4 Ways to Cut Costs by Clipping Coupons

If you found cash in your mailbox or tucked in your newspaper, would you throw it away? Of course not. But you probably are throwing away hundreds of dollars in savings if you aren't taking advantage of coupons and offers for discounts on things you plan to buy.

A little time spent collecting and organizing coupons can make a big difference to your family budget. Coupons and offers are everywhere. Check these sources for money saving deals:

- Newspapers and inserts
- Coupon mailers
- Cash register receipts
- Magazines
- Product packaging
- In-store flyers
- Point-of-sale coupon dispensers
- Printable online coupons
- Hang tags on products

Some retailers even have coupon bins where you can look for coupons. Or you can join a coupon exchange group and share with other bargain hunters.

Don't Overdo It

The sheer volume of offers that are available can make coupon clipping seem like a daunting task. Don't get carried away. You save money when you use coupons on things that you plan to buy anyway. Don't be tempted by good deals on things you don't want or need.

Keep Your Collection Current

Make sure you weed out expired coupons regularly. Do not attempt to redeem expired coupons at the store. Your

coupon collection should only contain valid coupons for things you intend to purchase.

Be An Organized Couponer

Use a portable organizer or expanding file to keep coupons sorted. That way you won't waste time at the cash register. Organize your coupons by:

- Product classification
- Expiration date
- Store or mall location

Look For Ways To Maximize Offers

Sometimes you can save even more by using coupons on items that are already on sale or clearance. Merchants occasionally run "double coupon" promotions. Check your packages and receipts for rebate offers. Redeem rebates right away so you don't forget.

A little time spent organizing coupons will leave you with more cash to be spent on things you otherwise could not afford.