



So you want to learn how to coupon? Great! In my guide, I'll explain everything you need to know from finding coupons to taking your savings to the extreme! You'll soon discover that couponing in Canada is a great deal of fun, and very rewarding.

As with anything, starting is the hardest part. But if you just start reading through my guide then I will walk you through all the steps you need to be a successful couponer. We'll just take one easy step at a time.

Here's what we'll cover:

- Finding Coupons
- Coupon Clipping
- How to Use Coupons
- Coupon Swapping
- Coupon Trains
- Coupon Terminology
- How to Extreme Coupon

But first, what exactly do we mean when we think about learning how to coupon? After all, there are so many couponing strategies available to us that help us to save money, such as paper coupons, online coupons and also group buying deals. For the purpose of my easy start-up guide, let's focus on learning couponing in the traditional sense. That is, through finding and using Canadian coupons that are in the paper-form, and generally used for saving money on groceries and household items.

This includes finding printable coupons, newspaper inserts, tear-pad coupons, in-store coupons, mailed-out coupons, Facebook coupons, hidden coupons and even some "hard to find" popular coupons.

Also, I suggest that you take some time to think about what you might like to learn from reading my guide. Are you just looking for a few specific coupons for grocery and household items that you regularly buy? How much money would you like to spend on

your grocery bills? 10%? 30%?

Depending on how involved you would like to become in couponing will determine the extent of your savings.

For example, if you wish to just find a few specific printable coupons, perhaps for cereal or laundry detergent, then that is perfectly fine! I'll show you how easy it is to find coupons for the brands you love so that you can save money on these specific items. If you're interested, then I'll help you to become a more experienced couponer, where you'll learn how to make some pretty significant savings.

When I first started learning how to coupon, I didn't understand the full potential of the savings I could make. I started by looking for one or two specific coupons to save a few dollars here and there. But then I quickly realized that coupons for Canada were everywhere! I started to become aware of more and more available coupons, through the Internet and in various other places, such as newspapers, in stores, and by doing surveys.

I also began collecting coupons that wouldn't be useful to me.

Why?

Because I realized that the coupons I wouldn't use (baby products and dog food, for example) would be extremely useful to someone else. And so part of learning how to coupon is recognizing the potential to trade coupons through coupon swapping and coupon trains. Swapping coupons is a great deal of fun, and an excellent way to meet new people that have similar interests in saving money. It's also a great way to share experiences and learn new couponing tips and tricks. These techniques are also where some of the most excited money-saving opportunities lie!

But first, let's start with the basics. My advice is to first choose your strategy for learning how to coupon. Do you wish to find only occasional, specific coupons for the products that you and your household uses? Or are you ready to build a full finder of all available Canadian coupons, ones that you can organize and

trade?

Whatever your chosen strategy, couponing should always be fun and rewarding. It can be quite addictive, especially when you add up those savings! But my advice is to take it one step at a time and keep it light-hearted. Remember that learning how to coupon is all about finding the information you need when you are ready to learn.

I'm often asked how I go about finding coupons, especially ones for food, pharmacy, and other household products.

So, "where to get coupons" is a great question!

In fact, you may be surprised by just how many different types of coupons there are, and the many available sources for finding them. The good news is that Canadian grocery coupons are everywhere!

The first place that most people go to in search of Canadian coupons is the Internet. The web really is an excellent source for finding coupons, particularly if you need a printable coupon; one that can be accessed and printed immediately.

Most of the major stores and supermarkets (for example WalMart, Real Canadian Superstore, Sobeys and Safeway) will happily accept printable coupons, just so long as they can clearly read the information on it.

So it's really important to have access to a good quality printer with plenty of ink!

Ideally, coupons should be printed off in color wherever possible. The last thing you need is to have your coupon rejected by a

cashier because they are unable to read the barcode, expiry date, or redemption address.

So, how do we go about finding coupons that are printable and valid in Canada? Easy! One option is that you can go straight to my printable Canadian coupons page for quick access to all the printable coupons that I'm aware of.

Please note that while I try to maintain an up-to-date directory of valid printable coupons, I may have missed a few because of course new coupons are becoming available all the time. If you come across a printable coupon that is not included in my list, please contact us and we will be very happy to add it to the list, for the benefit of others. Finding coupons is all about paying it forward!

You may like to learn how to find printable coupons yourself. Searching for printable Canadian coupons through Google's search engine is one good way of finding coupons to print. Most likely, you'll be looking for very specific brand names, perhaps "purina coupons" or "Kellogg's coupons". In the search engine box it is wise to add the word "Canada" to the end of your search terms. This way, the search engines know to limit your results to Canadian coupons only. There's nothing more frustrating than finding a really great coupon, only to discover that it's only valid in the United States!

Whenever you're out and about in supermarkets and stores such as Walmart, Real Canadian Superstore, Sobeys, Safeway etc., keep your eyes peeled for "tear pad coupons". When it comes to finding coupons of this type, they are usually located next to a specific item, or at the end of the grocery aisles.

The great thing about tear pad coupons is that you can usually take a few of them, to add to your coupon binder. Because tear pad coupons are generally Manufacturer coupons, they don't usually have to be redeemed at the same store you found them.

You can either use tear pad coupons right away, save them for another time (when a product goes on sale, allowing you to buy several items at an even better price), or you can put the extras up for trade.

Always practice good tear pad etiquette: take a few - but not too many! Always leave some for others.

In-store coupons shouldn't be confused with the tear pad coupons found in stores. "In-store coupons" are a little bit different.

Individual supermarkets and stores may offer their own promotional deals and discounts on items found in their own stores. This sets them apart from the competition. And so an in-store coupon will generally feature the name of the store that it must be redeemed in.

Real Canadian Superstore is an excellent example of a Company that offers in-store coupons. Usually, as you enter the store, you will be presented with a display of in-store coupons, near to the baskets and shopping carts. This makes finding coupons so easy! Whenever I shop at Real Canadian Superstore (also abbreviated to RCSS), I always take a glance at the in-store coupons they offer and grab a few if they'll save me money.

Another example of in-store coupons are those offered by supermarkets, like Safeway or Sobeys, in their weekly flyers. Simply clip them from the flyer and bring them to the store to redeem.

I've also found a good variety of in-store coupons on Facebook, such as this one that I found for free samples at Shoppers Drug Mart. Facebook coupons are usually accessible by "liking" a store and checking for current deals and promotional offers.

Once you become in the habit of finding coupons, you'll realize just as I did that they are actually everywhere!

Another place you might be able to find some good money-saving coupons is on products themselves. These are otherwise known as "peelie coupons" because you can peel them off the product and hand them directly to the cashier for redemption (or save them for later if you wish).

It goes without saying that you should never take a peelie coupon off a product unless you wish to purchase it. Don't be a peelie thief!

You'll probably be familiar with certain brand names that you know and trust. Proctor and Gamble is one of the biggest manufacturers of trusted brand names in Canada.

No doubt you've come across brands such as Tide, Downy, Clairol, Pampers, Duracell, Gillette, Iams - to name but a few. Perhaps you trust these brand names so much that you buy these consumable products on a regular basis? How do you go about finding coupons for these brands? By signing up to Proctor and Gamble's Brandsaver website, you can pick and choose all the coupons that interest you, and receive piles of coupons in your mailbox every month. It's as easy as that!

Speaking of brand names, there are a few other websites that you should know about for getting mailed-out coupons; here's a summary of all the links you need to quickly register to these sites:

- [Brandsaver.ca](http://Brandsaver.ca)
- [WebSaver.ca](http://WebSaver.ca)
- [Save.ca](http://Save.ca)
- [RightatHome.ca](http://RightatHome.ca)
- [GoCoupons.ca](http://GoCoupons.ca)

Want to know more about these websites? Visit <http://www.canadiancouponsaver.com/canadian-grocery-coupons.html> to find out to get the very best out of Brandsaver, WebSaver and Save.ca, including how to find "hidden coupons". You can also read about other individual Canadian Companies that have mailed me coupons.

It is worth mentioning that some companies will mail you coupons if you just *ask*. It never hurts to contact a Canadian Company, either by phone or through their website to tell them how much you enjoy their product. Companies want satisfied customers, and some (but not all) will go out of their way to ensure that you remain a satisfied customer. They may send you some coupons as a token of thanks. Or, they may request that you sign up to receive their newsletter or occasional promotional offers. Either way, it doesn't hurt to ask!

You may have noticed the Smartsource or Redplum inserts inside your local newspaper. If you've quickly dismissed them to be junk, then the chances are that you have thrown them away without realizing that they contain many good coupons! But now that you're becoming more aware about finding coupons, you'll be eager to get your hands on these valuable inserts.

Many couponers maximize their savings by asking friends and family to save these inserts for them, too. Why? Because having multiples of the same coupon is a great way of achieving big savings on the products you regularly buy. The trick is, wait for the product to go on sale, and then redeem your coupons to "stock up" on that item at very low cost to you.

Don't forget that coupons can be found in magazines, too! I often find particularly good beauty and food coupons in Women's magazines, such as Canadian Living.



Do you like to shop online? Then you will be very interested to know that coupons aren't just limited to the paper form. "Online coupons" or "voucher codes" (they have a few different names) are essentially links or codes that when used yield massive discounts on online shopping purchases, with very popular Canadian merchants including Amazon, Dell Canada, Apple, Toys R Us, Michaels - to name just a few.

Online coupons may offer percentage off, or dollar off, discounts. Sometimes, online coupons feature promo codes that are entered at the checkout process.

There are a few easy ways to find online coupons.

You could certainly Google "online coupons" but your search results would be very broad, and most likely would return only a few results for Canada. It makes sense to add the word "Canada" to your search terms, just as you would when searching for printable coupons. "Online coupons Canada" is much more likely to return some more desirable results.

Make your search more specific by entering the name of the store that interests you. Very popular searches are "Amazon.ca coupon codes" and "Dell Canada coupon code". As you can see, both search term will indicate to the search engine that your goal is finding coupons that are valid in Canada.

Discover the real savings that can be made with online coupons in Canada!

Another very popular form of discounting products and services is through Group Buying. You may have already heard of the most popular group buy deals through Groupon.

Groupon and other group buying sites offer 50% - 90% off products and services that we buy every day: hotel and travel deals, beauty and spa treatments, gym membership, gifts and electronics....the list goes on. Finding coupons for group buy

deals is straightforward, but first I recommend that you learn more about about how group buying works.

Why not experience a closer look at the array of couponing opportunities and take a look at the latest group buying deals?

Started coupon clipping yet? If you've decided to build up a coupon binder then you've probably already checked out the printable Canadian coupons section of this website. You may have already got those scissors out and begun clipping coupons already. Excellent!

Once you've checked out all the places for finding coupons then you should already be getting a nice steady stream of coupons to clip and sort. If you don't have the time you need to gather all the coupons that you want, you could always try looking for a coupon clipping service in Canada to help you out. It really depends on your own preference and how much time you want to dedicate to couponing.

Regardless of your method of collecting coupons, you'll certainly want to sort them and file them in a manageable binder. This is especially important to set yourself up for success when you hit those stores. When I first started coupon clipping, I only really had a few coupons to start with, and just kept them in my purse so that they were handy to redeem at the store. After a while, I found that I had so many that keeping them stuffed in my purse was no longer an option!

When the time came to grab the coupons out of my purse at the checkout, I was unorganized and unprepared. Not wanting to upset any more cashiers, or other customers waiting in line behind me, I knew that it was time to get organized!

At that point, I realized that coupon clipping wasn't just about using a pair of scissors to cut out a coupon or two. It's about sorting and organizing them into a manageable coupon binder

that you can take with you to the store. You'll soon realize that at the time of checkout (or even while browsing around the store) it's really important to be able to quickly access the coupons that you need.

You don't have to spend a lot of time on this. Personally, I like clipping coupons just once a week, while I'm sitting down watching TV or just relaxing. I just collect all the envelopes from the mail, check the latest printable coupons, and then clip and file away. Coupon clipping once a week is far more efficient than doing it every day.

I chose to buy a cheap, expandable binder from the dollar store. It's a handy size and easily holds hundreds of coupons. This wallet-size binder included stickers so that I could label each section with the different product types.

It's really up to you how you label the sections within your binder, but it needs to make sense for your shopping habits. I label mine:

- Food & Drink
- Household/Cleaning
- Pharmacy
- Beauty/Skin Care
- Baby/Kids
- Pets - Misc

and then at the back I have a section for specific in-store coupons.

Next, it's just a matter of sorting your coupons into piles; one

pile for each category. Once that's done, I sort through each pile and put any that are soon to expire (next four weeks) at the top of their respective pile. This will remind me to use, trade or donate those coupons before they expire. I'll also put my favorite coupons near the top, too, because I will use those most frequently.

That's it! File the piles of coupons into the sections you've created for them, and you've mastered the "art" of coupon clipping.

You've successfully sorted all your Canadian coupons into a manageable binder and now you're ready to take on the world!

If this sounds like you then don't worry because you're in the right place. I'll walk you through all the basics right here in this guide. Soon, you'll know how to use coupons like a pro!

Let's start with the basics and then we can work up to some more advanced techniques later.

By now, you should be familiar with the concept of finding coupons, as well as coupon clipping. Now, I'll explain some very simple techniques for using coupons to achieve some very respectable savings off your weekly grocery bill.

The first thing to ask yourself when figuring out how to use coupons is "which coupons can I use this week, to save money off my grocery bill?"

Start by pulling out the coupons from your coupon binder that are soon to expire, or ones for favorite products that you are thinking of buying this week. Next, check through the online flyers of your local supermarkets to see where the best deals are.

This might take a little while to get the hang of, but the real trick to using coupons is to maximize your savings by buying products that are already on sale.

Make a note of any good deals that are featured in the online flyers, and check these products against your favorite and soon-to-expire coupons. This way, you will start to get a good feel for where the best deals are for the food and household items that you'd really like to buy.

As a general rule, I do most of my grocery shopping at Walmart Supercentre (there are lots of them in Canada now). Walmart is convenient for me, offers consistently low prices, and offers a price match against any local competition. So, as an example, if I happen to see Dempster's Bread on sale at Shoppers Drug Mart for \$1.99 each, and I have a valid coupon for \$1 off, then I can price match the item at Walmart and purchase my loaf of bread for just 99 cents plus tax. In a nutshell, that's how to use coupons smartly and effectively.

Looking through the online flyers, you'll also get a feel for other items on sale, and will start to realize a pattern in cycles. A reduction of prices in household items such as toilet paper, dish soap and laundry detergent tends to run in cycles. So, just because you have coupons for these items in your binder, don't be tempted to rush out and use them right away! Learning how to use coupons is also about learning how to exercise patience!

*Remember that when couponing, the best savings are achieved when you redeem a coupon against something that is already on sale.*

Do you notice how prices differ from store to store? When I first moved to Canada, this was something that I didn't pick up on

right away. In fact, I rarely even used to take much notice of grocery prices. I assumed that pricing was typically equal across similar stores. How wrong I was! Each store has it's own pricing policy and weekly flyer deals. Prices vary so much from store to store. So, referring to the online flyers and finding the bargains is an essential compliment to using coupons.

Each week, when I'm checking the flyers against the coupons in my binder, I'll make my shopping list and think about meal planning for the week ahead. Once I have all the coupons and shopping list to hand (and any price-match proof) then I'll head to the store knowing that I am fully prepared.

How you organize yourself in the store is entirely up to you, but the most important thing to remember is not to get stressed-out. Personally, I bring my entire coupon binder (already sorted by product category - see "Coupon Clipping". I paper clip the coupons I intend to use, plus my shopping list, to the front of the binder. This way, I have very quick access to the coupons that I will be using. If I happen to see any additional good deals that I have a coupon for, then my binder is always close by.

How to use coupons in and around the store? To make things as simple as possible, I double-check each coupon as I put the item into my shopping cart. I want to make sure that I've picked up the right item, and that my coupon will be accepted at the checkout. Remember to set yourself up for success!

A side-note here, and something we will go into detail on later: if you're shopping at London Drugs then you may be able to use more than one coupons against each item. This is called "stacking". However, this is not widely accepted as an appropriate method of using coupons in Canada. For more

information on stacking, refer to store Coupon Policies.

At the checkout counter, if you're waiting in line, this is a good time to start laying out your shopping with your coupons. I use this time to tuck each coupon under each qualifying product. It just makes it so much easier for the cashier because he or she can quickly process each coupon against each item. It speeds the process up a lot. If there's no line, then I like to greet my cashier and explain up front that I am redeeming a lot of coupons today. Depending on the way the cashier likes to work, he or she will either ask you for them right away, or after scanning all the groceries through.

Sometimes it can be a bit frustrating at the checkout counter, as the cashier checks each coupon for its validity. People in line behind you might get impatient, too. Remember that learning how to use coupons also involves patience? Just relax, knowing that you have been as organized as possible, and your shopping trip should go smoothly. You could always offer a coupon or two to the customers waiting in line. I find it breaks the ice and is a nice way of "paying it forward". It's all worth it when you look at your receipt afterwards and add up all those savings!

Coupon swapping is one of the ways to really maximize your savings. Trade coupons, have fun and save a bundle!

After spending a week or so collecting coupons to build up your binder, you probably find yourself looking at some of them and thinking, "Am I ever really going to *use* that coupon?" That's OK; I've been there too. My husband used to think it was quite odd when I collected coupons for things we never use, but when I explained to him that I would swap them for coupons we need, I think he understood. He was just afraid that I was going to start buying things that we never use.

The biggest mistake we can probably make in couponing is to use buy a product that we would never usually buy *just because we have a coupon for it*. We're really not saving money if we start

buying stuff that we wouldn't otherwise buy.

That's where coupon swapping comes in. You see, there are just tons of couponers in Canada who are ready and waiting to trade some of those coupons with you. Dog food or baby diaper coupons might be no good to you, but believe me - they are like gold dust to people that have dogs or babies!

And so for that reason, I collect all the coupons that I can, and then start coupon swapping with others. It's fun! You know, coupon swapping reminds me of those good old days in the school playground, where kids would trade sports cards or something similar, chanting "need it, need it, got it, need it, got it". Trading things is just built in to human nature, I guess! Coupon swapping is a more grown-up version of course, but there's no reason why you can't have fun in the process. By mastering the art of trading coupons, you will be able to turn all those unwanted coupons into ones that will be useful to you, and you'll certainly make some friends along the way.

The best thing about coupon swapping? When that envelope arrives in the mail, and it's full of money-off coupons for the things you buy every week! You've succeeded in turning unwanted coupons into real money-saving opportunities. Now that's a great feeling!

So here's a few ways that you can get started:

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If any of your friends or family collect coupons, now is a good time to get together and compare binders. If you don't yet know anyone that enjoys couponing, then why not tell some of your friends and family about it? As you learn how to coupon and build your coupon binder, start to tell people about about the money-saving deals that you have found so far. Hand out a few free coupons to the people you know and tell them how much you're saving on your weekly groceries. Let them know that they can do it, too! As your savings grow, family and friends will watch you, learn from you, and start collecting their own coupons. You'll be trading coupons with them in no time.



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Join a Facebook group set up for couponers in your local area, or even Canada-wide. There are many groups available; just pick one that's right for you. Get to chatting with the other members in the group and then post your tradelist or wishlist for others to see. Browse other tradelists in the group and you will be negotiating in no time! The Facebook group that I belong to also holds regular coupon swapping events, where the whole group meets up in a local Shopping Mall and trades each other's coupons once a month.

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Register with a coupon forum on a Canadian website. You will find that online coupon forums are available on several Canadian websites and they are an excellent way of comparing deals with other couponers. You can post tradelists, wishlists and share tips and tricks that you learn along the way. Coupon forums sometimes offer Coupon Trains, a cool couponing technique that you'll learn more about in the next section of my "How to Coupon" guide.

While there are no rules really set in stone, there are a few guidelines to follow when trading coupons. Essentially, it is up to both parties to make an agreement on what they accept and give away in return.

Generally speaking, where coupons are concerned, it's dollar for dollar value. Bear in mind that a free purchase coupon (FPC) is probably going to be worth more to someone than a 75 cent off coupon. Just use good judgment and confirm that the person you are swapping with is happy with your offer. It's also nice to throw in a couple of extra coupons in your envelope. People will be much more likely to trade coupons with you again if you have been generous and mailed your envelope swiftly and on time.

If trading through a coupon forum or group then it's a good idea to check on the etiquette rules for that forum before you start.

Always, always, always, mail your coupons out when you promise to do so. Keep to your word and you'll build yourself an excellent reputation. Many more coupon swapping opportunities will present themselves when you show yourself to be a trustworthy coupon trader.

You might have heard the term "coupon train" and wondered what it is all about. Well, if you're enjoying using your coupons and saving money but want to get hold of ones that are *even more* useful, then this couponing technique might be right for you.

You could say that a coupon train is a form of coupon swapping. Starting or riding a train is an excellent way of getting rid of any unwanted coupons that you may have in your binder, and exchanging them for ones that you are more likely to use. It goes without saying that more useful coupons equates to much greater savings on your grocery bill!

Coupon trains are usually announced and managed through Canadian coupon forums or Facebook groups. There are many different types of train available, depending on different needs. It is quite simple to join one of these groups and find out more about the active trains, or to connect with other people who would like to participate in a new one.

Each train starts with a "Conductor". The Conductor is essentially a person with a pile of unwanted coupons, looking for riders to trade with. The Conductor will set certain rules about their train, for example they might limit it to "food coupons only" or "pet coupons only". They then aim to find 3 - 6 riders who might be willing to exchange coupons of the specified type.

When you put your name forward as a potential rider, your name goes into a waiting list until the Conductor announces that you have been chosen to ride a particular train. Then, the Conductor

fills an envelope with \$30-\$100 worth of *valid* coupons, together with the routing list and any wishlists that have been made known.

When the train departs, the envelope ("envie") gets mailed to the first rider of the train, where it then stops while an exchange is made. This rider can take any coupons out of the envelope that he or she would like, but then *must* replace them with coupons of equal or higher value before departing the station. The envie is then mailed onto the next rider, and so on until it returns back to the Conductor.

There are a few general rules and guidelines when participating in a Coupon Train. These might vary slightly depending on the forum or Facebook group, but generally speaking:

- An envelope can stop at a station for 1-3 days but usually no longer. It's important to keep the train moving. Grocery coupons tend to have a short length of validity so the longer they are in transit the closer they are getting to expiration.
- Coupons must fit the category for which the train was specified: pets, food, babies etc.
- Always ensure that you replace the coupons taken with ones of equal or greater value.
- Don't stuff the envelope with "bad" coupons that nobody would want. Try to cater for people's wishlists wherever possible. Remember that if you want to receive really good coupons from others then you should give out good coupons as well. What goes around comes around.
- Try to limit the amount of coupons approaching expiry. Ideally they should be valid for 4 weeks or longer, unless they are particularly "good" coupons. Pull out any expired coupons from the envelope. No one wants to ride a bad train.
- If you're ever unsure about what you should, or should not include in the envelope, it's always best to check with the Conductor before you mail it to the next rider.

Are you baffled by all the coupon terminology? This page will help you to understand what some of those baffling coupon terms mean, such as WUB, FPC, RLF, SDM and RCSS.

You've probably come across some of this coupon terminology in the Canadian forum sites, where couponers get together to discuss coupons, deals and free stuff that they have found. Why all the baffling abbreviations? Over time, couponing terms have simply become shortened to save time during these discussions. A lot of the coupon terminology is self-explanatory but some of these had me confused for a while!

Get \$1 off one product

Get \$1 off 2 products

Buy one, get one free

Buy two, get one free

Buy one, get one....

Usually a booklet of coupons and/or recipes found in stores

Flyer inserts found inside newspapers that have advertisements and coupons

Envelope, when referring to coupon swapping or trading

Expires, or expiry date

Free Purchase Coupon; a coupon that entitles you to receive the product for free, regardless of the store price.

High Value

A coupon designed to be used in a specific store and usually found on the Store's Facebook page or in their weekly flyer.

London Drugs

A coupon made and offered by the manufacturer of the product

Manufacturer.

Mail in Rebate; a special rebate that you receive by submitting proof of a qualifying product

No Frills

Out-of-Pocket; the amount of money you have to pay out of your own pocket after all discounts have been applied

A sticky manufacturer coupon found on products within a store.

Proctor and Gamble

Proof of Purchase

Purchase Price

A coupon found inside of the packaging of a product

A promise note from a store that if a product is not available then you may come back to the store at a later time and redeem your coupon.

Real Canadian Superstore

Really Looking For

Redplum; a newspaper coupon insert

Really, Really Looking For

Scanning Code of Practice

Shoppers Drug Mart

Specially Marked Packages

Smartsourc; a newspaper coupon insert

Multiplying two or more promotions, for example two coupons with different UPS codes, or applying more than one online promo code during an online purchase.

A card supplied by the store to give you additional points or rewards for being a Customer with that store.

A type of coupon offered by Manufacturer's and typically found in Grocery Stores near to the product, or at the end of the aisles.

Any one given purchase, regardless of the amount of items bought.

Universal Product Code; the scannable bar code located on the product itself, not the coupon.

Walmart

When you buy...

Your Mileage May Vary. A term that explains how each couponer may have a different shopping experience.

Many people wonder if it's possible to learn how to extreme coupon in Canada. The short answer is "yes", but it's somewhat different than what you might have already seen on TV. In the United States, extreme couponing involves the use of coupons to an excessive extent. This is partly achieved by combining double or triple coupon days to pay next to nothing for hundreds of dollars worth of groceries!

In Canada, our version of extreme couponing works a bit differently. When we think about how to extreme coupon in Canada, the best way to look at it is "how can we use our coupons to maximize our savings?" Yes, there are definitely some really useful techniques to "kick it up a notch" but if you're hoping to get your groceries for free then you're probably going to be disappointed.

Before we start looking at some advanced couponing techniques, be sure to know the basics of couponing first. Read the earlier sections of my guide first, and you will soon be up to speed and ready to learn how to extreme coupon, the Canadian way.

- Finding Coupons
- Coupon Clipping
- How to Use Coupons
- Coupon Swapping
- Coupon Trains
- Coupon Terminology

By reading and understanding these basic techniques first, you will already know how to find, clip, and organize your coupons. You will also have a good understanding of how to check the online flyers to match up the best deals. Finally, you will understand that by trading coupons, you set yourself up for success by filling your binder with piles of useful, relevant coupons.

When you are comfortable with these steps, read on to learn some of the advanced techniques of extreme couponing.

Coupon stacking refers to redeeming multiple coupons against a specific product. This is a form of extreme couponing that is very successful in the U.S., but quite out of favor here in Canada. The only store to permit coupon stacking in Canada is London Drugs, although it can be tricky to get it right.

Stacking coupons is only possible when each of the multiple coupons has a different UPS (the number located underneath the barcode on the coupon). It works like this: say you find an item on sale for \$5 and it usually sells for \$6. You will already make \$1 saving just because the item has been reduced. This is the perfect opportunity to redeem your coupons. If you happen to have three coupons, one for \$1, one for \$1.50 and one for \$2.50 (all with different UPS codes), then you can "stack" these coupons by handing all three to the cashier at the checkout. The cashier would process all three coupons, leaving you with nothing to pay, and your purchase is free. This essentially explains how to extreme coupon with stacking.

I should mention, however, that finding multiple coupons with different UPS codes can be stressful, and is usually only achieved through a great deal of coupon swapping negotiations. If you think that you might like to look into coupon stacking further, refer to store Coupon Policies for the most up-to-date information.

"Overage" happens when the value of your coupon is worth more than the value of the product. Let's say that a Covergirl mascara goes on sale for \$3.50 and you happen to have a coupon for "\$4 off any Covergirl product". The overage for this transaction is 50

cents. Most stores would simply process your coupon as \$3.50 and make it a "wash". Walmart is the only store that will actually pay the overage out to you. The transaction that I gave as an example would actually make you 50 cents richer!

Some money-savers like to learn how to extreme coupon by experimenting with overage opportunities. If you really wanted to know how to extreme coupon with opportunities such as this, then you could potentially collect multiple coupons (either by trading, or by asking friends and families to save up the coupons for you), and then collect a nice tidy sum of overages at every chance you get.

Becoming a successful couponer is about recognizing that there are money saving opportunities *everywhere*! We've looked at how traditional "paper" coupons can save a large portion of money off your grocery shopping. But what about retail shopping? This is where online coupons come in. And the savings to be had are so huge, that you don't want to miss out by limiting yourself to just one type of couponing.

If you buy clothes, jewelry, electronics, gifts, vacations, cars - in fact pretty well anything - online, then you will be pleased to know that finding discounts in the form of online coupons is an essential money-saving technique. It's also possible to "stack" online coupons at certain stores, with some very impressive results.

If you really want to learn how to extreme coupon in Canada, then check out the online coupons section of this website, and easily find 50-90% discounts off merchandise at all your favorite stores!

Have you heard of group buying? Group buying, as per the official definition on Wikipedia, "offers products and services at significantly reduced prices on the condition that a minimum



number of buyers would make the purchase." This is how it's possible for major Companies such as Groupon, Living Social and Teambuy to offer us a flowing cascade of daily deals and massive discounts.

With group buying deals, it's truly possible to save between 50-90% off products and services offered in your local city in Canada.

Thanks to the power of group buying, extreme couponing in Canada is well and truly alive and kicking!

