The Coupon Organizer: How to Make Coupons Pay Off

The coupon organizer is a necessity in any home that clips coupons (and enjoys saving money). Without easy access to the coupons they have clipped, most people forget they are there! This is why a coupon organizer can be one of the easiest yet most effective ways to quickly organize coupons and save some money.

Tell me if this sounds familiar… You sit down with the Sunday paper and are seduced by the dozens of money-saving offers available to you. You diligently clip and snip and stash your coupons away in an envelope (usually alongside a few gift certificates you really should use and a couple of rebate forms that need to be sent in). This is where they lie lonely and forgotten until their deadlines have passed. With a coupon organizer you would have remembered to use them as you intended. Coupons are like leftovers – they make you feel thrifty at first, and then guilty when you have to throw them out because they have gone over. Money lost and time wasted.

Why Is It So Hard?

You would think that with the financial crunch many people are experiencing, it would be easy to remember to take a little piece of paper with you shopping in order to save some cash at the store. But it's never going to happen unless you have coupon organizer that reminds you to take advantage of money saving promotions. It's time to stop tossing all of your clippings together into one big envelope. In just a few minutes you can set up a homemade coupon organizer using a small accordion wallet with a labeled section for each category of "savings":

- grocery and household items
- other shopping
- restaurants and fast food
- entertainment
- personal services

Now that you have used your new coupon organizer to separate your coupons into logical groups, you can quickly locate any offer in seconds. All you have to do is store your coupon organizer in your purse or bag. That way it will be within easy reach, both when you're clipping and while you're at the store.

Planning Your Errands

The next step to making use of your coupon organizer and all of the money saving offers you clipped is to actually plan your shopping around the coupons and certificates you have accumulated. I'm certainly not suggesting that you buy things you don't need just to use the coupon. (If you don't need it, don't clip it in the first place! You'll have more space in your coupon organizer for other offers.) Go through your coupon organizer as you write out your grocery list, noting specifically which items have a coupon. Now clip your list to your coupon organizer and you are almost guaranteed to save money. The same goes for gift certificates and sale ads. Use the coupons in your coupon organizer to develop your "errand day" list by including those shops where you have a possible discount or even free money to spend. Schedule these trips into your day.

Tickle Your Way To Savings

If you have a sale that you must take advantage of on a specific day or a rebate that has a set submission deadline – try these two tricks for jogging your memory. First, make a note in your calendar (simple enough); second, set up a tickler file. A tickler file has 1-31 folders for each day of the month. Simply place the ad/coupon/rebate in the correct date file, check the current day's folder each morning, and take care of any items in that folder that day. This is also a handy tool for other dated to-do's such as bills to pay, birthday cards to send, and follow up calls to make.

Is It Worth It?

Creating and maintaining your coupon organizer may seem like a lot of work, but I recently saw a story about a woman who cut her household grocery bill by 2/3, doing nothing more than using coupons. So in this uncertain economic climate, putting forth a little effort to create a coupon organizer can definitely pay off in the end!

by Ramona Creel