

MANAGING YOUR MONEY



Clip Costs With Coupons, Reward Offers

(NAPSA)—Saving money does not have to mean sacrifice and doing without. A growing number of consumers are finding that saving can be fun, some even say empowering.

According to a Pew Research Center survey, 77 percent of respondents describe themselves as somebody who always looks for ways to save money. At the same time, 63 percent acknowledge they don't save enough, and 33 percent often or sometimes overspend.

For consumers who want to do a better job of meeting their saving goals, here are two tips:

- Enrolling in a consumer product survey can provide valuable coupons, free samples and other exciting offers.
- Try consolidating retail, grocery, fuel, travel and other purchases with businesses that sponsor customer reward loyalty programs.

"Surveys are among the best ways for companies to discover what customers want. Companies want to know about people's low-carb lifestyles, whether they celebrate pet birthdays or spend over 30 minutes grooming their hair. This valued insight leads to product improvements," said Peter Meyers, marketing vice president at ICOM Information & Communications, Toronto.

Said Myers, "When consumers fill out our survey, they receive four to five substantial offers and one to two samples from manufacturers. Offers are typically \$1 off purchase price. Consumers only receive offers matching their lifestyle and buying habits."

ICOM manages North America's largest permission-based direct-response survey database. It publishes Shopper's Voice, a



Taking part in consumer surveys and participating in customer rewards loyalty programs are two ways consumers can save money.

voluntary national survey. Survey participants can benefit from e-mails featuring exclusive promotions, customized information and useful coupons for shampoo, cleaning products, food, beverages, travel, dining, fashion, books and financial services.

The benefits of customer rewards programs appear to be increasingly apparent to American consumers. New research from loyalty consultant COLLOQUY pegs membership in loyalty programs at 1.3 billion, nearly four times the national population.

Loyalty program members can earn redeemable points, price reductions and other bonuses without changing spending habits. Rewards range from cash back to airline miles to college tuition savings.

The top five sectors for loyalty program memberships are: Airline, 254.4 million; Financial Services, 238.7 million; Specialty Retail, 137.4 million; Grocery, 124.3 million; and Department Stores, 107.9 million.

To learn more, visit the Web site at www.shoppers-voice.com.