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How To Save Thousands Of Dollars On Your Grocery Bills For Free!

By Carl Hampton

Remember those little paper things your mother would use at the supermarket ? She would spend

hours clipping them from the newspaper every Sunday? Remember how you would look around to seeing if anyone was watching as she gave the teller a hand full of coupons! I know what your thinking, in this hi tech age coupons are like dinosaurs, they're extinct. Well think again, believe it or not coupons are bigger than ever. Using them can and will save you as much as 75 percent on your monthly grocery bill.

It may well seem like a hassle to consistently dig through newspapers and clip what you want every month. For the most part people think it is a lot of effort for a small payoff. Coupon queens (as they are known) know that with an efficient system you can maximize the value of the coupons saving you thousands of dollars every year on your groceries. By the way it's been shown in countless studies that a lot more women use coupons, so the term coupon queen isn't just an assumption is a fact. Every year manufacturers produce more than \$300 billion worth of coupons! The public only uses a measly 1 percent of that. Marketers do not really expect all the coupons to be used but they do hope that consumers would try something new because of the coupons. Within that one percent are some serious clippers and they are less likely to buy impulsively. For the hard core coupon clippers, saving money is like an extreme sport.

Coupon shopping has spawned it's own community with message boards, websites and lingo that explains the best tactics and systems for saving. The most commonly used terms are "stacking" and "doubling." Stacking means to combine coupons from multiple sources, and doubling is when a store automatically doubles the value of the coupon. Doubling has become a sensitive issue for coupon shoppers in southern California. One of the major stores - that shall remain nameless has recently stopped doubling, which leave only one store in southern California that doubles coupons now. The issues with doubling is that it costs the supermarket money. Doubling pulls money out of the stores pocket, stacking (or single coupons) on the other hand means that the manufacturers reimburse the store the full value of the coupon.

Using your store loyalty card with coupons when the store run those 10 for \$10.00 is a super way to walk out of the store with 70 to 90 % savings. Even though coupons are available on line most if not all

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stores won't take them because of concerns with fraud. If you are really interested in saving money on your groceries you should start clipping coupons from the Sunday newspapers. You can also use web sites like iCanShop4Less, they offer a free service which allows you to receive \$30 to \$50 in grocery coupons every 2 weeks. The site also has a number of helpful tips that show newcomers to the coupon shopping family how to save big money on their monthly grocery bills.

Have an opinion or a question you would like me to answer, then write me!

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"Your" Money Matters By Carl Hampton From the Author of "From Credit Despair To Credit Millionaire"

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Money Saving Benefits From Your Residential Mortgage Loan Refinance

By L. Sampson

When you refinance your residential mortgage loan you can enjoy a variety of money saving benefits. This is because there are several alternatives to your current mortgage. Refinancing your home loan gives you a chance to review the terms of your current mortgage and choose terms that can help you save money in the long run — often thousands of dollars.

Saving on interest

If you refinance your residential mortgage loan to a lower rate, you can save thousands of dollars on interest alone. If you have a high rate, you can refinance to a lower rate. If you have an adjustable rate mortgage (ARM), you can refinance to a fixed rate. Changing your terms so that you pay less in interest is one of the most basic ways that people can save money on their home loans. Additionally, in most cases, the interest from your residential mortgage loan refinance is tax-deductible, meaning that you save money when it comes to paying Uncle Sam as well.

Getting a shorter term

One thing you can do to save quite a bit of money in the long run is to refinance your residential mortgage loan and change the term length so that it is shorter. The shorter the loan term, the less you pay in interest. You will, however, likely pay more money each month on your payment, since you are not spreading the loan payments out over 30 years. Many people, however, find that's a small price to pay to save thousands by refinancing their mortgages to be paid off in 15 years.

Money in your pocket

If you refinance your residential mortgage loan to a lower rate, you will probably find that you have a

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lower monthly payment. This can be very beneficial in that it frees up some money each month for you to use on other things. So, not only do you save thousands in interest over the course of many years, but you also experience more money in your pocket in the here and now.

Getting rid of debt

If you have too much debt for an unsecured loan consolidation, you can still get a debt consolidation loan if you refinance your residential mortgage loan. Most people, when they refinance, have enough equity that after the old mortgage is paid off with the refi, there is money left over to pay off the bills and try to be in great shape.

Visit

<http://www.refinancesmarts.com>

to find more information about a

http://www.refinancesmarts.com/mortgage_refinance-home_mortgage_refinance_information.shtml



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