

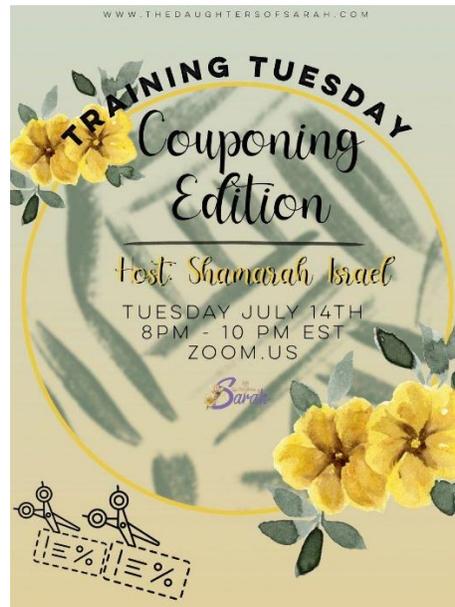


Event: T2 Training Tuesday

Topic: Couponing Edition

Host: Shamarah Israel

Date: July 14, 2020



Mother Shamarah

Key Points:

Saving Money by Couponing

Learning how to utilize the coupons

Ability to save and get additional products for our families

Presenter: *Bina Israel (Nashville)*

Topic: Money Saving Cash Back Apps to earn extra cash on your grocery receipts.

Ibotta App

What is Ibotta?



- *Ibotta* is a free money saving cashback app that gives you money back on items that you already plan on purchasing
- *Ibotta* preselects items that they want you to purchase. So input your grocery list into the app.
- You must have the app to submit a receipt
- You can download the app on iPhone, Android, tablets, etc.
- This app can be used to buy groceries, in restaurants, retail stores and online.

3 Ways to use the app!

1. Submit your receipt. (Once you have purchased your items take a picture of the receipt and send to *Ibotta*.)
2. Shop online. (ex: You can connect your Amazon account to *Ibotta*)
3. Link your loyalty accounts (ex: CVS, Walgreens, Rite Aid)

5 Steps on how to use Ibotta

1. Download and Sign Up on the mobile app
2. Unlock your rebates. (You must have your rebates clipped or choose specific coupon items in *Ibotta* for you to receive the funds once you scan your receipts)
3. Go shopping and hold on to your receipts. (Make sure they are not wrinkled because you must take a picture of your receipts)
4. Submit your receipts in the *Ibotta* App
5. Automatically receive your **Cash** from the items that you purchased.

6 Tips

1. Bonuses (weekly on Thursday and Sunday)
2. Verify products in store (if the desired products will work)
3. Take a picture of entire receipt (Include date, store info, etc.)
4. Team bonuses to earn more (each team member will earn different amounts)
5. Save your receipts (you have up to 7 days to redeem items from *Ibotta*)
6. Make sure you have the correct zip code (you may miss out on area specific offers)

Video Walkthrough on App

- Scroll through and choose preferred store (ex: Walmart)
- Purchase what you need according to your own personal list. Avoid purchasing items that you do not usually use.
- “Any Item Feature” You will receive \$0,10 to purchase any item that the advertise



- Search by category (Household, Cosmetics, Grocery, etc.)
- Redeem app coupons
- Scan receipt

Note: Wal-Mart is the only store where you can line up the barcodes at the bottom of your receipt and it will read your offers. All other stores you must take a picture of the entire receipt.

Mother Shamarah

As Proverbs 31, you must plan ahead, know how much money you are going to spend and how much you will get in return from couponing.

Q. Can you use multiple apps for the same receipts?

A. Yes

Joining Ibotta

- If you would like to join Ibotta, use my referral code “**oqy4w**” and you will earn \$20 after you redeem the required rebates.
- Joining my team. We will all earn extra cash collectively.
- Once you sign up, you must be active once a month

Q. Why is it that black/brown women never use coupons?

A. Embarrassment and we equate it to food stamps. (Food stamps are money!) We are overpaying anyway you might as well get the discounts.

Mother Shamarah

With Covid-19 our people are suffering with not having cleaning supplies on-hand. However, hoarders and people who coupons have shelves full of these items. Especially as we prepare for physical and spiritual winter and supply and demand gets harder, we must be able to work together and learn couponing. Always think of others when shopping for your own home. This is a great way to give alms!



Note: Read the Rules of Use! (Go to account, then help, and you will see Rules of Use.)

- You must redeem at least one (1) item once a month

Fetch Rewards App

What is Fetch Rewards?

- Fetch Rewards is an app that turns your grocery receipts into rewards.

Joining Fetch Rewards

- Install app
- Sign up and make an account
- Scan Receipt (Any receipt you scan you will receive 25 points)
- Fetch Rewards has a list of companies they sponsor.
- Fetch Rewards does not give you PayPal, you must go to your account and redeem by e-gift card.
- Use Sister Karnia's referral code "URTPV" and you both will get 2,000 points after you scan your first receipt

Note: Please read Terms of Service! Go to Me, the Help Center

Q. Can you use Fetch Rewards at any store?

A. Make sure to type in your specific zip codes to see your local stores and offers.

Q. Will this app work at Home Depot or Lowes?

A. Yes, if it is in your area, they may have certain items or a certain percentage to save.

Q. If you purchase items online can you scan your e-receipts?

A. Yes, connect you Amazon and Sam's Club accounts to the app.



Note: We are paying full price while Esau is using apps, coupons and keeping money in their pockets.

Kroger Cash Back Rewards

- Another way to earn money on your groceries

How to use Kroger Cash Back Rewards

- You must go online on a desktop to access the Kroger Cash Back program at www.Kroger.com. You must have an account to use the rewards programs. (It is not a part of the Kroger App.)
- Once you have an account, go to **Save**, and then scroll down to **cash back**
- Go to store and purchase products.
- Scan rewards card at register or enter phone #.
- Your rewards will be in your account within 48 hrs.
- Once you reach \$20 you can transfer it to PayPal. (You do not have to use it in-store)

BE PATIENT!!!

- **Coupons cannot be learned overnight**
- **Research**

Ecclesiastes 7:12 (KJV) For wisdom *is* a defense, *and* money *is* a defence: but the excellency of knowledge *is*, *that* wisdom giveth life to them that have it.

- This can be used for alms for the school.

Romans 5:3-4 (KJV)

Vs 3 And not only so, but we glory in tribulations also: knowing that tribulation worketh patience;

Vs 4 And patience, experience; and experience, hope:

- Sometimes you may experience frustration. When you get to that point put the items down and walk out of the store.



- All transactions may not be the best, but your patience will become your experience.

James 1:3-4 (KJV)

Vs 3 Knowing *this*, that the trying of your faith worketh patience.

Vs 4 But let patience have *her* perfect work, that ye may be perfect and entire, wanting nothing.

- Patience is the key! Do not beat yourself up if a transaction does not work out.

Luke 21:19 (KJV) In your patience possess ye your souls.

- If things do not go right, try it again!

Presenter: Karnia Israel

Topic: Couponing 101

Why Coupon?

Proverbs 31:14-16 (KJV)

Vs 14 She is like the merchants' ships; she bringeth her food from afar.

Vs 15 She riseth also while it is yet night, and giveth meat to her household, and a portion to her maidens.

Vs 16 She considereth a field, and buyeth it: with the fruit of her hands she planteth a vineyard.

- Stockpile for Family

Proverbs 31:20 (KJV) She stretcheth out her hand to the poor; yea, she reacheth forth her hands to the needy.

- Help Others

Proverbs 31:27 (KJV) She looketh well to the ways of her household, and eateth not the bread of idleness.

- Generate an Income

Types of Coupons and Where to Find

Manufacturer's Coupons

- Usually put out by a company to boost the sale of an item
- Advertise new item

Can be found:

- Sunday Newspaper
- Grocery Stores
- Online
- Coupon Fairies (Find them on Facebook and Instagram)
- Manufacturer



Tear pad Coupons

- Found near a product on shopping aisles
- May be used at another store
- Not store specific



Store Specific Coupons

- Must be used in a particular store
- Can be used/stacked with manufacturer coupons
- Ex. Target store coupon plus P&G coupon



Digital Coupons

- Digital coupons are free electronic store and manufacturer coupons that can be loaded to your loyalty card or store account.
- Same as paper coupons you find in newspaper, in stores, or print from the internet
- No clipping or paper involved
- Can be added to your account at any time and from anywhere if you have a smartphone.
- Serve as a backup if you forget your hard copy at home. Found on store's website or app
- Must be downloaded

Q. How do you carry/organize paper coupons when going in the stores?

A. Use a binder with baseball cards inserts to organize coupons by alphabet, expiration date. (Move the coupons to the front of your binder when you know it will expire soon)

Q. If you only shop at 3 stores should you only concern yourself with coupons for those particular stores?

A. Yes, start small with a minimum of 4 coupons

Stores That Offer Digital Coupons

- Walgreens

- CVS
- Target- Red Card, Target Circle
- Kroger and Affiliates (Go online and google store affiliates)
- Albertson
- Family Dollar (Digital Coupons on App)
- Dollar General (Digital Coupons on App)
- Safeway
- Winn Dixie
- Giant Foods
- Whole Foods
- Harris Teeter
- Publix
- Retail Me Not
- Joanne's Fabric
- Michael's
- Hobby Lobby

Note: You can use coupons at the Dollar Tree

Blinkies

- Dispensed in store
- Also known as Smart source Coupon Machines.
- Used to advertise a new product or encourage purchasing a particular brand over a competitor.



Peelies

- Adhesive manufacturer coupons found on products in the store.
- Peelies that say "on this package" should be used on the very products where they are found.
- Should be used in the shopping trip in which they are obtained.

➤ Store Specific



Note: You can use a manufacturer coupon and a store specific coupon on the same item.

CVS

Extra Care Bucks (ECBs)

- CVS's customer loyalty program called Extra Care.
- To receive sale prices and earn ECB's, an extra care card is needed.
- Register online or in store
 - Provide email address
 - Weekly coupons will be emailed
 - Linked to telephone number
- To receive additional coupons, scan card or input telephone number at red coupon printing kiosk
- Can send coupons and ECBs directly to your mobile app.
- Care Pass (you pay \$5/mo. or \$48/yr.) \$10 in ECBs every month plus 20% off CVS brand - Deal of the Week



Q. Does the cash back you get from the transaction expire?

A. Yes, reward and expiration date appears on the receipt



Q. Will your rewards work at any CVS across the country?

A. Yes.

- CVS ad comes out every Thursday
- Go to CVS and click on “sneak peek for next week”
- Plan your deals ahead of time based on the needs of your family or congregational needs.

Walgreens

Balance Rewards (BR)Walgreens

- BR is a points-based loyalty program that is offered by Walgreens.
- Linked to your phone number.
- BR promotions are advertised in the Walgreens weekly ad and on the shelf in-store.
- To access sale prices, you will need to sign up in person or online before shopping at Walgreens.

How BRs Work

- When purchase qualifying items, enter your phone number at checkout and your points will be digitally added to your account.
- To meet the qualifying purchase requirement, you must either spend a certain dollar-amount on qualifying products or buy a set quantity of qualifying items.
 - (Ex. Buy 2 Crest or oral care products and receive 4,000 points)
 - Spend \$20, receive 5,000 points

Points are redeemable in increments of 1,000:

1,000 = \$1

2,000 = \$2

3,000 = \$3



4,000 = \$4

5,000 = \$5

Balance Rewards

Points are redeemable in increments of 1,000:

1,000 = \$1

2,000 = \$2

3,000 = \$3

4,000 = \$4

5,000 = \$5

- BR promotions do not have limits.
- Transactions can be repeated
- Expire after 1 year

Deal of the Week

Beauty Event - To help in accumulating additional points

Balance Rewards Points last until the end of the year

Register Rewards can be used on any item in the store

Buy 1 Storage Bag and get 2 Free

Q. What exactly is a Coupon Fairy?

A. A vendor who sales coupons.

Q. When you shop with the Coupon Fairies do you ask for specific items that you want?

A. Yes, you look on their page for the items you want and if they do not have it, ask for it.

Q. Do we currently have a couponing group



A. Yes, stay tuned it is in the works...

www.walgreens.com

- Go to weekly ad and clip your coupons

Dollar General Deals

- Always have the best deals on Gain Products
- Every 2-3 weeks or monthly Dollar General upload multiple Gain coupons on their app. Just go on the app and clip the coupon.
- Clip ALL High Value coupons
- They give you overage in coupons compared to the actual item price
- Clip all Gain coupons

Tips

Organize Coupons

- Envelope, coupon organizer, binder, file box

Match coupons to your favorite store.

- Start small...focus on 1 or 2 stores

Familiarize yourself with upcoming sales/deals by reviewing weekly ads.

Resources

- Krazy Coupon Lady (App and Website)-updated daily
- Hip2Save (App and Website)

- Southern Savers (App and Website)-Resources:

www.krazycouponlady.comwww.Hip2Save.com

www.southernsavers.com



Coupon Etiquette

Do's

- Read the fine print.
- Familiarize yourself with store's coupon policy
- Be polite to cashiers/managers
- If you have enough to share, do so. At least make the gesture.
- Get a coupon buddy
- Coupon Etiquette

Don'ts

- Never photocopy a printable coupon (this is fraud).
- Never use a coupon on an item that is not listed on the coupon (glittering)
- Never allow a rude cashier to vex your spirit.
- Never clear the shelf
- Never use expired coupons.

Rule of Thumb

- Manufacturer coupons cannot be stacked at ANY store
- If an item is on sale and the value of the coupon exceeds the sale price, it is at the discretion of the cashier/store to honor that coupon
- Never be afraid to do multiple transactions
- If an item is not in stock, ask for a rain check
- If you miscalculate, do not be ashamed to put merchandise back
- If you miss a deal, the same deal usually happens every 6-12 weeks.
- If it is free and lawful, get it. Others may be able to use it.

Recap

- Choose store (1-2 stores)
- Clip or download coupons. Organization is key.
- Start with small hauls.

- Utilize online resources previous mentioned i.e. Facebook, IG, Tic-Tok
- Write it down before you leave home
- Rejoice when you succeed!

Note: Reach out to your respective school Captain's Wife to see if you can be added to the Couponing Group.

Additional Information

- Coupon Fairies
 - Qponrockstarsmd
 - the_master_coupons
 - www.clipping2save.com
- Print from coupons.com
- Manufacturer's websites such as Proctor & Gamble
- Always check clearance aisles. Remember you can use coupons on clearance items.
- Tap into couponing groups social media. Most deals are already planned out.

End Result!!!!



~~~Shalom Most High in Christ Blessed~~~