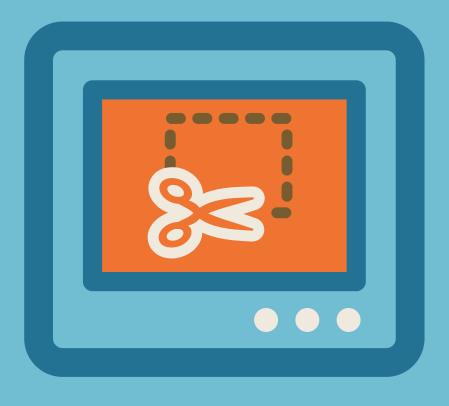


Digital Couponing:

How to Get **Free**Household Essentials

by Hilary Cesare



Liberty.me

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GUIDE 1.0

DIGITAL COUPONING: HOW TO GET FREE HOUSEHOLD ESSENTIALS

An Introduction to Couponing

HILARY CESARE

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AN INTRODUCTION TO COUPONING

Extreme couponing has never been easier than now in the Digital Age. Coupon bloggers do 90% of the work for you—every store sale, every price, every math equation, where to find each coupon, is meticulously laid out on the Internet.

All you have to do is spend a bit of time following blogs, print/cut out the right coupons, and head to the store with a list. Many people might clip coupons and occasionally use one here or there, but planning trips in advance with the help of coupon blogs can maximize the savings and cut down on time spent clipping.

With couponing, there is never a need to pay for certain items like toothpaste, floss, shampoo, and deodorant. They are almost always free after matching a coupon with a sale. Scores of other foods and toiletries can be purchased with little or no money out of pocket. The trick is to stock up on free or inexpensive items



when the sale and coupons result in the lowest prices. Boxes of name brand cereal can be bought for \$1 or less. Diapers for 50-90% off retail price. There is almost never a reason to pay full price for the majority of items in a grocery store.

How to Begin



34 Items
Total cost after coupons = \$4.11



Hip2save, the most popular couponing/deals blog, offers the best introduction to couponing, including where to find coupons (newspaper coupons, printable coupons, and others). The blog also has comprehensive store guides that can teach you how to best save money according to each store's sales, promotions, and coupon policies. Browse the videos to see in-store demonstrations matching coupons with sales. Choosing one grocery store and one drugstore and following the blog posts that detail that stores weekly sale + coupon deals is a great way to begin. Note that Internet coupons can usually be printed two times per computer. If you have multiple computers, you can quickly go from having two coupons for a deal to four, six, or more. Each of the images below illustrates different ways to maximize savings with coupons.

FREE AFTER COUPONS

When most people think of coupons, they might think of low values like 30 cents off or 50 cents off. However, manufacturers occasionally issue coupons for the full retail sale price of an item, making them free. It is not uncommon to see coupons with values of \$5, \$10, or even \$14 off a single item. The following image shows a coupon match-up where the value of the coupon is the same or more than the sale price at Kroger.



\$2.00 - \$2.00 coupon = FREE \$0.49 x 3 - \$1.50/3 = FREE + \$0.03 \$0.69 - \$0.75 = FREE + \$0.06





Free After Receiving Store Credit

Since Walmart began price matching competitors' advertised prices, other stores have had to come up with creative ways to offer better savings without advertising an actual price. Target does this by offering scenarios such as "Buy 3 items of X product, get a \$5 Target gift card." Stacking manufacturer's coupons with store-issued coupons and receiving store credit for a purchase can quickly result in free items.



Buy 3 deoderants Total = \$11.77



Subtract \$7.00 in coupons (Stack three manufacturer's coupons with one Target store coupon)



Pay \$4.77 Receive \$5 gift card (FREE + \$0.23)

Free & 'Moneymaker' Deals at Drugstores

Drugstores (CVS, Walgreens, Rite Aid) use a similar approach. Instead of giving out gift cards, drugstores have coupons that print out at the register when a customer buys a certain product. At CVS, products will be advertised "Buy X product, recive Y Extracare bucks in return." These dollar-off coupons (Extracare bucks at CVS) can be used at the store to reduce the cost of the next transaction. You can end up paying very little money out of pocket if you continually collect and use these dollar-off coupons, instead of cash, on every transaction (called "rolling" these printed-out coupons).





CVS: Pay \$1.00 for product
Receive \$1.00 in CVS "Extrabucks"



Coupon blogs will have all the information of what is on sale and if any items are free or 'money-makers'. For example, if you pay \$1 for a product - after coupon discounts - but receive \$2 back in Extracare bucks, you would be earning \$1 of Extracare bucks. Taking advantage of these drugstore scenarios can culminate in lots of free products.



Get free products
AND
Earn money at CVS



Buy Children's Advil \$2.37

- \$1.50 off Children's Advil coupon



Pay \$0.87 Receive \$2.37 off next purchase coupon FREE + \$1.50 to use at CVS

COUPONS BLOGS BY STORE

There are bloggers out there who make a living by obsessively reporting every sale, coupon match-up, and clearance item for a particular store. Here are some useful store-specific blogs:

- Kroger Kroger Krazy¹ *Note the "What's FREE at Kroger" tab
- Target <u>Totally Target</u>²
- Walmart I Heart the Mart³

COUPONS DIRECTLY FROM THE STORE

Drugstores offer programs where you receive a coupon for a certain amount off your next purchase when you buy a particular item. If you shop using sale + coupon deals at one drugstore and employ their money off coupons, you can end up paying nothing out of pocket. Hip2save's store guides and in-store videos (CVS, Rite Aid, Walgreens) explain each store's program thoroughly.

- CVS Current Deals
- Rite Aid Current Deals
- Walgreens Current Deals

¹http://www.krogerkrazy.com/

²http://www.totallytarget.com/

³ http://www.iheartthemart.com/



COUPON APPS & DIGITAL COUPONS

Websites and blogs are great ways to gather coupons, but smartphone apps allow you to find coupons on-the-go. Here are some of the best ones out there:

- **Ibotta:** This app rewards users with cash through Paypal when they buy a certain product. Adding this cash-back app to coupons and sales can really stack up your earnings.
- Coupons.com App: The most popular website for printable coupons also has an app. You can use the app to load digital coupons to shopper's cards (like a Kroger card or CVS card) or print coupons directly from an iPhone to certain wireless printers.
- Yowza: This excellent app uses its current location to find discounts at local businesses. Coupon codes or bar codes are displayed directly on the mobile device screen.

STORE APPS

Apps for retailers such as CVS, Kroger, Walgreens, Dollar General and Target provide additional ways to access store coupons. The new Target Cartwheel App allows users to choose percent-off offers on merchandise while at home or while shopping in-store, and apply the savings at checkout.

MOBILE COUPONS

In addition to newspaper, printable, and digital shopper's card based coupons, retailers are experimenting with mobile coupons. If you opt in to receive <u>Target's text alerts</u>,⁴ they will send you a link with mobile coupons where the coupon bar code is displayed and scanned directly from the screen of your mobile device.



20 Items
Total cost after coupons = \$6.71



Conclusion

Clipping every single newspaper coupon can take far too long. Archiving newspaper coupon inserts by date eliminates the need to cut and clip those endless coupons. Using coupon match-up blog posts, the deal lists show exactly which coupon insert from which date has the needed coupon. Choose the specific deals you want to try and cut out/print only those coupons. Instead of carrying a large binder to the store, a small business card book has enough space to organize coupons for planned trips. Resist buying things you don't need simply because you have a coupon. A good policy is to only purchase necessary items and freebies.

After trying out a couple of deals, you will soon find out that paying retail price for most groceries and household products is completely unnecessary. After coupons, name brand items cost less than store brand items. New and interesting products make it into your cart that you would not normally buy. Couponing experts can even get enough free items to give to friends, family, and those in need. Why pay hard earned money for products when you can use certain coupons as a currency instead? Choose a store, use a coupon, and see what happens. You might never turn back.



HILLARY CESARE

Hillary holds a BA in music from the University of Louisville, with minor concentrations in Italian and medieval studies. While at U of L, she was a member of the Cardinal Singers, who competed and performed in Spain, Estonia, Latvia, Lithuania, and Sweden, winning the 2009 World Choir Championships in South Korea. During these travels she enjoyed experiences such as busing through the Pyrenees, seeing North Korea across the DMZ, and hearing an a cappella choral opera in a barn on an uninhabited island in the Gulf of Finland. She currently works from home as an instructor for an online classical academy. Hobbies include sewing, knitting, vegetable gardening, dealhunting, and watching period dramas. Hilary and her photojournalist husband have two small children and are laboring daily to guide their small little wills with respect and dignity.