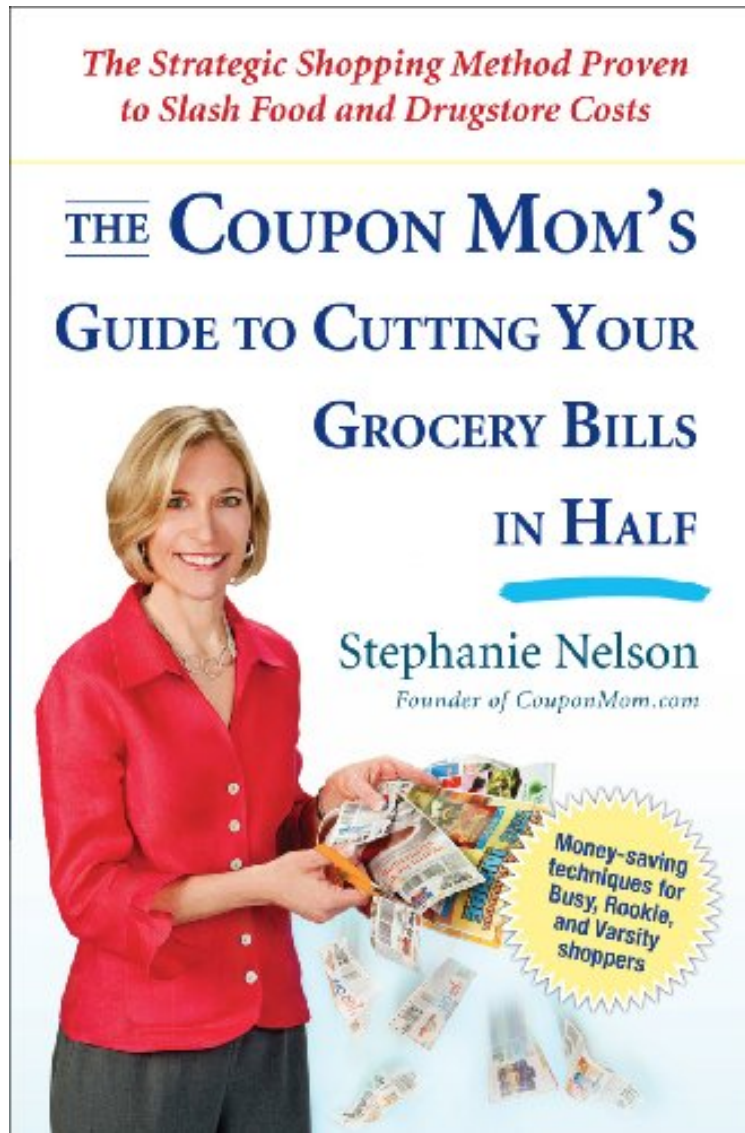


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# The Coupon Mom's Guide to Cutting Your Grocery Bills in Half: The Strategic Shopping Method Proven to Slash Food and Drugstore Costs

Stephanie Nelson

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**Stephanie Nelson : The Coupon Mom's Guide to Cutting Your Grocery Bills in Half: The Strategic Shopping Method Proven to Slash Food and Drugstore Costs** before purchasing it in order to gage whether or not it would be worth my time, and all praised The Coupon Mom's Guide to Cutting Your Grocery Bills in Half: The Strategic Shopping Method Proven to Slash Food and Drugstore Costs:

1 of 1 people found the following review helpful. STEPHANIE NELSON IS AWESOME!!! GREAT BOOK SO FAR, HIGHLY RECOMMEND IT TO NEWBIESBy R. HeffernanI have not had a chance to read very much yet, but so far I like what I have read. She is simple and to the point, no filler garbage. She makes it very easy for a "newbie" to get into saving money at the grocery store. I recommend this book to anyone who is new to shopping with coupons and store discounts.55 of 57 people found the following review helpful. Books OK, but WebsiteBy RBMy wife bought the book. She didn't find anything really new and has used coupons for years. Her biggest complaint is that the website wants you to sign up with other sites for coupons. Best thing to do is get a disposable email address for the sign-ups. You are selling your contact info for the discounts.Couponing and the book will work. Number one rule is that you have to do it! The more effort you put into it the bigger the return. How much extra work do you want to do? How valuable is your time?39 of 41 people found the following review helpful. Strategic ShoppingBy Rebecca of In the past few months I've read seven books on saving money at the grocery store and have been able to save \$20 to \$40 on each shopping trip. While each book gave new ideas, "The Coupon Mom's Guide to Cutting Your Grocery Bills In Half" is probably the most comprehensive.Stephanie Nelson begins her book by explaining various shopping styles and then makes a convincing case for shopping at wholesale clubs. She then explains how you can save when you buy meats, organic foods, dairy products and beauty products.While a lot of this book is about clipping coupons, some of the information is more about a back-to-basics approach. Do you really want to wash your own lettuce, repackage bulk meats, make your own tortilla chips, make milk from powdered milk and shred your own cheese? I know I don't but I could be saving even more money if I was willing to give up some convenience foods. I also won't be giving up my Nielsen-Massey Madagascar Bourbon Vanilla Extract for the 16-ounce bottle at Costco. Yes it is cheaper but there is a great difference in flavor. Yes I've done some taste tests with the cheaper vanilla.So while you read this book you can take all your personal preferences into consideration. Sometimes saving a few pennies just isn't worth the inconvenience. I will say however I use her advice about using baking soda to scrub pots and pans.Some of the most valuable information in this book is the websites where you can find printable coupons. There is a list of websites in the back of the book. There is also some information on how to use the author's website which I found to be useful.One of the things I think is amazing is how Stephanie Nelson can remember all the prices of all the foods she is buying. She saves even more money when she finds a price discrepancy.While this book is helpful I'd encourage you to also buy the following books:Cut it Out and Start Saving: A Guide to Effectively Using Coupons and Obtaining Money from Unexpected ResourcesBetter Groceries for Less CashShop Smart, Save More: Learn The Grocery Game and Save Hundreds of Dollars a MonthGreatest Secrets of the Coupon MomHow to Receive Free Groceries20 Grocery Store Savings Ideas: Grocery Coupon Savings Tips For Those Grocery Shopping On A Budget~The Rebecca Review

A book that pays for itself! The creator of couponmom.com, with 1.6 million subscribers and counting, shares her strategic money-saving techniques for saving big while living well Americans are hungry for bargains these days, but one woman has developed the ultimate strategy for enjoying a feast of savings. Taking the nation by storm, with appearances ranging from The Oprah Winfrey Show Stephanie Nelson has shown countless women and men how to save thousands of dollars by becoming savvy coupon clippers-without sacrificing nutrition or quality. Now, in The Coupon Mom's Guide to Cutting Your Grocery Bills in Half, Nelson demonstrates all of the tricks of the trade-beyond coupons and tailor-made for a variety of shopper lifestyles. Whether you're a "busy" shopper and have only a small amount of time each week to devote to finding the best deal; a "rookie" shopper who is ready to put more effort into cutting bills; or a seasoned "varsity" shopper who is looking for new ways to get the deepest discounts possible, this book offers techniques that will make it easy to save money at any level and on any timetable. Extending her Strategic Shopping protocols to mass merchandisers, wholesale clubs, natural-food stores, drugstores, and other retailers, Nelson proves that value and variety can go hand in hand. With meal- planning tips, recipes, and cost-comparison guides, as well as inspiring real-life stories from the phenomenal Coupon Mom movement, this is a priceless guide to turning the checkout lane into a road of riches.Watch a Video

About the AuthorStephanie Nelson, AKA The Coupon Mom, has been featured widely in the media-fromnbsp;The Oprah Winfrey Show, Today,nbsp;andnbsp;Good Morning Americannbsp;tonbsp;The New York Times, Ladies' Home Journalnbsp;andnbsp;The Seattle Times. She holds a degree in finance and has worked in marketing at Procter Gamble and Marriott.Excerpt. copy; Reprinted by permission. All rights reserved.Introduction I never meant to become the Coupon Mom. I certainly never dreamed I'd have a website with two millionnbsp;members. My intention was to feed my family for less money, and to help families less fortunate thannbsp;ours. After graduating from college with a major in finance, I worked for ten years in sales and marketing for Procter Gamble and the Marriott hotel chain. In 1995, my husband and I made the decision to downsize our lifestyle so that I could stay home with our boys, a two-year-old and a new baby. My quitting the corporate world meant our income would be cut in half, so I knew I was actually taking on two new roles: stay-at-home mom and CEO of our family budget. To get by on one income, our dollars had to work harder than ever. As we examined our household spending to cut costs across the board, I noticed that grocery bills represented a big chunk of our overall budget. I figured that cutting what we spent on groceries

would have a significant impact and would give us a good bit of financial wiggle room. I wasn't right! By cruising the grocery-store aisles with a clipboard to record prices, I learned how sales cycles work and when to buy. I diligently scanned store circulars and clipped newspaper coupons to plan meals around deals. My freezer and my pantry became two of my closest friends, since they allowed me to load up when prices dropped, keeping our food costs constant. As we all got more Web-savvy, saving money on groceries became easier than ever. Printable coupons, electronic coupons, downloadable discounts to store loyalty cards, and deals on stores' and manufacturers' websites all presented more ways to save. My strategies allowed me to not only cut back dramatically on my own family's grocery bills, but also to give back to the less fortunate through a program I called Cut Out Hunger. Once I mastered the ways of combining sales, coupons, promotions, and rebates, I was able to buy many items for pennies, sometimes for nothing. That translated into donations for our local food bank, and a wonderful lesson for our children. This was all too good not to share with others, so I started spreading the word through seminars and media appearances. We launched CouponMom.com in 2001 to give shoppers one easy place on the Web to learn Strategic Shopping methods, search for deals, and share success stories and advice with others. The site has also gotten a lot of media attention, and I've appeared on both Today and The Oprah Winfrey Show, sharing what I've learned with as many people as I can. Nothing makes me more excited than showing others how to get a jar of pasta sauce for free by combining sales and coupons. Or, more important, helping families significantly slash their grocery bills over time. On the website, a community has developed, and we all have a good time helping one another reach our savings goals. Trying economic times mean that many people who in the past never gave a thought to how much money they spent suddenly need to get serious about saving. It means many families who were living on the financial edge are struggling more than ever and need the help of those who are able to give. This book is written for every shopper who wants to save, or give, or both. I'll show you the power of planning, and how adopting simple strategies can make the most of your time and money. I'll share budget-friendly recipes your family will love, and we'll hear some inspiring stories from CouponMom.com members who are making a difference in their families—and in their communities, by adopting the Cut Out Hunger program to fit the needs of people in their areas. I'll talk about the various types of shopping styles and how my plan can be customized for any lifestyle, so that everyone can benefit. Everyone, from the rushed single professional who has barely 5 minutes to eat, much less to plan shopping trips, to the dedicated deal seeker who treats the grocery store like a big-game hunter treats a safari, can save with the strategies this book teaches. Our kids are now thirteen and sixteen, and we have treasured the years I have been able to spend at home with them. The Strategic Shopping methods I teach in this book helped make it possible. Our grocery spending is half of what it once was. We eat budget-friendly meals and, above all else, plan our trips to the supermarket carefully. I hope you'll have fun reading through this book while you're learning. I hope that you'll find ways to save money starting today, and that by the end of the year you will be simply astounded at how much money you are saving. And I hope that the information we review in these pages ultimately makes your dinner table a more pleasant place where you can have a little less worry and just enjoy wonderful mealtimes together. One Strategic Shopping Myth: Saving money on groceries means eating the same boring meals every day of the week. Myth: Saving money on groceries means spending half your life shopping to find good prices. Myth: Saving money on groceries means serving your family nothing but processed junk, since that's the cheapest way to put food on the table. Fact: Wrong, wrong, wrong! I've been spreading the bargain-shopping gospel for more than a decade now, and I've run into these misconceptions time and again. In this chapter we're going to discuss: how to turn your grocery store into a paradise of great buys with a concept I call Strategic Shopping. Shopping the principles of Strategic Shopping and how they can help you save, no matter your "shopping personality" numbers that illustrate how it literally pays to apply Strategic Shopping methods at the market. What Is Strategic Shopping? The most effective diets aren't the ones that force you to eat entirely new foods or to eat just one thing over and over. They're the ones that teach you to improve your eating habits for the long term. Let's put your grocery budget on an effective, long-term diet. Strategic Shopping is not about changing the way you eat. It is about changing the way you buy the food that you like. You can have your cake and eat it, too—as long as you use a coupon and wait for it to go on sale! Strategic Shopping does not require you to lower your food quality standards, give up your preferences, or take hours a week to plan and shop. The goal is just the opposite. My plan helps you create customized shopping approaches that save time and allow you to serve your family tasty and healthy meals—all while cutting your grocery bill in half. It can take time to shop strategically, but the Coupon Mom program along with the www.CouponMom.com website saves you time by finding the best grocery deals at both local and national stores. Our team of researchers conducts price comparisons, and that information is entered regularly into the price database, allowing you to quickly find the best deal. The coupon database alerts you to additional savings opportunities. Using the Coupon Mom No-Clip System means you simply need to save the circulars each week, then check the website to know exactly which circular to pull. Finally, the Coupon Mom Forum offers tons of great strategies from members all over the country. Once Inspired, She Now Inspires Others. In September 2008, I was shopping at Kroger and the lady in front of me was checking out and saved a boatload of money. I still remember her saying, 'I just love watching all the totals come down every time.' It got me thinking, if she can do it, why couldn't I? I just got fed up with

spending a lot every week and not really getting that much. It felt like I was just opening my purse and saying, 'Here, take it all!' I went home and Googled coupons and stumbled upon CouponMom.com. I am now totally addicted to the site. I think by far the most valuable asset to Coupon Mom is the Forum. The experts there answer any of your 'newbie' questions, and shoppers post the findings and deals they've gotten. I feel like I haven't mastered the art of couponing, but I have seen a lot of good results so far. I have had people behind me in line make comments about how much I saved. I even had a lady come out in the parking lot once and say, 'I don't mean to be nosy, but I was just curious how much you saved, after seeing you hand over a pile of coupons to the clerk.' I also noticed a lot of curious glances at my binder in my shopping cart. I almost always have someone make a comment about how 'organized' I seem to be with my shopping. I have been spreading the word to those around me about tidbits of information on how to save. And yes, it is very exhilarating to see your total bills go down to a quarter or even half of what they were!"

Melissa Everidge, Dayton, Ohio

### The Principles of Strategic Shopping

Once you grasp these three basic ideas, it quickly becomes easy for you to start saving thousands of dollars a year on groceries.

#### They are:

**Know your prices:** Try this little experiment. Close your eyes, reach into your pantry, and pull out the first item you touch. Now ask yourself how much that item costs. Maybe you have a general idea, within a few cents. But maybe you have no idea how much it costs; you simply toss it into your cart week after week without even giving its price tag a glance. If this is the case, you have a serious savings opportunity staring you in the face! Become familiar with the price ranges for the items you buy most regularly. This knowledge helps you recognize a deal when the item is discounted, or when you have a coupon. This book will teach you to research prices, and will provide many price comparisons. Over time you'll learn when a deal is really a deal, and how to plan purchases for when items are on sale and you have coupons. In other words, how to think strategically!

**Know your store savings programs:** You might be walking past savings opportunities every time you hit the grocery store, without even knowing it. I'm here to help you fix that! Each store has its own savings programs and policies, but not all are proactive about clueing shoppers in. It's up to you to educate yourself about stores' savings programs and policies. I'll teach you the right questions to ask to learn what your stores' programs are, and how they can save you money. We'll also review the savings programs offered by a number of national and regional stores, and how you can use them to your best advantage.

**Know your coupons:** The grocery-store coupons in your kitchen drawer right now are either like cash or confetti. Use them wisely and they're essentially legal currency. Lose them, forget they're there until they expire, or accidentally trash them and they're just slips of paper. I'll teach you where to find the most coupons, including electronic and printable coupons that even the busiest shopper can use. I'll show you how the Coupon Mom system can save you time by pointing you directly to the coupon you need for any given shopping trip. Together, we'll have a serious impact on your grocery bill without costing you a lot of time. Even if you have just 15 minutes per week, I'll show you how to whittle down your grocery bill.

### The Strategic Shopping Action Plan

You'll need to adopt some new habits in order to become a Strategic Shopper. These simple but powerful methods are easy to work into your shopping plan and will yield tremendous savings over time.

**Stock up on savings:** An item you buy each week goes on sale. The store adds to the discounting possibilities by running a promotion, perhaps offering greater savings if you buy three or more. And you will save even more if you have coupons for the item. To the Strategic Shopper, this is like New Year's Eve and the Fourth of July rolled into one! Don't light any firecrackers, but do celebrate by stocking up when these off-price opportunities combine for ultimate savings. If you stock up when prices are at their lowest, you keep your costs consistent. Even after prices return to normal, you'll be able to "shop your freezer" and continue to enjoy items bought at the sale price. Once this becomes a habit, you'll wince at the very notion of paying full price.

**Plan to save:** Success doesn't just happen in life, and savings success doesn't just happen at the grocery store. The single most crucial component to cutting your grocery spending is planning ahead. An organized shopping list, combined with careful meal planning, can take between 5 minutes and an hour to create, and your savings will reflect the effort you put into planning. Chapter 4 gives details for effective shopping planning, with tips on strategies for every lifestyle.

### Any Shopping Personality Can Save

Shoppers' personalities, like personalities in general, vary dramatically, but Strategic Shopping fits anyone's lifestyle. There are three types of shoppers; Busy, Rookie, and Varsity. Busy Shoppers have very hectic lifestyles with very little time to plan or shop. Rookie Shoppers are interested in learning new ways to save but may be unfamiliar with the Strategic Shopping concept. Varsity Shoppers walk into the grocery store like a boxer entering the ring and love the thrill of the bargain hunt. This shopper doesn't mind spending the time to plan a shopping trip down to the last grain of salt, and doesn't hesitate to visit several stores to find the best deals on all needed items. What do all three types have in common? They all stand to save money by putting Strategic Shopping to use! This book provides tips geared toward all shopping styles, to help make the most of anyone's time in the grocery store.

**For example:** If you are a Busy Shopper, you may not have time to plan before going to the store, so this book will teach you how to plan your shopping trip in less than 5 minutes after arriving at the store to save 20 to 25 percent off the full price of groceries. I'll also share simple strategies for getting the most value out of your food dollar when buying meat, chicken, fish, produce, dairy products, and more. For example, simply weighing a few heads of lettuce to determine the largest one results in 25 percent more lettuce, since lettuce is usually sold by the head rather than by weight. Another example: If you check the meat markdown bins

for same-day meal options, you can save 50 percent or more. In-store savings strategies do not require extra planning or shopping time but can have a major impact on your overall grocery spending. And simple strategies, such as being flexible about which brands you buy, can cut your grocery spending without any planning at all. If you are a Rookie Shopper, you are willing and able to spend a bit more time planning. I will show you how 30 minutes of planning can result in savings of 40 to 50 percent, if you plan meals around each week's store bargains. I'll teach you how to combine store savings programs with the different types of coupons to pay the lowest price for your groceries. You'll learn how to use the Coupon Mom system for your preferred store to point you quickly to the best prices, and how to spend a little time checking various stores' sales before leaving home to weigh various sources for finding the best deals. If you are a Varsity Shopper, you are not kidding around. You're here to save, and save big. You are willing to spend an hour or more each week to map out shopping strategies, or to scour multiple stores for the best prices. In return, you can expect to pay 60 to 70 percent off full price. Here's a look at how each of our three shoppers might fare at the grocery store by putting Strategic Shopping methods into practice. Let's say a store is offering a weekly promotion giving shoppers a free gallon of milk with the purchase of three boxes of Brand X cereal when they use their store loyalty card. The Busy Shopper learns to check the store's ad upon arriving at the store to discover the featured sale items that would be cost-effective menu items. Naturally, the Busy Shopper notices the front page advertising the cereal promotion. This shopper might have been planning to buy milk and two boxes of a different cereal, but since he or she is flexible about brands and willing to buy more than is needed that week, buying the featured cereal turns out to be smart savings strategy. Scanning the ad translates into savings. Our Busy Shopper has also learned to look for in-store coupons displayed in aisles, in shelf boxes, or on product packages, and grabs a \$1 off coupon for Brand X cereal on a display, adding to the savings. This shopping success story took very little planning, just a careful eye and flexibility. Full price of Brand X cereal: \$4 per box Sale price of Brand X cereal: \$2 per box Price of one gallon of milk: \$3.75 Price of store loyalty card: Free If the Busy Shopper had purchased only two boxes of sale-priced cereal and the gallon of milk, the cost would have been \$7.75. By using the promotion and coupon she brings the cost down to \$5 for three boxes of cereal and the gallon of milk after using the \$1 coupon and her store loyalty card. A few simple strategies netted \$15.75 worth of groceries for only \$5 with a few simple steps, an overall savings of \$10.75.

**BUSY SHOPPER SAVINGS** full price of 3 boxes cereal and milk: \$15.75  
sale savings on cereal: 3 boxes: -\$6.00  
free gallon milk: -\$3.75  
coupon savings: -\$1.00  
total cost: \$5.00  
total savings: \$10.75

The Rookie Shopper has learned to spend 30 minutes a week creating a Strategic Shopping plan before leaving home, reviewing store ads and creating a list of meals for the week using sale items. This shopper might prefer a different store but chooses to shop at the store offering the Brand X cereal promotion. Because the Rookie Shopper has taken the time to ask about coupon policies at various stores, he or she knows that more than one box of Brand X cereal can be purchased on sale, and thus searches for multiple coupon sources. Clipping a newspaper coupon, printing another from a web-site, and downloading an e-coupon to that store's shopper loyalty card means the coupon savings triple when you have three coupons to buy three of the same item at a bargain price. All this planning pays off, and the Rookie Shopper spends a total of \$3 for the three boxes of cereal and the gallon of milk, a savings of \$12.75.

**ROOKIE SHOPPER SAVINGS** full price of 3 boxes cereal and milk: \$15.75  
sale savings on cereal: 3 boxes: -\$6.00  
free gallon milk: -\$3.75  
printable coupon: -\$1.00  
electronic coupon: -\$1.00  
newspaper coupon: -\$1.00  
total cost: \$3.00  
total savings: \$12.75

The Varsity Shopper is always planning for the next great deal. The Brand X cereal-and-milk promotion is an invitation to launch a serious savings attack. The promotion's fine print indicates that each shopper can take advantage of two deals per transaction, meaning any one shopper can buy six boxes of cereal and get two free gallons of milk. Our Varsity Shopper trades coupons with friends and has four newspaper coupons as well as the printable and electronic coupons that the Rookie Shopper used. The Varsity Shopper subscribes to the Brand X e-mail newsletter, which alerts users to an incredible deal: Buy six boxes of Brand X and fill out a printable form on the Brand X website for a \$5 mail-in rebate. By combining sale prices, store promotions, multiple coupons, and the printable mail-in rebate, the Varsity Shopper purchases six boxes of cereal and two gallons of milk for only \$1—plus the cost of a stamp to mail in the rebate!

**VARSITY SHOPPER SAVINGS** full price of 6 boxes cereal and 2 gallons milk: \$31.50  
free milk: 2 gallons: -\$7.50  
sale savings on cereal: 6 boxes: -\$12.00  
printable coupon: -\$1.00  
electronic coupon: -\$1.00  
newspaper coupons (4): -\$4.00  
total cost at register: \$6.00  
mail-in rebate refund: -\$5.00  
net cost after sale, coupons, and rebate: \$1.00  
total savings: \$30.50

**A Final Word** The quiz in the next chapter will help determine your shopping personality, and throughout the book I'll make recommendations that will fit the various shopping styles. As you put your own plan into practice, you may find that you are willing and able to progress to the next level of shopping strategy to save even more. When you approach Strategic Shopping based on your preferences, time constraints, and shopping personality, you are much more likely to be successful in the long term and to save money consistently as you develop new savings habits. All types of shoppers can save, and I'm here to help everyone do it!