

Coupons: Saving Money Made Easy

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Most people see coupons as something that takes a lot of time and effort to use. However, modern phone apps make it easy for most shoppers to use digital coupons. While there are still paper coupons available, using digital coupons can often help you save even more money on food and household items.

Getting Ready to Use Coupons

To effectively save money with coupons, think about what items you buy often and how long you can keep them at home without spoiling. One way to start is by making a list of the pantry items you use regularly. Creating a grocery list along with your pantry list will help you understand what you buy most frequently. Many grocery websites and apps also track your past purchases and alert you when those items go on sale.

Figure out which stores you visit often and download their apps or bookmark their websites on your phone or computer. Check the weekly ads when they are released, as these vary by store. Digital coupons can be combined with online grocery shopping and grocery pick-up. You can easily add digital coupons to your store savings card to scan when shopping. Some stores even create a digital grocery list for you based on the coupons you've selected in the app. Spending time learning about your store's resources will help you in this process.

Here are some additional tips for successful couponing, whether you choose digital or paper coupons.

- **Buy in Bulk:** Sometimes buying in larger packages can save you money. Use the unit price to figure out if the bigger package is actually a better deal. Just remember, buying in bulk is only worth it if you have space to store it, can afford it and will use or freeze it before it goes bad.
- **Invest Time in Couponing:** Look for coupons, store flyers, newspaper inserts and online coupons for foods on your shopping list and for staple items you regularly use.
- **Use Store Savings:** Sign up for store reward programs to get extra discounts.



- **Go Digital:** You can add digital coupons to your store loyalty card, so you won't need to worry about remembering paper coupons.
- **Compare Brands:** Check the price of the brand you have a coupon for and ensure it's not pricier than another brand. Sometimes items on sale or with coupons are not the best deals; store brands or generic options might be cheaper even after applying a coupon.
- **Stick to Your Budget:** Start with a grocery list and then check for coupons for those items. This strategy helps you avoid buying things you don't need.
- **Only Clip What You'll Use:** Stay organized by only saving coupons you plan to use. Remember that coupons and other promotions are only good deals if you need the items, can afford them and will use them before they expire.

Pros and Cons of Couponing

Pros:

- **Save Money:** Coupons can help you pay less for items you already buy.
- **Stock Up:** Coupons are excellent for filling your pantry. Use them with sales to stock up on common items.
- **Flexible Options:** Coupons come in many forms. You can find them online, in newspapers, through apps or sent by your local grocery store.
- **Personalized Offers:** Your grocery store might send you special coupons based on what you usually purchase.
- **Price Awareness:** Using coupons can help you pay more attention to prices and save money.

Cons:

- **Time-Consuming:** Couponing can take a lot of time, which might be hard to manage when you're busy.
- **Need for Organization:** You have to stay organized to remember to bring the right coupons and use them before they expire.
- **Limited Product Range:** Most coupons are for shelf-stable and processed foods.
- **Overspending Risk:** It's easy to buy things you wouldn't usually purchase just because you have a coupon.
- **Price Comparison Needed:** The price after using a coupon might still be higher than a different brand. Always compare prices to ensure you're getting the best deal.



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