

SAVING MONEY

WALL STREET JOURNAL • COLUMNS • MONEY&MARKETS

PENNLIVE.COM/BUSINESS • SUNDAY, JULY 13, 2014 • B1



ROGER QUIGLEY
BAGGING BARGAINS

Coupon book offers restaurant savings

In today's Sunday Patriot-News you'll find two coupon books — a SmartSource and a redplum. The SmartSource includes coupons for Schick shaving products, \$1 off any package of Energizer batteries and \$1 off any Barber food product. The redplum features 10 coupons for Burger King restaurants, including buy-one-get-one-free offers on Whoppers and original or spicy chicken sandwiches, and \$3 for a 10-piece chicken nuggets meal and large fries. They are valid through July 27. It also has Perkins Restaurant coupons, including \$5 off a \$25 purchase and a free kid's meal with the purchase of an adult entree. They are valid through Aug. 24.

GIANT FOODS

Giant has two extra gasoline discounts, one for 20 cents a gallon when you buy seven items from a group of more than a dozen and another for 30 cents a gallon when you buy eight items from a group of nine products. I see no coupon help this week for these deals. The basic gas discount is 10 cents a gallon for each \$100 you spend. The discount is valid for one fillup to a maximum of 25 gallons. Giant has an offer for \$5 in savings when you buy \$15 of participating items, including Lay's chips and Pepsi products. Giant has another deal for \$3 off your purchase of \$10 of participating products.

WEIS MARKETS

Weis has more than 200 products marked down 25 percent. They include selected Stouffer's entrees, Friendly's ice cream cakes, Hanover frozen vegetables and Blue Bunny selected ice cream novelties. Weis also has an offer for \$5 in savings when you buy \$15 of participating items, including Schick shaving products and Banana Boat or Hawaiian Tropic sun-care products. There are coupons for some of the items in this offer. Weis also has buy-one-get-one-free deals on items including selected Lay's potato chips, Perdue frozen breaded bagged chicken, Snapple teas and drinks, and selected Fresh Express bagged salads.

CVS/PHARMACY

CVS has an offer for \$5 in Extra-Bucks Rewards when you spend \$12 on selected Band-Aid, Neosporin and Benadryl products. The CVS offer for a \$10 gas card when you spend \$30 on a wide variety of items throughout the store includes Scott, Kleenex and Huggies products for which there are coupons in the SmartSource book. The Extra-Bucks Rewards are printed on your store receipt, so save it for use on your next purchase.

RITE AID

The Rite Aid circular features deals for \$174 in +UP Rewards, including \$3 when you spend \$10 on participating Band-Aid, Neosporin and Benadryl products. Many of those items also are on a buy-one-get-50 percent-off-the-second offer. The +UP Rewards load directly to your Rite Aid Wellness+ card to be used on a future order. Rite Aid also has a buy-one-get-one-free deal on all Nature's Bounty and Flex-A-Min vitamins and supplements.

Unless otherwise mentioned, the offers described here begin today and run through Saturday. In most cases, they require the use of a store loyalty card.

6 things you need a credit score for



Is CREDIT now KING?

Experts agree debt is a double-edged sword, but without a credit score, your fiscal responsibility is invisible to the banking world

BY TIM GRANT | Pittsburgh Post-Gazette

Should you or should you not use credit? That is a burning question. The answer really depends on whom you ask. Even the experts don't agree. Although debt generally has a bad reputation, it can be a valuable asset, says author and AARP Bulletin columnist Jane Bryant Quinn, who is based in New York. Meanwhile, radio host Dave Ramsey will tell you, "Debt is dumb, and cash is king." Ditching credit cards and going strictly cash might seem like a great idea, but going without credit for too long will leave you without a credit score, which destroys any track record of financial responsibility. That hurts your chances for insurance, apartment rental and getting a mortgage.

Please see **CREDIT** on Page B2

“If you have no debt at all, you have no credit score. While a low credit score is a strike against you, if you lack a credit card, your score is zero, and you essentially do not exist.”

— Jane Bryant Quinn, author and AARP Bulletin columnist



THE BIG NUMBER
\$7,087

was the average household credit-card debt as of April, according to NerdWallet's analysis of Federal Reserve data.