

With or Without Coupons:

HOW TO **SAVE 50%** OR MORE AT THE GROCERY STORE

Featuring information on shopping for speciality diets including:

- ✓ Gluten-free
- ✓ Nut-free
- ✓ Dairy-free
- ✓ Meat-free
- ✓ Paleo
- ✓ Casein-free
- ✓ All organic



By Patricia L. Laurens

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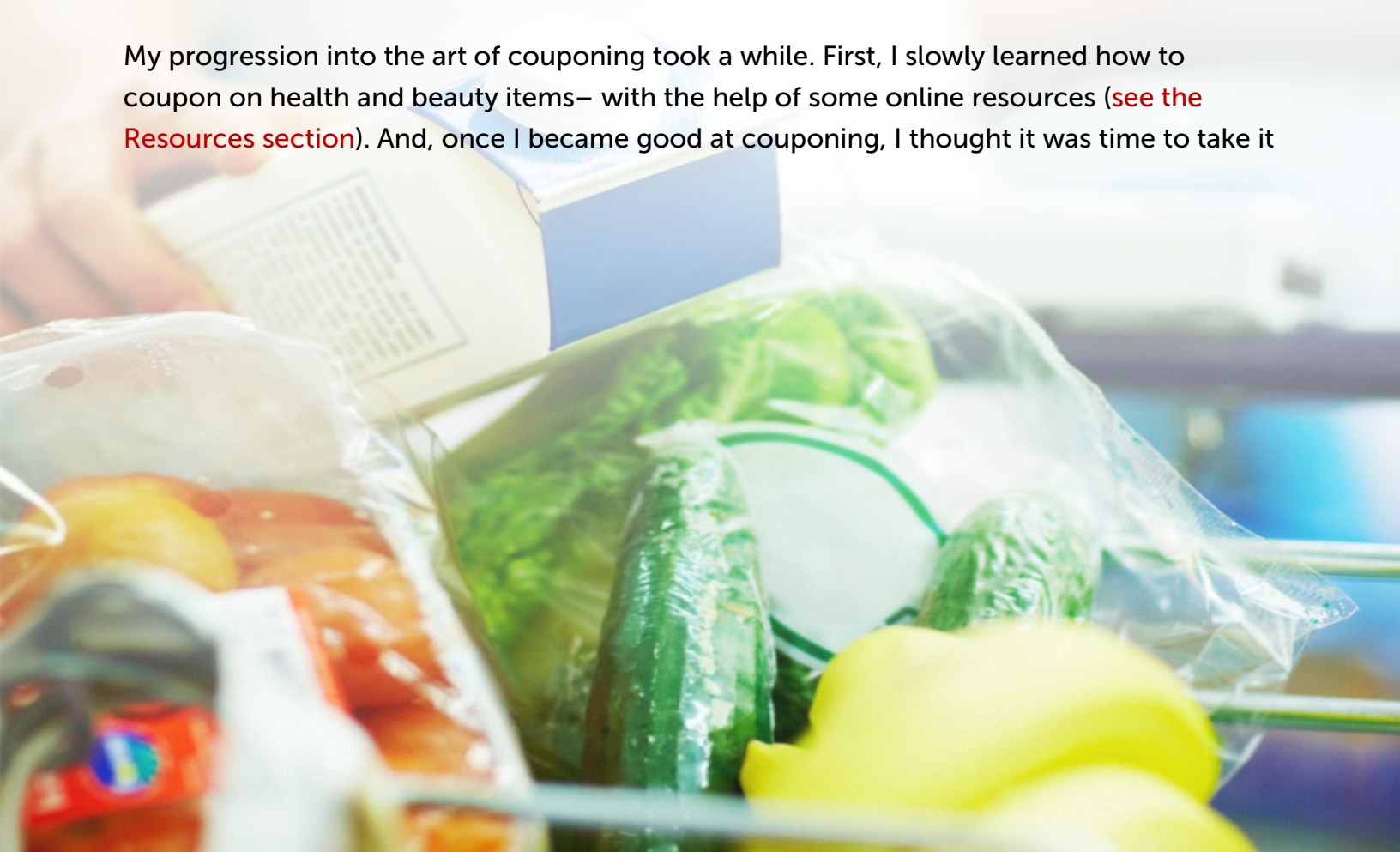
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INTRODUCTION

Sometimes you just gotta do what you just gotta do. I, my friends, learned to save money at the grocery store when my paychecks slowly dwindled down to zero. Like many of the “extreme couponers” you see on TV today, I had to clip coupons or I was not going to eat. Well, I could have still eaten, but it would have involved charity of one form or another – from my friends and family to a soup kitchen. And, I was not about to let myself have to depend upon others to get fed each meal.

So....I did what I thought was best. I got a second job (or seven), researched the fine art of couponing and went to town on some great deals. However, it’s so much easier to get the amazing deals on highly processed, high calorie foods. Do not get me wrong – when you have no food, a high processed meal is manna from heaven. However, my stomach did not agree with me on that venture for the long term. So to avoid needing to learn how to stockpile medications (I did anyway, but that’s another story for later), I began to learn how to save money on healthy items.

My progression into the art of couponing took a while. First, I slowly learned how to coupon on health and beauty items– with the help of some online resources ([see the Resources section](#)). And, once I became good at couponing, I thought it was time to take it



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to a new level. Getting free shampoo was no longer enough — I needed to save money on healthy, real food. So I learned more than just the mere art of couponing; I learned the art of saving money. I was able to apply these concepts to food shopping — for real food, not just highly processed items, and from there I was able to get those high dollar items for much, much less. And, as a bonus, the number of coupons on those items has begun to increase — so my savings grow each year!

Apply at least one of these tips listed in the following chapters to your food shopping and I know you will save a minimum of 25% on your monthly bill (WITHOUT coupons). Trying all of these should help you to save 50% or more on your grocery bill, depending upon your location. I average about 50% savings on a normal week and 70 to 80% when my favorite grocery store is having a huge coupon sale. I feed one person for around \$150 a month or \$37.50 a week. Again, I could do better than that, but it would be very, very highly processed. I will also show you how to net the type of results that the “extreme couponers” yield in case you need it for hard economic times or for a donation of some sorts.



Important Note

Location matters. In large cities, there are numerous ways to save money on organic and other specialty food items. Additionally, stores in those areas compete very heavily for your business, so competition drives down prices. However, if you live in a small town, you may only have one option for your shopping. And — that store may or may not carry the items that you need. In those cases, you are going to rely more heavily on the Internet for shopping. Internet shopping works for staples such as flour or dried goods. But, for example, if you're looking for a specific brand of organic milk (not the powdered version), you may still be stuck with higher prices. In these cases, learn how to save money on all the other items you buy, such as razors, shampoo, body wash, etc. and use the savings to pay for your organic milk or other items that are higher priced. You will still see a savings in your monthly grocery bill, although it may not be as high as others. I would predict an average of 25 to 40% savings in this situation.

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Couponsing, just like any part of your budget, is about prioritizing. You may know in your gut that the most important part of shopping in the grocery store to you is to buy organic — regardless of a specific health-related reason. In that case, you're going to spend more at the grocery store than most couponers. However, because you've made this a priority, you need to cut back in other areas to be able to afford it. Use the tips listed in this book to save money on health and beauty items and other things in order to balance out your budget. I have a good friend who spends a bulk of her paycheck on food (high quality organic items) but does not have cable or other forms of entertainment to balance out her budget. It's all about finding the priorities in your life. Pick and choose the options that are best for you and your family.

Couponsing, just like any part of your budget, is about prioritizing.

Lastly, the basic concept of this book can be applied to any form of shopping. It's pretty simple: research before you buy. That's it. Know your prices, look for a deal, and buy when the price is the lowest. If you apply those principles to all types of shopping, you will see a definite decrease in all your bills.

And...just for the record, I guarantee that you will make back the purchase price of this book with your first coupon trip — even if you don't use coupons. Just follow these instructions and you will quickly reap the rewards.

Now, grab a pen and notepad (or iPad) for notesyou're starting a class on saving and you want to be able to remember that items that you find most important to your family's grocery plan!

CHAPTER 1:

Understanding Sale Cycles in the Grocery Store (or Grocery Shopping 101)

Most grocery stores have a sale cycle of six to 10 weeks. What does this mean? It means that a specific item, such as ketchup, goes on sale once every six to 10 weeks. Wait a minute — it seems like each week ketchup is on sale. Nope, they just “say” it’s on sale. Huh?

Take for example, Brand X ketchup. Regular price its \$3 a bottle. They list it as “on sale” one week as two for \$6, and the next week as \$2.75 a bottle. The prices move around (or are “stated” as moving around) and then once every six to 10 weeks it goes on a “real” sale and becomes \$1.50 a bottle (or 50% off).

Note, the same brand may or may not be on sale for once every six to 10 weeks, but one of each type of food item will go on sale once every six to 10 weeks. It may be Brand X ketchup on sale this go-around and Brand Y the next. This is why it is always important (when applicable) to NOT be brand loyal. We’ll discuss this more in the “extreme” couponing section, but, if you can throw the theory of brand loyalty out of the mix, you will net some real savings at the grocery store.

A few items to note:

B1G1, B1G2, B2G1, B2G3

- B1G1 = Buy One Get One Free
- B1G2 = Buy One Get Two Free
- B2G1 = Buy Two Get One Free
- B2G3 = Buy Two Get Three Free

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In the above situation, the store's marketing policy makes you think you need to buy a certain number to get another number at a discount. This is true, in some cases. Ask your store for its policy. In others, they simply mark down the first item by a certain percentage. For example, B1G1 is 50% off, so each item will ring up half price. If this is the case, the store will likely let you use a coupon with each item bought. So you'll add the coupon to that 50% off price netting some serious savings. If not — you will only be allowed one coupon per B1G1 deal. As for the rest of the percentages — B1G2 is 66% off, B2G1 free is 33% off and B2G3 is 60% off. If the store rings up the item as a percentage off, not as one at full price and one free (for B1G1) items, you only need to buy one to get the deal. The store will note in the fine print of the ad (or on the tag in the store) if the purchase requires more than one item to receive the sale price.

10 for \$10 or 20 for \$10

This is another marketing tool. Many people erroneously think that they need to buy 10 or 20 of the item or items to get the deal. Unless it is written in fine print on the ad or on the shelf tag, you are not required to buy all those items to get the deal. Now, if the deal is a stock up price (more on that later...), by all means get it. But, do not feel that you have to get 10 or 20 items to get the deal. This comes in handy when you have one or two coupons, not 10 or 20 to do the whole deal.

Price Per Ounce

Knowing and understanding price per ounce (or other unit of measure) is your best friend — especially when shopping for items that do not have a coupon or sale attached to them. In other words, what REALLY is the cheapest price? This is the best way to compare apples to apples (literally — haha!).

A lot of people assume that the largest container of an item is the best deal, but that's not always the case. For one, if you have a small family, a lot of the container may go to waste — not making the deal worth it. But, the way to know for sure is to compare the price per ounce of the item.

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On most grocery store tags (this is NOT true for most chain pharmacies), the store will list the name of the item, its price, and then in smaller print a number that may look like 0.076 per ounce. This is the price of the item divided by its size in ounces. Regardless of the size of the items on the shelf, each one will be broken down this way. So you can look and see that the smallest jar of pasta sauce has a shelf price of \$2.50 and a price per ounce of 0.75 cents. The medium jar has a shelf price of \$3.50 and a price per ounce of 0.69 cents per ounce, and the large jar is \$4.50 with a price per ounce of 0.77 cents per ounce. So in this case, the medium jar is the best price because it the cheapest per ounce.

Regardless of the size of the items on the shelf, each one will be broken down this way.

This method can also be used when comparing brand to generic items (more detail in the next section) because often there is a size difference between the two items. It is easy to make a store brand “look” cheaper by placing a slightly smaller version of the generic next to the brand. It can be 50 cents cheaper on the shelf tag — but when you compare the price per ounce, it may be the exact same price. (Huh?). For example, if a box of brand name Band-Aids are \$3 for 36 and the store brand is \$2.50 for 30, the price per bandage (not ounce for this example) is .083 per bandage. So the boxes are the same price per bandage. Your choice is now either based on the brand, the amount needed (or preferred), or the amount of cash in your pocket.

Generic Vs Brand

Ahh, the great debate. So many people automatically buy the generic — it’s the cheapest! Well...that’s true...sorta.

First, look at the shelf price. If you’re literally comparing the store brand to the big national brand of an item, the store brand may look cheaper. However, most store brands rarely go on sale, as opposed to the national brands which go on sale all the time. And, if you pair a coupon with the sale price of a national brand the savings are SIGNIFICANT.

For example, my favorite brand of chips regularly run \$3.50 (ish) a bag. That’s insane. The store brand is typically \$2.75 (ish) a bag. So if I was just to go into the store and buy a bag

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of chips, yes, the store brand is cheaper. However, as we learn throughout this book (this is a little cart before the horse, but the more you “hear” it, the easier it’ll be to understand), once you start your stockpile you’ll never “just go into the store and buy it” again.

In my stockpile, I’ll have several bags of my favorite chips purchased for much cheaper than the store brand. Here’s how. I wait until the national brand goes on sale buy one get one free. Now, my \$3.50 a bag chips are on sale for \$1.75 (or 50% off). Again, if I just walked in the store and didn’t look at the tag — I would have paid MORE if I bought the store brand at \$2.75. Now, I’m buying the bag of chips at \$1.75 on sale and I have a \$1 off coupon to boot. So I stock up and buy three bags of the chips (a six to 10 week supply) at 75 cents each ($\$1.75$ shelf price minus \$1 coupon). My TOTAL purchase of the three bags is \$2.25 ($.75 \times 3$), which is STILL less than one bag of the store brand.

If that was too much math to follow at this point, just remember this: The sale price plus a coupon of a national brand is ALWAYS cheaper than the generic brand. However, if I’m just walking into the store and buying something — the generic is most likely cheaper. BUT — as a new, informed shopper, I’m going to read the surrounding tags to make sure I’m getting the cheapest price in that situation.

There is one big, glaring exception to this rule — generic drugs. I’m not talking over the counter drugs, I’m talking prescriptions. Typically, over the counter drugs (think ibuprofen and aspirin) have a wide variety of coupons and sales, so the brand name wins over generic in that situation too. As for prescriptions, that’s a whole different ball game. I’ll talk more in depth on this subject in a later chapter — but — ask your doctor and pharmacist if there is a generic version of your prescriptions and if it will fit your needs. If so — take it! Not only is it cheaper if you are paying without insurance, but typically your insurance company will give you a lower co-pay if you choose the cheaper option. Sadly, there are not many coupons for brand name prescription drugs (more on that later...)

CHAPTER 2: How to Coupon

Let's start with the basics — what is a coupon? A coupon is a piece of paper that can be used to purchase a product at a discount. Manufacturers and stores create coupons as a marketing tool. The coupons stimulate extra sales increasing profits for both the manufacturer of the item and the store.

Wait a minute? I thought it COST the store money when I used a coupon. Yes and no. If it is a manufacturer's coupon, the store is reimbursed the face value of the coupon plus a processing fee. So they actually do not lose money when the coupon is redeemed at face value (they actually make MORE off the coupon due to the processing fee of a few pennies per coupon). The face value of the coupon is the amount listed on the coupon — the wording typically reads something like Save \$1.00 off Item X.

If the store decides to double or triple the coupon (making a \$1 off coupon worth \$2 off or \$3 off), the store is only reimbursed the face value of the coupon plus the processing fee, not the doubled or tripled amounts. Stores do this to entice you to come in and purchase items. Yes, there are couponers who walk in and use coupons and end up leaving the store with free items, but, a majority of the coupon users are not like that. They purchase other items while in the store — at full price — which boosts the bottom line of the company.



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Basically, couponing stimulates sales and increases the profits for the store due to the OTHER purchases, if doubling or tripling of coupons occurs. In most cases, you will only shop at one store — and if you're a couponer, you'll pick the store based on the coupon policy — so you'll pick up extra items that you need to avoid trips to other stores...therefore, the gamble on the doubling of the coupon is WELL worth it to the store.

Manufacturers create coupons in order to stimulate the sale of a lagging product, to help launch a new product or simply to increase awareness of a product. It is all part of their marketing budget. The price of that coupon is built into a very well-thought-out strategy to increase sales and the profit of the company. The company itself does not lose money when you use that coupon. It has already calculated the effect of your purchase and will not honor or distribute more coupons that it can afford to be redeemed. And, you must remember, not every coupon that is printed is redeemed. As a matter of fact, a majority are not — even with the rise in coupon popularity.

Most coupons have a few basic items on them. First, it lists if it is a store or manufacturer's coupon. A manufacturer's coupon is printed by the manufacturer of the item while a store coupon is specific to that store. For example, if I have a manufacturer's coupon for ketchup, the manufacturer of the product created the coupon. If it is a store coupon for ketchup, the grocery store's logo will likely be on it and it is only redeemable at that store.

A manufacturer's coupon is printed by the manufacturer of the item while a store coupon is specific to that store.

Why is the distinction between a manufacturer's coupon and a store coupon important? First of all, a manufacturer's coupon can be used in any location that sells that product (in most cases — some stores do not redeem coupons) and a store coupon can only be redeemed in that store (unless your favorite store honors competitors' coupons — more on that later). Additionally, some stores (mainly national chain pharmacies) allow you to use BOTH a manufacturer's coupon AND a store coupon on a single item. HUH? That's right — in most cases, you can only use one coupon per item. However, if the store's policy allows a manufacturer's coupon AND a store coupon on the item, you will net bigger savings (more details in a minute).

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The next item listed on a coupon is the expiration date. Most have an expiration date, at which point you can no longer use the coupon. Some do not have an expiration date, and list that on the coupon as well. You can either throw out any coupons with an expired date or send them to a military charity that distributes coupons to military families (most coupon blogs have a charity in their area — [see Resources section](#)). Military families can use expired coupons (up to 6 months after the expiration date) at the local commissary (on- base food store). This is a great way to help the troops for simply the cost of postage.

The biggest (and arguably most important) information on the coupon is the face value. The face value is typically listed in the biggest type-face and reads something like: Save \$1 off Product X. This amount tells you how much you will save when you redeem the coupon. If a coupon is doubled or tripled, this is the amount that will be doubled or tripled by the store. Some coupons will say “do not double” on the front of the coupon. This means that they do not want the store to double the value of the coupon, regardless of the fact that the store will not be reimbursed for ANY doubling. Why do companies do that? This policy maintains the perceived value of the item. If doubling the coupon makes the item free, there is no value in the eyes of the consumer (in many cases, but not all). They do not want the consumer to consider the item a low value item, so they add that “do not double” stipulation to the coupon to avoid that perception. Think about it, you typically equate a high-value product with a high(er) price.

The fine print on the coupon tells you a number of different important bits of information. First, it tells you specifically what product or products the coupon applies to when it is to be used. It is not — as many believe — the picture that dictates what the coupon can be redeemed for at the checkout counter. The fine print tells the whole store. If it states “Save \$1 on any size bottle of Brand X ketchup” you can use that coupon on ANY size bottle. This is the BEST news for extreme couponers. This means that you can use the coupon on the smallest or biggest bottle of ketchup. Why does that matter? It can easily mean that the smallest item of a brand line could be free. This is especially important when considering items that have a trial or travel size (like most health and beauty items). You may be able to purchase a travel size of an item for free with a coupon that will apply to ANY size item. This is a good idea for some and not worth it for others. Some people do not want to deal with small size items and would rather purchase a bigger item at a discount. Others prefer

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to get something for free, regardless of the size. Either way — whichever option works best for the buyer is the right option for them.

Keep reading the fine print on the coupons as it may state size restrictions, such as “any size bottle, excluding trial size .5 oz versions” or “only on jumbo size” bottle. Only use the coupon on the specified items to avoid coupon fraud.

Only use the coupon on the specified items to avoid coupon fraud.

In mid-2011 new couponing codes came out to help prevent coupon fraud (yes, there is such a thing) and prevent couponers from being able to “read” bar codes. There is a lot of detail on the old bar codes that I will not go into (partially so you don’t even learn how to commit coupon fraud and partially because it won’t be applicable in the future), but basically the bar codes at the bottom of most coupons tell the computer which items the coupon covers. This prevents you from using a ketchup coupon on a package of diapers, which is a good thing.

What if I accidentally commit coupon fraud? Wait....can I do that? Everyone does it at one time or another. They redeem a coupon that they think is legit, when it’s really not (forwarded via email .pdf coupons are very typical for illegal coupons). Or they use the wrong coupon on the wrong item (apply that ketchup coupon to the wrong size item). Do your best to avoid this by simply reading the coupon prior to purchasing an item. If you make a mistake, either notify the store of your error and pay back the amount owed or simply learn from your mistake and do not do it again.

In reference to doubling or tripling, most coupons which are not able to be doubled or tripled say “do not double” at the top. However, in older bar code coupons, you will note a line of numbers under the bar code. If the first number in the bar code is a five, it is coded to be able to be doubled. If the first number is a nine, it is not. With the new bar codes, there is no real way to know if a coupon can be doubled or not. Basic rule of thumb would be that if it states “do not double” on the face of the coupon, you probably won’t be able to double it.

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The very basic way to coupon is to match a coupon to a low sales price to net the largest savings. For example, remember our ketchup example in Chapter One. I wait until my Brand X ketchup is on sale for \$1.50 a bottle. I have a coupon for Brand X ketchup, 50 cents off one bottle. I use the coupon on the sales price ketchup and it now becomes \$1 a bottle. This is when couponing really works well. Think about it — the regular price of that ketchup was \$3 a bottle. If I used my 50 cent off coupon when it was at its regular price, my resulting price is \$2.50 a bottle. But, if I waited until it was at its lowest point, (\$1.50) it became \$1 a bottle — saving me ANOTHER \$.50 off the regular price.

If my store allows me to use both a manufacturer's coupon and a store coupon on the item, my savings are increased. With our Brand X ketchup, if I have a store coupon for 50 cents off per bottle, I can add it to my manufacturer's coupon of 50 cents off to net a final price of 50 cents per bottle (assuming I purchased it at its lowest price, \$1.50 per bottle). This same math would apply to the doubling of the coupon as opposed to using a manufacturer's coupon and a store coupon together. Regardless, the resulting final price would be 50 cents per bottle.

CHAPTER 3: Stockpiling

A stockpile is a collection of items purchased at very low prices (or free) used to provide for a family over an extended period of time. The basic theory is this — buy items at their lowest cost to save money in the long run. You know you're going to need toothpaste, so instead of running to the store and paying full price (\$2.50+ per tube) when you need it, you purchase a year's worth for that amount or less and have it on hand at all times!

Is it really worth it? Let's look at our toothpaste example. Let's assume that your favorite brand of toothpaste is \$2.50 per tube (this is CHEAP for some toothpaste, so it may be even higher for you). And, you go through about one per month. So if you ran out once a month (ignoring gas and impulse purchases), you'll spend $\$2.50 \times 12$ or \$30 a year on toothpaste. Now, toothpaste falls under the health and beauty category that I talk about in the bonus material, but, for all intents and purposes, you can get it for free after coupons (just go with it for now, I'll explain it later). So I've saved \$30 per year.

Ok....so that's not so exciting. But, what if that was extended to every item you buy. Think about it — you spend, what, \$150 per week per person for groceries? That's $\$150 \times 52$ or \$7800 per year per person. For a family of four, that's $\$7800 \times 4$ or \$31,200 per year. Gulp. Now, with your couponing, sale shopping, and stockpiling, you average 50% savings per trip. (50% is REALLY good and REALLY attainable — the Extreme Couponing show makes 90% look easy — it's not). So my \$150 per person per week expenditure went down to \$75. That makes it \$3900 per person per year or \$15,600 per year for a family of four. What can you do with an extra \$15,600 per year, family of four?

The savings add up — but so does the size of your stockpile. Remember a few basic things:

1. **Don't buy it if you can't use it.** A free meal is great, but only if you don't waste it. If it goes in the trash — it wasn't worth it.

2. **Rotate the stockpile.** Put the newest items in the back, the oldest in the front.
3. **Organize by expiration date.** Put the ones closest to expiring in the front.
4. **Keep your sanity by limiting the size.** Put up shelving to maximize your space but limit what you are willing to give up space-wise to your stockpile. For example, my stockpile is only allowed to be in my bathroom closet, my pantry, and one outside closet. I have let it be on the top shelf in my bedroom closet before, but I don't like it. Anything more than that is too much for my sanity!

How Do I Know How Much to Buy?

This is an excellent question. Some things you just “know” how often you buy them and how long it will take for you to use them, others, you may have no clue. Get a black sharpie marker and write the date you bought the item on it, and note when you throw the packaging of the item away as well. That's typically how long you take to use that item. If it's a shelf stable item — like canned veggies, you'll be able to do the math to see how many you need for six months to a year. If it's a less stable item — such as most refrigerated items — you may need to only buy enough for a few weeks at a time.

How Do I Keep my Kids from Eating it All?

My mother used to shop at the big club stores where you got a lifetime supply of whatever you were buying at once. However, we would eat it in a much faster time than predicted, meaning we'd get fatter and the budget would get smaller. So she started making smaller trips to avoid this problem. I'm not a parent, but I read an online tip that I thought was great. It would work in some situations but not others, I think. The mom would write a date on the top of the package (she was referring to snacks or chips). For example, if she had five bags of chips in her stockpile, only one bag could be opened per week. So each bag would have a date on it the week after the previous bag. The item could not be opened until that date without permission. If the kids broke the rule, the snack or whatever was not purchased any more. No questions. My guess would be that this would work for older children, but not for younger ones who just can't handle temptation (not because they're bad, but because they're little). I would be tempted, if I had younger children (or children with special needs), to place the stockpile either out of reach or in a locked room.

This would mean that a parent would have the luxury of monitoring consumption and would remove the temptation from the kids who struggled with it.

I can see another benefit to the large stockpile with teenagers in the house, however. If you have teenagers, you know that they eat A LOT! Having the stockpile full of cheap or free snacks would make the house more welcoming to the teenagers — if free access was given. While this may seem like a headache — it can actually be a lifesaver. You will know where the kids are and what they're doing if they're in your house. And, on the flip side, if they show up (even if you didn't want them there), the dent they make in your stockpile won't cost you much! Here's a fun tip I heard the other day for dealing with teenagers whose friends were eating them out of house and home: the mom stored random boxes of cheap cereal around the house in plain sight. The teenagers ate on it and did not raid the fridge — therefore, the friends did not eat the "expensive" food meant for the meals.

So, How Do I Know if the Price of an Item is Worth Buying in Bulk for my Stockpile?

Ahh..the "buy" price question. From what you know now, the buy price is the lowest price available for an item when matched with a coupon. Typically, the buy price is pennies on the dollar (or free!) compared to the full price of an item.

You can figure out the lowest price by keeping a price notebook (fun for the very anal couponer, a nightmare for the more relaxed couponer). A price notebook is the listing of the price of your most purchased items. As we noted earlier, most items in the grocery store go on sale once every six to 10 weeks. So if we monitor the price of our favorite items for that time period, at some point they will be at their lowest price. We'll match that lowest price with a coupon (if we have one) to get our "buy" price.

You can figure out the lowest price by keeping a price notebook.

This is where throwing the whole "brand loyalty" thing out the window really pays dividends. You may LOVE Brand A ketchup, but Brand B is the ketchup on sale for a stock-

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up price — AND — you have a coupon. So you can buy several of the bottles of Brand B for the price of just one jar of Brand A. Which do you choose?

Now — I know that ESPECIALLY with specialty diets, brand loyalty matters big time. For example, I wear contacts (yes, I know this has nothing to do with specialty diets, just humor me). I can only use one type of contact solution. Any other kind that I have tried makes my eyes hurt and the bottle has to be thrown out or given away to a family member. So it's just a waste of money for me to try another brand. While I might save some money if I went to another brand, it's not worth the literal pain I would have to go through the buy another brand. So I stick with my favorite brand. The same is true for nut-free and gluten free diets, especially, stick with the brand you know works for your diet. You may pay a little more, but it's worth it for peace of mind.

So point is, stick with the brands that you "have to" stick with and be flexible on the others. This will net you the most savings in the long run.

Back to the price notebook. Here's the basic step-by-step guide to creating one:

1. Make a list of your most purchased household items (including brand names)
2. Make a column for a total of 10 weeks pricing next to each item
3. Write down the price of each item in the notebook each week — you may be able to find the prices in the sales flyer or online to avoid having to go through the store with your notebook. Remember to write down the actual price, not the way it's advertised. Meaning — write \$1 not 10 for \$10 to help you at the end of the project.
4. At the end of the 10 weeks (although you'll probably know your "buy" price WELL before then), circle the lowest price of each item.

Big corporations do something similar to this as well. Typically, they monitor the prices of their major raw materials (think of your food as your raw material) and purchase as much as they can afford at the lowest price. This lowers their operating costs yielding bigger profits. You're lowering your out of pocket expenses at the grocery store leaving more of your budget for the other things you want or need.

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What if the price notebook is a little too much like homework for you? Easiest solution for the beginning — read the coupon blogs listed in the reference section. Most of the posters on the sites know the best prices for any number of items sold each week at your favorite store and will go nuts talking about them (some even have symbols they place next to items that are a REALLY good deal — that will be your biggest hint as to a “buy price” for an item). We’ll talk more about how coupon blogs can help you later, but for now just know that they can be an excellent resource for knowing what a good price or “buy” price is for most items.

Also you’ll begin to really notice prices after you start the couponing process. Just by simply reading a grocery store ad for a few weeks, you’ll notice how the prices vary on your most purchased items and will begin to have a feel for when the price is a “good” price or not.

You’ll begin to really notice prices after you start the couponing process.

I don’t have a price notebook (yes, I know you’re shocked) because I have such a limited number of items that I buy each week that I really don’t need one. Basically, I don’t pay anything over a \$1 for most health and beauty items (and often much, much less). For grocery items that are non-meat, I typically pay less than a \$1. For meat, it’s typically less than \$2 per pound. I only buy fresh meat — I can’t STAND frozen meat. However, I freeze fresh meat myself — it’s just different. I could buy cheaper meat if I could handle the frozen kind. But, I feel like I save enough on everything else to justify it.

A Special Note

One of the biggest areas that costs people money in their grocery budget is fresh fruit, vegetables and meat. Knowing some basics will help curb the costs in these areas — with or without coupons (and, yes, there are coupons for all of these items, they’re just not as frequent as other items).

1. **Buy fresh fruits and vegetables in season.** If you’re not sure what is in season, look in our resources section for more information. These items will be MUCH cheaper in season. Most can be frozen if you’d like to enjoy them year round at rock bottom prices.

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2. **Check with your local grocery store and ask when they do mark downs on fruit, vegetables, fresh breads and meat.** Most do them at the same time each day (or within a certain time window). This is a great way to get a personalized sale. Bruised and very ripe fruit, which is actually better for baking and can still be frozen, is often marked down. There are a few tips on freezing fruits and veggies in the resources section. Meat is still good if sold on its "sale by" date. If it's started browning a little, cook it that day (you can freeze cooked meat as well!). If not — freeze it in the package, and enjoy the savings!
3. **Watch for buy one get one free sales on meat.** This can drastically reduce your out of pocket on the meal and help you stock up your freezer.
4. **Day old bread at the grocery store is another way to net fresh bread without having to bake it!** I never believed that bread that was frozen was any good until I really wrapped up the bread before freezing it. It was JUST LIKE fresh bread. I froze it in its original container inside a freezer storage bag. Just let it thaw on the counter for a few hours before eating.

CHAPTER 4:

Where Do I Get Coupons?

This to me seems like the chicken/egg thing. If you can't get coupons, how can you learn to coupon? Well, you need to understand the basics of shopping first before you can ever get your grubby little paws on a coupon. Because, honestly, a coupon isn't worth its face value if you have no idea how to use it — or you can't even remember to bring it with you to the store. In a bit, we'll discuss planning your trip and, trust me, after you put in the work, you won't forget your coupons ever again.

The biggest and easiest way to get coupons is to buy your local Sunday paper. Now, not every paper gets the same coupons — or ANY coupons for that matter. In most cases, if you buy the local paper with the largest circulation you'll get the most coupons. If you live near (less than 100 miles) from a major city, buy that city's paper if you can. I know a group of women who switch driving 100 miles to a major southern city to buy papers. It seems insane but it's honestly worth it for the difference in coupons — especially when they each go once every two to three months.

It is important to note that if you go out and buy a newsstand newspaper — check the paper for coupons before you buy it. Yes, people steal them. Yes, that's insane. Don't do that. It's just wrong. Also — there are not coupons every single Sunday. If the Sunday falls on or near a holiday, there typically are not any coupons. If you follow a coupon blog, they'll typically notify you of the coupons in the upcoming paper. This is ANOTHER great resource. You don't want to go out and buy a paper if there are no coupons in it, or if the coupons are not any that you'll actually redeem.

How Many Papers Should You Buy?

Good question. This really varies upon the person. I coupon for one. Most weeks I buy two papers and big coupon weeks (typically the week that the Proctor and Gamble insert circulates), I buy three to four papers. Basically, I look at the price of the paper versus the value of the coupons in the paper. Typically, the Proctor and Gamble insert comes at the

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beginning of the month and that week there are usually more coupons than any other week in the month.

I know families who buy one paper per person in the family. The theory being that they can use one coupon per each item utilized by the whole family. It may be important for you to look at how many coupons you can use in your favorite store. For example, I can only use three of any coupon per transaction at my favorite store. Plus, I'm only "allowed" one transaction per day with my shopper's reward card. So to me, it's not worth it to have much more than three of any one coupon. It means I have to go to the store more than once a week. Oh don't get me wrong — I'll go every day of the week if it's a good enough deal, but I hate having to spend that much time doing it, so I don't do it that often!

It may be important for you to look at how many coupons you can use in your favorite store.

You'll know after a few months what the right number is for your family. I would suggest starting small. Also in most cases it's cheaper to get the home delivery (and, yes, you can just get the Sunday paper delivered in most cities), but many papers will not let you get more than one delivered to your home. So you may have to go to the store for multiple papers. It is important to note that if your delivered paper does not contain coupons that you should call customer service for your paper to have another one delivered.

People get Sunday newspaper coupons in other manners as well. Some ask family members or neighbors to save them, others go to the recycling center and "dumpster dive" in the newspaper bins. One lady I read about online goes to the local nursing home. A lot of the patients get the paper but don't use the coupons, so she goes around and visits and gets them. Plus, she showers them with "presents" when she gets free stuff. I would consult the nursing home staff before I did that, though! (Although, that sounds like a great way to volunteer and get something in return — the patients probably get a kick out of the weekly visitor and she gets coupons as "payment" too!)

I would be tempted to "repay" friends and family who give you free coupons with some of the goodies that you buy that you know they will use. This would be a great system for

elderly neighbors or relatives who may not be as mobile. Do their grocery shopping in exchange for their unused coupons (and use any coupons that you have and won't use to help them cut their bill).

Online Coupons

Online coupons are rising in popularity and are quickly becoming easier to access by the day. The beauty of it is that they're "free." Why is the free in quotes? Well, you have to have a printer, allow the coupon printer to be installed on your computer, and purchase the ink and paper. Of course, now that you're a savvy shopper — you'll stockpile ink and paper at rock bottom prices to greatly reduce this cost. The downside to internet printable coupons is that most are only available for two prints.



Fancy-Smachy Trick

When you print a coupon hit the "refresh" button on your computer and you'll print a second one if it's available — this will make more sense in a few paragraphs.

Many people struggle with printing coupons from the internet. Some worry about viruses and spy ware, while others simply have trouble printing the coupons. As far as viruses and spy ware go, you need to have antivirus software installed on your computer regardless. Do regular scans and do not go to any site that looks like they are unprofessional in nature. If the formatting is messed up or the page looks very, very plain, it's not a professional site to begin anyway. The three main sites: RedPlum.com, Coupons.com and SmartSource.com are the only ones you really need anyway.

Many find that Apple computers have trouble printing coupons due to the lack of Flash plug-ins. Read the coupon printer instructions for all of the sites that you want to print coupons off of prior to printing. Most have alternative instructions or "tips" for Apple users. You can always ask a PC user to print off the coupons for you and "reimburse" them with free paper and other items.

Remember, to save money on printer ink, you can always print off coupons in black and white to save on color ink cartridges. As long as the coupon is legible, the cash register will be able to read it.

Facebook

Facebook is an AMAZING resource for printable coupons. It is a mostly free avenue for manufacturers and companies to communicate with their customers. Most put coupons and contest on their Facebook pages and all you have to do is “like” them to get a coupon (for the non-Facebook users, this is simply clicking a button on their page that connects you to them). If you’re not a Facebook user, don’t fret. You can set up a basic account with Facebook, using your email address, to access the site. It is your choice how much information you share on Facebook, and if you’d like to only share your email address, you can set up an account. We’ll talk more later about having a separate free email account just for signing up for coupons, etc. You can use that account for Facebook if you wish.

Once you “like” the company, their announcements will show up on your “news feed” or the homepage of your Facebook account. If they do not have a coupon available when you “like” them (usually under a tab or heading of “coupon”), check your news feed and when one appears on their page, they’ll notify you.

I typically don’t “like” a company until I see on a coupon blog that they have a coupon, but I have a built up supply of coupons (similar to my stockpile!). However, if I was new to the game, I would search for all of my favorite manufacturer’s Facebook pages and “like” them to see if they have a coupon available. Remember to hit “refresh” once you print the coupon to get your second one too!

Wait....how do I know who my favorite manufacturer’s are? Well, I’m using manufacturer as a blanket term but I really mean products. Make a list of your favorite products or most used brands and do a basic search for those. If these seems like a big time sucker — do it while watching tv a few nights. You’ll be productive while you’re watching

Make a list of your favorite products or most used brands and do a basic search for those.

the tube. Actually, I do 99% of my couponing — from clipping to planning to printing — all while watching tv. It might take me less time if I did it without the distraction, but I'm going to be watching the tv anyway, so this makes my down time more productive and helps me to feel like couponing doesn't suck up all my free time.

Twitter

Twitter is just starting to get into the coupon game, but it's starting to be a great resource. Sometimes it will link directly to a coupon or simply notify you that there is one available. Or, for your favorite local merchant, it may say "mention this text to get the following deal." I would again "follow" your favorite manufacturer's just like you did on Facebook.

Text Messaging

One of my local fast food restaurants texts coupons to its customers every so often. I just had to send a text to a number with "join" or something to that effect in the subject line and I get texted coupons. I just show the cashier the coupon to get the discount. I also get them from Beth, Bath and Beyond and Target. I imagine this is going to be a more and more popular method of sending coupons. I don't have to search for them — they come to me!

Manufacturer's Websites

Most manufacturers and brands have a tab on their homepage of their website that says something like "special offers" or "coupons." Click on that tab to see what they have to offer. Again, I typically don't go to the individual sites until I get a notification on one of my favorite blogs that there is a coupon available. BUT — doing this is a GREAT way to build up your coupon collection. Plus, if you know that a favorite item is on sale and you're lacking a coupon, it's worth a shot to see if there is one available.

Printable Coupon Sites

There are numerous printable coupon sites: [SmartSource](#), [Coupons.com](#), [RedPlum](#) are the three biggest. See the resources section for more. Each will require that you install their coupon printer. This can be harder on a Mac as opposed to a PC (that was not a slam on

Macs!). Most are programmed for PCs and if you have a Mac, you may need to follow additional steps.

On your first attempt to print coupons, you will be asked to follow a few steps to download the printer — usually just accepting the installation and user agreement. Be sure your printer is on before you print the coupons and remember, in most cases, you can print two of each coupon.

Each of these sites lists new coupons at the first of the month. Popular coupons go fast, so you may want to try to download the coupons on the first day of each month. Conversely, you may want to make sure there are no “old” coupons on the last day of the month that you may want to print before they disappear.

These coupons may be the same as some of the newspaper coupons, but often are different. This is a great, quick, “free” way to get some coupons (again, free is in quotes due to the cost of printer ink, etc).

Other Methods

Electronic Coupons

Many grocery stores and a few online sites (Cellfire, SavingsStar, and Upromise — see the resources section for links) have coupons that you can add to your shopper’s reward card before you go shopping. Most grocery stores have a rewards card that gives their customers additional sale price items as opposed to the “general public.” Basically, it is a way for the store to monitor the shopping patterns of loyal customers and in exchange for that, you get better prices or other rewards.

Most grocery stores have a rewards card that gives their customers additional sale price items as opposed to the “general public.”

Anyway, the electronic coupon sites list all of the available coupons for you to add to your rewards card. When you sign up for the sites (typically requires an email and physical address), you enter the numbers of all of your reward cards. If you use your phone number

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in the store as your rewards card, you may need to call the customer service hotline of your favorite stores to get a new card issued.

Each month, you search through the available coupons and add any you would like to your card. I use the ones that there's even a small chance that I'll use, because, honestly, I rarely remember what they are. I could write them all down and use them in my trips, but I could them as "bonus" coupons, and rarely factor them in my calculations.

I'm sure you're shocked, but, several of those sites do not give you the money off on your actual purchase but issue you a check for your savings once you've reached a certain point — typically \$5. So it doesn't matter too much to me and then I get surprised by a check in the mail!

My favorite grocery store, however, does have coupons on their site that I can load to my card that DO come off my bill at the register. I do count those because I can use them in addition to my paper coupons (not all stores allow this — some allow one or the other). I would imagine that this is going to be the way couponing evolves, to an all electronic medium to help control fraud. However, I have nothing to back that up other than mere conjecture.

Free Samples, Newsletters, and Emails

Most free samples that you sign up for (more on that later...) will contain coupons for full sized items. Also getting on the manufacturer's mailing list for newsletters and emails will often net you coupons as well. It's worth taking a few seconds to scan those emails and newsletters from "joining" your favorite product's websites to see if there is a printable coupon or offer to get a free sample.

Tearpads, Peelies and "Blinkies"

Tearpads are advertisements within stores that contain a few coupons that you "tear" off the "pad" on the advertisement. Blinkies are those red machines in grocery stores that have a red blinking light on them. It pays big dividends to keep your eye open in all stores — especially gas stations. Yes, gas stations. There are ALWAYS tons of tear pads in gas

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stations. It's worth a trip around the gas station to see what's available. In the grocery store, there are typically more blinkies than tear pads, but there are often also free standing displays that contain coupon booklets as well. Look for displays that contain "free recipe books" and other informational brochures. Often times, those include coupons as well. "Peelies" are coupons that are lightly glued to a specific product. You peel the coupon off the product to redeem it, hence the name.

Now, this is another area of debate — what's the right number of each coupon to take. Most couponers feel that you should only take a "peelie" if you're buying the product. I subscribe to the rule — however, I may or may not use the peelie when I purchase the product. If I know that it's a good coupon that might be a better deal down the road, I may buy the product but save the peelie for later. Also you need to read the peelie — it may require more of a purchase than you're making, so you HAVE to save it for later.

As far as blinkies, display coupon booklets and tearpads are concerned, I think that's up to the couponer. I don't think it's fair to take the whole stack especially if you're not going to use all of them. I typically take anywhere from 1 to 3. I most likely won't buy more than that of any one item, so it's a fair number to take. But, again, I'm a family of one — if I had a bigger one, I might take more.



Side Note

I'm a big believer in coupon sharing. If you have extras of a coupon and see someone with that item in their cart — share. Or, leave the UNEXPIRED coupon on the shelf with that item. It's called being a coupon fairy and I think it's a great thing to do — if the coupon is actually usable. If it's expired or unusable for another reason, its litter. Yes, there's a fine line.

Writing/Calling/Emailing the Company

This is a great tip for those just starting out or having to switch to a totally new diet plan. You can contact the manufactures of your favorite products and request coupons. This is only mildly time consuming and can yield GREAT rewards. Again — I do this while watching TV, but this might be a great job for the carpool line or waiting in a doctor's office.

Go to the product's website and find the "contact us" section. Pick your poison — the telephone, snail mail or email. I suggest email because you can create a basic script and use it multiple times to save time.

Send the company an email such as this:

Hi, I really like Product X. In this economy, I have had to start using coupons more and more to be able to get all of the products I really love at prices I can afford. Can you mail me some coupons for your product?

Also include a TRUE compliment about why you like or use the product.

Additionally, if you're starting a new diet, include that information and state the reason you chose it – they may mail you helpful information as well as a coupon.

Sign the email with your mailing address.

For calling, you may need to include more information. I highly suggest this method, especially when dealing with products related to medical issues. For example, many struggle with buying formula for young babies with VERY specialized dietary needs. Most formula companies have rewards programs and coupons available, especially for mothers of multiples. Call the company and tell them your story (don't make it a sob story — just tell the truth). You (or a loved one) just got diagnosed with X and need to use their product for the following reason. The price of it, along with the price of everything else that you need with this diagnosis is causing (in the best case scenario) sticker shock. Do they have any coupons or rewards programs that may help defer the costs? Be kind, clear and concise. Remember — the person on the phone is just doing their job and typically does

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not make the decisions. Oftentimes, they will send numerous coupons to help you out. If you're not pleased with the response — request a manager or call back another day for a different person.

It is important to note that companies that specialize in products for babies and toddlers typically have programs for mothers (and fathers) of multiples. Most "multiples" websites talk about these programs, but typically, a phone call into the company will net you some good information on the programs available. Shoot — most mothers of multiples are on bed red for at least part of their pregnancy. That would be a great time to make a list and start calling the companies. These programs may include free products, lots of extra coupons, or other resources. AND — if the babies are already born and the mom is overwhelmed, what a WONDERFUL gift for a friend or family member to give than to sit down and make those calls for her. This might be a really nice way for a grandmother or great-grandmother who isn't all that mobile to be a BIG help to that mom of multiples. She could even clip and organize coupons for another person to go and do the shopping for the family. That would help her to feel more included, especially if she was not able to babysit due to mobility issues. Most of these companies require a birth certificate stating the multiple birth, so only so much may be done prior to the birth, however, having it all ready to go would save time after the hectic birth.

I do not do this on a regular basis because I typically have all the coupons I need. However, I did do this when I had to purchase a special contact lens solution for my rigid gas permeable lens. It was \$11 per month, no matter which way you sliced it. I tried and tried to find coupons for it and to buy it on sale, but it rarely went on sale and I never ONCE found a coupon for it. So I wrote a kind email to the company and requested coupons. I got five \$1 off coupons in the mail about two weeks later.

Now, do not abuse the kindness of the company. Yes, it's ok to email and request coupons, but do not do it repeatedly for more than you need. Later we talk more about rebates, but I think this is another important issue with honesty. Many manufacturers offer "try me for free" rebates where you send them the receipt for the purchase, along with a bar code from the item, to get a refund equal to the price of the

Do not abuse the kindness of the company.

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product. This is fine — however, if the company has a 100% money back guarantee IF YOU ARE NOT SATISFIED, do not use it just to get a free item. ONLY use it if you weren't satisfied. It's just dishonest to do it just because you can.

With that thought in mind — I tell you the following. You can also call companies when you have a complaint or suggestion about the product. Be sure to have the original packaging with you so that they can note the lot number if there was a specific problem with the manufacturing process. Call them with this information — in a kind manner — and they will typically either send you coupons for future products (to keep you as a customer) or refund your purchase. BE HONEST and only do it when you have an actual complaint. This helps the manufacturer prevent future problems and actually does them a service.

Coupon Trains or Swaps

There are different coupons in different papers and many people use different types of coupons. With that in mind, many people across the nation join coupon trains. They clip every single coupon out of the Sunday paper and put the ones that they won't use in an envelope. Then, they mail the envelope to the next person on the list, who takes out the coupons she wants and adds back in the same number as she removed, and mails it to the next person, and so on. Coupon blogs often offer chances for you to join these trains or you can start them with your friends as well.

Other people do coupon swaps with their friends. This works best when you're all from different stages in life. For example, a new mom has different coupon needs than a retired grandmother. You meet once a month and trade coupons you won't use for ones you will. In most cases, you trade equal numbers to make it fair. Make it a fun night and serve appetizer and drinks that you got for free or close to it with your coupons!

Online Trading

Many coupon blogs ([see Resources section](#)) have areas where couponers can trade coupons with other couponers. You can list the ones that you have to trade, and the ones that you want to have. It's a great way to get multiples of the coupons that you need and to get rid of ones that you don't. You'll just mail the other person the coupons they want

and they mail you the ones you want. It does take a little bit of trust in others, but hey, people are inherently good, right?

Coupon Blogs as Resources

I talk a lot about coupon blogs as great resources, and they are in numerous ways. Basically, the owner of the blog does one of two things, she (although there are men coupon bloggers) either matches up store ads with coupons (more on that later...) and/or gives you alerts to awesome coupons. Either way, it's a WONDERFUL gift because nine times out of 10 it's free. It's my personal policy to never pay for what you can get for free, so I NEVER pay to subscribe to a coupon blog. I will, however, buy the eBook.

It's my personal policy to never pay for what you can get for free, so I NEVER pay to subscribe to a coupon blog.

Also most of the major coupon blogs have links to the most famous printable coupon websites, so you can go to one site and get a majority of printable coupons on the web.

You can follow most coupon bloggers on Facebook and Twitter as well, so you can either sign up for their RSS Feed or daily emails, check up on them on social media sites, or simply go to their page once a day (or more....).

Coupon Search Engines

Several coupon blogs have coupon search engines that allow you to search and see if a coupon is available for a specific product. This comes in handy either when you're just starting out or if you need a specific product that week. You will simply type in the product's name and it will list all the available coupons out now for it — from printable coupons (and the LINKS to those coupons!) to any that are in Sunday circulars.

Buying and Selling Coupons is not Ok

It is important to note that there are several websites where you can buy coupons. These sites claim that you are paying for their time, and not the coupons themselves. However, we both know that you're paying for the coupons. Buying coupons is coupon fraud (read the fine print on most coupons, where it prohibits it — along with the resale of the item purchased with the coupon). If you can't get the coupon in an honest manner, you don't need the coupon. End of story.

Storing and Organizing Coupons

There are two major ways that people store their coupons, the binder method and the filing method. I'm sure there are others, and when you do it for awhile, you will develop the method that works the best for you. Personally, I like the binder method, but that's just me.

The binder method involves clipping coupons when you get them, while the filing method does not require clipping until you go to the store. Other than that, that's the biggest difference.

With the filing method or insert method, you file full copies of each Sunday insert as you get them in their own file folder. When you get ready to go to the store, you look at the coupon matchups on the coupon blogs (more on that in a minute...) and if you want a coupon, you find the corresponding insert in its file and clip the coupon. This works great for those who have some storage space to keep about a legal drawer full of inserts.

For those with less storage space, I suggest the binder method. You get a three ring binder and fill it with baseball card holders and smaller photo album sheets. When the coupons come out on Sunday, clip any that you think you might use and insert them into the individual pockets of the binder. I have two major sections — food and non-food items. Other people are more anal than I and have multiple sections, but I don't have the patience for that. So when I need a coupon, I just flip through the binder and can quickly spot it through the clear plastic. It feels easier to me than the insert method. But, it is more clipping. So dealer's choice on which one is best for you.

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The drawback to the binder method is that you either have to cut every single coupon or you might miss a deal if you throw away a coupon. Now that I've been couponing for several years, I know what might be good coupon and I definitely know what I buy. How do I know what might be a good coupon? Well, if it's a coupon for a new product (typically, if I've never heard of it, I know it's a new product, but most write "new" on it somewhere), you can typically get that item for free with the first few coupons that come out for it. What manufacturers do is put a high value coupon out that is close to the full price of the item, and then about three to six weeks later, it goes on sale for the same amount as that high value coupon. So clip it out and wait a few weeks and WHAMO — free stuff!

Now that I've been couponing for several years, I know what might be good coupon and I definitely know what I buy.

CHAPTER 5: How to Plan Your Trip

Planning your shopping trip is the key to your success in shopping, regardless of the use of coupons. First and foremost, even if you simply just write a list and stick to it — you will save money. If not, you will be distracted and buy whatever sounds good in the moment. Again — there is nothing wrong with seizing the moment and buying something special BUT if everything you buy is like that, you will drastically overspend on your trip. Also — and this really is true — never shop hungry. It's a recipe for disaster. It's an even better idea to shop when you're so full you don't even want to see food.

This brings me to a side note before we get started. I read on coupon blogs all the time about moms and others who stick to the list, if it is not on the list, it is not bought, period. I think this is good and bad. Life is pretty much about balance and without it, you tend to go off the deep end. It's this way with shopping. If you make 100% strict rules for yourself that are almost impossible to reach, you will fail. But, if you give yourself a little grace, you will end up meeting your goals and being happier along the way. This means that if you're shopping at the bag of chips that isn't on sale look good AND you've stuck to your list for a few weeks AND you're saving money...buy the bag of chips. It'll give you a little rush and help you stick to your goals.



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Additionally, when you're taking your kids shopping with you — show them how you shop. Granted, you're not going to show a two year old how to determine price per ounce, but, you can show them how you match a coupon to an item — see this bag of crackers, we use this coupon to pay for it. Or, help Mommy pick out the number two on this aisle. Also — keep in mind that you can build in bribery for small children into the trip. Most stores have a "free" item for kids — be it a cookie or a balloon for shopping — ask your customer service department if they have any item like that. Use that to encourage good behavior in the store. If they do not have a "free" item — see if you can add one item in the trip with a coupon that would be considered a treat. And, if you're going around the store and your kid is being awesome — spring for the bag of cartoon shaped macaroni (or whatever trips their trigger) — even without a coupon. Sometimes that reward is worth more than the price on the shelf.

Anyway — back to planning your trip. Almost all stores now have their store circular online. If you're not ready to tackle coupons or the couponing blogs — start here.

Read through the circular. See what's on sale and plan your week or more worth of meals around the sale items. If you're keeping a price notebook — consult that to see if the prices are truly a sales price. If not, just go with the store's definition of a sale for a few trips to get you into this mind set. Remember, slow and steady wins this race in the end. It's about changing a mindset, and if you do it too quickly, you set yourself up for failure.

Once you have your list from the circular, do a quick trip around your pantry, bathroom and kitchen. Are there any items you need? It's always a good idea to keep a notepad on the refrigerator (or an app on your cellphone) to keep a running list of needed items for your next store trip. This won't be all that important once you have a stockpile, but in the beginning you'll likely run out of items fast. Add those needed items to the list — we're going to use our new skills in the store for those.

Almost all stores now have their store circular online. If you're not ready to tackle coupons or the couponing blogs — start here.



Side note

“Stockpile eating” — Once you start to stockpile food, use your inventory as a basis for your shopping trip. For example, look through your stockpile before shopping. Often times you will find that with the addition of one or two items, you can easily have a week of meals. Let’s say I look in my stockpile and realize I have plenty of ground beef and noodles. All I need is spaghetti sauce and I have a complete meal. Once you really get a good stockpile, you should be able to easily create meals without having to shop each week. During those weeks you can either take a break from shopping or just go in to the store to pick up the amazing deals to use in the future. The simple act of eating what you have will not only help to eliminate wasting food, but money as well.

Once you have your complete list, you can either read on for more information on how to save, or you can go to the store. If you’re going to the store, be sure to have your customer rewards card. Your customer rewards card is a card shaped like a credit card that the cashier swipes before your trip. It takes off automatic discounts and in some cases gives you future discounts based upon your buying habits.

Regardless of whether you planned your trip or not, always get the cashier to swipe this card. If you do not have one, go to the customer service desk prior to shopping and register for one. If you have lost your card, or do not have it on you, most registers will accept your phone number (including area code) as another method to get your discount. If none of these are a viable option, most cashiers have a “blank” store rewards card that will give you the preferred pricing, but none of the other rewards. This is a good option if you are traveling out of town and just ran in to pickup something in a store you will never frequent again.

While shopping in the store, note the items that are on your list that were not listed in the sale ad. First, are they REALLY a need — are you truly out of toothpaste or can you wait another week to see if it goes on sale? Second, if it is really a need, look at the shelf tags and practice your price per ounce shopping. If you can ignore name brands, which item is the cheapest on the shelves. If the cheapest item is an appropriate choice for you, this is the item that you purchase. It’s not a deal if you’re never going to use. For example, if your

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kids love a certain brand of ketchup and you suddenly switch to natural ketchup (typically much more “runny” than traditional ketchup), are they even going to eat it? The obvious exception to this rule is if a child or family member gets diagnosed with something that requires a dietary change (more on that in a minute...), then you make the switch and everyone (somehow!) learns to deal with it!

Once you are done shopping, review your receipt (or REALLY watch the computer screen while the cashier is ringing up the order). Did you get the advertised price for all of your items? If not, visit customer service for a refund. Some stores have a policy to refund the full value of the item if it is rung in incorrectly. You are not “punishing” a cashier for this, in most cases, it is a computer programming error — not the cashier’s. But, if the cashier rang up the item too many times, also ask for a refund while still in the store.

Also review your receipt to see if you stayed on task. Did you follow your list or did you get distracted by something shiny? Now, don’t beat yourself up if you didn’t follow it exactly, but give yourself credit if you did follow the list more often than not.

Read on for more information on how to plan a trip if you’re ready to start getting more savings and possibly even using coupons.

Store Coupon Policies and Reward Cards

Your store rewards card is like a coupon simply by itself. It gives you discounts that are lower than the shelf price — most of the time advertised on the shelf — and allows you to save money at the checkout line. Always, always, always use this card if its available — most major grocery stores and pharmacies use these cards. However, most “superstores” do not. If you’re not sure about your favorite store, go online to their website and look for a “rewards card” or “customer service” tab. Typically, the name of the card is some special name that goes along with the store’s theme and uses words like “rewards” or “savings” on the front of it. You can sign up online for many stores and at the customer service desk at all stores.

Remember, as we discussed before that you can link coupons to your rewards card with certain online services, which makes your rewards card just that much more useful. You also have to keep in mind how your rewards card works. On the Extreme Couponer show,

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they ring up the whole purchase and THEN use the rewards card at the end of the transaction to show you the dramatic savings. However, at the store I frequent, if I did that, I would miss out on the coupons that I attached to my card online. So it pays to know how the store utilizes that card prior to using it in the check-out lane. Yes, it's cool to see the total go WAY down, but it's also much more awesome to save more in the end. Besides, most receipts list how much you saved due to the rewards card anyway!

Go to your favorite store's page and look for a search bar. In that search bar, type "store coupon policy." If you do not have a search bar — go to Google and type in the store's name followed by "coupon policy." Putting it in quotes will limit the search.

Read the store's coupon policy. It may or may not make sense to you now, but print it off and save it. Put a copy in your coupon organizational system, and bring a copy with you while you shop for consultation purposes. Yes, that's anal, but necessary sometimes. In most cases, it will tell you information on limits — such as how many coupons can be used per item (typically one, unless it's one manufacturer's AND one store coupon per item), if doubling is allowed, how many coupons are allowed per trip and what types of coupons are allowed. Some stores will allow competitor's coupons and some will not. Each store defines what a competitor's coupon is — for example, the store may accept the store coupons of ANY store within 50 miles of that location allowing both supercenter, grocery store and pharmacy coupons to be used. OR — it may define competitor's coupons as any GROCERY store within 50 miles.

If the store coupon policy is confusing to you (and it likely is if you're just starting out), you can do one of two things — either go into the store and talk to the store manager for more information or visit a coupon blog of the store ([see the Resources section](#)). It is

A more seasoned couponing veteran may be a better source of information.

important to note that sometimes store managers are allowed to interpret the coupon policy on a store by store basis OR they may not be aware of the coupon policy (it is not always included in all store's training manuals — yes, that seems insane to me too). A more seasoned couponing veteran may be a better source of information. Yes, I know that sounds odd, but most well-seasoned couponers know the store's coupon policy MUCH better than the employees. I can honestly tell you the policy of my favorite store so much better than most of the cashiers — as a matter of fact, I've explained it to them

more than once. (ALWAYS nicely). Google the name of your favorite store and “coupon blog” and you will most likely find a blog that details the store’s policy for you in easy to understand language.

Bow Down to Your Favorite Coupon Blogger

Ahh...the coupon blog. Friends, this is where you separate the men from the boys in the coupon world. A coupon blog is a website that goes into painstaking detail to help you plan your weekly grocery shopping trip. Honestly, these sites make couponing easier and help you save drastically more each shopping trip. They point out new printable coupons, unadvertised deals and ways to save money on your shopping trip that you never imagined.

I have a list at the end of the book that gives you PLENTY of coupon blogs to choose from, however, your best bet is to follow one, maybe two. Any more than that and you’ll see a lot of repetition and you might even get overwhelmed. Besides, you’re probably only going to one to two stores at the most, so you really only need to follow the best blog for each store. The best blog is the one that you not only understand the format, but the concept of what the blog offers — so you and your BFF may shop at the same store but disagree on the best blog for it. It doesn’t matter — whatever works best for YOU is the best option.

Google “coupon matchup” after your favorite store’s name and several blogs will come up. The first one that shows up is most likely the most popular, which is a safe bet to start your research. Look at the blog and see if there are “tutorials” to show you how the blog is set up and what the blog has to offer. In most cases, the coupon matchup will be the main event of the week.

The coupon matchups will look something like this:

Brand X ketchup \$2.50

-.55 cent coupon from RP 11/1 — doubled — (\$1.40)

-\$1 off printable (\$1.50)

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Now, what does all that mean? First, they list the item on sale with its sale price next to it. Then, they list all the available coupons under it. Most have a shortcut language (translation in a minute) that lists the coupon insert and date that the coupon came from and then the resulting price is in parenthesis. Also note that the word printable is most likely a hyperlink to the actual coupon itself — click on it to print it off as you read the list. Typically, they don't write out the word "doubled" on coupons that can be doubled, they just show the resulting price. I did that so you wouldn't automatically think the price is incorrect.

Here's a basic coupon blog dictionary. Some bloggers use others, but these will be enough to get you started. If you run across an acronym that you don't know, Google it and the answer will most likely pop up in the first result.

RP=	Red Plum Sunday Coupon Insert
SS=	Smart Source Sunday Coupon Insert
ONYO =	On Your Next Order (typically this is the coupon that prints out of the catalina machine after you make a qualifying purchase, such as four bottles of ketchup will get you a \$4 ONYO cat)
CAT =	Catalina coupon, the coupons that come out of the little printer at the cash register
TP =	tear pad
BL =	blinkie
OOP=	out of pocket expense
TYVM =	thank you very much
YMMV =	Your mileage may vary, which means: this worked for me, but it may not for you

Many bloggers will have their list with the coupon matchups with the option of creating your own printable list to take with you to the store. You just select a box next to each

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item that will be on your list and hit “print” at the bottom of the list, and voila, you have a coupon list that you didn’t even have to write up.

At this point, you note the available coupons for the items you want to buy and see if you have them. Either go through your inserts based upon the instructions from the blog, flip through your binder or print off the available ones listed on the blog. You may notice that if you go to more than one coupon blog for your favorite store, each blogger may have a different price or coupon for certain items. That’s because different regions of the country get different sales ad prices. This typically does not greatly mess up your trip in the store, but it does mean that your total bill may be slightly different than your plan.

Clip your coupons to your list to help you to remember to buy them, and then place your list next to your keys so that you take it with you when you walk out the door!

Couponsing Apps

With the advent of the smart phone came millions of apps to solve every known problem. My favorite grocery store has its own app that I downloaded to my iPhone. I can save my grocery list to it, add coupons directly to my shopper card and browse the sales paper.

There are numerous grocery apps out there, such as Grocery Smarts, Grocery Pal, and coupon blog (A Full Cup, We Use Coupons) specific apps as well. I would suggest downloading a few of the free ones (if you haven’t hit your data limit for the month) and trying them out to see which one helps you the most with your shopping trips. Personally, I like to read the forums on the coupon blogs when I’m waiting in line or at a doctor’s office. I use the store’s app a little more, especially when new coupons are released.

My favorite grocery store has its own app that I downloaded to my iPhone.

Stacking Coupons

Some bloggers talk about “stacking” coupons. This is not allowed in all stores, in fact it’s only allowed in a few. This is the process of using more than one coupon per item. Remember how we talked about some stores allowing you use to a manufacturer AND a store coupon on one item, well, that’s stacking. Stacking may lead to coupon overage (more later...), which is a good, good thing! Enjoy it if your store has that option.

Online Sale Previews

Sign up for emails from your favorite store. Sometimes, they contain special sales or coupons for your store that are not offered to non-email shoppers. Additionally, they may allow you to view the sales circular online and some stores even let you select items in the circular to create a list — similar to the coupon blogs.

My favorite store, and several others around the nation, has online shopping available. This allows you to literally shop for groceries in your pj’s! I do not use the online shopping tool for that, though. I use it to “shop” for items that I want to buy that week that are not in the sales paper. That way, I can see what the price of that item is before I go shopping. This helps me with matching up coupons to unadvertised deals. For example, say I’m out of ketchup and I have a coupon for two different brands, Brand X and Brand Y. Yet, neither is listed in the sales flyer and I really don’t want to take my whole binder with me to the store. So I look online at the ketchup prices and compare the coupons to the price to see that Brand X is much cheaper than Brand Y with the coupons, so I put Brand X on my list and clip my coupon to it as well.

Multiple Transactions — Oh My!

Multiple transactions are going to be discussed more in the health and beauty deals later but sometimes you have to do multiple transactions in a grocery store as well. For example, say that your grocery store limits you to three coupons on the same item in one transaction. If you want six of that item, you have to do two transactions to be able to use a total of six coupons. The first transaction would be for three of that item plus coupons and the second would be identical to the first.

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Now, this is going to sound like some extra work, but it's worth it for a really good deal. You can start "rolling" transactions to net some serious savings. You roll a transaction when you use the coupons that you receive from the first transaction (the CAT or OYNO coupon from the catalina printer) on the second transaction, and so on...

For example, say I buy two tubes of toothpaste for \$2, and for each tube of toothpaste I get a \$1 off OYNO coupon. So after the first transaction, I have two \$1 OYNO cats that I can use on that same toothpaste again. So I buy two more tubes of toothpaste at \$2, and then use my \$2 worth of cats (2 \$1 cats) and my total becomes \$0. BUT — I still get another two \$1 OYNO cats from that purchase too. So I can continue buying toothpastes until the store runs out if I want, they're still free regardless. You "roll" the savings from the first order onto the purchase of the second order, and so on.

Coupon Overage

Coupon overage is the holy grail of the coupon. Basically, it's where the coupon's value is higher than the price of the product. That happens when a high value coupon is matched with a good sale price of an item. For example, say I have a \$1.50 coupon off of soap, but the sales price of the soap is \$1. I have 50 cents worth of "overage" to use on something else. Some stores allow it, some don't. If the store allows it, you can use that overage to purchase other items, such as meat and fresh fruit and veggies for less. Let's stick with the soap example. If I have 5 of those soap coupons and I buy 5 soaps, I have $.50 \times 5$ or \$2.50 worth of overage I can spend on meat, which takes my meat price down from \$3.50 to \$1.00.

There are even fewer stores that allow you to either get gift cards or cash back for coupon overage. In those rare cases, instead of applying the overage to another item, you would get the \$2.50 example above given back to you at the register, either in the form of cash or a gift card. This is how people "make money" couponing or get massive quantities of groceries for free. The bloggers will point out these deals and your best bet at getting them is going on the first day of the sale.

Rain Checks

A rain check is a certificate given to you by the store guaranteeing a price of an item, if that item is out of stock. So for example, say my favorite ketchup is on sale for \$1 a bottle, which is a BUY price for me. When I go to buy it, I notice there are none left. I go to customer service and ask for a rain check for that ketchup. They may or may not be willing to give you more than one rain check for a sale item. Policies vary by store, but most rain checks have long term expiration dates, if any. This means that if you wait until the item is in stock, and it's after the sale ends, you STILL purchase it at the sale price.

You can use coupons with a rain check, just like if you purchased it without one.

You can use coupons with a rain check, just like if you purchased it without one. When it comes time to use it, you simply present your rain checks along with your coupons to the cashier and they make the adjustment at that time.

Tour the “Clearance Rack” of the Grocery Store — Your Only “Cheat”

When shopping at the grocery store, you're going to take your list with you and not cheat, right? Well, here's your excuse to cheat every time you go to the store! Remember how we talked about getting meat and fresh veggies and fruit cheaper with mark downs? Well, you need to check for them each time you go to the store. Make the loop around the outside edges even if you don't "need" any of these items. If they're marked down to your "buy" price, go ahead and pick up some and freeze them. You'll be thankful later when you do need them!



Side Note

Not all stores do fresh product mark downs. Some give away their close to expiration date items to food banks. It is always a good idea to talk to the store managers of the stores in your area about their procedures for this. If they do mark downs, they will be able to tell you if it's on a set schedule or "typically" during a certain time of the day. Plan your trips for those times. If they give the items away, see if another store in your area does mark downs. This may be worth it to you if you can hit another store at the right time to grab the clearance items.

Also take a lap around the prepared foods and breads section of your store. Most of their prepared foods and baked breads are only allowed to be sold for one or two days by health codes. So if it's close to the end of their sell by date, the deli or bakery will most likely begin to mark down those items. Now, most of the time, even with a discount, it's cheaper to make your own — HOWEVER — if you know that you'll likely to just run to a drive thru that night or one night that week, grab a few discounted items. They'll still be cheaper than eating out, and in most cases, better for you. Also this is a great way to get whole roasted chickens for just as cheap as or cheaper than the ones you make yourself.

Figuring Out Percentage Saved

The coupon bloggers are all the time talking about how much they saved in percentages, as opposed to just dollar amounts. Figure out how much you saved, percentage wise, by taking your actual out of pocket expense and divide it into your out of pocket plus the money saved. For example, say you spent \$20 on your groceries. At the bottom of your receipt it will typically say, "today you saved \$40." Add the \$40 to the \$20 to get \$60. Divide \$20 into \$60 to get .33. You paid 33% of your original amount of groceries. Subtract the 33 from 100 to get 67%. You saved 67% off your groceries.

Using Envelopes in the Store

Use your coupons as your list and a store map. Very rarely do I buy anything without a coupon, so I typically do not shop with a list. If I do need a non-coupon item, I simply stick a sticky note on my stack of coupons as a reminder (if it's one item, I stick the sticky note on the coupon that's closest to that item in the store).

I arrange my coupons in an envelope. I leave my binder at home (more on the binder in the [Question and Answers section](#) but it's the notebook that holds every coupon in my possession). It keeps the "crazy" looks to a minimum from other shoppers. I arrange my coupons by aisle in the store. For example, in my favorite store, aisle one has canned goods, aisle two has noodles and aisle three has soups, and so on. So the first coupon in my envelope is for canned organic green beans, the second is for whole wheat noodles, and the third is for some organic soup, and so on. It keeps my grocery store trips to a minimum time because I'm not running back and forth searching for stuff.

If you're new to shopping at your grocery store, ask the customer service desk for a map of the store — it will show you a basic layout and help you get organized. This is also a great way to write your list, even without the use of coupons — especially if sending someone to the store for you who is not the main grocery shopper. It saves a surprising amount of time.

The only negative to this method (i.e. leaving the binder at home) is the surprise clearance sale. Sometimes, the store puts grocery items on clearance that can be matched with a coupon. If you have all of your coupons with you, you can take advantage of these sales. If not, you risk the clearance item being gone when you return for your next trip. I find that the binder is cumbersome and harder to manage — AND takes more time in the store. So I don't mind missing those deals sometimes. I save enough as it is and if I really want it, I can *gasp* buy it without a coupon.

If you have all of your coupons with you, you can take advantage of these sales.

Putting it to Use: Creating Your Own Personalized Plan

I talk later about how I shop too, but it's important to remember that you need to create your own personalized plan. What may work for me, may not work for you. Review all the processes in this eBook and decide which ones will actually be feasible for you and will create a plan that will set you up for success, not failure. This plan may ebb and flow over time. For example, I recently decided to give up shopping at the pharmacy all together. (GASP!) I've got a good stockpile of health and beauty items and I don't want to deal with the hassle of keeping up with the sales at a pharmacy and a grocery store. So, I'm just going to shop at my one grocery store. I may miss out on some good deals, and I may spend a little extra — but — I get more free time to myself!

Here's my basic couponing plan: Each week I read the coupon blogs for my favorite store. I look at their match-ups and see if I have the coupons. Most of the time, I know by memory if I have the coupons or not that I need. I grab the coupons, organize them by aisle and head to the store. If I need items other than what I have coupons for, I create a small list. I typically plan my meals one of two ways: I either buy one or two items to complete a meal using stockpile items or I simply buy all the items I need to try out a new recipe I want to eat. The second one is always more expensive than the first.

I shop at one grocery store exclusively. This limits my planning time and the time I actually spend shopping. For the most part, I only go once a week. If there's a big sale, I may go two or three times. I hate going more than twice, though.

I try to clip the coupons from the Sunday paper (I buy two or more papers after church) on Sunday night while watching tv. I also try to just print off the printables when I'm planning my trip about 30 minutes before I go. Clipping typically takes 20 minutes or so (it would take less if I wasn't distracted by the TV) and planning takes 20 to 30 minutes, depending on my distraction level. Sometimes I get on an Internet search tangent and it takes 30 minutes or longer. I probably spend 20 minutes in the store. So, it takes me an hour and half, inclusive, to clip, plan and shop for my weekly groceries. That's a big week, on small weeks, it's even less. Do I think it's worth it? Absolutely! I think I would spend an hour at

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the store if I didn't have a list all laid out anyway, plus it would probably take me ten to 15 minutes to plan before I went anyway. So, for 15 extra minutes it's worth it to me.

Now, again, I'm an "expert" — I know exactly where I like to do my searching, which store I want to shop at, and which coupons and products are worth it to me. I've honed it down to a science. It will take a few months of trial and error for you to get to this point.

Look at all of the different methods in this eBook and decide which ones will work best for you. For example, if you are tight on time, simply read the sales circular before you go shopping. Create your weekly list from that and stock up on items that are cheaper than normal. This alone will cut your bill. Also, shopping once a week as opposed to daily or twice a week will not only force you to plan and cut your bill, it will also save you time in the long run.

Look at all of the different methods in this eBook and decide which ones will work best for you.

You may find that you *hate* clipping coupons and opt to only use "e-coupons" attached to your card in addition to shopping the sales. That's ok too. Just remember that you do not have to do every option in this eBook to save your family money. Yes, you will reap the greatest rewards by following all the tips — however — it may or may not be worth it to you long term. The beauty of it is this: its there when you need it. I hope this never happens to you, but you may see a big dip in your income. If that's the case, you will have some ways to seriously reduce your grocery bill quickly and effectively.

And, as always, remember you're an adult. Part of the beauty of being an adult is that you get to choose the option that is best for you in (most) situations. This is one of those situations. You are not a horrible couponer if you only use one or two methods — as a matter of fact, you're most likely like 99% of all couponers if you do! Those "extreme" couponers are just that — EXTREME!

CHAPTER 6: "Extreme" Couponing for Specific Diets

First and foremost, let me tell you a simple truth: shopping for a special diet is not totally different than shopping for a "traditional" American diet. Yes, there are less coupons available for specialty items (i.e. gluten free, vegan, fresh fruit and veggies, etc.) HOWEVER, you can still shop with good savings regardless of your diet.

For starters — the basic skills you have learned so far, such as price per ounce shopping, buying up items at their lowest price, and shopping based upon sale (or in-season as opposed to out of season) not desire, hold very true for ANY diet. As a matter of fact, they're probably even MORE true for specialty diets. When you find that a shelf stable item you love is on sale, buy it in as much bulk as possible! Typically, specialty items (such as gluten free, vegan, etc) are put on sale even less than regular grocery store items, so it is even more important for you to stockpile than the average joe.



Side Note

There is one major side note here — specialty items are MUCH easier to come by in the big cities, with better pricing due to competition. It may be worth it for a family living in a small town near a big town to make once a month journeys to the big town to stock up on specialty food necessities. Do the math, even with the gas expenditure; it may be more beneficial to do that than to buy the specialty item in the small town. Typically, small towns carry very few specialty items AND the prices are significantly higher.

Also if you are on a specialty diet for medical reasons, look for a support group in your area. They may have more information than you realize on your specific diet. Additionally, finding others on your same diet will help you to find new recipes and share shopping tips.

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This is also a great resource if you find that the only way to net any “real” savings while shopping is to buy purchases in bulk. You may be able to split the purchase with another person on the same diet to yield the savings without having to store (or waste) a lifetime supply of the item.

We will also talk about shopping online for food. This is a GREAT way for specialty diet followers to greatly reduce their bills. While coupons are available for these items, the items may not even be available in your area. Look to daily deal sites and major online retailers (think Amazon, etc.) to supplement your stockpile. Remember to look for free shipping deals (typically as simple as Googling “free shipping” and the site’s name) to lower your oop (out of pocket) even further.

Look for free shipping deals (typically as simple as Googling “free shipping” and the site’s name) to lower your oop (out of pocket) even further.

Coupons for Specialty Diets

When it comes to specialty diets, coupons are less plentiful than traditional items. However, there are more and more coupons for gluten free, organic, nut free, and vegan items each month. The Sunday newspaper may not be the best resource for you (unless you’re still buying health and beauty items like most of America — and in that case, keep buying them! If you are buying gluten free and organic health and beauty items, stick with this section, as opposed to the extra material at the end of the book).

If you live in an area with a Whole Foods — sign up for their email list, mail list, and pick up every flier you see in the store. Not every item in their store will be something that will work for your diet, but many will....and those fliers contain (wait for it....) Whole Foods COUPONS!!! These can even be stacked with manufacturers coupons (in most stores — ask your store manager first) to net even bigger savings. Even if you don’t normally shop in a Whole Foods for your specific diet, it’s good to have coupons on hand in the event of a big sale on your specialty food items.

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Make a list of the major products that you use in your diet (if you only eat fresh food and vegetables and/or meat this won't necessarily apply). Go to each product's page and request coupons. Also search for those coupons on coupon databases ([see Resources section](#) for links) or simply Google the product name and "coupons" to see what coupons may be available. Yes, this is a little bit of work, but it will help you save in the long run over simply shopping sales and comparing price per ounce. This will also minimize the hurt in a MAJOR diet overhaul (think: new diagnosis). Again, do this while watching tv or relaxing after work to make it feel less like a chore. You don't have to do it all in one day, just make a goal for contacting a certain number per day (five or less) and it won't feel like such hard work.

There are numerous coupon blogs that cater to specialty diets ([see Resources section](#)). However, if it's very important to you to save as much money as possible, it may be worth buying all the "money makers" or products with coupon overage to reduce the cost of your grocery trip. If this is the case, simply donate the unused goods and use the overage to purchase your needed items. You may not be able to eat that highly processed item that you made a profit on, but someone at a shelter will be very thankful you donated it!



Side Topic

Many people who are strict specialty diet balk at the idea of giving a highly processed item to a food shelter as it may not be the healthiest alternative. As someone who used to work in the non-profit industry, as well as someone who has researched this topic extensively, I can safely say – get over it. Many individuals in that situation do not have the time or the skills necessary to cook a true "home cooked" meal. ANY food is better than NO food and one box of highly processed macaroni and cheese may last that person several meals. Yes, eating organic fruits and veggies is a great way to create a healthy lifestyle, but it not the option for everyone for numerous reasons.

Lastly, regardless of your specialty food diet, I suggest reading all of the following sections. This is not just because I think my writing is terrific – it is because many of the tips that apply to one diet can easily be applied to another, especially those in the gluten free

section. There is some repetition in this section, but the repetition will also help you to remember what you find important.

Gluten Free Savings

A gluten free diet is a diet that completely avoids the protein known as gluten, found in wheat, barley, rye, kamut, spelt, malts, and triticale. A majority of the people on this diet are either diagnosed with a wheat allergy or celiac disease. It is more than simply avoiding wheat, it involves INTENSE reading of labels and knowledge of the various “names” for gluten. A gluten free diet is also an option for those looking to avoid the symptoms of irritable bowel syndrome. There are numerous online and offline resources for those looking to become more educated about living a gluten free lifestyle.



GLUTEN FREE

First and foremost, having a basic knowledge of what is naturally gluten free is one of your best tools. By simply avoiding processed gluten free foods, you will save money. Processed gluten free foods are more expensive than the “normal” processed foods, and while more and more coupons are available, good savings can be netted from naturally gluten free products.

A great tip is to keep a list of all known gluten free foods with you (and your coupon notebook) at all times. This will save you a lot of research in the store. For example, if you know a certain type of salsa is gluten free, keep the name of that salsa handy. While there may be a coupon available for another brand, you may or may not want to clip it and spend time in the store (or on the company’s website) to read the ingredient list and find out if its gluten free or not. Knowing what products will and won’t work for you is half the battle in specialty diets. It may be worth spending a minute or two on the company’s website looking at the ingredient list when you a first switching to a gluten free diet. This will be a great way to learn the ingredients in your food (you can easily “Google” an unknown term this way) and

A great tip is to keep a list of all known gluten free foods with you (and your coupon notebook) at all times.

save you from spending several hours in the store shopping and reading labels. Again, this can be done while watching tv, decompressing at the end of the day, etc.



A Tip from a Gluten-Free Guru

Really read your labels. Note that one manufacturer may list that an item may contain wheat but others do not. For example, a major retailer may list a possible wheat contamination on a can of tomatoes, but many others may not. In that case, the guru only buys canned tomatoes labeled gluten-free. For those with celiac especially, this is vitally important!

Shop the edges of the grocery store for basics like fruit, vegetables and meat. Remember all the other tips from before, such as asking your grocer when the bruised and “old” fruit and vegetables go on markdown. Also talk to your butcher about the time of day when the meat is marked down. Consider talking to your store manager if you can’t be there at the same approximate time to snatch up these deals. Tell them your situation (diagnosed with X, need to save money) and promise to buy everything they mark down by X time. If you don’t show, they can still set it out and sell it to someone else, and you can still reap the benefits of the markdown savings. Be respectful and thankful if the manager agrees to this. ALWAYS show up on time and if you can’t — a phone call to notify them would be a great step towards a good relationship. Why does it matter? Because just like anyone else, the store manager will treat you like you treat them.

Next, learn how to cook your own gluten free breads, etc, especially if the processed gluten free breads are out of your financial reach even with sale prices plus coupons. There are numerous sites online to teach gluten free bread making (which is an art). Buying these ingredients on sale and in larger quantities online (again, watching your price per ounce) may net you additional savings. If time is just as big of a concern as the savings, consider baking in bulk and freezing the extra.

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If you live in an area with a limited product line of gluten-free products, and would still like to have processed items on hand (which are STILL cheaper than eating out!), talk to your favorite grocer about ordering the products in the store. Many will do special orders for customers. This would be a great way to try a new product without having to order it in bulk or pay shipping. This is a good alternative to shopping for gluten free products online, if you're not comfortable with that, or are just switching diets.

Daily deal sites (such as Groupon) are BIG right now. Many offer deals such as a \$50 gift certificate to an online retailer (think Bob's Mill) for \$25. This is a 50% savings right off the top. Use these daily deals to net your shelf stable items at a deeply discounted price. A 50% savings off any grocery item is a good percentage off; however, on gluten-free items it's AWESOME!

Go to the online sites of your favorite gluten free foods and sign up for their newsletters. Many of those sites also have online stores where you can purchase the foods as well. Look to the newsletters for specials and free shipping offers. Combine these with a Groupon deal for a rock-bottom price. Even without a Groupon, this may be a great way for you to order your gluten free items in stockpile quantities. Remember your price notebook and price per ounce calculations in this situation. Typically, you are buying a case of the item (typically 12 to 24 items), so you need to make sure that it won't go to waste as well.

Major online retailers, such as Amazon, are venturing into the grocery store game. Walmart and Target do not sell as many groceries online as Amazon (although both do and WalMart often offers free shipping with a \$45 purchase as of today). Remember — you are buying in bulk in this situation, so it may still be better if you're shopping for one to shop at your local store. However, with all the Amazon deals for members, such as free shipping and discounts for automatic orders, you may net some serious savings with this method. If you have other friends on a similar diet, it may be a

Remember — you are buying in bulk in this situation, so it may still be better if you're shopping for one to shop at your local store.

good idea for you to get together and split large orders. This will prevent waste and help you to benefit from the additional savings of bulk purchasing on specialty items.

Vegan Diet Savings

In its most basic form, a vegan diet prohibits the use of any animal products. All the food ingested must be plant-based. Many consider this to be a non-dairy vegetarian diet. There are other forms of veganism but for the purposes of this eBook, the concept will be a non-dairy vegetarian diets.

As always, knowledge is power. If you are first starting out on the vegan diet, simply knowing what is truly vegan and what is not is important.

Much of the advice from this eBook is applicable to a vegan diet. Buy in season. Talk to your grocery about the time of day mark downs are done on vegetables. Know the products that your diet specifically adheres to and research the companies that produce vegan-only fare. Sign up for newsletters, request coupons and talk to the customer service representatives. Many times, there are months out of the year where these items are featured on specials (National Vegan Month is November, for example) Again, there are many, many more options for those in bigger cities, however, it can still be done in a smaller city as well.

Look online for organic vegetable co-ops that will deliver locally — you might be surprised how many there are. Look for friends to split a box of vegetable with or see if you can volunteer at the co-op in exchange for your weekly or monthly allotment of food.

It should also be noted that larger chain grocery and super stores in big cities are much more likely to carry vegan products at reasonable prices. The smaller the city, the smaller the selection and the higher the prices! This may make a monthly trip to a larger city for shopping worth the drive.

Casein Free (Dairy Free) Savings

Casein free and dairy free diets are similar in that both avoid the ingestion of milk products. Many times, casein free diets are consumed in conjunction with gluten free diets (especially in the treatment of autism).

The information in the gluten free savings area is pretty similar to this diet as well, with knowledge of what “terms” are used in describing processed milk or dairy products. The “easiest” way to follow this diet is to stick with fresh meat, vegetables and fruit. Use the skills that you have learned, such as buying “damaged” fruit and vegetables, marked down meat and talking to your grocer for the best times of day to shop.



DAIRY FREE

Again, look to local support groups (especially those for autism, even if you are not on the diet for that reason) to offer additional resources. Look to the manufacturer’s websites of your favorite milk-free products (almond and soy milk are two great alternatives) for coupons, savings, and bulk buying options. As discussed before, online shopping is a great option for stocking up on your needed products.

Vegetarian (Meat Free) Savings

Many products are coming out to support a vegetarian diet, with Morningstar Farms being one great example (not an endorsement, just a note). These products are now offering more coupons and sales to entice new audience members to try their wares. Go through the grocery store and write down the names of all the vegetarian products you enjoy and research their websites for savings.

The best option, I think for those who are looking for vegetarian savings AND want to avoid processed foods is to look to the local farmer’s market and co-op programs. Buying in bulk will offer the most variety and savings for this type of a diet. Most co-op programs offer a box or half a box per week or month to its members. These items will likely stay fresh longer (partially due to the fact that they haven’t been on a truck for a week) and be

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in-season (so cheaper). Freeze left over vegetables for use later. Again, use the other skills that you have learned in this book (price matching, price notebook, bruised fruit and vegetable shopping) to help reduce your food budget even more.

It should be noted that the size of the box from the co-op or CSA varies based upon the organization. Talk to the administrators of the program to ensure that the size of the box is suitable for your family. If you have a large family (4 or more people) and are strictly vegetarian, one box may not be enough to meet your needs. Discuss this prior to ordering to ensure that you're not wasting time or money with this process.

Remember to shop at ethnic food stores for more variety in your fruit and vegetable offerings to add new excitement to your diet.

Nut Free Savings

With a nut free diet, especially one due to allergies, it is more imperative than most any other diet (except gluten free) to know how to read a label. The phrase "may be processed" is a very scary one for those on a nut free diet. Additionally, a company may quickly change their processing methods, so re-reading your favorite product labels may be a good idea from time to time.



NUT FREE

Look for nut free alternatives to traditional favorites, such as peanut butter, in your higher end grocery stores. Often times these products do not go on sale, however, the websites of most of these products (such as SunButter) offer reduced rates for bulk purchases. Talk to your local school to see if there are other parents in a nut free situation and discuss breaking bulk purchases in half in order to still capitalize on the savings without wasting food.

Review the sections on ordering online, as well as price per ounce to ensure that you know how to shop the cheapest way even without a coupon.

Paleo Savings

The Paleo Diet is a newer, trendy diet (although it's arguably the oldest diet there is) that focuses on meat and vegetables, minimizing fruit and eliminating carbs and dairy. In its most basic form, it is the elimination of processed foods from the diet. Review the sections on vegetarian and vegan diets. Talk to your grocer about meat and vegetable mark downs, buy in season and look for options to buy a whole cow or half cow locally. Many local co-ops not only offer weekly or monthly vegetable boxes, but deals on purchasing a whole or half farm raised cow as well. The drawback to purchasing such a large quantity of meat is the initial outlay, but the overall cost is either lower or close to the same as the sale price of meat in the store.

All Organic Savings

The word organic means different things to different people, however, many consider items to be made without pesticides to be organic. In most cases, organic items are more expensive than their non-organic counterparts. Typically, the sale prices are still higher than the regular price for non-organic items. Buying locally helps this situation, as the less transport needed reduces the prices slightly. Volunteer with your local co-op to help reduce your price even further. Remember to look for reduced price fruit and vegetables due to bruising and watch your meat mark downs as well. Shopping in bigger cities (if an option) will also typically yield slightly lower prices. Learn how to freeze extras and buy in season to use later on in year as well.

Typically, the sale prices are still higher than the regular price for non-organic items.

The rest of this chapter focuses on all diets.

Amazon.com

One of the best resources for specialty diet items is the internet. Amazon.com and other major retailers sell a variety of items online that are hard to find in-store. Plus, with the addition of free shipping codes, daily deals, online coupon codes and special offers, these

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items can be found for a fraction of their in store costs. Additionally, you can shop for these items while relaxing at the house — and not having to go to a store! Sign up for email alerts from these retailers and purchase these items in bulk (particularly baking and other shelf stable items) in order to reap additional savings. Often times, the email alerts will come with additional coupon codes as well.

Amazon.com has a great option now called “Subscribe and Save.” Through this option you can opt to subscribe to get an item mailed to you without you having to purchase it each time it’s needed. For example, you can purchase vitamins through the site. If you know that the vitamins will last you 30 days, you simply elect to get the vitamins shipped to you every 30 days. Your credit card will get charged, of course, but you don’t have to remember to order the item over and over. This option often comes with a discount as well off of Amazon.com’s regular price. You can also turn off the subscription at any time. You may subscribe for shipments every 30 days and then quickly realize that you needed to only get it every 60 days. You can stop the subscription and then re-start it once you run out of the item. This option is available for most food and health and beauty items on the site.

Don’t rule out daily deal sites (such as Groupon) either. These sites are often offering daily deals on organic, gluten free and other specialty items at a discount of 50% or more to entice buyers. Read the fine print and purchase if the item is at a “buy” price for your family. Remember, most fresh items can be frozen for use later. If you’re not sure, Google “freeze” before the name of the item for instructions on how to freeze those items. If it’s not too complicated and you have the freezer space, it is often worth the try.

Whole Foods Does Not Have to Stand For Whole Paycheck

Specialty, high end grocery stores often have some of the best coupon programs and deals. Yes, you read that correctly. Whole Foods, for example, will allow you to use a manufacturer’s coupon AND a store coupon for an item. Yes, Whole Foods has coupons. Pick up those flyers, brochures, calendars and other giveaways at the front of the store. Many contain coupons that can be used on your purchase. There are whole blogs

dedicated to the store which help you to learn how to shop there and save even more. Ask a store employee about when they do the mark downs each day on their fresh items, and see if you can't coordinate your shopping trips with this schedule.

Changing Buying & Eating Habits with a New Diagnosis

When you are diagnosed with a new disease or allergy that requires a whole eating change, it can be overwhelming (to say the least). It is one thing if the offending food gives you some mild symptoms, it is a whole other ballgame if the offending food will put you in the hospital. Regardless of the expense of the change, it's cheaper than a hospital stay.

There are numerous factors to consider (we'll talk about how it affects the whole family in a minute), including how to eat and what to buy. Another factor — especially for those having to switch to gluten free — is the need for all new kitchen equipment (even a trace of gluten on an old cooking utensil can cause a life threatening reaction).

I suggest starting small. Find one or two things you can eat and start there (either a brochure from your doctor or a basic Google search will give you enough info to start). Literally go to the grocery store and get enough items to last you two days. This will allow you to take a breather, and do some more research.

If you have to get rid of everything in your kitchen, either call a friend or family member who could use some extra food or give the unopened items to a food pantry. Do not throw all that food out — it'll make you feel worse than you already do!

Once you have a little bit more research under your belt, shop for a week's worth of meals. At this point, you're a little less overwhelmed and can begin to think clearly. Search online for blogs about your disease or allergy — oftentimes, there will be shopping lists and some suggested recipes. Begin to

find products and companies that offer items that will fit into your new diet. Write to each

Once you have a little bit more research under your belt, shop for a week's worth of meals.

and every one of the companies (like discussed earlier) and request coupons, recipes and lifestyle suggestions. Most have booklets on hand that will help you broaden your diet. You would be SHOCKED at how much variety there is in ANY specialty diet.

Slowly build your stockpile. Just because an item fits into your new diet does not mean that you'll like it. And, it will be really hard to pawn off 40 cans of vegan carrot juice to anyone other than another vegan. Once you find out what you like, begin the stockpile. Your budget may suffer for a few months while you're getting used to the diet, but in the long run, you will feel better and be sick much less often. This will end up causing you to spend less on medications, doctors' visits, etc.

Do you Incorporate the Diet Change to the Whole Family or Tailor the Cooking Needs for Just One Person?

This is a hard call. My mother refused to be a short order cook (who can blame her?) but she adapted meals so that everyone could eat. For example, my middle brother could not eat tomatoes as a child, but my family loved spaghetti. So she made the meat, noodles and sauce separately. Each person put whatever they could eat on their plate (my brother only put the meat and noodles on his) and the leftovers were kept separately (meat, noodles and sauce in three separate containers).

This worked for us because my brother knew that tomatoes made him sick, so he was not in the LEAST jealous that the rest of us got to eat them. However, I doubt this would work if the child was not old enough to understand the correlation between being sick and their food. I would be highly tempted to make the entire family go on a specialty diet if a young child (under three or so) was involved. For starters, there is a jealousy issue. If one kid gets to eat an item, the other is going to want it, etc. Additionally, there is the safety of that child to consider. If one child is deathly allergic to an item, you do not want it in the house. What if a babysitter who was unfamiliar with what had nuts in it, gave the child with a nut allergy a cookie with nuts in it? It's easier to avoid the situation (in the house) with everything in the house available for all parties to eat.

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With all of that being said, there are also the financial ramifications to consider. If you cannot afford to buy a whole new pantry of food (and of specialty food at that), you may need to consider doing a "band aid" effort and feed only the affected family member the specialty diet until you can eat through what is in your pantry and build a collection of coupons for the specialty items. This will involve labeling food and (especially with young children) having all of the adults and older children WELL trained on why the little one cannot have anything other than "his" or "her" food. This will likely be a stressful option, especially if the child involved does not understand why his or her food must be different than everyone else's. But, it will get you through to the next paycheck.

CHAPTER 7:

Shopping Locally and Utilizing the Farmer's Market

There are numerous ways to shop locally (i.e. not at the big chain grocery store) and still save money. One of the best ways to save on spices and other items for ethnic cooking is to hit up your local ethnic food stores (Asian grocers are great for flours, etc). These stores often offer the needed spices for specialty recipes at significantly discounted prices. However, the labels may or may not be in English. If you knew some basic words of the foreign language, you could probably get by with shopping here. HOWEVER, I would not suggest this option for someone with a medically necessary specialty diet unless you are with someone who is truly bilingual. If you HAVE TO know each ingredient going into your family's meals due to a severe allergy, I would not feel safe buying something that you could not read. Also, it's important to note that if your reaction to a certain food is not immediate but a cumulative issue, I would be tempted to shy away from this option as well.

The Farmer's Market

The farmer's market is a great way to support the local economy and get great fresh fruits and vegetables. If you live in a city with a large farmer's market, you may be able to get a great variety of items just not available in your favorite grocery store.

Talk to your favorite vendors and ask about which foods are in season and what they feel are a great price for certain, most purchased items. They may have a suggestion for buying the items at a cheaper price that you had never thought of before.

Talk to the vendors about when they mark down their items. Vendors may or may not mark down their older produce right before a new shipment comes in, in order to reduce stock. Most do not mark the price of the items, so it's simply a "who you know" situation.

If you're struggling and need to purchase your items at the farmer's market, it may be worth it to ask if you can trade labor for free food. For example, if you man the booth for a few hours, can you take home a few boxes of the fresh items? They might need help loading and unloading the trucks, this could be another way for you to "earn" your veggies.

Organic Co-ops and Farms

Organic co-ops are a great way to get local, organic fruits and vegetables. They are also a great way to get good organic meat. Talk to the owners about their farm to ensure that you feel they are a trustworthy source for your family's food. Then, talk to them about the different options for purchasing food. Oftentimes, their co-op offers weekly or bi-weekly boxes of fruit and vegetables. They may allow you to either split the box (and the cost) with another family or work for your box. If you show up on box packing day, you may be able to "earn" your box by simply helping to pack up the boxes for others.

You can purchase organic meat from most co-ops as well by purchasing a whole animal, such as a cow. Now, many families cannot eat that much meat in a year, however, the co-op may either sell portions of the cow or allow you to split the cow with another family. Ask if there is a "matching" system to match you to another family to share these items, if you do not have a friend or family member who would like to share with you.

You can purchase organic meat from most co-ops as well by purchasing a whole animal, such as a cow.

In most cases, you are getting all types of cuts of beef (ground, steak, rib eye, etc) for the price of organic ground beef in the store. This is a great deal for the higher end cuts of meat. Ask the co-op if there is any "unclaimed" or left-over meat from this most recent butchering. They may sell it to you at a discount to get rid of it.

Freezers

In this book, I've talked a lot about freezing extra food but never really talked about freezer space. For my household (read: one person), my little freezer on top of my refrigerator is

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enough (although, I would love it if the freezer was the size of the refrigerator). However, you're not going to be able to store a whole cow in that.

As your stockpile grows (or if you decide to buy a whole cow), you will realize that an additional freezer (or two) is a necessity. Shop around for a good deal on a stand-alone freezer, if you have the space. Remember that a freezer can go into a garage and does not have to be climate controlled. Once you find one you like, look for coupons to the store (if it's a major chain), compare online pricing to in-store pricing and ask for a floor or "scratch and dent" model for an even cheaper price. You can also look to FreeShare and Craig's List online for local used freezers as well.

Some argue that the cost of running the freezer will eat away any savings that you received from purchasing the items at deep discount. I would argue that "it depends" — if your savings aren't that dramatic, then, no it's not worth it. But, if you're netting a consistent 50% or more savings and you're able to purchase better quality food (organic, etc) and freeze it to use long term, I think it's worth its weight in gold.

Again, those are personal decisions. I really, really like being able to take a few weeks (or months) off of heavy grocery shopping and eating out of my stockpile. If a majority of your food is not shelf stable food but food in the freezer, it may be worth it when you consider the time it takes to run to the grocery store on a semi-daily basis to buy fresh fruit and veggies.

This is also a good option for someone who is worried about job stability or becoming sick. Having this stockpile of food to rely on when there is no paycheck or no energy to leave the house to shop is priceless.

Some people who have stand alone freezers, or large perishable stockpiles, also purchase a generator to avoid the loss of the stockpile in the event of a loss of power. I highly suggest this (using the same tips as above for freezer shopping) if you live in an area prone to losses of power. I would also highly suggest this to anyone who purchases large amounts of meat or other high priced items at once. While the items may stay cold

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enough to keep each other frozen for a few hours (or maybe even a day), the huge loss might not be worth the risk.



Side note

I would also highly suggest a generator to anyone who has a small infant or sick person living in their home. In the event of a power outage, extreme temperatures could cause illness. This also may be an issue if medications need to be kept cold, etc. Again, look for coupons and sales to purchase the generator at rock bottom prices. Typically, the generators are cheapest in the exact opposite season to when they would be needed. For example, hurricane ridden Florida sells out of generators quick in the summer but they sit on the shelves in the winter. Buy one in the winter in Florida but the summer in the more northern states that often succumb to massive snow storms.

CHAPTER 8: Rebating 101 – Yes, It's Really Worth It To Save Your Receipts

A rebate is a reimbursement, or pay back, of funds spent on an item. Most companies offer money-back rebates on their items. For example, say I bought a pack of diapers and the bag contained 27 diapers instead of the promised 35 diapers on the outside. I call the company and they will typically give you either a check for the amount spent or a coupon for a free replacement item. This is a great way to give a company feedback and to get the most out of the products that you purchase. (As always, tell the truth. Don't just make up a reason to get a rebate).

However, some companies offer rebates without having to have a defective product. Many companies will offer a TMF or Try Me Free rebate for new items on the market. In that case you simply buy the item and send the required form back to the company for a full rebate of the purchase price. Many require a UPC code (that funny set of bars on the side of the box that the cash register scans) and a receipt for the rebate to work. The form is typically found on the item itself, although, sometimes there is a tear pad near the item or a form in the Sunday paper.

Other companies, especially Proctor and Gamble, offer a rebate for purchasing a certain amount of their product. Often times Proctor and Gamble will put out a \$10 rebate for buying \$50 worth of their products to entice you to purchase more of their product. Read the fine print, but many times the \$50 total is BEFORE coupons, meaning that you can use coupons to make your out of pocket lower than \$50. Doing these types of rebates is a great way to build up a stockpile or get a large number of products at a lower price. Sometimes, if the sales and coupons are good, these rebates become money makers!



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Read the fine print on the rebate forms to ensure that the correct items are purchased within the appropriate time period. Sometimes a small mistake on your part (such as mailing the rebate in too early or too late) will disqualify you from getting the rebate.

Save your receipts, especially when buying Proctor and Gamble items (you can find a full list on their website pg.com), because you never know when a new rebate will pop up. Most of the time, the big coupon blogs (Hip2Save.com and SouthernSavers.com) will alert you to new rebates without having to search for them.

It is best to send rebates as soon as you get home from the store with your receipts. This prevents losing the receipt or the form or waiting until after the deadline to submit your rebate form.

It is best to send rebates as soon as you get home from the store with your receipts.

Scan a copy of all forms and receipts prior to sending to keep a copy for your records. This comes in handy in case the forms are lost in the mail or your rebate is rejected by the company. It may not seem that big of a deal, but if you have several rebates or large dollar amount rebates, the amount owed to you could be large!

Beer Rebates

One of the biggest ways that couponers get rebates is through beer/wine/liquor rebates. Alcohol companies offer rebates on their products to entice customers to spend the extra funds for this "non-necessity" item. Often these rebates come in the form of "bundles" meaning that more must be purchased than alcohol. For example, the beer rebate may say buy a six pack of this beer plus \$20 worth of meat and get a \$15 rebate. Typically this is done with a theme in mind, like grilling in the summer time. These rebates require a receipt listing the purchase of the beer and the meat.

Bonus: There are several NBPR (no beer purchase required) states in the United States. In these states (AL, AR, CT, HI, KY, MA, ME, MN, MO, NC, NJ, NY, RI, SD, UT, VA, WV), you do not have to buy the beer to get the rebate. Many couponers use this as another way to save money at the grocery store. So, if the rebate says get a \$15 rebate for a \$20 purchase of meat and alcohol, you simply send in the rebate form along with the receipt listing the

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meat purchase to get a rebate. The forms list the NBPR states on them. The reason for the NBPR is state laws on rebates and alcohol purchases.

If you live in NBPR states (or if not and you drink alcohol), look up and down the alcohol aisle at your store for hang tags. These are hanging on the neck of the bottles. They will feature the rebates on them. For NBRP states, save all of your receipts even if you do not see a rebate out at that time. You may find one in a few days for items you already bought.

CHAPTER 9: Questions & Answers and a Little Reality Check

Q What is the Time Value of My Money?

A First let me tell you what the time value of money is (for those of you with a finance and accounting background who may get muddled up in my made up terminology): The time value of money is the idea that the value of money is higher today than the equivalent amount of money in the future due to the earning power of the funds. Huh? Basically, \$40,000 today is worth more than \$40,000 two years from now because I can invest the \$40,000 today and have \$45,000 in two years.

Anyway....back to the original question: What is the time value of MY money? Glad you asked, the time value of your money is the theory that I just created. You're welcome. Basically, it's what your time is worth to you. For example, the best part time job I could get at one point in my life was for minimum wage, \$7-something an hour at the time. Anything that I could within an hour that saved me \$7-ish dollars was *technically* more valuable to me than getting that second job. So looking at a sale ad for my grocery store was worth it to me. Now, I feel like I could easily get \$100 in an hour working a second job utilizing my freelance writing skills. So I'm not going to go to the effort to save \$7 if it takes me a full hour to do it (in most cases). I'll just write another article or two instead.

Basically, it's the concept that saving money does take time and it's only worth it if you're "making" enough to spend that time. If you save \$20 by shopping at two different grocery stores — but it adds an hour to your time away from your family, is it worth it to you? Only you can make that call. In hard economic times, it may be a necessity. When you have more money to go

It's the concept that saving money does take time and it's only worth it if you're "making" enough to spend that time.

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around, it may not be as important.

I tell people all the time, the way to determine if hard core couponing is worth it for you is to add up the amount of time it takes you and divide that into your savings. Is your per hour savings worth it? For me, I'm a skilled veteran. I can look at the coupon matchups on my favorite sites, plan a trip and shop in about an hour to an hour and a half total (again, I'm shopping for one, not a family AND I only shop at one store). I save roughly \$30 to \$60 a trip, which I think is worth it to me. I enjoy doing it — it's become a "game" to me — and it means that I don't have to work as much on the side as I used to, which makes my quality of life much higher. Yet, this is also why I do not shop at multiple stores and buy items I do not want or need — I could EASILY save more and net more items by shopping several stores, but I do not want to lose that precious time. So I elect to spend more in exchange for more time.

This same theory applies to all purchases. If you can save \$20 by buying an appliance across town as opposed to the store right up the street — does the time it takes, added to the expense of gas negate the savings? The cheapest price does not always mean it's the right deal for you.

It always floors me when people drive over an hour to go shopping at big name stores when online shopping is a viable option — 99% of the time with free shipping. I feel like I'm adding a \$50 (or more) surcharge to my shopping trip if I have to travel an hour to get to it. Not to mention the fact that I'm losing essentially an afternoon or more of my free time just to go buy a shirt. Now, it may TOTALLY be worth it if you're purchasing a large number of items and the hour drive is the only way to get what you need (or you are simply in the mood for a road trip). However, calculate the time value of YOUR money before you do it.

Q How do I organize the coupons? And, follow-up question, are those ladies with the binders crazy?

A I utilize both the binder method and the envelope method. I clip the coupons out each Sunday, place them in a binder for ease of finding and pull them out when

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needed. I do not go to the store with the binder, but place all the coupons in an envelope (organized by aisle in the store) and use that as my list. It save me a BUNCH of time in the store and very few people in there even realize I'm a couponer.

Does that mean I'm embarrassed by my coupons? No, I'm not. I'm doing what's best for me. BUT — I hate carrying out the binder and getting stares and having to explain to people what it is, yada, yada, yada....The envelope I can keep in my purse and pull it out as needed. I do sometimes wonder if the security cameras follow me around because I'm ALWAYS sticking my hand in my purse during a trip! But, I think that most people assume that if I go to that much effort to save a buck, I'm not going to steal too!

I do hate it when cashiers announce to the store that I've saved a bundle, but I also hate attention being drawn to me...which is probably why I don't carry a binder. As for the other people who do — go for it. If it works for you, bring it to the store with you — no judgment here. Most people who use a binder aren't crazy, but if you see them mumbling to themselves loud enough for others to hear — you might want to jump over an aisle! Haha!

Q How do you feel about that TLC show "Extreme Couponers"?

A Ahh, the million dollar question for all those involved in heavy couponing. I have a love/hate relationship with it. Honestly, I enjoy watching it when the participants do a really good job at shopping ethically (no coupon fraud people!) and net a really good total. I hate it when it gives couponers a bad name — like when it's obvious that they broke store policy, used incorrect coupons, or paid for tax with coupon overage (a no-no in my book).

I think it's important to listen to the stories and think about each situation before you judge (not that you should ever judge, but I digress...). Many of these people faced layoffs or extreme situations where they had little to no money for food. So they learned to coupon to survive (some with and some without the help of food stamps). Think about it people — they are working HARD to avoid the need of government assistance in some cases. Shouldn't we praise ingenuity and hard work as opposed to pointing a finger?

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Now, the subject of the stockpile. We talked about this earlier — I am all for the stockpile. I think it saves money in the long run, helps save time and can help feed you if there is more month than money some months. The size of a family's stockpile is a very personal matter. For example, I'm just one person — so three cans of soup will last me MUCH longer than a family of six. While 40+ cans of soup would rot on my shelf before their expiration date, they might fly off the shelf of a family of six. So keep that in mind.

However, there is a line and we all have to look at that and consider it when we look at our stockpiles. Many of the shoppers on the show brag about three+ years of toothpaste, etc. I personally think some of that is added for tv drama (i.e. they shop for weeks in preparation for the show to show off their stockpile and then donate it once the show is over) and some of it is excessive. If you have more than a year's supply of anything, I think

If you have more than a year's supply of anything, I think it's overboard. However, that's what is right for ME.

it's overboard. However, that's what is right for ME. If you have an unstable job and you find a free coupon for toilet paper and can get a two year's supply for free — go for it honey. I wouldn't, just because I wouldn't want to look at 800 packs of toilet paper for the next two years. But, again, that's what's right for me.

Point is this — I applaud the people on the show who ethically coupon and use it to feed their family, in both good times and bad. And, I cringe when the show features the underbelly of the couponing world.

Q Can I use coupons with my food stamps?

A Absolutely! As a matter of fact, I think it's a BRILLIANT idea! Most states now use debit cards for their food stamps, so no one but you knows that you're using them to begin with anyway! I think it's a wonderful way to stretch your dollar even further and net more food for your family when you need it most. Also, if you're just learning, couponing with food stamps is a great way to learn how to coupon for when you graduate off of the program. I highly recommend using coupons to help you learn (or readjust) your budget, no matter what the size or why you have the funds.

Q What about using coupons for donations?

A I think it's a good idea, but I also think some serious thought needs to be put into it as well. If you simply get excited because you're a new couponer and you lose your mind and buy 20 bottles of toothpaste, sure go ahead and donate the excess. But, if you use coupons to make major donations, I think you need to look both at the cost, time and hassle associated with it.

First and foremost, what is it actually going to cost you? If you can get the donation together in a few hours, you don't have to drive far, and the out of pocket expense is less than \$10, it may be worth it to you. If it takes several days, a few tanks of gas, and over \$100 out of pocket, it's a whole other story.

Before you go to make a large purchase with coupons for a donation, make a few phone calls first. (What is a large donation? More than 10 of any one item). First, call the charity. Make sure that they ACTUALLY NEED your donation. Yes, I know that charities are always asking for donations — I used to be the professional fundraiser for one. However, we did NOT want food items. It made little sense because we ran shelters BUT we needed to buy what was actually needed, not what the general public thought we needed. If we let people just give us stuff, half of the time we ended up with expired goods that our clients could not eat. Seriously. If the charity you choose states that they are not taking any items that you could purchase with coupons, either write them a check or donate a few hours of time. You're still doing something good, even if it's not with your coupons. However, if they have a list of items that they need that you can purchase with coupons — go for it (again, as long as it fits into your time value of money!).

Secondly, make a call to the store you are going to purchase the items from prior to your shopping trip. If you are making several large purchases (again 10 or more like items is a good rule of thumb), ask if you can pre-order your items. This ensures that other customers will have access to the items as well as ensure that there is enough stock for YOU. Sometimes, the store can only order once a week — so keep that in mind when making big coupon runs.

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Additionally, talk to you store staff when you are making large coupon purchases. They may want to open a line just for you – or inform you of hidden limits you knew nothing about. For example, some store cash registers can only process a pre-set number of “line items” – this means that you can only have so many items swiped through the cash register. For example, say you’re buying 250 bottles of water and have 250 coupons. That’s 500 line items. Most stores are not set up for that type of quantity. Knowing this ahead of time will help you to break up your trips and ensure that you’re not standing at the checkout even longer due to having to void transactions.

They may want to open a line just for you – or inform you of hidden limits you knew nothing about.

Again, make sure that you review your store’s coupon policy to ensure that you’re not breaking any rules. The coupon rules are there for a reason and most likely they’re not going to waive them even if it’s for a “good cause.” Why? Well, you could be lying. You could take those 250 bottles of water and sell them at the side of the road for a profit. This is not the intended purpose of the coupon and can easily constitute fraud.

What do you do if the store won’t let you pre-order and you can’t get all of the deal that you want? Either go to multiple stores, or give up that shopping trip and focus on something else.

Q It says redeem only at _____ what does that REALLY mean?

A Well....it depends. It depends on the coupon policy of the store that you are shopping. For example, often times manufacturer’s put those coupons out with a specific store in mind. However, if your favorite store accepts competitor’s coupons on specific items, you can use it at that store. Let’s say I have a \$1.50 off Brand A ketchup at Store A, but Store B accepts any competitor’s coupon. I can use that coupon at Store A OR Store B. Why does this distinction matter? If you do not purchase the right item at the right location as specified on the coupon, the store will not receive reimbursement for the use of the coupon. So that means that if you use the coupon intended for Store A at Store B, Store B will not be reimbursed for the coupon’s face value. Why does Store B accept these

coupons? Because it brings you into the store. Once you're in the store, you're likely to add other items to your cart, offsetting the "loss" of the face value of the coupon.

Q So you're saying I should have a copy of my store's coupon policy with me at all times, right?

A Yes. For several reasons. First of all, if you shop multiple stores (which I don't recommend), you're going to get confused at some point. So having the reference will help you if you get confused as to which store has what policy. Secondly, this is great for when you get a cashier that seems to make up his or her rules. Just whip out your copy of the official store rules if there is any confusion at the checkout. However, do not be rude — it will just make a not so pleasant situation worse.

Also having your coupon policy with you will help you while you're planning your trips. Sometimes, there is some specific nuance to your store's policy that will help you net higher savings. For example, if your store doubles coupons on a set day each week, having that reminder in your policy will help you to plan your trips for those days.

Q Why do I have to be nice to the cashier? Or care if the store gets reimbursed for the coupons? They're the big evil corporation, right?

A See, here's the deal. Even if you don't believe in karma or The Golden Rule or anything like that — it's important to play by the rules and be nice. Why? Because the big, bad evil corporation can change the rules any day they want and a cashier can report you to management and have you banned from the store. I'm actually being serious — it can happen.

Remember that the cashiers and the others employed at your favorite store are your neighbors. And, if you use illegal coupons or coupon improperly where the store doesn't get reimbursed, you're hurting the profits of your store. This, in turn can hurt the jobs in that store — or that

Remember that the cashiers and the others employed at your favorite store are your neighbors .

very store's existence. So not only could your favorite store close, but your neighbors could be out of a job.

And, what really is the point of cheating the store. How do you win that game? How is your life any better because you kept the big, giant corporation from making \$1.50 off your order? Couldn't you have taken that energy and used it to EARN money in another manner so that they next time you went to the store; you could AFFORD to pay for that item with your own money.

Be ethical. Be nice. If you do it for no other reason than it'll keep your favorite store from changing its coupon policy, so be it. Just do it.

Q Ok. So I've read the whole book and I don't wanna....I don't wanna coupon...I don't wanna read the sales ads...the whole thing overwhelms me and I just can't handle it.

A Then don't. (Wait.....what??). Don't. The beauty of you being an adult is that you get to make your own decisions. Maybe you're not ready to go to the effort. Maybe the effort is not worth it for you. That's fine. What works for me may or may not work for you. But, I bet after reading this book, you'll at least look at the price per ounce for your shopping items. Or buy a few extra toothpastes when you notice that they're on sale.

Q Sum it up for me, the coupon newbie. How do I start when this feels so totally overwhelming?

A The whole point of this book is how to save money and eat healthy. Start by thinking about those two things....not about how to get coupons or how to organize them or how to shop at 12 different stores. Just get used to those two concepts and START SMALL. The coupon newbies who go all gang busters burn out quickly — and spend way too much money!

Start by making a price notebook. If that's not for you (see the above question & answer!) — start by simply reading the sales paper. Shop off of that instead of off a list. (Meaning

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instead of saying I want lasagna and tacos this week, note that chicken and salad are on sale, so eat that instead).

Once you begin to notice and understand grocery store pricing, you'll begin to become a more educated shopper. Then, add in the coupons. AGAIN — START SMALL! Buy one Sunday paper. Read one coupon blog. Use a few coupons, just to get the hang of it. Make sure you read your store's coupon policy too!

You'll have it down before you know it — and don't stress if your savings are only 10% percent in the beginning. That is better than nothing! Once you start to get the hang of it, you will regularly see 50% savings — with or without coupons.

I typically plan one trip a week and have a coupon for each item. I roughly save between 50 and 60 percent each time. However, last week I needed a few things mid-week to bake a cake for an office mate who just had a baby. I had NO COUPONS (oh the humanity!), NO ITEMS IN THE STOCKPILE FOR THE CAKE and NO TIME TO PLAN! So I went to the store armed only with my list of four items. I went through the store and looked at the shelf prices and chose the items with the lowest price per ounce — all of which managed to be on sale (halleluia!) and I walked out of the store with 60% savings. Now, if the random items had not been on sale, it probably would not have been as good. However, my point is this — just being an educated shopper will save you money. You don't have to be a coupon expert to save money.

I typically plan one trip a week and have a coupon for each item. I roughly save between 50 and 60 percent each time.

Q Do you have any other random grocery store saving tips that didn't fit into any category?

A Avoiding a food or food group can be a great strategy for saving money. Now, I'm not talking about foregoing nutrition, I'm talking about finding the more expensive (or unnecessary items) in your grocery shopping list and either eliminating or limiting them in your diet. For example, if you drink carbonated beverages, water is cheaper (or almost

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free if you drink it from the tap). Why not try eliminating or limiting your soda intake to lower your grocery bill?

Now, I know most of you are on super-healthy diets and would never deign to drink soda, but the theory applies to all types of shopping. Would giving up the bottled water habit and switching to a filter and reusable cups save you money?

What about a Meatless Monday plan? If you eat meat, what about taking one day a week to rely on other forms of protein (nuts, beans, etc) to fill you up? It could save in the long run. I have a friend who loved cheese but noted that it was taking up a large chunk of her monthly grocery bills....so she stopped eating it. She didn't miss it and ended up saving some money!

Look at what you eat as a whole and see if small (or large) changes could net a savings, a healthier diet, a smaller environmental impact or just a shorter grocery list.

Q Can I take a break and/or when do I STOP?!?

A See, here's the beauty of being an adult. YOU get to make the call. If you have a stockpile, just live off of that for a few months and then get back into couponing when the stockpile runs low. You'll miss out on some deals — but they'll be more later.

Sometimes the hardest part is accepting that you don't HAVE to do every deal when you get into heavy couponing. It stresses you out to miss the free toilet paper — but, then, a quick glance to your stockpile shows that you have enough toilet paper to last at least six weeks, so you're "safe" to skip a few weeks of shopping.

My personal stopping point is when I see that I have at least a six month supply of a certain item. Now, again, I'm single, so my six month supply of toilet paper wouldn't get most families through one month, so you might laugh if you saw my stockpile. Balance your stockpile size with a number that works for you — again, most sale items go on sale every six to 10 weeks, so a two month supply is plenty.

Also — balance your stockpile size and shopping tendencies with the amount of space in your home for your stockpile. If you have canned goods under your kid's bed — it may be time for a reality check. Ask the other family members how they feel both about your deal shopping and the size of the stockpile. If positive words and thoughts are conveyed, you're probably on the right track. If negative words start coming up — or a fight ensues — maybe it's time to stop shopping for anything other than necessities.

Balance your stockpile size and shopping tendencies with the amount of space in your home for your stockpile.

This leads me to a subject that many Americans struggle with — needs versus wants. If your finances are out of balance, the biggest way to start whittling down your budget is to eliminate some of those wants. While it may be a good deal for that sale item that you WANT but don't NEED — would it be better if you spent that money on debt reduction?

When my stockpile is full and I'm craving coupon shopping — yes, it's a little sad, but I find it fun — don't judge ;), I go online and look at people's coupon trips. Coupon blogs list people's amazing shopping trips all the time (I got all of this for 47 CENTS!). I just live vicariously through them. It has honestly kept me from going out and buying stuff I don't need with money I don't need to spend.

Q Would you still coupon if you won the lottery?

A Ahh...good question. First of all, I don't play the lottery, so if I won it would be more surprising than anything else! I think I would, but not in the same manner I have in the past.

Honestly, I could eat for free. I know how to buy the "frees" and I can coupon shop with the best of them — but that isn't the best for anyone's diet. I might be full, but I don't feel all that great. It is a nice skill to have, though, when the paycheck is zero. However, as my paycheck has increased (like, to a positive number) and my job has gotten more stable, my couponing has increased to more "high priced" items. I eat more organic, healthy items as my ability to pay a higher out of pocket has increased.

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I think if I won the lottery, I would still use coupons but I would probably spoil myself with whatever I wanted to eat too! I would, however, never abandon looking at shelf tags, shopping the sale papers, and being aware of what I'm buying. I think that just makes you a good shopper. I can't see myself "always" buying full retail items or "always" buying from a clearance rack either. I think I'd be a balanced lottery winner. Maybe I should go buy a ticket...

Q What should I do with all these expired coupons?

A If they are six months OR LESS out of date, you can mail them to a military charity that distributes them to military families (most coupon blogs have a "favorite" charity that they link to). The families can use the coupons worldwide at the Commissary (the base grocery store) and it's a great (almost) free way to show your support to the troops — just for the price of a stamp!

If they're older than that you can simply recycle them at that same recycling center you use to dumpster dive for coupons ;)

Q Which is better — supercenters and bulk buying or the grocery store?

A Ahh, the great debate. There are numerous bloggers who offer some good comparisons, I think the grocery store is much cheaper when you match up a sales price with a coupon. However, if you are looking to shop once every few months, the supercenters and bulk buying places are a great resource to easily get your hands on several months' worth of supplies for your household. My brother shops like that, feeling that his free time is more valuable than shopping the sales (see "time value of MY money"). I think that you need to discover which method is best for you. I enjoy sale shopping and matching up the coupons, but if I was busier, I can easily see shopping in bulk.

Yet, as always compare prices. You may find that buying spices at ethnic stores, fresh foods at the farmer's market, toiletries at the pharmacy, bread at the grocery store and milk at the supercenter is the cheapest option for your family. If so go for it. Remember, your pricing notebook is your best friend in this situation.

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However, plan your trips wisely if you shop at multiple stores. If the store is on your way home from work, for example, shop on your way home. Plan your outings like you do your grocery store trips, pick the shortest route to waste the least amount of gas. Also — consider your gas expense when going to multiple stores. If they are within a few blocks of each other, it may be negligible. If they are further apart, it may erase any savings you might have been netting.

Plan your outings like you do your grocery store trips, pick the shortest route to waste the least amount of gas.

Q Where do you shop and why?

A Well...I hesitated even writing this section because I didn't want it to be an endorsement for any one store, but, I decided that you might learn from how I came about making the decision on where to shop.

I shop at one grocery store 99.9% of the time (once a week typically but more on major sale weeks) and one pharmacy about twice a month (more if the sale excites me). After couponing for years, this method works best for me.

As I've mentioned before, I started couponing at a pharmacy — CVS to be exact. It was by and far the closest to my house and I was curious about this couponing thing. I started reading "how to" blogs and it just went from there. Once I understood the concept, I compared the coupon policy of CVS to that of Rite Aid and Walgreens. I tried out Rite Aid for awhile, but it was out of my way and that became more of a nuisance than a savings. I really liked Rite Aid's sales, so I was a little sad to see that option fall to the wayside. I never tried Walgreens because you can't "roll" their rewards.

So I shop at CVS now. It's within a mile of my house (MAJORLY important factor to me), I understand the coupon policy inside and out, and they typically carry the items I want. Am I 100% loyal....sorta. If Rite Aid moved closer to home or work, I would probably go back to them. It's more about location right now than anything else to me.

I have a pretty good idea what the coupon policy is for every store in my area, which amounts to who doubles coupons and who doesn't. Once I figured out how to coupon

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with food (for some reason it was a harder concept for me than health and beauty products), I realized that the store I had been shopping at for years was not the cheapest when it came to coupons. Many of you with more than one option for grocery shopping will find that the most high end store in your area has the best coupon policy. Yes, I'm serious. The lower end stores typically do not either accept coupons or double them, which means that when you're actually comparing sale price PLUS coupons to each other, the store that doubles the coupon wins every time. Yes, if you're just shopping at not looking at anything other than shelf price, the lower end store is cheaper nine times out of 10 – but since you now know how to coupon, you realize that the double coupon makes all the difference in the world.

Anyway, point is that I shop at Harris Teeter – the high end store in our area. It has the best coupon policy, is within a mile or two of my house, the cashiers are nice, and the store is clean. End of story. You had me at hello HT. There is a Publix in town but it's a good 15 miles away. If I lived closer to it, it would be my choice. I don't hate the other stores in my area, but I don't shop them due to the coupon policy. If HT went away, I'd shop at most of them (one giant box store is the exception to that comment), with the one being the closest to my house winning most likely.

Q What if I make a mistake? Like, if I spent too much on a trip or the sales price plus a coupon isn't less than the store brand?

A Learn from it and move on. I think we all get this mentality that if we aren't perfect, we've somehow failed. And then we quit. There's no need for that – especially in the beginning of couponing. You are learning a whole new way to think and it's going to be hard to be right all the time. You're going to read a coupon incorrectly or not understand the wording on a sale at the store. You're going to think that something is a good deal when it's not.

To this day, even as an "expert," I will go in thinking that I am getting a great deal with a coupon....and then will look at my receipt when I get home and wonder what in the world was I thinking! Most of the time, these mistakes are minor and teach you to either plan better or to spend a little more time reading the wording on a deal. If you want, you can always return the item to the store and get a refund if you make an error.

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Here's an important detail, however, to consider. Most grocery stores (and some pharmacies) throw away returned food and health items. There's no way to know if the item was tampered with (even if it never leaves the store) and the liability is not worth the loss of the product. So, nine times out of ten, I do not return the item because I don't want to contribute to that kind of waste. I know it's not the store's fault and they are not "trying" to waste the items, I just don't think that it's worth it in most cases. Now, if it's a big deal, I will. For example, if I was buying sunflower butter for my child who was allergic to peanut butter, but I accidentally picked up peanut butter instead, you can be certain I would return it immediately.

Most grocery stores (and some pharmacies) throw away returned food and health items.

CHAPTER 10: Resources and References

First and foremost, these links and site names were valid on the day I typed this. I claim no responsibility for the validity of the sites or the list after my finger hit the keyboard. Additionally, they may change their focus, their message or their name. I had nothing to do with it. I know none of these people personally and did not receive anything for listing them in this list.

This is merely a list of sites that I have found helpful over the years. I focus on one or two depending upon my needs at the time (am I just grocery shopping or am I shopping at the pharmacy too?). Other than that, I may reference the sites once a month just to see what's happening. Enjoy and do your own research as well. This is by no means an inclusive list of great money saving sites — there are PLENTY out there. Additionally, their place on the list is irrelevant. It's just as I thought of them.

- **Hip2save.com** — A National site that include lots of fun deals and coupon matchups for the major retail chains (Target, Wal-Mart) and pharmacies (CVS, Walgreens, Rite Aid). The site owner, Collin, has a partnership with The Today Show and features links to other money saving articles and tutorials as well. The owner of this site is a fun-loving mom who interjects a lot of personality into her posts. They're quite fun to read (even something as simple as a sale on sunscreen) and she post A LOT each day. You can sign up for a daily email that lists all of the day's posts to limit your daily checking of the site (she also posts them to Facebook so it's easy to just join that feed as well).
- **SouthernSavers.com** — A great site for anyone in the Southeastern United States to get sales and coupon matchup for almost every single major grocery store and pharmacy chain. The site owner, Jenny, also lists good sales at other sites (mostly those geared towards women and children) and saving tips along the way. She has several detailed descriptions for how to coupon and save while shopping as well. They're much shorter than this book, but reading through them may help solidify everything you just learned.

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As of this typing, she also hosts coupon classes around the Southeast and a yearly conference for women.

- **MavenofSavin.com** — Her site is similar to SouthernSavers but gives matchups for the Northeast part of the United States. She also lists a lot of entertainment “freebies” such as free music, free eBooks, and free movie rentals. I don’t live in that area but follow it for the freebie listings.
- **TheKrazyCouponLady.com** — This site was started by two friends several years ago. They have quite the following and feature stores from the Mid-Western and Western parts of the United States. They have lots of national matchup as well. One of the site owners was featured on TLC’s Extreme Couponing Show. She was the dumpster diver in the first season. They have lots of educational videos and articles — as well as an eBook, I’ll be honest ;) — each of which can help you to re-learn this information and absorb more of the basic couponing skills quicker.
- **TotallyTarget.com** — This site focuses almost exclusively on Target deals. Not only does the blogger know the rules inside and out, but she’s constantly searching through the clearance racks and non-advertised sales to bring you the best deals from Target. It’s a wonderfully detailed site and if you’re a big Target fan, you MUST frequent this site. I can’t tell you how many unadvertised deals she has “told” me about. She also lists a lot of daily deals (like Groupon-type site deals) as well. Her long-time readers are a great resource for more localized clearance deals as well. Most Target clearance varies by store (each store gets different stock) but generalized information can be quite helpful when shopping.
- **IHearttheMart.com** — Same concept as TotallyTarget except the focus is on Wal-Mart.
- **IHeartPublix.com** — This site is 110% focused on the Publix grocery store chain. Similar sites exist for most grocery stores. Do a basic Google search for the name of the store and put “Deals” in quotes. Most of the time, you will find a “fan blog” dedicated entirely to the store. These are WONDERFUL resources if you’re very store loyal. And, no, I haven’t found one for Harris Teeter. And, even more specifically, I am not going to start one ;)
- **IHeartCVS.com** — Same concept as IHeartPublix.com except the focus is on CVS. One of its best features is the “leaked” ads from future weeks. This is really helpful if you’re

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planning on “rolling” Extra Care Bucks or if you need a certain item but can wait till it goes on sale. The ad may not be exactly like your area, but it will be close enough to use as a basis for planning.

- **iHeartRiteAid.com** and **IHeartWags.com** — These two sites are the same concept as IHeartCVS.com but focusing on Rite Aid and Walgreens.
- **AfullCup.com** — A forum for all sorts of pharmacies and grocery stores. Each store has its own individual forum and goes into GREAT detail about the sales with very inclusive matchups. The level of activity per store varies on the site and this is where I get a majority of my Harris Teeter deals. I happen to love it, but it may be overwhelming for a beginner. I think of it as master level couponing at its best. Some of these coupons will tell you EVERYTHING you ever needed to know about shopping at your store, and then some.
- Two other forums are **WeUseCoupons.com** and **HotCouponWorld.com**. They are both set up in the same format as AFullCup.com and include similar information. If there’s a big sale going on, I like to compare the information from all three to ensure that I get the most bang for my buck. Yes, I am a coupon nerd.
- **OrganicDeals.com** is a good site for organic-specific shopping. They list out the deals for Whole Foods, Trader Joe’s and other “big city” stores. There is also information on online deals and other organic food resources. It’s a very good site for organic-specific shopping, with pharmacy sales included as well.
- **HealthyLifeDeals.com** is a site focused on whole foods and organic living. It is similar to OrganicDeals.com and is a good deal site for those specific needs. Whole Foods is a featured store as well.
- Don’t forget all the printable coupon sites: **Coupons.com**, **RedPlum.com**, **SmartSource.com**, **CouponNetwork.com**...as well as Digital Coupons from **Cellfire.com**, **SavingStar.com** and **Upromise.com**.
- **TheCouponGoddess.com** is a fun site for couponers. She lists some of the deals in her area but isn’t a deal site. Her site is more autobiographical and includes stories of her family, as well as her amazing savings. She was an extreme couponer before extreme couponing was cool, but uses her skills to help others. She’s funny, kind and encouraging to all levels of couponers.

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- **This is a GREAT resource for finding in season fruits and vegetables.** Remember, they are the cheapest when in season. Buy in bulk and learn how to freeze for use in the “off season” www.fruitsandveggiesmorematters.org/?page_id=674.
- **This is a wonderful, wonderful, wonderful article that lists the best times of year to buy certain items.** It has more of a focus than just grocery items, however, the list is quite useful (and applicable more than just the year 2011). Some are intuitive, but others didn't make sense till I read them. Case in point: buy men's suits in June. They're on sale for Father's Day! So totally obvious, but never thought of it!
<http://lifelhacker.com/5736625/the-best-times-to-buy-anything-in-2011>.
- **This National Center for Food Preservation table** has a great listing of how to freeze a majority of your most eaten fruits and vegetables. It's not as simple as just putting them in the freezer, but it's not hard either. <http://nchfp.uga.edu/how/freeze.html> .

There are literally millions of sites that you could search to find more specific sites for your favorite stores and specific nutrition needs. I would suggest Googling your favorite stores plus the word “deals” as well as your specific dietary need (such as gluten free) and deals. Most likely the first two or three sites will be best suited to your needs.

★ "BONUS" MATERIAL: ★

How to Save at the Pharmacy

Once you learn to coupon at the grocery store, you begin to see patterns in all types of shopping — not just shopping for food items. As I've said before, I learned how to coupon at a pharmacy and then food shopping. It worked for me, but honestly, I think you're better off doing it the opposite of how I did it. Pharmacy couponing is like an expert game of Memory. You have to know the rules, keep up with slips of sheets of paper, match them to the right items and do lots and lots of transactions. Ok, so you don't **have** to do all of that — but that's what the "pros" do. If you learn just a few of the basics, you will easily see your health and beauty budget cut tremendously.



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Here's a few disclaimers: If you shop at the department store for shampoo and makeup, it may be a serious culture shock for you to start shopping at the pharmacy for these items. Here's what I've learned over the years. I still LOVE the department store stuff, don't get me wrong. But, honestly, the pharmacy stuff is pretty much the same thing. Yes, there are some cheap shampoos that just don't work for me (I stay in the mid range with "full price" shampoos of \$6 to \$10 a bottle and never pay over 50 cents to a \$1 for them) and there are some cheap makeup brands that I wouldn't touch with a ten foot pole. BUT — I have found that most lipstick, nail polish, eye makeup and blush are the same. I used to buy everything but foundation and base at the pharmacy when my skin was giving me fits. Now I buy everything. If I hit the lotto...I might indulge in a few things here or there but for the most part I'm happy with the pharmacy items.

There's a BIG perk to coupon shopping at a pharmacy. Once you do it right, you can get almost anything free or pretty darn close to it at a national chain pharmacy (think Walgreens, CVS, Rite Aid). If there's a new health and beauty product out on the market, the companies will issue high value coupons for it to entice you to buy. Some will even offer rebates ON TOP of the coupons (see rebating chapter for more details). THEN....and this is where it just excites me to no end — the pharmacies will put the item up on sale.

If there's a new health and beauty product out on the market, the companies will issue high value coupons for it to entice you to buy.

So....I buy the item on sale, with my coupon, submit for a rebate and that joker is free. I've gotten A LOT of free makeup and shampoo in my day — enough that I've had to give it away to keep my house from looking (more) like a pharmacy. I typically buy the mid-range items but when it comes to skin creams, I'm getting the \$40+ bottles at the pharmacy for less than \$10 (or cheaper, usually cheaper).



Important Side Note

New products also mean free samples. Many of the high end companies (think brands only offered at department stores) offer FULL SIZE or bigger than one or two use free samples through their website when a new product is offered. If you have a favorite department store brand or two, get on their email list for free sample offerings. Also as I noted before, the free samples can come with coupons!

By getting free samples and using coupons I have tried every high end skin product I can think of, and a few others I have never heard of before! It's fun — and it's free! My skin is very sensitive and oddly enough, it "prefers" to have different bottles of cleanser, etc. on it. If I use the same brand over and over, I end up worse off than I would have with nothing at all! So it works well for me.

If you're 100% brand loyal, no debate, sign up for the brand's newsletters, talk to their customer service representatives and buy either when it's on sale or when free gifts are involved. Most high end department store brands have a "gift with purchase" sale once a quarter. Become friends with a sales clerk and she (or he) will likely tell you the dates so you can stock up. Remember that most of those clerks work on commission, so they'll be happy to be loyal to you, if you're loyal to them!

So grab your coupons, it's time to have some fun!

CHAPTER 1: Health and Beauty Items

Pharmacies make their money off of prescriptions but all the “stuff” that you have to walk through to get to the pharmacy counter is just the icing on the cake. Like I’ve said before, the reason why these stores offer items that are free after coupons is to get you into the store. Once you’re in there, you’re likely to see an item that you “need,” and you purchase it at full price.

I am *very* store loyal. Once you have me, you’ve got my loyalty. Yes, I do actually buy things at full price (it’s rare, but it happens) and I *always* go to my favorite stores and purchase the item there as my “thank you” for their coupon policy. Do they care? Probably not in the grand scheme of things, but it makes me feel better about forking over full price for an item.

Anyway, back to the pharmacy. Most major chains have a coupon policy that allows both a store coupon and a manufacturer’s coupon to be “stacked” on the same item. We discussed this earlier but the basic principle is this: I buy Shampoo X for \$3. I have a store coupon for \$1 off Shampoo X and a manufacturer’s coupon for \$1 off Shampoo X. So when I check out, my total is \$1 (\$3-\$1-\$1) because I used both coupons on one item.

Most major chains have a coupon policy that allows both a store coupon and a manufacturer’s coupon to be “stacked” on the same item.

Now, this next part is what makes shopping at a pharmacy just that much better than shopping at a grocery store — rewards! Each major chain has its own name for it (as of the publication of this eBook):

- **CVS** — Extra Care Bucks
- **Rite Aid** — Up Rewards
- **Walgreens** — Register Rewards

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Basically, if you purchased a product labeled for sale that week with a reward, you get a coupon at the end of your checkout good off your next purchase. For example, say I bought Shampoo X. For each bottle of Shampoo X that I buy, I get a \$2 off Extra Care Buck at the end of my receipt. I can then use that \$2 off reward on almost anything in the store (typically, stamps, alcohol, cigarettes and prescriptions are exempt). So the next time I go in, I can buy ANOTHER TWO bottles of Shampoo X with coupons for FREE (this is called "rolling" rewards). Watch this excitement:

Shampoo X: \$3 x 2 bottles (\$6)
Minus Store Coupon \$1 x 2 coupons (-\$2)
Minus Manufacturer Coupon \$1 x 2 coupons (-\$2)
Minus \$2 Extra Care Bucks from the Previous Transaction
= 2 FREE BOTTLES OF SHAMPOO (\$6-\$2-\$2-\$2=0)

AND THEN \$4 Extra Care Bucks (\$2 per bottle) prints off at my receipt for use in my next purchase. This is called a "money maker" or MM — when you purchase an item for less than the rewards printed at the end of the receipt. So in this transaction, I "made" \$4 that I can spend on anything I want (again, with just a few limitations) in the store. This is a GREAT way to either buy something you need that is expensive (with or without a coupon) or you can "roll" it into another transaction to get even more free stuff. I use the rewards to buy high end items in the store to lower my oop (out of pocket).

You can keep rolling these transactions (if the store's coupon policy allows it) until you run out of coupons or you hit the store's limit. Some people go to the store more than once in a week to "roll" transactions if there are lots of items on sale that week. Others do separate transactions at the register back to back. I've done both. I don't do more than two transactions at a time, typically. MAYBE three if there's no one in line behind me. If I'm doing two and there is a line behind me, I do one and then go to the back of the line. Yes, it's a slight hassle but the cashier appreciates the fact that you're not hogging the register and making the OTHER customers mad.

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The coupon policy of any store can change at any time (which is why you review the policy online occasionally and carry a hard copy in your coupon binder), but here are the most important pharmacy coupon policies as they stand today:

- Two coupons allowed per item (one store, one manufacturer)
- Register rewards can be used to purchase more of the same item (with the exception of Walgreens)
- Multiple register rewards can be used during the purchase — not the exceed the value of the items purchased (i.e. can't be used to pay sales tax)
- One loyalty card per address (no loyalty card needed at Walgreens, but there is one needed at both Rite Aid and CVS in order to get the deals)
- No more than one \$ off your order allowed per transaction (a \$5 off \$25 and \$15 off \$50 cannot be used in the same transaction — either break the transactions up or pick a coupon)

You can still take advantage of the pharmacy deals without needing major organizational skills. Just read the sales paper and buy the items when they're cheaper. Typically, there is a reward system and you can keep up with a few register rewards here and there to use on your next purchase. Also there is talk of the rewards system going "paperless" so that you no longer have to keep up with anything other than your card (or use your phone number at the register). This is good for novice couponers but I think the experts might balk a little bit.



Side Note

Expert couponers sometimes want to "save" their rewards for big promotions to try to lower their out of pocket expense just to see if they can do it. If they're buying a non-sale item, using the register rewards for it might mess up their "system".

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Ok....so are you more confused now than when you started??? Pick a pharmacy, whichever one is closest to you. Read a few coupon blogs featuring the pharmacy and get used to the lingo and deals. Basically, many of the bloggers just try to get the free stuff and may or may not use it. If you want to keep from turning your spare bedroom into a CVS, just buy what you use already or something that's on GREAT sale that you'll use. You'll slowly get the hang of it and then you'll be shopping there in no time.

Remember, save the most at a pharmacy by pairing a coupon (or two) with a register reward item. Use your new register reward to either stock up on more of the item or to cut your cost on another item. Limit your out of pocket with multiple transactions and enjoy.

Remember, save the most at a pharmacy by pairing a coupon (or two) with a register reward item.

CHAPTER 2: Prescriptions and Over the Counter Drugs and MORE!

Back in the day, I worked as a pharmacy tech at a local grocery store pharmacy to decide if I wanted to be a pharmacist and to earn a little spending money in college. I didn't just learn that I was not cut out for the field (no insult to pharmacists, I just couldn't do the chemistry classes) but I learned a lot about how to save money on prescription and over the counter drugs.

First and foremost, nine times out of 10, the generic drug works just as well as the brand drug. After a predetermined number of years of making a brand name drug, the FDA allows competitors into the market to make a generic version of the same drug. The goal of this is to allow the drug manufacturers the time to have sole ownership of the market to recoup the millions it spent on the research. Regardless, the generic drug alternative is typically MUCH cheaper than the brand drug — even when insurance is involved.

First and foremost, if you have prescription drug insurance, the best thing you can do is to review your plan. Some plans offer breaks on pricing if you order your long term prescriptions (ones you take every day, month after month) through a mail order service.

If you have prescription drug insurance, the best thing you can do is to review your plan.

Others give you breaks if you use certain chain pharmacies. Additionally, the price may vary based upon what "schedule" or "type" of drug you use. For example, it may be \$30 per month for the brand name version of the drug, but \$10 per month for the generic version of the drug. It is worth noting these plan benefits and bringing this information with you to the doctor. While you should never substitute good medical care for a cheap option, if your doctor feels that two drugs are equal in treating you and one is much cheaper, it behooves you to have that information available. Also for some long term prescriptions, a form may need to be filled out by your doctor anyway, so having the information with you at your appointment saves both of you time.

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Speaking of doctors, discuss your treatment options. First and foremost, the more you know about your condition, the better you will be able to manage it. He or she may be able to give you brochures and websites for further research that can show you that other treatment options are available — such as avoiding certain foods or doing certain exercises to relieve pain. A pill may or may not be the best option.

Yet, a lot of times, a prescription is the best option — then by all means follow the doctor's orders! If you do not have insurance, ask a few questions of the doctor to help you save money (and to better be able to afford his bill!). Some doctors will give you a price break if you discuss your lack of insurance or willingness to pay in cash (or check — and NO I do not mean an underhanded deal, I simply mean that the doctor does not have to go through the hassle of filing insurance paperwork, which costs him more than a straight transaction). Also talk to your doctor about payment plans. He may be willing to allow you to make smaller monthly payments in order to afford a procedure or treatment. This is a good way for him to get paid (and not have to send your bill to collections!) and for you to get treatment!

Ask your doctor (even if you have insurance) if the drug representatives for your medications (if you are on brand name drugs) have left any samples, coupons or rebates for your prescription drug. This may lower your cost even more. Often times, I have gotten a one month supply of my prescriptions just in free samples from the doctor. Many drug companies offer coupons for first time users that can be redeemed at the pharmacy when you purchase your prescription — typically they are for the average price of a co-pay (\$10 to \$15). Read the fine print to see if the coupon can be used in all states or in conjunction with your insurance.

I talk about rebates but brand name prescription drugs often have rebates that are given out at the doctor's office or online through their website. When I was on a heavy dose of allergy medication, I got a rebate check each month on my prescription just for submitting my receipts and a rebate form. It was upwards of \$15 per month — well worth the time and effort. If you (or a loved one) are on any brand name medications, it is worth a few minutes of online research to see if there is a rebate program online through the manufacturer. Google the name of the drug and poke around on the website for more information.

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Additionally, if your prescription is too much for you to handle financially, contact the manufacturer to see if there are any programs out there to help you afford the drugs. Many have programs set up (with qualifying factors, such as income, considered) to offer free or reduced priced drugs. Additionally, some drug companies conduct drug studies that you may be able to participate in for a short or long term to reduce the cost of your medications. These require some serious thought and consideration before joining.

Anyway...back to the drugs. Like I said, in most cases, generic over the counter drugs work as well as brand name ones. Go to your pharmacy and look at the generic drugs on the shelf for over the counter drugs. If you're not sure what the generic options are, the best way to get to know the generic name for your over the counter drugs is to look for the brand name options. Most pharmacies put the equivalent generic drug next to the brand name drug on the shelf. In most cases, the generic drug is their private label so they WANT you to try their option.

Take what you've learned from earlier chapters and use it as an exercise to save money on over the counter drugs. Obviously, there are going to be some sale cycles for certain over the counter drugs. In the late fall and early winter, cold and flu medications are going to go on sale. In the early spring, allergy drugs will go on sale. If you begin to watch the cycles, you'll begin to note the prices attached to the drugs.

Take what you've learned from earlier chapters and use it as an exercise to save money on over the counter drugs.

In many cases, you probably don't go to the pharmacy and buy over the counter drugs until they are needed. If you begin to watch the cycles and buy (within reason and being VERY cognizant of the expiration date) when they are on sale, you could save your family significant funds on medications. I would not stockpile over the counter drugs like I did food — unless it was something that you KNOW your family will use. For example, if you take a multi vitamin every day and pain medications about once a week, stockpiling vitamins and pain meds is probably a safe bet. But, if you're relatively healthy and may get a cold once a year, it's probably not worth it to stockpile cold medications.

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On the flip side of this, there is something absolutely wonderful about waking up with a cold and being able to stumble to the bathroom and grab some medication, as opposed to having to get dressed and go to the store. Keep that in mind, especially if you have children. It may be worth it to pick up a few extra bottles of medication to have on hand to keep from having to take a vomiting child to the store to get some stomach medications. Write a date on the calendar once a quarter to go through your medicine drawers and discard expired medications (and make a list of what you need next time it goes on sale!). Talk to your pharmacist about how to safely dispose of medications in your area (do NOT flush down the toilet!).

When buying medications, look for sales at the pharmacy on these items, just like you do for your health and beauty items. Often times, the store will put small sizes of the medication (think less than 10 pills) in a sample size and offer it for free after rewards. This is to get you to try the medication — and is a great way to build a small stockpile without having to worry if you never use the drug.

Remember your price per ounce lesson from earlier? Apply it to over the counter drugs by comparing price per pill (or still use ounces for liquids). The cheaper it is per pill, the better the deal. Again, buying the biggest bottle may or may not be the best option.

Brand name over the counter drugs do offer coupons through their website and you may be able to find coupons in the Sunday newspaper as well as on display. Compare the brand name drug sale price minus the coupon to the generic price (again, per pill) to see which is the better deal. This is a great way to save money on maintenance drugs, such as antacids and pain killers. Often times, the brand name on sale with a coupon is PENNIES on the dollar compared to the generic option.

However, it should be noted that pharmacies put out coupons on their generic brand items as well (much more often than grocery stores). Routinely look through their website for more coupon options.

Lastly, discuss with your pharmacist what the best option for you may be. They may suggest the generic as a good option or not — it depends on your needs. Also you may try

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the generic and notice it doesn't work as well as the brand. Your health is not an area you want to skimp on — spring for the more expensive option if that's right for you.

Many companies are now offering flexible spending accounts. These are pre-tax savings accounts that can be used for predetermined purposes, most often health or child care expenses. Each paycheck, a predetermined amount (set by you) is pulling out of your paycheck pre-tax and deposited into an account. You can then use those funds to purchase health care items or pay doctor's bills (within certain limitations) tax free. This is a great way for someone with a lot of health issues to save money on their medical care. However, the funds are not allowed to be "rolled over" into the next year, so they must be spent in that calendar year. If you have money left in the account in December, see if you can order an extra month of prescriptions, contacts, or purchase over the counter drugs in order to avoid losing that hard earned money!



Side Note

Review your insurance policy once a year to determine that you're getting the best option for you and your family. There are MILLIONS of options out there and you may or may not have an option with your company (or your spouse's) that could save you per month. Look at the options and choose the best plan for your family – it may be better for your family to have a higher monthly payment with better benefits if you have small children or a sick family member. If you're very healthy and have just one person, a lower monthly payment plan may work out the best for you. Talk to your insurance agent or human resources person at your job to help ensure that you're getting the best option (if you have options in your situation!).

EPILOGUE

Thank you for reading! I hope you found what you needed!

Feel free to visit my website:

www.WithOrWithoutCoupons.com

for more information or to send me an email. Have a nice day!