

# Coupons

- I. Why to Coupon:
  - A. Save money
  - B. Allows extra money for saving or “blowing”
  - C. Be patient, there is a learning curve
  - D. Start small
  - E. Couponing leads to savings in other areas
  
- II. Where to Get Coupons
  - A. Newspaper
  - B. Coupon Websites
  - C. Store websites
  - D. Emailing companies
  - E. Blinkies
  - F. Peelies
  - G. Magazines
  
- III. Organizing Your Coupons
  - A. Various options – binders, filers, file boxes
  - B. Organize by date, store, or category
  - C. Clipless Couponing
  - D. Clip them all
  - E. Find the way that works best for you. It’s like organizing your underwear drawer. What works for one would drive another crazy.
  
- IV. Southern Savers
  - A. Store sale ads listed with coupon match-ups
  - B. Printable coupons also linked
  - C. Store coupons linked
  - D. Printable grocery list
  - E. Coupon tutorials available
  - F. Daily emails and Facebook
  
- V. Stacking Coupons
  - A. Store coupon + manufacturer coupon
  - B. MFG numbers start with 5 or 9 and/or state MANUFACTURER’S COUPON
  - C. Match store coupons and MFG coupons to get cheap or free items
  - D. You cannot use two MFG on one item

- VI. Buy One Get One Free (BOGO) Sales
  - A. Basically means each item is ½ off
  - B. Some stores half the item at the register (grocery stores) while others give you the second item free (drug stores)
  - C. BOGO coupons mean you must buy two items
  - D. Scenarios
  
- VII. Double Coupons
  - A. Kroger's policy- Up to \$.50 every day, no limit. Store coupons do not double
  - B. Ingles' policy – Up to \$.50, 3 coupons for every \$10 spent
  - C. If a coupon states "DO NOT DOUBLE" yet starts with a 5, Kroger will still double it if it's \$.50 or under.
  - D. K-Mart will occasionally have Super Double Coupons, doubling up to \$1 (\$2 total). This is not common.
  
- VIII. Cellfire and Shortcuts
  - A. Linkable through Southern Savers
  - B. Create an account with your Kroger card number
  - C. Choose which coupons to add to your card.
  - D. Coupons come off automatically when you check out, if you buy the items
  - E. These are NOT stackable with MFG.
  - F. Southern Savers matches Cellfire/Shortcuts coupons with sales
  - G. If you don't use a loaded coupon, it stays on your card until it expires
  - H. You can load store coupons at Kroger's website
  
- IX. Abbreviations
  - BOGO or B1G1 = Buy One Get One Free
  - Catalina = coupon that prints at the register when you check out
  - ECB = Extra Care Bucks at CVS
  - IP = Internet Printable
  - MFG = Manufacturer coupon
  - MIR = Mail in Rebate
  - OOP = Out of Pocket
  - P&G = Procter and Gamble insert in Sunday's paper
  - RP = Red Plum insert in Sunday's paper
  - RR = Register Reward at Walgreens
  - SS = Smart Source insert in Sunday's paper
  - WYB = When you Buy

## X. Walgreens and CVS vs. Grocery Stores

### A. Walgreen's Register Rewards

1. RR print out after you check out
2. Examples
3. Buy all RR items first, then use RR to pay for your other purchases
4. You cannot use RR to buy the same items over again (ie. You cannot get Procter and Gamble RR and then use those RR to buy more Procter and Gamble products)
5. Stacking coupons at Walgreens – you can use MFG and store coupons together, however the number of coupons cannot exceed the number of items in the cart.
6. RR are counted as a coupon
7. Red tags at Walgreens are closeouts – match with coupons for a great deal

### B. CVS Extra Bucks

1. ECB print out after you check out
2. Examples
3. CVS will allow you to use ECBs on any items, except prescriptions
4. CVS will print coupons at the end of your receipt. These are store coupons, unless stated otherwise.
5. Coupon Kiosks
6. Order of coupons - \$4 off, store/manufacture's coupons, Extra Care Bucks
7. Buy all ECB items first then use your "bucks" to pay for remainder of items
8. Pay \$1 or less for toothpaste and deodorant.

## XI. Mega Events

1. Mega Events – Buy 10, Save \$5
2. Automatically taken off – not a coupon
3. Mix and match
4. Great for stockpiling

- XII. Rebates
  - A. Good way to get things free
  - B. Find them in magazines, Sunday coupon inserts, online, and on the package
  - C. “Try Me Free” Offers
  - D. Money Back Guarantees
  - E. Pay attention to details
    - 1. Read the fine print – right product and right procedure; dates and deadlines
    - 2. Receipts – get two copies of your receipt at the store. Ask for a duplicate at the register. You may need to do several transactions if you’re sending in multiple rebates
    - 3. Keep copies of all your paperwork until you receive the rebate in the mail
  - F. Not instant gratification. If you have no extra money in your budget to wait that long, skip the deal.
  
- XIII. Ad-Matching and the Wal-Mart Free Life
  - A. I do not shop at Wal-Mart
  - B. Sales/coupons at other stores make them cheaper
  - C. You won’t fall for the “I must have that!” syndrome and spend more
  - D. Southern Savers provides a weekly list if you love Wal-Mart

# Frugal Living: Being a Good Steward of What the Lord Gives You

- I. Household
  - A. Laundry Detergent
  - B. Fabric Softener
  - C. Dryer Sheets
  - D. Homemade Cleaners
  - E. Cloth Diapers
  - F. Useable "Trash"
  - G. Hand Soap
  
- II. Clothing
  - A. Yard Sales
  - B. Goodwill
  - C. Discount Stores (such as Ross and TJ Maxx)
  - D. Regular Store End of Season
  - E. Craigslist.org/Freecycle
  
- III. Eating Out and Entertainment
  - A. Restaurant Clubs
  - B. Restaurant.com
  - C. Retailmenot.com for coupons
  - D. Kids Eat Free
  - E. Pack
  - F. Ask for gift cards
  - G. Entertainment Book
  - H. Free Stuff: picnic, library, community events, free museums
  
- IV. Budgeting
  - A. Give every dollar a name beforehand
  - B. Every month = a new budget
  - C. Work out the kinks
  - D. "It's not in the budget"
  - E. Money Gone = you're done
  - F. Cash talks
  - G. Live like no one else – be weird
  - H. For more info, email Barry (myersbr2@gmail.com) or see website

# Meal Planning

- I. Eat Seasonally
  - A. Buy what is on sale, then plan to eat that
  - B. Veggies and fruit sales vary with season
  
- II. Three Roads
  - A. Plan by the week - Example
  - B. Plan based on sale ads - Example
  - C. Freezer Cooking - Example
  
- III. Stacy's Way
  - A. Use allrecipes.com and cookbooks.
  - B. I buy what is on sale, then plan from that
  - C. I keep my pantry stocked with items that I use regularly
  - D. Substitutions are allowed!
  - E. When you save weekly, if you want to buy something lavish it is not such a big deal
  
- IV. Instant Meals
  - A. Keep instant meals on hand for those times when you're too busy to cook (i.e. Hot Pockets, frozen pizza, fish sticks)
  - B. You will save money by doing this, so you don't "accidentally" stop by the restaurant.
  
- V. Keep your pantry stocked!
  - A. Common items
    1. Dry items: canned veggies, beans, and tomatoes; condiments such as ketchup, mustard, and mayo; pasta and rice; canned milk and dried milk; cereal and oatmeal; canned soups; snacks such as chips, popcorn, and nuts; seasonings and extracts; cake mixes, sugar, flour, and cornmeal.
    2. Frozen items: veggies, meats, cheese, fruit, Cool Whip, pizzas, instant meals, breads
  - B. Stockpile!!!
    1. Things you stockpile that cannot be stored at room temperature, or may go bad before you can use it can be frozen.
    2. Examples: milk, juice, lunch meats, cheese, bread, coffee grounds, beaten eggs, creamer, fruit, tortillas, cookie dough, cake, pie shells and pie.

## VI. Stockpiling

- A. Stacy's definition – buying multiples when you can get them really cheap or free
- B. Buy items on sale to stock up (i.e. cereal, condiments)
- C. Your pantry will remain stocked, saving you money. You will no longer go to the store because you've "run out."
- D. Stockpiling helps with meal planning. You will cook from what you have on hand.
- E. When your stockpile is built, you will buy less than you "need" each week. Eventually you'll only HAVE to buy perishables each week.
- F. Cycles
  - 3. Sale items are cyclical (i.e. cereals, cereal bars, peanut butter are on sale when school starts).
  - 4. Stock as items are on sale. Then you will not be forced to pay full price when you run out.

# Helpful Websites

- Southern Savers (<http://www.southernsavers.com/>)
  - This is my go-to website. She lists each week the sales and matching coupons for the following stores:
    - CVS -Food City -Food Lion -Ingles -Rite Aid -Target -Walgreens -Walmart
  - She also has links and resources for printable coupons, grocery store coupons, and coupon tutorials.
  - Follow her on Facebook to get updates on deals
- Coupons, Inc. ([http://www.couponsinc.com/corp/source/cp\\_clientlist.asp](http://www.couponsinc.com/corp/source/cp_clientlist.asp))
  - A list of different coupons available for printing, directly from company websites.
- Coupons.com ([www.coupons.com](http://www.coupons.com))
  - My favorite resource for printable coupons! The lists are updated daily. If you find a GREAT coupon, go ahead and print it as they will sometimes run out. Otherwise, just watch Southern Savers for coupons to print that match a sale.
- Smart Source ([www.smartsource.com](http://www.smartsource.com))
  - Another printable resource. Southern Savers will link you to this website if there is a matching coupon.
- Cellfire and Shortcuts (<http://www.cellfire.com/>) (<http://www.shortcuts.com/>)
  - Both of these websites are for loading digital coupons onto your Kroger card. It will link directly from Southern Savers if a coupon matches a sale. You can load them all onto your card, so that they're already there. I do that occasionally, but usually just wait for a sale match. You will have to create an account at both places with your Kroger number.
- Store websites – Sign up at these places to get email updates on sales and coupons. This is where you will find store coupons to stack with manufacturer coupons.
  - <http://www.kroger.com/mykroger/Pages/default.aspx>
  - <http://www.foodlion.com/Shoppers-Companion>
  - [www.target.com](http://www.target.com) (To print store coupons from this site, scroll to the bottom of the main page, and choose “Coupons” under the Target Stores heading.
  - [www.CVS.com](http://www.CVS.com) (Choose Extra Care at the top of the page to sign up for emails and to add your CVS number. If you do not have a CVS card, you can get one here. Also, you can choose In Store Coupons in the upper right hand corner.)
  - [www.walgreens.com](http://www.walgreens.com) (In the bottom right hand corner is a box to sign up for special deals and a sneak peak at the weekly ad.)
  - <http://www.dollargeneral.com> (Sign up for the Dollar General Savings Zone to receive promotions, online coupons, sweepstakes information and more.)
  - <http://www.familydollar.com> (Printable coupons on their website)
- Cents Off (<http://cents-off.com/>)
  - Website that stores use to determine fraudulent coupons.
  - You are pretty safe if you get your coupons from the above sources. If something seems shady, it probably is. Beware.
- Still Tasty (<http://www.stilltasty.com/>)
  - Website listing various food items and how long they are good after the expiration date.
  - Also lists how long items stay fine in the freezer