



HOW TO  
EXTREME  
COUPON  
EBOOK

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# What is a coupon?

A coupon is a voucher entitling the holder to a discount for a product.

# Where do you get them?

Coupons can be found in the Sunday newspaper inserts, online, in the mail, directly on a product, in the store and from the manufacturer directly.

# Sunday newspaper-

RetailMeNot Everyday (formerly Red Plum), Proctor & Gamble and Smart Source are the 3 main coupons insert manufacturers and they place tiny booklets full of dozens of coupons inside almost every Sunday newspaper. These tiny booklets are called Coupon Inserts. *\*tiny tip, the coupon inserts list the date they came out in small black print along the outside binding, right down the center of the fold. Perfect to keep you organized if you forget to clip them one week*

## Where to find Coupons, continued..

### Online-

Coupons.com is the biggest and most well-known coupon site online, often containing the best values for printable coupons. There are other sites as well, such as lozo.com, smartsource.com, retailmenot.com.

A lot of manufacturers also have websites with printable coupons for their products when you sign up to receive their promotional emails. Companies such as Kellogg's, Coca-Cola, Pampers and Huggies have websites you can earn points on and redeem for special high value printable coupons.

### From the manufacturer directly-

As I mentioned above, some manufacturers have websites where you can access exclusive coupons for their products. Some companies however, will send you coupons as a thank you when you write to them and tell them about how their product affected your life.

*Don't contact the company more than once or twice a year though, because you don't want them to put you on some magic "don't respond back" list they could be hiding. (It could exist, we don't know)*

## Where to find Coupons, continued..

### Directly on the product-

Coupons found directly on the product in a store, like a pull-off sticker with barcode, are referred to as peelies in the coupon community. Because they PEEL off. Other times, you may find coupons attached by a string or fitting around the lid of a Gatorade bottle, like a miniaturized door knob hanger.

### In the store-

In store you can find coupons in tear pad stacks on display shelves. Some people will take the full stack and try to trade/sell them for personal profit. However, this should be stealing, and I urge you to be considerate and take only what you need, leaving some for the next person. Coupons can also be found in store weekly ads, in their loyalty programs and in tiny little machines that dispenses them one at a time, often with a flashing red/green light and seen on freezer section glass doors. These are the coupons you often grab to keep your child happy for an extra minute as you shop. They are called **blinkies**, by the coupon community, because of the blinking light on that tiny machine. You may also get lucky and find them near the free sample carts, as employees are often giving out coupons for the product they ask you to sample.

Where to find Coupons, continued..

## In the mail-

A lot of locations in the US receive mailed RetailMeNot coupons or little envelopes full of local store coupons called a ValPak. These often contain coupons for air filters, car maintenance and local restaurants.



# HOW TO USE A COUPON

## In reference to manufacturer coupons-

Printed coupons, or clipped coupons need to be cut along any lines (usually dashed) before being presented at the register. At the top, everyone of them will say Manufacturer Coupon and have an expiration date. It's incredibly rare to find a coupon without expiration date, but they do happen (usually inside a boxed item, imprinted on the cardboard.)

The amount will always be an exact amount off your purchase of X amount of items. Size restrictions are usually near this part of the coupon, making it clear that you can only use them on certain sizes or types.

In the instructions part of the coupon it will have a section for Consumer *(that's you)* limit 1 per purchase, X amount per household per day/ per transaction/etc.

This means you can only use ONE manufacturer coupon per item, per whatever follows.

If your coupon is for \$1 off 1 item, then you can only use one manufacturer coupon to do this.

If the coupon says \$1 off 3 (however many, this is an example) then you need to think of those items as all being covered by that same manufacturer coupon.

## How to Use a coupon, continued..

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If the coupon says \$1 off 3 (however many, this is an example) then you need to think of those items as all being covered by that same manufacturer coupon.

A store coupon can still be applied to each item individually even if a manufacturer coupon has them grouped together like this. -this is assuming the store coupon is valid on only one item, if store coupon is for multiple items, meet the criteria as requested for each coupon.

How to Use a coupon, continued..

## Coupon Terms Defined

**Per purchase= per item**

**Per transaction= transaction** is complete when you pay, so 2 transactions in a row would look like you made two trips back to back. **Those bars put on conveyer belts at the store to separate customer's carts, would be useful here.** Place everything you want in transaction #1, on the belt. Put bar up, put transaction #2 behind it and then put up another bar for the customer behind you. You'll be rung up twice, pay twice and have one trip to your vehicle when all is said and done. Pay attention to store policies, as some urge you not to do this, but most don't say anything about transactions in a row, its seen more as an inconvenience for the people in line behind you more than anything. **Which is why I don't recommend more than 2 in a row per shopping trip.**

Anything more than that, politely request a manager or cashier for permission, most of the time they'll allow it and thank you for the heads up, the cashier can turn off their light so no one gets in line behind you, saving them waiting time and frustration.

*Another option is having family or friends do a transaction for you, so it counts as you each doing one.*

**Shopping trip=** consider a shopping trip to be completed when you reach your vehicle after having just shopped.

**Per household=** self-explanatory

## How to Use a coupon, continued..

### Store coupons-

Every store is different, but the idea is still the same. These coupons can be digital, or in weekly ads, or even mailed to you for being a preferred customer. They list all the need to know info on them. Size of item, quantity, price off, if there's a threshold you must meet before qualifying for the coupon, the dates valid, etc. for instance a store local to me has a coupon saying \$0.29 per pound of peaches, but you must spend \$5 on non-couponed item before coupon can be applied.

Another store says Free (specific) item with any purchase, and no fine print stating an order total like the other one, so I could walk in and buy a \$0.25 stick of gum and get this free item without issues.

### Double coupons-

In some parts of the US, some stores will double or triple coupons. Though this is fading away as couponing becomes more popular. In the past few years both Publix and Kroger have taken away their double coupons. So it's best to use it if you got it, and learn about your specific stores if they happen to offer this promotion, it can be a wonderful asset to your budget.

# Getting Paid to shop

## Overage-

Also known as **GETTING PAID TO SHOP**. *This is where everyone and their mother wishes they could be couponers. This is where the weak are separated from the crowd and the **EXTREME COUPONERS** shine.*

The only store I know of still allowing overages (meaning coupon value exceeds item price and you are given the cash difference) is **Walmart**. This is a big reason why so many people like to price match at Walmart, so they can get an item for another stores sale price, use their manufacturer coupons and get the price difference. Sometimes price matching isn't needed though and the sale price is just that low and amazing. It's easy to have that overage paid towards other items in your cart, like non-couponed items.

*A deal I see happen a few times has been for nail polish, where you could end up with anything from a penny to \$0.25 back per bottle because the price was that low.*

You may also end up with a free product coupon from a manufacturer where the cashier is to write in the amount of the retail price and only have the coupon count towards that amount. *Sometimes*, the cashier will put the max value of that coupon towards the item and if the item cost less than that, you *have that much overage*.

# HOW TO ORGANIZE COUPONS

The number one way to be efficient when using coupons (besides reading them) is to be consistent in acquiring of the coupons and being organized.

## Why consistency is key-

If you get a Sunday paper one week, skip a week, and get another. Sure, you'll have coupons. But you'll be missing that whole weeks' worth, which for all you know could have contained ones you'd use. You won't see much savings or results if you are not consistent. Buy a subscription to the newspaper and have them delivered to you if it's easier, saving you from putting on pants and dealing with real people. Stay home in the jammies and enjoy a steaming hot cup of coffee while coupon clipping and organizing. **#BestSundayPlanEver**

# Ways to Organize Your Coupons, Continued..

## Binder Method-

This one is by far the easiest in my opinion. You need a 3-ring binder (preferably one that zips up, so you don't have to worry about losing coupons if it falls over) and plastic baseball card holder sheets (super cheap off amazon or you can buy at Walmart.) And you'll need some page divider tabs. Label them however you want, I prefer by store sections (freezer, pantry, meat, beverage, dairy.) Most coupons will already fit into these holders, but some will need to be folded, and when that happens, I like the image facing out so I can see as I quickly flip pages.

## Accordion Files-

I've seen this one used by couponers often. Whether it be a small purse sized accordion (like ones used for 3x5 notecards or recipe cards) or a giant portable file box (like used for scrapbooking.) These are often used by people who like to keep their coupon inserts whole and not clip them until they're standing in the store aisle in front of items... I can't imagine doing this with kids, so I have never personally tried this method.

## Ways to Organize Your Coupons, Continued..

### Envelope or Ziploc baggie-

This one I did for a few months when I first started couponing, because I didn't have a binder. It's as easy as it sounds, just place clipped coupons inside and shove in purse/pocket. Go to store and use.

**At homes of the bigger couponers, you'll often find file boxes containing several of the same coupon inserts, uncut and nicely organized by week.** When they find out about a deal, they'll go straight to the insert containing the coupon they want, clip it and go shopping.

However you choose, it's up to you.

So long as YOU know where everything is, there isn't a wrong way to organize them.

# How to use a coupon LEGALLY

To start off, let's talk about something few people know. It may surprise you to know that you CAN use an expired coupon.

Let me explain-

**99% of the time, you should not use an expired coupon, because it's against store policies, and just unfair in general.** One of the ONLY times its widely acceptable to use an expired coupon is when you are using it in combination with a thing called a **RAINCHECK**. Or when you are serving on a united states military base overseas and are using it at their commissary. Those are accepted up to 6 months past expiration.

# Raincheck-

Not every store, but some (like Kroger, Albertsons, Safeway, Target, and Publix to name a few) will issue a thing called a Raincheck, when an ad listed sales item is out of stock.

**For instance**, you go to the store to get a buy 5 save \$5 deal of shampoo. The sale lasts 1 week, it's the first (or last) day of the sale and the shelves are cleared because everyone else got their first. Now you walk up to customer service and politely ask them to have the back stock checked for more of the shampoos. They come back empty handed and apologetic. You politely reply that it's okay, but you'd appreciate a raincheck for the item. (*I cannot stress being nice to customer service enough,*) now they'll write you a note on official "raincheck" paper stating all the needed info (sale item, sale date, quantity you are able to get, and they sign it.) Now you have up until however long stated on that paper to cash in that raincheck and coupons for the items. If you had coupons that expired right after the sale before you could cash in the raincheck (some items stay out of stock for ages) then the store will accept them with the RC.

# Other Legalities around coupons-

DO NOT EVER MAKE A PHOTOCOPY OF A COUPON.. LIKE ....EVER..

Every coupon has a different barcode, coding or watermark on it. To make a photo copy of a coupon and try to use it like it's no big deal is similar in sin to making a photocopy of a dollar bill and trying to pass it off as legit currency. Because think about it, *coupons are a form of currency.*

Stores are paid face value of the coupon plus about \$0.08 each for handling fees (some coupons pay more or less.) That doesn't sound like much, but it adds up significantly when you consider how many people shop at a store per day, and how many use coupons, it adds up- FAST. So it's very important that you follow all instructions on a coupon **to. the. letter.** Incorrectly using one could result in the store losing money and/or a cashier's register being off.

A MANUFACTURERS COUPON HAS INSTRUCTIONS FOR YOU, AND FOR THE RETAILER

Your part is all you need to worry about, and its usually as simple as how many you can use per purchase, item or transaction, plus the sizes/types are listed so you don't grab the wrong items. A lot of coupons actually put this in red font so it stands out that much more, making your work easier since it now stands out.

## Store coupons usually say the same-

How many you can use, only good at their stores, and if there's a purchase threshold like must spend \$5 before couponed item before you can use a coupon on said item. Confusing to explain, but very easy to understand, *I assure you.*

Another legality most coupons state is **VOID IF SOLD**. This doesn't mean you can't buy coupon inserts in your newspapers on Sunday. This means to avoid people selling pre-clipped coupons. **-yes, there are people who will clip coupons (usually in stacks of 10 identical) and then try and sell them for \$1 or more depending on value, rarity and supply/demand.** These people can be found all over the internet and social media if you looked hard enough, *but so are stories of people going to jail or getting in trouble with the law for serious coupon misuse.* I'm not talking a wrong slip up here or there though, people are human and errors happen. I'm talking about people who will purposely use a Tide coupon on a Loreal Hair care product just "because it scans" or that sell clipped coupons for free only charging for their time to clip and organize the coupons. Not everyone has been caught, but that's a risk I personally don't want to make. Large companies can afford the fancy lawyers, while I'd be lucky to get the free one appointed by the court fresh out of school. *Yeah, no contest on whose winning that one.*

## *How to use a coupon LEGALLY, Continued...*

So in conclusion, **follow the LAWS and RULES of couponing. Be Smart, Read, Be Polite and take your time to do it right.** It's not a race. If it takes you an extra 10 minutes during your shopping trip but you save \$10 using coupons, it's worth it. Seriously, break out a calculator and look at your savings as how much you were "paid per hour" ...that almost always brings a smile to faces. Especially when you remember you could have wasted that money away without ever touching a coupon.



# How to do a coupon matchup

After you have your coupons clipped and organized. Put them next to you, so you can refer to them as needed. Get a paper and pencil, and a stack of your local store weekly ads.

Open one store ad, write down the store name, sale price and items of anything you want to buy. Double check to see if you have a coupon for it, and if you do, write down that coupons info (like \$ off per X amount) and find what your total would be if you bought that amount. Make note if there's any promos happening to sweeten the deal, such as a gift card deal or rebates.

Repeat until you have completed weekly ad #1.

Continue this pattern throughout the weekly ads you have, *only writing them down if they are cheaper.*

# How to do a coupon matchup, continued...

Now look at your list and divide it up per store on another paper in columns so it's easier to visually grasp. Does any of the stores stand out as being the better one?

*Make a mental note of that for your own personal reasons.*

Sometimes couponing means driving to multiple stores to get the best deals, this can make or break a deal sometimes because you need to factor in gas, traffic, and your time.

**But if you are lucky enough, plan it out so that you hit each store in one loop.**

From your house, go to the further store and work your way back home. A lot of effort, and you'll no doubt be exhausted, but the savings are your reward.

**\*Be smart about this though because buying ice cream at store #1 will melt before you get home after store #3 and some foods shouldn't sit in a hot car so long, so plan accordingly.**

# SALE CYCLES

Just like weather, sales have seasons and cycles. In a store, most packaged items follow a 6 week sales cycle. If an item is not at its lowest point now, chances are it will be within 6 weeks. This is when you hope for a good deal so you can stock up and hold you over until the next sale.

Why spend more if you don't have to? Am I right?

The more you pay attention to stores, the more patterns you'll see, and if you keep a notebook handy you can even keep accurate written record of what item you bought, where you bought it, how much it retailed for, how much the sale price was and from that knowledge you'll start to figure out your "stock up" prices. I'm going to digress and come back to this in the stockpiling lecture.

Most items have a rock bottom price during the year. This is usually one month of the year where you can expect and look forward to seeing specific items on sale. For instance, here's a few things to expect to see on sale throughout the year:

## Sales cycles, continued...

JANUARY	Tv's, exercise equipment, gym memberships, oatmeal, chocolate, health foods, small appliances, furniture, toys on clearance after holidays, and junk foods for Superbowl parties
FEBRUARY	canned foods, furniture, dental care, romantic stuff including sex lubricants, steak and seafood
MARCH	Frozen Foods month, luggage and boats, Easter stuff
APRIL	Easter stuff like ham, eggs, cake mixes and other food fixings you see at the holiday. Vacuums, cookware, tires, natural/organic cleaners, auto parts (think spring cleaning, this is the month to buy that stuff)
MAY	Picnic foods like hotdogs/burgers/chips, soda, grill supplies, disposable utensils, mattresses, pet supplies
JUNE	ice cream, popsicles, drinks, dishes, tools, women's lingerie
JULY	picnic foods, grill stuff, drinks, ice cream/popsicles, party supplies
AUGUST	cereal, lunch stuff like sandwich supplies (peanut butter, jelly, lunch meats, etc) snack cakes, drink boxes, pool supplies, outdoor toys, bathing suits, school supplies, undergarments
SEPTEMBER	cereal, lunch supplies, picnic food, large appliances (fridge, stove, etc) lawn mowers, cars, trees/shrubs/bulbs
OCTOBER	canned fruit and veggies, dried fruits, broths, seafood, jeans, tires & car care supplies, and Halloween
NOVEMBER	turkey, butter, pretty much anything you see on a thanksgiving table, aluminum foil, baking pans, carpeting and flooring
DECEMBER	foods similar to last month's sale, ham, toys, cookware, winter clothes and gear, gift cards, cell phones, computers and electronics

## Sales cycles, continued...

As you continue to coupon you will notice the main coupons coming out are usually for the same items.

The values on the coupons change throughout the year, but the brands and items are mostly the same. Regional coupons are coupons that appear only in some parts of the United States, and those are highly sought after by everywhere else. The longer you coupon, the more repetition and patterns you'll notice.

*The biggest thing to take away from this lecture is to not stress so hard to get every deal that pops up, chances are another will come along shortly.*

# Stockpiling

Stockpiling is like buying in bulk, except that you buy enough product to last you until the next sale cycle for that item happens. Some people will buy a few years worth of product at once, but expiration dates exist, and unless properly stored- even non perishable items can go bad. So these folks have to keep a very good flow of usage, making sure to use the soonest to expiration date first and repeating so they aren't losing product. Losing product would mean losing money, because the money they spent on the items would be gone along with that trashed item.

There are people that sell their stockpile items for more than they paid, but less than retail. Most coupon manufacturers frown against this as the purchased item was not intended for resale. Some people stress that its theirs by law since its paid for and they can do as they wish, but you will find a lot of local buy/sell groups actually have rules in place that you are not allowed to sell these items, so smart move is to just not try.

## Stockpiling, continued...

As mentioned in the other lecture, the more you watch your buy prices the more you'll discover your stock up prices. Only you will know how much you are willing to spend on an item. I personally stock up on boxed cereal or pasta when I get it for \$0.49ea or less. But will buy when its \$0.99ea, because that's a deal as well, just not the one worth me buying multiples. You can look online for "stock up prices" and see charts where couponers have shown stock up prices for various items, so you can get an idea.



## Stockpiling, continued...

Sometimes stockpiling JUST happens..

You'll find buying in bulk can reduce the per item price, and that of course is a better deal. So if buying 10 rolls of paper towels for just the taxes, is what you need to do to save the \$10+ it would have cost without the deal, then go for it.

You'd be crazy not to. Trying to explain to your child why there is rolls of paper towels shoved under your bed in your tiny apartment is a completely different story, to which I wish you good luck.

## Stockpiling, continued...

Just make sure the items you're buying are items that your family will actually use. **The rush you feel at the register when the cost drops, is addicting like any drug on the market.** But saving \$100 on 36 bottles of mustard isn't worth it if your family is ketchup and mayo only. \*Buying these items at such low rates to donate to needy causes, totally acceptable. \*Buying them to keep on hand "just in case" someone in your family decides today that they like mustard, not as acceptable, but still your choice.

You'll find that as you coupon and stockpile, you will have friends or family "shop" your pantry or try to convince you to give things away. *Maybe even call you a hoarder.* Don't let anyone push you around. **You worked hard for everything.** Don't let them push their own insecurities over onto you. **This is just as much a "job" as any 9-5.** Your time and effort are worth more than that.

# REBATES

Rebate apps are amazing, because you can use them even after you used a coupon or sale in store. You're getting money back without trying. Money you would have spent and not thought twice about. So think of it as setting money aside in a savings, until you can cash it out and use. I'm going to talk about some of my favorite rebate apps.

**ibotta** is #1 rebate app ever. There is no competition between it and other grocery rebate apps. The sign up bonus, referral bonuses, team bonuses, and bonuses for redeeming X amount of offers or offers of a certain type, etc really add up quickly as cash in your pocket. Once or twice, I have actually shopped with only using ibotta rebate deals and the bonuses that came with it, only for it to look like I paid pennies or was paid to shop for the items. **HIGHLY RECOMMEND.** You do need to have \$20 to cash out though, but you can cash out via paypal or giftcards.

**Checkout 51** mails you a check when your account reaches \$20, the offers aren't as amazing as ibotta and the app seems for favor Walmart stores.

## Rebates, continued...

**BerryCart** is great for the vegan/allergen friendly/ super healthy chickpea and tofu eating people out there.

**SavingsStar** is another great one, usually letting you combine multiple shopping trips for a rebate. I don't know of any other rebate app that does this, making it unique.

**Ebates** is my favorite online shopping rebate system. I have the downloaded toolbar add-on so it automatically lets me know about savings offers and applies any coupons it finds for the website so I'm always saving money with it. I especially get to loving it more around the holidays because I do ALL of my shopping online, so money back is my friend

# Store loyalty rewards, Rite Aid/Walgreens point reward programs

## Walgreens-

Sign up for a Balance Rewards card, it's the only way to get sale price. You get points for purchases, often bonus points for healthier items and these points convert to store credit making money off your purchase total. These rewards are referred to as **RR**, standing for **Register Rewards**.

Walgreens has monthly savings booklets usually on a stand near registers or the store entry doors. These booklets are full of store coupons to use, and you can (unless otherwise stated) use a manufacturer coupon with them for further savings. Items on store shelves with yellow tags will remind you of coupons in these booklets or weekly ads.

Walgreens also has an additional Health booklet full of coupons usually located near the pharmacy, and those usually have anywhere from 5-25 coupons and are valid for almost an entire year.

# Walgreens, continued...

A Register Reward is a receipt like coupon that prints at the register when you checkout.

These are for monies off your next transaction and are awesome. Its like an instant rebate coupon, but instead of giving you money, it gives you money off your next purchase.

Rolling a Register Reward, is a term used often (especially on the greatest deals.) To roll a register reward means repeating deals in a pattern to get these money off coupons, use the last one earned and apply it towards the next, earning another back and repeating. But it gets tricky and requires planning ahead of time because you cannot expect to get an RR for the same product twice in a row when using the RR from transaction 1 on transaction 2. So you need to find another item offering RR and alternate them per transactions.

# Confused?

Let me give a visual example:

*\*note, I'm not even going to attempt bringing taxes into this, so please assume it's a tax free situation.*

## Transaction #1

Vitamin water \$2.99, buy 3 get \$1 RR

Checkout pay \$8.97 and get \$1 RR back.

((some people would consider this like paying \$7.97, others don't count the RR as money off until they use it, your opinion on which to consider))

## Transaction #2 the wrong way to roll

Vitamin water \$2.99, buy 3 get \$1 RR

Use \$1 RR from transaction #1

Checkout pay \$7.97 and get nothing back.  
You just killed the cycle and are done now.

## Transaction #2 the right way to roll

Razors are \$7ea buy 2 get \$2 RR

Use the \$1 RR from transaction #1

Checkout paying \$13 and get \$2 RR back

## Transaction #3

Vitamin water \$2.99, buy 3 get \$1 RR

Use \$2 RR from transaction #2

Checkout paying \$6.97 and get back \$1 RR

## Transaction #4

Razors \$7ea buy 2 get \$2 RR

Use the \$1 RR from transaction #3

Checkout paying \$13 and get \$2 RR back

And repeat until you're happy or save the RR for another day. They usually don't expire for a few weeks, so hold onto them until another great deal comes along or you need something but lack a coupon for it, this can help offset the cost. You can use store or manufacturer coupons when doing a deal like this to increase the savings.

## Balance Rewards-

Similar to RR in that you can use the earned points pretty much instantly, but they're different because its store credit earned based on how much you spent or what you spent money on. These points don't expire until 1 year after earned though, so stack them up and cash them in on a rainy day!

1,000 points = \$1 ratio until you get upwards of like 18,000 then you start seeing them valued better.

## Everyday Points-

This is just like the Balance rewards but you need to sign up for it separately. You get 10points per \$1 spent and there are often coupons in the weekly ads for point boosters earning you 5x the points, which is 50 points per \$1 spent.

## Biggest rule about Walgreens-

you CAN NOT use a coupon that exceeds the sale value. *Its been a policy for the past few years, I started couponing before it came into play and I can tell you there was an uproar when this rule came out.* So if you have a coupon for \$3 off but the item is on sale for \$2.99. **You can not use it.** Save that coupon for another store.

## Walgreens, continued...

**Another rule-** if you have 5 coupons, 5 items, and a RR to use on one transaction, the checkout machine will beep and reject that last coupon scanned because the number of coupons exceed the number of items. To bypass this, get a filler item.

Filler items are CHEAP little items tossed into a cart so you can meet thresholds and rules, usually \$1 or less items like a candy bar or great sale item.

# RITE AID

Sign up for a wellness card so you can get sale prices.

## Wellness bonus cash-

Bonus cash is pretty much exactly the same as Walgreens RR program, but by a different name. Except that these last on your account for 60 days after earning it and instead of being able to use it instantly, you actually have to wait until the following day (after 6am) to be able to use it.

Rite Aid, continued...

## Rolling Bonus Cash-

The best way to roll the bonus cash is to shop throughout the week, accumulating them as best as possible and then the following week spend them on items offering the bonus cash back. And repeat only buying these promotional items every week and you will hardly have to spend any money out of pocket.

## Wellness points-

Like the Walgreens balance reward program, every item you buy will get you buy gets you points. Your points are decided by the subtotal before coupons and before bonus cash is received. Every \$1 spent on nonprescription items is 1 wellness point. Prescription items are 25points.

## Rite Aid, continued...

Coupons at Rite Aid are interesting/tricky. The store coupons have RC48 or RC49 on the barcodes to help signify that they are store coupons, and according to store coupon policy you CAN stack up to 3 coupons per item. An RC48 Valuable coupon, a RC49 Rite Aid Store Coupon and a manufacturer coupon. So this is a big example of learning the store coupon policy and paying close attention to the coupons in your hand. Stacking the deals at Rite Aid can get you some great deals if you pay attention and plan your trip right.

Like Walgreens, Rite Aid will not accept coupons with a face value higher than the sale price of the item. Unlike Walgreens, instead of rejecting the coupon entirely, the store will mark the coupon value down to match the item. Giving it to you free instead of becoming an MM (Money Maker.)

**You CAN make money off a transaction at Rite Aid** if you earn back bonus cash, like if an item costs \$2 but you get \$3 back in bonus cash, you just made \$1 in store credit.  
**Making that deal a Money Maker.**

# TARGET IS GREAT

There is often gift card (GC) giving promotions happening. Like spend \$40 in the baby aisle and get a \$5 gc, or buy 5 participating household cleaners and get a gc. These deals can often make for some great couponing. Using coupons, cartwheel and previously earned gc's on a transaction that earns back gc's can reduce your out of pocket expenses significantly.

A term called rolling gift cards, is when lets say.. transaction #1 gave you \$10 in gc, now you do transaction #2, using the gift card from trans #1. And you earned back that \$10 gc from items in this cart. Its like you just traded money from one hand to another, without having to dip into your wallet.

Target coupons can be found on their app, in their weekly ads, or through text. They are stackable with manufacturer coupons, cartwheel, and gc producing promotions. \*\*plus you can still use rebate apps afterwards for further savings\*\* Starting to see why couponers love this store right?

## Target is great, continued...

Target cartwheel is an app to download to your phone (highly recommend.) it lets you save 5%-50% without ever clipping a coupon! If you don't have a smartphone you can use cartwheel online, click to add the desired cartwheel savings, and print your personal barcode. This does stop you from impulsively shopping or checking for specific items when in store, but the great news is that your personal barcode never changes, so you can print once, and tape it to your phone or keep in your wallet.

Cartwheel offers manufacturer coupons as well as the percentage savings. The manufacturer ones will say MFR coupon, and they are only valid on one single item. You cannot stack these with another manufacturer coupon, so if you tried using a paper MF coupon and one on your phone was already clipped, be prepared for the register to reject one (usually the lower in value.) So, your end cart total may not be as you planned if this happens.

Around the holiday seasons you'll notice target having a daily 50% off a HOT toy, these items go FAST so check early in the morning, before store opens and wait outside the doors if its something you want that badly, otherwise be prepared for empty shelves half hour after store opening.

**#SadButTrueReality**

# Coupon Lingo

- BLINKIES** = In-store coupons near product, usually from a red blinking box.
- BOGO or B1G1 Free** = Buy One Get One Free.
- CAT or CATALINA** = Coupon that prints at the register after purchase.
- CRT** = Cash register tape, coupon that prints in store.
- DOUBLE COUPON** = Coupon that a grocery store doubles in value.
- FREE ITEM COUPON** = A coupon that allows you to get the product completely free.
- IP** = Internet Printable Coupon.
- MFG or MQ** = Manufacturer's Coupon.
- MIR** = Mail In Rebate.
- NED** = No expiration date.
- OOP** = Out of Pocket, in reference to how much "real money" you will pay at the register.
- OYNO** = On your next order.
- P&G** = Proctor & Gamble Coupon Insert found in the Sunday newspaper.
- PEELIE** = Coupon that you peel off the package.
- Q** = Coupon.
- RR** = Register Rewards.
- SS** = Smart Source coupon insert found in the Sunday newspaper.
- STACKING** = Using a store specific coupon with a manufacturer coupon (most stores allow this).
- TEARPAD** = A pad of refund forms or coupons found hanging from a store shelf or display.
- WYB** = When You Buy.
- YMMV** = Your Mileage May Vary (success of the attempt may vary at your store).

The end...

If you read this from beginning to end, you have officially learned everything you need to know about couponing (and then some!) The only thing stopping you now, is acting on what you just learned. So GO!

GO FORTH.  
CLIP COUPONS.  
FILL CARTS.  
AND SAVE MONEY!