

Coupons 101

Surviving an Economic Crunch

As they adapt to the struggling economy, many families are looking for ways to reduce family spending without decreasing their current standard of living. Taking advantage of free resources available to the public can increase money in the bank. Through meal planning and using coupons, Kentucky families can save on their monthly grocery bill. Taking time to plan grocery shopping can help save your family money too.

Starting to Save

Create a Monthly Meal Plan

The first step to successfully reduce the family grocery bill is to create a plan. Menu planning will not only save money at the grocery store, but once it is complete will also save time each day. Make a list of the meals you already know and make for your family; this will serve as a guide for your monthly meal plan. Fill in a blank monthly calendar with the meals you have listed. While filling out the blank calendar, keep in mind nights you plan to eat away from home, want to try new recipes, or prepare heat-and-eat meals (frozen dinners). Families usually prepare and eat the same meals repeatedly. After completing the one-month meal plan, continue to use it as a template for future monthly meal plans, where new meals are added throughout the original plan.

Create a Master Shopping List

The next step in the planning process is to create a Master Shopping List. A Master Shopping List is a list of every ingredient and item you buy at least three times per year. For example, many people buy breakfast cereal at least three times per year, so cereal should be on the MSL. When creating your MSL, do not get bogged down with specific brand names, unless you are only going to buy that specific brand. Non-food grocery items should also be listed on your MSL. Whatever the item, if you buy it more than three times per year, add it to the MSL.

Create a Product Price Book

A price book is a tool that allows you to track prices of the most frequently purchased groceries and household items. The price of one item can fluctuate greatly over a period of time, often over 12 weeks. The price book helps identify the “rock bottom” price for that specific item. Once you know the low price for the item, you will know whether or not to buy that item now. It will be easier to begin by choosing 5 to 10 of your most purchased items to track in your price book.

Below is an example of how the price of toilet paper fluctuates over the period of 12 weeks, using the price book to determine the lowest price of the product.

Price Book

Date	Store	Item/Size	Price
01/01/10	Grocery Hut	Toilet paper (4pk)	\$1.19
01/07/10	Grocery Hut	Toilet paper (4pk)	\$1.29
01/14/10	Grocery Hut	Toilet paper (4pk)	\$1.05
01/21/10	Grocery Hut	Toilet paper (4pk)	\$0.99
01/28/10	Grocery Hut	Toilet paper (4pk)	\$1.19
02/04/10	Grocery Hut	Toilet paper (4pk)	\$1.49
02/10/10	Grocery Hut	Toilet paper (4pk)	\$1.09
02/17/10	Grocery Hut	Toilet paper (4pk)	\$1.05
02/23/10	Grocery Hut	Toilet paper (4pk)	\$1.29
03/02/10	Grocery Hut	Toilet paper (4pk)	\$1.79
03/09/10	Grocery Hut	Toilet paper (4pk)	\$1.09
03/16/10	Grocery Hut	Toilet paper (4pk)	\$1.19

Using Coupons

Finding Coupons

Coupons are often found in the local or regional Sunday newspaper. However, there are many other places to find coupons. Coupons can be found in weekly mailers delivered by your postal carrier or on coupon printing and manufacturer Web sites. When shopping look for blinking coupon dispensers and coupon tear pads on the store shelves. Ask friends or family members to help you find coupons or ask them to save coupons they may not use. Attending a coupon exchange is another easy way to collect coupons.

Take advantage of store discounts or customer reward cards and download coupons onto them. This is a free and easy way to receive additional savings at the checkout.

Organizing Coupons

Once you have the coupons, you need a way to organize them. File coupons under clear categories. For example, breakfast, canned goods, toiletries, and laundry. Divide coupons into these predetermined categories. A three-ring binder and baseball card style inserts is a simple way to store and view your coupon collection. Other ways to store and organize coupons include using a purse coupon file or envelopes. Remember to create a system and use a method that works best for you.

Shopping Smart with Coupons

Having a game plan is important before going to the grocery store. Shopping at multiple stores might help save money, but consider time and gas. Prepare by looking through local sale ads and identify what you plan to buy. Using a coupon with a rock-bottom, sale-priced item is the way to save the most money at the checkout and is the “golden rule” of couponing.

Finding the lowest price of the items you purchase comes with experience and using your Price Book. Sales and coupons usually run in a 12 week cycle. Stick to necessities if items are not on sale and you do not have a coupon.

Coupon Etiquette

Using coupons is a privilege and is given to consumers courtesy of local stores and manufacturers. It is important to use them correctly so that everyone can continue to save in the future. Stores

might not let consumers use coupons in ways they are not intended to be used. There are some simple and common sense “rules” to couponing.

- Do not copy coupons. Printable coupons can be printed from your personal computer but not copied.
- You must purchase the item for which the coupon is intended. For example, if the coupon says that you must purchase two items, then you must purchase two items to use that specific coupon.
- You can only use one manufacturer’s coupon per item. However, in some stores you can use a manufacturer’s and a store coupon together on the same item; this can really increase your savings.
- Be polite to the cashier and store employees when shopping and checking out. Employees are more likely to be patient with you while in the store if you are friendly.
- Make sure your coupons have a valid date. Using expired coupons at the checkout is usually not permitted.

Stockpiling at Home

The way to save long-term at the grocery store is to create your own stockpile at home. Stockpiling is buying enough low-priced items to last your family until you can buy the item at this low price again, usually up to twelve weeks. Depending on the storage space at your home, you can stock your home with items from the MSL. Once you have stockpiled up to 12 weeks worth of groceries or household product, you can mostly replenish items when they are at their lowest price. Perishables, like milk and eggs, are an exception. You will not always be able to wait for the lowest price on these perishable items

By developing a meal plan, using the price book, applying coupons, and creating a stockpile of groceries for your home, you can be on your way to spending less at the checkout and keeping more money in your bank account. By spending some time at the beginning of your plan, you will not only save your family money, you will also save yourself time by knowing in advance what meals you are going to prepare and what you need to purchase at the grocery store.

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