

“Responsible” Couponing



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ABC's of Couponing Manual



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INTRODUCTION

Coupons are a national money saving trend. The rapidly increasing fuel costs and annual inflation rate have raised the cost of consumer goods significantly to where the consumer is feeling the pinch in their pockets. A recent survey shows that 67% of Americans intend to use coupons as a result of the downturn in the economy. The savvy use of coupons is a way to offset increasing prices. There are coupons available for almost any item, activity, or project. The most common coupons are retail coupons used for everyday items such as groceries, toiletries, and household products.

According to Mouland in Marketing Magazine, "consumers love coupons and rebates, but only if they are easy to use and offer true value". Today's shoppers do not have time to bargain hunt. The promotional offer must have significant value to the shopper. The purpose of the ABC's of Couponing is to introduce the practice of couponing and to provide an easy model for the new couponing consumer and helpful tips and techniques for the experienced coupon user.



Program Instructions

The easy 10 step-by-step procedures are explained in the first section to help the beginner quickly establish a routine for couponing. Section two expands the consumer's knowledge of resources and practices. Section three addresses coupon types, variety, value, limitations, and usage policies. The fourth section introduces the economics of couponing and 'getting the most bang for your buck.' Section five, is an optional educational unit on "Couponing for Healthy Eating" and it introduces the shopper to healthy food choices and savings.

Each section concludes with a video clip, group discussion questions, and a take home review page. Throughout the couponing program framed boxes provide helpful tips, facts, and ideas. Some of the other resources include: a Power Point Presentation, fact sheet, handouts, website, and educational games.

The program is designed to be gender inclusive as research shows men use store loyalty cards and coupons almost as frequently as women. There are family and children activities included and a special video clip featuring four-year olds learning about coupons. Have fun and share the adventure with others. With a little advanced planning couponing can turn into lots of savings for the savvy consumer.



SECTION I. WHAT IS COUPONING?

What is a coupon?

- A ticket or document used as a marketing tool in the promotion of a product or service.
- Can be exchanged for a rebate or discount price when purchasing a product. Used by manufactures as part of their sales promotions.
- Most often found in magazines, newspapers, flyers, store kiosk, and on the Internet.
- A form of discount offered by the manufacturer to the end users via a distribution channel to promote its products and services.
- Allow retailers to offer a reduced price for goods, usually as a way to get consumers to try their products.

History of the Coupon

In 1888 Asa Candler (1851-1829) a self-made business man used paper tickets for free glasses of Coke to help sell his new product. Chandler distributed the paper tickets via magazines and direct mailing. He offered pharmacists who were reluctant to sell the drink the first barrel of syrup for free. When customers came into the pharmacies with coupons, pharmacists were quick to restock the product.

In 1909 C. W. Post distributed 1 cent coupons to help market his Grape Nuts cereal and other products. During the Great Depression the use of coupons became widespread and in 1940 big chain grocery stores attracted new customers with coupons. The Nielsen Coupon Clearing House was established in 1957 for the redeeming of coupons. In the early 1990's the invention of the Internet lead to downloaded coupons. The U. S. Government used coupons in 2009 to encourage the sale of the converter box replacing the old rabbit ears antenna for the new digital television age.

Facts

A cent or a half cent discount during the Great Depression doesn't seem like much today, but back then it was worth a savings of 50 cents compared to today's prices. Today milk is about \$3.90 a gallon and in 1930's milk sold for 14 cents a quart and today bread is \$1.50 to \$4.00 a loaf compared to 9 cents for a loaf of bread in the 1930's.

"Coupons' History: Over a Century of Savings Opportunities"

Couponing Defined

Couponing is a noun meaning the redemption and or distribution of coupons. The term first became popular in 1954. Today the term commonly refers to the act of using coupons for free or reduced price manufactured items. In 1992 there were an estimated 8 billion coupons used worth an average of 60 cents each. In 2007 the average coupon used had a value of \$1.06 and the total savings for the year was estimated at \$3 billion (Noguchi, 2008).

TEN STEPS TO COUPONING

(1) Gather the necessary items to begin the project

- Find a basket or plastic file box to store and carry your supplies.
- Locate a comfortable table and chair for your work space.

(Be sure there is adequate lighting for reading and room to lay out the project)

(2) Purchase the Sunday newspaper

If you have family or friends who get the newspaper regularly you may want to ask them for their editions that have weekly coupon and store savings' inserts.

(3) **Cut out all the coupons** in the newspaper inserts and advertisements of products you use regularly or are interested in trying.

(4) **Sort the coupons** by store such as grocery stores, department stores, drug stores, and restaurants (example: Food Lion, Lowes Foods, Harris Teeter, CVS, and Applebee's).

(5) **Sort the manufacturer coupons** by similar items (i.e. cereals, soups, sauces, paper products, and freezer foods) and place them in envelopes, card holders, or the coupon file and label the files with the product category.

(6) **Choose one grocery store** you most often shop in. This store will be the focus of your first couponing experience. Check out the store's specials in the inserts, any store markdowns, any items that are buy one get one free (BOGO), and manager's specials.

(7) **Make a shopping list** and highlight the items on your list that have coupons or are on sale. **Read the coupons** carefully to be sure you know the specific quantity and size of the item. Put your coupons in a letter envelope.

(8) **Go shopping!** Take your list and coupons to your grocery store. Be sure to select the items you have coupons for or are on sale from your shopping list.

(9) **Use your coupons.** At the checkout give the clerk your applicable coupons and if you have a store discount card or key tag, be sure the clerk scans it as well.

(10) **Check your grocery list and receipt** for the correct discount application for the coupons and note your savings.

DISCUSSION

If you had two grocery stores you shop in regularly and one offers coupon doubling every day and the other did not but had a lot of BOGOs specials each week which store would use most often and why?

Review Appendix D for a comparison of local grocery store coupon policies. What did you learn from the chart? What information will you use on your next grocery shopping trip?

Suggested Supply List

- Pair of sharp scissors
- Pencils or pens
- pocket or small calculator
- Highlighters of different colors
- 5 x 8 card file box with index card dividers or
- a three-inch three ring binder with insert sheets
- a coupon organizer for storing the coupons

A variety of coupon organizers can be purchased on-line at Bags Unlimited or in office supply stores ranging in price from \$4 to \$20



ABC'S OF COUPONING REVIEW

ADVENTURE

- Be a price detective.
- Take a few minutes to check through the grocery store inserts of the stores you most often frequent.
- Compare prices on the items you purchase most often.

Q. Which store provides the greatest number of discounts?

Q. Is this the grocery store you most often use? If not, why not?

BENEFITS

Decide how you are going to use the savings and set up a savings plan, vacation or slush fund for your profits.

Q. What are you going to do with your savings from using store coupons?

Q. Will you put the savings in a bank account, coffee jar, home safe, or special fund?

CONSUMER SAVVY

Begin an accounting ledger (*for the computer user set up the account on a spreadsheet or word processing document*) and include:

- The date
- Store
- Full price
- Discount amount
- Final price of the store totals
- Keep an accounting of your savings



SECTION 2. CREATING THE SHOPPING LIST?

Making your shopping list can be fun and easy!

- Begin simply by writing down your most frequently used grocery items.
- Arrange the items according to food departments such as: vegetables, meat, bread, dairy, baking goods, bakery, poultry, freezer, dry goods, canned goods, beverages, herbs and spices, cleaning products, household items, toiletries, paper goods, and deli.
- Take the various departments and put them in order according to the grocery store layout and aisles.
- Put your list on a clean sheet of paper and you are ready to go.

For the zealous organizer you may want to put the items under each department in alphabetical order.

The User Friendly Shopping List

One step further is to transfer your shopping list to a spreadsheet, word processing document, or writing tablet to make a master shopping list (see Appendix C: The Shopping List). Once the list has been created add blanks for additional items you may need to add later.

- The list can be duplicated to use as a shopping guide every time you grocery shop, so keep it simple.
- Fill in quantity numbers and check off items with store or manufacturer coupons (See Appendix C: The Shopping List).
- Highlight items on sale, store specials, or available for buy one get one free (BOGO).
- The list will be your guide to couponing and saving money.



Tips

1. Check your pantry to see what you already have. Don't spend money on things you don't need.
2. Only use coupons on items you would normally buy.
3. If a coupon is due to expire and you will not be using it, leave the coupon by the item in the store for someone else to use.
4. Combine coupons with extra rebates for additional savings.

EXPANDING YOUR COUPONING

There are many different types of coupons such as discount, free shipping, first-time customer coupons, free giveaways. There are coupons for travel, clothing, electronics, automobile services, school supplies, books, medications, toys, games, entertainment, and healthcare. The Internet offers a plethora of savings for the savvy consumer.

Now that you have learned how to shop for the basics it is time to expand your knowledge and learn how to save on items beyond the grocery store.

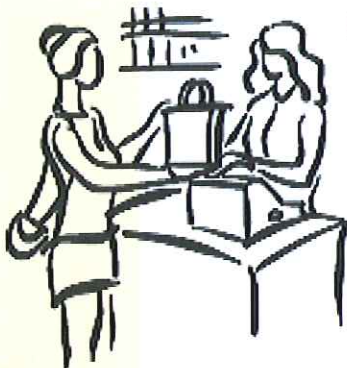
For your next shopping trip:

- Add in one additional store such as Walgreens, Kerr Drug, or CVS.
- Check the newspapers and magazines for manufacturer's coupons and for store specific inserts. *In the store insert you will find items on sale as well as additional coupons for savings.*
- Add to your shopping list those items you need from the drug store and put the additional coupons in your coupon organizer to carry. *Some people find it easier to have a separate envelope with the second store's coupons for easy access.*
- Complete your regular grocery shopping using your grocery coupons and then go on to shop at the drug store and use those coupons.
- Remember to check your receipts for the correct discounts and save your receipts for recording and comparison.

You have now succeeded at shopping in two different stores and experiencing the savings with using coupons!

- Each week or once a month add a store you shop in frequently to your shopping.
- Watch for the store with the best values and do the majority of your shopping at that one store.

Once you have a compliment of stores you shop in regularly, you will begin to see a pattern of savings. Develop a shopping list for each store or type of store such as department, automotive, discount dollar stores, bakery, or hardware.



Once you have several shopping list you can file them together and when it is time to go shopping you can pull out and use the guide for the specialized store. You have developed a shopping guide to meet yours and your family's needs.

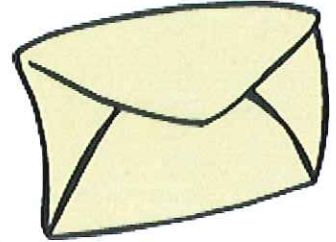
GETTING ORGANIZED

Organization is one of the key factors which helps bring efficiency in our daily living. Organization means keeping things in order for easy location and usage. There are four basic systems for couponing. You can choose the system that best meets your organizational needs.

Storage and Filing Systems for Coupons

1. Envelopes

A very inexpensive and simple organizational tool for coupons is to have an envelope system. Household products that are categorized by type such as food, medicine, detergents, and paper goods are put in envelopes and labeled according to their specific category.

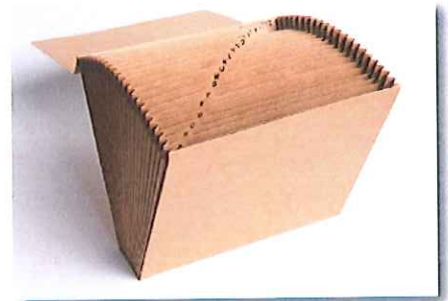


- Envelopes can range in size from 3 5/8 x 6 1/2 to 6 x 9 depending on what best fits your couponing needs.
- Business mailing envelopes and larger will hold more coupons and be easier to organize in a home file.
- Small mailing envelopes are easier to use to carry your coupons when shopping.
- Use a plastic bin or card file box to hold the envelopes for easy storage.

2. Expanding File or Wallet

A large expanding file helps to organize large amounts of coupons systematically. Wallets are available in fabric and plastic for coupon storage and easily carried.

- Several types of expanding wallets are available online or in office supply stores.
- The plastic or fabric wallets are versatile and last longer than paper envelopes.
- An accordion file works great for organizing and storing coupons.
- Keep the first pocket open to put in coupons you will use when shopping in the coming week.
- Purchase a file that has tabs for easy labeling.



3. Index File Box

A recipe box, an index card box, a cardboard shoe box, or plastic tub can all be used to organize and store your coupons.

- Index card dividers are useful in separating the coupons by items, categories, or groups (such as by dates).
- You can make your own dividers or purchase index card dividers, be sure there is a tab on the top for labeling each section.



4. Coupon Binder

For the heavy coupon user, a binder is ideal. Purchase trading card or photo holder pages, and dividers for easy visibility and organization.



- The plastic card holder pages are durable. Separate the pages with binder dividers.
- A zipper binder helps keep the coupons from slipping out and allows for easy carrying and storing of the binder.

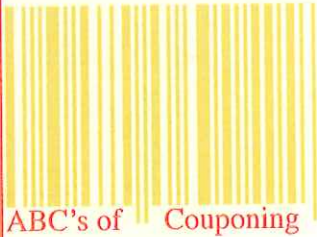
Tip

For the serious coupon saver, purchase a craft paper cutter for slicing your paper coupons. Craft Lite Cutter retails for less than \$10 at craft stores and on-line.

DISCUSSION

Watch the YouTube clip Couponing and Saving money 101 organization video at <http://www.youtube.com/watch?v=dN7GD16IWKE&feature=related>.

- Q.** What are the advantages and disadvantages of using a binder versus using a file box for coupons?
- Q.** Which coupon organizational system works best for you and why?



ABC'S OF COUPONING REVIEW

ADVENTURE

Plan a trip, vacation or holiday either real or imaginary. Find coupons, value deals and savings and compare different travel, food, and lodging costs.

- Q. What most surprised you about the exercise?
- Q. Did you discover any new saving opportunities, if so what did you discover?

BENEFITS

- Q. What department stores do you frequent the most? Why?
- Q. What types of products or items do you frequently purchase at department stores?
- Q. Do you use coupons or shop during specials?

CONSUMER SAVVY

- Q. Now that you have a grocery list what other stores can you make a shopping list for?
- Q. How will having a shopping guide save you time and money?





SECTION 3. WEEKLY COUPON MAINTENANCE

Your coupon organizer needs to be purged every week. There are three options for filing coupons efficiently to save time and discarding expired coupons.

1. By Termination Date

When you initially put the coupons in the organizer you can use a highlighter to mark the coupons that expire in one week.

- Use a second color to mark coupons that expire in two weeks and a third color for coupons that expires the end of four weeks.
- Circle the coupons with No Expiration Date (NED).
- Keep the earliest dated coupons on top or at the front of the organizer
- Once a week before you add new coupons remove and discard coupons that are out of date.

2. By Products

Group together health and beauty products such as shampoo, conditioner, hand lotion, eye drops, and Q-tips. Within each product category, sort the coupons by expiration date with the soonest to expire on top.



3. Sort Alphabetically

Organize your coupons alphabetically by product name or product item (soap, jelly, peanut butter, or laundry detergent).

Choose the method that is easiest for you, the goal is to setup a system that will help you to use your coupons before they expire as well as locate them quickly.

TIPS

1. Check the back of the register receipt for additional coupons. Some grocery stores will print coupons on the cash register receipt for items you most frequently purchased.
2. While shopping take advantage of “Blinkies” located near the items. Blinkies are the flashing light coupon dispensers usually connected to the items shelf.

COUPONING RESOURCES

ABC's of Couponing



Newspaper

- The best resource to begin gathering your coupons is the Sunday Newspaper
- Purchase the newspaper every Sunday at your nearest convenience store or have it delivered to your home. There is usually a discount when you subscribe for a year.
- Ask a friend or family member who doesn't coupon but receives the newspaper if you can have their weekly coupons.
- Local newspapers offer vendor and business coupons to encourage you to go into their establishment whether it is a pizzeria or a furniture store.
- Most community weekly newspapers have inserts for both national and local businesses.

Direct Mail

- Valpak (www.Valpak.com), will mail coupons for free to your home. Valpak includes service related coupons for local companies in your community such as: car repair services, carpet/floor installations, cleaning services, etc. Valpak.com also offers online coupons that you can print at home.
- Other direct mail companies include Cotsco, BJ's, and Sam's Club. BJ's sends its club members a monthly MemberSavingsBook coupons for both in-club and online savings.



Websites and Online

- Online couponing is becoming very popular. With so many households having access to the Internet and its feasibility to find coupons for the exact items you need, websites make for a very practical option.
- Search the manufacturer website of your most purchased items, such as Johnson & Johnson (<http://www.jnj.com>).
- Manufacturer website might direct you to a website that offers coupons for their products.
- On a smaller scale a company such as Target, offers many printable coupons on their website.
- Kohl's department store sends daily notices of discounts and special value days to its customers who have provided an email address.
- Walgreens will not only send you information about specials and discounts, the store can send you prescription notices.
- Harris Teeter has coupons available to only online customers, registration is free on-line and they partner with www.shopathome.com. The coupons are from product retailers and not limited to Harris Teeter only.



Magazines

If you visit your community coffee shop you might find a stand with a few of the local and free magazines.

- Other places with free newsstands include: grocery stores, gas stations, and drug stores.
- Local magazines might target a specific topic, such as gardening, healthy eating, or community programs.
- Skim through the magazine of interest to you to see if coupons are offered for any of your favorite local stores or manufactured items.
- Popular monthly magazines provide a variety of manufacturer coupons.
- *CQ magazine's* audience is predominately male and *O magazine* focuses on females.
- Good Housekeeping and Woman's Day magazines are chocked full of manufacturer's food coupons. These magazines are usually located for purchase at the store check-out aisles.

Store Circulars

- Many stores have in store sales, such as manager's specials, markdowns, daily specials, and weekly savings.
- The store savings circular can be found at the entrance of the store and in the Sunday Newspaper.
- Keep in mind that most in-store sales require you to have a store membership card, which can be obtained for free.
- Talk to customer service at your local store for membership information or check out the store's website.

Store Kiosk

- A new trend in marketing is for stores to have an in-store kiosk.
- The kiosk is used for pre-paid products and series, bill paying, and, money transfer. Food Lion grocery stores use the kiosk for store coupons.
- Customers swipe their store cards and receive a print out of coupons.

DISCUSSION

Watch the YouTube clip:

<http://www.youtube.com/watch?v=VU25rbRa-sA&feature=related>.

Discuss the different types of coupons, where are they found, and how they are used (catalinas, blinkies, pealies, double coupons, SS, RP, and P&G).

ABC'S OF COUPONING REVIEW

ADVENTURE

Looking to buy a big ticket item like an appliance, begin by surfing the Internet for the appliance.

Check Consumer Reports for product safety, quality, economics, warranties, and best consumer rating.

Once you locate the best price call the store and find out if any sales or specials are happening in that month such as manager's specials, government rebates, or sales.

BENEFITS

Taking advantage of in-store specials can save you money.

Q. Where do you find store specials?

Q. Have you used a store kiosk before? If so, what did you like or dislike about using the store kiosk?

Q. Would you recommend it to others? Why or why not?

CONSUMER SAVVY

Review your account ledger and determine which stores offer the best savings.

Check to see if there is a certain day or time in the month where stores offer better discounts and savings (i.e. ladies day, senior citizens day).

Compare your savings week to week and month to month.



SESSION 4. RECORD KEEPING

Keeping your receipts and entering them into a spreadsheet is a great way to track your spending and savings. It's important to get in the habit of checking your receipt as soon as the cashier hands it to you.

- Make sure that all the coupons were used accordingly and the savings shows up.
- If you don't understand how the items or the coupons are represented in the receipt, take a minute and ask customer service for their assistance. Next time you will know exactly how to review your receipt.



Spreadsheet

The receipt spreadsheet should include the date, store name, and location, total bill before discounts, tax, total bill after discounts, and total discount dollar amounts. On occasion you may want to go online and complete the customer survey, add a column to keep track of the date you complete the store's surveys.

Saved shopping receipts are documentation of your transactions. The receipts are necessary to have if you need to dispute a charge or return items.

- In the case of grocery items you may find a product that was out of date when you made your purchase or an item has spoiled and needs to be returned.
- In department store purchases you may need to return an item that is the wrong size, color, or product.
- Receipts can be filed at the back of your coupon organizer, in an envelope or file.

FACT!

David Palmer, director of customer relationship management and interactive marketing for Food Lion recently said, "In these difficult economic times, Food Lion is committed to providing our customers with the lowest prices on the best brands. We have seen a much higher coupon redemption rate among our MVP customers with the MVP Savings Center kiosks when compared to other traditional channels."

"Food Lion Adding Coupon Kiosks" Stagnito Media. 2011

READING THE FINE PRINT

There are times when you get to the checkout lane, give your coupon to the cashier and are told you can't use the coupon. Coupons can be tricky and cause confusion because of restrictions or limitations. Reviewing some of the small print and restrictions can help you avoid returned coupons.

Expiration Date

The most important feature of a coupon is the expiration date. Once the coupon expires, it is usually void, although some stores such as Bed Bath and Beyond will acknowledge coupons after their expiration date. Depending on the store or the product you might want to check with the store before throwing out your coupons.

Buy Item X to Get Item X Free

When a coupon requires you to buy a certain amount of items in order to receive item X for free, first ask yourself if you will be able to use or store what you are about to buy.

Specific Item

Some coupons are strictly for a specific item where there might be an array of choices under the same product, such as coffee, with a limitless choice of flavors. Make sure the coupon includes or doesn't restrict the specific item you are looking to purchase.

Coupon limitations

Similar to restricting your purchase to a specific item, another limitation you might come across with using a coupon is: the number of items you can purchase, number of coupons you can use per transaction, restrictions on products that are already on sale, and as previously discussed, a dollar amount that needs to be spent in order to save.

Discount

of Items per Discount

Expiration Date

\$2.00 off ONE

MANUFACTURER COUPON EXPIRES 00/00/00

ABC's of Coupling

Item/Product Name

Small Print

CONSUMER: Redeem ONLY by purchasing the brand size(s) indicated. May not be reproduced. Void if transferred to any person, firm or group prior to store redemption. You pay any sales tax. Any other use constitutes fraud. LIMIT ONE COUPON PER PURCHASE.

ECONOMIZING

Buying in bulk can be a money savings opportunity when the savvy shopper understands the advantages and disadvantages and makes good choices.

- Always compare unit prices before shopping in bulk.
- Check out at the grocery store the unit price for the item and then compare it with the unit price at the warehouse store.
- Carry a pocket calculator with you or use your cell phone to determine unit prices.

Remember to reduce the grocery store price by the coupon discount before figuring the overall unit price of the item.

Advantages and Disadvantages of Bulk Buying

«Economic

Buying in bulk is the ability to make the best use of limited resources such as time and money.

- Bulk buying is when you purchase multiple units of the same item.
- Many products are much less expensive per ounce when bought in larger quantities.
- Co-ops and warehouse shopping can produce greater savings on dry goods and paper products when purchased in larger quantities than smaller quantities for a normal week.
- Buy in bulk with family and friends and split the costs.
- Purchase nonperishable items with long shelf lives to avoid throwing out items.



When considering warehouse or co-op buying, look into the membership cost. Most warehouse clubs like Sam's Club, Costco, and BJ's have a small annual membership fee, but the savings over the course of the year can outweigh the cost of the dues. If you don't buy in bulk, then don't invest in the membership.

«Environment

Buying in bulk reduces the amount of energy and packaging needed to produce smaller multiple packages of the same item. Often in bulk buying the customer will provide their own bags or cartons that reduces the use of raw materials and power required to produce plastic carry bags.

«Health Impact

Buying in bulk provides the opportunity to choose health-friendly foods. Items such as beans and rice can be purchased in larger quantities and stored for long periods of time. On the other hand, snack foods and canned drinks purchased in bulk encourage over eating because they are more readily available in the home. Savvy consumers will choose to spend their money on healthy items and reap the financial and healthy benefits of buying in bulk.

«Extra Storage Space

Create a space in your home needed to store items bought in bulk or multiple units with coupons. You may need to invest in extra shelving or plastic containers to store the items and keep them neatly organized. Having a system in place makes it easy to restock items and find or retrieve bulk items more easily.

«Disadvantages

Even though couponing has many advantages, it has several disadvantages as well. Some of the disadvantages are; companies try to promote unhealthy products via coupons, customers tend to buy things that may not be required at the time of buying and customers buy more than required if the couponing is based on quantity discount.

Tip

A coupon offering a free gallon of milk for the purchase of a dozen eggs won't be a bargain if you or your family only consumes $\frac{1}{2}$ a gallon in a week. It will be a waste of product and money. Other offerings will suggest a free item if you're shopping totals exceed a certain dollar amount. Once again, this only makes sense if you will use or need all the items, otherwise you are overspending and squandering.

Stacking Coupons

Begin by building your coupon stock!

- Get several Sunday newspaper coupon inserts or go to a coupon website and print out several manufacturers' coupons from the Smart Source or Red Plum for items you most frequently purchase.
- Print in black ink or clip as many manufacturers' coupons as you can.
- Check the local store advertising for items the store has put on sale.
- Use your manufacturers' coupons with the store coupons to get the maximum savings.



Stores that offer double coupon value for coupons valued at up to \$.99 can add additional savings. See example below from a General Mills Cereal coupon deal in March of 2011. Some stores allow you to use 2 Buy One Get One free (B1G1) coupons this makes the item free. Other stores will not let you use the B1G1 on two items but most will let you do store sale B1G1 free and then you use your manufacturer's B1G1 free coupon that make two items free. Stacking coupons requires preplanning and using good math skills.

Note: Watch for both manufacturers' coupons and store coupons or managers' specials and use multiple coupons on a single item for bigger savings. Most stores will allow shoppers to use both a manufacturers' and a store coupon at the same time for a single item.

Example:

- Cereal (14 oz.) regular price \$3.25 a box
- Store sale 2 boxes for \$5.00
- Manufacturer's coupon buy one get one free.
- Another manufacturer's coupon \$.55 off a box of cereal and the store doubles manufacturer's coupon under \$.99 (print two coupons)

Here is how the deal works!
Buy 2 boxes of cereal on sale
at a cost of \$5.00

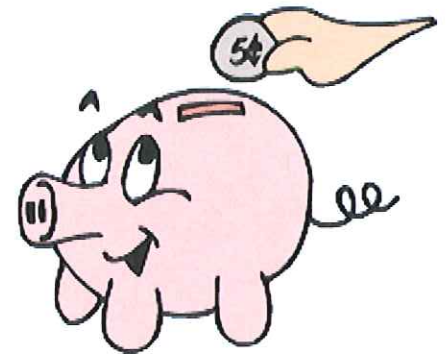


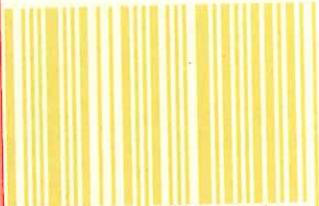
| | |
|----------------------------------|---------------|
| Less one box free | - \$2.50 |
| Less (.55 x2) for the first box | - \$1.10 |
| Less (.55 x2) for the second box | - \$1.10 |
| You pay | \$.30 |

Yes, you pay only \$.30 for two boxes of cereal that at regular price would have cost you \$6.50. For a total savings of \$6.20

Men Like Saving Money Too!

- Websites are beginning to close the gap between coupon usage among women and men.
- A 2011 Harris Interactive poll conducted for RetailMeNot.com revealed that 87% of men and 93% of women online shoppers use coupons for groceries.
- Men 55 and older had an increase coupon usage from 16% to 24 % since 2010.
- Stay at home dads, single dads, and other guys want to save money and are learning to use coupons.
- Men use coupons for groceries, automobile services, gasoline, home improvements, haircuts, and tools.





Coupon Poll 2010

The results of the poll showed the popular methods for gathering grocery coupons include:

- direct mail (50 percent)
- peelies or inside product packages (43 percent)
- in-store displays (42 percent)
- with or on the back of store receipts (30 percent)
- emails (28 percent)
- magazines (25 percent)
- manufacturer or retailer websites (24 percent)
- with a retailer club card (15 percent)
- social networks (4 percent)

Other poll results indicated that people who use coupons are hesitant to make purchases without having a coupon or they will delay making purchases until coupons become available. Both men and women are becoming savvy coupon savers!

Tip

Expired coupons can be sent to military families overseas. Visit the Overseas Coupon Program for more information. <http://www.ocpnet.org>

DISCUSSION

Stacking coupon basics. Review the YouTube video on stacking coupons

http://www.youtube.com/watch?v=6CAXIWYRH_g&feature=related,

- Q. Discuss how simple or confusing stacking coupons can be?
- Q. Which is used first the store or manufactures coupon?
- Q. Which coupon will have limits?

ABC'S OF COUPONING REVIEW

ADVENTURE

Challenge yourself to discover new sources for coupons. Ask your friends and family where they get their coupons from.

Surf the web; there are plenty of websites with information on couponing. Just make sure it is an accredited source.

BENEFITS

Online users can benefit from an array of coupons allowing you to print just what you need. In 3 minutes see how many coupon websites you and a partner can discover.

CONSUMER SAVVY

When doing your weekly coupon project have a calendar nearby and circle the dates for special store events or value days.

Use your cell phone or computer to send you a reminder of the special shopping days.

Q. What other ways can you use your cell phone to save money shopping?



COUPONING FOR HEALTHY EATING

Small changes in your diet can result in healthier eating.

- Choose foods that are rich in vitamins and nutrients and low in sugar, sodium, fat, additives and preservatives.
- Many disease and allergies are the result of poor food choices.
- Some common diets that address medical conditions are the gluten free diets for Celiac disease; Heart Smart or AMA diets for heart disease or high cholesterol; and low sugar or sugar-free ADA diets for diabetes.
- Smart couponing can be used for healthy eating or specialized diets.

My Pyramid

Begin your shopping for healthy meals by designing a menu that includes nutritional foods from MyPyramid.gov. The website provides the user with information on choosing the right foods for your ideal weight and information on healthy eating.

For specialized diets addressing health issues:

- Talk with your physician or a nutritionist.
- Find a specialized health issue or diet website.
- Collect resources on suggested menus and food guidelines.



Based on your health needs and the recommended guidelines, develop a weekly food menu.

- Be sure to include breakfast, lunch, dinner, and appropriate snacks.
- Make a grocery list from your menu.
- Select coupons that match your grocery list.
- Eliminate any coupons that do not adhere to your dietary guidelines or will add additional menu items.
- Put in a separate envelope the coupons which are not included in your diet and discard them.

In the future be sure to only clip coupons that are part of your healthy eating guidelines. Healthy eating requires reading the labels on product packaging.

Reading for Healthy Eating

With today's obesity epidemic, we need to be conscious of eating a healthy and balanced meal. Unhealthy eating habits can lead to various illnesses, such as heart disease, diabetes, and cancer.

According to the Dietary Guidelines for Americans:

- We need to make better-informed decisions about our food and calorie intake.
- Have a diet rich in fruits and vegetables.
- Avoid food that are high in fat, sodium, and sugars.
- Get the proper nutrients that are needed for a healthy body.



Nutrition Facts and Ingredient List

Food products can be deceiving with the information that is displayed on the front of the package. We should learn to read the nutrition facts on the back of the package of the food items we buy.



- The nutrition facts are based on the serving size.
- Pay close attention to this number, if you are consuming more than the serving size, for example, twice as much, and then you should double the nutrient intake as well. You will be consuming twice as much sodium, cholesterol, sugars, and vitamins.
- The ingredient list describes all the content in the product. They are listed by quantity (most to least) and includes both natural and artificial ingredients.

Reading the product label means first knowing what your daily nutritional requirements are and then comparing that information to how much is represented in a serving size.

Example: If your salt intake recommendations are 800mg per day and the frozen food entrée you selected to eat for lunch product label reads 600mg of sodium you will need to be sure your other food choices for the day do not exceed 200mg in sodium.

KEY RECOMMENDATIONS (USA DIETARY GUIDELINES 2010)

Individuals should meet the following recommendations as part of a healthy eating pattern and while staying within their calorie needs.

- Eat a variety of vegetables, especially dark-green, red and orange vegetables, beans, and peas.
- Consume at least half of all grains as whole grains. Increase whole-grain intake by replacing refined grains with whole grains.
- Increase intake of fat-free or low-fat milk and milk products, such as milk, yogurt, cheese, or fortified soy beverages.
- Choose a variety of protein foods, which include seafood, lean meat and poultry, eggs, beans and peas, soy products, and unsalted nuts and seeds.
- Increase the amount and variety of seafood consumed by choosing seafood in place of some meat and poultry.
- Replace protein foods that are higher in solid fats with choices that are lower in solid fats and calories and/or are sources of oils.
- Use oils to replace solid fats where possible.
- Choose foods that provide more potassium, dietary fiber, calcium, and vitamin D, which are nutrients of concern in American diets. These foods include vegetables, fruits, whole grains, and milk and milk products.



EXPANDED FOOD AND NUTRITION EDUCATION PROGRAM

The Expanded Food and Nutrition Education Program (EFNEP) is a program offered by North Carolina State University and North Carolina AT&T University. EFNEP is targeted towards families with limited resources.

Mission

EFNEP's mission is to serve families with limited resources. It concentrates on areas such as giving practical lessons on health and nutrition and healthy lifestyles, resource management, and food safety.

What do People Gain from EFNEP?

The EFNEP is a program to help participants develop a better understanding of their family's nutritional needs. The families are provided with the resources to determine what foods to purchase that meets their nutritional needs. They also gain new skills on food preparation, food storage and food safety. An important related skill taught is food budget management and economizing.

Origin and Growth of EFNEP

The association between poverty and malnutrition in the United States was brought out during the year 1960. Poverty also was acknowledged to lead to hunger and malnutrition. The programs meant for reaching out to the poor and needy were not serving the most vulnerable population.

There were many barriers to educating the impoverished. Some of the recognized barriers were isolation, lack of transportation, and poor communication. The EFNEP was initiated in 1969 to address the growing need of educating and equipping the poor and needy.

Target Audience

The EFNEP goal is to improve the health of adults, youth and, pregnant teens of family's with limited resource.



DISCUSSION

Watch the video "Healthy Eating with Printable Grocery Coupons"
http://www.youtube.com/watch?v=TvApNH4JR_g

- Q. What is a serving size?
- Q. A serving size of meat for a meal should be about the size of a deck of cards, do you agree or disagree?
- Q. How do you determine a serving size when putting food on your plate?



ABC'S OF COUPONING REVIEW

ADVENTURE

Reducing high calorie and high fat foods requires being a detective.

Look up MyPyramid.gov on the Internet and make a list of the food groups and the amounts needed according to the USDA for eating healthy for yourself or a family member.

BENEFITS

- Q. What are the advantages of knowing what is in packaged foods?
- Q. What are the recommended nutrients we all need to be healthy?
- Q. Where is the information on nutrients located on the product label?
- Q. Do all foods carry a product label? If not, why not?

CONSUMER SAVVY

Download a copy of MyPyramid worksheet. Use the worksheet as a guide for your daily meal planning.

Once you have made the plan for a day expand the exercise to cover a full weeks worth of meals.

- Prepare your grocery list according to your meal plan for the week.
- Find coupons and discounts according to your meal plan.
- Q. What did you find easy about this exercise?
- Q. What was frustrating about the exercise?



WEBSITE RESOURCES FOR COUPONING

[http:// www.coupons.com](http://www.coupons.com)

“Coupons.com Incorporated enables digital coupon programs – including online printable, Save to Card and mobile promotions – for the nation’s top brands and retailers.” This website requires the client to sign-up and download a program to print coupons. Very user friendly. Resources for coupons include Manufacturers, restaurant discounts, and more.

<http://www.couponing101.com/>

“Couponing101.com is a free resource for all who are interested in learning more about couponing and saving money.” Information and resources on couponing and links to on-line coupon sites.

<http://couponladyonline.com/>

Couponing resource and access to other coupon websites, includes a blog from shoppers with current coupon information.

<http://thekrazycouponlady.com>

“We’ll teach you how to collect and redeem coupons with precision! We’re a great site for both extreme couponing (v.) veterans and novice coupon users.” Information on best savings for the week and how to save at area stores using specific weekly coupons and discounts. Links from this website to Red Plum, Smart Source, and Coupons.com.

<http://moneysavingmom.com/>

“Moneysavingmom.com is a website and blog dedicated to helping you find great deals, stretch your hard-earned dollars, and live on less than you make so you can save more and give more. I’m glad to have you here!” Website covers more than coupons it provides information on how families can cut expenses and save money during tight economic times.

[http:// www.restaurant.com](http://www.restaurant.com)

Website offers gift certificates for local and national restaurants with significant savings in purchasing gift certificates. You can save up to \$60 on a \$100 gift certificate. Restaurants are listed by zip code and the restaurants can be sorted alphabetically or by price. Best kept secret in dining out.

<http://www.southern savers.com>

A website facilitated by a stay-at-home mom named, Jenny. The website has tabs for quick access to southern stores’ weekly coupons. Lots of information on couponing and a link to Facebook for additional information. Jenny provides videos about couponing.

WEBSITE RESOURCES FOR HEALTHY EATING

For Teachers, Children, and Families

<http://www.sesameworkshop.org/initiatives/health/healthyhabits/>

Sesame Street has joined with NAWIC in providing educational programs for teachers, children, and families on healthy eating. This link to Sesame Street Healthy Eating website includes downloadable information, educational materials, videos, games, art projects, and recipes.

http://www.nourishinteractive.com/hco/free_printables

"A web company that is dedicated to supporting parents by providing them with useful information to help them improve their families' health and educating children about the importance of nutrition and exercise." Lots of interactive games, information, and resources for families and children about healthy eating and nutrition.

For Pregnant Mothers, Infants, and Children

<http://www.nwica.org/>

"The National WIC Association (NWICA) is the non-profit education and advocacy voice of the Special Supplemental Nutrition Program for Women, Infants and Children Program (WIC) and serves over 9 million mothers and young children a year."

<http://www.ces.ncsu.edu/EFNEP>

"The Expanded Food and Nutrition Education Program (EFNEP) is a federally funded educational program conducted through the Cooperative Extension Service in every state and U.S. territory." The NC EFNEP has nutritional programs for teenage mothers, children, and adults designed to teach healthy eating skills. Participants who complete the course get a recipe book with helpful hints and a certificate of completion.

For Families

<http://www.fns.usda.gov/snap/>

Link to the USDA Supplemental Nutrition Assistance Program (SNAP) formerly the Food Stamp Program (FSP) provides information on legislation and policies relating to SNAP and a comprehensive recipe finder data base.

<http://www.fns.usda.gov/cnd/>

USDA site for information on the National School Lunch Program, Fresh Fruit and Vegetable Program, School Breakfast Program, and Special Milk Program.

<http://www.mypyramid.gov/>

The United States Department of Agriculture (USDA) Steps to a Healthier You program including nutrition, exercise, My Food Pyramid, dietary guidelines, tips, and downloadable materials for children and adults.

<http://www.nutrition.gov/>

"Providing easy online access to government information on food and human nutrition for consumers."

For Disabled or Elderly Persons

<http://www.mowaa.org/>

"The Meals on Wheels Association of America (MOWAA) is the oldest and largest national organization composed of and representing local, community-based Senior Nutrition Programs in all 50 U.S. states, as well as the U.S. Territories. Programs serve meals at congregate locations like senior centers, some programs deliver meals directly to the homes of seniors whose mobility is limited, and many programs provide both services."

THE SHOPPING LIST

Note: SS (Store Specials), BOGO (Buy One Get One), and coupon items are highlighted.

| Coupon | Quantity needed | Department/Item | Coupon | Quantity needed | Department/Item |
|--------|-----------------|----------------------------|--------|-----------------|-------------------------------|
| | | Deli | | | Vegetables/Fruits |
| | ½ lb | American Cheese (White) | 1 | 5 | Potatoes (Bag) |
| | | Salami (Hard) | | 4 | Potatoes (Baking) |
| | ½ lb | Turkey (Low Sodium) | | | Sweet Potatoes |
| ss | 2 lb | Ham (Low Sodium) | | | Romaine Lettuce |
| | | Bologna (Beef) | | | Scallions |
| ss | 1 pint | Chicken Salad (Grape) | | 3 | Onions (Sweet Vidalia) |
| | | Macaroni Salad | ss | 2 | Sweet Peppers (Green or Red) |
| | 1 pint | Cole Slaw | | 1 | English Cucumbers |
| | | Other: | | | Tomatoes |
| | | Other: | | | Garlic |
| | | Bread | ss | 4 ears | Corn on the Cob (white) |
| ss | 2 | Italian/French | | | Celery |
| | | Hard Rolls | | | Carrots |
| | | Dinner Rolls | | 2 | Butternut Squash |
| 1 | 1 | Hawaiian Bread | | | Tangelos |
| | | Dinner Rolls | BOGO | 2 | Strawberries/Blueberries |
| | 2 | Pita Bread | | 6 | Bananas |
| | | Cake Sheet or Round | | | Grapes (seedless) |
| | | Other: | | | Apples |
| | | | | 1 head | Other: Cabbage |
| | | Meat | | | Other: |
| | 2 lb | Chicken (breast or thighs) | | | Canned Goods |
| | 5 lb | Ground Beef (90%) | | | Tomato Paste |
| | | Pot Roast | 2 | 4 cans | Tomatoes Diced |
| ss | 4 | Steak | ss | 2 | Green Beans |
| | | Filet Mignon | | 2 | Peas |
| | | Pork Roast | | | Corn (white, shoepeg, yellow) |
| | | Pork Chops | | 2 | Soup: Tomato |
| | 5 lb | Ribs (Pork or Beef) | 1 | 4 | Soup: Campbell Chicken Noodle |
| | | Turkey (Breast or Whole) | | | Gravy or Broth |
| ss | 3 lb | Corned Beef | | | Baked Beans |

Grocery Store Coupon Policy Comparison

| Store Coupon Policies | Harris Teeter | Lowe's Food | Kroger | Food Lion | Wal-Mart |
|---|--|---|--|--------------------------------------|---|
| Do they double coupons? | Yes Everyday | Yes Everyday | Check local store, varies from store to store determined by store management. | NO | NO |
| No minimum purchase required before doubling coupons. | Yes Everyday | Face value \$.99 or less will be doubled. \$1 or more coupons are accepted at face value. | Coupons with \$.50 or less will be doubled. Coupons of \$.51 or more are accepted at face value. | N/A | N/A |
| No minimum purchase required before doubling coupons. | Check at local store, varies from store to store determined by store management. No minimum purchase required before doubling coupons. | NO | NO | No limit in one day | Up to 40 coupons additional coupons require manager's approval. |
| Doubling amount: | Face value \$.99 or less will be doubled. \$1 or more coupons are accepted at face value. | Face value \$.99 or less will be doubled. \$1 or more coupons are accepted at face value. | Coupons with \$.50 or less will be doubled. Coupons of \$.51 or more are accepted at face value. | N/A | N/A |
| Daily coupon limit: | Up to 20 coupons per household per day. | Up to 20 coupons per household per day. | Check with local store manager. | No limit in one day | Up to 40 coupons additional coupons require manager's approval. |
| Limit on multiples: | HT will double up to 3 of the same items. | LF allows up to 4 multiples of coupons. | Check with local store manager. | 10 of the same coupons per customer. | No limits unless specified in ad. One coupon per item allowed. |

| Store Coupon Policies | Harris Teeter | Lowe's Food | Kroger | Food Lion | Wal-Mart |
|-------------------------------------|--|--|--|---|---|
| BOGO (Buy One Get One Free) Policy: | When HT has a BOGO item each of the two items will ring up at ½ price. A single BOGO will also ring up at ½ price. | When LF has a BOGO item each of the two items will ring up at ½ price. A single BOGO will also ring up at ½ price. | When Kroger has a BOGO item each of the two items will ring up at ½ price. A single BOGO will also ring up at ½ price. | When FL has a BOGO item each of the two items ring up at ½ price. A single BOGO will also ring up at ½ price. | |
| Competitor's Coupons: | HT will accept only the money off the total order for store competitors. (Ex. Lowe's food mailer for \$5 off \$25 purchase) HT will not accept competitor's product coupons. | LF will accept only the money off the total order for store competitors. (Ex. Harris Teeter food mailer for \$5 off \$25 purchase) Will not accept competitor's product coupons. | Does not accept them. | NONE are accepted. | A specific item for a specified price printed in black and white is accepted. BOGO with an expiration date and specified price on the coupon. |
| Internet Coupon Policy: | Accept two Internet coupons per day if they scan, but not for free products. | Accept all Internet coupons per day if they scan, but not for free products. | Accept all Internet coupons per day if they scan, but not for free products. | Accept all Internet coupons per day if they scan, but not for free products. | Accepts all Internet coupons as long as they scan. |
| Other: | Sign-up for their VIC card and Fresh Catch Newsletter for added discounts. | Sign-up for eOffers and rewards Green Points. | Make sure they have your address for home mailers and eCoupons can be used. | Get printable coupons at store Kiosk, sign-up for MVP customer savings card. | See: walmart-stores.com/download/4730.pdf |

"Grocery Store Policies" WRAL.com, November 27, 2010. Updated: April 7, 2011

COUPONING TERMS AND DEFINITIONS

| | |
|------------------|--|
| B1G1 | Buy one get one free. For each item you pay full price for you can get a second item of equal or lesser value free |
| B2G1 | Buy two get one free. For every two items you pay full price for you can get a third item of equal or lesser value free |
| Blinkies | The machines at the store that holds coupons usually displayed near the item. You grab the coupon to use right on your products. They usually are red and have a little “blinking” light – thus the name |
| BOGO | Buy one get one free. In grocery stores the two items may each ring up at half price and if you purchase just one item it may ring up at half price |
| Catalina or CAT | Coupon printers at the checkstands that spits out coupons during/after your transaction for you to use on your next shopping trip |
| CRT | Cash registers receipt tape, a coupon that prints in store |
| Doubling | Coupon that a grocery store doubles in value on an item. |
| DND | Do not double coupon value |
| DNT | Do not triple coupon value |
| ECB | CVS drug store “Extra Care Bucks” earned for purchases |
| ESR | Easy Saver Rebate program at Walgreens. |
| Free Item Coupon | A coupon that allows you to get the product completely free |
| IVC | Walgreen’s “Instant Value Coupon” (found in the monthly EasySaver Catalog) |
| IP | Internet Printable Coupon |
| Mfr | Manufacturer’s coupon |
| MIR | Mail in rebate |
| MVP | Most Valuable Person (Food Lion) customer card or key tag for item discounts applied at the register |

| | |
|-------------------|---|
| NED | No expiration date |
| OOP | Out of Pocket expense, the price you would pay before rebate. |
| OYNO | "On Your Next Order" meaning when a coupon prints, you can use it on your store visit or purchase |
| Peelies | Coupons that you can peel off of packages |
| PG | Procter and Gamble coupon insert from newspaper |
| PSA | Prices starting at |
| Printable | A coupon that you print from on-line |
| Q | Coupon |
| Rain Check | When item is out of stock, manager approval to use coupon when item is back in stock |
| RP | RedPlum coupon insert from newspaper or mailer |
| RR | Register rewards |
| SCR | Single Check Rebate program at Rite Aid |
| SS | Smart Source Coupon insert from newspaper |
| Stacking | Using a manufacturer's coupon with a store coupon |
| Tearpad | A pad of refund forms or coupons found hanging from a store shelf or display |
| Tripling | Tripling the value of a coupon on one item |
| VAL Pak or AD Pak | Mailer private residences with a variety of local manufacturer or companies' coupons |
| VIC | Very Important Customer (Harris Teeter) customer card or key tag used at the register for discounts |



Have you ever used a coupon before? I remember what it was like the first time I used a coupon – I was very nervous! Would the cashier refuse it? When do I give them the coupon? Am I doing this right? Sometimes I forget that a lot of my readers are brand new couponers! Here are some coupon basics that will hopefully ease the coupon panic on your first couponing trip!

A manufacturer's coupon is a piece of paper with a discount for a specified product printed on it. The coupon can be used at most stores that carry the specified product. To receive your discount you must purchase the product and give the cashier the coupon. The cashier will scan the coupon and the coupon amount will be deducted from your purchase. You then pay for the remainder of the purchase.

Coupons may only be used once. You may not buy ten boxes of cereal and scan the coupon for \$1 off cereal ten times. The store will only be reimbursed for the single coupon you scanned – they will then lose \$9 for the nine additional times you scanned the coupon.

You may use one coupon per indicated items purchased. If you have two coupons to save \$1 on one box of cereal, you can buy two boxes and use both coupons. The coupon will say "one coupon per purchase." This means you may not use both \$1 coupons on one box. If you purchase two boxes then you may use two coupons.

You may not use two coupons on one item. You may not buy one package of diapers and use ten coupons on it. You may only use one of your coupons on the diapers. You may, however, use one store coupon and one manufacturer coupon on one item.

Coupons may not be copied. **Copying coupons is illegal.** You can obtain multiples of coupons in legal ways like buying multiple newspapers.

Read the wording of the coupon and ignore the picture! Manufacturer's usually put a picture of their most expensive product on the coupon to make you think that is what you have to buy. If you actually read the terms of the coupon, it will usually say "save on ANY brand xyz product." That means you can buy even the least expensive product and still save with the coupon!

You can use a coupon on an item that is on sale or clearance too! Occasionally I will have a store clerk tell me otherwise, but it is usually cleared up with a chat with a manager or a call to corporate. If a product rings up higher than advertised or they miss one of your coupons, let them know! **I always read over my receipt before I leave the store** to make sure everything is correct. Any mistakes over \$1 are pointed out to customer service. You may be thinking that \$1 does not seem like much, but let me put it in perspective. If you visit 3 stores per week and each store overcharges you "just \$1" at each visit then

you are being overcharged \$156 per year (that's 3 weeks worth of groceries for some people!). It is usually more than \$1 though, and rarely takes more than a minute at customer service.

Stand up for yourself! If you are using coupons correctly then shop with confidence. Many times the cashiers are just misinformed. Be calm and confident when you explain why you CAN use the coupon. If the cashier still doesn't accept it, ask nicely to speak to a manager. **It is your money and you should not feel bad about being a smart shopper!**

<http://www.couponing101.com/coupon-basics-what-every-couponer-needs-to-know/>



If you're new to couponing, you're probably very eager to get started! Before you do, you may want to prepare for some of these common couponing mistakes before you dive in.

1. Going Overboard

When you first [begin couponing](#), it's pretty easy to get sucked into the "game." It is FUN after all! However, I recommend you don't try to go to 6 stores every week or try to grab every single freebie. Trust me when I say, the deals WILL come around again. Choose 2-3 of your favorites stores (for instance: 1 drug store, 1 grocery store, and 1 super store) and stick with just those. Also, try to limit your shopping trips to just once per week or only when you are already out and about near that store.

2. Spending Too Much Money

Anyone else see their [spending INCREASE when they started couponing](#)? While building up a stockpile could be the reason for it, you might also be buying more than you need. If you don't need the item (or know someone specifically who does), don't buy it – even if it's an amazing deal! It will just clutter your home and drive up your grocery bill.

3. Spending Too Much Time

Spending hours and hours couponing is actually something I do NOT want to do! I try to limit my time couponing as much as possible. While I do enjoy the thrill of a good deal, I have to make sure my priorities are in order and that I'm not neglecting other responsibilities just so I can go grab another free razor.

4. Being Unorganized

Don't you just hate when you discover a can of something in the back of your pantry that expired a year ago? It probably happens to most families, but with couponers, it is probably even more common. Having a stockpile of items means you have to be careful to rotate your goods (put newer items at the back and bring the older ones to the front) to avoid letting them expire. Wasted food is wasted time and money.

5. Junk Food

One pitfall of couponing is buying lots of junk food that you normally wouldn't buy. While the coupons for junk food are more common than the [coupons for healthy food](#), it doesn't mean that's what you have to buy. Don't normally buy cookies? Don't bother clipping the coupon for them!

6. Just Because You Have a Coupon...

This mistake is a doozy, and one of the most common reasons people believe they can't save money with coupons. Just because you have a coupon, doesn't mean you have to use it! If you don't like/need the product, the item isn't on sale, or the generic brand is cheaper, then you need to put the coupon down and step away slowly. Please don't clip all the coupons from the paper and try to use them right then. [Hang on to your coupons for the right sale](#) and then make your move.

7. Not Using Stockpile

Stockpiles are pretty to look at but they aren't meant to be home decor. They are there to be used! Sometimes we work so hard to build them up that it can make us sad to see some of the stockpile being used. Well, that's what it's there for. Go ahead and let your husband take a bottle of mouthwash off the shelf. You'll thank me later.

8. Clearing Shelves

Trying to [build your stockpile](#) can be quite a bit of work. It takes time. Sometimes we get in a hurry and want to see a nice supply of shampoo in our closet right now. It can be tempting to clear the shelves of every bottle of Herbal Essences when it goes on sale – and at every store within a 50 mile radius. However, others who shop there are trying to build their stockpile too (or maybe they are out of shampoo and are just needing to pick up a bottle). Take the amount you need but [be courteous toward other shoppers](#) and don't clear the shelves.

9. Trying to Get EVERY Deal

It can be hard to pass up a deal. The savings are fun and you like a pretty stockpile. But remember to ask yourself these questions before you buy: "Does my family or someone I know specifically need it? Do I already have an abundance in my stockpile? Do I have room in my grocery budget to buy it?" Asking these questions first will help you determine whether you need it or if you're just wanting to grab another great deal just for the thrill.

10. High Expectations

I frequently get emails from people who are so disappointed that they only saved 49% on their grocery bill. Yes, upset about it! While saving 99% is certainly possible, it's not going to happen on every single shopping trip. It's important to [set realistic savings goals](#) and remember that even saving a \$1 here and there is still saving money.

I hope these tips do not discourage you from couponing. I think pretty much every couponer (myself included!) has made one or more of these mistakes! Hopefully by reading this, you can learn from our mistakes and start your couponing journey with realistic expectations.

<http://www.couponing101.com/top-10-extreme-couponing-mistakes/>



Coupons Terms & Abbreviations

Coupon lingo can get pretty confusing! Here is a list of commonly used terms and abbreviations on Couponing 101:

- BLINKIES** = In-store coupons near product, usually from a red blinking box.
BOGO or B1G1F or B1G1 Free = Buy One Get One Free.
CAT or CATALINA = Coupon that prints at the register after purchase.
CRT = Cash register tape, coupon that prints in store.
DOUBLE COUPON = Coupon that a grocery store doubles in value.
ECB = CVS Extra Care Bucks earned for purchases.
FREE ITEM COUPON = A coupon that allows you to get the product completely free.
IVC = Walgreen's Instant Value Coupon (Found in the monthly EasySaver Catalog).
IP = Internet Printable Coupon.
MFG = Manufacturer's Coupon.
MIR = Mail In Rebate.
NED = No expiration date.
OOP = Out of Pocket, in reference to how much "real money" you will pay at the register.
OYNO = On your next order.
P&G = Proctor & Gamble Coupon Insert found in the Sunday newspaper.
PEELIE = Coupon that you peel off the package.
PSA = Prices Starting At.
Q = Coupon.
RP = Red Plum Coupon Insert found in the Sunday newspaper.
RR = Register Rewards.
SS = Smart Source coupon insert found in the Sunday newspaper.
STACKING = Using a store specific coupon with a manufacturer coupon (most stores allow this).
TEARPAD = A pad of refund forms or coupons found hanging from a store shelf or display.
TRIPLE COUPON = A coupon that a grocery store triples in value.
WYB = When You Buy.
YMMV = Your Mileage May Vary (success of the attempt may vary at your store).

****Coupon Locations in Deal Posts****

When I post [deals for stores](#) I post the location of the coupon you need to use. I post the coupon location in this format: (date, coupon insert). Example: (9/7 SS) = (September 7th SmartSource Insert)

So, if I post this deal:

Crackers \$1

- \$1/1 Cracker Coupon (9/7 SS)

= Free

That means you can find the coupon for \$1 off 1 package of crackers in the September 7th issue of Smartsource Coupons. Coupons do vary by location. I might get \$1/1 crackers and you might get \$1/2 if you are in a different area.

Hopefully this list will help you understand my "crazy coupon language"!

<http://www.couponing101.com/couponing-terms-abbreviations/>

Coupons 101: A Beginner's Guide to Couponing

Never used a coupon in your life? This beginner's guide to couponing will teach you the basics so you can start saving money with coupons.

Get Some Coupons

- **The Sunday newspaper** is a great source of coupons. Buy the newspaper with the largest circulation in order to get the best coupons. You can sometimes get them cheaper by buying a double pack. I find that a good rule of thumb is to purchase one newspaper per family member.
- **Ask your friends and family for coupons.** If they get a newspaper but usually throw out the coupons then they'll probably be happy to give them to you.
- **Peruse the Internet.** There are many great online printable coupons to be found! Here is a list of [legitimate printable coupon websites](#).
- **Use a clipping service.** If there is a great coupon that you would like to have multiples of, then you might consider ordering the coupons from a clipping service like [The Coupon Clippers](#).
- **Check the store.** There are many varieties of coupons that you can find in the store. Here is a list of [coupon sources](#).

Organize Your Coupons

- **Envelopes.** You can start by clipping and putting them all in an envelope or check file. Once you've been couponing for a few weeks you will need something bigger.
- **File by insert.** With this method you just file your inserts by date in a box and use an [online coupon database](#) to find the coupon you need. This method doesn't require much work but you might miss out on unadvertised deals by not having all of your coupons with you at the store.
- **Coupon Binder.** With this method you would clip all of your coupons and file them in baseball card holders in a three-ring binder. With this method you can carry your binder to the store and have all your coupons with you while you shop. Check out my [coupon binder video tour](#)!
- **Other.** Here are some [new ways to organize coupons](#) – submitted by Couponing 101 readers!

Know Your Store's Coupon Policy

- **Loyalty Cards.** If your store offers a loyalty card then make sure to get one. Some stores only give the sale prices to card-holders. Loyalty cards are free!
- **Double/Triple coupons.** Doubling or tripling coupons is when the store will take your 50¢ coupon and double it to make it worth \$1. This is done automatically at the register; you do not have to do anything to take part in this promotion. First, find out if your store doubles or triples coupons. If they do, find out the maximum double/triple value and how many they will double/triple. My Albertson's will triple up to 35¢ and double up to 50¢. That means my coupons that are 35¢ and under will triple and my coupons that are 50¢ and under will double. So, at Albertson's, my 50¢ coupon is actually worth \$1. They will only double/triple the first four like coupons, so if I have ten coupons for 50¢ off of shampoo, only the first four will double.
- **Stacking coupons.** Some stores will allow you to use one store coupon (the discount is provided by the store) and one manufacturer coupon (the discount is provided by the manufacturer) per item.
- **Printable coupons.** Find out if your store accepts [printable coupons](#).
- **Competitor coupons.** Some stores will accept competitors coupons.
- **Expired coupons.** Some stores will accept expired coupons, though it is rare.

Make a Plan

- **Weekly Ads.** Read the weekly store ads to see what is on sale and which stores have the best prices on the items you need. If you don't get the weekly ads delivered you can usually view them on the store's website.
- **Coupon Matchups.** See if you can match coupons to the sale items to get an even better deal! Some websites do this for you. Couponing 101 provides weekly coupon matchups for [CVS](#), [Walgreens](#), [Rite](#)

[Aid](#), [Target](#), [Walmart](#), [Sprouts/Sunflower Market](#), [Whole Foods](#), [Safeway/Tom Thumb](#), [Albertson's](#), [Brookshire's](#), and [Kroger](#).

- **Price Match.** Some stores, like Walmart, will price match. This means that if grapes are on sale for 99¢/lb at Kroger, you can take the ad to Walmart and at checkout tell the cashier that you would like to price match the grapes. Show them the ad and they will sell you the grapes for 99¢/lb versus their higher price.
- **Make a List.** Don't go to the store without a list. Lists remind you what you came for and keep you from buying items you don't need.
- **Rainchecks.** If your store is out of the sale item, get a raincheck! Go to customer service and ask for a raincheck for the item you wanted. They will fill out a piece of paper with the item details and price. Then you can come back another day (usually no more than 30 days) and buy that item at the sale price by giving the cashier the raincheck. This also gives you more time to gather coupons for the item! You can still use a coupon if you are using a raincheck.

Don't Be Fooled

- **10/\$10 promotions.** You do not have to buy 10 items to get the \$1 price! The only exception to this rule is if the ad states that you must! Those times are rare and are usually for items that are buy x get y free, final price 2/\$5, etc.
- **Rock-bottom prices.** Don't go out and use your coupon immediately! If you use that 25¢ off toilet paper right away when it's not on sale you aren't reaching your saving potential! Wait until toilet paper goes on sale for \$1 then use the coupon. If your store triples coupons then your toilet paper coupon could be worth three times as much! Matching sales with coupons is getting a great price. Combining sales plus coupons plus another promotion (rebates, double coupons, store coupons) is getting the best price!
- **"One per Purchase."** I've heard this so many times! Most coupons say "one coupon per purchase" somewhere in the fine print. Cashiers will try to tell you that that means you can only use one coupon per transaction/day. This is NOT true! One per purchase means that you can only use one coupon per item purchased! So if you are buying 10 items and have 10 coupons then you can use them all!
- **Make a Pricebook.** Start paying attention to prices and keep a list of items you regularly buy with the best and regular prices for those items. This will help you when you see that canned veggies are on "sale" for 10/\$10 but the regular price is actually 99¢!
- **Limits.** Stores will sometimes put limits on the item to make you think it's a great price! If cereal is on sale for 2/\$4 you might not even notice it. But if it's on sale "2/\$4 — limit 2!" then you will likely think it's a great price since they had to put a limit on it!
- **Shop early.** If you have couponers in your area then it's best to get to the store as early in the sale as you can!
- **"Bigger is better."** The cost per unit of the bigger box of cereal may be less than the smaller one, but when combining coupons with sales, the smaller box is likely the better deal.
- **Watch the cashier.** When checking out pay close attention to the price screen to make sure everything rings up at the correct price. Also, make sure that the cashier scans all of your coupons. Coupons sometimes stick together or get dropped or the cashier will scan the coupon but not realize that it didn't go through. Kindly point out that they missed one and they will correct it.
- **Check your receipt.** BEFORE leaving the store look over your receipt to make sure everything rang up correctly and all of your coupons were scanned. If there is a problem take it to customer service immediately so they can fix it. If you leave the store and come back at another time then it might not be fixable. If the cashier missed a coupon and you notice right away it's easy to see the mistake. But, if you come back later after several other coupons have been added to the cashier's stack or the stack is gone then there is no way to prove that they missed a coupon.

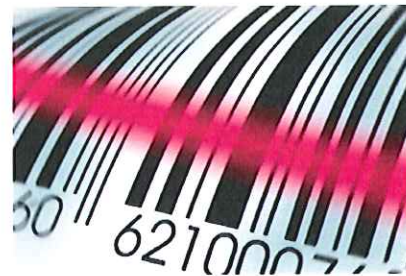
Build Your Stockpile

- **Start slowly.** Don't buy a ton of everything as soon as you get started or you will blow your budget! A stockpile takes time. Set aside a portion of your weekly grocery money for stockpiling and do what you can with what you have.

- **Buy for the future.** If an item goes on sale for a great price (or free!) then buy more than you need for just the week. Typically sales go in 12 week cycles so you only need to buy enough for 12 weeks. If you eat one box of cereal per week then when you find cereal at a rock-bottom price then you should buy 12 boxes. This way you have cheap cereal that will last you until you can buy it at a rock-bottom price again.
- **Know how much you use.** Start paying attention to how many bottles of shampoo, packs of diapers, boxes of cereal, etc. you use. This will help you to have a better idea of how much you should buy and to not go overboard! If you only eat 1 box of cereal a month then there is really no need to buy more than a few boxes or they will just go to waste.
- **Donate it.** Every couponer will eventually go overboard and buy too much of something. If there is no way you will use it before it expires then consider donating the item to a shelter or food pantry.

<http://www.couponing101.com/a-beginners-guide-to-couponing/>

What Does “Doubling Coupons” Mean?



Doubling and tripling coupons is one of the most confusing aspects of couponing for beginners. So, I am going to explain exactly what it means!

Double or triple coupons is a promotion offered by the store in an effort to get you to shop there.

Doubling coupons is when the store will take your coupon and match the value of it up to a certain amount. The amount will vary by store, but I will use \$1 as an example. You bring in your \$1 coupon to use and they will give you \$2 off your purchase instead of just \$1. *Pretty good deal, eh?*

The **coupon doubling happens automatically at the register**, however you may need to use your loyalty/rewards card to take advantage of the promotion (make sure to scan your card before any coupons or they may not double). After you scan the \$1 coupon, you will see another deduction right under it for another \$1 off.

Most stores will only double a certain number of each of the same coupon. My Kroger store will only double three “like” coupons. So, if you were to buy four boxes of Cheerios and use four 50¢/1 Cheerios coupons, only the first three would double. They will still accept the fourth coupon, but it will not double. You could, however, buy six boxes of Cheerios and use three 50¢/1 coupons and three 45¢/1 coupons and they would all double because they are different.

Stores will only double up to a certain amount. The amounts are usually 50¢, 99¢, or \$1. That means, if your store doubles up to 99¢ and you use a \$1 coupon, your \$1 coupon will not double. So, in this situation, a 75¢ coupon would actually be worth more than a \$1 coupon!

Some coupons state “do not double” on them. Manufacturers sometimes print this on their coupons to financially protect themselves. They will reimburse the store for the amount of the coupon plus an 8¢ handling fee. However, some stores may get confused and think that the manufacturers should reimburse them for the full amount plus the doubled amount. This is not the case though. The manufacturer only reimburses for the amount on the coupon. **The store is fully responsible for the doubled amount.** Even though the store is paying for the doubled amount out of their own pockets, doubling coupons attracts a great deal of shoppers which usually more than makes up for any potential losses for the store.

Even though some coupons say “do not double”, most will still automatically double at the register. If you look at the coupon bar code you can tell if it will or will not double. **If the coupon bar code starts with a “5” it will double automatically.** If it starts with a “9” it will NOT double automatically. Even if it starts with a “5”, the cashier may still override the coupon to make it not double.

Some stores only double on certain days. All the stores in my area will double and triple coupons everyday. There are some stores though that will only double on certain days of the week or month. Check your store’s weekly sales flier for upcoming double coupon promotions.

To find out your store’s coupon policy- just call and ask! Make sure to address each of the issues above so you know what to expect when you go to the store.

See, doubling coupons isn’t hard at all!

<http://www.couponing101.com/what-does-doubling-coupons-mean/>

Cash in with Coupons

Jamie Rathbun, Family and Consumer Sciences Agent

Introduction

Clipping coupons hardly sounds like a lesson in high finance. Save 50 cents on cat litter, dish soap, a few boxes of cereal — who has time? Research shows an increasing number of people are using coupons. In the United States, consumers redeemed 3.3 billion coupons in 2009 — a 27 percent leap from 2008, according to a report listed in January 2010 by Inmar, a coupon-processing agent.

The individual amounts of money may seem small at first glance, but someone who consistently saves \$25 a week will save \$100 a month and \$1,200 a year.

It may be easy to see why coupons might be ignored by some people who believe they take more time than they're worth in saving dollars. People offer a variety of reasons for why they don't clip coupons. The key to success is to develop a clever and easy-to-maintain coupon strategy.

If you want to use coupons but don't know where to start, or want to become more efficient with your time and money while using coupons, read on.

Definitions

A **manufacturer's coupon** is a piece of paper with a discount for a specified product on it. The coupon can be used at most stores that carry the specified product. To receive your discount, you must purchase the product and give the cashier the coupon. The cashier will scan the coupon and the coupon amount will be deducted from your purchase. You then pay for the remainder of the purchase. Coupons are issued by the company that produces the product. The store discounts your total, sends the coupons to the manufacturing company, and gets reimbursed for the value of the discount.

A **store coupon** works in a similar way to a manufacturer's coupon, except it is issued by a specific store for use in that store only. The store is the one cutting the price of the product.

Guidelines for Coupon Use

Coupons may only be used once. You may not buy 10 boxes of cereal and scan the coupon for \$1 off cereal 10 times. The store will only be reimbursed for the single coupon you scanned and it would lose \$9 for the nine additional times the coupon was scanned.

You may use one coupon per indicated item purchased. If you have two coupons to save \$1 on one box of cereal, you must buy two boxes to be able to use both coupons. The coupon will say "one coupon per purchase." This means you may not use both coupons on one box.

You may not use two coupons on one item. You may not buy one box of cereal and try to use 10 coupons for the one-item purchase. You may only use one of your coupons on the cereal. There is one exception to this rule.



Some stores will allow you to use one manufacturer and one store coupon per product. This is called coupon stacking. Check your store's coupon policy to see if it allows this.

Coupons may not be copied. Copying coupons is illegal. You can, however, obtain multiples of coupons in legal ways.

Read the wording of the coupon and ignore the picture. Manufacturers usually put a picture of their most expensive product on the coupon to make you think that is what you have to buy. If you actually read the terms of the coupon, it will usually say "save on any brand xyz product." That means you can buy even the least expensive product and still save with the coupon.

You can use a coupon on an item that is on sale or clearance, too. Occasionally a store clerk will try to tell you otherwise, but it is usually cleared up with a chat with the manager or a call to the corporate office.

Maximizing the Value of Coupons

As mentioned, many people don't bother to clip coupons for a variety of reasons. Most of these revolve around the belief that a 50-cent coupon doesn't make it worth the effort. And without a clever coupon strategy, it probably isn't. Here are a few simple rules to help you maximize the value of your coupons.

- **Forget brand loyalty.** You are looking for products, not brand names. If you find a coupon for a brand you like, that's great. But the best deals come when you let go of your fixation on a certain brand.
- **Clip only for products you need or use.** A good rule of thumb: If you have to think about clipping a particular coupon for more than a few seconds, pass on it.
- **Be on the lookout for pantry staples.** These diamond-in-the-rough coupons are more common than one might think. Quite often there are coupons for sour cream, butter, ketchup, mustard, chocolate chips, cooking spray and oil, rice, and aluminum foil.
- **Be on the lookout for personal products.** Coupons are fantastic for cosmetics and body care items (shampoo, toothpaste, etc.). You can consistently save 50 percent or more without much effort.
- **Take advantage of double- and triple-coupon days.** These are promotional days when the store will take your 50-cent coupon and double it to make it a savings of \$1. This type of coupon upgrade promotion is one that happens automatically at the registers. You do not have to do anything to take part in this promotion except present your coupons at the checkout. First, find out if your store offers this promotion. If it does, find out the maximum double/triple value. Many stores will only multiply up to a savings of \$1. That means they will double a 50-cent coupon to a \$1 savings, but a 75-cent coupon will net you the same \$1 savings.



Coupon Organization Systems

If you are new to coupons, don't feel the need to create an elaborate system for organizing them. Start out small and keep it simple. The goal is to save money with your coupons and do what works for you, not to get hung up in the details. Here are a few basic ways to organize your coupons:

Envelopes. Clip coupons and put them all in an envelope or check file. But, after you've been couponing for a few weeks, you will probably need multiple envelopes or something bigger.

Index Box or Small Accordion File. Sort your coupons into general categories and use dividers to keep them separated. Examples of categories might be Baby, Paper Products, Cleaning Supplies, etc.

Whole Insert. File the entire newspaper insert by date in a large box or in file folders and use a coupon and sale match-up website to find the coupon you need. This way, you take only the coupons you plan to use to the store. But you might miss out on a great clearance sale or unadvertised deal by not having all of your coupons with you at the store.

Coupon Binder. Clip all your coupons and file them in the plastic sleeves of baseball card holders in a three-ring binder. You could also use a photo album. With this method you can carry your binder to the store and have all your coupons with you while you shop. Place the coupons you are planning to use in the pockets inside the binder before you go to the store.

Coupon Box. This method is similar to an index box only on a larger scale. Sort your coupons into more detailed categories (instead of just Baby, you would include Baby Diapers, Baby Food, Baby Wipes, etc.). This does require a bit of filing, but makes finding coupons much easier when you need them.

- **Make a list.** Don't go to the store without a list. Lists remind you what you came for and keep you from buying items you don't need.
- **Remember the No. 1 rule of couponing:** Wait for sales to use your coupons, to get the most from your coupon dollar. Sales alone can save you money. Coupons alone can save you money. But planning ahead to use both can be quite powerful. This can mean waiting a few weeks after clipping to use some coupons, but it may be worth it. Many "coupon items" do not hit their lowest sale price until a few weeks after the coupon comes out. Example: One-pound rolls of pork sausage usually cost \$3.29. These rolls will sometimes go on sale for "buy one, get one free." Then they become \$1.65 each — a good deal. Add a 55-cent-off-one coupon to this and they are now \$1.10 each — an even better deal. (Because you are buying two, you can use two coupons.) Shop at a store that doubles coupons (up to a \$1 savings) and each 1-pound roll of sausage now costs you 65 cents — a fantastic deal! This is an 80 percent savings from the non-sale price.

Tips for Using Coupons for Sale Items

- **Weekly ads.** Read the weekly store ads to see what is on sale and which stores have the best prices on the items you need. If you don't get weekly ads delivered to you, you can usually pick up a flyer at the store or view it on the store's website.
- **Coupon match-ups.** Even better than viewing the weekly ads yourself are many websites that will provide coupon match-ups to most stores. These sites will tell you the 1-pound rolls of pork sausage are on sale "buy one, get one free" and to use two pork sausage coupons from the January 1 newspaper.
- **Loyalty cards.** If your store offers a loyalty card, then make sure you sign up for one. Some stores only give the sale price to card holders and getting a loyalty card is free. Other stores allow you to go online and add coupons to your loyalty card. When your card is scanned at checkout, it applies the coupon discounts.
- **Ten for \$10 promotions.** You do not have to buy 10 items to get the \$1 price. Buy the quantity you need or can afford. This can be a great time to stock up on non-perishables if you have money in your budget to do so. The only exception is if the ad states you must buy a certain number of products.
- **Rainchecks.** If the store is out of the sale item, get a raincheck. Go to customer service and ask for a raincheck for the item you wanted. They will fill out a piece of paper, called a raincheck, with the item details, price, and number of items you want to buy. Then you come back another day (usually no more than 30 days) and buy that item at the sale price by giving the cashier the raincheck. You can still use coupons if you are using a raincheck. Be aware that some sale flyers will indicate "while supplies last" to avoid giving rainchecks, but some store managers may be able to honor your raincheck request.

Resources

Related publications

Spend Smart, Eat Smart, www.extension.iastate.edu/foodsavings

Sites where you can learn more about using coupons

www.moneysavingmom.com

www.couponing101.com

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Where to Find Coupons

- **Newspapers.** The Sunday paper usually includes coupon-stuffed circulars. If you don't have a subscription, borrow the paper from friends and family after they're done reading.
- **Store circulars and magazines.** Occasionally, coupons will appear in publications within a supermarket or drugstore, probably by the door or the cashier, or may also come in a newspaper. Though you've already made your shopping plan, leaf through these because they can offer good last-minute deals or bargains for the next time.
- **Store shelves.** You know those little ticket dispensers that line supermarket aisles? If they're located by an item you enjoy, grab one. You never know when the item might go on sale to net you a good deal on a favorite food.
- **Mailings.** If you really like a particular company, you can frequently sign up online to receive coupon packets through the mail.
- **Online.*** Online coupon deals can be tremendous, but also a giant headache if you spend too much time looking for them. Sites like www.coupons.com allow you to print many of the coupons that appear in the Sunday newspaper circulars. Visit individual company pages if you frequently buy their products. There are also many blogs dedicated to couponing that often have links to coupons. A quick Internet search can help you find these blogs.

* Be warned — you might have to sign up for the service or install a special printing program, but in some cases it can be worth it. Also, not every store accepts coupon printouts. Give your local chain a call before going through the work of finding online coupons.

Brand names appearing in this publication are for product identification purposes only. No endorsement is intended, nor is criticism implied of similar products not mentioned. Publications from Kansas State University are available at: www.ksre.ksu.edu



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In each case, credit Jamie Rathbun, *Cash in with Coupons, Fact Sheet*, Kansas State University, July 2011.

Kansas State University Agricultural Experiment Station and Cooperative Extension Service

MF2985

July 2011

K-State Research and Extension is an equal opportunity provider and employer. Issued in furtherance of Cooperative Extension Work, Acts of May 8 and June 30, 1914, as amended. Kansas State University, County Extension Councils, Extension Districts, and United States Department of Agriculture Cooperating, Gary Pierzynski, Interim Director.

Coupons 101

Finding Coupons

- Newspaper
- Online
- From family and friends

Organizing Coupons

- Clip coupons
- Divide into categories
- File in baseball-card-style binder
- Create a small purse file

Getting More with Coupons

- Combine coupons with sales
- Try to only buy items with a coupon and on sale

Stocking Your Home

- Stock your home like a store
- Stockpiling means purchasing many items when they are at low prices

Helpful Resources

- www.thegrocerygame.com
- www.afullcup.com
- www.couponloop.com
- www.coolsavings.com
- www.shortcuts.com
- www.pgesaver.com
- www.upromise.org
- www.cellfire.com

Need to Start:

- 3-ring binder
- Baseball card insert sheets
- Divider tabs
- Small coupon file for purse
- Store savings cards

June 2010

Educational programs of Kentucky Cooperative Extension serve all people regardless of race, color, age, sex, religion, disability, or national origin.

Coupons 101

Surviving an Economic Crunch

As they adapt to the struggling economy, many families are looking for ways to reduce family spending without decreasing their current standard of living. Taking advantage of free resources available to the public can increase money in the bank. Through meal planning and using coupons, Kentucky families can save on their monthly grocery bill. Taking time to plan grocery shopping can help save your family money too.

Starting to Save

Create a Monthly Meal Plan

The first step to successfully reduce the family grocery bill is to create a plan. Menu planning will not only save money at the grocery store, but once it is complete will also save time each day. Make a list of the meals you already know and make for your family; this will serve as a guide for your monthly meal plan. Fill in a blank monthly calendar with the meals you have listed. While filling out the blank calendar, keep in mind nights you plan to eat away from home, want to try new recipes, or prepare heat-and-eat meals (frozen dinners). Families usually prepare and eat the same meals repeatedly. After completing the one-month meal plan, continue to use it as a template for future monthly meal plans, where new meals are added throughout the original plan.

Create a Master Shopping List

The next step in the planning process is to create a Master Shopping List. A Master Shopping List is a list of every ingredient and item you buy at least three times per year. For example, many people buy breakfast cereal at least three times per year, so cereal should be on the MSL. When creating your MSL, do not get bogged down with specific brand names, unless you are only going to buy that specific brand. Non-food grocery items should also be listed on your MSL. Whatever the item, if you buy it more than three times per year, add it to the MSL.

Create a Product Price Book

A price book is a tool that allows you to track prices of the most frequently purchased groceries and household items. The price of one item can fluctuate greatly over a period of time, often over 12 weeks. The price book helps identify the "rock bottom" price for that specific item. Once you know the low price for the item, you will know whether or not to buy that item now. It will be easier to begin by choosing 5 to 10 of your most purchased items to track in your price book.

Below is an example of how the price of toilet paper fluctuates over the period of 12 weeks, using the price book to determine the lowest price of the product.

Price Book

| Date | Store | Item/Size | Price |
|----------|-------------|--------------------|--------|
| 01/01/10 | Grocery Hut | Toilet paper (4pk) | \$1.19 |
| 01/07/10 | Grocery Hut | Toilet paper (4pk) | \$1.29 |
| 01/14/10 | Grocery Hut | Toilet paper (4pk) | \$1.05 |
| 01/21/10 | Grocery Hut | Toilet paper (4pk) | \$0.99 |
| 01/28/10 | Grocery Hut | Toilet paper (4pk) | \$1.19 |
| 02/04/10 | Grocery Hut | Toilet paper (4pk) | \$1.49 |
| 02/10/10 | Grocery Hut | Toilet paper (4pk) | \$1.09 |
| 02/17/10 | Grocery Hut | Toilet paper (4pk) | \$1.05 |
| 02/23/10 | Grocery Hut | Toilet paper (4pk) | \$1.29 |
| 03/02/10 | Grocery Hut | Toilet paper (4pk) | \$1.79 |
| 03/09/10 | Grocery Hut | Toilet paper (4pk) | \$1.09 |
| 03/16/10 | Grocery Hut | Toilet paper (4pk) | \$1.19 |

Using Coupons

Finding Coupons

Coupons are often found in the local or regional Sunday newspaper. However, there are many other places to find coupons. Coupons can be found in weekly mailers delivered by your postal carrier or on coupon printing and manufacturer Web sites. When shopping look for blinking coupon dispensers and coupon tear pads on the store shelves. Ask friends or family members to help you find coupons or ask them to save coupons they may not use. Attending a coupon exchange is another easy way to collect coupons.

Take advantage of store discounts or customer reward cards and download coupons onto them. This is a free and easy way to receive additional savings at the checkout.

Organizing Coupons

Once you have the coupons, you need a way to organize them. File coupons under clear categories. For example, breakfast, canned goods, toiletries, and laundry. Divide coupons into these predetermined categories. A three-ring binder and baseball card style inserts is a simple way to store and view your coupon collection. Other ways to store and organize coupons include using a purse coupon file or envelopes. Remember to create a system and use a method that works best for you.

Shopping Smart with Coupons

Having a game plan is important before going to the grocery store. Shopping at multiple stores might help save money, but consider time and gas. Prepare by looking through local sale ads and identify what you plan to buy. Using a coupon with a rock-bottom, sale-priced item is the way to save the most money at the checkout and is the "golden rule" of couponing.

Finding the lowest price of the items you purchase comes with experience and using your Price Book. Sales and coupons usually run in a 12 week cycle. Stick to necessities if items are not on sale and you do not have a coupon.

Coupon Etiquette

Using coupons is a privilege and is given to consumers courtesy of local stores and manufacturers. It is important to use them correctly so that everyone can continue to save in the future. Stores

might not let consumers use coupons in ways they are not intended to be used. There are some simple and common sense "rules" to couponing.

- Do not copy coupons. Printable coupons can be printed from your personal computer but not copied.
- You must purchase the item for which the coupon is intended. For example, if the coupon says that you must purchase two items, then you must purchase two items to use that specific coupon.
- You can only use one manufacturer's coupon per item. However, in some stores you can use a manufacturer's and a store coupon together on the same item; this can really increase your savings.
- Be polite to the cashier and store employees when shopping and checking out. Employees are more likely to be patient with you while in the store if you are friendly.
- Make sure your coupons have a valid date. Using expired coupons at the checkout is usually not permitted.

Stockpiling at Home

The way to save long-term at the grocery store is to create your own stockpile at home. Stockpiling is buying enough low-priced items to last your family until you can buy the item at this low price again, usually up to twelve weeks. Depending on the storage space at your home, you can stock your home with items from the MSL. Once you have stockpiled up to 12 weeks worth of groceries or household product, you can mostly replenish items when they are at their lowest price. Perishables, like milk and eggs, are an exception. You will not always be able to wait for the lowest price on these perishable items

By developing a meal plan, using the price book, applying coupons, and creating a stockpile of groceries for your home, you can be on your way to spending less at the checkout and keeping more money in your bank account. By spending some time at the beginning of your plan, you will not only save your family money, you will also save yourself time by knowing in advance what meals you are going to prepare and what you need to purchase at the grocery store.

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June 2010

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Eating on a Budget — The 3 P's

PLAN

- ✓ Plan meals and snacks for the week according to an established budget.
- ✓ Find quick and easy recipes online.
- ✓ Include meals that will “stretch” expensive food items (stews, casseroles, stir-fried dishes).
- ✓ Make a grocery list.
- ✓ Check for sales and coupons in the local paper or online and consider discount stores.
- ✓ Ask about a loyalty card at your grocery store.



PURCHASE

- ✓ Buy groceries when you are not hungry and when you are not too rushed.
- ✓ Stick to the grocery list and stay out of the aisles that don't contain items on your list.
- ✓ Buy store brands if cheaper.
- ✓ Find and compare unit prices listed on shelves to get the best price.
- ✓ Purchase some items in bulk or as family packs which usually cost less.
- ✓ Choose fresh fruits and vegetables in season; buy canned vegetables with less salt.
- ✓ Pre-cut fruits and vegetables, individual cups of yogurt, and instant rice and hot cereal are convenient, but usually cost more than those that require a bit more prep time.
- ✓ Good low-cost items available all year include:
 - Protein — beans (garbanzo, black, cannellini)
 - Vegetables — carrots, greens, potatoes
 - Fruit — apples, bananas



PREPARE

- ✓ Some meal items can be prepared in advance; pre-cook on days when you have time.
- ✓ Double or triple up on recipes and freeze meal-sized containers of soups and casseroles or divide into individual portions.
- ✓ Try a few meatless meals by substituting with beans and peas or try “no-cook” meals like salads.
- ✓ Incorporate leftovers into a subsequent meal.
- ✓ Be creative with a fruit or vegetable and use it in different ways during the week.



Plan for Food Spending

Planning is the key to a healthy, low-cost diet. It takes thought and time, but pays off in lower food bills.

At Home

Money—Look at your income and your bills. Decide how much money can be used for your grocery expenses. Include cash, food stamps, and WIC vouchers. Don't rely on convenience food. If you can't cook, now is the time to learn.

Space—Look at your food storage space. Include cold storage (refrigerator and freezer) and dry storage (cupboards and shelves). How much room do you have?

Use—Look at the food you have on hand. Is it:

- A staple such as flour, sugar, rice, or pasta?
- A convenience food such as a meal in a box or canned biscuits?
- Old and unlikely to be used?

Plan—Now that you know what you have, it's time to plan your menu and write a shopping list. A little extra time at home saves time and money at the store.

In the Store

- Try not to grocery shop when you are hungry, you could end up letting your stomach do the shopping.
- Try to trade babysitting favors with a trusted neighbor or friend. This way the children are not part of the shopping experience.

- Children who go along on shopping trips often cry for cereal, candy, and snacks they've seen on television.
- Grocery stores put the items that they make the most money on at eye level. Look to the top of the shelf or bottom of the shelf for better buys.
- Some displays make you think the product is on sale when it really isn't.
- Look at the unit price posted on the shelf for each food item. Don't forget about reading the ingredient label. Sometimes cheaper isn't better.
- Consider generic items. Only buy one at a time until you see if your family will eat it.
- Grocery shop once a week, not daily.

Ask yourself the following questions as you shop for food. Honest answers will help you stay within your budget.

- Is this food item on my list?
- Do I need this for my menu?
- Will I be able to use it up before it spoils?
- Can I make this for less money?
- Can I substitute an ingredient and save money?
- Do I have time to prepare this from scratch?
- Will my family eat this?
- Do I really need this?

Steps to Success

Plan a week's menus. For example, plan to roast a turkey for one meal. Follow food safety rules and use it the next day in a casserole. Freeze the rest in small containers for future meals.

Buy in quantity if it makes sense (remember money, space, and use).

Divide large quantities. Wrap and freeze for later use. For example, 3 pounds of ground beef might be divided into:

- 1 pound for meatloaf
- ½ pound for spaghetti sauce or chili
- ½ pound for tacos or topping for stuffed baked potatoes
- 1 pound for hamburger patties

Stretch. Add potatoes, rice, pasta, or bread to a main dish for more servings. Use nonfat dry milk for cooking. This saves your liquid milk for drinking.

- Use a shopping list and stick to it.
 - Make milk and frozen products the last stop in the grocery store. Put them in an iced-down cooler in the car. Go straight home. Put cold/frozen foods away first.
- ### Spending Food Dollars Wisely
- Food quality varies. Store brands are similar to national brands. Generic foods are sometimes of lower quality. Think about the quality along with the price. Sometimes a lower quality product is acceptable. Generic vegetables might be good enough to use in a soup or casserole.
 - Quantity pricing is sometimes cheaper on a pound-for-pound basis.
 - The more a food has been processed, the more expensive it is.
 - The more packaging with a food product, such as cans and envelopes inside a box, the more it usually costs.
- Raw ingredients are cheaper than convenience foods. For example, compare the price of ground beef and buns to fast food hamburgers.
 - Buy produce in season.
 - Compare a national brand's sale price with a store brand's. Both brands are often on sale at the same time.
 - Coupons are usually for national brands only. Compare the "after coupon price" with the prices of other brands. The brand name with a coupon may cost more than other brands.
 - Keep a price list of foods you purchase regularly to decide which "specials" are really good buys.

Written by Kathy Daly-Koziel, former EFNEP Coordinator

Revised by Rita May, Extension Associate for Nutrition Education Programs

Monthly Meal Plan



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--------|---------|-----------|----------|--------|----------|
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Menu Planner

| | Breakfast | Lunch | Supper | Snack |
|----|-----------|-------|--------|-------|
| M | | | | |
| T | | | | |
| W | | | | |
| TH | | | | |
| F | | | | |
| SA | | | | |
| SU | | | | |

MyPyramid Daily Portions from Each Food Group:

Grains _____ Vegetables _____ Fruits _____ Milk _____ Meat and Beans _____

Shopping List

| Dairy | | Canned | |
|---------|--|--|--|
| | | | |
| | | | |
| | | | |
| | | | |
| Meat | | Frozen | |
| | | | |
| | | | |
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| | | | |
| Produce | | Nonfood (paper supplies, soaps, cleaning supplies, etc.) | |
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| Grains | | Other | |
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Revised by Kathy Daly-Koziel, former EFNEP Coordinator

Revised by Jackie Walters, MBA, RD, LD, Extension Specialist for Nutrition Education Programs

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Revised 10-2007



Total Weekly Savings

| Week | Store | Total Spent | Total Saved | Worth of Items | % Saved |
|---------|------------|-------------|-------------|----------------|---------|
| Example | Store name | \$5.25 | \$4.45 | \$9.70 | 46% |
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Price Book

| Date | Store | Item/Size | Price | Unit Price |
|------|-------|-----------|-------|------------|
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In times of economic hardship, individuals and families must often search for ways to stretch their food dollars. One way to achieve this is by “couponing,” or finding, collecting, and using coupons to save money on goods purchased. According to a recent CNN report, annual coupon use in the U.S. increased by 27 percent in 2009, with 3.3 billion coupons used (Simone, 2010).

This publication focuses on coupon use for grocery shopping, and provides tips for saving money when purchasing necessary grocery items.

FINDING COUPONS

Coupons are traditionally found in magazines, grocery stores, billing statements (e.g., credit card), and newspapers, especially Sunday newspapers. Additionally, some newspapers may include mailers during the week that offer coupons and other specials. You may also contact grocery stores, commercial food producers, and other companies directly to receive coupons in the mail or via e-mail notification. At times, companies may have kiosks or informational displays in stores where you can get coupons or sign up for promotions.

The explosion of consumer technology use has made newspapers and magazines less popular venues for coupons. Marketers are increasingly responding to consumers' demands by using the Internet and cellphone/smartphone applications to distribute coupons. Technology also makes it easier for consumers to take charge by seeking out coupons, super-saver deals, and free items on marketing websites.

ACCESSING ONLINE COUPONS

Computer users with an Internet connection can take couponing to a different level. Grocery stores and companies frequently offer their specials, deals, and money-saving coupons on the Internet. Today, consumers may utilize Internet forums, blogs, websites, cellphone applications, Twitter, Facebook, and e-mail list subscriptions to get the most recent discounts. In fact, some companies offer discounts and coupons only online, so keep a lookout for those online specials.

There are three main methods by which you can utilize the Internet for couponing:

1. Visit websites of product companies, grocery stores, and online businesses that offer a variety of cost-saving services to request coupons through the mail.
2. Visit the websites suggested in Method 1 and print out selected coupons directly from the provider. (You will need a printer and scissors to print and cut out the coupons.)
3. Visit the websites suggested in Method 1 and save the coupons on your cellphone or smartphone. If choosing this method, be aware that only cellphones with advanced features, such as smartphones or iPhones, have the capability to save the coupons along with their barcodes. Stores like Target have led the way in uploading coupons on these types of cellphones. Examples of cellphone coupon aggregator applications are ValPak and Shooger. Some people prefer this eco-friendly method because it does not involve printing the coupons.

Suggested Websites for Accessing Online Coupons

Aside from product companies and grocery or food stores, coupons may be obtained from other websites that gather coupons from various sites and information supplied by other consumers; these sites are commonly called “aggregators.” Such sites include RedPlum.com, Coupons.com, CoolSavings.com, CouponMom.com, SmartSource.com, CouponSurfer.com, OnlineCoupons.com, CouponCabin.com, and Valpak.com. There are even sites, such as HeyItsFree.net, that offer free samples and product updates.

For Twitter users, CheapTweet.com and CouponTweet.com (@CheapTweet and @CouponTweet on Twitter) gather coupon codes and deals from Twitter merchants and other Twitter users. The coupons and savings are published in a user-friendly manner, with options for users to tailor the sites according to personal preference, and to vote and comment on the coupons. Other Twitter accounts, such as @heyitsfree, @freestuffrocks, @freenology, and @fstimes, provide updates and news feeds on free goods.

You can get updates from many of these suggested websites through Facebook, Twitter, or e-mail subscription. Some of these sites require that you enter your ZIP code in order to personalize money-saving coupons geographically, such as by state or county.

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ORGANIZING THE COUPONS

This publication will focus only on paper coupons found in print and online sources, since cellphone couponing is still in its infancy. Before going to the store with your coupons, you need to make sure that you and your coupons are organized so that you know the valid coupons you are likely to use.

Coupons may be organized in various ways, but the most popular technique is organizing by product categories, such as dairy, canned goods, meats, baby food, frozen products, and miscellaneous. Other techniques include organizing by how often you buy a product, with categories such as "Need now," "I may need this," and "Only if they are cheap," or by coupon expiration date. You may also have primary categories with subcategories. For example, you may have product (such as dairy) as the primary category with coupons in the category that are sorted by expiration date so that you can toss out the expired ones easily.

Coupons storage methods vary according to your preference, but popular ones include:

1. **Envelopes** – Differently labeled envelopes are used to store coupons by primary categories. These envelopes may be stored in a shoebox or file folders. The large quantity of envelopes may be difficult (and embarrassing) to carry into grocery stores. However, consumers can spare themselves this unnecessary hassle by using their grocery list to decide which coupons they need to bring based on items in the list. This envelope method may be especially useful if you expand couponing to non-grocery items (e.g., car maintenance, electronics, fast-food, clothes, and home maintenance) because you can pick out specific envelopes in which to search for available coupons.
2. **Accordion file or wallet** – Accordion files work well for dropping clipped coupons in for sorting later, but the files could be too large for carrying while shopping. There are also pre-categorized accordion files and wallets specifically for couponing available in some stationary aisles.
3. **4" x 6" or 5" x 7" index cards and file box** – Write the category and subcategory on the index cards and place them in the file box to categorize coupons. This method makes it easy for you to sort the coupons, but requires a lot of coupon and index card flipping at the store.
4. **Album-like binder** – Coupons are placed in transparent pages of the binder to make it easy for you to see and take out the coupons. Subcategory organization may be difficult because it takes some effort to fill in the spaces left by the used and expired coupons.

ADDITIONAL COUPONING TIPS FOR SAVVY SHOPPERS

- **Use multiple coupons** for an item whenever possible, for example combining a grocery store coupon with a manufacturer's coupon. Check out the store policy regarding combining coupons (e.g., multiple coupons, doubled savings) because not all stores participate in these cost-saving practices.
- **Buy only what you need.** Don't buy the product just because you have a coupon. However, you may want to try out a new product and save money on the purchase.
- **Read coupons carefully.** There may be some requirements or restrictions. Some coupons are very specific to grocery stores and product type (e.g., flavor, volume, quantity).
- **Stay alert for savings.** Coupons or information about where to get coupons may be overlooked in the magazines or newspapers to which your family subscribes.
- **Do your research.** Spend some time looking for resources on how to organize your coupons, where to get coupons, and what is available online. Consider joining e-mail lists, participating in online forums, and exploring reader blogs on couponing. Participants in these online resources are usually very generous when giving advice and sharing their experience.

If you are new to couponing, it may take some time to locate the best resources and create the organizational method that best meets your needs and suits your style. However, as the system becomes more familiar, you will find yourself enjoying major savings.

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Squeezed by rising food prices?



SMALL CHANGES in your shopping habits can mean **SAVING MONEY** at the grocery store.

What can YOU do to save?

Check off the tips on this flyer that can work for you and your family.

Remember...changing habits is hard! Try one or two each week. Soon you'll see some relief in your grocery bills!

BEFORE YOU GO TO THE STORE...

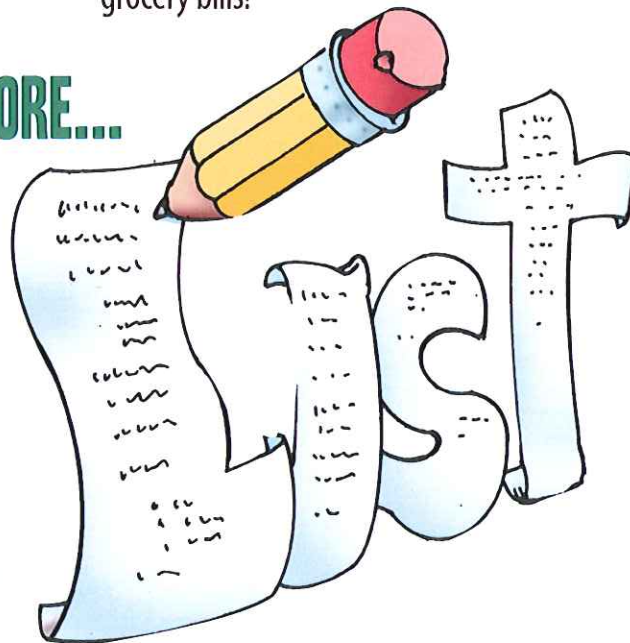
Make a list. Why? You'll spend less time in the store. For every minute in a supermarket, you spend \$2.17, according to the Food Marketing Institute. Also, if you have a list you will make less trips to the store and save gas.

Plan your meals. Look for specials and seasonal foods.

Where you shop may cost you money. Bulk food stores may not always be a good choice. You may be tempted to buy foods you don't need and can't store properly. Large food packages make it too easy to eat larger portions.

Use coupons for foods you need. Sometimes coupons tempt you to buy things you don't need.

Convenience foods can drain your food dollar. You pay for convenience such as a ready-to-cook chicken breast. If you prepare it yourself, YOU have control over what goes in the food - less fat and salt.



Looking for the **best value?** Foods high in fat and sugar, like cookies, chips, doughnuts and soft drinks, have fewer nutrients than nutritious fruits, vegetables, whole grains, low-fat milk and lean meats. **Remember, the fiber in fruits and vegetables fills you up and keeps hunger away.**

Buy non-food items like pet food, cleaning supplies and personal care items **from discount stores.** You pay more for these at the grocery store.

AT THE STORE...

Shop alone. Shopping without kids can help you avoid the *nag* effect.

Shop on a full stomach so you are less tempted to buy more.

Consider store brands. Many taste the same as name brands and are from the same companies as name brands. If you are making a dish where appearance doesn't matter, like using frozen vegetables in a mixed dish, buy a store brand and save money.

Bigger is not always cheaper especially if you buy a large size food package and throw food away. Bring a calculator to compare unit prices. Sales tags often do not re-compute unit prices.

Shop the outer aisles where you find nutritious fruits, vegetables, dairy products and meats. The inside aisles are where you find higher priced processed foods and snacks.

Look high, look low. Bargains are usually on the top or bottom shelves - NOT at eye level.

Track your store's loss-leader items. What are loss-leader items? They are low-priced items to get you to the store so you buy other higher priced items. Different sections of the store are featured each week. Stock up on each week's loss-leader items, especially things like cereals and juice.



EATING OUT...

Eating out costs money and uses extra gas. Preparing food at home allows YOU to control what goes in your food. Food prepared at home can be healthier. If you have children, involve them in the meal planning and preparation to build their kitchen skills.

If you must eat out, share an entrée. Or choose appetizers which are smaller portions of food.

WHEN YOU GET HOME...

Store food properly. Food that gets thrown out is money lost. According to a University of Arizona study, households throw away about \$600 a year - that's 10 \$60 fill-ups with gas!

EATING AT HOME...

Portion sizes. Most of us eat larger portions than we need. Serving food on smaller plates and drinks in taller, thinner glasses can help us eat or drink less.

Eat slowly. Put your fork down between bites. You'll eat less. Try to be the last person who finishes eating!

Repackage large containers of food into smaller bags and containers. If you must have snacks on hand like cookies, smaller portions help you avoid overindulging.

Keep healthy foods in sight - like fruits on a bowl in the kitchen or cut-up vegetables in the refrigerator. You and your family are more likely to choose them over unhealthy snack foods.

PREPARING FOOD AT HOME...

What you don't use, you lose. If, for example, you are preparing broccoli, cut up the stalk and cook it so it is tender. If you use just the broccoli flowerets you are throwing money away.

Plan leftovers. Got veggies left over from last night's meal? Throw them in tomorrow's omelette or salad or pizza.

Add meatless meals to your family's menus. Or make a stir-fry with lots of vegetables and whole grain pasta to fill you up. Don't want to go meatless? **Add a smaller amount of meat** in your stir-fry.

Cook once, eat twice. Buy enough ingredients to cook more than one meal and freeze meal-sized portions. Now there's no need to buy frozen dinners.

BEFORE YOU GO TO WORK, AND AT WORK...

Eat breakfast at home or prepare something to take with you. Food on the road costs more. And sitting in the drive-through lane wastes gas.

Foods from vending machines are expensive. **Bring food from home.**

RESOURCES YOU MAY NOT HAVE THOUGHT ABOUT...

Grow your own food. Participants of SNAP can buy seeds and plants with the EBT card. For online information about SNAP, go to dss.mo.gov/fsd/fstamp.



Shop at the local farmers market. In season costs less. You may find bargains at the end of the day. To find a Missouri farmers market near you go to agebb.missouri.edu/fmktidir/index.htm. To find sources of local food in Missouri go online to foodcircles.missouri.edu/sources.htm.

Check with your local school or school district to see if your child may be eligible for free or reduced price benefits for School Meal Programs.

Are you an older adult interested in receiving meals? Contact your local Area Agency on Aging online at health.mo.gov/seniors/aaa.

If you fall into any of the categories below and meet income guidelines, you may be eligible to receive services and nutritious foods from the WIC (Women, Infants and Children) program:

- * you are pregnant
- * you are breast-feeding (up to 1 year after delivery as long as you are breast-feeding)
- * it has been 6 months or less since you delivered your baby or terminated the pregnancy
- * you have a baby up to 1 year of age or children up to age 5

To find a WIC agency, call TEL-LINK at 1-800-TEL-LINK or 1-800-835-5465, or check with your local health department.

WANT MORE TIPS?

Go to the **MissouriFamilies** website, missourifamilies.org, and search "food budget" or "living on less." Or go directly to articles on the food budget at missourifamilies.org/features/nutritionarticles/budget.htm.

Contact **your local MU Extension center** (go to extension.missouri.edu/regions to find your local office) for more information or to see if they have classes on nutrition and saving money at the grocery store.

For more information call **MU Extension's Show Me Nutrition Line** at 1-888-515-0016

Running out of money for food?

Contact your local food stamp office or go online to: dss.mo.gov/fsd/fstamp.

Funded in part by USDA SNAP.

Cindy Fauser, regional nutrition and health specialist, MU Extension's East Central Region, contributed to this publication.

20 Ways to Save at the Grocery Store

Stephanie K. Swinerton, R.D. FNP Graduate Assistant, Virginia Tech

Learn how to save money. If you shop smart, you can live on a tight budget and still have a healthy diet. Get the most out of your food dollar by adopting the following practices.

- 1.** Don't shop when you are hungry! You are likely to buy more food when you are hungry. Instead, have a small snack before you go grocery shopping.
- 2.** Make a grocery list before you go the store. Buy only what is on the grocery list.
- 3.** Choose the grocery store that will give you the most for your money. You usually have to pay higher prices in convenience stores. Supermarkets will nearly always have lower prices than small stores, because they can buy their stock in larger quantities.
- 4.** Compare prices by using cost per unit of various foods. The "Unit Price" is usually listed on the grocery shelf. The unit price is the cost of the item per ounce, quart, gallon, pound, or any other unit of measure.
- 5.** Buy store brands instead of highly advertised brands to save money. Store brands are often just as good quality as the name brands.
- 6.** Instant nonfat dry milk usually costs less per serving than fresh milk and can save you a great deal of money if you use it for cooking or drinking. Mix it half and half with fresh milk for drinking and get the flavor of fresh milk.
- 7.** Buy milk in gallon or half-gallon containers because they are usually less expensive per cup than quarts or pints. Get the largest size you can use in four to five days.
- 8.** Buy bulk or store-brand cheese instead of the pre-sliced, individually wrapped cheese. Individually wrapped cheese slices are more expensive than cutting your own slices. Often the bulk cheese is better for you because it has more calcium in it than the pre-sliced, individually wrapped cheese.

Example:

| | |
|--|---------------|
| KRO FAM SZ CRM OF MSHRM | |
| 69453331 10 12 16 OZ 047889 | |
| UNIT PRICE 9.0¢ PER OUNCE | \$1.39 |

| | |
|--|---------------|
| KRO FAM SZ CRM OF MSHRM | |
| 69453331 10 12 19 OZ 047889 | |
| UNIT PRICE 9.0¢ PER OUNCE | \$1.69 |

Notice that the unit price for both cans of soup is the same; therefore, the shopper is not saving by buying the larger size. Comparing the unit price of similar products will ensure that you get the best deal available without having to do the math.

- 9.** Compare the cost per serving and NOT cost per pound when you are comparing the cost of meat. Sometimes a piece of boneless, lean meat may be a better buy than a cut of meat with a lot of fat and bone that is a lower price per pound.

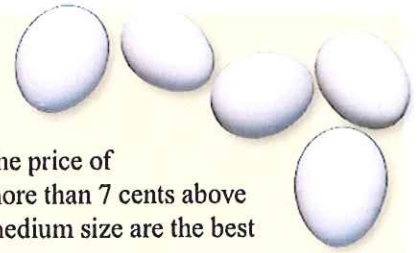


- 10.** Buy chicken and turkey instead of red meat because it is usually less expensive. Chicken and turkey can be a better buy because they contain more protein and less fat than many other meats. Be sure to look at the number of portions when checking the price per pound.
- 11.** Save money by purchasing a whole chicken and cutting it into parts yourself.
- 12.** The less tender cuts of beef such as round, chuck, and shoulder are less expensive, but are as nutritious as the more tender cuts. Cook them right – braise or stew – and they are just as delicious.
- 13.** Ground beef (hamburger) is usually a good buy, if it is fairly lean. Extra-lean ground beef will yield more meat when cooked. It is also lower in calories, saturated fat, and cholesterol than regular ground beef.



- 14.** Buy a pork loin roast and cut it into pork chops. It is often cheaper to buy a large cut of meat and divide it into several meals or servings than to buy the component cuts separately.

- 15.** Compare the cost of medium and large eggs. If the price of large eggs is more than 7 cents above the medium, medium size are the best buy.



- 16.** Fresh fruits and vegetables are low-priced when they are in season, but buy only what you can use before they spoil. If not in season, canned and frozen vegetables and fruits may be cheaper than fresh ones. Plus, recent studies show they are very good sources of vitamins and minerals.



- 17.** Make your own cakes, pies, cookies, muffins, etc. from scratch at home. Mixes and convenience products usually cost more. Ask an Extension agent or program assistant to give you recipes for making your own mixes.

- 18.** Eat hot cereals instead of ready-to-eat cereals. Hot cereals cost less per serving than ready-to-eat cold cereals. Also, buy your cereal in a large container or box to save money instead of buying individual-serving-size boxes of cereal.



- 19.** Buy regular enriched rice and other cereals instead of the instant or precooked form.

- 20.** Pasta (macaroni, spaghetti, noodles) is a good buy for price and good nutrition. Plain shapes of pasta are usually less expensive than fancy shapes. Whole grain is higher in fiber than white, although it may cost more.



This publication was partially funded by USDA's Supplemental Nutrition Assistance Program (SNAP). The Supplemental Nutrition Assistance Program provides nutrition assistance to people with low incomes. It can help you buy nutritious foods for a better diet. To find out more, contact your local county or city Department of Social Services (phone listed under city/county government). For help finding a local number, call toll-free: 1-800-552-3431 (M-F 8:15-5:00, except holidays). By calling your local DSS office, you can get other useful information about services.

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This publication was partially funded by the Expanded Food Nutrition Education Program, USDA, CSREES.



Adding Up the Savings! When Shopping for Food

Planning is the key to a healthy, low cost, diet. It takes time, money, energy, knowledge and skills, but it pays off in lower food bills.

Spending less on food often means taking the time and effort to plan menus, review grocery ads for specials and cook more at home.

Before You Go To the Store

Check What's At Home

Your major reason for going to a supermarket is to buy food, so check your refrigerator and pantry before going. You may be able to combine a food on hand with an ingredient to be bought to make another meal without spending much money. When checking supplies on hand, list staple items that you are out of.

Also, look at your food storage space. Include cold storage (refrigerator and freezer) and dry storage (cupboards and shelves). How much room do you have?

Now that you know what you have, it's time to plan your menu and write a shopping list. A little extra time at home saves time and money at the store.

Check Grocery Ads

Most newspapers carry ads each week for major food stores in their areas.

Some stores also advertise on television and radio. Use these ads to compare products and prices from different stores.

In an effort to attract customers, food stores often feature "specials" (items at reduced prices). These may be bargains that will save you money if they are items that you use. Remember, however, not all advertised items are specials. Also, compare the price of comparable products.

For produce consider freshness and quality. For meats consider grade, closeness of trim for fat, and bone.

Clip Coupons

Manufacturers and food retailers often use coupons to promote the sale of certain products. Clip and save coupons for products you will be buying. Coupons are sometimes used to promote the sale of new products. However, most are for highly advertised brands. Coupons can save you money on items that you use. However, using a coupon does not guarantee the item will sell for less than another brand or a store brand, so don't forget to compare the costs.

Some resources that may be helpful include:

www.thegrocerygame.com, www.afullcup.com,
www.couponloop.com,
www.coolsavings.com, www.shortcuts.com,
www.pgesaver.com, www.upromise.org, and
www.cellfire.com.

Plan Your Meals

Make a meal plan for the week, even if it is just for dinner. Remember to plan nutritionally balanced meals. A plan will save you preparation time, money and can ensure better meals.

To plan your meals:

- Check refrigerator, freezer and cupboard for items that need to be used before they spoil.
- Fill in menu using these items
- Review grocery ads for specials that you can use this week in your menu plan. Add to menu plan and grocery list.

- Think about family favorites and staples needed. Check for ingredients needed for recipes in menu plan. Add to menu plan and grocery list.

Make A Shopping List

Organize your shopping list by food type and department. For example, list all meats together. Do the same with the other types of products such as canned foods, dairy products and cleaning supplies. This helps you avoid forgetting things and having to make another trip to the store.

When making the list, keep in mind the store layout if you know it. For example, if the produce is located on the right at the front of the store, list your fruits and vegetables first. Don't make the list too rigid. Example, you may list "green vegetable, broccoli." When you are in the store, look at the green vegetables. Compare what is available, quality, and cost. Buy broccoli if it is the best buy. But, if another green vegetable is a better buy, purchase it.

Stick to your list. Add to it only if you see special bargains that will save money. Make substitutions when better buys are found.

At the Store

Compare the Cost Per Serving of Various Foods

It is important to compare the cost per serving. For example the amount of fat and bone varies from one cut of meat to another. Ground beef provides 4 servings per pound while spare ribs give 1 ½ servings per pound. To figure the cost per serving, divide the number of servings into the cost of the item.

Compare the Unit Price of Various Forms, Brands, and Sizes

When shopping, be sure to compare unit price between like items. You may think that buying one large container will cost less than 2 smaller packages, but larger containers are not always less expensive. Use unit pricing to find the best buy.

Unit pricing helps you:

- Find the lowest cost package size.
Biggest is not always the better buy.

- Find the brand that costs less. Generic or store brands are often (but not always) lower in price.
- Compare prices for different product forms; such as, fresh, frozen and canned items, as well as the cost of individual pieces of prepackaged food like bagels, muffins or rolls.

Most stores show unit prices. Look for them on the shelf in front of the product, above the product, or to the side of the product.

If unit pricing is not available, take a calculator to the store or use the calculator on your cell phone to do the simple math:

$$\text{Unit price} = \text{package price divided by number of units}$$

Use Open Dating Information

Many products are stamped with a date. Most open dates are shelf removal or quality assurance dates. If a product will be stored for some time before being used, buy it as fresh as possible. If the food is to be used immediately, the date isn't as important.

Avoid Impulse Buys

Unplanned purchases can wreck your budget. Don't be unduly influenced by big displays, or fancy ads. These are designed to promote sales. Just because an item is sold in a bin or on a promotional table does not guarantee it is reduced in price. Compare it with similar "regular priced" products to see if it is a bargain.

Checking Out

Watch to be sure breakable and crushable items are correctly bagged. Also, food items that are easily bruised must be carefully packed. Bananas crushed by a can or peas aren't very appealing.

Make sure you pay special attention when you are paying for your groceries. Mistakes happen and it is easier to catch them if you are paying attention. Check your receipt before you leave the store.

References:

Add Up the Savings When Shopping for Food. <http://ces.ca.uky.edu/moneywise>. August 2008.
Plan for Food Spending. NEP-210FG. Kathy Daly-Koziel, former EFNEP Coordinator. Revised by Rita May, Extension Associate for Nutrition Education Programs. October 2007. May 2007.
Plan for Food Spending. NEP-210. Kathy Daly-Koziel, former EFNEP Coordinator. Revised by Rita May, Extension Associate for Nutrition Education Programs. October 2007. October 2007.

Sample Menus for a 2000 Calorie Food Pattern



Use this 7-day menu as a motivational tool to help put a healthy eating pattern into practice, and to identify creative new ideas for healthy meals. Averaged over a week, this menu provides the recommended amounts of key nutrients and foods from each food group. The menus feature a large number of different foods to inspire ideas for adding variety to food choices. They are not intended to be followed day-by-day as a specific prescription for what to eat.

Spices and herbs can be used to taste. Try spices such as chili powder, cinnamon, cumin, curry powder, ginger, nutmeg, mustard, garlic powder, onion powder, or pepper. Try fresh or dried herbs such as basil, parsley, cilantro, chives, dill, mint, oregano, rosemary, thyme, or tarragon. Also try salt-free spice or herb blends.

While this 7-day menu provides the recommended amounts of foods and key nutrients, it does so at a moderate cost. Based on national average food costs, adjusted for inflation to March 2011 prices, the cost of this menu is less than the average amount spent for food, per person, in a 4-person family.

| DAY 1 | DAY 2 | DAY 3 |
|--|--|---|
| <p>BREAKFAST Creamy oatmeal (cooked in milk): ½ cup uncooked oatmeal 1 cup fat-free milk 2 Tbsp raisins 2 tsp brown sugar Beverage: 1 cup orange juice</p> <p>LUNCH Taco salad: 2 ounces tortilla chips 2 ounces cooked ground turkey 2 tsp corn/canola oil (to cook turkey) ¼ cup kidney beans* ½ ounce low-fat cheddar cheese ½ cup chopped lettuce ½ cup avocado 1 tsp lime juice (on avocado) 2 Tbsp salsa Beverage: 1 cup water, coffee, or tea**</p> <p>DINNER Spinach lasagna roll-ups: 1 cup lasagna noodles (2 oz dry) ½ cup cooked spinach ½ cup ricotta cheese 1 ounce part-skim mozzarella cheese ½ cup tomato sauce* 1 ounce whole wheat roll 1 tsp tub margarine Beverage: 1 cup fat-free milk</p> <p>SNACKS 2 Tbsp raisins 1 ounce unsalted almonds</p> | <p>BREAKFAST Breakfast burrito: 1 flour tortilla (8" diameter) 1 scrambled egg ½ cup black beans* 2 Tbsp salsa ½ large grapefruit Beverage: 1 cup water, coffee, or tea**</p> <p>LUNCH Roast beef sandwich: 1 small whole grain hoagie bun 2 ounces lean roast beef 1 slice part-skim mozzarella cheese 2 slices tomato ¼ cup mushrooms 1 tsp corn/canola oil (to cook mushrooms) 1 tsp mustard Baked potato wedges: 1 cup potato wedges 1 tsp corn/canola oil (to cook potato) 1 Tbsp ketchup Beverage: 1 cup fat-free milk</p> <p>DINNER Baked salmon on beet greens: 4 ounce salmon filet 1 tsp olive oil 2 tsp lemon juice ½ cup cooked beet greens (sautéed in 2 tsp corn/canola oil) Quinoa with almonds: ½ cup quinoa ½ ounce slivered almonds Beverage: 1 cup fat-free milk</p> <p>SNACKS 1 cup cantaloupe balls</p> | <p>BREAKFAST Cold cereal: 1 cup ready-to-eat oat cereal 1 medium banana ½ cup fat-free milk 1 slice whole wheat toast 1 tsp tub margarine Beverage: 1 cup prune juice</p> <p>LUNCH Tuna salad sandwich: 2 slices rye bread 2 ounces tuna 1 Tbsp mayonnaise 1 Tbsp chopped celery ½ cup shredded lettuce 1 medium peach Beverage: 1 cup fat-free milk</p> <p>DINNER Roasted chicken: 3 ounces cooked chicken breast 1 large sweet potato, roasted ½ cup succotash (limas & corn) 1 tsp tub margarine 1 ounce whole wheat roll 1 tsp tub margarine Beverage: 1 cup water, coffee, or tea**</p> <p>SNACKS ¾ cup dried apricots 1 cup flavored yogurt (chocolate)</p> |

Sample Menus for a 2000 Calorie Food Pattern (cont'd)

| DAY 4 | DAY 5 | DAY 6 | DAY 7 |
|--|---|---|---|
| <p>BREAKFAST</p> <p>1 whole wheat English muffin 1 Tbsp all-fruit preserves 1 hard-cooked egg Beverage: 1 cup water, coffee, or tea**</p> <p>LUNCH</p> <p>White bean-vegetable soup: 1 ¼ cup chunky vegetable soup with pasta ½ cup white beans* 6 saltine crackers* ½ cup celery sticks Beverage: 1 cup fat-free milk</p> <p>DINNER</p> <p>Rigatoni with meat sauce: 1 cup rigatoni pasta (2 oz dry) 2 ounces cooked ground beef (95% lean) 2 tsp corn/canola oil (to cook beef) ½ cup tomato sauce* 3 Tbsp grated parmesan cheese Spinach salad: 1 cup raw spinach leaves ½ cup tangerine sections ½ ounce chopped walnuts 4 tsp oil and vinegar dressing Beverage: 1 cup water, coffee, or tea**</p> <p>SNACKS</p> <p>1 cup nonfat fruit yogurt</p> | <p>BREAKFAST</p> <p>Cold cereal: 1 cup shredded wheat ½ cup sliced banana ½ cup fat-free milk 1 slice whole wheat toast 2 tsp all-fruit preserves Beverage: 1 cup fat-free chocolate milk</p> <p>LUNCH</p> <p>Turkey sandwich 1 whole wheat pita bread (2 oz) 3 ounces roasted turkey, sliced 2 slices tomato ¼ cup shredded lettuce 1 tsp mustard 1 Tbsp mayonnaise ½ cup grapes Beverage: 1 cup tomato juice*</p> <p>DINNER</p> <p>Steak and potatoes: 4 ounces broiled beef steak ¾ cup mashed potatoes made with milk and 2 tsp tub margarine ½ cup cooked green beans 1 tsp tub margarine 1 tsp honey 1 ounce whole wheat roll 1 tsp tub margarine Frozen yogurt and berries: ½ cup frozen yogurt (chocolate) ¼ cup sliced strawberries Beverage: 1 cup fat-free milk</p> <p>SNACKS</p> <p>1 cup frozen yogurt (chocolate)</p> | <p>BREAKFAST</p> <p>French toast: 2 slices whole wheat bread 3 Tbsp fat-free milk and ½ egg (in French toast) 2 tsp tub margarine 1 Tbsp pancake syrup ½ large grapefruit Beverage: 1 cup fat-free milk</p> <p>LUNCH</p> <p>3-bean vegetarian chili on baked potato: ¼ cup each cooked kidney beans,* navy beans,* and black beans* ½ cup tomato sauce* ¼ cup chopped onion 2 Tbsp chopped jalapeno peppers 1 tsp corn/canola oil (to cook onion and peppers) ¼ cup cheese sauce 1 large baked potato ½ cup cantaloupe Beverage: 1 cup water, coffee, or tea**</p> <p>DINNER</p> <p>Hawaiian pizza 2 slices cheese pizza, thin crust 1 ounce lean ham ¼ cup pineapple ¼ cup mushrooms 1 tsp safflower oil (to cook mushrooms) Green salad: 1 cup mixed salad greens 4 tsp oil and vinegar dressing Beverage: 1 cup fat-free milk</p> <p>SNACKS</p> <p>3 Tbsp hummus 5 whole wheat crackers*</p> | <p>BREAKFAST</p> <p>Buckwheat pancakes with berries: 2 large (7") pancakes 1 Tbsp pancake syrup ¼ cup sliced strawberries Beverage: 1 cup orange juice</p> <p>LUNCH</p> <p>New England clam chowder: 3 ounces canned clams ½ small potato 2 Tbsp chopped onion 2 Tbsp chopped celery 6 Tbsp evaporated milk ¼ cup fat-free milk 1 slice bacon 1 Tbsp white flour 10 whole wheat crackers* 1 medium orange Beverage: 1 cup fat-free milk</p> <p>DINNER</p> <p>Tofu-vegetable stir-fry: 4 ounces firm tofu ½ cup chopped Chinese cabbage ¼ cup sliced bamboo shoots 2 Tbsp chopped sweet red peppers 2 Tbsp chopped green peppers 1 Tbsp corn/canola oil (to cook stir-fry) 1 cup cooked brown rice (2 ounces raw) Honeydew yogurt cup: ¼ cup honeydew melon ½ cup plain fat-free yogurt Beverage: 1 cup water, coffee, or tea**</p> <p>SNACKS</p> <p>1 large banana spread with 2 Tbsp peanut butter* 1 cup nonfat fruit yogurt</p> |

Notes:

*Foods that are reduced sodium, low sodium, or no-salt added products. These foods can also be prepared from scratch with no added salt. All other foods are regular commercial products, which contain variable levels of sodium. Average sodium level of the 7-day menu assumes that no salt is added in cooking or at the table.

**Unless indicated, all beverages are unsweetened and without added cream or whitener.

Italicized foods are part of the dish or food that precedes it.



Sample Menus for a 2000 Calorie Food Pattern (cont'd)

Average amounts for weekly menu:

| Food group | Daily average over 1 week |
|--|---------------------------|
| GRAINS | 6.2 oz eq |
| Whole grains | 3.8 |
| Refined grains | 2.4 |
| VEGETABLES | 2.6 cups |
| Vegetable subgroups (amount per week) | |
| Dark green | 1.6 cups per week |
| Red/Orange | 5.6 |
| Starchy | 5.1 |
| Beans and Peas | 1.6 |
| Other Vegetables | 4.1 |
| FRUITS | 2.1 cups |
| DAIRY | 3.1 cups |
| PROTEIN FOODS | 5.7 oz eq |
| Seafood | 8.8 oz per week |
| OILS | 29 grams |
| CALORIES FROM ADDED FATS AND SUGARS | 245 calories |

| Nutrient | Daily average over 1 week |
|----------------------------|---------------------------|
| Calories | 1975 |
| Protein | 96 g |
| Protein | 19% kcal |
| Carbohydrate | 275 g |
| Carbohydrate | 56% kcal |
| Total fat | 59 g |
| Total fat | 27% kcal |
| Saturated fat | 13.2 g |
| Saturated fat | 6.0% kcal |
| Monounsaturated fat | 25 g |
| Polyunsaturated fat | 16 g |
| Linoleic Acid | 13 g |
| Alpha-linolenic Acid | 1.8 g |
| Cholesterol | 201 mg |
| Total dietary fiber | 30 g |
| Potassium | 4701 mg |
| Sodium | 1810 mg |
| Calcium | 1436 mg |
| Magnesium | 468 mg |
| Copper | 2.0 mg |
| Iron | 18 mg |
| Phosphorus | 1885 mg |
| Zinc | 14 mg |
| Thiamin | 1.6 mg |
| Riboflavin | 2.5 mg |
| Niacin Equivalents | 24 mg |
| Vitamin B6 | 2.4 mg |
| Vitamin B12 | 12.3 mcg |
| Vitamin C | 146 mg |
| Vitamin E | 11.8 mg (AT) |
| Vitamin D | 9.1 mcg |
| Vitamin A | 1090 mcg (RAE) |
| Dietary Folate Equivalents | 530 mcg |
| Choline | 386 mg |

USDA's Nutrition Assistance Programs: *Eat Right When Money's Tight*

FOOD AND NUTRITION SERVICE JANUARY 2012



CHECK OUT

- **MyPlate** at www.ChooseMyPlate.gov
Features practical information and tips to help Americans build healthier diets. MyPlate is designed to remind Americans to eat healthfully.
- **Community Corner** on the SNAP-Ed Connection at www.snap.nal.usda.gov
Find information, tips, and tools for making healthy lifestyle choices.
- **Recipe Finder** at <http://recipefinder.nal.usda.gov>
Contains over 600 low cost, nutritious, and delicious recipes in both English and Spanish.
- **The SNAP pre-screening tool** at www.snap-step1.usda.gov
See if you qualify for SNAP benefits and how much you might receive.
- Find the **location of your nearest SNAP office** at www.fns.usda.gov/snap/outreach/default.htm

Now More Than Ever, USDA's Nutrition Assistance Programs Can Help

Many families are concerned about the rising cost of food. Read on for tips on how to stretch your food dollars through budgeting, food selection, and low-cost recipes. If you are struggling to put food on the table, USDA's nutrition assistance programs may help.



Use foods you already have to plan menus. Add missing foods to your shopping list.

Resources: Available For Food

- Know how much money you have to spend on food.
- Make a shopping list based on the money you have to spend.
- Buy only the amounts of fresh foods you can use before it spoils.
- Consider frozen or shelf stable items that last longer.

Planning: Making Meals With Foods On Hand

Before going to the grocery store, check what foods you already have.

Once you know what foods you have, ask these questions:

- What meals and recipes can I make using the foods I have?
- Can I mix foods together to make a tasty and nutritious meal?
- Which foods do my family need for good health?
Then:
 - Plan what recipes you will make using your list of foods.
 - Use other foods on your list such as vegetables, fruits, and whole grains to complete the menu.
 - Once you plan your menus, make a new list for missing foods you need to buy.

~Turn the page for more tips on low-cost, healthy shopping.



Fruits and vegetables are usually less expensive when they are in season. Farmer's Markets always carry what is in season.



Look for bargains on day old bread. It costs less but is still nutritious.

Shopping: Before, During, and After

Before Shopping

- Make a shopping list. This helps you stick to your budget.
- Plan your meals. Planning helps put leftovers to good use.
- Look for coupons, sales, and store specials.
- For added savings sign up for the store discount card.

During Shopping

- Don't shop when you are hungry. It's easier to stick to your shopping list.
- Try store brands. They usually cost less.
- Compare products for the best deal.
- Check sell by dates. Buy the freshest food possible. It lasts longer.

After Shopping

- Store food right away to preserve freshness.
- Freeze food to prevent spoiling.
- Divide foods into small portions for children and elderly to prevent waste.
- Use foods with the earliest expiration dates first.

Tips: Best Buys for Cost and Nutrition

Breads and Grains

- Look for bargains on day old bread. It costs less but is still nutritious.
- Buy regular rice, oatmeal, and grits instead of instant to save on money, sugar, and calories.

Vegetables and Salad

- Buy large bags of frozen vegetables. Seal tightly in the freezer between uses.
- Avoid pre-bagged salad mixes. They are usually more expensive and spoil faster.

Fruits

- Buy fresh fruits in season when they generally cost less.
- Frozen and canned fruits are a smart choice all year round.

Low-Fat Milk Products

- Buy fresh, low-fat milk, yogurt, and cheese in the largest size that can be used before spoiling. Larger containers cost less than smaller sizes.
- Ultra-pasteurized milk has a longer expiration date and won't spoil as fast.

Meat and Beans

- Dried beans and peas are a good source of protein and fiber. They last a long time without spoiling.
- Chuck or bottom round roast has less fat and is cheaper than sirloin.
- Look for specials at the meat counter. Buy meat on sale for big savings.
- Buy meat in large bulk packages to save money. Freeze portions you might not use right away to prevent spoiling.



USDA's nutrition assistance programs provide assistance to millions of American households struggling to balance their budgets.



For more information, visit the SNAP-Ed Connection Web site.

USDA Nutrition Assistance Programs Can Help Make Ends Meet

You may qualify for more than Supplemental Nutrition Assistance Program (SNAP) benefits. If you get SNAP benefits and have children in school, they qualify for free lunch and breakfast. If you are low-income and pregnant, breastfeeding, a new mom or have children under five years old, you might qualify for Women, Infants and Children (WIC) benefits. The Emergency Food Assistance Program (TEFAP) is a Federal program that provides food to low-income persons. For more information on these programs, contact:

SNAP - Supplemental Nutrition Assistance Program

- For: Eligible low-income people and their families
- Call **1-800-221-5689**
- To find your nearest SNAP office visit:
www.fns.usda.gov/snap/outreach/default.htm

WIC - Special Supplemental Nutrition Program for Women, Infants and Children

- For: Eligible low-income pregnant or breastfeeding women, new moms, and children under age 5
- Visit: www.fns.usda.gov/wic/contacts/tollfreenumbers.htm

School Nutrition Programs

- For: Eligible low-income school-aged children
- Contact your local school or school district

TEFAP - The Emergency Food Assistance Program

- For: Eligible low-income persons
- Visit: www.fns.usda.gov/fdd/programs/tefap/tefap_eligibility.htm

Resources for SNAP Partners, Educators, and the Community

The SNAP-Ed Connection is an online resource center which contains information on healthy eating, using your food dollar wisely, and over 600 low cost recipes in English and Spanish. Visit the SNAP-Ed Connection at:

<http://snap.nal.usda.gov>



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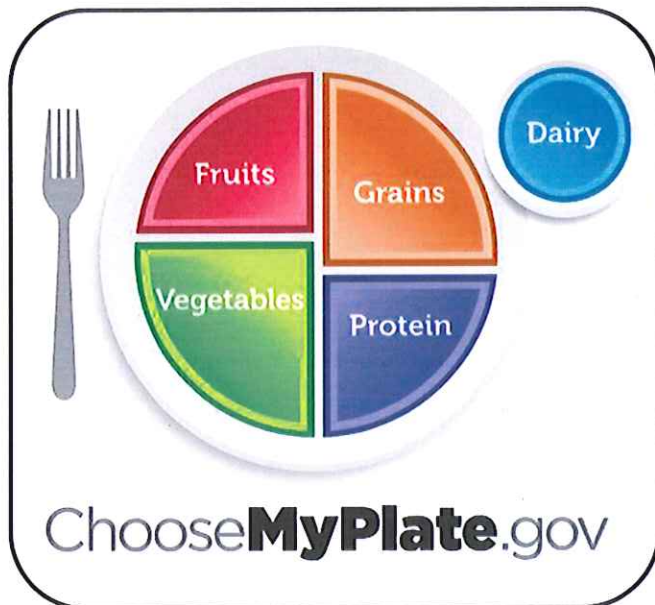
UNITED STATES DEPARTMENT OF AGRICULTURE

USDA Blog

- Reaching Out, Every Day in Every Way -

Nutrition Doesn't Have to Be Expensive

Posted by Dr. Mark Lino, USDA [Center for Nutrition Policy and Promotion](#), on August 25, 2011, at 11:19 AM



Recent news articles have reported that a healthy diet is expensive if one were to consume the recommended amount of fruits and vegetables. As the senior economist with the USDA Center for Nutrition Policy and Promotion (CNPP) with over 20 years of experience in the area of food economics developing food plans and market baskets, I agree. Depending on the food choices, a healthy diet can be relatively expensive.

However, there is a compelling fact that these news reports fail to highlight — a healthy diet can be relatively *in*expensive. Now some readers of this blog may think that this is another case of economic double talk or spin, but healthy foods come in a variety of forms

and a range of prices that likely fit just about anyone's budget.

To help consumers choose a diet that conforms to the [2010 Dietary Guidelines for Americans](#), CNPP recently introduced a 7-day menu plan to help consumers improve their diet; you can find it at [ChooseMyPlate.gov](#). Averaged over a week, this menu provides food choices that meet the recommended amounts of key nutrients. Based on national average food costs, adjusted to 2011 prices, the cost of this menu is less than the average amount spent for food, per person, for a 4-person family. For example, the average food cost for a 2,000 calorie diet is \$6.65 per person per day.

According to a USDA study, the total costs for satisfying the USDA food pattern quantity and variety recommendations for fruits and vegetables in the Dietary Guidelines vary from day-to-day, but average just under \$2.00 per day or, approximately, 40 to 50 cents per cup-equivalent, using 2008 prices for commonly consumed fruits and vegetables.

Many of the most commonly consumed fruits and vegetables — such as apples, bananas, navel oranges, fresh whole carrots, onions, and potatoes — cost less than 40 cents per cup-equivalent. A recent Produce Marketing Association report “The Cost of the Recommended Daily Servings of Fresh Produce” shows people can meet vegetable and fruit recommendations for about 50 cents per cup. The average price per

cup-equivalent across all fresh produce is 42 cents for vegetables and 56 cents for fruits (based on 2009-10 data). Nationally, the average retail price for fresh vegetables and fruits recommended for a 2000 calorie diet (4.5 cup equivalents) is \$2.18.

In the total U.S., the least expensive fresh vegetables were potatoes, lettuce, eggplant, greens, summer squash, carrots, and tomatillos. The least expensive fresh fruits were watermelon, bananas, apples, pears, pineapple, and peaches. According to a USDA study, opting for frozen or canned vegetables and fruits may also lower costs.

These studies show it is possible to eat a healthy low-cost diet or one that costs less than what people are presently spending. In fact, some of the studies showing that a healthy diet is expensive also admit in their discussion section that a healthy diet can be *inexpensive, depending on the food choices a person makes*. This is the key – choosing healthy, low-cost foods.

For guidance, USDA has a website that helps people make these choices. It's called [The Recipe Finder Database](#). The site contains numerous recipes that are low cost and follow dietary recommendations. Weekly household menus can be built from these recipes.

In addition to selecting healthy, low-cost foods, I find that people need to build good shopping skills. These skills include doing comparison pricing, using coupons, buying fruits and vegetables in season, and storing produce bought in bulk in a way that preserves them safely for use over a longer period of time.

Of course, the selection of healthy foods, whether they be the higher or lower cost options, depends on people having access to such foods. This is an area of concern and one that USDA continues to address. In addition, many people in the United States have no income or fall below the poverty threshold. The [Supplemental Nutrition Assistance Program](#) (SNAP, formerly Food Stamps) provides these people with the means to choose low-cost healthy foods.

To learn more about healthy eating, go to www.ChooseMyPlate.gov.

Eating Healthy on a Budget

The Consumer Economics Perspective

Can people eat healthier and spend less money?

- USDA issues four Food Plans (Thrifty, Low-Cost, Moderate-Cost, and Liberal) that show people how to eat a healthy diet at various cost levels. By following USDA's Low-Cost Food Plan, a family can eat a healthier diet, including more vegetables and fruits, at less than what they are spending on food.
- The average American family of four (married couple with two children) spent approximately \$185 per week on food (away and at home) in 2009. This spending does not buy a nutritious diet. The most recent results of USDA's Healthy Eating Index, a report card on the American diet, shows most people have a diet that needs improvement (average Index score is 58 out of 100). Average intake of vegetables is 1.47 cups per day (about 59 percent of the recommendation) and average intake of fruits is .84 cups per day (about 42 percent of the recommendation).
- By following USDA's Low-Cost Food Plan, people could save money and consume a healthier diet. The Low-Cost Food Plan is a nutritious diet that in November 2010 cost \$175 per week for a family of four (married couple age 20-50 and two children age 6-8 and 9-11). Of this total amount, 40 percent goes to vegetables and fruits. Unlike the typical diet, the Plan meets USDA Food Pattern recommendations for vegetables and fruits. For the family of four, the range per person is 2 - 3.5 cups of vegetables per day and 1.5 - 2.5 cups of fruits. Contrary to popular opinion that a healthier diet costs more, it is possible for people to eat healthier, including more vegetables and fruits, and spend less on food.
- USDA's Low-Cost Food Plan not only contains more vegetables and fruits than what people are presently eating, it contains more whole grains and lower fat/skim milk products than what people are eating. It contains much less fats, oils, and sweets than what people are eating.
- USDA maintains a recipe finder database (see <http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm>) that contains low-cost food choices that follow the Dietary Guidelines for Americans and are relatively easy to prepare. Food choices or recipes are organized by menu item (e.g., main dish, side dish, soup) and intended audience (e.g., older adults, Hispanics, parents of young children).

Are fruits and vegetables so expensive that people cannot afford to eat a healthy diet?

- A recent Produce Marketing Association report “The Cost of the Recommended Daily Servings of Fresh Produce” shows people can meet vegetable and fruit recommendations for about \$0.50 per cup. The average price per cup equivalent across all fresh produce is \$0.42 for vegetables and \$0.56 for fruits (based on 2009-10 data). Nationally, the average retail price for fresh vegetables and fruits recommended for a 2000 calorie diet (4.5 cup equivalents) is \$2.18.
- In the total U.S., the least expensive fresh vegetables were potatoes, lettuce, eggplant, prepared cooking greens, summer squash, carrots, and tomatillos (options costing less than \$0.42 per cup equivalent).
- In the total U.S., the least expensive fresh fruits were watermelon, bananas, apples, pears pineapple, and peaches (options costing less than \$0.56 per cup equivalent).
- Opting for the least expensive choices available in a single store can significantly drop the average price of fresh vegetables and fruits. According to a USDA study, opting for frozen or canned vegetables and fruits may also lower costs.

How can people actually know what foods are healthful choices and that they are likely economical as well?

- To help consumers implement the 2010 Dietary Guidelines, USDA introduced a 7-day menu as a motivational tool that can help them put a healthy eating pattern into practice.
- Averaged over a week, this menu identifies foods that provide the recommended amounts of key nutrients. Based on national average food costs, adjusted to 2011 prices, the cost of this menu is less than the average amount spent for food, per person, for a 4-person family. For a 2,000 calories menu, the average food cost is \$6.65 per day per person.



Nutrition and Your Busy Lifestyle

Your overall nutrition picture depends on selections of food and serving sizes over a period of time. To make wise food choices you need to know a little about food and healthful cooking techniques. A balanced diet contains a wide variety of foods. The key to making good food choices is to plan.

Serving Savvy

Nutritional information on food packaging can be tricky to understand. What does an ounce of cheese look like? How do you know if you're going overboard on your ice-cream intake without measuring every mouthful? To help make sense of these labels, the American Dietetic Association has put together some simple ways of visualizing serving sizes.

| Food | Serving | Looks Like |
|-----------------------|---------|------------------------------|
| Meat, poultry or fish | 3 oz | Deck of cards |
| Pasta or rice | ½ cup | Walkman |
| Fruits or vegetables | ½ cup | Tennis ball |
| Cheese | 1 oz | Two saltines or pair of dice |
| Ice cream or yogurt | ½ cup | Tennis ball |

Planning Meals

Spend time each week planning and organizing your meals. Use cookbooks and grocery ads to make menus and a shopping list. Organize the list by categories. Now you can do all your shopping at once. When shopping, read the *Nutrition Facts Label* and ingredient list. This will assist you in serving amounts and nutrient intake. At first all this may seem awkward and time-consuming, but it will become easier as you become more knowledgeable.

USDA's food recommendations are a good place to start when planning nutritious meals. Begin with a main dish that gives each family member one serving of meat. Add a complementary food from the bread, cereal, rice, and pasta group. Include a hot or cold vegetable and choose a fruit or vegetable salad that complements the main dish. Finish with a dessert such as fresh fruit or a milk or yogurt-based pudding, custard, or malt. Also select a hot or cold beverage – remembering to meet the daily milk requirement.

Serving nutritious meals will be useless if the food is bland or unattractive. A delicious meal depends on a blend of flavors, textures, and temperature and a variety of colors and shapes. A pleasant table setting also enhances the appearance of food.

Here's how easy it is. Serve a grilled pork chop with peach chutney. Add a rice pilaf, sautéed spinach, and cooked cinnamon apples. For dessert serve fresh strawberries over a low fat yogurt. Using the grill and the microwave, the meal can be prepared in less than thirty minutes, leaving you more time to spend with your family or friends at the dinner table. Or some time to go take a walk.

Here's another idea. Put baby back ribs in the crock pot in the morning. When you get home, spread some barbecue sauce on top and place under the broiler. Add mashed potatoes, green beans, a carrot and raisin salad, and leave off dessert because it's such a hearty meal. Look at the color. Think of the flavor. See how easy and exciting nutrition can be? It didn't just happen. You spent a little time planning and organizing your meals.

How to Make Positive Changes

USDA has recommended these tips for rethinking and positively changing your eating and physical activity routines.



Be Realistic. Make small changes over time in what you eat and the level of activity you do. Sprinkle shredded low-fat cheese on your salads, vegetables, or pasta to boost your calcium intake.

Be Adventurous. Expand your tastes to enjoy a variety of foods. Try a new food or recipe once a month. You'll be amazed at all the great choices.

Be Flexible. Balance what you eat and the physical activity you do over several days. Don't worry about just one meal or one day. To fit in a treat like ice cream or pizza with all the works, choose lower fat foods to balance your fat intake and increase your physical activity over several days.

Be Sensible. Enjoy all foods. If your favorite food is high in fat or calories, eat a smaller portion.

Be Active. Climb the stairs instead of taking the elevator or escalator or park a little further away from your destination.

Eating Out

The demand for convenience and a change in eating habits have contributed to the popularity of dining out. Busy schedules often force people to "eat on the run" and consume smaller, more frequent meals and snacks throughout the day. Eating away from home, buying TOTE (take-out-to-eat) and frozen foods, and home-delivered foods are characteristic of many Americans. You can still make good food choices when you eat out IF you plan.

Meals eaten away from home, especially fast-food restaurants often contribute excess calories, fat and sodium and limit the intake of calcium, dietary fiber, and vitamins A and C. Excess snacking from low nutrient-dense foods can lead to consuming too much fat and sugar. On days where you know you will be eating a higher calorie lunch, eat a lower calorie dinner, or add some physical activity.

When dining out, you don't have to eliminate all your favorite foods. Simply choose foods high in calories, fat, sodium, and sugars less often and eat smaller portions. Don't forget to eat three meals a day, as skipping meals makes it easier to overeat during another meal or snack. Physical should also be an important part of your daily routine.

The two trends of dining out more and an increased interest in health, fitness, and nutrition seem to be incompatible. But with careful planning, healthful eating can be achieved regardless of our busy lives.

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Issued February 1997; Revised October 2004.

10 tips

Nutrition
Education Series

smart shopping for veggies and fruits



10 tips for affordable vegetables and fruits

It is possible to fit vegetables and fruits into any budget. Making nutritious choices does not have to hurt your wallet. Getting enough of these foods promotes health and can reduce your risk of certain diseases. There are many low-cost ways to meet your fruit and vegetable needs.

1 celebrate the season

Use fresh vegetables and fruits that are in season.

They are easy to get, have more flavor, and are usually less expensive. Your local farmer's market is a great source of seasonal produce.



2 why pay full price?

Check the local newspaper, online, and at the store for sales, coupons, and specials that will cut food costs. Often, you can get more for less by visiting larger grocery stores (discount grocers if available).

3 stick to your list

Plan out your meals ahead of time and make a grocery list. You will save money by buying only what you need. Don't shop when you're hungry. Shopping after eating will make it easier to pass on the tempting snack foods. You'll have more of your food budget for vegetables and fruits.

4 try canned or frozen

Compare the price and the number of servings from fresh, canned, and frozen forms of the same veggie or fruit. Canned and frozen items may be less expensive than fresh. For canned items, choose fruit canned in 100% fruit juice and vegetables with "low sodium" or "no salt added" on the label.



5 buy small amounts frequently

Some fresh vegetables and fruits don't last long. Buy small amounts more often to ensure you can eat the foods without throwing any away.

6 buy in bulk when items are on sale

For fresh vegetables or fruits you use often, a large size bag is the better buy. Canned or frozen fruits or vegetables can be bought in large quantities when they are on sale, since they last much longer.

7 store brands = savings

Opt for store brands when possible. You will get the same or similar product for a cheaper price. If your grocery store has a membership card, sign up for even more savings.

8 keep it simple

Buy vegetables and fruits in their simplest form. Pre-cut, pre-washed, ready-to-eat, and processed foods are convenient, but often cost much more than when purchased in their basic forms.



9 plant your own

Start a garden—in the yard or a pot on the deck—for fresh, inexpensive, flavorful additions to meals. Herbs, cucumbers, peppers, or tomatoes are good options for beginners. Browse through a local library or online for more information on starting a garden.



10 plan and cook smart

Prepare and freeze vegetable soups, stews, or other dishes in advance. This saves time and money. Add leftover vegetables to casseroles or blend them to make soup. Overripe fruit is great for smoothies or baking.

10 tips

Nutrition
Education Series

eating better on a budget



10 tips to help you stretch your food dollars

Get the most for your food budget! There are many ways to save money on the foods that you eat. The three main steps are planning before you shop, purchasing the items at the best price, and preparing meals that stretch your food dollars.

1 plan, plan, plan!

Before you head to the grocery store, plan your meals for the week. Include meals like stews, casseroles, or stir-fries, which “stretch” expensive items into more portions. Check to see what foods you already have and make a list for what you need to buy.

2 get the best price

Check the local newspaper, online, and at the store for sales and coupons. Ask about a loyalty card for extra savings at stores where you shop. Look for specials or sales on meat and seafood—often the most expensive items on your list.



3 compare and contrast

Locate the “Unit Price” on the shelf directly below the product. Use it to compare different brands and different sizes of the same brand to determine which is more economical.

4 buy in bulk

It is almost always cheaper to buy foods in bulk. Smart choices are family packs of chicken, steak, or fish and larger bags of potatoes and frozen vegetables. Before you shop, remember to check if you have enough freezer space.

5 buy in season

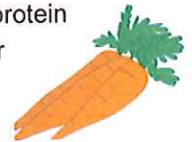
Buying fruits and vegetables in season can lower the cost and add to the freshness! If you are not going to use them all right away, buy some that still need time to ripen.

6 convenience costs... go back to the basics

Convenience foods like frozen dinners, pre-cut vegetables, and instant rice, oatmeal, or grits will cost you more than if you were to make them from scratch. Take the time to prepare your own—and save!

7 easy on your wallet

Certain foods are typically low-cost options all year round. Try beans for a less expensive protein food. For vegetables, buy carrots, greens, or potatoes. As for fruits, apples and bananas are good choices.



8 cook once...eat all week!

Prepare a large batch of favorite recipes on your day off (double or triple the recipe). Freeze in individual containers. Use them throughout the week and you won't have to spend money on take-out meals.

9 get your creative juices flowing

Spice up your leftovers—use them in new ways. For example, try leftover chicken in a stir-fry or over a garden salad, or to make chicken chili. Remember, throwing away food is throwing away your money!

10 eating out

Restaurants can be expensive. Save money by getting the early bird special, going out for lunch instead of dinner, or looking for “2 for 1” deals. Stick to water instead of ordering other beverages, which add to the bill.



Adding Up the Savings!

When Eating Out

The average American spends half of the food dollar on meals purchased away from home. Although it's no longer realistic that families will not dine out at all, doing so less frequently and making good choices can help add up the savings.

Planning can help us stretch our food dollar tremendously. We tend to dine out because of lack of time to shop or cook however with just a little advance planning we can make good choices for our family that is healthier and more cost effective. Try to look at your schedule and see what days you must dine out and take these simple steps to start adding up your savings.

- Drink water. Beverages can dollar up fast And water is a healthy option.
- Try an appetizer for your entrée. Appetizers are usually smaller portions of the entrée and sometimes much cheaper.
- Spilt your entrée. You can share with a friend or box it up for lunch the next day. This will avoid overeating and save money.
- Skip dessert. Desert is one of the higher mark ups at the restaurant. For the price you pay for one dessert portion, you can probably go to the supermarket and buy the entire dessert.
- Shop dollar menus. Usually smaller portions, but adequate for most people.
- Take coupons and restaurant specials into consideration when making your decision of where to eat.

Not only can dining out be expensive, it can also lead to increased caloric intake. On days where we dine out, making good nutritious food choice can help improve our health. However nutritious choices

are sometimes hard to determine. Available at your local Cooperative Extension Service in the Mammoth Cave Area (Allen, Barren, Butler, Edmonson, Hart, Logan, Metcalfe, Monroe, Simpson and Warren) you can come by in the month of January and pick up "Nutrition in the Fast Lane" which is a handbook for nutrition in fast food and casual dining restaurants. It contains 64 restaurants and nearly 3200 menu items with calories, protein, sodium, carbohydrates and cholesterol. Being informed can help you make good healthy decisions.

Anyone who comes by and picks up a handbook will be entered into a drawing for a \$25 gift certificate to a local restaurant.

Each month through May your Cooperative Extension Service will be offering an "Add up the Savings" lesson on energy, growing your own food, shopping for food, and food preparation. Contact your local Extension Office for more details.

For more information on add up the savings tips, contact your local Extension Office or visit <http://ces.ca.uky.edu/moneywise>.



Surviving in a Fast Food Nation

One out of three meals is eaten outside the home, and for most people this means fast food. Although quick and cheap, these meals can add up to some serious calories. You can eat healthier at fast food restaurants with these guidelines.

Words to Avoid

Fast food restaurants use many words to describe food items. These words often point to foods to avoid.

- Crispy, crunchy, breaded
- Cheesy, melty
- Super, ultimate, thick
- Loaded, deluxe
- Double, triple
- Creamy
- Special sauce

Foods to Avoid

Don't always count on the words to be an indicator of what is or is not healthy. Here are some basic foods to avoid.

- Fried foods (chicken, fish, onion rings)
- Mayonnaise or mayonnaise-based sauces and spreads
- Regular sodas, sweetened tea, artificial fruit drinks (fruit punch)
- Alfredo or white sauces
- Sandwiches on croissants or biscuits
- Pastries, including baked items and fried pies
- Supersized items and value or combo meals
- Items with bacon and sausage
- Full fat dressings

Healthier Options

These options will help reduce the fat, calories, and sugar content in fast food purchases.

- Baked, broiled, or grilled foods
- Chicken or fish
- Junior sizes
- Low-fat or fat-free dressings
- Whole wheat bread and pasta
- Fruit and yogurt cups
- Tomato sauce on pasta
- Baked potato
- Broth-based soups
- Water, unsweetened tea, light lemonade, diet soft drinks, low-fat milk
- Small soft serve ice cream in a cup



Helpful Tips

- Usually menu items displayed on a poster or a billboard (unless advertised as low-fat) will be high in fat.
- Ask for low-calorie side orders such as a salad, baked potato, or fruit.
- If salad dressing is not low-fat, only use half of the packet.
- Use a paper napkin to blot the visible grease off of pizza and other foods.
- Order items without the cheese to cut down on the fat and calories.
- “Dry” means no butter or sauce on an item. For example, dry breadsticks will just be toasted and have no butter sauce on top.
- Order from a light menu when possible.
- Order from the kid’s menu. This will cut down on the calories and cost.
- Take your sandwich home and add healthier side items like oven baked fries, baked chips, or fruit.

Convenience Store

Buying foods at convenience stores can also lead to excess calories, fat, sugar, and cost. Be “in the know.”

- Buy food with a nutrition label so you can get the facts.
- Get items that will last for more than one meal, such as loaves of bread, peanut butter, cereal, and milk in gallon jugs.
- Pick baked or low-fat snack foods.
- Choose diet or unsweetened drinks, water, or low-fat milk.

Portion Control

Portion sizes have increased in the past ten years. Here are some tips for eating healthy portions.

- Use smaller plates, bowls and cups.
- Don’t go back for seconds.
- Split a meal with a friend.
- Don’t eat out of a bag or box.
- Take half of the meal home with you.
- Order the smallest item. Even a smaller drink can have many fewer calories than larger drinks.
- Don’t eat in front of the TV.

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Prepared to accompany “What’s in Your Sandwich” display

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April 2008

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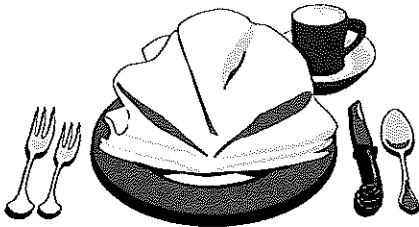
Dining Out in a Healthy Way

The demand for convenience and a change in eating habits have contributed to the popularity of dining out. Busy schedules often force people to eat on the run. Take out, frozen foods, and home-delivered meals are habits characteristic of many Americans. Meals eaten away from home, particularly at fast food restaurants, can potentially contribute excess calories, fat, and sodium while limiting the intake of calcium, dietary fiber, and vitamins A and C. Excess snacking from calorie-laden, low nutrient-dense foods can lead to consuming too much fat and sugar. The two trends of dining out more and an increased interest in health, fitness, and nutrition seem to be incompatible, but with careful planning, healthful eating can be achieved regardless of our busy lives.

Overall Nutrition Picture

Your overall nutrition picture depends on selections of food and serving sizes. To make wise food choices you need some knowledge of food composition and preparation techniques. A balanced diet contains a wide variety of foods.

The Food Guide Pyramid and the Dietary Guidelines for Americans can assist you in food selections and amounts. When dining out, you don't have to eliminate all your favorite foods. Simply choose foods high in calories, fat, sodium, and sugars less often and eat smaller portions. Don't forget to eat three meals a day, as skipping meals makes it easier to overeat during another meal or snack. Thirty minutes of physical activity should also be an important part of your daily routine.



Reading Menus

Plan ahead. Cater to restaurants that can accommodate your desired food selections. A greater selection of menu items gives you an opportunity to choose for variety. Terms such as ♥ steamed ♥ in its own juice ♥ garden fresh ♥ broiled ♥ roasted ♥ poached ♥ tomato juice or ♥ dry broiled in lemon juice or wine usually denote low-fat preparation. Menu descriptors such as Ø buttered Ø sautéed Ø fried Ø crispy Ø braised Ø in cream sauce Ø hollandaise Ø au gratin Ø escalloped Ø marinated Ø stewed Ø basted Ø casserole Ø prime Ø hash or Ø pot pie should send warning signals of foods high in saturated fat, cholesterol, and possibly sodium.

If you are trying to cut down on portion sizes, try the following activities: choose appetizers as the main course; orders a la carte; share food; and order dressings and sauces on the side. If your food arrives and has not been fixed as you requested, send it back. If the restaurant has a buffet, walk the buffet line first and then make your choices.

Appetizers

Steamed seafood, raw vegetables, or fresh fruits and melons are a delightful way to start any meal. Avoid salted nuts, buttery crackers, and potato or tortilla chips. If you cannot resist, put one serving on your plate and eat slowly. Choose soups carefully as they may be laden with sodium or fat. Clear soup bouillon or tomato-based soups are a healthier choice than cream soups.

Entrees

When ordering your main course, look for simply prepared foods, such as skinless poultry, fish and shellfish, and vegetable dishes. These foods are naturally low in fat and can be prepared without adding any fat. Lean red meats, such as London broil, filet mignon, and round or flank steaks, when properly trimmed and prepared, are a good choice. Check with your server to see if broiled items are basted with fat; if so, ask that they use a dry broil or can be broiled with lemon juice.

Salads

Salads that contain fresh greens like lettuce and spinach and vegetables such as cucumbers, radishes, tomatoes, carrots, and onions offer great variety in flavor and texture without adding unwanted fat and salt. Be selective when eating off a salad bar; go easy on cheese, eggs, meat, bacon, croutons, and dressing-based salads like Cole slaw or potato salad. Order salad dressings on the side. Lemon juice squeezed over your salad is a zesty, fat-free dressing and a natural flavor enhancer.



Breads

Breads are an important part of a varied diet, supplying starch, fiber, and some vitamins and minerals. Whole-grain breads such as wheat, bran, oat, and rye provide the greatest amount of fiber. Breads and other baked goods differ widely in the fat and sugars they contain—with croissants, biscuits, and hush puppies usually much higher in fats than other breads. Use butter and other spreads sparingly.

Side Dishes

Make sure vegetables or starch side dishes are not fried or doused in butter. Whipped margarine may be available, or try low-fat Italian dressing on your potato or vegetable for more pizzazz. The plainer your choices, the lower in fat and calories they most likely will be.



Beverages

Water is the ultimate thirst quencher! Sparkling water with lemon or lime is a delicious alternative to cocktails or carbonated colas. Choose low-fat milk, lemonade, or apple cider. Drink coffee or tea plain or limit use of sugar and cream.

Dessert

Dessert need not be left out. Fresh fruit, fruit ices, sherbets, plain gelatin, or angel food cake may be a good finishing touch to the perfect meal. If you can't resist that rich dessert, try splitting it with a friend.

Breakfast

Start breakfast with fresh fruit or a small glass of juice. Add whole-grain bread or dry toasted English muffin. Pre-sweetened cereals often have more sugar than you would add to unsweetened cereals. Except for granolas, most cereals (hot or cold) are low in fat. Skim and low fat milk provide the same nutrients but lower calories and less fat than whole milk. Avoid egg-based dishes like quiche and omelets that tend to be high in calories, cholesterol, fat, and sodium. Most breakfast meats are high in fat and sodium but ham and Canadian bacon are leaner than regular bacon and sausage.

Chinese

Choose Oriental dishes that are boiled, steamed, or lightly stir-fried in vegetable oil, rather than sautéed. Enjoy steamed rice instead of fried. Avoid high-sodium soups. Ask for sauces to be served on the side and to eliminate MSG and salt from the recipe. *Hunan* and *Szechwan*-style food is high in calories when the meat is fried in hot oil.

Thai

Most Thai meals consist of many different items, including soup, a steamed dish, a fried dish, a hot salad, and many dips and sauces. Most Thai soups are clear and relatively healthy. Skip the fried dish since the rest of the meal should be plenty to fill you up. Most Thai sauces are vegetable or seafood-based and should be healthy choices. Stir-fried vegetables cooked in light oil are a Thai favorite. Pick steamed rice instead of fried to go with your meal. Fresh fruit is a popular Thai dessert and a great way to complete your dining experience.

Italian

Pasta dishes can be low fat if not ladled with cheese, fat meats, butter, or cream sauces. Marinara and Marsala sauces are usually lower in fat. Scaloppini or parmesan dishes are usually higher in fat. Pasta primavera, made with a small amount of oil and fresh vegetables is a good low fat dish. The appetizer portion of pasta may be large enough to be filling. Simply prepared chicken and fish dishes are your best bet.

Mexican

With added cheese, sour cream, and fried tortillas and beans, Mexican food has many high fat menu items. But whole grains are staples of Mexican dishes and tortillas. When made with corn and baked rather than fried they can be a nice addition to your diet. Shrimp or chicken tostados on a non-fried cornmeal tortilla with rice and beans can be high in fiber and low in fat.

Vending Machines

Vending machines can be a source of empty calories, as well as an added expense. Choices such as pretzels, raisins, dried fruit, fruit juice, trail mix, peanut butter crackers, fig bar cookies, or gingersnaps are much better alternatives to nuts, cookies, chips, candy bars, or soda pop.

Eating for good health doesn't have to be dull. You don't have to give up your favorite foods either. Balance higher calorie, fat, and sodium foods with other menu items that are lower. Or choose lower calorie, fat, and sodium foods at other meals. Adding physical activity to your day can balance out those extra calories. Remember the key is to think about the nutritional value of your food. *Bonn appétit!*

You can change the way you eat when dining out. With a little practice, you will soon be making wise food selections from any menu. And you'll find, with the exception of favorite foods, that you don't miss those calorie-laden, high fat or high sodium foods. Here are some examples of how minor changes in your menu selections can make for major savings in fat and calories.

| |
|----------------------------------|
| Fast Food Menu Selections |
|----------------------------------|

| | | |
|---|----------------------|--|
| <p>57 grams fat and 1190 calories Bacon Double Cheeseburger Large Fries Milkshake</p> | <p><i>versus</i></p> | <p>27 grams fat and 676 calories Regular Cheeseburger Small Fries Side Salad with Reduced Fat Dressing Low fat Milk</p> |
| <p>38 grams fat and 734 calories Fried Chicken Breast Mashed Potatoes and Gravy Cole slaw with mayonnaise base Biscuit</p> | <p><i>versus</i></p> | <p>5 grams fat and 313 calories Baked Chicken Corn-on-the-Cob Cole slaw with vinegar base Dinner roll</p> |

| |
|--------------------------------------|
| Submarine Sandwich Selections |
|--------------------------------------|

| | | |
|---|----------------------|---|
| <p>32 grams fat and 857 calories Salami Cheese Mayonnaise Tomato Pickles Submarine bun</p> | <p><i>versus</i></p> | <p>10 grams fat and 356 calories Lean Ham Mustard Lettuce Tomato Hot peppers Pita pocket</p> |
|---|----------------------|---|

| |
|-----------------------------|
| Salad Bar Selections |
|-----------------------------|

| | | |
|--|----------------------|---|
| <p>87 grams fat and 905 calories Lettuce Tomato Cheese Egg Macaroni salad Cole slaw Chicken salad Sunflower seeds Croutons Ranch dressing</p> | <p><i>versus</i></p> | <p>6 grams fat and 390 calories Lettuce/Spinach Tomato Carrots Broccoli Mushrooms Garbanzo beans Green pepper Fresh fruit salad Dinner roll Reduced fat dressing</p> |
|--|----------------------|---|

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 FN-SSB.032; August 1995; revised March 2004.

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Map of the Grocery Store

