

# BARGAIN

## *Hunting 101*

HOW TO  
STRETCH  
YOUR  
GROCERY  
DOLLAR



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## INTRODUCTION

Welcome to the second volume in our Bargain Hunting 101 ebook series. Clearpoint is dedicated to educating consumers about ways to make the most of their money, so we have created this guide to help you reduce your monthly grocery budget. Have you ever wondered how the people on TV walk out of the grocery store with a basket full of groceries for pennies? They know the tricks of making coupons and store deals work together for the biggest savings. And while most of us don't strive for that type of extreme savings, shaving several dollars off your grocery bill each time you shop is not difficult and can add up to big savings over time.



## USE YOUR STORE REWARDS CARD

They are called rewards or loyalty cards for a reason, and they can help you save big bucks. Get a rewards card at all of the stores that you go to more than a couple of times a month, especially grocery and drug stores. Often the great price that you see on an item in the store is only valid if you have a rewards card. Just like with coupons, though, do not buy something that you will not use just because you can get a good price on it using a rewards card. Use rewards cards to make the things that you were going to purchase anyway cheaper, and take advantage of the sales that stores use to get you in the door.

It is important to note that there are some privacy concerns with rewards cards as they allow retailers to track your purchases and directly market to you based on those purchases. If privacy is a major concern for you, forgo the card and find other ways to save.

## MATCH COUPONS TO WEEKLY FLYER

Do you just toss all of the ads from the Sunday (or Wednesday) paper into the recycle bin? You could be throwing actual money away. For big savings, you will want to go through the grocery store ads for that week and match them up with any coupons that you might have. You don't have to drive all over town to get the best



### PRO TIP

#### DO YOU FIND THE LITTLE PLASTIC TAGS ANNOYING?

Me, too! I put them on a small keychain that I keep in my purse or car and only bring them in when I am going shopping.



### PRO TIP

#### MORE ABBREVIATIONS?

Couponers love abbreviations! Here is a key to what the insiders call the specific Sunday inserts.

**GM** = General Mills

**PG** = Procter and Gamble

**RP** = Red Plum

**SS** = SmartSource



match-ups at each store. Just pick the store that has the best sales and coupon match-ups and do your grocery shopping there for that week. Even if you are loyal to one grocery store or only have one store in your area, you can still earn big savings. Match your coupons to the ad and buy what is on sale that week.

There are also some great resources on the Internet that will do the coupon match-ups for you. They will let you know when the coupon came out, which insert it was in, and how it matches to that week's sale. There are many great resources, but one of the best is [hotcouponworld.com](http://hotcouponworld.com). Remember that YMMV (your market may vary), and you might not get all of the inserts in your Sunday paper or the same coupons as other areas.



## DON'T BE BRAND LOYAL

If you absolutely love your paper towel brand, you don't need to give it up. But, being loyal to more than a couple of brands can cost you substantial savings in the long run. We often buy things out of habit without really looking at cost or ingredients. But most generic brands are made from the same ingredients, and often in the same factories, as the higher priced brands. Check the ingredients in food products and do your own taste tests. You may find that you like the generic brands better!



### PRO TIP

Did you know that there is a good time of the year to buy certain items? [Here](#) is a great resource for finding out when grocery items go on sale.

## KNOW THE PRICE POINTS

Knowledge is power when it comes to saving money on your groceries. Do you know how much you typically spend on spaghetti sauce? If not, then how do you know if you are getting a good deal? It may be helpful to keep a spreadsheet that shows the lowest price point for the items that you buy the most. If that item is a lot more than your target price point, maybe you can go without it for that week. If that item is substantially less, maybe you can stock up. A little upfront research and some organization can help you gain a better idea of where your money is going and how to keep more of it in your pocket. [Hip2Save.com](http://Hip2Save.com) has a great resource of *"Hip" price points* that can get you started.



### PRO TIP

#### STOCKPILING VS. HOARDING

Does the word stockpiling bring to mind TV shows of people with several years of food in their basement? There are a lot of factors to consider when you decide what you want to buy in bulk, but it comes down to what you are comfortable with. Some people might buy an extra freezer to stock up on deals when they can, but some people might think that that is excessive. Just remember to respect other shoppers and don't clear the shelves of something because it has an incredible price. Give your fellow bargain shoppers the chance to cash in on good deals as well.