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COUPON

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Essential Couponing

CREDIT.ORG

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About Credit.org



Credit.org is a Nonprofit Consumer Credit Counseling Agency Formed in 1974

Our mission is simple, yet vital: Improve the financial well-being of individuals and families by providing quality financial education and counseling. We offer personal assistance with money, credit, and debt management through educational programs and confidential counseling.



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Our Services

Financial Education Programs

We offer seminars, workshops, and educational materials on topics such as budgeting and money management, identity theft, and understanding credit.

Debt Management Programs

If you choose this option, we can work with your creditors to reduce costs and repay debt through one monthly payment.

Confidential Debt Counseling

Our certified consumer credit counselors will discuss your financial situation with you, help you understand what may cause financial stress, and help you create a personalized budget, an action plan and give you options to help manage your finances more effectively.

Credit Report Review

Our certified counselors work with you to break down your credit report, answer questions, and give guidance for improving your credit score over time.

Housing Counseling

We are a HUD-certified comprehensive housing counseling agency. We provide homebuyer education seminars, mortgage counseling, foreclosure prevention assistance, landlord/ tenant counseling, post-homebuyer education, and reverse mortgage counseling (please call ahead for reverse mortgage appointments).

Bankruptcy Pre-petition Credit Counseling

We provide counseling (and a certificate of completion as mandated by the bankruptcy reform law) for those considering bankruptcy. We also provide financial education (and a certificate of completion as mandated by the bankruptcy reform law) for those completing their bankruptcy discharge.



Getting Started with Coupons

For decades, we've taught workshops about using coupons. We know coupon shopping is a skill you can learn, and it will save you money that you can use for other things.

Starting out, it might take you a little time to develop the best workflow for finding and organizing coupons. With regular practice, you'll get better and faster at it, like any skill.

Ultimately, coupon shopping should save you enough money to make up for the time you spend doing it. You might spend an hour per week clipping and organizing coupons, and if that saves you \$30 on your next grocery store visit, you've earned \$30 per hour for the activity. How much you need to save to make couponing worthwhile is up to you, but we caution you not to judge until you've gotten used to couponing and have figured out ways to be more efficient. Don't base your calculation on the first few months.

To get the most out of coupon clipping, you'll have to combine it with some other good habits, like budgeting, meal planning, and shopping with a list.



Getting Started with Coupons

This material will break up the topic of couponing into ten sections:

- 1. Budgeting**
- 2. Meal Planning**
- 3. Shopping**
- 4. Types of Coupons**
- 5. Where to Get Coupons**
- 6. Clipping & Organizing Coupons**
- 7. Using Coupons**
- 9. Store Coupon Policies**
- 9. Costly Coupon Scams**
- 10. Expired Coupons**



Budgeting

We teach budgeting workshops often, and offer several free online courses about different aspects of budgeting. It's a crucial life skill to develop, whether you intend to use coupons or not.

Basically, a budget means you have a plan for the money you spend, and you track where your money is going. That second part is critical: you can't create an effective budget if you don't know what your current spending looks like. And after you start using coupons and saving money, tracking will help you evaluate how well you're doing.

One budgeting category we talk about a lot is groceries. Food is the #1 budget buster for most shoppers. We often teach some specific strategies for saving on food spending:

1. Use cash, not debit or credit cards when shopping
2. Shop at different stores to get the best deals
3. Be on the lookout for sales and deals when coming up with menu ideas
4. Clip coupons

That 4th point is the subject of this material, but the other points are very important. If you follow our advice and use cash, you'll want to keep your receipts for tracking purposes. When tracking spending, you can use budgeting software, a spreadsheet, file your receipts in an organizer; use a day planner, or keep a notebook. Compare your actual spending to what you have planned in your budget, and make adjustments as needed. Your budget should never be finalized; always keep it flexible to respond to your current circumstances. See the next page for some budget guidelines to know what your overall spending should look like.



Budgeting

You can see from the next page that food is as much as 20% of your spending. If it's much more than that, you definitely need to make a change! Coupons are one way to get your grocery spending in line.

And we want to stress grocery shopping—to live on a workable budget, you want to dine out less and prepare your own food as much as possible. Dining out is 5 times as expensive as preparing your own food, and with smart coupon use, you can make meal preparation even cheaper.

Coupons can also help with other categories, like personal & miscellaneous shopping. We've only allotted 10% for that category, but most people go over that limit. Use coupons for hygiene, cleaning supplies, and household goods to keep miscellaneous spending low.

One more fact we teach in our Power of Paycheck Planning seminars is especially relevant: the number one form of overspending is paying too much for things. Not buying things you don't need, or buying too much of anything. Using coupons is about not paying more than you have to. In the right circumstances, you can get things for free or almost free.

WHAT YOUR SPENDING SHOULD LOOK LIKE

The ranges indicated on the following page reflect income levels, family size, and personal choice. It's not a mistake that the percentages below don't add up to 100. Everyone's finances are different, and if your employer provides your medical coverage, for example, you may be able to put more into other expenses. Work with the figures on the following page to establish your own guidelines.



Budgeting



What does your spending look like?

Below is a range that you can use to create your own budget. Please make sure to adjust your numbers to total 100%.

Website: www.credit.org Email: education@credit.org

Spending Guide

% of
Monthly
Budget

What to Include

Housing

35% - 45%

Housing costs, mortgage, rent, property taxes, insurance, and utilities, can fluctuate based on location (urban, suburban, or rural). If expenses exceed 35-45% of income, consider alternative arrangements to allocate funds for essential budget items.

Monthly Installments

10% - 20%

Installments, credit card payments, personal & student loans, any other debt payments. If you are paying more than 20% of your income in unsecured loans, you may be in serious financial jeopardy.

Utilities

8% - 15%

Gas, electricity, water, trash, sewer and telephone (regular & cell). If you spend too much on utilities some actions you can take are consider switching phone providers, update to energy efficient appliances, utilized programmable thermostats, etc..

Food

10% - 20%

All food items, dining out, and pet food. On average, Americans spend 15% of their incomes on food. It's 5 times more expensive to dine out than to prepare meals yourself.

Auto & Transport

15% - 25%

Purchase or installment payments, gas & electric power, repairs, insurance, parking and public transportation. If you are exceeding the recommended 25% of your income for a vehicle, consider trading in for a more affordable option.

Medical

8% - 15%

Medical insurance premiums, prescriptions, doctor and dentist bills. Medical bills don't come along every month; however, consumers should save funds within the 8-15% range monthly for emergencies.

Clothing

3% - 5%

All clothing purchases, shoes & alterations. There are a number of options when it comes to clothing, keep an eye out for sales year round and shop at discount department stores versus luxury department stores.

Personal & Misc.

5% - 10%

Miscellaneous expenses, subscriptions, admissions, hobbies, postage, tobacco, cosmetics, haircuts, and cable. Chances are you spend far more than 10% in this category. Most of these are "wants" and not "needs" and can be greatly reduced.

Savings & Invest.

5% - 10%

It's crucial that you set aside this 10% of your earnings for your goals. You should not consider investing until you have significant savings (\$10,000 or more) in the bank.



Personal Financial Counseling (800) 449-9818

Headquarters: 1450 Iowa Ave, Suite 200,
Riverside, CA 92507

San Diego: 2140 Hoover Avenue, Suite 115,
National City, CA 91950



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Meal Planning

Planning your meals can help you with your budget, and can help direct your coupon shopping. If you get a particularly good deal, you will want to adjust your meal plan to use the things you've bought.

One problem with bargain shopping is you may end up buying things you don't use. If you buy perishable food items because of a sale or coupon, the savings is meaningless if the food spoils before you have a chance to prepare it. Meal planning is one way to be positive that you'll use the food items you buy, so you don't waste coupons and money.

We talk about 3 different levels of meal planning in our workshops. First is monthly:

Main: Veg: Side:	Main: Veg: Side:	Main: Veg: Side:	Main: Veg: Side:	Main: Veg: Side:	Main: Veg: Side:	Main: Veg: Side:
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Meal Planning

A monthly meal plan can give you a good, broad overview of what you're eating and make sure you don't get too deep in a rut with the same recipes. It'll also make sure you're getting a good mix of healthy food items and not omitting any important food categories.

We also talk about bi-weekly meal plans:

	Mon	Tue	Wed	Thurs	Fri	Sat	Sun
Breakfast							
Snack							
Lunch							
Snack							
Dinner							

	Mon	Tue	Wed	Thurs	Fri	Sat	Sun
Breakfast							
Snack							
Lunch							
Snack							
Dinner							



Meal Planning

This kind of meal plan gets more specific, and includes each meal of the day. This can help you figure out how to use excess ingredients or leftovers from one meal to the next. If you buy bulk produce, you'll want to figure out different ways to use it before it goes bad, and a bi-weekly meal plan is a good way to do it.

Finally, we look closer at weekly meal plans:

	Mon	Tue	Wed	Thurs	Fri	Sat	Sun
Breakfast							
Lunch							
Dinner							
	Weekly Grocery List						
	Produce	Dairy	Frozen	Canned/Dry	Meats	Paper	Misc.



Meal Planning

This kind of plan includes a shopping list, because you typically want to buy fresh produce, meat, and dairy products close to when you use them. That means weekly shopping. A meal plan helps you organize to make sure you're getting the most value from coupons, and getting everything you need in one trip.

Naturally, our meal plans are focused on knowing what you are going to need for primarily financial purposes. We want you to save money by shopping efficiently and using coupons. But you might use meal planning for medical reasons. If you're counting carbohydrates or calories, reducing saturated fat or sodium intake, or looking to boost something like Vitamin D intake, then meal planning can be a huge help. Definitely feel free to add health-related information to your meal plan!

And once you get going, you'll probably find resources online that can really help. Smartphone apps or Pinterest boards can give you already-prepared meal plans that you can alter for your own household.



Shopping

ORGANIZING YOUR SHOPPING LIST

Creating a meal plan will help you put together your shopping list, but there are other important steps to take first.

Take a full inventory of what you have in your refrigerator or pantry. If you have food that is nearing its expiration date, make sure it has a place soon on your meal plan.

You might find you have a lot of food you don't plan to use or have too much of. That's how it ended up in your pantry—you never ate it! Come up with a plan for it and make room for the stocking up you will be doing with coupons.

Another critical step is to come up with a list of things you don't need—everyone has spices and dry goods tucked away that they've bought multiples of. If you find three jars of cumin in the pantry, make sure you don't put it on your next shopping list!

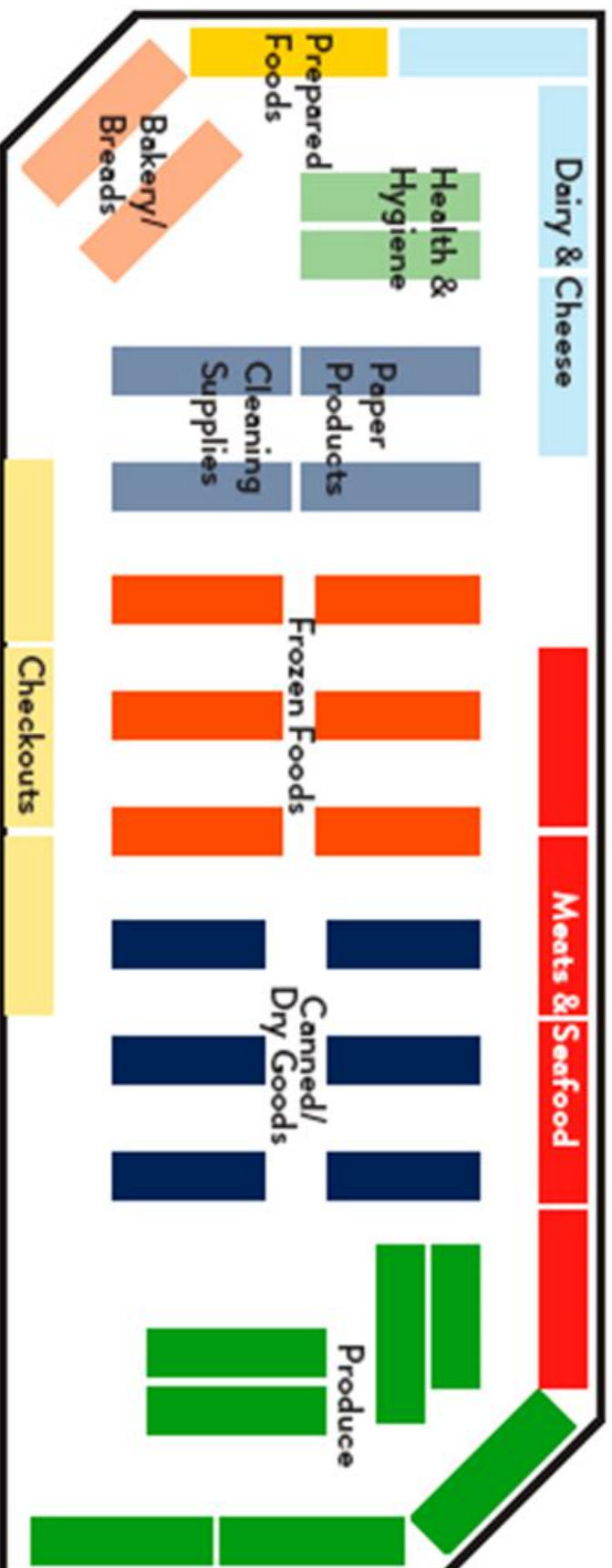
For your shopping list, create distinct categories for your shopping to help organize your coupons. Broadly speaking, we recommend categories like dairy, spices, meat, vegetables, fruits, breads, and desserts. You might have categories for beverages, dry goods, and household goods like cleaners, paper goods, and personal hygiene items.

One wise strategy for coupon shoppers is to organize the list based on the layout of your primary grocery store. Shop the store section by section, in keeping with your list and your organized coupons, and you won't miss any deals or leave any coupons un-used.

These days, many grocery stores will have a floorplan on their website, or even a companion smartphone app to help you locate things in the store. This can be a great aid for organizing your shopping list and planning coupon use.



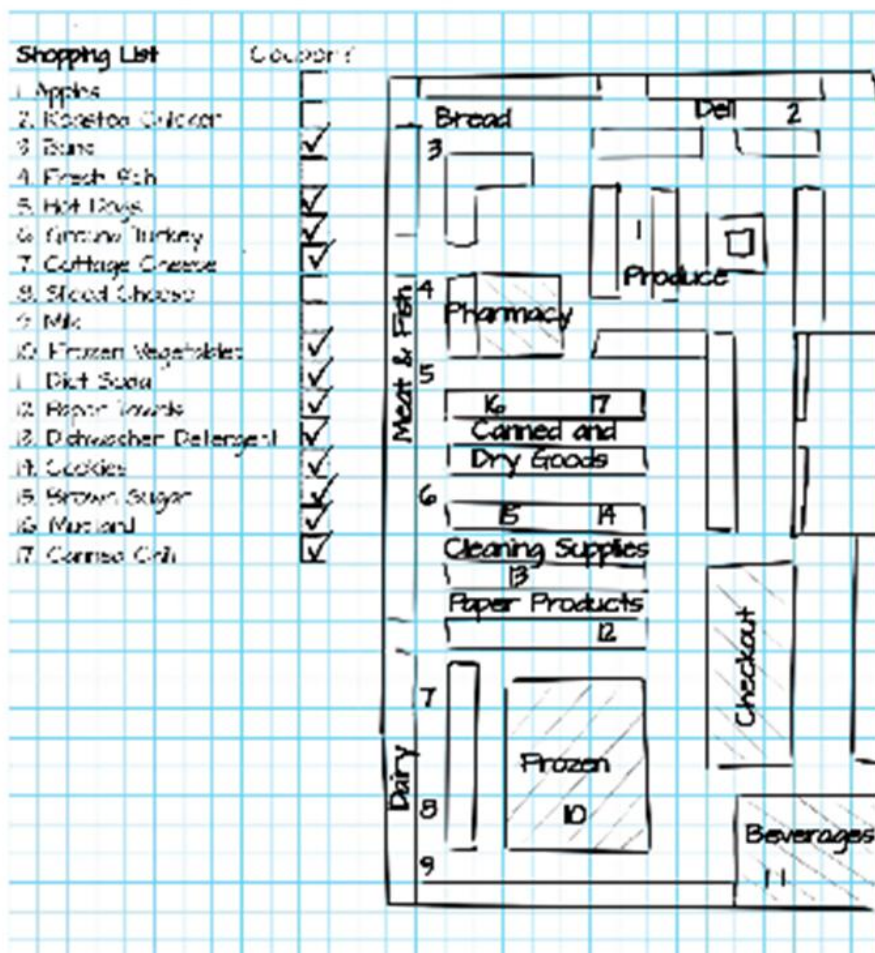
Shopping



Organize Your Shopping

WHY IT'S IMPORTANT WHEN USING COUPONS

When we first started teaching couponing workshops, grocery stores scanned the coupon for each item as they scanned the merchandise. That made it crucial to have one's coupons organized, and present the merchandise in a particular order so the coupons could be scanned along with the goods being purchased.



Organize Your Shopping

These days, many more stores let you scan all of your coupons at once, after the merchandise has been scanned. This seems like it would make coupon shopping a lot easier and more convenient, but we recommend avoiding this practice, especially if you are serious about coupons and will be using a lot of them.

Why? Coupon issuers count on people to give up if they meet resistance. What often happens at the checkout counter is that you scan a few dozen items, then present coupons, and a coupon might flash an error to the cashier: “Conditions not met”.

What this usually means is you got the wrong size item, or the wrong number of items, or the wrong variety, etc... At this point, you'll need to dig through the (now-bagged) groceries and find the incorrect item, take it back to the shelf, and get the correct item... no one goes to all this trouble, and you end up buying the item at full price and not redeeming a coupon at all.

Better to stick with doing it the old-fashioned way. Buy your items in a particular order, matching the order you have your coupons in, and present the coupon with each item. That way if an error comes up, you can toss the item before it gets bagged and save the coupon for another trip.

One strategy is to do something like the illustration on the previous page, use a bullet journal or graph paper and map out the store, then plan your shopping list according to where the items are on the map. This gets you in and out without over-spending, and makes sure you have all of your coupons in order, matching your purchases.



Types of Coupons

The first step to couponing is finding coupons to use. In the old days, people relied solely on the Sunday paper. That's still a great source, but these days there are many more ways to get different kinds of coupons:

Manufacturer Coupons

These coupons are created by the manufacturer. They do this to get you to try their products. These can be found in local newspapers, direct-mailers, magazines, package inserts, online, and often with samples that you receive in the mail. They can also be found in the store near the item. Look for tear-off sheets or coupon dispensers, sometimes with a blinking red light. Manufacturers also put coupons on the product itself, which you peel off at the time of purchase and redeem immediately. There are also "Catalina" coupons that are printed at the register when you complete your purchase.

Usually, the manufacturer compensates the face value of the coupon directly to the store.

Retailer Coupons

These are coupons that retailers will place in their store's newspaper ads, send through direct mail, or include in a local newspaper. Sometimes stores print coupons directly on the back of your receipt. Usually, the manufacturer pays the store to cover the expense of advertising and postage. Some stores accept "competitor" coupons from other retailers. You'll have to find out from your local store whether they honor competitors' coupons.



Types of Coupons

Online Printable Coupons

Often manufacturers and stores will have coupons listed on their web sites, which can be printed and used in stores. There are also coupon web sites and smartphone apps dedicated to helping shoppers find deals. It's also a good idea to sign up for your store's mailing list or loyalty club and provide a working email (you can create a new free email account just for coupons if you like). Many stores forgo the expense of a Sunday newspaper ad and email coupons directly to their customers instead. Note: not all grocery stores accept coupons printed online, and retailers will only accept manufacturer coupons that come in the weekly newspaper or are included in the store's ads.

E-coupons can be tricky for retailers, who are wary of fraud and don't want to accept infinite coupons. Some stores issue electronic coupons with a unique code on each coupon. Once a particular coupon has been redeemed, the code is no longer valid. Stores that issue coupons to their loyalty club members will often use this method.



Where to Get Coupons

Every part of the couponing process should be organized, including acquiring the coupons themselves. These days coupons come from a variety of sources, but shoppers should be careful to have all of their coupons collected and organized before they go shopping.

Some good places to find coupons:

- Wednesday and Sunday Newspaper
- Grocery store coupons on flyers
- Mailer coupons (Valpak)
- Coupons enclosed in products
- Magazines
- Product boxes
- Retailer receipts
- Online
- Smartphone Apps

We recommend going through newspapers, mailers, etc. before planning your shopping, so you can let your shopping list change in response to the deals available. As you review the coupons, keep an eye out for anything that could end up being free or almost free. Even if it's an item you might not use, you can make a donation of it or include it in a gift basket later. Don't pass up a great deal.

You'll want to get three copies of each coupon if you can—that may mean buying 3 copies of the Sunday paper. You'll want to be sure you're saving enough money to make this pay off—you're spending an extra 4-5\$ per week on the extra copies of the Sunday paper, so you need to be sure you're saving an extra \$5 or more per week using coupons. This should be easy to achieve if you are diligent about your coupon use!



Where to Get Coupons

Three coupons are typically the most you can have doubled, so that's a good stopping point. Using these coupons, you'll shop in threes—you're buying for today, tomorrow, and later. Remember you can gift or donate goods you don't use, so there's no reason to pass up on an item that is free or almost free with coupon doubling.

These days, there are services that sell just the coupons from the Sunday paper—you'll find them online, and in some cases, they even clip the coupon for you. In these cases, the individual coupon costs anywhere from \$.10 to \$1.00, and you order the ones you want—in this case, you definitely want to use every coupon you purchase.



Online Resources

There are a lot of great resources online for finding coupons and getting more ideas:

- TheKrazyCouponLady.com - learn to collect and redeem coupons, find deals online, and more. Also offers the “KCL App” for smartphones.
- Couponmom.com - free printable coupons and store deals. Also offers tips and videos on how to save with various coupon deals.
- Couponcabin.com - offers a browser extension and smartphone app for coupons and deals from many retailers.
- Rakuten.com - links to sales and coupons from online stores, and get cash back from your online shopping.
- Keycode.com - a personalized offer comparison site that helps you find savings from your favorite retailers.
- Coupons.com - free coupons, codes, e-coupons, discounts, promo codes, rebates, and special offers for online shopping.
- Valpak.com - mails coupons and deals to 39 million households every month in 45 states. Also includes digital deals and printable coupons online.
- SundayCouponInserts.com – here you can order copies of the SmartSource coupon insert for a small fee.
- [Grocery store websites](#) - many grocery chains offer coupons through their websites or smartphone apps that help you find the best deals.



Clipping & Organizing Coupons

The act of going through 3 copies of the Sunday paper and clipping out coupons, then organizing them can be so time-consuming that it's costly in its own way. This can diminish the value of coupon use. The best way to make sure that coupon clipping doesn't end up costing you more than it's worth in time and energy is to clip while doing another activity.

Get in the habit of clipping while watching TV, talking on the phone, or in waiting rooms (like the doctor or dentist's office). Have your kids help with the clipping; it's a good lesson for them about the value of money.

Don't clip in the car or while exercising on the treadmill—it's not worth risking your safety!

Once you've clipped a coupon, you'll want to organize it with the rest of your coupons. Physically, you could store them in a number of vessels:

- Shoebox
- Plastic file box
- Expandable file
- Binder with plastic sleeves
- Envelopes
- Sandwich bags

Anything that holds and protects your coupons could be used. Remember, you'll be shopping based on the layout of the store, so you'll want a system that lets you re-organize your coupons based on the store's layout. Using a scrapbook or binder that lets you move pages is a good, flexible system, as is an expandable plastic file.

Your sorting will depend on how you shop. If you go to multiple stores, you might start a separate binder or file box for each store. If you shop for perishables separately from dry goods, you might keep those coupons separate, too.



Clipping & Organizing Coupons

There's another division that might be important; we call it "have to buy" vs. "want to buy". Some items you know you must inevitably purchase—toilet paper, toothpaste, etc. Other items might be things you wouldn't buy if you weren't getting a great deal due to coupons. You might keep the "have to buy" section up front in your coupon binder, since you know for certain you'll be making those purchases eventually.

Other ways to sort coupons might be separating food from non-food items, sorting by the amount you will save with the coupon, or by product category.



Using Coupons

- Before you attempt to use your coupon, look for the expiration date.
- Always comparison-shop. Store brand items may still be lower than the item on the coupon.
- Shop with your calculator. That way, you can determine whether the price is really cheaper than buying the store brand.
- Combine deals--don't forget price matching with other retailers, clearance items, and combining store and manufacturer coupons.
- Sign up for your preferred stores' loyalty programs. They will mail you coupons directly, and customize the coupons to the items you buy most often. Some stores will periodically send you a gift card based on your shopping history, especially if you use services like the store's pharmacy.
- Write to the manufacturers of products you use often, and they may send you coupons in the mail.
- Warn the shopper behind you in line that you have a lot of coupons. If they are in a hurry, they might want to change lanes, which is better than having them glare at you while you have your coupons scanned. Having an impatient shopper behind you might lead you to rush and miss some coupons.
- Also tell your cashier about the coupons up front. We think it's best to scan the coupon with each item, so you can adjust if a purchase doesn't qualify for some reason.
- After you check out, go over the receipt before you leave the store and make sure no coupons were missed.
- Be patient. If an item isn't on sale and the coupon is less than 50% off the price, hold onto the coupon until a sale comes around.



Using Coupons

- Don't have too many stores on your regular shopping rounds. Gasoline and travel time comes with a cost, and you're negating your coupon savings if you are driving all over town just to redeem a few extra coupons.
- Don't lose sight of your health and well-being. You might find lots of coupons with very good deals on sugary snacks, but don't let that entice you into buying junk food. You can still donate these kinds of items to a food bank if you get them for free or almost free, but don't buy a lot of unhealthy food that your family will have to consume.
- Shop with focus. Use a list and stick to it. Shop alone if possible. Getting the most out of coupons turns shopping into a kind of job, and for that job to pay well, you have to take it seriously.
- Coupons aren't just for shopping. You can find deals on services like carpet cleaning, travel, and automotive maintenance.



Mary's Tips

For years, Mary Hisquierdo taught couponing seminars at Credit.org's Southern California headquarters. She'd spend the first part of her presentation talking about coupons while unpacking grocery bags onto a table in front of the attendees. By the time she was done, she'd have hundreds of dollars' worth of goods there. Then she'd produce the receipt for those goods, and it showed she'd only paid a few dollars for everything on display.

Mary had her own special tips for shopping and getting the most out of coupons:

- "Mary's Rule": always get items free or almost free
- Shop at stores that double coupons (some stores won't double more than \$1.00)
- Buy smaller-quantity containers (for example, if you got a 25¢ off coupon for mustard, and the 8 oz. mustard is 49¢, then you get the item free. If you bought a 24-oz. container for \$1.50, then you still pay \$1.00)
- Get to know the cashiers and customer service desk, and be friendly with them—they will be able to tell you about good buys
- Watch for special sales, and triple-coupon opportunities
- Don't expect to find as many good coupons in the Sunday paper during a holiday weekend
- Keep an eye out for any coupon offering 40¢ or more off
- Store your coupons in a box in your car—that way you have them with you if you see an unadvertised special
- If the store is out of an advertised item, ask for a rain check
- If you're buying items that involve a mail-in rebate, make those a separate purchase, since you'll have to mail in your receipt with the rebate form



Mary's Tips

- Combine your coupons with “buy one get one free” sales when possible
- Save your receipts so you can keep track of how much you are saving
- If you donate goods, claim the full value, not the sale price after coupons. The time and effort you put into coupon clipping and shopping is worth something, so you should get credit for it
- Pair up with a “coupon partner” to trade and share coupons with
- Get to know your store’s coupon policies and observe them
- If someone in the house uses a certain brand, save the container and re-use it with less expensive products (Mary used to refill her daughter’s shampoo bottle with generic brands!)
- When shopping, leave your spouse or kids at home unless they help
- Coupon shopping is a skill; with practice; you will get better at it



Store Coupon Policies

If you are unsure about a store's coupon policy, contact customer service or ask a store manager. You may also go online and download a copy of the store's policy and keep it with you for your reference.

You can find your grocery store's policies on their website.



This map includes links to some of the largest chains in the U.S. If your local grocer isn't listed, search their web site for a coupon policy.

If you can't find the coupon policy online, visit the customer service desk at your nearest location and ask about their coupon policies.

Linking to the companies above is not intended as an endorsement or assurance of the quality of the listed retailers. Please be aware that the links and policies are subject to change.



Costly Coupon Scams

Scam artists have found a way to scam consumers by using the internet to market certificate booklets and coupon clipping services.

The promise of hundreds of dollars per week and thousands per month is only a scam to get consumers to buy in.

The only legitimate way to get coupons is out of the newspaper or other on-line source and use the coupon towards the purchase of its intended product.

If you have been or are involved in a coupon certificate or coupon clipping business opportunity that isn't making good on its promises, file a complaint.

Where to Complain

1. Contact the company and ask for a refund.
2. Contact the advertising manager of the publication that ran the ad.
3. Contact your local Postmaster. The US Postal Service investigates fraudulent mail practices.
4. The Attorney General's Office in your state or the state where the company is located.
5. File an official complaint with the FTC: The Federal Trade Commission (FTC) works to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To [file a complaint](#) or get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a video, [How to File a Complaint](#), at ftc.gov/video to learn more. The FTC enters consumer complaints into the [Consumer Sentinel Network](#), a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.



Expired Coupons

Coupons can be used on overseas military bases for up to six months after their expiration date. To help military families take advantage of these expired coupons, some services have been formed:

Support Our Troops® (<https://www.supportourtroops.org/troopons>) has a Troopons® program to gather coupons for military families:

Support Our Troops®

P.O. Box 70
Daytona Beach, FL 32115-0070

CouponCabin also accepts coupons that have expired within the past 60 days for military personnel:

Expired Coupons for Troops (<https://www.couponcabin.com>)

P.O. Box 430
Whiting, IN 46394-0430



Essential Couponing

Credit.org

1825 Chicago Avenue
Suite 240
Riverside, CA 92507

PO Box 5438
Riverside, CA 92517-5438

1-800-WISE-PLAN (800.947.3752)

www.credit.org

