



## Facts About Coupons by Denise Smith

I have never had a strong belief in coupons. The only time I remember consistently using them was when I had babies and could get double the value of the coupon for a package of diapers at my local grocery store. Now that diapers are no longer on my list, I have made a concerted effort not to look at the coupon pages of the Sunday paper because coupon buying has seemed like way too much a hassle for my life, and I go out of my way to avoid any kind of complication or hassle.

I can't even summon up the fortitude to file my important life documents (insurance policies, property deeds, tax notices, etc.). The last time a police officer asked for my registration I opened the glove compartment and had papers flying all over the car—literally.

In order to be an effective coupon user you do have to be able to organize those little squares of paper. However, after some research on the usage of coupons, I have very nearly relented on my firm vow of coupon non-usage, organization withstanding.

There are some general facts and statistics that might help you move toward the coupon-using world.

(1) 88.2 million consumers, or 47% of all internet users, planned on using coupons at the beginning of 2011; 92.5 million in 2012; and, a forecasted 96.8 million in 2013. Note the increase in coupon usage.

(2) Every hour spent couponing is worth an estimated \$100; thus, it might just be worth the extra hassle and bother.

(3) The average savings per coupon in 2011 was \$1.44. The average savings presently is \$1.46, which would add up quickly even on one grocery trip.

(4) 74% of all consumers actually search multiple coupon sources each week. This is a significant number (3/4 of the population!).

(5) The usage of coupons for local stores (those stores that are only located in a specific area) has gone up 47%.

(6) 52% of coupon users spend more than 15 minutes shopping online for the best coupons; 25% spend between 30 minutes and 60 minutes shopping for coupons. If time is your excuse for non-usage of coupons, as it has been mine, it is evident that little time is required and virtually everybody can fit coupon cutting and usage into their weekly schedule.

(7) \$485 billion (!! ) worth of coupons were distributed in 2011 and consumers saved \$3.7 billion using coupons. Distribution of coupons has gone up as more people seem to be interested in their usage.

(8) 87.7% of coupons come from newspaper inserts.

(9) The face value of coupons has increased as noted above, from \$1.44 to \$1.46.

(10) 74% require the purchase of one item and 26% require the purchase of two or more items making storage or “stockpiling” an easy and acceptable option.

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### Comments on Coupons

While doing research on coupon usage, I decided to find out how coupons work in the real world with real consumers. You know, consumer advice and if coupons had really been helpful to their shopping experience. The comments on coupons were all good and seemed to indicate that coupon usage had become a positive and frequent endeavor. A friend from high school, who seems to be a seasoned coupon user, gave me some good suggestions:

- (1) Rather than using the newspaper, go to the website of the manufacturer to obtain coupons. They are a better value;
- (2) Ask your local store when or if they have a double coupon day;
- (3) Use a coupon website on the internet;
- (4) Write a nice review on products on the manufacturer's website. Often the manufacturer will send you coupons back.

On the website "MomSaves.com" one consumer mom talks about pricey non-grocery products she

has to buy very rarely: toothpaste, toothbrushes, over-the-counter pain medication, shampoo and conditioner, body wash, bath soap (the most expensive package of three boxes of bath soap was 25¢), dishwashing liquid, paper napkins and cosmetics. She had stockpiled these items and had, in fact, gotten most of them for free by the usage of coupons. These products were all name-brand, but if you're partial to only one specific brand, this may not work for you.

Consumer Mom also notes that since 1895 the only food and drink products that have survived are those that generated coupons. Consumer Mom tells us of a reality T.V. shopping experience that she viewed. We will call the consumer in the story Ms. Smart Shopper. The reporter comments that she is amazed that Ms. Smart Shopper has managed to feed her family of 6 plus 2 cats, a dog and an unspecified number of pet rabbits on only \$25 a week.

Ms. Smart Shopper offers to demonstrate how easy it is to save with coupons by heading into a store, empty shopping cart in tow. The first

### Budgeting Tip from an FFEF Counselor

Coupon Shopping. How do you do it? I save around \$125 per month on things I actually buy through coupon shopping. When looking to coupon shop, it sometimes felt like I never got coupons for those brands I use. I wrote to a few companies and explained my dilemma and how much I use and enjoy their products. Now every month, I receive amazing coupons on items I actually purchase. For example, I wrote to Folgers because my husband drinks a lot of coffee and it has to be Folgers! At Walmart the coffee usually costs about \$7.88. But every month Folgers sends us 2 to 4 coupons for a \$1.50 to \$4.00 off. This is an incredible savings. I also wrote to Bisquick, and they send me a \$3.00 off coupon each month.

— Rebekah Roberts,  
Certified Credit Counselor

thing that she does is put two bottles of mustard in the cart as she comments that they are on sale for 99¢ and she'll actually get them for free with her 50¢ double coupons. Ms. Smart Shopper continues her shopping, which, because it's just a two minute presentation, we don't see in its entirety. We see her adding three boxes of Pop Tarts to her cart which is now about half way full.

At checkout the cart is over flowing. As the cashier races through the scanner the reporter sees that the total is around \$200. When the coupons are handed over by Ms. Smart Shopper and scanned, therefore subtracting their value from the total, the entire grocery tab is \$12.49. Consumer Mom tells us that she has done the same many times in her own grocery shopping experience. ■

### Social Media Couponing Sites

Maybe you've heard about sites like Groupon or Living Social? Most group coupon sites offer local, daily deals that discount products and services in your area. Online group buying sites like these leverage the power of collective bargaining to provide what can be incredible deals.

Groupon.com and LivingSocial.com, as well as other regional sites, are especially helpful for finding less expensive childrens activities, discount spa treatments, and instructor led classes. Sites like Yipit.com, Woot.com and even Amazon.com offer daily deals on a variety of consumer products. Other sites like Coupons.com, CouponMom.com and Shop-AtHome.com provide weekly manufacturer and store coupons and deals.

As with anything, just be careful that you are only going in on deals or purchases that will actually benefit you and your family. ■

# The “How To” of Couponing

To get organized for your coupon adventure, obtain a Sunday newspaper and scissors and then decide which coupons you want to cut out. You can clip out all of the coupons to purchase most of the products that appear on them. You can clip coupons out on an as-needed basis. You can clip coupons on only those products that you use—this is the one I prefer (not just the brands you use, cut out all of the products you use)

In addition to the Sunday paper, utilize websites like Coupon Susie, Coupons.com, Red Plum, Smart-Source, Coupon Network, Free Coupon Alerts and Target coupons. I’m sure there are many others.

These printable coupons are easy to download after you press a couple of keys to load the program into your printer (if it wasn’t easy, I would never be able to do it!). When I used one of the coupon websites, five minutes of online time yielded \$10.00 worth of coupon savings. You can also contact the manufacturer directly and request coupons. You should receive a good supply of coupons from that particular manufacturer. Your in-store receipt is also a good place to find coupons for your next grocery trip.

Make your organizing of coupons uncomplicated. You can buy a 3-ring binder, baseball card holders and dividers to catalog your coupons. Coupons can be carried in a recipe box or other type of box. You can also buy coupon wallets which are made expressly for the storage of coupons. Whatever you come up with as a vehicle to your coupon storage, make sure it is conducive to carrying it into the store with you.

Some suggestions are to organize by section of the grocery store—dairy, frozen foods, deli, baked products, etc. You can also organize according to product type and brand. In other words, one slot for Dole green beans and one slot for Green Giant

green beans. Put the closest expiration date on the top of the pile and arrange to throw out the expired coupons on a regular basis. You can organize by expiration date so that you plan to shop for and use only those coupons which are set to expire before your next trip to the store.

Make the organizing of coupons convenient for your use so that you can easily find which coupons you will use on your shopping trip and you can easily carry the organized coupons with you as you’re shopping.

It’s important to file and organize the coupons as you obtain them so that you don’t get overwhelmed with the filing process. After all, you are adding a somewhat cumbersome task to your shopping experience and therefore want to make it as easy as possible and not feel that you’re “backed up” on the chore of filing and organizing coupons.

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**Couponing will help you stretch your dollar in these tough economic times and surely take some of the frustration out of adding the tab at the grocery store.**

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Learn how to read coupons. Each coupon will save you on exactly the amount of the product that the coupon specifies. If you have a \$1.00 off of 3 coupon on pineapple for instance, you must purchase 3 cans to realize that savings. You are limited to only \$1.00 savings for every 3 cans.

If you attempt to merely purchase 2 cans of pineapple the coupon would not be realized at all. If you have a 50¢ on 2 cans of pineapple, and you wanted to use the \$1.00 off coupon on three, you would have to purchase 5 cans altogether in order to make full use of the two coupons, the \$1.00 and the 50¢. Complex math-

ematic problems are not anticipated nor appreciated at the cash register (nor by the consumer).

Make a list of those items you need or want by familiarizing yourself with the coupons you have. Remember that you may be stockpiling as well, so you’re not just getting those items that you will use in a given week.

Remember that oftentimes you will realize the most significant savings when you’re buying one small package of a product. When you stack coupons (use more than one coupon, each coupon coming from a different manufacturer or store) you will get more of the product for your money if you purchase the smaller packages.

Three couponing principles that beginner couponers should follow are: always use coupons, if you can, when items are on sale; if there are items you regularly use, begin stockpiling; and, be willing to go to more than one store so that you use all of your coupons—manufacturer and store.

I think a key component of coupon using is familiarizing yourself with the generic of whatever product you’re purchasing. Sometimes the generic will be just as good quality as the name brand so in these cases you would want to purchase the generic for dollar savings rather than purchasing a name brand using a coupon. However, oftentimes the generic is a poor replica of a name brand. In that case, the coupons you collect will aid you greatly in your quest to save money and purchase quality products.

Accordingly, if you compare the ingredients on the generic product and the name brand product, you will find that they very often differ. If that is the case, again, you will want to go with the name brand product as it will be of better quality. For example, gallon zip lock bags are pretty much the same whether generic or not—Great

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# ARTICLES

## TIPS & TRICKS

### Facts About Coupons *(Continued from page 1)*

(11) The average coupon expiration has been extended 10 days, which is good news for procrastinators like me.

(12) Coupon usage is highest with those who have an income of \$50,000 to \$99,000. It is lowest with those who have an income of \$100,000. For those who have \$20,000 in income the percentage of coupon usage is nearly as low as those who have an income of \$100,000, which I found to be quite surprising. If you add an income of \$20,000 with the average value of a coupon being \$1.46, you can actually stretch that income of \$20,000 significantly.

(13) As mentioned before, greater consumer demand for coupons has increased the number of coupons distributed. The rise began in October, 2008, when the news of the financial crisis became apparent. The slower the economy, the more coupon redemption. It's a cause

and effect situation. The cause of a downward trend in our economy has produced the effect of more savings on products through coupons.

(14) Experts think that coupon usage has led to the positive growth of the U.S. economy. As mentioned before, the majority of coupons are generated through newspapers. Expect, however, to see an increase in e-mail coupons as it's a cheaper way for marketers to extend coupon savings to the consumer and response rates are faster. Consumers purchase products 25% faster using e-mail coupons.

(15) In 2001 51% of consumers reported that they thought coupons saved them a lot of money. Today 71% of consumers are convinced that coupons save them a lot of money. Belief in the coupon system has markedly gotten stronger. The rise in gas prices has also caused consum-

ers to re-evaluate the usage of coupons in their grocery shopping.

(16) Mobile phones have also increased coupon usage by making them available, literally, at your fingertips. ■

*Denise Smith is a busy mother of four and still finds time for job at FFEF as a paralegal.*

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### The "How To" of Couponing *(Continued from page 3)*

Value from Walmart is just as good a quality as Glade. Same as dishwasher liquid—Western Family is just as good as Cascade or Sunlight.

On the other hand Great Value dishwashing liquid you use in the sink is not as good as Palmolive, Ivory or Dawn. If you're talking about macaroni and cheese, the Kraft brand is the only way to go versus the Kroger brand. You will always want to purchase a good quality product because

it will always last longer, taste better and be more effective.

Couponing will help you stretch your dollar in these tough economic times and surely take some of the frustration out of adding the tab at the grocery store. The proof is in the research and I, for one, intend to apply the research to my shopping trips so that I can enjoy a few extra bucks in my wallet. Happy coupon shopping! ■

Find more great money saving ideas on our web site, [FFEF.org](http://FFEF.org)

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