

"Centsible" Night Out - by Mary Ellen Riley

1. "Unclipping Method"

1. Subscribe to the Post Dispatch Sunday newspaper (auto deduct = more savings)
2. Keep your flyers. Write the date on the "Smart Source," "Red Plum" and sometimes "P&G" Fliers.

Keep Walgreens ad for 1 week and Walgreens monthly coupon booklet 1 month.

3. Before shopping, go to your store's weekly "match-ups" that match the sale with the flier coupons and online coupons

- Where to find match-ups: <http://www.savingmoneyinmissouri.com/>, www.moneysavingmom.com, www.stlmommy.com, coupondivas.com, thekrazycouponlady.com,

-Like them on Facebook and get up to date Coupon finds

- Print your list and stock up.

2. "**Clipping Method**": Clip the coupons on items you normally buy. Organize into a binder. Use on regular trips or wait for the sale/match-up.

Getting More Coupons: www.couponsthingsbydede.com, multiple newspaper subscriptions, local businesses, friends/neighbors, smartsources.com, target.com, redplum.com, coolsavings.com, eversave.com, couponmom.com, coupon swaps, Ebay, All You Magazine, swagbucks.com

Lingo: RP= Red Plum; SS= Smart Source; PG= P&G insert; AY = All You Magazine (at Walmart)

Stores: **Stack Target or Walgreens coupons** on top of manufacture coupons to save LOTS of \$\$ (even more if you have a Target credit card and save extra 5%); price match Walmart with Aldi's produce ad and you can use Target/Walgreens coupons at Walmart; try to print out their coupon policies and bring it to the store

STL Attractions Coupon Page: http://www.familyattractionscard.com/pdfs/FAC_Coupons.pdf

Buying online: 1. Always buy through ebates.com; 2. Always google for "promo code" + store

Deep Discounts

-Produce: Local co-op (this one picks up in Twin Chimneys; there is a Lake St. Louis one too)
<https://www.communityhelpingscoop.com>

-Hair: Wahl clippers for men, Aspire Beauty School \$6 hair cuts (<http://aspirebeautyacademy.com/>), Vatterott College \$5 manicures (<http://www.vatterott-college.edu/Documents/salon/ofallon.pdf>)

-Meal Planning: trying to eat out just for special occasions, spend a little money on nice kitchen items through Pampered Chef and Kohls, Todd Wilbur's "Top Secret Recipes" (copycat recipes), write down the price of the common items you buy so you know when you are getting a good deal (e.g. Schnucks sale on Purdue ground turkey for \$2 each is the least anyone goes)

Other Ways to Save Money:

1. Ditch the Landline (Savings: \$300/year)
2. Ditch Cable TV (Savings: \$600) - Use Hulu, YouTube, Internet, NetFlix, Library, Digital Antenna (Love mine!)
3. Review your cell phone plan (Saving: \$300/year) – review minutes used
4. Vacation: travel every other year, "staycation"
5. Raise the deductible on your homeowners or car
6. Discontinue Gym Membership: purchase workout videos or use Youtube
7. Buy used books; or free books on Kindle app
8. Freezer Meals and/or Meal planning; use sales flyers to plan your meals (Whisktogether.wordpress.com - Freezer)
or just a simple theme plan like --->
9. Dave Ramsey Method: Pay for everything in cash using envelopes of budgeted funds for "groceries," "dining out," etc.
10. Budget, budget, budget. Be mindful of where money goes. (from "The Millionaire Next Door")
11. Shop at more than one store and/or rotate.
12. Know when something is a "sale"
13. Buy stuff you will use and stock up (krazycouponlady.com uses a "stockup" icon on her deals)
14. Print coupons in black and white (saves on ink and should be easier for the scanners to read)
15. Try and print two coupons - most websites will allow two. If you have more than one computer, use the others, too!
16. Print Facebook and high value coupons online right away - they will probably run out quickly.
17. Go over redplum.com, smartsorce.com, coupons.com at the end of the month - they will reset their coupons on the 1st of each month.
18. Be Positive, Be Grateful.... Trust in the Lord and it'll work out.

Mondays - pasta Tuesdays - soup, salad, and/or sandwiches Wednesdays - stir fry Thursdays - crook pot Fridays - pizza Saturdays - something new Sundays - something easy
