



**Presents**

**The Drugstore Game 101:  
Everything You Need To Know To Save On Your Everyday Needs**

**By**

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Would you like to get basic necessities like toothpaste and cold medicine for free?  
Would you like to save hundreds of dollars per year on things you already buy?

If you answered yes to these questions, then you should start playing The Drugstore Game. In a nutshell, The Drugstore Game combines store sales, coupons, and store rewards to maximize savings.

Those savings mean that I no longer pay for shampoo, conditioner, toothbrushes, toothpaste, deodorant, body wash, razors, and dishwashing soap. Additionally, I save money on other necessities like toilet paper, sunscreen, and even food.

In this book, I'll explain the general concepts that apply to using coupons and maximizing your dollars. I'll also describe the rewards programs at the three major drugstores (CVS, Rite Aid and Walgreens), and give you strategies for playing The Drugstore Game at each store. Finally, I'll give you some pointers on using coupons and playing The Drugstore Game that are born from my years of experience.

## **Background**

There are three main drugstores in the U.S.: CVS, Rite Aid and Walgreens. Most people live close enough to at least one of these stores to shop there regularly. In major metropolitan areas like Los Angeles, where I live, you can often find all three stores within a few blocks of each other.

Each store usually runs sales for a week, from Sunday through Saturday. However, there are exceptions. For example, Rite Aid runs sales from Friday through Thursday in certain areas in California.

Each store also has its own rewards system and its own coupon policy. In order to play The Drugstore Game, you'll need to understand how to use coupons properly, and how to use them in conjunction with each store's rewards system. You'll also need a steady and reliable source of coupons, as well as a system for organizing your coupons. I'll go into more detail about these aspects of couponing later in this book.

## **Target Prices**

Just because something is on sale doesn't mean it's a great deal. For example, if you took each drugstore's weekly sales circular and compared them, you might find that after coupons and store rewards, Colgate toothpaste is \$0.50 at the first store, \$1.49 at the second store, and \$1.99 at the third store. But maybe the week before, the same toothpaste was free at the third store.

The only way to know if something is really a great deal is to keep a Price Book. A Price Book is simply a list of the price per unit of items you use regularly. For instance, my price book has an entry for trash bags, and shows that in May 2009, I

bought a box of 45 bags at a local supermarket, Vons. It was on sale for \$5.99, but I paid \$3.01 after coupons, or 6.7 cents per bag. That price is now my target price for trash bags and I'll buy trash bags if I can get them at that price or less. I've since had to buy trash bags for 9 cents per bag since I was running very low, but I'm waiting until I can get them for 7 cents or less to really stock up.

A Price Book is so important to cutting expenses that it can save you a boatload of money even if you never use a single coupon, because you will pay the lowest price on almost everything you buy on a regular basis. It sounds like a lot of work at first, but it just means sitting down with your receipts after a few shopping trips to get started. You can learn more about price books here: <http://www.chieffamilyofficer.com/2008/03/creative-strategies-for-coping-with/>.

## **Coupon Basics**

A coupon gives you \$X amount off a specified product(s) or purchase. There are many different sources of coupons: the Sunday newspaper, coupons mailed directly by the manufacturer or store, online printable coupons, digital coupons that are attached to your shopper's card, and most recently, mobile coupons that are sent to your smartphone.

For purposes of The Drugstore Game, you'll mostly be dealing with paper coupons, which can be either store coupons or manufacturer's coupons. Store coupons are those put out by the store. Manufacturer's coupons come from the manufacturer, which reimburses the store for the value of the coupon. (The fine print of a manufacturer's coupon gives stores instructions on how to get their reimbursement.)

The difference between store coupons and manufacturer's coupons is significant because they can be "stacked" together, i.e., used on the same item. For example, if you have a manufacturer's coupon for \$1 off one bottle of Pantene and a CVS coupon for \$1 off one bottle of Pantene, you can use both coupons at CVS to get \$2 off one bottle. Stacking store coupons and manufacturer's coupons is one key way to saving in The Drugstore Game.

Most paper coupons come from the inserts in the Sunday newspaper. Most major newspapers carry coupon inserts on Sunday. You've probably seen them, but did you know they actually have names? Now that you're paying attention, you'll see that there are two major sources of inserts, Smart Source and Red Plum. They are commonly abbreviated "SS" and "RP" in scenarios and match ups put together online to let you know the best deals available. Approximately once a month, there is also an insert from Proctor & Gamble ("P&G") and less often, a General Mills insert ("GM").

Increasingly, manufacturers and stores are releasing printable coupons. The most popular site is Coupons.com, but there are many other sources and the highest value coupons often come directly from the manufacturer. For example, printable coupons that are accessible only through Facebook are becoming increasingly popular. The best way to stay on top of available printable coupons is by following some coupon blogs (like

ChiefFamilyOfficer.com).

When it comes to using coupons, always pay attention to the wording of the coupon. Coupons often have size restrictions, and almost always have an expiration date. Some stores may accept expired coupons, especially if they only just expired, but be sure to follow your store's coupon policy. As coupon use becomes more popular, so does coupon fraud - and that just makes it more difficult for everyone to use coupons. You'll inevitably make mistakes, but try to minimize them and always be nice to the cashier and other employees (no matter how unreasonable they are being).

### **The Drugstore Game Basics**

The Drugstore Game is essentially combining coupons, sale prices, and store rewards to get the lowest possible price on an item. If you play the game regularly and are willing to switch brands, you should never have to pay for toothbrushes, toothpaste, deodorant, and body wash. It used to be that you could find even more items for free on a regular basis, but I'm finding that free shampoo, conditioner, and razors are rare these days.

In the pre-blog days, you'd take the weekly circular when it came out in the weekend paper, review the sales and offers, then take a look at your coupons to see if you could match them up to get things cheap or free.

These days, blogs will do the work for you. For example, every weekend at ChiefFamilyOfficer.com, I list the best drugstore deals at the three major drugstores, and then provide scenarios that show how you can get things you probably already buy for less than you're used to paying. I'll also provide updates throughout the week when I learn about new deals or find updates on how the advertised deals are working out. You'll find similar information at other blogs, and I'll give you a list of those in the appendix.

### **Multiple Transactions**

One way in which Drugstore Game shopping differs from "regular shopping" is multiple transactions. In order to minimize your out-of-pocket expenses, in most circumstances you will need to do multiple transactions so you can "roll" your store reward coupons to help cover your costs. In other words, you take the reward from your first transaction to pay for your second transaction, the reward from your second transaction to pay for your third transaction, and so on.

Multiple transactions can feel strange at first, so you'll have to figure out what you're comfortable with. Personally, I try to limit myself to two transactions per store per trip. I feel that it is not excessive enough to warrant any extra attention from the employees, and I am not getting in other customers' way. I am also not buying enough to wipe out the shelves. And, I rarely have enough coupons to repeat the same transaction more than twice.

If the stars align, I may do more than two transactions. For me, this usually requires extra coupons, a friendly cashier, and an uncrowded and well-stocked store.

If you can, get to know your store's employees. If they are friendly toward you and your coupons, it will make your transactions that much smoother. It may also make it easier to do multiple transactions in one visit.

## **How To Play The Drugstore Game at CVS**

### **Introduction To CVS**

I think CVS is the easiest of the drugstores to master, because their program is the least complicated. CVS has a store loyalty program called the ExtraCare Rewards Program. You will need to sign up for the ExtraCare program in order to fully play The Drugstore Game at CVS. You can join online, but I recommend signing up in the store so you get your card immediately. You'll need to have your card scanned for each transaction in order to receive your rewards.

ExtraCare Rewards are issued in the form of "Extra Bucks," also known as "ExtraCare Bucks," or "ECBs." I use the "ECB" abbreviation at ChiefFamilyOfficer.com, as do most other blogs and forums. ECBs are a store-issued coupon that can be applied toward your purchase. For example, if you have a \$5 ECB and owe \$5 for your purchases, you can use the ECB to pay.

There are several ways to earn ECBs. The primary way is by purchasing qualifying items, which vary by week or month. For example, a common weekly deal is on toothpaste – it might be on sale for \$2.99, and giving \$2 ECBs. The store expects you to pay \$2.99 + tax, and then you will receive a \$2 ECB at the end of your receipt, which you can use to pay for your next purchase.

Another way to earn ECBs is by getting your prescriptions filled at CVS. You'll earn \$1 ECB for every two prescriptions you have filled there. You'll receive your prescription ECBs on a quarterly basis – they'll either appear at the end of your receipt of your first transaction after disbursement, or you can print them from the red scanners that most stores have near the front of the store. (More on the scanners below.)

You'll also earn automatic ECBs each quarter, to the tune of 2% of your total purchases in store and at CVS.com. However, if you play The Drugstore Game correctly, your total purchases will be minimal, and your corresponding quarterly ECB will also be minimal. Like the prescription ECBs, your quarterly ECBs will appear at the end of your receipt of your first transaction after disbursement, or you can print them from the scanners.

### **CVS Store Coupons**

CVS has red scanner boxes that are usually positioned near the front of the store.

You can use them to price check items, but the scanner only tells you the price of an item and not whether an item is producing ECBs. (The only way to tell that seems to be by completing a purchase.) You can also scan your ExtraCare card at the scanners to obtain coupons, including any pending ECBs you might be due. Some people routinely get great coupons from the scanners, like \$3 off a \$15 purchase coupon. Others (like me) only get two coupons per day, usually for \$1 off specified CVS products. It's a good idea to get in the habit of scanning your card when you walk into the store.

If your store doesn't have a scanner, it's out of service, or you forget to scan your card, you may get coupons at the end of your receipt when you check out. These are known in the coupon world as "CRTs," for "cash register tape" coupons.

CVS also sends out printable store coupons via email, so be sure to give them your address when you sign up for your ExtraCare card. Again, some people get more of these than others.

Sometimes, CVS has printable store coupons (as well as manufacturer's coupons) available at CVS.com (click on "in-store coupons" at the top right of the web site).

Remember that you can stack a store coupon with a manufacturer's coupon, so that's extra savings that can help craft a great deal.

### **Using Coupons At CVS**

CVS recently came out with an official coupon policy, which you can view online here: <https://www.cvs.com/CVSApp/cvscontent/faq/couponpolicy.pdf>. It's a little bare-bones as coupon policies go and pretty much just states the obvious - one store and one manufacturer coupon per item, no coupons for items not carried by the store, etc.

Unlike Walgreens, you can "roll" your ECB into the same deal - that means using ECBs to pay for an item that generates another ECB. However, you'll need to pay attention to deal limits. Some items, particularly free items, have a limit of one. So, for example, if Colgate toothpaste is on sale for \$2.99 and giving a \$2.99 ECB with a limit of one, you cannot use the \$2.99 ECB to buy another Colgate and receive another ECB. But you could if the limit was two.

Keep in mind that your ECBs are coded for use only with your card, so you cannot use someone else's ECBs unless you also have their ExtraCare card, and someone else cannot use your ECBs unless you also give them your ExtraCare card. Emailed coupons are also programmed for use with the specific card associated with the email account. Similarly, coupons from the red scanner boxes can only be used with the card scanned.

### **Typical Problems At CVS**

Unlike Walgreens, in most circumstances you need not worry about the item-to-coupon ratio - in other words, you do not need to have a specific number of coupons

depending on the number of items you are purchasing. Thus, you should not need "filler" items to use your ECBs on top of your manufacturer coupons.

However, I have occasionally run into an unclear coupon limit at CVS, when the register simply refuses to accept any more coupons and the cashier insists that she cannot override the register. This has happened only when I'm using a lot of coupons on the same product, so I think it has more to do with quantity than anything else. For example, I once bought 10 canisters of Clorox wipes, and the register would not accept the last \$1/2 coupon. Nothing the cashier did could override the register.

### **CVS Will Track Your Spending For You**

CVS frequently has deals that require you to spend \$X to get \$Y ECB. The really nice thing about CVS, though, is that they usually track your spending for you from transaction to transaction. In other words, you can spend \$X over multiple transactions, and when you hit \$X, your \$Y ECB will print on your receipt. As you build up to \$X spent, the amount you have spent up to that point will be shown on your receipt.

### **How To Play The Drugstore Game At Walgreens**

The Drugstore Game is a little more complicated at Walgreens than it is at CVS. Walgreens has no loyalty program, in the sense that there is no card that you need to scan during each transaction. (I believe that there *are* some test area locations, which do have a loyalty card. If you are in one of those areas, I'm not sure how much of this section will apply to your store.)

### **Register Rewards**

What Walgreens has is a type of store reward called a "Register Reward" or "RR." RRs are coupons that print from a machine next to the register called a Catalina machine. RRs generally print at the conclusion of a transaction when you've made a qualifying purchase, and can be used to help pay for your next transaction. Generally, RRs expire two weeks from the date they were printed, though this occasionally varies.

RRs are typically part of the following types of deals:

Buy Product X, Receive a \$Y RR

Example: Buy Excedrin on sale for \$2.50, Get a \$2 RR

Buy \$X worth of select products, Receive a \$Y RR

Example: Buy \$20 worth of selected P&G products, Get a \$10 RR

Spend \$25, Get a \$5 RR

This type of deal usually happens around holidays only.

When purchasing a qualifying item, you can use coupons and still receive the RR.

In the first example above, you could use a coupon for \$2 off one Excedrin and get the \$2 RR back. In essence, you've "made" \$1.50 on the purchase. You can do the same in the second example, for instance if you bought \$20 worth of Tide, used 2 \$1 off one Tide coupons and paid \$18 plus tax, you would still get the \$10 RR.

Some Register Rewards deals run weekly, and some run monthly. The weekly ones will usually be in the ad, while the monthly ones are frequently advertised only for one week even though they run all month. (A "month" at Walgreens usually starts on the last Sunday of a month and ends on the last Saturday of the next month.)

One thing to keep in mind with RR deals is that you'll only get one RR per deal per transaction. So if the deal is Buy 1 X, get a \$Y RR, you'll only receive one RR even if you buy 2 X's in one transactions.

Also, you usually cannot "roll" an RR into the same deal. Thus, you cannot use an RR that you received for buying product X to buy another X and still receive an RR. But you can generally buy product X, receive an RR, use that RR to buy product Z, and receive another RR. The exception to this rule is when product Z is made by the same manufacturer as product X - then the RR may not roll, but sometimes it will. The coupon blogs will usually tell you if there's something unusual happening with current RRs.

### **Store Coupons**

Walgreens is pretty generous with store coupons. You'll find coupons in each week's ad, as well as in the monthly coupon booklet that's at the front of the store (sometimes referred to as "IVC" for "Instant Value Coupon"). Occasionally, there are booklets or pamphlets available in the store for free that also have store coupons. Store coupons can be stacked with manufacturer's coupons.

### **Coupon Policy**

Walgreens has an official coupon policy available at their web site here: [http://www.walgreens.com/topic/help/generalhelp/coupon\\_policy\\_main.jsp](http://www.walgreens.com/topic/help/generalhelp/coupon_policy_main.jsp). It contains many useful rules and is worth reviewing.

A very important thing to keep in mind is that you must have as many items as manufacturer coupons, and that RRs count as manufacturer coupons. You do not need to include store coupons in your ratio. For example, say Quaker Oatmeal is \$2.50 if you use an in-ad coupon, and you have a manufacturer's coupon for \$0.50 off one and a \$2 RR. That's 2 manufacturer's coupons, so you would need to buy a "filler" in order to be able to use the RR. You can use anything you want that doesn't have a manufacturer's coupon attached as a filler; most shoppers will use something cheap like candy or an item that's cheap after in-ad coupon like novelty pencils.

Another thing to keep in mind is that RRs cannot be used to pay for tax, and cannot be adjusted down. Therefore, your RR must be equal to or less than your pre-tax

total after coupons. In the example above, if you had a coupon for \$1 off one oatmeal (instead of \$0.50), your pre-tax total would be \$1.50, but you'd have a \$2 RR. In that case, you'd want your filler to cost at least \$0.50 – if it was less, you'd need more than one filler.

### **Problems with RRs**

RRs are a wonderful way to save money at Walgreens, but sometimes you may run into trouble. If your RR doesn't print, you have a few options:

The first thing you should do is be sure that you bought the right item for the deal, during the promotion period. If you're sure you should have gotten the RR, then check to see if the RR deal is listed in the ad or tagged on the shelf. This makes it easy for you to say to a store employee, "Excuse me, I bought X and was supposed to get an RR but it didn't print out." Just show them the ad or shelf tag, and the product you bought, and let them decide how they want to handle it. Some stores issue gift cards for the amount of the RR, some stores try a return/repurchase at a different register, etc.

Some deals aren't tagged or advertised, which makes it more difficult for you to press your case with an employee. If you are comfortable doing so, go ahead. If you're not, you can either return the item or go home and call the Catalina company at 1-866-8COUPON. If you provide them the information they need, they should be able to mail your Register Rewards coupon to you. If you used Register Rewards to pay for your item, you should still get a full refund, although it may be placed on a gift card instead of given to you in cash.

As with all coupon issues, please remember to be polite to the store employees, even if they are not polite to you. It helps all coupon users if we all keep a cool head. And, you are likely to return to the store if it's in your neighborhood and it's easier to shop when you're on cordial terms with the staff.

### **Multiple Transactions At Walgreens**

Some stores limit the number of RR-producing items that you can buy, and sometimes the weekly ad states such a limit. Store employees have discretion to ignore or enforce limits, and I've never been turned down if I ask if it's okay to buy something that's well-stocked.

### **How To Play The Drugstore Game At Rite Aid**

Rite Aid might be the most complicated of the drugstores to master, simply because there are so many ways to save. But that also means you can often get the best deals at Rite Aid.

### **Wellness+ Program**

Rite Aid now has the Wellness+ program, which is their store loyalty program. You'll get a card that you should have scanned with each transaction in order to get the most from your shopping. It will give you exclusive sale prices, access to special deals that yield rewards, and tiered discounts, culminating in 20% off all non-prescription purchases for a whole year.

### **+UP Rewards**

With your Wellness+ card, you can get +UP rewards on certain transactions (you'll see them listed in the weekly ad and/or tagged in the store). For example, the deal might be Colgate toothpaste on sale for \$2.99, but you'll get a +UP reward for \$2, making the toothpaste only 99 cents after +UP rewards (and less if you use a coupon). Sometimes limits are stated on the ad, sometimes there is no limit, and sometimes (unfortunately) there is an unstated limit.

### **Single Check Rebates**

Rite Aid has a monthly rebate program called Single Check Rebates ("SCRs"). In essence, if you buy qualifying products, then Rite Aid will send you a check as a rebate for your purchases. Each month, there are different participating products that have SCRs. For example, Colgate Total toothpaste might be on sale for \$2.99 with a \$2 SCR. The store expects you to pay \$2.99 + tax, and give you back \$2 via SCR at the end of the month.

You can find the participating products online at <http://riteaid.rebateplus.com/>. Your store may also have monthly booklets near the weekly ads at the front of the store, especially at the beginning of the month. A month at Rite Aid usually starts on the last Sunday and ends on the last Saturday of the following month.

You'll need to register for the SCR program online, and then enter your receipt information after you make qualifying purchases. You'll know within a few days if your rebate has been approved, because the info will be right there when you log in. You can only request one check per month, so it's best to wait until the end of the month when you're sure you won't do any more eligible shopping before requesting your check.

### **Video Values**

The Rite Aid Video Values program (<http://riteaid.adperk.com/>) is incredibly easy to use. The basic idea is, you watch videos about products sold at Rite Aid and in exchange, Rite Aid gives you printable store coupons for those products. Because they are store coupons, the Video Values coupons can be "stacked" with manufacturer's coupons, and that can make for some fabulous deals.

Video Values is simple - you don't have to download anything, the video plays smoothly, and most are less than a minute long. The only thing to keep in mind is that you'll need to enter a "captcha" code within 30 seconds of the video ending in order to

receive credit for watching the video.

### **Using Coupons at Rite Aid**

Rite Aid has an official coupon policy that you should be familiar with, and explains how you can combine store coupons and manufacturer coupons, how you can use coupons with certain sales, etc. You can find the coupon policy online here: <http://content.riteaid.com/stores/CustomerCouponAcceptancePolicyAugust2010.pdf>.

### **Putting It All Together**

You now have a basic idea of how the Drugstore Game works at the three drugstores. So how do you get started?

The first thing to do is find out what the deals are. In the appendix, I've included a list of blogs and web sites that list weekly drugstore deals. Visit those sites and see what's on sale this week or next. The sites will include match ups with coupons to show how to get the best price.

You can plan your own transactions using the match ups that you'll find online or use the starter transactions that I post weekly at Chief Family Officer. Having a plan helps to ensure you spend the least amount out of pocket for the most amount of product.

When you go shopping, bring the following items:

- Your shopping list and transaction plan
- Your coupons
- Your ExtraCare or Wellness+ card
- A copy of the weekly circular
- A calculator
- A copy of the coupon policy

A copy of the circular is helpful to have in case the store's shelves are not tagged with the deal. You can also check the ad to make sure you're getting the item that's included in the sale. A calculator will come in handy if you need to make any adjustments due to the store's available stock.

Generally speaking, it's best to go shopping at the beginning of the sales cycle or else the store might run out of the hot sale items. However, as you gain experience and experiment with different stores and times, you may find that some stores are best stocked during the middle of the week, after their truck deliveries have arrived and been distributed, or that some stores are better about stocking sale items than others.

Most importantly, have fun! Because it's fun saving lots of money.

## **Appendix A - Common Abbreviations**

On the internet, you'll find commonly used abbreviations in posts about Drugstore Game deals. Here's a list of the frequently used acronyms and abbreviations that I use at ChiefFamilyOfficer.com, and which you'll see throughout the couponing world:

B1G1 or BOGO = Buy One, Get One [Free, 50% off, etc.]

CRT = Cash Register Tape, i.e., a coupon that prints at the end of your receipt (like an ECB or +UP reward)

DND = Do Not Double (some coupons state this)

FAR = Free After Rebate

IP = Internet Printable, i.e., printable coupon

OOP = Out Of Pocket

RA = Rite Aid

RP = Red Plum inset (typically found in Sunday newspapers)

SS = Smart Source insert (typically found in Sunday newspapers)

TMF = Try Me Free

YMMV = Your Market/Mileage May Vary, i.e., you may not get the same result

## **Appendix B - Other Common Coupon Terms**

You may come across other coupon terms that are unfamiliar. Here are some of the most common ones and what they refer to:

Blinkie = Coupon found in little dispensers attached to shelves in stores. There is sometimes a blinking light on the dispenser, hence the term "blinkie."

Hang Tag = Coupon found hanging on a product, often from a bottle.

Mailer = Coupon that was received in the mail.

Peelie = Coupon that is attached to a product that has to be "peeled" off. There is some controversy in the coupon world about whether it is ethical to remove peelies or hang tags from products that you are not buying. (My personal view is that it should not be removed unless you are absolutely, definitely going to use the coupon at another time.)

Tear Pad = Coupon found in notepad form designed to be torn off. Often found on cardboard displays, sometimes on store shelves.

Wine Tag = Similar to a hang tag, except found on a bottle of wine.

## **Appendix B - Online Resources**

The internet will be your best source of information for Drugstore Game deals. Of

course, I encourage you to subscribe to ChiefFamilyOfficer.com for weekly deals and updates. But no site is comprehensive and covers *everything*. So here's a list of sites that I read regularly to stay on top of the current drugstore deals:

### **Walgreens**

Wild for Wags - <http://wildforwags.com/>

Common Sense with Money - <http://www.commonsewithmoney.com/>

I Heart Wags - <http://www.iheartwags.com/>

### **Rite Aid**

Centsable Momma - <http://www.centsablemomma.com/>

For the Mommas - <http://www.forthemommas.com/>

I Heart Rite Aid - <http://www.iheartriteaid.com/>

### **CVS**

I Heart CVS - <http://www.iheartcv.com/>

Savings Lifestyle - <http://savingslifestyle.com/>

**Coupon Databases** - These are great resources if you are trying to locate a coupon or see if one is available.

Coupon Mom - <http://www.couponmom.com/>

A Full Cup - <http://www.afullcup.com/>