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coupons what are they and where do I start



## Search Results for: coupons what are they and where do I start

### Coupons: What Are They And Where Do I Start?

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48 29 0 2 17



- ads
- Free Detergent Coupons
  - Free Walmart Coupons
  - Free Extreme Coupons
  - Free Paper Towels
  - Work At Home Jobs 2014
  - Printable Sunday Coupons
  - Free Huggies Coupons

So you've done it! You have made the decision that you want to use coupons to save money. That's great! But – you have no idea where to even start. It can seem daunting to figure out this crazy coupon world which is filled with it's on language and methods. I've broken it down for you below, so you can get on the path to saving money!

**What is a coupon?** Simply put, a coupon is a voucher that customers use to save money. You clip them and then take them with you to the store so you can save money.

**Where do I find coupons?** They can be found through many resources including your Sunday newspaper, on-line and your favorite magazines. You may want to refer to this Where To Find Coupons post as I list out several ways for you to find your coupons.

**How do I actually use a coupon?** You purchase the item(s) listed on the coupon (make sure you purchase the quantity listed). When you get to the register, you place your items on the counter as usual. You then hand the coupon to the cashier. He or she will scan (or manually enter) the coupon. The amount that it says you will save will be deducted from your total bill.

*Example: Your total bill is \$20, you have a coupon to save \$1 off of the purchase of 1 item. The cashier will scan it and then your total will be reduced to \$19.*

**Can I use a coupon on every item I purchase?** You have to look at the coupon to understand the amount you can save as well as the number of items you need to purchase. You can then only use one coupon per item.

*Example 1: The coupon is for \$0.50/2 (which means \$0.50 off of 2 items). You will need to purchase 2 items and then you can use the coupon. If you purchase only one item, you can not use the coupon. You also can not use 2 of these coupons only on 2 items. In order to use 2 coupons, you would need to purchase 4 items.*

*Example 2: The coupon is for \$1/1 (which means \$1 off of 1 item). You can purchase just one product and use the coupon. If you purchase 2 items, you can*

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use 2 coupons. Purchase 3 and use 3, etc.

Top Referrers

- usaad.com/livesweeps
- Deal Seeking Mom
- Get a Quote and Be Entered to Win a Trip to the Super Bowl!
- Living Well Spending Less
- Hey It's Free
- Shares
- argains to Bounty

Getting Started

- How To Read & Understand Coupons
- How to Rest Use Coupons
- Abbreviations Decoded
- Organizing Your Coupons
- How to Shop at CVS
- How to Shop at Walgreens
- How to Use Penny Pinchin' Mom

Money Management

- Create a Budget
- How to Teach Kids Will not

About Me



Tracie is a stay at home mom to three young children, ages 4, 6 and 8 in Raymore, Missouri. In November 2007, she and her husband decided to start a blog and share their knowledge in order to help you stretch your hard earned dollars so you can live the life you want.

- Free Detergent Coupons
- Free Walmart Coupons
- Free Extreme Coupons
- Free Paper Towels
- Work At Home Jobs 2014
- Printable Sunday Coupons
- Free Huggies Coupons
- Walmart Printable Coupons
- Dollar General Coupons
- Free Restaurant Coupons
- Free Printable Grocery Coupons
- Sunday Weekly Coupons
- Printable Tide Coupons
- Quick And Easy Recipes
- Free Glade Coupons

**Example 1:** The store offers double coupons up to (and including) \$0.50. If your coupon is for \$0.50/1 product, they will actually increase the coupon value so you will be reimbursed only \$0.50 for this coupon as they have chosen to double the value of their store.

**Example 2:** The store offers triple coupons up to (and including) \$1. If your coupon is for \$0.50/1 product, they will increase the coupon value so you save \$1.50/1 instead. In this instance, the store will be reimbursed for \$0.50 and they will receive an additional \$1 savings at their own cost.

MODE TEND PARENTING

**Example 3:** The store offers double coupons up to (and including) \$0.49. Your coupon is for \$0.50/1 product. This coupon will not be doubled.



**What happens if the coupon savings is more than the product price? Will I get cash back?** If the coupon value is more than the product price, most stores will manually adjust the value down. (Walmart is one of the few stores to do so).

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Coupon Blog Technical Support provided by Lucky Dad Media LLC  
Some coupons may clearly indicate that you can not receive cash back and the value will need to be adjusted down, so make sure you carefully read your coupon.

**Example 1:** The product price is \$0.99 and the coupon is for \$1/1. The store may adjust the coupon value down to \$0.99 and not deduct \$1 from your total.

**Example 2:** The product price is \$0.99 and the coupon is for \$1/1 and you are shopping at Walmart. Walmart will deduct \$1 from your total and if your total amount due ends up being a negative, they will give you cash back.

**Do I pay sales tax on my total before or after my coupons?** This depends upon where you live. In most states, you pay sales tax on the pre-coupon total. I live in Missouri and our state law says that we pay sales tax on the post-coupon totals. You will want to check your state laws to know for certain.

Now that you know the basics, make sure you read our other articles which can provide more money saving tips!

**CLICK HERE TO LEARN EVEN MORE ABOUT USING COUPONS!!!**

**\*CLOSED\* Ore-Ida® Frozen Potato products and Heinz® Tomato Ketchup – Only the Best at the Table! Enter to Win one of 5 \$50 Walmart Gift Cards!**

This post may contain affiliate links. Read my disclosure policy [here](#).  
September 10, 2014 By [Tracie](#)

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My List



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Winners:

- nursepressley@xxxxxxx
- alyssasmom32@xxxxxxx
- eswright18@xxxxxxx
- Staceysgirl@xxxxxxx
- bbac3@xxxxxxx

It is September and your kids are all back in school. They are starting up with sports and after school activities. You are busy with work. With so many schedules, it is easy for families to just pass each other and not have a way to spend time together. It's important that you try to find a way to get to the table with the best — YOUR family, [Ore-Ida® Frozen Potato products and Heinz® Tomato Ketchup!](#)

We have 3 kids and for us, it is so easy to just throw together dinner and not sit down together. However, we work hard to try to find at least a couple of nights during the week when we sit down at the table together as family. We do what we can to make this a priority. We know that as parents, we need to stay involved with our kids and what is going on with them (they grow up way too quickly as it is).

The problem we face is that our kids are picky eaters. \*SIGH\* I still make the foods I want and they have to try them, but they never do so with a smile. What I try to do is to include something with our meal that they love. The one thing that I see brings a smile to their face is french fries and ketchup. Not just any brand – we serve Ore-Ida® Frozen Potato products and Heinz® Tomato Ketchup. And what makes this combo better? Well, a COUPON of course! Click [HERE to save \\$1.00 off of your purchase of both items!](#)



Our family's favorite combo has to be [Ore-Ida® Shoe String French Fries and Heinz® Tomato Ketchup](#). These fries are crispy no matter how we make them — be it the fryer or in the oven. I usually find that this is the one item which is never a left-over – the kids just gobble them down! We actually work in a new food with our fries. I give them a handful of fries and they can have more, but they have to eat the rest of the foods on their plate (or at least give each new food 2 or 3 bites). They want those Ore-Ida® Shoestring French Fries and Heinz® Tomato Ketchup, that they usually do this with very little complaint. The bonus is that they end up finding out that they do like some of these new meats, fruits and veggies — GO MOM!!!!!!

If you find your kids aren't willing to try those fruits, veggies and other items you want them to, this is certainly a great way to get them to do so. Just serve up [Ore-Ida® Frozen Potato products and Heinz® Tomato Ketchup](#) along with your other meal items and have your kids try the new foods (or ones they don't care for) and they can get more fries once they do!!!

Yeah — Mom's got this!

THE GIVEAWAY:

FIVE (5) Readers will each receive a \$50 Walmart Gift Card

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This contest will be open until September 14, 2014, at 11:59 p.m. EST. The winner will be chosen at random and contacted via email. The prize will be mailed to the address provided on the entry form.

*Penny Pinchin' Mom received compensation for posting this giveaway. By entering this giveaway/sweepstakes, you are attesting that you have read and can comply with the [Giveaway Terms & Conditions](#).*

## Should You Stay Or Should You Go? Congrats, you're pregnant! But, what are you going to do after the baby is born?

This post may contain affiliate links. Read my disclosure policy [here](#).

September 3, 2014 By [Tracie](#)

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Is it a boy or a girl? Do you have a name picked out? Will you breastfeed or use formula? Once you and your partner announce your pregnancy, you're likely to be bombarded with questions and most of them aren't easy to answer. One of the biggest [decisions](#) you'll have to make is what you'll do after your bundle of joy arrives: Are you going to stay home or go back to work? If you go back work, will you hire home care or use a daycare?

### What's Best For You And Your Family

...is ultimately what's best for your baby, too. Everyone's situation is different and no one's choice is easy. There is no wrong or right decision because everyone who makes this choice is doing what's best for themselves and for their families. With that being said, here are some financial questions you can ask yourself as you decide what's best for *you*:

- One of the biggest questions – If your spouse works, can you afford to live on one income?
- Do you have paid maternity or paternity leave?
- Do you want to leave your career at this point?
- Do you have a support system around you to help care for the child?

My List

- Will staying at home hamper your career later in your life?

## Taking The Time Off

If your company offers paid maternity (or paternity) leave, you have an opportunity to 'test the waters' without taking an extreme financial hit. If parental leave isn't offered, you're still eligible for [FMLA](#) leave for up to 12 weeks unpaid and a guaranteed position upon your return.

Typically, it's better for everyone involved if you make your decision and inform your work before giving birth, but some working parents experience a change of heart. It's financially critical to see what percentage of income your leave covers and how many weeks it covers. You don't want to have any surprises when you start leave.

## A Dual Focus

As the due date approaches, your thoughts may turn to tiny outfits and nursery preparation. Or, you may be thinking about finishing everything at work and delegating tasks before you go. You might be thinking about both.

Many men and women are satisfied with their careers and in positions that not only allow them to support their family, but help fulfill them emotionally or socially as well. Some people are also at critical junctures in their careers and want to have a family while securing their position at work. With both parents working, the obligations of home and the office can be a challenge but also very rewarding. [Prepare yourself](#) to return to work by establishing routines.

If you are looking into daycares, you cannot start too early! Some institutions require a deposit and have up to a year wait list, so identify what's important to you in a childcare option and schedule site visits in your first trimester, if possible. Take notes about requirements and your own observations.

## One Income Family

If you've decided that you or your spouse is going to stay home, it's time to consider how it will affect your primary and long-term budget. Typically, whoever has the higher income becomes the primary breadwinner but take into account schedules, benefits, travel time and opportunities for advancement. A short-term financial gain could very well carry long-term consequences.

Adjusting to a single income requires a bit of strategy, too. You will want to start saving before the baby is born. Write out a list of your most nonessential spending and start cutting- for this you'll need to start at square one with a basic budgeting worksheet [budgeting worksheet](#).

For some families, sacrifices may be cable television, a gym membership or magazine subscriptions. It's smart to clip [coupons](#) and re-examine your grocery list, too. This will feel like a bit of a shock at first, but trust me, you will be so busy with baby you won't notice the extras are gone. To acclimate yourself early, start practicing with your new budget before baby arrives to get used to the changes. This will also help you boost your savings.

## Is Help Around?

Your surroundings, especially the people in them, will likely have the biggest influence on whether or not you choose to stay home or go back to work. Being a stay at home parent is a full-time job and usually, there's no time-off or lunch breaks. You'll need all the help you can get no matter what choice you make.

Some families chose home care help rather than a daycare, which can be a nice (it really does take a village). Some parents divide up their options, working part-time and utilizing a daycare provider on the other days. Start conversations with your employer early on to see what your options are and that may just be the right choice for you.

Many stay-at-home parents rely on 'co-ops' or 'mom groups' as a means to stay connected (and sane). They meet with other new moms or dads to not only remain social, but to help ease the stress of being a primary caretaker. Some parents even participate in [babysitting exchanges](#). Talk with your significant other about time for you to regroup and recharge, too! Balance allows you to be a focused parent.

No matter how you stay involved, it's important to try and gauge how much support you'll have from your family and friends when deciding if you're staying home or going back to work. There are always options for every situation, it just may take a bit of flexibility and financial creativity to make it all work.

*In the coming weeks, we'll explore the pros and cons of stay-at-home parenting and how you can*  
My List

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best prepare yourself for one of the biggest, and best, changes of your life. For more advice on navigating financials or saving up for your growing family, click here for friendly advice from the CommunityAmerica Credit Union Savin' Mavens. This post was written by Maven Dana Gering.

## Nature Made Adult Gummy Vitamins Just \$1.29 At CVS Starting 8/24

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This post may contain affiliate links. Read my disclosure policy [here](#).

August 16, 2014 By [Michelle](#)

5 4 1 0 0



Nature Made adult gummies only \$1.29!!



Wow! This deal doesn't start until next Sunday 8/24, but it's so hot that I have to tell you now! Go ahead and print this [\\$2/1 Nature Made Adult Gummies printable coupon](#) so you can pair it with the \$5 ExtraCare Bucks deal and pay only \$1.29 at CVS (they are regularly \$8.99)!

**Buy (1) Nature Made Adult Gummies, \$8.29 Sale Price**  
Use (1) [\\$2/1 Nature Made Adult Gummies printable coupon](#)  
Total = \$6.29, Get Back \$5 ECB  
Final Price: \$1.29!

Thanks, [Wild for CVS!](#)

## Upcoming Deal on Hydro Silk Razors and Shave Products – Print Coupon Now!

This post may contain affiliate links. Read my disclosure policy [here](#).

July 24, 2014 By [Tracie](#)

5 5 0 0 0



My List



There's another great deal coming up soon on Hydro Silk Disposable Razors and Edge or Skintimate Shave products at CVS! Starting the week of August 3rd, they will run this promotion:

**Spend \$25 on ALL Schick razors, cartridges, disposables, Edge or Skintimate Shave Gel and receive \$10 in Extrabuck Rewards**

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There are some coupons you can print to use with this deal. As usual, coupons can come and go quickly, so it is wise to print them while you can! If you follow the steps below, your NET total will be less than \$13 for all 4 items!

**2 Schick Hydro or HydroSilk Disposable Razors, \$23.98 (\$11.99 each)**  
**2 Edge or Skintimate Shave Gels, \$7.58 (\$3.79 each)**  
Use 2 - [\\$4/1 Schick Silk or Schick Hydro printable coupons \(found HERE\)](#)  
PLUS  
Use \$1/2 Edge Shave Gel or Shave Cream, exp. 8/24/14 (SS 07/13/14)  
Pay \$22.56 out of your pocket

Receive \$10 in ECB for a NET of \$12.56 for all 4 items!

You can find more ways to save money by reading about this week's best [CVS Deals and Coupon Matchups](#).

## New Resource For Printable Coupons: Crayola, Huggies, SnackPack, Sargentos and More!

This post may contain affiliate links. Read my disclosure policy [here](#).

July 24, 2014 By [Tracie](#)

25      24      1      0      0

## New Resource for Printable Coupons



I'm so excited to share with you this NEW resource for printable coupons! [Savings.com has launched a new way for you to print coupons](#) — without need to install the coupon printer! The coupons include:

- [\\$1.50 off of one Crayola 24 ct Erasable or 30 ct Twistables Colored Pencils](#)
- [\\$1.50 off of one Crayola Visi-max Dry-Erase Markers](#)
- [\\$1.00 off of four Snack Pack 4 count](#)
- [\\$2.00 off of one Huggies Little Swimmers Disposable Swimpants](#)
- [\\$2.00 off of one Huggies PullUps \(jumbo pack or larger\)](#)
- [\\$1.00 off of one Peter Pan Peanut Butter, 40 oz+](#)
- [\\$1.00 off of two Right Guard Total Defense 5 or Xtreme Deodorant](#)
- [\\$1.00 off of two Del Monte Fruit Burst Squeezers 4 pack or Fruit Cup Snacks 4 pack](#)

My List

- [\\$1.50 off of one Tate + Lyle Fair Trade Sugar Product](#)
- [\\$1.00 off of one Naked Juice Product](#)
- [\\$1.00 off of one O.N.E. 1L or two 16.9 oz](#)
- [\\$1.00 off of two Sargento Shredded Natural Cheese](#)
- [\\$1.00 off of one Simple Green Product](#)
- [\\$1.00 off of two Sargento Tastings Products](#)
- [\\$1.00 off of two Dial Complete Foaming Antibacterial Hand Wash](#)
- [\\$1.00 off of one White Cloud Bathroom Tissue](#)
- [\\$0.55 off of one Sargento Natural Cheese Snack, 5 oz+](#)

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This is a newer site, so they are starting out with only a few coupons, but there will be more added, so make sure you keep checking back!

## Dollar General Offering Digital Coupons!!! (Coming Soon To Your Area – Sign Up Now)

This post may contain affiliate links. Read my disclosure policy [here](#).

July 24, 2014 By [Tracie](#)

12 12 0 0 0

### Clipless Coupons Coming to Dollar General!

Dollar General is rolling out a new feature at it's stores — [clipless coupons](#)! They are rolling this out across the country (which means it may not yet be available where you live). Just watch your local store, and when you see the DG Digital Coupons Logo at your register, you know it has arrived!

You will be able to load all of the Dollar General coupons directly to your digital account and then they will be automatically applied to those purchases in the store! Here is how to get started:

1. Visit [Dollar General \(the Digital Coupons Page\)](#) and click on the Yellow Sign Up Today Button.
  2. Create an account (this is different from your regular account – it is a DG Digital Coupons account).
  3. Fill out all sections of the form – including your mobile number (this is required as this is how the coupons are accessed in the store). However, if you do not have a mobile, you can use your home number. Just make sure you select home from the type of phone drop down box.
- Tips: Make sure your password is at least eight characters and make sure you read through the terms and conditions to get to the bottom of that page, or the black Register Button will not appear.
4. On the second page, it will ask you questions about your receipts and how you would like to receive them. Answer accordingly.
  5. The last question they will ask is about promotions and if you want to get signed up. Answer accordingly.
  6. Press the black Start Saving button and you are signed up!

My List



After you are signed up, they will take you to the current list of coupons you can clip to add to your account. When you get to the register, you will enter your phone number and those coupons will be applied to your purchase — without your having to clip them!

## Purell Handsanitizer As Low As \$0.87 at Target

This post may contain affiliate links. Read my disclosure policy [here](#).

July 16, 2014 By [Tracie](#)

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4 4 0 0 0



One thing I do for my kids is attach a small hand sanitizer to their lunch boxes, so they can use it every day before they eat their lunch. This week, you can find a hot deal on these at Target!! They are on sale, Buy 3 Get 1 Free — both the jelly wraps and 8 oz bottles. You can pick up the jelly wraps for only \$0.87 each when you use the current store coupon!

**Buy 4 Jelly Wrap Purell Sanitizers, \$4.47 (B3G1 Free at \$1.49 each)**  
Use [\\$1/3 Purell Hand Sanitizer Item Target printable](#)  
Final Price: 4/\$3.47 or \$0.87 each!

**Buy 4 Purell, 8 oz, \$8.67 (B3G1 Free at \$2.89 each)**  
Use 1 – [\\$1.50/2 Purell Items printable](#)  
Final Price: 4/\$7.17 or \$1.80 each\*

\*If your store allows you to use a coupon on a free product, you could use 2 \$1.50 off coupons instead and pay \$5.67 or \$1.42 each instead.

Make sure you check out our [Back to School Price Comparison Database!](#)

Thanks [Couponsing for 4!](#)

## A Beginner's Guide To Using Coupons – 5 Simple Tips

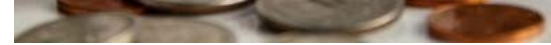
This post may contain affiliate links. Read my disclosure policy [here](#).

July 9, 2014 By [Ally](#)

156 58 0 0 98



My List



If you are new to coupons, you may feel overwhelmed reading all of the articles and information available. It can be a lot to take in if you've never used coupons before. I've got five simple tips which any new couponer can follow to get started on the path to learning how to save money!

### STEP BY STEP GUIDE TO USING COUPONS

**1. Getting Started Understanding Coupons.** Before you can redeem coupons, you need to understand some basic principles regarding them. Understand the general rules and guidelines when it comes to using coupons.

**2. Understanding Coupon Language.** The wording on the coupon tells you how you can use them (and possible restrictions).

**3. How to Read a Coupon.** There is a lot of information on a coupon which can be overwhelming. Here's a breakdown of the various parts of the coupon, so you can read and use them!

**4. Abbreviations Used on Coupons and Websites.** Many website use abbreviations to simplify how they relate deals to readers. Learn what the abbreviations are and what they mean.

**5. Finding Coupons.** It can be overwhelming to know where to look for coupons. Learn the resources available to help you find your coupons.

Once you have mastered HOW to use coupons, you can put those savings to work by saving at your favorite drug stores. Some of the best deals can be found here, helping you save on your household items (often times getting items for free)!

[Shop at CVS](#)

[Shop at Walgreens](#)

There is a lot to learn when it comes to using coupons, so you might check out all of these [tips and articles](#). If you have questions, ask by sending us an email ([tracie@pennypinchinmom.com](mailto:tracie@pennypinchinmom.com)) or even leave a comment on [Facebook](#)!

## Tide Laundry Detergent Only \$1.94 At CVS (starts today)!

This post may contain affiliate links. Read my disclosure policy [here](#).

June 29, 2014 By [Michelle](#)

17 13 4 0 0



Time to stock up on Tide Laundry detergent at CVS! We've got a few coupons for you, such as this [\\$1.50/1 Tide Detergent printable](#), along with this [\\$2/2 Tide Detergent or Tide Boost printable](#), and the two 6/1 P&G Tide insert coupons! You can grab the 50-ounce bottles for as little as \$1.94 with this deal! Please note that the insert coupons expire *tomorrow*, 6/30! Print all the them now before they are gone, too 😊

**Tide Laundry Detergent, \$4.94**  
Use (1) \$2/1 Tide Detergent, **exp. 6/30/14** (P&G 06/01/14)  
OR use \$3/2 Tide Detergents, **exp. 6/30/14** (P&G 06/01/14)  
Or use [\\$2/2 Tide Detergent or Tide Boost printable](#)

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Or this [\\$1.50/1 Tide Detergent printable](#)  
Get a \$1 ECB!  
Final Price: \$1.94

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