

SOUTHERN SAVERS

SOUTHERN DEALS



FRUGAL STEALS

COUPONING 101
HANDBOOK

The Southern Savers System



1

Save Inserts on Sunday

No clipping necessary - just make sure you date them!



2

Go to SouthernSavers.com

We post only the lowest prices matched with all the available coupons. Check the Stores and Schedules on SouthernSavers.com



3

Get The Coupons Together!

Print from Southern Savers and clip from saved inserts.



4

Print Your Shopping List

Southern Savers makes it easy to print only the items you'll buy. We even include all the coupon match-ups!



5

Go Shopping

Take your list and coupons and get stocked up on all the low price deals this week.

The Basics

SAVING 50% OR MORE ON GROCERIES

#1: Know Your Prices and Always Buy at the Lowest Price

For most stores, product prices fluctuate on 6-8 week long cycles. Only once in that 6-8 week cycle will an item reach its lowest price. (See image below.) **You always want to buy items at their *rock bottom price!***

To remember which price you are willing to pay for which product, the easiest thing to do is to make a Price Book or a "Buy Price" List. This will save you the trouble of having to mentally retain hundreds of prices and potentially overpaying for certain products.

Check out our example of a "Buy Price List" near the back of the workbook.

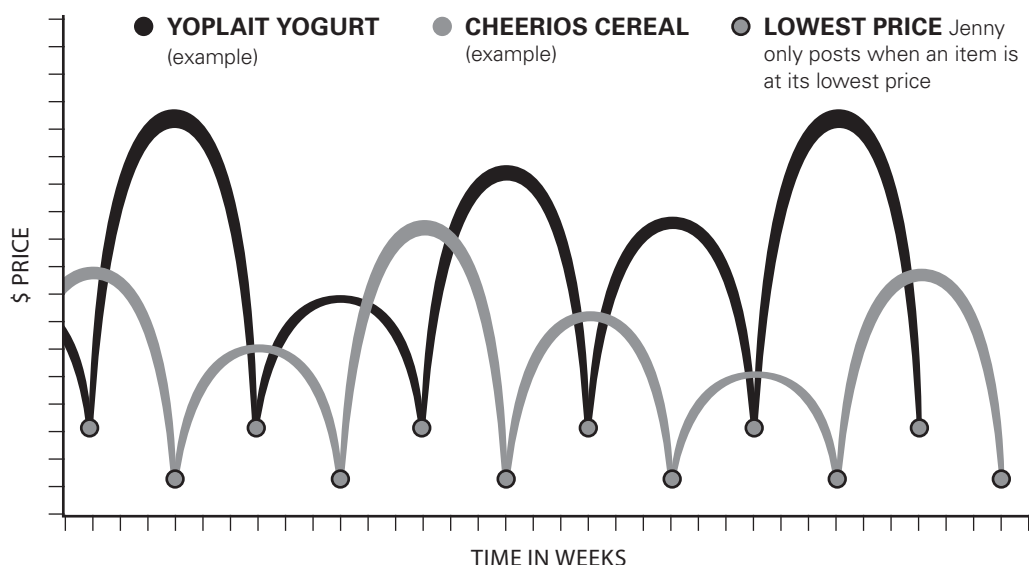
#2: Learn the "Stocking Up" Approach

When an item is at its lowest price in the 6-8 week cycle, buy enough of that item to last until it comes back on sale.

By taking this "stocking up" approach, you will save an average of 50-70% off your groceries. You can also eliminate those quick trips to pick up one or two items you "need". "Needing" an item means that you have to go into the store and pay retail price as opposed to paying the lowest possible sale price. If you can cut down on buying items when you run out of them and buy items when they are at their lowest price, the amount you can save will be considerable.

This workbook will help you understand the couponing world to an extent that truly allows you to maximize your groceries and minimize your spending. We will define and explain as we go, but if you ever run into a term or abbreviation that you don't understand, there is also a "Coupon Lingo" list that can be found near the back of your workbook for extra help.

6-8 WEEK STORE CYCLE



TYPES OF COUPONS AND HOW TO GET THEM

Note for beginners on Store vs. Manufacturer's coupons: A store coupon is only valid in the store(s) designated on the coupon, whereas a manufacturer's coupon is valid for a specific product in a variety of stores.

Newspaper Inserts

These include Smart Source, Retail Me Not, and Proctor & Gamble. Inserts can be found in the center section of the Sunday paper. Regional variations apply, meaning bigger cities will have more coupons than a smaller city on the same Sunday. Inserts contain mostly manufacturer's coupons. Plan ahead - check the Wednesday insert preview on Southern Savers to see if you might want to get multiple papers on the upcoming Sunday.

Tip: Make sure to edit your profile on Southern Savers so the shopping lists only show you coupons that were in your city's newspaper! Now you won't waste time digging for coupons you don't have. *To find this: log-in at the top of the site and click on your name in the top right corner.*

Printables

Printable coupons can be found online. These typically allow 2 prints **per computer**. Coupons in PDF format are the exception, and allow unlimited prints. There are many security features in printable coupons, so please don't try to work around the 2 prints allowed or make copies. Head to SouthernSavers.com/printables to for a list of trustworthy sites to print from.

In Store Dispensers

Also known as "blinkies," these will be found at random in your grocery aisle. Be considerate and just take two per visit, please. You want to take them when you see them; by the time the item is on sale the dispenser will be empty!

Coupons on Products

Sometimes companies place coupons on their shelf merchandise. These will be either stickers or tags, and are also known as "peelies" throughout the couponing world. The coupon is meant for the person that buys the item; don't just take the coupon off!

Tearpads

This is a post-it note like pad of coupons next to products on the shelf or attached to displays throughout the store. The same courtesy rule applies - just take two please!

Catalina Register Coupons

These are generated by a coupon machine during check-out at select stores, and are handed to you with your receipt. Most are regular manufacturer's coupons with a logo on them for that store. You can use them at **any** store, not just the store where you received them!

Check the list of National Catalina offers on Southern Savers to see special offers they are running. Head here - so.svrs.me/cats

MORE WAYS TO GET COUPONS

Work papers into your drugstore deals to get them for free.

Set up Coupon Swap boxes.

Trade coupons with friends, co-workers, or online on the Southern Savers traders board.

Order cut coupons or coupon inserts online:

thecouponclippers.com
sundaycouponinserts.com

Walk through your neighborhood on recycling day.

Look for brochures at the pharmacy or doctor's office.

Ask people!

From the Manufacturer

You can subscribe to various newsletters (either via postal mail or email) sent out by manufacturers that include coupons. You can also call the manufacturer and request that coupons be sent to you. Be sure to let them know how much you like their products and provide your mailing address. Many companies provide free “customer relations” coupons based on requests.

eCoupons

Electronic coupons are generally store-specific and can be loaded straight to your loyalty card from the store website or store mobile app. An example is Kroger’s eCoupons which, when you sign in online, can load straight to your Kroger card. They differ from printables, they can only be used once on one item and only in that store. Also, an eCoupon will **never** double.

Instore eCoupons

- Can be uploaded directly to your store loyalty card from various websites.
- Can only be used at the store that issues them.
- Do **not** double and can only be used one time.
- **Cannot** be used with paper coupons during checkout (there are a few exceptions)

Mobile App Coupons

While many call mobile app offers eCoupons, they are not like in-store eCoupons at all. The main difference is that the discount does not come off at the register, instead it is more like a rebate. You will get the savings after your purchase when you upload a picture of your receipt to the app. Any savings earned is put into your account with that app and can be “cashed out” when you hit the threshold amount for that app.

***Tip:** My favorite brand for emails and coupons is Kellogg’s! Sign up for Kellogg’s Family Rewards and get coupons in your email weekly.*

so.svrs.me/kelloggs

SavingStar App

- Sign up online at **so.svrs.me/sstar**
- Enter your store loyalty card numbers for automatic redemption stores. These stores will automatically share if you bought participating items and you won’t need to upload a receipt picture!
- Load all the coupons you want (have them saved for any purchases during the month).
- Coupons loaded are available at every store you shop at unless they specify otherwise.
- Upload pictures of the receipt for stores that don’t link a loyalty card (Target, Publix etc.)
- Most offers can be redeemed along with a paper coupon used in the store!
- Cashout when you’ve earned \$20+, through Paypal, direct bank deposit, or gift cards.

***Tip:** Most mobile apps can be used together. If a product has an offer on multiple apps, submit your receipt to each app!*

Ibotta App

- Sign up online at **so.svrs.me/ibotta**
- Use barcode search to find offers quickly.
- Many offers are only good at specific stores.
- Activating offers does not save them for you, always make sure the offer is still available before checking out.
- Most offers can be redeemed along with a paper coupon used in the store!
- Cashout when you’ve earned \$20+, through Paypal, Venmo gift cards.

Use code **NOREC** to get 2,000 bonus points when you first sign up with Fetch!

Other Mobile Apps

There are a number of other free apps that offer “coupons” that are also like rebates and work at a number of different stores. **Checkout 51** and **Fetch Rewards** are the current front runners for smaller apps to also use.

Target Mobile App Coupons

Never shop in Target without using the Target mobile app! Find extra copies of any coupons in the weekly ad in the “wallet” section of the app. They will scan right at the register. There are occasionally other coupons loaded here, so always look before checking out.

Target Cartwheel Coupons

You can find these in the Target mobile app or by heading to Cartwheel.Target.com Load percentage off coupons to your account, that are basically your own set of sales all over the store. Most are good on up to 4 items in the same or different transactions. These coupons can be used on top of store coupons and manufacturer coupons. Use the Target app to scan barcodes in the store and make sure you don't miss offers.

Putting it Together

Not to get ahead of ourselves... Let's look at what all these different types of coupons like on a deal in the store.

You could head to Target, buy one item, and use in the store:

- (1) Target Store coupon (mobile, printable or from the ad)
- (1) Target Cartwheel coupon
- (1) Manufacturer coupon

Then, head home and take a picture of your receipt and submit for:

- SavingStar
- Ibotta
- Checkout 51 ... and so on...

ORGANIZING COUPONS

Accordion File Folder

You will need a larger accordion file folder, which can be found at most office supply stores. Each week take inserts from the Sunday paper and write the date bigger on the front, keeping the insert whole. Find the oldest insert in your folder and replace it with the newest insert. Most folders have 13 pockets, so the oldest insert is about 3 months old and most of its coupons will be expired. Cut out any coupons that are still good and keep them in a canceled check file.

Use the dates on Southern Savers to know where to look in your accordion file for the coupon:

- SS 8/01 – Smart Source insert from August 1st
- RMN 7/25 – Retail Me Not insert from July 25th

Canceled Check File

Organize by location in the store. Here are a few category ideas to get you started:

- Snack Foods/Drinks
- Refrigerated
- Pharmacy items
- Breakfast Foods
- Frozen
- Personal Care Items
- Boxed Dinners/Canned
- Paper Goods
- Baby
- Condiments/Baking
- Household Items

You will have large groups of coupons to look through if you use this for all of your coupons. This works great **with** the accordion file to keep any coupons that haven't expired after a long time, coupons you find in the store, and any that you print in advance.

Make Your Own Bag/Box

This is the same concept as the category system of the canceled check file but now you are adding in lots of other categories. Some folks go with a recipe card size box, lunch box, shoe box... this is your creation so make it what you want! Using this makes it easier to find coupons since they are broken down into smaller groups. This system will take a bit more time, as you will cut all the coupons from the inserts and organize them by category. General time required: approx. 45 minutes each week.

Binder with Card Sleeves

This is the most time consuming and complex system to organize in. You'll need a zippered three ring binder, 10-20 pages of baseball card protector sheets, and a set of 6-8 tab dividers. Make categories for areas of the store (like the canceled check file) with your tabbed dividers and then start to insert coupons into the baseball card pockets. You will be able to see everything quickly, but are also looking at a good hour and half to get the coupons in those pockets each week!

Expired Coupons

Coupons that are expired can be given a new life! Save any expired coupons and you can send them overseas to troops on deployed bases.

Get more information here - so.svrs.me/troops

Getting Started

EFFECTIVE COUPONING

Keep in mind as you plan out which coupons to use that you can use (1) Manufacturer's Coupon and (1) Store coupon per item. If the coupon is for multiple items, such as \$1/3, you can only use one coupon for those three items. The Internet and Newspaper Inserts are the most common sources of manufacturer's coupons.

Don't cut coupons on Sunday, then head to the store to use them the following Monday. Rather, wait until those items are on sale. If you go in and use a 50¢ coupon

*To coupon effectively you need to **keep all of the coupons** from each Sunday. There are many items you might never plan to purchase but they may make you money or become free. If you don't need them, grab them and donate them to someone who does!*

Remember: the items advertised in the weekly ad are not necessarily on sale.

on a \$4 item you aren't going to be thrilled with 50¢ savings. But using a 50¢ coupon on that item when it is 50% off, means that you will save \$2.50 at the least and possibly even \$3.00 if the store **doubles** the coupon.

Remember that you **can not** make copies of coupons. They have individualized distinguishing marks that can identify specific users, as well as unique Security Barcodes and Watermarks. Also, it will develop a negative relationship with your grocery store because they lose money on photocopied coupons.

SAVE BY KNOWING WHERE AND WHEN TO USE YOUR COUPONS:

- Know **double** coupon store policies.
- Know whether the store allows **stacking** coupons.
- Know "Buy one, get one free" (**B1G1**) store policies.
- Use **price matching**.
- Take advantage of **competitor coupon** policies.

Doubling

Some grocery stores literally double the value of the coupon. Bi-Lo, Ingles, Lowes Foods, and Harris Teeter are examples of stores that double coupons of a 50¢ or 99¢ value, depending on the store.

Stacking

Stacking means that you may use one store coupon and one manufacturer's coupon per item. Stacking is allowed at all major retailers from drug and grocery stores to Target.

Buy One Get One Sales

At most grocery stores B1G1 sale items ring up half price (except in the state of Florida). This means that you do not have to buy two to get a good deal. You can get them for half off no matter how many you buy! No matter how they ring up (full price or half price), you can use a coupon for each item to get the best deal! You can also use store coupons on each item if you had one.

In Florida the items are truly buy one get one free. You have to actually buy two to get the items on sale. However, you may still use 2 manufacturer's coupons since in the manufacturer's eyes you are still buying two products. The store will be reimbursed for both coupons.

Similar to Florida's grocery stores, all drug stores nationwide ring up one item full price and the other free. In CVS, you are also allowed two coupons. Rite Aid & Walgreens will only allow one coupon with a B1G1 sale.

Price Matching

Target is the only store that will price match local competitor grocery deals. While you will get the sale price you will miss out on the doubling of coupons, and using store

In a store with a "true" B1G1 sale (one rings up free): If you have a B1G1 coupon and the item is on sale B1G1 you will get 2 FREE products!!

One is free from the sale and the other is free from the coupon.

coupons. Target, Staples, and Best Buy will also price match online competitors. Price matching non-grocery items such as DVD's, electronics, school supplies, etc., can be a big time saver, and can save you from running all over town. Make sure to **use the barcode scanner in the Southern Savers app to help price match**. Scan the barcode of the item and it will show you current prices from online retailers that you can price match right in the store!!

Competitor Coupons

Some stores accept store coupons from a competitor store. For details on who does, see the next section in the workbook, which covers Local Store Coupon Policies.

Mail In Rebates

Take advantage of rebates for groceries. They are almost always reimbursed at the retail value not the final purchase price. So, if you use coupons, you may make money! All current rebates are listed in the coupon database on SouthernSavers.com. One tip: check the beer and wine section in your store for special rebates. In select states you do not have to make the alcohol purchase and will get completely free items using these rebates!

Rain Checks

During a sale period a store may run out of an item. Thankfully, stores offer rain checks. If a store is out of an item, or even just the flavor you want, go to customer service desk and ask for a rain check. The rain check will allow you to get that item after the sale period ends for the sale period price. Every store has slightly different rain check policies with product limits and expiration dates.

Catching Pricing Errors

When you check out it is important to watch for price errors. Stores make mistakes and items ring up for the wrong price at times. After you check out, look over your receipt before you leave and make sure everything rang up for the correct price. If there is an incorrect price take your receipt to customer service and they will reimburse you the extra money you paid. Many stores have a "pricing guarantee" and will give you the item for free or some other discount to make up for the inconvenience. If you are already home when you notice the error you can still take your receipt back to the store.

Overage

If there is an item on the weekly list that is free "plus profit" - BUY IT. This is like money off the rest of your bill and is like having extra coupons. If you do not need these items then donate them to homeless shelters, medical missionaries, food banks, etc.


More Savings Tips

- Coupons are interpreted by the wording on the coupon, not by the picture shown. Manufacturers put the most expensive item in the picture.
- **The biggest package isn't always the best deal.** Consider grabbing 3 small bottles of detergent and using a coupon on each one, rather than one large bottle.
- **House brands are rarely a good buy.** A house brand on sale will not be cheaper than a national brand on sale with a coupon!

== RAIN CHECKS ==


To get a rain check, the store does not need to be out of every variety, just one type. Your rain check will be written for the entire brand, not the specific type you asked for.

- **Cut or save all coupons.** You might not think that you need to cut out a coupon for a particular item but you can never be sure. If you go to the store and realize that a coupon you left behind would have made the product free or given you overage on the item, you will be upset with yourself for not cutting it out. You can never be too prepared to save money!
- **Join Store Loyalty programs.** This the only way to get the sale prices in most stores, and it is also a great way to get coupons mailed to your home. Most grocery store websites now have a way to update your information with them online. Set up a My CVS, My Kroger, etc., account so that they have current information. You will also use your loyalty card for electronic coupons at most stores.

	Product	Sale Price	Coupons	
STACKING COUPONS		\$3.99	\$1 OFF ANY BOX OF GOOD CEREAL <small>Manufacturer's</small>	+ \$1 OFF ANY BOX OF GOOD CEREAL <small>Store Coupon</small>

\$3.99 original price
 - \$1 off manufacturer coupon
 - \$1 off store coupon

FINAL PRICE = **\$1.99** FOR ONE BOX OF CEREAL

	Product	Sale Price	Coupons	
USING COUPONS WITH A BUY-ONE-GET-ONE SALE (If you are buying 2 items on a B1G1 sale make sure to use 2 coupons!)		2 BOXES \$4 EACH BUY-ONE-GET-ONE-FREE	\$1 OFF ANY BOX OF GOOD CEREAL <small>2 Manufacturer's coupons for \$1 off 1 box</small>	+ 50¢ OFF ANY BOX OF GOOD CEREAL <small>2 Store coupons 50¢ off for 1 box</small>

\$4.00 (Sale price is for \$2 each box)
 - (2) \$1 off manufacturer coupons
 - (2) 50¢ off store coupons

FINAL PRICE = **50¢** FOR EACH BOX OF CEREAL

Local Store Coupon Policies

PUBLIX

1. **Does** accept competitors' coupons.
 2. You do **not** have to buy 2 of the B1G1 sale items to get the sale price.
 3. If you do a B1G1 deal, use two coupons.
 4. You can stack a store **or** competitor coupon with a manufacturer's coupon.
 5. Has eCoupons available on their website. These **cannot** be used with paper coupons.
 7. Rain checks expire in 30 days.
 8. On Wednesdays, shoppers over 60 years old get 5% off their total before coupons.
- * Items 2 and 8 do not apply in Florida or North Carolina. *

*The weekly ad comes out every **Wednesday** or **Thursday**, depending on your area, and additional 2 week flyers start on Saturdays.*

BI-LO

1. **Does** accept competitors' coupons. Many stores accept more competitors than Publix.
2. You do **not** have to buy two of the B1G1 sale items to get the sale price.
3. If you do a B1G1 deal, use two coupons.
4. You can stack a store or competitor with a manufacturer's coupon.
5. Has eCoupons available on their website. These **cannot** be used with paper coupons.
6. Most locations double coupons that are **60¢** or less.
7. Wednesday is Senior Day, shoppers over 55 will get 5% off before coupons.
8. They will give you 5¢ off for every reusable shopping bag you use.

*Their weekly ad comes out on **Wednesday**. Earn SE Grocers Rewards with every purchase, 5¢ for every \$50 in groceries before coupons.*

FOOD LION

1. **Does** accept competitors' coupons at select stores.
2. You do **not** have to buy two of the B1G1 sale items to get the sale price.
3. You can stack store and manufacturer's coupons.
4. Has eCoupons available on their website. These **cannot** be used with paper coupons.
5. Look for coupon printer inside store to get extra coupons good for today only.
6. Earn MVP Rewards inside the Food Lion app. Rewards can be used on your next purchase, new offers are loaded monthly.

*Their weekly ad comes out on **Wednesday**.*

HOW MANY STORES DO I SHOP?

*Don't stress yourself out by trying to visit every store on the list. You'll end up spending all your grocery savings on gas! Instead, **pick one or two** stores and follow their sales. This will increase your chances of finding a good sale.*

*When it comes to drugstores, just pick **one**. This will increase the rate at which you build up drug store currency (like Extra Care Bucks at CVS). We will talk more about drugstores later.*

HARRIS TEETER

1. **Does** accept competitors' coupons off general purchase only, not for specific items.
2. You do **not** have to buy two B1G1 items to get the sale price. However, you must buy all items on B2G3 sales.
3. You can use two coupons on B1G1 sales, but can only use two coupons on B2G3 sales (for the two you are buying).
4. You can stack store and manufacturer's coupons; it's rare to ever have store coupons.
5. Stores double up to 20 coupons per day that are **99¢** or less with VIC Card.
6. Has eCoupons available on their website. These **cannot** be used with paper coupons. *Harris Teeter has regular Super Double events. Sign up with the **e-Vic email newsletter** for more savings each week. Their weekly ad comes out on **Wednesday**.*

KROGER

1. Does **not** accept competitors' coupons.
2. You do **not** have to buy two of the B1G1 sale items to get the sale price.
3. If you do a B1G1 deal, use two coupons.
4. You can stack store and manufacturer's coupons.
5. Has eCoupons available on their website. These **cannot** be used with paper coupons.
6. If you use Kroger Clicklist to order groceries online, you can still use coupons when you pick up your order!
*Their weekly ad comes out on **Wednesday**. Kroger sends frequent **home mailers**. Make sure they have your current address on their website.*

WINN DIXIE

1. **Does** accept competitors' coupons at select stores.
2. You **do** have to buy two of the B1G1 sale items to get the sale price.
3. If you do a B1G1 deal, use two coupons. You may need to scan your store loyalty card last.
4. You can stack store and manufacturer's coupons.
5. Has eCoupons available on their website. These **cannot** be used with paper coupons.
6. Some locations double coupons in GA and AL, other states do not double.
*Their weekly ad comes out on **Wednesday**. Earn SE Grocer Rewards with every purchase, 5¢ for every \$50 in groceries before coupons.*

COMMISSARY

1. Accepts **Walgreens Register Rewards** on top of other coupons.
2. Has eCoupons available on their website. These **cannot** be used with paper coupons.
3. Does **not** double coupons.
*Weekly ads run for two weeks and start **Thursdays**. Focus on items 40% off or more.*

LOWES FOODS

1. **Does** accept competitors' coupons .
2. You do **not** have to buy two of the B1G1 sale items to get the sale price.
3. If you do a B1G1 deal, use 2 coupons.
4. You can stack store and manufacturer's coupons.
5. Doubles coupons that are **99¢** or less, up to 20 coupons.
6. Has eCoupons available on their website. These **cannot** be used with paper coupons.

*Their weekly ad comes out on **Wednesday**.*

INGLES

1. Does **not** accept competitors' coupons.
2. You do **not** have to buy two of the B1G1 sale items to get the sale price.
3. If you do a B1G1 deal, use two coupons.
4. You can stack store and manufacturer's coupons.
5. Stores double (3) coupons that are **50¢** or less for every \$10 you spend.

*Ingles' weekly ad comes out on **Wednesday**.*

TARGET

1. Does **not** accept competitors' coupons, but will price match other sales.
2. You can stack store, cartwheel and manufacturer's coupons.
3. Does **not** double coupons.
4. They will give you 5¢ off per reusable shopping bag you use.
5. Target will price match other retailers, including online stores like Amazon, Best Buy, Staples, and Walmart.
6. Download the Target App to use cartwheel offers and for extra store coupons.

*Target's weekly ad comes out on **Sundays**.*

DOLLAR GENERAL

1. Does **not** accept competitors' coupons.
2. Most sale items require that you buy certain amounts to get sale prices.
3. Runs weekly \$5 off \$25 coupons on their site and mobile app. Must purchase \$25 after other coupons to use the coupon.
4. Instant savings offers must be purchase in the same transaction. Price needed is before coupons.

*Dollar General's weekly ad comes out on **Sundays**.*

Coupons Ethics

- Only take two of any coupon from an in store dispenser, tearpad, or booklet - leave some for others.
- Coupons that are stuck to products are meant **only** for the person who purchases the product.
- Stock up by getting what **your family** needs for 6 weeks. Remember that items will come on sale again.
- If you are shopping for charity, please don't deplete a store's stock even for a good cause. There are many families that **need** to be able to save money on their groceries, too.
- Over-stocking to be able to resell items is bordering on illegal in many ways. It's also very unfair to the folks in your area that would like at least one.
- Use only one manufacturer's coupon per item that you purchase. Remember that a coupon on the product is usually a manufacturer's coupon, so pick either the one you came in with or the one on the product but not both (unless you buy two).
- Coupons should be used as they were intended, for the products intended, including competitor coupons. If they say limit one per person then plan to use just one.
- Make sure you buy the size specified on the coupon; even if it works for other sizes please have integrity and be responsible in your usage.
- **Do not** photocopy coupons or reprint printable coupons.

How to Use Southern Savers

To get started, go to SouthernSavers.com. To find deals for a specific store, click on a store tab at the header of the page. This will take you straight to a list of all current deals for that store. Some stores, such as Publix, have further drop down options where you can go see Extra Deals posted.

On the right side of Southern Savers is a large blue button that says "Search by Item or Brand" if you need something right now this will help you see what store has it at the lowest price. This feature is also part of the Southern Savers mobile app!

I FOUND THE LIST, NOW WHAT DOES IT MEAN?

Every list ideally contains all the deals in the store that are considered to be at their lowest possible price. Entire weekly ads are not listed because many items are not on sale or are not at their lowest possible price.

Here is an example from a recent Publix list:

Kellogg's Cereal B1G1 at \$4.39

Frosted Flakes, Froot Loops, Corn Pops, or Apple Jacks

M -\$1 off Kellogg's Cereal **RMN 6/07 (exp 7/19)**

M -\$1/2 Kellogg's Cereals **in store dispenser**

S -\$2/2 Dannon Danimals wyb (2) Kellogg's Cereals "Fuel for School" **booklet**

You can learn more about this topic at southernsavers.com/learn



- The item on sale and any details are at the top
- The coupons available for the item are listed below it, marked with either a red box containing an M, or a blue box with an S. These stand for “Manufacturer’s Coupon” and “Store Coupon,” respectively.

I try to list all the coupons that are available for each particular item so you can use more than one when stocking up. Ideally we want a coupon for each item. Remember that you can only use one manufacturer’s coupon per item. Below is a breakdown of the terminology used in the above example:

- RMN 6/07** – this coupon was in the RetailMeNot Sunday insert on June 7th.
- exp 7/19** – the coupon will expire on 7/19 – I only list the dates if it expires during the sale.
- in store dispenser** – the little red boxes that are all over the store.
- booklet** – usually found in the store around the front entrance or on displays; you may have to ask customer service if they have it as well.

The insert dates are provided for you, meaning that regardless of how you choose to organize your coupons, whether by Sunday date or product, they should be easy to locate.

WEBSITE TIP

Make sure to edit your profile (under your name at the top right when you are logged in on Southern Savers.

You can tell the system what newspaper you get and stores you shop at, so that your shopping lists only show insert coupons you would have!

I CAN READ IT, NOW WHAT?

Your goal is now to stick to your list as much as possible when in the store. To make this easier, you can print a list straight from Southern Savers that incorporates store sales AND coupons.

What About Stores We Don’t Cover?

While we try to focus on all the major stores in the southeast there are so many stores around the country we don’t cover. You can make your own list and even add coupons to it from the ListMaker page! Login to SouthernSavers and you’ll see this new feature at the top of the site. Add products and sales for your store, then add coupons directly to the list!

Weekly Ad Posting Schedule:

Monday	Tuesday	Wednesday	Thursday	Friday
Publix	Kroger	Earth Fare	CVS	Target
Dollar General	Harris Teeter	Whole Foods	Rite Aid	
Walmart	Food Lion	Aldi	Walgreens	
Lowe's Foods	Bi-Lo	Lidl	Commissary	
	Ingles			
	Winn Dixie			

Drugstores

If you're thinking "Drugstores? But they're so overpriced!" then you're right. But not if you know how to shop them! The main drugstores all have valuable rewards systems.

CVS

Your goal when shopping at CVS is to never pay more than \$1 out of your pocket for all of your personal care needs. This can be done every time you shop at CVS by using their rewards program and coupons!

The key to "CVSing" is to combine sales, coupons and Extra Care Bucks (ECB). If you do this successfully then after some initial out of pocket (OOP) expense, you will be able to start buying some things you want and more toothpaste than you'll ever need for very little money.

Tip: Make sure to scan your CVS card at the in store coupon center/price scanner. You'll get store coupons to use on this weeks deals.

What are ECBs?

ECB = Extra Care Bucks. These are earned by purchasing certain products during a promotional period. Some promotions last a week and others last for the entire month. They will print on your receipt immediately after the purchase is made. You can also go "paperless" and have all your store coupons and ECBs load straight to your CVS card. Use the CVS Mobile app to quickly see what you have and load other offers.

Extra Care Bucks can be used "like cash" on anything in the store except prescriptions, gift cards, alcohol, or stamps. In some states you also cannot use them to buy milk.

The Deals

There are two types of deals in the drugstores: deals that require a total \$\$ or amount purchased of a set of items (I call these umbrella deals) and deals that are on specific items.

Specific Items

If you see a deal that says you'll get a \$3 ECB when you purchase Colgate Toothpaste on sale for \$3.49, that means that you need to buy one tube of toothpaste, and pay for it (feel free to use a coupon too). On your receipt you'll get a \$3 ECB back towards your next purchase in the store.

Your ECB rewards can be used to buy more items that will print more rewards! You can also use multiple ECBs to pay for a higher priced item.

Umbrella Deals

These deals will state that you get a \$10 ECB when you purchase \$30 in participating items, mix or match. They don't look like amazing deals... but the fun part is that the purchase requirement is before coupons! Grab \$30 in items and then start handing over the manufacturer and store coupons (and any ECBs you already have) your total due will be much less than the purchase requirement, but your ECB will still print!

Rolling Extra Care Bucks

Once you've earned a few ECBs you are ready to start officially "CVSing" when you use those rewards to buy more deals that will give you more ECBs! You can use multiple rewards at the same time to buy larger items, or use them in smaller transactions one at a time. In the end your goal as you get better is to make sure you always have some ECBs so you will spend less "real" money out of pocket.

Quarterly Extra Care Bucks

These are earned based on the amount you actually spent at CVS and from prescriptions you've had filled. You will get back 2% of what you actually spent and a \$1 ECB for every 2 prescriptions you have filled online or in store. This does not include the ECBs and coupons you use. If you are playing the game right, you won't earn more than 50¢ to \$1 in quarterly rewards (*you didn't actually spend anything*)!!

The quarters run from January to March, April to June, July to September, and October to December. Your quarterly ECB will print on or after the first day of the month following the end of the quarter.

Beauty Club Rewards

Before you start shopping, make sure to head to CVS.com and sign up for the CVS Beauty Club. This program will track you all year and give you an extra \$3 ECB for every \$30 you spend in beauty items. It tracks based on the sale prices, not on the total paid! That means you'll earn extra rewards on top of the free deals you are already getting.

Additional tips:

Always have a list of exactly what you plan to buy. Sometimes the items can be very specific on size and type, and you want to make sure you are getting the right things.

If you are using a \$4 off \$20 or a similarly formatted coupon make sure you have a few backup plans to hit your \$20 in case your CVS is out of something.

Use a calculator to help you add up your total to make sure you are going to have the right amount for your ECBs to cover it.

If you pay with an ECB that is more than your total due, they will not give you change. Try to add something else to your purchase rather than losing reward money.

You do not have to buy everything for a deal in the same transaction. CVS tracks you and will print the reward earned when you finally finish buying the items. This can be items across multiple transactions and even multiple stores. You do need to complete the deal during this sale week.

CVS Rainchecks **never expire**, plus they will print any ECB reward you were supposed to get! If you get to the store and they are out of all the good items, ask the cashier for a raincheck. You can now get all the sales in a few weeks when they are restocked. You can still use your coupons with the raincheck too. Note: They will not take an expired coupon. If your coupon expires before you use the raincheck, just wait to use it until you have another coupon.

How to Plan a Scenario

Now that you've learned the basics, let's get a game plan. Start with how many ECBs you are bringing to the store. If you have \$5, then look at the weekly CVS list and pick items that will equal \$5 **after** coupons.

== ORDER OF USE ==

1ST
\$/\$\$ — \$5 off \$20
purchase

2ND
B1G1 and other high value
coupons

3RD
Regular Manufacturers
coupons

LAST
Store Coupons

**this order is most
important at Walgreens*

Here is a pretend sale:

\$2 ECB wyb Colgate Toothpaste at \$3
-\$1 off Colgate Total SS 8/01

\$4 ECB wyb Pantene Shampoo at \$4
-\$1 off Pantene PG 4/27

Buy: (1) Colgate Total \$3
(1) Pantene \$4

Use: -\$1 off Colgate
-\$1 off Pantene

Total Due: \$5

Use your \$5 ECB to pay for it!

You will get back \$6 ECB, \$2 from the Colgate and \$4 from the Pantene.

Now plan another transaction that equals \$6 after coupons. By planning transactions that are small and equal the CVS "currency" you have, you are reducing the total amount of real US currency that you are paying!

WALGREENS

There are two rewards programs running currently at Walgreens. One will print on a coupon at checkout, and the other loads points onto your Walgreens loyalty card. The programs can be used together or separately.

Register Rewards

These are coupons that are printed using the Catalina machines that some grocery stores use. Register rewards are actually coupons given by the Manufacturers of the products that are on special that week. For example: You buy Bounty paper towels and a \$1 Register Reward print – this register reward is provided by Procter & Gamble. When you turn around and use your Register Reward, Walgreens will then submit that coupon to Procter & Gamble and get reimbursed.

Remembering that Register Rewards are manufacturer's coupons is very important. If you want to buy 1 product, and use a manufacturer coupon plus pay with a Register Reward, you would be using 2 manufacturer's coupons on one item and that's against basic couponing rules. The computer won't let you do it! You'll need to grab a "filler item": an item that costs maybe 10¢. It can be anything in the store. Now you have two products and two coupons. The Register Reward is happy again and will go through without any problems.

Register Rewards are generally good for two weeks after you earn them. Dealing with expiring Register Rewards is the most difficult part of their system.

Tip: Because Register Rewards are manufacturer coupons, they will scan at any store and are accepted by many stores. I tend to use mine at Bi-Lo or another store I will be in more frequently.

Can I use a Register Reward to buy the same item again?

NO! If you go in and buy an item or items that make a Register Reward print and then you try to use that specific reward again to buy the same items, the next Register Reward will not print. This is how Walgreens tries to "limit" the number of deals per person.

Can I use a Register Reward to buy a different Register Reward item or items?

YES! You can "roll" your rewards by using them on a different Register Reward deal as long as you are not using them on the same products (see above).

Tip for non regular weekly Walgreens shoppers: *When you know you are going to get a Register Reward from a certain transaction, have another transaction ready to use it on right then. This solves the problem of having to remember when they expire. Think of items you need weekly to use it on such as bread, the Sunday paper, etc.*

Other Important Quirks...

Walgreens computers are programmed to not accept coupons for an item if the coupon is over the price the of the item. They will not allow you to buy a \$1.99 product with a \$2 coupon.

Walgreens store coupons are really price changing pieces of paper rather than money off coupons; **you want to use these last.** You want the computer to think the item is full price when you use your manufacturer's coupon. Then use the store coupon to reduce the price to 59¢ or whatever the coupon is for.

Balance Rewards

The other rewards program at Walgreens is linked to your Walgreens Balance Rewards loyalty card. If you don't have a card, you can sign up online or in your store. When you purchase participating products you will earn points. These points add up and stay on your card until you have enough to redeem for money off your next purchase.

You can redeem them only at certain levels:

1,000 pts = \$1 off
2,000 pts = \$2 off
3,000 pts = \$3 off
5,000 pts = \$5 off

Buying participating sale items will earn points, but you can also earn them by filling prescriptions (500 per prescription) and by participating in Healthy Rewards through the Walgreens app. Track your steps and healthy behaviors and earn Balance Rewards towards savings in the store!

As with anything Walgreens does, there are some quirks with Balance Rewards to remember.

You **cannot** use Balance Rewards to pay for a deal that requires a \$ amount purchased, you will not earn more rewards.

You **can** use rewards on deals that require a certain # of items (not \$ amount) and you will earn new rewards back!

You **can** pay with Register Rewards and still earn Balance Rewards or the other way around.

Coupon Lingo

B1G1, BOGO, B1G1F	Buy 1, Get 1 Free
/\$/\$	Dollars off when you buy XX dollars
.50/1	Fifty cents off one item
.50/3	Fifty cents off 3 items
Blinkie	Coupon dispenser near product, in the store
Catalina	Coupon printed at the register at checkout
Peelie	Coupon that you peel off the package
Tearpad	Pad of coupons found hanging from shelf or display
IP	Internet Printable (a coupon you print off the Internet)
eCoupon	Coupon loaded to a store loyalty card.
MQ	Manufacturer's coupon
MIR	Mail in Rebate
OOP	Out Of Pocket
PG, P&G	Proctor & Gamble Sunday insert coupons
RMN	Retail Me Not insert coupons
SS	Smartsources Sunday insert coupons
Regional	Coupon value only distributed to a certain area
WYB	When You Buy
ECB	Extra Care Buck (CVS)
RR	Register Rewards (these are the Catalinas that print out at Walgreens)
BR	Balance Rewards - Walgreens point based rewards

“Buy Price” Shopping List (all prices are after coupons)

Bananas /lb	39¢ - 59¢	Juice 64oz	\$1
Grapes /lb	99¢-\$1.99	Orange Juice gal	\$3
Lemons each	50¢	Soft Drinks 12 pk	\$2.50
Peaches /lb	\$1.49	Iced Tea bags	25¢ - \$1
Plums /lb	\$1.49	Butter 1lb	\$2.50
Strawberries /lb	\$1.66-\$2	Cheese 8oz	\$1.40 - \$1.90
Watermelon each	\$3.97	Eggs 1 doz.	\$1.25
Canned Tomatoes	25¢ - 60¢	Milk 1 gal	\$3.19
Canned Vegetables	60¢	Cream Cheese	\$1
Canned Baked Beans	\$1.40	Sour Cream 8-16oz	\$1
Canned Kidney Beans	50¢	Spaghetti Sauce	50¢ - \$1
Canned Pinto Beans	50¢	Tomato Paste	7¢ - 25¢
Frozen Dinners	\$1.60	Elbow Macaroni	Free - 50¢
Frozen French Fries	\$1.89	Spaghetti Pasta	Free - 50¢
Ice Cream	\$1.50-\$2	Tortillas - Flour	.75¢
Frozen Pizza	\$3.50	Brownie Mix	50¢
Frozen Vegetables	99¢	Cake Mix	50¢
Ground Beef /lb	\$2.99	Cereal	50¢ - \$1.25
Roast /lb	\$3.97	Jello	50¢
Beef Steaks /lb	\$4.50	Pancake Mix	\$1
Boneless Chicken Breast /lb	\$1.99	Sugar 4lb	\$1
Split Chicken Breast /lb	99¢	Baby Diapers (Huggies)	\$4.25
Chicken Legs /lb	99¢	Baby Food: Any	Free - 50¢
Whole Chicken /lb	99¢		
Bacon	\$2.99	Foil	\$1
Pork Chops /lb	\$1.99	Freezer Bags	\$1
Pork Roast /lb	\$1.99	Paper Towels (6 roll pack)	\$3.50
Canned Chicken	\$1.50	Sandwich Bags	\$1
Canned Tuna	\$1	Storage Bags	\$1
Ketchup	Free - 50¢	Toilet Paper (12 dbl roll)	\$3.50
Mayonnaise	\$1	Trash Bags	\$4
Mustard	Free - 38¢		
Salad Dressing	Free - 50¢	Bleach 64oz	\$1
Cookies	\$1.50	Dishwasher Detergent	Free - \$2
Crackers	\$1	Dishwashing Soap	75¢
Nuts	\$1.50	Dryer Sheets	\$1.50
Popcorn	\$1	Glass Cleaner	50¢ - \$1
Soups	40¢ - 60¢	Laundry Detergent (30-32 load)	\$1-\$3
Biscuits	33¢ - 50¢	Toilet Bowl Cleaner	50¢ - \$1
Hamburger or Hot Dog Buns	\$1		
Peanut Butter	75¢ - \$1.50		
Wheat Bread	\$1.49		

PRODUCTS THAT ARE FREE

- Antacid
- Band-aids
- Cough Drops
- First Aid Cream
- Pain-Reliever
- Anti-Bacterial Soap
- Deodorant
- Lotion
- Petroleum Jelly
- Floss
- Mouthwash
- Razors
- Shampoo & Conditioner
- Shaving Cream
- Soap
- Toothbrush
- Toothpaste
- Air Freshener
- Vitamins
- Candy

Food Storage Guidelines

from: Department of Food Science and Technology, Virginia Tech

Food	Pantry (RoomTemp)	Refrigerator (33°F to 40°F)	Freezer (0°F)
Bread and Cereal Products			
Bread	5-7 days	1-2 weeks	3 months
Bread, rolls unbaked		2-3 weeks	1 month
Cereals, ready-to-eat	1 year		
Flour, cake, all-purpose	1 year		1-2 years
Flour, whole wheat		6-8 months	1-2 years
Pasta	2 years		
Pies and pastries		3 days	4-6 months
Pies and pastries, baked			1-2 months
Rice, brown	6 months		
Rice, white	1 year		
Rice, white, (cooked)		6-7 days	6 months
Packaged Foods and Mixes			
Biscuit, brownie, cake, muffin mix	9 months		
Cookies, packaged	2 months		8-12 months
Crackers	3 months		
Frosting, canned	3 months		
Spices, Herbs, Condiments, Extracts			
Ketchup, chili, and cocktail sauce	1 year		
Herbs, dried	6 months		1-2 years
Herb/spice blends	2 years		1-2 years
Mustard or Mayonnaise	2 years	6-8 months*	8-12 months
Spices or Seasoning Mix, ground	6 months		1-2 years
Spices, whole	1-2 years		2-3 years
Vanilla extract	2 years		
Salad Dressing, bottled	1 year^	3 months*	
Other Food Staples			
Bacon bits	4 months		
Baking Powder, Soda, or Cornstarch	18 months		2 years
Chocolate syrup or semisweet	2 years	6 months*	
Coffee cans	2 years		
Honey, jams, jellies, syrup	1 year	6-8 months*	
Nuts, unshelled	6 months		
Nuts, shelled	4 months	6 months	
Peanut butter	6 months		
Popcorn	1-2 years	2 years	2-3 years

Food	Pantry (RoomTemp)	Refrigerator (33°F to 40°F)	Freezer (0°F)
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Other Food Staples (cont.)

Artificial sweetener	2 years		
Sugar, brown	4 months		
Sugar or Molasses	2 years		
Vegetable Oils	1-3 months		
Vegetable Shortening	3 months	6-9 months	
Vinegar	2 years		

Vegetables & Fruits

Pickles, canned	1 year	1 month*	
Sweet or White potatoes	2-3 months		
Canned vegetables	1 year^	1-4 days*	
Commercial baby food, jars	1-2 years^	2-3 days	
Frozen vegetables or fruit			8 months
Dried vegetables or fruit	6 months		
Fruit juice concentrate		6 days	1 year

Dairy & Eggs

Butter or Margarine		1 month	9 months
Cream-light, heavy, half-and-half		1 week	1-2 months
Hard natural cheese		3 months	6 months
Condensed, evaporated, or dry milk	12-23 months^	8-20 days*	
Milk		8-20 days	3 months
Ice cream and sherbet			2 months
Eggs, in shell		4-5 weeks	
Eggs, hard-boiled		5 days	
Egg substitute		10 days	1 year

Meats

Fresh beef steaks and roasts		3-4 days	6-12 months
Fresh pork, lamb, or veal		2-3 days	4-6 months
Fresh ground meat		1 day	3-4 months
Fresh poultry		1 day	1 year
Cooked meat		2-3 days	2-3 months
Canned meat	1 year	1 week*	3-4 months
Ham, whole		1 week	1-2 months
Bacon		2 weeks	3 months
Lunch meat		2 weeks	1 month
Breaded fish			3 months
Fresh fish		1-2 days	3-6 months
Clams, oysters, crabs, or lobster		1-2 days	3 months
Shrimp		1 day	1 year

* Opened + Cooked ^ Refrigerate after opening

HAVE MORE QUESTIONS?

- Head to **[youtube.com/southernsavers](https://www.youtube.com/southernsavers)** for a number of videos covering everything from the basics to drugstores.
- Join me most Monday nights at 8:30 p.m. Eastern for our weekly live Q&A. You'll find links on Southern Savers to join in with questions.
- Email me at **jenny@southernsavers.com**