




Cut Your Grocery Bill in Half with

THE COUPON MOM™ SYSTEM



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By Stephanie Nelson

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? And without having to invest any money?

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. In about fifteen minutes, you'll be on your way to extra money—depending on how fast you read!

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 my free “**Coupon Mom System**” at www.couponmom.com. 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 I do the hard work for you. I find the bargains for you, I organize your coupons 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* 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* doesn't require you to 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!
- 3. They know where to find coupons:** They know the best sources of coupons and they know how to use the Internet to print and organize coupons.

The key to saving big money on your groceries each year is to become a *Strategic Shopper*. This eBook 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* Web site (www.couponmom.com) to do your research and organization for you every 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, and not necessarily when you run out. By taking this "stocking up" approach, you will be saving an average of 50-70%. 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 for a box of 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 the high and low prices of your common items, which will make it easy to identify when you should stock up.

Start by identifying your most expensive, most frequently purchased items. 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.

List your most common items and create a chart 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 determine your most common items. 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 your items' particular prices each week. However, if you can recognize what the lowest prices are and stock up, 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 knowing 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.

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	\$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	\$0.50	\$0.75	
Cookies	\$1.99	\$0.55	\$1.44	
Ice Cream 56 oz.	\$2.50	\$1.00	\$1.50	
TOTAL COST per week	\$15.46		\$10.91	\$4.55
Total Cost at Highest Week’s Price: \$29.24				

Strategic Shopper’s price with lowest prices: \$15.46

Strategic Shopper’s price with coupons: \$10.91 (63% savings vs. highest week)

Saving sixty-three percent 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. However, in all likelihood, the name brand item with the coupon will be less expensive than the generic item when you combine low sale prices with coupons.

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 44 states and matches the sale items with coupons available from printable coupon Web sites like www.coolsavings.com and Sunday newspaper circulars. The site lists these deals on the day prices change at each store, and shoppers can view the list any day of the week at no charge. The *Coupon Mom System* does the research for you. All you have to do is “select and print” a list of items you want to buy. Simply 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 the grocery stores will work to get shoppers' attention 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.

For example, if you shopped at a store that doubled coupons up to 50 cents, then your 50 cent coupon would actually be worth \$1.00. 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. As a coupon user, your savings could be much higher if you use your coupons at the store with the most generous coupon policies. 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.:

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 someone buys two identical boxes of cereal and has two 50-cent coupons for the cereal, would you double both coupons? Or would you double the first coupon and then deduct only the face value of the second coupon when multiple coupons for like items are presented?" 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 an e-mail newsletter that sends customers coupons, or any other customer mailing lists that mail coupons to customers?"
6. "Do you have any programs like a Baby Club or Pet Club that mails coupons to members for specific types of products?"
7. If the store has a pharmacy, ask "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?"
8. "If you have your own store coupons for selected items, do you also accept a manufacturer's coupon in addition to the store coupon for the same item?"
Many drugstores like Walgreens have coupons in their weekly store ad that read "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 manu



facturers' coupons together to save the most. Therefore, in addition to grocery stores' lists, you can find "Best Deals Lists" for both Walgreens and CVS drugstores at www.couponmom.com to help you take advantage of their attractive coupon deals.

9. "Do you accept coupons printed from a computer?"

Most stores do accept coupons printed from reputable coupon sites like www.coolsavings.com. However, a few stores do not accept coupons printed from a home computer. This policy varies by store.

10. "Do you have any automatic coupon programs, like Kroger's Internet Coupons?"

This program, detailed at www.kroger.com in the Savings section, provides coupons that you can load electronically on your frequent shopper card. No clipping required! Simply sign up for the program with your Kroger Plus card number and select the coupon offers you like. When you buy the item at the store, the coupon value will be deducted automatically from your order. I always load all of the coupons on my card so even if I forget about the coupon and buy the item, I will still get the savings. It doesn't get much easier than that!

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 \$1.00

Store B: Doubles Coupons up to \$1.00

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	\$2.00	FREE	
Cereal	\$1.99	\$2.00	FREE	
Soft Drinks 12 pack cans	\$2.50	N/A	\$2.50	
Shredded cheese 8 oz.	\$1.25	\$1.00	\$0.25	
Cookies	\$1.99	\$1.10	\$0.89	
Ice Cream 56 oz.	\$2.50	\$2.00	\$0.50	
TOTAL COST per week	\$15.46	\$9.10	\$6.62	\$8.84

Strategic Shopper's price with double coupons: \$6.62
(77% 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 printable coupon Web sites like www.coolsavings.com. They also know how to use free tools available on the Internet, like the *Virtual Coupon Organizer* on www.couponmom.com, to make organizing Sunday newspaper coupons easy.

How to Save Time and Money with the *Virtual Coupon Organizer*:

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 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. Of that, only \$3 billion were used, and \$315 billion were thrown away. We are literally leaving billions of dollars in savings on the table.

One way you can get your fair share of those savings is to make using grocery coupons easy with the *Virtual Coupon Organizer*. 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 that 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 *Virtual Coupon Organizer* 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 Dewey Decimal System of grocery coupons. Every week you can go to www.couponmom.com and find a *Virtual Coupon Organizer* 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, the required purchase quantity and the expiration date.

The reason shoppers love the *Virtual Coupon Organizer* 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 *Virtual Coupon Organizer* 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 “Valassis” in small letters across the top.

When you receive a circular, write the date it came out in big writing on the front. Save your circulars each week and keep them in a box or hanging file folder.

When you sit down to make your shopping list, you can use the *Virtual Coupon Organizer* to easily find the coupons you need. For example, if you know you need toothpaste you can go to the *Virtual Coupon Organizer* 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 *Virtual Coupon Organizer* 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 and save big money!

The *Virtual Coupon Organizer* system makes it easy to take advantage of all of the coupons available without having to spend hours a month cutting them out. It will save you a lot of money and many hours of your valuable time. And best of all, it is absolutely free to use!

How to Read the Grocery Deals Lists on the *Coupon Mom* Web site

When you select your state in the drop-down menu on the “Grocery Deals by State” page of 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	4 Qty	Sale Price	Final Price	% Saved
2-19V	Suave shampoo, conditioner or stylers–charity!	\$1.00	1	\$0.88	FREE	100%
1-29S	Softsoap liquid hand soap 7.5 oz	\$0.70	1	\$1.00	\$0.30	85%
2-05S	Kellogg’s fruit snacks	\$1.00	1	\$1.50	\$0.50	82%
2-12V	Dannon Activia 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 “V” indicate whether the coupon is in the SmartSource or Valassis 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.

Create your own *Best Deals List* easily with the **Virtual Coupon Organizer!**

If your store is not listed in the Grocery Deals by State section, you can create your own Best Deals list for any store by using the Virtual Coupon Organizer. Simply follow these steps:

1. Review your store’s weekly advertising circular and note the items you like.
2. Go to the *Virtual Coupon Organizer* section of the *Coupon Mom* site, and select your state (or a nearby state if your state isn’t listed). Be sure to alphabetize the *Virtual Coupon Organizer* list by using the arrows shown.
3. Scroll down the alphabetized list to see if there is a coupon for the sale items on your shopping list, and check the box next to each coupon you need. Display and print the list of coupons that you like and cut them out of your dated coupon circulars in only minutes!

Save more with **Free Grocery Coupons** you can print from the Internet!

Over the past few years we have seen a dramatic increase in the number of grocery coupons we can print from Internet coupon sites. Be sure to take advantage of these offers along with your newspaper’s coupon circulars to maximize your grocery savings.

Free Web sites like **www.coolsavings.com** offer over \$150 worth of coupons every week. Although coupon selections vary, you will find valuable coupons for popular items like Aquafresh toothpaste, Land O’ Lakes spreads, Tropicana juice, Hormel Chili, Gorton’s seafood, Eight O’Clock coffee, Red Baron frozen pizzas, Tylenol products and more name brand products.

Offers change frequently, so *Strategic Shoppers* check their favorite printable coupon sites weekly to save the most.

The *Coupon Mom* Web site will also tell you when the sale items at your favorite grocery stores correspond with CoolSavings grocery coupons. Check your store’s weekly deals list in the “Grocery Deals by State” section of **www.couponmom.com** to get the best prices using coupons from **www.coolsavings.com** .

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For more information on how to be a *Strategic Shopper*, cut your grocery bill in half and feed the hungry at no cost—purchase Stephanie Nelson’s book, “**Greatest Secrets of the Coupon Mom**” [CLICK HERE](#)

