

DO YOU PINCH YOUR PENNIES?



Come see how much money you can save with us at PinchingYourPennies.com! We're making cents out of saving money!

Save Money

Are you pinching your pennies? Have you always wanted to be a penny pincher?

Save more money than you can imagine!

"When you use coupons with sales and stock up on items, you won't have to buy them later at full price."

- Misti M. of Hyrum, UT

Stock your pantry at rock bottom prices and never pay full price again!

You can get something for nothing and we'll show you how!

Visit the PYP individual state forums to find all of the best deals in your area!

Wondering if clipping and using the grocery coupons in the Sunday newspaper is a waste of time? No! Using coupons, smart shoppers have learned to live on grocery budgets of \$50.00 a week or month! Savings may be small in the beginning but with knowledge, time and practice coupon shoppers are saving more than ever imagined. We can show you how to do it!

MISTI'S STORY:

"When I first started using coupons our monthly grocery budget was around \$700. That included food, cleaning supplies, paper products, diapers, etc... It took a while

before I really started to see my budget go down. I don't think I noticed a difference in the amount of money I was spending for 5-6 months. But there was a huge difference in what I was bringing home. Over time, I started to see my budget come down. It was slow at first but I decided to cut \$50 off each month and see what happened. After another 7-8 months, I had the budget for the same items down to \$250 a month. After having a fourth child I increased the budget to \$300 a month and that is what I spend now." Misti M. of Hyrum, UT

ACCUMULATE COUPONS:

The first step to these terrific savings and successful coupon use is accumulating coupons. Each week there are usually two different coupon inserts in metropolitan newspapers with a third insert available once a month. Having multiples of each coupon enables a shopper to take advantage of the great deals in bulk. This helps build a usable food storage.

Obtaining multiples of coupons is not difficult. Family, friends, neighbors and co-workers are great sources for obtaining multiple coupon inserts. There are other ways to obtain extra coupons. Read each coupon carefully. Most state "one coupon per purchase". Each item bought is a purchase. If 10 of an item is purchased, 10 coupons for that item may be used. It is rare for a coupon to state "one coupon per customer".

TIPS OF THE TRADE:

Successful coupon shoppers also use the following tips to maximize their savings.

* When an item is Buy One Get One Free, often two coupons can be used.

* Plan your meals around your food storage items.

All successful coupon users have a place to keep and organize their coupons. This can be a box, binder or flexible file. It is hard to maximize savings without organization.

* If the coupon says "off any size", its often more profitable to use it on the smallest size.

* If the store is out of an advertised sale item, get a raincheck. Use it later with coupons.

* Keep a list of needed items.

There are many newspapers that offer package deals for coupon users. Contact your local paper for more information. There are also online forums where coupon users trade their unused coupons for ones which are more useful to them. A great forum for coupon trading can be found at www.pinchinyourpennies.com.

Another source of coupons is the internet. Printable coupons and coupon offers can be found at many manufacturer and coupon related websites. Manufacturers also offer coupons which are sent post mail. Additional coupons and in-store savings can be found at most grocery stores. Coupons commonly called blinkies are available in red machines set up in aisles in the stores. Also, apply for grocery store courtesy cards. Most grocery chains have complimentary cards which provide extra discounts and savings at their stores. These discounts can often be combined with coupons for maximum savings.

GET ORGANIZED:

The second step to successful coupon use is organization. There are a variety of ways to organize and maintain coupons. Successful coupon users have a place to

keep and organize the coupons. This can be a box, binder or flexible file. Plastic flex-type coupon organizers can be purchased at many stores. Many coupon users make their own binders using a zippered binder filled with photo pages or sports card pages. A box with dividers can

be made or purchased. Whatever is used, the coupons are divided and placed in categories which provide for easy location while shopping.

There are many methods to saving and cutting the coupons and inserts. Some coupon users will cut all coupons and file them in their coupon organizer. This way all of the coupons are available when shopping. If a surprise deal or sale is found, the coupon is ready. Others cut only the coupons they are sure to use and leave the rest in the coupon inserts. When a sale or deal on a specific item occurs, they can go back to the insert and cut the needed coupons. If doing this, find a way to file and organize the inserts. Print or write out a list of which coupons are in each insert.

CREATING A USABLE FOOD STORAGE:

The third and most powerful step to successful coupon use is creating a usable food storage, one where you eat what you store. When a great deal is found, buy in bulk. This is why accumulating multiple coupons is necessary. Buying a lot of one thing at a great price can lead to never having to pay full price again. For example, buying six months of cereal at a great price means cereal will not

* Avoid trips to convenience and corner stores.

* Don't shop when hungry. This will reduce impulse buys.

* Remember one store never has the lowest price on everything.

* Check expiration dates on all food and perishable items.

Match coupons with sales to maximize the savings. Items can cost just a small fraction of their original price when this is done.

* Watch for price discrepancies at checkout. Be sure all coupons are deducted.

* Try different brands. Eliminating brand loyalty increases savings

* Generic brands are almost never cheaper than name brands bought on sale with coupons.

need to be purchased again until the food storage is dwindling and a new deal is found. This can be done with many food items and most household goods. Coupon savings will quickly pay for any storage supplies purchased such as shelving or plastic containers.

USE COUPONS WISELY:

Using coupons wisely is another key to successful coupon use. There are many ways to do this and maximize the savings. The first way is to avoid using a coupon just because it exists. If there is a coupon for an item that is not a great deal and is not needed, do not use it. Unused coupons can be traded. There are also areas of the country where expired coupons can be used. It may be possible to trade with people in these areas. Expired coupons can be sent to military bases overseas where they are valid six months after the expiration date.

Watch the sales at different grocery stores. Pair the sales with the coupons to get great savings. Many times items are just a small fraction of their original price when this is done. Members of www.pinchinyourpennies.com compare ads and coupons for the grocery sales each week. This takes less research by the

coupon user and provides a place for other coupon users to share the great deals they find each week.

Know the coupon policies at local stores. Stop at the customer service desks and ask about their coupon policies. Some stores

double and triple the value of coupons. Some stores will combine a manufacturer's coupon with a store coupon. If a store has a coupon in their ad or in store and there is a manufacturer's coupon for the same item, both can be used. Two manufacturer's coupons can not be combined. There are some stores that accept competitor's store coupons.

Testimonials From Members of Pinching Your Pennies:

"I always tell people to consider couponing a PAID activity. If you use coupons to buy things you normally need or to find freebies, you're making a profit. Most of our profit goes back into groceries or household supplies, but everyone is enjoying better quality and more choices."

- pennypincher

"I'm a single parent with two teenagers at home, so I have to work full-time. But what I save in using coupons I could never make working another part-time job. And I have the flexibility of working on my coupons whenever I want to, even in the middle of the night!"

- janzie

Two more topics to remember:

* It is tempting to match all of the sale prices from around town at larger stores. However, don't forget to support smaller local stores when factors like price and travel time are the same. This helps keep prices around town competitive.

Whether using grocery coupons, internet shopping or shopping locally - knowing how and where to shop is the key to shopping smarter and realizing amazing savings.

* Don't forget to donate to charity. There are many charities around the country who can benefit from the freebies that are obtained with smart coupon use. Food, household supplies, personal care items and pet supplies are all accepted at various charities.

Grocery coupons are not the only way to save money while shopping. There are many ways to save money when shopping for almost everything.

SHOPPING ONLINE:

Shopping online provides a new shopping experience for many consumers. Many retailers have websites where they offer the same products found in their stores. There are also many retailers who just sell products online through their websites. Many times items can be found online at great savings. Many online retailers offer free shipping or have free shipping promotions.

Most internet retailers offer discounts by providing discount coupon codes for things like free shipping, percentages off or fixed dollar amounts off a purchase. There are many places online that compile lists of these codes for shoppers. There are lists of discount coupon codes for most of the popular online retailers at www.pinchinyourpennies.com. Along with discount codes, many websites like this have areas devoted to sharing internet shopping deals. Recently smart shoppers were able to take advantage of a toy sale at a major internet retailer with discounts of 75% or more and free shipping. With a better price, no shipping charges, increased internet shopping security, no hassle of going to the store and

further discounts available with coupon codes, online shopping is growing in popularity. It has become a first stop for many smart shoppers.

Even with online shopping, smart shoppers do not give up shopping around town. Smart

shopping around town can also provide great savings. Planning ahead helps save shoppers money when shopping locally. Watch for sales and clearances. Know where local stores keep clearance items. Shopping at the end of a season for items needed the next year provides huge discounts. Become familiar with the sales cycles, know when different things are typically on sale. For example, many mattress sets are typically on sale for the best discounts in the fall.

SHOPPING AROUND TOWN:

Knowing the pricing policies of local stores is also important. Some stores have low price guarantees or match other store's advertised sale prices. Know where to find information about sales and clearances around town. Again, the website www.pinchinyourpennies.com can help with this. Many local deals and sales at stores are shared between readers. Even shopping locally can be a money saving experience.

Whether it is using grocery coupons, internet shopping or shopping locally, simply knowing how to shop and where to shop is the key to shopping smarter and realizing amazing savings. With the right knowledge, shoppers can pinch their pennies and never pay full price again.