

SIMPLE *Savings*



*True.
Couponing*
.com  Like 638

**Your Guide to
Spending Less & Getting More**
with Kati Kiefer, Coupon Expert

WHAT TO EXPECT

Hi Friend!

I'm so excited that you've dared to invest in yourself for this powerful and potentially life-changing mini-course. We are going to have fun together!

This workbook is intended to help you get the most possible benefit out of our time together. I highly recommend that you print it out right away and use it as you watch each accompanying video.

Almost more important than learning the techniques, is understanding your personal reason for learning this new process.

Please spend a few minutes thinking about why you want to learn how to use coupons. You see, couponing is powerful. The strategies we are going to learn are going to challenge the way you have always shopped, meal planned and thought about your budget.

That means you will experience a mind shift and spending money will never be the same again. So think about your motivation: Is it to pay off debt? Save for a family vacation? Maybe it's a down payment for a new car? Or helping a child pay for college? Write it in the box below.

Next, write down how much you want to save. What amount will it take to reach your financial goal? Write it down and allow it to motivate you.

That's all for now, I'll see you soon!

Your Coupon-Loving Friend & Guide,

Kati Kiefer

My Savings "Why": _____

My Savings Goal: \$ _____

LESSON 1

Get Spending Under Control



Michelle Shelli Singer ▶ TrueCouponing.com

Friday at 7:31 PM · 📍

Still shocked from my current haul...paid \$23.26 for \$114.29 worth of items! Couldn't have done it without truecouponing.com. So appreciative of how easy you make it. Thank you!



Vendor Coupon	-1.00	F
Vendor Coupon	-8.49	F
Vendor Coupon	-8.49	F
Vendor Coupon	-1.50	
Vendor Coupon	-1.50	
TUMS	-1.50	F
TUMS	-1.50	F
Vendor Coupon	-0.45	F
Vendor Coupon	-0.45	F
Vendor Coupon	-1.00	
Vendor Coupon	-1.00	
Order Total	20.28	
Sales Tax	2.98	
Grand Total	23.26	
Debit	Payment	23.26

👍❤️😱 67 11 Comments



A NEW WAY OF SHOPPING

This new strategy will help you learn how to use coupons to save _____ of dollars instead of just _____.

Coupons are actually a marketing ploy by manufacturers to get you to _____ their product _____.

In my story, how many coupons did I use? _____
How much money did those coupons shave off my total? _____

The coupons in the newspaper don't really matter because it is only a marketing strategy to get you to buy things for full price.

The strategy to save money is when the _____ comes, then you _____ to the sale, which maximizes your savings.

Here's how it works; typically **the coupon comes out first**, then the **same product goes on sale**, then you can **match that coupon with that product** which means you will save way more, (up to 90% Off) versus only using that coupon when it was released in the newspaper.

Are you embarrassed to use coupons? Yes/No {I was too at first} You will get over this once you start saving so much money.

Remember this point, when you pay using coupons, the store makes _____ for each coupon, regardless if the coupon is 25¢ or \$1. That "handling fee" amounted to _____ dollars in 2015.

- When you pay with a Credit or Debit Card the store pays a _____.
- When you use Cash the store gets _____.
- But when you use a Coupon, the store gets _____ than the selling price.

That means the store managers and upper level management of the grocery store _____, because they positively impact their bottom line.

The average household income of a family that uses coupons is: _____.
That's because they are _____.

Know When to Use Coupons

DO NOT just get the coupon insert out of the newspaper and cut out the coupons each week. That will still only save you \$5-\$10.

Here's how it works:

Over the course of 12 weeks, every item in the grocery store dips to the **lowest sale price**, which is the price at which you should **stock up**.

If you think of an item that you use regularly (about once a week), for my family, we use Tomato Sauce once a week, at some time in the 12 weeks, it will go on sale and dip to that stock up price.

You could buy it when the sale happens, using no coupons and save some money by stocking up.

Then, you could buy it when it is on sale AND has a manufacturing coupon, saving even more money.

Or you could buy it when there is a sale, a manufacturer coupon available AND a store coupon available too! This is the best case scenario.

If you use the strategy of stocking up when the best **sale** is going on (in this example, the BOGO, Buy One Get One Sale) then you will save approximately 50% off your grocery bill.

If you wait for a coupon to pop up at the same time as a sale is going on, you will likely save around 70% Off. But if you buy when there is a sale, as well as a "stacked" Store and Manufacturer coupon, then you will save the most at approximately 83%.

Stacking is using a **Store Coupon** along with a **Manufacturer Coupon**.

That means you when you see super cheap items, you need to buy enough to **last your family** for **12 weeks**. You are stockpiling the item to last 12 weeks in order for you to **never pay full price**. You will be shopping out of your pantry instead of going to the store to pay full price.

For some items, the best price is simply **just the store sale** (for something that rarely has coupons).

Sometimes the best price is the **store sale paired with a coupon** (could be a store coupon or a manufacturer coupon), and sometimes the best price is **when the store sale coincides with the store coupon along with a manufacturer coupon.**

The three different saving scenarios are happening on various products constantly. That is why the best practice is to use the Stock Up Guide to determine the price you are willing to pay and simply look for the little Shopping Cart Icon or True Deal button on the list items.

The Stock Up Price is the lowest price, it is also a price identified as the price you are willing to pay. And you get that by (1.) Waiting for the sale, or (2.) Waiting for the sale and using a Manufacturer coupon, or (3.) Waiting for a sale and using a Store Coupon as well as the Manufacturer coupon.

The stock up guide saves you time because it is a list of the lowest price you should pay (the amount you are willing to pay) and all the TrueCouponing.com store lists already have this same price identified on them with a Shopping List or True Deal button.

So when is the best time to use coupons? It is best to use them when the item is on sale because that maximizes your savings.

ACTION ITEMS

Set Up Your Coupon Box

Items you need to set up your coupon box for success:

1. The Box (I got mine at Office Depot for around \$10 or you can find a crate that only cost around \$5 at Walmart)
2. “Tuff” File Folders (also from Office Depot or other office supply store)
3. Date Tab Stickers (from True Couponing Online Store)

Print and Tape the [Coupon Insert Schedule](#) to the top of your lid to make it easy to reference and see how many coupon inserts should be in your newspaper.

Label your file folders: (Save Time and get some pre-printed [Date Tab Stickers](#))

1. Use the date of each Sunday for the Coupon Inserts out of the newspaper
Don't forget to label them ahead for the entire month to make it easy when coupons come in the near future.
2. P&G – Keep this file separate so that it is easy to purge
3. Printable Coupons
4. Store Flyers

LESSON 2

Coupons are Money



Candace Rock
May 15

Prob 31 women in training - my 16 year learning to coupon and use her creativity for graduation gifts for her friends- guess which colleges these gift baskets represent???



 Love  Comment 

   You, Chris Burge, Jason-Karen Shinall and 48 others

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FIND MONEY COUPONING

Even before knowing where to get them, the most important thing is knowing how many coupons you need to get. I like to say “No Lonely Coupons” because you want to be sure that you have a coupon to be able to use on _____ you are buying.

{That’s the secret sauce: no one thinks about buying _____ in order to have more than one coupon.} In order to use a coupon on every single item. Use one coupon on the “Buy One” and then use another coupon on the “Get One”.

In order to stock up and buy enough to last your family 12 weeks, when the item is at the lowest sale price (also known as it’s Stock Up Price), that means, you might need 12 coupons (in order to use one coupon on each item you are buying). When you have a coupon on every single item, you can stock up and _____.

Your First Resource: The Coupon Database

The Coupon Database will help you easily find a coupon. Whether it is from a coupon insert, or a printable or maybe even a rebate. This is the same tool that I use when I do the coupon matchups for each store in order to determine where the best sales are.

The Database is exceptionally useful when you run out of something important and need to buy it right now even though it is not on sale. That way, at least you can save **something** by using a coupon on a full price item. Of course, there is a chance that there is not a coupon available at all, in which case you will just make a mental note to stock up better next time, right?!

You can access it from the top of every webpage on TrueCouponing.com

Just type in the item you are looking for and it will bring up all coupons with that word in it.

You can also alphabetically sort the database by clicking on the column heading. You can sort by Description, Value, Source or even Store.

The Coupon Database includes coupons you will find in the coupon inserts you get out of the Sunday newspaper, printable coupons, mail in rebates, rebate apps. It also includes store coupons as well as manufacturer coupons.

It is updated every Wednesday afternoon with the new coupons that will be coming in the Sunday Paper that coming week.

The "cheat" that I use to save time when I am looking for a certain word on a webpage is to hit the keys "control + F " (on a PC) or "command + F " (on a Mac) and that will bring up a search box either at the bottom or top corner of your screen. Start typing the word you are looking for and it will highlight all the instances of that word. And then it will bring you right to them saving you time!

Five Places to Find Coupons

1. _____

In the newspaper you will find coupon inserts. That's where you find the SmartSource, RedPlum and Proctor & Gamble coupon inserts.

Be sure to download the Coupon Insert Schedule in order to know how many of each insert you can expect to be in the newspaper each Sunday. Some weeks there will be one SmartSource AND one RedPlum and other weeks there will ONLY be one Proctor & Gamble. The Coupon Insert Schedule help you know exactly which coupon inserts you can find each week.

I tape the Coupon Insert Schedule inside the top of my coupon box in preparation for unstuffing my newspapers each week. The majority of coupons found in the newspapers are Manufacturer Coupons, but there can also be Store Coupons found in them as well.

2. _____

There are 5 types of coupons to find inside the store.

- “Booklets” are mostly found inside stores either in Cardboard Displays or at the Customer Service Desk, or near the product. The majority of coupons found in coupon booklets are store coupons. You just need to read on the coupon to see if it says “Store Coupon” or “Manufacturer Coupon”
- “Hangtags” hang on products. Typically found on bottles with a neck such as juice, soda, milk.
- “Blinkies” come out of a small black machine with a flashing red light
- “Peelies” are stickers found on the product. Do not steal “peelies” off products without buying the item. It is unethical and it could ruin the package. It is intended to go with the purchaser of the product.
- “Tearpads” are like a pad of paper that can be found near products or on cardboard displays. You just peel a piece of paper off the pad of coupons.

3. _____

When you subscribe to a magazine (especially family magazines such as Family Fun or Parenting, which are often found for FREE), you will find that coupons are included with them. These are all Manufacturer Coupons. [Sign up for FREE Magazines on TrueCouponing here.](#)

4. _____

Digital Coupons found on store Apps on your phone or from the store website. These are typically manufacturer coupons.

5. _____

It is best to print coupons in “sets of 3” because three coupons will fit on one piece of paper and sometimes when you print only one coupon the manufacturer also includes an ad, so you are not saving any ink by printing only one coupon at a time. Just make it a habit to think in “sets of three” coupons... and print in multiples of 3, 6 or 9 etc coupons.

You can typically print 2 coupons per computer. It does not matter how many printers you have, just the computer. You can print from your laptop, your desktop, you can try to print from your iPad or iPhone too! Each device should allow you to print two times.

These are the most common sources for printable coupons that I use:

- Coupons.com
- SmartSource.com
- RedPlum.com
- Target.com
- Hopster.com

I suggest that you get a generic free gmail or yahoo email address in order to sign up for special “offers and coupons”.

Printable Coupons are different values than the coupons you find in the newspaper so you really need to plan on utilizing both sources in order to save the most money.

Stores will still accept the coupons even if you print in Black and White, you do not have to print in color. BUT you will need to set up the “printing preferences” on your printer BEFORE you hit the print button because usually the coupon is sent immediately to your printer with no time to select any options.

Sometimes you can print a second set of coupons because you have that second browser set up on your computer. I like to keep the second browser just in case one coupon company is not playing well with a browser that needs an update.

ACTION ITEMS

Prepare To Print

1. Make sure you have two browsers installed on your computer.
2. Make sure they are both up to date (if you just installed them then they are the most up-to-date).
3. Select 3 coupons and print them from each of these sources (also listed underneath the video)
 - Coupons.com
 - SmartSource.com
 - RedPlum.com
 - Target.com
 - Hopster.com.
4. Don't forget, the first time you print, you will be asked to install the special printer software. Follow the directions and print that money!

LESSON 3

The Smart Shopping Strategy



 Jason Wright ▸ TrueCouponing.com Deals Community
May 19 · 🌐

My #Publix shop from this week - \$176 including tax! WITH \$100 of gas cards - applying the gas card savings to my groceries this week - \$76 for all this!

Best deal today - freebie (2 cents in my pocket overage for buying 4) on the BIC lighters (\$3.99 BOGO, minus \$2 MQ off each one)

Also, I HAVE to note that the staff (As always) at my Publix at Shoppes of Lithia are AMAZING! From the managers, cashiers, and the amazing guys and gals who bag, take the cart to the vehicle and help load. I am always treated more like a real guest than 'just' a customer. I had such a fun time with the cashier and young man bagging today - and was a good way 'give back' the courtesy they gave me!

As "True Couponers" let's always remember to 'go the extra mile' to bless with our words and actions when we go to the stores - THE STORES NOTICE that we are 'different' - let's continue to be noticed positively and impact our communities well.

#TrueCouponing #Save #GasCardDeal #Publix #WhereShoppingIsAPleasure #BeDifferent



Write a comment...



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LEARN THE LINGO

Coupon Lingo and Abbreviations are the words that the coupon community types, texts and talks about items with regards to using coupons. It's the everyday language that is going to be second nature to you very soon!

Q = _____

MQ = _____

SQ = _____

TQ = _____

PQ = _____

You can use a MQ along with the best SQ that you find! That SQ might be a TQ (Target Coupon) or a PQ (Publix Coupon).

The three main coupon inserts you are going to find in your newspapers are abbreviated:

SS = _____

RP = _____

PG or P&G = _____

Coupon Values:

\$1/3 = (not one third) this is a coupon for \$1 Off 3 Items. So you must buy 3 items in order to use the one, \$1 coupon. Here are a few more:

\$1/1 = \$1 Off _____

\$1/2 = \$1 Off _____

\$2/2 = \$2 Off _____

\$3/1 = \$3 Off _____

Not fractions: This is the specific value of the coupon you are going to use.

BOGO = _____

B1G1 = _____

WYB = _____

You will see this lingo used in the description of a deal. For example:

FREE wyb (2) and use (2) \$1/1 Coupons.

Translation: This item is FREE when you buy (2) Items and use (2) \$1 Off 1 Item Coupons.

OOP = _____ This is what you are spending out of pocket. The cash you are using initially at the register.

MM = _____ This is also called _____.

Overage happens with the price of your item is less than the coupons you are using to pay for the item.

For example, you are buying an item for \$0.99 and you have a \$1 coupon to use. That 1 penny ($\$1 - \$0.99 = \$0.01$) is "Overage". It is the difference between the price of the product and the value of the coupons you are using to buy it. This difference goes towards your other groceries to reduce the amount that you pay OOP (out of pocket).

TrueCouponing.com Coupon Lingo and Abbreviations

\$1/3 - A coupon value: Means \$1 off (3) items, you need to buy all (3) items to receive the \$1 off. **\$X/Y**: \$X dollars off Y units.

3/\$5 - A sale price; Means (3) items for \$5.
Y/\$X: Y Units for one \$X Price.

Blinkie - Type of coupon found near products that is dispensed out of a small machine with a blinking red light.

BOGO/B1G1 - Buy One Get One Free

BR - Balance Reward (one of the reward systems at Walgreens)

CAT or **Catalina** - Coupon dispensed at register after purchase.

CRT - Cash Register Tape, typically referred to a coupon that has printed at the bottom of your receipt.

Deal Scenario - Step-by-Step details you need to use to get the deal.

DND - "Do Not Double" the manufacturer will not pay double to the store when reimbursing the coupon

ECB - Extra Care Buck (reward system at CVS)

FF - Mozilla Firefox Web Browser

FREE-FREE - BOGO Sale paired with a BOGO Q; Makes both items FREE

IE - Internet Explorer Web Browser

IP - Internet Printable coupon

IVC - Instant Value Coupon, a Walgreen's Store coupon found in the monthly books they keep near the weekly sales flyers.

MIR - Mail In Rebate

MM - Money Maker The value of coupon(s) using exceed the items sale price

MQ, Mfg or Mfr - **Manufacturer Coupon** (color coded **RED** on store lists)

NED - No Expiration Date

OOP - "Out Of Pocket" The amount of money you will pay out of your pocket at the register in the particular deal scenario.

Overage - Another name for "Money Maker" (Value of the coupon exceeds the price paid for an item)

OYNO - On Your Next Order

Peelie - Peel off coupon (like a sticker) found on an item

PG or **P&G** - Procter & Gamble coupon insert in Sunday newspaper

PSA - Prices Starting At. Look for an item with this price to get the best deal.

Q - Coupon

RP - RedPlum coupon insert found in the Sunday newspaper.

RR - Register Rewards (one of the reward systems at Walgreens)

SQ - **Store Coupon** (color coded **GREEN** on store lists), **Other variations are PQ (Publix Store Coupon), TQ (Target Store Coupon)**

SS - SmartSource coupon insert in the Sunday newspaper.

Stacking - Using one SQ and one MQ on an item

Tearpad - Coupons on a "pad" of paper found in the store near the product

Wags - another name for Walgreens

WSL - While Supplies Last

WYB - When You Buy

YMMV - Your Mileage May Vary or Your Manager May Vary

Build Your Shopping List

In order to go shopping, we have to decide what we want to buy, build your shopping list and cut your coupons. Remember you are not buying what you need to buy, you are buying based on what is at the “stock up price”, which is the lowest price.

They are identified by a little Shopping Cart  or True Deal Button 

1. Click the name of the grocery stores where you want to shop.
2. Find the Weekly Ad for the time period you want to shop (watch the dates, it might be a “sneak peek” preview of the upcoming ad which will not work if you are shopping today because that ad is not “live” yet).
3. Scroll down the list and look for the True Deal Button or Shopping Cart image next to an item. Because those icons identify the best deals in the shopping list.

-- BOGOS --



 Alexia Potatoes or Onion Rings, 13.5 to 32 oz pkg, BOGO - \$3.99

[\\$1/2 Alexia Potato Puffs, French Fries and Onion Rings @ Target](#)

[\\$1/1 Alexia Potatoes printable](#)

[\\$0.75/1 Alexia Frozen Product printable](#)

[\\$0.55/1 Alexia Product printable](#)

[\\$1/2 Alexia Frozen Potatoes \(SS 10/02/16 R\)](#)

Final price: \$.50 each wyb (2) after SQ & (2) \$1/1 MQs!



FREE Products!



Find the Hidden Cash in Your Home!





Get Your Coupon Now

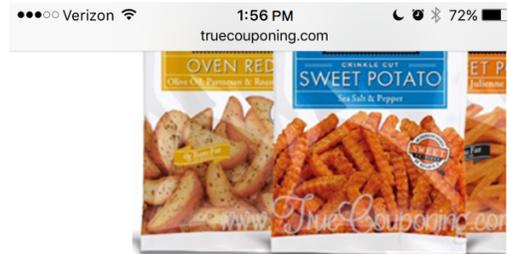


My List

-  Alexia Potatoes or Onion Rings, 13.5 to 32 oz pkg, BOGO - \$3.99
-  St. Ives Body Wash 13.5oz
- 

4. Check off items on the list to build a shopping list. Start out small by only choosing 5 items.
5. You will see the items add to create a shopping list on the bottom right corner of your screen.

****NOTE:** If you are building your list from your phone or tablet, simply “single tap” each item that you want to choose and they will turn blue



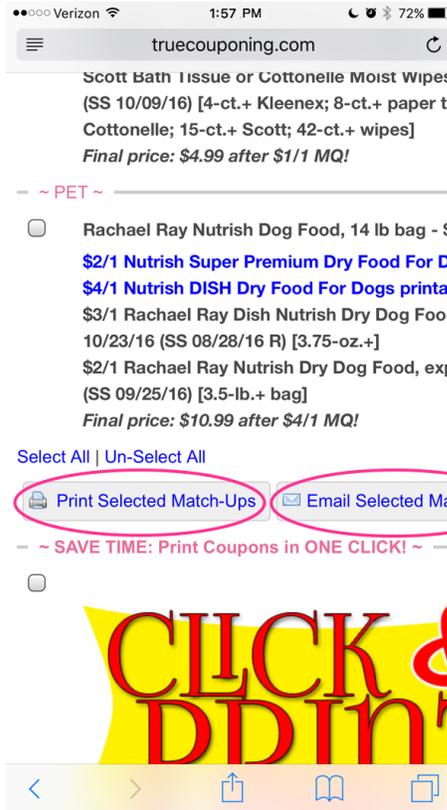
Alexia Potatoes or Onion Rings, 13.5 t
BOGO - \$3.99
\$1/2 Alexia Potato Puffs, French Fries and O
Target
\$1/1 Alexia Potatoes printable
\$0.75/1 Alexia Frozen Product printable
\$0.55/1 Alexia Product printable
\$1/2 Alexia Frozen Potatoes (SS 10/02/16 R)
Final price: \$.50 each wyb (2) after SQ & (2) \$

College Inn Broth or Stock, 32 oz, BOC
\$1/1 College Inn Bold Stock, exp. 10/21/16 (I
(Grocery - Touchdown Deals) Flyer) [32-oz.]
Final price: \$0.50 each wyb (2) after (2) \$1/1 .

6. Print your Shopping List
7. Also Email your Shopping List to yourself (it is easiest to print coupons from your inbox)

****Mobile Phone or Tablet NOTE:**

When you are done choosing items for your Shopping List from your phone or tablet, scroll WAYYYYYYYY down to the bottom of the list and look for blue words that say “Print Selected Match-Ups” and “Email Selected Match-Ups” (If you have a mobile device that can print... you can print your list right from there!)



Let's Go Shopping!

You've made your list, you've "pulled" your coupons and you are ready to go shopping. After you have done your shopping, and you have everything in your shopping cart, I want you to pull your cart aside (I suggest the pet aisle because it is typically less busy than the other aisles) and organize your coupons.

Organizing your coupons will give you more confidence when you go to check out. You wouldn't believe how many times I have handed over more coupons to the cashier than I have product in my cart... pulling over for just a quick second usually helps reduce these embarrassing occurrences!

Here's how I want you to organize all your coupons:

- Any Prior Sale **Rain Checks** (Make sure to put this item FIRST on the conveyor belt)
- **Threshold Coupons:** Total Dollar Off Coupons (for example: \$5 Off \$40)
- Coupons for any **FREE items** (any coupons that need to be filled out by a cashier)
- **Competitor Coupons**
- **Store Coupons (SQs)**
- **Manufacture Coupons (MQs)** on the BOTTOM

Think of this saying: **R**ealistic **T**echniques **F**or **C**oupons **S**imple, **M**an!
Then hand them over: **R**aincheck, **T**hreshold Coupon, **F**ree Item Coupon, **C**ompetitor Coupons, **S**ore Coupons, **M**anufacturer Coupons!

NOTE: the cashier will LOVE you if you put the items on the conveyer belt in an organized way (group the same items together), and then put any FREE items last so that they do not have to look back on the register far to find the item you bought in order to change the price of it.

ACTION ITEMS

Prepare To Shop

1. Go to TrueCouponing.com find the store you want to shop from (remember, watch the dates for the proper sale when you'll be going shopping).
2. Using the steps above, choose 5 items you'd like to get, print & email your shopping list to yourself.
3. Go to your coupon box, or print the coupons you will need to shop.
4. Comment underneath the video for this lesson with the five items you are going to go shopping for!

LESSON 4

Stockpile Without Paying Full Price



Ashley Simmons  [TrueCouponing.com Deals Community](#)
June 2 near White Springs · 📍

Winn Dixie run

Did two separate transactions to be able to use all coupons.

Retail value \$85.27
I paid oop cost was \$34.52!!!! — 😊 feeling happy.

 Like  Comment 

    14

 Write a comment...    

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com



NEVER PAY FULL PRICE AGAIN!

Now that you are strategically shopping and therefore getting more for your money, you'll start to think about where you are going to put all these wonderful things.

Trust me, you are **not** going to need to build a wing on to your house, and you are not going to need to set up your garage like a mini-grocery store.

Because, the way you have just learned, this TRUE Way of Couponing, means that your stockpile will be an ongoing, overflowing pantry. You will use up things, and then replace them in an ongoing 12 week cycle.

Don't get me wrong though, your pantry WILL be overflowing, I like to reference the verse from the Bible, from Proverbs, chapter 3 verses 9 and 10 where it says: Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

If you are being a good steward with your finances, and you use coupons to pay instead of your own cash YOU WILL SEE amazing blessings and your pantry (aka your barn) WILL BE overflowing, and then you will **easily** be able to bless others out of your abundance too. It's an amazing cycle to take part in. And I look forward to hearing your individual story.

Here are some practical ways I added space to my home without feeling overwhelmed or like I lived inside a grocery store.

- Take an afternoon and organize your current pantry. Rotate new items in the BACK so that you use the front items first (older ones).
- Organize underneath your bathroom sinks so you can take advantage of the extra space in there too. I keep all my shampoos, shaving creams and razors underneath the sink in the bathroom.
- Add a shelf over your washer/dryer for extra laundry supplies.

Bringing It Together!

Now that you've gone through my Simple Savings Course, you can see the potential to spending less and getting more. And I've got even more tools to help you maintain your momentum!

My [True Way to Coupon Course](#) allows you to get the personal answers to all the nitty-gritty questions so you can take your savings even farther.

I don't just teach you some lessons and then send you off and wish you good luck — I also provide the support and instruction you need to save more money for the long term.

For the price of one modest family meal at a fast food restaurant, you'll have a private community of TrueCouponer's at your fingertips and the ability to watch my learning videos over and over again. And your membership NEVER expires!

It's an amazing value, one that might just change how you spend money for the rest of your life!

Thank you for joining me during this Simple Savings Course!

Kati Kiefer

Founder, TrueCouponing.com

[TrueWayToCoupon.com](#)



Learn the True Way to Coupon

Simply **SAVE TIME** While You
SAVE MONEY

THE
TRUE
WAY TO
Coupon

[Click here to get Instant Access >>](#)

ACCESS TO MY SECRETS!