



"Couponing" is not just cutting your paper up and handing over a few coupons every now and then. That's the "old school" way of couponing and will only save you \$5 or \$10 dollars and then get you discouraged that it is not worth your time.

True Couponing is waiting to use those coupons until the product you want to buy is on sale. Doing this you can get items for 50-100% off regular price (yes that's right – *FREE*).

How?? It is really putting two concepts together:

1. Product prices fluctuate on a sales cycles around 12 weeks long. When an item is at its lowest price in that cycle you want to buy enough of that item to get you through until it comes back on sale. For example, if your family eats 1 jar of spaghetti sauce a week, you would buy 12 jars when it is on sale to last through the sales cycle. This means buying when a product is on sale vs buying when you need it.

2. When the price is at its lowest, you use your coupons to reduce the price even lower. Just buying when the product is at its lowest point will save you \$\$ but if you MATCH a coupon to that sale price, you will pay close to nothing for every item!

Here are some of the ways to accomplish this new way of shopping:

1. **DO NOT CUT ANY** Coupons until you see the weekly list. Instead....Save all inserts from the Sunday paper. If you save the entire insert to cut as needed make sure you mark the date on insert so that you can find it when you see a coupon can be used.

If you are already thinking that you don't need to keep them ALL just wait until you see a Blood Glucose Meter go on sale at Walgreens for \$20 and also giving back \$5 in Register Rewards and you didn't cut the \$20 off coupon that would have made it free and them just hand you \$5 RR for spending nothing

2. Start to shop **buying only the things that are on sale** and using your coupons then. Also when an item is on sale you **STOCKPILE**. We recommend stockpiling for 12 weeks worth because that is the common time it takes for all the products in the Grocery Store to go on sale. Once you have a good stockpile you will only be shopping for sale items and never having to pay non sale prices (you will be using only out of your Stockpile). Also once you pay an amazing price for something like .90 cents for cereal you will not want to have to pay the regular price ever again.

5. **Give up what brand loyalties you may have.** You have to think about what items you absolutely will not give up the brand loyalty. I used to LOVE Charmin toilet paper, but when push came to shove *FREE* toilet paper was better than Charmin. My tush never knew the difference.

6. **House brands are not the best deal.** National brand items bought on sale with coupons become incredibly cheaper than house brand items. That was a hard lesson to learn after years of automatically grabbing the house brand item. If you can buy house brand butter for \$2.49 or get Land o Lakes butter for \$.80... that's not hard math.

7. **Shopping at Costco and Sams will become a thing of the past.** I will sometimes get dairy items and items that do not have coupons often or that rarely go on sale. Most of the time though buying the 4 boxes of cereal for \$10 at Costco never compares to getting 4 boxes for \$2.50 TOTAL (the average price of cereal when bought correctly is .70 -.90 cents). Personal Care items that could be a good deal can't even touch being **FREE** at Walgreens.

With buying the "Economy Size of anything" think about this: One large CoffeeMate creamer equates to 4 small size bottles, the cost of the large one is \$6 and each small one is \$2. It looks like you are saving \$2 by purchasing the larger one (because it would cost you \$8 to buy the small ones that equal the amount in the one large one)... IF YOU DON'T ADD coupons into the equation. Now use a \$1 coupon (on each item) and the small ones total \$4 but the large one cost \$5. Using coupons, when an item is on sale will beat the tiny discount you get for buying in bulk any day! On the same line of thought...sometimes it is better to get many small packages rather than a few bigger packages. If a small bottle of Tabasco is on sale for \$1 and the big bottle is \$2 and I have a bunch of \$1/1 coupons I would rather get 25 small bottles and pay \$0 rather than 8 big bottles and pay \$4.00. I am getting the same amount of sauce but I will take **FREE** every time!

Coupon Terms: Stacking: If you have a store coupon (ex. Target, Publix, Albertsons, CVS) and a Manufacturers coupon you can use both!! You **cannot** use two Manufacturers coupons or two store coupons for the same product though. Manufacturer's coupons start with a "5" (or a "9") near the barcode.

Coupon Lingo

B1G1, BOGO, B1G1F – "Buy 1, Get 1 Free"

\$/\$\$ - Dollars off wyb XX dollars

\$1/1 – One Dollar off one item

\$1/3 – One Dollar off 3 items

DND5 - Coupon says Do Not Double, bar code starts with a 5

NED - No Expiration Date

Blinkies - Coupon dispensed near product, in the store (from a "blinking" red box)

Catalina - Coupon dispensed at the register at time of purchase (on separate paper)

Peelie - Coupon that are stuck (stickers) on the front of the package

Tear Pad - Pad of coupons found hanging from a store shelf or display

FAR - Free After Rebate

IP - Internet Printable (a coupon you print off the internet)

MFR or MFG - Manufacturer

MQ – Manufacture's coupon

MIR - Mail in Rebate

PSA – Prices Starting At

OOP - Out Of Pocket

YMMV- Your Manager May Vary (you may find the item priced differently or it may not work for you the same)

PG - Proctor & Gamble Sunday insert coupons

RP - Red Plum Sunday insert coupons

V - Valassis (name of Red Plum Marketing company)

SS - SmartSource Sunday Coupon Insert

FLIP - Food Lion Internet Printable

Regional - Coupon value only distributed to a certain area

UPC - "Universal Product Code" The box of black lines that the checker passes over the scanner at the checkout

WYB - When You Buy

WSL - While Supply Lasts

SASE - Self Addressed Stamped Envelope

CRT - Cash Register Tape (coupon that prints on your receipt)

ECB - Extra Care Buck (CVS)

RR - Register Rewards (these are the Catalinas that print out at Walgreens)

4 Stages of TrueCouponing

1st Stage: Confusing, time consuming (3-4 hrs) saving minimal \$ (around \$20)

2nd Stage: Getting better, gaining momentum, savings are measured in percentages (30-40%) instead of dollar amounts

3rd Stage: You GET IT! Savings are more then you are spending and you start to talk in dollars again...i.e. "ONLY spending \$50 per week..."

4th Stage: Don't miss this...what does God want you to learn through this experience? Dependency on Him for your next meal? Better Stewardship over your finances? Ponder what He has in store for your future!

Want to save time at the Checkout?

Organize your coupons to speed through the line!

On the top of your stack: **Any FREE coupon (that you write the price on)**

Next: **Any \$5 off \$50 (or \$5 off \$30, etc)**

Next: **All Competitor Coupons**

Next: **All Store Coupons**

On the bottom of your stack: **All Manufacture's Coupons**

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