

Smart shopping: How to save big on everyday purchases



In today's financial climate, where the cost of living is spiralling upwards, learning how to **stretch your budget** is more crucial than ever. Smart shopping isn't just about being thrifty; it's about smartly **managing your finances** in a way that sustains your quality of life.

Discover some of the most effective strategies to significantly reduce your daily expenses, using **coupons, loyalty programmes, comparison sites, and cash back** options.

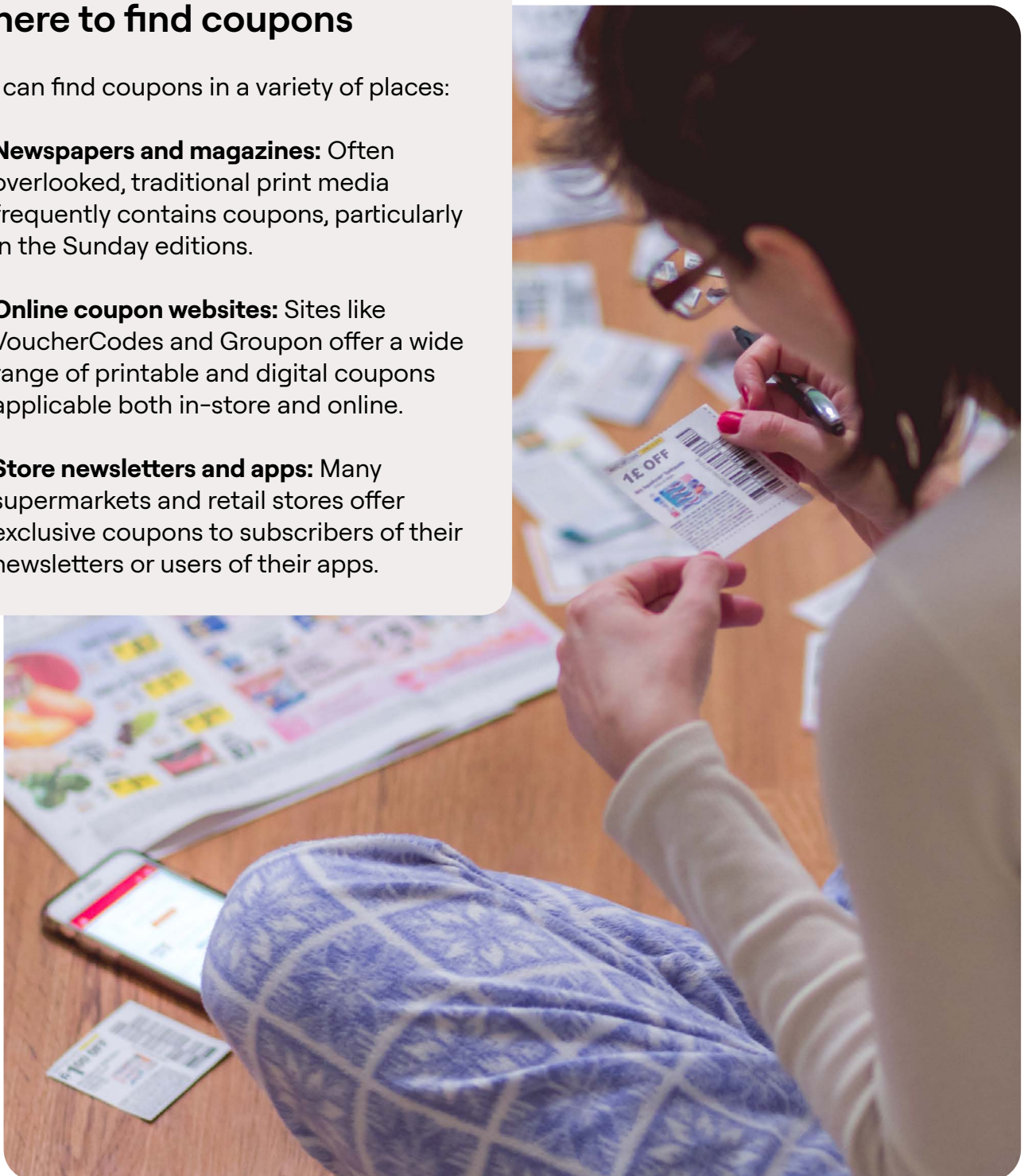
Understanding and using coupons

Coupons can be a **gold mine for savings**, especially when you know how to use them **effectively**. The key to couponing isn't just about collecting as many as you can; it's about using them strategically to maximise your savings. For instance, consider a family that saves **up to 30%** monthly on groceries by strategically using coupons aligned with store sales.

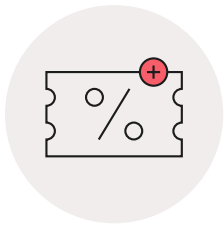
Where to find coupons

You can find coupons in a variety of places:

- **Newspapers and magazines:** Often overlooked, traditional print media frequently contains coupons, particularly in the Sunday editions.
- **Online coupon websites:** Sites like VoucherCodes and Groupon offer a wide range of printable and digital coupons applicable both in-store and online.
- **Store newsletters and apps:** Many supermarkets and retail stores offer exclusive coupons to subscribers of their newsletters or users of their apps.



Tips for maximising coupon savings



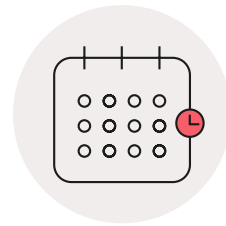
Stack coupons:

Some stores allow you to use more than one coupon per item. Check the store's policy to see if you can combine a manufacturer's coupon with a store coupon.



Plan your purchases:

Align your shopping list with items that you have coupons for. Also, buying in bulk with a high-value coupon can significantly reduce the cost per unit.



Be mindful of expiration dates:

Coupons are only useful if you use them before they expire. Organise them in a way that prioritises the use of coupons nearing their expiration.

By including coupons into your regular shopping routine, you can noticeably **reduce the total cost** of your purchases, particularly on everyday items like **groceries** and **personal care** products.

Using loyalty programmes

Loyalty programmes are designed to reward regular customers and can be a fantastic way to save money. Almost every major retailer has some form of a loyalty scheme, offering not only **discounts** but also **perks** such as **free delivery**, exclusive **sales access**, and even **birthday treats**.

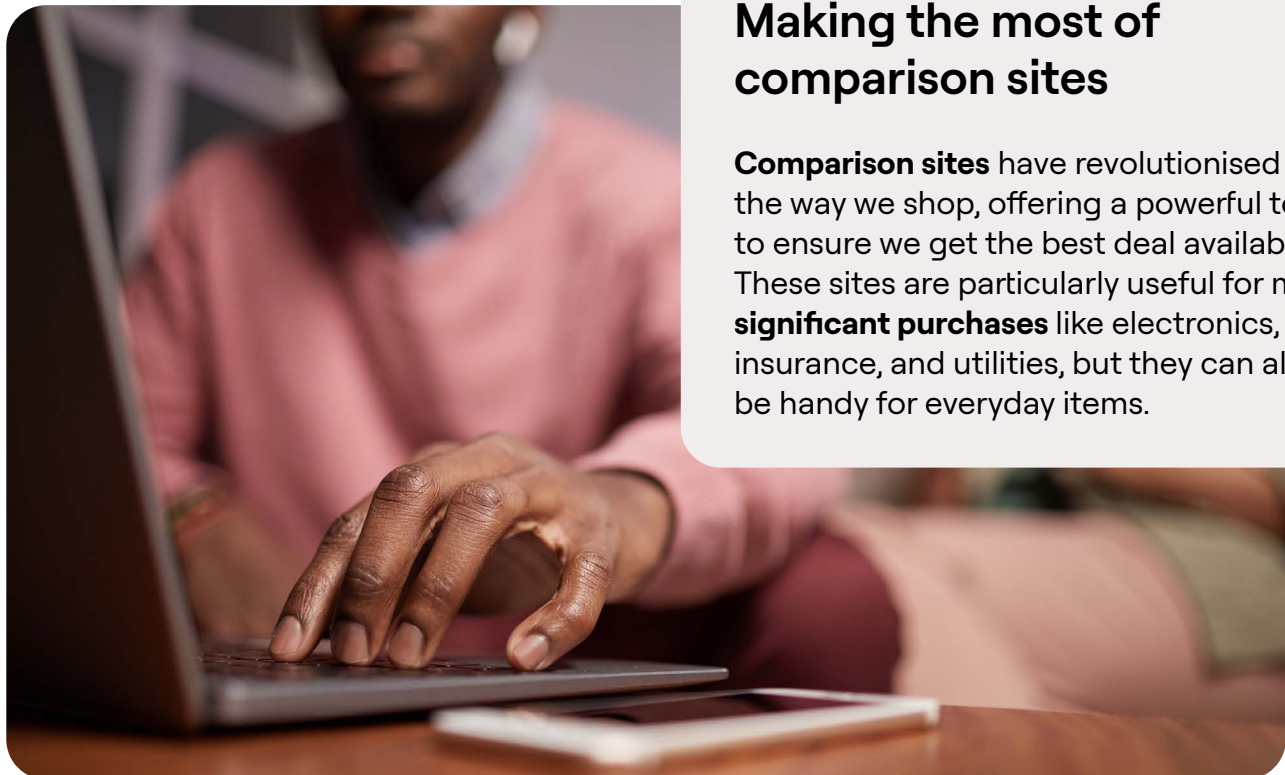
How to choose the best loyalty programmes

- **Evaluate the benefits:** Look for loyalty programmes that offer benefits you will actually use. For example, if you shop for groceries at the same store every week, a loyalty card that offers discounts on groceries or fuel savings would be particularly beneficial.
- **Understand the terms:** Make sure you are aware of how points are accumulated, how they are converted into rewards, and their expiration policy.
- **Use an app:** Many loyalty programmes have apps that make it easier to track your points, receive additional digital coupons, and even scan your phone at the checkout for convenience.

Maximising loyalty rewards

- **Consolidate your shopping:** Stick to a few favourite retailers for most of your purchases. This focus helps accumulate points or rewards much faster compared to spreading out your spending across many different programmes.
- **Take advantage of bonus point offers:** Many programmes offer bonus points on specific items or during certain times. Plan your purchases around these offers to accumulate points more quickly.
- **Redeem wisely:** Some programmes offer tiered rewards, where the value of your points can increase depending on the reward you choose. Always check the best value option before redeeming your points.

Loyalty programmes, when used wisely, not only make you a **privileged shopper** but also help in **cutting costs significantly** over time. The key is consistency and a bit of planning to make the most out of every purchase.

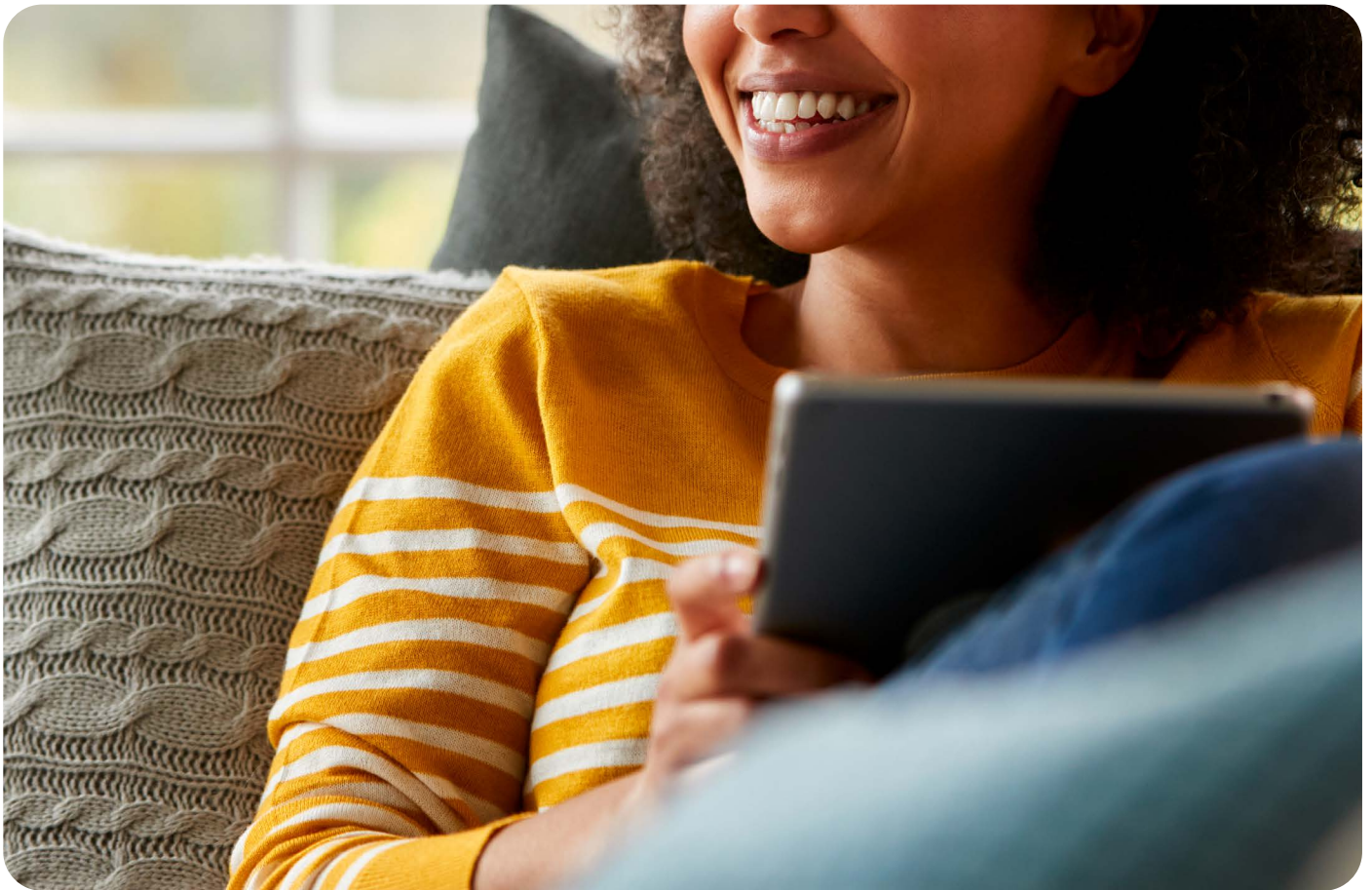


Making the most of comparison sites

Comparison sites have revolutionised the way we shop, offering a powerful tool to ensure we get the best deal available. These sites are particularly useful for more **significant purchases** like electronics, insurance, and utilities, but they can also be handy for everyday items.

How comparison sites work

Comparison sites **collect** and **compare prices** from various retailers for the same product, presenting you with options so you can choose the best deal. They sometimes include **product reviews** and **ratings**, helping you make informed decisions about quality alongside price.

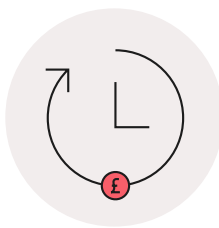


Best practices for using comparison sites



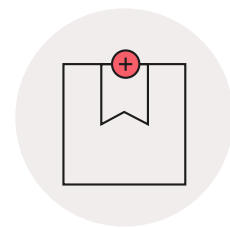
Check multiple sites:

Don't rely on a single comparison site as each may have different retailers and offers. Sites like **PriceRunner**, **Kelkoo**, and **Google Shopping** can provide a broad range of options.



Look for price history:

Some sites offer a **price history tool** that shows you the pricing trends for a product. This can be particularly useful during major sale periods like **Black Friday** to ensure you are getting a genuine deal.



Factor in shipping and additional costs:

The lowest sticker price isn't always the best deal if **shipping costs** are high. Make sure to consider all **additional costs** before making a final decision.



When to use comparison sites

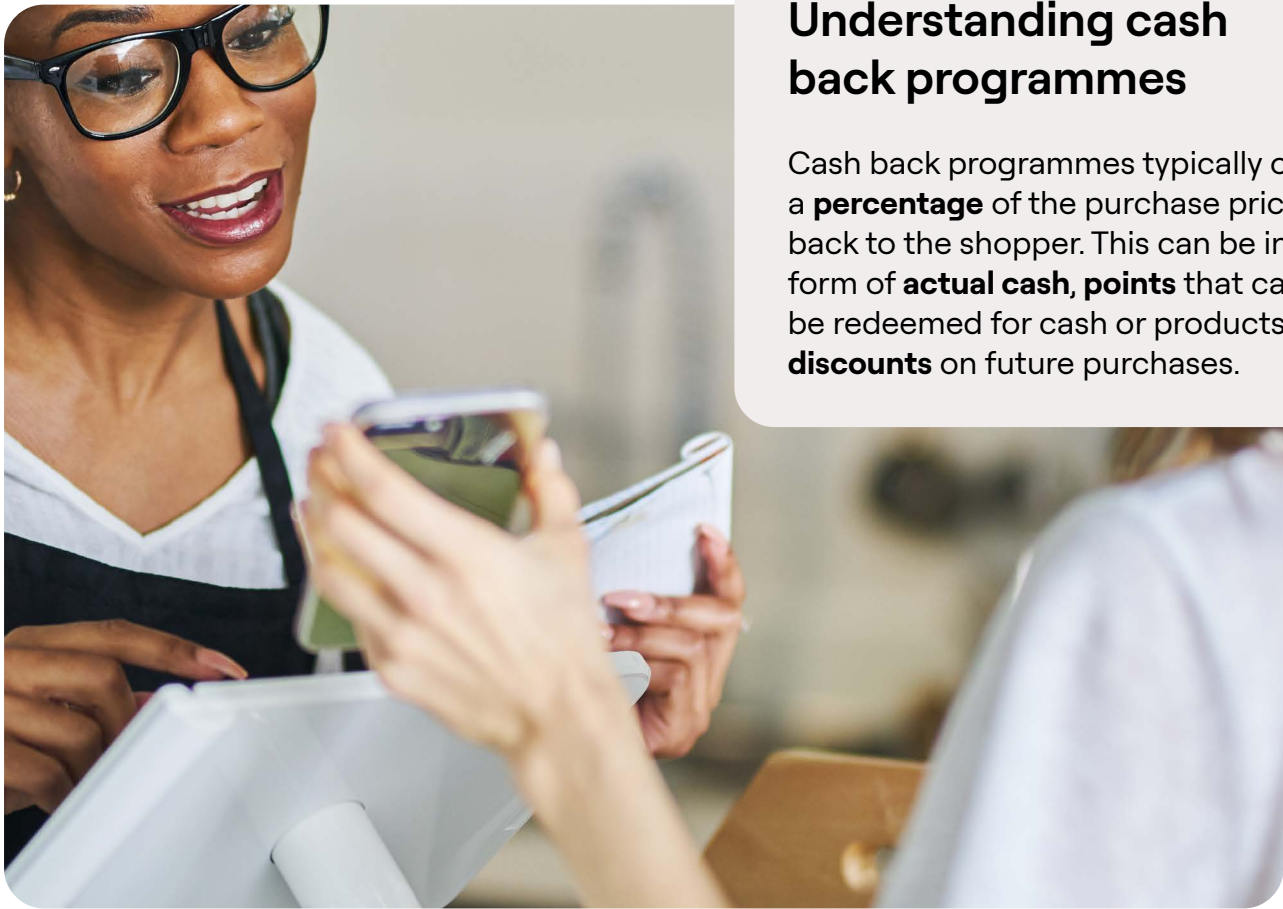
- **Regular checks for recurring purchases:** For items you buy regularly, it's worth checking every few months to see if another retailer has become more competitive.
- **High-value purchases:** Always use comparison sites for expensive items. The savings on items like appliances, electronics, and furniture can be substantial.

Using comparison sites effectively requires a bit of extra time and effort, but the potential savings make it worthwhile.

Capitalising on cash back options

Cash back is another excellent way to **save money**, essentially paying you a small percentage of your purchase price back as a reward for shopping.

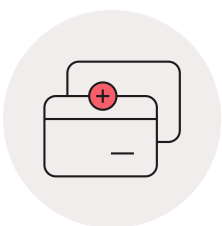
Whether through a **credit card**, a dedicated **cash back portal**, or a **retailer's own programme**, the benefits can add up to substantial savings over time.



Understanding cash back programmes

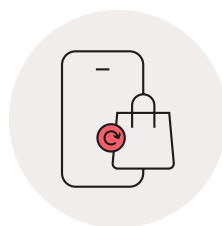
Cash back programmes typically offer a **percentage** of the purchase price back to the shopper. This can be in the form of **actual cash**, **points** that can be redeemed for cash or products, or **discounts** on future purchases.

Types of cash back options



Cash back credit cards:

Many credit cards offer cash back as a percentage of the amount spent. These can range from **0.5%** to **5%**, depending on the categories you spend in.



Online cash back portals:

Websites like **Quidco** and **TopCashback** partner with hundreds of retailers to offer cash back on purchases made through their portals.



Retailer cash back rewards:

Some retailers offer their own cash back rewards **directly** as part of their **loyalty programmes** or through special **promotions**.

Maximising your cash back returns

- **Pay attention to categories:** Some cash back credit cards offer higher rates for specific categories such as groceries or fuel. Plan your purchases to take advantage of these higher rates.
- **Combine with other discounts:** Often, cash back can be earned on the total purchase amount before other discounts are applied. Combine cash back offers with coupons and sales for deeper savings.
- **Regularly check for updates:** Cash back offers can change regularly. Keep an eye on offers from your credit card company and cash back portals to ensure you are using the most beneficial options available.



Over time, even small percentages can add up to **significant amounts**, helping to reduce the overall cost of your shopping.

The art of smart shopping involves a **mix of strategies**, including the use of coupons, loyalty programmes, comparison sites, and cash back options.

Why not start today? Try out one of these strategies and see how much you could save.

Contact **HealthHero** today for more support and advice. We're with you every step of the way.
