

Simple Tips that Lead to Savings



Sam's Club asked Coupon Mom Stephanie Nelson to share smart tips for saving money. With a degree in finance and ten years of experience in sales and marketing with both Procter & Gamble and Marriott Hotels, she founded couponmom.com in 2001 to help consumers save on their bottom line. Nearly nine years later, couponmom.com has two million members, making it the largest grocery deals site online. Stephanie has appeared on "The Oprah Winfrey Show", NBC's "The Today Show", "Good Morning America", CBS "The Early Show", Fox Business Channel and CNN, among others. The following tips and tricks are from the Coupon Mom herself as she works to help Americans save!

As a savings expert, people constantly come to me with financial and everyday questions, especially when it comes to grocery shopping. These days, I receive just as many questions about **where** to shop as I do on **how** to shop and save money.

People consistently want to know if warehouse clubs really offer guaranteed savings. During my recent work with Sam's Club, I have witnessed just how much money consumers can save during each trip to the Club. A new savings study, sponsored by Sam's Club and conducted by an independent third party, found that Sam's Club can save consumers more than 30 percent or approximately \$30 for every \$100 spent, on some of the most frequently purchased home and personal products. Additionally, shoppers can save 40 percent on grocery goods when compared to specialty retailers and 39 percent on over-the-counter medicines and health aids.

As a Sam's Club Member myself, I saved about 40 percent of my average spend on my last shopping trip. I like to get meats and chicken at Sam's because their everyday prices are lower than sale prices at the local supermarket. Plus, Sam's beef has a higher grade than the standard grocery store options, so I pay less for higher quality. When I got home, I broke the five-pound packages of beef and chicken into smaller portions for the freezer. I also paid lower prices on fresh produce like apples, bananas, lettuce and bell peppers. My favorite name brand sandwich bread costs 40 percent less at Sam's, so I buy an extra loaf for the freezer.

There are many reasons I recommend shopping at Sam's Club, and one of the first that comes to mind is that many of us simply don't have the time to clip and organize coupons or shop at multiple stores to find a variety of savings. Sam's Club offers maximum savings on a huge selection of grocery and household items you need everyday – from fresh produce and dry goods to pet supplies and electronics -- all under one roof. And, you don't have to wait for an item you need to go on sale; top values are available daily.

People always think if they shop economically, they will sacrifice quality. This is just not true! You will not be on a diet of hot dogs and bread if you cut your spending on food. Sam's Club carries many leading national brands so you do not sacrifice your family's favorites – or the quality. You can still eat healthy while you shop smart. Sam's Club carries seasonal produce and other fresh proteins that are great for a well-balanced diet.

One of my most valued shopping tips to share about shopping at Sam's Club, or any retailer, is to plan ahead. There is no question about this one; you will save money, if you plan accordingly.

Make a detailed shopping list based on an inventory check at home. Next, check the internet to verify prices before you leave the house.

Sam's Club makes it easy to do online with their savings calculator which estimates your potential personal savings with a membership to Sam's Club. Also, the "Click N' Pull" feature on samsclub.com allows you can shop and fill your cart watching exactly what you spend. If you order by 5 p.m., you can save even more time by picking up your order the next day at your local Club!

Another good way to get the most of your membership is to shop with a friend and compare lists. Rotate who does the shopping monthly, then share costs and split the food. Sam's Club is a great solution for group shopping with its bulk offerings, as well as great meat, veggies and other dry good selections that can be easily split and stored. This also helps you associate costs with individual meals, something that helps keep track of savings and spending.

In a world where convenience is key, shoppers often look for that "easy out." This is typically found in pre-made lunch meals, or other packaged items, bundled to save you time. The best advice I can offer for this is to stay away! Look for ways you can do this yourself and you will save money. Making simple substitutions can go a long way, so be aware of less expensive, comparable alternatives for lunches and snacks.

You don't have to be a large family or buy in bulk to experience savings at warehouse retailers. Sam's Club offers simple savings for every life stage.

- New parents often experience a reduced income to accommodate more time home with baby. Sam's Club helps save on quality baby foods and products and offers simple meal solutions for new moms.
- Managing a job and family on the go, busy moms need only make time for one stop to find everything they need at a value.
- Empty nesters generally have extra room for stocking up on paper products and homecare supplies while saving on over-the-counter medicines and pharmacy needs.

As someone who specializes in helping consumers get savvier about finding everyday value, I'm thrilled to be teaming up with Sam's Club to challenge you to save simply and save more.