



Are you tired of going to grocery store and over spending? Kick it into high gear with the Ultimate Coupon Saver. This is a step by step guide to teach you how save 30-90% off your grocery bill!

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Introduction

Welcome! I'm so excited to share with you a life changing way to shop! I wrote the Ultimate Coupon Saver to **change lives!!!** I will teach you the tools you need to save 30%-90% off your grocery bill by using coupons!

Four years ago my family was spending \$125 per week or more on groceries, now days we spend on average of \$50. By using coupons in the end you will have more money that you can spend on things you love... like designer jeans (oops that's me)! I will show you how to not only change the way you shop, but to encourage you to help others through couponing (who would of ever thought, lives could be changed with coupons... but they can!).

Your comments, questions and testimonials are always welcome. Feel free to contact me on [my blog](#), [Twitter](#), or email me at pennypincher77@live.com. I look forward to hearing from you.

Andrea Jordan

Change the way you shop

The first hurdle to get over is changing bad shopping habits. What I mean by that is so many of us work all day (in or out of the home) run to the grocery store grab what you need to buy to make dinner that night. This causes you to over spend, waste time and fuel! To go into deeper detail let's say you decide taco's sound good for dinner. You go to the store purchase all the items you need to in order to make taco's for dinner, regardless of the price. Others make a weekly grocery list and purchase the items on their list and pay full price. Not to mention while you were shopping you noticed some chocolate chip ice cream that is was calling your name and you purchase one of those as well (you have over spent)!

Throughout this eBook you will learn how to spend less and save more! Not only will you have a year supply of free toothpaste, but before you know it you will be saving 30%-90% off your grocery bill for ever!

Let's say you are currently spending on average \$125 per week to feed your family of 4. If, you only save 30% you will have saved almost \$2000 per year! Or even better let's say you learn how to save 60% off your grocery bill, that's close to \$4000 per year! *What would that do for your family???*

Coupon Gathering

Coupons can be acquired from several different sources to build up your coupon supply, but I'm going to name the most popular places to find coupons.

1. **Sunday Newspaper** (I personally recommend 1 newspaper per household member). You can expect to see 1-4 coupon inserts in your paper. They will range from Proctor & Gamble, General Mills, Red Plum and SmartSource. You can also ask your friends, neighbors, and family members for their coupon inserts. If, they are not using them they will be happy to give them to you.

Tip: Purchase larger city newspapers. They usually have a lot more coupons!

2. **Printable Coupons (IP)** are a great resource to get coupons in your hand FAST! Most all internet coupons can be printed twice per computer by simply pressing the back button and then your refresh button. The top three website's to print coupons are: [Coupons.com](#), [Red Plum](#) and [SmartSource](#).

3. **eCoupons** are a internet or mobile coupons that you can download onto your loyalty cards. Such as King Soopers or Safeway to name a couple. The most popular eCoupons are [Short Cuts](#), [Cellfire](#), [PgeSaver](#), and [Target](#).

4. **Blinkies** are the little red boxes you see throughout the store that are placed in front of specific product offering money off of that product.

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5. **Tear Pads** are coupons that are found next to a specific product offering money off of that product that you tear from a pad of coupons.

6. **Catalina's** these are coupons that are printed out by a store after you purchase a certain product. That can be used on your next visit.

7. **All You Magazine** is sold exclusively at Wal-Mart. The cost is \$2.49 and it will be worth every penny. You can also subscribe to their monthly magazine through Amazon or on Wal-Marts website for additional savings.

8. **Coupon Booklets** are found normally in grocery stores, but often times come when you request them online.

9. **Home Mailers** these are the post cards you receive in the mail highlighting a product or with a free sample that includes a coupon in or on the package.

10. **Vocal Point** is a hidden treasure if you ask me. They send out high dollar coupons via snail mail and some great samples as well. Their membership is free and you can go [here](#) to join.

Learn the Lingo

Q's - Coupons

AC - After Coupon

AR - After Rebate

BTFE - Box Tops For Education

CAT - Catalina: Thin paper coupon that prints out from a separate machine when you purchase a certain product from a grocery store

DND - Do Not Double

FAR - Free After Rebate

OOP - Out of Pocket - actual cash paid

Peelies - Peelable coupon located on packages

RR - Register Reward - Walgreen's money printed on receipts to be used like cash their store.

BOGO - Buy One Get One FREE

B1G1 - Buy One Get One FREE

2/\$5 - This means 2 items for \$5 and so on. \$1/2 - This means \$1 off of 2 items, in other words you have to buy 2 items and then the coupon will work and so on

WYB - When you buy

EXP - When your coupon expires.

MIR - Mail-in-Rebate

Continue...

SS - Smart Source coupon insert in the newspaper or [online printable coupon](#)

P&G - Proctor and Gamble another coupon insert in the newspaper once monthly.

RP - Red Plum another coupon insert in the newspaper and [online printable coupon](#) company.

Stacking - Using a in-store coupon with a MFG coupon.

CF- Cellfire a electronic coupon that you can download onto your loyalty cards.



Learn to Stockpile

Have you ever worked 8 hours at the office, rushed to get home? Only to discover you have nothing you can fix for dinner. Or how about you get the kids ready for the special event you're going to. Finally it's your turn you jump in the shower and realize you're out of conditioner. We've all had similar stories, but the good news is this can be just a memory.

Stockpiling simply means stocking up on one item while it's at rock bottom prices. From conditioner to pasta. Basically anything besides dairy and fresh produce (those I buy on a weekly bases). When a item hits rock bottom (65% - FREE). I buy as many as I have coupons for and often times I purchase more coupons from [DeDe Coupons](#) or on eBay. Well, at least as many my family will use by the time the next sale, which is usually about 3 months. Meaning most items will go back on sale about every 3 months, some once per month, and others once every six months or year, but normally it's about once every three months.

I like to say "would you rather spend \$1 for box of cereal when you still have some or \$3.50 for box when you don't"? But remember the golden rule "don't buy items you won't use just because they're cheap"!

Double Coupons

To understand double coupons and utilize the savings is actually quite simple, Once you know your store policies. In general most coupons will only double up to \$1.00 in savings. Meaning a \$0.50 coupon will double to \$1.00, but a \$1.00 coupon is only worth \$1.00. The store will only double a coupon up to a certain amount and in this case "up to \$1.00". Double coupons are only at grocery stores normally, not super centers or drug stores.



For example of the savings you can have using double coupons. Let say you have your family will use 1 box a cereal per week at the price of \$3.50 each. Your local grocery store is having a sale of cereal for \$1.99 each, but you have a \$0.50 coupon that will double, making the box of cereal only \$0.99 each! This is where multiple coupons come into play. If, you only have one coupon you will only be able to get one box of cereal for \$0.99, but lets say you have 5 coupons you are now able to get five boxes of cereal for \$4.95 total, instead of paying \$17.50 for the same cereal at regular price, for a savings of \$12.55! You can effectively combine store sales and coupons for extreme couponing savings!!!

Budget yourself to savings

Sit down and make yourself a budget and ONLY spend what you actually have budgeted for groceries. I personally like taking out \$50 per week in CASH. I place it in a envelope and ONLY spend what I have. Some weeks I spend \$30, but I keep the extra \$20 in my envelope for the week that I spend \$70. The system works as long as you are willing to WORK YOUR budget. Maybe that's \$100 per week, it's what's a fit for your family... not mine!



When I first started couponing I went COUPON CRAZY! I got every deal at every store and some weeks I found myself spending as much money as I did before I started using coupons. I purchased items “in bulk” that I really didn't even use, others that expired before I was able to use them all. So keep it simple only stock up on items that your family actually uses. One time a male reader of mine sent me a funny story about maxi pads. He told me how he made 5 trips.. yes 5 trips to Walgreens for maxi pads because they were free and asked me if there was any other uses for a maxi pad. I almost had a heart attack, how do you answer a question like that.... let's just say I didn't!

Get Organized

There is a ton of great ways to organize your coupons. As for me, I don't clip any of my coupons until I ready to use them. In the past I have sat and clipped and sorted hundreds of coupons that I ended up never using. I feel the most efficient way to organize your coupons is simply getting your coupons and file them by date.



Items you will need for your coupon organizer

- Manilla Folders (appx. 30)
- Box or Container to hold your folders
- Sharpie
- Pencil

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Step 1 - Remove the inserts from your Sunday paper and with a Sharpie or dark marker write on the cover the date of the paper.



Step 2 - With a pencil write on the top of the manilla folder the date and resource or the insert. For example: One Sunday August 8 there was two inserts in the Sunday paper. One insert from SmartSource and one insert from Red Plum. I would create two separate folders. One would read SmartSource 8/8 and the other one would read Red Plum 8/8.



Step 3 - File your coupon inserts into the appropriate folder.



Step 4 - Follow [Cents Saved](#) and your other favorite coupon blogs for coupon match ups and weekly deals. Or you can also use a coupon database a search for a certain coupon or product. When you find a deal you like, you simply go to the file and find the coupon that is stated on the blog or in the database, clip and you're done!

Utilizing Rain Checks

One mistake I made when I first started couponing was. I would clip the coupon and run to the store and if they were out of the item. I hung my head low and went on my way... not anymore! I just get a rain check and how you do this is. If, you find an item that is on sale that is out, you simply go up to the register and let the cashier know that the product was out. They will give you a rain check (a slip of paper that you can come back when they have the item back in stock and purchase it for the sale price).



The only time a rain check will not work is if it's a deal that consist of a catalina or Register Reward. You can not get rain checks on clearance items either, just advertised weekly sales.

Make sure that the coupons you are using on the item you are requesting a rain check for won't expire before the item is back in stock. There is no sense going through the trouble, just to have the coupon expired!

Learn Your Store Policies

I highly recommend you learning the ends and outs of your stores coupon policies. Not only will this save you money, but it will also save you time and headaches!

You can do this by contacting the stores corporate office through their website. Some stores will send you an email, while other stores will have it posted online. You can also ask at the customer service desk, but I have learned a lot of the employees don't even know or have a copy of their official store policy. So do your homework and come prepared!

The top questions you will want to ask is:

1. Do they double coupons? If so, what are the doubling limits?
2. Do they double coupons every day and if not which days do they double?
3. Do they allow you to "stack" coupons or other words do they allow you to combine store coupons with manufacturer's coupons?
4. Is there a number of coupons they will accept in one transaction?
5. How many of the same "a like" coupons will they accept? Is there a limit?



Conclusion

Congratulations you are on your way to saving 30%-90% off your grocery bill! If, you are ready to change the way you shop and you have all the tools to get you there. You just have to use the tools you were given! Please drop me a line or send me a picture to pennypincher77@live.com of your successful shopping trips! It's so encouraging for me and for others to see others saving money on things we purchase every day!

God Bless & Happy Couponing,

Andrea Jordan

www.CentsSaved.com