

“**Cut Your Grocery Bill in Half:**
With The Coupon Mom System”



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Cut Your Grocery Bill in Half with The Coupon Mom™ System

What if I told you that you could get hundreds or even thousands of dollars a year, without having to get an extra job? Without having to sell products to your friends and without having to work longer hours? What if I told you that you could get this kind of extra money by spending only 15-30 minutes a week using a simple system that is available absolutely FREE? Would you be interested in learning more? If your answer is yes, keep reading.

The average household spends between \$6,000 and \$10,000 a year on groceries. But there are thousands of shoppers who save as much as 50% on their groceries every week by using smart strategies at the grocery store. I call them “Strategic Shoppers” and they are saving \$3,000 or more every year on their annual grocery spending by knowing how to use common savings programs to their advantage. However, in order to save this kind of money they may spend hours a week studying sales flyers and organizing coupons to get the best grocery deals every week.

The good news is that you can be a Strategic Shopper and save an enormous amount of money on your groceries each year without spending hours a week searching for bargains and cutting out hundreds of coupons you will probably never use. In fact, you can easily save thousands of dollars a year by taking advantage of the free “Coupon Mom System” and strategic use of sales and coupons. The free Coupon Mom System makes it very easy for any shopper to become a “Strategic Shopper” in only 15 to 30 minutes per week because we do the hard work for you. We find the coupons and bargains for you and you save big bucks!

And the best part is that you will still be able to buy the foods that you like! The Coupon Mom System (www.couponmom.com) will show you how to buy your favorite foods at rock-bottom prices. It is based on the belief that saving money on groceries is not about changing the way you eat, it is about changing the way you buy the foods that you like. So don't worry, the Coupon Mom System will not require that you compromise the quality of the food that you enjoy.

How Can You Become a Strategic Shopper?

Strategic Shoppers know how to save big on their groceries with three simple principles:

1. **They know how to get low prices:** They know what the lowest prices for their most common grocery items are, where to find them, and how to pay the lowest prices every time.
2. **They know when to use coupons:** They know when to use their coupons to get the lowest prices and even get some grocery items absolutely free with coupons!
3. **They know where to find coupons:** They know the best sources of coupons and they know how to use the Internet to get great printable and electronic coupons.

The key to saving big money on your groceries each year is to become a Strategic Shopper. This book will teach you how to apply these principles to your household's grocery preferences so that you can become a Strategic Shopper. Once you understand how these principles work, you can use the free Coupon Mom website (www.couponmom.com) to do the research and organization for you each week.

Are you ready to become a Strategic Shopper? Then let's get started!

Step 1: Strategic Shoppers Know Prices and Always Buy at the Lowest Prices

Over the course of a few months, it is not unusual for a grocery item's price to fluctuate by 50% or more. One week your favorite box of cereal will cost \$4.00, and a few weeks later it may be on sale for \$2.00. Obviously, if you only bought the cereal when it was \$2.00 a box you would save money. If you did that all year, at one box a week, you would save about \$100 on that one item alone. The average household

may buy 100 items in a typical week's grocery order. Imagine how much you would save if you bought every single item only when it is at its lowest price?

You cannot expect all of your items to be at their lowest price every week, of course. But you can expect to pay the lowest price on all of your items every time you buy them when you know how to use the "stocking up" approach.

Learn the "stocking up" approach: When you know the price ranges for your common items, you will be able to spot when they hit their lowest price. At that point, you would be smart to stock up by buying four to six weeks' worth of that item. You will find that when you take this approach you'll be stocking up on a few of your common items every week. By the time you have gone through your supply of any particular item, you'll most likely find that it is at its lowest price again! Just in time to stock up again.

The key to really saving money is to buy items when they are at their lowest price, not necessarily when you run out of the item. By taking this "stocking up" approach, you will be saving an average of 50-70% off of these items. When we look at the cereal example again, you would be smart to buy six boxes of the cereal when it is \$2.00. By the time your supply is running low, it will probably be on sale again! You can see that when you get in the habit of using the "stocking up" approach, you'll never pay \$4 a box for your favorite cereal again.

Start a price book: If you are new to the idea of Strategic Shopping, you may not know what the high and low prices of your common grocery items are. You may not even be sure what your most common items are. Therefore, you need to do a little research on your own household's grocery spending before you get started. You need to create a simple "price book" which can be as basic as a spiral notebook.

The purpose of your price book is to track the prices of your most common items over a period of several weeks. By doing this you will learn what the high and low prices of your items are, which will make it easy to identify when you should stock up on them.

Start by thinking of what your most expensive, most frequently purchased items are. You do not need to track prices of 200 items to save dramatically. If you are able to cut your spending on your top 10-20 items you will see a noticeable difference in your grocery spending immediately. Start small with a short list of your most common items. Once you have mastered your short list, you can always research prices for a longer list of items later.

Begin by listing your most common items and creating a chart on one page in your price book. If you shop at one store, you'll only need one page. If you shop at more than one store or want to find out which store has the lowest prices for your items, which is a good idea, you should have one page per store. Look in your refrigerator, pantry and freezer to help recall what your common items are. After a few weeks of tracking prices, here is what a section of your price book page might look like:

Store A (lowest prices are in bold type)				
My Common Items:	Week 1	Week 2	Week 3	Week 4
Boneless chicken breasts, cost per pound	\$4.49	\$1.99	\$4.49	\$1.99
Salad dressing	\$1.49	\$2.89	\$2.50	\$2.89
Granola bars	\$3.49	\$2.79	\$3.49	\$1.75
Cereal	\$4.49	\$3.50	\$1.99	\$4.49
Soft Drinks 12 pack cans	\$4.29	\$2.50	\$4.29	\$2.99
Shredded cheese 8 oz.	\$2.50	\$1.25	\$2.50	\$1.67
Cookies	\$3.49	\$2.89	\$1.99	\$3.49
Ice Cream 56 oz.	\$5.00	\$3.99	\$2.50	\$5.00
TOTAL COST per week	\$29.24	\$21.80	\$23.75	\$24.27

Highest week's price: \$29.24 (buying one of each item Week 1)

Lowest week's price: \$21.80 (buying one of each item Week 2)

Strategic Shopper's Price: \$15.46 (buying each item only at its lowest price)

This example proves how much your grocery spending can vary based on what your items' particular prices are each week. However, if you can recognize what the lowest prices are and buy a few weeks' worth of your items, you will not have to buy the item each week. You'll have that item on hand and can shop from your own inventory at home. Instead of paying \$29.24 for these items, as a Strategic Shopper you would pay 47% less (\$15.46) for the very same items!

Once you know your items' lowest prices you will be well on your way to being a Strategic Shopper.

And now on to my favorite part of Strategic Shopping—using coupons to get those prices even lower!

Step 2: Strategic Shoppers know how to use coupons. The key to saving the most on your groceries is to use coupons when they are available for your common items. The trick is to know when to use them, where to use them, and where to find them!

Save by knowing when to use your coupons: Many shoppers tell me they do not use coupons because they find that the store's generic brand is less expensive than the brand name item with the coupon. Yes, this may be true during the name brand item's highest priced weeks. However, a Strategic Shopper would know how to recognize when their favorite name brand items hit their lowest prices and they would use their coupons at that point.

Download electronic coupons and print coupons from the web: Be sure to take advantage of these offers along with your newspaper's coupon circulars to maximize your grocery savings.

Easy coupon websites like Shortcuts.com, Upromise.com and Kroger.com allow you to download coupon offers electronically to your store loyalty card with just a few clicks of the mouse. When you buy the item, the coupon value will automatically be deducted from your receipt with Shortcuts.com and Kroger.com coupons. When you use Upromise eCoupons, the coupon value will be added to your Upromise savings account. No coupons to clip, organize or forget at home!

You can also print free coupons from manufacturers' websites, Coupons.com and SmartSource.com. The number of coupon offers has grown dramatically over the past few years and now shoppers can print over \$250 worth of free grocery coupons. Many coupon offers are added the first day of the month and quantities may be limited, so make it a habit to check the Coupon Mom site's Printable Grocery Coupon section on the first day of each month to maximize your savings.

This example shows how much the Strategic Shopper saves on our example list of items when she uses coupons combined with the items' lowest prices at a store that does not double coupons:

Store A—Does Not Double Coupons				
My Common Items:	Lowest Price	Coupon	Final Price	Total Coupon Savings
Boneless chicken breasts, cost per pound	\$1.99	N/A	\$1.99	
Salad dressing	\$1.49	\$0.50	\$0.99	
Granola bars	\$1.75	\$0.50	\$1.25	
Cereal	\$1.99	\$0.50	\$1.49	
Soft Drinks 12 pack cans	\$2.50	N/A	\$2.50	
Shredded cheese 8 oz.	\$1.25	\$0.50	\$0.75	
Cookies	\$1.99	\$0.50	\$1.49	
Ice Cream 56 oz.	\$2.50	N/A	\$2.50	
TOTAL COST per week	\$15.46		\$12.96	\$2.50

Total Cost at Highest Week's Price: \$29.24
 Strategic Shopper's price with lowest prices: \$15.46
Strategic Shopper's price with coupons: \$12.96 (56% savings vs. highest week)

Fifty-nine percent savings is certainly impressive! Of course, the Strategic Shopper would most likely buy the store's generic brand alternative if its price were lower than the name brand with a coupon. The objective is not to achieve a high savings percentage, it is to pay the lowest dollar amount overall.

This strategy of using coupons with rock bottom sale prices is the key to the Coupon Mom System. To make it easy for any shopper to save with this strategy, the Coupon Mom website scours the weekly grocery ads for 50 states and matches the sale items with coupons available from the Sunday newspaper circulars and online coupon sites. The Coupon Mom site lists these deals on the day prices change at each store, and shoppers can view the list any day of the week. The Coupon Mom system does the research for you, so all you have to do is "select and print" a list of items you want to buy. Go to the "Grocery Deals by State" section at www.couponmom.com and select your state to see a list of available stores.

Save by knowing where to use your coupons:

In many parts of the country grocery stores will provide even more savings to shoppers by offering "bonus" coupon programs. This means they will double or even triple the value of the manufacturer's coupon up to a certain dollar amount. Ask your store if they have a double or triple coupon policy.

For example, if you shopped at a store that doubled coupons up to 50 cents, then your 50-cent coupon would actually be worth a \$1.00 savings off that item. If your store tripled coupons up to 50 cents, your 50-cent coupon would be worth \$1.50.

It is not unusual for grocery chains in the same city to have different coupon policies. One store may accept coupons at face value and another store may double coupons up to \$1.00 every day. Stores may not advertise what the specifics of their coupon policies are, so it pays to ask the customer service personnel the following questions as you do your pricing and store comparisons in your price book. As a coupon user, your savings could be much higher if you use your coupons at the store with the most generous coupon policies:

1. Do you double coupons? Do you double coupons every day of the week or only on selected days? Up to what amount do you double coupons? Do you have special promotions where you double or triple coupons up to a higher amount?
2. Do you have any limits on the number of like coupons that you double in the same order? For example, if you buy two identical boxes of cereal, and you have two 50-cent coupons for the cereal, would the store double the value of both coupons? Or would they double the first coupon and then deduct only the face value of the second coupon when you have multiple coupons for like items? Knowing this policy will help you determine if it makes sense to use all of your coupons for like items in one order, or to use them on separate visits to maximize your coupon savings.
3. When you have "buy one, get one free" offers, do you charge half price for each item or do you charge full price for the first item and zero for the second item? If the store charges half price for each item, you will be able to use two coupons on "buy one, get one free" offers to save even more.
4. Do you have your own store coupons in your weekly ad, in a special section of the Sunday paper, on the store's website or in a store magazine?
5. Do you have coupons shoppers can download electronically onto their store loyalty card?
6. Do you have an email newsletter that sends customers coupons, or any other customer mailing lists that mail coupons to customers?

7. Do you have any programs like a Baby Club or Pet Club that mails coupons to members for specific types of products?
8. If the store has a pharmacy, do you give coupon bonuses (such as a \$20 gift card) to shoppers who bring in a new prescription or transfer a prescription from another pharmacy? Do you accept competitors' prescription transfer coupons?
9. Does your store offer automatic savings programs that give shoppers dollars off or free items when they buy participating items with their store loyalty card?
10. If you have your own store coupons for selected items, do you also accept a manufacturer's coupon with a store coupon for the same item? Many stores have coupons in their weekly store ad that say "store coupon" across the top. At the same time, the Sunday newspaper circulars may have a coupon for the same item that reads "manufacturer coupon" across the top. Shoppers can use store coupons and manufacturers' coupon together on qualifying items to save the most.

Now let's look at what happens to our example list of items when we use our coupons at a store that generously doubles coupons up to 50 cents:

Store B—Doubles Coupons up to 50 cents				
My Common Items:	Lowest Price	Double Coupon Value	Final Price	Total Coupon Savings
Boneless chicken breasts, cost per pound	\$1.99	N/A	\$1.99	
Salad dressing	\$1.49	\$1.00	\$0.49	
Granola bars	\$1.75	\$1.00	\$0.75	
Cereal	\$1.99	\$1.00	\$0.99	
Soft Drinks 12 pack cans	\$2.50	N/A	\$2.50	
Shredded cheese 8 oz.	\$1.25	\$1.00	\$0.25	
Cookies	\$1.99	\$1.00	\$0.99	
Ice Cream 56 oz.	\$2.50	N/A	\$2.50	
TOTAL COST per week	\$15.46		\$ 10.46	\$5.00

Total Cost at Highest Week's Price: \$29.24
 Strategic Shopper's price with lowest prices: \$15.46

Strategic Shopper's price with double coupons \$10.46
(64% savings vs. highest week)

Now we're talking--that's what I call Strategic Shopping!

Step 3: Strategic Shoppers know where to find coupons, both from traditional sources like the Sunday newspaper circulars and also from online coupon websites. They also know how to use free tools available on the Internet, like the "Grocery Coupon Database" on www.couponmom.com to make organizing Sunday newspaper coupons easy.

How to Save Time and Money with The Grocery Coupon Database:

In order to save money with coupons, you need to have a simple system for organizing them. Most shoppers do not have the time or patience to cut out all of the coupons from the Sunday paper each week, organize them in a coupon organizer, and then try to remember if a coupon is available for a sale item they see in the store.

Does this scenario sound familiar? You cut out your grocery coupons, file them, and go to the store. While shopping you see that your favorite brand of cereal is on sale for \$2 a box, and you think you remember seeing a coupon for that item. So you stop in the grocery aisle and search through your organizer for a few minutes. Finally, you find the coupon you were thinking of—only to see that it expired two weeks ago! Or that it is actually for a different variety of cereal, or you can't find it because you forgot to cut it out and put it in your organizer. And all of that assumes that you remembered to bring your coupon organizer with you to the store in the first place!

If you can relate to that example, then it probably doesn't come as a surprise to you that 99% of grocery coupons are thrown away each year. In fact, an average of \$318 billion worth of grocery coupons were issued last year, \$3 billion were used, and \$315 billion were thrown away. We are literally leaving billions of dollars of savings on the table.

One way you can get your fair share of those savings is to make using grocery coupons easy with the Grocery Coupon Database. Once you start using this free tool, you may never go back to your old way of organizing coupons again!

Most shoppers do not save as much as they can with coupons because they quickly flip through the grocery coupon circulars, cut out the few coupons they think they will use, and throw the rest of the circular away. There are approximately 100 coupons in the two coupon circulars each week, so it is understandable why most shoppers do not cut out and organize all of the coupons.

The key to saving a lot of money with coupons is having all of the coupons at your disposal because you never know exactly what you will need in the future or which items will be on sale. If you throw away the circulars, you will miss out on big savings when some of those items go on sale in future weeks. In many cases the coupon combined with the item's future sale price will make it absolutely free. When that happens you may decide to buy that item, even if it isn't an item you would have expected to buy, because it is free. If it isn't an item your household will use, you can donate it to charity and help others at no cost.

The Grocery Coupon Database makes organizing coupons easy because it is an online database of the grocery coupons that have come out in the Sunday paper. Think of it as the Google of grocery coupons. Every week you can go to www.couponmom.com and find a Grocery Coupon Database for your state. It will list every coupon from your state's primary newspaper. You can find the name and description of the coupon item, the value, required purchase quantity and the expiration date.

The reason shoppers love the The Grocery Coupon Database is because it makes it very easy to use all of the coupons without having to cut out and organize 100 coupons a week. The Grocery Coupon Database will tell you the date and the circular that the coupon came out in. There are generally two grocery coupon circulars in the newspaper each week. One has the name "SmartSource" in big red letters across the top, and one says "RedPlum" across the top. Write the date the coupon circular came out in big writing on the front of the circular when you get them. Save the entire circular each week and keep them in a box or a hanging file folder.

When you sit down to make your shopping list, you can use the Grocery Coupon Database to easily find the coupons you need. For example, if you know you need toothpaste you can go to the Grocery Coupon Database and enter the word "toothpaste" in the search box. It will show you a list of all of the toothpaste coupons that have come out in the past few weeks or months that are not expired.

You can also sort the Grocery Coupon Database list alphabetically and scroll down to the brand name you prefer. When you see a coupon you would like to use, simply check the box next to it. After you have checked all of the coupons you like, then you can display and print a list of coupons you need to find.

Because you have saved all of the previous weeks' circulars, you simply cut out the coupons you need from the circulars because the list will tell you where to find the coupon. It will take you as little as five to ten minutes to cut out several coupons that are not expired, are for the right item, and will save you big money!

The Grocery Coupon Database system makes it easy to take advantage of all of the coupons available without having to spend hours a month cutting out and organizing them. It will save you a lot of money and many hours of your valuable time.

How to Read the Grocery Deals Lists on the Coupon Mom website:

When you select your state in the drop-down menu on the Grocery Deals by State page on the Coupon Mom site, you will get a “select and print” list of deals for a specific grocery store. The list will look like this:

Coupon Date	Item Description	Coupon Value	Qty	Sale Price	Final Price	% Saved
2-19RP	Suave shampoo, conditioner or stylers--charity!	\$1.00	1	\$0.88	FREE	100%
	Softsoap liquid hand soap 7.5 oz.	\$0.70	1	\$1.00	\$0.30	85%
2-05S	Kelloggs fruit snacks	\$1.00	1	\$1.50	\$0.50	82%
2-12RP	Dannon Activia yogurt 4 ct.	\$1.00	1	\$2.00	\$1.00	66%
N/A	Tyson fresh boneless, skinless chicken breasts, cost per lb.	N/A	1	\$1.99	\$1.99	50%

Column 1 tells you the date the coupon came out so you can find it in the coupon circular with the corresponding date written on the front. The letters “S” or “RP” indicate whether the coupon is in the SmartSource or RedPlum circular.

Column 2 describes the sale item name and variety.

Column 3 lists the “coupon value” which is the amount that will be deducted after the coupon is doubled (or tripled). The Coupon Mom system automatically calculates the total Coupon Value based on each store’s coupon policy.

Column 4 lists the quantity required to purchase to meet the coupon’s requirements.

Column 5 lists the sale price before the coupon is deducted.

Column 6 lists the final price of the item after the coupon is deducted.

Column 7 lists the percentage saved off the regular price. The regular price isn’t shown on the list due to space limitations.

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