



# - SAVINGS 101 -

## SAVING AT THE GROCERY STORE AND BEYOND

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### WHAT ARE COUPONS

#### | THE BASICS

- COUPONS REDUCE THE AMOUNT YOU PAY FOR AN ITEM
- COUPONS ARE ISSUED BY BOTH RETAIL STORES AND MANUFACTURERS TO ENCOURAGE YOU TO BUY A PRODUCT
- COUPONS CAN BE LIMITED USE (OLAY QUENCH LOTION) OR GENERAL USE (\$5/\$25 PURCHASE)
- COUPONS CAN BE FOUND IN A VARIETY OF PLACES (NEWSPAPER INSERTS, ONLINE, AT THE STORE OR ON THE PRODUCT.)

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### WHY COMPANIES USE COUPONS

#### | THE BASICS

- COMPANIES USE COUPONS TO HELP MOTIVATE US TO PURCHASE PRODUCTS WE NORMALLY WOULDN'T PURCHASE
- COUPONS REDUCE THE "RISK" FOR THE CONSUMER
- COUPONS GENERATE AWARENESS & DRIVE SALES
- COUPON SAVINGS MAY CAUSE YOU TO SWITCH PRODUCTS FROM SOMETHING YOU ARE LOYAL TO.
- COUPONS CREATE BRAND LOYALTIES

*Knowing why companies use coupons helps us to more effectively save money.  
Understanding Coupon Strategies gives us insight in to when, where and why companies release coupons and how we can adjust our behavior to achieve the greatest savings.*

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TYPES OF COUPONS

THE BASICS

- MANUFACTURER COUPONS
- MANUFACTURER COUPONS ARE ISSUED BY THE MANUFACTURER TO HELP INCREASE SALES OF SPECIFIC PRODUCTS.
- RETAILERS MAIL IN COUPONS THEY RECEIVE TO THE MANUFACTURER TO REDEEM THEM AND RECEIVE PAYMENT
- RETAILERS ARE PAID THE FACE VALUE OF THE COUPON + A SMALL HANDLING FEE.

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TYPES OF COUPONS

THE BASICS

- STORE COUPONS
- STORE COUPONS ARE SPECIFIC TO ONE RETAILER
- IN MOST CASES STORE COUPONS CAN BE COMBINED WITH MANUFACTURER COUPONS FOR MAXIMUM SAVINGS.
- STORE COUPONS CAN BE FOUND IN EMAIL NEWSLETTERS, ON THE STORE WEBSITE, IN STORE ADS, ONLINE AND ON STORE MAILERS AND FLYERS.
- STORE COUPONS TYPICALLY HAVE THEIR OWN UNIQUE BARCODE SYSTEM.

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WHERE TO FIND COUPONS

THE BASICS

- NEWSPAPER INSERTS (SMARTSOURCE, RED PLUM, P&G)
- ON THE PRODUCTS OR ON PRODUCT DISPLAYS
- ONLINE COUPON SITES (COUPONS.COM)
- COMPANY WEBSITES
- MAGAZINES
- FACEBOOK
- CELLFIRE
- MAILERS AND NEWSLETTERS
- PASSION FOR SAVINGS!

One of our goals is to simplify the process of finding great coupons. All you have to do is print and save!

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**Passion Savings**

*TYPES OF COUPONS*

**| THE BASICS**

- SINGLE ITEM COUPONS
- SAVE \$1 OFF 1 ITEM
- ONLY ONE COUPON PER ITEM



*This is your 'Standard Coupon'*  
For Example: Save \$1 off the purchase of Toilet Paper and Cheese

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**Passion Savings**

*TYPES OF COUPONS*

**| THE BASICS**

- MULTIPLE PRODUCT DISCOUNTS
- BUY 2 ITEMS AND SAVE \$1
- MUST BUY 2 ITEMS IN ORDER TO USE THIS COUPON. ALSO COUPON ATTACHES TO BOTH ITEMS SO NO OTHER MANUFACTURER COUPONS CAN BE USED.



*Multiple product coupons are typically a higher value off each item. Similar to a Quantity Discount.*

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**Passion Savings**

*TYPES OF COUPONS*

**| THE BASICS**

- BUY 1 GET 1 FREE COUPONS
- PAY FULL PRICE FOR 1 ITEM AND GET 1 FREE.



*The great thing about these coupons is you know you will save at least 50% even if the item is not on sale.*

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Types of Coupons

THE BASICS

- FREE PRODUCT COUPONS
- NO OTHER PURCHASE REQUIRED
- ISSUED ON FACEBOOK, BY CUSTOMER SERVICE, AS A TRY ME FREE OFFER ON NEW PRODUCTS
- RARELY ISSUED AS AN INTERNET COUPON DUE TO FRAUD.



Save Free Product Coupons for store promotions such as Register Rewards or Gift Card Offers to save even more or possibly even make a little money.

Horizontal lines for notes



Coupon Myths

THE BASICS

- STORES LOOSE MONEY WHEN YOU USE A COUPON

FALSE

- STORES ACTUALLY MAKE MONEY WHEN YOU USE COUPONS.
- WHEN YOU USE COUPONS YOU BUY PRODUCTS YOU NORMALLY WOULDN'T HAVE PURCHASED.
- STORES ARE BEING PAID BACK FOR THE VALUE OF THE COUPON BY THE MANUFACTURER.

Horizontal lines for notes



Coupon Myths

THE BASICS

- ONLY POOR PEOPLE USE COUPONS

FALSE

- CONSUMERS WHO PRINT DIGITAL COUPONS HAVE AN ESTIMATED AVERAGE HOUSEHOLD INCOME OF \$96,000.
- A 14 PERCENT HIGHER INCOME LEVEL THAN AVG.
- HOUSEHOLDS WITH INCOME OF OVER \$100,000 ARE TWICE AS LIKELY TO HAVE REDEEMED PRINTED COUPONS.
- ADULTS WITH COLLEGE DEGREES ARE ALMOST TWICE AS LIKELY TO HAVE USED COUPONS IN THE PAST SIX MONTHS AS THOSE WHO DIDN'T GRADUATE FROM HIGH SCHOOL.

Horizontal lines for notes



COUPON MYTHS

THE BASICS

- BUYING GENERIC IS CHEAPER

**FALSE**

- *OFTEN BUYING NAME BRAND PRODUCTS IS CHEAPER WHEN YOU COMBINE BOTH SALE PRICES AND COUPON SAVINGS.*
- *WHILE THERE ARE TIMES GENERIC PRODUCTS ARE CHEAPER IF YOU ARE ONLY PURCHASING AT ROCK BOTTOM PRICES THEN YOU CAN ACTUALLY SAVE MORE ON SOME ITEMS WHEN YOU BUY NAME BRAND ITEMS AND USE A COUPON.*
- *GENERIC PRODUCTS DO NOT GO ON SALE SO KNOWING SALES CYCLES CAN HELP TO SAVE YOU MORE THAN PURCHASING GENERIC.*

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USING COUPONS

THE BASICS

- **TIMING.**
  - *SAVING WITH COUPONS IS ALL ABOUT KNOWING WHEN TO USE A COUPON*
- **LOCATION.**
  - *WHERE YOU USE A COUPON MAY MATTER DEPENDING ON FACTORS SUCH AS DOUBLE COUPONS OR STORE PROMOTIONS*
- **VALUE.**
  - *NOT ALL COUPONS ARE CREATED EQUAL. JUST BECAUSE YOU HAVE A COUPON FOR A SPECIFIC PRODUCT DOES NOT MEAN THAT'S A GREAT DEAL. OFTEN COMPANIES RELEASE DIFFERENT VALUES OF COUPONS SO YOU MAY FIND ONE COUPON TO BE WORTH MORE THAN ANOTHER ONE.*
- **SUCCESS.**
  - *SAVING WITH COUPONS IS A PROCESS THAT TAKES TIME, BUT YOU ARE ON YOUR WAY TO REAPING THE REWARDS OF USING COUPONS!*

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