

# BARGAIN

## *Hunting 101*

USING  
COUPONS  
TO REDUCE  
YOUR  
MONTHLY  
BUDGET

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## INTRODUCTION

Clipping coupons isn't just for grandma anymore. The economic downturn has changed the way people think about money and few people can turn their noses up at a bargain. Frugality has become a way of life, but getting started may seem like a daunting task. Clearpoint is dedicated to educating customers about ways to make the most of their money, so we have provided this guide—the first in our Bargain Hunting 101 series—as a way to you get started cutting your budget every month on the things that you need and getting the best deals on the things on your wish list.







## WHERE DO I BEGIN?

Your first step is to get a Sunday paper for your area. Most Sunday papers will include coupon inserts, as well as weekly flyers that you will use to help determine what stores have the best deals for the week. Often it is helpful to get a couple of inserts, as inserts will vary from region to region and it is good to have multiple coupons for things you can stock up on. Ask your friends, family, and neighbors if they aren't using their coupon inserts to pass them along to you. You can also start a coupon swap at work or get in on a coupon train to trade coupons with family and friends through the mail.

## GET ONLINE

You will find very early in this process that the Internet will be your best friend when it comes to finding deals. There are several web sites that allow you to print coupons directly from your computer. Be aware that some of these sites want to install software on your computer or use your information, so use these at your own risk. You can also find web sites that list all of the current coupons, give coupon match ups for specific stores, and even let you know beforehand what coupons are going to be in your Sunday paper.

## PRO TIP

### WHAT DOES THAT MEAN?

As you scour the Internet for deals, you might run across acronyms that will leave you scratching your head. Here are some of the most popular:

**B1G1 or BOGO** = Buy One, Get One Free

**B2GI** = Buy Two, Get One Free

**B&M** = Brick & Mortar (a store as opposed to an online store)

**CRT** = Cash register tape (receipt)

**DND** = Do Not Double

**FAR** = Free After Rebate

**IP** = Internet Printable

**MC or MQ** = Manufacturer's Coupon

**MIR** = Mail In Rebate

**NED** = No Expiration Date

**OOP** = Out of Pocket

**POP** = Proof of Purchase

**SMP** = Specially Marked Packages

**TMF** = Try Me Free Offer

**UPC** = Universal Product Code

**YMMV** = Your Mileage May Vary or Your Market May Vary

## GET ORGANIZED

Organization is crucial to finding the right coupon at the right time. There are many ways to organize your coupons: expandable files, three-ring binders, and even photo albums. You will likely try several systems before you find the one that is right for you. Here is a good sampling of ways to organize your coupons: <http://pinterest.com/clearpointccs/coupon-organization/>.

We have all rolled our eyes at the lady in front of us in line with a handful of coupons. Again, organization is the key to getting you, and the people behind you, through the line without a lot of hassle. If the cashier won't accept a coupon, do not argue. Simply take the item and the coupon and finish the transaction. If you think that it was a mistake that the cashier did not take the coupon, go to customer service or step aside and ask for a manager. It is helpful to know the coupon policies of the stores you frequent (some people even print them out and put them with their coupons). But don't get heated, even if you think that you are in the right. There is always another deal out there to be had.

There is a reason that cashiers and managers sometimes look warily on people who are getting really good deals using coupons. Coupon fraud is real and reflects poorly on the people who just want to get a good bargain. Many stores have stopped taking certain types of coupons because customers have abused the privilege. Another thing to keep in mind is that you are not the only

### PRO TIP

#### ORGANIZING COUPONS

Organize your coupons in order of the way the items appear in your favorite grocery store. For example, produce and organic items are usually the first thing you see in the store, so those coupons should be in the front.

### PRO TIP

#### GETTING THROUGH THE LINE FASTER

Coupons for free items usually require the cashier to go back through your purchases and write the amount on the coupon. Put these items at the back of the line so that they are scanned last. This saves the cashier time and helps you get your things more quickly.

### PRO TIP

#### AVOIDING COUPON FRAUD

1. Do not ever copy a coupon.
2. Do not buy coupons.
3. Do not print coupons from unsolicited e-mails that offer free products.

And always remember, if it seems too good to be true it probably is.

person out there looking for deals. There is nothing worse than making a special trip to a store for a specific deal just to find that someone has completely cleared the shelves of that item. Be respectful of your fellow bargain hunters and leave some for the next person.

## AVOID COUPON TRAPS

It is great to save money, but if you were not going to spend the money on the item in the first place, you have defeated the purpose of using the coupon. It is helpful to know the ballpark cost of the items you buy the most. Often, even if you have a coupon, generic items are cheaper. Don't feel trapped into getting things just because you have a coupon. You might find that you will get your receipt and see that you have saved \$20 in coupons during a shopping trip, but you ended up spending more than you normally would.

Getting the best deals takes a little bit of time; it is up to you how much time you spend compared to the amount of money you can save. It is often an enjoyable Sunday afternoon project for the family to help clip and organize coupons. It can be fun and sometimes even addicting, but don't let it take up all of your free time. Keep in mind that time is money and you will find a balance that works for you.



### PRO TIP

#### AVOIDING COUPON TRAPS

Only clip coupons for items that you know you are going to buy so you won't be tempted to get something more expensive at the store just because you have a coupon for it.