

COUPONING BASICS  
By: Womanly Excellence

Are you saving as much as you can at the grocery store? Make sure you get the most from your money by shopping wisely and taking advantage of all of the best ways to save! It can be overwhelming so here are some basics to, what I call, economical shopping.

*Note: Please check with your store's coupon policies. Stores and regions vary. The major local grocery stores in my area (North Texas) are Kroger, Albertson's, Target and Walmart. I will be referring to these stores and the local policies.*

### **CLIPPING COUPONS**

Many people who clip coupons, pick out the coupons they want to use and discard the rest. When I began couponing I did this too but soon learned from my mistake! Often times, a good deal would come along, like maybe something would be free...only if I had saved that coupon! If you are taking advantage of programs like CVS (extracare bucks) and Walgreens (rebates and register rewards) then you never know what coupons will come in handy. We will discuss these programs more later, but for example, CVS might offer Tylenol free after Extra Care Bucks...let's say they are \$4.99 so you are getting back \$4.99 in ECBs. If you had saved that \$1 coupon for Tylenol you would pay \$3.99 and get back \$4.99 in ECBs. (This is also an example of a "money-maker.") You never know when a good deal will come along so it a wise idea to keep every coupon.

Some people choose not to clip, which I understand completely because it does take time to cut and file them. You can keep your inserts whole and refer to them by date (they have the date in tiny print on the 'spine'), and clip them as you need. This doesn't work for me because as I mention later, I like to be able to find coupons spontaneously in the store. 😊

### **GET MULTIPLES**

Another often over-looked tip is to get multiple coupons. This can be buying multiple papers or getting them your friends and families who do not want theirs, or even going by Starbucks Sunday afternoon to see if anyone left any. Why multiples? When there is a great deal, you want more than one, right?! 😊

### **DOUBLING/TRIPLING**

Not all stores and areas do this, please check your stores' coupon policy. Here, Kroger and Albertson's triple coupons \$.35 and under and double coupons \$.50 and under. They will only do this for *three* of the same coupon in one transaction. This is a great way to get a good deal on items...and one of the many reasons I choose Kroger over Walmart. For example, Pillsbury rolls are often on the 10/\$10 sale at Kroger...(meaning they are \$1, you do NOT have to get 10). There are also often times \$.35 coupons for Pillsbury rolls. So they are \$1 and the coupon is tripled to \$1 = FREE!!! (My store will no longer triple \$.35 to \$1.05). And remember the tip we just mentioned? You definitely want to have multiples in cases like this!

### **BOGO SALES + COUPONS**

This definitely varies by each store. (We have two CVS stores and one is very strict with their policy and the other is not.) Once in a while, there will be a store Buy One Get One Free sale on an item, for which there is also a Buy One Get One coupon. This means you get one free from the store and you use the coupon on the one you would pay for, giving you two for free.

## TYPES OF COUPONS

There are a few different types of coupons out there:

1. *Sunday Paper Inserts* (These inserts are usually Redplum/Valassis, SmartSource and P&G). Proctor and Gamble comes out with a monthly coupon insert around the beginning of the month. I don't actually clip these, since they expire quicker and are generally always the same products. I just refer to the inserts when I am looking for a P&G product.
2. Coupons in *Magazines*: [All You Magazine](#) is FULL of really great coupons and only sold at Walmart. If you do decide to subscribe, you can subscribe through me as a [Southern Living at HOME](#) consultant cheaper than you can order it directly from All You...more info [here](#)). I have also run across mini-inserts in Woman's Day and Cooking Light plus the occasional coupon within random magazines. Just be on looking for them when you are reading a magazine!
3. There are also *printable coupons*... one of which is coupons.com (you can print them directly from my site in the coupons widget to the right or on the [Printable Coupons](#) page and help support my site by doing so!) 😊 There is also [SmartSource printable coupons](#) (I can't print these for some reason). 😞 And be on the lookout at manufacturer's websites for printable offers. Other thrifty bloggers (see my [LINKS](#) page) often blog about great printable coupons out there so you don't miss any.
4. *Catalinas* are the coupons that print out with your receipt at checkout. They often print at grocery stores such as Kroger and Albertson's, and they are also at Walgreen's. Once in a rare while, I will get a coupon with my Target receipt, similar to a catalina.
5. There are *Store Coupons*. Some stores will put out Store Coupons...Target is a great example of this (see more on Target Coupons below). Kroger also has store coupons. These can be found in home-mailers, catalinas or websites.
6. Another type of coupon is the clipfree *e-coupon*, which can be loaded to loyalty cards...

## STACKING COUPONS

Stacking coupons is a BIG way to get BIG savings! Most stores (and remember, check out your region and your local policies) will allow you to stack a store coupon with a manufacturer coupon for the same item. An example would be if I had a \$.50 Target Coupon for Cheerios and a \$1 manuf. coupon for Cheerios (say from an insert or a printable), then I could use both of those one one box of Cheerios for a total savings of \$1.50. Walgreen's (which I will mention later) has a monthly easysaver booklet as well as in-ad coupons which are store coupons and can be stacked.

## E-COUPONS

Be aware of what is available in your regional stores. The only store I have that does these types of programs is Kroger. (I LOVE KROGER!) You can go to sites and load e-coupons onto your Kroger Plus card. Here are e-coupon sites:

[Shortcuts](#)

[P&G Esaver](#)

[Cellfire](#) (Note: Cellfire offers coupons to be texted to your cell but you can choose to have the grocery deals loaded to your Kroger card. I entered a landline instead of my cell, just in case.) Stack manufacturer's (paper-type) coupon with your e-coupon...meaning, your e-coupon will

come off when your card is scanned and give them the manufacturer coupon. I have to mention that this is debated among couponers and both sides have valid points-so, do what you will. I will say, though, that I agree with TheThriftyMama. See her stance [here](#).

### **CARRY YOUR COUPONS**

This is not something every couponer does and you should do what works for you. Some organize their coupons in a file box. I use a binder with trading card and business card protectors. The coupons fit (or I fold them to fit) in the pockets. I use dividers to divide up section to easily find what I am looking for. In my opinion, the binder is much easier to take with me. When I go shopping, I never know what I will find marked down or clearanced and so, having my coupons with me is quite handy. One time, I made a quick stop at Kroger and didn't bother bringing in my binder. Well there's a certain part of my store where they have a basket of marked down items. I walked by and it was filled with boxes of Kix cereal, which was marked down to **\$.75** because they were no longer going to carry that size. Now that was a great price, so I snatched them up anyway...but if i had my binder I would have had my **\$.75** coupons to get them **FREE!** [Here](#) is another example of getting free stuff with coupons and mark-downs. This brings me to my next topic...

### **MARK-DOWNS**

Watch for mark-down items (aka Manager's Special, clearance) and know where they usually are. Each of the three Krogers in my town keep their marked down items in different places and I always run by there. There is always a shelf or rack with marked-down bread (great for freezing by the way) near our bakery. Same for produce, meat, holiday items and other odds and ends. Kroger uses those bright orange/yellow "Manager's Special" tags which I keep my eyes open for. Often times, they are nearing their sell by date...there is nothing wrong with the product, they just need to sell it. Generally, you have two weeks after the sell by date. I always get marked down meat and bread items and freeze it right away.

### **STORES**

- TARGET
- You can go to Target.com or [here](#) for a cool coupon generator. Also, a good thing to know, is at Target you can go to the Registry Computers and access Target.com and print coupons there. Remember, to stack them if you get a chance!
- CVS has the best program using Extra Care Bucks. This is a whole other topic..but when you are ready, I encourage you to start [CVS 101](#), an excellent guide to CVS by [moneysavingmom!](#)
- Walgreen'sWalgreen's is pretty complicated but can be good. They have an Easy Saver book each month. The first half of it is store coupons and the second half is rebate items for their rebate program. They also have in-ad coupons as well as the Register Rewards program. Register Rewards are Walgreen's 'money' in catalina form that print out. When you combine these different ways to save you get a great way to save! For the full run-down on the Walgreen's program, read [Walgreens 101](#) at WagstoRiches.