ADVANCED PENNY PINCHING

A Guide for Getting the Most from Your Grocery Budget

Tabitha Philen

www.MeetPenny.com
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ABOUT THE AUTHOR

In 2009, Tabitha Philen and her husband, Shane, felt trapped in a dark pit of financial problems. Being challenged to cut her budget by a financial adviser, Tabitha discovered that when combining coupons with sales prices and buying in quantities to build a stockpile, her grocery expense on each trip to the store was lowered by 50% to 90%. Since her coupon binder was saving them so much money, her husband named the notebook “Penny.”

In 2010, Tabitha wanted to be able to share her shopping tips and started a blog, A Penny Saved is a Penny Earned. She began writing as if her coupon binder were the author, signing everything as “Penny.” The website grew quickly and her readers assumed that “Penny” was her name.

In January 2012, Tabitha combined several websites into one, Meet Penny. At this new comprehensive website, she is able to write about frugal living and homeschooling as well as Autism, cooking, entertaining, blogging, and more.

Tabitha resides in Mobile, Alabama with her husband and their four children (ages eight years old and under). She also serves as a freelance writer, having written articles for ParentLife Magazine, Bay Area Christian Family Magazine, Essential Woman Magazine, and Home Educating Family, and is available for speaking engagements or workshops.
CHAPTER ONE

Our Introduction to Advanced Penny Pinching

As single, young people, my husband and I were never great with finances. We were blessed with wonderful opportunities to travel the world independently, all the while spinning ourselves into a financial black hole. We accumulated a lot of debt, and when we met and married at what some people consider “late in life,” our combined debt was cataclysmic, but we continued to live in denial. Our view of what we needed to survive was greatly distorted by what we wanted to have. Our mentality was, “We work hard. We deserve this.” However, what we considered to be a reward was actually a curse that would take us more than a decade to overcome.

The visit with a financial advisor

In 2009, after our selfishness had gotten the best of us and our debts were making it impossible for us to provide the basic needs for our growing family, my husband and I made an appointment to see a financial adviser. That morning, I frantically created a budget since we were supposed to give this expert an idea of our situation. We had never lived by a budget before but I was not going to admit that to him. Instead, I pulled up our bank account online and wrote down the figures from the last month. When the
number I wrote down for groceries threw us way out of balance, I erased it and wrote a smaller figure.

In the office of our financial adviser, I proudly handed him my freshly printed budget. He scanned over the numbers and announced triumphantly, “Well, Mrs. Philen, this is great. I can see two areas where you can cut your budget already.”

I was stunned. I thought our expenses were way below the standard of living of our friends and the other people around us.

“You can cut your power bill back,” he told me.

Since he spoke like a southerner, I was pretty certain that he had experienced at least one of our sultry summers. Instead of pointing that out, I replied, “I’m sorry, but our power bill is already set up for budgeted billing where they average our expenses over the past year and then draft our account monthly.”

“Alright then,” he smiled. “You will just have to focus your cuts on your grocery budget.”

At that moment, I realized that he had no idea I had already fudged that number. The list in front of him said that our grocery expenses were $100 less than what we were already spending. The shock sent me reeling.
“Do you know what a box of diapers costs?” I sputtered.

Very politely, the financial adviser closed our file. “Mrs. Philen,” he said, “unless you are willing to make some changes, there is not a judge in our area who will allow you to file bankruptcy.”

**What I have learned**

The days which followed were extremely difficult. We finally had to face the truth of the situation in which we had placed our family. The truth was not pretty.

I would love to say that things changed overnight, that we immediately learned the error of our ways, that a miracle occurred and all our debts were wiped clear, and that everything is just peaches and sunshine today… but I will never lie to you.

Our situation was not created quickly and was not corrected easily. Even though we have learned tremendous lessons over the last ten years of our marriage, we still have to beat down our selfish nature and choose to live within our means on a daily basis.

If you are currently in a stressful financial situation, this book is not going to solve your problems in a week, a month, or even a year. However, the information I am about to share with you was a starting place for our family. My prayer is that it will give you a new beginning too.
Hopefully, this information will provide you with the knowledge you need to start seeing an immediate difference in your life.

This book is not magic. You will have to work hard. You will have to make choices. You will have to say “no” to certain things and perhaps even to people. But, it is worth the investment of your time and energy to begin pulling away from the habits which have created your financial distress.
PART ONE

TIPS FOR REDUCING YOUR GROCERY BUDGET
CHAPTER TWO

Saving Begins with a Stockpile

Your potential for saving starts before you leave for the store. What do you already have in your pantry? Your freezer? What is in your stockpile?

Why stockpile?
When you have a grocery store available in your own home, then the need to go to the store will be less frequent. That’s wonderful, right? However, there is a better reason.

Most items are on a sales rotation. Every six to eight months, you will find the same products on sale at their lowest price. By purchasing these products at their rock-bottom low price, you will avoid paying 30% to 50% more.

Now, take a breath. If the word “stockpile” creates an image in your brain of Cold War bomb bunkers and an endless supply of canned goods, shake it off and replace it with an image of yourself with less stress and more possibilities.

How do you know what to stockpile?
Every family’s stockpile will be different because your likes, interests, and needs are different. Your stockpile should be built around the items your family uses the most.
Think about the things you prefer: favorite meals, favorite products, and those items you need to make it through each day. Walk through your home and look in the places where you store toiletries, paper products, and cleaners. Make a note of what you find.

With that in mind, consider this list of suggested stockpile items:

- Toilet Paper
- Paper Towels, Napkins
- Personal Toiletries
- Over-the-Counter Medication/Vitamins
- First Aid Supplies
- Cleaning Products
- Canned & Frozen Vegetables
- Baking Mixes
- Cake Frosting
- Cereal, Grits, Oatmeal
- Condiments
- Crackers, Cookies, Snacks
- Pasta & Pasta Sauce
- Beef, Pork, Chicken, Turkey, Sausage, Ham
- Dry & Canned Beans
- Canned Tomatoes & Sauce
- Rice & Potato Mixes
- Dry & Condensed Soups
Tea Bags & Drink Mixes
Pet Care Items

If you need help making a list of stockpile items, consider the stockpile template worksheet in Appendix B.

**How to budget your stockpile**

Budgeting is extremely important for all of your finances but especially important for your grocery budget. You do not want to get caught up in the momentum and spend your bill money on your groceries. Nor do you want to spend so much building your stockpile that you neglect to plan for other needs. So, set your grocery budget to include a set amount for building your stockpile.

\[
\text{Need} + \text{Stockpile} = \text{Total Grocery Budget}
\]

As your stockpile grows, you will notice that the needs amount you require will shrink. You can then use the remainder to go towards your stockpile, debt reduction, or whatever you desire.

*Remember: It is important that you spend the stockpile money ONLY on stockpile items. Do not be tempted to use it to for other purposes. Keep it set aside just for your stockpile.*

The best way to stay within your grocery budget is to use the Envelope System recommended by Dave Ramsey. Have one envelope for the needs
portion of your budget and one for the stockpile portion. Then, place cash in an envelope to help you stick to your budget.

As an added help, fill your stockpile envelope weekly, not monthly. This way, you are not tempted to spend it all in one week. You want to be able to watch the sales on a weekly basis.

Why shop with cash?
While it might not get you a PhD, I truly believe that shopping with cash makes you smarter or maybe it just makes you look smarter. Being challenged to do more with less helps you to make wiser choices. Are you going to spend $4 for a pound of potato chips or use that money to get two pounds of chicken breast?

Shopping with cash also helps you avoid impulse buys. You know that you only have “X” amount of cash and a sudden splurge would mean that you cannot get something you truly need.

Penny Perfect Tip: If you are an IMPULSE SHOPPER, have a separate envelope for your impulse buys. But, be sure that your impulses are worth the price because when the envelope is empty, the fun is over.

Also, it is just more fun to shop with cash. You find yourself trying to stretch $20 as far as it will go. It feels more like a game and can become a (legal) addiction.
And, just a note from personal experience... leave the debit card at home. I cannot tell you the number of times that I have walked into a store and realized that the contents of my buggy was going to place me precariously close to the amount of cash in my purse. The thought always pops into my brain, “That’s okay. I’ll just use my debit card for the difference.” Not a good idea.

**An alternative to using cash**

If you have a cash phobia, consider using gift cards to your favorite stores. Instead of placing cash into an envelope, you can load your budgeted amount onto a gift card each month.

**Storing your stockpile**

Now that you know what you are going to stockpile and how much you have to spend on it, you need to figure out where to put your stockpile.

This might sound like a no-brainer but put things close to where you will need them. Keep your toiletries in the bathroom under sinks or do something like we did and use an over-the-toilet organizer for towels and put your toiletries in the linen closet.

A great place for cleaners is under the sink or in the cabinets of an extra bathroom. We have a half bathroom with a cabinet perfect for stockpiling all of our cleaners. It doesn’t hurt that the half bath is conveniently located in the middle of the house. As for dish washing supplies, they are stashed under our kitchen sink.
Place your groceries in a kitchen cabinet or pantry. If there is no room in the cabinets, remove the items you use only seasonally and place them in storage. If you have Great Aunt Edna’s china in the cabinet but you never use it, box it. She would rather you be saving money.

Perhaps you have extremely limited space. You might have to stretch your creativity. Consider purchasing a stand-alone pantry cabinet. Use plastic storage containers in your garage. Install shelving in the laundry room. Or, hide items in under-bed storage or suitcases.

True story: We installed shelves in our laundry room with one shelf about eight inches from the ceiling and another about eight inches under that. For a long time, this was our stockpile space. It was awkward but it worked until we were able to purchase a stand-alone pantry which we placed in the hallway between our kitchen and master bedroom. The day we got the pantry, I felt like I had birthed another child. I was so proud!

If you do tuck away items all around your home, consider this one piece of advice. Keep a list of what you have and where it is so you will not forget where you put stuff. I once decided it was time to stock up on meat only to discover enough meat in the bottom of our deep freezer to last for months.
What stockpiling is not
A lot of recent programming has twisted how the stockpile-coupon system should be used. Just for the record, stockpiling is not...

... an excuse to hoard. Buy what you need to make it to the next sales cycle, no more than that.

... intended to be rude. Do not clear the shelves just because you can.

... meant to be overwhelming. Do what you can when you can and let the rest go.

Stockpiling is...

... a great way to save your family money. You can save as much as 90% on your grocery budget.

... a way to always be prepared. Whether the threat is hurricanes, tornadoes, or earthquakes, stockpiling will have you ready for natural disaster.

... a way to be more charitable. When you can purchase more for less, or even free, you can give more to others.
CHAPTER THREE

Why Preparation is the Key to Saving

Even if you have a stockpile, the amount of preparation you put into each trip to the store can save you... or cost you.

Have a price list
If your eyes roll back in your head at the thought of making a price list, you can go ahead and add at least $15 to each trip you make to the store. While this might seem tedious, you simply cannot recognize a stock-up price without knowing what a great value is.

Your price list does not have to include everything in the store, just the items you buy most frequently. These are the items you should be stockpiling.

If you simply do not have the time to write out a price list, then I strongly urge you to join the Grocery Game. The way the Grocery Game works is through a list of products on sale at your local store. The list will tell you when the price is low enough to stockpile as well as the coupons you need to maximize the value.

Before you enroll in the Grocery Game, I recommend two things:
1. Check out the book, *Shop Smart, Save More*, by Grocery Game creator Teri Gault from your local library. *Shop Smart, Save More* will give you a detailed description of how to use the Grocery Game lists to save up to 90% on your grocery bill.

2. Begin collecting coupons. The lists at the Grocery Game will refer you to coupons which have been available over the last four weeks or more. By collecting coupons before you begin your free trial, you will have the coupons you need to match the lists.

*Shop knowing the price per unit*
A key to saving more money is to train yourself to shop by the price per unit (PPU) instead of the price on the sticker. Companies are shrinking their packages but leaving the prices the same. When you shop looking at the price per unit, you will not be affected by these subtle changes.

To figure out the price per unit, you will divide the price of the item by the unit, whether that is the weight or the number of items.

![Betty Crocker Brownie Mix](image)

In the example above, the PPU of the brownie mix is calculated using the number of ounces in the mix. This method works for all items that are sold by weight. Typically, you can find the weight of an item along the bottom-front of the package.
The PPU of the toilet tissue is different because it is figured using the total number of items in the package, or the total number of sheets. The total number of sheets is not given on the package but they do give the number of rolls and the approximate number of sheets per roll. So, to find the PPU, you would multiply the number of sheets by the number of rolls and that gives you the total number of items. This method works when trying to find the PPU of diapers, eggs, and other products not sold by weight.

Many stores (like Target & Walmart) will put the price per ounce on the shelf tag for grocery items but do not put the price per unit on other items such as household cleaners. Take a calculator with you to get the best deal!

**Use coupons**

The best use for coupons is using them on top of a rock-bottom sales price or in a situation where the coupon’s value can be doubled. If you are vigilant, you might even spot a situation where an item is at a rock-bottom sales price while there is a double-coupon event.

Even if you do not strive to maximize your savings by building a stockpile, using even a few coupons each trip will save you money. Granted, you will not end up saving hundreds of dollars each month but saving is SAVING.
**Where can you find coupons?**
This is one of the most popular questions I am asked. The answer is extremely simple: EVERYWHERE. Seriously.

I have even found coupons at my child’s Mom’s Day Out and in the dentist’s office. I’ve picked them up at the pediatrician’s office too.

Sometimes, you just have to know where to look. So, let’s take a look around.

*Penny Perfect Tip: Get more than one copy of the newspaper so you can have enough coupons to stockpile when there is a great price. Also, since coupons are regional, get copies from other cities if possible. Different coupons may be available in other areas or the values could be higher.*

**Newspaper inserts** come in the Sunday paper. You could get any combination of the following:

- Red Plum (RP)
- SmartSource (SS)
- General Mills (GM or SS2)
- Proctor & Gamble (PG)
- Parade

The **sales advertisements**, which come in the newspaper on Wednesdays in my area, can sometimes include coupons. Also, many stores allow the
coupons from their weekly sales advertisements to be printed from the online version of the print advertisement. So, check the online sale ads too.

**Magazines** are a hot place for coupons. Martha Stewart publications, cooking-related magazines, and Ebony are always hosting coupons. All You, which is only available by subscription or at Walmart, is a couponer’s dream. There are also coupons available in the publications available for free from grocery stores such as those found at Publix.com.

Always shuffle through your **junk mail** looking for coupons too. Not only there, but coupon booklets are often available by mail from Target (grocery & baby), Publix, Winn Dixie, Save-A-Lot, Proctor & Gamble and more.

**Penny Perfect Tip:** Use My Coke Rewards, Pampers, or Huggies points to get FREE magazine subscriptions.

**Penny Perfect Tip:** Sign up or create a baby and wedding registry (even if you do not add anything to it) in order to be placed on the mailing list. Often, the coupons in these mailers are not just for babies or newlyweds.

**Samples** often come with a coupon enclosed. One exception, Walmart.com has tons of samples available but these rarely come with coupons.

In the store, be on the lookout for coupons in these locations:
• **Blinkies** - SmartSource machines that blink are placed near the product being promoted by the coupon. Many stores have replaced the blinkie machines with small cardboard boxes.

• **Peelies** - Coupons are stuck to the product or a partner product and are only to be removed if you are purchasing the product.

• **Displays/Tearpads** - Pads of coupons can be placed on free standing displays or along the shelves close to the item being promoted.

• **Customer Service** - Some stores have pulled the coupons from store aisles and keep them behind the customer service desk. It never hurts to ask if they have some available.

Each time you visit the store, quickly browse every aisle and take two of each coupon you find.

The **internet** might be your greatest resource for coupons. You can find a multitude of coupons online at websites including these:

- RedPlum.com
- SmartSource.com
- Coupons.com
- CouponNetwork.com
- SavingStar.com
- Recyclebank.com
- AllYou.com
- Store Websites
- Manufacturer Websites
- Manufacturer Facebook Pages
You could spend a lot of time trying to match the coupons to your local sale advertisements but I recommend finding a coupon blog you trust and take advantage of their hard work by allowing them to do the work for you.

**Penny Perfect Tip:** Just as the coupons found in newspapers are regional, so are the coupons found on many websites. If the website asks for a zip code, try different zip codes from areas around the country to find more coupons.

**What you need to know about printing online coupons**

Downloading coupon software is necessary to print coupons from the internet. Reputable companies (like those mentioned before) supply coupon software free of computer viruses.

The software typically limits you to two prints of each coupon. You can print multiple coupons by using the back button on your browser or the backspace button on your keyboard. You can print until it says that no more are allowed.

If it tells you that you have no prints available but you have never printed those coupons, then the offer has “capped” meaning that the manufacturer put a limit on the total number of prints.

The downside of printing coupons is that ink and paper can be expensive.

There are a few things you can do to help cut the expense:
• Save ink by changing your printer’s default settings to “fast draft” and “black only” gray-scale.

• Purchase paper by the case, on sale, and watch for offers to get it for free after rebates at office supply stores.

• Print coupons in sets of three, when possible, because they will print three to a page.

• Use the paper scraps left after cutting your coupons for your child’s coloring pages, shopping lists, or RECYCLE!

**A note about coupon fraud**
While coupon fraud might be something I want to avoid discussing, it is very real and the implications can harm all strategic couponers. So, here is a brief synopsis of what coupon fraud is and how you can avoid it.

**Types of coupon fraud**
• Buying an item and using a coupon that does not match the product or its size/quantity
• Selling uncut coupons by auction or other formats
• Copying coupons
• Producing and/or using a fake coupon

**Keys that a coupon might be fake**
• A really large amount off the product or for a free product
• Missing the fine print with specific instructions on how the coupon should be used and redeemed by both you and the store
• Was emailed to you or posted in a coupon forum or chat room
• Has more than one identical coupon printed on the page
• Missing a UPC barcode or the barcode does not scan

If you know of a fraudulent coupon case, please contact The Coupon Information Corporation or the Federal Trade Commission (http://www.ftc.gov).

If you suspect a coupon is a fake, you can visit The Coupon Information Corporation (CIC) for a list of current fraudulent coupons (http://www.couponinformationcenter.com/~Click on “Counterfeit Notifications”) or contact a coupon blogger you trust since they often receive notices when an invalid coupon is being passed around.

To avoid coupon fraud
• Do not download coupons from a coupon forum or chat group
• Do not use coupons you receive through email
• Do not purchase coupons
• Read the fine print
• Use coupons only as they are intended

The punishment for coupon fraud can be intense.

**Longest prison sentence: 17 years**

**Highest financial penalty: $5 million**
Prison sentences of three to five years are not uncommon. Financial penalties generally vary, but have often been in excess of $200,000.

Make a menu
When I asked for tips from my blog’s Facebook community on the one tip they would stress to someone looking to reduce their grocery budget, the resounding answer was, “Make a menu.”

Whether you make a menu from week to week or month to month, just make a menu or borrow mine which is published each month at www.MeetPenny.com.

Make a menu from your stockpile
Check your stockpile before you make your menu. Think of the meals you can make from what you have. These items have been purchased at the lowest possible price so you will save tons of money by using those items first. Fill in the gaps as needed.

Check coupon match-ups
Whether you use the Grocery Game or one of the fabulous coupon blogs to match your coupons to sales, take a look at what is on sale each week and plan your menu around the best buys.

As you look at the sales advertisements and coupon match-ups, you should always be adding to your stockpile. Look for those rock-bottom sales prices and add those items to your list.
**Eat a snack**

You know you should not shop hungry. When you shop and your stomach is growling, everything looks good and inspiration for fabulous meals seems to be all around. You keep thinking about your stomach and stop thinking about finding the best price. You just want to get home and get something to eat as fast as possible. So, you should grab a snack before you leave for the store. Right?

Likewise, when you are browsing through recipes, everything looks good. As you plan grows, you could bust your budget. Make sure that you feed your stomach before you feast your eyes on the possibilities.
CHAPTER FOUR

Extreme Versus Strategic Couponing

On my blog’s Facebook page, I get a lot of questions about a reality television show which promotes using coupons to obtain extreme savings. The most popular question is always, “How can they do that?” The answer is... that they can’t. Even those people are not that good.

Here are five reasons why programs about extreme couponing are not reality shows:

1. They break the rules and I am not just talking about coupon fraud, although some have practiced that too. I mean, they get special permission from the store or the manufacturer to break some of the rules.

Most registers will limit the number of coupons per transaction to 40. Anything else requires a manager’s override. The truth is I think these stores are getting advertising through the show and perhaps even a financial kick-back.

Also, some coupons are limited to the number of identical coupons you can use in a transaction. But, think about this... in other reality shows when a product is in the frame, a piece of tape is over the label or the image is blurred. Do you see that on these coupon programs? Why not? Because those companies are not going to file a cease and desist order when they are making money.
2. Who can make a meal out of mustard? No one. Seriously. Think about what these people buy. Where is the meat? The produce? The ingredients for a real meal? If you were to go into the store and pick and choose what you bought without trying to pick up the ingredients for a recipe, then you could get similar results.

3. The shows do not reveal how much money was spent by the shopper in accumulating the coupons they use. Did they use a coupon clipping service? Did they purchase multiple newspapers? Regardless, they do not include that amount in the final transaction.

4. Not all stores double or triple coupons. This does make a difference. But, even then, some stores will allow you to double on the first item but give you only the face value of the coupon for subsequent identical coupons. (Again, the rules are being broken.)

5. Can you picture a store allowing someone to tie up a register for hours while they bust out a huge free deal? Other customers are backed up in another line, moaning and groaning, while that person is happily passing coupons across the conveyor belt. Hours later, that person walks out only paying a few pennies. Does this sound like reality to you?

The reality is that they name shows like this *Extreme Couponing* for a reason. Extremism sells. If they named it *Strategic Couponing* and had a person use coupons in a sensible way, the ratings would not be the same. The buzz would not be as loud. Their wallets would not be as fat.

You see what they want you to see. They film several transactions and only show you the “best.” So, don’t get discouraged when you cannot do what you see them do on television. Those shoppers are not even as good as they are presented to be.
CHAPTER FIVE

Change Your Shopping Habits to Save More

Sometimes, it is easy to get into a shopping habit. You develop a pattern of shopping on the same day, at the same store, or for the same brands. A little review of those habits can help you shave even more from your grocery budget.

Where you shop
Where you shop can make a huge impact on your grocery budget.

Discount grocery stores
Places like Aldi or Save-a-Lot can help you save as long as you know your prices. Typically, the meat and produce typically has a great value, but I have heard some reports of questionable quality in some locations. The only way you will know is to go check it out. Keep an eye on the sales flyer and when you see something that looks good enough to warrant a trip, go plundering.

Buy specialty items online
I purchase organic maple syrup, agave nectar, peanut butter, Nutella, diapers, wipes, and some other specialty items from Amazon.com in bulk
with Subscribe and Save. Typically, the discount and free shipping makes the value better than purchasing at our local Sam’s Club.

**Shop at drugstores**

I was very surprised by the amount I could save when I first started using the stockpile-coupon method at drugstores. By purchasing our toiletries from drugstores on sale with coupons, I was able to save up to 90%. So, I purchase our personal products from local drugstores when I can achieve huge savings and avoid paying higher prices at grocery stores, which leaves me with more money available for groceries.

**How you shop**

Remember, you are trying to replace those habits in your shopping routine, always looking for ways to cut your budget a little more. However, there are some tips I recommend become a consistent part of your shopping plan.

**Shop from a list**

Those quick trips to the store can kill your grocery budget... not to mention your gas budget. So, keep a running list handy. When you are making your menu, keep your list beside you to jot down the items you need to complete a recipe. Also, train your family to jot down the items they need too. Keeping your list on the refrigerator is an excellent idea. Before you make your trip to the store, check that list.
Review the sales advertisements and coupon match-ups before you leave and write down anything that is at a rock-bottom sales price. You should always be looking to add those items your family uses the most to your stockpile.

Now, you have made your menu, kept a running list on the refrigerator, checked the sales ads, and made notes of items to add to your stockpile. Your list glows with the sweat of your preparation. So, stick to it.

One more rule to help you stick to your list... never, ever just go to the store to “window shop.” I recommend keeping your list in order according to the layout of the store. Browsing can put you in the hole really quick because marketing analyses show that the longer you spend in a store the more money you will spend there.

As for those items that surprise you regardless of how hard you prepare and will be needed before another trip to the store, send your spouse. When I send my husband to the store, I know he will pick up what I need and nothing else. If I go to the store, I will scan the sales ad and check the meat aisle and think of something else we need.

**Shop alone**
I love my husband. I love my children. But, I want to shop alone. When they come with me, someone is going to ask for something that is not on my list.
A child is going to demand my attention when I need to be looking at the price per unit to make sure I am getting the best deal possible. Shopping will cost you if it becomes a social outing. My goal is to get in the store and out of the store as quickly as possible and without distraction. I am a woman on a mission and my mission is to save!

**What to buy**

If you want to shave a lot of money off your grocery bill, you need to take a really hard look at what you are buying.

**Basics**

Keep a firm focus on the basic items you need to prepare meals. I cannot emphasize enough the need to purchase products in their simplest form. Think more about ingredients and less about meals.

**Bulk items**

Small cans of tomatoes are easy to use and do not need to be measured, but you can save more by purchasing the larger cans and then separating them into traditional sizes and freezing them.

Baking products can be significantly cheaper when bought in bulk. I purchase my rice, spices, flour, coffee and such in bulk quantities at our local warehouse store and then place the items in large plastic storage containers.

*Penny Perfect Tip: Always check the price per unit because sometimes, the smaller can will be cheaper, especially if you are using coupons.*
**Discounted meat**
Meat marked for quick sale is not bad meat, although I do skip it when it is already turning colors.

**Beans & Rice**
Inserting one or two meatless meals into your menu each week can shave $10 to $25 from your grocery budget each month. If you have a meat and potatoes man, you could always try to fake him out by using beef or chicken stock for flavor.

You can also stretch the meat you use by fluffing the dish with beans, corn, and/or rice.

**What not to buy**
To really save the most money possible, certain items should never be found in your grocery cart.

**Convenience foods**
Premade and frozen foods should be avoided for more than one reason: 1) you have no idea what is really in there; and 2) food is cheaper when made from scratch in your own kitchen.

**Meat**
I know... I just told you to buy discounted meat and now I am telling you not to buy it. For the most extreme budgets, meat needs to be limited because it will still be one of the most expensive things on your list. So, avoid specialty cuts. Keep steaks limited to special occasions.
Cheese
Dairy is important for a balanced diet but when you have cheese on every casserole or present in some other form at every meal, your budget needs calcium rehab. Cheese is very expensive so when you do purchase it, make sure that you shop by the price per unit or wait for sales that you can match with coupons.

Soda
There are certain meals in our home that beckon for an icy cold glass of Coke Zero. It’s a terrible thing but I am just being honest. Instead of soda being a constant in your grocery cart, reserve it for special occasions. Water and tea are the most economical options.

Snacks
Snack foods could easily fall under the convenience foods category. Packages of snacks will eat your budget faster than the Cookie Monster can gobble down a plate full of cookies. So, try to make your snacks from scratch.

Penny Perfect Tip: Freeze your own cookie dough for freshly baked cookies at a moment’s notice. Make cookie dough in a large batch and then use a small, metal scoop to shape the dough into portion-sized balls. Quickly freeze the cookie dough balls by placing them in a single layer on a bar pan. Cover tightly. Then repackage the cookie dough in a freezer bag. When you are ready for a cookie or two, just bake as you normally would and enjoy! Your cooking time may need to be slightly longer.
If you cannot live without chips beside your sandwich, wait for a Buy One, Get One Free sale and then stock up. Potato chips are often available with rebates too. Keep your eyes open around the store displays for tear pads.

**On a $50 budget**
Someone recently asked me what my shopping list would look like if I only had $50 to spend in the grocery store each week. Since this situation has been very real to me in the past, I was able to provide her with this list:

- Basic baking supplies (flour, sugar, salt, yeast, butter)
- Produce (onions, potatoes, carrots, cabbage, bananas, and other produce in season and on sale)
- Pasta (in bulk or on sale with coupons)
- Canned tomatoes and tomato sauce (when BOGO with coupons)
- Whole chickens, chicken thighs, or chicken breast (in bulk and on sale)
- Chuck roast (in bulk and on sale)
- Dry beans (in bulk)
- Milk, tea bags, coffee (in bulk and on sale)
- Frozen vegetables (in bulk and on sale)

While a grocery list like this might not offer much variety, the items guarantee your family balanced nutrition without blowing out your budget.
I want to be very honest right from the start. The main reason to have a membership to a wholesale/warehouse club is NOT for the savings but the convenience. By purchasing items in bulk, you shop less frequently which is a HUGE time saver, but are the savings enough to validate paying for a membership?

Can you save money at a wholesale club?
Yes, but... This is not a simple answer. You really have to consider a few things:

How often do you plan to shop? If you are just going to go once a year, then it would be best for you to wait for an open house event where everyone is welcome. However, if you plan to shop once a month, your likelihood of recovering your membership fee in savings is much more probable.

Where is the club located? If you are having to drive a great distance to shop, your savings will be eaten away in gas mileage. However, if you are
planning to run other errands in the area at the same time, you could
balance your savings better.

**Can you stick to a list?** Wholesale clubs are packed with odds and ends that
make you want to look. If you are an impulse shopper, this could be a killer
for your budget.

**What do you plan to buy?** The vast majority of grocery-related items in a
warehouse store are not a good deal. You can purchase food for much less
from a drugstore or grocery store by stacking coupons on a rock-bottom
sale price. Most warehouse clubs do not accept coupons and sales are
nonexistent.

**What should you buy at a warehouse store?**

**Coffee** - Specialty coffees and individual serving coffee cups are a much
better value from a wholesale club.

**Paper products** - Our family purchases paper plates, coffee filters, and
toilet paper (store brand) from Sam’s Club and our savings are significant.

**Baking basics** - Flour, sugar, and other baking items are available in bulk
quantities and are a fabulous buy when you calculate the price per unit.

**Rice** - Just like baking basics, rice is a fabulous purchase but it will come in a
huge quantity and required proper storage.

**Specialty baking items** - Chocolate chips, nuts, and dried fruits are an
excellent buy.
Spices - If there is a particular seasoning that you use frequently, you will find the prices much cheaper than at grocery stores. However, if you will not use the spice within 6 to 12 months, skip it because the flavor can deplete quickly.

Special snacks - Deals in my area on animal crackers and goldfish are hard to find, so I pick these up at Sam’s. However, I will maneuver right past the Cheez-Its, Nilla wafers, graham crackers, OREOs, and more because a sale plus a coupon at a grocery store yields the better deal.

Some dairy items - When coupons have not been available for cheese, a five pound bag of shredded cheddar and logs of cream cheese can be a good buy but watch the prices on milk, eggs, butter, and yogurt.

Organic produce - The variety of organics at wholesale clubs is increasing but keep in mind that if you are not going to use or freeze the produce before it spoils, your savings will be wasted.

Liquor - If you are purchasing alcoholic beverages, you will save 20% to 30%.

Designer clothing - Your best prices on clothing will always be found on off-season clearance racks but some wholesale warehouse clubs offer designer clothing at 75% off.
**Household items** - A few of the household items are a great deal. For instance, we pick up our Brita filters and air conditioner filters at Sam’s Club. Just know your prices.

**Printer ink** - Not all computer ink is priced equally but some brands have an excellent price point compared to other retailers. Do your research.

**What should you avoid purchasing at a wholesale store?**
Just as I mentioned before, some of the items that will tempt you are more about convenience than savings. For instance, toothpaste, toothbrushes, razors, and deodorant can often be purchased for pennies by using coupons. Cereal, condiments, and soft drinks are way over-priced at a wholesale club as are most of the frozen foods.

The most important rule... be a smart shopper. Know your price per unit on the items you buy and compare those to the stockpile prices you find at your regular stores.
PART TWO

USING STRATEGY TO SAVE MORE
CHAPTER SEVEN

Basic Store Marketing Strategies

The best way to avoid the pitfalls of marketing strategies is to know the tricks that grocery stores and supercenters use to lure you into spending more.

The typical store setup
Assuming you have been to the grocery store or supercenter lately, you know that each has a typical setup where the produce, meat, dairy, and bakery are all along the perimeter of the grocery section with the boxed, canned and convenience goods lined by aisle in the middle. Typically, the bread is on one side of the store and the milk is on the other... or the bread might be sandwiched - pardon the pun - somewhere in the between.

There is a plan at work.

What is the number one thing that most people buy at the store? Bread and milk. Maybe eggs. The marketing brains want to bring you as far into the store as possible, drawing you past displays promoting the nearest holiday... reminding you that you forgot Great Aunt Edna's birthday... that back-to-school is right around the corner... that you need to spend more money than you planned. They also want you to travel
all.
the.
way.
through.
the.

store.

Why is the beer near the diapers? It certainly is not because babies drink alcohol. It is for the daddy who is sleep-deprived and sent to the store by his wife because the baby is down to his very, last diaper.

Where is the bakery? Can you smell it? Ahhh... the smell is delightful... for a reason. Run as quickly as you can in the opposite direction! These goodies will delight your senses while they pick your pocket. I'm not kidding. Did you know that certain aromas release endorphins in your brain? That's the happy gnomes that race through your body, bringing a smile to your face. Why is the bakery near the door? Because they want you to be happy when you shop because happy people buy more!
Think about that smell again. Fresh. Baked. Bread. Yumm! Is your mouth watering? It's a natural response and when your mouth waters, your body is ready to eat. When you are hungry, you buy more at the store.

While we are talking about your senses, what type of music do they play in a store? Feel-good mellow music. Nothing too upbeat because you might get motivated to move your buggy too fast. The longer you are in a store, the more money you are likely to spend.

Yeah, these marketing guys make big bucks to figure out why and how you shop but those are not the only tricks they have.

**The inner aisles**
Now, we are going to stroll down the inner aisles which are not only a haven for the unhealthiest items in the store, but they also harbor the thieves that will zap your money without even a blink. Many of those items have an excruciatingly high retail mark-up, second only to the items you will find right around the checkout lane. If you want to save the maximum amount of money possible, avoid those inner aisles.

But, for the sake of adventure, let’s take a brief walk down one of those aisles. What do we see first? An end cap (shelving positioned to face the
main aisle) laden with goods that promise a deal. Or do they? How do you know? If these items are removed from their competition, how can you compare the prices to see which brand or size offers the greatest value? You can’t! Even with your price book in hand, you have no way of knowing if there is a better deal abiding in its humble home on the aisle. So, take a turn and we will head in that direction.

Walking down the aisle, you will not notice the biggest bank-breaking, pocket-picking items at first but they are staring you right in the face. Right at your eye level. Companies pay more to have their products at eye level because they know that out of convenience, that is where you will look first and sometimes, that might be the only place you look. So, look high and low. Check the prices on the top shelves and the bottom before reaching for something from the middle shelf.

Where on the shelves are the candy, cookies and snacks located? Are your kids with us? I bet they spotted them already. Right there... on the bottom shelf, just waiting for a demanding child and a push-over mother. Just another reason to leave your children at home.

What is next? Hmmmm... the snack aisle... let’s take a peek... Wow! A 16-ounce bag of chips on sale for $3.00. What a steal! Is it really? Would you pay $3.00 for a pound of meat? I hope not unless you are preparing for

Penny Perfect Tip: Always be on the look-out for coupons as you browse the inner aisles. Remember to take two of the ones you find so you will be prepared for the next BOGO sale.
a special occasion! Then, pray tell, why are you paying that for a bag of chips?

Now, I confess that I like having a bag of Doritos in the pantry but that does not happen unless there is a BOGO going on. I stick with tortilla chips and pretzels because they can serve more than one snack-y purpose. You can easily incorporate them into a meal or even use them as a topping for casseroles. Crushed pretzels make a great breading for tilapia.

Always be mindful and shop smart when walking those inner aisles.
CHAPTER EIGHT

Saving Strategies for the Basics

In the last chapter, we investigated the pitfalls of the inner aisles of your grocery store. Are you ready to learn the best way to stretch your dollars along the perimeter of the store? Let’s go!

Dairy, meat, and produce can be equally dangerous to your budget if you do not know your prices. Once again, I must preach at you to have a price list. This invaluable tool will save you tons of money.

Produce

One of the most popular questions I am asked is regarding how to save money on produce.

I must say that the easiest way to save a ton on produce will come from your local farmers market or produce stand. However, there are weeks when the grocery stores will highlight in-season produce on sale. Unfortunately, everything else tends to be over-priced. The good news about some supercenters (like Walmart) is that they will match the prices (also known as “comping” or “comparison pricing”) on any produce that appears in a sales advertisement, even from the local produce stand.
Shop for produce by season

If you want the best deals on produce, stick with what is in season. Here is a quick list of seasonal produce from my area. Keep in mind that what is in-season may vary in your location:

January & February - broccoli, cauliflower, citrus (lemons, oranges, grapefruit), leeks

March - asparagus, broccoli, lettuce, mangoes, pineapple

April & May - asparagus, blueberries, broccoli, lettuce, mangoes, pineapple, strawberries

June - apricots, cantaloupe, cherries, corn, lettuce, peaches, strawberries, watermelon, zucchini

July - apricots, cantaloupe, cherries, green beans, peaches, raspberries, strawberries, watermelon

August - apricots, cantaloupe, corn, peaches, plums, raspberries, strawberries, summer squash, tomatoes, watermelon

September - apples, grapes, lettuce, pumpkins, spinach, tomatoes

October - apples, broccoli, cranberries, grapes, lettuce, pumpkins, spinach, sweet potatoes, winter squash

November & December - apples, broccoli, cranberries, mushrooms, oranges, pears, pumpkins, spinach, sweet potatoes, tangerines, winter squash
You can also use my “best price” list as a reference (Appendix A) for the lowest prices I have ever found on produce items. If you find an item at one of those prices or better, you know you are getting a deal.

Trying to choose organic? The prices will be higher but do occasionally go on sale and sometimes have coupons available. Use your price list to track prices.

**Stretching your budget further**
If you need some tips to help stretch your dollars in the produce section even further, try these:

- Match prices from the print advertisement from your local produce stand at Walmart. But, be aware that your local farmer’s market may have a fresher selection and fewer pesticide-coated varieties available. (Please note that the price matching policies may vary from state to state and even store to store.)
- Buy bagged produce instead of single items and weigh the bags. The weight listed on the bag is the minimum required. Some will be heavier.
- If you don’t need 3 pounds of onions, chop them up and freeze them. Too many apples in a bag? Make applesauce and freeze it. What to do with all those oranges? Make orange juice and... you guessed it... freeze it!
- Save money on produce priced per pound by shaking off excess water before bagging it and pinching off that extra growth of stem
from grapes. I have even heard of a lady removing all of the grapes from the stem before buying it, but I have never been that bold.

- Avoid buying anything that you cannot consume within one week, unless it is something hearty like potatoes or cabbage.
- Freeze your produce before it goes bad. Frozen broccoli florets are easy to steam or add to frittatas, and so are many other vegetables. For fruit, you can use them in smoothies. Bananas (peeled, cut and frozen) can be thawed and mashed for banana nut bread.
- Skip going to the store for fresh produce each week by purchasing produce for one week and frozen varieties for the next week.
- Make salads with cabbage since it is always cheaper and it lasts longer in the refrigerator than other lettuce. We do different variations of cole slaw by mixing cabbage, shredded broccoli stems, and shredded carrots.
- Bagged lettuce is more expensive than a head of lettuce and iceberg lettuce is cheaper than its fancier (and greener) friends. However, the greener the green, the more nutrition there is in the leaves. Try mixing iceberg with romaine or spinach. The bags of baby spinach are often included in the BOGO sales at local grocery stores, and you can even find a coupon online for these salads occasionally.
- Know what fresh produce should look like. One time, I sent my husband to the store for a bulb of garlic. He came back with a shriveled, rotten mess because not all stores keep an eye on their produce as closely as they should. Some stores have a description of what you should look for when picking produce next to the price.
Read it. For me, there is nothing worse than buying a piece of bad produce and having to chunk it in the trash. Of course, if the store has a guarantee, take it back.

Also, research how to store your produce and apply what you learn to help it last longer. For instance, did you know:

- Tomatoes should not be stored in the refrigerator;
- Potatoes and onions should be kept away from each other;
- And, that carrots and apples make bad bin partners?

Now you know... cha-ching! You just learned to save more money.

Penny Perfect Tip: Keep a good reference book in your kitchen to help you remember the best practices for food handling and storage. I personally recommend “The New Food Lover's Tiptionary: More Than 6,000 Food and Drink Tips, Secrets, Shortcuts, and Other Things Cookbooks Never Tell You” by Sharon Tyler Herbst.

While in the produce section, keep your eye out for a cart of “Manager’s Specials,” produce that has been drastically reduced for a quick sale. These are still edible items.

The best alternative to fresh produce
If the prices of fresh produce do not fit your budget, consider the freezer section. I try to keep my freezer stocked with bulk bags of frozen fruits and vegetables for nights when my produce bins are empty, when the produce
at the fruit stand looks bad, or when the prices are just too high for the added expense.

**Meat**

Unless you are a vegetarian or have your own livestock, meat is one of those necessary evils. Prices are on the rise and finding a deal is getting harder. As always, keeping a price list of what you buy most frequently is the best way to save, but there are other tips you can apply to your shopping which will increase your savings.

**Beef**

When it comes to ground beef, the least expensive way to purchase it is in chubs, or large logs. Sometimes, you can find these for $1.25 a pound. However, with the recent attention to “pink slime,” I personally look for ground meat without lean beef trimmings. Of course, you can purchase your beef as a roast (look for marked down or buy one, get one free deals) and ask the butcher to grind it for you. You could even purchase a grinder and do it yourself.

If you favor the leaner beef but can only afford the fattier ground meat, you may have a little more work in the preparation but the regular ground beef will still work for you. After you brown it and allow it to drain, pour boiling water over it and allow it to drain again. This makes it leaner than extra-lean beef.

For meatballs or meatloaf, mix the ground beef half and half with ground turkey. We actually use ground turkey a lot in our home because it is often
cheaper and the taste is similar to ground beef when used in pasta, casseroles and burgers.

Buy beef or pork roasts/loins and cut them yourself or ask the butcher to cut it for you. This is a free service in most grocery stores.

Other cuts of beef can often be found on Manager’s Special. Just ask the store’s butcher when they typically do markdowns and plan to be there. This is one reason why I like to be at the store around 8 AM. I want to pick up these deals before they are snatched up by other shoppers.

**Chicken**

Chicken is a little harder to get at a rock-bottom price but keep your price book on your favorite cuts and load up when you find a deal. For instance, if I see boneless, skinless chicken breasts for less than $1.99 per pound, I load up the freezer.

Also, you can buy your chickens whole since they are cheaper and cut them yourself. But, if you are not a cook or feel that this would discourage you from getting in the kitchen, skip it. Ultimately, you are not saving money if you are not following through with your plan or are spending too much time in the kitchen.
Seafood
If you are a seafood lover, stock up on frozen seafood when the items go on a BOGO sale. Also, if you live near the coast, skip the grocery store and drive down to a local market that sells fresh seafood to get a great price.

Specialty items
The best time to stock up on turkeys, hams and ribs are around the holidays where they are most popular. If the grocery store has overstocked, expect markdowns after the holiday. While you are shopping prior to the special day, make a note of the expiration dates, and then the day before the “sell by” date, go look for markdowns. Just as an example, I was able to pick up ribs after the 4th of July for $1.25 per pound.

Ways to use less meat
The best way to save money on meat is to avoid buying it. If you are looking for ways to use less meat or to find a reasonable substitute, consider these tips:

- Substitute eggplant for meat in casseroles and sauces. Just peel, cube, and sauté in olive oil with salt and pepper, crushed beef bouillon, or a meat seasoning such as Montreal steak seasoning.
- Use oatmeal or bread crumbs as a filler. Add it to your ground beef for meatloaf and burgers or put it in the skillet as you brown ground beef.
- Don't think of meat as your main dish. Serve it as a side dish or as a part of a dish (casserole, tacos, pasta, etc.) instead.
- Mix your meat with beans, rice, and/or corn to make it go further.
- Flavor your beans by cooking them with ham bones or in beef or chicken stock.
- Measure your portions. You might be surprised that the amount of meat recommended for a healthy diet is smaller than what you normally serve.
- Buy in family packs and then divide it up and freeze it when you get home.

**Dairy**

The dairy section is the hardest place in the store to save money for me because milk is so expensive. However, milk can be frozen and if you have the freezer space, stock up when it goes on sale, use a little off the top (to allow room for expansion) and place it in the bottom or back of your freezer where the temperature fluxes less.

Personally, I purchase my cheese when it goes on sale with a coupon just like everything else, but if it has been a while since I have seen a good deal on cheese, I will buy a huge bag at the warehouse club and freeze it in smaller portions.

We use butter instead of margarine in our home and it can be expensive. We also use cream cheese occasionally. To save money, I will stock up around the holidays when the prices are at their lowest of the year. Thanksgiving, Christmas and Easter often yield huge savings for these baking necessities.
Other dairy can be found at reasonable prices on a regular sales rotation. Once again, a price book can help you spot these items at their rock-bottom prices. If you shop for yogurt or margarine, watch for coupons as these are available almost constantly.

Did you know that eggs can be frozen too? Just crack one open into each compartment of an ice cube tray and freeze them. Pop the blocks out when frozen and place into a freezer bag. When you need eggs, pull them out and allow them to thaw in the refrigerator overnight in a sealed container. Then, use as needed. Need boiled eggs? Just boil, peel and then freeze.

One word of caution for the dairy section... many people assume that store brands are always cheaper than name brands, especially when it comes to dairy products. From my personal experience, I have found that this is not always true. Watching the price per unit can help you discern which brand is the best deal and keep in mind too that if you can use a coupon on a sale price, the featured product might just be the best buy.
CHAPTER NINE

Saving Money at Drugstores

Earlier, I mentioned that saving up to 90% is possible when you shop at drugstores, and now I want to share more about how to make that happen.

The information you need the most is the store’s coupon policy. While most companies have a corporate policy, many do not and other companies allow the local store manager to interpret the rules as he or she pleases. I recommend asking the manager of your favorite drugstore for the coupon policy before you start planning your purchases.

How to work the system
Typically, there are three ways to save at the major drugstores (CVS, Walgreens, and Rite Aid) in any given week.

1. Items will be on sale at rock bottom prices.
2. Items will be on a BOGO (Buy One, Get One) sale.
3. Items will be sold with a store incentive.

If you spot items at rock bottom prices, that is a no-brainer. You buy them, coupons or not. If you have coupons to match, that just makes it even better.
When items are on BOGO, purchase them only if you have coupons or are desperate need of those products. Why? BOGOs always roll around, and most of the time, there are coupons to match. If you do not have the coupons and can wait, wait for the next rotation to extend your savings.

Store incentives such as Extra Care Bucks (CVS), Register Rewards (Walgreens), and +UP Rewards (Rite Aid) can be great but work best when they are stacked with a great price and/or coupons. Watch your price list and be careful not to get lured in by the store incentives if the bottom-line price after discounts is still too high.

**Using different transactions**

When you are receiving store incentives as a part of your purchase, you can either pocket them for another day or divide your shopping trip into multiple transactions to maximize your savings in one trip.

If you want to walk out of the store paying as little as possible, sit down with your shopping list and split it into transactions before you leave your house. Add up the cost and try to balance the transactions so that the number of store incentives you will receive in the first transaction will equal your total (before tax) on your second transaction.
Other people prefer to just go in the first time, pay out of pocket, and then roll the store incentives from week to week. If you prefer this method, be careful since you never know what will be on sale and you do not want the store incentives to expire.

**Making money with rebates**
Sometimes, a rock-bottom price will coincide with a coupon and/or a rebate. Get online, fill out the form, put it in an envelope, stamp it, mail it, whatever you have to do to apply for the rebate... IMMEDIATELY! I have lost so much money to procrastination.

Also, read the fine print before you shop. Getting home and realizing that you purchased the wrong item really stinks.
How to Maximize Savings with Coupons for Free Products

Often, coupons for a large dollar amount will come available (especially on Facebook) or perhaps you can even get your hands on a coupon for a buy one, get one free product or a free product without another purchase required. It would be easy to grab it and head to the store, but if you use a little bit of strategy, you can get an even bigger deal.

Stack with a BOGO sale
If you have a large value coupon, you can use it on a buy one, get one free sale and potentially get both for free. In a best case scenario where you can use two coupons on a BOGO sale, you can even end up with overage which can be applied to the rest of your purchase. Please check the store’s coupon policy to verify that this type of transaction is acceptable as not all retailers allow using two coupons on a BOGO sale.
If you have a coupon for a buy one, get one free or a free product, you can use it to get two items for free. The coupon applies towards the item you would be paying for and the other is covered by the store’s offer. Please note that not all stores allow you to use a BOGO coupon on top of a BOGO sale.

**Use with an incentive deal**
Some stores will offer special deals where you can purchase a group of products or reach a particular value and get a gift card or store incentive to spend within their store. For instance, CVS will frequently state that if you buy $30 worth of a certain set of products, you can get $10 back in Extra Care Bucks. When you use your high value, BOGO, or free coupons with a deal like this, you are cutting the amount you will spend out of your pocket to achieve the deal.
PART THREE

EASILY OVERLOOKED WAYS TO SAVE
Incredible Programs to Increase Your Grocery Savings

With the growing popularity of frugality and coupons in our economy, many companies are creating new ways for us to save. As you read over the following information, you might start scratching your head and wonder what all this has to do with Penny Pinching. It is quite simple. The goal to Penny Pinching is to make your money (and time) do more for you.

Upromise
Although Upromise has been around for over ten years, many people are still unaware of this program which allows you to tuck money away for college.

Basically, Upromise gives you three ways to save money: 1) cash back from online shopping, 2) cash back from restaurants, and 3) cash back from groceries.

When you click through your account at Upromise to shop online, you can earn 1% to 25% cash back depending on the retailer. Likewise, when you register at Upromise as a Preferred Diner with your debit or credit card and then visit participating Upromise restaurants, you will receive up to 8% cash back.
To save on groceries, you should register your grocery and drugstore cards with Upromise. After you make your grocery list, check Upromise.com for thousands of participating products and eCoupons. With eCoupons, you will not see the savings on your total, but the money will be deposited into your college savings account.

**Penny Perfect Tip: Upromise members with linked family and friends have over 3x more savings than members without. Invite your family and friends to join and make sure they install TurboSaver, an add-on to your Google browser which alerts you when Upromise savings are available, so they never miss an opportunity to save! After all, when they earn, you earn!**

**Using your Upromise earnings**
The money you earn from your everyday spending with Upromise partners goes directly into your Upromise account. You can choose to invest your earnings in a high-yield savings account or tax-deferred 529 plan; use it to pay down a student loan; or request a check that can be used for college or other expenses.

So, as you can see, your money will be working for you with only a tiny amount of effort from you. That is some amazing Penny Pinching!

I would encourage you to sign up today at Upromise.com.
Recyclebank
One of the things I forget the most is Recyclebank, a great resource for getting coupons. While it is relatively new to me, I have been able to snag some really great coupons. I would encourage you to go sign up and look around. Click through a few of the workshops, learn about recycling and earn points that can be turned into coupons.

Promotions change often, giving you more chances to earn points, and you can also earn by referring your friends.

SavingStar & Cellfire
SavingStar and Cellfire are often forgotten since they need to be loaded to your store loyalty cards each month. With both of these companies, you never have to print a coupon. However, there are two important differences:

- While Cellfire is for Kroger and Kroger-affiliated stores, SavingStar is offered for a multitude of stores including the major drugstores.

- With Cellfire, you see the savings immediately, but with SavingStar, your reward is saved in your account which you can receive in the form of a gift card or Paypal credit once your account reaches $5.
Remembering is important
Sometimes, you will sign up for a savings company and be full of gusto for a month or two and then realize that you have forgotten about them. A great way to help yourself remember is to set a monthly reminder on your computer or phone so you will always remember to reload your cards or to check for new eCoupons.
CHAPTER TWELVE

Using Points-based Rewards Programs to Save

Pinching pennies is so much more than just what you do at the grocery store. You can take what you buy and use it to get even more. For instance, almost all rewards programs offer magazines.

I often use my points gathered from our favorite products to get magazines, especially magazines which will be rich in coupons that I can turn around and use at the store to earn more products which will yield more rewards.

My Coke Rewards
If you purchase soda, you might as well get something back from it. How about magazines, gift cards, photo developing or other cool gifts? For FREE? Yeah, it’s a good thing.

I love My Coke Rewards so much that I have been known to pull codes out of the recycling bin and even had Bill stop on the side of the road once for me to grab a box worth 20 points. Crazy? Could be, but I never pay to have my photographs developed and have several magazines subscriptions free of charge.
Huggies Enjoy the Ride & Pampers Gifts to Grow
Diapers and wipes cost a bundle, even when on sale. So, get in the habit of clipping the codes from the package, put them in a drawer, and then sit down every once in a while to plug them into your account.

You don’t even have to purchase diapers to score some of these codes. They come available all the time and your favorite coupon blog probably keeps a running list.

What is the best thing about diaper incentive programs? The rewards for these programs often include coupons for free diapers and wipes.

Swagbucks
You might be sick of hearing about Swagbucks, or maybe this is the first time you have ever heard it mentioned.

Swagbucks is a website that rewards members with points for various activities which can be turned into gift cards from places such as Amazon, Lowes, Barnes & Noble and more. Members can earn points for searching the web, playing games, inviting friends, and for completing a lot of other special offers.

The easiest way to earn points, also referred to as “swagbucks,” is by downloading the toolbar and using it for searching the internet. Swagbucks are awarded randomly.

Remember, once you have enough swagbucks, you can turn those points into gift cards for Amazon and pick up groceries or personal products.
Bank Rewards
Many credit cards and even debit cards with a VISA logo may be eligible for rewards programs through your bank or credit card company. While I do not recommend using credit cards, we were a member of our bank’s rewards program until it ceased to exist. We used our debit card to pay for groceries but would select to run it through swipe machines as a credit card. Our bank would reward one point for every $1 spent.

To maximize your earning potential, consider paying bills online with your debit card to get more points. Then, exchange those rewards points for travel, merchandise, or my personal favorite... gift cards.

Now, you have to keep in mind that a debit card is NOT a credit card and you MUST have the money in the bank so the transaction doesn’t bounce you into overdraft charges quicker than a kid ducking for cover when caught with his hand in the cookie jar.

Check with your bank to see if they offer a similar rewards program.
CHAPTER THIRTEEN

Tracking Your Savings

Despite the amazing savings you will see as you practice these methods, at some point you will grow tired of coupons and stockpiles and sales ads and you will want to stop. A few weeks later, when your stockpile grows bare and your grocery budget is maxed out, you will think back and remember the days when your money bought more.

Having your savings in a black and white format which you can reference periodically will keep you motivated.

Penny Perfect Tip: Start tracking your savings from today forward. You could always go back and try to figure it out for the last couple of months if you wish, but if you are busy like me, do not stress yourself out! Just start from where you are.

There are probably as many ways to track your savings as there are to organize your coupons. As always, it is a matter of what works in your lifestyle. If you want to just put receipts in a storage bag, then do it. If you prefer a more precise approach, then several coupons blogs have spreadsheets available for their readers to download which allow the
shopper to track their goals, keep up with savings, manage rebates, determine savings, and more.

The amount of detail you use on your savings tracker is completely up to you, but I recommend at least keeping records on:

- the name of the store
- the date
- the amount you spent
- the amount you saved

Using a savings tracker will ensure that you have the inspiration you need to stick to the system.
APPENDIX A

Produce Best Price Guide

Do you know a good price on produce when you see it?

How to use this list

It does not matter which store listed these prices or when. You can use these prices wherever you are to know if you are getting a good deal or paying way too much. When you see this price or even a better one, snatch it up with confidence.

Please note: These prices are intended as a guide for recognizing a good price. As always, best prices are available when produce is in season.

<table>
<thead>
<tr>
<th>ITEM</th>
<th>PRICE</th>
<th>SIZE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bananas</td>
<td>$0.29</td>
<td>lb</td>
</tr>
<tr>
<td>Beans: Snap</td>
<td>$0.89</td>
<td>lb</td>
</tr>
<tr>
<td>Cabbage: Green</td>
<td>$0.25</td>
<td>lb</td>
</tr>
<tr>
<td>Cantaloupe</td>
<td>$0.99</td>
<td>ea</td>
</tr>
<tr>
<td>Carrots: Store Brand Baby</td>
<td>$1.50</td>
<td>1 lb bag</td>
</tr>
<tr>
<td>Celery</td>
<td>$0.99</td>
<td>ea</td>
</tr>
<tr>
<td>Cherries: California Sweet Red</td>
<td>$3.99</td>
<td>lb</td>
</tr>
<tr>
<td>Corn</td>
<td>$0.10</td>
<td>ea</td>
</tr>
<tr>
<td>Item</td>
<td>Price</td>
<td>Unit</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>--------</td>
<td>--------</td>
</tr>
<tr>
<td>Cucumbers</td>
<td>$0.20</td>
<td>ea</td>
</tr>
<tr>
<td>Grapes: White Seedless</td>
<td>$0.88</td>
<td>lb</td>
</tr>
<tr>
<td>Greens: Collards</td>
<td>$3.99</td>
<td>2 lb bag</td>
</tr>
<tr>
<td>Lemons</td>
<td>$0.50</td>
<td>ea</td>
</tr>
<tr>
<td>Lettuce: Iceberg</td>
<td>$0.89</td>
<td>ea</td>
</tr>
<tr>
<td>Lettuce: Leaf</td>
<td>$0.89</td>
<td>ea</td>
</tr>
<tr>
<td>Mushrooms: White Sliced</td>
<td>$0.99</td>
<td>8 oz pkg</td>
</tr>
<tr>
<td>Mushrooms: White Whole</td>
<td>$0.99</td>
<td>8 oz pkg</td>
</tr>
<tr>
<td>Nectarines</td>
<td>$0.88</td>
<td>lb</td>
</tr>
<tr>
<td>Onions: Green</td>
<td>$0.50</td>
<td>ea</td>
</tr>
<tr>
<td>Onions: Vidalia</td>
<td>$1.49</td>
<td>lb</td>
</tr>
<tr>
<td>Onions: Vidalia</td>
<td>$5.99</td>
<td>5 lb bag</td>
</tr>
<tr>
<td>Oranges: Juice</td>
<td>$0.13</td>
<td>ea</td>
</tr>
<tr>
<td>Oranges: Navel</td>
<td>$0.50</td>
<td>ea</td>
</tr>
<tr>
<td>Peaches</td>
<td>$0.99</td>
<td>lb</td>
</tr>
<tr>
<td>Peanuts: Green</td>
<td>$0.99</td>
<td>lb</td>
</tr>
<tr>
<td>Pears: D’Anjou</td>
<td>$0.33</td>
<td>ea</td>
</tr>
<tr>
<td>Peppers: Green Bell</td>
<td>$0.33</td>
<td>ea</td>
</tr>
<tr>
<td>Pineapples</td>
<td>$1.69</td>
<td>ea</td>
</tr>
<tr>
<td>Potatoes: Baking</td>
<td>$0.69</td>
<td>lb</td>
</tr>
<tr>
<td>Item</td>
<td>Price</td>
<td>Unit</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>--------</td>
<td>------------</td>
</tr>
<tr>
<td>Potatoes: Idaho</td>
<td>$0.69</td>
<td>5 lb bag</td>
</tr>
<tr>
<td>Potatoes: Red</td>
<td>$0.33</td>
<td>lb</td>
</tr>
<tr>
<td>Potatoes: Red</td>
<td>$3.50</td>
<td>5 lb bag</td>
</tr>
<tr>
<td>Potatoes: Sweet Red</td>
<td>$0.89</td>
<td>lb</td>
</tr>
<tr>
<td>Salad: Dole Caesar</td>
<td>$2.50</td>
<td>6-12 oz</td>
</tr>
<tr>
<td>Salad: Dole Romaine Hearts</td>
<td>$2.50</td>
<td>3 ct</td>
</tr>
<tr>
<td>Salad: Dole Spinach</td>
<td>$2.50</td>
<td>6-12 oz</td>
</tr>
<tr>
<td>Squash: Yellow</td>
<td>$0.39</td>
<td>lb</td>
</tr>
<tr>
<td>Squash: Zucchini</td>
<td>$0.89</td>
<td>lb</td>
</tr>
<tr>
<td>Strawberries</td>
<td>$1.67</td>
<td>1 lb pkg</td>
</tr>
<tr>
<td>Tomatoes: Grape</td>
<td>$0.99</td>
<td>lb</td>
</tr>
<tr>
<td>Tomatoes: Red Cluster on the vine</td>
<td>$1.69</td>
<td>lb</td>
</tr>
<tr>
<td>Tomatoes: Vine Ripe</td>
<td>$0.89</td>
<td>lb</td>
</tr>
<tr>
<td>Watermelons: Seedless</td>
<td>$2.99</td>
<td>ea</td>
</tr>
</tbody>
</table>

NOTE: These prices are the lowest prices I have found when shopping for produce along the northern Gulf Coast. Best prices will vary by region.
APPENDIX B

Stockpile Worksheet Template

As you are making a list of what to include in your stockpile, consider these categories:

- Paper Products
- Personal Toiletries
- Over-the-Counter Medication/Vitamins
- First Aid Supplies
- Cleaning Products
- Canned Goods
- Frozen Foods
- Baking Mixes
- Condiments
- Meat
- Beverages
- Snacks
- Breakfast Foods
- Lunch Items
- Ingredients for Favorite Meals
- Pet Care Items

On your worksheet (in the back of this book), include the name of the product and the lowest price you can find.
# My Stockpile List

Category: _____________________________________________________

<table>
<thead>
<tr>
<th>Item</th>
<th>Unit/Size</th>
<th>Price</th>
<th>Price Per Unit</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Category: _____________________________________________________

<table>
<thead>
<tr>
<th>Item</th>
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<th>Price Per Unit</th>
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</thead>
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