

## Future Christian Homemakers - Laurie's Online Letter - September 2009

### Dear Friends,

In these challenging economic times, everyone seems to be trying to find ways to save money and stretch their dollars. You've probably read about using coupons and, like me, may have been using them for a long time. But sometimes people don't feel it's worthwhile to take time to cut out and file all those little coupons that may only be worth 25 cents.

Small things, like coupons, can have a huge impact! We used our coupon savings to pay down our mortgage early, and we are so thankful we did. Years ago, we decided to live as debt-free as possible. Paying off our mortgage was one of our goals. Now that we are retired, we have peace of mind knowing that our home is paid for and we are debt-free.

**Here's how coupons helped us reach our financial goals.** For years I tallied my grocery receipts each week. Most stores list your total coupon savings on the receipt. Some weeks, I had only \$4 - \$5 of coupons, but other weeks it was \$10 or more. I asked my husband if we could apply my monthly coupon savings to our mortgage. Fortunately, we had a mortgage that allowed us to pay down the principal early.

Each month, we applied my coupon savings to our mortgage. The first year, we paid off \$475. That may not sound like a lot, but it saved us \$3,938 in interest over the life of our mortgage! Now that is some serious money!

But it gets better; we took this another step. Besides coupons, I used the weekly grocery store ads to find the best sale prices, and especially BOGO's (buy one-get one free). I thought we could save at least \$60/month with careful shopping. By applying that to our mortgage, we could pay our house off 64 months early and save \$43,975 in interest!

All of those little coupons added up to big savings; it is well worth the few minutes it takes to cut them out. This week, when I showed my husband the coupon total on the grocery receipt, he said, "That's a 7% savings. That's a better return than we can get from the bank!" We invest our time wisely when we use coupons and spend carefully.

Now let me share with you how I **organize my coupons**. I've used coupons for decades, but about 15 years ago, I got serious about it. Many times I found myself at the store, thumbing through envelopes of coupons unable to find what I needed. I tried a small expandable file but it did not have enough dividers and there was no easy way to add more.

I took an old 4" x 6" file box I had and bought a pack of 50 dividers at an office supply store. I created enough categories so I could find my coupons quickly. For example, I used to have one coupon category labeled "Cleaning Supplies." That could include dish soap, bath soap, laundry detergent, toilet cleaner, or anti-bacterial wipes! Instead, I broke down the categories so now I have one for Dish Soaps, and others for Laundry Products, Toilet Cleaners, Bath and Hand Soaps.

Before I go to the grocery store, I check the weekly ad and write a list (always shop with a list!). I pull the coupons for the items on my list and put them in the front of my file box so they are at my fingertips when I get to the checkout.

Ladies, watch the prices as they ring up. I see so many people in the checkout line chatting away on their cell phone, oblivious to the prices adding up! Sometimes products get inadvertently scanned twice, or the wrong price rings up. Our grocery store has a policy that if the item scans at the wrong price, you get that item free. It happens more often than you might think, especially when sale items have not been entered in the store's computer. Pay attention; that is hard-earned money being spent.

My 4" x 6" file box has served me very well for many years. At first I thought that it would be cumbersome to carry, but that hasn't been a problem. These days, with the reusable grocery bags, I just put it inside the bag.

My coupon file



I cut most of our coupons from the Sunday newspaper. With my handy file box, it takes me less than two minutes to file them. At the end of the month, I take a few minutes to purge outdated coupons.

Organize your coupons so they work well for you and help your family achieve your financial goals. To help you get started, I've included a list of the coupon categories I use (see below).

**Here's a money-saving tip:** Cut dryer sheets into thirds. The clothes are still soft and static-free; we can't tell the difference. It's like getting three boxes of dryer sheets for the price of one! And don't use fabric softeners with towels; towel manufacturers say that softeners make towels less absorbent.

On another note ~ here are some great deals on music. We love the **beautiful hymns of the church** and have really been uplifted listening to CD sets we purchased from Christian Book Distributors. "100 Church Classics" is a 3-CD set for just \$11.99 with many favorites. We also enjoy "100 Greatest Hymns" (\$7.77.) Downloads of individual hymns are available for just 99 cents.

What an inspiring way to spend time in the car, or just listening at home. CBD has a new feature; you can listen to part of each hymn **for free!** There's a verse from each of the 100 hymns on the CD's that you can listen to on your computer. What a great way to listen to music \*before\* you buy it and know just what you'll be getting. Use the CBD search box at the lower left side of this page; type in the title or search for others by typing in "hymn CD's." When you use the CBD search box from our website and purchase any of their products, it helps support our site; we appreciate it!

Until next time ~

Yours in Him,

*Laurie Latour*

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## Coupon Categories

This list contains the categories I use to label the dividers in my coupon file. Revise it to fit your needs. It is easier to find your coupons when they are divided into small enough categories so you can easily find what you need. For example, if you use a lot of disposable diapers, you may want a separate "Diaper" category, rather than keeping those coupons with all other paper products.

Bags (Freezer, storage, sandwich)  
Baking Products  
Batteries  
Beauty Products  
Beverages  
Bread  
Bug Spray  
Candy  
Cereal & Cereal Bars  
Cleaning Products  
Cocoa  
Coffee  
Cookies & Crackers  
Dairy & Eggs  
Dinners (Frozen, Mixes, To Go)  
Dish Detergents (Dishwasher and regular dish detergent)  
Disposable Containers  
Frozen Foods  
Fruit  
Hair Products  
Ice Cream, Frozen Treats  
Jam, Jelly, Nut Butters, Honey  
Jello & Pudding  
Laundry Products  
Lotions  
Meat  
Medical Products (First Aid, vitamins, cough and cold, eye drops, etc.)  
Misc.  
Oil, Vinegar  
Paper Products (TP, paper towels, facial tissues, diapers, paper plates, cups)  
Rice & Pasta  
Salad Dressing & Condiments (Mayo, dressings, ketchup, mustard)  
Sauces (Soy Sauce, Worcestershire sauce, marinades, etc.)  
Seasonings  
Snacks (Nuts, snack mixes, pretzels, chips, protein bars etc.)  
Soap (Hand and bath)  
Soup  
Toilet Cleaners  
Toothpaste & Dental Products  
Vegetables  
Wraps (Plastic, Foil)