Clever Savings with Coupons

This free tip sheet was produced by the Cheapskates Club – www.cheapskates.com.au

When it comes to saving money, the most important thing we can do is change our spending habits. We often buy things we don't need, and that can throw our budgets off track. By reigning in our spending, we can have more money to pay down debts, buy the things we really need, and put some in savings.

But even when you're buying the bare minimum, there are still ways you can save money. You can look for sales on the things you need. In some cases, you can buy second hand. And now, more than ever before, you can often find coupons that will save you money.

While they are still fairly new in Australia, coupons can give you a genuine discount. When we think of coupons, we often think of saving money on groceries. And there are lots of grocery coupons to be found. But you can also find coupons for health and beauty items, clothes, electronics and much more.

Here are some tips for finding coupons that will save you lots of money.

Check the newspapers. Most local newspapers have discount coupons for local businesses in them. There are also the coupon specific papers - Val U Vouchers, Clever Coupons, . These are usually for groceries, but you may also find coupons for other things you need around the house, and occasionally even for clothes and other items.

The Entertainment Book - at

<u>www.entertainmentbook.com.au</u> is full of coupons that can save you thousands of dollars. Choose the book for your specific area to get the best value.

Look in the magazines you read. It's rare that magazines have coupons in them that save you enough money to negate the cost of the magazine itself, so don't go buying up a bunch of magazines you won't read just for the coupons. But if you enjoy a magazine anyway, pick up a copy or order a subscription. Look carefully for coupons soon after you get it so that you don't miss the expiry date.

Visit the websites of manufacturers and your favourite stores. They often feature coupons that you can print and use offline.

When shopping online, seek out coupon codes. Sometimes they are placed prominently on the merchant's website. A Google search for the merchant's name plus the words "coupon codes" should point you in the right direction.



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