#### **Beat: News**

# Couponing is a Part-time Job

It is worth the time to help save money.

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USPA NEWS - We all like so save money, and when our economy takes a dip, we sometimes need to find creative ways to do so.

According to Statista, the coupon originated in the early twentieth century as a marketing gimmick, issued by consumer packed goods (CPG) manufacturers, to provide consumers with a discount or rebate on products. In 2012, 305 billion CPG coupons were distributed in the United States, and of those, 38% were for food products. Also, of those coupons, only 2.9 billion were redeemed, counting for \$3.7 billion of savings.

As a couponer myself, I know the work and time involved in trying to get the best deals. Our closest daily newspaper that has a Sunday edition that distributes coupons, is the Toledo (Ohio) Blade. I get my coupons from the Sunday Blade inserts and I also print coupons from savings websites. When you are able to get samples of products, companies usually will include a coupon, to entice you into purchasing their products.

I keep an eye on freebie sites for free samples. If you don't have time to scour the Internet, you are often able to sign up for their newsletters that can be emailed to you. Wal-Mart occasionally has samples you can sign up for on their site and they also have coupons you can print. Another nice service is the Wal-Mart Beauty Box. For \$5, you will receive a box with samples and sometimes full size products, geared towards the seasons. They ship quarterly, and occasionally have special boxes. The \$5 covers shipping and I believe it is well worth the cost.

Everyone has different ways of storing their coupons: envelopes, expandable folders, and small boxes. Personally, I like using a soft cover 3-ring binder, with trading card pages in it. I am able to see the coupons and mark the pages with tabs, for easy sorting according to categories. Such as, hair care, deodorants, pet supplies, frozen foods, and more.

Our family stocks up on some items that we use a lot of, like laundry detergent, shampoo, and body wash. Our motto is that "we stock up when we have the money, for the times when we do not." Using coupons and buying extra does really help during times when paychecks may be small or when unexpected expenses arise.

For those who do not have time to do coupon clipping, many stores are starting to go digital, where you can either use a smartphone or computer to add coupons to your digital account. You would gather items as you normally do at the store, then when you are ready to check out, simply add your phone number into their payment device, and the coupons will then be deducted from your purchase. This can save time and the hassle of sorting paper coupons. I use a combination of both. It is a part-time job keeping track of all the deals and savings each week, but for me, it is worth it. On average, I save around \$50 a week. It may not seem like much, but when added together for year, it could be enough to purchase a new washer and dryer.

Coupon sites: Coupons.com Smartsource.com RedPlum.com

Freebies sites: Icravefreebies.com Madney.com

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