

COUPON SURFER



Coupon Savings Book

**A Free Guide on How to
Save on Everything
in your Life**

CouponSurfer's Xtreme Coupon Savings Book:

A Free Guide on How to Save on
Everything in your Life

Version 1.0

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Chapter 1 - Introduction to Extreme Couponing

So what is Xtreme Couponing? Xtreme Couponing is extreme not because it's difficult, but because it can save you money on almost anything in your life, from groceries, to movies, to health care. You can find some great coupons online, whenever you want to use them for online use, like promotional or discount codes. You can enter the codes upon checkout at online stores and websites, or print paper coupons to bring with you to local retail stores like Walmart or your local grocery store. You can find free shipping or delivery codes and percent-off codes for online purchases or for in-store purchases. You just have to know where to look and what to expect.

There are also other strategies and methods that can help lower your everyday spending. This guide is designed to show you how to easily use these strategies along with online coupons for some "Xtreme" savings!

Chapter 2 - How to Save on Groceries

Your grocery budget can easily get out of hand, but the following tips can help you cut your bill in half or more! Keep in mind that along with the following sale and shopping tactics, there are several types of coupons you can use at the grocery store. The most common type is normal manufacturer's coupons (from the paper, store circulars, or in-store coupon machines) that you bring to the store to redeem. What you may not know about is printable Internet grocery coupons. These coupons work exactly the same as regular coupons, except that you print them at home from your computer printer and then take them in to the store.

A. Printable Grocery Coupons

Visit our [printable grocery coupon section](#) each time before you shop. Unlike newspaper coupons, you don't have to wait until Sunday for new coupons. These are coupons you print at home. To use them, select the coupons you want, print them on your printer and redeem them at your local supermarket checkout. Most of these coupons can be printed twice per month. New printable coupons come out all the time, although they are usually most plentiful during the first few days of each month. If you're looking for a specific coupon, you should choose to be notified when that

coupon becomes available. Lots of sites such as [CouponSurfer](#) offer email alerts for new coupons.

B. Store Circulars

Review your store circular for weekly specials. Then use your coupons on top of the savings to save even more. Look online for sources like [CouponSurfer](#) that offer combined savings of store circulars with printable and store coupons. Sometimes you can even get certain items for free or for pennies on the dollar using this method! As far as sales, many items go on sale at regular intervals (typically every 12 weeks). So for non-perishable groceries, it usually makes sense to stock up about a 3-month supply.

C. Doubling Coupons

Many grocery stores will double or even triple coupons up to a certain amount. For example the Stop & Shop in my area will double any coupon less than \$1. So if you print out our 55 cents Lactaid Milk coupon, Stop & Shop will double it to \$1.10. With some coupons you even get the product for free. For example I had a coupon for 50 cents off of Ronzoni Healthy Harvest pasta. Well Stop & Shop had it on sale for 99 cents, they doubled my 50 cent coupon so I got the item for free. Check with your particular supermarket for their double coupon policy.

D. Competitors' Coupons

Many grocery stores accept competitors' coupons or sales prices. For example if Walgreens has a coupon for a 32 ounce Gatorade for 99 cents, you can cut out the coupon and may be able to use it at your favorite grocery store. Be sure to check with your store for their competitor's coupon policy. Some may limit it to specific stores.

E. Store Reward Cards

Sign up for store rewards cards for other stores in your areas. For example, if you only shop at Stop & Shop, go in to Shaw's and sign up for their card. You may find that they send you specials or dollar off coupons in the mail. For example I recently got coupons from Shaws good for \$5 off any purchase of \$30 or more. Thanks to the policy described above in section D, I was able to get \$5 off my order at Stop & Shop.

Most stores have a house or store card you can use if you forgot yours or if you prefer not to have a card. At the checkout just ask to use the store card. There are a few stores like Shaw's Supermarkets that have a policy prohibiting the cashier to use a store card for customers who forgot their cards or refuse to use them. In this case you can ask the person in line behind you if you can borrow their card. They will usually let you do this. Or you can tell the cashier you want to sign up for a new card. Usually they will give you the card which you can use right away and an application that you are supposed to fill out and turn back in.

If you are carrying around several cards all the time, combine all your cards in to one for free. No more forgetting to bring a certain card. Click

[here](#) to put all your cards on a single card. There are also several mobile apps that let you put your cards on your smartphone.

F. Save-to-Card Coupons

There are also online Save-to-Card Coupons. These are coupons you save to your favorite Store Reward cards. To redeem the coupons, just have your store card scanned at the checkout. The store card must match the coupons you want to use. For example if you want to get savings at A&P, then you must have an A&P Bonus Savings Club card. Different stores may have different coupons. You will typically be asked to enter your store card number so CouponSurfer can send the coupons to the correct card. This is the newest type of coupon, so not all stores participate but more are being added each week. To view a list of participating stores and coupons, check out [Cellfire](#).

G. Newspaper

Get a subscription to the Sunday edition of your local paper. Typically if you subscribe to just the Sunday paper, they will deliver your coupons and store circulars on Saturday. This gives you a chance to review the circulars to decide whether you want to shop on Saturday with the current specials or wait until Sunday to get the next week's specials. With the coupons coming on a Saturday you also get 2 shots to combine the coupon with store specials.

Most local papers have a food section one day of the week (usually on Wednesday or Thursday). Often this food section will offer some coupons.

H. In-Store Coupons

Check in your stores for the coupon distribution machines. They are usually located in the aisles. In most cases they don't limit how many coupons you can take, so if it's for an item that you buy frequently, take 2 or 3 coupons.

I. Check Sizes

Don't assume the product size on sale is always the better deal. For example I recently saw Stop & Shop promoting 46 ounce bottles of V8 on sale for 2 for \$5 (\$2.50 each). However the 64 ounce bottles were \$3.19 each which was a better deal. If you're not handy with numbers bring a calculator with you.

J. Facebook Coupons

Many grocery brands now promote their coupons on Facebook. Typically all you need to do is to go to [facebook.com](https://www.facebook.com), search for the brands you are interested in, and then like or follow those brands. CouponSurfer also offers our own Facebook page where we list out some of the best Facebook promotions.

For more information about grocery coupons check out the

[CouponSurfer's FAQ.](#)

Chapter 3 - How to Save at Restaurants, Fast Food and Local Stores

Would you like to be able to save money every time you dine out or shop locally? Well you can and we will show you how. In fact, with all these money saving tips, you may buy and eat more and wind up with indigestion. Don't worry though, the next section will focus on helping you save on gas.

A. BOGO Coupons

One of the best ways to save on eating out, are coupons to Buy One meal and Get a second One free (or BOGO as some CouponSurfers call it). These coupons are available as part of the Entertainment Book. There are over 175 regional books covering most of the USA and Canada. Each book has 100's of BOGO coupons for your favorite local restaurants as well as many more dollar off and percent off coupons for casual and fast food (both National Brands and Local Favorites). The best part is that it only takes one or two coupons to pay for the regular cost of the book which is normally around \$30. However we never pay full price and we don't think it's fair that you should. So [click here to get great savings on any Entertainment Book](#).

B. Sunday Newspaper Coupons

Do you enjoy dining at some of the casual dining chains like Applebees, Chili's, Friday's, Olive Garden, Pizzeria Uno, Red Lobster, Ruby Tuesday or others? Well check the Sunday coupon section (Free Standing Inserts or FSI's) of your local paper. You can frequently find dollar-off coupons for these and other national chains. The lone exception is Outback Steakhouse. They claim to never offer coupons (kind of un-American if you ask me).

C. Fast Food Coupons

Check your local phone books. Yep, the old-fashioned phone book. They frequently have a coupon section (usually in green) that has lots of coupons for Fast Food as well as plumbers, etc. A quick browse through a recent edition of the Verizon Superpages and Yellow Book yielded coupons for Burger King, Boston Market, Domino's, Pizza Hut, Subway, Taco Bell and a bunch more. Also, Fast Food restaurants frequently offer a "donation coupon book". The way this works is you make a donation to the specified charity and in return get a coupon book. You might spend \$3 for the coupon book and get \$50 worth of coupons. You get to save money by donating to a good cause - what could be better?

D. Gift Cards

Another way to save at casual dining chains during the holiday season is

gift cards. Many places provide you an enticement to purchase gift cards. For example, if you buy a \$50 gift card at TGI Friday's they will give you a free \$10 gift card. There's no reason you can't give yourself the \$50 gift card as well. Typically the free gift cards can't be used until January 1st - check with the restaurant to make sure.

E. Promotional Restaurant Clubs

Many restaurants offer an email club where you provide your email address as well as your birthday, anniversary, etc. Sign up to get promotional emails from restaurants that frequently offer coupons and special deals. These email clubs are generally available from both the local smaller chains and the national chains. For example, [here is a link to Chili's](#).

F. Check Your Bill

Your bill/receipt sometimes contains a coupon for your next visit, or it may direct you to a website to fill out a survey, after which you get a coupon code in exchange for taking the time to fill out the survey.

G. Theater/Restaurant Cross Promotions

If you like to go to the movies check with your local movie theaters and nearby restaurants. They frequently have cross promotions that can save you money. For example, such promotions may allow you to show your movie stub and get a free dessert with any meal purchase, or to show

your restaurant bill and get \$2 off a movie ticket.

H. Early Bird Specials

Who hasn't heard of the early bird special? You know the deal: you eat early (usually before 6pm or even earlier in Florida) and the restaurant will make you a special deal. But did you know that restaurants also offer 'late bird specials' on appetizers? For example both Friendly's and [Pizzeria Uno](#) offer half price appetizers during the late evening.

I. Senior/Military Discounts

I'm sure just everyone knows that many restaurants offer discounts to seniors. These tend to be 10% off certain days of the week. But did you know the age for 'senior discounts' is frequently not very senior (as young as 55). Also, for active or retired Military personnel, lots of restaurants offer free meals or great specials on Veterans Day in addition to everyday discounts.

J. Birthday Specials

Do you remember going to Denny's for a free meal on your Birthday? Well a lot of other restaurants offer a similar deal (usually a BOGO deal). It's not often advertised so be sure to ask at your favorite restaurants - even if they say no, they will almost always give you a free slice of cake. Be sure to bring your id as many places will now check.

K. Printable Internet Coupons

Well now, you're probably asking yourself how come Internet coupons have not been mentioned. Well, since you mentioned it, you can check the individual restaurant web sites for coupons. For example you will almost always find coupons at pizzahut.com. Of course, be sure to check CouponSurfer's [restaurant coupon section](#) for the latest printable restaurant coupons for all your favorite chains.

L. Restaurant.com Gift Certificates

Take a look at Restaurant.com. They let you save 50% on your next meal. You get to choose from thousands of popular restaurants across the country. They usually offer a \$25 gift certificate to your favorite restaurants for only \$10.

M. Deal-A-Day Websites - Groupon and LivingSocial

More and more, getting the best deal in town is thanks to the power of community. With “deal-a-day” websites like [Groupon](#) and [LivingSocial](#), you can get online discounts of 50% to 90% on local dining, hotel rooms, spa treatments, movie tickets, recreation and more.

N. iDine Rewards Network

Want to save 5-15% at your favorite neighborhood mom and pop restaurants? Then take a look at Rewards Network (formerly

iDine/Transmedia). This program ties in the savings with your credit cards (both personal and business). For example, suppose the bill comes out to \$60. You will get charged \$60 but then will get a \$9 credit. You can tie in multiple credit cards. The best part of this program is that there are no coupons to forget to bring with you and no one knows (even the wait staff) you are using a coupon. You can take a look at the [Rewards Network website](#) to find restaurants in your area. The best part of this program is that you often won't even realize the restaurant is participating in Rewards Network until you see an email listing the savings. It's like found money. Now if you are really into saving money, you are probably thinking; "Can I double dip using this program with an Entertainment Book coupon to really maximize the savings?" Yes you can. I have and it's kind of like getting paid to eat out (well it feels like that).

Chapter 4 - How to Save on Gas

Wouldn't you know it, just when we got 'used to \$3 gasoline' it looks like prices are going up again. To help minimize the impact, CouponSurfer put together a few tips those fat cat oil executives don't want you to know about. These are real money savings tips you can actually put to use (no driving 45 mph on the interstate required).

A. Use Regular Unleaded (87 Octane)

Most cars only need regular (87 octane). Check your owner's manual. If it recommends 89 or 91 octane, you can still use 87 octane with only a slight decrease in performance. Unless you are drag racing you probably won't notice the difference. If your owner's manual states that 89 or 91 octane is required, then you need to use 89 or 91 octane. Using 87 in place of premium can save you as much as 20-30 cents per gallon.

B. Mobile Gas Phone Apps

Smart phone applications, such as [iGasUp](#), can help you find the 10 cheapest gas stations near your current location based on the most up-to-date information for the US retail gas and diesel prices. Simply enter in your information, such as your zip code, and you're easily on your way to

finding the 10 lowest prices on gasoline for your car ASAP. Not only will this application save you money at the pump, but it will also save you the time of driving around the block, searching for the lowest price.

C. Tire Pressure

Low tire pressure can decrease fuel economy as much as 9%. Tire pressure generally decreases over time and as outdoor temperatures go down. See your owner's manual for the correct tire pressure. You should check your tire pressure at least once per month. This [tire gauge](#) is a simple way to check tire pressure. It takes just a few seconds to check each tire and has a lifetime battery.

D. Minimize Warm Up Time and Idling

Unless it's extremely cold, most modern cars do not need to be warmed up. In fact your car will warm up faster with you driving it. Thirty seconds of idling uses more fuel than stopping and restarting the engine.

E. Keep Track of your Fuel Economy

A sudden decrease in fuel economy may mean your car is in need of service. You should know that your fuel economy normally decreases in the fall. This is due to cold temperatures and gas stations switching to a 'winter blend' of gas. This winter blend is supposed to reduce pollution but frequently reduces fuel economy.

F. Make Sure your Engine is Tuned up

A misfiring spark plug can lower fuel economy by as much as 30 percent. See your owner's manual for service schedules.

G. Fuel Economy

See the fuelconomy.gov web site for comparing both new and used cars. You can even use it when you want to rent a car for a long trip. You can then request a specific car model from the rental company.

H. Combine Short Trips

Your car uses a lot more fuel while the engine warms up to its normal operating temperature. This generally takes a few miles of driving. Therefore, two separate 5 mile trips will usually use more gas than a single 10 mile trip.

I. Check Engine Light

Many people call this the "Lighten your Wallet Light" as many garages will charge you anywhere from \$50-100 just to tell you what the trouble code means. Did you know that AutoZone will check your check engine light for free? That's right. They offer a free diagnostic service that can tell you what caused your "Check Engine" light to come on.

Chapter 5 - How to Save on Car Rentals

Car rental costs frequently make up a good portion of vacation costs. Here are a few ideas to help you save.

A. Last Minute Specials

Most rental car companies offer last minute specials about one week in advance. You can find out about these on their web site. In most cases there is no charge for canceling an existing reservation, so we recommend that you book your reservation a few months in advance. Then, a few weeks before your trip, look to see if the location you want is offering a last minute special. If a special rate becomes available, you can make a new reservation and then cancel the old one. You may also want to check with sites like [hotwire](#) and [priceline](#). They usually offer very good rates. The downside is a loss of flexibility. Once you make the reservation, your credit card is charged and no changes are allowed.

B. Car Types

In most cases the rates for rental cars are based upon size. For example a small car may cost \$35 a day, a mid-size \$45, a full size \$55, a premium \$65 and luxury/SUV \$75. However, sometimes the car rental company

may have too many cars of a certain size available so they lower the price. This is more likely to occur with a 2 door or station wagon. So when you call or go online to make a reservation, get quotes for all the different car types to find the best deal. Sometimes the rental company will run out of a certain car type. When that happens they will usually try to upgrade you on the spot, to a larger car for a special low price (for example you reserved a compact for \$35, they may offer to upgrade you to a mid-size for just \$3 more a day). If this happens, hold your ground. If the company does not have the car type you reserved make them upgrade you at no charge. It's not your fault they have don't have the car type you reserved.

C. Fees, Fees and More Fees

Parking Recovery Charge, Vehicle Licensing Fees, Airport Concession Fee, State Tax, Local Tax, Sports Arena Tax, Airport Surcharges and so on. They have so many fees now, I halfway expect there to be an additional fee like Fee Management Fee to cover the cost of keeping track of so many fees (note to rental car companies: this is just a joke – please don't do this). All these fees really add up. In fact, in some states like New Mexico the fees can total 50% or more of a rental. So if you rent a car for one week for \$200, the total cost could be \$400 once all the fees are added in. What can you do about it? First, when you get a price quote for a rental car, ask for the total charges, not just the daily rental costs. Second, a lot of the fees are only charged at airport locations. Many times there is another location just a few miles away. On a long rental, a \$20 cab ride can save you a few hundred dollars. Some fees are only charged if you actually fly in or use the shuttle bus, so let the rental company know

if you are not arriving by air.

D. Collision Damage Waiver

This can add up to \$20 a day to the cost of the rental. So do you need it? In many cases your existing auto insurance may cover rental cars. Please check with your agent to be sure. Also, many credit cards will include a Car Rental Loss and Damage Insurance Plan when you use them to rent a car. Again, check with your credit card company to be sure. Be sure to tell them what kind of car you are renting and for how long (some cards don't cover luxury vehicles or large SUVs and limit the plan to rentals under 30 days). If you rent a lot and your credit card does not offer Car Rental Insurance, it may be a good idea to switch to a card that does.

E. Frequent Car Rental Programs

Joining these programs is generally a good idea, not only do they help speed you through the process, they will usually send you upgrade coupons and special offers with your monthly statement. For example Hertz #1 Gold Club lets you bypass the car rental counter and go right to your car. Also Gold members will sometimes get upgraded to a larger car at no cost. Many of these programs will also offer you a free rental day after 10 or 15 paid rental days. Most of these programs are available at no cost. A few like Hertz #1 Gold can cost up to \$50 a year. Contact us to find out how to get a free Gold Club Membership.

F. One-Way Rentals

The rental car companies usually charge an additional drop off fee for a one-way rental. However in this case the fee can vary significantly by location and rental car company. So, if you are getting a one-way rental, be sure to call around to all the different companies. Here are some tricks to avoid drop charges. First, if you get a one-way rental within a region you may not get hit with drop charges. Let's say you need to go from New York to Atlanta, and you find out there is a \$300 drop charge. What you may be able to do is put together a string of several rentals at a total lower cost. The first rental would be from New York to Washington. Then you would pick up a new car and drop it off in Charlotte. Then you would pick up a 3rd car and drop it off in Atlanta. Depending on your schedule, you may be able to save money with this option. Another trick is to directly call the rental car location you would like to rent from (not the 800 number). They may have a car that needs to go back near where you are going and can offer you a special deal. A few years ago I had to go from Boston to New York. I called a local hertz location and they had a car that needed to go back to New York. The total charge for the rental was \$22.00. This option is also frequently available if you want a one-way rental to or from the airport. Third, many companies offer one way specials from Arizona and Florida. You can also check the car rental web sites for special one-way deals. So if you need to drive one-way and then spend time at the second location, it may make sense to switch rental cars. For example, suppose you are driving from Portland, Maine to Richmond, Virginia and then spending 7 days in the Richmond area. The rental company might charge you \$120 a day for the 1 way rental. So the trick is to do the 1 way rental for just the time it takes you to get to

Richmond and then have a second rental in Richmond which should be at a much lower rate.

G. Prepaid Fuel Option

It sounds like a good deal, 'sir the price of gas is now \$3.00, we are offering the fuel purchase option for only \$2.70 a gallon. Just return the tank empty'. Should you take it? In most cases no. Let's say the car you are renting has a 15 gallon tank. The rental company is going to charge you \$40.50 (15 gallons x 2.70 a gallon) for the fuel option. So in order to break even you have to return the car with just 1.5 gallons of gas left (13.5 gallons x 3.00 a gallon). So in order for it to be worthwhile you would have to know in advance how far you will be driving, what fuel economy you will be getting and be comfortable driving around with the low fuel light on (hoping it's accurate). While there is a certain satisfaction to beating them at their own game and returning their car with the gas gauge below E and running on fumes (I confess to doing this a few times), the time and planning required rarely make this worth the effort. Budget and Avis have a new program in which they will charge you a fuel charge (about \$10) if you drive less than 75 miles so you don't need to top off the tank. This is a good option if you are only driving a few miles and don't have a lot of time before your flight to find a gas station before dropping off the rental car. Be sure to always read the fine print.

H. Choose The Best Location

In most areas, renting over the weekend is a lot less than it is during the

week. This is especially true in cities like Detroit that don't get many leisure travelers. The opposite is true in cities like Washington, DC. For example you may find that renting a car over the weekend from Dulles Airport (30 miles West of DC) is only \$16 a day while the same car at Reagan National is \$48 a day. New York City usually has the highest weekend rates of all, as not only are tourists coming in, but many New Yorkers don't own a car and so they will rent one to go away for the weekend.

I. Corporate Rates and AAA

If you work for a medium or large company, chances are good that they will have a special corporate discount available for at least one rental car company. Check with your travel department to see if the corporate discount is available for personal travel. They will give you a special discount code/number to give while making reservations. AAA members usually get pretty good discounts for Hertz and Avis. Just let them know you are a AAA member. Be sure to bring your AAA card as they may ask to see it when you pick up the car.

Chapter 6 - How to Save on Hotels

It seems like the only items rising as fast as the price of gas are hotel rooms. So we put together a few tips to help you save when you go away.

A. Online Promotions

Most hotels run special promotions that can save you a lot of money, get you free upgrades or even free nights. Here are some links to these special promotions for most major hotels.

[Best Westerns](#)

[Choice Hotels](#)

[Clarion](#)

[Comfort Inn](#)

[Econo Lodge](#)

[Hilton](#)

[Hyatt](#)

[Holiday Inn](#)

[Mariott Hotels](#)

[Quality Inn](#)

[Radisson](#)

[Sheraton](#)

[Westin](#)

B. Over the Phone

When calling a hotel to make a reservation, always tell them you are looking for the lowest rate. In many cases they will be able to offer you a better rate. Sometimes walking up to the front desk may get you quoted a higher rate than if you had called the 800 reservations number. A couple of years back, I walked into a Marriott Courtyard around 11pm and they had rooms available for \$99. This seemed kind of high to me, so I told the clerk to hang on a minute while I called the Marriott 800 number where I was able to get the same room for \$79. I booked the room and we only had to wait about 15 seconds before my reservation showed up at the front desk.

C. Last Minute Rates

Most hotel chains offer 'Last Minute Rates'. These rates (typically up to 25% off) are available up to 10 days in advance. They are a great way to save. With most hotel chains, you can cancel or make changes to your reservation up to the last day or two. So go ahead, make the reservation now. About 1 week beforehand, check to see if you see any last minute deals where you are staying. If you find any, call the hotel and ask to change your reservation to the lower rate.

D. AAA Discount

Most hotel chains offer discounts to organizations like AAA and large

companies. If you belong to AAA, always ask what the AAA rate is. If you work for a large company, check with your travel department to see if your company has a special deal with any hotels. You are usually given the corporate code to enter on the hotel website. For example, if you worked for XYZ Corporation you could enter the code XYZ in the Corporate/promotional code on the Marriott site. Of course you can only use the code if you actually work for the company and are on official business. Be sure to check with your company to see if this is allowed for personal travel.

E. Priceline

If you are traveling at the last minute, [Priceline](#) is a good way to get a good deal. With Priceline, you pick the specific area(s) you want to stay and the quality of the hotel and then enter how much you want to pay. You hear back within a few minutes if your bid has been accepted. The specific area is generally just a few miles and the hotels are almost always major chains. In fact you can usually figure out the specific hotels if you know the area well. With Priceline, you pay up-front, so make sure you know you are going to stay before bidding.

F. Roomsaver.com

Another good last minute travel web site is [Roomsaver.com](#). You pick where you want to stay and then the site shows you coupons. For example if you select Hartford CT, you might get a coupon to stay at a Marriott Fairfield for just \$59. Most of the hotels listed on Roomsaver.com

are large chains located just off the Interstates. In addition to the Roomsaver website, you can also find free Roomsaver coupon books at most Denny's.

G. In Person

If you can really wait till the last minute, you can walk in to a hotel and see if they will offer you a discount. This is generally effective when the hotel is fairly empty (you can check the parking lot) and it's getting late. The front desk clerk may decide it's worthwhile to fill a \$100 room for \$50 rather than leave it empty and get nothing. In some cases the hotel may not give the desk clerk the authority to offer discounts.

H. Loyalty/Rewards Programs

Sign up for Loyalty programs such as Marriott Rewards, Hilton Honors, Best Western Gold Crown Club, etc. These programs offer you points towards free hotel rooms and frequently offer member-only discounts and specials. You may also choose to sign up for a hotel credit card for even more points and savings.

Chapter 7 - How to Save on Electronics

Sometimes you're driving from place to place, looking for that bargain on that stereo system, TV, iPod, laptop, etc that you wanted, but the price is just too steep. You go to all the major stores; Walmart, Best Buy, Sears, etc... – they have sales, but it's not good enough. These online tips will help you save a bundle on all your favorite electronic brands.

A. Research

Decide on which product that you would like to purchase. Read many site critic reviews and user reviews like [CNET](#).

B. Find the Price Range

First look at the ranges of prices on comparative shopping sites like [Shopping.com](#), or [Google Product Search](#). This is just to see how much it costs currently online. Make sure you are counting the shipping charges.

C. eBay and Amazon.com

Check websites like [eBay](#) and [Amazon.com](#) which do not usually come

up in the comparative shopping sites. They usually have the better prices on electronics.

D. Coupon Codes

After finding the best prices, check one last time to see if there are any coupon codes online for the site that you're using to buy the product. Check out the [electronics coupon section at CouponSurfer](#) for some amazing coupon deals. You may be able to save more by doing this.

Chapter 8 - How to Save at the Movies

The average price of a movie ticket in most cities is close to \$10. Add in some popcorn/candy and a drink and you're talking \$20 per person to check out the latest flick. Yes, you could stay home and rent a movie, but there's something to be said about the watching a movie with a big screen. Here are our top tips for saving money at the theatre.

A. Get Discount Movie Tickets

You can find these for almost any major theater chain like National Amusements, Regal, AMC and more. These can be purchased through the [Entertainment Book](#) or, if you belong to AAA, you can get them at your local AAA office. Why pay \$9.75 for a ticket when you can get them for \$7. They are usually good for any movie and don't expire for a few years.

B. Frequent Movie Card

Many Theaters like National Amusements offer frequent movie cards where you pay for five movies and the sixth is free. When I combine the frequent movie card with discount movie tickets, the cost of each movie ticket goes from \$9.75 down to \$5.60. Not all locations offer the Movie Card so ask around and then stay with the location that offers it.

C. Avoid High Candy Prices

It's \$3.25 for a package of Nestle Sno-Caps, then to add insult to injury the tax brings the total to \$3.41. The grocery store near me sells the same exact package for 79 cents (sometimes it's on sale for as low as 50 cents). Don't spend \$3 on bottled water when you can use the water fountain. Many places also offer a courtesy cup and they will give you a small bottle of water for free.

D. Bargain Night

Most movies theaters are not as busy during the week so they usually offer a bargain night. For example, the theater near me only charges \$5 for all shows on Tuesday night. Also, most theaters charge a reduced rate before 6pm. Don't use a discount movie ticket on a bargain night if the admission (say \$5) is less than the price of the discount ticket (say \$7).

E. Sneak Previews

When you see a sneak preview, you are usually allowed to stay and watch the regular movie for free. Most sneak previews are shown Saturdays around 7pm. You can check the paper or online movie guides.

F. Free Advanced Screenings

Similar to the Sneak Preview except you don't pay to get in and it's

usually a few weeks before the movie is widely available. There are many web sites that list free screenings such as [Wild About Movies](#).

G. Unlimited DVD Rentals

When you do decide to watch a movie at home, you're much better off using a service like [NetFlix](#) which offers DVD movie rentals with no due dates or late fees for less than \$8 per month. Along with traditional DVDs, you can watch some movies instantly via your Xbox 360, PS3, Wii or any other device that streams instantly from Netflix.

Chapter 9 - How to Save on Health Care Costs

The average cost of health care increased significantly in the past few years - over 63% since 1999. Here are some tips on how to cut your health care costs (especially if you don't have health insurance).

A. Prescription Discount Cards

Get a [Prescription Discount Card](#). These cards offer up to 60% off the list price of prescriptions. While some companies charge a monthly fee for their discount card, CouponSurfer offers the card for free plus also lets you use it for pet prescriptions. Some pharmacies such as CVS also offer discounts to [AAA members](#). If you're buying meds and you wonder if you're getting the best deal, see if the pharmacy will price-match a cheaper competitor.

B. Internet Coupons

The Internet typically has coupons for common prescription drugs (valid in 49 states - sorry Massachusetts). These coupons are usually free for a 7-14 day period. If you can't afford the prescription ask your doctor if they have any free samples they could give you. Drug companies often give free samples to doctors. You can also get coupons for over-the-counter

products. [Check out the health and beauty section on CouponSurfer](#) for the latest prescription and over-the-counter drug coupons.

C. Keep a Healthy Weight

Every extra pound can add to your risk of getting heart disease, diabetes, joint problems, and a whole host of other health problems. It's hard to lose weight. Two of the best programs we have found are [Weight Watchers](#) and [Medifast](#).

D. Stop smoking

By now we all know that smoking is bad for us. However, did you know that the health risks of smoking begin to disappear within 24 hours, and that after a few months the risk of getting heart disease or lung cancer is barely higher than that of a non-smoker? So even if you have smoked for 30 years you can benefit from stopping now. A lot of smokers have reported success with a Nicotine Replacement Program (they usually have a coupon on their site), like [CigArrest](#).

E. Generic Drugs

Generic versions of your prescription drugs are frequently available. A generic version is exactly the same drug but costs less. The next time you fill your prescription, be sure to ask your pharmacist if there are generic versions of the drugs you are taking.

F. Older drugs

An older drug often works just as well as a newer and more expensive drug. In fact, in some cases such as high blood pressure some studies have shown the older drugs to be more effective. The older drugs tend to cost significantly less money (as much as 90% less) than the newer ones. You should consult with your doctor to see if you can get the same benefits from an older, less expensive drug.

G. Dental Insurance

Unlike Health Insurance, dental insurance is much more affordable. The best advise is to compare rates. Click [here](#) to save 40-65% off Quality Dental Care, plus get 3 months free.

H. Health Insurance

Most people think that if they don't get health insurance through their employer then it's so expensive it isn't worth getting. One of the most important things about health insurance is to cover you if you suffer a serious illness or injury that puts you in the hospital. Now you can get catastrophic health insurance to cover this. While it will not cover everyday doctor visits or prescriptions - it will typically cover expenses for surgery, hospital stays including intensive care, lab tests, x-rays and other diagnostic tests. As you know, being in the hospital can cost thousands of dollars or more per week. You can think of catastrophic health insurance as similar to auto insurance - it's not going to cover a small scratch but

will usually pay in case of a major problem after you pay a deductible. The good news is that catastrophic health insurance is fairly affordable. Click [here](#) to get a free health insurance quote.

I. Exercise

Getting just 30 minutes of exercise at least several times a week should help lower your risk of disease and disability. In fact many people find they end up reducing or eliminate some of their prescription medications for items like high blood pressure and diabetes. Of course you should talk to your doctor before making any changes to your prescriptions. [The American Council of Exercise](#) has some excellent tips on starting and sticking with an exercise program.

Chapter 10 - How to Save at Yard Sales

Yard sales are a great way to save tons of money on pretty much anything, if you can find the right deal. Fortunately for you, we here at CouponSurfer are willing to share our elite bargain hunter secrets to aid you in your yardsailing crusade.

A. Always be on the Lookout

Keep your eyes peeled and ears open to find out where yard sales are being held. Lots of people advertise their sale in the classifieds of the local newspaper but most people will just put up signs, post a flyer in a grocery store, etc.

B. Start Early

The best deals almost always go fast. Drive around early in the morning to see if people are setting up. If you see anybody, kindly ask them when the sale starts, and what kind of merchandise they are selling. Then decide if it's worth coming back when they open. If you stop by a yard sale towards the end of the day, the majority of the good deals will be picked through, however arriving late at a yard sale is good too, because the seller may be willing to give better deals later in the day.

C. Don't be Afraid to Haggle

The worst thing the seller can say is “no”. Also, make sure you bring lots of small bills with you. It looks bad if you haggle a \$5 item down to \$2 and then whip out a \$20 bill to pay for it. Small bills can come in handy in other ways too. One time I saw a TV for sale for \$25 and I told the woman selling it that I only had \$13 left in my wallet. She was reluctant but she actually agreed to it and I got a steal! Finally, if you plan on haggling, make sure you don't drive your brand new Mercedes SUV to the sale (at least park it around the block)!

D. Bring Along Some Business Cards

If you find something at a sale that is priced too high for you, and the seller won't haggle, give them one of your cards. That way they can call you if they change their mind at the end of the sale. Plus, if you are lucky, they might end up buying something from you!

E. eBay

Rainy/cold weather killing your yard sale mojo? Try eBay. You can find thousands of great bargains 24 hours a day, rain or shine. [Sign up now for FREE](#) and starting bidding right away.

Chapter 11 - Final Thoughts

We hope you enjoyed our Xtreme Coupon Savings Book. By now you should be an Xtreme Coupon Savings Master! However, if you still have any questions or comments, please feel free to [contact us](#). We'd love to hear from you. If you have any Xtreme couponing tips of your own, let us know on our [Facebook page](#). To keep up to date on the latest coupons, savings strategies and more, be sure to check out [CouponSurfer.com](#). We are always adding new stuff daily, so check back frequently. If you liked this guide feel free to send a copy to a friend, as we're sure they'll thank you later (and maybe buy you a nice present with all the money they save!). Just remember, keep the savings Xtreme!

Coupon Glossary

BOGO - Acronym for buy one, get one free, a common form of sales promotion.

Coupon Code - A coupon code is a code, consisting of letters or numbers that consumers can enter into a promotional box on a site's shopping cart checkout page to obtain a discount on their purchase, such as a percentage off the purchase, free shipping, or other discount.

CouponSurfer - Just point, click, and save - it's that easy! Our mission at CouponSurfer.com is to save you money when you shop by offering top brand-name deals and coupons as a free service for you. We offer hundreds of money-saving coupons for groceries, clothing, gifts, shopping, toys, travel, and lots more.

Doubling - If you are lucky and live in certain areas of the country, some grocery stores will double or even triple manufacturers' coupons. This is where the grocery store will match (usually with some limits) the price listed on the coupon offered by manufacturers. Times and days when double coupons are offered vary from store to store, so check with your local store for days when they are offered.

Free After Rebate - Rebates are money-back offers that are given to consumers in the form of a coupon or a code. After the consumer

purchases an item with a rebate, they must fill out a form and submit it either through the mail or online. When the money-back offer equals the price of the product, then the product is Free After Rebate.

Online Coupons - These coupons are used at online Stores like Buy.com, PETsMART.com, and others. Online coupons can be redeemed by clicking on them. Once you click on them you will be taken to a retailer's web site (i.e. PETsMART.com) where you can use the coupon to make a purchase. In some cases it may be necessary to enter a specific code or password on the retailer's web site to get the discount. If this is the case, specific instructions are included on the coupon.

Onsale Plus Coupon - Online site that can show you combined savings of store circulars with printable/store coupons, like [CouponSurfer](#).

Print-at-Home Coupons - These coupons are printed out using a computer printer and then taken to a physical store (i.e. Burger King) where they are redeemed. These coupons may also contain bar codes or other information so they can be scanned in at the register.

Save to Card Coupons - These are coupons that you save to your favorite Loyalty or Savings cards. To redeem these coupons, just have your store card scanned at the checkout.

Stacking - Combining a manufacturer coupon and a store coupon for multiple savings. Some stores may not allow this.

Rain Check - If an item on sale is sold out or out of stock, most stores will let you get a rain check. This allows you to purchase the item later at the same sale price.