



## - SAVINGS 101 -

### SAVING AT THE GROCERY STORE AND BEYOND

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### KNOW YOUR COUPON POLICY

#### COUPON STRATEGIES

- BE INFORMED – LEARN YOUR STORES POLICIES BECAUSE NOT ALL STORES USE THE CORPORATE POLICY.
- PRINT THE POLICY (MOST ARE FOUND ONLINE)
- UNDERSTANDING THE POLICY CAN SAVE YOU TIME AND EFFORT AS WELL AS SAVE YOU MONEY.
- KNOW THE DOUBLES POLICY. SOME STORES HAVE LIMITS AS WELL AS ONLY ACCEPTING NON-INTERNET COUPONS.
- RESPECT THE POLICY YOUR STORE HAS SET

*Company policies are constantly changing so make sure keep an updated copy with you so you can always shop as an informed consumer.*

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### COMBINE SALES AND COUPONS

#### COUPON STRATEGIES

- SHOPPING SALES ALONG WITH COUPONS IS THE #1 WAY TO SAVE MONEY ON YOUR GROCERY BILL
- KNOW WHEN TO USE YOUR COUPONS
- PAY ATTENTION TO STORE CYCLES (6-10 WEEKS)



*Find a Site that covers Matchups for your local Store — Check out The Frugal Kapt*

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*BE WILLING TO SUBSTITUTE*

**COUPON STRATEGIES**

- BE WILLING TO SUBSTITUTE
- WHAT'S CHEAPEST ONE WEEK MAY NOT BE THE BEST DEAL THE NEXT WEEK SO CHECK YOUR PRICES FREQUENTLY.



*Save money by being willing to substitute for a similar product*

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*BIGGER IS NOT ALWAYS CHEAPER*

**COUPON STRATEGIES**

- BUYING SMALLER ITEMS WHEN USING COUPONS CAN ACTUALLY SAVE YOU MORE MONEY IN SOME CASES!
- LOOK FOR THE SMALLEST SIZE PRODUCT ALLOWED BY A COUPON AND COMPARE PRICES WITH THE VALUE SIZE.



16 oz. Size  
 Sale Price \$1.86  
 Coupon \$0.50  
 Price After Double = \$0.86  
 Price for 2 (32 oz.) = \$1.72

28 oz. Size  
 Sale Price \$3.88  
 Coupon \$0.50  
 Price After Double = \$2.88  
 Price for 1 (28 oz.) = \$2.88

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*COMBINE COUPONS*

**COUPON STRATEGIES**

- STACKING STORE COUPONS AND MANUFACTURER COUPONS CAN SAVE YOU TWICE AS MUCH
- CATALINA DEALS AS WELL AS GIFT CARD DEALS CAN ALSO BE COMBINED FOR EVEN GREATER SAVINGS



Sale Price \$2.50  
 Mfg. Coupon \$1.00  
 Target Coupon \$1.00  
 Final Price \$0.50

Sale Price \$3.99  
 Mfg. Coupon \$2.00  
 Target Coupon \$1.00  
 Final Price \$0.99

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DOUBLE COUPONS

COUPON STRATEGIES

- DOUBLE & TRIPLE COUPON EVENTS HAVE A MAXIMUM DOUBLE OR TRIPLE VALUE
- MANY COUPONS SPECIFICALLY STATE DO NOT DOUBLE – SOME STORES STILL DOUBLE THESE COUPONS AND OTHERS DO NOT SO YOU NEED TO CHECK YOUR STORES POLICY.
- THERE ARE TWO TYPES OF DO NOT DOUBLE COUPONS. LOOK AT THE FIRST NUMBER OF THE BARCODE TO DETERMINE WHICH TYPE YOU HAVE
  - DND5 – MOST CASH REGISTERS DOUBLE THESE AUTOMATICALLY – THIS IS WHERE YOU NEED TO CHECK WITH YOUR STORES POLICY!
  - DND9 – WILL NOT DOUBLE

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KNOW YOUR PURCHASE PRICE

COUPON STRATEGIES

- KEEP A LIST OF YOUR PURCHASE PRICE FOR AN ITEM
- USE UNIT PRICING TO COMPARE PRODUCTS



Only \$0.208 per regular roll

12 Double Rolls (24 reg.)	\$8.99
Walgreens Coupon	\$3.00
Mfg. Coupon	\$1.00
Final Price	\$4.99

OR



Only \$0.25 per regular roll

18 Big Rolls (36 reg.)	\$9.99
Mfg. Coupon	\$1.00
Final Price	\$8.99

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BUY 1 GET 1 FREE SALE ITEMS

COUPON STRATEGIES

- ONE OF THE BEST WAYS TO SAVE MONEY!
- USE 2 COUPONS SINCE YOU ARE PURCHASING 2 ITEMS



Regular Price for 1	\$8.99
On Sale for B1G1 Free	
Use 2- \$1.00 off Coupons	\$2.00
Final Price (each)	\$3.50

- COMBINE WITH A B1G1 FREE COUPON TO GET 2 FREE!

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STORE PROMOTIONS

ADVANCED COUPON STRATEGIES

- TARGET \$5 GIFT CARD DEALS
- THESE DO ROLL – YOU CAN USE YOUR GIFT CARD ON THE SAME DEAL IN THE NEXT TRANSACTION
- YOU MAY PURCHASE MORE THAN 1 PER TRANSACTION (PURCHASE 10 AND GET 2 \$5 GIFT CARDS)



- Buy 4 Fiber One Products, Get a \$5.00 Target Gift Card
- Fiber One Products on Sale for \$2.39
- Coupon for Fiber One Bars for \$1.35
- Price of Fiber One Bars after coupon = \$1.04
- Buy 4 Boxes @ \$1.04 = \$4.16
- Get Back a \$5.00 Gift Card (\$0.84 Profit)

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STORE PROMOTIONS

ADVANCED COUPON STRATEGIES

- BUY 10 SAVE \$5 INSTANTLY
- COMBINE WITH COUPONS TO SAVE MORE OR GET ITEMS FOR FREE!

- Buy 10 Cream Cheese \$1.49 ea.
- Save \$5 Instantly
- Use 5 \$2/2 Coupons
- FREE after coupons and Promotion!



- Buy 10 Vitamin Water, \$1 ea.
- Save \$5 Instantly
- Use 5 \$1/2 Coupons
- FREE after coupons and Promotion!

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STORE PROMOTIONS

ADVANCED COUPON STRATEGIES

- CATALINAS ARE COUPONS GOOD OFF YOUR NEXT PURCHASE
- CATALINA IS A COMPANY THAT SERVICES THE MACHINES FOUND AT MULTIPLE GROCERY AND DRUG STORES (WALGREENS)

- Buy Colgate Visible White for \$4.49
- Get \$4.49 in Register Rewards



- Colgate Visible White \$4.49
- Use Coupon for \$1.00/1 from Colgate Website
- Pay \$3.49 Out Of Pocket
- Get Back \$4.50 in Register Rewards

- \$1 Profit on this Transaction

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*RAINCHECKS*

**| ADVANCED COUPON STRATEGIES**

- RAINCHECKS ARE ISSUED WHEN A STORE RUNS OUT OF INVENTORY ON A SALE ITEM
- TYPICALLY GOOD IN ADDITION TO COUPONS
- ALWAYS ASK FOR A RAINCHECK
- COMBINE WITH FUTURE STORE PROMOTIONS
- **EXAMPLE: AT TARGET YOU HAVE 6 WEEKS TO REDEEM AND YOU MAY PURCHASE UP TO 6 ITEMS AT THE SALE PRICE.**
- SOME STORES ALLOW FOR SUBSTITUTE PRODUCTS

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*TRY ME FREE – MAIL IN REBATES*

**| ADVANCED COUPON STRATEGIES**

- TRY ME FREE REBATES – FULL PURCHASE PRICE
- MAIL IN REBATE - \$5 WHEN YOU BUY \$10 WORTH
- SATISFACTION GUARRANTEE REBATE – ONLY USE IF DISSATISFIED! NOT FOR GENERAL USE.



- OLAY REGENERIST FACE WASH, \$5.99
- SPEND \$25 GET A \$10 REBATE
- BUY 3 GET A \$5 GIFT CARD
- \$3/1 OLAY REGENERIST COUPON
- PAY \$17.94 FOR 6 AFTER COUPONS
- RECEIVE A \$10 REBATE AND \$10 IN GIFT CARDS
- **FREE AFTER REBATE AND GIFT CARDS!**

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*COMBINING STRATEGIES*

**| ADVANCED COUPON STRATEGIES**

- COMBINING STRATEGIES IS THE MOST EFFECTIVE
- BE WILLING TO WAIT FOR A SALE OR PROMOTION IF YOU DON'T NEED THE ITEM RIGHT AWAY
- USING COUPONS AT THE RIGHT TIME CAN SAVE YOU EVEN MORE!
- EVERY STORE IS DIFFERENT. KNOW AND LEARN YOUR STORES SALES AND PROMOTION CYCLES

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