

C.R.E.A.M. (Coupons Rule Everything Around Me)

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As a consumer, a person must be conscientious about getting the best deal. C.R.E.A.M. (Coupons Rule Everything Around Me) focuses on how Danielle and his wife (Marissa) operate within the activity system of coupons, which serve as a central connection between consumer and manufacturer. This article looks at (a) coupons themselves as artifacts, (b) the trajectory of coupons to consumers and manufacturers/retailers, and (c) a more personalized approach of how individuals in the same household use coupons to save money, but utilize a different system to do so.

“Wise men say: ‘Forgiveness is divine, but never pay full price for a late pizza!’”

—Michelangelo, Teenage Mutant Ninja Turtles (1990)

As iconic as the dialogue from the *Teenage Mutant Ninja Turtles* movie may be for my '80s babies out there, it has some fundamental truth regarding spending money. Given that Michelangelo is hassling the Domino's pizza man after being late since he could not conveniently find the building location to deliver the pizza (because this location was the sewer), the bottom line is: who wants to pay full price for anything? In an age of *Groupon*, *Living Social*, and *Amazon Deals* for online bargain shoppers and television shows based on extreme coupon users who manage to buy hundreds of dollars worth of food for under \$10, we are living in the age of savings. So what serves as a key component that connects consumers and producers? Give up? The answer is a coupon! While one may see the coupon as just a piece of paper, email, or a scan code for discounting, there is so much more going on in this economically influenced activity system.

So Why Are We Here?

Have you ever gone shopping and seen something on sale, but thought that it was too much money to spend on the product? My wife and I do all the time, but we look for ways to supplement the sale prices with additional savings by using a coupon, price comparison, or other methods for a better deal. We would consider ourselves very frugal spenders. Not cheap, but frugal. If we can find a deal for something we want, we will purchase it to save money overall. This bargain hunting has particularly manifested itself as I have moved into graduate studies and lost full-time income. With this in mind, we have done a lot of shopping for deals and sales. I tend to find discounts and coupon codes for electronic items/big ticket purchases, but my wife is on a whole different level. She actually has a process in which she organizes coupons by the date of the insert¹ and their expiration.

I thought, based on my wife's couponing habits, it would be a great idea to write about the couponing process as an activity system and also the coupon as an artifact itself that moves between three worlds: manufacturer, retailer, and consumer/customer.² I observed the use of our couponing and how it functions within the system of what the coupon is meant to do. I decided to look at the following things to determine how my family operates within this economic-based activity system of saving and spending: What is a coupon? How does a coupon operate in an activity system that it creates? How does my family fit into this activity system? What are the pros and cons of couponing, and how can you save money as a student? I think this is especially important because students should know how to still enjoy themselves and not spend a lot of money. It's all about getting the most for your money without having to spend it all.

So What is a Coupon?

I know that I have not addressed definitions, so let me delve into the world of the coupon a little bit further. A coupon can best be described as "a ticket or document that can be exchanged for a financial discount or rebate when purchasing a product" (Wikipedia).³ On a more general level, there are two types of coupons: a manufacturer's coupon or a store coupon. A manufacturer's coupon is created by the producer of a specific product to solicit customers to purchase it because of the discount; you are more likely to see a manufacturer's coupon on popular household products or new items from that manufacturer. A store coupon would be based on a specific retailer offering discounts to attract consumers to purchase more with that store.

You could find the manufacturer's coupon a couple of different ways. One way is by going to the website and signing up for emails or texts with

that company. Usually they offer incentives for signing up, which come in the form of discounts or coupons. Another way is visiting social network sites connected with the manufacturer. For instance, if you “Like” a brand on *Facebook* and watch a hosted video, you can receive a coupon that can be printed or emailed for you to use in the store. This is also very similar to how stores solicit and distribute their coupons, but we can also add in the ability for stores/retailers to substitute coupons for gift cards. You can also find both types of coupons within Sunday newspaper advertisements called “inserts.”

Stores also attract customers with “store sales cycles,” better known as “loss leaders.” According to Angela Russell (coupon expert blogger), “loss leaders” simply means “the store may take a *loss to lead* you into the store. These deals are very hot and often are splashed across the front of weekly ads.” One example of “loss leaders” or “store sales cycles” would be Black Friday sales. This is considered a sales period for retailers that begins the day after Thanksgiving to attract customers to their stores with discounted prices on big ticket items (name brand electronics, clothing brands, accessories, etc.) in hopes that people will purchase these and other items that may be on sale. A contemporary example of a “loss leader” is the concept of a *Groupon*. *Groupon* is a pay-for-deal site that offers customers a discounted price on items or services for a higher value in return. For example, *Groupon* works with Target to offer \$10 gift cards for \$5. One could also connect this pay for couponing as a loss sales tactic because stores are offering discounted gift cards in hopes that they attract more money from the purchase of *grouppons*, but at the sacrifice of lowered prices. This would also be common to other pay-for-discount places like *Amazon Local*, *Living Social*, and *Google Offers*.

Coupon Activity System

We can look at the coupon as an activity system in two different processes: one from the perspective of the manufacturer/store and another as a consumer (Figure 1).

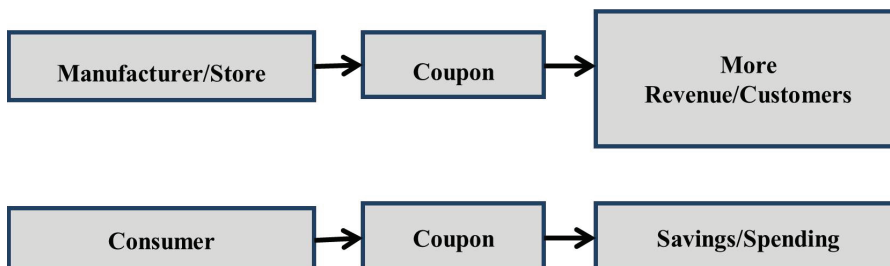


Figure 1: Two Different Processes of a Coupon

In Figure 1, we can see that the coupon serves as a twofold process. The first instance is that the coupon is used by a store or manufacturer to solicit customers to come in and spend money on discounted items. The second way we can look at this is a consumer using a coupon as a way of purchasing items without having to pay full price for them. Now let's combine the separate processes from Figure 1 and look at the coupon the following way in Figure 2.

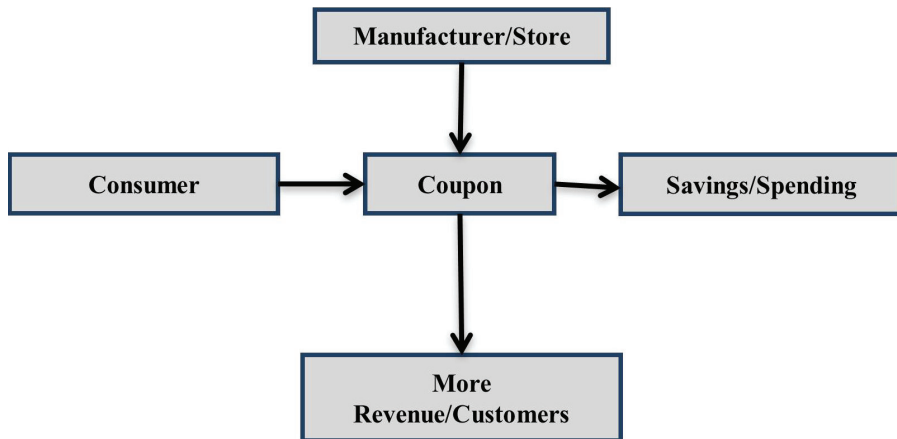


Figure 2: The Coupon as an Artifact that Brings Two Separate Entities Together

As you can see, the coupon serves as a mediary artifact in this system to connect the consumers and manufacturers/retailers. The coupon also serves as a double-edged sword to both the producers and receivers. The producers (manufacturers/retailers) will often discount their product in order to attract customers. So again we can see the use of “loss leaders.” The receivers (consumers/customers) will likely save money in the short term based on the sale, but are also more apt to purchase items they would not necessarily need or want because of the discount. So here we have an example of the coupon serving as the connection between the customer and the retailer/manufacturer, but also at a cost to both.

We can even consider this process in the origin of the first coupon. In the article “Prototype: Coca-Cola and the Birth of the Coupon,” Megan Geuss (a reporter for *Wired* magazine), references the first coupon as a promotional item (Figure 3). Geuss states:

John Pemberton invented Coca-Cola in 1886, [but] not even that adrenalized ad slogan could persuade customers to try it over all the other carbonated wonder tonics on the market. His bookkeeper started giving away tickets for free tastes of Coke, but Pemberton chided him for “extravagance.” Then along came tycoon Asa Griggs Candler, who bought the company in 1888, picked up on the bookkeeper’s idea, and mailed out thousands of the ticket shown [in Figure 3]. The coupon as we know it was born.



Figure 3: The First Coupon Ever Created

As we can see, there is an underlined intention of business promotion and customer attraction by the manufacturer. At the same time, we are seeing customers taking advantage of the product because it was “free-ninety-nine!” This also shows the company is willing to take a loss in order to attract more and future customers. Moving to a more contemporary time, we see that the function of the coupon still serves the same purpose.

We can also look at this system on a personalized level. The coupons serve as an influence for us (The Cochrans) to solicit a particular store (Figure 4).

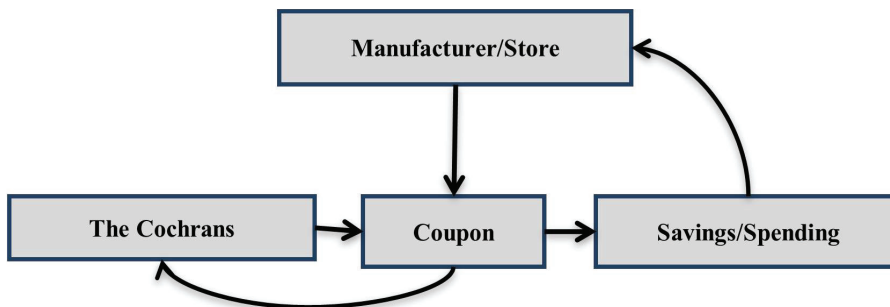


Figure 4: The Cochran Family’s Couponing Process

A more modernized approach to couponing and getting customers into stores is connected to their mobile devices. Smartphone apps like *ShopKick* (free in your app store) give customers points for just turning on their location services and the app when they walk into certain stores. Customers can also get points for scanning specific items within the store. These points can be accumulated to get gift cards to select stores. For instance, if I were to walk into Best Buy, I would open up the *ShopKick* app to get points just for visiting the store. The app recognizes my location based on the GPS positioning and awards whatever points may be available (usually ranging from 50 to 150 points). I can then also scan items in the store and get more points. Plus, if I decide to purchase something, I will receive reward points for that particular purchase. If there are enough points accumulated, I can then request a gift card (amount depending on points) to use at any specific retailer of my choice. Let’s look at this mapped out.

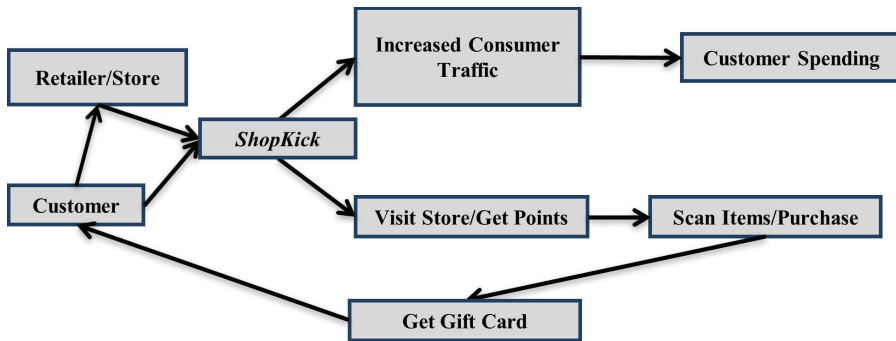


Figure 5: *ShopKick* as a Mediator Artifact between Customers and Stores

As we can see in Figure 5, the *ShopKick* app also serves as a mediating artifact for the retailer and customer. From there the intention of the app serves various purposes: *ShopKick* attracts more customers to the retailer to spend, while it also leads customers to visit and get points for scanning and/or purchasing an item in order to receive a gift card that brings them (customers) back to the retail store to spend more money. This can get pretty complicated. So how does this work in my family?

The Process (My Point of View)

In order to understand this couponing process from a personal level, I observed the ways my wife and I coupon to show you how in-depth her couponing approach is compared to mine. We try to do our best to balance out the fiscal saving responsibility, but she is much better at the household and grocery items, while I am better at the big ticket items (electronics, furniture, etc.). This is how we work together to save and focus our spending to particular things we may want for our household.⁴ We can consider this a self-ethnographic observation of how we interact in this coupon activity system.

I tend to focus on a lot of price comparison and reward point programs. For instance, Best Buy has the best rewards program when it comes to buying electronics. You can stack this points-for-purchase incentive on top of the price comparison that Best Buy will do against any product from a list of nationally recognized vendors on their website. With enough points, you can also receive an in-store gift card for any item that they may sell. This is why I do all of my electronics shopping at Best Buy. On some days, you can also get three times the amount of points based on a purchase (these are called “Triple or Double Rewards” days). So if you get 1 point for every dollar you spend, you are getting 3 points for every dollar you spend on “3x” the reward point days. If you are constantly shopping at a retailer, you also may want to look into getting a department credit card, because they offer extra incentives, as long

as the interest rate is not too high. With the points received from a department store credit card, the rewards points for purchasing, and price comparison, I can usually walk away paying 20% less than the original price and have at least \$20 in gift cards coming back to me. One cool thing that I like about Best Buy is their reward program for reserving a video game, but you have to pay for a subscription to their video game magazine to take full advantage of it. However, the savings from investing in this magazine subscription only benefit video games, so if you are not a gamer then it is not worth your time.

My knowledge regarding retail shopping comes from my previous experience being employed at a place I will not mention because of the information I am about to share. One thing I have learned is that sales are not always sales. Some companies will mark up a price and then say the item is on sale by offering the item at a discounted price, which will take it back down to the original price. For instance, if a shirt is originally \$20.00, a retailer can mark this shirt up to \$25.00 and then offer a 20% discount, which could take it back to its original price, but since it is a sale people may think that they are getting a good deal. Another thing to look at is the original sticker price of an item; besides certain electronics (video game systems specifically), that price is marked up in order to make a profit for the retailer. This is also true when it comes to house brands for retailers because they control the price of the product with limited cost to produce the item(s). My experience in retail has contributed to how my family views deals and if the price is worth paying. Again, this is part of my evaluative process.

The Process (My Wife's Point of View)

In order to get my wife's perspective on her process, I developed a set of questions I thought were pertinent to accessing her couponing system by focusing on the filing, collecting, and spending process. I then sat down with my wife to understand how she does this "magical" couponing process and get her thoughts on the pros and cons of this couponing activity system.⁵

Me: Good evening, love! Let's start off with a simple question: When did you become interested in couponing?

Marissa: I started couponing seriously about three years ago. I remember, even as a child, having an interest in couponing for whatever reason. I remember getting the inserts out of the Sunday paper and clipping coupons for things that my mom

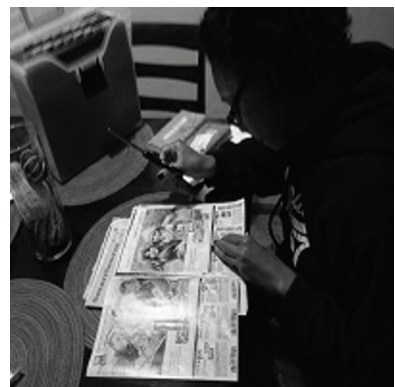


Figure 6: Elise Going Through Sunday Paper Inserts

might need, or we need in the house. But I seriously started couponing about three years ago. I always used coupons for clothing items or the little type of shopping for the household that I would do, but once I started having to pay for more things for myself, I started couponing more seriously. When I got married and started to help run a household, I started to spend and put more time into couponing because I was seeing a greater savings when I was buying stuff for a household instead of just for me.

Me: So it is basically when you learned that you would be spending our collective money you changed your habits? *Sly grin, but Elise does not seem amused and gives a look of disapproval, which means I need to change the subject.* So can you tell me about your coupon process?

Marissa: Okay, to make it as simple as possible, every Saturday I get newspapers. The Chicago Tribune Sunday edition actually comes out on Saturdays, so I always get newspapers. It was recommended to me to buy enough newspapers for the people in your house plus one, so for me I buy three newspapers. This is recommended because it allows for you to cover all the people in the household and then have another insert to use for later purchases, which helps you build your couponing stockpile. For me, if I can, I like to buy my newspapers from Menards, Deals, or Dollar Tree because they typically sell their papers for \$1.00. If not, I get it from somewhere else where they [newspapers] are \$2.00. Typically I would take the inserts from one of the newspapers and clip the ones I can use. The other inserts I keep in a file box (Figure 6) that I file by dates so I can go and reference them later. Maybe I can use one coupon later. Besides the newspaper resources, I use online resources like *Coupons.com* or I sign up for newsletters with places that I like to use. I also



Figure 6: The Coupon Filing System

use mobile coupons from various stores like Target, get coupons in the mail, and also from online blog sites like *Double Saving Divas* and *Sister Save-A-Lot*.

So once I have my coupons clipped, I will file them away in three places that I might use my coupons on a daily basis. I have one file for assorted coupons, one for grocery coupons, and a separate folder for Target coupons because with Target coupons they have several store coupons that you can match up with manufacturer's coupons that are exclusive to Target stores, which allows you to save a lot more money.

Me: So besides Target, what are your favorite inserts?

Marissa: Redplum, Smart Source, & P&G. However, sometimes P&G coupons aren't that great.

Me: Now that you have explained your couponing process, can you tell me what you consider as pros to couponing?

Marissa: The obvious pro to couponing would be saving money. One time I kept track of just how much money I saved with couponing during one month, and it was upwards of \$300, and it was for normal purchases. So definitely saving money was the pro. Another pro would be being able to purchase the items that you like at a discounted price, which you can then create a small stockpile of items to have at home so one does not always have to go out for small things like toiletries and canned goods.

Me: Of course, saving money is good, and there is a lot of value in couponing, but can you discuss some cons to couponing?

Marissa: The cons to couponing are if you are not disciplined and not careful, you end up spending more money than you intended to. You have to be careful because sometimes the saving will look real good, but when you look at it you aren't actually saving more money, especially when it comes to food. There have been times where I bought food because I had a coupon and ended up throwing it away because it was a good deal, but it expired, so you have to be careful about that. Also, coupons maybe save \$1.75 when you buy two items when you only needed one item. Although you may save money on a particular item, you end up spending more on an additional item that you didn't need.

The second thing is the time. It can be very time consuming trying to coupon, especially depending on how you shop or how organized you are. It can take a good hour sometimes, or more sometimes, to plan a shopping trip when you are shopping with coupons to get a really good sale. This is also because you are doing price comparison on who has a really good deal. So for instance, if Target has a really good deal and you don't live near a Target, you are taking the extra time to go to a Target, which is actually not saving you money when you look at gas and things like that. So you have to be really disciplined about going after sales and also realize that you won't get every sale. So the two biggest cons would be it is time consuming and you could actually spend more money.

Also, I would like to add that sometimes it is not good for your health. If you look at what coupons are available, the majority of the time they aren't necessarily the best things to eat like processed and packaged foods, or foods that are loaded with a lot of sugar and fat. Not all, but I will say the majority of them aren't always going to be the best for you. I know for us in our household, we do a whole lot of cooking, and I mean real cooking. I don't mean the heating up of frozen food. So when I am couponing I am not necessarily saving money on food, but more so on household items and

toiletries. In that perspective, you might want to look at it as a hobby so you don't spend too much time over it.

Me: Well, thank you for the interview and the money you save us!

Marissa: Of course, love!

Passing the Savings

As you can see, the coupon serves as a magnet to get customers to the retailers in order to spend money. We (The Cochrans) use coupons and other means of saving to get the items that we want while reducing the amount of money spent. We are as much a part of the coupon activity system as the manufacturers and retailers because in order for the coupon to serve its purpose both provider (manufacturer/retailer) and consumer (you) must play a role in keeping the process active. However, understanding the importance of coupons, you have to be careful that you are not spending more money trying to save than actually saving.

In conclusion, we see that coupons are more than just small pieces of paper that offer discounts on various merchandise; more importantly, we can trace how the trajectory of their use has evolved over time to online discount codes and smartphone apps. Coupons serve as a shared space in which customers and stores interact to negotiate purchasing power. The genre of coupons within the financial activity system of family can offer amazing benefits, allowing you to save money and get the things you want and need for reasonable prices. I hope that you can benefit from our (The Cochrans) wisdom and learn to never pay full price for a late, early, or on-time pizza!

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Teenage Mutant Ninja Turtles. Dir. Steve Baron. New Line Cinema, 1990. Film.

Endnotes

¹ Inserts are small magazines that contain coupons that typically come with Sunday newspapers.

² If you want more information about activity systems and CHAT, check out “Just CHATing” by Joyce Walker in the GWRJ Vol. 1, available online through the GWRJ archive at <http://isuwriting.com/grassroots/>.

³ Although it is uncommon to use Wikipedia as a source in an article like this, one can find valuable information on the site and in the reference section of the particular topic. I chose this definition because it offered the best information for this particular text.

⁴ You can look at your own daily habits as a form of researching. This is also effective in trying to develop writing habits that allow you to figure your strengths and weaknesses to make you a better writer.

⁵ Interviews are an awesome way of doing writing research, especially if you know someone in your family or a friend who has the expertise in a field you have interest in researching or writing about.



Danielle “DC” Cochran is a first-year PhD student in the department of English Studies. His academic interests include popular culture, social justice, cultural studies, and hip-hop aesthetics. In his spare time, he enjoys chillaxing with his wife, jigsaw puzzles, binge watching shows on Netflix, deejaying, and attempting to learn the electric guitar.