

CVS 101 for Newbies

by Tara Kuczykowski at DealSeekingMom.com

When you go CVSing, utilizing the program to its fullest, you can literally save hundreds of dollars for a very small investment of time to research the CVS deals each week. In fact, I've saved over \$700 just in the past month-and-a-half. Learning the ins and outs of the CVS ExtraCare Program may seem a little daunting at first, but it's really quite simple when you break it down into the following steps.

Sign up for your very own ExtraCare Card. You must use this card to receive sale prices. Signing up can be done on CVS.com, or you may sign up in a store. Your best bet is to do it in a store so you can begin using your card immediately. If you choose to sign up online, it will take approximately two weeks to receive your card.

Configure your scenarios. You'll need to pick up a weekly store ad, as well as a monthly store ad. You can find each week's lists here on Deal Seeking Mom (or Southern Savers). ECBs = Extra Care Bucks. These are earned by purchasing certain products during a promotional period. They will print on your receipt immediately after the necessary purchase is made. These can be used "like cash" on most items sold at CVS. You do need to be careful with the weekly ads, as they can vary between locations. Scan both ads to find the ExtraCare Bucks offers that most appeal to you. The most lucrative offers are usually the ones that are already free after ECBs.

Your ultimate goal is to attempt to create transaction scenarios that actually earn you a profit in ECBs. You can achieve this by reducing your total amount spent out of pocket (OOP) with CVS dollar off coupons (ex. \$3 off a \$15 purchase), CVS item coupons, and manufacturer coupons. You can actually "stack" one CVS store coupon and one manufacturer coupon per item, and use both in conjunction with a \$3/\$15 coupon.

Learn how to roll your ECBs. Rolling ECBs means using the ECBs you have already earned to buy items that will give you more ECBs. The purpose of this is to make sure you always have ECBs to spend at CVS so you will spend less "real" money out of pocket after your initial outlay. Learning how to effectively roll your ECBs will save you the most money in the long run.

Now it's time to go shopping!!!

At the store, the first thing I do is grab all of the items I've incorporated into my scenarios. It's not at all unusual for some items to be out of stock, so it helps to have a few backup items in mind if possible. I always bring my calculator and coupon keeper in case I have to do some on-the-spot configuring.

You may want to group your purchase into multiple transactions. Often I'll do multiple transactions in one trip, so I group each transaction and organize my coupons before approaching the cashier so as to make checking out as efficient as possible. There are a couple of reasons for doing multiple transactions. One is to maximize your savings from \$/\$\$ CVS coupons when they're available. For example, if you have a \$2/\$10 purchase coupon, it makes more sense to do multiple transactions as close to \$10 so you can get \$2 off each one. A second reason would be to roll your ECBs that print from one transaction and use them to pay for your next transaction to minimize your actual out of pocket (OOP) expenses.

Learn the proper order to present your coupons. When you're ready to check out, first make sure the cashier scans your ExtraCare Card. Then it's important that you present your coupons in exactly this order to maximize your savings – CVS dollar off transaction coupons, CVS store coupons/manufacturer coupons, and finally your ECBs. If you present your dollar off coupons after your manufacturer and store coupons, your total transaction amount may not be high enough to allow the system to accept the coupon. One very important thing to mention about ECBs is that you will not get change for them, so make sure you use them to their fullest. Make sure to check your receipts and verify that all ECBs you earned printed correctly before you leave the store.