

Extreme Couponing

By: Kimberly McCormick

As an avid couponer, Kimberly McCormick is grateful to have the skills to pay a fraction of what the national average is for groceries. But, when our economy tanked, she had never been as thankful as she is today. Many people use coupons to help with their budgets, but not as many are considered the extreme couponer – a title Kimberly appreciates, not only as a benefit to her family, but because she shares her experience with others through her company, Retire With Coupons, to help individual and family budgets, as well as donating to food pantries, and other social service agencies in the Bloomington-Normal community!

When asked how to accomplish extreme couponing, Kimberly offered her top five tips on utilizing coupons to keep your out of pocket expense low, while purchasing as much as possible!

1. Know your local store policies and legalities. Each store has specific rules for coupon use. Some stores double the value of coupons, but others don't. Some stores will allow you to bring in coupons after your purchase (if you've forgotten them), but others won't. Some stores will price match, and other stores will accept a store coupon and a manufacturer coupon on one item! By knowing the policies of the stores you shop the most often, you're able to save more money.
2. Ask your family, friends, and co-workers for extra coupons. A lot of people never use coupons. This means there are a lot of available coupons for your use. Ask! You'll be surprised at how many people toss the inserts of their paper, and how many



people would be more than happy to share them with you!

3. Get organized! Once you understand store policies, and you have a great supply of incoming coupons, you need to get organized. You'll need a system for organizing your coupons, as well as a system for organizing your shopping lists, and the best deals at each store!
4. Don't be brand loyal. Many people believe buying the generic brand will always cost less than if you buy name brand. This isn't true. By combining sales, coupons, and promotions, you'll often be able to buy the item that is normally considered more expensive at a price that is lower than the generic! And, if you're partial to one particular brand, and just can't live without it, find other items you aren't brand loyal with, and save money on that purchase to cover the items you truly love!
5. Get Rain checks. If a store has a great deal, and they are out of the product, ask for a rain check! Typically, you will have at least 30 days to redeem that rain check, and you won't miss out on something you really wanted!

Kimberly McCormick is the owner of Retire With Coupons. She may be contacted via email at kimberly@retirewithcoupons.com, or you may visit her website <http://www.retirewithcoupons.com> where her workshop schedule, and additional information may be found!



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Naturally Yours Grocery

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\$5 off
when you make a
purchase of
\$35 or more

Offer Expires 09-30-09

One coupon per customer, per day

May not be used in conjunction
with sales or special offers

Whole Grain Headquarters



1704 Eastland Dr.
(north of Cub Foods)
662-8500

**\$1 off any
whole grain mix**
including Groovy
Granola, Cranberry or
Cinnamon Oatmeal,
Pancake, or Chocolate
Chip Cookie Mix
Expires 10/15/09

Tues - Fri 7am-6pm
Sat 7am-5pm