. Use your coupon (maybe even double your coupon) and snag a great deal. At worst, the coupon will expire before you use it, and you will throw it away.

Find out what coupons are coming up in the newspaper, and learn about what is available from many sources. On FreeCoupons.com, you can see our weekly preview of Sunday insert coupons, and plan your shopping and trading in advance. Also see our list of [printable coupons](#), and coupon booklets to receive in the mail. And of course, don't forget the great internet coupons and coupon codes we bring to you everyday for your website shopping. We are one of the few sites that ties it all together.

On our [forums](#), you can connect with other couponers and learn more tricks of the trade – while you trade. Sharing ideas, and learning about different deals that you have not found in your local stores can really fatten your wallet.

Here are some resources for getting as many coupons as you can:

Sunday Inserts - Get as many of the [Sunday inserts](#) as you can. Check out our weekly preview of Sunday insert coupons to see if there is something that really is just too hot to pass up. You will sometimes see items listed that would make it worth it to buy extra papers. Remember, not all coupons are available in all areas - the content of the inserts will vary by region. Visit our Sunday Newspaper coupon preview page and download each week's list in pdf form.

There are three major publishers of the Sunday newspaper inserts - Smart Source, Red Plum, and Procter and Gamble. You will also find that Smart Source and Red Plum have websites, with online deals, [printable grocery coupons](#), and special local offers. They also mail coupons to targeted homes.

Besides buying extra newspapers, here are a few ways you can get extra inserts:

1. Raid the recycling center. Many people discard the papers, with coupons intact. Incredible! They throw away money!
2. Get your children to help collect extras from friends, neighbors, or spare sources they find. When they are at a friend's house and see the coupons just ready for the trash, they should not be shy about saying "Hey, my parents save those. May we have yours?"
3. Let your friends and neighbors know that you would appreciate them saving the Sunday coupon inserts for you. In some areas, coupon inserts are included in special advertising supplements that are distributed early - and again in the Sunday paper! Find out which neighbors discard those advertising supplements and ask if you can have them - or if they do not mind you picking up their "junk paper" from the curb.
4. Coupons at the store – there are a few options here:

Tearpads and “Blinkies” -You'll find special displays at stores which feature coupons. These are in two forms - tearpads and "blinkies". "Blinkies" are the Smart Source dispensers which are located by specific products, and have blinking lights. They dispense coupons one by one. Tearpads are usually part of a larger display. When you take coupons or rebate forms from a tearpad, please only take what you need - don't take the whole thing!

“Peelies” - You'll find coupons on the product sometimes. These can be the "save money now" type which peels off the product or they could be a hangtag or printed inside the label. Keep your eye out for these, they are immediate savings.

Register Rewards, Catalinas, and In-Store Rebates - Stores have coupons that print at the register. These are called "Catalinas" after the company that publishes them. They are triggered by particular purchases you make. For example, a store may advertise that if you buy 4 of a particular item, you will receive a coupon at the register for \$2 off your next purchase. These are great, because you can use manufacturer coupons to purchase the original item - and then reap the reward of additional savings on your next shopping trip. Catalinas may also be cents off coupons for a competing item, or a free product which the store gives you as a reward for purchasing certain items.

The three largest drug store chains, Walgreens, CVS, and RiteAid, have in-store promotions that can be very lucrative. When you shop certain specials weekly, they advertise which purchases will give you a rebate or a reward off your next purchase. RiteAid has a great in store rebate program. You can submit the rebate online, and submit just one rebate for dozens of products. You can also

track it online. Of course, when you use coupons for anything you buy that qualifies for the rebate, you are further ahead. You could wind up with a few dollars overage in your pocket after coupons. Remember, coupons are cash.

Walgreens and CVS have a different approach. They print out “Register Rewards” and “Extra Care Bucks” good for your next purchase. The trick here is to accumulate enough of these over time to use like cash in paying for your items. Of course, your next purchase will be items that offer more rewards – and you will use coupons. You can wind up walking out of these stores with a bundle of products and have paid next to nothing but combining sales, coupons, and their own rewards program.

5. Store Loyalty Cards - Finally, some stores are now trying a system of loading electronic coupons on your loyalty card. Check your supermarket website to see if your store is making this offer. They will only load one coupon per customer per visit, but if you are buying multiples of an item and have additional coupons, it is additional savings.

6. Internet Printables and Sign Ups for Coupons in the Mail - These offers have EXPLODED in recent years. You will find links for printable coupons in many places. Smartsource and Redplum feature them monthly on their sites. Be sure to check out Coupons.com and Coolsavings.com, the most popular spots on the web for internet printable coupons. [FreeCoupons](#) brings a lot of these resources together all in one place – very convenient for you, and it makes finding your savings very easy.

Manufacturers have started issuing their own [internet printables](#). Sometimes these are done through Smart Source, sometimes through an application known as “Bricks.” These limit you to a certain number of times you can print the coupon. Internet printables also have precautions against being photocopies and reproduced in bulk.

You can find a frequently updated list of internet printable coupons here on our site. Manufacturers will also ask that you sign up on the web to receive their coupons in the mail. Some of the best ones are Home Made Simple, Mambo Sprouts, and Betty Crocker. These are also featured on our Printables page.

7. Magazines - Don't forget print magazines as a great source of coupons. Some of the best ones include *All You*, *Redbook*, *Family Circle*, *American Baby* (for baby coupons) *Women's Day*, and *Parents*. *All You* is published by Walmart and sold in their stores. It is well worth the online price.

8. Writing to Manufacturers - Take the time to write or email manufacturers about their product. Let them know how much you enjoy using it, or why there is a problem. This is not a guarantee, but some will respond with a note and enclose a few special high value coupons as a gesture of good will.



Step 2

Digging In

Trading

You can diversify your coupon inventory through trading. Where will you find other savvy deal hunters to trade with?

For starters, look for local coupon clubs. See if there are notices in supermarkets for area groups - if not, start one! You can also check online directories, such as Meetup.com to see if there are local coupon clubs in your area.

There are many coupon trading forums on the web - you can see about joining those. You can either trade one for one specific coupons, or you can participate in a coupon train. The "train" is an envelope sent to a list of different traders along a route. Each person takes out what they need, replaces the coupons with equal value of similar products, and sends the envelope on to the next address on the list.

Trading is fun and profitable - you learn a lot and wind up with many coupons that you can use that may not be distributed in your area.

Organizing

All the saving in the world will not help you save money if you are not organized when you go to the store. There are several methods for organizing large amounts of coupons - and you will want to have your complete file with you in the store to take advantage of savings you find everywhere.

One method that seems to be gaining in popularity is the clipless binder method. Instead of clipping coupons from the weekly inserts, you file the inserts by date and type in a binder. Use pocket sheets for easy storage. Keep a list of what coupon is in what insert by date, and check these off your shopping list at the store. Our list of inserts is very useful for this purpose. Keep a small scissors with you, and clip the coupon for the item(s) you are purchasing while at the store. Be sure you maintain these and discard by the expiration date - you can toss out pages as they expire.

Also in your notebook keep pages of tear pad, blinkie, printable, and clipped coupons. Use clear pocket pages to file these for easy access by type, or by expiration date. Many notebooks can be zipped up into a self containing pouch, for easy carrying and sorting and added security. You don't want to spill them or lose them!

If you prefer to clip, use a sturdy file box, and create categories that make sense to you. It generally works to separate edible from non edible, and create general categories. Here are some category suggestions:

Non Edible - Medicines/Vitamins, Hair Care, Oral Care, Laundry Detergent, Cleaning Supplies, Bath Items, Cosmetics, Body Care, Feminine, Diapers, Paper Products, Pet Items

Edible - Cereals, Frozen, Sauces And Dressings, Snacks, Prepared Items, Meat, Produce, Bread, Dairy, Baby, Pet. Some People Prefer To Organize Their Coupons By Expiration Date. They File Their Coupons In Envelopes Labeled With The Expiration. This Works For Short Dated Items - Don't Lose Track Of Multiple Coupons For The Same Product That Have Different Expiration Dates.



Step 3

Increase Coupon Cash

Now let's talk about how you get the most value from all this preparation.

Save all your coupons

It is important to keep your coupons over time. File and organize them, and use them for the right sale, the right offer. By combining store sales and promotions, you will save big.

Double and Triple Coupons

Some stores have promotions where they double or even TRIPLE the value of your coupons. Sometimes these are for a limited time, and they always have limits on the amount of a face value coupon they will increase. It pays to check with your local store to see what the rules are for doubling coupons. Some stores will limit the number of coupons you can double on one visit. Most stores have limits on the face amount of the coupon you can double, or they will double up to a limit, such as up to \$1.00 or \$2.00. Check your store's written policy, and read the fine print.

When a store doubles, you have the potential of getting many items for free. For example, let's say you have a \$1.00 coupon for barbecue sauce. The sauce is priced at \$1.99. With a double coupon it is free. If you have a \$1.00 coupon for an item priced at \$1.50, the store might double it and credit you the overage, or they might only increase the amount up to \$1.50.

Check with your local stores to see if they double or triple coupons. Some chains will only double in certain areas.

Buy 1 Get 1 Free Sales

Most supermarkets, drug chains, and big box stores have buy 1 get 1 free promotions. Depending on store policy, this can be almost as good as doubling coupons! The trick is to use your coupons on both the “bought” item and the “free” one. It should work most of the time, since a buy 1 get 1 free promotion is really a sale of both items at half price.

For example, you want to buy dishwasher soap which is regularly priced at \$4.29 each. You have several \$2 coupons. Without coupons, the soap is priced at two for \$4.29. Use two of your coupons, and your total price is 29 cents plus tax. This can really cut your grocery bill down to a very small size.

Refunds

Refunds are the icing on the deal hunter’s cake. Look for forms in stores, in coupon inserts, in magazines. Save these like coupons. Obtaining refund forms is often best done by trading, since the distribution of the form can vary widely.

A number of forms are printed online, at the manufacturer’s website. Check our list of [printable coupons](#) for details.

Double & Triple Plays (Combining Sales, Coupons, and Rebates)

When you purchase an item on sale, use a coupon, and then send for a manufacturer’s refund, you have just pocketed some money, or perhaps received an extra free item.

For example, you have a coupon for \$1.00 off frozen pizza. You shop the store’s sale, and buy the pizza on sale. In the store, you see a rebate form by the pizza for the purchase price. You figure that now you have made the purchase price back, and are ahead the \$1.00 coupon. That’s a double play.

When you check out, the store’s Catalina machine at the register prints out a coupon for more pizza, or even better, a coupon for \$1.00 off your next purchase of anything as a reward for buying the pizza. That’s a triple play. They paid you to take it away!



Step 4 Stockpiling

Now, what are you going to do with all this bounty? Let's talk about stockpiling.

When you combine sales and coupons, it is best to buy in bulk – cheapest too! Why pay full price later when you can take advantage of a store sale and the coupons you have on hand now?

Stockpiling is best done with non edible items and foods that have a long shelf life. Soaps, mouthwash, toothpaste, canned and jarred items, and paper goods all last a long time on your stock shelf. If you have a large enough freezer, you can stockpile frozen goods as well. Some families freeze perishables such as milk and yogurt, and are able to stockpile those for a limited time.

The key to stockpiling is to never run out of anything that you will HAVE to replace at full price. Constantly shop sales, use coupons, and replenish your stockpile BEFORE it runs out. Also, rotate your stock. If you realistically know that you have more toothpaste than your family will use in the next ten years, please donate some of it to a shelter or pantry. It cost you next to nothing, but means a lot to those in need.

Many people store items in their basement, or in their garage. Make sure that you have shelf space (or can create shelves) and that the shelving is accessible and not likely to flood. You also want to take care to store boxed items that are attractive to insects and rodents in a secure area such as an indoor cabinet or shelf space, where these pests will not be attracted. Rice in the garage on a shelf probably will not work as well as rice stored in the kitchen or in a cabinet that is secure from pests.



The Final Words

Being frugal does not mean being cheap, but it does involve shopping wisely. Remember these basics:

1. Collect multiples of coupons for items you use, and save them up to the expiration date.
2. Use your coupons to shop sales, or combine with in store reward programs.
3. Watch for double and triple coupon promotions, and plan shopping trips to take advantage of those.
4. Sign up for loyalty cards at every store you patronize.
5. Find like minded deal hunters locally or on line to trade and SHARE. Random Acts of Kindness (RAOKs) among couponers often come back to us in big ways when we least expect it.
6. Watch for manufacturer's rebates, and combine these with sales and coupons when possible.
7. Never shop without a list.
8. Always match your store sales with your available coupons. Plan to save! When shopping online, always check FreeCoupons.com for online codes and special discounts.
9. Buy multiples of everything you use. Stock up, create a stockpile so that you never have to run out of anything and replace it at full price.
10. ENJOY YOUR LUCRATIVE NEW HOBBY!!!