


Guide to Couponing and Saving Money 2018



Keep Calm and Coupon.com

Guide to Couponing and Saving Money

Everything You Need to Know to
Save You Hundreds Each Month.

By

KeepCalmandCoupon.com

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Part 1: Getting Started

If you are new to the world of couponing then you may already know just how confusing and overwhelming the process can be. Rest assured that it does get easier and easier but there are some basics that will be very beneficial to learn in the beginning. This way you will learn tips to make your experience much easier and you will learn pitfalls to avoid along the way. So, grab yourself and coffee and get ready to learn, coupon style.

History

Before you print or redeem your first coupon it is best to know a little bit of coupon history. Coupons have been around for over 125 years. In fact, the [first coupon was issued in 1887](#) by the Cocoa-Cola Company and was good for a free soda. Their use grew rather slowly until in late 90's when the advent of the Internet made their production and proliferation much easier. Currently coupons save consumers an estimated \$4 billion annually. In recent years the increased technology of 'smart' phones has made the use of coupons extremely user friendly. Now consumers can search for coupons while in a retail store looking at a product. Many retailers/manufacturers have quickly learned that in many cases it is their coupons that separate them from competitors and gets them more sales.

Now, before you start printing coupons we recommend that you take some time to do your homework first. We know no one likes homework but this is one of the best

ways to make sure you get the most out of your coupon experience.

First, take a look in your cabinets, fridge and bathroom now. Make a list of the items/products that you and your family use most. These are the products you want to begin looking for coupons for first as these will likely have the biggest impact on your monthly grocery budget. When starting out it is easy to get overwhelmed so focusing on your core basic needs is best. If you have young children then this should include items such as diapers, wipes, baby food, formula, toiletries and soaps.

Pitfalls to Avoid

Buying Products You Don't Need – Especially when you first start out it may be tempting to buy some products just because you found a good coupon. While this may make your coupons 'savings' each week look nice it can also quickly lead to overspending and should be avoided.

Not Building a Stockpile – One of the best ways to maximize coupon savings is to buy more than you need when you find a good coupon/sale combo. This should only be used for items you KNOW you will need in the future and that are NOT perishable. Baby diapers is a great example of an item you should absolutely stock up on when you have a chance. This way you avoid needing to buy them when you cannot find a coupon and you end up paying full price.

Not Printing / Expired Coupons – Most of the available printable online coupons are subject to print limits and can disappear at any time. If you find a coupon that you really need don't wait to print it. In the past we have seen some of the more popular coupons reach their print limit hours after release. Also, printed coupons have expiration dates which are generally 30 days from the date they are printed. Make sure to take a few minutes each week to look over your coupons to see which ones are close to expiring (or have expired).

Not Taking the Time to Learn the System – All too often we hear stories of people who quit couponing because they tried to do too much too soon. You need to give yourself time to develop a system that works for you and your family. Couponing is not a 'one size fits all' thing. What works for one family will not work for another. Just give yourself enough time to see what works best and then build on that. You will make mistakes along the way – we all do. That is how you grow and adapt to make the process work best for you.

Believing in Extreme Couponing – If you are expecting to use coupons to get all your groceries for \$10 then you will be sorely disappointed. Fact is that the concept of Extreme Couponing is a made for TV concept that is not practical for families in the real world. It is more realistic to set your savings goal to the 20-30% range when you first start out.

Not Realizing Small Savings Will Add Up to Big Savings

Over Time – Savings of .50 here and .75 there do not sound like much but when repeated frequently these can really add up over time. In the beginning you may also find value in tracking your savings each week so you can ‘see’ your savings. This will help build positive momentum.

Coupon / Savings Tips

Price Matching – One of the best ways to save money especially around the holidays is to take advantage of the ‘price matching’ policy now in place with [most major retailers](#) (Click here for complete list of participating stores in your area). Retailers such as Wal-Mart and Target will now lower the price of any item if you show proof that it is being offered by a competitor for a lower price. This also includes prices on the major online retailers such as Amazon as well. We take advantage of this all the time and it saves our family hundreds each year.

Coupon Doubling – There are [many grocery stores](#) that will double coupons with a value of .99 or less. This means, for example, that a .75 off coupon will automatically deduct \$1.50 off your purchase price. If you happen to have one of these stores in your area then take advantage of the potential extra savings. Warning: we have found that many stores that double coupons generally have higher ‘regular’ prices when compared to other stores. Be aware of this as paying more for your other grocery needs will obviously balance out any extra

savings you get from doubling coupons.

Coupon Stacking – One way to save extra is to look for opportunities to coupon ‘stack’. This is when you use a ‘store’ coupon and add it to a manufacturer’s coupon to get double savings. This concept also works very well with Target’s Cartwheel Program which gives savings that are considered ‘store’ coupons and you can stack other coupons to these offers and save even more.

Fake Sales/Coupons – Be aware of the growing trend of fake Internet coupons. These are popping up on social media pretty regularly and become viral overnight. Most offer a very large discount (too good to be true) and often times request personal info (name, email, address, etc.) in order to access the coupon. Use caution when downloading any online coupon from an untrusted source such as Facebook. If it is for a very large discount or it requests personal info then chances are it is not a legitimate coupon and should be avoided.

Paying-It-Forward with Coupons – If you find yourself with coupons that others could benefit from then consider paying-them-forward. We routinely leave coupons for baby products (diapers, wipes, formula) next to their corresponding product while we are shopping. This is commonly referred to as being a ‘coupon fairy’. The way we see it we no longer need these items (our kids are older now) but we remember just how expensive it was to be a new parent and we

enjoy giving back to another shopper.

Coupon Don'ts

Don't Copy Coupons – coupons are issued with print limits set by the manufacturer. Copying or and reproduction of a coupon voids it completely. If manufacturers find that they are paying for more redeemed coupons than they authorized then they may choose to discontinue coupons altogether, thus hurting us all.

Don't Clear Shelves – We know the temptation a great sale/coupon combo can create and the urge to buy all you can to get it cheap BUT please be respectful of others who also need/want the product. Nothing is more annoying than to get to a store and find the shelves completely bare. Then you hear that it was 1-2 people that did it. This behavior leads to complaints to store management and ultimately changes to a store's coupon policy which may limit/restrict us all.

Don't Take More Than You Need – Similar to above please buy what you need and will use. Getting something for cheap (or even free) can lead to hoarder's mentality which leads to waste and frustration from other customers who miss out. If you need it – buy it. If you don't – leave it for someone who does.

Don't Argue with Staff – Don't be 'that person' who yells at a seventeen-year-old checkout clerk because they say

your coupon is expired or won't scan. Give them a break – I'm sure they would be as equally happy if all your coupons scanned in without any issues. Show some patience and remember you will get more bees with honey than with vinegar.

Part 2: Where to Find the Best Coupons

Looking for coupons to stretch your hard-earned money each week? Don't know where to start? Here are (7) free places you can find coupons and begin your money saving adventure.

Newspapers

This was once the ONLY place to find coupons but that has changed over the past 10 years. Still, many people still have their Sunday routine of getting the Sunday paper and cutting out the coupons they would like to use. Don't read the paper? That's ok too. There are lots of people that sell the coupon inserts just be aware that coupons from the newspaper are regional so look for someone local to buy from. Also, if you have a friend or co-worker that gets the paper ask them to bring in their coupon inserts if they do not need or use the coupons.

Right Where You Shop

Keeps your eyes open while you are shopping as more and more stores are placing coupons in kiosks dispensers or at customer service. Also, we routinely see

coupons placed directly next to their corresponding product by other shoppers (commonly referred to as 'coupon fairies'. This is a great way to pay-it-forward by giving away the coupons you are not going to use.

[Online Printable Coupons](#)

The largest growth in couponing over the past 10 years has been in the area of printable online coupons. There are numerous websites dedicated to providing consumers access to [printable coupon](#) databases. These are free for users to print but they do limit the number of each coupon to (2) prints per user, per month. This helps reduce market saturation and prevents one user from printing hundreds of coupons.

Mobile Coupons

Mobile coupons have become very popular over the past 5 years. The increased technology surrounding 'smart' phones has made the couponing process even easier. No longer do you have to print out and clip coupons. Even better, you can now look for coupons WHILE you are shopping. Talk about instant gratification! Several retailers, [such as Target](#), have their own proprietary coupon apps/software that allow for even more savings. Given their ease of use and effectiveness we believe that traditional 'paper' coupons may soon be a thing of the past. Mobile coupons are just so easy to use and much easier for the issuer (manufacturer) to place controls

(limits) on.

Directly From the Manufacturer

If you find yourself looking for a specific brand or type of coupon make sure you check the manufacturer's website and Facebook page. You may be surprised just how many printable coupons you can find this way. Look for sections of their called 'promotions' or 'coupons'. You may also find them by looking at the area labeled 'sitemap'.

You may also get coupons by contacting the manufacturer directly and just asking for them. This can be done by letter, email or Facebook messaging. Just remember to be nice – you'll get more bees with honey rather than vinegar.

Store Rewards Programs

More and more retailers are now offering various reward programs that give returning customers perks for purchases. These can be in the form of exclusive coupons, rebates, special sales pricing or even reduced gas pricing. These are great programs to work into your couponing efforts. If you find yourself losing your rewards cards (yep, we do it too) then consider taking a cell phone picture of your cards. Then simply pull up the picture during checkout and it will scan just as well as the original.

Bounce-Back Coupons

Don't be so fast to throw away your receipts after a purchase. Take a minute to look them over for coupons that may be printed on the bottom or on the back. You may be surprised what you will find and most of them are simply thrown away by customers.

Part 3: Coupon Lingo for Beginners

If you are learning to coupon then you probably know just how confusing all of the abbreviations are. Here is a list of the most common coupon-related abbreviations and their meanings:

\$1/2, \$1/3 – The dollar amount of the coupon and the specific product amount needed for redemption.

AC – After coupon

AR – After rebate

ALA – As low as

B1G1 – Buy 1, Get 1 FREE

Blinkie – Coupon dispensers found in many grocery stores that commonly have a 'blinking' light.

BOGO – Buy 1, Get 1 FREE

Bricks – Coupons that have ‘brick’ in the web link. Most can be printed twice per user.

BTFE – Box Tops for Education

Cartwheel – A digital coupon program offered by Target retail stores.

Catalina (CAT) – Coupons that are printed during checkout and are valid towards a future purchase. Most are manufacturer coupons but have contain the logo of the issued store.

Coupon Fairies – Refers to people who leave coupons near a specific product so that others may redeem them.

CPN – Coupon

CRT – Cash Register Tape – Refers to coupons printed on the bottom or back of a store issued receipt.

DND – Do Not Double – Coupons with this designation cannot be ‘doubled’ (see below).

Double Coupon – Many grocery stores will ‘double’ the value of coupons under \$1 in order to attract/retain

customers.

ECB's – Extra Care Bucks – CVS based program – these coupons print on receipts.

EXP – Expired or Expiration Date

ETS – Excludes Trial Size – Many coupon offers do not include trial sized products.

FAR – Free After Rebate

FS – Free shipping

FSOT – For Sale or Trade

GC – Gift card/gift certificate

GDA – Good Deal Alert

Glitches – Refers to an error that gives added value to a coupon that was not intended by the manufacturer or issuer.

HTH – Hope That Helps

In-Ad – Coupons that come in the weekly store ad.

Inserts – Coupons ‘bundles’ found in the Sunday Newspaper.

IP – Internet Printable Coupon

ISO – In search of

IVC – Instant Value Coupon

Matchups – When coupons are ‘matched up’ with corresponding items that are on sale at a specific store.

MFG – Manufacturer

MQ – Manufacturer’s Coupon

MIR – Mail-In Rebate

Money Makers – Refers to situations when the value of used coupons exceeds the total purchase price of the items.

NED – No expiration date

OOP – Out of Pocket

OOS – Out of Stock

Overage – same as a ‘Money Maker’

OYNO – On Your Next Order

Peelie – Coupons attached to an item’s packaging that can be peeled off and redeemed at checkout.

PSA – Prices Starting At

Q – Coupon

Regional – A coupon or deal available in only a specific area or region of the country

RP – Red Plum coupon insert found in the Sunday newspaper

RR – Register Rewards

SS – Smart Source coupon insert found in the Sunday newspaper

Stacking – Using a manufacturer’s coupon and a store coupon in the same transaction for the same product.

Tear pad – A pad of rebate forms or coupons found near a product or at customer service.

TMF – Try Me Free

UPC – Universal Product Code (bar code)

WSL – While Supplies Last

WYB – When You Buy

Part 4: What Gives? My Coupon Disappeared

Whether you are new to couponing or a seasoned veteran saver you have more than likely had the experience of looking for a coupon only to find the offer has expired or is no longer available. So, what is going on? Why do websites provides links to offers that are expired? The answer is not as complicated as you think and it is not generally an attempt to deceive or mislead you. There are some things you can do to help avoid this so let's dive in a little deeper.

Print Limits:

To start out let's talk about online coupons and print limits. Nearly every printable internet coupon is issued with print or time limits that are set by the manufacturer or store. This means a coupon will only be made available for a limited time or until a desired number of 'prints' have been reached. These limits are not shown so the end-user (couponer) really has no way to know what they are. Once a print limit has been reached the

coupon will disappear. Sometimes this means a coupon will be available for 30+ days but we have also seen coupons (especially for popular brands) reach their limit and disappear within a matter of hours. When you click on a coupon link that has expired it will show the coupon as no longer available.

Tracking:

While having print limits may be frustrating at times for us couponers it is a necessary to ensure fairness and reduce over saturation of a coupon offer. To make this system work nearly every major coupon provider (coupons.com, Smartsource, Redplum) require some form of tracking. This usually takes the form of software or user registration that allows them to 'track' how many coupons you print. This also allows them to limit the number of prints any one user can make. Most of them have a limit that is (2) prints per user (or computer). The good news is most coupon user print limits reset on the 1st of every month.

What You Can Do:

- When searching the internet for coupons always take note of the date anything is posted. Coupons that are older than 60 days are generally no longer going to be available. One way to help avoid this is to use this simple trick with Google. Run a search for the coupon you are looking for then choose 'tools' then under the option 'any time' choose 'past 30 days'. This will weed out any old google search

results and will just show you the freshest posts. These are the ones that will have the greatest chance of yielding a positive result.

- If you find a coupon you need or will use then don't wait to print it. Sometimes waiting for even only a day will lead to frustration when the coupon is no longer available. Find it – print it!
- Check for the newest coupons on Sundays and the 1st of each month. These are the times when the majority of new coupons are released. You can also check our list of the [most recent coupons](#) which is updated daily.

The bottom line – if you are an active couponer then this is impossible to avoid. Coupons come and coupons go and it would be difficult, if not impossible, for websites to keep their coupon databases 100% accurate and current.

Part 5: Are Paper Coupons Becoming a Thing of the Past?

Mobile coupons are becoming the norm as we begin to see a decline in the number of available printable coupons. As the millennial generation begins to dip their toes into the world of coupons this trend will likely continue. Over the past 5 years changes in mobile (smartphone) technology have made coupons more readily available and retailers have been quick to pounce on this opportunity to create their own proprietary coupon software (mobile apps).

What's Going On?

Recent studies only confirm what we are seeing. In 2016 it was estimated that there were 100 million mobile coupon users. Also, it was reported that 40% of all smartphone users will at some point use their device to redeem a coupon. Smartphones are becoming easier and easier to get as prices come down and older technology is replaced. This means more and more users are coming 'online' every day.

It is very easy to see why this is happening. Mobile coupons have become a win-win for retailers and consumer alike. Consumers are drawn to mobile coupons as they are easy to use and allow for nearly instant savings. Mobile coupons can be accessed and added while shopping and do not require nearly as much preplanning when compared to traditional paper coupons. More and more mainstream retailers, such as [Target](#) and [Shaws](#), have developed their own coupon programs which are super easy to use and allow consumers to ability to create savings while they shop. Not only are they easier to use but they are also cheaper. Mobile coupons are free to utilize and do not require access to a computer, printer, paper and ink. How many coupons have you printed in the past only to throw them away later when they expired?

Retailers have come to love mobile coupons just as much as consumers. Mobile coupons are much easier to manage and even help prevent coupon fraud (you can't photocopy them – print limits can be easily set). 'Flash'

offers can be used to keep customers on their toes and bounce-back offers bring them back through the doors. Traditional paper coupons can generally be used at any retailer while mobile coupons can be restricted to a specific retailer and thus create brand/store loyalty. Studies show that 82% of consumers report they will switch stores from week-to-week in order to get the best deals so it only make sense that retailers are looking for ways to entice them back and mobile coupons appear to be an effective way to do this.

What About Paper Coupons?

If you are an ‘old school’ couponer who prefers to print them out each week then all is not lost. Statistics show that paper coupons are still more popular than their mobile counterparts allow the gap is shrinking each year. Even online [printable coupon giant coupon.com](http://printable_coupon_giant_coupon.com) is now offering a mobile app and we have noticed the number of available online printable coupons at coupons.com have shrunk considerably. While we don’t see paper coupons completely going away any time soon we do try to advocate that our readers begin looking into mobile coupons (if they do not already) as sooner or later paper coupons may become a thing of the past.

Part 6: Best Mobile Apps and Digital Programs

The practice of using coupons has changed radically in the last 5 years. The days of picking up the Sunday Newspaper in order to get grocery store coupons are long gone. Even [printing coupons](#) off the Internet may

soon fizzle out as more and more millennials enter the world of coupons via free mobile applications.

Mobile coupons are just so much easier to use for a host of reasons:

- Mobile Coupons can be scanned directly from your phone and both iPhone and Android Apps are now available.
- Even Retail giants such as Walmart, Target and Dollar General are now developing their own mobile apps to keep customers coming back.
- Mobile Coupons allow for instant gratification and the ability to search for a specific coupon ‘on the fly’.
- Mobile Coupons are cheap (if not FREE) to use when compared to traditional paper coupons which require a computer, printer, ink and paper.
- Mobile Coupons can now be used at select grocery stores as well as through individual manufacturer websites.

Now that we know why they are gaining in popularity let’s look at (20) of the most popular mobile coupon programs around today.

Coupons.com

iBotta

[SavingStar](#)

[Checkout 51](#)

[SnipSnap](#)

[RetailMeNot](#)

[Target's Cartwheel](#)

[Shaw's MyMixx](#)

[Grocery IQ](#)

[Grocery Smarts](#)

[Flipp](#)

[Groupon](#)

[ReTale](#)

[Shopular](#)

[ShopSaving](#)

[Coupon Sherpa](#)

[Coupon Clipper](#)

[Yowka](#)

[ShopKick](#)

[The Coupon App](#)

BONUS – With the holiday season quickly approaching we want to remind our readers that nearly every major retailer will now price match a competitor’s in-store or online price. If you are not taking advantage of this then you are missing out on a chance to save on nearly every purchase. One of our favorite methods to price match is to use [Amazon’s Shopping App](#). This allow you the ability to scan the barcode of nearly any item to see what the current price on Amazon is. Simply take your smartphone to customer service and show them the Amazon price and ask them to price match it. Easy, peasy.

The world of mobile coupon apps can be very overwhelming especially if you are new to couponing. Our advice is to start slowly and see which apps work best for you and your family.

Part 7: Retail Price Matching

Wouldn't it be nice if retailers would allow you to "name your price" much like insurance giant Progressive? Well, in a way many of them are doing just that. How? By adapting aggressive 'price matching policies in an effort to keep you from going to a competitor. Want to learn more? Let's dive into this practice and how it can benefit you and your family's bottom line.

For many years now we have been searching for ways to save money each week. Like many of you we have watched our paychecks stay the same while the prices of goods and services have gone steadily up. We have personally adopted numerous money saving techniques to include [clipping coupons](#), using online coupon codes, buying generic brand goods and stacking coupon offers with sales just to name a few. We also make sure to shop around for services such as Internet, cable, cell phones and insurances as we know there is plenty of 'special' offers out there that we can save money with. With all our efforts by far one of the easiest ways we have saved money is by taking advantage of retailers that offer price matching.

How Does It Work?

Price matching is super easy to do which is why we have made it a regular part of our shopping routine.

- Find an item you want to purchase
- Look for another retailer offering it for a cheaper price (more tips on this to come)

- Go to customer service and ask them to match the lower price

The whole process takes only a few minutes and the potential savings can be huge – sometimes over 50% off.

More and more retailers are now allowing for this practice so it is no longer just the larger stores such as Wal-Mart, Target, Lowes and Home Depot.

Click [HERE](#) to see a list of stores near you that will allow for price matching.

Here is a real life example of how price matching saved us a quick \$39.99 this past weekend:

My son had been saving for a motorized scooter and we took a trip to our local Toys R Us to see what they had. Keep in mind that we know that prices at Toys R Us are almost always higher than other area retailers but they make up for it with a wider selection to choose from. We found the one he wanted and it was priced at \$139.99. Using my handy dandy smartphone I began looking around for the same item at another store priced cheaper. I was able to find it for \$119 at Walmart.com but kept looking and found it for \$100 on Amazon.com. So, I took the item to customer services, showed them the lower price on Amazon (the clerk insisted on checking the computer just to make sure the price was legit) but the price was eventually lowered by \$39.99. Just like that! No coupon to print or code to enter.

Why Are Retailers Doing This Anyway?

It's no secret that it costs more for a retailer to attract (market) a new customer than it does to retain a current one. A price matching strategy helps to keep you in the store (as a customer) and makes you happy. Happy customers come back, dissatisfied customers do not. It is a very basic but effective strategy.

Here are a few tips that may help you out with price matching:

- Download the Amazon Shopping App on your Apple or Android phone. This free app allows you the ability to find any item for sale on Amazon by simply scanning its barcode. The vast majority of price matching that we do is with Amazon and done through this app. It just makes things so much faster and easier.
- Kill Them with Kindness – If the sales associate acts as if they have never heard of price matching then ask for a manager to help assist. Just remember to always play nicely in the sandbox. Belittling an employee is not only rude but will also significantly reduce the likelihood that they are going to help you get what you are looking for (savings).
- Like anything else, restrictions may apply and the manager always has the discretion to limit or refuse a price match. If you roll up with a cart full of an item and ask for a price match don't be surprised if/when they turn you away. Shelf clearing is frowned

upon by retailers and other couponers as well. Don't try to abuse the system or you may quickly find that perks such as price matching become a thing of the past.

Price matching is a great way to save you and your family money on just about everything. The next time you are making a purchase take the extra 5 minutes to look for it cheaper somewhere else. You might be surprised just how much money you can save and just how easy it is.

Part 8: Savings Tips for the Grocery Store

How much do you budget for groceries each week? Are you looking for ways to cut your food bill while still trying to eat healthy? In this article we will dive into this topic and give you our (20) tips to help you save money on your grocery bill.

Whether you have a large or small family it isn't hard to see that most families spend a large portion of their hard-earned money at the grocery store each week. In fact, for most of us our food bill is our second largest monthly expense with our mortgage or rent being number one.

While some people say they can buy all their groceries for \$21 per week using a strict and very frugal living concept we personally spend around \$180 per week which is slightly above the nationally reported average (for a family of 4). We know that every family has

different needs and eating habits and there is no one size fits all approach to saving that the grocery store. That's why we have compiled a list of (20) ways that we as a family try to control out spending by using the following money saving tips and tricks:

(Keep in mind that chances are not all of these are going to necessarily work for YOUR family. Pick and choose a few to try and see if they yield a positive result for you. Be flexible and make small changes as you go – trying too many things at once can be stressful and will not be helpful for you in the long run).

1. **Make a Shopping List** – saving money at the grocery store starts *before* you leave your home and head to the market. Take the time to make a list of what you actually need and avoid the guessing game that many times occurs at the grocery store. This will also help reduce impulse purchases which can really add up to a major unintended expense over time.

2. **Review Weekly Sales Flyers** – You should also take the time to look over the weekly sales flyers for the stores in your area. This will allow you to identify sales items and determine which store gives you the best bang for your buck. The good news is most major retailers now post their weekly sales flyers directly on their websites so this footwork can be done easily by using your computer or smartphone.

3. **Consider Shopping Around** – We have the luxury

of living in a community that offers us multiple shopping options so we are able to 'shop around' in order to stretch our money even more. We realize that some people do not have this ability or the time necessary to do this but it is a great option to consider.

4. **Take a Picture of Your Fridge** – It may sound silly but this trick has come in handy for us on more than one occasion when we couldn't remember if we had something in our fridge or not. We had a picture in our phone that we could refer back to and see just what it looked like when we left. It doesn't cost you anything and doing it can save you from unneeded purchases.

5. **Clip and Use Coupons** – Effectively using coupons can be a life saver for some families. We say *effective* because in many cases the use of coupons can lead to overspending. Avoid the practice of buying something just because you found a coupon for it – unless you need it. We have found that using coupons saves us, on average, between \$25-50 each week. Some families save much more than that.

6. **Purchase Generic Brands** – Want to save money on groceries without using coupons? Consider switching to generics brands. This can save you a lot each week and in most cases you will not be able to tell a difference between a name-brand and generic-brand item (especially cooking and medicine related products). Take a minute to look at the labels on products to see what active ingredients are – for most generics they will

be the same, just lower priced.

7. Avoid Brand Loyalty – Along the same lines as using generics having strong brand loyalty can also cost you at the grocery store. There is so much competition between brands to get market share and having an unwillingness to change brands can be a costly mistake. Be flexible with your spending habits and take advantage of competitor driven sales.

8. Take Advantage of Store Reward Programs – Lots of grocery stores now offer some form of a loyalty reward program to keep customers happy and keep them coming back. Take full advantage of these. The store we frequently shop at has given us lots of free pots and pans as well as discounted gas.

9. Shop Online – You can now avoid the grocery store altogether and shop for lots of groceries online. Online giant Amazon now has a very large grocery selection and the prices are very competitive (if not better) than traditional box-store retailers. This way you purchase just what you need and can almost completely avoid impulse purchases. Not to mention the convenience of doing it from the comfort of your home and not dealing with the hustle and bustle of the grocery store.

10. Shop Alone (Not with Your Kids!) – If you have ever food shopped with your kids (and what parent can actually say they haven't) then you know all too well ~~how~~ much 'extra' food you buy that they 'had to have it'.

These additional, and nonessential, purchases really do add up to a large expense throughout the year. Leave the kids at home and you will see just how much money you save. Not to mention grocery shopping is so much less stressful without kids!

11. Don't Go Shopping When Hungry – Been there and done that. Yes, it is true – you will spend more money on food when you are hungry. Avoid the extra temptation that hunger creates by going to the grocery store **AFTER** you have eaten a meal.

12. Learn to Just Say NO – Learn to know when something is overpriced and you should not buy it. Is \$4.50 for a box of cereal too much? You should know the approximate cost for products that you frequently purchase. If the price jumps then know what your walk-away point is. Chances are you can find it cheaper at another store so don't overspend just because it is convenient. That is exactly what the grocery store wants!

13. Avoid Gimmicks – Grocery stores spend millions of dollars in gimmicky marketing with one strategy in mind – getting you to spend your money with them. While some of these can be to your advantage there are also times when these cause you to spend more than you wanted to. Be smart with your money and develop good spending habits. Don't rely on gimmicks – they never last.

14. [Build a Stockpile](#) – When you find a good coupon

and sale combo then don't be afraid to stock up if the price is low enough. This will help you avoid buying the same product a few weeks later at full price. This is especially true for those of you with young children at home that require items such as diapers, wipes, formula and baby food that are purchased frequently. Get it cheap while you can and enjoy the savings throughout the month. It will mean spending more today but you will thank yourself later.

15. Buy in Bulk – Purchasing a membership to wholesale clubs such as Sam's, BJ's or Costco can be major money savers especially for larger families. Just be careful that you do not buy large quantities of perishable foods which inevitably leads to waste. Also keep in mind that many of these wholesale stores offer discounts on lots of products above and beyond food. We routinely go to our local Sam's Club in order to purchase gift cards for local services (such as movie tickets).

16. Check the Clearance Section – Most grocery stores have a clearance section that may have some products you are looking to purchase at significantly reduced prices. Many people also look for 'manager's specials' especially in the meat section.

17. Avoid Eating Out – This is a no brainer. Packing your own lunches/dinners is so much cheaper than eating out. If you're looking to reduce your overall food budget than do not overlook how much you spend by

eating out.

18. Grow Your Own Veggies – If you have the space (and patience) then you can grow your own vegetables for a fraction of the cost of purchasing them at the grocery store. Not only are they cheaper but they also taste so much better!

19. Check Your Receipts – Mistakes happen. Items get scanned twice by mistake, coupons sometimes do not scan properly and sale items sometime show up as full price. It is always a good idea to look over your receipt to ensure that there is nothing that needs correcting. If you find a mistake bring it to customer service and they will help you out (most of the time).

20. Track Your Savings – This is one thing we strongly recommend for those who are just starting out with coupons. Having the ability to track and ‘see’ your savings each week is great for building positive momentum. It can be exciting to see just how much you can save and it can become a game to see just how low you can get your grocery bill each week.

Part 9: Savings Tips for Baby Products

Have a new baby on the way? It won't take long to see just how expensive having a baby can be but there are lots of things you can do to help ease the upcoming sticker shock that is not for the faint of heart – it is

estimated that during the first year of life a new baby will cost your family around \$12,000.

Whether you have strong financial stability or you are exploring a very frugal baby budget we can help show you several ways to save money on baby products. Having a baby doesn't have to be as expensive as you may think but you need to learn to begin saving for your baby now.

Keep in mind that not all the savings techniques discussed here are going to apply to your specific situation. Pick and choose the ones you feel most comfortable with and be flexible to changing or adjusting as needed.

1. Utilize a Baby Calculator – It allows you to get a basic estimate for the total cost of your little bambino. More importantly it makes you think about expenses that you may have over looked before. You may also look for a good [baby budget checklist](#) which will help you _____ _____ remember what you already have and what you still need.

2. Start Now! – First and foremost if you have a baby on the way then you should start budgeting for it today. Don't wait until the last month of pregnancy and then stress yourself out by playing catchup. There are lots of things you can start doing right away (discussed below) and many of them will cost you little to nothing (but your time). Spreading out the cost for 9 months will

help you develop a budget and reduce the need (and stress) of purchasing everything last minute.

3. Talk to Friends and Family – Especially those who have children of their own. Many of them may have bags and bags of baby clothes or supplies in their basement that they would love to get rid of. We had a co-worker that gave us a ton of free baby clothes and saved us a small fortune in the process. Asking around will cost you nothing and you might be surprised just how generous people can be.

4. Yard Sales / Flea Markets – Hit your local flea markets and load up on cheap baby gear for a fraction of the retail cost. We found baby clothes for .25 to .50 each and sometimes we were able to negotiate even lower when we bought a full box of items.

5. Look on [Craigslist](#), [Freecycle](#) or [Ebay](#) – There are lots of people out there looking to unload their used (and sometimes new) baby gear at a discount. These three sites are great places to start looking especially if you are looking for something very specific. Just beware that shipping fees can really put a damper on what looks like a good deal.

6. Caution – Don't Buy Too Much Clothing – It is very tempting to buy all kinds of cute baby clothes but there are some reasons to take it easy. First, you don't know exactly how big your baby is going to be and thus you may buy clothes that are too small. Second, babies grow so fast and we personally purchased clothes for our

kids that they never even had a chance to wear before outgrowing them.

7. Hit the Clearance Section – Retailers such as Target and Walmart seem to always have loads of baby clothes on clearance for a fraction of their original retail prices. Avoid paying full price at all costs!

8. Don't Purchase Expensive Footwear– We have seen baby Nike sneakers for \$30-40 and that is a lot of money to pay for shoes that will never touch the floor and will not fit in only a few months. Save your money and stick with socks or basic shoes that can be purchased for just a few dollars.

9. Hold a Baby Shower – This is a much especially for your first born. Friend and family go absolutely crazy when a new baby is on the way and this is your opportunity to get as many items checked off your want/need list as possible. Make sure you absolutely set up a registry with local retailers so you can avoid getting duplicate items that will later need to be returned. Also, think big. Try to see if you can score some of your larger needs (furniture, stroller, car seat, etc.) so it will save you from needing to purchase these items out of your pocket. Lastly, ask for gift cards if people are not sure what you need. This way you can decide later how to spend the money when you have a better handle on what your most pressing needs are.

10. Start Small – While it is nice to get as much as

you can out of the way before the baby is born it is not essential to get everything. You may find yourself with a bunch of baby stuff that you cannot use yet (the baby will be just too young). So, make of list of needs/wants for different stages of the baby's life to help you not get overwhelmed.

11. Sign Up For Baby Freebies – There are numerous baby websites that offer lots of freebies for new moms. This is especially true of baby formula companies such as [Enfamil](#) and [Similac](#). Get as much as you can free as you will soon learn that baby products such as formula becomes a major expense.

12. Look For Baby Coupons – One of the most [popular coupon categories is baby](#) products. There are almost always coupons available for products such as diapers, wipes and baby food. This includes printable coupons as well as baby coupons available through the mail. You should always do whatever you can to reduce the cost of items that you will purchase frequently such as diapers and wipes. Even small savings in these areas will result in big savings over time – and they will be in diapers for several years.

13. Buy in Bulk – Buying in bulk through warehouse stores such as Sam's Club or BJ's is a great way to save money especially on baby items such as diapers, wipes and formula. Just be careful not to buy too much of any item(s) that are perishable or that the baby can outgrow.

14. Breast Feed – If you are able/willing then consider breast feeding your baby. Not only is it the best form of nourishment for your child but it is also a major money saver. Baby formula is super expensive and avoiding this expense for the at least the first 6-12 months will save you big time. Also, if you are looking to purchase a breast pump then consider looking for a used one. A quality pump will cost you several hundred dollars but a used one will cost you a fraction of that.

15. Consider Generic Brands – Purchasing generic brand baby products can save you each week but you may find the quality is not what you need. We found that this was true with diapers as we tried cheaper (generic) brands but they tended to leak and not provide the same level of protection when compared to the top name-brands. So, we focused on finding coupons for the higher quality brands which helped reduce their price into a more affordable range. Some of our friends, however, swore by the cheaper brands and used them to save money. After all, you're just going to throw them away...

16. Use Cloth Diapers – While we never went this route we have heard from many that handwashing your own cloth diapers is much cheaper (and much more environmentally friendly) than using disposable diapers. Just keep in mind the cost, time and effort needed to hand or machine wash these.

17. Research Large Purchases – Do your homework! Large baby purchases (such as cribs or

strollers) can almost always be found somewhere else cheaper. Not to mention it is always smart to read customer reviews on higher end items to make sure it is exactly what you are looking for. Trust us – we are guilty of purchasing several baby items that turned out to be a complete waste of money.

18. [Price Matching](#) – So you’ve done your homework and know exactly the stroller you want to purchase. Before you put down your hard earned money consider looking into two things: First, can you find it used somewhere cheaper? Second, if you insist on purchasing a new one look for it online cheaper and then ask your local retailer to price match it. Most of the major retailers (Walmart, Target and Babies R Us) will price match a competitors price and this includes online prices from websites to include Amazon. We use price matching all of the time and it has saved us hundreds of dollars throughout the years. Don’t leave more of your money on the table than you need to.

19. Shop Online – Whether you want to admit it or not online shopping is king and one of the best ways to save yourself some money. Again, make sure you look over product reviews as one major disadvantage is the inability to ‘test drive’ your purchase before making a commitment. Also, keep an eye on the shipping fees as they can be very high (especially on heavy or bulky purchases).

20. Make Your Own Baby Food – We never got into

making our own baby food but had several friends that did so and claim it saved them money and the food was healthier (no preservatives or additives). There are numerous baby websites out there that provide tips and tricks to making your own food.

21. Keep a 'Go' Bag in Your Car – This move saved us from plenty of unnecessary baby purchases over the years. Keep a 'go' bag in your car and load it up with baby basics such as diapers, wipes and a few changes of cloths. This way if you are out and about and an accident happens you will have what you need to get you back home without needing to stop off at the local CVS and inevitably paying full price. Trust us on this one.

22. DIY Baby Décor – Buying all that cute baby décor at your local retail store can be very expensive. Instead consider looking around websites such as Pinterest for do-it-yourself projects that will cost a fraction of what you will pay at the retail store. Plus it allows you to add your own personal touch to your baby's nursery!

23. Purchase a Convertible Crib / Bed– While it may cost you more upfront you will certainly see savings as your child grows into a larger bed and all you need to do is purchase a new mattress and not an entire bed set. We bought a set for our second child that converted from a crib, toddler bed and even into a twin sized bed. Saved us some serious money.

24. Check Your Local Library – Looking for

something fun to do with your baby? Check your local library for community events and reduced tickets for local attractions. Our local library always has free events available and this saves us money while still allowing our kids to get involved in social activities.

25. Ask Yourself Do You Need It or Just Want It – The bottom line is having a baby can be very overwhelming (emotionally and financially). It is so easy to overspend on things that you really don't need. If money is tight then make sure you ask yourself if you really need the item or just 'think' you need it. This can help save you from impulse purchases that can really add up.

There you have it – 25 quick and easy ways to save money on your new baby. Enjoy parenthood and save as much as you can along the way. Did we mention how much college was going to cost us? That's a topic for another conversation...

Part 10: Savings Tips for Shopping at Walmart

One of the most popular places to shop and save money has always been Walmart. While we find their prices are *normally* the lowest in town this is not always the case. Lots of people have emailed us and have asked for information about shopping at Walmart and tips and tricks to maximizing saving money there. As a result we put together the following list of topics and links to

resources to help you get the information you want.

Keep in mind that not all these tips are necessarily going to work for your family, budget and lifestyle. Pick and choose a few to try and see how it goes. We do not advocate trying too many things all at once as it can be difficult to see which ones are working best and can be, quite frankly, just too stressful. So start small and track your savings.

Here we go!

- 1. Using Coupons at Walmart** – You can easily redeem [manufacturers printable \(and mobile\) coupons](#) at Walmart which can be found at various websites. Click [HERE](#) to see our coupon resource section which provides direct links to our favorite free coupon websites.
- 2. Walmart's Current Coupon Policy** – Before you start using coupons on Walmart it might be best to familiarize yourself with their coupon policy located [HERE](#). This way you are educated in the do's and don'ts of couponing at Walmart.
- 3. Does Walmart Double Coupons?** – At the present time Walmart does NOT double coupons. There are less and less retail stores willing to double a manufacturers coupon and you can click [HERE](#) to see an updated list of them and their locations.

4. Can You Use Coupons at Walmart's Self Checkouts – Yes! But there are some restrictions such as no more than (40) total coupons or \$50 in total savings (without manager's approval). Our advice is if you are redeeming a large amount of coupons you may want to consider using a regular checkout lane. Click [HERE](#) for more specific info on this topic.

5. Extreme Couponing at Walmart – While we do not consider ourselves 'extreme couponers' and we do not advocate using coupons just for the sake of saving money (not actually needing the product) we do know that there is a large group of people who use Walmart to extreme coupon. If you want to learn more about this and get more details on how it works click [HERE](#).

6. Finding Freebies Coupon Deals at Walmart – Be sure to always be on the lookout for freebies!

7. Penny Shopping at Walmart – There is a large Internet following for 'penny shoppers' who find coupon / sale deals that allow them to purchase various products for only pennies.

8. Price Matching Item at Walmart – This is one of our all-time favorite money saving techniques that works very well at Walmart. Basically Walmart will price match any competitors price for a 'like' item and yes, this includes Amazon Prime prices. This process can

be done all through your phone and is super easy. Simply find the item cheaper somewhere else and show the clerk at checkout the lower price. They will override the price (on occasion needing manager's approval) and you are on your way.

9. Walmart's Clearance Markdown Schedule – Walmart marks down clearance items on a schedule that is based on the store location of products. For example, the pet section has a specific day of the week that clearance items will be marked down. If you know which day it falls on you can get there early to avoid being shut out on any good deals. These are obviously hit-or-miss and you never know what will be marked down (if anything) or if you need or want it. Click [HERE](#) to see the current schedule that Walmart is reportedly using.

10. Walmart Saving Catcher Program – This is a super way to earn even more money back at Walmart. Simply download the app and scan any Walmart receipt. If an item was offered cheaper by any competitor then you will get an eGift card for the difference. More about getting signed up for this program can be found [HERE](#).

11. Using Brick Seek to See Walmart Inventory – This is a new program that we have been using and it has worked out pretty good. It allows you to see current reported inventory levels for specific products at your local Walmart and Target. This way if you are searching

for that must-have Christmas present (can you say Turbo Man) you will not waste your time going store-to-store only to learn that it is out of stock. More about Brick Seek can be found [HERE](#).

12. Viewing Walmart's Weekly Sales Ads / Flyers – Before you head out to your local Walmart take the time to look over their current sales flyers to look for sales offers that you can 'stack' with coupons in order to maximize savings.

13. Finding Online Deals at Walmart.com – Just because you found what you think is a good deal at your local Walmart don't hesitate to take a few minutes to look at Walmart.com to see if the item is cheaper there. You would be surprised just how often that is the case (and this is not just at Walmart). If you find it cheaper on their website then Walmart will match the cheaper online price- just ask the checkout clerk.

14. Try Walmart's Great Value Generic Brand - Switching to generic brands can save you hundreds each year and Walmart's Great Value products are a good alternative to their name-brand counterparts. Give them a shot and see how much you can save.

15. Walmart's New Grocery Pick-Up Program – We have not tried this feature yet but lots of people swear by it. During the holiday rush this can certainly be a time and aggravation saver. More info and

participating locations can be found [HERE](#).

Part 11: Savings Tips for Shopping at Target

When we started taking advantage of money-saving coupons one of our biggest challenges, aside from where to find the best coupons, was WHERE to USE our coupons. We live in a community that has nearly all the major retail stores so there was no access issue that many other people need to consider. So, over the years we have shopped and used coupons in just about every local store. We have learned that some stores are more 'coupon friendly' and they have become our go-to places to shop. One of our favorite stores to shop and save money at is Target. There are a number of reasons for this so let's dive into the details:

Target's Cartwheel Digital Coupon Program – Target's cartwheel savings program is a super easy way to save on everything from groceries, clothes to electronics. Some of the offers have significant value – many as much as 50% off. If you are new to the program then go [HERE](#) for an overview. One of its best features is having the ability to search for coupons on your mobile phone while you are shopping. You can even scan the barcode of any item to see if a cartwheel coupon exists so you don't need to search through hundreds of offers to find what you need. New offers are added daily and we NEVER buy anything at Target without first checking to see if a cartwheel coupon is available.

Clearance Items – In our opinion Target consistently

has the best clearance offers of any major retail store. One of our favorite things to do is hit the Target clearance sections to search for deals. Clearance items start out at 15% off and then move to 30, 50, 75 and even 90% off. How can you tell how much has been taken off? Look in the upper right corner of any red clearance sticker and there will be a small number (15, 30, 50, 75 or 90). This number represents how much of a discount has been applied. Clearance items usually start out at 15% off and are marked down even more every 1-2 weeks until they sell. Be sure to check the Cartwheel App as well as it routinely has offers of 10-20% off select clearance items.

RedCard Credit/Debit Card – Want to save 5% off everything in Target (regular, sale or clearance priced)? Sign up for their free Red Credit/Debit card and use it for all your purchases. If, like us, you generally avoid high interest store credit cards then the debit card is a perfect fit for you. It is linked to your checking account and there are no fees to use this service. 5% may not sound like a lot but every little bit helps and over time this can lead to big savings.

Coupon Stacking – Another great way to save at Target is to look for printable coupons to ‘stack’ with Cartwheel coupons. Target will allow you to use (1) **manufacturers coupon** along with any corresponding Cartwheel offer. This is commonly referred to as ‘coupon stacking’. It offers the customer two ways to save on one item. You can score some really good deals

by using this savings technique.

Price Matching – Possibly our favorite way to save money at Target is to take advantage of their price matching policy. Target will price match any competitor's price on like items and that includes online retailers such as Amazon. Simply take your item to customer service and show them the lower price. We use [Amazon's Shopping Mobile App](#) which makes this whole process quick and painless. We use this all the time especially during the holiday rush when there is more pricing competition among retailers. If you are not taking advantage of price matching then you are leaving a lot of money on the table. Put that money back in your pocket!

Part 12: Savings Tips for Shopping on Amazon

Amazon Prime Membership – Especially if you purchase a lot of products online then you definitely want to look into an Amazon Prime Account. Benefits of having a Prime account include FREE 2-day shipping, unlimited movie, TV and music streaming and the ability to borrow books for your Amazon Kindle. The savings you will likely see from reduced (or free) shipping fees will likely pay you back for the initial investment. Not sure? No problem, just sign up for a free 30-day trial and cancel with no obligation.

Today's (Lightning) Deals – Looking for a deal? Look no further than the Amazon homepage and the

'Today's Deals' section. There you will find hand-picked deals with discounts as high as 80% off. These are updated daily and some of them sell out very quickly so keep your eyes open. These are also sometimes referred to as 'Lightning' or 'Goldbox' deals.

Movers and Shakers – One of our favorite ways to look for big savings on Amazon is to check out the 'movers and shakers' section. In this area you will find the products that have experienced the biggest gains (sales) when compared to the previous 24-hour period. Often times products that are part of a 'flash' sale will show up here and we routinely score some really good deals using this technique. Be careful to check the prices closely. Sometimes a product's price is raised back up (corrected at the conclusion of the sale) but it takes 24 hours for the item to fall off the list of movers and shakers.

Amazon Top 100 – Similar to the movers and shakers this section of Amazon's website is a great place to look to see what is selling. Here you will find a list of their most popular products based on overall sales and this list is updated hourly.

Amazon Pantry – Amazon Pantry allows Prime members the convenience of shopping for grocery products in bulk. Simply add items into your pantry box and check out in one swipe. There are also special discounts offered for items you have sent automatically

which can be very helpful for families that routinely

purchase the same items such as baby or pet supplies.

Amazon Warehouse – in this area of Amazon you will find special money saving deals on items that have been returned, damaged (open box) or refurbished. You may be very surprised just what you will find here and how much it can save you.

Amazon Digital Coupons – Amazon not offers hundreds of digital coupons for all kinds of products from food to electronics. Previously there was a direct link to the available coupons on the Amazon Homepage but it has since been moved.

Price Matching Local Retailers – While Amazon no longer price matching other retailers we still find that many of the major retailers in our area will price match Amazon pricing. We do this all the time especially around the holidays when Amazon offers deeply discounted products. We use the Amazon Shopping Mobile App to make it super quick and easy. Click [HERE](#) for more info on price matching.

Trade-In to Amazon – Amazon has a trade-in program that is valid for thousands of items to include video games, movies, electronics and books. They make it super easy and even pay the your shipping fees to send the item to them. We find their trade-in rates are very reasonable and we have used this service to get rid of old

college textbooks. Trade-ins are, however, only valid for Amazon.com gift cards.

Third Party Deal Trackers – There are several third-party websites that will help you look for deals on Amazon. The one we use is thetracktor.com. This site allows you to search for items that are popular or trending in Amazon. One of their best features is the ability to set an alert so you can be emailed if a product you want drops below a set price (you name the price). Worth taking the time to look at if you purchase a lot of items on Amazon that tend to fluctuate in price.

Part 13: Quick and Easy Tricks to Save You \$100 Each Month

Like so many other families we have been watching our cost of living expenses go up while our income has remained the same. As a result we started aggressively looking at our monthly expenses and ways in which we could save money. In the end it wasn't about being cheap, it was about being smart with our money.

Here are (10) ways that we found we could save \$100 each month from our sometimes admittedly bloated budget:

1. **Cut the Cable** – this is becoming a national trend as more and more families are realizing that their cable bill

has gotten out of control and there are so many other cheaper alternatives out there. Online services such as [Netflix](#), Hulu and Amazon now allow families to still have access to shows and movies but without the sticker shock of standard cable. In fact, there are now lots of quality shows that are ONLY available within these platforms and not on standard cable. In years past the cable companies have had a monopoly on TV entertainment but heading into 2018 they need to realize that in the end their high cost is motivating families to seek out cheaper alternatives.

2. Stop Drinking Coffee – Let's not be too dramatic here. We still love to have our cup of morning (and afternoon) coffee but we have reduced the number of trips we take through the Dunkin Donuts or Starbucks drive-thru. These daily trips were costing us well over \$100 per month and we can cut this number in half (at least) by utilizing our [at-home coffee maker](#) instead. Not to mention the collateral benefit of not having to wait in those long lines, having our order messed up or being tempted by those overpriced (and unhealthy) breakfast sandwiches or donuts.

3. Shop Around For Insurance – You would not believe how much money people throw away each year on their insurance – especially auto insurance. We make a habit of shopping around with various carriers every year when our annual renewal notice arrives. We have found that the two carriers offering us the lowest rates have been [Geico](#) and [Progressive](#). Obviously there are numerous factors that go into auto insurance and there is really no 'one size fits all' scenario. Just do

yourself a favor and take 10 minutes to look at other carriers. You might be very surprised how much you are overpaying. Also, look into bundle savings that often times exist when you combine your auto and home owners insurance with one carrier. Lastly, call your current provider and ask them to review your policy and look for savings. You may find that your policy includes unnecessary services that are costing you more money each year. Don't assume anything when it comes to insurance!

4. **Loan Consolidation** – This is especially true if you are carrying credit card balances that have high interest rates. Do yourself a favor and look to see just how much money you are wasting each month in interest and fees. Unfortunately for many of you reading this your collective interest and fees may easily be costing you more than \$100 per month. If you still have good credit then you should start looking for balance transfer offers that many credit card companies are now offering. These offers allow you to transfer over high interest balances into a new account that has a very [low APR \(interest rate\) some as low as 0%](#). This rate is locked in for a set amount of time (usually 12-18 months) and this move alone can save you hundreds throughout the life of the promotion. Not to mention you will also be in a better position to actually pay your balances down (if not completely off).

5. [Start Clipping Coupons](#) – While coupons savings look small (.50 here and \$1 there) if used consistently they can really add up to big time savings over time. The

increase use of mobile coupons have made it even easier as well as cheaper (no need for a printer, paper and ink) for couponers. With a little upfront effort and time it is not unreasonable for a couponer to save themselves \$100 each month off their grocery bill. Also, purchasing non-perishables in bulk and generic brands can add even more to your savings. For us [clipping coupons](#) goes beyond the simple act of saving \$1 off your toilet paper purchase. It is about looking for ways to save in your everyday life and becoming a more educated consumer. Stop paying full price! Seek out discounts and look for ways to save YOUR money. Put it back in YOUR pocket.

6. Thrift Stores – Places such as Goodwill and the Salvation Army are great places to find very reasonably priced goods such as clothing, jackets, shoes and so much more. Great also for kids' clothing that they seem to outgrow in a matter of weeks. We also routinely find brand-new items at these places so it is not just for used stuff. Lastly, you should consider donating your unwanted 'stuff' to these organizations as it is a good way to pay-it-forward and is also good for a [small tax deduction](#).

7. Memberships / Subscriptions – Periodically it is a good idea to take a look at what memberships and subscriptions you are paying for and assess just how much you are using them. Why continue to pay \$50 per month for that gym membership that you are only using 1-2 times per month? What about all those online services such as Netflix, Hulu and Amazon? Are you paying for satellite radio service? All of these small

services can quickly add up to a big expense and often times their lack of regular use doesn't justify the cost.

8. Avoid Eating Out – We are guilty as charged! We know we eat out way more than we should and commonly use the 'kids' as our excuse how come. Truth is this can become a very expensive habit. Just look over last month's debit or credit card statement and add up all those trips to local restaurants or McDonalds to see what the total damage was for the month. You may be surprised (or shocked) when you see how high that number is. If you are looking to save money on your monthly budget then consider packing your lunch each day and pre-planning your meals at night. Doing this will certainly reduce impulse meal purchases and your monthly savings can easily exceed \$100.

9. Energy Savings – Depending upon your living/residence situation there may be several ways in which you could save yourself money each month by making yourself more energy efficient. Some examples are purchasing a programmable thermostat, LED lighting, properly insulating your home and taking steps to winterize your home.

10. Automobile Costs – Trying to save money each month? Look no further than the car or car(s) sitting outside your house. For many of us having a car is an absolute necessity but for others the use of public transportation can be a much cheaper option. Having more than one car? Consider selling one and relieving

yourself of the loan payment and insurance/maintenance costs. Carpooling to work may be a more cost effective way for you to get back-and-forth from work – using Uber is also an option in some areas.

Part 14: Coupon Use and the Millennial Generation

The coupon landscape is changing and changing quickly. [Traditional paper coupons](#) and even online printable coupons are disappearing at an alarming rate. Consider that one year ago the online printable coupon [website coupons.com](#) had over 400 coupons available to print and today they have only 240. So, what happened? It's simple really, coupon distributors, such as coupons.com, have developed mobile apps that have effectively digitized the act of couponing. Why? Because recent studies have shown that the fastest growing coupon using demographic is the [millennial generation](#). When you also factor in that nearly 97% of millennials own a smartphone (millennials actually account for 63% of all smartphone purchases) then it is easy to see why this shift in coupon dissemination has occurred.

The term 'millennials' refers to the generation demographic that was born during the time periods between 1980 and 2000. They are generally characterized as very tech savvy and are proficient with communications, digital and media technologies. They also grew up during the Great Recession (2007-2012) so they are more likely to be cautious about how they spend

their money and be more price sensitive. Many report using google and Amazon as avenues to search for lower prices while they are shopping.

Millennials are more likely to have attended and graduated college when compared to previous generations but, despite this, they often find themselves stuck in low paying jobs or industries. For many this has become a significant motivation for them to seek out ways in which technology can save them money.

The change to mobile coupons makes perfect sense as it gives millennials instant access to savings (and thus gratification), can be personalized to each user and are shareable on social media. They are also easy to use and are found exactly where the millennials are – online! All of these factors feed directly into the mindset of millennials who often times find themselves searching high and low for money saving deals.

For many millennials the use of coupons means one thing – they are winning. Unlike sales and clearance pricing which benefit everyone equally the use of coupons is limited to those who find the coupon only. This ‘winning’ mentality is another major reason why millennials spend hours each week searching for coupon related deals to take advantage of.

According to recent studies millennials prefer to buy ‘experiences’ rather than ‘things’. With this in mind it is not unreasonable to predict that more and more service providers are going to expand their coupon/discount offerings in order to attract customers. Millennials are also much more likely to post reviews online or respond to customer service surveys. This means they have a

voice and are not afraid to use it. This also means they can be a benefit (or detriment) to companies that rely on word of mouth to promote their product or service. Treat a millennial poorly or offer sub-par service and it is very likely that they will spread the word, and fast. Conversely, provide them a great experience and they will pay you back in the same fashion.

Studies also show that 70% of millennials are currently signed up for and actively use customer loyalty programs as a way to save money and get access to special promotions. This may be a major reason why nearly every major retailer now has some form of loyalty program available and many more are in the works.

Millennials are not the only ones benefiting from the increase usage of mobile or digital coupons. In 2016 it was estimated that there were 130 million digital coupon users in the United States alone and that number was projected to grow by 5% for 2017. Many retailers have been quick to respond to this massive opportunity and have developed their own [proprietary coupon software/apps](#) to tap into this pool of customers and at the same time create store/brand loyalty. Retailers have also learned that the use of digital coupons are cheaper than the traditional paper ones and allow them greater control over problems that have plagued coupons in the past such as print limits, time sensitivity and coupon fraud. Digital coupons also present much less risk for companies as they only pay for digital coupons that are actually redeemed and not for thousands of paper coupons that may or may not actually result in a sale or revenue.

Even traditional paper couponers are recognizing the

extra value that digital coupons represent. Not only do they provide additional savings that they wouldn't normally get but they also are much cheaper to access and use. Users no longer need to have a computer or printer and no longer have to pay for ink and paper. Not to mention digital coupons are super easy to redeem during checkout often times needing only a single barcode instead of multiple paper coupons that must be scanned one at a time. More savings + less costs + convenience = win-win-win.

These trends will likely not slow down any time soon especially when you consider that millennials are expected to make up a whopping 50% of the United States workforce by the year 2020. It makes perfect sense that retailers are now scrambling to design and implement technology friendly ways for them to save money. This may be the only way retailers can effectively tap into this very large pool of customers and continue to grow and prosper.

So, what does the future hold for couponers? If the past is any indication of the future than it is safe to say that we will continue to see less traditional coupons and more digital ones. We see no reason why this trend will stop or even slow down for that matter. We also believe that retailers will continue to expand their services to consumers in the form of online ordering, curbside pick-up, home delivery and loyalty programs.

One thing is for sure – the number of consumers seeking ways to save money has been steadily on the rise. While the preferred avenue of delivery has changed the overall mindset has not. In order to stay competitive retailers must provide the services currently in demand or

struggle trying to play catch up.

Part 15: Organizing Your Coupons - Making a Coupon Binder

Clipping coupons can be a great way to save money each month but, especially when just starting out, for many people it can be overwhelming. There is just so much information to take in and process. Where do I find the best coupons? How do I best use them? How much will it really save me? These are very common questions for new couponers to ask and if you ask ten different people then you will likely get ten different answers. One thing is for sure; learning to effectively organize your coupons will save you a great deal of future frustration and stress.

In this article we will help provide information on how to start organizing your coupons and becoming more efficient in the process. This certainly applies most to beginners or novice coupon users but can just as much apply to a seasoned couponer that needs help in this area as well.

So, let's get started!

To start off with let's discuss why it is important to

develop an effective way to organize your coupons.

Reduce Stress – Nothing is more stressful than searching high and low for a coupon you ‘know you have’ but cannot find during checkout. The line behind you starts to build, your kids find even more ways to cause trouble and your face begins to turn red. We have been there and done that and is this was one of the primary reasons we had to get serious about our lack of coupon organization. This is also another reason why we try to avoid shopping with our kids and have developed other shopping tips outlined [HERE](#).

It’s a Time Saver – Any way you look at it redeeming paper coupons during checkout takes time. When we go grocery shopping we usually have at least 40-50 coupons to redeem, not just one or two. Being reasonably organized makes our checkout experience much smoother and quicker. It also makes for a much more pleasant experience with the checkout clerk who will also appreciate your efforts to be organized.

Increase Coupon Efficiency – Being a well organized couponer will reduce the chances that you can’t find a coupon during checkout that you ‘know you have’. These are the coupons that you will find later when you return home when they are just about useless to you. These ‘missed opportunities’ to save money can really add up if they occur with any frequency.

Expired Coupons – The last benefit to organizing your coupons is reducing the number of expired coupons you throw away each week. This is an

inevitable part of couponing. Part of my weekly routine is looking through my coupons to find the ones that are expired (or closing on in their expiration date). This is part of having an organized approach to coupon use. On a side note – if you want to pay-it-forward then do not just throw away your expired coupons. Instead donate them to military families stationed within a military base whom are allowed to use coupons six months beyond their expiration dates. There are numerous websites dedicated to this very worthy cause – click [HERE](#) to check them out. Also, there are numerous Facebook Groups that offer coupon support to our military families. Remember, sharing is caring!

Now that we know some of the reasons why having a system or method to organize your coupons is important let's look at some of the more common approaches:

Junk Drawer Method – this isn't really a 'method' but it is what we find many new couponers do with coupons that they have recently clipped. To be fair this is exactly what *we* did when we first started out. We would find coupons in our Sunday paper or at one of the many websites dedicated to [printable coupons](#) and we would store them in a junk drawer in our kitchen. Then when it was time to food shop we would rummage through the drawer looking for the coupons we knew (or thought) we clipped hoping that they were still valid and not expired. Hopefully we would find what we were looking for but, unfortunately, most of the time we would not. Obviously this is not an efficient or effective approach to organizing your coupons. Maybe it is a good place for a beginner to start but if you want to get serious about saving money each week then you need to

adopt a more formal approach.

Purse Method – Many couponers get tired of searching through their junk drawer for coupons so they designate a spot in their purse for them. The big advantage being the coupons are at least with you when you are shopping. The disadvantage being you still need to sort through them to find the ones you need and if you have seen my purse you would know that this is not an easy task. I have become a hoarder of receipts and they have effectively taken over my purse which makes looking for coupons nearly impossible. While this is a step up from using a drawer it still is not an ideal way to store coupons.

Envelope Method – We used the envelope method for some time when we decided that the drawer and purse methods were no longer cutting it. We would sort our coupons by category and keep each category in a separate envelope. For example we had one labeled 'baby' and we would put all our baby related coupons (diapers, wipes, formula, etc.) in this envelope. This way it was much easier to find a specific coupon and not spend all our time sorting through ALL of our coupons. Now, I will admit that this actually worked fairly well for us and even my husband was not opposed to carrying around a few envelopes with him at the grocery store. We also had one envelope marked 'current' which was full of the coupons that we planned on using during that trip to the store. For example if I knew I needed diapers I would pull those coupons out ahead of time and have them in the 'current' envelope. To work properly this, as well as most coupon methods,

do require a time commitment to preplanning your grocery store trips. This way you have time to look over your grocery list and pull out the coupons you need. This also allows you time to look over the store's weekly sales flyer to see if there are any deals [you can 'stack' with a coupon](#) and add to your stockpile. If you don't take the time to plan then you will find yourself searching through multiple envelopes while at the grocery store which is never a fun exercise.

Coupon Binder (Organizer) – The final coupon method that we currently use and advocate strongly that our readers use is the coupon binder (or book) method. It is by far the best way to organize your coupons and maximize savings opportunities. Let's dive into its benefits and how we use this method to save time and money.

The coupon binder method to couponing is very basic but does take time and little bit of money to start. First, you need to get a sturdy 3-ring binder. These can be found at most retail stores and you don't need anything over-the-top or expensive. We know there are some coupon binders for [sale on Amazon](#) that offer different types of covers and inserts. These are nice but not everyone wants to spend money on these – after all the idea behind coupons is to SAVE money. We just purchased a standard 3” binder from Walmart during the back-to-school sales. TIP – have your name and contact info somewhere inside your binder (the first page is a logical place to store this). This way if your binder is lost and left at the grocery store (yes, this happens more than you think) then the store will be able to see who it belongs to and will have the ability to reach

out to you. There's nothing worse than losing a binder full of coupons that you have spent the time and energy to clip, sort and store.

After the binder you will have to buy some pages or sleeves that work for coupons. Personally we use clear plastic pages that are traditionally used for sports cards. These have nine separate pouches per page and are a perfect size for most coupons. We also use full size pages that are made for comic books or 8×10 photos to store coupon inserts we get from the Sunday newspaper. Both of these can be purchased at most Walmarts or you can purchase them in bulk at [Amazon](#) or [BCWsupplies.com](#).

Now comes the hard part – how do you sort your coupons within your binder so they can be searched through quickly? There are a few different methods out there but we'll focus on the one we prefer which is by coupon category.

We use divider tabs to section off our binder into the following coupon categories:

Baby

Beverages

Baking

Canned

Dairy

Cleaning

Frozen

General

Home

Medicine
Pet

Paper

Toiletries

We divide our coupons into each of these categories and make reasonable efforts to keep 'like' items together. Doesn't always work out but the thought is there. We try to promote a keep-it-simple approach to coupons and coupon binders. We recognize that there may be value for some people to be super organized but we simply do not have the time. For example some couponers will arrange their coupons alphabetically or by expiration date. Others will cut out EVERY coupon from their weekly coupon insert so they can be sorted individually. We choose to only cut out the coupons we know we are likely to use and then we bring the leftover insert just in case we find a deal and want to use a coupon from it. In the end you need to develop your own coupon style that fits for you and the time you have to dedicate/maintain it. There is really no 'wrong' way as long as in the end you are saving money.

If you are just starting out or only use a few coupons each week then a full size coupon binder might be way more than you need. In that case we recommend looking for a small coupon organizer like the ones found on Amazon. [These](#) will still allow you the option to separate your coupons into categories and the ability to quickly 'thumb' through them as needed. The key is

to be organized which will lead to a less stressful and more effective trip to the grocery store.

We all have them – bad habits that are costing us hundreds, if not thousand each year. Some of these we are very aware of and others not so much. Just how much are these costing you?

Part 16: (50) Bad Habits That May Be Costing You Thousands Each Year

==> Health Related

1. Smoking

By far one of the most expensive habits you can have is smoking. If you are a moderate smoker (1-2 packs per day) then you are spending on average \$5,000 per year on cigarettes. This price can be lower or much higher depending upon the State you reside in and the taxes they add to the cost of cigarettes. It is estimated that over their lifetime a smoker will spend over \$1 million dollars on cigarettes and that doesn't include the possible medical expenses caused by smoking which collectively exceeds \$100 billion dollars in the United States alone. Lastly, being a smoker can have an adverse effect on your ability to obtain quality employment as more and more employers are not hiring smokers due to

the increased cost to their health insurance premiums.

2. Eating out / Not Packing a Lunch

Guilty as charged! We find ourselves falling into this habit as it is just so easy to do. If you're planning a budget or trying to get control of your spending then take a good look at your lunch time habits. Those daily trips to the local sandwich shop can really add up. Assuming you work a 5 day work week and spend an average of \$10 per day then you are looking at a \$200 monthly habit – stretched out to a year that equals \$2,600. That's a lot of money to spend when you could bring food some home (leftovers anyone?) and it would cost you a fraction of that.

3. Drinking Coffee

We are a nation of coffee drinkers. Just look at the lines that form at your local Dunkin Donuts and Starbucks for the obvious proof. This is another habit that could be costing you a small fortune throughout the year. If you purchase one coffee each day then you may be looking at a yearly expense of just over \$1,000. This number assumes you drink ice coffee (like us) and the average cost is \$2.81 each. The cost goes up significantly if you buy more expensive coffee (comparatively a Starbucks Macchiato will cost you \$6 each) or you buy donuts or breakfast sandwiches at the same time. For some people the morning trip to the coffee shop can be costing them over \$3,000 annually. Alternatives: Give up coffee. If

you can't quit then consider brewing your own at home.

4. Gambling

Gambling is a habit that can quickly spiral out of control and leave you in financial ruin. Many people spend their entire adult lives chasing the dream of 'hitting it big' only to learn the grim reality that the odds are not stacked in their favor. Gambling beyond your means can quickly lead to bankruptcy, loss of your job, marital/family strain, depression and even suicide. Even a 'responsible' gambler who buys a few scratch tickets here and there should take a look at what that is really costing them each year – they might be surprised.

5. Drinking Alcohol / Going to the Bar

Recent studies indicate that the average American family spends about \$600 per year on alcohol. These figures appear very low as they only average out to about \$12 per week; however, we know that there are many people out there spending hundreds each week on alcohol. Similar to gambling the potential social, physical and even legal 'cost' of drinking heavily can easily exceed thousands of dollars each year.

6. Avoiding Your Doctor or Dentist

Avoiding medical or dental treatment can be a slippery slope as those aches and pains turn into something much more serious. This is especially true of avoiding

preventative dental care which most health insurance companies will pay 100%. Allowing small issues to snowball into larger ones may end up costing you hundreds, if not thousands, in future medical/dental expenses some of which could have been completely avoided.

7. Drinking Soda

The soda industry is a massive market pulling in \$66 billion annually. Americans account for their largest consumer group and spend on average \$500 each year on soda. While this figure doesn't jump out as a significant yearly expense it doesn't account for the added hidden costs of drinking soda which includes tooth decay and weight gain as well as other medical issues.

8. Tanning

If you are trying to trim your monthly budget then the monthly fee you may be paying for tanning is a good place to start. Not only does tanning cost you upwards of \$80 per month but it also can cost you a lot more as it is known to cause skin cancer. In fact, it is estimated that skin cancer from tanning beds alone costs the United States nearly \$350 million each year. Do your homework when it comes to tanning and learn the possible associated health risks.

9. Speeding / Reckless Driving

In a hurry? Not only is the habit of speeding potential costly but it also significantly increases your chances of becoming involved in a motor vehicle accident. Locally the fines associated with speeding range from \$80-434 which makes it a very questionable risk-reward activity. The possible costs of speeding are minimal when you compare them to more serious motor vehicle infractions such as Driving While Intoxicated which can cost you thousands of dollars in fines and legal fees. Not to mention time away from work and a loss of license.

10. Undervaluing Health Insurance

The area of health insurance is one that can cost (or save) you thousands each year. If you looking for a new job do not undervalue the actual cost of a quality health care plan. Many employers that offer affordable health care may not offer you the same hourly wage than those you do not offer health insurance (or at least affordable health insurance). Keep this in mind and be sure to place an appropriate 'value' on any offered health insurance benefit. To keep it in perspective the average premium in 2017 for health insurance was \$321 per month for an individual plan and \$833 per month for a family plan. That is a big chunk of change and can have a major effect on your overall monthly budget.

11. Waiting Until Last Minute / Procrastination

Procrastination or avoiding what needs to get done today can have adverse effects on your budget, financial and even physical health. Not only do you have the stress of always being in a hurry but it also leads to missed deadlines, opportunities and personal commitments. Procrastination also leads to frivolous mistakes (financial or otherwise) and can even lead to loss of employment and/or family involvement.

==> Finance Related

12. Not Shopping for Auto Insurance

Auto and home insurances tend to have a very wide range when it comes to rates, total costs and services provided to a customer. Given that the total cost is based on what the customer brings to the table (driving record, age, sex, etc.) it is very important to shop around and find the best rates. When you get your annual renewal bill this is a good reminder to call several other carriers to see what they can offer you as a potential new customer. Don't underestimate the potential savings doing this simple act could have. We have heard stories of people saving hundreds of dollars each year by making a simple phone call. Geico insurance even created a slogan with this very idea in mind – “15 minutes can save you 15%.

13. Not Using Flexible Spending Accounts

If your employer offers a Flexible Spending Account

(FSA) then be sure to take advantage of this money saving program. The FSA program allows you the ability to put aside money tax free for the purpose of paying future medical and other approved expenses. Because the money is paid back tax free you are saving about 30% by taking advantage of this program and it can generally be used for expenses such as medical deductibles, co-pays, dental work, braces, medications and even childcare. We used this benefit when our child had braces and in the end it saved us \$1,800. That is a big chunk of money for a working family.

Each FSA program has its own process to set up and limitations. Be sure to check with your employer to see if they offer it and how to get signed up.

14. Unused Memberships or Subscriptions

Most of us have these and they can become monthly money-drains that provide little to nothing to you. If you are trimming your budget then these should be the first to go. Look at things such as Netflix, Amazon, Hulu, Weight Watchers and even that gym membership that is not getting regular use. The key is to look for UNUSED or UNDERUSED services that are no longer cost-effective for you to continue to pay for. They will not be hard to find as most families have 2-3 at any given time.

15. High Interest Credit Cards or Loans

If you are currently carrying a balance on your credit cards then do yourself a favor and look at your monthly statement to see what your Annual Percentage Rate (APR) is. If you have the habit of just paying the bill without looking you may be surprised (or shocked) to see how high your APR is and just how much it may be costing you each month. High APR credit cards should be avoided at all cost as they are nearly impossible to pay off. More tips on this topic are discussed below.

16. Paying Only the Minimum Due

If you are only paying the minimum due on your credit cards each month then you may never get out of debt especially if you have a high interest rate. For example: A \$1,000 credit card balance at 29% interest will accrue \$79 each month in interest alone. If you paid the minimum payment due each month (\$100) then only \$21 would come off your balance and the rest would go to interest. At that pace it would take you 47 months or almost 4 years to pay this credit card off. If at all possible pay more than the minimum each month even if it is only a small amount. Paying an extra \$20 per month on the above scenario would cut the repayment time nearly in half.

17. Not Consolidating High Interest Debt

If you find yourself carrying high interest credit card debt from multiple cards then do yourself a favor and search for a solid consolidation offer. These have become very common and can be found very easily with

a little bit of research online. These offers allow you to consolidate various high interest debt into one monthly lower interest payment. Most of them offer a special promotional period of 12-18 months at little to no interest and then they convert to a standard APR. Your goal is to move everything into one of these accounts and then shoot to pay it in full BEFORE the end of the promotional period.

18. Paying Late Fees

Fees, fees, fees. Seems like everything has a fee now and late payment and overdraft fees are a popular way for banks and credit cards to make money. In fact in 2016 the three largest US banks reported earning over \$300 million from these fees alone so the truth is they are not going away any time soon. They can, however, be avoided by making sure you make your monthly payments timely and monitor your account balances. If you happen to see a fee on your account then call the bank and ask them to waive it. You really have nothing to lose by calling and you may be surprised just how generous banks are about waiving fees but only when it has been requested by the customer.

19. Having a Home Phone

Our primary methods of communication have changed dramatically over the past 30 years and having a home phone is just no longer necessary. If you have one just because you have 'always had one' then it may be time to cut the cord and have yourself the extra \$20-30 per

month. While this may represent a small savings we know very well that even a small savings today will add up to big savings over time.

20. Not Investing in Your Future

Life is all about balance and you should be finding ways to save for your future even if you are living paycheck to paycheck. You should also be looking into this sooner rather than later. Don't wait until you are age 50 to decide that it is time to begin contributing to a retirement fund. If you are a job seeker then you should be asking potential employers questions about their retirement or deferred compensation plans. Similar to insurance having a quality retirement plan should have significant weight when comparing prospective employers.

21. Loaning Money to Family

Loaning money to friends and family can become the kiss of death to an otherwise healthy relationship. One piece of advice is you should never loan anyone money unless you are prepared and capable of NOT being paid back. If you are barely getting by each month and you are going to rely on repayment then you should never loan anyone money. This will only cause you even more stress and will inevitably strain the relationship. If you are financially able to lend someone money then you should always get something in writing. Basic repayment contracts can be found online and may become a necessity if things go south. Otherwise you

should not loan anyone money. You can choose instead to give them the money with no expectation that they will ever pay you back.

22. Using Out-Of-Network ATM's

We have all been there. You need to take out a quick \$20 and are forced to use an out-of-network ATM that is going to charge you a \$3 convenience fee. What you may not have realized is that your bank likely also charged you another fee for the same transaction. Much like late fees the banks are making millions of dollars by charging these convenience fees so they are not going to be going away any time soon. One possible solution is to stop at a store that allows for cash back when paying with your debit card. This type of transaction is free from any type of fee and still gets you the cash you need without searching high and low for an in-network ATM.

23. Relying on Credit Cards to Get By

If you are relying on credit cards to get you through each month then you are playing financial Russian roulette. Chances are you are not paying your balances off in full each month which means you are losing lots of money to interest alone. If you do not take proactive measures to correct your budget you will inevitably run out of rope (or credit) and the house of cards will fall. This can be a very stressful position to be in and you really only have two choices: earn more money or cut your costs.

24. Not Having a Basic Monthly Budget

This is a very common problem especially for younger people who may have just moved out on their own for the first time. They have never had the need to create or even think about a monthly budget before and this can quickly lead to overspending. We recommend you create a basic spreadsheet of your budget as most of us are visual learners and this will help you track spending habits over time as well. Bottom line: You absolutely need to know how much money you have coming in and going out in order to be financially successful. Do not live in fiscal denial or avoid it because it is an uncomfortable topic for you (or your significant other). Taking control of your finances needs to start somewhere and creating a basic budget will help you get a handle on just what is going on.

25. Not Prepping for an Emergency

Financial experts recommend having 9 months of expenses saved in an emergency fund 'just in case'. While this sounds nice in theory it may be difficult, if not impossible, for the average family to amass such a large savings account especially when you consider that statistics show that 49% of American families are living paycheck-to-paycheck. So we promote at least HAVING a saving account and TRYING to put money in it each month. Set reasonable savings goals and try hard to stick to them. Having \$500-1,000 in a savings account can still come in handy if you are short one month and

could prevent you from incurring some serious late fees.

26. Living Beyond Your Means Each Month

Financial experts believe that you should be saving at least 5% of your gross income or they consider you living beyond your means. That means if you are earning \$50,000 per year you should be setting aside about \$210 per month. Not leaving yourself this financial 'buffer' places you in high risk of financial ruin if you were to become unemployed, unable to work or fall victim to a large unexpected expense. So, even if you are 'getting by' each month you should still be trying your hardest to put some money away into savings.

27. Using Snail-Mail for Payments

In 2018 there is really no reason why you should still be relying on snail-mail to send out your monthly payments. Nearly every major bank and creditor now offer free online bill-pay capability which makes the process as simple as one click. Snail-mail has three major disadvantages: It cost you money (checks, envelopes, postage), it takes time which may result in late fees and it is not easily tracked or managed. If you haven't done so already do yourself a favor and make the switch to online banking – you will thank us later.

28. Paying to Park

If you work in an area that requires you to pay for

parking then you know all too well the financial impact this can have. It is not uncommon for some people to pay \$10-20 per day just to park their car and go to work. This equates to a potential annual cost of \$2,600-5,200. If you are trimming your budget then you may need to consider parking elsewhere and walking to work, getting dropped off each day or carpooling with a co-worker in order to mitigate this expense.

29. Using Payday Loans

NEVER, NEVER, NEVER fall victim to a payday loan. There is almost always another way to get through a financial crunch that does involve paying upwards to 400% in interest. If you are using payday loans to get by then you are absolutely throwing your money away and should look for another alternative immediately.

==>Shopping Related

30. Not Using Coupons

Over 300 billion coupons are redeemed each year and it is estimated that the average couponer saves \$30 per week or \$1,560 annually just by clipping coupons. Not a bad return on investment when you consider that they report only spending 30 minutes each week looking for coupons. When you also factor in that the advent of mobile or digital coupons has made the process easier than ever then this is a no-brainer if you are looking for ways to save yourself some money. This also doesn't

take into consideration the money that you can save by taking advantage of stores that price match as well as online coupon savings codes. The digital era of coupons is upon us and with it are even more ways to save your hard earned money each week.

31. Impulse Purchases

There is a reason why retailers pay millions of dollars to study customer shopping habits and how product placement can directly affect sales. They want to do everything they can to entice you into making impulse purchases while shopping in their store. We have all done this – we stop at the store to pick up just one thing and end up leaving with ten. Reducing (or at least being aware) of your impulse purchasing habits will make you a more efficient shopper and save you money.

32. Shopping with Your Kids

If you are trying to stay within a strict budget then the last thing you want to do is take your kids shopping with you. Having two kids of our own we know this all too well. Kids not only make it more difficult to make it out of the store without impulse purchases but they often times make you rush your shopping trip thus missing out on opportunities to save. Let's face it, for most of us having your kids running around the grocery store is just plain stressful and certainly does not promote taking your time, looking for deals and getting everything you need. Do yourself a big favor and when possible leave

them at home.

33. Not Keeping a Shopping List

Do you really need milk, bread, butter or eggs? Take the guess work out of your grocery shopping and make a list. Also, take the time to look over the store's weekly sales flyer (most of which are all now posted online) so they can be viewed BEFORE heading out to the store.

Having a shopping list will make you more efficient, less likely to forget something you need and less likely to purchase something you already have.

34. Paying Full Price

While it is not reasonable to think that you will never pay full price you should also not just blindly pay it all the time. There are so many coupons now available and more and more stores are now offering price match guarantees so finding a possible discount is as easy as ever. Don't forget there are also now numerous free money saving mobile apps available all you need to do is some homework on which ones will work best for you and your shopping habits.

35. Keeping Up with Others (Joneses)

Always competing with your neighbor (or friends and family) can be a very financially draining process and can ultimately lead to your own financial distress. While some healthy competition may not be a bad thing you

need to keep things in perspective and know your limits. Remember the green is not always greener on the other side – although it may look like it from your yard.

36. Stopping at Convenience Stores

There is no way to get around it – convenience almost always has its price. Stopping off at the local convenience store to grab milk, bread or eggs will surely cost you more than the local grocery store. Not to mention they make a fortune on impulse purchases as you can't leave without grabbing that king-sized Kit Kat and 20 ounce Pepsi. Then there is always the temptation of scratch tickets and Dunkin Donuts as well. Trying to trim your budget? Cut out the trips to the convenience store.

37. Being Brand Loyal

Brand loyalty can carry with it a hefty price tag especially if you have expensive tastes. Coupons and sales offers are generally used by major brands to entice consumers to try their product or switch from one brand to another. If you are unwilling to switch then you will not have the ability to realize any of those potential savings opportunities. Having flexible spending habits will increase your ability to save in the future.

38. Not Buying Generics

Purchasing generic or store brand products can be a

great way to trim your grocery budget each week. This is especially true for baking supplies and medicines. In these examples the generic versions have the identical ingredients and in theory offer exactly the same thing as the more expensive name-brand. Don't let the lack of colorful labeling fool you into thinking they are of less quality. In the end avoiding generics just to remain brand loyal will only cost you more money with little to no real benefit.

39. Not Using Loyalty Programs

Nearly every major retailer seems to have their own version of a loyalty or rewards program. While it may be annoying to always be looking for your rewards card these programs can be very beneficial to you if they are utilized effectively. The store we generally use for groceries is always running some promotion that gives us points towards free gas or pan sets. Not a bad perk to have and over the years we have accumulated some nice freebies in the process. Make sure you are maximizing these savings opportunities as they become available.

40. Using Department Store Credit Cards

Department Stores make it super tempting to use their credit cards and routinely offer discounts only to cardholders. There is a reason for that – the interest rate on these cards is generally much higher than a traditional credit card. They will offer you 20-30% off your purchase knowing that many people will not pay of the balance and be subject to the high interest for

several months, if not years. Also, check the fine print carefully on some of these department store offers. Many times they will offer low teaser interest rates that balloon after 6-12 months. What's worse is the offers that pool your interest during that period and then add it to your balance at the end of the promotional period. That's a double whammy and it can be difficult to get out from under these cards.

41. Not Researching Large Purchases

Taking the time to research purchases (especially large ones) can be a major money saver. Think of the last time you purchased a car. How many dealerships did you visit? How many websites did you check? How many offers were you made before you settled? Doing everything you can to become an educated consumer will do nothing but help you achieve your goal of getting not only what you want but, more importantly, the price you want.

42. Emotional Shopping

Emotional shopping speaks to shoppers that purchase things they don't necessarily need but instead they fuel a shopping addiction and need for immediate gratification. They feel they 'deserve it' and often times completely ignore the financial ruin this behavior can create. Many times this behavior can be stress induced and many times it can be a sign or symptom of a larger

mental health disorder.

==>Home Related

43. Getting a Pet

We love our dogs but we also know all too well just how expensive getting a pet can be. If you are just getting by each month then you may want to reconsider adopting a furry friend until your finances improve. Not only will you have the upfront adoption fees but you also need to consider the cost to feed, groom and provide vet care for them as well. Plus, you put yourself at risk of incurring a massive vet bill if (or when) an accident or injury happens.

44. Throwing Away Food

Do you find yourself throwing away food on a regular basis? This is a habit that could be costing you hundreds of dollars each year. It is usually a product of purchasing too much food all at once or failing to 'brown bag' your leftovers for lunch and instead eating out (and thus feeding another bad financial habit). We have found that making multiple trips to the grocery store instead of one large weekly trip helps us to reduce the amount of food we throw out. We also do not purchase perishable foods in bulk and try as hard as we can to eat leftovers rather than cooking something new or eating out.

45. Expensive Hobbies

We are not saying you shouldn't have a hobby but we are saying you should take a close look at just how much your hobbies are costing you each month. Some hobbies are just so ridiculously expensive to get started with (scuba diving for example) that most of us will never have the means to even start them. On the other hand there are so many other hobbies that start out small and can grow quickly into a major expense. Things like photography, antiquing, collecting something, music lessons, making your own jewelry, brewing your own beer and even running in road races can all become a larger expense than you originally anticipated. If you are trimming your budget then make sure you take a look at your hobbies and the 'real' costs they create.

46. Not Being Energy Efficient

Many of us are throwing away money each month due to inefficiencies in our home. Some of these are very cost prohibitive such as replacing your existing heating/cooling system with a more efficient one. However, others are very easy and cheap to address and include things such as proper home insulation, replacing/sealing drafty windows, replacing incandescent lightbulbs, limiting hot water use and unplugging unused electronics. You can also consider replacing aged appliances with newer energy star ones and even taking advantage of tax incentives to transition into solar power.

47. Drinking Bottled Water

Bottled water has become almost the norm with most families but it comes with a cost that is higher than you think. There are some things you can do to help minimize this if you absolutely need bottled water due to poor well or public water quality. First, consider switching to a Brita water filter system. These work very well and in the end cost only a fraction of bottled water. Second, if you purchase bottled water consider purchasing a generic brand. Water is water and you shouldn't be paying more just for a fancy label. Third, if your family uses a large amount of water each month then consider a home delivery service. These are more cost effective when compared to standard bottled water and produce much less waste. Lastly, never buy bottled water one at a time. Always buy it in bulk (24-36 pack). Locally a single bottle of water will cost us between \$1-2 and I can purchase a 24 pack for \$3.50 – that's about .15 each.

48. Paying for Unnecessary Services

Look around your home for services you are paying for each month and not using. This can include big ticket services such as cable which may be costing you over \$1,000 each year. It can also include unused extended service plans and cleaning or landscaping services. These may be nice to have but are far from a necessity when your budget needs tightening.

49. Being Disorganized

Being disorganized may be costing you more than you think. Being disorganized is known to lead to late payments and the misplacing of important documents or items that cost money to replace. Disorganization is also often times viewed as a poor quality by managers and may prevent you from future employment or promotional opportunities.

50. Not Learning to Say ‘No’

This can become a huge financial problem for several reasons. It often times leads people to loan or give money to family or friends because they just can't tell them 'no' even if they know it will cause them their own financial hardship. If you have children then you absolutely need to learn to say 'no' as it is a much needed financial lesson for kids to learn. Just remember the wise words "You can't always get what you want".

Using coupons can be a great way to save money each week but it is also a perfect opportunity to give back to the people within your community. There are so many people out there that can benefit from the savings that coupons represent and this fits nicely into the pay-it-forward mantra that we at Keep Calm and Coupon love to live by and practice. If you are looking for ways to give back with your coupons then you have come to the right place. In this article we will discuss (7) easy ways

in which you can do just that. Let's get started.

Part 17: Easy Ways to Give Back with Your Unused Coupons

1. Teach Other About the Benefits of Coupons

Probably the most basic thing you can do to help give back with coupons is just spread the knowledge you possess to others in your life and community. All of us have friends and family that could benefit from saving money each month and so many of them just don't have the know-how that you have. Where do you find your coupons? Which coupon websites work best? What about coupon mobile apps that save money? What is price matching? All of these are questions that so many people have but they may be embarrassed to ask you about. As the word gets out that you are saving money, and believe me it will, do everyone else a favor and share your knowledge. Over the past few years we have taken this one step farther and have been offering free couponing classes to anyone willing to listen to us talk for 2-3 hours. This way our community as a whole has equal ability to benefit from what we are willing to share.

2. Donate to Military Families (Troopons)

What most people do not know is that military families (residing on military bases) can redeem coupons that are up to six month past their expiration dates. So, before

you throw away those unused coupons from your Sunday newspaper please consider giving back by providing some financial relief to those protecting our great nation. You don't have to be an extreme couponer to make this work – even those just starting out can make a difference. There are a few guidelines you must follow:

Only manufacturers coupons can be used (no store coupons).

Coupons can be redeemed 6 months beyond their expiration date but feel free to also send current coupons that you know you are not going to redeem. Please don't wait too long to send your coupons in as it does take time for them to be sorted and delivered to the receiving military families.

Coupons must come from a newspaper insert or tear pad – Unfortunately at this time Internet printable coupons cannot be used.

Vouchers and food stamps cannot be redeemed – please do not send them.

There are lots of online sites dedicated to this very worthy cause and one that we recommend can be found [HERE](#). They are very active and outline the exact process for you to get involved and donate your unwanted or expired coupons. It will cost you very little – just the time to clip the coupons and the minimal

postage to mail them in. Also, if you would like you can also get more heavily involved in this cause as there is always a need for volunteers to help keep things moving.

3. Becoming a Coupon Fair

While there are a few different variations of exactly what a 'coupon fairy' is ours is very basic. Have you ever been shopping and found a coupon lying next to an item you needed to purchase? Well, you were just on the receiving end of a coupon fairy. This is one of our favorite things to do with our unwanted coupons especially those for baby items such as diapers and formula. Having two children of our own we know all too well how expensive having a baby can be and how much saving money can help out a family. We would much rather give our unwanted coupons away and avoid throwing them out. It is also very easy to do and costs you absolutely nothing.

4. Donate Them

Do you have a friend or family member that could benefit by saving some money? The answer for all of us should be yes. Have you considered giving them your unwanted coupons especially if you know they could benefit from them (see the baby example above). We have had numerous co-workers that would bring in their newspaper coupon inserts every Monday and let the rest of us in the office clip the ones we needed. We have also heard of several church groups that pool together unwanted coupons for the benefit of others in the

congregation. In the end the goal is to stop throwing away potential savings for others in need.

5. Swapping / Trading

Feel like being social? How about creating a coupon group with your friends which will give you one more excuse to have a get-together or party. These are actually gaining in popularity as couponers look for new and fun ways to gather and swap/share their coupons. Not that outgoing? No problem there are hundreds of Facebook groups dedicated to linking couponers together with the sole purpose of sharing or trading unwanted coupons to others who need them. This works very well for those of you with young children who find yourself searching high and low for baby related coupons such as diapers. Lots of other couponers are more than willing to share or even give away their baby coupons to other families in need (especially if they do not have young children and for them these coupons would generally go to waste).

6. Random Acts of Kindness

Sometimes it is the little things that can make the biggest difference. There is no easier way to make someone smile than to slip them a coupon for a product they are preparing to purchase and save them a buck or two. We do this all the time while we are shopping at the grocery store. Once we even brought a woman to tears by slipping her a \$20 off \$100 coupon while she was in the process of checking out. She told us after that

money was very tight for her and that this would help put gas in her car. Definitely not the response we thought we would get but it certainly made our day to know that our small act of giving made such an impact on someone. It just goes to show that you never know exactly what is going on in someone else's life.

7. Food Pantry or Shelter

If your community has an active food pantry or homeless shelter then this may be a great opportunity to put your coupon skills to the test for the benefit of those that are less fortunate. Do yourself a favor and reach out to them directly first to find out what they need the most in order to maximize the impact of your efforts and not provide them items that they may not necessarily have a need for. We work with one of our local shelters to help them out with various needs such as hygiene products. When we are lucky enough to find a clearance sale or coupon deal that allows us to get products for little to no money we will use that opportunity to help stock the shelves at the shelter. It makes us feel like we are doing our part to help out our community and in the end it really only costs us our time and a minimal amount of money. If you have a knack for extreme couponing (which is really not our thing) then you could really have a significant impact on this very worthy cause.

In the end it is all about using coupons in order to give back and in the process make your community a better place. Equally as important is the positive effect that

this can have on you as a couponer and a member of your community. Keep in mind that no effort is too small as we all have our own lives to manage and live. Don't overextend yourself by trying to do too much all at once. This will only cause you unnecessary stress so start out small and make any act of giving work for you. Just do something!