

THE STUFF YOUR CASHIERS DON'T WANT YOU TO KNOW.


Never, I repeat, never pay full price for retail.

There's just no reason to spend the asking price for apparel, home goods and toys - not when you're armed with the shopping smarts you'll acquire after reading this ebook. Do it right and you'll know how to score name-brand clothes for cheaper than Walmart prices. No joke.

Couponing for retail - online and in-store - is a thing, and let me tell you, it's way easier than you might think. For one thing, there is no coupon-clipping involved. So forget what you think you know about price matching, gift cards, coupon codes and sale tags. It's time to start thinking more strategically, and it's time to start using multiple strategies together to achieve the most savings possible.

Don't use coupons for groceries? You will for retail and it's going to change your world. Here's a new level of krazy couponing.

Oh....a little PSA before we get too far along.

Want to start saving like, now? Use the free Krazy Coupon Lady app to slash your retail spending in half! When you customize deal alerts for your favorite brands in our app, you'll be one of the first to know about an unbeatable discount. Do your kids want Converse shoes? Or, are you dreaming of owning a Roomba? We'll find you the best price around. Download the KCL app now to understand why it's rated 5 stars by nearly 60,000 users.


## Price Adjustments

You know the sweater you're wearing that you bought last week? It just went on sale.

SO. FRUSTRATING. I get it. Good thing price adjustments exist!

Many of my favorite retailers - including Target and Kohl's - allow shoppers to receive a partial refund on the purchase price of an item if the item goes on sale within a specified timeframe. With the exception of the week surrounding Black Friday, most retailers give you about 14 days from your purchase date to request what's called a "price adjustment."


So, rejoice! That new sweater you love to wear just became a bargain! You may have bought it for $\$ 25$, but because it just got discounted to \$15, you can request the difference back in cash or store credit.

## What do I need for a price adjustment?

Unlike returns, which often require you to bring back an unopened product for a credit, you typically only need the original receipt for a price adjustment. No worries if you've already used or worn merchandise. Just be aware that some stores will only adjust the price of an item if it's identical in every way to what just went on sale - exact size, style and/or color.


## How can I easily track prices?

Tracking price reductions may seem like a lot of work, but it's actually super easy - especially if you have The Krazy Coupon Lady app (have I mentioned it's $100 \%$ free?!). Our team of deal experts curate only the best savings and coupons for you so you don't have to. It's literally our job to save you money.


Now, with the KCL app, you can get personalized deal alerts according to product or brand, so you'll know when a popular brand or item you bought (or want to buy) just went on sale. So go ahead. Download it and immerse yourself in savings.

Know your store's policy.
Knowing your favorite stores' price adjustment policies will bring your shopping smarts to another level. Don't worry, we've done the boring part for you - no need to read through fine print and confusing jargon. Everything you need to know is highlighted below.

Ready?! Let's do this.

## PRICE ADJUSTMENTS (CONTINUED)

PROTIP:

A price adjustment isn't the only way to get money back after you've made a purchase. Learn more strategies in 11 Ways to Earn Money Back After You Buy Something (No Mail-In Rebates!)

DAYS

You can't get a price adjustment on items if you used a promo code to get a discount (free shipping discount excluded).

ONLINE
Any coupon codes applied to your original purchase must still be valid in order to apply them to the price adjustment.

## BATH AND BODY WORKS

## IN-STORE

ONLINE
Original receipt required for in-store purchases.

## PRICE ADJUSTMENTS (CONTINUED)

## HOME DEPOT

IN-STORE

## ONLINE

## ULTA

 NOIN-STORE<br>ONLINE<br>arre

## SEPHORA

DAYS

## IN-STORE <br> ONLINE

Flexible policy. Spoke with customer rep and there is no set timeframe. Adjustments are dependent on the product.


## LOWE'S

IN-STORE

Lowe's doesn't allow coupons to be used on a product eligible for price adjustment.

## MICHAEL'S

IN-STORE

## WILLIAMS SONOMA

IN-STORE
ONLINE

JOANN DAYS

IN-STORE

Seasonal items don't qualify.

## BEST BUY

IN-STORE
ONLINE

Best Buy does not allow a coupon to be used on a product that has a price adjustment.

## NORDSTROM RACK

IN-STORE
ONLINE

14 DAYS

## NORDSTROM

IN-STORE

ONLINE

Permanently reduced prices only. Must be same color and size, adjustments can't be applied to special savings events.

## PETSMART

IN-STORE
ONLINE

Will match the price as long as the identical product is in stock at the store.

## COSTCO

IN-STORE

ONLINE

Not available for resellers.

## PRICE ADJUSTMENTS (CONTINUED)

Original sales receipt required.

14 GAP
IN-STORE
ONLINE

Items purchased with a promo code or discount aren't eligible unless only a free shipping code was used. Price adjusments for online purchases can't be made in-store.

## VICTORIA'S SECRET

IN-STORE
ONLINE

Online sale price must be for the same style, color and size as the product purchased.

## MACY'S



14

## HOBBY LOBBY

Must bring item and receipt in-store for adjustment. Doesn't apply to clearance merchandise.

## NIKE FACTORY

ONLINE

## DICK'S

## PRICE ADJUSTMENTS (CONTINUED)

## WORLD MARKET

IN-STORE
ONLINE

Clearance items not eligible.

## CHILDREN'S PLACE

IN-STORE
ONLINE

Only applies to items that you paid full price for.

## EXPRESS

IN-STORE

Price adjustments aren't provided during storewide sales.

## REI

IN-STORE

REI Outlet purchases aren't eligible. Product must have same number, color and size as sale item.

## PRICE ADJUSTMENTS (CONTINUED)

## BED BATH \& BEYOND

## IN-STORE <br> ONLINE

Get a coupon adjustment up to 14 days after purchase. Clearance and seasonal items not eligible for price adjustments.

The item must have been purchased with a free IKEA FAMILY loyalty card to qualify for this price protection.

## Matching online and in-store prices

Price adjustments. . .price matching. . .what's the diff?!
A price adjustment is all about finding a price drop on an item you've already purchased. When you find a price drop, you can ask the retailer to give you money back for the difference between the new sale price and the higher price you paid.

And then there's price matching. Most frugal-minded shoppers have a basic knowledge of price matching. For instance, couponers should know that stores like Target will honor a competitor's price if it's lower than their own. Some stores, like Home Depot, will even beat their competitor's lower price by an additional 10\%.


Say what?! Yep. It's true - learn all about the cool things Home Depot offers in 36 Home Depot Hacks You'll Regret Not Knowing.

## Price matching is a game changer.

Asking a retailer to price match competitors saves you tons of time because you don't have to drive around town in pursuit of the best local deal. Pull up the lower price in a paper or online ad, show it to customer service and that's that. You just got the best deal in town.

What many shoppers don't know is that not all retailers have the same in-store and online pricing. Sometimes online prices are way better than those in-store. It's kind of the worse when you buy a pair of shoes at the mall only to see the exact store's website has a better deal!

Shop smarter: request that you get the lowest price the store offers anywhere period.

By price matching while you're in-store, you'll get the product you want faster and you won't have to pay shipping fees. Show the lower price on your mobile device at customer service. Or, do your online research prior to shopping in-store and print out the page to show as proof.

Now, this doesn't work everywhere. Some retailers' brick and mortar and online shops operate separately. But then there are the retailers below. These stores will price match their own website, and depending on the retailer, you may be able to ask for a price adjustment if you find out an item's cost is cheaper on the store's website after you buy.

So listen up, know your shopper rights, and don't be afraid to ask for the better deal. It'll save you - big time.

Can I price match a retailer's online price while shopping in store?

## 

## s $=$ =霣 BED BATH \& BEYOND

Does not apply to clearance markdowns and cannot be combined with other coupons - you'll have to choose either the price match or the coupon.

## 国＝雷 best bur

Excludes clearance and open－box items．

## $\$ \neq$ BIG LOTS

Does not apply to discounts that are marked as＂online exclusives．＂

## $\$ \neq$ 䚖 CHILDREN＇S PLACE

\＄$\overline{\text { 雷 }}$ COSTCO
国＝帚 DICK＇S

Just pull up the price at dicksportinggoods．com and show it to your cashier when checking out．

## MATCHING ONLINE AND IN-STORE PRICES (CONTINUED)

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It's completely up to your store manager, but most stores will price match online prices when you're checking out in-store.

Retail prices are always identical at Gap and Gap.com but markdowns are almost always different. Just mention the price or promotion when you shop in-store.

Hobby Lobby in-store and online prices are always identical, so no need to price match.

Most prices in-store match the online price but Home Depot does not offer price matches for their website.

## 回＝雷 IKA

## （ $=$ 雷 JPENNEY

If the item you＇d like to price match is not part of an＂online exclusive＂sale，you should be able to price match．It＇s completely up to the store manager but they＇re usually happy to match it！


图＝霛 JoanN

Seasonal items do not qualify for price adjustments．Within 7 days of purchase．

## MATCHING ONLINE AND IN－STORE PRICES（CONTINUED）

## （s）＝霛 кон！

Just pull up the online price on your phone to show the cashier at checkout．

## \＄$=$ 閪 LOWE＇S

Lowe＇s will not price match clearance items or installation quotes．

Pull up the online price by scanning the product＇s barcode with the Lululemon app．

Site and store operate separately；promotional offers（such as coupons and additional discounts）offered at one may not be used at the others．

## 国＝雷 Mchaers

Michael＇s will match online prices and will beat that price by $10 \%$ within 7 days of purchase．

## $\$$



## 包＝霛 NORDSTROM

Nordstrom will match percentage－off promotions，but they won＇t accept coupons from dollar－off amounts（like \＄20 off a \＄100 purchase）．

## 图 $=$ 霝 NORDSTROM RACK

If you find a lower price at a competitor for an identical item before making your purchase，they will match that price．

## 

気 $=$ 霜 PETSMART

Does not apply to liquidation events．

## $\$ \neq$ SEPHORA



## $\$$ T

## $\$$ ULTA

## \$ VICTORIA'S SECRET

Most of the time, prices in-store will match online.

## （5）$=$ 靁 WALMART

Match the Walmart．com or Jet．com base price with identical items purchased in－store．

## 图＝需 WILLIAMS SONOMA

Match prices of new products sold by Amazon or sold on Amazon by the manufacturer，Sur la Table，Bed Bath and Beyond，Bloomingdale＇s，Macy＇s and Crate \＆Barrel．

## s．$=$ 雷 WORLD MARKET

Does not apply to deals marked as＂online－only＂deals．

## Stacking coupons

Stacking coupons is a pretty big deal for couponers. It's how we get rock-bottom prices on household essentials like cereal, shampoo, detergent and toilet paper.


We can almost always find free manufacturer coupons for those items, and when we use a sale price, a rebate-app offer and/or a store promotion in addition to those manufacturer coupons, the final price is ridiculously low. We're talking $\$ 0.50$ for a box of cereal and $\$ 1.00$ for detergent (and I mean the good kind no generics). Piling on the savings that way is what we couponers call, "stacking."

Hungry for more info on stacking grocery savings? We gotchu. Check out The Ultimate Guide to Stacking. Coupons.

Stacking coupons isn't just for in-store grocery savings, though. You can use digital coupon codes to stack the savings online too! It's how I'm able to find dirt-cheap, name-brand clothes for my family every season. For instance, when Kohl's has a big Carter's baby clothing sale, I can usually stack at least two coupon codes on top of the sale price to score bodysuits for $\$ 1.45$ each!


- \$5.20/each

COUPON CODE \#1
COUPON CODE \#2

FINAL PRICE:
\$1.45/each

## What types of online coupons can I stack?

Think there's only one type of online coupon retailers use? Think again.

At Kohl's - aka my favorite online store to stack coupons at - you can use up to four codes in single transaction as long as you're on a desktop computer. (If you're shopping Kohl's on a mobile device, you're only allowed to stack two coupons.)

Generally, here are the types of coupons online retailers offer:

1 Percent-off coupons
2 Dollar-off coupons
3 Department-specific, percent-off or dollar-off coupons

4 Free-gift-with-purchase coupons
5 Rewards coupons
6 Free shipping coupons

## Where can I find online coupon codes?

The key to stacking coupon codes online is knowing where to find the coupons. While most major retailers promote their hottest coupon codes right on their website, many stores keep their best coupon codes exclusive to their most loyal shoppers.

Signing up for a store's email newsletter is the first step to becoming a loyal shopper. Most retailers will almost always send you a welcome coupon. If you're worried about cluttering your inbox, create a new email account solely for the purpose of receiving store coupons and promotions.


Other than browsing Online Deals in the Krazy Coupon Lady app and site for coupon codes, one of my favorite ways to find online coupons is with Honey, a free tool you can download as an extension in your internet's Chrome browser.


Honey is a low-effort way to discover hidden coupon codes. Once added to your browser, simply click the Honey icon in your toolbar, and it'll search for any available coupons. Tap the coupon code(s), and it'll automatically be applied at checkout. It's seriously one of the most low-effort ways to find coupons online.


## PROTIP:

If the retailer you're shopping doesn't offer free shipping and you can't find a code, check if they offer free ship-tostore or in-store pickup. Shop online, stack coupon codes, then pick up in-store to avoid shipping fees.

## Here are some online retailers that allow coupon stacking:



## STACKING COUPONS (CONTINUED)



## KOHL'S

Kohl's allows up to four coupon codes per order. Find coupons at "Kohl's Today's Deals" and in your local Kohl's "Today's Ad". Use up to four of the below:

- Up to one sitewide percent-off coupon code (ex: $15 \%$ off an entire purchase).
- Up to four departmentspecific, percent-off or dollaroff coupon codes (ex: 20\% off home bedding, \$10 off a \$30 children's apparel purchase).
- Up to four Kohl's rewards codes (ex: Kohl's Cash and Yes2You Rewards).
- Up to one free shipping code (ex: free shipping on any order).

One sitewide+two department specific+Kohl's Cash. Or, one sitewide+three Kohl's Cash. You can't use more than four codes total.


## OLD NAVY

Stack up to three coupons per order at OldNavy.com. Stack coupons like 20\% off your purchase, $\$ 20$ off a $\$ 75$ purchase and free shipping coupons.


## VICTORIA'S SECRET

There are three types of coupons that exist at Victoria's Secret. They are:

- Free Shipping - Shipping at VictoriasSecret.com is free for purchases over $\$ 100$. Look for coupons and special offers that will lower that threshold or completely eliminate shipping all together.
- Free Gift with Purchase - There are always, and I mean always, offers for a free gift with purchase at Victoria's Secret. This can be a free panty, free sports bra, free bag, etc.
- Dollar/Percentage Off - These are coupons like "\$15 off a $\$ 100$ purchase" or "25\% off a bra purchase."

When shopping online, always check "Today's Offers" at the bottom of the page. At any given time there will be at least 10-15 offers. Choose up to three offers and the promotion will automatically be added to your cart.

You'll find that V.S. is pretty liberal when it comes to stacking coupons. That means stacking multiple freebies or multiple dollar/percentage off coupons isn't out of the question. Read the fine print to understand how your offers work before heading to the store; some offers you come across will have specific restrictions.

## STACKING COUPONS (CONTINUED)



## H\&M

Most H\&M discounts can't be stacked. If an item is on sale, you generally can't use a percentageoff discount, and you can't stack multiple percentage-off coupons for a bigger discount. The major exceptions to this rule are the $15 \%$ recycling coupon, which can be used on sale items, and free shipping codes. The H\&M app frequently has a free shipping code offer, and this can be stacked with other percentage-off codes as well.

## Price Tags

To the untrained shopper, price tags might simply indicate the cost of a product being considered for purchase. But we krazy couponers know better.

Price tags are like secret windows into a retailer's markdown schedule. They hold information revealing how long an item will be on sale and whether it's at its lowest price. Of course, this information is not supposed to be for you, the consumer. Most people only see what follows a dollar sign, while store employees understand the coding. Now, so will you.


Being able to read the secret language of price tags is like being introduced to a whole new world of savings. Some retailers - like Costco - will indicate whether an item is going to be discontinued with something as simple as an asterisk on a price tag. While other retailers - like IKEA - are all about colors (yellow = clearance).


Wouldn't it be nice to know if one of your favorite products is no longer going to be sold? Now you'll know.

Whether the indicator is the last digit of a price or a series of numbers in fine print on a tag, you're about to get valuable insight which will affect your spending most definitely. Should you wait to buy an item because according to the price tag, a new markdown is bound to happen? Or, should you grab what you can now because a product is as cheap as it's going to get?

## COSTCO

Prices ending in $\$ .97$ are national markdowns.
Prices ending in $\$ .00$ are local level markdowns.
An asterisk means the item won't be restocked.


## JCPENNEY

Pink stickers indicate
final clearance prices.


## IKEA

Yellow tags indicate "last chance" items.


## GAP

Prices ending in $\$ 0.97$ are final markdowns and cannot be returned.

In rare cases, if a price kill item doesn't sell for at least a month, it's "killed" again.


In photo above, the item was marked $\$ 4.97$, then marked down again to $\$ 2.97$.


## MACY'S

Yellow price tags ending in 6 are final markdowns.
Blue tags ending in 3 are second-to-last markdowns.

White tags in the Last Act clearance section are actually cheaper than marked.


## TJ MAXX

White Tags (no sticker): Regular price.
Purple Tag: Items from The Runway collection.
Red Tag: Clearance price.
Blue Tag: Items with coordinating piece.


Yellow Tag: Final clearance price (found in January and July when past-season items get marked down).

## NORDSTROM RACK

If the main white tag says "Nordstrom Rack," it's made to sell at the Rack. Items with a "Nordstrom" paper tag definitely came from a full-line Nordstrom store.
Items with a designer tag and a "Nordstrom Rack"
sticker came from a full-line Nordstrom store.

## KOHL'S

A square in the upper-right corner of an LCD price tag indicates the item has reached the lowest price of the season. The price of this item won't drop again unless it goes on clearance.

$\boldsymbol{B B}=$ Bonus Buy.
BGH = Buy One, Get One Half Off.
PP = Product Placement: The sale price is fixed and not a percent discount.
$\boldsymbol{S}=$ Sale: The item will be on sale for 1-2 weeks.

## BED BATH \& BEYOND

Orange clearance signs are either the first markdown or temporary.
Yellow clearance signs are final markdowns.


## WORLD MARKET

Clearance items have a red or orange tag that ends in 8.
Once an item is marked on clearance, expect it to remain at that price for about a month before dropping again. Second
 markdowns on same product are infrequent.

## H\&M

H\&M clothing has nine seasons. A quick look at the price tag will tell you what the current season is. If most of the clothes are in season four, and you find a season three item, odds are good it will be
 marked down soon.
The season is the seventh number in the first line of numbers under the bar code. You'll see the tag above is for a season two item.

## Gift Cards

One of the most underrated things on the planet is a discounted gift card. But let me tell you, you will never underestimate them again after this chapter!

Discounted gift cards allow you to save money on top of any coupons and sales because they're a form of payment. And get this - sometimes you can save up to $25 \%$ on all your favorite brands just by using a discounted gift card. No other coupons or sales necessary!

> What exactly is a discounted gift card, anyway?

Don't worry - they're totally legit. When someone gets gifted a gift card for a store they have no intention of shopping, they can either stuff it in the back of their junk drawer, never to see the light of day again, or they can sell it for about $92 \%$ of its face value.

Gift card resellers like Cardpool.com, Raise.com and GiftCardGranny.com will buy a shopper's unwanted gift card and resell it at a discounted price. So if I'm in the market for new underwear and pajamas, I'll head over to one of these digital gift card resellers and look for the highest available discount on Victoria's Secret gift cards. At the time of this writing, there are three Victoria's Secret gift cards with face values of $\$ 250$, that are selling for just $\$ 213.75$ each - that's an instant 14.5\% off!

Once I purchase my discounted gift card, all I have to do is show the cashier the gift card barcode as payment. You can literally look for secondhand gift cards while standing in the checkout line at your favorite retailer! It's. that. easy.

By using discounted gift cards to purchase the things you want, you're pretty much creating your own sale - anytime you want. Stack a discounted gift card with a coupon to see some massive savings. Now that's how you shop like a boss.

## How do I find the best discounted gift

 cards?Start with the three sites mentioned above. Like I said, they're legit resellers that have been around for awhile. Always sort by highest discount available for the best offers.

Raise.com even has their own app with some pretty sweet geolocation capabilities. Say you're walking by one of your favorite stores in the mall. If you've purchased a discounted gift card from that retailer, the Raise app will send you a notification.

Or, if you have an existing gift card with a low balance - say, \$0.33 - and need more funds to purchase an item, use the free CrayPay app. Enter your total purchase amount and buy a gift card in the exact amount of your purchase. CrayPay turns the gift card into a barcode the cashier can scan at the register. You pay 1.5-3\% less than retail price of the gift card, instantly.

You should also consider the The Gift Card Granny Chrome browser extension. It will alert you anytime there's a discounted gift card available for a site you're shopping. How easy is that?!

In the market for products from a certain brand? Customize your settings so you receive notifications from reseller sites anytime a new discounted gift card for that brand becomes available. Do this and you'll always get first dibs on the best inventory.

Shop sister-store discounted gift cards.
You know that Gap, Old Navy, Athleta and Banana Republic are all sister stores, right? So are Nike and Converse. And Williams Sonoma, Pottery Barn and West Elm. Because certain brands fall under the same parent company, you can use their gift cards interchangeably.

Like, if I wanted to shop West Elm for a new couch, I might only see an average discount of 5\%. But if I searched Williams Sonoma for secondhand gift cards, the average discount is much higher at 9\%. Because I know they're sister stores, I'll purchase the Williams Sonoma card and use it to get the perfect mid-century modern couch at West Elm for 9\% less than the sale price.

Brush up on your sister-store knowledge and shop discounted gift cards the smart way:


U 1
OLD NAVY
BANANA REPUBLIC

ATHLETA


## Hurley)(



WILLIAMS SONOMA

CALIFORNIA

POTTERYBARN
west elm

OtCare *i* Graham


## Psst! How ya doin?

Whether you're feeling enlightened or overwhelmed, know that KCL is here to help you on your savings journey. Reach us through the Krazy Coupon Lady app, where you can easily show us what you want to see with custom deal alerts and store favorites. Plus, you'll get daily smart-shopping lessons in the Tips section!


