

Coupons and Coping Skills for Difficult Economic Times

TYPES OF COUPONS

- ***Sunday inserts:** Red Plum, Smart Source, Proctor and Gamble
- ***BOGO:** buy one, get one free
- ***BOGO ½ price:** buy one, get one ½ price
- ***money off or free WYB:** \$1 off produce when you buy two Kraft salad dressings
- ***tearpads and blinkies and peelies-**Oh my!
- ***direct from manufacturer-**these are mailed to you for compliments, complaints and inquiries-many can be obtained by finding the company web site and e-mailing them
- ***special promotions-**often handed out by the “sample lady” at the store
- ***IP’s-**printed from websites on the internet-will have to download free printing software for most IP sites:
 - coupons.com
 - startssampling.com
 - mypoints.com
 - smartsources.com

Choose an IP coupon website that has a collection of different coupons, and visit regularly so that you can find the new offers as they are added. There are many couponing websites out there, so you should have an easy time finding these great offers!

- ***register receipts/catalinas-**offered by each store, print out at the register, but can sometimes be used at other stores, too

***store website coupons:**

- Meijer Mealbox
- Target coupon generator
- Shortcuts.com on Kroger’s website

***mail-in rebates and try-me-free offers**

- ***Specific store incentive programs-**must sign up and may have to get a card, but it is free

EX: CVS Extrabucks

Walgreen’s Register Receipts

GETTING ENOUGH OF THE COUPONS YOU NEED

How to get multiples of coupons for products you frequently use:

- Buying multiple papers
- Asking friends and neighbors to save inserts for you
- Trading online through couponing web sites
- Trading with friends, neighbors, starting a trading network in a club you belong to
- “Dumpster diving” Go to a local recycling center, ask coffee shops, hotels, restaurant what they do with Sunday inserts and unpurchased papers
- “Lazy way”- coupon clipping services-they do the cutting out work for you, typically have a small minimum order and do charge a handling fee- (each site charges about 10% of coupon’s value):
 - *couponsbydede.com
 - *centsoff.com
 - *thecouponclippers.com
 - * thecouponmaster.com
 - OR
 - *ebay.com

COUPON ORGANIZATION

Several systems:

- Binder with baseball card-style, transparent pages with tabbed dividers
- Expandable check file with dividers and tabs (show mine)
- Envelopes for each category
- Box with dividers, like a recipe box, only larger

MAXIMIZING YOUR SAVINGS WITH MULTIPLE COUPONS

***Know your store sales in advance** and obtain/match up coupons to the sales

*** Know which types of coupons** can be “stacked” or combined-

***Join a couponing web site or sites:**

- afulcup.com
- CouponMom.com
- thefrugalshopper.com
- hotcouponworld.com
- WeUseCoupons.com

VERY IMPORTANT:

Remember to follow the rules!

-What is coupon fraud: Using coupons for products they are not specified for, copying a coupon, either a printable off the internet or any other, using a coupon with another person’s name on it.

-Know the specifics on your coupons-read the fine print

EX: use the fine print off an actual coupon cannot be combined with other offers

-Know your stores’ coupon policies:

*Do they double coupons, how many coupons they double in one transaction, what

is the highest value they will double?

*Is there a limit to the number of the same coupons that you can use in one transaction?

*Does your store accept coupons that are printed from your computer, do they need to be in color?

*Does store offer own coupons that can be combined with manufacturer's coupons? What is the store policy on rainchecks when they are out of sale items?

*Can you use coupons on clearance items?

Coping with stress, worry, anger, fear during difficult economic times

- **Serenity prayer:** God grant me the serenity to accept the things I cannot change; courage to change the things I can; and wisdom to know the difference.
- **WORRY does not equal CONTROL**

CRISIS-It has been said that the Chinese characters for “crisis” wei ji, signify “opportunity riding on dangerous winds”

Make sure you are following **good sleep hygiene** practices: (refer to website for several articles on sleep hygiene)

-Set aside time for tackling worries:-2-3 hrs prior to bedtime, set aside an entire ½ hr devoted to worrying by writing down list and possible solutions-what you CAN do. While in bed-if mind drifts to worries, remind self of plan (more articles on web site)

-Rediscover a childhood hobby and use it for taking a mini-vacation-paint by number, swinging on the swings, etc.

-Use proven relaxation strategies and try some new ones:
-warm bath, exercise, deep breathing-need to practice them regularly to be effective! (additional strategies on web site)

-Don't watch the news, check the stock market closing every day-take a “news fast!”

-Watch out for “stinking thinking.” Instead, journal 3 things you're thankful for each day!

Additional Resources on the Web

Ways to change your thoughts and emotions:

<http://www.homorazzi.com/article/negative-positive-emotions-cognitive-distortions/>

http://www.mentalhelp.net/poc/view_doc.php?type=doc&id=9757

Surviving Unemployment:

http://www.rossde.com/unemployed/unempl_finances.htm: how to financially survive unemployment

<http://articles.moneycentral.msn.com/SavingandDebt/LearnToBudget/ASurvivalGuideForTheUnemployed.aspx> 13 tips for financial and emotional survival

<http://www.employmentspot.com/employment-articles/a-12-step-program-for-surviving-unemployment> 12 steps for surviving unemployment

Sleep hygiene:

<http://www.womenshealthmag.com/health/sleep-better-0> sleep health articles

http://wramc.army.mil/Patients/healthcare/medicine/pulmonary/resources/Sleep_Hygeine_Instructions.pdf sleep hygiene handout

Article: 7 Reasons NOT to Retire:

<http://www.usnews.com/usnews/biztech/articles/060612/12retire.htm>

Coupon sites for discounts on your online purchases:

Coupon Cabin.com
ebates.com
Couponchief.com
Currentcodes.com
CouponHeaven.com
Retailmenot.com
Shopping-Bargains.com
Couponcodes4u.com