Your Guide To Understanding Couponing at BJ's Wholesale Club

Learn how to use coupons and get the best deal at BJ's Wholesale Club Written By: Tasia from Mybjswholesale.com

OVERVIEW & PURPOSE

This guide will show you the basics of couponing and understanding the coupon policy at BJ's Wholesale Club. By stacking coupons at the club you will be on your way to saving more money each month.

What is a coupon?

- 1. A coupon is defined: a voucher entitling the holder to a discount for a particular product.
- 2. You have two types of coupons. Paper and Electronic Coupons (E-Coupons)

WHERE TO FIND BJ'S COUPONS

First you MUST be a member at BJ's to receive their coupons. You can sign up for a free 90 day trial membership here.

1. YOU RECEIVE A MEMBER SAVINGS COUPON BOOKLET. This is a booklet of an 70 page average of all BJ's coupons. They are sent out to members every month. If your coupon book does not arrive, call your local BJ's and ask if they have any extra. My location graciously leaves extras right on the counter, but if you don't see them just ask. You should also call their member service department to see if your address is correct, etc. The number is: 800-BJS-CLUB (800-257-2582). If your club is unable to give you an extra book you can join our <u>Facebook Group</u> here where I give out extras!

- 2. **BJ'S PUBLISHES A QUARTERLY MAGAZINE CALLED THE BJ's JOURNAL.** As of March 2015, the BJ's Journal is published digitally. You can pick up a copy near the front entrance where the Front of Club Coupon Booklets are. These are not mailed out anymore.
- 3. **PERIODICALLY, THEY SEND ADDITIONAL PROMOTIONS AND COUPONS THROUGH THE MAIL.** You can expect to receive special family and baby coupons books, a flu season book, Black Friday catalog, etc. I get coupons for items my family buys often at least once a month.
- 4. REGISTER FOR THEIR EMAIL LIST. A few years ago, they experimented with free samples through their email newsletter, which included high-value coupons. <u>Sign up to receive emails from BJ's Wholesale Club</u> on the top of their web page. In the past, I have received coupons off an entire order, such as: <u>Save</u> <u>\$5 Off \$50</u>, or <u>Save \$10 Off \$100</u>!
- 5. CHECK THE DISPLAYS NEAR THE ENTRANCES OF THE CLUB FOR COUPONS PRINTED ON 8.5 X 11 SHEETS. New flyers are put out every 2 weeks near the front entrance of the store. They like to call these, "Front of Club" coupon booklets.
- 6. <u>GO TO THEIR WEBSITE</u> AND REGISTER YOUR MEMBER ACCOUNT. You can print new in-club coupons every month. These coupons are the same as the ones you find monthly book (Member Savings Book), and are valid all month. However, these are not ALL of the coupons from the Member Savings Book. At the end of the month, there are a few days of overlap where the current month and the next month coupons are listed to print. Sometimes I find great deals at the end of the month utilizing both sets of coupons.

WHERE TO FIND MANUFACTURER COUPONS

The best part of shopping at BJ's is they are the only warehouse club to allow the use of manufacturer coupons on TOP of their BJ's coupons. With today's technology we can find hundreds of coupons on the internet. Here are the top sites to print **free** coupons.

1.<u>Coupons.com</u>- coupons are updated DAILY. Every Month hundreds of new coupons show up.

- 2. <u>Smartsource.com</u>- coupons updated on a weekly basis.
- 3. <u>Redplum.com</u>- coupons updated every few weeks.
- 4. <u>Savings.com</u>- coupons updated weekly
- 5. H<u>opster.com</u>- coupons for natural and organic products.

You can also get coupons from your local Sunday Newspaper and we call those the coupon inserts. I do a peek at the <u>coupons coming in every Sunday's Newspaper</u> on the blog.

These are the top places to find coupons but I have a list with 101 Free websites to print coupons from <u>here</u>.

WHERE TO FIND E- COUPONS

Electronic or e-coupons are ones you can use through apps on your smartphone or computer. These coupons are free to use but require you to sign up for their app. You can always stack an ecoupon with a manufacturer and BJ's coupon giving you a nice boost of savings. Many people let their accounts add up and use for Christmas presents, anniversary and special occasions.

- 1. <u>Ibotta</u>- This is my favorite as they have any brand savings as well. Right now when you sign up and redeem your first offer you get \$10 in your account. New offers weekly. Read about details on how the app works <u>here.</u>
- 2. <u>Checkout 51</u>- This app does NOT require a smartphone and has new offers weekly. Read about details on how the app works<u>here</u>.
- 3. <u>Savingstar</u>- All you have to do is load the offer BEFORE you shop and it comes off. No smart phone required but your membership card is. Read about details

on how the app works <u>here</u>.

4. You can always search for newspaper and online coupons in my <u>coupon</u> <u>database</u>.

WHEN TO USE COUPONS (to get the maximum savings)

- 1. ON A SALE ITEM. So if you happen to be in any type of "extreme couponing" groups on Facebook or other social media channels you may see people posting pictures of a haul of items and saying they got it for "free" or \$5 when it retails for hundreds. You may automatically think- I want to do that. Listen you can. You truly can do that but at BJ's it is a bit different- but there is one thing in common to getting products for much less than retail and that is- ONLY USING COUPONS ON A SALE PRICE.
- 2. **BJ'S SALE PRICES**. So BJ's pricing isn't like a normal store. In fact I have a whole article on their pricing system here if you are interested. They offer clipless coupons every couple weeks. Think of this as an item on sale. The clipless coupon will automatically deduct at the register.

Totally misleading because when you think of a coupon- you think of something in your hand. Not in today's world. When you have a clipless coupon for an item, you can stack a BJ's paper coupon AND a manufacturer coupon with it. This is what gives you an "extreme deal". All the prices at BJ's with just a BJ's coupon are a pretty good deal so if you still only buy items when there is a BJ's coupon you will be maximizing your savings at the club and earning that smile of "I'm a smart savvy shopper!"

HOW TO USE THEM

BJ's Official Coupon Policy is as follows: When purchasing a **multi-pack** of "individual for sale" packaged items, which is a set of items that could be sold individually (each item has a barcode) shrink-wrapped and sold together, shoppers can use multiple manufacturer's coupons (up to 5), and ONE BJ's coupon on a single selling unit. The total value of the coupons cannot exceed the total retail value of the item.

Examples of a multipack:

Three-pack of toothpaste Two-pack of salad dressing Three-pack of taco kits

Examples of products that are NOT a multipack:

Box of cereal that contains two bags (the bags cannot be sold individually)

Case of water

Case of soda

Case of juice

Case of motor oil

Members may also use one BJ's coupon and one manufacturer's coupon on a **single item**.

You can view the official coupon policy <u>here.</u>

- 1. You can only use ONE BJ's Coupon Per Item. Never Use TWO BJ's coupons on one item- even with multiple barcodes.
- 2. You can Use ONE Manufacturer coupon per barcode up to FIVE manufacturer coupons per item. So if you buy Scott Toilet Paper and it has 36 barcodes on each roll you can only use FIVE manufacturer coupons.
- 3. You can use one BJ's coupon per item per member in your household. So the fine print on the back of your BJ's coupon says- One coupon per member. If you have two cards then you have two members and can buy two items and use one BJ's coupon per item.
- 4. Use the <u>Pricebook</u> to find out how many barcodes and individual item has to make shopping easier. The BJ's <u>Coupon Matchups</u> also have the exact coupons to use for items that month.

The best place to see how to use coupons to get the Most Savings is in The Coupon Matchups.

I will go through a quick breakdown of how the <u>coupon matchups</u> work. If you don't want to spend time searching for coupons to use with a BJ's coupon the matchups are your time and life saver. Every product that is in the BJ's coupon booklets is listed in

these matchups with the price and any available manufacturer or ecoupons we have to stack with this. That way you just scroll through the list find the items you need that week clip or print the coupons it shows and head to the store and purchase.

These matchups are done on a monthly basis to go along with our BJ's Member Savings Booklets and a bi weekly basis to go along with our BJ's Front of Club Coupon Booklets.

Here is how they look:

Dannon Activia Lowfat Strawberry, Blueberry & Peach Yogurt Variety Pack, 24 pk./4 oz. \$8.99- THIS IS THE PRODUCT TO BUY

Use the \$2.25/1 BJs coupon from the member savings booklet- **THIS IS THE BJ's COUPON TO USE**

Use the \$1.00/1 Dannon Activia Multipack Greek or Regular – 8-14-16 SS (exp 09/14/16)-**THIS IS THE MANUFACTURER COUPON TO USE** - if it doesn't say printable this is from a newspaper coupon insert. The date after the product name is the date of the insert. You can find the dates on the outside binding of the insert. So the above coupon came from the August 14, 2016 Smartsource newspaper (*abbreviations are further down in the guide for you too*)

Final Price: \$5.74 or \$0.24 a cup- THIS IS HOW MUCH YOU PAY OUT OF POCKET

STORE VS. MANUFACTURER COUPONS



There are store coupons and there are manufacturer coupons. Most coupons will state which type they are at the top of the coupon. This is a STORE coupon for BJ's. (1st picture)

If it is a manufacturer coupon it will include a remit to address in the fine print. Store coupons will not have this listed as they do not need to send the coupon off for reimbursement.

THE ONE PER RULE

Per Transaction. A transaction is everything you are purchasing during your shopping trip. Once you hand over your cash or swipe your card that is a transaction. So if a coupon states " Limit one per transaction" that means you can only use that one coupon for that transaction. You can do a separate transaction and use another of the same coupon. Example: If you have 3 items and 3 coupons that state per transaction you need to do 3 separate transactions. You will pay 3 different times!

Per Purchase. An item you buy is a purchase. If you buy 5 boxes of Fiber One Bars you have 5 purchases. If your coupon has a limit of 1 per purchase, you can use one coupon on each item.

Per Visit. This is a bit more rare but if the coupon has this wording than you can only redeem it each time you visit that establishment. This gets tricky and really depends on the store policy because some would argue that they would leave the store and then come back in. I say if you really need the item go another day.

Per Customer. You are the customer. A friend, spouse, who ever is another customer. If your coupon has this wording each person can run a transaction and use the coupon. Each customer is limited to using just one coupon.

LIMIT OFThis means that there is a limit of how many like coupons you can use. For example the \$1/1 Dole coupon states a limit of 4 like coupons. That means you can not buy 5 Dole Smoothies and use 5 of the \$1/1 coupons. You could use 4 \$1/1 Dole Smoothies coupons and 1 \$0.50/1 Dole Smoothie instead because the value is different; these two coupons are not alike.

BUY ONE GET ONE COUPONS

Buy One Get One FREE coupons! Love these. When you buy one of the specified items you get the other item specified FREE!



The thing to pay attention to with these coupons are the item you can get for free VALUE. On this coupon is says \$3.10. That means if the Craisins at your local grocery store are \$3.50 you will have to pay the \$0.40 difference. BOGO coupons at BJ's means you will receive the maximum value off your product. If there is no maximum value stated on the coupon- BJ's will not honor it. They have to see an amount to deduct to honor it.

For example:

Buy the Febreze Air Effects (3 pack/9.7 oz) – \$7.89

Use the BOGO Febreze Product, exp. 9/13/15 (P&G 08/30/15) [Up to \$3.49; ETS; Limit 4]

Final Price: \$2.40 or \$0.80 each

Buy 2 Kellogg's Eggo Waffles 72 ct. \$9.99 Use the BOGO Kellogg's Waffles coupon- deducts maximum \$2.00 Final Price: \$17.98 for both or \$8.99 per box.

Just an example when you have to buy two items because of a single barcode.

The Febreze deal is a great one because each Febreze product has it's own barcode. That means you can use a BOGO coupon on one packaged product. Sometimes you will need to buy two products to use a BOGO coupon because they do not have individual barcodes. BOGO Coupons are great to use at the club. How awesome is their coupon policy?!

PICTURES



Pay NO attention to my terrible cut job! That's just to show ya a Momma has to clip fast with young kids!

See that Available at Walmart picture? I do not like these. But that picture is just suggesting you use it at that store. This is indeed a manufacturer coupon. (you can tell by looking at the top) Be sure to check your store's coupon policy first before using a coupon with a logo on it. CVS for example will not take a coupon with another store's logo on it. Although some cashiers have raised questions but the manager has always approved!

BJ's has **NOTHING** in its coupon policy to not allow a coupon with another store's logo.

We just had an incident in our <u>Facebook group</u> with using a coupon that had Walgreens logo on it. Her BJ's store would not accept it. She wrote a letter to corporate and they apologized and gave her a \$15 gift card. If you are ever experiencing pushback on the coupon policy ALWAYS reach out to <u>corporate</u>.

Also never judge a coupon just by the picture of the item shown. For example on the coupon above the tea shown is Sleepytime. This coupon can be used on ANY celestial tea, not just Sleepy Time. So be sure you read your coupons wording and not just look at the picture. Some cashiers are guilty of just looking at the picture so be prepared to know what your coupon says!

When you see **"Redeemable at Walmart"**- this is a suggestion. Walmart paid for that advertising and is hoping you see their name and head to their store.

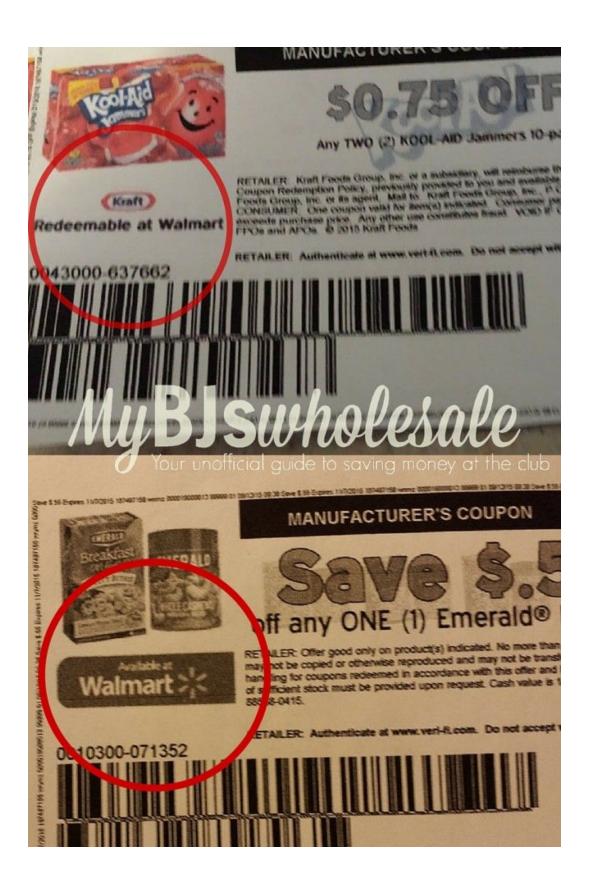
You can indeed use this coupon at any store that accepts manufacturer coupons.

When you see "**Available at Walmart**"- this is a suggestion too. HEY HEY- this item is at Walmart better go there. But you are becoming a smart savvy saver. You know there may be a better deal elsewhere.

When you see "**Redeem only at Walmart**" this means you can only use it at Walmart.

When you see the **Walmart/Walgreens Etc. logo** on a coupon you can redeem anywhere, but keep in mind some stores have changed their coupon policy to not allow a coupon if it has another store's logo. See. <u>Walmart</u> is a genius.

Let's take a look:



Here is what it looks like on <u>coupons.com</u> and sometimes doesn't print with a logo on it.



THE BREAKDOWN:

Redeemable at Walmart- if it is a manufacturer coupon you can use anywhere that accepts coupons.

Available at Walmart-if it is a manufacturer coupon you can use anywhere that accepts coupons.

Walmart Logo-if it is a manufacturer coupon you can use anywhere that accepts coupons. *Sometimes you will see the Walmart logo on the coupon BEFORE you print and then it doesn't show up on the actual coupon!*

Redeemable ONLY at Walmart- use only at Walmart. Just be sure it has the word *ONLY*.

EXPIRATION DATES

Just about all coupons have an expiration date. The coupon can be redeemed through midnight on the date the coupon expires. Cashiers will carefully review your coupons to ensure they are not expired, so always double check your dates! The reason for these expiration dates are to help the manufacturers record what offers are working and which are not.

DO NOT DOUBLE OR TRIPLE (DND OR DNT)

Some coupons have this in the fine print. This means it's pretty much up to the store if they want to double these or not. If the coupon numbers at the bottom start with a 5 and it says DND on it many local grocery stores will still double the coupon.

Check your store's coupon policy on doubling. BJ's club **DOES NOT DOUBLE ANY COUPONS TO BEGIN WITH!** So if you are strictly a BJ's shopper you don't have to worry about this! When a coupon is worth \$0.50 it would be worth a \$1 if your store doubles. The store will cover the additional savings. Some coupons have this wording to protect the stores. If they offer doubles or triples this can a great additional expense to the store. This gives the store the right to not have to double or triple them all. But many stores ignore the wording!

And Last but NOT Least-

COUPON LINGO

\$1/1, \$1/2: One dollar off one item, one dollar off two items, etc.

2/\$1, 3/\$2: Two items for one dollar, three items for two dollars, etc.

B1G1: Buy one item get one item free

B2G1: Buy two items get one item free

Beep: Sometimes the register will beep when a coupon is scanned to indicate that the cashier need to take an action, like entering a price.

Blinkies: Grocery/drugstore coupon dispensers with blinking lights

Catalina: Catalina coupon, prints from a separate machine when your receipt prints

CRT: Cash register tape, usually used when referring to CVS coupons that print with receipt

DND: Do not double

Ea.: Each

ECBs: ExtraCare Bucks, CVS loyalty rewards system

ETS: Excludes trial size

Exp.: Expires

GC: Gift card

IVC: Instant Value Coupon, Walgreens' store coupons found in ads and monthly booklet

MIR: Mail-in rebate

NLA: No longer available

OYNO: On your next order

OOP: Out of pocket

OOS: Out of stock

Peelie: Peel-off coupon found on product packaging

PSA: Prices starting at

R: Regional coupon, will be listed after insert date as applicable

RRs: Register Rewards, Walgreens' Catalina coupons

Q: Coupon

SCR: Single Check Rebate, Rite Aid monthly rebates program

Stacking: Using both a manufacturer's coupon and a store coupon on one item

UPC: Universal product code, bar code

Tear Pad: Pad of coupons attached to a display, shelf, or refrigerator door.

+UP Reward: Rite Aid reward program

WYB: When you buy

YMMV: Your mileage (or manager) may vary, meaning some stores might give you a deal but others might not.

SS: Smartsource newspaper insert

RP: Redplum newspaper insert

PG: Procter and Gamble newspaper insert

CONCLUSION

I hope you found this guide helpful in starting your couponing at BJ's Wholesale Club. I have to say that I truly enjoy shopping at BJ's even when I can't get an extreme deal. I love the quality, the experience and the prices. I am in no way an employee for BJ's or have been compensated by BJ's to come up with this guide.

I truly love helping others save money. There are so many more resources on my blogwww.mybjswholesale.com that I hope you use when you can. If you love being active on Facebook please join our Facebook group where I post exclusive deals and giveaways! Any feedback you have or questions about this guide or shopping at BJ's feel free to email me at bjs wholesale at gmaildotcom.

Thanks for subscribing to the weekend newsletters. Have an amazing day!

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