



Imagine More Savings

Digital Hacks

A 35-page bonus ebook

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Introduction

“Strategic Shopping,” my term for the techniques you’ll learn here, allows you to pay the lowest possible prices for your groceries. Even though savings tools may evolve over the years, the basic Strategic Shopping strategies remain the same.

1. **Know prices.** When you know the prices of your regularly-purchased items, you’ll be able to stock up when they hit their lowest price. Once you’re in the cycle of only paying the lowest prices, your overall grocery spending will drop dramatically.
2. **Know stores’ savings programs.** When you’re familiar with the various pricing promotions, rewards programs, and store coupons available at the stores you frequent, you can use them to your advantage.
3. **Know coupons.** By knowing where to find coupons for your items, you’ll cut your spending even further. The key is finding an easy way to use coupons that works with your shopping habits.

Twenty Years Ago

When my team and I started Coupon Mom over twenty years ago, stores were just beginning to add automatic loyalty programs that gave special discounts. Most coupons came from the Sunday newspaper circulars, and the only way to compare different stores’ prices was to visit each store. Grocery store websites didn’t have prices online, and digital coupons didn’t exist. If you were willing to invest the time to cut and organize coupons and track down in-store prices, you could significantly lower your grocery spending. Unfortunately, the required time and effort was a real barrier for most shoppers.

New Strategies for Savings

Fast-forward to today. We now have grocery savings opportunities at the tip of our fingers—literally. We can find the prices of items at almost every store by searching their website or app. We can clip digital coupons by checking a box on that website or app, and the coupon value is automatically deducted at the register. Some apps give cash back on top of sale

prices and coupon savings. Stores have expanded their loyalty programs to include multiple sources of automatic discounts, rewards, and rebates, all without requiring any tedious paperwork. There's a gold mine of savings available if you know where to look.

Do you know how to take advantage of all these easy tools to cut your grocery spending? If not, then keep reading. Our goal is to help you learn how to save money with easy tools that take very little time, create no stress, cause no embarrassment at the register, and help you feed your family healthy food at a lower cost. Let's dig in!

Printable Grocery Coupons

If you have a computer and printer, you can easily print free grocery coupons without buying a Sunday newspaper. I think of that as printing free money when you can print a coupon for an item you'd already be buying. Coupons are available from general coupon sites such as Coupons.com, which has printable coupons for many brands. You can also print coupons directly from manufacturers' websites. Do an online search for printable coupons for your favorite brands. You may be able to print directly from the product sites, or you may need to subscribe to a company's email newsletter to receive coupons. Examples of websites with printable coupons include the following:

1. **Coupons.com**, which features many different brands. You can print coupons for several products at once as they print three to a page, so maximize your savings and reduce paper waste by selecting at least three coupons.
2. **P&G Good Everyday** has printable coupons and rewards programs. The website also makes donations to causes based on your engagement. Sixty P&G brands support the program. At the time of this writing I found coupons for Tide, Gain, Downy, and Dreft. Once you purchase items with the coupons, you can scan your store receipt to get rewards or donate to charity.¹
3. **Colgate.com** offers many printable coupons.²

¹ Learn more at www.pggoodeveryday.com/coupons

² You can sign up free to print them at <https://www.colgate.com/en-us/smiles/special-offers>

Digital Grocery Coupons

One of the best developments in the coupon world has been the shift from paper coupons to digital. Almost all couponing challenges have been solved with digital coupons. Believe me, over the past two decades shoppers have told me every possible reason why couponing couldn't work for them.

- *I don't get the newspaper.*
- *I can't afford the newspaper.*
- *I cut out the coupons and forget to bring them to the store.*
- *I'm embarrassed to be seen using coupons at the register.*
- *I don't have time to cut out and organize all those coupons, there are no coupons for items I buy.*

I understand all those reasons, but to me, the potential cost-savings was worth the tedious process of using newspaper coupons. And these are still available, but they are no longer the primary source of coupons. If you get the newspaper or if you receive the flyers in the mail, be sure to check for coupons you would use. If you find coupons for items you already buy, that's like finding dollar bills on the street. Who wouldn't take a moment to bend over to pick up money on the street?

If you don't get the newspaper coupon circular, don't worry. You can save real money by using the free digital coupons available for almost all stores. Digital coupons (also called paperless coupons) can be store or manufacturer's coupons. You'll find digital ones on the retailers' websites, and if a coupon is a store coupon it will say "store coupon." Drugstores like Walgreens and CVS have both store coupons and manufacturer's coupons on their websites and in their apps.

Cash-Back Apps and Websites

In addition to combining sale prices with coupons, today you can use apps that give you cash back on specific items. After shopping, you take a picture of your store receipt with the cash

Types of Coupons

It's important to know the coupon type, because you can combine a manufacturer's coupon with a store coupon on the same item (called "stacking"). You cannot combine two of the same types of coupons on the same item. For example, if you have a paper manufacturer's coupon, you cannot use it along with the digital manufacturer's coupon on the same item.

back app and match any qualifying items with available offers. The value of the offers will go into your account within the app, and you can cash out your total when you reach a minimum threshold (such as \$20.00). Depending on the app, you can get your balance in cash or retailer gift cards.

Imagine More: Saving Big and Helping Others

One of the best parts about finding great deals at the grocery store, using coupons, and doing cash-back offers is that you can donate items to charity with virtually no money out of pocket. Many times you can buy larger quantities of a good deal, which may be more than your household can use.

We always keep a “charity box” in our garage or pantry for collecting nonperishable items. Every week there’s at least one item from a shopping order to add to the box. When it’s full, we take it to our local food pantry. It always amazes me that an entire box of groceries was practically free, and the strategy always worked.

Today, so many items are free just by using a cash-back offer, it’s become even easier to add items to our charity box at no cost. If you’ve never done this before, I encourage you to try our strategy. There’s really no better feeling than knowing other families will be helped with this simple habit.

I’ve always kept the Bible verse in mind, “This service that you perform is not only supplying the needs of the Lord’s people but is also overflowing in many expressions of thanks to God.”³ Because our giving may be an answer to others’ prayers, through your actions they may be reminded that God is taking care of them and they’ll be thankful to Him. And in that thankfulness they’ll draw closer to God. Isn’t that what matters most?

³ 2 Corinthians 10:12 NIV.

Chapter 1

Store Loyalty Programs and Apps

When grocery prices began increasing at double-digit rates in 2022, many shoppers made behavior changes. The top five behavior changes did not involve changing supermarket choices but focused on changing how consumers shopped at their preferred grocery store. Among shoppers at all income levels, the top behavior changes were the same.

1. Look for more sales.
2. Cut back on nonessentials.
3. Look for more coupons.
4. Stick to a budget.
5. Switch to store brands.¹

Although shopping at multiple stores and cherry-picking the featured sale items at each store saves the most money, time-crunched shoppers typically stick with their most convenient supermarket. Good news—it is possible to save money and stick to a budget at your preferred store as long as you know how to use its savings programs. Most shoppers are not aware of all the available savings programs, so educating yourself on all your store's programs is your first step to saving more money.

The best way to save money at traditional supermarkets is by using their loyalty program. Of course you know that. You've used your store's loyalty program for years—this isn't a new idea. However, it's possible you're leaving money on the table if you're not aware of all the savings tools and benefits. The first step of Strategic Shopping is to know your store.

Compared to the antiquated process of clipping hundreds of newspaper coupons each week at my dining room table, the new digital savings strategies are incredible. I'm amazed at how easy it is to save by using store websites, loyalty programs, and store apps. With just a few clicks each trip, you'll get dollars taken off at the register—without cutting out any coupons. If

¹ <https://www.foodnavigator-usa.com/Article/2022/05/13/Seven-grocery-trends-to-watch-as-inflation-bites-from-private-label-growth-to-a-return-to-promotions#>

you don't use a smartphone, you can still save money by logging into the store loyalty program through their website. It usually has the same savings tools as the app. However, using the app offers the convenience of accessing savings tools wherever you are, including while shopping or in the car before you go into the store. You'll be turning your smartphone into an ATM by using your store apps with little effort, and there will be a lower chance of missing a deal or coupon.

By using the loyalty program, you'll also get customized coupons and offers based on the items you already buy. When you download the app, you'll register and enter your loyalty card information to connect your shopping history to the app.

Each store loyalty program has slightly different features. Most programs provide some or all these savings tools.

1. Weekly ad sales features and prices
2. Store promotion details
3. Digital coupons for specific items (such as \$1.00 off an item)
4. Digital coupons for cash off the total order (such as \$5.00 off or 10 percent off the entire order)
5. Cash-back offers
6. Reward points based on spending, redeemable for free groceries or cash discounts
7. Gas rewards and discounts
8. Free items each month
9. Birthday free items

If you were to take advantage of these easy-to-use tools every time you shopped at your favorite stores, you'd save hundreds or even thousands of dollars a year without having to change stores or compromise on your food preferences.

To save the most, study the features and benefits of your specific store's loyalty program. Stores add new programs and promotions regularly, so it pays to stay up to date. As a start, I'll detail the savings programs available from a few of the largest loyalty programs in my area. You may find a few surprises here, even if you've shopped at these stores for years. All you need to do is show your loyalty card at the register or enter your phone number in the register keypad.

Make sure your phone number is included in your account profile to take advantage of this easy step.

Albertsons/Safeway For U Program:

The Albertsons family of brands is one of the largest food and drug retailers in the country. Albertsons owns Safeway, as well as 22 additional store banners. It operates 2,276 retail stores in 34 states and the District of Columbia, which include 1,722 pharmacies and 402 associated fuel centers.

The For U Program is one of the best grocery loyalty programs available because it offers multiple digital savings tools and personalized savings based on each shopper's purchase history. They give discounts on the items you purchase most often—that's pretty easy.

Every store in the Albertsons family of brands uses the For U Program, so each store's loyalty program is branded with its own name—such as Safeway For U. Its 24 banners include Albertsons, Safeway, Vons, Jewel-Osco, Shaw's, Acme, Tom Thumb, Randalls, United Supermarkets, Pavilions, Star Market, Haggen, Carrs, Kings Food Markets and Balducci's Food Lovers Market."² If you shop at any of these stores, be sure to sign up for the loyalty program and download the store app if you use a smartphone.

The specific features and benefits of the For U program include the following.

1. **Member prices on sale items.** If you don't use the loyalty program, you will pay full price.
2. **Welcome offer** for new members of a \$5.00 coupon off an order of at least \$25.00.
3. **One free item per month** (up to a \$10.00 value). The item will be listed in the digital coupon section of the website or app. With a single click each month, that's 12 free items a year worth up to a total of \$120.
4. **Personalized discounts** based on your purchase history. As long as you click the item discount, the value will come off automatically at the register.
5. **Digital coupons.** With a simple click, you'll get cash off specific items. There is no limit to the number of coupons you can add to your account, so it pays to check the

² Noted July 18, 2022: <https://www.albertsonscompanies.com/newsroom/press-releases/news-details/2022/Albertsons-Companies-Announces-Common-Stock-Dividend-2af3108e8/default.aspx>

digital coupon section every time you shop and click away. When you buy the item, the value comes off at the register. If you share the account with other family members, the coupons will come off when they shop with no effort on their part. This is the only way I've been able to get my husband to use coupons—he doesn't even realize he's using coupons!

6. **One free item for your birthday** (up to a \$10.00 value), as long as you enter your birthday when you register for the For U program.
7. **Earn reward points towards free grocery items** based on your spending. Earn 1 point per dollar spent, and redeem 100 points for 1 reward. You'll need to spend \$100 on groceries (with some exclusions) or \$50.00 on gift cards to earn 1 reward, which you can redeem for a selected list of grocery items or cash off your next order. In general, the reward value ranges from 1 to 2 percent of your total spending. In addition, you'll find digital coupons to multiply the value of your rewards points, so you may exceed 2 percent savings when you click on those point promotion coupons each week.
8. **Earn reward points toward gas discounts.** You can redeem your rewards for \$0.10 off per gallon of gas per reward at participating stores, saving up to \$1.00 per gallon if you used 10 rewards.³

If you take full advantage of loyalty programs, you can save a significant amount of money over the course of the year. The key is to be consistent with using the benefits. It's easy to forget to use reward points, which will expire. Start the habit of logging into your loyalty account every time you go shopping to make sure you click on digital coupons for items you plan to buy, and use all the reward points and monthly free items in your account. It's well worth the effort, since you can find big savings in just a few minutes.

Just this week I went to Safeway, and checked my digital coupons before shopping. With one click, I got a coupon for 14 percent off my total purchase, which was equal to \$28.00 on my large shopping trip. I found a few personalized offers for items I buy, as well as reward points for free items. My monthly free item was a frozen pizza worth \$5.49. In total, I saved \$45.00 for less

³ <https://www.safeway.com/foru/program-details.html>

than 5 minutes of effort. If we remember to do that 50 weeks a year, that's over \$2,000 saved, which is real money in anyone's book. That's a pretty good side hustle for a few minutes of effort each week. The key to saving the most is to *check your loyalty account offers every single week*. New offers are added on the day your store's sale prices change. Don't miss free money.

Kroger Plus Program

The Plus Program is the loyalty program for all Kroger and Kroger-owned store banners. The Kroger Co. operates 2,750 grocery retail stores across twenty different banners in 25 states. Kroger also operates over 1,423 supermarket fuel centers. The primary store format is the large grocery and drugstore supermarket. Kroger brands include Kroger, Ralphs, Dillons, Smith's, King Soopers, Fry's, QFC, City Market, Owen's, Jay C, Pay Less, Baker's, Gerbes, Harris Teeter, Pick 'n Save, Metro Market, and Mariano's.⁴

When you sign up for your store's loyalty program⁵ your account number will work across all Kroger store brands, which comes in handy when you're traveling or living in different parts of the country during the year. The Kroger Plus program offers many unique promotions and savings opportunities, so be sure to log into your account each week to get your savings. Program features and benefits include the following.

1. **Sale prices.** They are effective only if you use your loyalty card (or phone number) at the register.
2. **Special promotions.** These give money off each item when you buy a minimum quantity of participating items. A common example is "buy 5, get \$5.00 off."⁶ Using the app or website to plan your shopping trip may be more helpful than using the paper store ad, because the website and app list all qualifying items (the printed ad lists only a selection). As long as you'd use the items, stocking up on promotion deals is a great way to save. You can combine coupons—either paper or digital—with promotion items to save even more.

⁴ <https://www.thekrogerco.com/about-kroger/our-business/grocery-retail/>

⁵ <https://www.kroger.com/savingsoverview/#account-creation-info>

⁶ <https://www.kroger.com/pr/buy-5-save-1>

3. **Weekly digital deals.** These are specially-priced sale items that change each week. You can buy up to 5 of the items in the same transaction at the special price. You must go into your Kroger Plus account and click the deal in order to get the price. The store shelf tag will show the digital sale price, but you won't get that price if you haven't clicked the offer in advance—either on the website or in the app.
4. **Digital coupons.**⁷ These are cash-off coupons that you click, and the value of the coupon will come off at the register. Many coupons allow you to use it up to 5 times in one transaction, so you'd be wise to stock up if the math is good. The details are clearly noted on each coupon.
5. **Cash-back offers.**⁸ Find cash-back offers on hundreds of items, including high-value offers on beer and wine. Simply click the offer in your account. If you buy the item, the cash-back value will be deposited in your cash balance within your Kroger Plus account. You can cash out the funds to your Shopper's Card and use them on your next Kroger purchase. You can also transfer the balance to a PayPal account once it reaches \$20.00.
6. **Fuel rewards.** You'll automatically earn fuel rewards—1 point per dollar spent. One hundred points earns \$0.10 off per gallon, and you can save up to \$1.00 per gallon in a single transaction. Your store receipt will show your current Fuel Rewards balance and the points expiration date.
7. **Kroger Community Rewards.** If you register for this program on Kroger's website and select your favorite charity, a percentage of your spending will go to that charity each quarter. This is an easy way to support your community at no extra cost.⁹ You can see how much your spending has earned for your selected charity in the Community Rewards section of your profile.¹⁰

You'll see the most dramatic savings by taking advantage of the approximately 20 Weekly Digital Deals, which will be highlighted in the store ad. I calculated the coupon savings

⁷ <https://www.kroger.com/savingsoverview/#coupons-info>

⁸ <https://www.kroger.com/savings/cbk/cashback/>

⁹ <https://www.kroger.com/i/community/community-rewards>

¹⁰ <https://www.kroger.com/account/communityrewards>

of one week's Digital Deals, and the savings was an average of 32 percent off the regular price. Some items' savings were as high as 67 percent. In other words, you don't want to miss these deals.

You can also go to Kroger.com and navigate to the list of Weekly Digital Deals by going to the Savings section, selecting Digital Coupons, and using the options on the left side of the page to filter Weekly Digital Deals. You'll see the item's price with the coupon, and you can click through to see what the item's regular price would be. Knowing how deep the discount is will help you decide if it makes sense to stock up with as many as 5 items. Unfortunately, most shoppers will see the posted Weekly Digital Coupon price on the shelf tag and expect to get that price without planning ahead and selecting the weekly coupon deals in their account. Don't be that shopper!

Bonus Savings: Digital coupons give shoppers savings on adult beverages, such as beer, wine, and hard seltzers. Newspapers never had coupons for these types of items, and digital coupons offer high savings values. For example, this week I purchased a 12-pack of Coors Lite at my local City Market store (owned by Kroger). I clicked a \$3.00 digital coupon. The 12-pack was on sale for \$12.99, down from its regular price of \$17.99. I paid \$9.99 after the coupon. With one easy click I saved 44 percent off this item. Not bad!

Target Circle

Target has many savings promotions such as earning store gift cards when you buy specific items or spend a minimum amount in a category. Look for promotions like "Get a \$5.00 Target gift card when you spend \$30.00 on beauty items" in the weekly store ad, in your store app, or on shelf tags in store. You can use coupons with these promotions to save more. Target also has a great loyalty program called Target Circle, which you can find in the store app or on the website. It's free, easy to use, and has hundreds of offers (my account showed 549 digital coupons at the time of this writing). Features and benefits include the following.

1. Digital coupons on specific grocery items.
2. Percentage discounts on specific categories of items (such as 20 percent off women's shoes).
3. Cash-back offers on beer and wine.

4. Rewards earnings on total spending, less coupons and discounts (with some exceptions); you will earn 1 percent on all qualifying spending, which you can redeem by using your rewards balance to pay for a future purchase.¹¹

To use the digital coupons and automatic 1 percent rewards earnings, identify yourself as a Target Circle member. You can either scan the barcode for your account or enter your phone number at the register if you've included it in your profile. Be sure to check the offers available every time you shop since they change frequently.

If you are a frequent Target shopper, you'll save 5 percent on every purchase if you get the Target RedCard credit or debit card.¹² Benefits also include free shipping from Target.com and exclusive promotions and discounts customized to shoppers' history or geography. The card has no annual fee. This is only a good deal if you pay your credit card balance off each month. If you carry a balance, your interest expense will be much higher than the 5 percent savings. Even without the credit card, you'll get 1 percent rewards earnings on every purchase.

Most grocery store chains have similar loyalty programs that offer digital coupons and rewards. For example, Price Chopper has the AdvantEdge Card loyalty program, Piggy Wiggly stores loyalty program rewards shoppers with Pig Points, Publix offers the Club Publix loyalty program, and Winn-Dixie has their Winn-Dixie Rewards program. Even specialty and discount stores like Sprouts, Aldi, and Lidl offer loyalty programs and free apps for further discounts.¹³ Do the research on your stores' programs, take full advantage of all its benefits, and you'll supercharge your grocery savings immediately.

¹¹ <https://www.target.com/circle/offers?>

¹² <https://www.target.com/redcard/about>

¹³ <https://www.gobankingrates.com/saving-money/food/best-grocery-store-loyalty-programs/>

Chapter 2

Online Grocery Shopping Savings Strategies

Online grocery shopping has been available to shoppers for many years, but it grew by 50 percent during the pandemic as people avoided going into stores. Many shoppers discovered they preferred the convenience of home delivery or store pickup, and even now they continue to shop for groceries from home. The industry expects online grocery shopping to continue growing.¹ Nielsen Research predicts that in 7 years, 70 percent of shoppers will be doing their grocery shopping online.²

You can do online grocery shopping using the retailer's website or app. If you shop strategically, this can help cut your grocery spending. Plan your meals around sale items and stock up on your common items when they hit their lowest prices. In theory, if you don't go into the store you'll also save money by avoiding impulse spending. Retailers have successfully used brilliant merchandising to get shoppers to make unplanned impulse purchases for years. Any parent knows how shopping in the store with children can sabotage a well-planned shopping list. Shopping online can save money by reducing impulse spending—and you'll avoid embarrassing tantrums!

But beware—expect grocery retailers to adjust their online merchandising tactics to increase impulse spending. Special flash sales or limited-time offers work well in getting online shoppers to buy more items.³ Resist the temptation to buy extra items online and stick to your budget.

A common reason shoppers choose not to do their grocery shopping online is to avoid paying high delivery fees.⁴ You can avoid delivery fees if you choose the curbside pickup option. Generally, if you spend a minimum amount (such as \$35.00) and use curbside pickup, you will not pay any service or delivery fees.

¹ <https://www.mckinsey.com/industries/retail/our-insights/the-state-of-grocery-in-north-america-2022>

² <https://couponfollow.com/research/coupon-statistics/>

³ <https://retailwire.com/discussion/is-e-grocery-killing-or-inspiring-impulse-buys/>

⁴ <https://retailwire.com/discussion/is-e-grocery-killing-or-inspiring-impulse-buys/>

When you shop for groceries online for the first time, be sure to look for special coupon offers for first-time orders. For example, my local grocery store offers a coupon for 15 percent off a first-time online order, or \$30.00 off an order of \$75.00 or more. Search Google with the name of your grocery store and the term “promo code” to find a selection of coupon codes. Shopping online just once offers real savings.

If you’d rather not drive to the store and would rather have your groceries delivered, you can take advantage of special subscription programs geared toward the regular online shopper. These give extra benefits and free delivery similar to the Amazon Prime concept. You pay one annual fee and get free delivery all year long. If you are a regular online grocery shopper, these subscription programs will pay for themselves. Check your store’s website to see if it offers this.

Walmart Online Grocery Service

Walmart is the leading retailer in online grocery shopping, and eMarketer predicts they will remain on top through 2023. By 2025, 19 percent of Walmart’s grocery sales will be online.⁵ Walmart offers a subscription program called Walmart+. The program offers free delivery on orders over \$35.00, free one- and two-day shipping with no minimum order amount, discounts on gas, early access to special offers, and more. Walmart’s website estimates a member’s annual savings to be \$1,300, and the annual cost of the program is \$98.00. If you’re interested, Walmart+ offers a free 30-day trial.⁶

Walmart’s online prices are the same as their in-store prices. Because the store uses an “everyday low price” strategy rather than deeply-discounted weekly sale prices, you may find their regular prices are lower than regular prices at your supermarket. Walmart also offers a generous substitution policy. If your requested item is not available and you have allowed substitutions in your order, the store will substitute a larger or higher-value item. For example, if you ordered a small container of blueberries but only the large container is available, you’ll receive the larger item for smaller container’s price. You’ll receive an email letting you know

⁵ <https://www.insiderintelligence.com/insights/best-online-grocery-stores/>

⁶ <https://www.walmart.com/plus?>

about any substitutions prior to your order being finalized so you can accept or decline each substitution. That's like getting free food!⁷

Grocery Stores' Shopping Services

The Albertsons family of brands lets you shop online and opt for free curbside pickup with a minimum order of \$30.00. Albertsons is one of the selected grocery retailers that participates with the Ibotta cash-back program (see chapter 3 for more details). If you log into your Ibotta account and select your online grocery store, you will earn additional cash back on your order. For example, if you log into Ibotta, look for "Shop by Category." Click on "Grocery pickup and delivery" for a list of participating retailers. For example, when you click on "Safeway" in Ibotta, it will take you to the Safeway website to shop and use your special offers just as you normally would. However, you will also earn a 2 percent Ibotta cash-back rebate.⁸ It's worth starting with the Ibotta site, which will add less than thirty seconds to your shopping experience.

The Albertsons family of brands also offers a subscription program that provides additional savings and perks for online grocery shopping and delivery called Fresh Pass. At the time of this writing, it costs \$99.00 a year or \$12.99 per month. The program's creators estimate the average shopper could save an additional \$425 per year. It offers a free thirty-day trial, so it may be worth testing to see if your savings exceeds the monthly cost. Benefits include the following.

1. Unlimited free delivery on orders over \$30.00
2. \$5.00 monthly credit for annual subscribers
3. Save \$20.00 off your first online order over \$75.00
4. 5 percent off *O* Organics and Open Nature products
5. 5 percent off Signature Pet Care products
6. Rewards don't expire

⁷ <https://www.walmart.com/help/article/substitutions-for-store-pickup-and-delivery-items/c8dd3973509b42488da66a362af4666d>

⁸ <https://help.ibotta.com/hc/en-us/articles/360015349859-How-do-I-earn-cash-back-for-my-Grocery-pickup-delivery-purchases->

7. Monthly Starbucks perk⁹

Kroger and its family of brands has a grocery delivery membership program called Boost. It has 2 membership levels offering free delivery on every order. Its entry-level program costs \$59.00 per year and offers free next-day delivery on orders over \$35.00, and its \$99.00 annual membership offers free 2-hour delivery on orders over \$35.00. Each program also offers double fuel points and additional discounts.¹⁰

There are also third-party grocery shopping sites, such as Instacart. An advantage of using Instacart is that you can shop from multiple retailers from one platform. Instacart partners with national and regional retailers such as Albertsons, Aldi, Costco, CVS, Kroger, Loblaw, Publix, Sam's Club, Sprouts, and Wegmans.

The Instacart marketplace offers more than 300 retailers and local grocers. Each store sets its Instacart prices, so online prices may be the same as in-store or they may be higher. Each store's pricing policy is detailed on the Instacart site, so check to be sure you're getting the best prices. Instacart also has service and delivery fees on all orders, which may be higher depending on the specific items in your order (such as heavy items or alcohol). Your service fee and delivery cost will be clear when you select your delivery timing, so you can decide if this service makes sense for you before finalizing your order. Delivery costs start at \$3.99 on same-day orders of \$35.00 or higher.¹¹ Instacart also offers a subscription service called Instacart+ which offers free delivery and reduced service charges for members on orders \$35.00 or higher, as well as special promotions.¹²

I decided to give online grocery shopping a try at my local Safeway store using the free curbside pickup. The introductory \$30.00 coupon off a \$75.00 order was too good to pass up. I'd give the overall experience a B+ and I will definitely be doing it again. I saved 53 percent on groceries we use. Using the app to create my list was fun and simple. The \$6.36 of digital coupons available for my items was listed in the item description and easy to find.

⁹ From the Safeway website: <https://www.safeway.com/lp/subscriptions-delivery.html>

¹⁰ <https://www.kroger.com/membership>

¹¹ <https://www.instacart.com/help/section/360007902791/360039164252>

¹² <https://www.instacart.com/help/section/360007797952>

First I logged into my Ibotta cash-back account, then selected Safeway, which took me to Safeway's app. I earned a 2 percent cash-back award on my spending because I started with Ibotta, which ended up being \$1.86. That's pretty good pay for less than fifteen seconds of effort!

I was able to select a pickup time on the same day, just two hours after I placed the order. I parked in the designated curbside pickup spot, called the phone number, and four minutes later a store associate loaded the groceries into my trunk. The only reason I gave the experience a B+ instead of an A is because the arugula selected was nearing its expiration date and was wilted. Be smart—check your produce items quickly before leaving. I discovered the arugula problem after the associate had left. So I went into the store, showed the curbside pickup associate my item, and he walked with me to the produce department to select a fresher item. It took less than five minutes.

A few items were out of stock and I received an email before pickup letting me know exactly what I was getting, which was helpful. For one item I'd indicated "no substitutions" because another item would not work. However, for most items, I allowed substitutions and in three cases, the associate selected comparable items that were fine. The store charged me the actual price for the substitution, which was higher than the sale-priced item I'd ordered. That was okay because if I'd been doing my own shopping, I would have done the same thing.

If I'd been using Walmart's online shopping service, I'd pay the price of the sale-priced item even though I was getting a more expensive substitution—which is an advantage that Walmart online shopping has over other grocery stores. Keep in mind that Walmart does not have digital coupons or rewards. It's helpful to see examples, so see my detailed order in the sidebar on the next page.

I use the cherry-picking strategy when I grocery shop, meaning I divide my purchases between two stores to pay the lowest available price for items available at both locations. The extra savings is significant, so it justifies the time required for two efficient shopping trips. When I tried this strategy with online grocery shopping. I ordered many of my items at Safeway, then I

also placed an online order with Walmart. Its service was just as easy to use, its curbside pickup service was free with a \$35.00 minimum order, and I used an online coupon code that gave me \$10.00 off my first order. I selected my pickup time for the same day as my Safeway pickup, and it took less than 4 minutes for the associate to come and put the groceries in my car after I checked in.

Most important, I saved 28 percent on the 13 items I purchased at Walmart compared to Safeway’s prices for the same items,

even before the \$10.00 coupon. The actual savings was \$22.00 (\$32.00 with the coupon), which for me was well worth the time spent on the extra stop. I learned online grocery shopping makes the cherry-picking strategy easier, since I can check each store’s prices for my common items online while making my lists for each store. It was also easy to coordinate the pickup times.

Sample Transaction #1

Total price of 24 items:	\$91.93
Sale savings:	(\$13.38)
Digital coupons:	(\$6.36)
First-order promo code:	(\$30.00)
Subtotal:	\$42.19
Taxes:	\$5.42
Total paid:	\$47.61
Ibotta cash back:	(\$1.86)
Safeway rewards:	(\$1.50)
2 percent credit card reward:	(\$0.95)
Net cost:	\$43.30
	(53 percent savings!)

Amazon Grocery Shopping

In addition to grocery retailers and third-party service providers like Instacart, you can also save money by shopping for the best deals from online retailers such as Amazon. The key to saving money is to know the unit costs for your common items, and if you can find better deals from online retailers, stock up. Look for more savings with online coupon codes and free shipping offers.

As an Amazon Prime member, I get free next-day shipping on many items. When my common items are less expensive on Amazon, I prefer having them delivered to my home the next day rather than driving to the store. I recently found a great deal on bath tissue and compared its unit cost to the lowest sale price at my regular grocery store. It’s easy to compare

prices by going to your grocery store's website and searching for the item by name. Since Amazon's price was less and shipping was free, I ordered their box of eighty rolls. Yes, I said eighty rolls—the price was way too good to pass up. (I'll be very popular the next time the country decides to hoard bath tissue.)

I also buy many grocery, household, and personal care products from Amazon when their price is lower than my local stores. But if saving money is a priority, don't automatically buy everything you need on Amazon, even if shipping is free. In some cases their prices are much higher. The key is to know your common items' average prices are so you can recognize great deals.

You can also save more ordering from Amazon with digital coupons and automatic delivery savings. Amazon offers digital coupons, which will be noted on the item. All you need to do is check the box by the coupon description to have it applied at checkout. If you order an item regularly, you can save more by choosing Amazon's Subscribe and Save option available on selected items. You will receive the item automatically on a regular basis. You select the time interval and the quantity needed. There is no contract and you can cancel at any time. If you have 1 to 4 Subscribe and Save items in your auto-delivery order, you will save 10 percent on each item. If you have 5 or more items in your order, you save 15 percent.¹³

Amazon Prime members can also take advantage of the Amazon Fresh program, which combines offerings from physical store locations with online shopping. They offer free delivery on orders over \$50.00 plus sale prices and digital coupons. Service is limited by location, so check if they offer this service in your zip code.¹⁴

The key to saving money with online grocery shopping is the same as in-store shopping: know your prices and stock up on your favorite items when they hit their lowest prices. You can enjoy the convenience of shopping from home with pickup or delivery when you take advantage of the special coupons, offers, promotions, and rebates available.

¹³ <https://www.amazon.com/b?node=5856181011>

¹⁴ <https://www.amazon.com/alm/storefront?almBrandId=QW1hem9uIEZyZXNo>

Chapter 3

Cash-Back Apps, Coupon Sites, and Coupon Codes

One of the easiest ways to save money is taking advantage of free apps that give you cash back on purchases. You can get cash back on groceries, gift cards, online shopping, restaurants, entertainment, and more. Cash-back offers are also available for categories that rarely had coupons in the past such as beer, wine, liquor, fresh produce, and meat. Use cash-back apps on top of store loyalty programs, promotions, and digital coupons to save the most.

Ibotta Cash-Back App

Over the years I have seen many grocery savings apps come and go. In my opinion, the clear leader in the grocery cash-back app category is Ibotta, which has been around for over a decade. The app started out offering grocery offers and has expanded to include cash-back offers for over 500 retailers, grocery stores, drugstores, 150-plus retailer gift cards, restaurants, online subscriptions, and more.¹⁵ Ibotta also offers each member a referral code, which you can use to have your friends and family sign up. You will then get a \$10.00 referral credit the first time a referred member redeems a cash-back offer within 7 days of signing up.

Cash-Back Apps for Groceries

Ibotta works with 196-plus grocery stores. When you use a cash-back app for grocery offers, you simply select the offers you like, purchase the items, upload a picture of your store receipt after shopping, scan product barcodes if required, and you'll get the offer value as cash in your account. Each retailer has its own list of Ibotta offers, so start by finding your store to see available options. Depending on the offer, you can stack Ibotta offers with coupons—so if you buy the item with a coupon, you can also get the Ibotta offer on the same item. In some cases the offer will state that it cannot be combined with any other coupons or promotions, so be sure to

¹⁵ <https://ibotta.com/where>

read the fine print. If you do your grocery shopping online, you may be able to earn cash back on all your shopping, depending on the retailer, such as 2 percent cash back on your total purchase.

When your account reaches \$20.00 or more, you can transfer the balance to your PayPal or a bank account. Keep in mind that if you do not use your Ibotta account for 6 months you will be charged a monthly service fee of \$3.99. Ibotta will send you a reminder if you're getting close to 6 months of inactivity. You only need to do 1 offer to keep your account active. Hopefully you will find so many useful offers that you'll be an active member because you enjoy getting free cash!

When you pay attention to cash-back offers as well as store sales and coupons, you may discover free items. Last year our local grocery store had Purex laundry detergent on sale for "buy 1, get 1 free" (BOGO), making each bottle \$3.00. The Publix website had a digital coupon for \$1.00 off Purex, and it could be used up to 5 times in the same transaction. At the same time, Ibotta had a cash-back offer for \$2.00 on Purex, which could also be used up to 5 times in the same transaction. Do the math: \$3.00 minus a \$1.00 coupon minus \$2.00 cash back means the final cost was \$0.00, and each shopper could get 5 bottles!

That deal was too good to pass up, so I taught the women in my Bible Study how to do it, even though they weren't coupon users. They bought the Purex and I picked their 5 bottles up from their houses and delivered them to our local charity. We were able to donate 25 bottles of laundry detergent at no cost to us, and 25 families didn't have to buy laundry detergent that week. So even when you see a deal on a product you may not need or a brand you may not use, remember that local food pantries have many clients who would be thrilled to get the item. It's an easy way to be generous at no cost. Actually, the women each earned \$10.00 as a new member bonus from Ibotta, so they came out ahead while being generous with others.

Fetch Rewards is also a popular cash-back app for groceries. It rewards shoppers with points for purchases, which you can redeem for retailer gift cards. In most cases you can combine a Fetch Reward with another cash-back offer like Ibotta. When you sign up you'll get 2,000 points, which is equal to \$2.00. You can also upload receipts from any store—your cash back is based on the product you purchased, not on the retailer. Fetch Rewards also has a GoodRx prescription savings card in the app. If you use it to get discounts on your prescriptions, you will earn 10,000 points (\$10.00) with your first prescription and 1,500 points (\$1.50) for each additional prescription. You can also earn more points with your referral link. You'll get

2,000 points (equal to \$2.00) when a new member signs up through your referral link and redeems their first offer.¹⁶

Other grocery cash-back apps include Checkout 51 and SavingStar. In most cases you cannot combine their cash-back offers with other offers or coupons.

Kroger.com and Kroger-owned banners have a cash-back offers section in their app and on their website in addition to digital coupons. Because the offers are already in your Kroger account, you do not need to upload a receipt. When you select the offer and buy the item, the offer value will be added automatically to your Kroger card balance. Note that you cannot use both a digital coupon and a cash-back offer on the same item.

Coupons.com, the printable coupon site, also has cash-back offers. You select the offers and upload your receipt to get the value added to your account. However, you cannot combine a Coupons.com cash-back offer with a coupon or another cash-back offer on the same item.

Coupon Codes and Cash-Back Apps for All Retail Shopping

Today more than 75 percent of American adults shop online,¹⁷ with 40 percent shopping on their smartphones.¹⁸ It's easy to find a coupon code or free shipping offer by doing a quick Google search for your retailer's coupon codes. You can also get codes by signing up for company email newsletters, downloading the retailer's app, or following their social media accounts. Most shoppers are aware of this strategy: simply shop with your online retailers and use the coupon codes you find when you check out.

However, coupon codes are only the beginning of available savings opportunities. Save more when you use a coupon site that offers cash-back rebates on top of codes. The key is to start at the cash-back site so you'll qualify for rebates on top of any coupon-code savings. It's just a couple of extra clicks. Begin by opening your cash-back app and clicking on the online retailer, which will take you directly to the retailer's website. Shop as usual, and on top of any savings you find from sales and coupon codes, you'll get a percentage of your final spending in your cash-back account.

¹⁶ <https://michaelsaves.com/make-money/fetch-rewards-review/>

¹⁷ <https://www.cloudwards.net/online-shopping-statistics/>

¹⁸ https://business.adobe.com/content/dam/dx/us/en/resources/reports/adobe-digital-economic-index-april-2021/Digital_Economy_Index_April_2021.pdf

Find the site with the best rewards. There are literally hundreds of online sites and apps that offer coupon codes and cash-back offers, as well as offers for in-store shopping. You probably have a favorite site already. If not, then it's worth reviewing all the savings strategies offered by a few of the most popular sites. In addition to Ibotta, there's Rakuten, RetailMeNot, Honey, and Capital One Shopping. Most credit card companies have an online shopping section that rewards shoppers with rebates in the form of cash or points to be redeemed for cash, so it's worth checking what your credit card providers have available. Cash-back percentages vary by coupon site, so compare the rebate percentages given for your favorite retailers to decide which site offers the best rewards for your shopping preferences.

Install the extension. They have made it so easy for us—this is my favorite feature of these coupon sites. To make sure you never miss a coupon or cash-back offer when shopping online, you can install an extension on your browser from major coupon code sites including RetailMeNot (look for the “Deal Finder” feature),¹⁹ Rakuten (“Deal Assistant”),²⁰ Ibotta (“Browser Extension”),²¹ and Honey (“Browser Extension”).²² Some of these sites also compare the price of a specific item at different stores, and the price may vary dramatically. If you forget to start at the coupon site and instead go directly to the retailer, the extension will remind you to go back with a pop-up box showing coupons and cash-back offers for the retailer you are using. With one click you'll be able to switch to the coupon site and give it permission to search and try all their available coupons to make sure you use the best ones. This has saved me extra money many times.

Consider gift cards. When a cash-back site offers gift cards, you may save more by purchasing the retailer gift card and using it to pay for online or in-store purchases. For example, a retailer's gift card may offer 5 percent cash back while the retailer's cash-back rate for shopping through the cash-back site may offer 1 percent. In that case, you'd get an extra 4 percent savings by buying the gift card and using it to pay for your purchase. This is also a good way to get cash back on in-store purchases.

¹⁹ <https://www.retailmenot.com/dealfinder?>

²⁰ <https://www.rakuten.com/sem2/button.htm?>

²¹ <https://chrome.google.com/webstore/detail/ibotta-cash-back-made-eas/mfaedmjlcfifhnhpgipjiiiekchaimpk>

²² <https://www.joinhoney.com/explore>

Chapter 4

Drugstore Shopping and Digital Coupons

Drugstores offer many savings tools for strategic shoppers to combine, resulting in the lowest possible cost on your favorite items. Even though drugstores typically have high regular prices, they have rock-bottom prices when you combine their savings promotions. Learn how to combine the savings tools to get items for pennies—or better yet, absolutely free. Throughout the year you'll accumulate a stockpile of useful items at virtually no cost. These are also great items to donate to local charities and food pantries.

In addition to accepting manufacturer coupons, most drugstores offer store coupons and automatic rebates or rewards that you can combine for the highest savings. Special promotions, sales prices, and coupons reduce the price you pay at the register. You earn automatic rebates and rewards when you buy a specific product, which can then be used on a future purchase. The key is remembering to redeem the rewards. In the past, only the most organized shoppers kept track of paper coupons and remembered to use the rewards. It was confusing trying to sort out the various coupons and rewards when checking out at the register, and the person behind you in line was never happy. Perhaps you've been that person in line behind the extreme couponer, and you would never want to be one of those.

Good news—now you can get extreme savings without irritating anyone. You can use digital coupons and promotions, and no one will ever know. Instead of being an extreme couponer, you can be a stealth saver. No embarrassment necessary.

The key is to study the savings strategies available at your stores and learn how to use them. When you sign up for the loyalty program, study the coupon policy, and master the rewards programs, you'll save dramatically. In fact, you'll probably get free items every single week.

1. **Loyalty programs.** Most drugstores have a free membership program that will give you access to sale prices, promotions, digital coupons, automatic rebates, and reward points. Start by signing up for your store's program and reading their website or app to take advantage of all the benefits available.

2. **Coupons.** Using coupons reduces the price you pay at the register. There are various types of coupons, including store coupons and manufacturer's coupons, available in both paper and digital versions. Begin by reviewing the coupon policy of each of your stores to learn how to use coupons to your advantage.
3. **Rewards coupons and points.** Special promotions give you rewards coupons and points. You will get the rewards after your qualifying purchase. The key is remembering to use the rewards coupons or points for future purchases. When you master a store's rewards program, you can get free items every week.

There are many regional drugstore and discount stores with similar savings programs. I'll walk you through the detailed programs at CVS and Walgreens as examples. Once you know how to save at these stores, you'll be able to apply the same strategies at any store with similar programs.

How to Save at CVS

One of the best stores for stealth savers is CVS, because it has a generous coupon policy and offers multiple types of coupons and rewards. Best of all, almost all these savings tools are digital. They are available on the store website and in the app. You can't forget a coupon because if you have your smartphone, you have all the coupons you need at your fingertips. All you need to do is click the coupons you want, which sends them to your account. The amounts come off automatically at the register. The person behind you in line doesn't even realize you're using coupons. It doesn't get much easier than that! However, if you prefer paper coupons, you can always opt to receive hard copies in your CVS account.

CVS Savings Programs include the following.

- **CVS Extracare program.** Start by signing up for an Extracare account to get access to sale prices, coupons, and rewards.¹
- Become an expert at the **CVS Coupon Policy.**² It will teach you how to easily combine and maximize coupon savings.

¹ <https://www.cvs.com/extracare/home>

² <https://www.cvs.com/extracare-cvs/couponpolicy>

- **CVS Coupon Center.** If you prefer paper coupons, you can scan your CVS card at the red coupon kiosk in the store and get store and manufacturer's coupons printed.
- **Digital manufacturer's coupons**, such as \$6.00 off 2 Curel lotions.
- **Digital store coupons**, such as \$3.00 off a \$10.00 purchase of any hand or body lotion. You can combine a store coupon with a manufacturer coupon on the same item. See the full CVS coupon policy for details.³
- **CVS ExtraBucks** are individual rewards earned by a current purchase to be used on a future purchase. Specific ExtraBucks offers change every week. For example, if you bought 2 bottles of Pantene shampoo, you get a \$3.00 ExtraBucks reward. You redeem the reward on a future purchase by going into your CVS Extracare account and selecting the \$3.00 reward to be sent to your card. If you do not take this step, the \$3.00 will not be taken off your next purchase.
- Two percent **Extracare rebates** on all qualifying spending. You can use your Extracare rebate total to pay for future purchases each quarter.
- **Use the weekly ad** to plan your shopping—either from the newspaper, store, or online. When there is a digital coupon available on the website or app, or a coupon in the Sunday newspaper, the ad will let you know. In the example on the next page, the ad showed All Detergent and Snuggle softener's sale price and tells you there's a digital coupon for All Detergent available in the CVS app or website. You need to go to your account and send the coupon to your card for it to be deducted from your total at the register.
- **Percentage-off store coupons**, such as 20 percent off your entire order. The discount will only be applied to non-sale items. The store applies the percentage discount after the coupons are deducted.

³ <https://www.cvs.com/bizcontent/general/help/coupon-policy.pdf>

- CVS Pharmacy and Health Rewards ExtraBucks.** Earn credits when you refill prescriptions, enroll family members, get vaccines, and more. Redeem credits for cash toward nonpharmacy CVS purchases.⁴

Sample Transaction #2	
3 bottles L’Oreal Paris Elvive Hair Care:	\$14.97 (off 3 bottles)
Digital manufacturers coupon:	\$5.00 (off 3 bottles)
Digital store coupon:	\$4.00 (off 3 bottles)
Amount paid:	\$5.97
ExtraBucks reward:	\$5.00 (on 3 bottles)
2 percent Extracare reward:	\$0.30
Net cost:	\$0.22 (per bottle)

- ExtraBucks reward of \$3.00** sent on your birthday to use on a future purchase.
- Extracare Beauty Club** gives you a free monthly gift when you spend \$30.00 or more on beauty items, as well as 10 percent in ExtraBucks on special beauty sales events.⁵
- If you shop online regularly with CVS, you can save with the CVS CarePass subscription membership program. You will get 20 percent off CVS Health brand products, a monthly \$10.00 reward to spend on almost anything in the store, free same-day Rx delivery, free shipping from CVS.com, and access to their 24-7 pharmacist helpline. It costs \$5.00 a month or \$48.00 a year and offers a free 30-day trial.⁶ The \$120 worth of monthly rewards justifies the membership cost if you remember to use them.

⁴ <https://www.cvs.com/extracare-cvs/rxrewards?icid=spm-nba-phr>

⁵ <https://www.cvs.com/extracare-cvs/beauty-club?icid=extracare-home-member-bc>

⁶ <https://www.cvs.com/carepass/join?icid=cvb-home-s8-l1-cp-fmf>

CouponMom.com lists the best deals at CVS each week. At the time of this writing, the week's best deal was L'Oreal Paris Elvive Shampoo (12.6 ounce).⁷ Most shoppers would think its sale price of \$4.99 was pretty good. Well we can do better than that by stacking multiple savings strategies on this one item. Check out the details in the sidebar on the previous page.

Using CVS savings strategies is a great way to stock up on household and personal care items when you can get deals like these. Even if you don't need shampoo now, you can stock up at this low price and then "shop" from your own stockpile of bargains when you run out of an item. Once you get in the cycle of stocking up when items hit their low prices, you may never pay full price for your favorite items again.

How to Save at Walgreens

Walgreens also accepts manufacturer coupons and store coupons, which are available digitally on the website or in the store app. The weekly ad is online and lists many weekly promotions that offer store rewards for future purchases. To avoid confusion, keep in mind that Walgreens calls their digital coupons "paperless coupons." Simply click the coupons you like and their value will come off at the register automatically when you buy the product. You can combine one manufacturer's coupon with one store coupon on the same item. When you stack the coupons and rewards, you'll be able to get free deals every week.

Walgreens Savings Programs includes the following.

- **myWalgreens membership.**⁸ Your first step to saving at Walgreens is to join their myWalgreens loyalty program. This program replaced the previous Balance Rewards program and will give you access to sale prices and promotions. You'll automatically earn 1 percent back on all your purchases and 5 percent back on Walgreens-brand items. You can join on the Walgreens website, on the app, or in store at the register. Don't buy anything at Walgreens if you haven't signed up for this free program! All you need to provide is your first and last name, address, and phone number. When you check out at the register, you'll only need to enter your phone number to get

⁷ Deal detailed on the CVS Deals list on CouponMom.com website the week of August 1, 2022.

⁸ <https://www.walgreens.com/topic/promotion/mywalgreens.jsp>

membership benefits automatically. When you want to redeem accumulated rewards to pay for a purchase, you'll need to provide your email address or home address. Make it easy by providing your email address when you sign up.

- **Use the website or app to find special deals.** It's easy to zero in on coupons, reward promotions, and sales with category options. For example, clicking on "Walgreens Cash Rewards" in the Weekly Deals section will show you every deal that offers reward points, in addition to sale prices and digital coupons. You can also use the search box to quickly find specific items you need.

- **Digital manufacturer's coupons,**⁹ such as \$2.00 off Colgate toothpaste. Find digital coupons in the Savings section of the app or the coupon will say "Manufacturer's Coupon" when you click the detail link.

- **Digital store coupons,** such as \$1.25 off Scott paper towels. The coupon will say "X amount off with MyWalgreens," which indicates that it is a store coupon from Walgreens Monthly Savings Book. You can also find paper versions of these coupons in the savings books found in stores.

- **Walgreens Cash Rewards.** You will earn 1 percent of your spending as rewards in your cash reward account, or 5 percent on Walgreens brand items. You can check your account balance at any time on the website or the app. Each week there are new deals offering cash rewards on specific purchases, such as "get \$5.00 cash rewards when you spend \$15.00 on Pantene haircare products." If you happen to have Pantene coupons, you can use those to reduce the amount paid at the register. Good news—manufacturer's coupons do not impact your spending threshold. So if you buy \$15.00 of Pantene and use a \$3.00 coupon, you'll pay \$12.00 (\$15.00 minus \$3.00). You'll get the full amount of \$15 towards the promotion goal, so you'll also get the \$5.00 cash reward. If you have a store coupon for Pantene, that will *reduce* your spending threshold, so be sure your spending reaches the threshold *after* store coupons are deducted.

- **Register Rewards.** These are coupons that print at the register when you purchase qualifying items. Each week there are special promotions that give you a Register Reward, such as "Buy 3 Crest toothpastes and get a \$5.00 Register Reward."

⁹ https://www.walgreens.com/offers/offers.jsp?ban=dl_dlsp_MegaMenu_Coupons

You can only get 1 reward per transaction, meaning you won't get a \$10.00 Register Reward if you buy 6 Crest toothpastes. However, you can earn a reward for each transaction, so you could get 6 Crest toothpastes and 2 \$5.00 Register Rewards if you did two different transactions. You can also use manufacturer's or store coupons with the promotion. Note that when you redeem the Register Rewards coupon on a future purchase, it is considered a manufacturer's coupon, so you cannot use another manufacturer's coupon for the same item in that purchase. You must keep track of your Register Reward coupons as they are only issued as paper coupons. They will not be stored in your Walgreens online account.

- **Use the online weekly ad.**¹⁰ Being able to view the weekly ad online is convenient, and Walgreens' format makes it very easy to save with coupons and promotions. If a sale item has a coupon or promotion available, it is noted in the item detail box. All you have to do is click the coupon to have it applied to your account. In the example on the next page, the Crest toothpaste is on sale for \$3.00. If you click on the plus sign, you will get \$3.00 off when you buy 2 items. If you buy 3 items, you will also get a \$5.00 reward to use on a future purchase. If you buy 3, you'd pay \$6.00 at the register for 3 items (\$2.00 each). When you factor in the \$5.00 reward, your net cost would be \$0.33 per tube. Not only is Walgreens providing all these offers, but they are putting all the information in one place to make it very easy to get bargains. Their weekly ad is a powerful tool in making it easy for you to save. You'll need to do the math, but they'll make it easy by providing details of the coupons and promotions available.

¹⁰ <https://www.walgreens.com/offers/offers.jsp/weeklyad?view=weeklyad>

At the time of this writing, one of the easiest and best deals at Walgreens was on Oral-B toothbrushes using a digital coupon from the website and a Register Rewards promotion for \$5.00 on the purchase of 3 Oral-B toothbrushes (see sidebar).¹¹

Know store coupon policies and compare stores.

Store coupon policies can be complex, so it's important to really understand policy details. In some cases the educated couponer will know the policy better than the cashier, so it makes sense to

have a copy of the store coupon policy either printed or bookmarked on your phone to clarify any confusion at the register.

Store coupon policies can vary significantly. Here are some examples:

- If the coupon value exceeds the item price, CVS will accept the coupon but will reduce the coupon value. For example, if the item costs \$4.99 and you have a \$6.00 coupon for the item, CVS will adjust the value of the coupon to \$4.99 and you'll get the item free. Stores' policies vary, which is why it's important to read them on their websites. In that same situation, Walgreens would not accept the coupon at all because it was higher than the item price. And both Kroger and Walmart would accept the coupon at its full value, giving you the item free plus \$1.01 in profit applied to other items in your order. Don't expect the store to give you \$1.01 out of the register if that happens—make sure you have enough items in your order to cover what couponers call “overage.”

Sample Transaction #3

3 Oral-B Toothbrushes:	\$9.00
	(\$3.00 each)
Digital manufacturer's coupon:	\$3.00
	(off 2 items)
Amount paid:	\$6.00
Register reward:	\$5.00
	(on 3 items)
1 percent myWalgreens rewards:	\$0.06
Net cost:	\$0.33
	(per toothbrush)

¹¹ Deal detailed on the Walgreens Deals List on CouponMom.com the week of August 8th, 2022.

- CVS allows you to use two coupons on a BOGO order. For example, if your item is on BOGO sale for \$4.00, then the first item would cost \$4.00 and the second item would be free. If you have 2 coupons that do not exceed \$4.00 total (such as 2 \$2.00 coupons), then you could use both coupons. You'd get both items free. Again, store policies vary.

Walgreens does not accept two coupons on a BOGO order. You can use 1 coupon on the first \$4.00 item, but you cannot use a coupon on the second free item. Kroger also allows two coupons on a BOGO item, since each item is charged at half price rather than the first item being full price and the second item being free. That may seem confusing, but once you learn how to best combine your stores' BOGO deals with coupons, you'll really be racking up the free deals.

- At CVS you can use both a store coupon and a manufacturer's coupon on the same item, as well as an ExtraBucks reward coupon from a previous purchase. CVS does not limit the number of coupons you can use in an order. On the other hand, Walgreens will not accept more coupons than items in an order. You can use a store coupon and a manufacturer's coupon on the same item, but if you have a coupon for every single item in your order, you would need to add some items without coupons. We call those "filler" items. You could pick up some sale items you need or you could throw in the least expensive item you can find, such as a \$0.33 piece of candy. Doing that would allow you to use an extra coupon, which would be worth more than \$0.33, so filler items are worth using.

Online Drugstore Shopping

You can shop online or with the store app for products you buy from your local drugstores, like CVS and Walgreens, and take advantage of digital manufacturers coupons, digital store coupons, automatic rewards, and cash-back rebates. With free store pickup, you may save more money shopping at your drugstores online than going into the store. Some stores have pickup available less than an hour after you shop, so it is convenient. Check the prices and coupons available for your common items using your drugstore's website or app and see if this is a savings strategy that would work for you.

If you purchase items using your drugstore's online shopping with free store pickup, you can save more by taking advantage of cash-back sites like Ibotta, RetailMeNot, or Honey to earn 1 to 5 percent cash back. These sites only offer cash back for online shopping. There also may be extra coupons available online versus in the store. For example, at the time of this writing CVS had a 20 percent off coupon for an online order of \$60.00 or more (after coupons were deducted).

Here are key points on drugstore online shopping.¹²

- Online prices and in-store prices can vary.
- There is no charge and no minimum purchase for store pickup at CVS, and there is a \$10.00 minimum order (after coupons are deducted) at Walgreens for pickup.
- Look for online coupon codes for qualifying orders.
- Start at your favorite cash-back app, such as Ibotta, to get an additional 1 to 5 percent back—which applies *only* to online purchases.

Another advantage of ordering online with free store pickup is avoiding impulse purchases. It's so easy to buy extra items when you go into the store to shop—like that bag of candy or something from the clearance rack. The best savings strategy with store pickup is to be able to go in, pick up your purchase, and leave!

There are many more drugstores and discount stores with similar savings programs. Study your stores' websites to make sure you are taking advantage of all the available opportunities and stock up on great deals for mere pennies every week.

¹² <https://www.cvs.com/content/store-pickup?icid=cv-s-home-s7-110-bopis>

Conclusion

Don't Go It Alone

Easy Grocery Deal Websites

CouponMom.com started in March 2001 with the sole purpose of making it easy for shoppers to save money on their groceries through using coupons. Rather than telling people how they could figure out the best coupon deals each week, the website provided a list of the best deals with a process for them to follow—already discovered and calculated from my kitchen table.

Since the prices and coupons were the same for every shopper, why should thousands of people have to spend hours every week searching for coupons to match the sale items? It just made sense to type up a list of 200-plus deals for the individual grocery stores each week and then publish the list on a website. If people wanted to follow the list, they'd be able to save hundreds of dollars a month. Back in 2001 the challenge was convincing people that these deals were real and that it was possible to get free deals every week. Once they experienced their own savings, they were convinced and spread the word to millions of other shoppers.

Fortunately, Americans are ingenious. By 2010 there were hundreds of similar websites listing the best deals at thousands of grocery stores in every city and state. Hundreds of other coupon moms were making it easy for people to save money and donate free items to local charities. There was no national organization that made this happen. The beauty of this Coupon Mom movement was that other entrepreneurs saw an opportunity to create a business from their home, and thousands of shoppers in their cities benefited. Everyone won.

As of this writing, you can still take advantage of several excellent grocery deal websites that make it easy to find the best deals at your favorite stores—including grocery stores, discount stores, warehouse clubs, and even dollar stores. You can google your favorite store and the term “match up lists” to find sites that list sale prices matched with all available coupons and cash-back offers, allowing you to pay the lowest prices possible for your favorite items. Many of these sites have expanded to include bargains from online retailers, helping shoppers save money in all categories, not just groceries.

Because there are hundreds of excellent grocery-deal websites, I hesitate to recommend specific ones, but these few will get you started. Of course, CouponMom.com lists deals for major grocery stores as well as Walmart, Target, CVS, and Walgreens. Keep in mind that each store has thousands of potential deals, and no single website could ever list all of them. So it makes sense to check a few sites each week to maximize your savings. Here are a few other sites I like:

- SouthernSavers.com
- KrogerKrazy.com
- IHeartPublix.com
- LivingRichWithCoupons.com

In addition to these sites, you'll find more by doing a Google search such as "[Name of store] grocery deals match up lists." Just substitute your store name and have fun stocking up on free deals and items for pennies.