

THE QUICK START

GUIDE TO COUPONING

THE KRAZY COUPON LADY



01

INTRODUCTION

"I'd love to start couponing, but it feels overwhelming and I don't know where to start." You're so not alone! We hear this a lot, so we're spilling the beans on the easiest way to begin couponing.

02

PICK A STORE

Only one store? Really?! Yes, really. Told you this was going to be easy. Find out what store we recommend and why. Plus, learn which items you'll want to find the best deals on.

03

GET COUPONS

Did you know couponing is easier and better than ever before? It's true and we'll tell you why. Also, we'll show you how to get your coupons and point you to the apps you need for your first couponing trip.

04

FIND THE DEALS

Back in the day, you had to find your own coupon deals. Talk about time-consuming! Say goodbye to spending hours every week clipping coupons and finding deals. Let the KCL app do everything for you so your free time stays free.

05

GO SHOPPING

It's time for the fun part. Are you nervous, or do you feel like you've got this? Sweaty palms are totally normal, but having a plan helps with the pre-checkout jitters. Here's a checklist for you, plus self-checkout tips.

06

BRAG

Your turn: We want to hear all about your first trip! Spare no details.

COUPONING CAN BE INTIMIDATING. WE'LL GUIDE YOU THROUGH IT!

Most beginning couponing guides aren't simple. At all.

That's why we created this Quick Start Guide to Couponing. The goal is to get you out the door with your coupons, like now.

We're skipping the tutorial on creating a ten-pound coupon binder and we've left the five-page list of acronyms for another day. We're going to teach you just enough about couponing to make you dangerous, but not so much it makes you want to cry.

Because not so long ago we were in your shoes, mustering the courage to make our first couponing trip.



HEATHER CONVINCES A SKEPTICAL FRIEND TO TRY COUPONING

My aunt told me all about how she got a bunch of toilet paper, razors, cereal and pasta sauce for cheap. I mean, so cheap it sounded unreal (and maybe illegal!) I felt a little overwhelmed but I immediately wanted to do it.

At the time, coupon inserts from the Sunday newspapers were the main way to collect coupons, so I started saving all the coupons I could get my hands on week to week, but I wasn't ready to go to the store alone.

I wanted someone to go shopping with me. The first few times I broached the subject with my friend Joanie, she flat out refused. She thought she could save more buying generics — she didn't think there were really coupons for the things she bought. After a good month of hounding, Joanie relented and we went couponing together for the first time. And you know what the best thing was besides all that money we saved? I was right.



FEELING OVERWHELMED?

"I'm a huge proponent of the buddy system for couponing. Especially when you're just starting out, tackling this learning curve in pairs is a lifesaver."

JOANIE TRIES COUPONING FOR THE FIRST TIME

I was Heather's reluctant cohort in her crazy, coupon scheme. We took our stack of coupons to the corner supermarket and spent a good two hours in the store, trying to figure out how to maximize our savings. We even enlisted the help of a friendly store employee. That's how clueless we were. Eventually Heather felt confident enough to head to checkout. But, my trepidation kept me at arm's length behind her the entire time.

I was too scared to touch the coupons or talk to the cashier. I just loaded everything onto the conveyer belt and kept my eye on the exits while Heather did the work. We saved more than a hundred bucks and didn't get kicked out of the store!

And while I still used the buddy system for my next few couponing trips, the light went on that first day and I knew I was hooked. Check out my very first haul!



MY FIRST HAUL

"I took this picture after my first week of couponing in September 2009. All this stuff cost over \$700 retail and I paid \$75."

Ready? Let's plan your first couponing trip...



STEP ONE:

PICK A STORE...PREFERABLY A STORE CALLED TARGET



You need to start with one store. The only good reason not to choose Target as your first store is if you don't have one in your area.

Target has awesome promotions and it's pretty coupon-friendly. By the way, we don't get a kickback for recommending Target. We genuinely think Target is the best place to start.

Most of the hot deals we find at Target each week include products like toilet paper, toothpaste, shampoo, body wash, razors, deodorant, hand soap, etc. So, it's important to understand that you'll likely be buying non-food items on your first trip.

Non-food items are great because they've got a long shelf-life. So, when you find a great price, don't buy just one. When limits allow, buy at least four identical items. We sometimes buy enough to last 3-6 months. (We call that a stockpile.)

HOW DO I RECOGNIZE A GOOD PRICE?



Most shoppers don't actually know what they pay for staples like shampoo and cereal. If you feel clueless when it comes to spotting a stock-up price just remember this rule: 50% off is a good price. 75% off is a great price. And better yet, [we've compiled our own price list](#) for you to use when you shop. In the list, you'll find the prices we actually pay for everything from peanut butter to pet food.

WHY SHOULD I PICK ONLY ONE STORE?



It's just a first step in order to get rid of stress or confusion. Once you do your first shopping trip, you'll be dying to do your next, and that's how you build your stockpile.



STEP TWO:

GET COUPONS

TODAY, COUPONING IS BETTER THAN EVER!

You don't need a newspaper subscription or a huge binder to hold your coupons anymore. Just a smartphone, a printer, and an envelope for your first shopping trip.

In the future, you might decide that a Sunday paper is something you wanna get your hands on, so we'll look at all the pros and cons another time.

Before we get into coupon types, realize this part is all just for reference. Don't bother taking notes at this point because while you can totally try to find your own deals, at KCL we have a whole team of couponers who hunt down the best deals for you on a daily basis! We lay the deals all out for you in the KCL app (more on that later), telling you exactly which coupons you need for the products you want.





PRINTABLE MANUFACTURER COUPONS

98% of coupons you can save print on online are manufacturer coupons. Printable manufacturer coupons can be redeemed at any store. These printable coupons can be found across hundreds of online sources including manufacturer websites and even social media.

Most printable coupons can each be printed two times. Coupons.com (where a majority of printable coupons come from) allows two coupon prints per phone number. If you've got two phone numbers, you'll be able to print four of the same coupon.

WAIT, HOW IS USING MORE THAN ONE COUPON OKAY? ?

Almost all manufacturer coupons state "limit one coupon per purchase." That means you can only use one manufacturer coupon for each item you're purchasing. Remember, a transaction is not the same as a purchase. One item = one purchase. Every time you pay the cashier = one transaction. Buy four boxes of cereal and you can use four manufacturer coupons.

YOUR ASSIGNMENT ★

Download the Coupons.com app and print your first coupon. You'll be prompted to enter your phone number the first time you use coupons.com. After that, they'll remember you and you'll be able to jump straight to printing coupons.

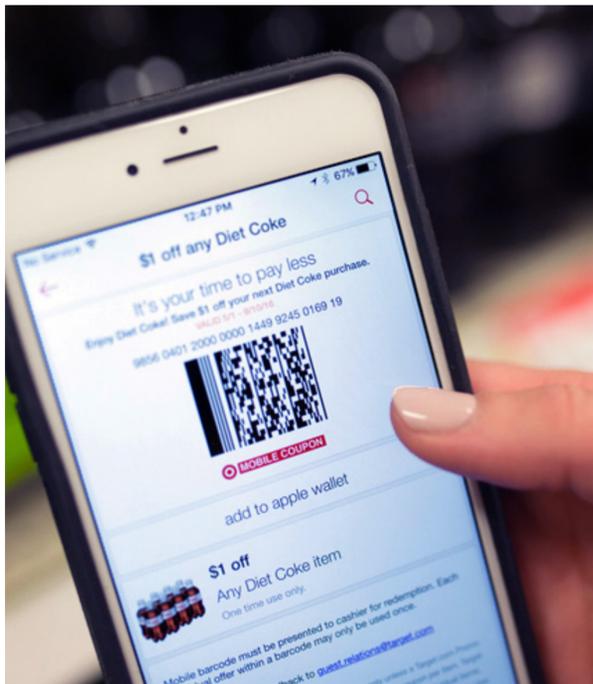


TARGET MOBILE COUPONS

The Target app hosts exclusive mobile coupons, or digital coupons that live in the Target app and can be redeemed when the cashier scans a barcode on your smartphone. In-app mobile coupons often look like "\$10 off a \$50 purchase of school supplies" or "\$5 off a \$20 meat and seafood purchase." And you can use them in addition to manufacturer coupons or Target Cartwheel offers. Mobile coupon promotions vary by week.

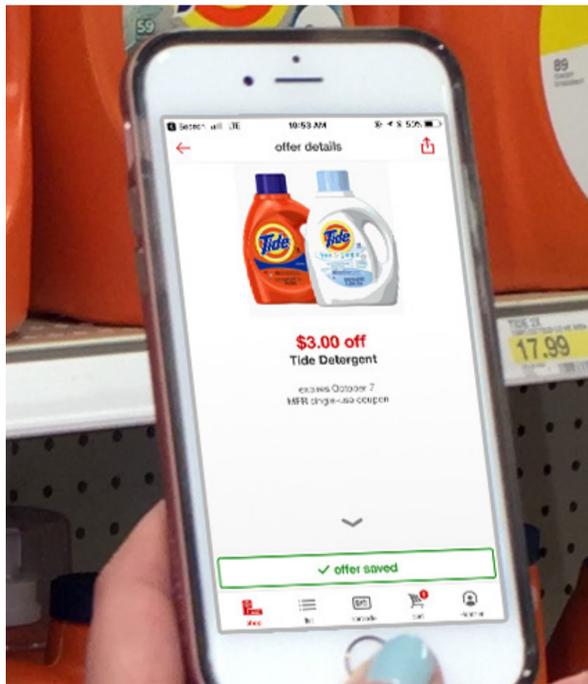
YOUR ASSIGNMENT ★

Download the Target app and locate the barcode icon. Click the coupons section to find all available mobile coupons.



CARTWHEEL PERCENT-OFF DISCOUNTS

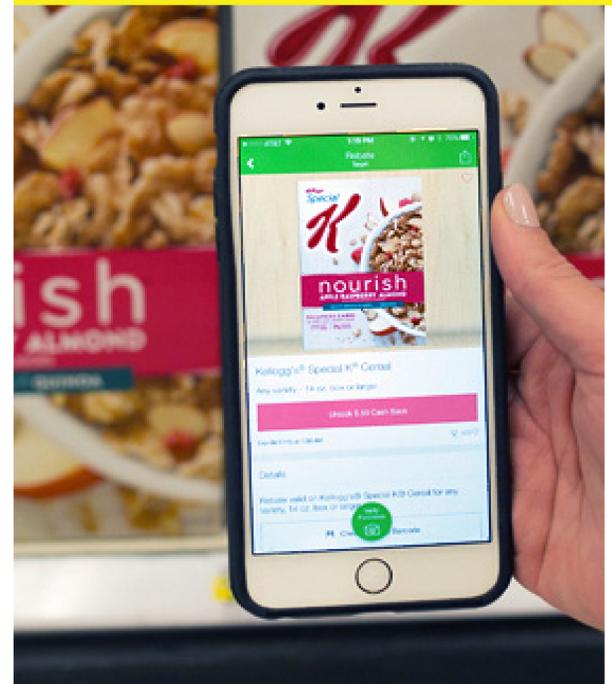
Target's Cartwheel offers now live in the Target app. This means all percent-off Cartwheel offers are Target store discounts and you can combine them with a manufacturer's coupon. You're gonna love Cartwheel because it contains discounts on everything from toys to tampons. Each Percent-off Cartwheel offer is worth 5-60% off specific items. Select your favorite offers and load them to your "cart" before you checkout. When you go to buy your items, show the Cartwheel barcode to the cashier, who will scan it to give you instant savings. Plus, you can apply Cartwheel percent-off discounts to four like-items per barcode scan.



CARTWHEEL MANUFACTURER DISCOUNTS

Some Cartwheel offers are dollar-off discounts. These offers are actually manufacturer coupons that cannot be combined with other dollar-off coupons that you've printed or clipped from the newspaper. Sometimes these dollar-off Cartwheel coupons are higher value than what you can find on Coupons.com. So if you're doing a Tide laundry detergent deal, for example, make sure you're using the coupon that gives you the most savings.

Tip: Connect to Target's free WIFI before trying to use the Target app in that bottomless pit of servicelessness.



IBOTTA APP REBATES

Ibotta is the leading rebate app, containing hundreds of grocery rebates for Target. Ibotta doesn't save you money on the front-end of your purchase like printable coupons and Cartwheel offers do. Instead, you'll upload a picture of your receipt once you're home and the money will be credited to your account. Once your account totals \$20 or more, you can cash out through PayPal. Ibotta gives everyone a \$10 head-start after you redeem your first offer within 30 days, just for signing up. Even cooler? We've worked out a deal with Ibotta and the KCL community (that's you!) gets an \$11 headstart.

Wanna go deeper?

[Learn everything you need to know about Ibotta.](#)

YOUR ASSIGNMENT ★

Download the [Target app](#).

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Download the [Ibotta app](#).

HOW TO STACK COUPONS

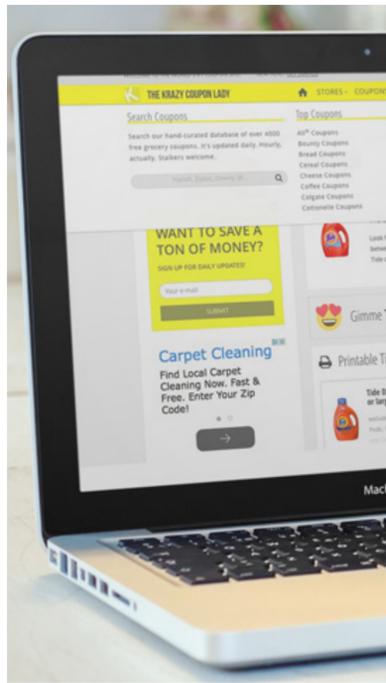
When there's a store coupon (in this case, a percentage-off Cartwheel offer) and a manufacturer coupon available for the exact same product, you can use them together. It's called "coupon stacking." And here's where things get really fun because you aren't just getting \$0.25 off toilet paper like your grandma used to, you're getting that plus the amount of the other coupon. And when you get really Krazy, you'll wait for the item to go on sale, and watch even more money get lobbed off your total because you use Cartwheel offers, and you can get a rebate from Ibotta. (Breathe! Stay with me, I'll explain all of it.) Long story short for now: Target lets you use four different types of discounts on one product you buy!

When You Buy:	Coupon Combos:	Is it Allowed?
	 + 	NOPE. You can only use one manufacturer coupon per item.
	 + 	YES! As long as you have one manufacturer coupon per item, you're good.
	 + 	NOPE. Dollar-off Cartwheel coupons are actually manufacturer coupons, so they cannot be used with another manufacturer coupon on purchase of one item.
	 + 	YES! You can combine one dollar-off coupon with one percent-off coupon on one item.
	 +  + 	YES! Combine Target mobile coupons with Cartwheel app offers and manufacturer coupons!
	 +  +  + 	YES! Yes! Stack manufacturer & store coupons with a rebate app offer!



STEP THREE:

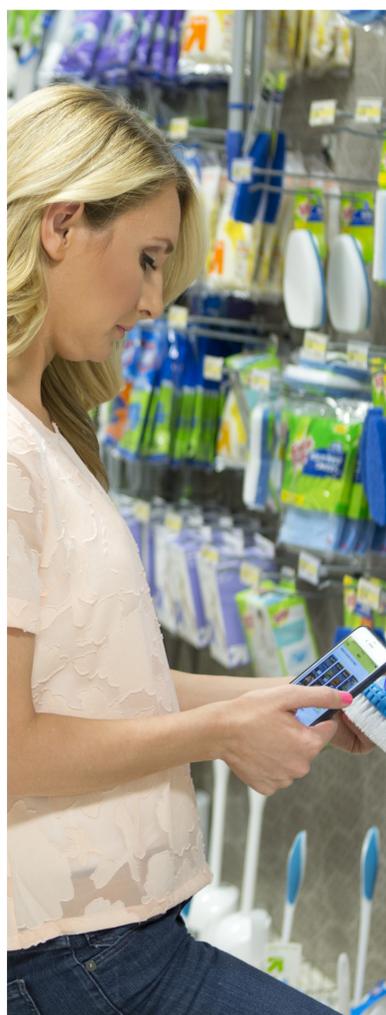
FIND THE DEALS



Here's where Krazy Coupon Lady comes in. Coupon success depends on your ability to stack all the different types of coupons from hundreds of online sources, pair them with ever-changing sale prices and uncover in-store "buy this, get that" promotions. But, you could waste an entire naptime bouncing all over the internet, trying to track down every coupon. We can't have that. So go ahead and sip your green tea while you cruise Pinterest at nap time. We've got this.

WE COMB THE INTERNET FOR COUPONS.

The first thing KCL does is aggregate all those thousands of coupons and put them on our website and free KCL app. You can use one or the other, based on your preference. The deals are the same. On the KCL website, just search for "Tide" to reveal all the Tide coupons on the internet and remember to print two from each of your phone numbers! You can even search by category to pull up multiple brands, think "detergent" or "diapers."



WE WALK THE AISLES TO FIND THE BEST DEALS.

We call it the perfect storm when a hot bunch of new coupons show up at the same time as Target decides to run a sale or promotion.

Target is best known for gift card promotions like "buy two Gillette Razors, get a \$5 gift card." When razors cost \$8.99 and I've got two \$5 manufacturer coupons, I start to get excited.

-  Buy 2 Gillette Razors \$8.99, ea
-  Use 2 \$5.00/1 Gillette Razors
-  Pay \$7.98, receive \$5 Target gift card

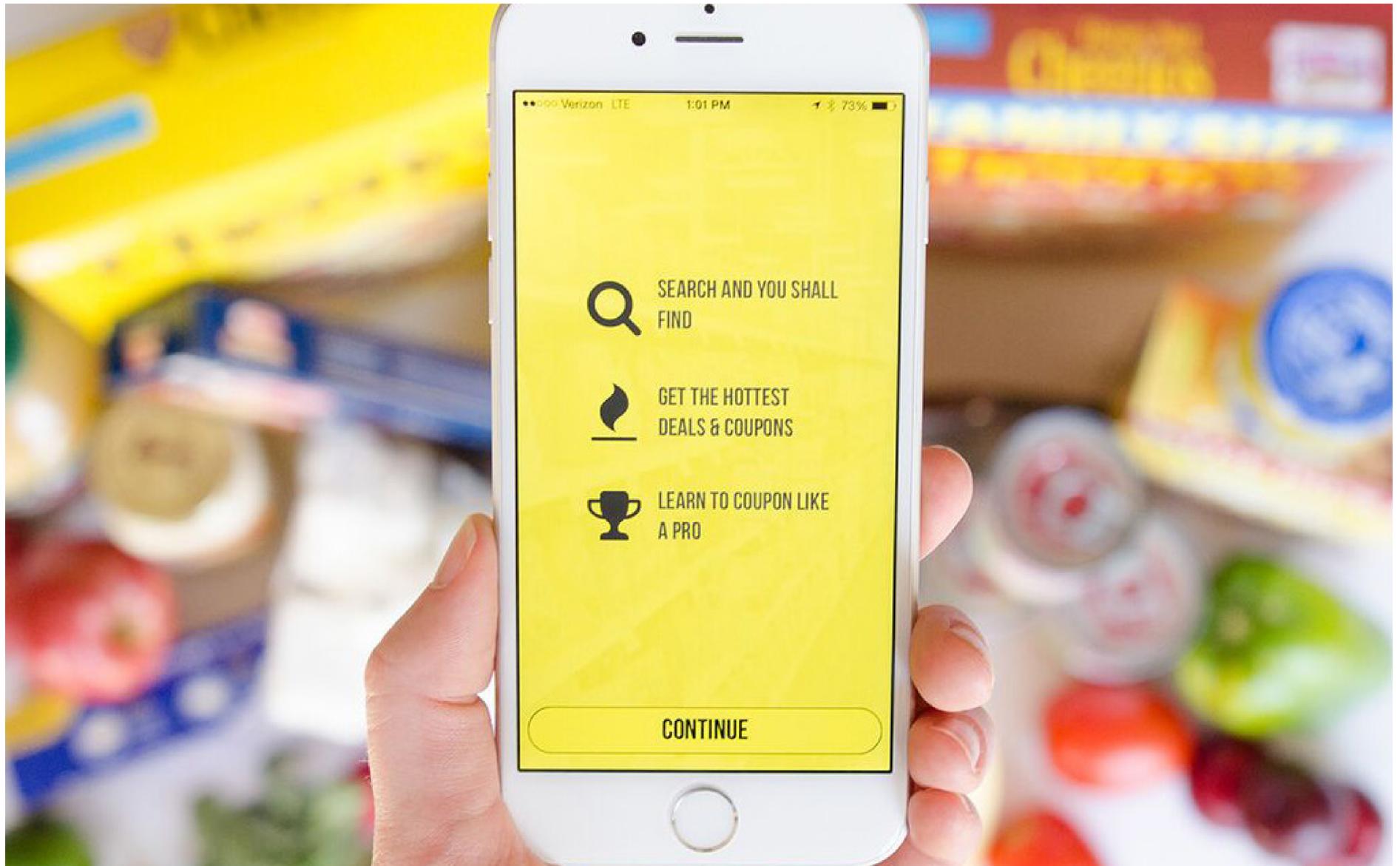
Final Price: \$1.49 ea, when you buy 2

If you're more of a mobile app girl, make the KCL App your couponing buddy. She won't hang out with your cart-full of items while you use the restroom, but she'll always give you the Very. Best. Deals.

YOUR ASSIGNMENT

Download the free [KCL app](#).





YOUR ASSIGNMENT



Add 1-3 Target deals to your shopping list inside the [KCL app](#).

-  Add and remove stores
-  View your shopping list
-  Learn more couponing tips
-  See what others are buying



STEP FOUR:

GO SHOPPING



It's totally normal to be nervous. Remember our story? Your heart will race, your palms might sweat and you might be really afraid you'll look stupid. But keep your goal in front of you. You want that stockpile of items and financial savings way more than you want to look "normal" in the checkout line, right? Who cares what people you'll never see again think anyway. Except your cashier. You'll probably see her/him a lot so be kind and confident even if s/he isn't friendly. The people around you? Who cares! You can laugh at them when you're sitting pretty on a nest egg from your couponing savings, or you're on that big vacation you can finally afford.

YOUR PRE-SHOPPING CHECKLIST, A REVIEW.



Add 1-3 Target deals you like to "My List" inside the [KCL app](#).



Print your coupons, get your mobile coupons ready, plus get your Cartwheel offer selected inside the Target app.



Put your printables in a small envelope.



(Remind yourself that you'll be unlocking your [Ibotta](#) offers and uploading your receipt for a rebate after you check out.)

If you get to the store and something isn't on sale, or the price looks different than what you see in the KCL app, get a price check. More often than not, the item is actually on sale and it's simply missing the signage. You can even use the Target app to scan the product for a price check so you don't have to go to a kiosk or a register.

Also, reduce checkout line pressure by going shopping during off-peak hours. Basically, do not go couponing during the 5-o'clock rush at Target!



NOTES ON THE TARGET COUPON POLICY

Like we mentioned before, Target coupon policy limits you to four identical coupons per household, per day. This applies to manufacturer coupons, store coupons and Cartwheel discounts. So, stocking up at Target usually means buying four items. If you want more, come back tomorrow and do it all again.

Target doesn't pay overage, meaning, they'll never open the till and hand you cash at the end of a transaction. So, don't get greedy. Target will allow you to use a \$1.00 off coupon on a \$0.99 product. But, the register automatically adjusts the value of the coupon down to the price of the item. You don't get that penny, and it's okay!



WHAT TO DO IF YOUR COUPON IS REJECTED

If your coupon is rejected by the register, it doesn't mean you're going to jail. So stay calm. There are plenty of reasons why your coupon may have been spit back by the system. The rejection is a prompt that basically says "Hey cashier, something may not be right here, will you please double check that the customer purchased the right product to redeem this coupon?"

If you use a buy one get one free coupon (or a "BOGO" for short), you can expect a rejection every time. Here's why: when Chobani yogurt distributes a BOGO coupon and you buy two cups, the cash register won't accept the coupon until the cashier manually verifies the current selling price. This is because for reimbursement purposes, Chobani needs to know whether they owe Target \$0.99 or \$1.39 for the yogurt, depending on the current selling price.

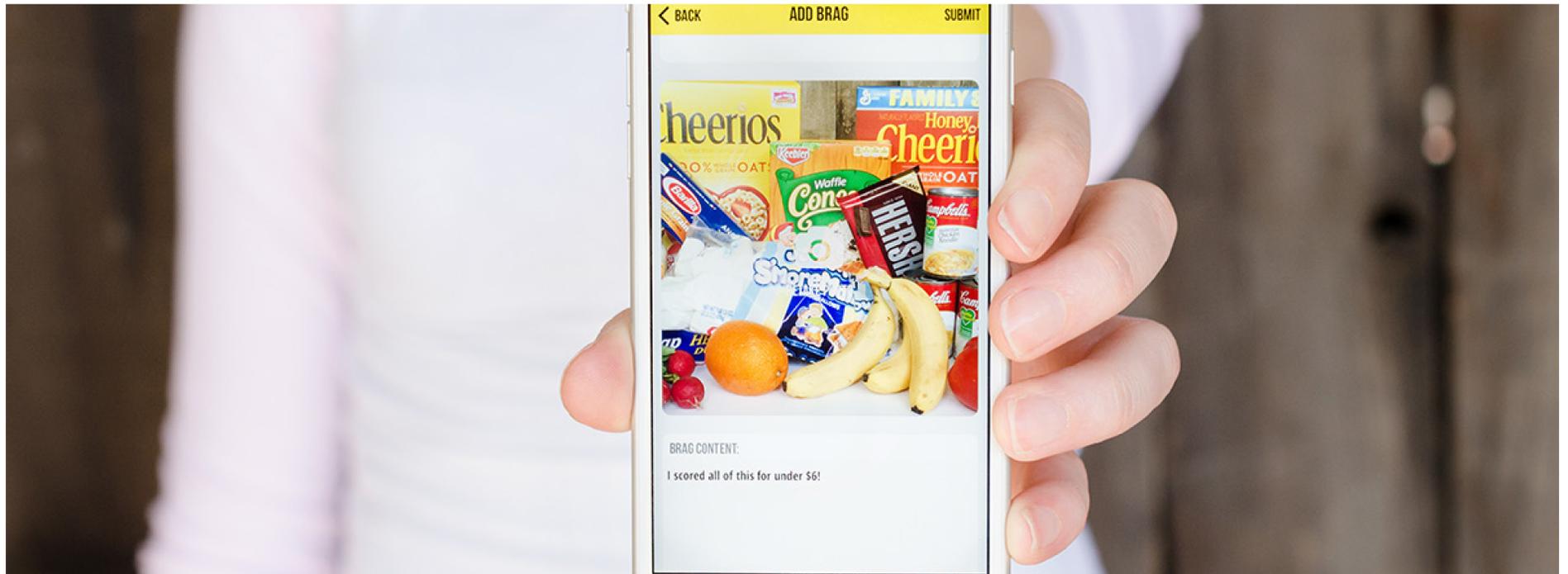
If your coupon is rejected by the cashier, you'll need the information you learned in this Quick Start Guide and a copy of the Target coupon policy, which you have access to through the KCL app.

The first rule when checking out with coupons is to stay calm and polite. If your cashier says you can't use more than one coupon per purchase, or you can't use a coupon that exceeds the value of a product, use the official Target coupon policy to show them that what you're doing falls within the rules. Just think, you're not just helping yourself, but also the next couponer down the line.

Q: MAY I USE SELF-CHECKOUT?



If you're seriously afraid you'll crack in the checkout lane because you're so nervous, use self-checkout. Most Target stores have a self-checkout option and you can scan your coupons and insert them into a deposit slot, all without judgment. You can even purchase items that are part of a Target gift card promotion at self-checkout. There's a stack of unactivated \$5 Target gift cards at every self-checkout stand. If you buy the qualifying items, the checkout screen will prompt you to grab one of those cards and scan it to activate. Pretty cool.



You're not done with your first couponing trip until you've told us about it!

Here are some tried-and-true bragging tips: make sure there's good lighting for your picture. We recommend using your kitchen countertop or table to stage your brag. Also tell us which coupons you used, which store you shopped at, plus the total amount you paid. Nobody ever accused a coupon brag of being too short. Give us all the details!

YOUR ASSIGNMENT



Go for it! Post your first brag right inside the KCL app. Be sure to use #FirstCouponingTrip so we know who you are and we can cheer you on!

After you've posted your brag, check out the "Braggs" section of the KCL App and get inspired to do it all over and and join the ranks of smart people who live like rich people.

You're so ready. It's time to get it and create the life you truly want, one shopping trip at a time.

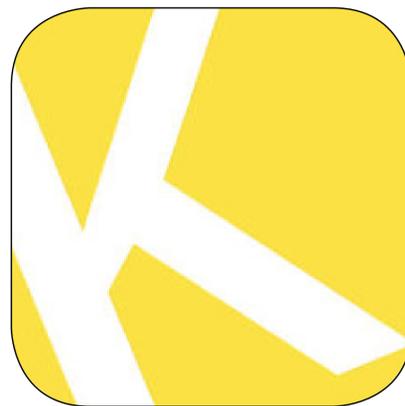
Apps you need to download:



Target app



Ibotta app



KCL app



Coupons.com app

WE HAVE LIFTOFF. HAPPY COUPONING!

THE KRAZY COUPON LADY

