

How to Cut Your Grocery Bills in Half While Shopping at

Publix

An informational learning ebook from



Disclaimer

This ebook is meant to provide practical suggestions and advice on how you can save money while you shop at Publix. It by no means guarantees that you will save 50% off your grocery bill. Individual savings will depend on advertised sales in your area, your store's coupon policy, the amount of coupons you have access to, your willingness to try new brands (or deviate from your favorite or usual brand) and your diligence in following the suggestions in this ebook.

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Learning to Shop Smart

Thank you for your ebook purchase! This is the first step to helping you learn how to save money while you shop at Publix. While reading this ebook it is recommended that you read all content in the order that it is presented to obtain maximum savings. When using all of the suggestions in this ebook on a consistent week to week basis it has been proven that you can save an average of 50% on your grocery bill at Publix. Many of these suggestions can be applied when you shop at other grocery stores, drug stores and department stores, however this ebook focuses primarily on how to maximize your savings at Publix supermarkets. Thank you again for your purchase and should you have any questions or suggestions regarding shopping and saving money at Publix please feel free to contact me at melanneewis@yahoo.com

Step 1 – Understanding How Your Publix Works

The first step to learning how to save money while shopping is to learn how your Publix store operates with regard to advertised sales and coupons.

Although Publix is a corporation each store has different prices and coupon policies based on their location. For example a Publix in the eastern part Naples, FL may have the same items on sale as a store in the northern part of Naples, FL, however their prices may be higher or lower. Likewise the coupon policy between these two stores can differ substantially. It is recommended that you visit and or contact at least 4 different Publix stores in your area (or as many as you have access to). You will want to compare prices for each store on their individual sales items over a period time to help determine which store has consistently lower prices in your area. Sometimes the savings per item may be only a few pennies other times it may be as much as 70 cents per item. The best way to do this is to bring a shopping notebook with you to record prices on items. You should list the item, size of item and price. The grid below shows a sample of how you can set your notebook up.

| Item | Publix 1 – 111 Main St. | Publix 2 – 123 Broccoli Drive | Publix 3 – 456 Oak Rd. | Publix 4 -789 2 nd Ter SW |
|------------------------|-------------------------|-------------------------------|------------------------|--------------------------------------|
| Tropicana Orange Juice | \$2.45 | \$2.57 | \$2.45 | \$2.63 |

| | | | | |
|-------------------------|-------------|-------------|-------------|-------------|
| ½ gallon | | | | |
| Oscar Mayer Bacon 12 oz | \$3.23 BOGO | \$3.67 BOGO | \$3.23 BOGO | \$3.99 BOGO |

Based on the grid above, which only accounts for price, it would make more sense to try to go to either Publix #1 or Publix #3 since their prices appear to run lower than the other two stores. **NOTE – This notebook should be kept for a minimum of one month to get a good indication on which stores consistently offer lower prices.**

Next you will want to compare coupon policies. Each store determines what coupons they will take. Most will accept competitor coupons, however each store determines what they consider to be a competitor. One store may only accept other grocery store coupons that are for stores within a certain radius of their store. Another store may accept other grocery store coupons, department store coupons and drug store coupons from stores in the area. Some stores will allow you to stack their coupons with manufacturer's coupons and competitor coupons. You will want to contact and or visit the stores that you have price shopped to find out what each store accepts for coupons. It is not recommended that you ask a blanket question about what the store's coupon policy is such as "what is your coupon policy?" This type of question will get you a very general and vague answer which may lead to frustration and coupons being refused at the checkout line. It is suggested that you ask very pointed questions with regard to their coupon policy such as "do you accept drug store coupons from Walgreens and CVS?" Below is a sample grid that has been filled out comparing stores 1, 2, 3 & 4. **NOTE: Don't assume that because a competitor store is outside of your area that the Publix store will not accept their coupons. I have used Food Lion and Haveys' coupons at my local Publix and there is not one of these stores within 100 miles of the area. Always ASK!!**

| Coupon Source | Publix 1 – 111 Main St. | Publix 2 – 123 Broccoli Drive | Publix 3 – 456 Oak Rd. | Publix 4 -789 2 nd Ter SW |
|--|-------------------------|-------------------------------|------------------------|--------------------------------------|
| Albertsons | YES | NO | NO | NO |
| Winn Dixie | YES | YES | YES | YES |
| Bravo | YES | NO | NO | NO |
| Family Dollar | YES | NO | YES | NO |
| Sweetbay | YES | YES | YES | YES |
| Dollar General | YES | NO | YES | NO |
| Food Lion | YES | NO | NO | NO |
| Harvey's | YES | NO | NO | NO |
| CVS | YES | NO | NO | NO |
| Walgreens | YES | NO | NO | NO |
| Rite Aid | NO | NO | NO | NO |
| Target | YES | YES | YES | YES |
| Kmart | YES | NO | NO | NO |
| Computer Generated | YES | YES | YES | YES |
| Allows stacking of Publix, manufacturer, and competitor coupons on one item? | YES | YES | YES | NO |

| | | | | |
|---|-----|----|----|----|
| Allows stacking of multiple competitor coupons on one item? | YES | NO | NO | NO |
|---|-----|----|----|----|

We can see per the grid above that Publix Store 1 has the most generous coupon policy. Fortunately this store also has lower overall prices (per the first grid). Therefore, Publix Store 1 would be the best bet in this scenario to maximize your savings on groceries.

Step 2 – Where To Get Coupons

There are many sources for getting coupons. **The first and easiest way to get coupons is from your Sunday newspaper.** Most newspapers have between 2-5 inserts in them which contain a multitude of coupons. Even clip coupons that you would not use as you may be able to exchange these coupons with someone else for something else you could use.

The second way to get coupons is by searching the internet. Below is a listing of websites that you can search to find coupons.

1. www.iheartpublix.com - This website by far is the best website you can use. It tracks the advertised sales for Publix on a weekly basis and provides online links to access coupons for various sale items. It also gives you tips on how to stack coupons for each item to obtain maximum savings. This website is a HUGE time saver and can help you save loads of money!!
2. www.coupons.com , www.smartsource.com and www.redplum.com are websites where you can obtain a multitude of manufacturer coupons for various items. When I visit these sites I always print off coupons for items that I use, even if they are not on sale that week. For any items not on sale I just file the coupon away as it may be useful for a later sale.
3. www.facebook.com - You can use facebook to find coupons for your favorite products!! Many times if you click that you like a certain brand or product it will allow you access to a coupon or coupons for savings on that product.
4. Manufacturer's websites – many manufacturers (Johnson and Johnson, Kraft, etc...) offer coupons and samples to consumers who sign up for their newsletters.

The third way to get coupons is to pick up coupons at your local Publix. Publix has two standard coupon fliers that they use each month. The first is yellow in color and is found in the rack where they have their weekly sales fliers as you enter the store. It shows special sale items for the month as well as Publix coupons for various products. The coupons provided in this flier can only be used at Publix, do not have a bar code and have a code like L.U. #9506 on the bottom. This flier is for general grocery items, pet food, paper products and cleaning supplies.

The second monthly coupon flier that Publix puts out is green in color and specializes in health and beauty items. It is also found in the sales flier rack as you enter the store. It includes coupons as well as items that have special pricing for the month. The coupons are Publix coupons and have no barcodes so you may be able to stack them with various manufacturer coupons and competitor coupons.

Besides these fliers Publix will on occasion have additional coupon booklets for various products. These may be in the sales flier rack, near the customer service desk or in main aisles of the store. These booklets can be a combination of Publix coupons AND manufacturers coupons.

You may also find additional coupons in each aisle for various products on tear pads, blinking coupon dispensers (referred to as blinkies) and hang tags. **NOTE : Even if an item is not on sale, or you do not plan on using the coupon that day, collect it and hold it in your stash for a more opportune time!! Many times when that opportune time arises the coupon dispenser, tear pad or hanging tags have disappeared, however you will have the coupon!!**

The fourth way to get coupons is to look for coupons in other stores. These can be found in other store sales fliers, online, in coupon books or in the form of register coupons. Walgreens is famous for having free coupon books next to their weekly sales fliers. These coupons do not have barcodes and are supposed to be used at Walgreens only, however if your Publix will accept them then use them!! Many times the coupons in the Walgreens book tend to coincide very nicely with Publix sales!!

The fifth way to get coupons is to purchase them online. There are many sites online that offer coupon clipping services. Many times you can get a substantial number of coupons for a very small investment. Ebay usually has quite a good selection of coupons you can purchase. You would more than likely use this service for certain brands or high value coupons that you want to stockpile. This is not a good method for gathering coupons at the last minute before a sale as you will probably receive the coupons through the regular mail service and not until after the sale is over.

The sixth way to get coupons is to exchange with others. You can either set up an exchange box or start a club. Have all members cut and collect all coupons that they find and exchange those that they do not use. This is a great way to get some new coupons and get rid of some that you don't use.

Step 3 – Organizing Your Coupons

Now that you have coupons how do you organize them? There are several different ways to organize coupons, however the most popular way is the binder system. You will need at a minimum a 3" binder with approximately 10-15 tabs (depending on how many categories you want) and a good number plastic baseball card holder sleeves that can fit into the binder. Once you have these items you can begin the daunting task of organizing your coupons. The first step will be to determine logical categories for your coupons (ex. Bread, salty snacks, cold drinks, hot drinks, laundry supplies, etc.....) You will then set up tabs for each category and place coupons in individual sleeves by brand for that category and place them in your binder. You will continue this process until you have categorized all of your coupons and put them in your binder. Then you may wish to make a master list for the front of your binder so that you can easily find various coupons. Many people will list products in alphabetical order and then list the tab that the coupon can be found under so that they can easily find the coupon when they need it. You can be as detailed as you like. Obviously the more detail you put into this process up front the less time it will take you to find coupons later and reduce the chances of you missing an opportunity to save because you couldn't find a coupon. Unfortunately this method does take an immense amount of time to set up and maintain. Other methods can include using portable check file folders and categorizing your coupons by type

(canned goods, drinks, frozen, etc...). Although this is a quicker method for organizing up front, you will have to end up going through a wad of coupons each time you want to locate one to use for a sale. To get additional ideas on how to sort your coupons and suggested categories visit <http://www.suite101.com/content/how-to-organize-coupons-a38077> **NOTE : the more time you spend up front organizing your coupons the less time you will need to spend when trying to locate one to use.**

Step 4 – Planning Your Shopping List and Finding Deals

Before you begin planning your shopping list you will want to get the list set up in 3 different sections – must haves, stockpile items, and items to check. **Must Haves**, includes regular items that are needed regardless of whether or not they are on sale. These items usually consist of milk, bread, eggs, meat etc... **Stockpile items**, include sale items and/or items that can be purchased cheaply with coupons. These are items that the price is so good, free or that are money makers and that you won't want to pass up. These items consist of non-perishable items that may be stored and used at a later time if not needed now. **Items to Check**, are items that you have multiple stacking coupons on that you will want to check the price on when you get to the store since there is no advertised sale on them.

After you have set your list up and enter your must have items you will want to visit www.iheartpublix.com and click on the weekly ads tab. You will want to view the most recent weekly ad matchup to see what items are on sale, what links are available for online coupons and what other coupons that they have listed that you may already have in your stash. As you go through their list you will want to start printing down any online coupons that they have suggested as well as finding any coupons for the items in your stash. **NOTE : Be sure to watch for different types of coupons that you can use for one item. Keep in mind what you store's coupon policy is!! TIP – scroll all the way down the list to comments as sometimes others will find deals that are not listed in the general list that may be of use to you!!**

Let's view an example below of how you can stack coupons and save.



Publix Sale – **TUMS 160 ct. BYGO Free** \$10.99

You have two **Target** online coupons for \$1.00 off one

You have two **Publix** coupons for \$2.00 off one

You have one **manufacturer** coupon for \$1.00 off two

Your starting sales price is **\$10.99** for two

Minus **\$2.00** (2 Target coupons)

Minus **\$4.00** (2 Publix coupons)

Minus **\$1.00** (1 manufacturer coupon)

Your ending price **\$3.99** for two bottles of 160 ct TUMS.

Price for two TUMS without BOGO or coupons **\$21.98**

Total savings off of regular price for two TUMS 160 ct. \$17.99 or 82%!!

Actual Savings Example Using Steps Above



Here is an actual Publix receipt showing details of how much was spent, how much was saved and the dollar amount of coupons that were used.

Total spent \$77.09

Manufacturer Coupons \$43.49

Publix and Competitor Coupons \$24.49

Advertised Sales Savings \$68.16

Total Savings \$136.14

| Summary | |
|--------------------------|------------|
| Total Amount Spent | \$ 77.09 |
| Total Amount Saved | \$136.14 |
| <hr/> | |
| Total Value of Groceries | \$213.23 |
| Percent Savings | 64% |

Tying it All Together

Keep in mind that when you first start shopping using these steps that you may not see immediate dramatic savings. This process takes a minimum of a few weeks for you to start seeing significant benefits. If you keep clipping coupons and consistently working this process over time you should see a dramatic reduction in what you spend in groceries.