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*Giving  
generously  
and saving  
money are  
not  
exclusive of  
each other*

## Learn how to save like no one else So you can give like no one else!

*Matthew 25:14-30*—We are asked to invest our resources wisely to get the most out of what we have been given. And because our resources are a gift, we should generously give to others out of the return on our investment!

When you learn how to use coupons effectively, you will multiply your resources by lowering your grocery budget. And you will have plenty of “freebies” you pick up along the way to give generously to others in need!

### Only buy an item at its lowest price

1. Know your prices. Just because an item is listed in a store’s sales flyer does NOT mean it’s at its lowest price.
2. Only buy when an item is at LEAST 40-50% off the regular price. Buy One Get One (BOGO) sales are great—they’re always 50% off the regular price.
3. Wait for the lowest sale price and THEN apply a coupon to get the best deal. Just shopping sales will save you a little money. Just using coupons will save you a little money. But shopping sales WITH coupons can save you hundreds of dollars each month.

*Average price of cereal: \$4.25  
\$4.25 x 6 weeks (1 box/week) = \$25.50  
BOGO sale = \$12.75 (\$2.13 x 6)  
BOGO sale AND .75/1 coupon (doubled)=  
.63 cents per box,  
or \$3.78 TOTAL for 6 boxes of cereal!*

### Sales always run in cycles

- Everything goes on sale eventually.
- Grocery stores tend to run on 6-8 week sale cycles, meaning that once every 6-8 weeks, each item in the store will hit their lowest price.
- Stockpile! When an item reaches its lowest price, buy 4-6 week’s worth of that item to last you until the next sale.

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*Insert Abbreviations*

*RP=Red Plum*

*SS=Smart Source*

*PG=P&G BrandSaver  
(Proctor & Gamble)*

*GM=General Mills*

*Helpful Hint:*

*To see a full list  
of the coupons  
coming in  
Sunday's paper,  
subscribe to  
weekly e-mails  
from:*

*SundayCouponPreview.  
com*

*Newspapers  
don't usually  
have coupon  
inserts on major  
holiday Sundays  
(like Easter,  
Christmas, etc)*

## Basics of Coupons

### Where to find coupons

- Sunday Newspaper inserts (this should be your primary source of coupons)

Red Plum

Smart Source

P&G BrandSaver (monthly)

General Mills (on occasion)

*Note: Newspaper coupon inserts are not usually released on holiday Sundays.*

- Internet Printable Coupons
- "Peelies"—coupons stuck to products in-store (intended only for the buyer of that product)
- Home Mailers (a.k.a. Junk mail!)—Look before you toss
- In-store coupon dispensers next to shelves (red box "blinkies")
- Catalina machine at cash register (the long thin coupons and advertisements that print separately from your receipt)
- Store flyers
- Call your favorite companies and ask for coupons

*Find multiples of a particular coupon  
through these sources:*

*TheCouponClippers.com*

*MyCouponHunter.com*

*eBay.com*

*(As always with eBay, stick with the highest-rated  
sellers, and NEVER pay money for an Internet-  
printed coupon)*

## The Two Types of Coupons: Manufacturer's and Store

### Manufacturer's coupon

- "Manufacturer's coupon" is clearly stated, AND the bar code will start with either a "5" or a "9".
- There will **always** be a manufacturer's mailing address on these coupons. If the coupon says "manufacturer's coupon" but doesn't start with a "5" or "9" and it has no mailing address, it is a STORE coupon.

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## Coupon Lingo

B1G1, BOGO, B1G1F=  
"Buy 1, Get 1 Free"

\$/\$\$ = Dollars off wyb  
XX dollars

.75/1 = .75 off 1 item

.75/3 = .75 off 3 items

IP = Internet  
Printable (coupon  
you can print at  
home)

MFR = Manufacturer

MQ = Manufacturer's  
Coupon

DND = Do Not Double

DND5 = "Do Not  
Double" stated on  
coupon, but bar code  
starts with "5", so  
most computers will  
automatically double

Catalina = Coupon  
printed at register at  
time of purchase (on  
separate, smaller  
paper than typical  
receipts)

OOP= Out of pocket

MIR = Mail in Rebate

WYB = When you buy

YMMV= Your mileage  
may vary (you might  
not get the same deal,  
or price in your store)

ECB = Extra Care  
Bucks (CVS)

RR = Register  
Rewards (Walgreens)

SCR = Single Check  
Rebates (Rite Aid)

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## Store Coupons

- These are coupons released by Target, CVS, Rite Aid, etc, often in their weekly ads, and will usually say "store coupon" on them. They will never have a mailing address in fine print, and the bar code will start with any number **except** a "5" or "9"—those numbers are reserved for manufacturers' use only.

## About Internet printable coupons

- Most are Manufacturer's coupons, but a few are store coupons
- These coupons have stringent security features that, if used in a fraudulent way, can be traced back to your personal computer. So don't try to photocopy them. ☺
  - You are typically only allowed to print two copies of each coupon, per *computer*. You can often use your back button to print the second copy. If you have more than one computer in your house, you can print two coupons per computer. The computer will not let you go over your limit.
  - PDF-file coupons that are passed around via e-mail are most likely fraudulent, unless they come directly to you from the manufacturer. If you can print 100 of any type of high-value coupon (especially for "free" products or services), it's probably fraudulent. If there's a specific coupon in question, look it up online on The Coupon Information Corporation's website to see if it's fraudulent: [www.cents-off.com](http://www.cents-off.com)

- A few great sources for finding legitimate printable coupons:

**Coupons.com**

**RedPlum.com**

**SmartSource.com**

**MamboSprouts.com (Organic product coupons)**

## A few coupon rules...

### Only one manufacturer's coupon per item

- NO exceptions! Even if you have 3 different coupons for the same product, if they all say "Manufacturer's coupon" you can only use 1 per item.

### Only one store coupon (Target, CVS, etc) per item

- These coupons CAN be "stacked" and used with a manufacturer's coupon. ***This is the only scenario in which you can use TWO coupons (1 Manufacturer's and 1 Store coupon) on ONE item.***

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## Did you know...

*In 1894, a druggist by the name of Asa Candler invented the first coupon. He gave out hand-written tickets for a free glass of his brand-new, fizzy fountain drink. Coca-Cola's sales are still thriving.*

*In 1996, Procter & Gamble tested a zero-coupon policy in upstate New York, which failed miserably when angry consumers responded with a boycott on P&G products.*

*Today Procter & Gamble is the forefront leader in corporations that release coupons. An entire newspaper insert (The P&G BrandSaver), which is released monthly in newspapers all across the U.S., is made up solely of coupons for P&G products.*

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## Avoiding coupon fraud

- Don't use expired coupons
- Only use it for the exact item that the manufacturer specifies in the wording (don't just rely on the picture)
- Coupons can NEVER be photocopied
- If a coupon seems "too good to be true", it probably is!

## Basic Coupon Etiquette

- If you see a coupon in-store dispenser (Couponers call these "blinkies"), don't take more than two coupons
- Don't clear out the store shelf—even for a good cause! Take a reasonable number of that item, making sure enough is left for others.
- Be kind to your cashiers—they're just trying to do their job! If you feel you need to bypass them to speak to a manager, make sure everything you say is seasoned with kindness. 😊
- If you have a huge basket of items or a complicated transaction with coupons, you might want to let someone with one or two items go ahead of you in line.

## Order to handing cashiers your coupons:

- First:            \$/\$\$ (\$5 off \$25 purchase—These always come off first)  
Second:        B1G1 and high value coupons  
Third:          Other manufacturer's coupons  
Fourth:         Store Coupons (especially important at Walgreens)

## Buy One Get One Free coupons

When you use a B1G1 Free coupon, this coupon becomes "attached" to your FREE item, so you can use 1 more manufacturer's coupon (plus store coupon, if you have one) on the one item you are purchasing to get the other item free. For example:

- *Laundry Detergent #1—You buy, so you can use 1 Manu & 1 store coupon*
- *Laundry Detergent #2—You get free, using the B1G1 Free coupon*

## Using a B1G1 coupon WITH a B1G1 store sale

Most stores will give you both items free (you only pay tax). How this works:

- **Store Sale**—They have already planned on paying for one item, so you will get one item free with their promotion. All they care is that you pay for the other item.

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## **Using coupons to get items for free is a “win-win” situation for everyone!**

*The store gets your business (which boosts overall sales) and is reimbursed 100% from the manufacturer—they lose nothing by accepting legitimate coupons.*

*The manufacturer wins because you are trying their product. The money they return to the retailer comes out of their advertising and promotions budget.*

*The Government wins because you pay tax on the item... and you know how much they really like your money!*

*YOU win because you save hundreds of dollars each month by using coupons, and you get to try lots of new products for free!*

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- **You pay for the other item with a B1G1 Manufacturer’s coupon as “cash”**—The manufacturer will reimburse the store for the full price of that one item, satisfying the store. *The store gets paid in full—they don’t lose any money. The Manufacturer was already planning on giving you that second item for free as long as another item was purchased (in this case by the store), so they don’t lose any money.* Because the store has paid for the other item in the B1G1 sale, the Manufacturer is satisfied.

- **The Government is satisfied**--because you pay the tax!

I know this can be confusing, and not all cashiers may even understand how it works. If they are willing to ring it up though, most computer systems DO understand and give you both items free, even if the cashier doesn’t fully understand how it works.

- If a cashier is hesitant, ask to speak to the manager. The manager has final say on whether they will allow it.

- CVS and Rite Aid both tend to accept B1G1 coupons on B1G1 sales and will give you both items free, because it’s within their corporate coupon policies. Walgreens is on a case-by-case basis, because they don’t have an official coupon policy—it’s the luck of the draw whether a store manager will honor it or not. So give it a try, but don’t be discouraged if it doesn’t work out.

- Grocery stores may or may not allow this, because their items are typically “half-off” instead of a genuine “Buy One Get One free” sale.

### **“\$5 off a \$25 purchase” type of coupons**

You can only use ONE “dollar off of a certain amount of dollars purchase” coupon per transaction. Most of the time this is BEFORE coupons, unless it specifically states “after coupons” in the fine print. If it doesn’t say “after”, you can safely assume it can be used before your coupons. These often equate to “free” money off your order coupons when you have a lot of items in your order that have coupons attached to them. So if you have a \$5 off \$25, add up the items in your order until you hit \$25, then subtract the \$5 and the rest of the coupons you have for those items to figure out what your subtotal will be before tax. **IMPORTANT: ALWAYS hand your \$5 off \$25-type coupon over first. If you give your other coupons first, your subtotal will fall below \$25 and the cashier will be unable to accept your coupon.**

*Remember, paying for an item with “coupons” is like paying with cash—only you’re using the manufacturer’s cash. The store gets reimbursed for every penny, so they’re not losing any money on you!*

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Some of the stores  
SouthernSavers.com  
covers in our area...

*Harris Teeter*

*Bi-Lo*

*Bloom*

*Food Lion*

*Super-Target*

*CVS*

*Walgreens*

*Rite Aid*

*Lowes Foods*

*Helpful Hint:*

*Keep your  
shopping list  
and coupons  
together in an  
envelope, with  
one envelope  
per store.*

## SouthernSavers.com

- It's a FREE website (why pay to SAVE money?), and based on the Southeast's stores and sale prices
- Southern Savers does ALL the hard work for you!
- Weekly sales are posted the day before they start
- Coupon match-ups are listed under each sale item

### **Recent example from Harris Teeter:**

*Eggland's Best Large Eggs 12ct at \$2.69 (\$1.34)  
-.35/1 Eggland's Best Eggs SS 5/02 (makes it 64¢)*

This is a BOGO sale (half price listed in top parenthesis). To find the coupon for this sale, look in the Smart Source (SS) newspaper insert from May 2.

### **Before you shop:**

- Take 15 minutes to review your store's sales ad on Southern Savers and print a personalized shopping list with the coupon match-ups.
  - Find and clip only the coupons you need and attach them to your shopping list.
  - Go shopping and save money—if you keep your coupons attached to your shopping list you'll have everything you need ready to hand the cashier at the check-out counter!

### **Coupon match-ups are posted weekly as scheduled:**

*Sunday:* Target

*Tuesday:* Food Lion, Bloom, Bi-Lo, and Harris Teeter (HT is late Tuesday evening, unless it's a super doubles or triples week, which would be posted earlier on Monday)

*Wednesday:* Lowes Foods

*Thursday:* CVS

*Friday:* Walgreens, Rite Aid

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### *Helpful Hint:*

*You can price-check any item in Harris Teeter by going to [harristeeter.com](http://harristeeter.com) and clicking on "Express Lane". Find the store nearest you and do a lookup for that item.*

*(This is especially helpful in planning your coupon usage for Triples and Super Doubles weeks.)*

## Grocery Stores

*Sales usually run from Wednesday-Tuesday*

### **Harris Teeter**

Join their e-VIC program to receive weekly e-mails and special deals on certain items (these deals are specifically catered to your buying habits). This is NOT the same as your VIC card—you need to register online separately for e-VIC specials.

- Doubles up to 20 manufacturer's coupons per day, up to .99 in value.
- You can stack a store coupon with a manufacturer's coupon for the same item.
- Once every 4-6 weeks, HT will run a "Triples" week (tripling up to .99 in value, 20 coupons per day), or a "Super Doubles" week (doubling up to \$1.98 in value, 20 coupons per day).

*During Triples week, focus on using .99 or less coupons.  
During Super Doubles week, focus on \$1.00-\$1.98 coupons.*

- They only accept 2 printable coupons for the same product, per visit
- HT does not give "overage" for a coupon (meaning if the item you are buying costs \$1.75 and your coupon is for \$2 off, they will only give you \$1.75 off your order).
- You don't have to buy 2 items in a B1G1 sale—each item rings up half price. However, you can only use 1 coupon per B1G1 deal, so break your order into separate transactions if you want to use 2 coupons.

### **Bi-Lo**

- Most Charlotte-area stores will double coupons up to .99 in value every day (no limit). Outside of Charlotte, Bi-Lo only doubles .60 or less
- You can stack a store coupon with a manufacturer's coupon for the same item.
- You don't have to buy 2 items in a B1G1 sale. Each item rings up half price. So if you have 2 coupons, use both when buying 2 B1G1 items (because they both ring up half-price)

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### *Helpful Hint:*

*Need to pick up an item not listed in the weekly ad? Search a coupon database (such as HotCouponWorld.com) for that brand name or type of item to see what coupons are currently available.*

### *Did you know...*

*In 2009, due to the economy, coupon usage rose 27% compared to 2008 (over \$3.5 billion dollars' worth redeemed) ...*

*But still less than 1% of all coupons released are redeemed.*

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- They will accept most competitors' coupons, but those require a manager's override.
  - Bi-Lo does give "overage" on coupons (meaning if your item costs \$1.75 and you have a \$2 off coupon, you get that item free and the extra .25 cents will come off the remainder of your order.

### **Bloom**

- Bloom is owned by Food Lion, so many of their deals mirror each other from week to week.
- Many Charlotte-area stores now double coupons up to .99 in value
- You don't have to buy 2 items in a B1G1 sale. Each item rings up half-price, so use 2 coupons if you're buying both items.
- They DO accept manufacturer's coupons for "free" items, but not ones printed off the Internet.

### **Food Lion**

- Most stores still do not double coupons
- In most stores, you don't have to buy 2 items in a B1G1 sale—each item rings up half-price. Check with your store first to find out their policy.
- If you do buy 2 items in a B1G1 sale, use 2 coupons if the store will allow it.

### **Trader Joe's:**

- Accepts Manufacturer's coupons for any non-Trader Joe's items they carry (eg: Barbara's brand cereal, Blue Diamond Almond milk, etc).
- They do NOT issue any store coupons, and they do not double coupons.

### **Super-Target: (Sales always run from Sunday-Saturday)**

- They do allow you to "stack" their store coupons with manufacturer's coupons
- They do not double coupons
- B1G1 sales do not give you half-price. You must buy two items to get one free. So only use 1 coupon for the two items you're purchasing.
- They have a large selection of printable coupons from their website: target.com. Some of these coupons are store coupons, and some are manufacturer's—it's hard to know what they are until you print them.

### **Aldi:**

- Aldi does NOT accept coupons, but is often the cheapest option for staple goods and products you may not have coupons for.

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### *Helpful Tip:*

*Most of the really great deals in CVS's weekly ads limit you to buying only 1 or 2 at that price per CVS card, so know your limit on each item before you shop!*

### *Did you know...*

*If your CVS store is NOT a 24-hour store, you can shop on Saturday evening and take advantage of the sales from both the current week and the next week's ads—so you get two weeks of sales in one night!*

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## Getting to know CVS

### **Extra Care Card**

CVS has a customer loyalty card called the “Extra Care” card. You need to sign up for this in-store or online to get their special deals.

- Once you receive your card, go online to CVS.com and REGISTER your Extra Care card, giving them your e-mail address so you can receive special coupons e-mailed to you on a weekly or bi-weekly basis. These coupons are often really good ones—like \$4 off a \$20 purchase, or a free CVS product.
- Every time you stop in the store, scan your Extra Care card at the “Coupon Center” (a red booth towards the front of the store—it’s also a price-check scanner), and it will print extra CVS coupons that you can use immediately or within the next week. Some of these have been really great—like \$5 off a \$15 purchase, or “Free” ECB’s! Scan your card twice to make sure you’ve received all your coupons—the screen will tell you when you’ve hit your limit for the day.

### **ECBs**

“ECBs” are Extra Care Bucks—these are equivalent to “CVS money” that you receive back (printed on the bottom of your receipt) on certain promotional items. For example, the current weekly ad might offer shampoo for \$3.99 with .99 ECB back. At the bottom of your receipt after making this purchase, you will see an ECB for .99. You can turn around and use this on your next transaction or save to use later.

- ECBs are non-transferrable—they are linked to your card only and cannot be given to someone else.
- ECBs have an expiration date (usually one month), so make sure you use them before they expire. Keep these in your wallet and treat them as you would your cash.
- ECBs can NOT be used to purchase alcohol, tobacco, stamps, prescription medication or gift cards. But you can use them to purchase almost anything else in the store. (Think Sunday’s newspapers, bread, etc)
- ECB’s CAN be adjusted down (unlike Walgreens’ RR system). If you have a \$3 ECB and you want to buy a \$2.99 item, they will manually adjust your ECB down to \$2.99.

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### *Helpful Tip:*

*If CVS is out of stock on an item, ask for a rain check. Any ECBs connected to that item will still print later with a rain check.*

### *Advanced Tip:*

*If you like CVS and would be willing to complete occasional surveys for them in exchange for free ECBs, sign up online to become a member of their CVS Advisor Panel: [www.cvsadvisor.com](http://www.cvsadvisor.com)*

*Sign-up is free, and they will award between \$2-\$15 in ECBs for your help in filling out occasional e-mail surveys.*

### **How to save money out of pocket by “rolling” your ECBs:**

Once you receive ECBs from a purchase, you can then use these ECBs to buy another item that gives ECBs. For example:

#### **Transaction #1:**

*\$2 ECB wyb Crest Toothpaste or Rinse at \$3.00  
-.75 off any Crest Toothpaste PG 5/2*

*AND*

*\$3 ECB wyb Pantene Shampoo at \$3.00  
-\$1.00 off Pantene PG 5/2*

*Total Due: \$6.00 - \$1.75 (coupons) = \$4.25 +tax*

*You get \$5 ECB back!*

#### **Transaction #2:**

*\$5 ECB wyb Gillette ProGlide Razor at \$9.99  
-\$4 off Gillette Razor PG 6/6*

*Total Due: \$9.99 - \$4 (coupon) = \$5.99 +tax*

*Pay with your \$5 ECB from above deal, and your total will now be .99 +tax.*

*Get another \$5 ECB back!*

**Total OOP: \$5.24 +tax**

**You still have \$5 ECBs, meaning you really only spent .24!**

Southern Savers will always give you ideas for scenarios you can do with each week's sale, so if you find this confusing, you don't have to figure it out all by yourself!

### **CVS Money Saving Tip:**

*Buy a “Green Bag tag” at the checkout counter for .99 and attach it to your re-usable bag. Each time you come in with your re-usable bag, the cashier will scan your tag at checkout. After 4 visits, a free \$1 ECB will print at the bottom of your receipt. That's making you .25 each visit, which adds up to free money!*

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## Did you know...

Walgreens first opened in Chicago in 1901, and now with over 7500 stores and counting, is the largest drugstore chain in the United States.

## Walgreens

- There is no official Corporate coupon policy—they leave it up to individual stores and management to decide the coupon policy.
- To date, Walgreens has no Customer Loyalty card.

### Walgreens' promotional system uses REGISTER REWARDS

Register Rewards (RR) are Manufacturer's Coupons that are essentially the same as getting "Walgreens money" back. They are ONLY redeemable at Walgreens. If you buy an item that is part of the weekly or monthly RR promotion, your Rewards will print as a "coupon" on a Catalina machine at the end of your purchase, and this can be used towards your next purchase.

Here is how a sample purchase might work:

*\$3 RR wyb Stayfree Maxi Pads 16 or 24 ct at \$2.99  
-\$2 off Stayfree Product RP 3/28 (you make \$2 profit!)  
-\$1 off Stayfree product SS 4/25*

*Total Due: \$2.99 - \$2 (coupon) = .99 +tax  
You get \$3 RR back*

### You need to be aware of Manufacturers

In the scenario above, Stayfree Maxi Pads are manufactured by the Kimberly Clark Corporation, so the \$3.00 Register Reward coupon will most likely say, "Save \$3.00 off your next shopping order over the value of this coupon. Thank you from Kimberly Clark Corporation." When you redeem this Register Reward, they will mail this back to the Kimberly Clark Corp and receive reimbursement from them.

### You should not use this RR from Kimberly Clark to buy any other items from Kimberly Clark that generates RRs.

If you do, the computer will recognize that you've previously purchased a Kimberly Clark promotion and will not print you another RR. If you want to buy more than one of the same item, you need to do a separate transaction. This is how Walgreens limits the number of "deals" you can get with Register Rewards. Only one Manufacturer Register Reward will print per item, per transaction. So if you bought 2 Stayfree Maxi pads in

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one order, you would only get 1 RR. But if you rang them up in separate transactions, you would get a RR for each transaction.

**Mix up your Manufacturers when using Register Rewards!**

For example, use your RR from the Kimberly Clark deal above to purchase a Proctor & Gamble item. If you try to use it to purchase another Kimberly Clark item (such as Kleenex brand tissues that also have a RR promotion), it might not print another RR. It's a good idea to always check the product brand before you spend your RRs.

**Is it okay to combine a coupon with a Register Reward deal to get an item free?** Yes! Almost every week, somewhere in the Walgreens weekly ad above specific RR promotional products they will advertise: "Coupon Savings in most Sunday papers". So they are clearly saying that not only can you get a good deal with the Register Rewards, but you should find the coupon for this item in your Sunday paper to get an even better deal!

*Helpful Tip:*

*Walgreens' store coupons (like those found in their weekly ads) do not register as "coupons" in their computer system, so they do not count against you when redeeming your Register Rewards.*

**Spending your Register Rewards: Count the pieces of "paper"!**

Because the Walgreens computers consider Register Rewards to be "coupons", the basic rule of couponing also applies to paying with RRs:

***You can only use 1 coupon (manufacturer or RR) per item in your order.***

**For example:**

If you want to pay with a Register Reward, and you are buying two items that both have manufacturer's coupons, you need to add 1 "filler" item (a small, cheap item without a manufacturer's coupon) so that you now have three items and three pieces of paper (2 manufacturer's coupons and 1 Register Reward). *Otherwise, the computer will think that you have 3 coupons for only two items.* So if you pick up a box of gum, a pencil, or a stick of string cheese, you will now have 3 items in your order, so you can use your 2 manufacturer's coupons and your 1 Register Reward to pay for your order.

You CAN use a store coupon for a filler item, and that will not count against you as a "coupon".

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### *Helpful Tip:*

*Use your Register Rewards to buy your Sunday newspapers, milk, bread, or whatever else is on your shopping list.*

*Even if prices are a bit higher than what you might pay elsewhere, getting items for FREE with Register Rewards still saves you money by lowering your out-of-pocket expenses.*

### **The limitations on Register Rewards:**

- They can NOT be used for an item less than the cost of the RR, and they cannot pay tax on any item. If you have a \$3 Register Reward and you want to buy an item that costs \$2.95 (pre-tax), the computer will NOT accept your Register Reward. You will need to buy a very small “filler” item to bump your pre-tax cost up to \$3.00 or more. If you find an item that costs exactly \$3.00, you will only owe tax on that item after RR.
- They can NOT be used to purchase alcohol, stamps, or prescription medication.
- They usually expire within two weeks. Check your expiration dates immediately to make sure you will use it within that time frame. If you’re not a frequent Walgreens shopper, have another transaction right behind the first and use your RR right away.

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## To file for your Single Check Rebate:

Go to [RiteAid.com](http://RiteAid.com)

Click on “In our  
Stores” tab, and  
then “Single Check  
Rebates”

You need to sign up  
the first time, and  
then just log in each  
time you return

Click “Enter Your  
Receipts” and it will  
walk you through  
the process

At the end of the  
month, go online  
and click “Request  
my rebate check”—  
It will not be sent to  
you automatically.  
You must go online  
to request it.

When you receive  
your check you can  
choose to use it as  
cash in Rite Aid, or  
you can deposit it in  
your bank (my  
favorite option!).

## Rite Aid

Rite Aid has recently come out with a customer loyalty program called “Wellness Plus”. You can register for a savings card either in store or online. This card, similar to most “loyalty card” programs is necessary for receiving special discounts in-store, and it accumulates points with each purchase towards further discounts.

Rite Aid just came out with a new “+Up” program that is basically exactly like CVS’s ECBs—they print out at the bottom of your receipt after purchasing certain promotional items and can be used like cash to purchase other items in the store. You can even use them to purchase the same item again! However, there’s a limit of one +UP item per transaction, so if you want to buy two of the same item, ring them up separately.

### Single Check Rebates (SCR)

Rite Aid’s Single Check Rebate system is one of the easiest of the drug stores. It gives you cash back on certain purchases via a monthly rebate check. The best part about this rebate program is that you can enter all your receipts online and submit for reimbursement online—no mailing anything in! The one downside is that you have to spend a bit more out of pocket and wait a month to get it back. But some of their deals are worth it!

**For  
example:**

Cascade Detergent \$4.99  
-\$2 SCR (Single Check Rebate)  
-\$1 off PG 6/6  
Total Due in store: \$4.99 - \$1 coupon = \$3.99 +tax  
Go home and enter your receipt online to receive \$2  
back at the end of the month.  
Bottom line: \$1.99 for detergent

Enter your receipts all month long after you shop, and at the end of the month, go online to request the rebate check to be mailed to you.

- You can only request ONE check per month, so do NOT request it until the end of the rebate period for that month!
- When your rebate check comes in the mail, you can either use it to purchase items at Rite Aid, or you can deposit it at your bank.

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# Ways to Give Generously

## Donate extra “free” items to local organizations

- Charlotte Rescue Mission
- Second Harvest Food Bank
- Local Crisis Pregnancy Center (diapers, wipes, baby food, etc)
- Operation Christmas Child—The National collection week is in November, but you can drop off or send completed shoeboxes year-round to their office in Boone, NC. See [www.SamaritansPurse.org](http://www.SamaritansPurse.org) for details.

## Local Church ministries

- Food pantry
- Make meals for families in need
- StoneBridge Church’s work with underprivileged children in India—Need school supplies (see [www.bridgetoindia.org](http://www.bridgetoindia.org) for details)

## Find great deals for others

- Unemployed family or friends (ask them for 3-4 items they frequently buy that you might be able to pick up for them if you find a good deal)
- College Student or Missionary care packages—who doesn’t love surprise care packages?!

## Charlotte Rescue Mission

Charlotte Rescue Mission needs help this summer to stock their pantry shelves with an old fashioned “pantry pounding.” Items needed are canola oil, sugar, coffee, tea, salad dressings, toilet paper and paper towels. Large, warehouse-club sizes are especially helpful.

### Other Urgent Needs:

Sandals (flip flops or shower shoes)  
Men’s Belts  
Large men’s shoes – size 13+  
Paper Towels  
Toilet Paper  
White T-shirts sizes XL, and XXL  
Powdered Laundry Detergent  
Ironing Boards  
Solid Color Shower Curtains  
Dress Ties

*Charlotte  
Rescue  
Mission.org*

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## **Charlotte**

### **Rescue Mission**

*is located uptown  
near Bank of  
America stadium  
and Johnson &  
Wales University  
off of Cedar  
Street.*

*907 W. First St.  
Charlotte, NC  
28202*

## **Every Day Needs:**

**Men's Clothing:** Any type of clothing including socks, jeans size 40+, casual and/or dress shoes, street shorts, short sleeve shirts

**Women's:** Hygiene Products, Ethnic Hair care products, feminine hygiene products, Monistat cream, female reading glasses

- Beach towels
- Sunscreen
- 1 piece bathing suits (all sizes)
- Sun visors (caps)
- Tote bags
- Flip flops (all sizes)
- Umbrella's
- T-shirts (all sizes)
- Capri length shorts
- Weight scales
- Ethnic hair products ex: Isoplus oil sheen, motions or proline perms

for hair, luster's wrap and setting lotion, sofee coconut oils, Pantene shampoo and conditioner for women of color, carefree curl activator

**Health/Medication Needs:** Over-the-counter cold, cough and flu medication, over-the-counter multi-vitamins  
(see [charlotterescuemission.org](http://charlotterescuemission.org) for complete list)

**Food:** Fresh vegetables and fruit, chicken and beef, sugar, tea, coffee

- Bottled water
- Tea, lemonade, kool-aid
- Sugar
- Bread
- Cold cuts for sandwiches (turkey, ham, bologna)
- Fresh fruits
- Vegetables
- Hotdogs/hamburgers (buns for each)
- Sausages/brats
- Canned foods such as fruit cocktail, pork and beans

**Paper Products:** Paper plates, napkins.

## **Other Supplies:**

- Spiral notebooks (wide-ruled)

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***To donate***

***contact:***

*Andria Tindall  
704-334-4635,  
x214*

*e-mail:*

*andria.tindall@  
charlotterescue  
mission.org*

- pocket dictionaries
- Loose leaf notebook paper
- Legal writing pads
- Pens/pencils
- 2" Binders (preferably black or blue)
- Tab dividers
- Staplers
- Sticky notes
- Tape
- Plain printer paper
- Ink cartridges (HP 22 and 27)
- Hangers for clothing closet

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**Second  
Harvest  
Metrolina.org**

500-B Spratt Street  
Charlotte, NC 28206

(704)376-1785  
Fax (704)342-1601

*Other Donation*

*Locations:*

Hickory, NC  
Dallas, NC  
Mt. Gilead, NC

## Second Harvest Food Bank of Metrolina

*Second Harvest Food Bank of Metrolina (SHFBM) strives through education, advocacy, and partnerships to eliminate hunger by the solicitation and distribution of food. SHFBM has been in existence since 1981.*

Besides food donations, Second Harvest also accepts financial donations (Just \$1 buys 6 pounds of food), and they always need volunteers to donate their time. Below is not a comprehensive list, but it gives you an idea of most needed items at a food drive:

Canned Meats	Canned Fish	Other Items
Chicken	Tuna	Peanut Butter
Turkey	Mackerel	Pasta
Ham	Salmon	Rice
Beef Stew		Deluxe Macaroni & Cheese Soup

  

Canned Vegetables	Canned Fruits	Non-food Items
Beans	Pears	Laundry and Dish Detergent
Corn	Apples	Shampoo
Potatoes	Peaches	Deodorant
		Toilet Paper
		Diapers

### Hosting a Food or Funds Drive Tips

- Please collect non-perishable food items only
- Encourage donation of items from our Most Needed list
- Avoid glass containers. Plastic containers, tin cans, or boxed items are best
  - Donations usually assist families, so encourage people to contribute items in sizes they would use at home
  - We cannot accept baby food or formula
  - Avoid condiment items such as ketchup and mayonnaise.
  - The Food Bank is closed on weekends and holidays. Deliveries and pickups will need to be scheduled accordingly.

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## Money-Saving Tips:

*Never walk into a store without knowing what you will buy. Knowing the sales before you walk in and having your coupons ready to go will save you a lot of time and money!*

*A calculator is your best money-saving tool. Always carry a small calculator with you whenever you shop so you can quickly determine the best deals and keep a running sub-total of your cart.*

*If you find a good sale on small calculators, buy several—one for each purse you use—so you'll never be without one.*

## How to Get Started:

- 1. Start SLOWLY—don't overwhelm yourself! Pick one or two stores you want to focus on.**
  - a) Start with your favorite grocery store that Southern Savers covers. If you don't have a favorite, I recommend Harris Teeter.
  - b) When you feel ready, add a drug store. I recommend starting with CVS.
- 2. Buy at least 1-2 copies of the Sunday newspaper each Sunday** for the coupon inserts. (Multiple copies of the coupon inserts allow you to "stock up" when you find a great sale and buy multiples of single items).
- 3. Before you shop, check SouthernSavers.com to review the sales and coupon match-ups for your store each week.** Print your personalized Southern Savers shopping list, clip or print the coupons you need, and start shopping!

Don't get discouraged! It should take 6-8 weeks to accumulate a good supply of coupons and allow yourself the time to become familiar with the process of couponing. Your goal should be to *eventually* save 50% or more on each grocery trip, so that the amount you save (listed on the bottom of most store receipts) is the same amount or higher than what you paid. This is not an instant process though, so don't give up!

*As with all skills in life, learning how to save money takes time and effort; but the returns on your investment will quickly compound, and within a few months you will see a huge difference in your grocery budget!*

**Questions? Please feel free to contact me:**

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**beverlyburrell@gmail.com**  
**facebook.com/bevburrell**

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