

Conserving Your



Assets

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Introduction

I began to write this book for my sister, Mags. I was constantly telling her how much I didn't spend at the grocery store. I would send her my receipts to show her how much money I saved at Target. Then I emailed her the pictures of my stockpile. That did it for her, she begged me for my secrets. How did I do it? Like a great little sister she wanted to be just like me. What an honor. Since my little sister lives across the country and I am not able to go shopping with her to show her how to use coupons, I decided to write it all down for her as a Christmas gift. Mags, is a newlywed, and trying to start her family. She wanted to know the ins and outs of using her money wisely on everyday purchases. Saving more at the grocery store means money saved to buy that first house. I was, and I am more than happy to oblige.

Once I had started writing and talking about this book more people came up to me and asked how I saved so much money, and if they too, could have a copy. And so it goes, a tiny little instruction manual had turned into the project of writing an ebook. The first copy though is earmarked for my little sister.

So let's get started.

Chapter 1

Changing the Way You Think

Over and over again I hear people say, "Oh, I don't use coupons, I don't need to." They think that using coupons, shopping at mass retailers like Wal-Mart and Target, and being a bargain hunter means that you are poor. Not True!!! It means that you are financially savvy when spending your hard earned money. Why pay more than you have too! Too many times to count when I am checking out of the supermarket, the person behind me groans, or rolls their eyes, or taps their foot impatiently while the cashier scans the pile of coupons that I have handed over for the items that I have bought. My response, I just smile. While my total before coupons may have been \$127.34, after the cashier scans my coupons my balance due will be roughly \$34.02 plus or minus a bit for taxes. So by patiently waiting the extra 5 minutes I have saved \$93.32. Not a bad rate of pay. So, let's say the weekly average shopping trip for a family of four is \$250.00, and you can save 93.32 each time, over the course of the year you have now saved \$4,852.64.

Now really, who's smarter? Why pay full price when you can pay less.

Chapter 2

Getting Started

This is probably the hardest part for most new couponers. There are so many questions and several different answers. In this chapter we will be looking at the following:

- ❖ Coupons – Manu vs. Store
- ❖ Printable Coupon Websites
- ❖ The Sunday Paper
- ❖ Coupon Clipping Services
- ❖ Coupons Forums
- ❖ Organizing coupons

Coupons, Manu's vs. Store, the Mystery of Wine Tag, and Catalina's

There different types of coupons. Most common coupon that most everyone if familiar with, is known and called a **manufacturer's coupon**. This is a coupon that is issued by a manufacturer for a specific item and can be used at any store that sells the item and accepts coupons. Some stores will also double a manufacturer coupon up to a certain value, this will be discussed later.

Some stores (Target, Walgreens, CVS, Rite Aid, Shaws) will post on their website, email, or mail coupons that are called **store coupons**. These coupons most times can only be used at the specific store state on the coupon. There are some stores that will accept competitor's coupons. Most times a store coupon can be combined with a manufacturer coupon for double the amount of savings savings!

Wine Tags can be the score worth bragging about. These are little tags that hand on wine bottles that sometimes have coupons on them. These coupons are usually for money off produce, fish,

chicken, meat. I just found wine tags for \$3 off any pumpkin, stating that the pumpkin purchase must be at least \$3.05. Wine tags usually state "No Wine Purchase Necessary." Finding Wines Tags is a hit or miss adventure. You will see more out during the Holiday Season.

Catalina's are a coupon that prints out at the register when you are checking out. Some manufactures will run a promotion stating when you buy \$30 of XYZ product get \$15 on your next order (OYNO). These can be used on any product that the store sells that is not prohibited by law. Most times alcohol, tobacco and scripts are excluded.

Printable Coupon Websites

A great way to build your stash of coupons is to print for the internet using a free printable coupon website. There are several things to know when using what is called an internet printable.

- ❖ Some stores do not accept internet printable's (IP). These types of coupons are the easiest one to alter. Beware of any internet printable that is of high value and is for a free product. Most likely it is a fake and should not be used.
- ❖ Most internet printable's have a print limit set by the manufacturer. Most times the limit is two per IP address. If you need more than two, use another computer to print.
- ❖ Internet printable's can be printed in color or black and white, both are valid.

- ❖ Internet printable's can be a manufacturer coupon or a store specific coupon. There is a difference and using them together can save you even more money!
- ❖ Internet printables are usually time stamped with the time they were printed. Which will make those who photocopy their coupons get caught.
- ❖ Internet coupons are not to be photocopied.

Listed below are several of the most commonly used free coupon printing websites for internet coupons:

- ❖ www.coupons.com
- ❖ www.smartsource.com
- ❖ www.redplum.com
- ❖ www.couponbug.com
- ❖ www.eversave.com
- ❖ www.boodle.com
- ❖ www.boxtops4education.com
- ❖ www.bettycrocker.com
- ❖ www.verybestbaking.com
- ❖ www.baby.com
- ❖ www.bricks.com
- ❖ www.centsoff.com
- ❖ www.internetdrugcoupons.com

You can most times find product specific coupons by visiting a product website. At the end of this book I will try to list as many company websites for ease. If you can't find a coupon, ask. Use the "Contact Us" tool to ask if they have any coupons to offer. A

compliment about a product goes along way in getting valuable money saving coupons. Sometimes the company will send out a "Free Product" coupon. As my Dad always says, "You never know until you ask. Sometimes the answer will surprise you."

The Sunday Paper

Not all Sunday papers are created equal. The coupons are a way of advertising and every market is different. For example the *Maine Sunday Telegram* does not offer the same coupons that the *Sunday Boston Globe* does, and the *New York Times* differs from both of them. For the first couple of weeks I always recommend that you get a few different papers to see which one offers the better selection for your needs. I personally get a Maine Sunday Telegram and a Boston Globe.

Coupon Clipping Services

What's the heck is this you may be asking, and I wouldn't blame you. There are actually online companies that clip coupons and sell them for a nominal fee. While this may seem a little odd to pay for a coupon, when you are trying to save money, it is quite the opposite. If you know about a sale that is coming up and it is an item that you can stock up on you may want more coupons than what you get in your paper or then what you can print online allowing you to stock at a rock bottom price. The first time I used a coupon clipping service, I bought 6, \$3.00 off any size Pert Plus. CVS was having a sale that week where Pert Plus was \$2.99. Free Shampoo for me. Yes, I did pay 7 cents per coupon but the amount of savings out weighed the cost.

Here are a few coupon clipping services that I recommend:

- ❖ www.thecouponclippers.com
- ❖ www.couponsthingsbydede.com
- ❖ www.thecouponmaster.com

You can also buy coupons on Ebay, but buyers beware.

Coupon Forums

There are several different couponing forums out there. Some have a free membership, while others charge a one time fee and others charge a monthly fee. In my opinion the free websites provide a better value than those that require me to part with my money. The fellow couponers on these websites are also invaluable. There is always a mix of veterans and newbies who share their wisdom freely and offer great support to those that are starting out. It is always nice to have someone to muddle through the craziness with. I highly recommend www.afullcup.com. I have been a member for 2 years now, and think that this site is the very best resource out there. This site has an extensive coupon database, store specific forums which each have a moderator, store shopping list which include coupon match ups, and general discussion forums as well.

Below is a listing of some others out there:

- ❖ www.clevermoms.com
- ❖ www.couponmom.com
- ❖ www.couponcabin.com
- ❖ www.refundcents.com

There are also some sites that are store specific.

- ❖ www.iheartcv.com
- ❖ www.iheartrateaid.com

Organizing Coupons

There are so many different ways to organize your coupons. I have tried by categories (Dairy, Produce, Meats, Health and Beauty, Medicine etc.). I have used a CD Binder to separate coupons each into the own sleeve. I have used and I am currently using the envelope process. There are some beautiful binders out there that are relatively priced which I have not tried but are highly recommended by veteran couponers. You will probably try a few different ways, until you find a system that works for you.

Chapter 3

Rain Checks, Rebates and Price Matches

Rain Checks

I hate it when I get to the grocery store with coupons in hand and the shelf is completely empty. In this circumstance, rain checks come in handy. Rain checks are usually time sensitive and some are not. CVS rain checks do not have an expiration date, whereas Shaws' are good for only 30 days. Target rain checks also have a time limit and sometimes the magical wording on the bottom *"CHOOSE A SUBSTITUTE, Choose a substitute and get the same % off on a similar, regular-priced item (i.e. doll for doll, shirt for shirt). Some exclusions apply."*

I have also known Mass Retailers such as Best Buy, Home Dept, and Circuit City to upgrade me to the next product for the sale price. An example, I went to buy a portable DVD player for the mini-van, Best Buy had them on sale for 69.99. They were out of stock and I asked for a rain check, the salesperson state that the rain checks were only good for a week and that they had none of the DVD being shipped to the store until the end of the month. I then asked if it was possible to get a similar/comparable item at the sale price. He had to call the manager to okay it, which the manager did. So now I have a portable DVD player that most people paid 129.99 for.

Rebates

Rebates are great savings and most of the time free. Yes, you have to pay the money upfront but rebates can be a great money maker too!

Say a company like Kellogs, is offering a rebate of \$10 when you buy 20 qualifying products, when you buy those 20 qualifying products you use your coupons and end up only paying \$8.70 you send in for the refund of \$10.00 you have just made \$1.30.

There are rebates that are offered by beer companies, that state "buy a 12 pack of XXX beer and \$10.00 of chicken and get a \$10 rebate". Read the small print!! In some states such as Maine you do not need to buy the beer to get your \$10.00 rebate on the chicken!!!!

A few things to keep in mind about rebates:

- ❖ Most have a time period and require an original receipt.

- ❖ Make sure that you comply with the requirements of the rebate. Circle the qualifying items.
- ❖ Make sure that you keep a copy of your refund submission, marked with the date that you sent it in. This will come in handy if the rebate check never arrives.

Price Matching

Price Matching is sometimes offered by competing stores, sometimes offering to beat a competitors' add for the same product by giving you an additional 10% off. Take the time to match up adds to make sure wherever you shop that you always get the best price. This will also save you time and money in not driving all over town to get the best deals. Make sure that you take along the competitors add to show the price and product.

Chapter 4

Reward Programs

Reward Programs

Reward Programs can be an added benefit giving you rewards for buying the products that you already buy. Most grocery stores offer some type of rewards program. Shaws has the Shaws Rewards Card, Ducklings and Pet Lovers. The benefit to these programs is every so often they send you \$x off \$xx coupons, and store coupons. Also when you use a rewards card say at Shaws and your order total goes over \$50.00 before coupons you get an additional coupon for .10 cents off gas at Irving. This is also a way for the stores to track what you buy. If you register your rewards card at

Upromise and buy a participating item, your Upromise account will automatically be credited.

Some of the most popular rewards programs are:

- ❖ Borders
- ❖ Best Buy
- ❖ CVS
- ❖ Shaws
- ❖ Safeway
- ❖ Food Lion
- ❖ Upromise
- ❖ Barnes and Noble
- ❖ Save a Lot
- ❖ Staples
- ❖ Hannaford

It is worth checking their corporate website to sign up.

Chapter 5

Prescriptions and Gift Cards

This is a game that I play monthly. Whom ever is offering the gift card this month for transferring my prescription is always the winner. Currently Rite Aid, Target, CVS, and Walgreens are all offering a gift cards for transferring your prescription to their pharmacy. Most times the gift card is for \$25-30. Since my co-pay is only \$15 this is a money maker for me. Some CVS's will honor a competitor's coupon if you keep your script with them instead of transferring to another pharmacy. This is a great way to start using either Rite Aid or CVS with the least amount of money out of your pocket.

Chapter 5

CVS

- ❖ What is the Extra Care Card
- ❖ How does the Extra Care Bucks program work?

What is the Extra Care Card?

The CVS ExtraCare card issued to people who sign up to be part of the CVS reward program. It allows those members who have signed up to take advantage of their Extra Care Buck program as well as receive in store coupons via snail mail or email.

You can obtain a CVS ExtraCare card from any store, just ask for it at the register. They will give you a short form to fill out, and then give you your card. You can also register for one online if you are willing to wait a week or two to get it in the mail.

If you filled out the form at the store, you can go online and register your card with all your information, or you can go ahead and call CVS customer service (1-800-SHOP-CVS), and ask them to register your card so that you can see your account online.

The ECB program is tied to your CVS card. If you forget your card at home, the cashier can manually enter in your phone number. The register then will pull up the information on the last card scanned that is associated with this phone number.

How do I Earn ECB's?

You can earn Extra Care Bucks ("ECBs") in three different ways: ECBs can earned through promotions, such as "Buy this product,

receive \$\$ in ECB." Sometimes the promotion says "buy \$X of this product and get \$Y in ECBs." The required amount to receive the ECB is calculated before coupons. So, if you have to purchase \$10 worth, you can do that and then have \$10 of coupons and still get the ECB promised! You do not have to buy all the products for that particular promotion in the same transaction, unless specifically stated in that promotion. In fact, they can be bought anytime, at any store, as long as the purchase is made during the time period the promotion is valid. Your receipt will print at the bottom and keep track of how much you have toward a spend \$X get \$Y promotion.

Second, at the end of each quarter, CVS rewards it's customers by giving them 2% back of the total amount spent during the quarter. The 2% is calculated after coupons and is given in the form of an ECB. You will see at the bottom of your CVS receipt a total amount spent for the quarter.

Third, \$1 ECB is earned for every 2 prescriptions filled @ CVS. The \$1 is reflected in your quarterly ECB total. Always scan that card at the pharmacy counter!

Other CVS Benefits

Once you have registered your Extra Care Card at www.CVS.com CVS may send you emails that include coupons that can be used at CVS. Most time these coupons are for \$/\$. Most common ones to see are \$4/20, \$3/15 or a \$2/10.

That's a start for now! Until next time, enjoy saving!

Corporate Websites

www.band-aid.com

www.beechnut.com

www.bettycrocker.com

www.birdseyefoods.com

www.breyersicecream.com

www.beyersyogurt.com

www.cabotcheese.com

www.campbellsoup.com

www.carnationinstantbreakfast.com

www.coca-cola.com

www.colgate.com

www.crest.com

www.dimetapp.com

www.doritos.com

www.earthsbest.com

www.enfamil.com

www.fritolay.com

www.floridasnatural.com

www.garelickfarms.com

www.generalmills.com

www.gerber.com

www.greengiant.com

www.goody.com

www.heinz.com

www.hphood.com

www.huggies.com
www.jif.com
www.juicyjuice.com
www.kotex.com
www.kraftfoods.com
www.landolakes.com
www.luvs.com
www.motrin.com
www.mycokerewards.com
www.missionmenus.com
www.neareast.com
www.nestlewaters.com
www.nestle.com
www.noyolks.com
www.oakhurstdairy.com
www.ortega.com
www.pepsi.com
www.princepasta.com
www.playtex.com
www.playtexbaby.com
www.pampers.com
www.parentschoiceformula.com
www.peanutbutter.com
www.pertplus.com
www.peterpanpb.com
www.pillsbury.com
www.polanspring.com
www.ricearoni.com
www.robittussin.com

www.seventhgeneration.com

www.similac.com

www.tampax.com

www.theraflu.com

www.tostitos.com

www.triaminic.com

www.tropicana.com

www.tylenol.com

www.tyson.com

www.verybestbaby.com

www.verybestbaking.com

www.quakeroats.com

www.welchs.com

www.yoplaitusa.com

www.zyrtec.com

www.aveeno.com

www.edgeshave.com

www.pg.com

www.gillette.com

www.quickerpickerupper.com

www.charmin.com

www.brawnytowels.com

www.always.com

www.hungryjack.com

www.jiffymix.com

www.dialsoap.com

www.olay.com

www.neutrogena.com

www.lalooks.com

www.aussie.com

www.garnier.com

www.herbalessences.com

www.tide.com

www.pureivory.com

www.baby.com

www.dreft.com

www.all-laundry.com

www.ilovegain.com