



REBATES & COUPONING



REBATES

Tips For Rebates

- Good cashback websites and apps are usually free to use. They earn money by getting a commission from sending paying customers to the retailers that they partner with.
- Avoid cashback websites and apps that charge you a fee to join. These are usually spam or trying to sell you something.
- If possible, combine rebates with coupons. However, in most cases, you cannot combine rebates from two or more companies per transaction. Some rebate sites have coupons available at point of transaction.
- For rebates, consider how you want your cash back. In some instances, you can get cash back via a check or PayPal. In others, you can select to withdraw your rebates in the form of a gift card.
- Cash back and rebates may not be instant but either accumulated and sent 30 – 90 later. (To cover returns.)

Tips For Rebates

- Many rebate sites can be browser add-ons to assist with applying the rebates to the shopping experience. They may appear in every site you visit that sells items. You may want to consider using a different browser when not shopping online or turn the notifications off.
- Selecting the right rebate website or app for a specific transaction that gives the largest rebate can be time consuming. Some shoppers will consider using only one or two rebate websites or apps. In other instances, shoppers will use a “cash back monitor” website to see which is offering the best cash back.
- Don't forget that individual stores may have coupons and rebates if you sign up for their loyalty program or use their website/app – ex. Target app or clickable coupons in Amazon.
- If purchasing gift cards, check with the policies in the rebate website. Many rebate companies do not give cash back for gift card purchases.

Common Rebate Websites/Apps



- **Rakuten** – perhaps the most popular rebate website. Rebate vary by store, but you can the option to earn rebates online and in-store.
- **Honey** – this feature is a browser add on. You will earn “honey gold” for each qualifying purchase. Once you get up to \$10 worth of gold, you can redeem for gift cards. Honey also links promo codes at checkout.
- **Dosh** – earn cash back on in-store purchases. Each qualifying purchase will add money to your Dosh account. You can then deposit the amount back to your PayPal or debit card.

Rebates for the Future



- **Upromise** – linked with Sally Mae. All rebates go towards saving for college. You can have more than one person saving towards a common account.
- **Acorns** – not necessarily a rebate app, but the round-up feature is highly popular. After linking a debit and credit card, each purchase on that card will round-up to the next dollar. The change from that transaction is then put into an investment portfolio you set up in Acorns.

Other Rebate Sites

The ibotta logo is displayed on a solid magenta rectangular background. The word "ibotta" is written in a white, lowercase, sans-serif font, with a small registered trademark symbol (®) to the upper right of the "a".

ibotta®

The Swagbucks logo is displayed on a solid blue rectangular background. It features a white icon of a stylized "S" or "G" shape to the left of the word "swagbucks" in a white, lowercase, sans-serif font.

swagbucks

The Checkout 51 logo is displayed on a white rectangular background. The word "Checkout" is written in a green, sans-serif font. Below it, the number "51" is written in white inside a green circle.

Checkout
51

- **Ibotta** – behind Ratuken, Ibotta is very popular with combining coupons with rebates. Scanning receipts can earn even more money!
- **Checkout 51** – scan in receipts to get cash back on qualifying items. You receive the qualifying items every Thursday. You can get cash back on gas purchases!
- **Swagbucks** – like Ratuken, Swagbucks can give higher cash back rates for online shopping.

Pay to Shop/Surveys Rebates



- **Branded Surveys** – an online community that assists global marketing research companies buying behavior by paying to take surveys.
- **Inbox Dollars** – take online surveys, play games, and watch videos, read emails, and get unique coupons.
- **My Points**- earn points by taking surveys or online shop to redeem for gift cards. The pay out is typically quicker than other survey sites.

Cash Back Monitor Sites



- Sites that compare rebate amounts:
- Cashback Monitor - <https://www.cashbackmonitor.com/>
- Cashbackholic - <http://www.cashbackholic.com/>
- EV Reward - <https://evreward.com/>

Honorable Mentions





COUPONING

Tips for Couponing

- Why Couponing?
- Find a method to organize your coupons that works for you:
 - Digital Wallets
 - Coupon Binders
 - Coupon Organizers at Checkout
 - Coupon Reminders

Tips for Couponing

- Couponing is a learning process. You may want to start off your couponing journey by using coupons for products you normally use. As you become more comfortable, start mixing in more dynamic couponing strategies.
- Like rebate websites and apps, coupons exist in several different locations and searching for them can be very time consuming. Consider how much time you will commit each week searching for coupons. Maybe only start by clipping paper coupons on products you will use?
- Sign up for loyalty cards. Some coupon/rebate sites allow you to link rebate and coupons with store loyalty cards.
- Along with couponing, consider looking through a store's weekly sales or store websites for coupons. Most stores allow for price matching and honor competitor coupons.
- A common trend with couponing is buying large amounts of items that are not used or stockpiled. Consider buying nonperishable items and determine how much space you have to store items. In these cases, you actually may lose money if products go bad.

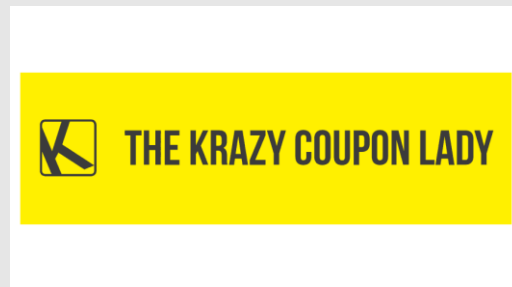
Tips for Couponing

- Coupon stacking. In other words, combine a coupon with a store coupon and, even better, stack both coupons with store sales. For example, if a jar of jelly is on sale for \$2, and you use a manufacturer's coupon from the Sunday paper for \$1 off and the store coupon for \$1 off, you get it for free.
- Coupon overage is when the face value of the coupons exceed the price of the product. In some cases, stacking coupons may be more than the price of the product. For example, if a jar of jelly cost \$2, but you have a coupon for 50% off and a manufacture coupon for \$1.50, you will have an excess of \$.50. Most stores will apply this excess to your cart while others will pay it cash back or give store credit.
- Present you coupons in the right order or consider using the price-minimum coupon first before using other coupons. For example, if you have a \$5 off a \$20 purchase coupon and a coupon for \$10 off. If you use the \$10 off coupon first, it can drop the cost of the item below the \$20 minimum and the \$5 off will not apply.
- Consider not being brand-loyal and not using every coupon. Store brand items may have a better deal than brand items. For example, if you have a coupon for \$1 off two packs of brand paper towels. The coupon may not take the total price below the cost of the same store brand paper towels.

Where to Find Coupons?

- The Sunday Paper
 - Smart Source – weekly
 - Retail Me Not – weekly
 - Procter & Gamble – monthly
 - Walgreens/CVS/Rite-Aide – weekly
- Manufacture Websites
- Online Printable Coupons
- Digital Coupons – Coupons that load to your mobile device or loyalty cards
 - Most digital coupons are limit to one per phone number, app, or loyalty card
- Krazy Coupon Lady
- Southern Savers Website

Coupon Sites



- **Coupons.com** – the largest coupon website for stockpiling and grocery items. This site has tons of manufacture and printable coupons that can double up with store coupons.
- **Krazy Coupon Lady** – great site to get started. Get coupons by category, by store, or even get tips on getting the rock bottom price.
- **Coupon Mom** - get those hard-to-find coupons by store or in the coupon database.

Larger Coupon Sites



- **Groupon** – the largest website for discount and coupon on unique items, get-aways, and other products not normally found in the Sunday paper.
- **Valpak** – easy-to-use coupon and promo code website. This site also has restaurant discounts and coupons!
- **Southern Savers**- mainly for stores in the South, but this site has great tutorials, links to other coupon sites as well as tips on how to use coupons to get the rock bottom price.

Grocery Coupons



- **P & G** – get printable coupons on various P&G goods, such as Tide, Downy, and Arm & Hammer products.
- **Grocery Coupon Network** – find unique and hard-to-find grocery coupons by region.
- **Betty Crocker**- this site has coupons on dozens of other items not Betty Crocker. These coupons usually can be doubled as they are not manufacturer coupons.

Rebate/Coupons All-in-One

RetailMeNot

COUPONCACTUS

Extrabux
.com

Thank you!