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# A Brief History of Couponing

## Where Couponing Began

Couponing has been around a very long time dating back to 1887. Many people were not aware of Couponing until the release of the show Extreme Couponing which first premiered December 29th 2010, and even still many people don't realize how long coupons have been available to the general public.

## The History of Coupons

In 1887, the Coca-Cola Company was incorporated in Atlanta with Asa Candler as one of the partners. He transformed Coca-Cola from an insignificant tonic into a profitable business by using innovative advertising techniques. The key to this growth was Candler's ingenious marketing including having the company's employees and sales representatives distribute complimentary coupons for Coca-Cola. Coupons were mailed to potential customers and placed in magazines. The company gave soda fountains free syrup to cover the costs of the free drinks. It is estimated that between 1894 and 1913 one in nine Americans had received a free Coca-Cola, for a total of 8,500,000 free drinks. By 1895 Candler announced to shareholders that Coca-Cola was served in every state in the United States. [Source: Wikipedia](#)

I'm sure if you asked your Mother or Grandmother they may have used coupons at one time or another, or know of other family members that have.

Somewhere along the line though Couponing was then thought of being "cheap" or known as "penny pinching" and it slowed down in popularity, until 2011 when the TLC Show "Extreme Couponing" came on, and then everyone jumped back on the bandwagon.

Now that coupons are once again "cool", everyone wants to know how to save a few dollars, especially since many Canadians have been suffering since the 2008 break down in our economy





# What To Look For In A Coupon

A Coupon always has a picture, but sometimes the wording is different than the picture. A lot of companies will put their newest product on the coupon, and yet have the words Buy any X brand and save \$1.00.

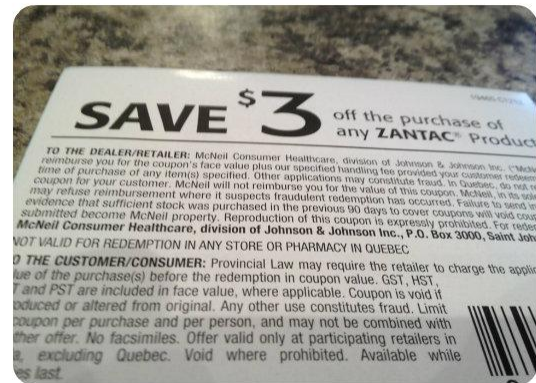
This means you don't need to buy the pictured product, and you can use this coupon on any of the brands product.

**Size:** Some coupons have size limits. Example Pet food may only be on certain sizes. Other coupons state not valid on trial sizes, or may not be valid for bonus packs.

**Specific Product:** Some companies only put out a coupon for a specific product and size.

**Redemption Address:** Always make sure you have a Canadian Redemption address on the coupon. All Canadian Stores will reject a coupon if there is not a Canadian redemption address.

**Expiry Date:** You are not allowed to use an expired coupon at stores. Coupons from websites like Websaver, Save.ca and other couponing sites are usually pretty good about putting the expiration date in plain view; others it's hidden amongst fine print on the back of the coupon, this is a good reason to go through your coupons monthly.



# Where to Find Coupons

The oldest method of finding coupons is in Newspapers, or in Magazines: These have been around for decades, and you may have simply not noticed them, but once you're aware when or where to look, you'll be able to spot them.



# Coupons in Magazines



There are a few Magazines you can get for **Free** by registering online that usually will have a few coupons in them.

- [All you need is Cheese](#): Filled with recipes and a few coupons
- [Ingredients](#): Filled with Recipes and a few coupons
- [Tre Stelle](#): Filled with Cheese recipes and coupons
- Cineplex Magazine: can be picked up at Cineplex theaters for free.

Other Canadian Magazines Paid Subscriptions (Paid subscribers usually get coupon inserts included, vs. purchasing at the store) that you may find coupons in are the following: [Source](#):

- Best Health
- Canadian Living
- Chatelaine
- Elle
- Flare
- Glow
- [Kraft What's Cooking](#)
- Lou Lou
- More
- Style at Home
- Today's Parent

## **Kid Magazines that carry coupons in them:**

Chickadee, Chirp, and Owl

*The Magazine that has the most coupons per year is Canadian Living*

# Insert Coupons



Currently in Canada: We have two inserts that will arrive in City Newspapers across Canada: Smart Source and Red Plum, and there is also a Special PG BrandSAVER Insert. They come in forms of insert coupons

They can be found on the following page for dates of when you can expect them to arrive and the dates (sometimes they do come early with flyers in some cities)

Here's a [List of Smart Source Insert Coupons and Papers](#)

And a [List of Red Plum Inserts and Papers](#)

Although BrandSAVER Coupon Inserts do not have a set schedule they will arrive in the same papers as Red Plum and Smartsource.

## What Coupons can you expect?

You will find a variety of products including but not limited to: Groceries, Cleaning Supplies, and Laundry Detergent, Pet food, Baby formula and Diapers.

Many of these coupons have nice long expiry dates, which is great to wait for an awesome deal before using.

There is a Clipping Service available in Canada: [Weclip.ca](http://Weclip.ca) : Which allows you to purchase individual insert coupons that you may not have received in your mailbox. You must purchase a minimum of \$3.00 and shipping varies per order. They charge you for their time for clipping the coupons and sending them to you. This is a great service especially for those people whom have to purchase the newspapers in order to get the inserts, or for people who don't get Red Plum inserts or the PG BrandSAVER inserts in their paper, or happened to have missed a previous insert



# Printable/Printed Coupons



Not all stores accept Printed coupons, but since 2011, many stores have begun to because they have realized that it's much more cost effective for companies to deliver coupons to their customers in this manner.

Some of the Larger Printable Coupon Websites are the following:

[Healthy Solutions:](#) You will find an assortment of Healthcare product coupons such as top name brands like Tylenol, Benylin, and more

[Smart Source:](#) Offers a Wide variety of coupons including Grocery, Laundry, Baby Items, Healthcare, and more. Smart Source is Limited to 2 printed copies per computer

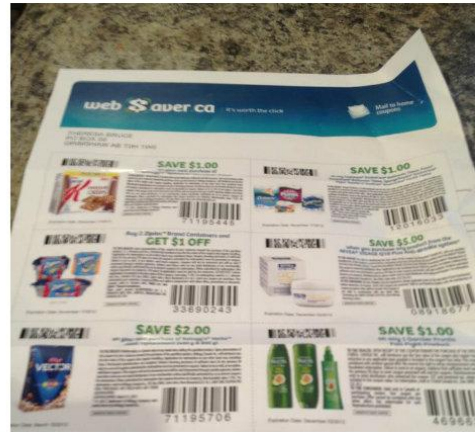
There are many Company only printable coupons: Here's our [Printable Coupon Database](#) (Updated Regularly to add and subtract)

Printing in color would be most beneficial if you have the means to do it, but color ink also costs more. Most stores allow you to use black and white coupons if you wanted to save on ink, but I have personally found that they may refuse the coupon if they think it's a fraud.

If printing a printable coupon that isn't from Smartsources, Websaver or Save.ca but from an individual company, or from the companies Facebook page and the coupon is large, make sure to give the cashier enough of the page so they can tell where you printed it from.

Some store chains will flat out refuse to take printed coupons even if they are from the manufacturer due to their personal experience of having to deal with fraudulent coupons. Other times franchise specific coupons might not be accepted at certain locations, this is usually stated on the coupon this is due to the fact that each store has a different owner and different policies.

# Ordered Online Coupons



## ORDERED COUPONS

This is a service which is entirely unique to Canada as in the USA they don't get the privilege to have this service: **These Coupons are FREE to Order**

[Save.ca](http://Save.ca) has been active online since the year 2000, but they have been in business since the late 1980's doing coupons booklets in your mailbox. And in the 1990's they began putting coupons in your newspapers and magazines. In 2000 they made a website and began letting Canadians order coupons which would then be mailed to their homes. A new feature that they have started as of this year 2012 is that they now offer the ability to print on certain coupons, but still carry the tradition of being able to order your coupons to have them mailed to your home address

[Websaver.ca](http://Websaver.ca) is new to the scene and has been around since 2010, and offers the service to have coupons mailed right to your door. In 2012 they also began offering the ability to print coupons.

[PG Brandsaver.ca](http://PG Brandsaver.ca) has been offering Mailed coupons since 2005. BrandSAVER allows you to order coupons and have them delivered to your home. Anything that is Procter and Gamble associated and has a coupon will be shown here, you can get coupons from batteries to cleaning products and everything in between.

[GoCoupons.ca](http://GoCoupons.ca) is a smaller site for ordering coupons, but they do average between having 5 to 10 coupons all the time. Includes but not limited to grocery, and cleaning products.

# Asking Companies for Coupons



## Coupons from Companies

Sometimes you can get lucky by simply either phoning companies directly to their customer service (found on almost any product) or by contacting them online.

I personally have emailed several of them, and tell each of them I enjoy a certain product, and would love to try more, and then ask if they have any coupons they could send me, and also send my mailing address to them.

Here are some examples of a few that are great to do as of 2012 and have been ongoing for more than this year.

[Chapman's](#) (\$5.00 coupon) you can ask for this once per year. (Other great incentives from Chapmans including an additional \$5.00 coupon that you can win can be found on (<http://www.kidsclub.ca/>)

[Rice Works](#) - Sent me 2x \$1.00 off product coupons

[Colgate/Palmolive/Fleecy/Irish Spring/Soft Soap](#) : Sent me 5x \$1.00 off any product and also will send you periodically another \$1.00 off coupon.

Johnson & Johnson: I have no babies in my house, but my sister in law has received stuff, and you can ask for coupons on a monthly basis

I suggest you simply go through your cupboards, and fridge, and find the manufacture phone numbers or look them up online, and try contacting them.

# Tear Pad Coupons



## **Tear pad Coupons can be found at your local grocery stores.**

Due to coupon abuse, tear pads are becoming harder to find. Many people are taking more tear pad coupons than they should be, with some taking entire pads.

An average coupon tear pad is 50 coupons; some coupon displays can hold up to 200 coupons. With people taking 10 more tear pad coupons a person, it doesn't take long for these tear pads to disappear. This is especially true if you live in an area with many extreme couponers.

## **What do they do to abuse it?**

Taking more than they can personally use, for the use of trades /selling on EBay or other ecommerce sites.

## **How many should 1 individual take?**

It varies: I suggest to not to take more than 1 per person in your household. So if you are a family of four, then only take 4. If you're a family of two, then only take 2.

## ***Stores that Carry Coupons that have a Media Rep come into Install***

Canadian Tire, Co-Op, IGA, Loblaws, Metro, No Frills, Real Canadian Superstore, Safeway, Save On Foods, Shoppers Drug Mart, Wal-Mart (Some areas - I've heard rumors that they are now requesting that No tear pads be placed on their shelves, due to them believing they have the best price without a coupon.

# Store Specific Coupons



Store specific coupons can be found in store flyers, ([sometimes online](#)) or you can find them on the bulletin board at the front of the store such as Real Canadian Superstore and other Loblaw stores.

Any of the one's found at Loblaws stores can generally be used at any Loblaw store. So if you pick them up at Real Canadian Superstore, you can then use them at No Frills. See back of coupon for confirmation.

Wal-Mart Canada (for sure) and other stores depending on their store policies may accept competitors' coupons: But it must have a value. You cannot use \$1.00 off and no price. It must state the price after coupon. Also it must be with the date of competitor coupon. The Above Photo would be accepted because it has a Final Price & Date on it.

Here's an Example of what is **not acceptable** in a coupon if you were going to try and use a store based coupon at another chain of store that takes competitor coupons



*Photo Credit: Jessica Josefix*

## Why is not accepted?

There is no final price attached to this coupon. It just states save \$2.00. If it had Buy Dole for \$2.99 then it would be acceptable, but since it's just a save coupon, No other store will take this coupon, except for the stores that are listed on the back of the coupon.



# On/In Products



Sometimes you can find coupons on products or inside of products. Watch for special promotions on the outside of boxes, though sometimes companies put coupons inside products with nothing on the outside of the box.

Cereal boxes are a very common item to find special freebies to order in with pin, or coupons.

Other products where these types of promotional coupons are found are Hamburger Helper and Old El Paso.

The downfall to products with specially marked boxes is sometimes the coupon expires before all the products with the specially marked boxes are off the shelves.

I get several emails per day about customers complaining that they bought the product after the coupon has expired. It's no one's fault really; The company orders special marketing on the products, and they do honestly think they'll sell out before the promotion is over, but sometimes the stores order more product right before the promotion ends, and then end up with tons of the shelves. The stores themselves have no clue (Like you) that the promotion has ended, unless the coupons themselves are on the back of the box, and not printed on the inside.

# Using Coupons

Unless the coupon says “One coupon per transaction or visit” you can purchase as many like products with as many coupons as you have (1 coupon per product) unless the coupon has a limit set, if that’s the case you are allowed to purchase as many as stated on the coupon.

**One coupon per purchase:** This means one coupon per item. Once in awhile you will get a cashier stumped by the wording and may deny you to purchase 6 items with 6 coupons. If this happens just simply explain the two differences and they will allow you, or they will ask a more experienced cashier for their input, and you will be able to complete your transaction. Fortunately for you, this doesn’t happen as often as it used to. Do to the coupon wave; most cashiers are now experienced with coupons within their first few months of employment.

**Can you use coupons on items on sale or clearance?** Yes you can use coupons on any products including those that are on sale or even items in clearance bins or shelves. This is like finding treasure for couponers because it’s when you start saving large amounts of money percentage wise, and possibly get the items free or cash back.

**Where to use Coupons?** Most grocery stores accept coupons, but the odd one does not accept printable coupons. Canadian Tire and Rexall stores are individually owned, and it's up to the owner if they accept coupons. For me personally My Canadian Tire store does accept coupons, but not printables. All you need to do is simply ask at the Customer Service counter if they accept coupons, and if they accept printed coupons. [See Coupon Policies on our Website.](#)

**Can I use coupons in conjunction with shopping Incentive programs?** Yes you can use coupons with shopping incentives such as Shoppers Drug Mart Bonus points, Sobeys points, Thrifty bonus points, IGA stamps, or Air miles.

**Stacking Coupons:** Currently it’s becoming harder and harder to stack coupons. Coupon stacking means using one manufacturer coupon in conjunction with a store coupon; or having two coupons with different manufacturing codes. In order to stack coupons, you must know your coupon wording and know your store coupon policy. Right now the only store you can coupon stack in is London Drugs (only found in Western Canada) but even at this store it’s becoming increasingly hard to stack coupons, due to coupon wording.

**Limits on Coupons** Some stores are now putting limits on how many coupons you can use per item or per transaction. They may limit you to 4 or 6. No Frills in particular has a limit of \$10.00 before a supervisor comes to do an override. This is not to scare you off, but just as a warning to be aware of, until you get to know your stores and their particular in house rules.

**Overages:** In particular you can get overages at Wal-Mart Canada. Example: if you find something on sale with a matching coupon, and your coupon value is higher than the product, Wal-Mart currently allows you cash back on the difference, this is then subtracted from your remaining bill or at some Wal-Mart locations they will give you money from the till.

# Matching Coupons with Flyers



Using Coupons in combination with sales will save you 35% on average. Sometimes you will get lucky and get 50% off depending on what you purchase.

I mentioned earlier that you can use coupons on sale items and clearance items. Well now I'm going to show you how to coupon match for yourself. Using coupons with flyers is a great way to save money. It helps your percentage of savings grow.

Instead of saving \$1 on a regularly priced item (using the Woolite example above) the product is on sale for \$7.88 and it says it's \$1.99 savings on its own of 25% off. But you add in the extra \$1.00 for the coupon and your savings is now \$2.99 and that brings up your savings percentage to 30% Savings.

Front/Back of your flyers will show you **"Lost Liters"**. That the store may take a loss on to entice you to go shop in their store (cases of pop being a great example of this). This is a great spot to also watch sales on none coupon items, such as Kraft Peanut Butter and Cheeze Whiz, as well as meat, fruits and veggies. I'm not saying that the middle doesn't have great deals, but generally the best "over all deals" for the week will be on the front page.

Simply view your flyers and take a look and see if you have coupons that match the product. Sometimes you'll find that the wording in the flyers includes other brands and not just the product pictures (very common for cereal promotions in flyer).

Here at Canadian Free Stuff we strive to help you to the best of our knowledge with the coupons that match up with flyers to almost 40 different flyers across Canada, but we may miss some coupons that you have managed to get that we don't know about. So it's always best that you learn how to do it yourself, so you can make an informed decision. See our [Coupon Flyer Coupon Matchups](#): All done by Thursday late afternoon. Also you can print our coupon matchups as well as view them on any Smartphone.

**Also in our Coupon Matchups:** You will find links to the coupons we mention by giving you a link to either a Websaver, save.ca, or printable so you know if you don't have it in your collection you know where to find it. Also we link to insert coupons to weclip.ca for a few reasons.

1. So you can see the picture of the actual coupon
2. Give you the option to purchase it if you don't have it, as many times insert coupons have long expiry dates

Another good reason to flyer coupon match is to be **organized for your shopping trip.**

# Understanding Coupon Lingo



Some common lingo that is used in the coupon world, which you may not understand:

**B1G1 or BOGO** Both mean buy one get one: Found usually on coupon flyer matchups

**B2G1** = Means Buy 2 Get 1: found usually on coupon flyer matchups

**4/\$5** Means you would get x amount of items for x amount of dollars - Found on coupon flyer matchups.

**WUB or WUS** = When you buy/spend - Found on coupon flyer matchups.

**FPC** = Free Product Coupon - Found in online blogs as a description of a coupon.

**Peelie** = Means coupon found on or in product - Found on coupon matchups.

**OOP** = Out of Pocket - Found on blogs, used for a quick way of saying how much they paid after savings.

**Booklet** = Means it's a coupon booklet in form of several coupons on one page.

**Insert** = Means a newspaper insert - Examples: Smart Source, Red Plum,

**Hanger** = Means coupon is on the outside of the product and it hangs off the product.

**Printable** = means it's a coupon printed from the internet.

**NLA** = No Longer Available.

# How to Price Match with Coupons



If you want to save yourself time by not shopping at every store, you can price match at certain stores. Wal-Mart, No Frills, Real Canadian Superstore, Giant Tiger and Canadian Tire are a few that will price match according to their flyers. An easy way to know ahead of time is to view their flyer, as most will say “Not be beat” or something along those lines, and will have the fine print at the bottom of the flyer.

Make sure the item has a certain dollar amount on the flyer. It needs to say an actual price of for example \$2.99 but NOT save 10% off.

Also make sure you have the same product as the flyer, it needs to be identical in size and brand.

*Listed below are some tips to help your price matching go smoothly.*

- Let the cashier know ahead of time that you will price matching.
- Bring in the flyer to a store that will price match,
- Circle the Item you want to price match, and mark on the flyer how many you want to purchase :
- Then give them your coupons as you would with any other transaction.

Please whenever possible do try not to do price matching during Peak Hours (Go early in the morning if possible.) Especially if you are doing several transactions, or you can always take your cart to Customer Service so as not to hold up the lines.

## **Be Aware:**

Do expect the cashier to call the store, to make sure there is not an error in the flyer.

Do expect them to look over the flyer with a fine tooth comb to make sure this is a current sale.

Do expect a delay to get your shopping complete if using several flyers.

Reebee: Is an application you can add to your iphone/iPod, and soon will be available for Blackberry where they list all the grocery stores flyers. Some people have managed to use this with price matching, but it will vary on your stores manager if they will accept an electronic version. I suggest you carry paper flyers until you know for sure what stores will accept the electronic version in your area.



# How to Get Multiple Coupons

There are lots of ways of getting multiple coupons, we will talk about the free ways first, and then move on to paying for coupons.

**By trading or joining coupon trains.** There are lots of trading coupons forums, and coupons trains out there between Facebook, and message boards, and there are also sites devoted to just trains and coupons. On Canadian Free Stuff we also run a coupon train once a month.

**Asking your friends and neighbors** If it's ok to have them to grab you Websaver and save.ca coupons ordered in, or to give you their newspaper inserts.

**Take a walk** down your neighborhood and look in recycle bins for extra inserts.

## **Paid ways to get extra coupons**

**Weclip.ca:** Purchase certain extra coupons that are in previous inserts. They gather their extra inserts from local Recycling Depots. They are a Canadian company located in Edmonton Alberta, and ship within 48 hours. They charge you for their time for clipping out the coupons and cost of shipping. There is a \$3.00 minimum you need to spend.

**EBay:** You can purchase coupons on EBay; this includes inserts and tear pads. This is the only source of where you can purchase tear pads, usually they come in bundles of 10, or you can purchase mix groups or surprise packs.

Some couponers believe you should “**NEVER**” pay for coupons, and I agree and disagree with this. Not everyone has access or the time to get multiple coupons other than to purchase them, especially when you're first starting out, and trying to get more than 30 coupons for your envelope or coupon binder. Some couponers believe that purchasing tear pads from EBay is just benefiting the theft of tear pads, which I agree with to an extent, I also believe tear pad thefts happen for trading purposes for coupon groups and online trading purposes.

I do believe a lot of the tear pads you see on eBay are from Coupon Reps that install coupons in stores, sometimes coupons reps have leftover coupons from installs, and sell them online.

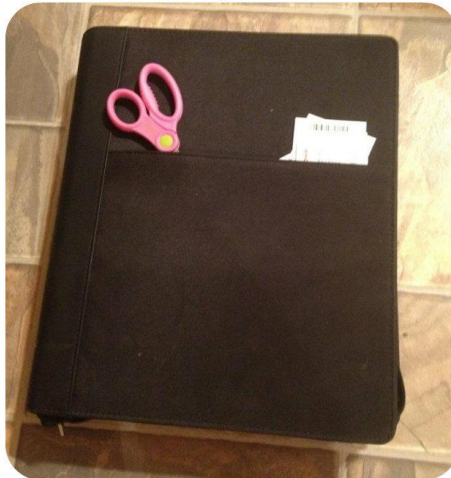
Coupon reps are suppose to destroy unused coupons, and I believe some do not do this, but instead try to turn a profit on what would have otherwise been viewed as trash. Companies only want tear pads in stores for a set amount of time, regardless of the expiry date on the coupon. They then want the coupons pulled and destroyed since they are promotional in nature.

I have personally purchased coupons from EBay. Why? So I could purchase the tear pads I wanted, that I haven't been able to find locally. It's not very often I do this, but I've been known to do it about 4 different times in the last year.

# Organizing Your Coupons



## Organize Your Coupon binder



This is where the fun begins. There are so many ways to organize your coupons, and at the end of the day, it depends on your habits, and what system will work best for you.

**The envelope system/Ziploc bag method:** When first starting out you may try this method, simply mark each envelope with the type of coupons: Grocery, Cleaning, Baby, Pet, and ECT.

This system works great until you get too many coupons per envelope, and it may drive you crazy.

One of my girlfriends used a **business card holder** with the nice leather flap on the outside. This also works great if you don't have too many coupons.

Mini Accordion file folders fit in your purse and are great space savers. These can be found in your local dollar stores for as little as \$1.00 and have helped many stay organized with coupons.

# Organize Your Coupon Binder

Next upgrade or perhaps the most talked about is having a coupon binder. How to organize it will be up to you, but some tools of the trade are the following:

1. Zipper Binder
2. Calculator
3. Scissors
4. Dividers
5. Baseball card holders (available at your local dollar stores)
6. Picture holders
7. Title page covers
8. Folders with holes

View on how I use all these tools for tips. [Check it out here.](#)

Organizing your coupons into sections is up to you. Depending on your time allotment and your need to be organized, you may want to separate your coupons by categories; the following are examples that are tried and true:

Baby, Beauty, Cleaning, Health, and Pet. You may even decide to subcategory them to Laundry, Baby Diapers, Cold/Flu, dog, cat, etc depending on your coupon collection.

Some people are organized obsessed, and will also put in their coupons according to expiry dates, or by alphabetical order.

**Put your coupons in your system right away.** Leaving them in your to do pile of paperwork, will only upset you when you find them and realize some of your coupons have expired.

**Print coupons right away** when they are released on Facebook, or other ones that come available, due to the fact that they may take down the offer before you get a chance to. If you don't want to print every day a good Idea is to bookmark the coupons you want to print and then print once a week.

# Highlight Your Coupons

## To Make It Easier For The Cashier



Some coupons have a not so easy to find expiry date, and the words are tight and tiny. For these coupons, consider highlighting to make your life easier at the till, and to help your cashier quickly process your coupons. This is a good way to help with some of these pesky coupons.

**Make a Routine:** Set some time aside weekly to go through your flyers and decide where you want to shop, and get your price matching flyers in order. Then take out the coupons you plan to use (either separate them in an envelope, or put them in the front of your binder) and make a shopping list of what other items you want to pick up.

**Always take your ALL of your coupons with you:** It might be daunting to take in your coupon binder in with you while shopping. I have a special bag for my binder. It's just a beach bag that is light green, and that's what my binder hides in. Lots of times stores have unadvertised deals, perhaps they bought too much, or manufacturing has changed labels ECT, and things are marked down to clearance sale. If you don't have your binder with you (at least in the car) you will miss out on these deals. **The best deals you'll find are the un- advertised ones.**

# Knowing Your Prices

The best way to save money with coupons is to get to know your prices for the items you buy. Simply start keeping your grocery receipts, and marking them down the items, then watch for your flyers and see if you find a better price than you've already paid.

A good place to start is with the basics: milk/bread/butter/eggs.

For me since these are things I tend to just run to the store for, I know for my location Shoppers Drug Mart has the lowest everyday price on these items with the exception of bread. Your location may be different.

Then move on to something else: It might be your favorite shampoo lets say Herbal Essences; you see it on sale for \$2.49 marked down from \$2.99. a fifty cents savings not too bad, Good if you're in a pinch, but then a few weeks later you see it advertised for \$1.99 Now's the time to buy 3 or 4, to at least ride you over till the next sales cycle where you grab another few bottles for \$1.99 . Now you add your \$0.50 coupon ( that is quite often available on brandSAVER) and you can scoop the shampoo for \$1.49 ( that's now a 50% savings)

It takes months to get to know your pricing, you're not going to be able to memorize or write down every item possible on a weekly basis. Just give yourself time and allow yourself to make mistakes.

Don't be fooled by flyers that say "**lowest price always**" as they don't always have the lowest price all the time everywhere at any given moment. Such as Wal-Mart through advertising on TV and online, you automatically think they have the lowest price on everything. They may have great pricing on everyday items, but it doesn't mean that another store's flyer won't have better deals on items that they carry.

I'll give you a strange example, Swiffer Wetjet refills in my Wal-Mart are everyday priced at \$6.49 but at Shoppers drug mart their everyday price is \$5.99

Another example is Fantastic - Many times you'll find in flyers advertised price \$3.49 or even \$3.99 but at Wal-Mart (for my location) it's priced at \$3.27 as an everyday price in which case Wal-Marts' everyday price is cheaper than the sale prices at other stores.



# Ask Yourself Why You Are Brand Loyal And If You're Willing to Change

A perfect example for me is Tide. I used Tide forever, and when I started my couponing journey, I realized other brands were a lot cheaper, and I then asked myself why I loved Tide. I simply used it because that was the brand my mother used while growing up. I then started trying other brands, and soon realized I loved Arm & Hammer, and I didn't mind Purex laundry detergent, heck I like them all. So now this opens me to lots of savings opportunities since there's lots of coupons available for so many different brands of laundry detergent.

But you may be brand loyal for other reasons, and you should stick with what ultimately will keep you happy. You may only buy Tide, because it's the only detergent that doesn't cause someone in your household an allergic reaction or perhaps you've tried them all and that's what you truly love. Then do stick with it, just learn what a good price is for that product.

I once upon a time loved Fantastic for cleaning, but then got into the habit of using other spray bottles and switching things up. I wasn't brand loyal at all; I think I got hung up on what new advertising was saying what the best is. Then I had a b1g1 (buy one get one) Free product coupon, and I have since switched back and realized it works the same as all the other new ones such as Mr. Clean & Lysol.

## **Quantity Counts when it comes to price matching**

It's handy to have a calculator with you when shopping, so you can decide what size of product to buy. Sometimes bigger is better, but not always when you use a coupon.

Example Cat food: Whiskas \$2.00 off insert coupon

- 2kg on sale for \$5 .99 -\$2.00 Coupon= \$3.99 for a bag or \$2.00 a kg
- 9.1 kg on sale \$27.99 -\$2.00 Coupon= \$25.99 for a bag or \$2.85 per kg.

# Don't Panic Over a Sale!

Don't worry about clearing shelves and trying to look like one of those ladies broadcasted on TV's "Extreme couponing", there will always be another sale.

Do panic if it's on clearance or unadvertised price for a lot less than a normal flyer sale, especially if you can get the product for free. Do be worrisome about expiring food; you wouldn't want to buy 25 boxes of cereal that has an expiry date of this week. Granted some food stays well till opened for longer periods of time after the expiry date, but I would hate to see you spend money on something that goes bad after a while.

Sales on certain products happen every 3-4 months, but are generally found at different stores for a month. So you may miss it this weekend, just in order to find it again at a different store next week.

## Get to know your local stores layout well

I know my Wal-Mart store inside and out, I know where they have their bakery items on discount, I know where they have their cleaning products on extra discount, and I also know where they keep their health and beauty products clearance items.

My Wal-Mart has their bakery discounts near the milk, their cleaning products are on an end aisle, and same with their health and beauty products.

Discounted food is near the checkout lane or sometimes they have it near the freezer section.

My Shoppers drug mart has a \$0.99 cart, and everything that's in it is \$1.00 this is generally food that is expiring anywhere from today's date till the end of the month, they also have 3 other spots throughout the store, where I can find their clearance items.

If you can't find them on your own, **do ask an employee**, they should be more than happy to point a few locations out for you.

I've managed to save lots of money by purchasing items ready to go bad. Just this past weekend I bought one 326g of Maxwell House Coffee for \$0.99 because it was expiring this week, even though I have 8 large tubs of coffee, I did purchase this one. I came home and began using it right away.

Once I was able to purchase 4 bags of Whiskas Cat food (2kg) on clearance for \$0.99 each and I had a \$2.00 coupon, so I got them for Free. What did I do with expiring pet food? I went to the Animal Shelter and donated all the bags. With over 20 cats, I'm sure they easily went through 8kg of cat food in no time. I would never have bought all 4 bags for myself, as I have an exotic breed of a cat, and would not take the risk of him getting sick.

Recently I did manage to pick up 1 Liter of Eggnog for 40 cents each as it was expiring the next day. I actually only bought 2, and came home to research if it could be froze, and everything I read was Yes, it can be froze, So I went back later that day and picked up 6 more, so we can drink them closer to Christmas time.

# Stockpiling



Photo Credit: [Cheetah's Stock Pile in June 2012](#)

First I want to say “You don’t have to Stock Pile” and you certainly do not need a room or wall to do it anyhow. It’s fun to be able to do and to have everything in one place, but it not a necessity to saving money.

**Have a Goal in Place before starting:** How much space do I have? How much do I need of each item?

Do you want to have enough for 3-4 months or up to a year?

My friend has her stuff spread out, laundry soap 6 bottles on a shelf above her washer and dryer. She has a basket under her sink filled with extra bottles of shampoo, conditioner and body wash she has a large enough pantry to buy extra dry goods, etc.

*Her Goal is to get her to the next sales cycle.*

Luckily Cheetah has the space for her set up, but not everyone is as fortunate.

I suggest you don’t attempt to stockpile in the first month of couponing, as you need to learn you’re pricing for your items that you are purchasing, and understand your own needs. No stockpile you see online was built in one month; it takes months to get started, and to grow it over time.

Cheetah uses the 12 rule, she stockpiles up to 12 items. So she has 12 shampoos, 12 body washes ETC. When she gets down to 3, she starts to rebuild that section of her stockpile.

It’s sometimes hard to estimate how much of one product you actually will use. You may think you go through something a lot faster than you do, or you may use more of it then you anticipated.

What I did when I started was estimate 3 months worth. I found out I don't use as much cleaning products as fast as I anticipated and I found out my family loves Cheeze Whiz more than I thought.

Also if you're going to large stockpile, you will need to organize your stockpile on a monthly basis, and make sure your expiry dates are not expiring for any food items.

Understand that most items do have an expiry date including deodorant. Expired deodorant can end up very hard, and not work at all because it completely dries out and will push up crumbled into pieces.

Many things like paper towel and toilet paper will never go bad regardless of time.

Stockpiling does take money to create. If you want to be organized and have a beautiful set up, you're looking at dollars spent on creating shelves, and drawers.

Also the items in your stockpile are going to cost you money to build.

**How do you save money with a stockpile?** You save money by actually using your stockpile. If you continue to build and build and build, you won't be saving anything. You may be prepared for an emergency, but your stockpile won't be saving you money. If being prepared for an emergency is your goal for your stockpile, then by all means, continue to grow it.

**A Stockpile ensures you won't paying full price for items that you have in your stockpile.**

Some people may only decide to stockpile certain items: such as cleaning supplies, and laundry stuff, and other people will do dry food, and frozen food.

There is no right or wrong way to stockpile. It all varies on your family and your shopping habits.

**A Few tips:**

- Stockpile only items you will 100% use.
- Organize your stock pile at least once per month.
- Remember to FIFO (first in first out) Put your items by expiry date, Expiring first at the front and expiring last in the back.
- You can get creative for space: closets, under sinks, in baskets, in pantry, home office, basements, garages, under beds ETC. or build your own shelving to save more money
- It's better to under estimate your usage vs. over when stockpiling
- Be sure to know you're pricing before buying in large quantities.

# Shoppers Optimum Points



A Great Store to double dip in is Shoppers Drug Mart. Shoppers Drug mart store locations are very plentiful and can be found across Canada.

Shoppers Drug mart gives you “Optimum Points” for every dollar you spend, and you can redeem your points for Free Merchandise.

Becoming an Optimum Points Member is [Free](#)

Shoppers Drug Mart can be more expensive when items are not on sale at a great price. Current points set up is 1 point for every \$1.00 spent ( before any taxes)

This may not seem impressive on its own, as you need a minimum of [8000 points](#) to get \$10.00 worth of products for Free. But you only need [95,000 points](#) to redeem for \$170.00 if redeeming on a regular day.

The points do add up by themselves. I always purchase my milk, eggs, butter there on a weekly basis, but in my town this is the best everyday pricing.

I also find they have the best clearance deals in my hometown, and points seem to add up with the savings I do get.

I shop only the best deals I find, or what is discounted.

They have special 20x your point’s events, where the points really multiply. Usually there is a catch; you will need to spend \$50 or \$75 in order to get the extra points, or it may be only on certain items such as beauty/cosmetics.

Every flyer they also have extra bonus points on certain products such as 10x , or a special on optimum points such as Buy 2 Tylenol Products and get 1000 bonus points. So you’ll need to pay attention to details in the [flyer](#).

You will also get points for having them **fill your prescriptions**. Many of us have health plans to cover the costs of the medications, but they will give you full points on the gross amount, and not what you pay out of pocket with a health plan. Points can add up here as well for some people.

**Printable Coupons for extra points:** Sometimes Shoppers Drug mart has special printable coupons to print for extra points. Especially if you have a baby in the house, you can save using VIB optimum point coupons. [It’s free to join the VIB Program](#) as well to be notified off all the special printable coupons for extra points.



# Tips for Shoppers Drug Mart With Coupons or Without

**Does Shoppers Drug Mart Accept Coupons?** Yes you can use coupons at Shoppers Drug Mart for additional savings.

**Go prepared:** Look at your flyer and look at what's on sale. Shoppers drug mart usually has a two day special every week with 6 or more items that go on sale for a below normal discount. Most of the time it's been Sunday/Monday, but sometimes they do have it Saturday/Sunday only.

**Pre plan your shopping for 20x your points events:** You may need to do some tweaking here. It's hard to walk in and spend a set amount of money, and not be prepared, because you don't want to buy items that are not a good price to purchase. Don't forget to coupon/flyer matchup as well.

**Buy multiples of good deals:** For myself on these days I'll buy 3 (4L) of Milk, and buy 4 things of butter, and 2 dozen eggs, if this will help me get over my limit. (Remember for me - these are the cheapest everyday items in my town) and I shop the flyers. Sometimes Shoppers has great deals on cookies at \$1.99 per box, this is when I'll buy more than I normally would, if this means it'll get me to \$50.00.

## Tips for maximum points with savings

- Coupon flyer matchup deals for store with any bonus points attached.
- Watch their clearance section for bonus points on items
- Purchase Shoppers Drug Mart gift cards for extra points and then use the card on your next shopping trip.
- Print bonus points on items you will buy
- Take advantage of 20x points events

If you're into high end makeup: wait for 20x points event or special points days to do this.

This late Spring I convinced one of my friends to start shopping with me, and I turned her onto Shoppers Drug Mart, It's only her and her husband that she shops for but as of right now after 8 months, she has just over 95,000 points

## Redeeming points at the right time

Shoppers Drug Mart has certain Redemption Days where your redemption is higher on some levels of their [pyramid of points worth:](#)

Many times it is 95000 points is worth \$200.00 ( an extra \$30 value)

There is usually one Mega Redemption Weekend near Christmas: Usually the first weekend in December, this is the Grand Redemption. For 2012 It's Redeem 95,000 points and your redemption is \$250.00 vs. the \$170 (regular) that's an \$80.00 extra dollars worth of free goods.

### **Yes you can use Coupons in conjunction with Redemption days or any redemption**

you can stretch your savings with coupons. Coupons are subtracted at subtotal, and then followed by your redemption.

*Example:*

Purchase \$70.00

Coupons \$5.00

Subtotal \$65.00

Redeem 38,000 points for \$60.00=\$5.00 Plus applicable taxes

### **Are there limits on points?**

[Yes please Read Terms and Conditions](#)

I've personally have redeemed \$400.00 worth of points in the last 11 months, and plan on redeeming another \$750.00 in the next month ( Mega Redemption) Grand Total of \$1150.00 worth of free products.

That's almost \$100 per month spread out during the year.

## **The Process at the store and Checkout!**

Once you get to the till, I personally put each coupon I am using on top of each product. This way the cashier has a chance to inspect the coupon with each product.

If you have several items some with coupons and some not, separate them into groups. I personally will do the larger of the two groups first to be put up. So if my group is higher with coupons, I will put them up on the counter first, and watch them be put through, and then put all my other items up and watch. Or you can save your coupon Items for the end.

# Common Problems

**New Cashiers not understanding coupons:** You will run into it as some point: One coupon per purchase, many less experienced cashiers get stuck on the wording, and think you can only buy one item with having a coupon.

*Example: 6 VH Steamers with 6 \$1.00 off coupons.*

You may need to demonstrate: One item is a purchase, and that your whole order is a transaction.

If that does not help clear up the situation, simply **ask** them to ask someone for confirmation.

**Make sure your coupon does state one coupon per purchase, before discussion.**

**Using Coupons with higher value than product:** Once in awhile you will find clearance items, for lesser value than your coupon, and sometimes this confuses the cashier.

The only store chain that will give you an override for cash back or for the difference to be put towards other items you have with you is Wal-Mart Canada.

But many times you'll find these clearance deals at Shoppers Drug Mart or other grocery stores, but here's how to handle it at other stores.

*Example: Coupon in hand is \$5.00 off Tylenol. Tylenol is on clearance or sale for \$4.00*

some cashiers will tell you that you can't use the coupon because the product is less than the coupon. You will need to tell them to ring in the coupon for \$4.00 value, and that the store will be reimbursed for \$5.00 when they mail out the redemption + handling fee. So the store in the long run is going to make more money by accepting the coupon and only ringing it in for \$4.00 as now they'll be getting \$5.00 + most likely another few cents for handling the coupon.

If there is still an issue, ask them to call to someone to double check.

**Understanding the Customer is not always right**

**When it comes to coupons: The Customer is not always Right**

The coupon wording will always take precedence over your thoughts or the cashiers.

**Store Policies:** Most chains do have a coupon policy, but it's becoming more common that some stores are not accepting certain types of coupon for they have experienced fraud at some point, and some stores chains are allowing store managers to have the final say on coupon redemption.

**You can always ask to speak with the manager:** However if they deny your coupon, and give you a reason why, you should accept it for the time being. If you still believe you are right, and the store is wrong, you can always call their head office, and tell them of your situation and thoughts.

**Other Stores:** Some stores are easier than others to deal with in regards to couponing, as some managers are a lot more attuned with coupons, and the acceptable wording. You can always choose to shop elsewhere.

If the product you're using was in the flyer at a set price, feel free to take to another store that price matches such as Wal-Mart, Many Loblaws stores do price match as well.

# Finding a Good Cashier

I am finding most cashiers are good when it comes to coupons; I haven't had a problem in a long time.

Some people believe that younger cashiers are better, since they don't discriminate against coupon usage, or are less likely to check your coupon with a fine tooth comb. You just have to remember that it's the cashiers' job to check out your coupons and make sure the products match, as it's their job on the line.

**Always be Friendly:** Even if you disagree with the cashier about refusing a coupon, Always be friendly: smile and be courteous with them. After all, as the old saying goes: "You will attract more bees with honey than vinegar."

**Letting a Coupon Expire:** It's ok to let a coupon expire it happens. Just because you have a coupon and it's expiring, doesn't mean you should use it, for the sake of using the coupon. It's ok to let it hit the garbage can.

**Become a Coupon Fairy:** Simply leave the coupon on the shelf where the item would be used. Let someone else enjoy the savings. That's a great way for it not to go to waste, and you will feel good about doing a good deed for someone else.

# Debunking Coupon Myths

## **MYTH: Stores Lose Money when you use a coupon**

**FACT:** Retailers do not lose any money when someone uses a coupon. As long as the retailer submits the coupon for reimbursement, they will get back the face value of the coupon PLUS a handling fee per coupon. In addition to this, the store has also generated a sale they may have otherwise have lost. The only way a retailer may lose money is from the use of fraudulent coupons.

## **MYTH: Clipping Coupons is Time Consuming**

**FACT: No,** Maybe about 20 minutes per week and about an hour organizing your stockpile once a month. Here at Canadian Free Stuff.com we make it easy for you to find coupons, and we even give you all the matchups on a weekly basis, so most of the legwork every week is already done for you.

## **MYTH: I can't find Coupons for the Products I Use**

**FACT:** Chances are pretty good that you can find coupons for many items you regularly use such as: toilet paper, deodorant, toothpaste, cereal, laundry detergent, canned food, and much more.

## **MYTH: You'll buy things with Coupons you wouldn't buy otherwise.**

**Perhaps True Only if you let it happen:** Your focus should be on getting those items that you regularly buy for less. But coupons do allow you to try new products and new brands. It's up to you how you decide to spend your hard earned money.

## **MYTH: I can save more money by buying generic brands.**

**FACT:** Sometimes this is true; it all depends on the item. But sometimes generic brands are almost as expensive as other well known brands. *Example:* Margarine Many times generic is way cheaper than top brand name such as Becel. But other items such as pasta, with the right sale and coupon match up you can almost get your pasta for FREE. This is why it's so important to know your shopping habits and start your own price book, so you can compare your shopping habits and save on your grocery bill at the end of the week/month.



# Coupon Etiquette

## 1. Use the coupon for the correct item!

Many times I've seen people on forums and blogs stating that they got away with using a coupon on the wrong item. Sometimes it happens innocently, but sometimes it's just plain theft. Yes you may get away with it, but that does not make it right. That's not what the coupon was intended for. Let's face it, companies don't have to send out coupons at all and stores don't have to accept them. The more coupon fraud there is the more likely companies will start putting more restrictive words on coupons, and more stores will begin making couponing harder to do.

## 2. Verify your coupons

you will find coupons online that have been altered, or perhaps not meant for general public.

**Example: Multibionta vitamins.** There is an older \$10.00 off printable coupon that is still floating around today, even though Multibionta has contacted every blog and forum to have it removed. It still exists, many stores are no longer accepting this coupon, but some cashiers just don't know better, but the company is NOT reimbursing stores for this coupon because they've emailed and mailed stores saying they are no longer reimbursing stores for this coupon. This is coupon fraud plain and simple. Even some popular coupon flyer matchups are still advertising this coupon. **Shame on Them!**

## 3. Do not alter a coupon!

Sometimes blogs or other people will save the printable coupon as a .pdf file so it can be used time and time again. This makes me nervous, as the company no longer has control on how many times it's to be used. Hence like the Multibionta Vitamins as mentioned above, this is how it gets out of control.

## 4. Do not Photocopy Coupons

Always print from original source. Smart Source coupons only allow two prints per computer. Each print puts out a different code of numbers. If you want more coupons, use a different computer. But do not resort to photocopying coupons, as you need different numbers on these coupons.

## 4. Do not just take someone else's word for it!

I know, this one sounds crazy coming from a website, but please do not just take the blogs word for deals at stores. Bloggers are human and can be wrong or certain deals may work in their store but not in yours.

Sometimes sizes are wrong and go unnoticed, or perhaps people will assume one particular product will also be on sale since it's closely related product is, such as Kellogg's cereal Mini Wheat's, and there is a coupon for Little Bites Mini Wheat's, and you go to your store, and they don't have it on sale. Each deal can vary, so never take anyone's word for it sometimes you have to do the legwork yourself.

## 5. Don't be a Shelf Cleaner

I do not like going into a store on first or second day of a sale and having all the sale items vanished. This is starting to be frustrating for all couponers. It's ok to buy a few or stock up a bit, but it's not right to wipe out the entire shelf before anyone gets an opportunity to buy any. **Many Stores Will do a Rain Check**, so if you want to buy 24 of an item, perhaps talk to a store clerk and ask to have a Rain Check on the item, before shelf clearing, this way you can leave the deals for people who want a few, and you're still getting the bargains.

# The 7 Step Program for Coupons

1. Order coupons from online websites as discussed in page 6.
2. Gather other online coupons from hidden portals:  
[Websaver](#) and [Save.ca](#)
3. Mark down the dates on your calendar when to look for the inserts in your local newspaper, as discussed in page 4.
4. [Print lots of coupons](#)
5. Keep your eyes peeled for tear pads and products with special promotions on the box for other coupon potentials.
6. Watch our [Coupon Flyer Matchups](#) (New on Thursdays) for the following Week: Friday through following Thursday:
7. Follow us on [Facebook](#) for special free sample/coupons and other time sensitive matters.

**Other Free Printables You may find that will benefit you:**

[Printable Price Pages](#) to get you started, print off the items you want

[Printable Grocery List](#)

[Coupon Tracker List](#)

[Printable Price Book Pages](#)

# Shopping Online Using Coupons

Yes you can save money by shopping online by using promotional coupon codes. Not all online stores use this feature, but for the most part there are several coupon codes out there for various items for percentages off or even free shipping during each and every month of the year.

*Example:* Chapters Indigo Canada always releases another coupon code every month for \$5.00 off \$30.00. So if you're a book person or they are having a sale you can save yourself another \$5.00, combine this with free shipping on orders over \$25.00 and you've saved yourself even more.

Don't be scared to search the web, lots of times you can even find coupon codes for flights, or hotels, ETC. It's always worth a quick search on the web. Simply Search the store or service you're looking for and add the word coupon code behind it. You may have to fiddle with the search and put the year in it, like 2012, or the month December 2012 to bring up something that is current.

At Canadian Free Stuff.com we do some [online coupon codes](#) to help save you money, but we only do the more popular stores such as Chapters, Gap, Old Navy, Addition Elle, and other popular Fashion Stores.

Also make sure you follow your favorite stores on Facebook, as sometimes they release printable coupons for certain percentages off for inside stores.

*Example* Sirens Fashions Canada usually releases a printable coupon on their Facebook page every month for \$5 off \$25.00

Aeropostale releases about 6 -8 coupons per year for a printable \$10 off \$50.00 printable coupon or something similar to this promotion.

Joining your favorite retailers will also save you money with coupons and coupon codes. Bed Bath & Beyond will send you a personalized coupon (with your name on it) every quarter for 20% off a Regular item, or a \$10 off \$50 or something.

I hope that you found this Ebook to be resourceful and a good reference aid for your couponing endeavours. As a token of appreciation the kind folks at <http://weclip.ca/> Canada's First Coupon Clippers website are giving Canadianfreestuff.com members a special coupon code good for free shipping on their website, the coupon code is LearnTheRopes. Good luck and happy couponing!

# About The Author

Theresa Bruce



Theresa Bruce began Canadianfreestuff.com back in December 1999, when her now teenagers were little toddlers, and she was a stay at home mom. She was enjoying her life by getting her family free samples and coupons. This is why she started Canadianfreestuff.com, and she has been bringing Canadians attention to Free Samples, Coupons, Contests, and Hot Deals ever since.

**Education Background:** *Business Administration*

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