

## A Talk with Kathy Spencer, Author of *How to Shop for Free*

### **How *did* you get a \$267.22 grocery bill down to one penny?**

Simply put, I used a lot of coupons and had a shopping strategy in place before I set foot in the store. I'm not going to lie—getting your grocery bill down to one penny takes some upfront planning, but knocking hundreds of dollars off your total bill is worth it, wouldn't you agree? It's amazing how much money one can save by simply combining, doubling and matching coupons with store sales and product promotions. Shopping for free is a numbers game, and in *How to Shop For Free* I teach readers how to do the mental math that will score them many fabulous freebies.

### **Will chain grocery stores always present better deals than independent ones?**

I've found that the large chains often have the better deals because they have massive inventory, more shoppers and therefore, they can afford to slash prices. Also, many of the big manufacturers like Kraft and ConAgra Foods, for example, create promotions catered specifically to the big chains. That said, I've stumbled upon killer deals in independent stores that weren't advertised, which is why I encourage readers to shop in multiple stores to maximize sales and savings opportunities.

### **Are the deals from shopping for groceries at wholesale stores like Costco and Sam's Club worth it, or do most people find themselves wasting the food?**

Well first off, there's no reason why food should ever go wasted! What you aren't going to eat right away, throw right into the freezer. I have two freezers jammed with food I've gotten for free after using coupons. Creating my weekly meal plan from items in my stockpile is one of the ways I feed my family of six on the super cheap.

As for wholesale clubs, I'm not a member of any and the reason why is that I can save more money by applying coupons to individual items on sale versus buying a bulk package at a discounted price. Forty small bags of Iams dog food that I scored for nothing is a better deal than a giant bag that has been marked down. Free always wins in my book.

### **What are the best products to shop for free?**

That's a long list, but here's a sampling: staples like butter, olive oil, hot sauce, ketchup, mustard, and salad dressing; non-perishables like canned veggies, soup, tuna fish, peanut butter, pasta noodles, rice, and crackers; perishables like cheese, milk, and meat; toiletries like toilet paper, deodorant, tampons, toothpaste, and razors; and finally, cleaning supplies like laundry detergent and dish soap can always be scored for free.

### **Is it possible to shop for free with organic products, which are traditionally more expensive?**

Contrary to popular belief, the answer is yes. Many organic companies and health food stores like Whole Foods that carry organic produce and brands are making it possible to

shop organic for next to nada. In fact, it wasn't *until* I started shopping for free that I tried many of the healthy foods that my family now loves. One of my favorite snacks, Oikos organic Greek yogurt, would have never made it into my shopping cart had I not had a coupon making the yogurt free. Now I can't get enough of it!

**What beauty, personal hygiene, health, and medicine products are better to buy at drug stores, and which are better to buy at grocery stores?**

Typically, the easiest places to get health and beauty products for free are the national drug store chains, and CVS is my personal favorite. I encourage newbies to my shopping strategy to start at CVS because on any given day, there's something you can throw into your basket for nothing. I never pay for toothpaste, Band-Aids, razors, body wash, soap, cough and cold medicine, mascara—you name it. When you combine coupons with store sales and awards dollars, your bathroom essentials are always free.

**What's the best way to get deals at restaurants?**

There *is* such a thing as a free meal, but not often when eating out. However, you can significantly reduce your bill by visiting sites like [www.restaurants.com](http://www.restaurants.com) and [www.groupon.com](http://www.groupon.com) where you can buy gift certificates and coupons that shave big dollars off your favorite places to wine and dine. Another insiders' tip is to "friend" your favorite restaurant on Facebook. When you do this, you're often rewarded with coupons for free appetizers or a single entrée good on your next visit. Finally, when it comes to fast food, always order off the dollar menu.

**Are stores like the Gap and Victoria's Secret who try to get you to open credit cards to save money really presenting a good deal?**

Signing up for store credit cards (aka Plastic Satan), can get you into all kinds of trouble if you're not careful, which is why I always caution my girlfriends to use them sparingly and pay them off immediately. *Why not advocate total abstinence?* Because truth be told, having a store credit card can, in many cases, make the difference between a great deal and an AMAZING score. Credit card holders are often rewarded with high value coupons, percentage-off perks, and free gifts. Just remember: pay it off ASAP.

**Are there better days of the week or months of the year to find bargains?**

Yes, and there's an entire chapter in *How to Shop For Free* dedicated to the baddest @ss deals month by month. I'm always one step, one month, or one season ahead, and I teach readers how they, too, can stay ahead of the shopping game. The key is to shop off-season and to know what items to shop for at particular times of the year. For example, did you know that the best time to score perfume for pennies is in January?

**Are there any products that are worth it to splurge on?**

Once in a while, even I splurge, and it's usually on quality clothing. For example, I buy most of my kids' clothes at Abercrombie Kids and Hollister. These duds are not cheap, yet I've found a way to outfit my fashion-forward tweens in name brands for less than if I

were shopping at Sears or Walmart. How do I do this? It all comes down to doing your homework and hitting the racks at just the right time.

**Is clipping coupons from the Sunday paper enough, or is it important to search for coupons online as well?**

That depends on how many Sunday papers you get! I know some bargainistas who make it their mission to get their hands on ten...twenty...even thirty stacks of Sunday coupon inserts each week. If this isn't your style, collecting coupons from a variety of sources is probably a better way to build your savings stash. Online coupons, or "printables," have become quite the rage over the past couple of years. What many shoppers don't know is that most paper coupons have a corresponding online version that you can print from your home computer and take to the store. Additionally, e-coupons are gaining in popularity. Many grocery stores now encourage you to "load" coupons directly onto your savings card from the store website. Add to that, mobile coupons are bar codes or text messages that manufacturers send directly to your phone that you simply show to the cashier at check out. Opportunities to save are everywhere, so start looking around and designate a savings strategy that complements your lifestyle.

**How do you feel about asking companies for samples of their products? What's the best way to go about doing so?**

Calling or emailing a company is a great way to score freebies and perks. What can I say—they love the special attention and will reward you for it. How it works: say you're a big fan of Far East Couscous (of which coupons in the Sunday inserts are hard to come by). Call up or email the company and say something like, "I adore your couscous. Can you add me to your mailing list for new product promotions and coupons?" Nine times out of ten, this tactic works. Before you know it, you'll find coupons and samples flooding your mailbox. Score! You can also try contacting a manufacturer and ask about sampling a product you've never tried. If it's a *new* product, they often want consumer feedback and will likely load you up with samples and coupons in exchange for your honest opinion.

**What's the catch with "free reward programs?"**

There is no catch, except that once you sign up you're likely to spend more time in that particular store cashing in on all the great deals. Most rewards programs are free to join and once you do, you're eligible for cash back incentives, lower prices and exclusive coupons.

**Are the clearance sections of some stores better than others?**

Not all clearance sections are created equal, so it's worth familiarizing yourself with the clearance rack, aisle, or bin in every store you shop. In my neck of the Northeast, the best deals I've found are at Target and Kohl's. For appliances, electronics and baby gear, Target cannot be beat. Their ridiculous mark down schedule gives me goose bumps. At Kohl's, I shop the 80% off clearance racks. I regularly find brand-name denim on those racks for chump change. What woman doesn't love a bootylicious pair of name-brand jeans for two bucks?

**How do manufacturer rebates work? Is sending them in worth the effort and postage?**

There is a ton of moola to be made by cashing in on rebates. Those of us in the extreme shopping business refer to rebate programs as “turning coupons into cash.” I’ve found that Staples and Rite Aid have a couple of the best rebate programs because many of the items you buy are eligible for rebate dollars *and* the process is super simple. Mailing in your rebate form is quickly becoming a thing of the past. Turning coupons into cash at Rite Aid, for example, is now done totally online. Simply fill out an online form noting all items that qualify for a rebate and once a month Rite Aid will send you a check. How easy is that?

**Do you ever find yourself buying something just because you have a coupon for it?**

Guilty as charged. My personal shopping philosophy is that if I can get something for free, I’m taking it. Add to that—what my family doesn’t need, we give away. While it’s true that I throw many items into my cart that I wouldn’t have bought had I not had a coupon, nothing is wasted. Paying it forward—giving to those who need a hand and don’t know how to shop like I do—is more rewarding than any shopping high (and I’m a hardcore junkie).