

Kouponing Like Katie

Learn to Coupon Like a Pro!



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- ∂ **Decide to Start Saving**
- ∂ **Finding Coupons**
- ∂ **Smart Phone Cash Back Apps**
- ∂ **Learn the Language of Kouponing**
- ∂ **Check Kouponing With Katie Daily For Deals**
- ∂ **Have a Plan (and what to do when that fails!)**
- ∂ **How to Stockpile**

Decide to Start Saving

The absolute first thing that I tell people who want to start saving is that they need to make a **decision** to start saving money. That means that they aren't making that huge splurge purchase, they aren't going out to dinner 6 times this week, and they aren't going on a shopping spree. That isn't to say that you have to sacrifice everything to start seeing a noticeable difference in your bank account; it just means that the amount of effort you begin to put into saving is the amount of savings that you will start to see. Many people ask me how they are supposed to start saving TODAY, when they don't know the couponing lingo, they don't have coupons, and they haven't downloaded a single cash back app (more on that in a couple of days!), and there are a couple of things that you need to start with TODAY to get you on the right track.

1. **Loss Leaders** – Loss leaders are the items that are usually featured on the front and back of store circulars (the weekly ads that come in the mail). These items are sold at, or even BELOW, the cost to the store, to entice shoppers to go to that store. These are usually at a 30% savings, and you haven't even clipped a coupon. When you first start coupon shopping, I would highly recommend making your shopping list from the front and back (and sometimes a little flap attached to the front) page of your weekly ads.



2. **Generic** – Most stores have a generic brand of your favorite items, from lotion to diapers to laundry detergent and even food. These items are almost always just as good as the brand name items, and are frequently even made at the same factories. You will save about 25% by purchasing the generic version of items, and this is a great way to “hold yourself over” until you have a screamin’ coupon deal to get a good, stock-up scenario. Once you get a great deal, you can go purchase the name brand items (at 10-20% of retail price!!!), and until then, you can at least cut your expenses by using generic.



3. **Meal Plans** – Meal plans are a GREAT way to cut your expenses and also reduce your waste (time, food, and money!). Meal plans are basically a calendar of what you are making this week, so that you know what to cook when, they reduce the amount of prep time (you can cook all of your ground beef at once, or chop all of your onions at once), and they are also great to make sure that you don't have "left-overs", but you have "plan-overs". Finally, when you have a meal plan, it is much easier to go home and know what you are making, instead of caving in to hungry tummies and running to grab take-out food. Although I need to get better at meal planning, this one was a HUGE saver for our household.

| | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday | Sunday |
|-----------|--------|---------|-----------|----------|--------|----------|--------|
| Breakfast | | | | | | | |
| Lunch | | | | | | | |
| Dinner | | | | | | | |
| Snacks | | | | | | | |

4. **Budget** – Usually when people talk to me about saving, they have no idea how much money comes in or goes out of their household every month. They know that they want to spend less (and make more of course!), but they don't really have an idea of where everything is going. The number one reason that people's plan's fail is that they fail to plan (cliché, I know, but true!).

When we first started couponing, we made an excel spreadsheet of every penny in and out of the house. We were short \$600 a month from what *should* have been in our budget, and found that all of our money was going to fast food (see point #3!). Once we found out where our money was going, we set up “allowances” for ourselves, so that we would know how much we could spend on household purchases, groceries, gas, going out, and more. The most important one for me was the stockpile budget; I had **SEVEN DOLLARS A MONTH**. That meant that if there was a super great sale on Tide this week, I could spend \$7 on that deal. If there was a killer deal on Pantene next week, I would be S.O.L. That meant that I really had to pick and choose what we were able to stock up on, and only get as many as our family would use until another sale would run around (more on that later).

The key to starting to see a savings is that we were spending almost nothing on the things that used to cost our family the most. Once you have a stockpile of shampoo, you don't need to spend money (or just pennies) on that any more, which frees up your budget that much more. After 13 months of tracking our expenses, we found that we were purchasing \$1300 in household expenses (toiletries, medicine, groceries, and more), and we were spending about \$30 a month. The amount of time that you put in really is the amount of savings that you will get out of this. Over the next week, you will learn more of the tips of couponing to be able to get you off to the right start to be able to be **Kouponing Like Katie!!!**

Finding Coupons

Now that you have started to look at ways to save money on your expenses, it is time to dive right in and find your coupons.

- The first HUGE resource will be the blog. Every time there is a deal on something, I will post a direct link of the coupon that you need; just click and it will magically arrive in your printer (ok, it just seems like magic). If the coupon comes from a newspaper, I will also tell you where to find that one (check out the [abbreviations guide](#) for any questions on these). There are all of your printable coupon pages there as well, which you can access through the blog [HERE](#). Finally, KouponingWithKatie has a coupon database to find all printable, newspaper, and even rebate app coupons that are available, which you can access [HERE](#).



- The next biggest source of coupons is the newspaper. I recommend the LA Times as it has 95% of the available coupons, whereas the smaller local papers tend to have only about 70% of the coupons (if you can't get the LA Times in your area, there will still be a larger newspaper; that is the one that you want). I recommend getting a newspaper subscription as well, as the newspaper companies give priority of coupon inserts to home deliveries, so not all newsstand papers will have coupons in them (ALWAYS check before you buy!). Sometimes, there will not be any inserts in the newspaper due to a holiday. During those weeks, put your subscription on hold so that you can extend the subscription for that week. To find out if there will be any coupons this week, you can always reference the [2016 Coupon Insert Schedule](#). Finally, make sure to ask your friends and family to save their extra coupons for you; you will suddenly have a TON of coupons at your disposal!



- There are many types of coupons available IN STORES. The first is those little machines in the aisle with the red blinking lights, known as Blinkies. There are also Tear Pads, usually in front of the product), as well as peelies, which are affixed to the product itself (but usually don't have to be used on that specific product; always check size restrictions). You will also see hang tags, usually around bottles of lotion or wine. Finally, many stores have digital coupons available (almost all of which are manufacturer's coupons, and will not stack).



- Another great resource for finding coupons is to sign up for some of your favorite product's email clubs. These are usually exclusive coupon offers, and will often also include samples as well. Some big ones are:
 - [Pillsbury](#)
 - [Kellogg's Family Rewards](#)
 - [P&G Everyday](#)
 - [Healthy Essentials](#)
 - [Pampers](#)
 - [Pick Up the Values](#)

Now that you are getting all of these coupons, how do you keep from just amassing a giant, daunting pile on your kitchen counter? There are several different ways that people organize their coupons, but what I would recommend for just starting out is a little wallet coupon binder that you can find in dollar stores. I very quickly grew to two little wallets; one with all of my food coupons, and one with non-food coupons. I labeled each section in a way that would make it easy to find those specific clipped coupons (i.e. medicine, toiletries, frozen, etc), and I carried these with me everywhere. I found that I outgrew this after about 6 months, and I went straight for a coupon binder. I was getting about 2 dozen inserts a week, not to mention my printed coupons, as well as what I found in stores, and I was very overwhelmed by the amount of cutting I had to do. The method that I found, and still use to organize my

coupons without having a huge, stressful mountain of coupons to stare at, is a combination of some of the most popular methods. Every time I get my inserts for the week, I cut FOUR copies of each coupon, and insert those into my binder. I then file all additional inserts in my file cabinet in one of 12 files, depending on the month that the insert arrived (this date is also stamped on the spine of the insert as well, so you will be able to find it when I reference the date in my posts). Finally, I still carry a wallet coupon carrier in my purse, but it is separated by STORES. I get every transaction ready to go in my coupon wallet, and then I can grab what I need very quickly and efficiently in my day to day activities, even if I don't bring my binder.



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Another big part of coupon organization is knowing when to get rid of your coupons. I go through my binder every couple of weeks to purge the expired coupons, but to get rid of the whole inserts in my file cabinet, use the [Expired Coupon](#) posts that I publish every month. This will help to save room (and your sanity) in your file cabinet. Also, if you have coupons that are already cut, you can also send your expired coupons to the military overseas! The military can use coupons for up to SIX MONTHS after expiration at commissaries overseas. To find out more about how to get your coupons to military families, click [HERE](#).

Now that you have a TON of coupons, check out our next post on how to stack these savings with some of the most popular apps and websites to get MONEY BACK on your purchases as well!!!

Smart Phone Cash Back Apps

Here is a list of my top favorite apps to use to save money. ALL of the apps that I use are free, and I do NOT endorse any paying apps. I have also included how much I personally earn on these apps to help you decide which ones you want (all of them!!). Additionally, these apps can ALL be used along with each other (if there is an offer on all of the apps, you can redeem that offer on all apps), and they can also be stacked with manufacturer and store coupons. Finally, please use the listed referral links, as some will give you bonuses, but all help me, which makes it easier to hold couponing classes and write articles like these. Enjoy!!!!



Ibotta: NUMBER ONE APP. If you are only going to download one app, this is it. Get money back from scanning qualifying purchases. I earn about \$30 monthly from this app, and the money is transferred to a paypal (very safe!). This app uses almost every store in the area, with items that you frequently purchase. **[Sign up for Ibotta HERE](#)**



Shopkick: Shopkick is another *great* app that gives you “kicks” for walking in to stores, scanning products, and if you link your credit card, points for purchases too. This is a great app for your kids to handle while you are shopping. You can redeem for Target gift cards (among others) and scan them immediately for use off your phone. \$20 a month for me. **[Sign up for Shopkick HERE](#)**



Shopmium: This app is different because it cashes each offer to your paypal account individually. It also has some different offers from the other apps (i.e. FREE, 50% off, or just \$2 off like the other apps). I would say \$5 monthly from this one.

Sign up here: **Shopmium** from your app store, referral code **MGGMEFVW**



SavingStar: This website turned app is SUCH a great resource for freebies and stacking savings! You submit your receipt, and get money back on your purchase. A couple of things that set this app apart from the others are the healthy offers (20% off a produce item, new every week), Freebie Friday (100% back on an item, new every Friday), and their “threshold offers” (get \$5 back wyb \$25, etc). There are also the regular \$1/1 type rebates available, which come in handy when there aren’t coupons out for items. Overall, GREAT app! **[Sign up for SavingStar HERE](#)**



BerryCart: This is an organic person’s dream! All of the organic/vegan/non-GMO stuff is here. Liquor too 😊 . I do not eat organic, so I only earn about \$10 monthly from this app. Great to have for stacking with other apps though on some products. **[Sign up for BerryCart HERE](#)**



Receipt Hog: This app is very easy to use, and is a great task for kids (or husbands!). Scan any/all receipts, and get back “coins”, which are then translated into either Amazon gift cards or cash. Only about \$20 annually, but still free money!! [Sign up for Receipt Hog HERE](#) , referral code **Trey6492**



MobiSave: MobiSave is a great app to save on name brand items, as well as generics (i.e. ANY onions, ANY milk, ANY pain medicine), at ANY store. Make sure to activate the offers that you might redeem in your shopping trip (BEFORE purchasing), and then just submit a photo of your receipt. My favorite part is that you don't have to “cash out” your balance; each transaction just goes directly to your PayPal account.

Sign up here: **MobiSave** from your app store, no referral code



Checkout51: Checkout51 is a different app in that you don't have to have a smart phone to sign up for it (you can actually email your receipts if you don't have a smart phone...great for my mom). They offer a generic item or two every week, and update their offers every Thursday, so there are constantly new items. Probably \$5 monthly.

Sign up here: [Sign up for Checkout51 HERE](#)



Cartwheel: Cartwheel is specific to Target, and gives you 5%-70% off of thousands of items in the store. This discount can be used IN ADDITION to manufacturers and store coupons. I save about \$50 annually from this app.

Sign up here: **Cartwheel** from your app store, no referral code



Find Cheap Gas Prices

Gasbuddy: Great app for finding cheapest gas near you. I find this especially useful when I am out and about, or away from my normal gas stations.

Sign up here: **Gasbuddy** from your app store, no referral code

Learn the Language of Couponing

Couponing really is a whole new language; everything from amounts off to printed coupons at checkout to short hand responses on social media. All of these are very important when you are trying to figure out what your next amazing haul is going to be, and be able to pull it off. The most common of the couponing abbreviations are listed below, but the list is not extensive. This list is also available for future reference in the Resources tab on the blog, under [Common Couponing Abbreviations](#).



\$1/1, etc. :: Indicates the value of a coupon, \$1 off 1 item in this instance but could be any value, \$4/2 (\$4 off 2 items), \$0.25/1 (\$0.25 off 1) etc.

Blinkie :: Coupon dispensed from a box attached to a store shelf. The term “blinkie” comes from the box which sometimes has a blinking light.

BOGO, B1G1, B1G1F :: Buy One Get One free

CAT, Catalina :: Coupons which print at the register after your purchase is made. These can usually be used like cash on your next purchase. However, if they say “manufacturer’s coupon” on them, you should be able to use them at any store although YMMV (see below).

CouponCRT :: Cash register tape — often referring to coupons at the bottom of your receipt.

ECB :: Extra Care Bucks (CVS, prints on receipt)

ETS :: Excludes Trial Size

Filler :: An item or items you buy in order to get your total up to a certain amount in order to use a percentage off coupon

GC :: Gift card/gift certificate

GM :: General Mills

HT :: Hang Tag, hangs from products in stores

HTH :: Hope That Helps

In-Ad :: Coupons that come in the weekly store ad, most likely found by the entrance of that particular store

IVC :: Instant Value Coupon (Walgreens, found in the monthly EasySaver booklet)

IP, IPQ :: Internet Printable coupon

MFG, MFR :: Manufacturer MQ :: Manufacturer's Coupon

MIR :: Mail-In Rebate

NED :: No expiration date

OOP :: Out of Pocket

OOS :: Out of Stock

OYNO :: On Your Next Order

P&G :: Proctor & Gamble coupon insert found in the Sunday newspaper

Peelie :: Coupon attached to an item's packaging which can be peeled off

PSA :: Prices Starting At

Q :: CouponRegional :: A coupon or deal available in only a specific area, also refers to Coupon

RP :: Red Plum coupon insert found in the Sunday newspaper

RR :: Register Rewards (Walgreens, which print with receipt)

SS :: Smart Source coupon insert found in the Sunday newspaper

Stacking :: Using a manufacturer's coupon in addition to a store coupon for an even lower price

Tear pad :: A pad of rebate forms or coupons attached to a store shelf

TMF :: Try Me FreeTriple Coupon :: A coupon which can be tripled in value

UPC :: Universal Product Code (a.k.a. bar code)

UP :: Up Rewards, a coupon you can earn on your register receipt at Rite Aid

WSL :: While Supplies Last

WT, Winetag :: A coupon hanging on the package of a product

WYB :: When You Buy

YMMV :: Your Mileage May Vary (in other words, you may or may not be successful with a particular deal at your store)

Check *Kouponing With Katie* Daily For Deals

Every day, new and exciting deals come out to get free Pantene or cheap Tide or a money maker on Huggies, and sometimes these deals are gone in a matter of hours! I would recommend checking KouponingWithKatie on a daily basis to make sure that you keep up with all of the incredible deals. In addition to checking daily, you can also sign up for our daily newsletter. This newsletter will gather all of the deals posted on the blog from the day before, and deliver them in one nice, neat email for your review first thing in the morning. This is a great way to see a summary of all of the deals, without having to worry about missing anything. Find out more about the daily newsletter [HERE](#).

I would also recommend joining our Facebook group if you haven't already, [Kouponing With Katie](#), to get alerts of all of the blog posts, as well as other finds that people have posted, from new coupons to clearance deals to online sales. It is also a great resource for asking questions about how to use coupons, what to do when cashiers are wrong, and more. It is overall a GREAT support center, and there are people who have been extreme couponing for 30 years, as well as people who have never cut a single coupon, so you will absolutely fit somewhere in between.

In addition to checking the blog, facebook, and signing up for the newsletter, you may want to sign up for Twitter alerts. Every deal that I post is immediately sent to Twitter. If you follow me on Twitter, and turn on your text alerts, you will be able to get INSTANT notifications of a deal; especially important for those lightning fast deals that only go on for a few minutes. In order to do this, find me on Twitter ([KouponingKatie](#)), and click the settings button on my account. Click "Turn on mobile notifications", and all of my posts will automatically be sent directly to your phone as a text message, where you can open it in your phone.

Have a Plan (and what to do when that fails!)

When I am planning out a shopping trip, I use the blog to organize all of the items that I am planning on purchasing. There is a great dropdown feature that is my go-to for starting that will allow you to organize by which store you are going to, so that you can make sure to grab all of the posts for that particular store (there is nothing worse than coming home and realizing that you forgot that last deal, just because it was further down the post list!). I would recommend using some kind of table/chart/handwritten notes on a Post-It to have a full transaction list of what you are purchasing, which coupons you are using, how much you are spending, etc. for every store, and every transaction. When I first started couponing, I would use an excel table just to make sure that all of my calculations are correct. This will help you to get everything organized and ready for your trip, and also set you up for success.

Once you have your transaction list, you need to get prepared for checkout. Make sure to clip all of your appropriate coupons and paperclip them together per transaction. I have a coupon wallet in my purse that is divided up per store, and I clip all of my coupons for that trip and put them into the corresponding slot for when I am ready for checkout. In addition, when shopping, I can put these coupons directly onto the transaction in my cart (divided up by hand baskets in a shopping cart) if I have several transactions. Speaking of checkout, your ***cashier choice is critical***.

Your cashier will make or break your deal, so choose wisely. Your ideal cashier is a 25 year old man. These cashiers will be so excited that you are doing “that couponing thing” that they will really strive to make your transaction a success. If he is not available, go to the cashier with a smile. A happy cashier is also a huge plus, as they will make life much easier. Steer clear of the old, grumpy cashier; they will turn their checkout light off, unbag your groceries, and scrutinize every coupon. This is not a bad thing; it is just difficult, especially if you are new to couponing. The cashier doesn't necessarily know everything about their coupon policy, and sometimes their interpretation is less than accurate. Find a good cashier, **BE NICE**, and checkout will be a breeze.

You also need to know your store coupon policies. Most stores have one policy for all stores, and they are pretty basic. You can only use one manufacturer's coupon per item, coupons need to be able to scan, no fraudulent coupons allowed, etc. All of the cashiers and managers at each store should know these policies inside and out, but you will come across some situations where they may need a refresher. All of the store policies can be found under the Resources tab, under [Store Coupon Policies](#). If you need to reference any of them in the store, click on the store logo, and the most up to date policy will come up.

If you have a store employee who is not allowing your coupon, stating that you are not complying with their store policy, questioning the authenticity of your coupon, etc, and the manager is of no help, **WALK AWAY**. All deals come back around, and you don't need to worry about that transaction. I have left one Walmart, driven 10 minutes to another Walmart, and finished my shopping there, just to avoid issues that I was getting at the first location. If the transaction isn't working and you are using everything right, don't just purchase the items because you are in a checkout lane; you can ALWAYS leave everything. If

you are unsure about something the cashier said, or why your coupon didn't work, that is the perfect opportunity to ask the [Facebook group](#). There are probably a dozen other people who have had (or are having) the same issue, and we can all work through it together.

How to Stockpile

As I have mentioned SEVERAL times before, sales come in cycles. That amazing deal on free toothpaste or money maker deodorant WILL come back again. That means that you don't need enough shampoo to last your lifetime when there is a great sale. You need to keep several things in mind for your stockpile.

1. **Expiration** – Most items have expiration dates, from a couple of days to several years. Your storage method will also affect this time frame. Keep this in mind when deciding how much of something to purchase. If you are able to get 30 DiGiorno pizzas, but only have a tiny freezer, you will have to have a party that day so they won't go bad. The same is also true of toiletries. Deodorants can dry out, detergents can dehydrate, and medicines can lose their potency. Get what you have space for, and what you can use before the expiration date.
2. **Rotation** – FIFO (First In, First Out) is a great rule of thumb here. You want to use the oldest products first, and put the newest products behind the old. This tends to be a problem in our house if I purchase a "yucky cereal", but otherwise helps us to reduce food waste. Purchasing cereal at \$0.10 is a great deal, unless it goes bad, in which case it is just money in the trash.
3. **Space** – Everyone, whether they live in a studio apartment or a mansion, has some kind of space to stockpile, and also has a limited amount of space. Make sure that you are buying what will fit in the space that you have. Also make sure to get creative with your space (behind the headboard, under the bed, behind the couch, above the kitchen cabinets, under the bathroom sink, etc). If you can't find it, you can't use it, and you will go buy more than you need.

Another HUGE part of extreme couponing is the concept of Shelf Clearing. I ABSOLUTELY do not endorse this practice of taking everything from a store. There are a ton of people who want to do the same deal as you, and there is no reason that you need to take the 94 bottles of Tide for your house. There is enough for everyone, and it is just bad manners. One of the biggest things that I hope you take away is that the way that one person coupons will reflect on all of us. You need to decide how much is enough, and the best way to conduct yourself when shopping; we are all one big family, and we can all get what we need and provide for our families while still couponing legally and ethically.

GOOD LUCK!!!!