

Consumer Corner

Know Before You Go—Tips On Getting The Most From Your Coupons

(NAPSA)—Whether you are a committed clipper or you have a more laid-back relationship with coupons, there's good news.

Investing a little time and effort can produce big dividends when it comes to using coupons and other discounts to help you get more for your money.

To help, here are some tips from All You, America's smart shopping brand, whose mission it is to help women live well for less in every area of their life.

• **Sign up for grocery-store loyalty cards.** It takes only a couple of minutes and can be well worth the effort. Once you are enrolled in the store's loyalty program, you can usually get the discount prices on that week's sale items even if you forget your card. Simply give your phone number at checkout.

Plus, if you don't want to carry around all your loyalty, rewards and membership cards, you can consolidate them all on your smartphone with the CardStar app, which is available for free.

• **Playing favorites can have its benefits.** If you're a regular customer at a grocery store such as Kroger, Publix, Stop & Shop or Target, it might start mailing you coupons for the products you buy most. This can be a great way to get coupons for fresh meat and produce.

• **Take advantage of special discounts.** Many chains designate one day a month when seniors or members of the military can receive extra discounts. If you or a family member fits the criteria, go for it.

• **Use all the discounts and coupons that are fit to print.** Newspaper inserts account for more than 90 percent of all coupons issued—and half of what are actually redeemed. If your Sunday paper is a gold mine for you, buy extra copies or buddy up to your local librarian and ask if you can



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clip a few coupons from the inserts in the library's newspapers.

• **Be sure to search before you leave home.** Before you head to the market, it can pay to take a few minutes to scan websites such as coupons.allyou.com, smart source.com and redplum.com.

Search for items you buy on a regular basis, narrowing your search by category. You might find coupons for some of your favorite brands.

What's online is a fraction of what's available in newspapers and at the store, but digital coupons are just as valuable. Plus, they're easy to search for and remain online until the supply runs out. If you find a match, print it.

• **It can pay to use a high-tech approach—literally.** Joining the website SavingStar (savingstar.com) can result in a payout when you buy products from one of the companies it partners with. Buy the item, swipe your loyalty card at checkout and the value of each SavingStar coupon will be

credited to your account. You can choose to receive your payout in a PayPal payment, a bank deposit or an Amazon gift card.

In addition, the websites for stores such as Kroger, Publix, Safeway and others will list what's on sale alongside available manufacturer's coupons for those items. Just register, log on, quickly review the list and load paperless digital coupons directly onto your rewards account. When you use your card at checkout, the coupon is applied automatically.

• **There's an app for that.** There are free rebate apps, such as Checkout 51 and Ibotta (both available in Android and Apple formats), that send offers on items to your smartphone. With Ibotta, shoppers perform tasks, such as taking a poll or watching a video, to gain the rebate. You then send a photo of the receipt of the item purchased from any of 80 retailers.

Checkout 51 lets you buy from any store, after which you snap a shot of the receipt and upload it. Once you hit a certain amount (\$20 for Checkout 51), you get a rebate.

Another option is to sign up at cartwheel.target.com for savings of 5 percent to 50 percent. Choose from hundreds of offers and add them to your Cartwheel list.

Print or send the bar code to your phone. It's scanned at checkout and the discount is applied. Because you can combine it with coupons from the manufacturer and store, it's like triple stacking your discount.

Another useful resource for savvy shoppers is the largest online grocery database in the country. Called Grocery Deal Finder, it compiles circulars from retailers nationwide for a smart shopping experience. It is only available at AllYou.com.

For more smart shopping tips like these, please pick up a copy of All You or visit www.AllYou.com.