# 10 Days to Become a KRAZY COUPON LA D Y





# CHANGE THE WAY YOU SHOP

"In any given moment we have two options, step forward into growth or step back into safety."



you shop, the way you eat, the way you plan meals, the way you approach shopping, and where you go to uncover the best deals. Now's the time to say goodbye to the old ways and welcome in the new!

We know starting a new way of life isn't always comfortable, but what we can promise is that it's worth it. It starts with a change of mentality and ends with a new sense of freedom. So let's get started.

# Say goodbye to:

 Late afternoon runs to the grocery store to pick up those last minute dinner ingredients

- Weekly menu planning with its accompanying list of groceries to be purchased regardless of price
- Huge monthly shopping trips to the local wholesale club, gallonsized jars of mayonnaise, and a total that leaves you picking your jaw up off the floor
  - Kleenex boxes placed strategically in the bath-room because you're out of toilet paper . . . again
- Full-priced retail purchases, outrageous shipping fees, and overpriced, last-minute gift giving

## Say hello to:



"Say Goodbye to the good old days, and welcome in a whole new life!"

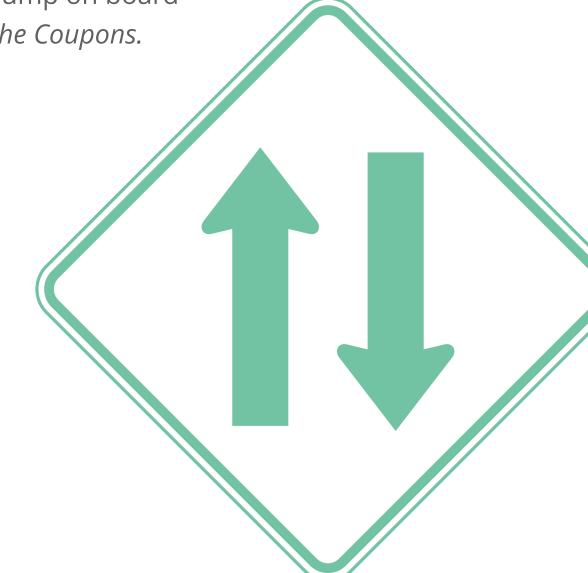


"Get comfortable with being uncomfortable!"

- Cooking meals according to what's on sale
- Visiting a couple of different stores to save
   50-90%
- Shopping with coupons while a product is on sale and stocking up while it's cheap or free
- Eliminating last minute trips to the store because everything you need will be right at your fingertips -- thanks to your stockpile!
- Saving over 50% when you shop online thanks to coupon codes and discounted retailers.

Are you feeling it? Are you ready to change old habits? Can you envision a new life of coupons and money-saving mania? Then jump on board and move on to *Day 2: Show Me the Coupons.* 

Read More: Now Convince Your Partner!





# SHOW ME THE COUPONS

"Nearly 3 billion coupons were redeemed in 2013."



The number one question people ask when they see how much I save is, "Where do you find all the coupons?" It's really not a secret. They're everywhere! Once you start paying attention, you'll be amazed at the number, variety, and sheer volume of coupons available. In

easier. So hang on tight and get ready to be blown away.

# 1. Newspaper Inserts

today's digital

age, it's even

The best place to find coupons is in the Sunday paper. There are three different inserts that come out on a regular basis: Smart Source (SS), Red Plum (RP) and Procter & Gamble (PG). Now here's the BIG secret: to become a Krazy Coupon Lady (or Gent), you'll want to get your hands on two to four copies of each of these coupon inserts. Sounds a bit bizarre, but the way to save krazy money is to buy multiple products when they're at rock bottom prices. So when deodorant is free with a

coupon, why not get four of them? Getting more than one newspaper allows you to do just that.

So how do you get the Sunday paper? The most conventional way is through a subscription. The first step to finding a subscription is to call your local paper's circulation department and ask the following questions:

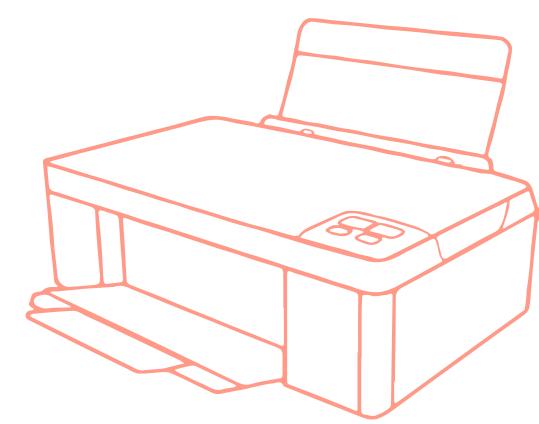
- Which of the three coupon inserts does your paper carry?
- Do you offer a Sunday-only or weekend-only subscription?
- Do you offer any discount if I order multiple copies of your Sunday paper?

Read More: <u>8 Ways to Get More Newspapper</u> Coupons!



"Even in this digital age, more than 89 percent of all coupons distributed are in paper form." Want the coupon inserts but don't want to pay? Less conventional methods are just as effective. Ask friends, neighbors, or co-workers to save their coupons for you. Talk to local business owners or convenience stores and ask if you can have their unsold papers at the end of the week. Or, my personal favorite, try your hand (or feet!) at dumpster diving in a newspaper-only recycle bin!

Now, if purchasing the Sunday paper is just too much of an upfront investment, don't fret. You can still get your hands on enough coupons to save a significant amount. They're printable, and they're free. Read on!



# 2. Printable Coupons

Printable coupons are starting to take over the coupon world. From Coupons.com to Facebook to manufacturer websites, you'll find them in more places than you'd ever imagine. The best part about it: they're free. That's right! You pay nothing at all. You just access the coupon, click, and print. Sounds too good to be true--but it's not. Manufacturers use coupons to incentivize shoppers to buy their products. So giving consumers a way to access coupons for free is a win-win situation for everyone.

As a bit of reassurance, printing coupons from your home computer is safe and easy! The first time you print from any source, you'll be required to download quick and safe software. After the software is installed, printing coupons is just a click away!

"In 2013, shoppers redeemed more than 66 million digital coupons — a 141 percent increase over the previous year."

Now, you're probably wondering where you go to find all of these free printable coupons. If they're everywhere, where do you start?

Best news ever:

TheKrazyCouponLady.com has done all of the work for you. In fact, we've compiled the most upto-date, comprehensive, inclusive printable coupon database on the web. You'll find over 2,000 printable coupons

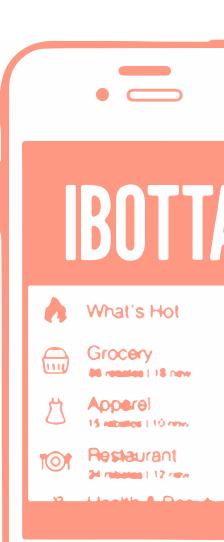
just waiting at your fingertips. All you have to do is click and print. And don't forget, you can print most coupons twice. So that 2,000 number just doubled! Imagine the savings! Side note: remember, it's illegal to photocopy coupons!

Read More: *How to Print More Coupons!* 

Read More: *Is it Safe to Print Coupons from My Computer?* 

# 3. Mobile Coupons

Now don't stop at the newspaper and the printables; there's a new way to save that's even easier and faster. Introducing......mobile coupons! Mobile coupons have emerged in the last couple of years and are now a force to be reckoned with. If you're going to start couponing, you can't forget about these. No legit krazy couponer would ever ignore the power of a mobile coupon.



So what in the world is a mobile coupon? It's just as it sounds. It's a coupon you get through your "mobile" phone. That's right.

Thanks to today's digital age, you don't even have to touch these with your fingertips. No clipping. No filing. Simply open up an app on your phone, click around, and voila! Money saved!

Programs and apps like Ibotta, Checkout 51, Cartwheel,

Shopmium, and more

allow you to download

coupons to your

phone and

redeem cash

back savings

after you've

purchased a

product. This is a

great way to save--

especially for the busiest

of us all. It's so easy that it would

be crazy to overlook.

To learn all of the specifics, read a bit more about each app!

Ibotta: Earn Cash Using the Ibotta App

Checkout 51: The Power of Checkout 51

Cartwheel: *Tips on Using Target's Cartwheel* 

Shopmium: *Get Paid to Shop with Shopmium!* 

### 4. eCoupons

Want more coupons? Have

a favorite product you

rarely find coupons for?

Learn How to get more

manufacturer.

coupons straight from the

Yes, there's still one more way to get coupons. As crazy and intimidating as it sounds--don't worry-- eCoupon is just a shortened word for electronic coupon.

These coupons are loaded onto your store loyalty card via your phone or computer. Several grocery stores have eCoupon programs, like Safeway, Kroger, and Publix to name a few.

To access eCoupons, head to your store site, register, add your card number to your account, peruse the coupons, click the ones you

want, and load them to your card. To redeem, just swipe your card at checkout, and the discount is automatically deducted from your balance.

# 5. Coupon Codes

Although so much of what we focus on here at TheKrazyCouponLady.com

is how to save at the grocery store, no krazy couponer would forget to apply those same principles to every other purchase they make. So naturally, we can't talk about coupons without mentioning the ultimate way to save online: the almighty coupon code.

Coupon codes can be found for almost anything and everything. Think dollar-off discounts, free products, percentages off, and free shipping. The key: just look around. Keep your eyes peeled, Google search, and, of course, come to us for the latest and greatest retail deals. We know the best places to look, sites with the steepest discounts,

and all of the secrets to lowering that final price.



Check out our coupon database <u>here!</u> You'll find a complete list of newspaper coupons, printable coupons, mobile coupons and more!

### Read More: Find Coupons In Stores to Save Even More!

So where do you find all the coupons? Now you know the answer. Get a newspaper subscription. Start printing coupons at home. Turn on that cell phone. Check out your store site. And peruse the Internet.

Soon you'll be ready to slash your grocery bill in half! And if you're still questioning whether you really need to subscribe to multiple copies of the Sunday paper, the answer is YES! Still unsure? Start small by finding deals that utilize printable coupons only. When you start to see the savings potential, you'll be convinced that subscribing to a few copies of the Sunday paper will pay for itself on your first shopping trip.

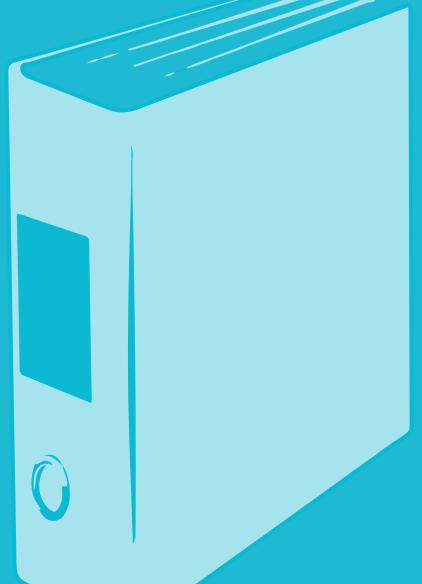
Showed you the coupons! Now let's go to Day 3: Get Organized!





# **GET ORGANIZED**

"Organization isn't about perfection. It's about efficiency, reducing stress & clutter, saving time & money and improving your overall quality of life."

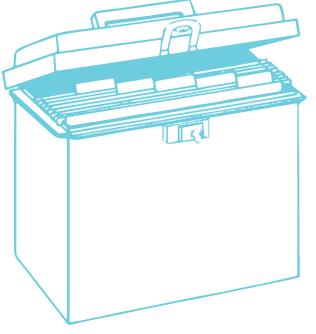


Sunday coupon inserts are piling up on the counter. Coupons litter the

floor of your car. You know you saw a coupon for laundry detergent, but where is it now? Organizing your coupons will either make or break your

couponing experience. So buckle down. It's time to

talk organization!



When it comes to getting all of those little slips of paper organized, there are a few different methods you could employ. We used to tout the binder method as the one and only way. Don't worry--it's still a legit option. But for those of you on a time crunch and who need to save money fast, here's our newest preferred method: the file box.

### FILE BOX METHOD

Introducing the compact, easy-to-use, featherweight file box.

All you do is:

• Get a box--make sure it's divided on the inside by either folders or tabs.

- Pull all of the inserts out of the newspaper and plop them in a file folder.
- Label each tab or folder with the date and name of the insert. Since we list the coupons with this info, it'll make finding them a cinch. For example, when you see this coupon matched up with a sale on Yoplait at Target, you'll know it came from



Check out our video on Implementing the File
Box Method!

the June 8th SmartSource insert.

\$0.40/6 – Yoplait Yogurt Cups from SS 6/8

Voila! You're organized.

It takes almost no time and keeps all of your coupons in one easy-to-reach place. When it's time to shop and you're ready to go with list in hand, just pull out the insert, clip the coupons, and head to the store. It does take a bit more time to prep for your trip. You will have to cut and organize before you leave. But it's literally the fastest way to keep organized!

### BINDER METHOD

Of course, if you're a little more extreme, have more time, or just have a stronger desire to be organized, you can always use the binder method. Although it takes up more time initially, it's still a noteworthy way to stay organized.

So without further ado: let's talk about the heavy, the organized, the indispensible Krazy Coupon Lady Binder! There are two great and effective ways to organize your binder.

# 1. Organize by Category

Organizing by category takes more time up front, less time shopping, and at one time was the most popular method amongst Krazy Ladies polled on our website. It requires a few hours of time each week to clip and organize all your coupons. For example, I used to spend an hour to

90 minutes on a Sunday evening.

But it made shopping in

the store a breeze!

What you'll do is use baseball card holders to store the clipped coupons.

Check out our video on <u>Starting Your</u>
Binder!

You'll need about 60 pages, and these typically run about \$5 for a package of 25. For example, here's a deal on Amazon:

### Ultra Pro 25/9 Page Protectors

After you've purchased your card holders, feel free to use the Krazy Coupon Lady's Printable Table of Contents and Category Pages to further perfect your organization.

### Download here!

With each coupon in its own slot in the right category, shopping becomes heavenly.

Preparing for your trip is quick and easy because your coupons are already clipped and organized. Plus, when you find a clearance item in the store, it only takes a second to flip to the right category and find the coupon you need.

# 2. Organize by Date

Don't want to clip all your coupons every Sunday? Try organizing by date. This method is similar to the File Box Method in that you won't clip any coupons until you use them. But it differs in that you will spend a small amount of time separating the pages of the inserts and filing each page into a separate sheet protector. This way you can still see every coupon.

As far as materials, all it requires is a bunch of sheet protectors.

Across the top of each insert page, write the name and date of the Sunday paper it was published in, and slide it into the sheet

protector. It's fast and easy and still allows you to see all of the coupons without having to clip them.

Organizing by date takes less time up front but more time preparing for your shopping trip. A Krazy Coupon Lady will throw away at least three-fourths of her coupons, so this method saves you from clipping unnecessarily. But it makes for one fat binder, so beware!

# How to Begin Organizing – Both Methods

To get started with the binder method of organizing, simply follow these steps:

- Tear the inserts apart, page by page, careful not to ruin barcodes.
- Since you'll have multiple copies of each insert, spread one entire insert out on the table.
   Follow by tearing apart the next insert, stacking identical pages together.

- Staple together all of page one, then page two, etc.
- Now, if you're organizing by date, write the date on each stapled set and put into a clear plastic sheet protector. If you're organizing by category, clip multiple coupons at once (careful not to damage bar codes or expiration dates) and slip into baseball card holders in corresponding categories.

Now your organization is complete, and you're ready for the real fun: how and when to use your coupons. Come on over to *Day 4: Timing Is Everything.* 





# TIMING IS EVERYTHING

"Success is simple. Do what's right, the right way, at the right time."

# With your newly organized

coupon binder in hand, you're ready to discover the secret to Krazy Couponing success: Timing! Like they say, timing really is everything!

Have you ever taken a coupon to the store, intending to save on some name brand product, only to find that the generic is still cheaper? Couponing success is less about what coupons you have and more about when you use them.

We're not about taking a \$0.25 coupon and redeeming it on a full priced product. All that saves you is a quarter for 15 minutes of your time. What we're talking about is using that coupon in conjunction with a store coupon and a promotion to get a product for free. By waiting for the right time, that \$0.25 coupon has the potential to save you hundreds of dollars. After all, the potential is in the patience!

So now we'll walk you through a few different ways to turn those

coupons into money-saving machines!

# 1. Match Coupons with Sales and Promotions

One of the biggest mistakes you can make is using a coupon just because you have it. The key is to wait until that item goes on sale, you find a store or mobile coupon to go with it, or the store runs a promotion. Nearly all stores run a weekly ad with newly slashed prices and great promotions like:

Buy One Get One Free or
Spend \$15 on these
products, Get \$5 Back or
Buy 4, Save \$4 Instantly.
When you're sure the item is
marked at a bargain price or
the promotion is too good to
pass up, then add a coupon on
top of it, and you've just scored an
amazing deal!

# 2. Stack Your Coupons

Stacking simply means using one manufacturer coupon and one store coupon on the same item.
Remember, you can never use two manufacturer coupons on one item.
Stores like Target, Walgreens,
Kroger, Rite Aid and Safeway, just to name a few, all issue store

coupons and allow them to be stacked with a manufacturer coupon. But the stacking doesn't have to stop there. Sign up for apps like Ibotta and

Checkout 51, and increase your savings by earning cash

back on purchases. These apps are much like rebates.

After you purchase, enter the info and get more money back. So see? If you stack all three kinds of coupons together, you increase your savings dramatically.

Watch our video:
Tricks for Using
Store and
Manufacturer
Coupons Together!

# 3. Double Coupons

You've probably heard about stores that "double" coupons, meaning they accept your coupons Together!

Coupons Together!

Coupon at twice the face value. So, for example, if a coupon is \$0.50 off one item, the store will honor that coupon at \$1.00 off. This is becoming rare, and rules are changing, but it does still exist. If you find a store that doubles or is having a doubling promotion, jump on it. This is an amazing way to save big.

A. The Krazy Coupon Lady's Perfect Storm

The absolute perfect scenario occurs when more than one of the above "couponing stars" aligns. Imagine: a Buy One Get One store promo + a manufacturer coupon + an Ibotta offer!

That's right. The savings just tripled. In fact, that's exactly how you end up bringing items home for free, or better yet, how you leave the store with more money in your pocket than you started with!

Now, you might be thinking, "Great. How do I know when a product will go on sale? How do I keep track of every store promotion?" The great news: we've done all the work, and it's waiting for you at

TheKrazyCouponLady.com. Each week we take a store's weekly ad and match up the sale items and promotions to the current coupons. Plus, we even go into the stores and search the aisles for deals that don't make it to the ad. We really are doing our best to uncover every deal we can. So all you have to do is jump on our site and look around. We'll tell you the product on sale, the store, the coupons to use, and the final price you'll pay. Easy as that!

You're welcome! You can't wait, can you? Jump on over to *Day 5: Learn the Lingo.* 





# LEARN THE LINGO

"Before you can walk the walk, you first have to learn how to talk the talk!"



You might be a Krazy Coupon Lady if . . . your shopping reports sound like complex algorithms! It's almost laughable how ridiculous the code of couponers is! And we admit, there's definitely a learning curve, especially when it comes to the lingo. Acronymns, words not found in dictionaries, slang used by none other than binder toting shoppers definitely begins to sound like a foreign language. To ease the learning curve and help you talk the talk, here's a glossary of some of the krazy abbreviations you'll see around TheKrazyCouponLady.com.

- \$1.00/1, \$2.00/1, etc: One dollar off one product, two dollars off one product, etc.
- \$1.00/2, \$2.00/2, etc: One dollar off two products, two dollars off two products, etc. You must buy 2 items to receive any savings; you cannot redeem the coupon on one product for half the value.
- **BOGO:** Buy one, get one. Will usually end with "free" or "half off" meaning buy one, get one half off, or buy one get one free.
- **B1G1**, **B2G1**: Another way to write 'buy one, get one'. The "B" stands for "buy", the G stands for "get". The numbers indicate how many of a product you must buy to qualify and the number of products you get when you redeem the coupon or offer. B1G1= Buy one, get one. B2G1= Buy two, get one B2G2= Buy two, get two
- Blinkie: Manufacturer coupons dispensed by coupon machines found in grocery aisles next to products. Recognize them by the blinking red light. Dispenses coupons one at a time in intervals. Manufacturer blinkie coupons may be redeemed at any store, not necessarily the store in which you found them.

- Catalina: Sometimes abbreviated as "CAT", Catalina coupon machines located at register, dispense long receipt-like coupons that may be used on a future purchase. Catalinas, refer to the coupons themselves which may be manufacturer or store coupons. Some Catalina coupons are advertised and some are generated based on consumer behavior.
- Coupon Insert: Coupon circulars inserted into Sunday newspapers amongst the other advertisements. Smart Source (SS), Red Plum (RP) and Procter & Gamble (PG) put out coupon inserts, sometimes just called "inserts". Coupon inserts are a valuable money-saving tool and The Krazy Coupon Lady recommends buying multiple Sunday newspapers in order to have enough coupons to create a stockpile.
- Coupon: a note from a store or manufacturer that entitles shopper to a discount on specific product. Coupons may be clipped from the newspaper, printed from the internet or even downloaded to your store loyalty card. Couponing: [koo-pon-ing, Kyoo-] (v.) the practice of redeeming discount coupons in order to save money.
- Couponer: [koo-pon-er, kyoo-] (n.) A person who collects and saves coupons to redeem them on products, such as groceries.
- **Double Coupons:** Select stores always double coupons up to a certain value, usually \$0.50. If your store doubles coupons up to \$0.50 off, any coupon \$0.50 or under will be doubled in value. Coupons \$0.51 or greater will be worth face value, no doubling. You do not need to present two coupons for one item. Each coupon will be worth twice the value. Other stores may double coupons on a particular week day, usually a slower day like Tuesday. Other stores may offer physical store 'twice-the-value' coupons. Even other stores may feature double coupons on a special promo week basis and will advertise this in their weekly ad.

- eCoupons: Electronic coupons may be downloaded onto your store loyalty card or cell phone. Download from your PC or go mobile and download to your loyalty card through your cell phone. Grocery coupons must be downloaded to your loyalty card and will be deducted automatically when you swipe your card at checkout. E-coupons may be downloaded to your cell-phone for other retail items such as movie rentals. Download a coupon using the mobile ap and show your discount code to your cashier.
- Extra Bucks: CVS rewards program, formerly called ECBs. Extra Bucks print according to the store's weekly or monthly advertised deals. When you make a qualifying purchase, you receive the coordinating Extra Bucks value as advertised. Extra Bucks are similar to catalinas or register rewards, but they print directly onto the bottom of your receipt.
- EXP: Expires or Expiration Date
- Handling Fee: Refers to an amount, usually \$0.08, paid by the manufacturer to reimburse the store for the trouble of accepting a coupon. The handling fee is usually used to pay a clearing house to sort, organize and bill the manufacturer. If a store chose to sort its own coupons, they will keep the handling fee.
- KCL: Krazy Coupon Lady, refers to TheKrazyCouponLady.com
- Krazy: Intensely enthusiastic about or preoccupied with saving money by using coupons.
- MIR: Mail in Rebate, refers to rebates which must be submitted by mail. These are the traditional rebates that require you to mail in both your receipt and proof of purchase in the form of UPC barcodes.

Manufacturer: The company who produces the brand items: Dove soap manufacturer, Pace Salsa manufacturer, etc.

- MFR: Manufacturer abreviation.
- Manufacturer Coupon: A coupon created by the manufacturer, or by a marketing company on the manufacturer's behalf. Manufacturer offers a discount to shoppers in order to entice them to buy their product. When a coupon is redeemed the manufacturer reimburses the store for the entire value of the coupon, plus a handling fee, aprox \$0.08.
- One Coupon per Purchase: Refers to your ability to use one coupon per item. Meant to enforce the point that you may not use two of the exact same coupon for one item.
- One Coupon per Transaction: Limits you to only using one of this coupon per transaction. You may request to do separate transactions. Example: If you have 5 coupons that read "one coupon per transaction" you may request to separate into 5 transactions and pay 5 times.
- Peelie: Adhesive manufacturer coupons found on products in the store. Peelies are often good on a wider selection of products than the one it is stuck to. Be sure to read the fine print on the peelie to discover if the coupon may be used on a smaller size or different variety of the same product, to allow you to maximize savings.
- P&G: Proctor and Gamble manufacture a wide range of consumer goods and are one of the largest corporations in the world. Proctor and Gamble puts out monthly coupon inserts filled with coupons for a variety of Proctor and Gamble produced brands, just a few of which include: Always, Bounty, Crest, Dawn, Gillette, Olay, Pampers and Tide.
- Purchase: a purchase refers to buying any item. If I buy 30 items on a single shopping trip, I just made 30 purchases.

- Purchase-Based Coupon: Purchase-Based coupons specify a dollar amount off a minimum dollar future purchase. Some common values:
   \$2 off \$10, \$3 off \$15, \$4 off \$20. Purchase based coupons may be used in addition to store and manufacturer coupons.
- Raincheck: A Rain Check is a written slip that you can request from a store when a sale item is out of stock. When the store restocks the item, after the sale period is over, a rain check entitles you to purchase for the previous sale price. Store may include an expiration date as well as a quantity limit on your rain check. Rain checks are usually issued at the customer service desk.
- Rebate: A rebate is a refund of part or all of the amount paid. KCL refers to rebates as programs that offer you cash back for making a qualified purchase. Rebates are sponsored by a store or a manufacturer. Either clip and mail UPC barcodes or enter receipt proof of purchase online, then wait for your rebate check in the mail.
- RR: Register Rewards. Walgreens drugstore rewards program, and version of the catalina coupon. Look for the same machines located at register, dispensing long receipt-like coupons that may be used on a future purchase. RRs cannot be 'rolled' like catalinas.
- Rolling Catalinas: refers to the practice of separating your purchase into multiple transactions in order to use register catalina coupons from your first transaction to pay for your second transaction. Another catalina prints from the 2nd transaction that pays for the 3rd transaction and so on.
- RP: Red Plum. Formerly known as Vallasis, Red Plum coupon inserts and website feature coupons from a variety of manufacturers. Red Plum is part of Valassis Interactiv.

- SS: Smart Source. A marketing company, like RP, Smart Source coupon inserts and website feature coupons from a variety of manufacturers. Smart Source is part of News America Marketing Co. Smart Source coupon inserts can be found in most Sunday papers.
- **Stacking:** Stacking may refer to using any two promotions together. When a coupon coincides with a promotion, we say "stack the coupon with the sale or promotion".
- Stacking Coupons: Stacking coupons refers to using both a store coupon and a manufacturer coupon on one product. Nearly all stores will allow you to "stack". Only one manufacturer coupon may be used per item.
- Stockpile (v.): to buy many items at a time in order to build your stockpile.
- Stockpile (n.): a food storage or stash of food and non-food items. Stockpiling is a key principle to The Krazy Coupon Lady methods. Buy items when they're on sale and you have a coupon. Buy products before you need them and build up a stockpile of food and toiletries. When you run out of an item shop from your stockpile.
- Store Coupon: A coupon created by the store to entice you to buy a certain product at their store. Stores receive no reimbursement from store coupons. Store coupons may be found in the weekly ad, printed online or downloaded as e-coupons.
- Store Loyalty Card: A free card which you present at checkout to receive additional savings. Fill out a short application to receive a loyalty card at your local grocer. If you don't want to carry the card, the cashier can look up your preferred card by entering your ten digit phone number.

- **Transaction:** a transaction refers to your entire purchase, especially the payment you make for that purchase. If I buy 30 items and then pay the cashier, I just made one transaction.
- **Tear Pad:** A pad of manufacturer coupons found near product on shopping aisles. Tear pad manufacturer coupons may be used at any store, not just the one where you found the coupon.
- WAGS: Abbreviation for Walgreens Drugstore
- **UPC:** Universal Product Code. Bar code printed on product packages that can be scanned electronically.
- WYB: When You Buy. Some sales or coupons require purchase of multiple items. When reporting a deal on KCL, we always include a final price. Example: Buy 2 Mint Milano cookies \$2.00 each, use 1 \$1.00/2 coupons, Final Price: \$1.50 each, WYB 2. You must buy 2 in order to use the \$1.00/2 coupon, so the final price states "WYB 2".
- YNRFD6PITP: You're Now Ready For Day 6: Power in the Policies.

Just making sure you were still paying attention!



# POWER IN THE POLICIES

"Education is the most powerful weapon we can use to change the world."



Now that you know how to clip,

file, organize, shop, talk the talk and walk the walk, you're almost there, but you're not done

yet! All your coupon skills are useless without a solid understanding of store policies. After all, like Sir Francis Bacon said, "Knowledge another. In no time, you'll be familiar with a handful of stores, completely confident, rocking your coupon knowledge, and slashing your budget.

Top 50 US Store
Coupon Policies

As a bit of advice, if
you're unsure of
where to start, pick
Target. It has one of
the easiest policies
to understand. It's a
super couponfriendly store. Plus,
they have extra ways
to save like store coupons

and an app called Cartwheel.

To top it off, a lot of the best deals
we publish come from Target.

To arm yourself with the right kind of knowledge, follow these important steps:

### 1. Pick a Store

is Power."

Since couponing can be a bit overwhelming in the beginning, make it easier by getting to know one store at a time. Because each is a little different in their policies, promotions and reward systems, starting small enables you to master one store policy before moving on to the next. As soon as you get one store down, pick

Read More: How to Shop at Target

# 2. Get the Store Policy

Once you've picked your store, it's time to find the policy. At TheKrazyCouponLady.com we have gathered and published most store policies. You can find them on our "store" pages. If for some reason the policy you're looking for is not on our site, conduct your own search by going

to the store's official website and entering "coupon policy" in the search bar. Read the policy. Reread the policy. Become familiar with the policy. Print the policy. Live by the policy.

Read More: Learn What Questions to Ask and How to Get a Policy!

# 3. Keep the Policy on Hand

After you've found the policy, be sure to print it off and keep it in your binder. This way you'll have it with you when you go shopping. This may sound a little extreme, but you'll thank us later. Time and time again we hear stories of how fellow krazy couponers like yourself were relieved to have the store policy on hand during checkout. Often, we couponers become more familiar with the policy than the checkout personnel, so a hard copy becomes a lifesaver. When a coupon is refused or a situation arises, it's no longer your word against the

cashier's. You're now armed with the corporate policy. Who can argue with that?

Read More: <u>5 Tips to Make Sure Your Coupons</u> <u>are Accepted at Checkout!</u>

# 4. Befriend the Bigwigs

Take the time to set up a meeting with management. If you are

serious about couponing, this really is an important step. Through experience I've learned that sooner or later you will end up speaking with the manager. So why not ensure that it happens in a controlled, peaceful environment rather than in the midst of a controversial discussion with your cashier? Make it a quick meeting where you simply introduce yourself, inquire into the coupon policy, and see if there's anything you should know about that specific store. The manager will appreciate your efforts, and you'll leave feeling better

prepared and more comfortable couponing at that store. Hopefully, in the end, you'll also have a new coupon ally.

5. Understand StoreRain Check Policy

A rain check is a

certificate

provided by the store when a sale item is out of stock. It authorizes you to come back when the item is again in stock and buy it at the sale price. So often stores run out of those amazing moneymaking deals. Instead of shrugging your shoulders in frustration because it's impossible to get to the store before the shelves are cleared, get a rain check. Since Rain check policies vary by store, it's important to learn your store's rules.

Rain Check Points to Consider

 Make sure the coupons you plan to use on the rain check item won't expire before the store restocks.

"Rain Check: a ticket, coupon, or the like, entitling a customer to purchase at a later date and for the same amount a sale item that is temporarily out of stock."

 Don't bother getting a rain check for something that is also included in a promotion like, "Spend \$10, Save \$4 Instantly" **UNLESS** you know the promotion extends beyond the sale date. The rain check is valid for the sale price only.

 You cannot get a rain check on clearance prices.

 When redeeming rain checks, be courteous of your checker.
 Let her know beforehand that you have a rain check; she'll need to enter the amount manually.

Read More: How to Request a Rain Check

By doing each of the five things we've listed, you'll be armed with the right kind of knowledge to begin your couponing adventures. The next step actually involves taking all of this knowledge and making it happen.

So if you're feelin' the power, then it's time to head on over to *Day 7: Checkout Checklist!* 





# **CHECKOUT CHECKLIST**

"Before anything else, preparation is the key to success."



o be completely honest, one of the scariest parts of couponing is the

checkout process. We've all been there. Imagine: you're done shopping. Your cart is full. Your coupons are in hand, and all you can do is stare terrified at the checkout line. Full of anxiety, you take a deep breath and slowly approach the counter just praying that no one will step in line behind you. Please, let the cashier be nice.

Please, coupons don't beep. Please, make this quick and painless. Please, let these deals work. Yes, we've all been there, and yes, you're normal. The good news: there are steps to take to help avoid that anxiety at checkout! And here they are:

Introducing our "Seven Ways to Avoid the Craze," or, more simply put, "Your Checkout Checklist!"



# 1. Get Organized

Before you leave the house, make a plan of what you want to buy. Write down the items, the prices, and the quantities. If you are doing multiple transactions, separate the items into lists before ever leaving your house. The more detail, the better. In fact, to help make that list building easier, we've created what's called the "Shopping List" on our site. Simply peruse the site, and click on the checkboxes located next to the deal you're interested in buying. Once done, print the list. You also have the option of saving your list in your own account and continuing the process later. After all, we know how many sweet interruptions a mom goes through.

Once compiled and printed, you now have a comprehensive list of deals divided by store. After your list is created, clip your coupons, place them in an envelope or at the front of your binder, and head to the store. Keep in mind, the easier your coupons are to access, the better.

# 2. Choose Time of Day Wisely

The less crowded the store, the less stressed both you and your cashier will be. Try doing eight separate transactions with 50 coupons at the 5 o'clock rush hour! Now that's scary--one grouchy cashier and a line of unhappy customers behind you. I have found that early in the morning, early afternoon, or late at night is best for me.

Read More: Best Time to Shop

### 3. Make Smart Mom Moves

If you have young kids like we do, shop at a time when they are at their best-in the morning or right after naps. Checking out as a Krazy Coupon Lady is a much longer process than you're used to, so happy kids make a huge difference. Bring along something to occupy their minds or a treat to occupy their tummies!

# 4. Shop with a Friend

Friends make everything more fun. You can help each other at checkout, share coupons, and even stick up for each other if need be. Friends minimize the anxiety and maximize the success. So recruit a friend and tag-team coupon.

# 5. Befriend Your Cashier

Talk to your cashier before you even start. Greet him and let him know you will be using coupons. Ask if there is a certain way he would prefer to take your coupons. If you're planning several transactions, ask if this lane is okay. Be appreciative and kind. Hopefully, the cashier will reciprocate this behavior. With that said, don't be afraid to profile. I always scan all the checkers and decide who I think is going to be the most coupon-friendly. Personally, I



have had the best luck with younger, male checkers. Once you become a regular at a store, you'll know whom to choose.

#### 6. Ask for Management

Often you know more about the store coupon policy than the checkers do, so don't be afraid to nicely ask for a manager. Many times, I have had management called, and it ends with the checker saying, "Huh! I never knew that!" The key here: be nice!

#### 7. Carry the Store Coupon Policy

We said it once on Day 6, but we'll say it again 'cause it's that important. The reason you went through the trouble of getting and printing the store policy in the first place was to educate yourself. Secondly, it was to let it do the talking at the register. With the policy on hand, you're armed. So keep it close at all times!

With these seven steps, you're much more likely to check out with ease! Say goodbye to the shakes and the nervous sweats, approach the counter with your head held high, and coupon with confidence.

Now let's get these groceries home and start ourselves a stockpile. See *Day 8:* Stockpiling Sense





### STOCKPILING SENSE

"A woman that does not think or plan ahead will find trouble right at her door."



have said it before, and I will

say it again: I would not coupon if I couldn't get multiple items at a time. This is why we tell you to get multiple copies of the newspaper or print two of each printable coupon.

The sense behind it: by stockpiling while something is at a rock bottom price, you won't have to pay full price when you run out and have to have it. The best part about it is that you can apply this principle to both grocery and retail. Read on!

# UNDERSTAND THE PRINCIPLE

Have you ever purchased a child's coat from a clearance rack in March at a larger size for the next winter? If you have, then you've already had experience in stockpiling! By purchasing that jacket in March, you easily saved 75% on what you'd pay the following October. You thought ahead and purchased a discounted product knowing you'll need it in the future. Retail stockpiling at its finest.

Now take that "buy ahead" principle and apply it to the grocery store! Buy three bottles of mustard

when they're nearly free, knowing that in the next few months you'll likely run out. You now just saved yourself from purchasing a full priced bottle down the road--not to mention another trip to the store!

Stockpiling really is the smartest and only way to maximize your couponing savings. But it doesn't mean you have to go overboard. We've all heard the argument that couponers are much like hoarders. How wrong that statement is! We loudly and adamantly proclaim a huge difference: we couponers are reasonable and responsible.

#### DO IT RESPONSIBLY

Stockpiling responsibly is what will make the difference in your budget. Key word: responsibly. We don't



"A bargain isn't a bargain unless it's something you need." advocate buying 40 bottles of TUMS or 60 tubes of Fixodent just because they're super cheap. After all, there's no sense in spending money, even a small amount, on things that you don't need or will go to waste. So in order for stockpiling to really save you money, you must be reasonable.

TOMATO

TOMATO

TOMATO

So let's talk about how much one family should acquire. This decision should be based on the number of people in your home and the amount of space available. Take some time to think strategically.

Decide where you'll store your stockpile. Think about expiration dates and use. And then start small and stay focused. I suggest you aim for, at minimum, a three-month supply. Of course, for nonperishables like detergent and cleaning supplies, feel free to think farther ahead.

Just remember that although couponing can be fun and addicting, it's important to exercise restraint when necessary.

#### KNOW WHEN TO STOCK UP

Often pre-couponers haven't paid close attention to prices, which makes it hard to know when a sale price is red hot or only lukewarm. But don't worry. We promise after six months of couponing, you'll be shocked at how many prices you'll know offhand. You'll see a price and know exactly whether to stock up or not.

To help get there, build a price list. Whether you write it down or keep it in your head like I do, try to begin paying attention to the prices of the foods you buy most often. Of course, we won't leave you to yourself to figure this

out. On our site we indicate whether or not something qualifies as a "Stock-Up" price. Watch for these "Stock-Up" icons on

Try something new.

Chance are you'll enjoy it more than you think.

TheKrazyCouponLady.com. When you see this icon , it means that the price is good enough to buy a three to six month supply. When you see this icon , it means the price is so hot that it's worthy of buying a six month supply or more.

Even better, download our new stock-up price list here:

#### Stock-up Price List download

Feel free to carry it with you at the store to help determine whether you should stock up. Keep in mind, prices vary by store and by region. So use it more as a basic guideline rather than a hard rule.

#### SHIRK BRAND LOYALTY

In order for stockpiling to be most effective there is one thing you must do: Shirk brand loyalty.

Your couponing efforts will be much more successful if you can buy whatever brand is cheapest. With that said, everyone is allowed to stay brand loyal to a few items—you don't have to give up everything you love—but be open to trying other name brands.

# MORE REASONS TO STOCKPILE

Still not convinced? Need more reasons? Well, besides saving money, here are six more reasons that stockpiling really does make sense:

1. In case of catastrophe. No one likes to think it will ever happen to us, but why not be prepared and even in a position to help others?



2. In case of job loss. With the current economy, this isn't too farfetched for many of us, and a stockpile will help bridge the gap until a new job is found.

3. In case food prices skyrocket.

There are many unpredictable problems that can affect the price and availability of food. Your stockpile can buffer you from fluctuating prices.

4. In case gas prices go through the roof. Sound familiar? This hits home for most of us. It's obvious that the price of oil directly affects the price of food. Again, your stockpile saves you from panicking over those rising prices.

5. For the spontaneous cook inside of you. On a happier note, having a variety of food on hand allows you to whip up a meal or treat just because you can. You'll never be making those last minute dashes to the store for that one missing ingredient!

6. For peace of mind. Essentially, this is the whole reason to stockpile: being able to tell fear and anxiety to hit the road. Knowing you're prepared for whatever the future holds is priceless.

Look at you—making excuses to go out to the garage just to look at those beautifully stocked shelves!

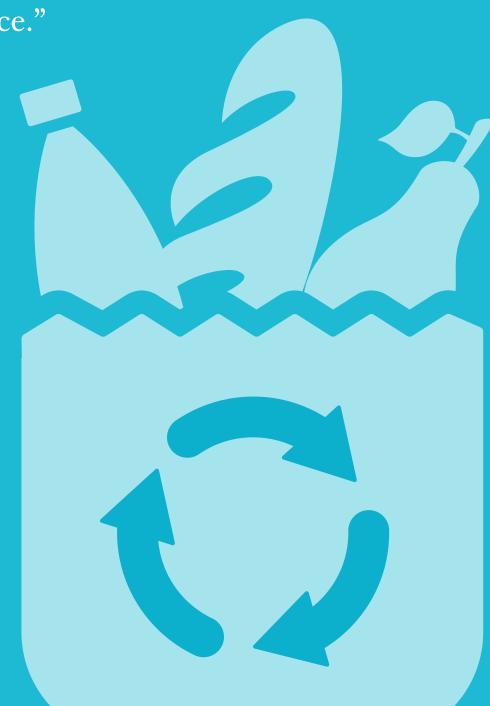
Pull up a camp chair, and let's talk about *Day 9: Make KCL a Way of Life.* 





## MAKING KCL A WAY OF LIFE

"It's all about quality of life and finding a healthy balance."



hen I first started couponing, I was so excited about all the

money I was saving that I thought I needed to cash in on EVERY deal at EVERY store! I was shopping at Albertsons, Walgreens,

Walmart, Target, and occasionally Kmart. And this was on a weekly basis! Obviously, it didn't take long before I was completely burned out. Not to mention, my kids would spot the "Big Red Bulls-Eye" and burst into tears. Okay, that might be an "Anot

In order to make KCL a way of life, you must achieve balance and figure out a way to work it into your everyday life. To get there, remember the following:

exaggeration, but you get the point.

"Another key to finding balance in couponing is to remind yourself that this most likely isn't the last time you will see products at this price."

#### 1. Start Slow

Here I go again repeating myself. I've said it once, but I'll say it again: learn one store at a time.

The easiest way to choose a store is to pick what is closest to your house. You'll be going there often, so it makes sense to find a store nearby. Again, Target is our store of choice to start with--that is, if it's nearby. There are just so many amazing ways to save, and they happen to be super coupon friendly. It's a good place to start if you want our expert advice!

#### 2. Remember: Sales Cycle

Another key to finding balance in couponing is to remind yourself that sales cycle. When you see an amazing deal, no need to drop everything, abandon your family, and rush out the door in a frantic mess. Instead, realize that you'll most likely see a similar sale on that same product in a few months. I wish I would have known this as a newbie. It would have saved me so much time, energy, and sanity.

The industry standard for coupon and sale cycles is three to four months. On lots of products, like Kraft and General Mills, the cycle is more often than that.

Watch our video on sales cylces!

Read More: *How to be a Coupon Psychic* 

Learn about Grocery Sale Cycles from The Krazy Coupon Ladies!

#### 3. Buy What You Need

Often we get so wrapped up in a good deal that we purchase for the

sake of purchasing. No need to go there, people. Of course, you could pick up a few things to donate. But don't do what I once did and buy 20 boxes of extra fiber oatmeal just because they were free. My kids' stomachs did not agree, and there they sat in my

#### 4. Set Limits

garage for ages.

No husband and no kids want to become second to a krazy couponing mom. Prioritize. Set a time limit. Figure out how to incorporate savings into a reasonable amount of time each week, and stick to it. After all, moderation is key to maintenance.

#### 5. Inhale, Relax and Enjoy

When done right, couponing not only becomes a way of life but it becomes a hobby - fun, enjoyable, thrilling, and rewarding! So treat it as such and enjoy!



By mastering the above, you can easily incorporate this money-saving phenomenon into your life. The good news: it won't stop with groceries. Pretty soon those money-saving strategies will bleed over into other areas of your life. Soon you'll be:

- Stockpiling kids' clothes by shopping end-of-season clearance racks and buying a size or two up
- Using coupon codes to save big and avoid shipping fees on every online purchase
- Uncovering new online retailers that offer name brands at over 75% off
- Enjoying free kids' activities like free bowling in the summer and free workshops at The Home Depot
- Finding free Redbox codes to create family fun time for free
- Treating your family to a night out at a restaurant for only \$4
- Getting the kids ready to go back to school for just pennies by strategically shopping multiple stores to get school supplies and backpacks for free

- Starting a gift stockpile so you'll never overpay for birthday presents, wedding gifts, teacher gifts and more
- Mastering the art of apps to enjoy rebates and earn rewards

The lists goes on and on. That's the great thing about KCL. It really does become a way of life when done right. It has the power to transform the way you shop, spend, save, and earn. Soon your budget will have a cushion, and you'll be breathing easy.

Now inhale.....and relax. Let's wrap this all up at *Day 10: Pay It Forward*.





### PAY IT FORWARD

"Now's your chance to be part of the ripple affect."



DONATION BOX

## Couponing has blessed my life in

ways I never imagined. Sure, my cupboards are stocked. Yes, my bank account is happy, and my budget has a cushion. And, of course, it's nice to afford things I couldn't in the past. But there's another thing this KCL way of life has done for me. It's given me the opportunity to pay it forward in more ways than one.

#### **DONATE**

Even though my garage is fully stockpiled with all that my family needs, I haven't backed down on couponing. The newspapers keep coming, my binder is still full, and my eyes are forever on the lookout for those irresistible deals. When I see free toothpaste and deodorant or \$0.50 cereal, I never pass them up. I purchase them with another plan in mind. They won't end up on the shelves in my garage but in the hands of someone in need. Local food banks, women and children's shelters, and nursing homes are just a few of the places I visit. Recently I was able to donate over 300 pounds of food to my local food bank. I was also able to donate over \$1000 worth of

product to the IRC for refugees in my local city. What an amazing opportunity! Couponing has given me the gift of giving. I've been able to share the love, help people survive, and lighten others' loads.

#### **EDUCATE**

As amazing as it is to make donations, there's an equally important way I've been able to pay it forward. It's illustrated in one of my favorite Chinese proverbs. "Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for a lifetime." I like to say, "Give a woman a basket of food, and feed her for a

day. Give a woman a lesson

on



"Give a woman a basket of food and feed her for a day. Give a woman a lesson on couponing and feed her family for a lifetime." "I save \$10,000 a year on groceries all because I know how to use my coupons!"

couponing, and feed her family for a lifetime!" It has been incredible to watch people transform their own lives by implementing the simple principles of couponing. Story after story flood my email of positive change and life-altering hope brought into lives just because of coupons. What a gift it is to be able to teach others how to save money, how to feed their families on pennies, and how to take control in their lives.

happening all over the nation because of coupons! In a very real way, couponing has the power to transform your life too. I save \$10,000 a year on groceries all because I know how to use my

coupons! Yes, it takes a

Change is powerful, and it's

little work, a bit of extra time, and some planned effort, but the results are amazing. Eliminate your debt, build a financial reserve, create a stockpile loaded with all your needs, and gain the opportunity to pay it forward. What more could you want?

Now head on over to TheKrazyCouponLady.com to get started. You're just one click away from a brand new life!

Go now!