



8 weeks to Extreme Coupon Savings!

by Ruth Soukup

www.livingwellspendingless.com

www.savingwellspendingless.com

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Introduction

If you decided to download this Guide, you are probably hoping to save some money.

The **good news** is that you will save money.

The **bad news** is that you will have to work at it, at least a little.



Extreme Couponing, or “Super Couponing,” as it is sometimes called, can be a little scary at first. I originally decided to write this series after several readers contacted me to ask for advice on how to start using coupons.

The general theme seemed to be that they would read my shopping results each week and see how I consistently save 70-90% or more on my grocery bill each week, and would leave my blog inspired, determined to try it for themselves. But then, as soon as they started to look at all those coupons, they would quickly get stuck over how to begin, suddenly overwhelmed.

If this sounds like you, I’m here to help. This is my 8 week “baby steps” series on how to start extreme couponing. Each week I break the process down into a manageable bite, complete with assignments for specific tasks that will help you get going. If you follow my steps, by the end of the eight weeks, you will not only have a firm grasp on using coupons to save 60% (or more!) off your weekly grocery bill, you will also have an impressive stockpile of food and toiletries for your family to use.

Now for a few disclaimers: There are a lot of websites and “coupon experts” with a lot of different ideas for saving money. Many of them are excellent. Some I will even refer you to. I don’t claim to have all the answers or even the very best or most perfect system for saving money with coupons. But I do save a ton of money with coupons, and I post all of those results on my blog, www.livingwellspendingless.com, every Monday and Thursday.

What I will share with you during the course of this series is what works for me. Feel free to tweak as necessary to make it work for you, particularly if you are reading from a different region and have access to different grocery and drug stores.

The purpose of this series is to break the process down, step by step, and to take it slowly so that it is not too overwhelming. If you are catching on quickly, feel free to speed up the process. If you are having trouble, slow down and go back and re-read the previous week’s assignment.

Extreme couponing doesn’t have to be all or nothing. Any savings are better than none, so even if you only employ some of the techniques found here, you will still be saving your family money each week.



Part One: How to Start

Starting anything new is hard. We've all heard the saying, "a journey of a thousand miles begins with a single step." And so it is with coupons. Many people try to start saving with coupons. However, after putting in a lot of effort and only saving a few dollars they simply give up and say it's not worth it. And I have to say, that kind of coupon shopping—clipping a few coupons here and there for things already on your list—probably isn't worth the effort.

To save, *really save*, with coupons, you have to change your thinking. That's step one. Instead of making a list for the things you need or want each week, and then buying them regardless of whether they are on sale or you have a coupon, you need buy what's on sale, and as much as possible, buy **ONLY** what's on sale (and lots of it.) Extreme couponing is a cumulative process, not an instant magic formula. You have to commit and you have to have a little patience.

("But what will we eat?" you ask, and that is a valid question. I'm not going to lie. Figuring out what to eat, especially at the beginning, can be tricky, especially if you are used to shopping based on your weekly meal plan. For now, you'll just have to trust me when I say that once you have a stockpile, figuring out what to eat gets much, much easier. But for simplicity's sake, let's not worry about that yet.)

Instead, let's worry about the beginning. This week our focus will be on just getting set up.

To save money with coupons, you have to have....coupons. (duh!) It is also pretty critical to have some way of organizing said coupons so that you can find them in order to use them. Thus, this week's assignment is to start collecting coupons and to set up your coupon organizing system.

("But how will that save me any money this week?" you ask, and that is also a valid question. The short answer is that it probably won't. Remember, this is a cumulative process. Be patient, you'll get there.)

Part One Assignment

1. **Establish your coupon sources.** There are 2 main sources of coupons: newspaper inserts and printable coupons. (There are also a few secondary sources of coupons, such as free coupon booklets (often found at the front of grocery stores or in the mail), store flyers, “peelies,” (coupons stuck to the product you are buying), and coupons that come inside a product.)

It used to be that most coupons came from the Sunday paper, but that is no longer the case. I estimate that at least 40-50% of the coupons I use each week are printable coupons. However, the Sunday paper is also an important source of coupons.

This week you should find out which of your local paper’s has the best coupon inserts. The easiest way to do this, if there is more than one option in your area, is buy one of each and then compare. For example, in my area, there are 3 different papers for me to choose from. Of those 3, two get all the coupon inserts each week and one doesn’t. Thus, I only buy the two papers that include all the coupons.

For printable coupons, the main sources are Coupons.com, Coupon Network, Red Plum, and Smart Source. Current coupons from all these sites can be found at www.printhotcoupons.com/save. There are also coupons available quite often on company websites and facebook pages.

You will sometimes only print coupons when you need them, but because coupons have become so popular in the past year, it has become increasingly necessary to print new coupons as soon as they come available, before the print limits are reached. On my sister website, PrintHotCoupons.com, I publish an easy-to-read daily list of links to the hottest new coupons, so all you need to do is read through the list and then click the links to print the ones you want.. Most printable coupons have a limit of 2 per computer, so it helps to have more than one computer.

2. **Start a subscription to the Sunday paper.** (Or figure out where you will get your paper from each week.) It may seem weird at first, but to save a lot of money with coupons you will probably want to get multiple copies of the same paper. I never get less than 4 in a given week, and sometimes I even get 6 if there is a coupon I really like.

To avoid paying for 4 papers each week you can try contacting your local paper and working out a deal for multiple subscriptions. Alternatively, you can try asking friends, family, neighbors, or local businesses for their unused inserts. Some areas even have free local papers that include coupon inserts. BE SURE to subscribe to or buy the local paper that has the best coupons. Not all Sunday papers are equal!!

3. **STRONGLY Consider buying a cheap B&W laser printer.** You will be printing a LOT of coupons. An inexpensive laser printer can literally save you hundreds of dollars over the course of a year. About a year ago I bought the [Brother HL-2140](#) and I have been very happy with it thus far, especially since I buy my super long-lasting (6 months+) high-yield toner cartridges through Ebates for less than \$18 each, which is half the cost of an HP ink-jet cartridge that lasted only a few weeks.
4. **Get organized.** Your system need not be elaborate; on the contrary, the simpler it is, the easier it will be to maintain. (And trust me, it will need regular maintenance!) Ultimately you need to figure out what works for you when it comes to organizing your coupons, but there are a two main options, each with its own pros and cons:

The Filing Method:

The filing system is probably the easiest to set and requires the least amount of time and effort to maintain. However, it will take you longer to plan your shopping trips each week, and you will always have to plan your trip before going to the store.



The filing system is two-fold. For my weekly newspaper inserts, I use a portable file box with hanging folders. Each folder is labeled with the date, and then each Sunday I just plop the whole stack of inserts in the folder. It's easy-peasy and requires no clipping. (I also have a folder labeled "to sort," which is handy for keeping track of coupons I've printed or clipped but then not used but haven't yet had time to put away.)

The second part of my system is for loose coupons, which come from a variety of sources. For my loose coupons, I have used my trusty Couponizer binder, which I just love. I can sort by category, and it is small enough to fit in my purse so that I can bring it with me to the store. However, a small accordion file would probably work just as well.



To see my filing system in action, check out my video here:

<http://www.livingwellspendingless.com/2011/01/12/quick-easy-coupon-organization/>

The Binder Method

The binder method takes a little more time to set up and maintain each week, but planning and gathering your coupons for a shopping trip is much faster. Coupons are organized by category instead of date and it is portable, which means you can take all your coupons with you each time you go to the store.



I use the Qubie coupon organization system, which includes the QubiePro Binder for all your grocery coupons, as well as two smaller binders for specialty store coupons and store cards & gift cards. It arrives ready-to-fill, with plenty of clear 9-pocket “baseball card” sheets and pre-divided into sections. You can also make one yourself using a 2” or 3” heavy duty binder, 3-ring binder dividers, and baseball card pages



This week your task is to set up your own system. Buy or re-purpose a file box, label your folders for the next 8 weeks, and then buy the Couponizer or small accordion file for your loose coupons. (Label categories if using accordion file.) I have used both systems extensively, and I honestly can't say I prefer one over the other. I love the simplicity of the filing system, and the fact that it is so low-maintenance, but I also like being able to see all my coupons and to take them with me on a shopping trip. Ultimately, it is really a matter of personal preference.

For help completing this assignment I created a “Cheat Sheet” that includes quick links to all the items I’ve listed here. You can find the cheat sheet at:

<http://www.livingwellspendingless.com/beginners-guide-to-coupons/cheatsheet/>

So that's it for this week. Just to recap: Figure out **where to get your coupons**, set up a newspaper **subscription**, figure out how to **print coupons** more cheaply, and **get organized**. It might not seem like much, but this is the baby steps program, remember?



Part Two: Your First Shopping List

Trying to use coupons without a game plan is a little like taking a cross-country road trip without a map. You may get to your destination eventually, and you might even see a few interesting sites along the way, but you will certainly add a whole lot of time and excess frustration to your journey. Likewise with coupons. If you simply show up at the store with a pile of coupons and attempt to “wing it,” you may eventually find a few good deals, but the amount of time you spend and frustration you incur may make you never want to see another coupon again.

Granted, there are a few people who swear by their haphazard “go-with-the-flow” method of couponing. I am not that person, and you won’t find that advice here. Instead, I’m going to tell you what works for me, and if you check out my shopping results, you will see it works consistently, week after week.

I explained in Part One that to save, *really save*, with coupons, you have to change your old way thinking. Instead of making a list for the things you need or want each week, and then buying them regardless of whether they are on sale or you have a coupon, you buy **ONLY** what’s on sale (and lots of it.) Once again, **Extreme Couponing is a cumulative process, not an instant magic formula.**

This week you are going to work on your first coupon shopping list, but this list will be little more than a practice list intended to get your feet wet. You will still end up with some great deals on food that you can either eat right away or use to start building your stockpile, but unless you already have a fridge and pantry full of groceries, you will still need to make a separate trip to the store. Remember, this is the non-overwhelming baby step program!

This is only week two, so unless you have been collecting newspaper inserts for some time, you won’t have a large coupon supply built up yet. That’s okay! If you followed last week’s assignment, you should have at least one computer available to print coupons from. (If not, go back and complete last week’s assignment before moving on!) So grab yourself a glass of wine, have a seat, and let’s get started!

Part Two Assignment

1. **Determine which stores are in your area to shop at.** Here in SW Florida, the main grocery stores are Publix and Winn-Dixie. When I lived in the Seattle area, I did most of my coupon shopping at Safeway & Albertsons, and occasionally Fred Meyer. I have a couponing friend in upstate New York who swears by PriceChopper. There are SuperTarget & Super WalMart stores almost everywhere.

The thing to remember with coupon shopping is that the stores that have the lowest overall prices don't usually have the best "loss leader" sales. They rely on their everyday low prices to entice shoppers. The opposite is true of the stores with higher prices. They rely on their sales to entice shoppers, knowing that the vast majority will end up buying plenty of non-sale items as well.

Part of the trick to using coupons effectively is to beat the system by a.) stockpiling and b.) shopping at multiple stores.

2. **Pick a coupon shopping website to help you make your list.** There are some amazing coupon resources available on the internet, and you will save yourself a lot of time and frustration by using them.

If you can, I recommend using my matchup site, SavingWellSpendingLess.com, which covers some of the largest national and regional chains nationwide. It is a very user friendly site with a great bonus feature—printable shopping lists! Once you figure out which of these websites matches the stores in your area, bookmark it and then spend some time exploring the site to see where everything is. (For help with acronyms, use the Coupon Lingo Guide on page 37 of this guide.)

3. **Find this week's post for your stores.** Once you've decided on your site, click on this week's ad for the store you would like to shop at. Read through it completely.

Make some mental notes: Check the final price after coupons. Are there any items that look like a great deal? Are there any items that you or your family want/or need? Which items require coupons from newspaper inserts? Which ones match up with printable coupons? Are there links to those printable coupons?

Repeat this exercise for one more store in your area. Which store has better deals this week? Which store has more items you would want to purchase?

4. **Make your list.** Based on the exercise you just did, pick one of your two stores to make a list from. For the sake of this exercise, pick NO MORE than 3 items. Remember, this is the ***non-overwhelming baby-steps method of learning how to use coupons!***

At some point you will easily head to the grocery store with a list of 30 items and 50 coupons in your hand. But for now, let's take it slow. Trust me, you will thank me when you get to the checkout line! If you are using Saving Well, Spending Less, simply click on the 3 items that you choose and then print your list. If you are writing out your list by hand, be sure to include the exact brand and size of the item, the sale price, and the coupon you will be using.

Finally, choose items that fit ALL of the following criteria:

1. After coupons, it is more than a 60% savings off the regular price. *(For example, if Hamburger Helper is normally \$1.99 a box, and they are on sale for Buy 1, Get 1 Free, that will make them 50% off. That's not good enough. However, if there is also a \$1 off 2 boxes coupon available, your final price will be \$0.50 a box, a savings of 75%. That is good enough to make the list!)*
 2. The coupon required for the savings is a **printable coupon** that is **still available**. *(To find out if the printable coupon is still available just click the link and try to print. If you get a message that says "no more prints available" or "you have already printed this coupon the max amount of times," there are no prints left.)*
 3. The item is something you or your family would use. *(It doesn't have to be something you always buy, just something that you might like to try or something that you think your family might like if they tried it. Part of the fun of coupon shopping is that you get to expand your horizons and try new things!)*
5. **Gather your coupons.** Using the links provided on the site you are using, print as many coupons as allowed. (Usually 2 per computer.) If the coupon happens to be a PDF file (rare, but it does happen occasionally), it is helpful to **save the coupon on your computer rather than print immediately** to use again at a future date.

If you have more than one computer, use it to print additional copies of your coupons.

Once you have printed (then trimmed) all the coupons for the 3 items on your list, determine how many of each item you will be able to buy.

Remember, if an item is on sale for Buy 1, Get 1 Free, you will be able to use *2 coupons*, one for the paid item and one for the free item.

On your list, note how many of each item you will buy based on how many coupons you have.

6. **Go shopping!** Isn't this exciting? Your first trip to the store. Be sure to buy **ONLY** what is on your list. (Make a separate trip for other items—the goal is to focus and learn without getting overwhelmed or distracted.)

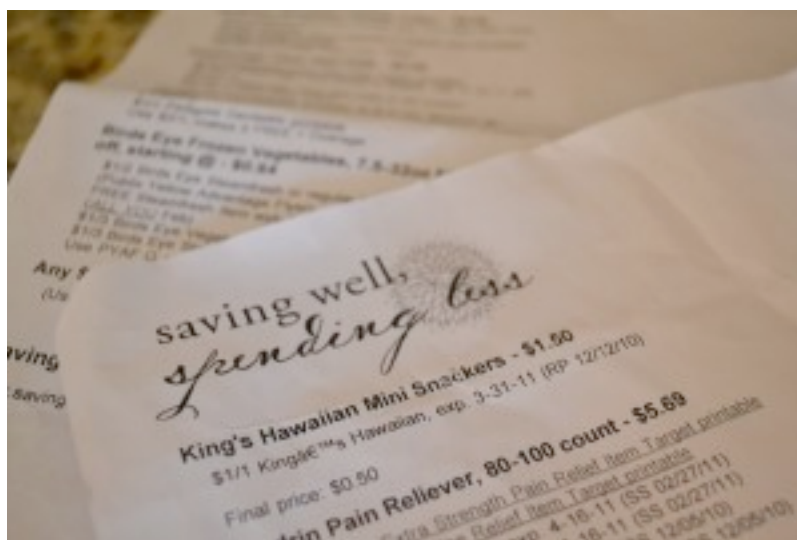
Before you get to the checkout, double check your coupons to make sure the quantities are correct. When you get to the checkout line, be sure to tell the cashier that you have several coupons, and ask whether he/she would prefer them ahead of time or with the items.

Be friendly and courteous and confident, and pay close attention to the coupons as they are scanned to make sure that none get skipped or forgotten (easier to do when you are only purchasing a few items.) I promise any apprehension you may feel will disappear the moment you see your receipt!

And that's it for this week. Just to review: **Decide which stores are available** in your area, **go to www.SavingWellSpendingLess.com** (or other coupon matchup site) to help you make your list, then **review the weekly ad posts** for your top 2 stores. **Pick one store** and choose **no more than 3 items** to put on your list, based on the criteria above.

Once you've gathered your coupons, **head to the store** for your first extreme couponing adventure. Once again, it might not seem like much, and after your first trip to the store, you might be eager to grab some more bargains. If so feel free to repeat the list-making process for another store (or even the same store), but be sure to keep your list down to only a few items.

If you are not too overwhelmed at this point, (and if you are using a B&W laser printer), it is also a good idea to begin checking www.printhotcoupons.com daily in order to build up a good coupon supply. The more coupons you have, the easier you will be able to match them to a great sale!





Part Three: Mastering the Grocery Store

After 3 weeks of collecting newspaper inserts and printing hot coupons, you should by now have a decent stash. You still won't be able to take advantage of every single great deal that comes along, but between inserts and printable coupons, you should be able to get many of them.

(As a side note, it is important to know that no one--not even me--gets to take advantage of *every* great deal. Newspaper inserts vary by region & printable coupons run out. Don't get discouraged by this fact! You will still be saving a ton of money, and there will always be more good deals to be had.)

This week's assignment will build on last week's exercise, this time making a more complicated list and focusing on what to do once you get to the store and the checkout line. So once again, grab your glass of wine, cup of coffee, or other vice of choice, and get ready to dig in.

Oh, and just one more word of caution before you get started: This is the baby-steps program for learning how to do coupons, and I have tried to simplify it and streamline it as best I can, to help you get the maximum amount of savings for the least amount of time. But do not be fooled, it *will* take time! Expect to spend at least 2 hours (and probably more at the beginning) each week preparing your list and gathering your coupons, and another hour at the grocery store.



Part Three Assignment

1. **Make your shopping list**, repeating steps 1-3 from [last week's assignment](#). This week don't worry about limiting yourself to only three items. Choose as many items as you like, using the following guidelines:
 1. *After coupons, it the item will be more than a 60% savings off the regular price AND*
 2. *The item is something that you want and you and your family will eat or use AND*
 3. *The coupon required for the savings is a printable coupon that is still available OR the coupon required for the savings is listed for inserts that you have collected so far*
2. **Gather your coupons.** Using the links provided on www.savingwellspendingless.com, first print all your printable coupons (as many coupons as allowed from as many computers as you are using.)

Next, sit down with your list and coupon file and find the insert coupons that you need. (If you are having trouble deciphering the acronyms used, check out my coupon lingo guide on page 7 of this guide.)

As you gather your coupons, mark on your list how many of each item you will be purchasing. If you can't find a specific coupon for an item on your list (remember, inserts can vary by region!) and you don't want the item without the coupon, cross it off your list.

3. **Prepare your coupons for your trip.** Go through your list once more and make sure you have the right number of coupons for each item, then stack them in the order of your list.

In a perfect world, if I was writing my list by hand, I would try to list my items in the order that I would find them in the store, which would probably save me some time and backtracking at the store.

However, I am lazy and I use my printable lists from www.SavingWellSpendingLess.com, so the order of my lists is somewhat random. (One way you can avoid this is to click on them in the reverse order of how you shop for them. They will then print in order!)

Use a paperclip to clip your coupons together, and then use a second paperclip to clip your bundle to your list.

4. **Go shopping.** Once again, I recommend that you limit this shopping trip to only coupon savings items. Eventually you will be able to do all your shopping in one trip, but for the sake of our baby-steps program, you will have more success if you just focus on your coupons this time around. Likewise, go at a time when you are relaxed and not in a hurry. If you can swing it, try to go without your kids so that you can really focus.

- 5. Collect your items.** As you make the rounds in your store, scan your list to see what items you need from that section. As you gather your items, place the corresponding coupons in a separate pile, or in the “coupons to use at checkout” pocket of your [Couponizer](#). Be sure to double check and confirm the following criteria:
- 1. The item is actually on sale.** *Every once in a while, an item on the coupon website’s list will not be included in the sale at your store. Most stores mark their sale items very clearly, so be sure to look for a sale tag. If you have any questions about an item, place it to the side in your cart so that you can ask for a price check before you check out.*
 - 2. The sale item matches your coupon.** *Double check to make sure brand name, size, and specific product are all a match.*
- 6. Checkout.** Since you are confirming your coupons as you go, checkout should be a breeze at this point, but here are the some steps to follow to ensure a smooth finale to your first shopping extravaganza:
1. Before you get in line, be sure to set aside any coupons that didn’t match or that you decided not to use so that they don’t add to the confusion.
 2. Once more, quickly make sure you have all your correct coupons in order, and take a minute to count how many coupons you are using.
 3. Look for the friendliest-looking cashier and get in line (In my experience the young male cashiers are the most friendly towards couponers. I’m not sure why.)
 4. Remember to price check any items you may be unsure about.
 5. Tell the cashier you will be using a lot of coupons and ask whether he/she would prefer them all at once or with each item.
 6. When you place your items on the belt, be sure to place like items together, and try to put them in order of your list and coupon stack. This will make it easier for the cashier and easier for you to make sure that all your coupons are counted.
 7. Watch carefully to make sure all your coupons scan, and be patient and friendly, as scanning a large number of coupons can take a while.
 8. As soon as you get your receipt and before you walk away, quickly count the number of coupons scanned to be sure they were all counted. It is much easier to make any corrections right away!
 9. Bask in the glow of your sheen of savings. You did it, you rock, you’re a coupon-crazy-money-saving machine!

And that, my friends, is enough for this week! To recap: **Make your shopping list**, following last week’s guideline’s and the above criteria, **gather your coupons**, get yourself organized and ready to go, then **hit the store**, taking time to confirm you are grabbing the correct items, your coupons match up, and the item actually is on sale, and then find the friendliest cashier you can and make your way through the checkout line, step by baby step.



Part Four: Creating a Stockpile

Up to this point, we have mainly focused on the “how” of using coupons—how to get organized, how to make your list, how to shop, how to check-out. It has all been very practical, step-by-step advice on the physical process of saving money with coupons. But in order to take your coupon savings to the next level, you have to also understand the “why.” Delving into the “why” too soon can just be confusing, too much information all at once. But now that you’ve got the basics down pat, I think you’re ready to delve in a little further.

Saving significant money with coupons happens only when you change your whole way of thinking. Most people, (including me, pre-coupons), simply make a list of what they need before going to the store, and then buy what’s on the list, regardless of whether it is on sale. Savvier shoppers may try to pick the cheapest brand, or even make an impulse buy on a sale item, but the general process is the same.

Coupon shopping is completely different. The goal is to buy as few “needed” items as possible, while mostly just stocking up on the items that are on sale. The key is to stock up when items are at their lowest price. Done cumulatively and consistently, week after week, you will soon have a well-stocked and pleasantly varied pantry of food to choose from. As your stockpile grows, you will find that your list of “needed” items goes down each week, resulting in lower and lower grocery bills each week. (But don’t get your hopes up, it probably won’t ever make it all the way to \$0)

If you’ve watched TLC’s “Extreme Couponing,” you may think the only way to have a stockpile is to dedicate a whole room of your house to creating your own mini-Walmart. That is just not true. You do need to have a good variety of items to choose from in your stockpile, but it isn’t necessary to buy everything on the shelves every time it goes on sale. There is a big difference between smart shopping and hoarding!

After 2 weeks of coupon shopping, you may have managed to get your stockpile off to a good start. This week you are going to keep working on building that stockpile, following the shopping guidelines from last week, as well as work on creating a functional stockpile somewhere in your home.

Part Four Assignment

1. **Make your list, gather your coupons, and go shopping** according to the guidelines from Part 3. Since right now you are working on your stockpile, feel free to stock up on any item that you use regularly, so long as it is on sale for at least 50% off.

Eventually you will be able to get more selective with your shopping and focus only on the very best deals, but at the beginning 50% is a great goal to shoot for. If you feel very motivated, you can repeat this process for multiple stores. The more stores you shop at, the faster you will build up your stockpile since different stores have different sale cycles.

2. **Create your stockpile pantry.** Spend an afternoon reorganizing your pantry in a way that makes sense to you. Be sure to put the newest items in the back so that you use up the older products first.
It is much easier to stay organized if you start organized, so before your pile of food becomes completely overwhelming in the next month or two, I highly recommend giving some thought to your system.

Make your food items easy to spot and grab so that when you are planning your meals, you have no trouble finding an item.

If you don't have a pantry, try to make space somewhere else. Is there some space elsewhere in the house you can clear out, perhaps in the garage or a closet in an unused bedroom? Don't be afraid to get creative! Trust me, you'll need the space.

For more tips on creating your stockpile, and to see a video of *my* stockpile, go here:

<http://www.livingwellspendingless.com/2011/02/09/how-to-create-a-stockpile/>

And that's it for this week: **shop & create your stockpile.** It might seem like a small assignment, but be prepared to spend several hours preparing your list, gathering your coupons, and doing your shopping (especially if you decide to go to more than one store), and depending on how organized you already are, getting your stockpile in order may be a challenge.

What does a stockpile look like?



Drugstore, Toiletries,
and Cleaning Supplies



Canned Goods

Jars and bottles



Dry Goods



Part Five: Walgreens

Up to this point, our main focus has been on grocery store savings, and hopefully by now, with several weeks' practice, you feel like you have a firm grasp on the process of making your list, gathering your coupons, and tackling the store. Your pantry stockpile is filling up nicely, and you're not only starting to understand the process, you also understand the theory behind the process.

It is now time to take your coupon shopping to the next level and start to tackle the drugstores. Because this is the baby-steps coupon program, we are going to take it slow, and start with just one. This week our focus will be on Walgreens.

Drugstore shopping is a little more complicated than grocery shopping. It requires a lot more planning and forethought, since not only do you have to make your list and gather your coupons, you also need to plan your multiple transactions in order to maximize your savings and minimize your OOP (out-of-pocket) costs. In the case of Walgreens, there are also a lot more "rules" to remember. It can be a little overwhelming at first, but it is also a lot of fun. And the rewards are incredible. Whereas a really, really good trip to the grocery store will mean a savings of maybe 70%, a really, really good trip to the drugstore can mean a savings of 90% or more.

In my weekly shopping totals and in my monthly budget, I combine my grocery and drugstore expenses. I have found that by drugstore shopping, not only do I end up getting almost all of my family's toiletries, diapers, medicine, & vitamins for next-to-nothing, I also can score great deals on food staples that otherwise can be hard to find on sale—milk*, eggs, butter, & bread—which helps keep my overall grocery savings higher.

You have now had 3 good weeks of practice at grocery shopping with coupons. Your stockpile is should be filling up nicely and your list of needed non-sale items should be starting to shrink considerably. This week you are going to continue grocery shopping and building your stockpile, following the shopping guidelines from the previous two weeks, and then try your hand at drugstore shopping.

Part Five Assignment

1. **Make your list, gather your coupons, and go grocery shopping** according to the guidelines from Part 3. Like last week, since right now you are working on your stockpile, feel free to stock up on any item that you use regularly, so long as it is on sale for at least 50% off.

Eventually you will be able to get more selective with your shopping and focus only on the very best deals, but at the beginning 50% is a great goal to shoot for. If you feel very motivated, you can repeat this process for multiple stores. Again, the more stores you shop at, the faster you will build up your stockpile since different stores have different sale cycles.

2. **Keep your stockpile organized.** You worked so hard last week to get your stockpile set up; reward yourself this week by taking care to maintain your system when you put your groceries away. A little effort each week can save you a lot of hassle and a big mess later on.
3. **Go on a field trip to you closest Walgreens store.** Consider it a dry run. Go to whichever store you plan to shop at most often, and pop in for a quick visit and tour. It may sound silly, but trust me, it helps (a lot!) to know where things are. There is a lot to keep track of on a high-savings shopping trip—your shopping list, your coupons, unplanned for in-store coupons, unadvertised specials & clearance items (not to mention your kids, if you are forced to drag them along!)—and you will save yourself a lot of aggravation and time by knowing where to find things.

Make a mental note of the food section, the baby aisle, the supplement, shaving, eye care, oral care, & hair care areas, which are all sections you will probably need to find frequently. Also check if there is a special clearance section somewhere (usually hidden near the back of the store).

4. **Learn the rules.** Print a copy of the Walgreens coupon policy, and be sure to keep it handy in your accordion file or Couponizer book. Here are the Walgreens “rules” you will need to know:
 1. ***You must have at least as many items as coupons used in a transaction.*** Register Rewards (RRs) are considered coupons. Thus, if you are planning to use 5 coupons and 2 RRs in a single transaction, you must purchase 7 separate items. If you were only planning on buying the 5 items you had coupons for, you will need 2 small “filler” items in order to use your RRs. I usually find good fillers (like \$0.05 pencils) in the clearance section.

2. ***Most Walgreens registers will not accept a coupon that has a higher value than the item being purchased.*** Even though this shouldn't make a difference to the store (since they are reimbursed by the manufacturer), for now when this issue arises, the cashier or manager will have to either manually push the coupon through (unlikely) or change the price of the sale item to match the coupon value so that it is still free, but not a moneymaker. Hopefully Walgreens corporate will find a way to resolve this issue.
 3. ***When "stacking" a Walgreens store coupon with a manufacturer's coupon, always hand the cashier the manufacturer's coupon first.*** Depending on the item, sometimes the register will not accept manufacturer's coupon after a store coupon has been used, so it is just a good general rule of thumb to follow.
 4. ***There are restrictions on which items you can purchase with your RRs.*** I already knew they could not be used to purchase alcohol or tobacco products, but I frustratingly found out just yesterday RRs are also not valid for purchasing milk.
 5. ***Register Rewards cannot be used to pay sales tax, and you MUST use the full amount of the RR.*** If something is \$0.99 before tax and you have a RR for \$1, it will not work, even if your total after tax is \$1.07. In this case, you would have to use a small filler (like a \$0.05 pencil) to make it work, and your total OOP cost would be approximately \$0.12 (the cost of the pencil + tax).
 6. ***Most items will allow only 1 RR per transaction, and that RR cannot be used to purchase the same item.*** If you want to purchase multiples of an item, you will have to do them all in separate transactions that are alternated with other items.
5. **Make your list.** Again, I highly recommend using my sister site, www.SavingWellSpendingLess.com, to make your drugstore lists. They are straightforward and easy to follow, highlight the week's best deals at the top of the list, and have a nice printable option.

While you are just getting started, here are some guidelines to follow:

1. Check ALL items that are free or less than free after coupons and Register Rewards.
2. Check any other items that you want or need that are a savings of 70% or more after coupons and Register Rewards.
3. Print your list.

- 6. Create your Transaction Scenarios.** For your first week, I wouldn't recommend doing more than about 4 or 5 items or more than 2 or 3 transactions.

Once you have printed your list, play with the different items to come up with a way to spend the least amount of OOP money. The goal is to earn RRs on your first transaction that can then be spent on your next transaction, and so on.

Always try to start with one or two items that are free or less than free after coupons & register rewards. Save your last transaction for sale items that don't produce any RRs or any other needed items on your list.

Be sure when you create your scenarios that you write down how many of each item to purchase, which coupons to use, your estimated total after coupons, and how many RRs you will be getting back.

- 7. Go shopping.** I try to always do my drugstore shopping on Sundays, the day the sale starts. Some weeks it doesn't matter, but when there is a really hot deal going on the stores can sell out quickly and it is frustrating to spend a lot of time creating your scenario, only to have it all fall apart because one of the items you've planned for is gone.

Once you've gathered your items, take a few minutes before checking out to organize your coupons and your items into transaction piles. Be sure to politely tell the cashier you will need to do several transactions, and be willing to get back in line if there are a lot of people in the store.

At Walgreens, I like to check out at the cosmetics counter when I can. It is less busy and the cashiers seem friendlier, but maybe that is just my experience!

Pay close attention as you check out to make sure your totals are similar to what you had anticipated on your scenarios, as well as to make sure that your RRs print out.

(RRs will print out on a separate Catalina machine located next to the register. If for some reason a RR doesn't print, be sure to point it out right away. The cashier will probably have to get the manager. RRs can fail to print for a variety of reasons—the machine is offline, out of ink, turned off, or gets tricked because you paid with a RR that was the same amount as the one that is supposed to print. In all of these cases, the manager should be able to issue you a new one or give you the same amount in cash.)

And that's this week's assignment. Compared to last week, it probably seems like a lot, and after reading this tutorial you may be hesitant to venture into the drugstore realm. I promise that the savings you find will make it worth the effort! Coupon shopping does take some time at first, but it does get faster and easier as time goes on.



Part Six: CVS

As I explained last week, drugstore shopping is a little more complicated than grocery shopping because you usually need to plan multiple transactions in order to maximize your savings and minimize your OOP (out-of-pocket) costs.

I love shopping at CVS, and if you follow my weekly shopping results, you already know that I save a lot of money there. But there are a lot of extreme coupon shoppers out there who save even more, and for this article, I thought I would seek out the advice of a true CVS expert. I asked Cheryl of *Simply CVS* to share some of her vast knowledge on getting started at CVS, and she was sweet enough to oblige with a ton of great information.

Cheryl's website, www.simplycvsshopping.com, is an amazing CVS resource. If you have a CVS in your area and would like to get serious about saving money there, you should definitely check it out for even more tips.

Here is what Cheryl had to say:

1. **Sign up for a CVS Extra Care Card.** The card is necessary to receive sale prices and to participate in the CVS extra care buck program. You can either do this online at CVS.com and they will mail the card within two weeks, or you can pick up a form and a card at any CVS store and start saving the same day.

As soon as you get the card register it online with an email address and you will receive a \$4 off a total purchase of \$20 or more coupon in your email. You will then receive emails throughout the year, often with coupons.

2. **Extra Care Bucks, or commonly known as extra bucks, are the basis for the large savings possible for shopping at CVS.** Extra bucks are coupons received at the end of the receipt and are like extra "bucks" when shopping at CVS (they must be used with the card they were issued for). There are a few restrictions for what they can be used on: stamps, alcohol, prescriptions, tax and tobacco all the ones I know of. Extra bucks can be used on other extra buck deals and even on the same deal if the limit is more than one. Extra bucks are earned in three different ways and usually expire within 30 days.

a. Quarterly extra bucks are issued four times a year and are calculated on the shopper's spending. Two percent of the amount spent on most items is earned in extra bucks (some restrictions apply). This is after coupon price—the total paid on the receipt. They are also issued in 50 cent increments so the shopper must spend \$25 to get any quarterly extra bucks and then it increases in \$25 spending increments or \$.50 in extra bucks.

b. Quarterly extra bucks are earned for prescriptions filled. Along with the 2% quarterly extra bucks, shoppers receive \$1 for every two prescriptions filled.

c. Weekly deal extra bucks are issued immediately when a shopper buys an advertised “extra buck” item. These range from “free after extra buck items” like “buy Toothpaste @ \$2.99 get \$2.99 extra bucks back” to “buy \$15 worth of products listed and receive \$5 extra bucks back.” There are limits, usually one or two, for weekly extra buck deals.

3. **Manufacturer coupons and CVS coupons can be combined.** CVS accepts manufacturer coupons (including internet printables if they will scan) as well as issues their own coupons. CVS coupons are emailed, sent in the mail, found in various publications or tear pads, issued at the Kiosk where shoppers can scan their cards, and printed at the end of receipts. You can use one CVS coupon and one manufacturer coupon per product. Extra bucks do not count as coupons so can be used on top of these. It is actually possible to “make money” shopping at CVS by using CVS and manufacturer coupons to pay for an item that will issue more extra bucks back than cash used to pay for the product. CVS also often issues total order coupons such as \$5 off a total order of \$30—the \$30 is pre-coupon price.
4. **Numerous transactions are helpful in spending the least out of pocket cash.** Using extra bucks on other extra buck earning deals is commonly referred to as “rolling extra bucks.” The beauty of rolling extra bucks is it helps you spend less out of pocket cash. You can check out numerous times each week, using the extra bucks earned from transaction #1 on transaction #2 and so on. This is also the way to keep the expense down from week to week. As you continue to shop at CVS your extra bucks will slowly build up and you will be able to virtually keep spending the same extra bucks over and over again, because each time you use them on new extra buck deals you receive more with a later expiration date.
5. **CVS issues rain checks for most advertised deals.** If an advertised item is out of stock, and the ad does not state no rain checks issued, CVS will issue a rain check for the sale price AND the extra buck amount, if one is included, to be used by the customer when the store is restocked.
 - a. CVS rain checks never expire.
 - b. The Extra Bucks will be printed manually by the cashier after the purchase is made.
 - c. Rain Checks are great to save for when a great coupon comes out for the product, you have extra bucks expiring and there is no current sale that interests you or to have when you get a \$5/30 to help you get up to the \$30 total needed to use the coupon.

Part Six Assignment

By now your assignments are probably starting to seem a little repetitive, and there is a reason for that: successful coupon shopping requires consistency and follow-through. If you are serious about it (which, if you've made it this far, you probably are), you will need to get used to setting aside a certain amount of time each week for gathering coupons, organizing your coupons and stockpile, making your lists, and shopping.

1. **Make your list, gather your coupons, and go grocery shopping** according to the guidelines from [week three](#). Like last week, since right now you are working on your stockpile, feel free to stock up on any item that you use regularly, so long as it is on sale for at least 50% off. Eventually you will be able to get more selective with your shopping and focus only on the very best deals, but at the beginning 50% is a great goal to shoot for. If you feel very motivated, you can repeat this process for multiple stores. Again, the more stores you shop at, the faster you will build up your stockpile since different stores have different sale cycles.
2. **Keep your stockpile organized.** You worked so hard last week to get your stockpile set up; reward yourself this week by taking care to maintain your system when you put your groceries away. A little effort each week can save you a lot of hassle and a big mess later on.
3. **Go on a field trip to CVS.** Consider it a dry run. Go to whichever store you plan to shop at most often, and pop in for a quick visit and tour, and to sign up for a CVS card, if you don't have one already.

It may sound silly, but trust me, it helps (a lot!) to know where things are. There is a lot to keep track of on a high-savings shopping trip—your shopping list, your coupons, unplanned for in-store coupons, unadvertised specials & clearance items (not to mention your kids, if you are forced to drag them along!)—and you will save yourself a lot of aggravation and time by knowing where to find things.

Make a mental note of the food section, the baby aisle, the supplement, shaving, eye care, oral care, & hair care areas, which are all sections you will probably need to find frequently. Also check if there is a special clearance section somewhere (usually hidden near the back of the store), and determine where the in-store coupon machine is located. If there are more than one stores of the same chain nearby, do this for all the stores you plan to use, as the layout can vary from store to store.

4. **Make your list.** Go to www.savingwellspendingless.com to make your printable CVS shopping list. Here are some guidelines to go by:
 1. Check ALL items that are free or less than free after coupons and ECBs.
 2. Check any other items that you want or need. Look for savings of 70% or more after coupons and ECBs.
 3. Print your list.

- 5. Create your Transaction Scenarios.** Once again, for your first week, I wouldn't recommend doing more than about 4 or 5 items or more than 2 or 3 transactions. Once you have printed your list, play with the different items to come up with a way to spend the least amount of OOP money.

Like Walgreens, the goal is to earn ECBs on your first transaction that can then be spent on your next transaction, and so on. Always try to start with one or two items that are free or less than free after coupons & ECBs.

Save your last transaction for sale items that don't produce any ECBs or any other needed items on your list.

Be sure when you create your scenarios that you write down how many of each item to purchase, which coupons to use, your estimated total after coupons, and how many ECBs you will be getting back.

ECBs are usually good for about a month, so you can save them for your next trip as well.

- 6. Go shopping.** I try to always do my drugstore shopping on Sundays, the day the sale starts. Some weeks it doesn't matter, but when there is a really hot deal going on the stores can sell out quickly and it is frustrating to spend a lot of time creating your scenario, only to have it all fall apart because one of the items you've planned for is gone. The first thing you should do when you walk in the store is scan your card at the in-store coupon machine to see what comes out. Be sure to scan multiple times, until the screen reads "no more coupons available today."

While you are shopping, take note of any items that match up to those coupons. Sometimes there are freebie deals to be had!

Once you've gathered your items, take a few minutes before checking out to organize your coupons and your items into transaction piles. Be sure to politely tell the cashier you will need to do several transactions, and be willing to get back in line if there are a lot of people in the store.

Unlike Walgreens, your ECBs will print at the bottom of your receipt. (If you are using the ECB for your next transaction, you will have to tear it off.) Finally, be sure to check that all your ECBs print and match up to the scenarios you have prepared.

And that is another week down—only 2 more to go!



Part Seven: Rite Aid

We have a lot of great here in Florida—beaches, palm trees, flamingos, alligators, Walt Disney World....but there is one big thing that we lack: Rite-Aid. That means I am probably not the best person to try to teach you the ins and outs of Rite-Aid shopping, much as I'd like to try.

Luckily for me and even more so for you, there are many talented coupon experts around the blogosphere. Jessica of www.jessicascoupons.com is one such expert. Her fabulous blog is full of awesome deals, couponing information, and frugal living advice. I am very excited and honored that she has agreed to guest lead this week's Beginner's Guide to Coupons lesson.

(If there is no Rite-Aid in your area, don't think you are off the hook this week! Be sure to complete the the non-Rite-Aid related part of the assignment below.)

Here is what Jessica had to say:

Rite Aid is a great place to get some terrific deals. They have several great ways to really help you cut your out-of-pocket cost on your everyday essential items. It can get a little complicated, but if you take the time to understand and use their programs, you will be astonished at how much money you can truly save.

Single Check Rebate

The *Single Check Rebate Program* allows you to get an actual check back from items you purchase every week that qualify. You can find the qualifying products in the weekly ad or on-line. There is also a booklet featuring the monthly SCR at the front of the store next to the weekly ad.

The amount of the rebate varies per item(s), but it will always let you know the amount in the ad or booklet. After you purchase these products, hold on to your receipt. You will need to enter in to the system (on-line) to get credit.

These rebate offers tend to run monthly- but do not necessary line up with the calendar month. So like with any rebate- make sure you know the exact date the offer begins and ends.

You will first need to set up an account at <https://riteaid.rebateplus.com/>. It is free and easy. Once you set up your account you then just follow the online prompts and enter in the requested information from the receipt. The great thing is that the system checks the entire receipt(s) and you may have rebates that you were unaware existed.

Here is the catch- you can only request ONE Single Check Rebate Check per month- so you can enter your receipts as you go, but make sure that you do not actually click on the "Request Check" button until you are sure you will have no other receipts to enter for that time period.

The cool thing about this program, unlike Walgreens *Register Rewards* or CVS *Extra Care Bucks* that are only good for redemption at the given store, **Rite-Aid actually sends you a check that you can cash/ deposit at your bank.**

ALSO: I want to mention that Rite Aid does impose limits on products that qualify for the Single Check Rebate . *For example if Huggies Diapers are on Single Check Rebate (limit 1)- it means that you will only get reimbursed for one pack even if you buy more. The weekly ad will tell you what the limit is for any given product*



Rite Aid Video Values

Another cool thing that Rite Aid is their Video Values or *AdPerks Program (aka Rite Aid Video Values)*. You watch short videos (usually a minute or under) and then when the video is over you have to enter the special code given within 20 seconds. For every video you watch, you will earn a Rite Aid store coupon for the that product (featured in the video) PLUS you will earn credits towards a \$5/\$20 Rite Aid store coupon. You can create an account and start earning your coupons [HERE](#).

The great thing about the coupons you earn, is that- since they are store coupons, you can combine them with manufacturer coupons for extra savings.

Rite Aid \$/\$ Coupons

It seems that Rite Aid is always releasing a \$/\$ coupon on-line. (for example \$5/\$20). Always keep an eye out for these, I will always post a link if I know of one.

Rite Aid: Gift Card for Pharmacy Transfer

Always check your Rite Aid weekly-ad. More often than not, you will find coupons for transferring your prescriptions, unlike most places that only allow you to transfer one per customer- Rite Aid allows you to transfer 2. So you can earn TWO \$25 Gift Cards or \$50.

Rite Aid Weekly Ad

Make sure you also check the weekly ad for in-store coupons. These flyers come in your Sunday Paper or can be picked up at the front of the store, unlike Walgreen's, you can not access and print these coupons on-line. Since they are Store Coupons you can stack them with manufacturer coupons for extra savings.



Rite Aid Wellness+ Program

If you haven't joined already, enroll online now to start saving money and earning points towards bigger rewards. If you already have your card, you just need to activate your wellness+ online account to fully enjoy all the benefits of wellness+, starting with a coupon good for \$5 off your next purchase of \$25 (while available)

Plus you earn points every time you shop- even on non-prescription purchases (like cosmetics, diapers, pet care, etc) and you earn 25 points for every prescription you purchase. You collect these points to redeem for rewards like a member discounts, shopping passes, free health screenings and more.

PLUS, ENJOY EVERYDAY BENEFITS, INCLUDING:

- Members-only sale pricing throughout the store
- 10% off Rite Aid Brand products every day
- 24/7 exclusive access to a pharmacist when you call

It is free to sign up [HERE](#). (Or you can sign-up at your local Rite Aid Store Register)



Up+ Rewards Program

The Up+ Rewards are similar to the Walgreen's Register Rewards Program. Every week select products can earn Rewards. Typically it is one per customer unless otherwise stated. Once you purchase the eligible product(s), the reward(s) will print out on the bottom of your receipt. You can use these rewards on a future purchase.

In order to qualify for the Up+ Rewards you will need to have a Wellness Card and present it before making the purchase. The great part about this program is there is currently no limit to the number of Up+ Rewards you can redeem in a purchase so long as pre-tax total is greater than the redeemable reward amount.

You can not retain any left over value...so for example if your total purchase is \$1.75 and you use a \$2 Up+ Reward, you will not be able to retain the \$.25. Also, they are not transferable and they do expire.

Getting the Most Savings

Personally, I think that the Rite Aid programs can probably wind up saving you the MOST amount of money. Especially on things like diapers and formula. Diapers are often on Single Check Rebate and Formula is a high priced item that will get you up to the \$20 or \$25 mark quickly so you can use those \$/\$ Coupons.

For example: If Similac Formula is priced at \$23.49 a can, you can use a \$5/20 Rite Coupon, along with a \$5 Similac Rebate Check and you have saved \$10 on your formula cost.

Here is another **example**. Let's say that Prilosec OTC is priced at \$25.00 this week and has a SCR amount of \$6.00. Let's say there is also a \$3/1 Manufacturer Coupon available and you have a \$5/\$20 Rite Aid Store Coupon. Total Initial OOP \$17, but then you submit for the \$6 SCR and your Actual OOP is \$11! You paid \$11 for a \$25 Medication! That is over half off.

Also, to make the most of your \$/\$ you will have to do multiple transactions. Usually, stores do not have a problem with this as long as you aren't doing a dozen different transactions and they are not busy. Just simply ask if it will be a problem to do multiple transactions before you get started.

Now you will have to set down and really map out your deals, but with a little strategic thinking you can really save big at Rite Aid. Good Luck and Happy Shopping!

Part Seven Assignment

1. **Make your list, gather your coupons, and go grocery shopping** according to the guidelines from [week three](#). By now your stockpile should be getting fuller. You can still feel free to stock up on any item that you use regularly, so long as it is on sale for at least 50% off, but you may want to start getting a little more selective with your shopping, focus only on the very best deals or the things you really need.

If you feel very motivated, you can repeat this process for multiple stores. Again, the more stores you shop at, the faster you will build up your stockpile since different stores have different sale cycles.

2. **Keep your stockpile organized.** You worked so hard to get your stockpile set up; reward yourself this week by taking care to maintain your system when you put your groceries away. A little effort each week can save you a lot of hassle and a big mess later on.
3. **Check out Rite-Aid.com.** Create an account, learn to navigate the site, and start earning video values rewards.
4. **Go on a field trip to Rite-Aid.** Consider it a dry run. Go to whichever store you plan to shop at most often, and pop in for a quick visit and tour, and to sign up for a Rite-Aid card, if you don't have one already.

It may sound silly, but trust me, it helps (a lot!) to know where things are. There is a lot to keep track of on a high-savings shopping trip—your shopping list, your coupons, unplanned for in-store coupons, unadvertised specials & clearance items (not to mention your kids, if you are forced to drag them along!)—and you will save yourself a lot of aggravation and time by knowing where to find things.

Make a mental note of the food section, the baby aisle, the supplement, shaving, eye care, oral care, & hair care areas, which are all sections you will probably need to find frequently.

5. **Make your list.** Go to www.SavingWellSpendingLess.com. Here are some guidelines to go by:
 1. Check ALL items that are free or less than free after Video Values, SCRs & UpRewards.
 2. Check any other items that you want or need. Look for savings of 70% or more after coupons and ECBs.
 3. Print your list.

6. **Create your Transaction Scenarios.** Rite-Aid has even more variables to saving than either Walgreens or CVS, so for your first week, I wouldn't recommend doing more than about 2 or 3 items or more than 1 or 2 transactions. Once you have printed your list, play with the different items to come up with a way to spend the least amount of OOP money.
7. **Go shopping.** Again, I try to always do my drugstore shopping on Sundays, the day the sale starts. Some weeks it doesn't matter, but when there is a really hot deal going on the stores can sell out quickly and it is frustrating to spend a lot of time creating your scenario, only to have it all fall apart because one of the items you've planned for is gone.

Can you believe there's only one week left?



Part Eight: Taking it to the Next Level

Congratulations! If you have made it this far and followed along each week of this beginner's guide to coupons series, then I have great news: You are officially no longer a beginner! All this crazy couponing stuff that seemed so complicated and overwhelming at the beginning should be starting to come a lot easier and more naturally now. You are probably starting to get pretty good at finding deals all on your own, and you may even be offering tips to your own friends and family who are wondering how it's done.

From now until eternity (or until you win the lottery and no longer care about saving money), your weekly "assignment" will be pretty much the same: grocery shopping, drugstore shopping, maintaining your stockpile, and keeping your coupons organized. As long as you stay committed to doing these things, you will probably continue to see your weekly and monthly out-of-pocket expenses drop while your average percentage of savings increases. Now that you are no longer a "beginner," there are a few more things to keep in mind in order to take your couponing to the next level:

1. **Non-sale items will kill your percentages.** You probably won't be able to avoid having to pay full-price for things every once in a while, but to see savings above 70% at the grocery store, almost everything you buy will have to be on sale or bought with coupons. This is why stockpiling is so important—buy as much as possible when it is at it's cheapest, and there will be fewer things you have to pay full price for.
2. **Change the way you plan your meals.** This is a hard one, especially if you are a decide-what-you-want-to-eat-make-a-list-and-then-shop kind-of person. In fact, I still struggle with meal planning, and find that most of our meals these days are planned about 5 minutes in advance.

Luckily for me, having a nicely varied stockpile helps keep things fresh, and there is always something to choose from. If you are a planner, then try to plan your meals for the week around what is on sale or already in your stockpile, thereby minimizing the number of non-sale items you need each week.

For great ideas on cooking from your stockpile, you can check out my Stockpile Meals series at <http://www.livingwellspendingless.com/category/favorite-posts/recipes/stockpile-meals/>. I add something new every week!

3. **Work the drugstores.** It takes practice and planning to get really good at drugstore shopping, but the savings you can find there will make such a difference to your overall bottom line. Not only is it possible to save 90% or more on all your family's toiletries and health-care items, you can also use your drugstore dollars to buy always-needed grocery staples (like eggs, milk, butter, & bread) that don't often go on sale.
4. **Take advantage seasonal sales.** Back-to-school time is an incredible time to stock up on office & craft supplies (not to mention school supplies) for the whole year. After-holiday sales are also a great time to get what you need for next year at rock-bottom prices. Planning ahead will save you money in the long run!
5. **Stay organized.** A little bit of effort each week to keep your coupons and stockpile organized will save you much aggravation and help keep you motivated to continue saving money. Setting a regular shopping schedule can also help. The more couponing becomes just a natural extension of your day-to-day life (and less of an "effort"), the easier it will be to continue.
6. **Don't burn out.** Deals come and go, and there will always be more. Don't kill yourself trying to keep up on every deal or hit every store every week. You will end up with way too much stuff, and you will be exhausted and frantic from fighting a losing battle. Don't freak out or feel like you've somehow failed if you do have to spend a little more on an item.

Find a few great websites (like mine!) to keep up on, but don't waste hours each day trying to find every deal. Successful couponing is a cumulative process, not an instant fix. Figure out how much time you have to spend each week on searching the net, gathering coupons, and shopping, and then stick to that time limit.

7. **Share the wealth.** Extreme couponing puts you into a unique position of being able to get a lot of stuff—food, toiletries, medications—for very little money. You will probably even find that you end up with more than you need, but there are many, many people and organizations that could use those items. I strongly encourage you to find places to donate your extras items. Shelters, food pantries, or charities like Operation Christmas Child are all great options, but there are many other ways to give as well.

So even though you probably don't need it, I am going to give you one more assignment, but one that you can continue to repeat each week, until it becomes like second-nature.

Part Eight Assignment

1. **Make your list, gather your coupons, and go grocery shopping** according to the guidelines from Part 3. For me it is helpful to pick one day of the week to do my weekly grocery shopping. (I always go on Thursdays, the day that the new ad begins.)

If your stockpile is full, just stick to the very best deals or the items that you really need. Go to more than one store if you like, but don't feel like you have to.
2. **Make your list, gather your coupons, and go drugstore shopping** according to the guidelines from weeks 5, 6, and 7. Again, you may want to pick a set day to do your drugstore shopping—Sunday is usually best to make sure the deals are still available. Be sure to plan your transactions in advance, and watch your OOP costs.
3. **Check for new coupons daily** on www.printhatcoupons.com
4. **Keep your stockpile organized.** Maintain your system when you put your groceries away. A little effort each week can save you a lot of hassle and a big mess later on.
5. **Keep your coupons organized.** If you are using the hanging file system that I recommended in week one you don't need to keep more than 12 weeks worth of inserts. The easiest way to do this is to have 12 folders for inserts and fill them up each week, making sure to label each one with the date.

On the 13th week, replace the inserts from week #1 with your new inserts, change the label, and then page through the old insert and clip any coupons remaining that have not yet expired. (There will probably only be a few.) Then file the clipped coupons in your [Couponizer](#) book or small accordion file.

At the same time, take a minute to file any random loose coupons from your “to-sort” folder, and remove any expired coupons. This weekly organizing process only takes about 10-15 minutes and will keep your whole system running smoothly.

If you are using the binder system, be sure to spend time each week clipping, sorting, & throwing away expired coupon.

And that's it! If, after all this, you are still struggling, I encourage you to go back and re-read the series from the beginning. There may be something you missed the first time around that will all become a lot clearer upon review. If you have any specific questions or comments feel free to visit www.livingwellspendingless.com and leave a comment under the corresponding post. I read each and every comment I receive, and even if I can't always answer each question individually, there is often someone who can!

Live Well. Save Well. Spend Less.



Coupon Lingo Guide

If you are brand new to coupons, you may feel like you've entered a whole new world, complete with it's own language. Fear not! Here is a list of common coupon terms, explanations, & acronyms to help you decipher the codes and navigate this money-saving adventure.

\$/\$\$-dollars off when you buy x amount of dollars

\$/x-dollars off when you buy x number of items

Blinkies-In-store Smart Source coupons (come from little machine next to product)

BOGO/B1G1-Buy one, get one free

Catalina-coupon printed from a special machine at the register after a purchase

CNP-Coupon Near Product—usually a coupon found in the store next to the product.

Competitor's Coupon-A store coupon that is used at a competing store.

Double Coupon-Coupon that the store doubles in value.

ECBs-Extra Care Bucks (from CVS stores)

FAR-Free After Rebate

GM-General Mills (newspaper insert)

IP-Internet Printable

K-Kellogg's (newspaper insert)

MFR or **MQ**-Manufacturer's Coupon

MIR-Mail In Rebate

OOP-Out of Pocket

OYNO-On Your Next Order

P&G-Proctor & Gamble (newspaper insert)

Peelie-A coupon attached to a product that you can use immediately

Q-Coupon

RP-Red Plum (newspaper insert)

RR-Register Rewards (from Walgreens stores)

SCR-Single Check Rebate (rebate system at Rite-Aid)

SS-Smart Source (newspaper insert)

Stack-to use multiple (store, competitor, manufacturer) coupons for a single item.

Store Coupon or SQ-a coupon published by a specific store to be used at that store.

Tear Pad-a stack or pad of coupons or rebates located near a product in the store

UP+-Up Reward (Rite Aid Stores)

WYB-When You Buy