

Clip and Earn

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Wouldn't life be grand if we could always get the best price for things we need (and the things we want)? Assuming unlimited time and energy, we probably could. Since that's not very realistic, the next best thing we can do is to take advantage of the deals that are all around us

Get your kids involved in locating the deals and along the way teach them an important money skill: how to be a wise consumer. We love wise consumers because they are good at finding the best value or can pick the best items for a certain price. Why overpay when you do not have to?



An easy way for kids to learn about relative value is to watch the ads and clip coupons, so money can be saved on items that would have been bought anyway at full price. Working with your kids to clip coupons also gives you the opportunity to include a family value lesson too. For example, how far in advance do you like to plan, and why is it important to plan? How important is it to keep things organized, so you can find them when you need them?

When To Try

After school, before diner, Sunday morning

What To Do

It is a good idea to have your grocery list handy for your kids to use when looking for coupons to support what is needed.

Finding, Clipping and Organizing the Coupons

- Show your kids how to find the coupons in the Sunday newspaper, or go online to find coupons for your favorite stores.
- If your community gets store coupons in the mail, have your kids collect, sort, and clip the important ones.
- Let your kids know what you consider good foods and goods that fit your rules for eating well in your home.
- Show them how to clip or print the coupons, organize, and store them in an envelope/folder/booklet.
 - Help them learn ways to organize the coupons: expiration date, store, type of food, and/or amount of discount, whatever works best for you.

While at the Store

- Next time you go to the grocery store, put your kids in charge of collecting the items for which they have coupons.
- At the cashier, when you find out how much you've saved, give your kids that exact amount as reward for their good work.
- To give older kids an extra challenge, have them bring a calculator to the store. Give them the assignment of adding up the savings they expect. Check their total with the cashier's figure. Did they get it right?

Coupon Tips

Here are some things we have learned over the years for getting the most from store coupons.

- **Don't be too tied to a particular brand:** Try products for which you have coupons. You might be surprised to find new things you like.
- **Get the Sunday paper at the store:** If you buy the paper at a store, you can guarantee the weekly coupons will be inside. Most papers contain the circular coupons from P&G, Red Plum, and Smartsource.
- **Figure out when the coupons are worth the most:** Grocery stores tend not to put items on sale that are in a particular week's coupon circular. So watch for them to appear on sale a few weeks out.
- **Look on the Web:** There are plenty of websites that let you know of upcoming deals, such as www.coupons.com and www.hip2save.com. Often they will also tell you which circular had the best coupon for items on sale.
- **Shop the Sales:** Find out when groceries go on sale in your favorite stores, usually Wednesday or Thursday, and plan to shop the first day of sale.
- **Know your local store coupon policies:** Find, print, and take them with you. For example, the first 10 coupons at one store are doubled up to a certain amount. The more you know, the farther the coupon value will go.

What You'll Need

- Coupon inserts from local grocery stores, Sunday paper,
- web coupons
- Scissors
- Coupon carrier
- Shopping list
- Computer/printer

Talk About It

Were your kids able to find the items they had coupons for? What did they think of the amount of money saved? Did any of the coupons count for double or triple their face value?