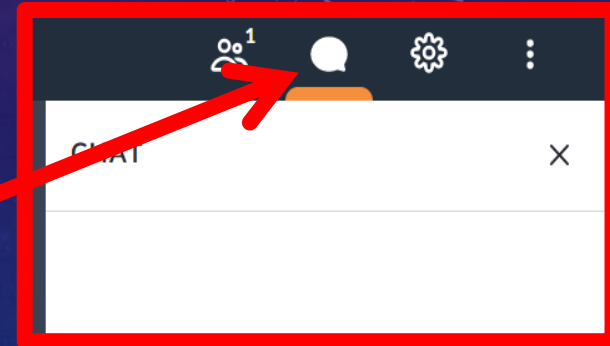


WELCOME TO CLASS

PLEASE READ THE INSTRUCTIONS BELOW BEFORE WE BEGIN

1. When you enter the classroom the Instructor will “Mute All Attendees” This will help keep the background noise from interfering while the instructor is speaking.

****To ask a question - simply click the Microphone icon on your screen to Unmute yourself or click the CHAT button to type a question. The Instructor will also stop every few minutes to take questions.**



2. The Instructor also controls the screen. Attendees will not be able to see other attendees. The only view will be the Instructor's screen.

MONEY SAVING APPS FOR YOUR SMART PHONE

PRESENTED BY
SHARPER TRAINING
SOLUTIONS

INFO@STSICO.COM

WWW.STSICO.COM

TODAYS AGENDA



Cutting Coupons



Coupon Apps



Cashback Apps and Store Incentives



Travel Deals



Downloading Apps to your device

PRINTING GROCERY COUPONS


www.grocerycouponnetwork.com

Grocery Coupon Network allows you to scroll through and “clip coupons” that you wish to use in the store. They do have expiration dates, and they are free to print out.

CATEGORIES ▾

Clip, Print and Save **\$152.85** Today!


\$6.85

 **Print Coupons**

9

Free Printable Coupons

106 grocery coupons are available for you.




✓ **CLIPPED**

SAVE \$1.00 ON TWO Big G Cereals

when you buy TWO BOXES any flavor General Mills cereal listed: Cheerios™ • Cinnamon Toast Crunch™...

\$1




✓ **CLIPPED**

SAVE 50¢ ON ONE Big G Cereals

when you buy ONE BOX Cinnamon Toast Crunch™, Apple Cinnamon Toast Crunch™, French Toast Crunch™...

50¢




✓ **CLIPPED**

SAVE \$1.00 ON THREE Pillsbury™ Refrigerated Baked Goods Products

when you buy any THREE Pillsbury™ Refrigerated Baked Goods Products

\$1




By **LendingTree**

SPONSORED CONTENT

HOW TO PAY OFF YOUR HOUSE ASAP (IT'S SO SIMPLE)

[By LendingTree](#)



ARE YOU SURE THERE ISN'T A COUPON?

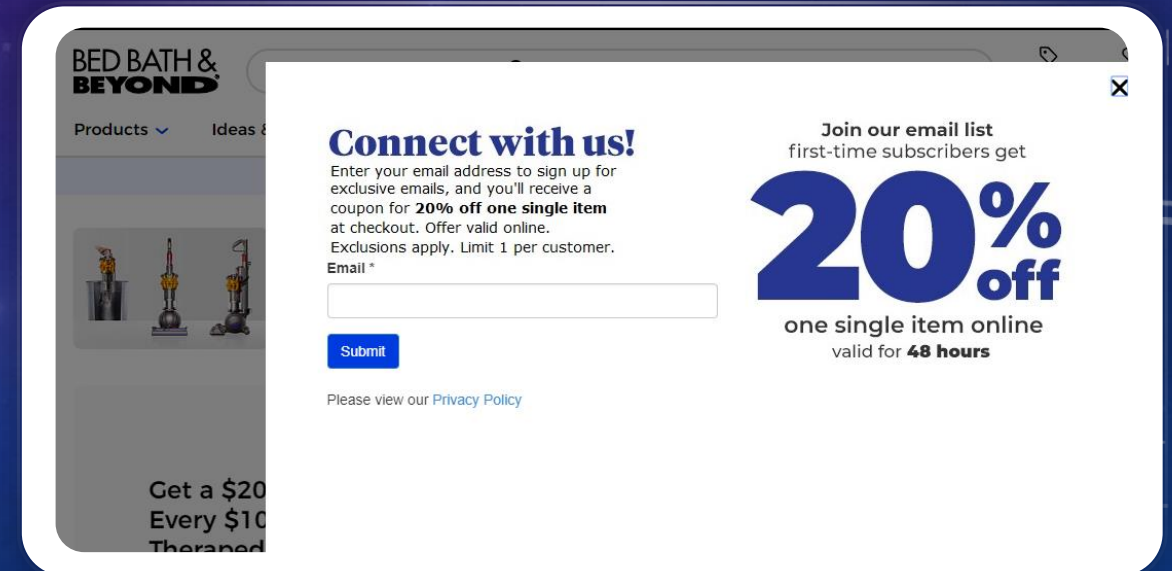
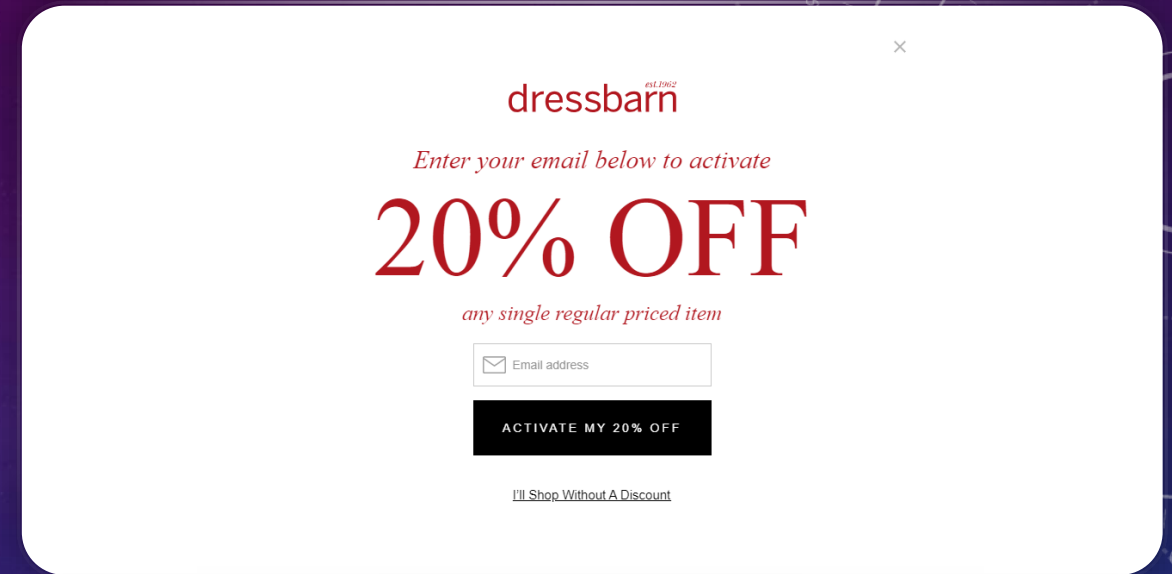
Click to double check.

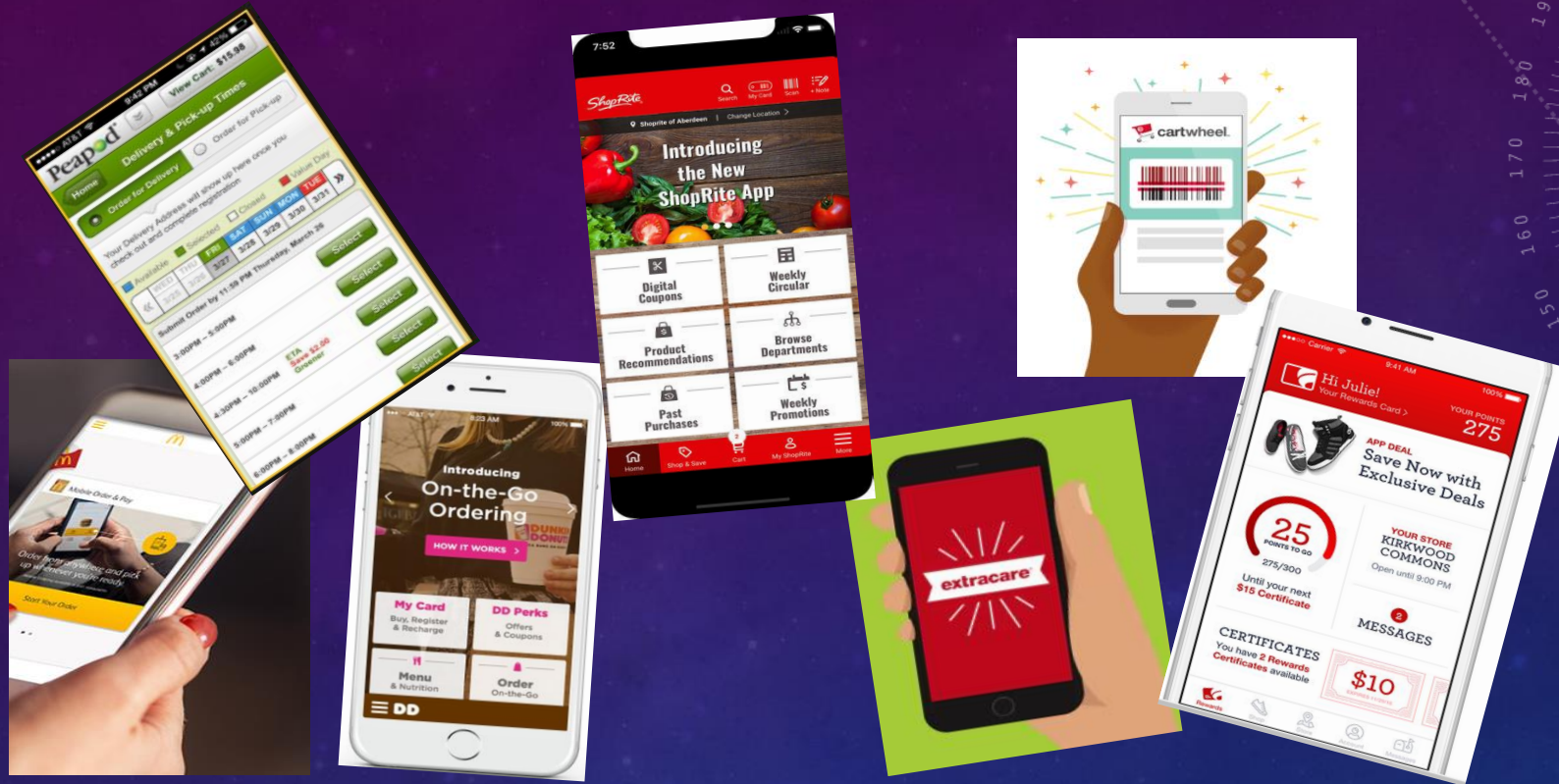
ACTIVATE COUPONS

wikibuy.

ADD YOUR EMAIL ADDRESS OR CELL NUMBER TO A STORE AND GET COUPON ALERTS

- Find your favorite stores online and they will email and/or text coupons to you on a regular basis.
- Often, email offers can end up in your “Promotions” Tab or Spam folder in your email.
- If a store becomes bothersome with email overload, you can discontinue by scrolling to the bottom of the email and clicking “unsubscribe”.





STORE COUPON APPS FOR YOUR SMART PHONE

STORE APPS

Every store has a twitter account, a Facebook page and most likely, an App! These are just some popular local stores that have Apps available to customers:

- Shoprite
- Stop & Shop
- CVS
- Dunkin Donuts
- Target
- Famous Footwear
- McDonalds

•The App for a particular store allows the user to find specific sales and discounts that are only available through their App.



STORE KEY CHAIN SAVINGS



Many stores offer the keychain savings card, which is linked to a phone number/email address. This way if you forget or misplace the card they can look you up.

Some stores offer additional coupons and promotions on their Store App, which is linked to your Keychain Savings Card.

GENERAL MONEY SAVING APPS

There are many Coupon Apps available to help shopper's find the best price for a particular item. We will discuss the following popular apps:

- Flipp
- Retailmenot
- Gas Buddy
- CVS
- Shopsyavy



(Shopsyavy)



"**Flipp** is the essential **app** for your weekly shopping.

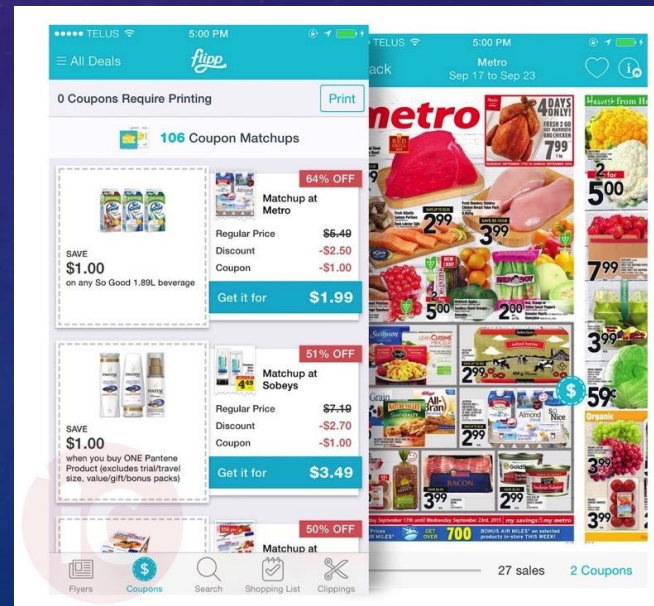
Quickly find the best deals and make saving money super easy.

Search circular deals and coupons by

- Item
- Brand
- Category

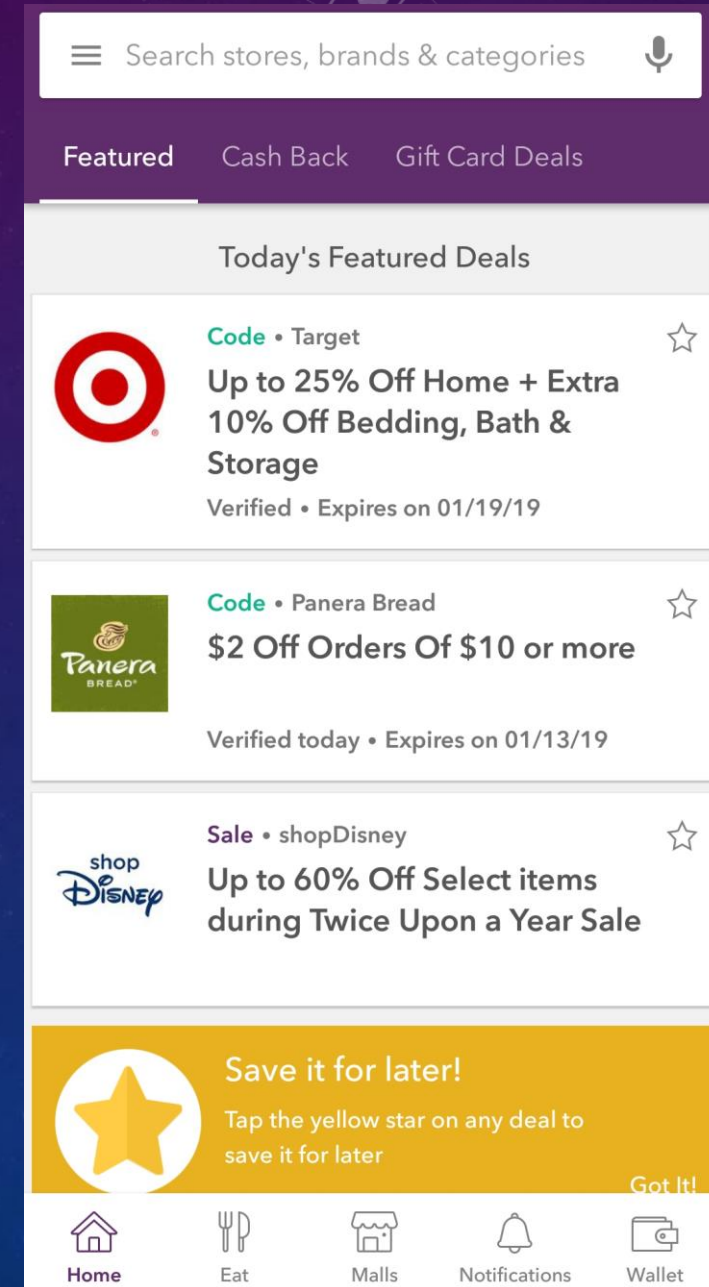
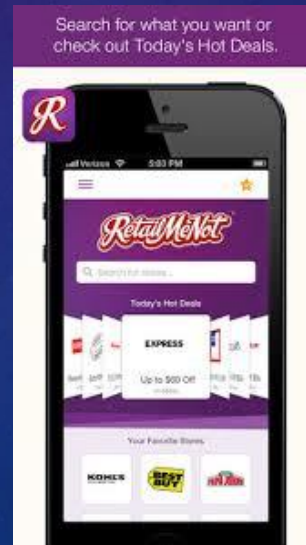
Need to buy detergent and not sure which store has it for the best Price?

Type in the search bar of Flipp!

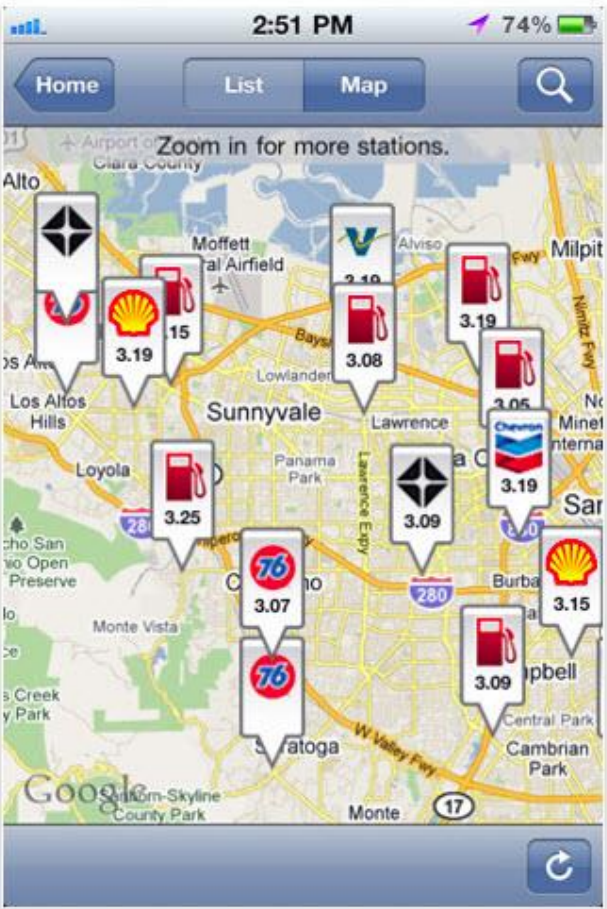
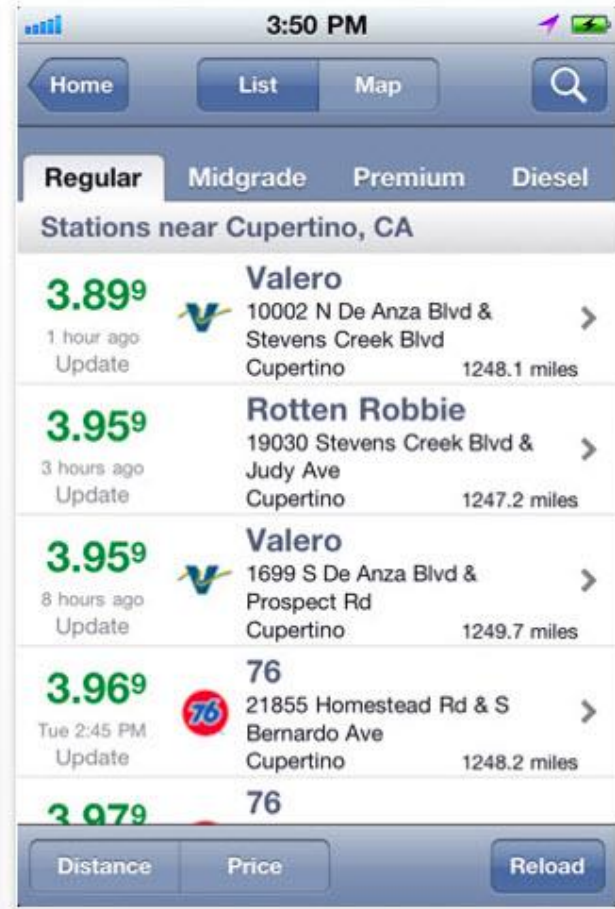
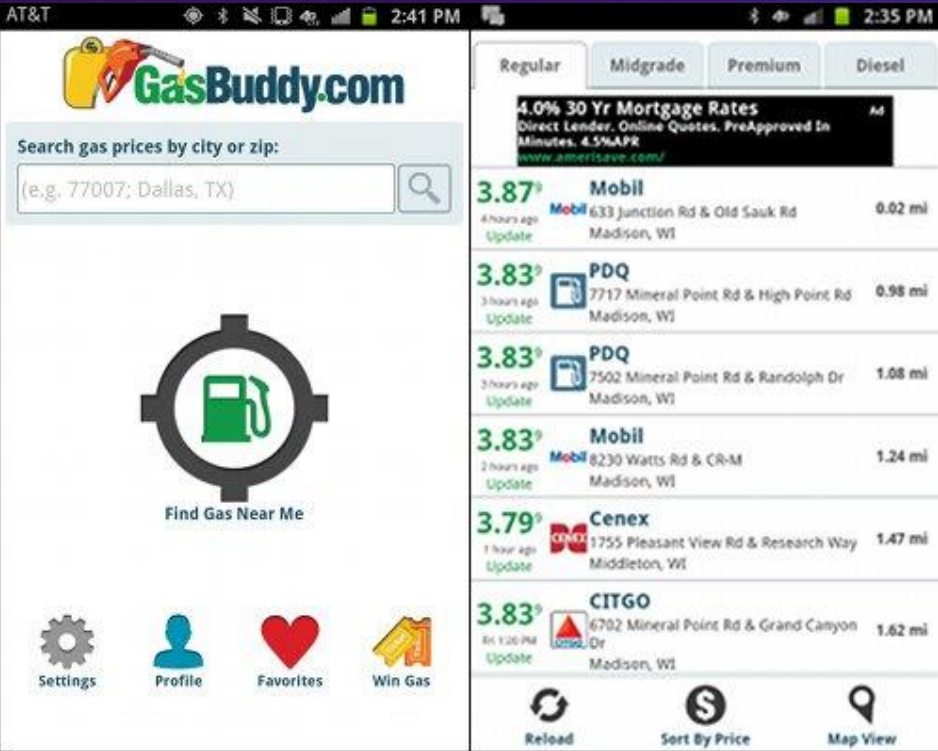


RetailMeNot made its name for revealing *online coupon codes*, so you'll find more of those on the **app** than in-store coupons.

You can still find quite a few great deals on the **app** that you can redeem on-site, including stores and restaurants.



The GasBuddy app is a **GPS**-based application program for smartphones and tablets which provides prices of nearby gas stations!

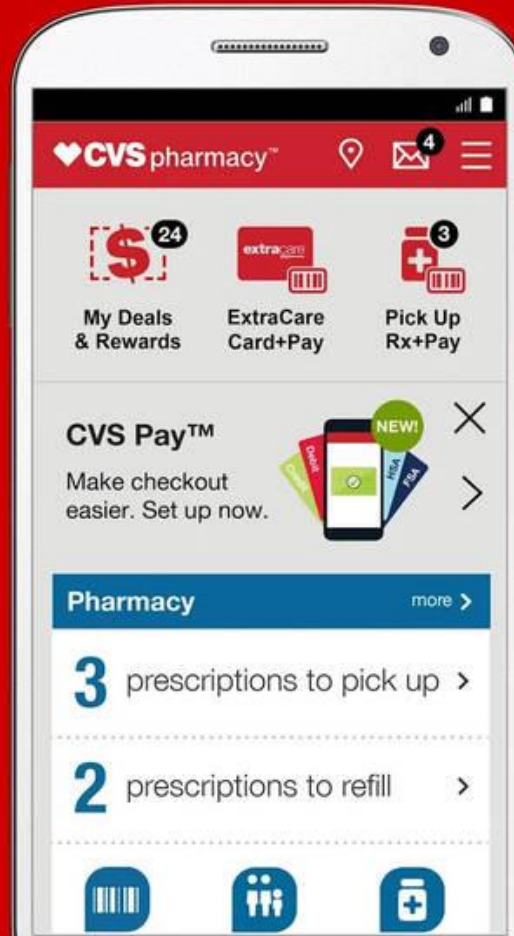




The CVS app allows you to shop online, add coupons to your keychain card, renew prescriptions, and see the weekly sales.

Most importantly, have all your CVS receipts sent to your email and never lose your Extra Bucks again!

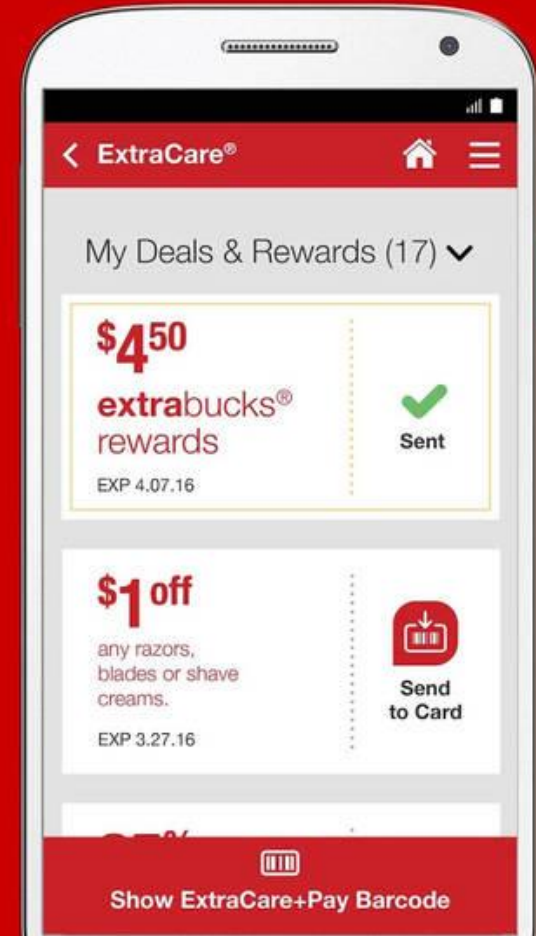
Everything. Easier.



Shopping. Easier.



Saving money. Easier.

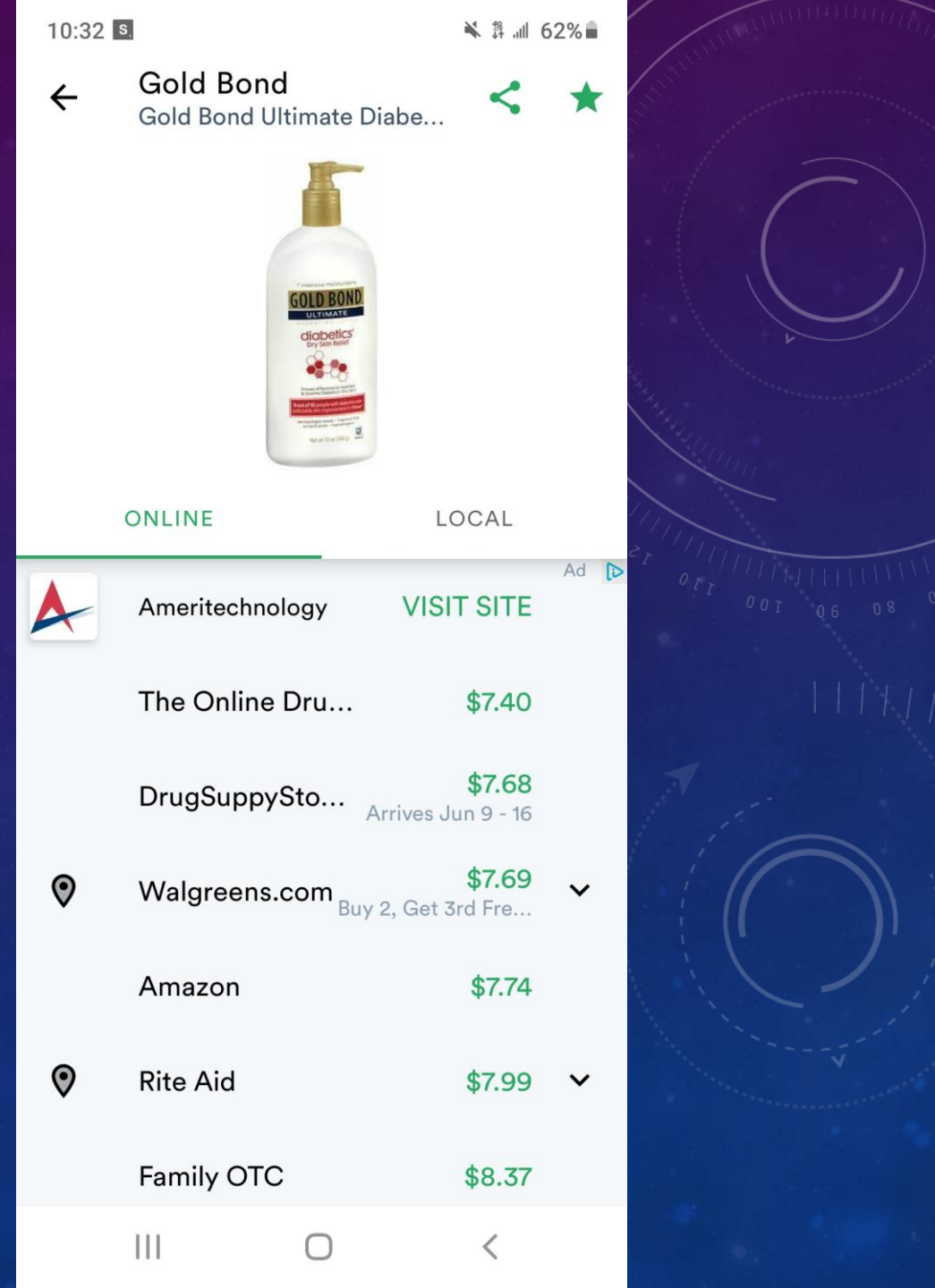




Shopsavvy is an app that works with your smart phones Camera.

Through the app, you can scan a barcode and It tells you the prices of all local stores.

If you're considering buying a new vacuum or Printer, next time you are in the store scan the item's barcode to see if there is a lower price elsewhere.



ADDITIONAL GROCERY APPS

This article discusses additional Apps for Grocery coupons

<https://www.thebalance.com/best-coupon-apps-4160582>

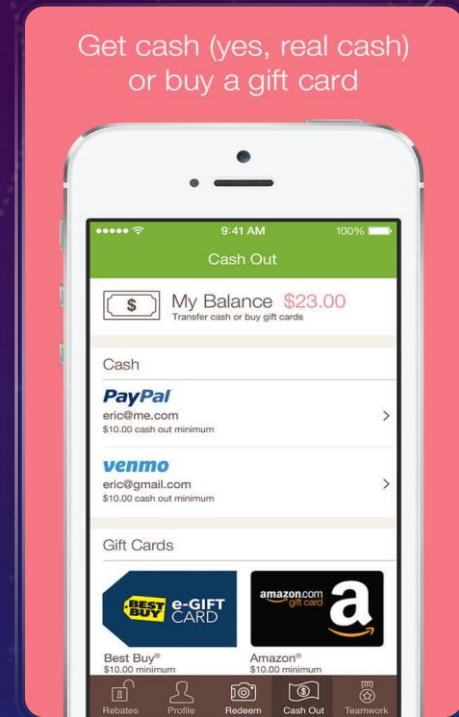
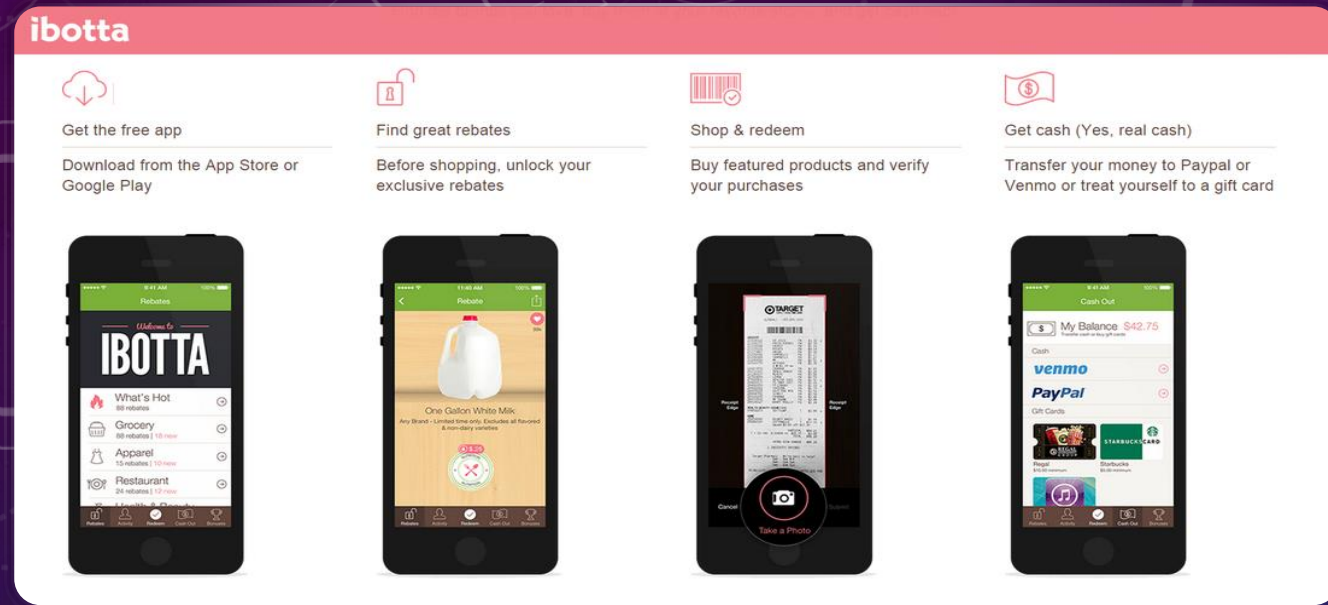


CASH BACK APPS

• There are many websites and Apps that help you save money by offering the customer cash back incentives. We will explore:

- Ibotta
- My Points
- Upromise
- Ebates
- Groupon





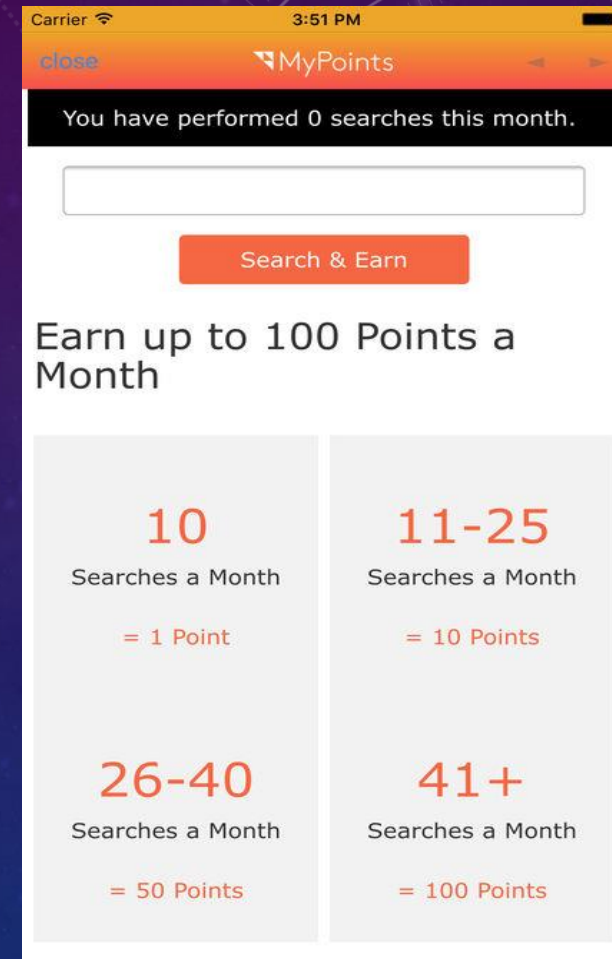
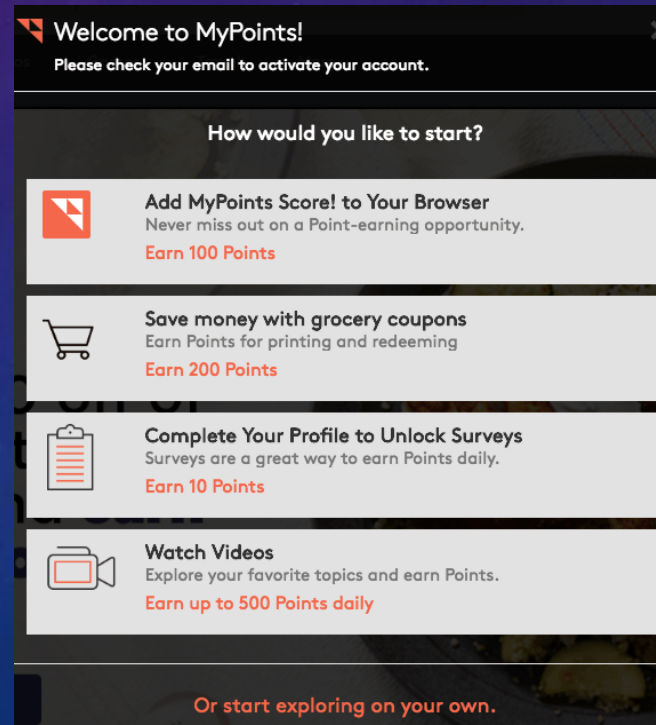
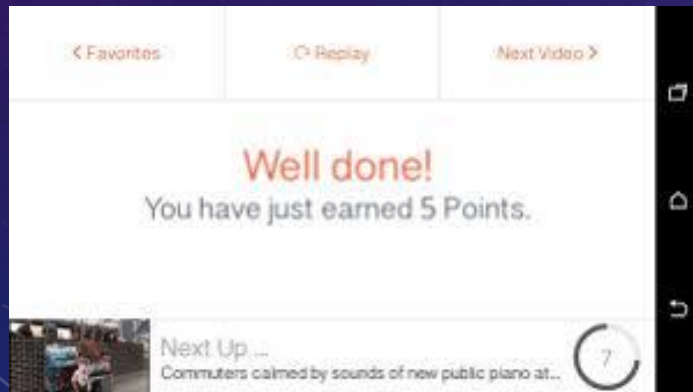
IBOTTA IS A FREE MOBILE SHOPPING APP THAT MAKES IT EASIER FOR CONSUMERS TO EARN CASH BACK ON EVERYDAY PURCHASES USING A SMARTPHONE

IBOTTA HAS PARTNERED WITH A NUMBER OF BRANDS AND RETAILERS TO PROVIDE OFFERS ON GROCERIES, CLOTHES, GIFTS, ELECTRONICS, RESTAURANTS AND MORE

MyPoints is a rewards program website where members can collect reward Points by:

- making online purchases from certain retailers
- take surveys
- watch videos
- and more

It is also a website that offers many other ways of collecting incentives for great gifts.



Karen

165 PTS

Redeem Points

Point Perks

Daily 5 0/5

The Daily 5

Complete any 5 of these activities and earn **5 Bonus Points!**

- ☐ Vote in the Daily Poll
- ☐ Complete an nCrave
- ☐ Watch a Video Playlist
- ☐ Complete a Survey
- ☐ Earn Points from Discover
- ☐ Earn Points from BonusMail
- ☐ Visit MyPoints Monthly Goals

More Details >>



nts®

Shop

Search stores and products

Karen

165 PTS

Redeem Points

Deals

Coupons

Surveys

Videos

Games

Travel

More

Point Perks

Daily 5 0/5

Stores You Might Like

2 PTS/\$
was 1 PT/\$

BEST BUY

3 PTS/\$

QVC

2 PTS/\$

HSN

12 PTS/\$
was 4 PTS/\$

GROUPON

2 PTS/\$

KOHL'S

2 PTS/\$

ebay

1 PT/\$

Etsy

2 PTS/\$

Target

6 PTS/\$
was 2 PTS/\$

★ macy's

250 Points

PARIBUS

4 PTS/\$

Walmart

8 PTS/\$

amazon

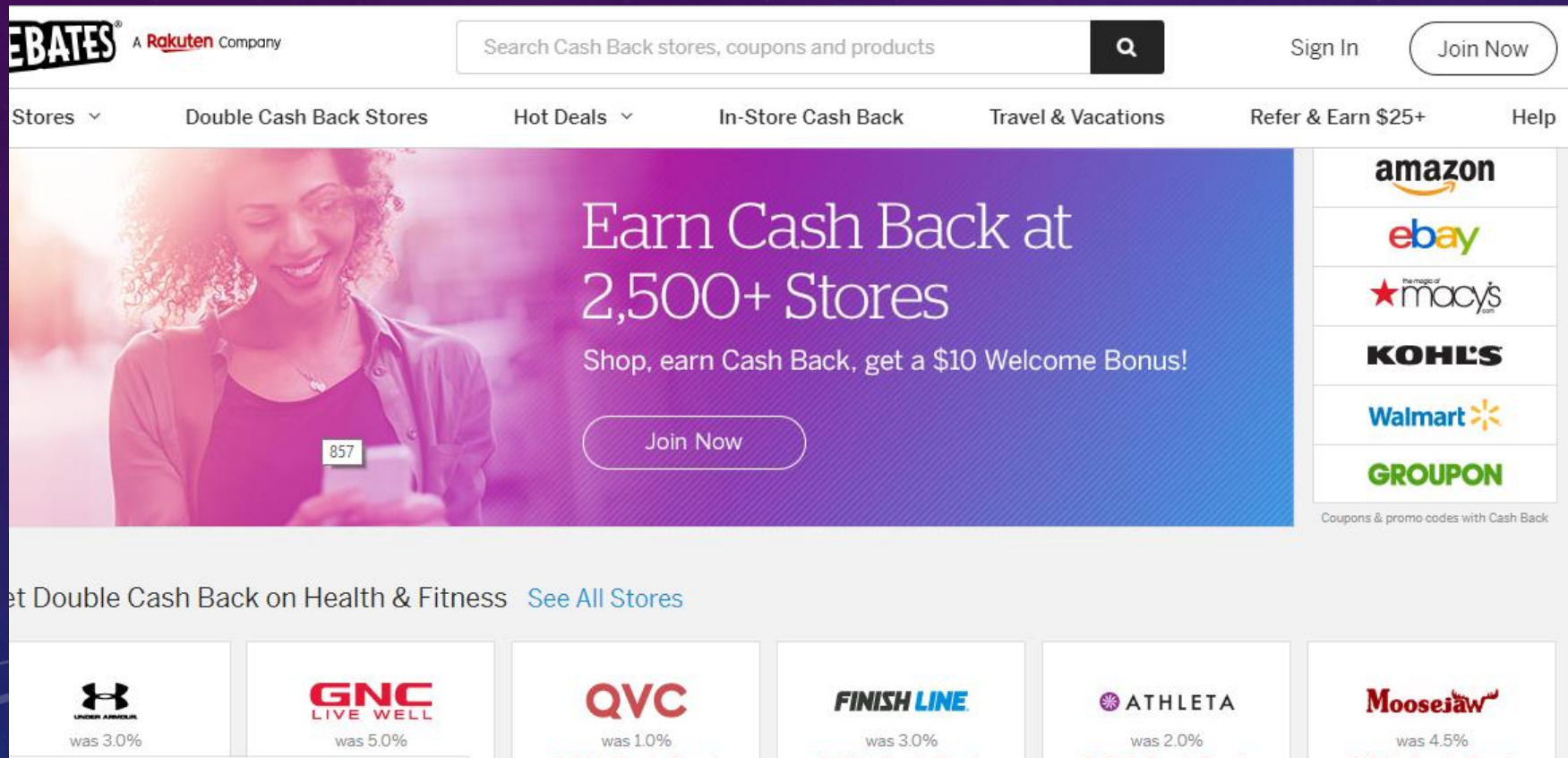
Score!
for Chrome

Score! alerts you when you are on a site that offers Points for your purchase.
By adding Score! you agree to our [Terms of Use](#), [Privacy Policy](#) and [End User License Agreement](#)

INSTALL SCORE!

Earn 100 Points

Ebates is a site that allows you to get cash back rewards for purchases made. The cash back amount accumulates and when you have reached a certain minimum you can request a check.



The screenshot shows the Ebates website homepage. At the top, the Ebates logo is on the left, followed by "A Rakuten Company". In the center is a search bar with the placeholder text "Search Cash Back stores, coupons and products" and a magnifying glass icon. To the right of the search bar are links for "Sign In" and "Join Now". Below the header is a navigation bar with links: "Stores", "Double Cash Back Stores", "Hot Deals", "In-Store Cash Back", "Travel & Vacations", "Refer & Earn \$25+", and "Help". The main content area features a large banner on the left with a woman smiling and looking at her phone. To the right of the woman, the text reads "Earn Cash Back at 2,500+ Stores" and "Shop, earn Cash Back, get a \$10 Welcome Bonus!". Below this text is a "Join Now" button. To the right of the banner is a vertical list of logos for partner stores: Amazon, eBay, Macy's, Kohl's, Walmart, and Groupon. Below these logos is the text "Coupons & promo codes with Cash Back". At the bottom of the page, there is a section titled "Get Double Cash Back on Health & Fitness" with a link "See All Stores". Below this section are six store tiles, each with a logo and a cash back percentage: Under Armour (3.0%), GNC (5.0%), QVC (1.0%), Finish Line (3.0%), Athleta (2.0%), and Moosejaw (4.5%).

EBATES® A Rakuten Company

Search Cash Back stores, coupons and products

Sign In Join Now

Stores Double Cash Back Stores Hot Deals In-Store Cash Back Travel & Vacations Refer & Earn \$25+ Help

Earn Cash Back at 2,500+ Stores

Shop, earn Cash Back, get a \$10 Welcome Bonus!

Join Now

amazon ebay macy's KOHL'S Walmart Groupon

Coupons & promo codes with Cash Back

Get Double Cash Back on Health & Fitness See All Stores

Under Armour was 3.0%

GNC LIVE WELL was 5.0%

QVC was 1.0%

FINISH LINE was 3.0%

ATHLETA was 2.0%

Moosejaw was 4.5%

Stores pay Ebates a commission for sending you their way, and Ebates shares the commission with you as Cash Back

Ebates sends members their Cash Back every three months, by either Check or PayPal payment

To qualify for a payment, they must have your name and valid mailing address, and your Cash Back Balance must be greater than \$5.00 by the end of the Cash Back Posting

- A mailing address is required for accurate and timely payments of all types, including PayPal. You can add or update your current address by visiting Ebates.com on a desktop or laptop computer, then going to Account Settings.
- If your Cash Back Balance is \$5.00 or below at the end of the Cash Back Posting Period it will carry over to the next period. Visit My Account to see your balance.

Upromise is a company that allows you to get cash back rewards for purchases made with their credit card or your own credit card that is linked to your Upromise account.

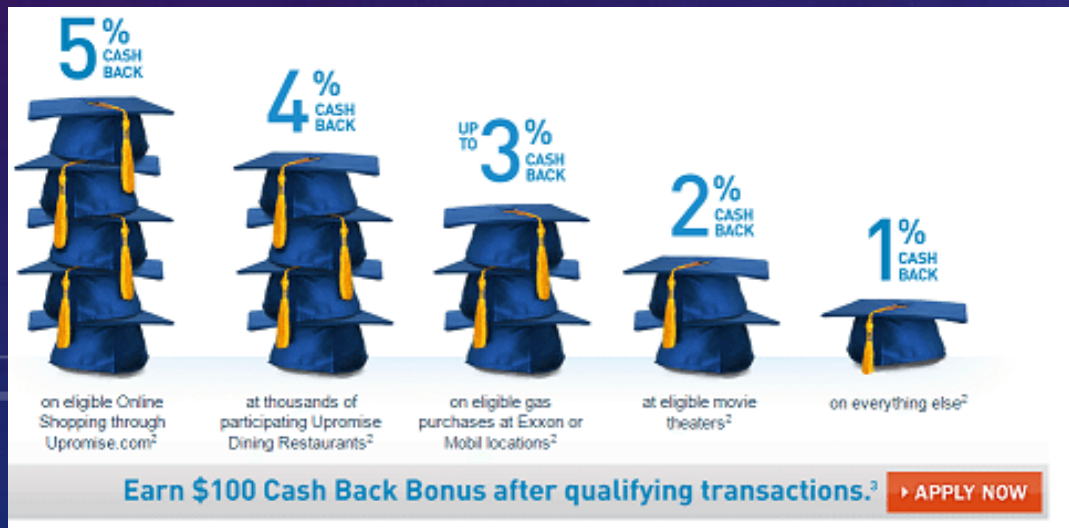
Instead of the cash back incentive being sent to you in a check or traded in for a gift card, *the cash back goes into a 529 account set up for a child to use for college.*



The image shows a screenshot of the Upromise by SallieMae website. The top navigation bar has 'EARN' and 'MAXIMIZE' tabs. The main content area is divided into several sections: 'My Earnings' (My Account Summary, Transaction History, By Partner, When will I see my cash back?), 'My Profile' (View/Edit Profile, View My Messages, Manage Allocations, Change Password), 'Build My Earnings' (Register my Credit / Debit Cards, Register my Loyalty Cards, Activate My Bonus Offers, Upromise Restaurant Program, Get Upromise Credit Card, Refer a Friend), and 'My Earnings Usage' (Ways to Use My Earnings, Transfer History, Upromise GoalSaver Accounts, High-Yield Savings Accounts, 529 Accounts, Student Loans, Request a Check). On the right, there is a 'Plan and Save with Upromise' header, the Upromise by SallieMae logo, and a 'Manage Allocations' section. The 'Manage Allocations' section shows a table of allocations to various accounts, with a total of 100%.

| Allocated to | Account Type | Account # | Allocation% |
|----------------|--------------------|-------------|-------------|
| Ryan [Name] | Friends and Family | [Account #] | 25% |
| Ben [Name] | Friends and Family | [Account #] | 25% |
| Colton [Name] | Friends and Family | [Account #] | 25% |
| Allison [Name] | Friends and Family | [Account #] | 25% |

Note: The allocation total must equal 100%.



The infographic shows five stacks of blue graduation caps with yellow tassels, representing different cash back rates. The rates are: 5% CASH BACK (on eligible Online Shopping through Upromise.com²), 4% CASH BACK (at thousands of participating Upromise Dining Restaurants²), UP TO 3% CASH BACK (on eligible gas purchases at Exxon or Mobil locations²), 2% CASH BACK (at eligible movie theaters²), and 1% CASH BACK (on everything else²). At the bottom, it says 'Earn \$100 Cash Back Bonus after qualifying transactions.³ > APPLY NOW'.



The image shows the Upromise website layout. The top navigation bar has the Upromise logo and the text 'Upromise'. Below the navigation bar, there is a section titled 'How Upromise Works:' with four steps: 'Join' (Upromise for free to save), 'Register' (your credit cards & rewards cards), 'Shop' (for products and services you already love), and 'Earn' (a portion of your spending for college or your school automatically). Below the steps, there are icons representing a computer, a credit card, a shopping cart, and a piggy bank. At the bottom, it says 'Website: www.upromise.com'.



OUR STORY OUR PROMISE COMMUNITY FORUM SUPPORT

Upromise DINING

HOW IT WORKS EXPLORE EARN MORE



Upromise® Mastercard® holders earn 5% for every dollar spent dining. [Learn more](#)

How It Works



Link

your credit and debit cards to
your Upromise® account



Dine Out

at any Upromise® Dining location
and pay with a linked card.



Earn

2.5% cash back on your entire
meal, including drinks, tax,
and tip.

Start Shopping

Shop by Category ▾

New Retailers

Travel

View All Retailers

Featured

Deals ▾

Coupons & Deals

Free Shipping

Deal of the Day & More

Walmart.com
Your best year starts here



All Retailers

Below are all online participating retailers. In-store retailers listed below are within 15 miles of the ZIP code stored on your account or the zip code entered in the search field.

View retailers within of

0 - 9

0 - 9 [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#) [Top](#)

[1&1 Internet](#)

\$1 cash back

[1-800 CONTACTS](#)

5% cash back

[1-800-BASKETS.COM](#)

8% cash back

[1-800-FLOWERS.COM®](#)

10% cash back

[1-800-GOT-JUNK?](#)

[123InkJets.com](#)

6% cash back

[1ink.com](#)

5% cash back

[1StopFlorists](#)

10% cash back

[2\(X\)IST](#)

5% cash back

[24 Hour Fitness](#)

[4 Wheel Parts](#)

5% cash back

[4InkJets.com](#)

5% cash back

[4Wheel Drive Hardware](#)

5% cash back

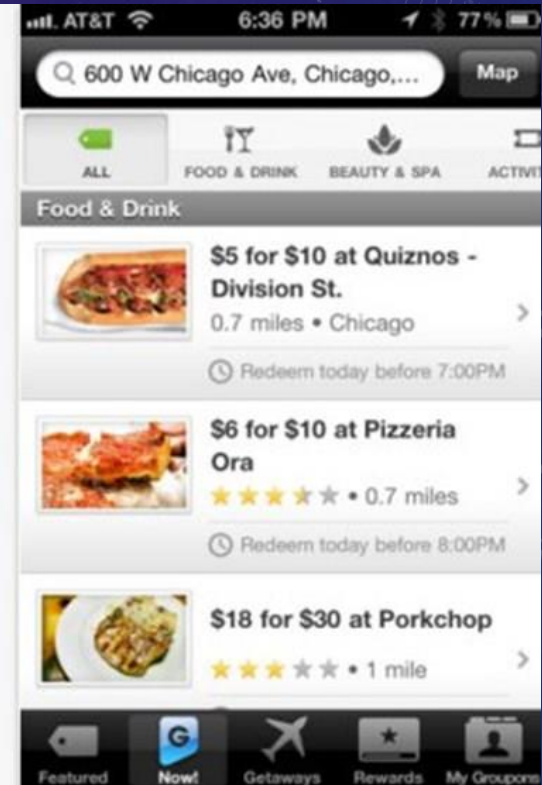
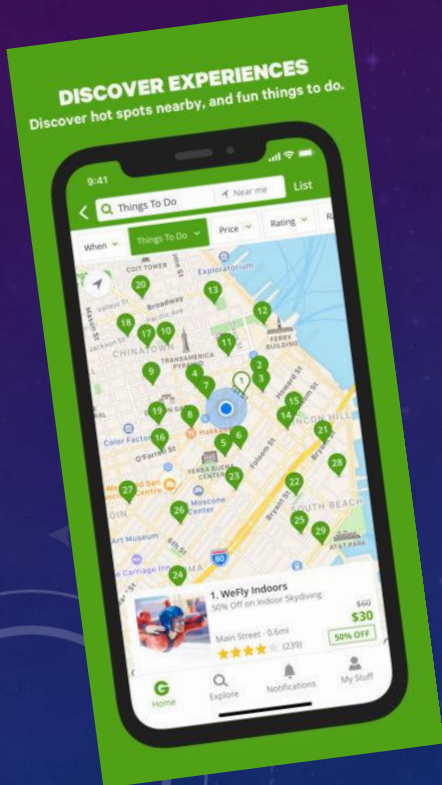
[7 For All Mankind](#)

5% cash back

[800Bear.com](#)

Groupon is a service that can **save** you money using virtual coupons.

Much like a physical coupon book, you can use Groupon to get deals of up to 70 percent off all sorts of things, from food and retail products to travel and services.



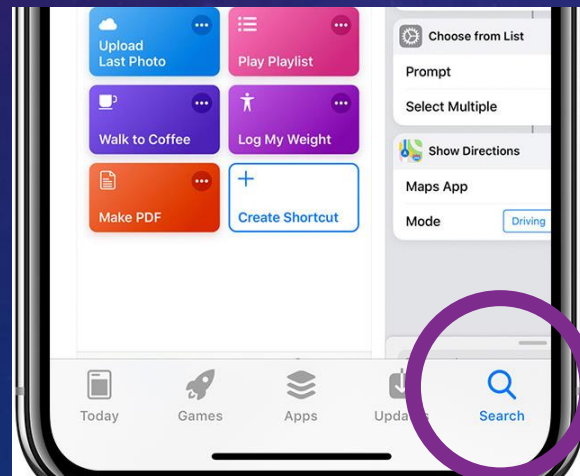
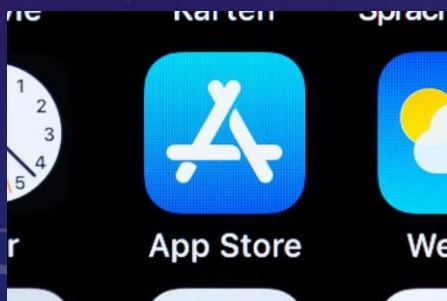
BEST APPS FOR TRAVEL/VACATION

- Travel Pirates – this app boasts some of the best deals and if you enable push notifications it will alert you to the latest and greatest finds.
- SkyScanner - best tools available for finding cheap flights, hotels, and car rentals. It helps find the most affordable options for flights; you can search between two locations, or you can choose the Explore option and look for the best options within a given time frame.
- Hotel Tonight - Hotels lose money on a nightly basis for any rooms that aren't filled, so they often offer discounted prices the day of in order to fill as many rooms as possible. Keeping the app ready helps you find affordable rooms at the last minute, but you can also use it to find hotel deals and promotions ahead of time.

ADDITIONAL RECOMMENDATIONS: <https://www.oprahmag.com/life/g25563106/best-travel-apps/>

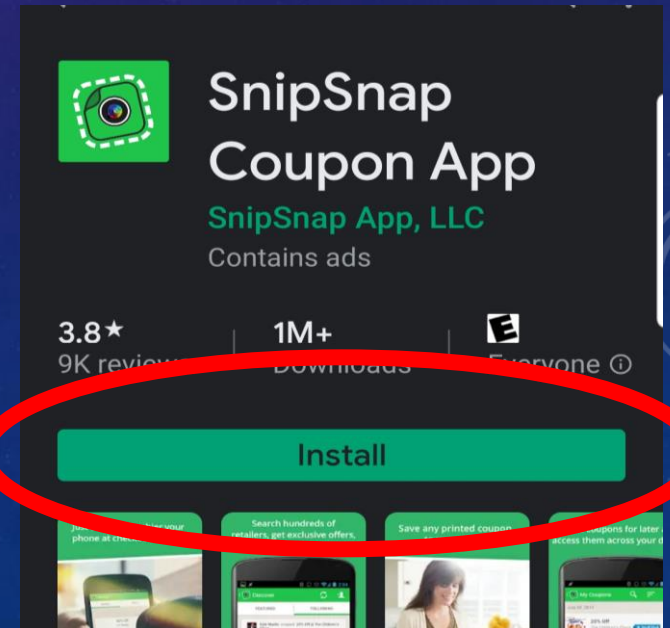
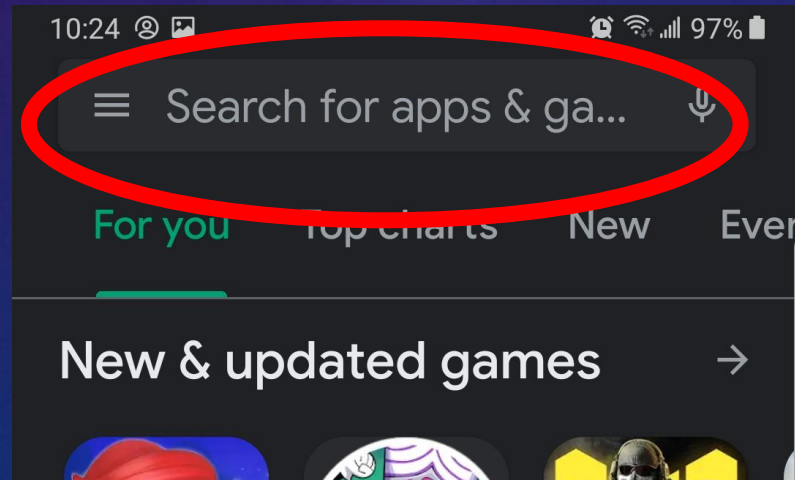
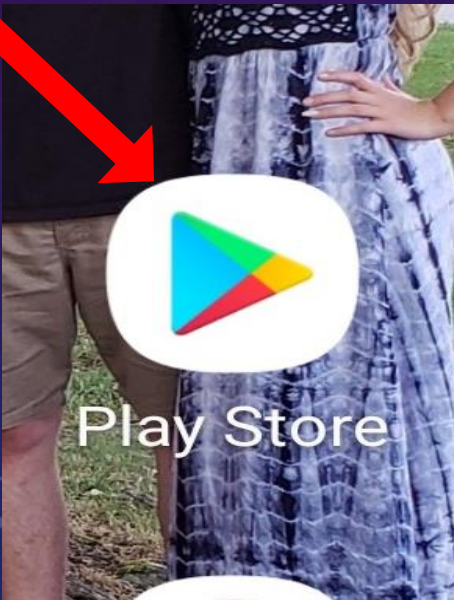
DOWNLOADING APPS FOR APPLE DEVICES

- Find your App Store – you must know your Apple ID and Password
- Tap App Store – then click magnifying glass to search
- Type the name of the App – read description – Then tap Get
- Get = free app



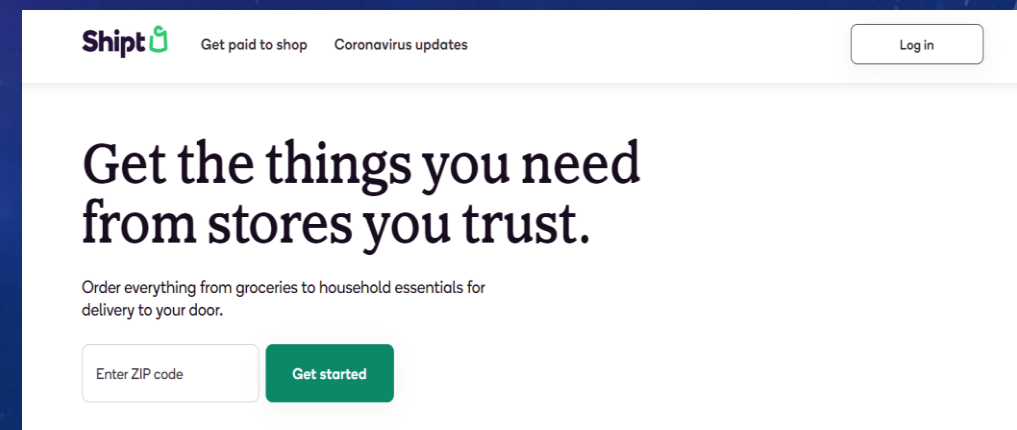
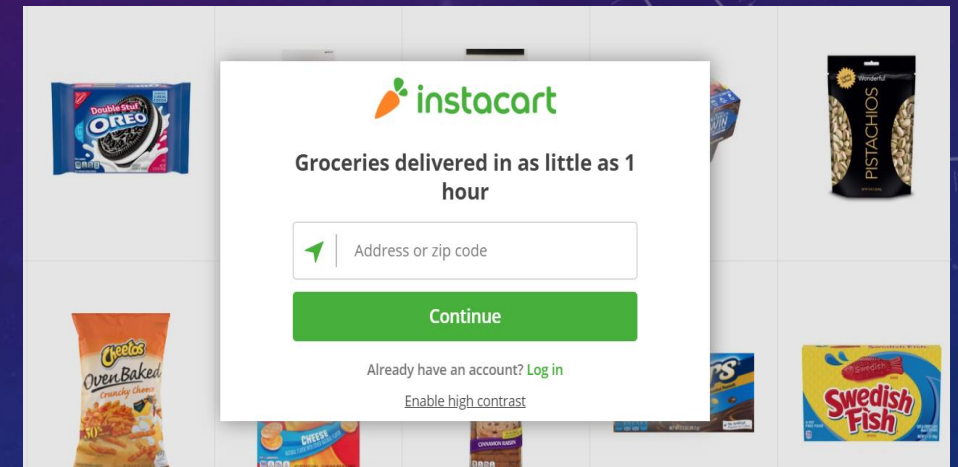
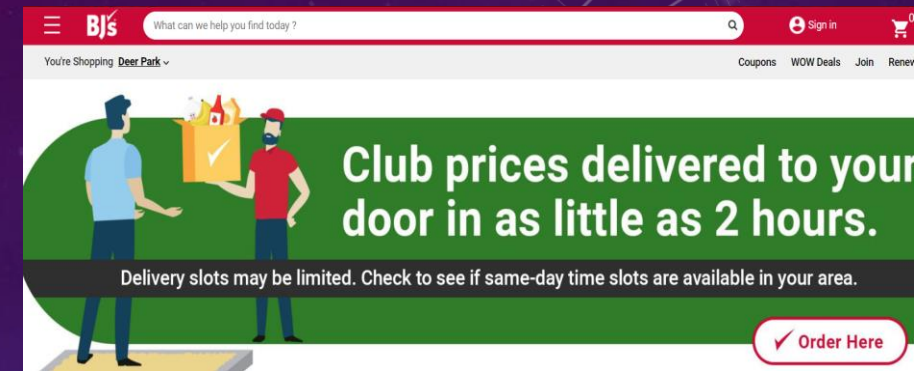
DOWNLOADING APPS FOR ANDROID DEVICES

- Find your phone's Play Store –
- Tap Play Store – then click Search
- Type the name of the App – read description – then tap Install



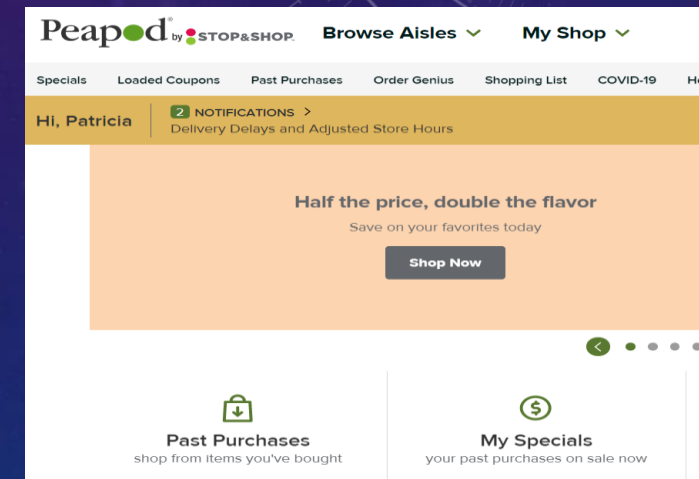
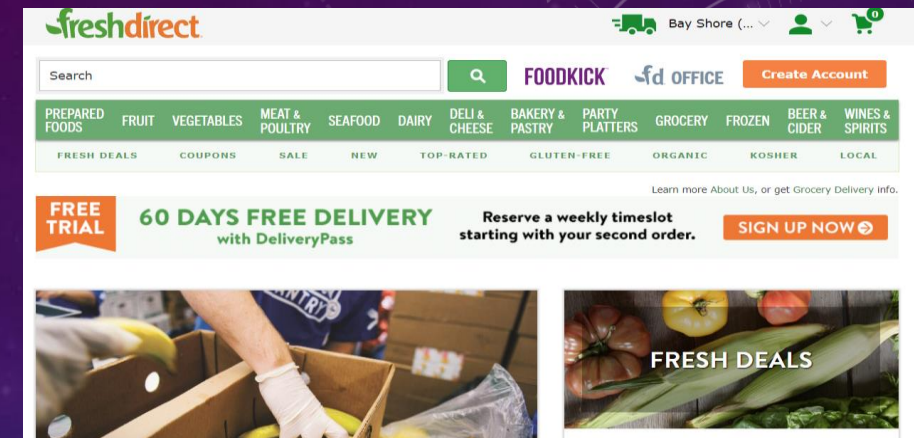
GROCERY DELIVERY

- Stop and Shop – PEAPOD customers only
- BJ's – Same day delivery for Members through Instacart Service
- Instacart – anyone can join but only select stores available
- Amazon Fresh – Prime Members – select stores participating
- Walmart Grocery – anyone can join
- Target Delivery – delivery through ShipT
- Shipt –
- Fresh Direct – concentrates on getting the freshest local products
- Boxed – bulk items



FEES FOR DELIVERY

- All grocery delivery services charge a fee
 - The fees vary depending on the service
 - Most offer an annual membership which includes shipping and possibly reduced delivery fees
- They also have a minimum purchase – varies
- Some Services are not available everywhere – can enter your zip code to check
- For more information - Best Grocery Delivery Services 2020
<https://www.goodhousekeeping.com/food-products/g28039081/best-grocery-delivery-services/>



LET'S GO LIVE