



**CUT YOUR
GROCERY BILL**

IN HALF!

**Learn to make healthy meals at
home & save money!**

By Tiffany Davis



**PERSONAL MONEY
MANAGEMENT CENTER**

THE UNIVERSITY OF UTAH

Next Lunch Workshop:

How To Achieve Financial Security

The time to prepare is now. Learn how to set goals, save and invest to finance all of your dreams in life.



Wednesday, October 21st

12:00 pm – 1:00 pm

Union, Parlor A

ABOUT ME

❖ Tiffany Davis



MONEY SAVING TOPICS



❖ Groceries

❖ Shopping Online

❖ Restaurants

❖ Gas



2 shirts, 2 pairs of shorts,
Assorted Sephora items, 2 salads
from California Pizza Kitchen,
dessert at Godiva- just \$2.70!

SAVING MONEY ON GROCERIES

- ❖ 9 out of 10 people shop for groceries without a list
- ❖ The average grocery shopping trip takes 45-60 minutes
- ❖ The average person grocery shops 2 ½ times per week
- ❖ 40 Hours in grocery store per year that are unnecessary
- ❖ Shop with a list, get out in 30 minutes or less!
- ❖ 4 Weeks, \$2,000 in coupons with inserts



GROCERIES CONTINUED...

- ❖ In 4 weeks, save \$2,000 in coupons with inserts
- ❖ Manufacturers raise prices to offset coupons
- ❖ Save 40% by buying on sale
- ❖ Buy on sale, use a coupon
- ❖ Use the ads to shop the sales
- ❖ Shop faster and save 50% or more!





PICK ONE STORE



- ❖ Learn their coupons policies
- ❖ My favorites
 - Smith's
 - Target
 - Sprout's
- ❖ Whole Foods has store coupons
- ❖ Combine Store coupons, manufacturer coupons and sales



COUPON ORGANIZATION

- ❖ Accordion File Method
- ❖ Filing Cabinet Method
- ❖ Binder Method



- ❖ Printable pages personal-money-management.utah.edu/coupons_101.php

COUPON TIPS

- ❖ Bring coupon policy with you
- ❖ Follow the Instructions on the coupon
- ❖ If it's a really good price, buy 2
- ❖ If you need the item now and generic is cheaper than using a coupon, buy generic.
- ❖ Match clearance items with coupons and often get things free!



\$8.00 after coupons!





SHOPPING ONLINE

WHAT CAN YOU SAVE \$ ON?

- ❖ Clothing
- ❖ Home Goods
- ❖ Electronics
- ❖ Vacations
- ❖ Textbooks
- ❖ Office Supplies
- ❖ DVD's
- ❖ Medicine
- ❖ Beauty & Body Products
- ❖ Paper Products
- ❖ Toys
- ❖ Diapers

MONEY SAVING WEBSITES

- ❖ Retailmenot.com
- ❖ Ebates.com
- ❖ Shopathome.com
- ❖ Swagbucks.com
- ❖ Amazon.com
- ❖ Freebies2deals.com
- ❖ PinchingYourPennies.com
- ❖ Funcheaporfree.com



7 Pairs of shoes for \$40



RETAILMENOT.COM

❖ Promo codes for EVERYTHING!

- Search for your retailer online before you buy anything online
- Especially at stores like Kohls, Old Navy, Target, Home Depot, Sephora, Papa Johns, Michaels, Olive Garden, Office Max, American Eagle, H & M, Express, Gap, Staples, Famous Footwear, Payless
- Also check for travel codes for Hotels.com and on car rentals and airlines too

The screenshot shows the RetailMeNot website interface. At the top, there is a search bar with the text "Search 500,000+ coupons for 50,000+ stores" and a red search icon. To the right of the search bar are two buttons: "Browse Coupons" with a dropdown arrow and "Summer Savings". Below the search bar, there is a list of retailers: "e.g. hotwire best buy target kmart macy's american eagle sears".

The main content area features a section for "Half.com Coupon Codes". On the left, there is a box with the Half.com logo (an ebay company) and a "Favorite" button with a heart icon. To the right of the logo, there is a "Submit a Coupon" button with a magnifying glass icon.

The coupon itself is for "10% Off \$50+" and is marked as "Verified" with a checkmark icon. It states "123 People Used Today" and "Expires Tomorrow". The details are: "Save 10% on your order of \$50 or more. Max disc... More". The coupon code is "HDC15BACKTOSC".

At the bottom of the coupon section, there are social media icons for thumbs up and thumbs down, followed by "89% Success" and "53 Comments". On the far right, there are icons for a star, an envelope, and a mobile phone.

CASHBACK WEBSITES

❖ Legit ways to earn cash on things you are already purchasing

- Ebates.com
- Shopathome.com



- **Examples:**
 - Bought a TV for \$500, 7% Cashback = \$35
 - Clothing at Kohls \$100, 6% Cashback = \$6
 - Carnival Cruise \$800, 8% Cashback = \$64

SWAGBUCKS.COM

- ❖ Points or “Swagbucks” for searching, watching videos, taking surveys, polls, printing coupons, doing quick offers & downloading apps
- ❖ I earn \$10 a month by using Swagbucks as my default search engine.
 - Amazon, Walmart, Starbucks, Target, Visa, Ebay, iTunes, Gamestop, Hulu, Sams Club, Papa Johns, Ihop, American Eagle gift cards and more!



AMAZON.COM

- ❖ Goldbox Deals
- ❖ Prime Pantry
- ❖ Subscribe and Save
- ❖ Amazon Coupons

Today's Deals.
New deals. Every day. Shop our Deal of the Day and more daily deals and limited-time sales.

Deal of the Day
68% Off "George Carlin: All My Stuff"
★★★★★ (111) | Share | Buy now | [View](#)
Today only, and while supplies last, save 68% on "George Carlin: All My Stuff," a 14-disc set that spans the career of one of the greatest comedians. This offer ends at 11:59 p.m. (PT) on Tuesday, September 15, 2015.
~~\$489.99~~ **\$359.99** (68% off)
[Add to Cart](#) Ends in 15h 49m 32s

Bonus Deal of the Day
Up to 30% Off Select TP-LINK Networking Products
★★★★★ (25) | [View](#)
\$9.99 - \$274.99
[See deal](#) Ends in 15h 46m 31s

Today's Lightning Deals and More
All Available | Upcoming | Missed Deals

\$119.99 (33% off) Save on Viva Lab's Jawbone UP3 for \$119.99 See deal	\$6.79 (66% off) Save on Viva Lab's Apple MFi Certified XCC 8 Lightning Cable for \$6.79 Add to Cart	\$8.79 (54% off) Save on Viva Lab's Certified Organic Calcium for \$8.79 Add to Cart	\$9.95 (61% off) Save on Viva Lab's Scotch 8 Inch Precision Ultra Edge Scissors, 3-Pack for \$9.95 Add to Cart	\$11.99 (60% off) Save on Viva Lab's Etekcity 150/7ig Digital Kitchen Food Scale for \$11.99 Add to Cart	\$17.99 (55% off) Save on Viva Lab's Hypertotics PRO-Women Probiotic Supplement for \$17.99 Add to Cart	\$12.99 (40% off) Save on Viva Lab's LeapFrog My Pal Violet for \$12.99 Add to Cart	\$26.99 (60% off) Save on Viva Lab's Savane Men's Select Edition Microfiber Pleated Dress Pant for \$26.99 Choose options	\$29.99 - \$34.99 (60% off) Save on Viva Lab's Clek's Women's Leola Debra Mule Ova Shoe for \$29.99 - \$34.99 Choose options	\$29.99 (25% off) Save on Viva Lab's Jaxx FitPak Portion Control Container Set for \$29.99 Add to Cart
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You purchased this item on August 3, 2015.
Size: 240 count | Product Packaging: Frustration-Free Packaging | [View this order](#)

Lysol Disinfecting Wipes, Lemon and Lime Blossom, 80 Count (Value Pack of 3) from Lysol Disinfecting Wipes
★★★★★ - 2,153 customer reviews | 14 answered questions | **#1 Best Seller** in Household Cleaning Cloths & Wipes



5 Sizes: 240 count

2 Packaging options: Frustration-Free Packaging

Subscribe & Save 5% Default
● **\$9.47** (\$0.04 / Count) ~~\$9.97~~ Save \$0.50 (5%)
Save 15% when you subscribe to 5 or more items

One-time Purchase
○ **\$9.97** (\$0.04 / Count) Free shipping for Prime members when buying this Add-on Item. [Details](#)

Deliver 1 every **3 months (Most common)**

[Review subscription](#)

[Add to Wish List](#)

[Add to Wedding Registry](#)

[Add to Baby Registry](#)

Freebies 2 Deals

Live the Ultimate Life... for LESS!

SEP 14 2015

Target's BEST Weekly Deals September 13th - September 19th



I only post the "BEST" Deals each week in this category on purpose. If it was featured in the ad and is "limited" below, I just didn't think it was that good of a price to share. So try not to purchase items that aren't listed below unless you can't wait for a better sale. Any deals listed in RED are items you might want to consider "stocking up" on!

**NOTE: You will see deals below that include Target Caramels & Coupons. If you don't know what those are, or how to use them, visit my previous post here.

HOUSEHOLD



- ❖ Freebies2deals.com
- ❖ PinchingYourPennies.com
- ❖ Funcheaporfree.com
- ❖ Follow for:

- Coupon Match Ups
- Free samples
- Sales
- Good Deals

SEP 14 2015

FREE 4-Pack of the New Boost Calorie Smart 100 Calorie Nutritional Drink!



Don't you just love FREE SAMPLES? Right now you can score a FREE 4-pack of the New Boost Calorie Smart 100 Calorie Nutritional Drink! All you need to do is fill out this short form. This offer is only good while supplies last.

Read More >

JUL 27 2015

FREE Sample Of Garnier Fructis Full & Plush Shampoo, Conditioner or Treatment!



Share over to Garnier and fill out this short form to request a FREE sample of Garnier Fructis Full & Plush, Hair Care! This sample includes shampoo, conditioner or treatment.

Quantities are limited, so you will want to grab yours soon! Allow 4-6 to eight weeks for delivery.

COUPON BLOGGERS



FUN • CHEAP OR FREE

— where frugal gets a facelift —

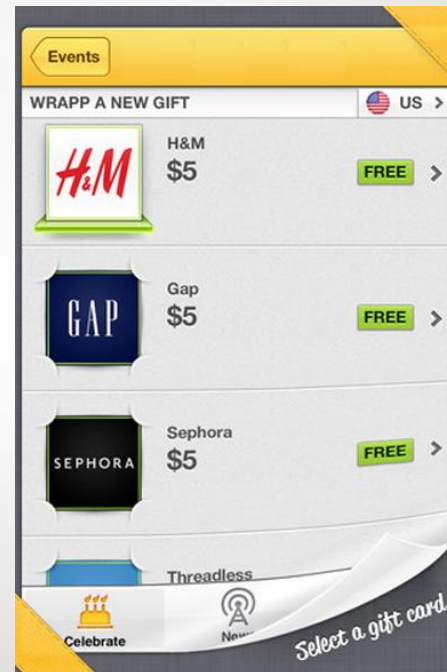
HOME • FINANCES • FOOD • LIFESTYLE • LOOKIN' GOOD •

How to stay healthy and save money when selling a house (#FindYourHealthy)



MONEY SAVING SMARTPHONE APPS

- ❖ Wrapp
- ❖ Ibotta, Checkout 51, Snap
- ❖ Plink
- ❖ University Values



ONLINE COUPON WEBSITES

- ❖ [Coupons.com](#)
- ❖ [Smartsources.com](#)
- ❖ [Redplum.com](#)
- ❖ [Target.com](#)
- ❖ [Facebook.com](#)
- ❖ [Coupons.target.com](#)



SAVE 40¢ ON TWO Pillsbury®
when you buy any TWO Pillsbury® Sweet Rolls OR Grand's® Sweet Rolls



SAVE \$1.00 EDWARDS®
on any one (1) EDWARDS® Pie (23.5 oz. or larger)



SAVE \$1.00 ON TWO Big G Cereals®
when you buy TWO BOXES any flavor General Mills cereals listed: Cinnamon Toast Crunch® • Cocoa Puffs® • Lucky Charms® • Trix® •



SAVE 40¢ ON THREE Pillsbury®
when you buy any THREE Pillsbury® Crescent Dinner Rolls (excludes Twin Pack)



SAVE \$1.50 Dove® Deodorant
on any Dove® go sleeveless, go fresh® or ClearTone™ Anti-perspirants (excludes trial and travel sizes and Dove® Men+Care®)



SAVE 40¢ ON THREE Pillsbury®
when you buy THREE CANS any size variety Pillsbury® Refrigerated Grands® OR Grand! .k® Biscuits



SAVE \$1.10 ON ANY TWO HOLIDAY BAGS HERSHEY'S®
HERSHEY'S® KISSES®, REESE'S®, HERSHEY'S® Minis®, YORK®, ROLOS®, or KIT KAT® chocolates (7.5oz. or larger)



SAVE \$1.50 Degree® Deodorant
on any Degree® Women motionSENSE™ product (Excluding Trial & Travel sizes)



SAVE 40¢ Campbell's®
on any THREE (3) Campbell's® Condensed soups

RESTAURANTS

- ❖ Sign up for your favorite restaurants emails & connect on Facebook
- ❖ Birthday Emails
 - Red Robin- Free Burger
 - Ihop- Free Meal
 - Tepankyaki's- \$30 gift card
 - Baskin Robbins- Free scoop of ice cream
 - Jason's Deli- \$5 gift card
- ❖ Entertainment Books
- ❖ Hometown Values



RELIABLE SURVEY WEBSITES

- ❖ Mysurvey.com
- ❖ I-say.com
- ❖ Valuedopinions.com
- ❖ Swagbucks.com
- ❖ E-rewards.com



MYSTERY SHOPPING



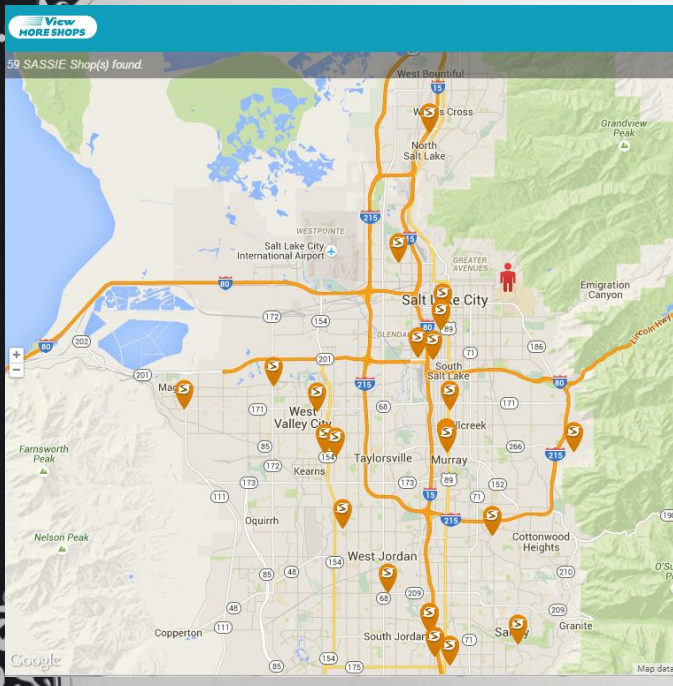
Shop Details:

Shop Type: *Kia sales phone shop*

Car to shop: [Kia Sorento, CX](#)

Day: *Mon-Fri ONLY*

Times: *Dealer hours/1 hr before close*



COMMENTS: Bank Shops for Cyprus Credit Union Members!

Shop Details:

For this assignment, you will be evaluating your experience while performing ANY standard teller operation with your Cyprus Credit Union account. You MUST be a current member of Cyprus Credit Union in order to perform this shop. You will evaluate the teller on their overall knowledge of the products and services discussed.

Services:

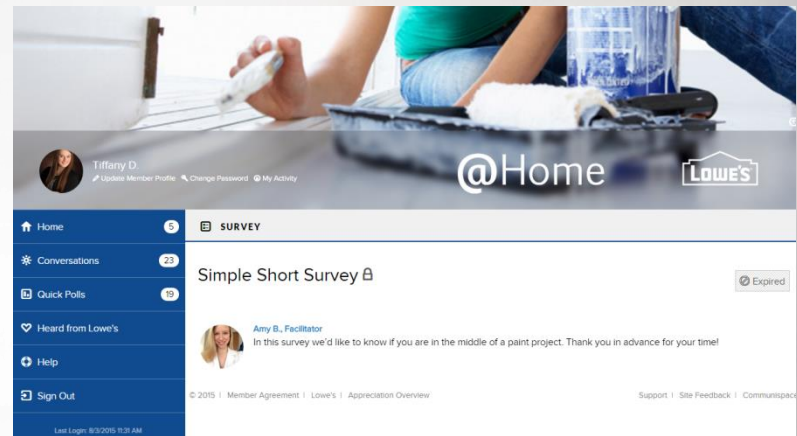
1. You may make a deposit
2. You may make a withdrawal
3. You may transfer funds
4. Any other day-to-day function regarding your account.

Shop pay: \$10.00

<input type="checkbox"/> Kelly.Sipko@intelli-shop.com	▶ Chrysler shops--new bonus!	Inbox	10:47 AM
<input type="checkbox"/> austin.nelson@intelli-shop....	▶ America First Bank needs your help! Shops available with bonuses!	Inbox	10:34 AM
<input type="checkbox"/> Natalie.Flahie@intelli-shop....	▶ High-End Restaurant Phone Shops Available Shop from Home!	Inbox	9:50 AM
<input type="checkbox"/> Natalie.Flahie@intelli-shop....	▶ High-End Restaurant Phone Shops Available Shop from Home!	Inbox	9:31 AM
<input type="checkbox"/> michael.rody@intelli-shop....	▶ Available Money Transfer Shops for \$14!	Inbox	9:29 AM
<input type="checkbox"/> michael.rody@intelli-shop....	▶ Inspection Shop? Pays \$30 plus Full Reimbursement!	Inbox	8:46 AM
<input type="checkbox"/> Natalie.Flahie@intelli-shop....	▶ Simple Teller Shops Cyprus Credit Union Members Needed!	Inbox	8:26 AM
<input type="checkbox"/> Natalie.Flahie@intelli-shop....	▶ Simple Account Inquiry Shops Now Paying \$15.00!	Inbox	8:25 AM
<input type="checkbox"/> michael.rody@intelli-shop....	▶ Available Inspection Shops for \$22 plus Full Reimbursement!	Inbox	7:56 AM
<input type="checkbox"/> michael.rody@intelli-shop....	▶ Available Online School Phone Shops for \$9!	Inbox	7:46 AM
<input type="checkbox"/> Kelly.Alessandrini@intelli-s...	▶ KIA Phone Shop Available	Inbox	9/14/15
<input type="checkbox"/> Kelly.Alessandrini@intelli-s...	▶ KIA Phone Shop Available	Inbox	9/14/15
<input type="checkbox"/> Natalie.Flahie@intelli-shop....	▶ Simple Bank Teller Shops Cyprus Credit Union Members Needed	Inbox	9/14/15
<input type="checkbox"/> Natalie.Flahie@intelli-shop....	▶ Simple Account Inquiry Shops Available Checking Accounts	Inbox	9/14/15
<input type="checkbox"/> michael.rody@intelli-shop....	▶ Available Western Union Shops for \$14!	Inbox	9/14/15
<input type="checkbox"/> michael.rody@intelli-shop....	▶ Available Shops for \$18 plus Full reimbursement!	Inbox	9/14/15
<input type="checkbox"/> michael.rody@intelli-shop....	▶ Available Phone Shops for \$9!	Inbox	9/14/15
<input type="checkbox"/> austin.nelson@intelli-shop....	▶ Help us evaluate your local Kia Dealership!	Inbox	9/14/15
<input type="checkbox"/> austin.nelson@intelli-shop....	▶ Help us evaluate your local Kia Dealership!	Inbox	9/14/15
<input type="checkbox"/> michael.rody@intelli-shop....	▶ Available Inspection Shops for \$14 plus Reimbursement!	Inbox	9/09/15
<input type="checkbox"/> Natalie.Flahie@intelli-shop....	▶ High-End Restaurant Phone Shops Available You can Shop from Home	Inbox	9/09/15
<input type="checkbox"/> Natalie.Flahie@intelli-shop....	▶ Simple Bank Teller Shops Cyprus Credit Union Members Needed	Inbox	9/09/15
<input type="checkbox"/> Natalie.Flahie@intelli-shop....	▶ Simple Account Inquiry Shops Available Checking Accounts	Inbox	9/09/15
<input type="checkbox"/> Natalie.Flahie@intelli-shop....	▶ Simple Bank Teller Shops Cyprus Credit Union Members Needed	Inbox	9/08/15
<input type="checkbox"/> Natalie.Flahie@intelli-shop....	▶ Simple Account Inquiry Shops Available Checking Accounts	Inbox	9/08/15

PANEL MEMBERSHIPS

- National Consumer Panel
- Cspace.com
- Crowdtap.com
- Shoppers army



SAVING MONEY ON GAS

❖ Smiths Fuel Rewards

(100 rewards points = 10¢ per gallon of fuel for 1 fill-up at Smith's)

- Redeem points for up to \$1 off per gallon of gas
- Earn by:
 - Spending on Groceries: \$1 in Groceries = 1 fuel point.
 - Double fuel points for Gift Card purchases
 - Prescription = 50 fuel points.
- Fill up more than one car



❖ Maverick

- Black Debit Card, 6 cents off per gallon
- Competitive Price Match



WAYS TO GIVE BACK

❖ Send your expired coupons to military families overseas
(up to 6 months after expiration)

❖ ASUU Food Drive

❖ Donate to the Food Bank

❖ Ronald McDonald House

❖ Women's shelters

❖ Deseret Industries

❖ Salvation Army



118 items, \$40



QUESTIONS?

- ❖ Stop by room 317 to learn more!
- ❖ Follow us on Facebook
 - [facebook.com/PersonalMoneyManagementCenter](https://www.facebook.com/PersonalMoneyManagementCenter)
 - *Giveaways*