

COUPON SPEAK

Knowing the lingo is essential to coordinated couponing. So get your mojo on with your BOGO (buy one, get one free) with this glossary:

- WSL:** While supplies last
- MIR:** Mail-in rebate
- NED:** No expiration date
- Blinkies:** Coupon dispensed near the product in the store; the mechanism has a blinking red light.
- FAR:** Free after rebate
- WYB:** When you buy
- \$.50/1:** Fifty cents off one item
- Catalina:** Coupon dispensed at the register at time of purchase on separate paper
- Tear Pad:** Pad of refund forms or coupons found hanging from a store shelf or display
- MQ:** Manufacturer coupon
- SS:** Smart Source Sunday insert coupons
- Peelie:** Coupon that you peel off package
- RP:** Red Plum Sunday insert coupons
- Stacking:** When you use two coupons on the same item. One coupon is a store coupon, the other is a manufacturer coupon.
- Overage:** When the value of the coupons and savings results in the store owing you money

COUPON MINISTRY

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groceries, household products and personal care items from \$600 to \$200. "I love to share a good deal!"

The Valrico mother of four speaks in exclamation marks because every day is an exciting new treasure hunt. Who knows what savings she'll find next?

On the excursion to Publix last week, she came up with a few prizes. Like the two-pack Schick Disposable razors. The store actually owed *her* money after she ponied up her coupons (that's called an overage). And those Fusion nuts by Fisher? On sale for \$1 a bag — and she had \$1 off coupons for each. Freebies.

At the checkout, she laid out several neat stacks of coupons for the clerk to tally. Total bill: \$176.03. Kiefer's bill: \$34.87.

"The actual value is more than \$200, when you factor in the free stuff," she says cheerfully. "This was really just a typical shopping day. I've had better, but no complaints here."

The stay-at-home mother of four home-schooled children understands finances. She's got a degree in accounting from the University of South Florida and once managed a multimillion-dollar payroll and fixed assets for a health care company. Then she and her husband, James, decided her time was better spent with their children.

Bye-bye, second income. Hello, big cuts in the household budget.

She thought she was doing pretty well spending \$600 a month at the grocery store. But when her husband had to take a sizeable pay cut as a plant manager for a chemical company, they struggled financially.

Kiefer took a few classes in couponing and became intrigued with a system that called for purchasing multiple copies of the local Sunday paper and filing the coupon inserts, intact, by date. The coupons are used only when the items go on sale.

But how to watch for all the sales? Some websites charge subscribers for a rotating list of sale prices on national brands, store sales and how to best work the Sunday inserts, but that didn't make sense to Kiefer.

I should spend money to save money? she asked herself. No way.

She also felt uncomfortable with what she perceived as unethical practices among fellow savers, such as trying to hand off expired coupons or buying massive quantities and then re-selling the goods at flea markets. As a Christian, she believes there's a right way — and a wrong way — to use coupons. She found several Bible passages that preach the importance of being a good steward and sharing your bounty with those who need it.

A big no-no? Greed. That's one of the seven deadly sins. Don't buy up everything on the shelf. Stockpiling is acceptable, but be reasonable.

Kiefer tweaked the method to meet her needs for simplicity and spirituality. She researched when and what goes on sale, and the



Staff photo by JAY CONNER

True Couponing founder Kati Kiefer looks for deals at Publix last week. At the checkout, she used coupons to cut her bill from \$176.03 to \$34.87. "I've had better, but no complaints here," said Kiefer, whose system combines social media, spiritual values and hands-on workshops.



Staff photos by SCOTT ISKOWITZ

From left, Kiefer, Kelly Willey and Susanna Collins teach a free workshop at a Bay area church. Willey has four children, "so cutting coupons was out of the question. What Kati was doing is doable for anyone."

'TRUE' FREEBIES

There are some products you should never have to pay for says founder Kati Kiefer. The top 10?

1. Cough drops
2. Bar soap
3. Condiments, such as barbecue sauce and salad dressing
4. Tape (Scotch brand)
5. Air fresheners
6. Razors (all kinds)
7. Band-aids and Neosporin
8. Toothpaste, toothbrushes and dental floss
9. Pain relievers
10. Toilet paper

date of the insert with the corresponding coupons. She shared her findings via e-mail. She offered free training sessions at her house with church members at Bell Shoals Baptist in Brandon and moms in her Families Instructing Students at Home group.

When her e-mail blasts got too big, she launched the blog. Word of mouth brought invitations from other churches to come and teach a class.

"God gave me the talent to figure out numbers, and I want to use it for his glory," she says. "Besides, I know this works, and I want everyone to have the same success at it."

Sharing the load

Two fellow home-schooling moms — Kelly Willey of Valrico and Susanna Collins of Riverview — added their efforts to the ministry in March. They, too, felt Kiefer's enthusiasm. With a dozen children among them from ages 8 months to 10 years, they figured they could find a way to share the workload and expand.

"I have four kids, three of them in diapers, so cutting coupons was out of the question," says Willey, 32. "What Kati was doing is doable for anyone." But that's not the only reason she offered to help.

"People who come to our couponing workshops might otherwise never step in a church," she



Attendee Agnes Faris reads a receipt during the workshop. True Couponing's blog, updated frequently, draws up to 400 hits an hour.

says. "When they come, we have a chance to tell them about Jesus. And that's a blessing for us."

The training sessions typically last about two hours. Kiefer cautions her students that they won't see the huge savings immediately. First, they have to build up a stockpile of goods, which will eventually allow them to shop only sales. That takes about three months.

After class, participants surround the women.

"Can you show us your personal filing system?" (No problem.)

"How do we crack the sales at Walgreens and CVS?" (That's for the advanced class.)

"It's really true — you can use two coupons on a buy-one-get-one-free offer?" (Absolutely, and don't be afraid to do it.)

Collins, 42, loves hearing the stories from new couponers, who share their testimonies on the blog. She also likes the example that parents are setting for their children with their expanding stockpile of reduced-price products. Taking kids to a food pantry to drop off donations is one way to teach a lesson in helping others.

Couponing also eases the economic burdens that so many families are feeling. Collins says her husband has to work three jobs so she can stay home with

their four kids. Anything she can do to manage household expenses is one less worry for him.

"It's our job to pay attention to what comes in and what goes out," she says. "I feel like this is a perfect part-time job for me. I'm actually making money for the family. The only investment I have to make are the newspapers."

The old-fashioned way

The trio also may be personally responsible for boosting newspaper sales. They recommend that families buy at least one Sunday paper per household member, so they will have multiple coupons. Daily papers also carry inserts and special offers. (With so many requests from couponers coming in for subscriptions, The Tampa Tribune recently began partnering with True Couponing to offer special rates and provide start-up materials.)

According to Candace Corlett, president of WSL/Strategic Retail, which tracks shopping trends, 60 percent of American shoppers still prefer to get their coupons delivered to their homes the traditional way — by mailings or the newspaper. That trend shifts, though, with shoppers under 35, who prefer kiosks in stores, e-mail offers or downloading coupons from the store's website.

But what is abundantly clear

A FEW TRUE COUPONING TIPS

Do not cut any coupons until you see the weekly list. Instead, save all the inserts from the Sunday paper by date.

Start by buying only the items that are on sale and using your coupons at that time. Also, plan to stockpile goods that are on sale. Kati recommends buying enough for 12 weeks, because that's the typical cycle for a product to hit rock-bottom price.

Give up brand loyalties! Kati let go of her Charmin toilet paper preference when she learned how to get free toilet paper. "My tush never knew the difference."

Don't assume that house brands are the best deal. Stores promote it that way because they recoup all the money, but with coupons and sales, you can get brand items at a much lower price.

Love those "buy one, get one free" deals? Keep in mind you can use a coupon on the item you pay for and a coupon on the free product as well. That's because the manufacturer will reimburse for both items. In some cases, you might be able to walk away with two free items.

Shopping at the big warehouse stores doesn't always yield the best deal. Buying four boxes of cereal for \$10 at one of those discount chains will never compare to buying a box of cereal at a grocery store (with coupons) for 70 to 90 cents a box.

from all age groups: Consumers love coupons. Especially since the economy began its downward slide in September 2008. Now, nearly 90 percent of Americans use coupons. And as Kiefer already knows, nearly half of those users will abandon their favorite brands to take advantage of a special offer by a competitor.

Corlett hadn't heard of a system quite like True Couponing, which includes filing inserts by date, daily Internet postings on sales and the faith-based message of spreading the abundance to others less fortunate. She says the method is win-win for both sides of the aisle.

"She's making coupons user-friendly by doing so much work on the front end," she says, "and the consumer feels compelled about doing something good with the cost savings. What's not to like about it?"

That's how Our Ladies of the Coupons see it as well. Though life is hectic these days with coupon classes, home school, parenting and volunteer work, the burden is lifted on at least one of their responsibilities.

"Grocery shopping," says Willey. "What used to be a major hassle is actually fun now. You can't help but be happy when you look at that receipt."

TBO.com Keyword: True couponing for a video of Michelle taking a shopping trip and attending a class with Kati. .

Reporter Michelle Bearden can be reached at (813) 259-7613.