



We all have to shop. Some of us hate. Others love it. Some get all hot and sweaty just walking into a store. Maybe, you are somewhere in the middle.

Before I started couponing, I **hated** grocery shopping. I felt overwhelmed and when I got home, I always wondered where did my money go? Our every 4-6 week mega trip was so expensive and time consuming, we would be tossing things in our cart with no regard for the price or have any plan at all.

*Does this sound like you?*

I was fed up. In 2006, I started researching how to cut our grocery costs and I haven't looked back. I'm not going to lie to you - it does take time and effort. Once you get a process in place that works for your family, you can easily cut your grocery bill in half or more. You will also be saving time!

**Save time? *Yes!***

With meal planning, creating shopping lists, stockpiling items at the lowest price, you will find shopping to be a much more rewarding experience.

Again, I won't lie to you. In the beginning, couponing will take work. Have realistic goals to start out with and don't expect to be a perfect couponer right out the gate! Even with my coupon misses, I have more successes and savings than ever before.

This eBook will guide you through the "art" of couponing. It is a skill you CAN learn to maximize your savings to help your family and others.

*Have you subscribed to All You Magazine yet? For just \$1.25 an issue you will get a magazine full of coupons. You will easily recoup your investment with just one issue. [Subscribe here](#) and 40% of the sale will go to help an organization in the community.*

*<http://bargainbriana.com/resources/all-you-magazine-deal>*

## *The Language of Couponers Translated*

**B1G1 w/\$1/1 q (3-1SS) & ES, earn RR, submit MIR (YMMV)**

Does this look like a foreign language to you? These types of "sentences" made my head spin when I first started couponing. On [BargainBriana.com](http://BargainBriana.com), you won't find many abbreviations on here because we try to spell things out clearly in language the average coupon user understands. This is one of the ways we make things easy for you to save money with coupons.

In case you run into any of this “code”, you can find a complete translation list here:  
<http://bargainbriana.com/couponsing-basics/coupon-terminology-abbreviations>

BLINKIES = In Store Smart Source Coupons  
BOGO/B1G1 = Buy One Get One  
CATALINA = Coupon printed at register after purchased  
CRT = Customer Receipt Tape (CVS receipt coupons)  
DND = Do not Double (Some coupons have this language)  
DOUBLE COUPON = Coupon that grocery store doubles in value  
EB/ECB = ExtraCare Bucks (CVS)  
FAR = Free After Rebate  
GM = General Mills (Newspaper insert)  
MIR = Mail in Rebate  
OOP = Out of Pocket  
P&G = Proctor & Gamble (Newspaper Insert)  
Peelie = Coupon you peel off package  
RP= Red Plum (Newspaper Insert)  
RR = Register Rewards (Walgreens)  
SS= Smart Source (Newspaper Insert)  
STACKING = Using stores allow multiple use of coupons - manufacturer's & store coupons or rebates.

In addition, some other things you might see include:

**\$1/1, \$2/1, \$2/2, etc.** This means you will get \$1 off 1 product purchased, \$2 off 1, \$2 off 2, etc.  
**2/\$1, 3/\$4, 4/\$5, etc.** This means two items costs \$1 or .50/each, 3 items costs \$4 or \$1.33/each, etc. You can just buy unless the offer specifically states you must buy X amount to get the discounted price.

### *Where Art Thou Coupons?*

My main source of coupons is the weekly insert coupons, which you will find in your Sunday Newspaper. You can get an extremely discounted Sunday Paper subscription via this exclusive offer.  
[http://bargainbriana.com/discount\\_newspaper](http://bargainbriana.com/discount_newspaper). If I need additional inserts, I will buy additional newspapers at the store.

There are so many other sources to find coupons including in packages, magazines, in the mail, in store brochures, doctor's offices, other pages of the newspaper, blinkies at the supermarket, tearpads, peelies, fairs, conventions, festivals, recycle bins, and friends or family! *Check closely on those free sample packages as there are often high value coupons you won't find anywhere else in those packages!*

*Tip: Check your newspapers before you leave the store to ensure the inserts that should be there ACTUALLY are in the paper!*

These are just the paper source coupons! We haven't even talked printable coupons yet! Print coupons from legitimate sources such as [Coupons.com](http://Coupons.com), [CouponNetwork.com](http://CouponNetwork.com), [Recyclebank.com](http://Recyclebank.com), [RedPlum.com](http://RedPlum.com), and <http://bargainbriana.com/smartsourcecoupons>.

If you need additional specific coupons, you can purchase pre-clipped coupons from various sources saving you time and money! <http://bargainbriana.com/buying-coupons-from-a-clipping-service>

You can also search my coupon database, which is maintained by a dedicated staff who add and remove coupons daily. This is a comprehensive source of all the coupons you will find out there! <http://bargainbriana.com/coupon-database>.

Description	Value	Source Date	Source Name	Expiration Date	Blog Format
79770-14-Maybelline FitMe Powder or New York Powder	\$1/1	9/12/2011	Redplum.com	10/2/2011 - Report	<a href="#">\$1/1 Maybelline FitMe Powder</a>
79769-14-Maybelline New York Mascara	\$1/1	9/12/2011	Redplum.com	10/2/2011 - Report	<a href="#">\$1/1 Maybelline New York Mas</a>
79768-14-Maybelline ColorSensational HighShine or New York Lip Product	\$2/1	9/12/2011	Redplum.com	10/2/2011 - Report	<a href="#">\$2/1 Maybelline High Shine or Lip Product</a>
79767-14-Garnier Moisturizer	\$2/1	9/12/2011	Redplum.com	10/2/2011 - Report	<a href="#">\$2/1 Garnier Moisturizer</a>
79766-14-Maybelline FitMe Foundation or New York Foundation	\$1/1	9/12/2011	Redplum.com	10/2/2011 - Report	<a href="#">\$1/1 Maybelline FitMe or New York Foundation</a>
79765-14-Nature's Bounty Your Life Multi Vitamin	\$1/1	9/12/2011	Redplum.com	10/2/2011 - Report	<a href="#">\$1/1 Nature's Bounty Your Life</a>

## Language of Coupons

In case you run into any problems with your coupons (and it is rare for this to happen to me!), know what the "official" language on it means. Many of the problems at the register occur because we don't read the fine print as many coupons have size, variety, or other restrictions on them.

### One coupon Per Purchase

If you buy one bottle of shampoo, you can use one \$X/1 coupon for that bottle. If you have additional coupons, you have to buy another item to be able to use the additional coupon. You are not allowed to use two manufacturer's coupons per item.

I used to think this meant I could only use one coupon per transaction. Oh, how far I've come! Remember, at many stores you can still use one manufacturer's coupon and one store coupon)

## Limit of X like Coupons in Same Shopping Trip

We are starting to see this language on many coupons due to the popularity of the show that will not be named. This simply means, you are limited to the specified same coupons in the same shopping trip. Shopping trip is still vague so this could simply mean separate transactions. Take notice of your P&G coupons as most of these are limited to 4 like coupons in one transaction.

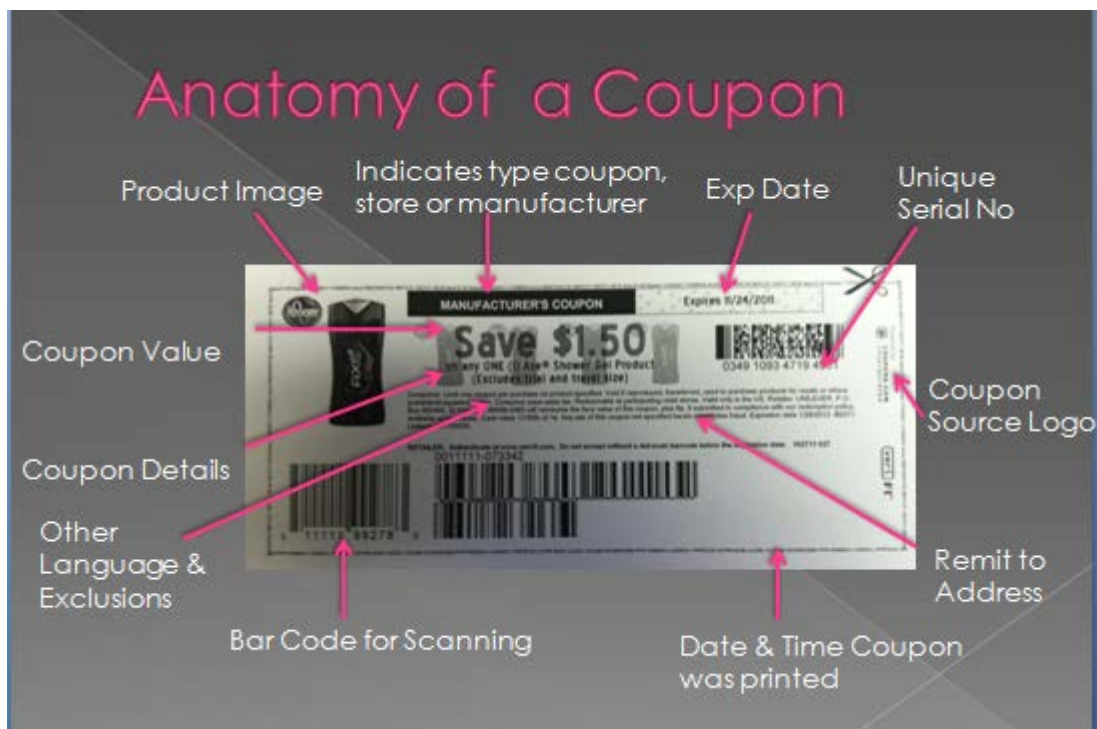
## Do Not Double

Language on a coupon that does not allow doubling. However, if the coupon UPC starts with a 5, it will double regardless, that is, if your store allows for doubling. If the coupon starts with a 9, it will not double.

## Other language and exclusion

Stay current of any new language and exclusions on coupons. This is ever changed so you will need to stay up to date on the newest language.

Below, you will see an image of the “Anatomy of a Coupon.” I’ve taken apart a printable coupon and broke it down for you so you will know what to look for and special tricks and tips on what certain language means!



In this particular example, you see a Kroger logo in the **product image** area. Does this mean you can only use the coupon at Kroger? No! It's a **manufacturer's coupon** so it can be used anywhere manufacturer's coupons are accepted. Nowhere on the coupon does it state "Only Redeemable" at Kroger. Kroger and many other stores are paying for this advertisement on coupons. Occasionally,

you will see a coupon that states “only redeemable at X store.” This is usually because it is the only store that carries that particular product.

Often you will see a higher value product in the **product image** spot because they want you to think you can only use it on those higher value or larger size products. Check the **coupon details and other language and exclusions** to verify sizing, variety, and specifications. If it states “any” product without excluding trial sizes, you can use this on the smaller size to pay less out of pocket for the smaller size.

The **coupon details** will also indicate the **coupon value** and the number of items required to buy to redeem the coupon. Try to use the coupon before the **expiration date** as many stores will not accept coupons when they are expired. Expired coupons can be sent to overseas military bases to use at commissaries up to 6 months after the expiration date.

All coupons will have a **bar code for scanning**. Printable coupons will have a few extra items such as the **date and time the coupon was printed** all the way around the coupon edge in very, very fine print. Don't cut ON this line as you may need this information if you legitimately print out two of the same coupon so you can show it was printed at a different time to verify it is not a copied coupon. Printable coupons will also have a **coupon source logo** and **unique serial number** somewhere on the coupon.

## *When to Use Your Coupons*

Now that you know the basics of coupons, when is the best time to use it?

People always tell me the items there are coupons for are more expensive anyway, even with the coupon. Usually, they are at regular price. You aren't going to use that coupon on regular price items.

You are a savvy shopper who is going to combine the coupon with a store sale, store promotion, mail in rebate, and other offers to maximize that coupon to its fullest extent.

### **Free Product Coupons**

For example, I recently had a coupon for the full value of an item. Some may call these a free product coupon. It didn't expire until the end of next year but I was itching to use it. I knew if I held onto this free product coupon, I would most likely be able to combine this with an Extra Care, Register Reward, or +UP Reward offer. Of course, one of these deals came along and I was able to even maximize a free product coupon!

### **Coupon Expiration**

Is your coupon about to expire? You may be tempted to use that coupon just because it expires today. However, when it expires, usually there is another coupon that comes along for the same

item. Unless it is a free coupon or a coupon that makes an item very cheap, don't use it because it is about to expire.

### **Rock Bottom Prices**

Use your coupon when the sale price is the lowest possible price. One way to do this is to track your top 30 items in a spreadsheet or notebook. I have most of these stored in my head. I know I will never pay for toothpaste, toothbrushes, and many other toiletry items. If you are not brand specific, you can find toothpaste for free or almost free at one of the drug stores. Write down those 30 items and the price you are paying now. As you find a better price, cross that price out and put in your new price. In a few months, you will have discovered the rock bottom prices for all of your most used items.

### **Doubles**

Use your coupons at stores that will double the value of the coupon to maximize the value of your coupons. Check your store for details but many grocery stores will double coupons!

### **Stacking**

Many stores will allow "stacking". This is the coupon terminology used to describe using a manufacturer's coupon with a store coupon. This allows for a deeper discount on a product. You can tell if your coupon is a manufacturer or a store coupon by looking at the top of the coupon. Stores like CVS, Walgreens, Target, Rite Aid, and many others allow this type of couponing!

The best news about all of this? You don't have to do the hard work of matching coupons up to the store sales. We all do all the work for you for major stores! See my [store deals](#).

## *Upromise*

Buy groceries AND save for college? What?

Yep, this is possible with a free rewards program called Upromise. Simply, sign up for Upromise <http://bargainbriana.com/earn/upromise>, link your store loyalty cards such as your Extra Care Card, Kroger Plus Card. Activate the eCoupons each month, which can be used in conjunction with other promotions. Your earnings will be loaded to your Upromise account.

You can also save by attaching your credit or debit cards to your Upromise account to earn dining rewards when you eat out and much more! We have been members of Upromise since the first year they launched and we've accumulated a nice amount from this program by just doing our regular spending. Every bit counts, especially when you are saving for college.

Find out all the ways to earn and save with Upromise.

<http://bargainbriana.com/earn/upromise>

Another nice thing about Upromise if you can set up a 529 plan and have earnings deposited directly into your account. A few benefits regarding 529 plans include: tax free earnings, tax free qualified withdrawals, savings can be used at any accredited college, you maintain control of your account, and much more.

If you are interested in learning more in-depth, I highly suggest purchasing a book on 529 College Plans from Amazon. They have quite a few to choose from.

<http://bargainbriana.com/529CollegeSaving>

## *Save with eCoupons*

Click don't clip!

No clipping and no printing required when using eCoupons. eCoupons are a convenient alternative to using traditional coupons. Sign up for eCoupon services at sites like [SavingStar](#), [Cellfire](#), [Shortcuts](#), and [Upromise](#). Many grocery stores like Kroger and Meijer offer their own eCoupon services as well.

### **How Do You Start Saving with eCoupons?**

1. Sign up for an account and register your participating store cards.
2. Load the coupons you want.
3. Shop at your participating stores with your registered loyalty cards. When you purchase the participating items, the amount of the eCoupon will either be deducted from your receipt (Cellfire and Shortcuts) or deposited into your eCoupon account (SavingStar and Upromise).

eCoupons normally don't double so you will often save more by using a paper coupon. eCoupons are still a great option for those of you who don't want the hassle of clipping, sorting, printing, etc. Even if you don't want to do a coupon match up, activate your eCoupons each month and if you happen to buy one of the one products - YAY for you for unintentionally saving a little dough.

Another potential drawback is with Cellfire coupons as you cannot stack these coupons with paper coupons. The system at Kroger locations will not allow the paper coupon if you have activated these particular eCoupons. Use your judgment when activating all of these eCoupons!

## *Mail in Rebates*

A mail in rebate for \$1 is not worth my time or stamp. However, high dollar rebates, free product rebates are worth my time when I combine with sales, coupons, and other store offers. It can turn an already great deal into a money maker!

### **Rebate Tips:**

1. Read the Rebate Rules for the offer thoroughly. Check the dates. Most request original store receipt, UPC, and item to be purchased during a certain time period.



2. Do one rebate at time. Do not combine rebate items on one receipt as you usually have to submit the original receipt with your rebate submission.
3. Start your paperwork as soon as you complete the rebate offer. Trust me, don't let your rebates linger, otherwise that UPC or receipt will disappear. Even if I'm not ready to start the rebate paper, I will go ahead and start an envelope to put all the required materials in.
4. Make a copy or scan your entire submission before mailing in case you run into a problem. If your camera quality is good, you could also take a picture of it.
5. Track your rebates either in a notebook, spreadsheet, or rebate tracking program. I keep track of offer name, address, rebate information, and date submitted. You can download my [FREE Rebate Tracker](#) to use either as an excel spreadsheet or print out to put in your coupon binder.
6. Use caution when buying rebates with Extra Bucks or Register Rewards. If you pay less than the rebate amount out of pocket, you may not be eligible for the full rebate. I like to combine my rebate items with other normal household purchases so I get my maximum rebate.
7. Keep your eyes open when you get your mail. I've almost thrown out several rebates before even opening them as they often come unmarked and appear to be junk mail.
8. If you don't receive your rebate within the indicated time frame, give them a call. This is when your records come in handy. I've only had one issue in the past and it was cleared up quickly because I had a copy of my paperwork.

*Bargain Tip: Use the free address labels that come in the mail to save time filling out your information on the rebate forms. Use envelopes you receive from your bills or special offers to mail in your rebates. I do most of bill paying online so I usually have numerous envelopes around - don't toss them, save them and use for rebates!*

Be sure to download my [FREE Rebate Tracker \(Excel\)](#) or [Free Rebate Tracker \(PDF\)](#)

## *Stockpiling*

Instead of making a list each week with what we want, we shop the sales each week and build our menu based on what is in our pantry!

With all of your coupon knowledge, you can now begin your stockpile. The longer you coupon, you know the deals always come around again. I used to think that free toothpaste would never come around again but now I know that there is always free toothpaste available so I don't stress if I can't get to the store on that particular week.

By stockpiling items before you need them at the lowest price, you won't have to buy at a higher price when you have to have them. This also eliminates unnecessary trips to the store, which could cause you to make impulse purchases. Another advantage of stockpiling is you already have food stocked in your pantry, thus giving you no excuse not to cook.

Sale cycles tend to run every 12 weeks so you will want to stock up on your needed items for a 12 week period when they hit their rock bottom price. You will also see holiday or seasonal sale items that you may want to stockpile for a year. For example, oatmeal, soups, and baking items in the fall; condiments, salad dressings in the spring.

I highly suggest keeping some sort of grocery price book. This can be as simple as a notebook where you write down the items you want to purchase, the price you want to pay, and the lowest price you have found. If you are handy on Excel, you could also track this via spreadsheet.

### **What to Stockpile?**

- Items you use on a regular basis
- Ingredients for recipes in your main rotation
- Items you will need in the future (example, I know I will need to bake 2 dozen cookies next month, stockpile those items now.)
- Seasonal/Holiday Items (get those items at 75% off or more!)
- Convenience items to have on hand for easy meals
- Cleaning supplies, toiletries, paper products, personal care items
- Items you can donate or know others can use

### **Stockpiling Example:**

Shopper A: Buys a box of cereal at \$4 a box for 6 weeks. Spends \$24.

Shopper B: Buys 6 boxes of cereal at rock bottom price of \$1.25. Spends \$7.50

### **Shopper B saved \$16.50 by stocking up!**

This is just one item! Multiple this by 30-50 items on your stockpile list and the savings add up!

## *Rain checks*

Don't Get Mad, Get a Rain check

Worst Case Scenario: It's last day of the sale. You have your coupons clipped. You are ready to go. You get to your favorite store and they are OUT of the rock bottom sale price items. Frustrating. What is a couponer to do?

### **Don't get mad, Get a "Rain Check."**

Rain checks are usually available for advertised specials unless it states "While Supplies Last", "Quantities Limited", or simple "No Rain Checks."

What is a Rain Check?

A seller's commitment to sell an out-of-stock item at the advertised price as soon as it becomes available.

Each store has its own rules on Rain Checks so you will want to check your store for their policy. For example, Marsh Rain Checks expire in 14 days. So usually they are completely pointless for me to get because sometimes even in 14 days, the item is still not in stock or by then my coupon has expired without a new one. Other stores like Walgreens Rain Checks never expire, making those rain checks very valuable.

Your mileage may vary on Rain Checks for Extra Care Buck or Register Reward generating products. This policy varies by location, store, manager, mood of cashier. One way you can maximize a Rain Check at Walgreen's is if an Easy Saver Product is on sale this week and it is out of stock, you can get a Rain Check for the sale price and use the next week and you will still earn your Easy Saver Rebate. I'm pretty certain they will not issue a Rain Check for Register Reward items but they will for sale items and weekly store coupon items.

## *Use Rain Checks to Your Advantage!*

I say "don't get mad" because Rain Checks can be used to your advantage. If it is a rocking deal, get a Rain Check for the maximum number of items allowed. It will allow you to have more time to gather additional coupons or wait until new coupons out if there are no current coupons available.

### *Coupon Organization*

Coupon organization or disorganization? Even being just slightly organized can help you save so much money when it comes to couponing.

I use the weekly insert method instead of clipping every single coupon every week. Meaning, I take my Sunday newspaper inserts, use a Sharpie and mark the date of the insert on the front page. This is a really fun project for my son since it does involve the elusive Sharpie marker. If you use my weekly deals, you will notice I put the insert date and type in the coupon spot – this is to help those who use the insert method.

I do clip some coupons. I clip coupons I know I will use right away such as "Free" coupons or items we are always buying. I file loose coupons in my Couponizer or some other type of organization system. It doesn't have to be anything fancy. It can be as simple as a shoe box with category tabs.

## *Put it All Together*

In these past pages, we've discussed the basics of couponing and how to maximize your saving. How do you put it into practical use?

The good news is that [BargainBriana.com](http://BargainBriana.com) has done the hard work of matching up the store circulars to the coupons each week for most of the major grocery stores and drug stores. You simply find your store, choose the items you want to buy, print your list, gather your coupons, and SHOP!

I suggest focusing on 1-2 stores when you first start. Pick a drug store and a grocery store to start. Learn those policies and get comfortable with your coupon skills.

Remember, if you are looking for a specific coupon, you can search the [Coupon Database](#) at any time.

I'm sure I don't have to tell you this but just as a reminder, a few courteous couponing tips!

- Do unto others
- Do not clear the shelves
- Coupon Ethically
- Use Coupons as Intended
- Keep Calm

*And most importantly, HAVE FUN while SAVING your family money!*

