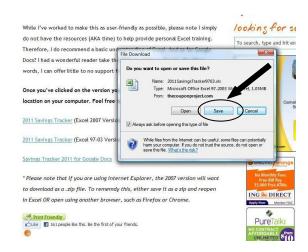**2011 Savings Tracker Manual**

The manual that follows is designed to help you make the most of your Savings Tracker. To download a free version for Excel or Google Docs, please visit www.thecouponproject.com.

Getting Started with your Savings Tracker

You will need to "save" the version of choice to your computer by selecting the "save" button and then placing in the folder of your choice.

Please note that if you are attempting to open the Excel 2007 version using Internet Explorer, it will save it as a .zip file. You have two options at this point:

1. Save as the .zip file and then reopen as .xlsx. You may need appropriate software installed on your computer to open the .zip file.
2. Open the file using another browser, such as Chrome or Firefox (recommended).

How the Savings Tracker Works

The Savings Tracker is a powerful Excel spreadsheet designed to give you an in-depth picture of how your couponing is working for you. All you need to do is:

1. Set your monthly grocery budget for each month of 2011.
2. Enter in key information from each related receipt (grocery, drugstore).

I have designed special formulas that will do all the rest for you. In addition to seeing your monthly percentages, you'll also get a year-to-date picture. And more important, **you'll be able to see how much you're spending against your budget.**
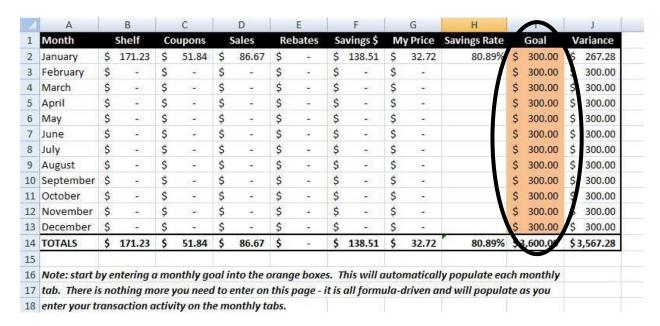
Setting your Grocery Budget

The first, most important step you will need to do is determine how much you want to set as your budget for each month in 2011. You will do this by opening the "Summary" tab of your Savings Tracker. To find the tab, look at the very bottom of your spreadsheet. Click on the tab that reads "Summary."

This tab is the place you will come when you want to get a quick picture of how you're performing year-to-date.

Enter your monthly goals in the orange column. This will populate the monthly tabs in your spreadsheet. This is the ONLY place you need to enter data on this page. Everything else has been hard-coded with a formula. **Repeat:** do NOT enter data into any of the other columns!
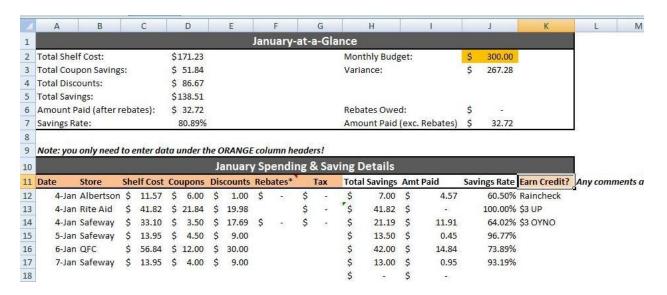
Here is how my spreadsheet looks. As you can see, I've set a monthly goal of $300 a month for myself. Don't worry so much if your goal is more or less than mine. This is for illustration purposes only. The other numbers that you see? Those were automatically calculated for me as I began to enter data into my January tab.

	A	B	C	D	E	F	G	H	I	J
1	Month	Shelf	Coupons	Sales	Rebates	Savings $	My Price	Savings Rate	Goal	Variance
2	January	$ 171.23	$ 51.84	$ 86.67	$ -	$ 138.51	$ 32.72	80.89%	$ 300.00	$ 267.28
3	February	$ -	$ -	$ -	$ -	$ -	$ -		$ 300.00	300.00
4	March	$ -	$ -	$ -	$ -	$ -	$ -		$ 300.00	$ 300.00
5	April	$ -	$ -	$ -	$ -	$ -	$ -		$ 300.00	$ 300.00
6	May	$ -	$ -	$ -	$ -	$ -	$ -		$ 300.00	$ 300.00
7	June	$ -	$ -	$ -	$ -	$ -	$ -		$ 300.00	$ 300.00
8	July	$ -	$ -	$ -	$ -	$ -	$ -		$ 300.00	$ 300.00
9	August	$ -	$ -	$ -	$ -	$ -	$ -		$ 300.00	$ 300.00
10	September	$ -	$ -	$ -	$ -	$ -	$ -		$ 300.00	$ 300.00
11	October	$ -	$ -	$ -	$ -	$ -	$ -		$ 300.00	300.00
12	November	$ -	$ -	$ -	$ -	$ -	$ -		$ 300.00	300.00
13	December	$ -	$ -	$ -	$ -	$ -	$ -		$ 300.00	$ 300.00
14	TOTALS	$ 171.23	$ 51.84	$ 86.67	$ -	$ 138.51	$ 32.72	80.89%	$3,600.00	$3,567.28
15										
16	Note: start by entering a monthly goal into the orange boxes. This will automatically populate each monthly									
17	tab. There is nothing more you need to enter on this page - it is all formula-driven and will populate as you									
18	enter your transaction activity on the monthly tabs.									

Working in your Monthly Tabs

As previously mentioned, there is a tab for each month of the year! Let me show you how my January month looks with real data entered in. Then I'll begin to break this down for you, step-by-step.

	A	B	C	D	E	F	G	H	I	J	K	L	M
1							January-at-a-Glance					
2	Total Shelf Cost:			$171.23				Monthly Budget:		$ 300.00		
3	Total Coupon Savings:			$ 51.84				Variance:		$ 267.28		
4	Total Discounts:			$ 86.67								
5	Total Savings:			$138.51								
6	Amount Paid (after rebates):			$ 32.72				Rebates Owed:		$ -		
7	Savings Rate:			80.89%				Amount Paid (exc. Rebates)		$ 32.72		
8												
9	Note: you only need to enter data under the ORANGE column headers!											
10							January Spending & Saving Details					
11	Date	Store	Shelf Cost	Coupons	Discounts	Rebates*	Tax	Total Savings	Amt Paid	Savings Rate	Earn Credit?	Any comments a
12	4-Jan	Albertson	$ 11.57	$ 6.00	$ 1.00	$ -	$ -	$ 7.00	$ 4.57	60.50%	Raincheck	
13	4-Jan	Rite Aid	$ 41.82	$ 21.84	$ 19.98		$ -	$ 41.82	$ -	100.00%	$3 UP	
14	4-Jan	Safeway	$ 33.10	$ 3.50	$ 17.69	$ -	$ -	$ 21.19	$ 11.91	64.02%	$3 OYNO	
15	5-Jan	Safeway	$ 13.95	$ 4.50	$ 9.00			$ 13.50	$ 0.45	96.77%		
16	6-Jan	QFC	$ 56.84	$ 12.00	$ 30.00			$ 42.00	$ 14.84	73.89%		
17	7-Jan	Safeway	$ 13.95	$ 4.00	$ 9.00			$ 13.00	$ 0.95	93.19%		
18								$ -	$ -			

All the monthly tabs are identically designed and function in the same way. All you need to do is make sure you are working in the correct tab for each month of the year.

Each sheet is divided into two sections: "At-a-Glance" and "Spending & Saving Details."

At-a-Glance

There is absolutely nothing you need to enter for this section. I've written formulas for each of the calculations. If the $300 in the orange box looks familiar, it's because it was automatically populated from the "Summary" tab. When you entered your budget information there, it sent that data directly to each of the monthly tabs.

In this section, you'll quickly be able to see how much coupons and sales have saved you, and how much money you have left in your budget for the month. In addition, you'll know what your overall percentage saved is so far for that month. As of this writing, I'm right at 80%. Not bad, but then again, all my trips have been stockpiling. Once I add in some of my regular old grocery trips, this number may drop a bit. What I'm more concerned with? Staying within my budget!

Data from this section also feeds your Summary tab. Click on that tab at any time to see how you're doing across months.

Spending & Saving Details

Here is where the magic happens! You will need your receipts handy to enter this information in.

First, it's important to note you ONLY need to enter information where the column headers are orange (date, store, shelf cost, coupons, discounts, rebates, tax, earn credit). Everything else is a formula.

Now you are going to enter your receipts in. **Each receipt gets its own line.** If you did 3 transactions at Walgreens, you are going to enter each in on a separate line.

Note: you only need to enter data under the ORANGE column headers!

January Spending & Saving Details

Date	Store	Shelf Cost	Coupons	Discounts	Rebates*	Tax	Total Savings	Amt Paid	Savings Rate	Earn Credit?
4-Jan	Albertson	$ 11.57	$ 6.00	$ 1.00	$ -	$ -	$ 7.00	$ 4.57	60.50%	Raincheck
4-Jan	Rite Aid	$ 41.82	$ 21.84	$ 19.98		$ -	$ 41.82	$ -	100.00%	$3 UP
4-Jan	Safeway	$ 33.10	$ 3.50	$ 17.69	$ -	$ -	$ 21.19	$ 11.91	64.02%	$3 OYNO
5-Jan	Safeway	$ 13.95	$ 4.50	$ 9.00			$ 13.50	$ 0.45	96.77%	
6-Jan	QFC	$ 56.84	$ 12.00	$ 30.00			$ 42.00	$ 14.84	73.89%	
7-Jan	Safeway	$ 13.95	$ 4.00	$ 9.00			$ 13.00	$ 0.95	93.19%	
							$ -	$ -		

Date

I hope that this should be pretty obvious. It's the date on your receipt.

Store

Where you made your purchase. So far, so good, right?

Shelf Cost

This is what you would've paid had there been no sales or coupons. Some stores make this easier than others to determine. For instance, at the bottom of my January 4th Safeway receipt it reads "total savings" and then $21.19. To determine shelf cost, all I had to do was add $21.19, plus the amount I actually paid, which was $11.91, like this:

Total Savings:	$21.19
Total Paid:	$11.91
Shelf Cost:	**$33.10**

Then, I put $33.10 in the "Shelf Cost" figure.

Other stores may be more challenging to determine. My January 4th Rite Aid receipt, for instance. Here's how I determined the shelf cost of $41.82:

Total Wellness Savings:	$19.98
Total Coupon Savings:	$12.00
Total Paid (inc tax*):	$ 9.84
Shelf Cost:	**$41.82**

Still other stores are just plain cheap to begin with. They may not have sales, but you know you're getting a discount. Here in Western Washington, Winco is a good example of this. Depending on how picky I want to be, I could estimate the shelf cost as compared to other area stores for the same items. Or, I could just assume that shopping at Winco is saving me at least 25% over area competitors. Then, I could simply add an extra 25% on top of what I paid to arrive at the shelf cost.

Bottom line, there are a lot of variables here. It's really up to you. Most importantly, be consistent! If you decide to do the 25% markup for Winco's shelf prices, make sure you do that on ALL Winco receipt entries.

Coupons

I personally include ALL coupons in this category: manufacturers, stores, and Catalina coupons.

I hope you just caught what I said! **Catalinas, Register Rewards, etc. are truly nothing more than coupons. They have no value until you redeem them.** Unlike true rebate monies, you cannot deposit them at your bank. So when I redeem a Catalina, I include it in that coupon total.

Let's look at my Safeway transactions in January:

Note: you only need to enter data under the ORANGE column headers!

			January Spending & Saving Details								
Date	Store	Shelf Cost	Coupons	Discounts	Rebates*	Tax		Total Savings	Amt Paid	Savings Rate	Earn Credit?
4-Jan	Safeway	$ 33.10	$ 3.50	$ 17.69	$ -	$ -	$	21.19	$ 11.91	64.02%	$3 OYNO
5-Jan	Safeway	$ 13.95	$ 4.50	$ 9.00			$	13.50	$ 0.45	96.77%	
7-Jan	Safeway	$ 13.95	$ 4.00	$ 9.00			$	13.00	$ 0.95	93.19%	

In the first transaction, I earned a $3 Catalina coupon. You'll notice I made note of it in the "Earn Credit" column at the far right (more on this later). But none of those savings were realized in that transaction.

In the second transaction, I used $1.50 in manufacturer's coupons plus the $3 Catalina from the first transaction. Therefore, my coupon total for the second transaction is $4.50.
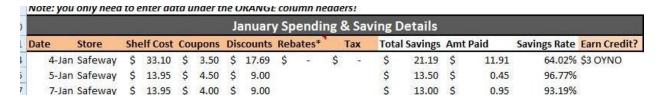
In the third transaction, I used $1 in manufacturer's coupons plus the $3 Catalina from the second transaction. Why make this more complicated than it needs to be? Treat Catalinas and Register Rewards as coupons and it suddenly becomes much simpler to track! You could also treat store Gift Cards you earn this way, or by entering them as a discount.

Discounts

"Discounts" is the broad-sweeping category used to describe every sale, promotion, or savings other than coupons you may receive in a trip. As mentioned above, you might also wish to include in this category gift cards you've earned from store promotions (i.e. Target or Rite Aid).
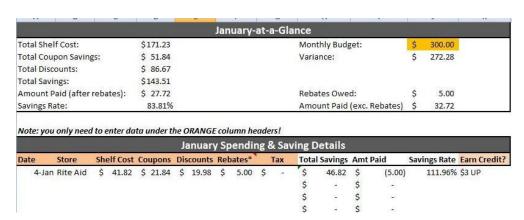
Let's take a second look at my Safeway savings:

Note: you only need to enter data under the ORANGE column headers!

					January Spending & Saving Details							
Date	**Store**	**Shelf Cost**	**Coupons**	**Discounts**	**Rebates***		**Tax**	**Total Savings**	**Amt Paid**		**Savings Rate**	**Earn Credit?**
4-Jan	Safeway	$ 33.10	$ 3.50	$ 17.69	$ -	$ -		$ 21.19	$ 11.91		64.02%	$3 OYNO
5-Jan	Safeway	$ 13.95	$ 4.50	$ 9.00				$ 13.50	$ 0.45		96.77%	
7-Jan	Safeway	$ 13.95	$ 4.00	$ 9.00				$ 13.00	$ 0.95		93.19%	

The second and third transactions involved buying fruit snacks that were priced on sale at $0.99. Normally, these are $2.79 each. The store was giving me a discount of $1.80 per box. At 5 boxes, that's a total savings of $9. In many instances, as with Safeway, that total discount amount might appear right on your receipt! Look for words like "Club Card Savings," "Store Discounts," "Wellness Savings," etc.

Incidentally, one of the things I noticed almost right away from tracking my spending and saving was how much more I was saving just by shopping sales! Check it out: clipping coupons saved me $12 on these three transactions, but using them on store sales saved me an additional $35.69. This demonstrates why it's essential to combine sales with coupons. Using coupons on regular retail prices may not yield the greatest possible savings rate.

Rebates

This column is designed to be most effective if you simply enter any rebates you earn **at the time you earn them**.
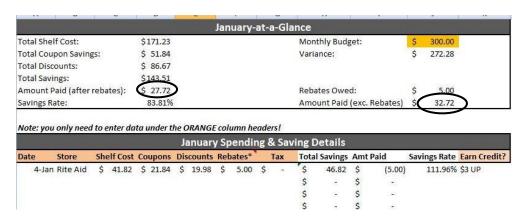
Let's suppose my Rite Aid transaction had involved a rebate for $5 so I can illustrate how this would impact your Savings Tracker:

		January-at-a-Glance		
Total Shelf Cost:	$171.23	Monthly Budget:	$	300.00
Total Coupon Savings:	$ 51.84	Variance:	$	272.28
Total Discounts:	$ 86.67			
Total Savings:	$143.51			
Amount Paid (after rebates):	$ 27.72	Rebates Owed:	$	5.00
Savings Rate:	83.81%	Amount Paid (exc. Rebates)	$	32.72

Note: you only need to enter data under the ORANGE column headers!

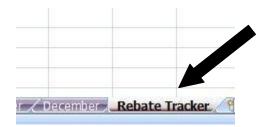|											
				January Spending & Saving Details							
Date	**Store**	**Shelf Cost**	**Coupons**	**Discounts**	**Rebates***	**Tax**	**Total Savings**	**Amt Paid**		**Savings Rate**	**Earn Credit?**
4-Jan	Rite Aid	$ 41.82	$ 21.84	$ 19.98	$ 5.00	$ -	$ 46.82	$ (5.00)		111.96%	$3 UP
							$ -	$ -			
							$ -	$ -			
							$ -	$ -			

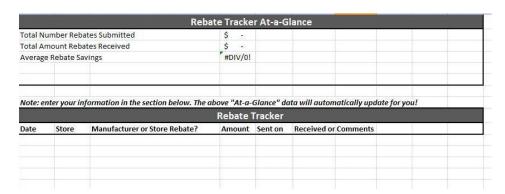Your total savings would now be increased by $5. And you see that the deal has turned into a money-maker!

In the "At-a-Glance" section, you'll see that you're owed $5 in rebates. In the left-hand column is a field for "Amount Paid (after rebates)" and in the right-hand column is a field for "Amount Paid (exc. Rebates)" so you can track both figures. Please note that the "variance" field under your monthly budget *includes* rebates.

January-at-a-Glance				
Total Shelf Cost:	$171.23		Monthly Budget:	$ 300.00
Total Coupon Savings:	$ 51.84		Variance:	$ 272.28
Total Discounts:	$ 86.67			
Total Savings:	$143.51			
Amount Paid (after rebates):	$ 27.72		Rebates Owed:	$ 5.00
Savings Rate:	83.81%		Amount Paid (exc. Rebates)	$ 32.72

Note: you only need to enter data under the ORANGE column headers!

January Spending & Saving Details										
Date	Store	Shelf Cost	Coupons	Discounts	Rebates*	Tax	Total Savings	Amt Paid	Savings Rate	Earn Credit?
4-Jan	Rite Aid	$ 41.82	$ 21.84	$ 19.98	$ 5.00	$ -	$ 46.82	$ (5.00)	111.96%	$3 UP
							$ -	$ -		
							$ -	$ -		
							$ -	$ -		

As an added bonus to this spreadsheet, you can find a "Rebate Tracker" tab at the bottom. It's way to the right, which means you'll have to scroll past December to find it!

This tab was created as a place for you to additionally track any rebates you may have submitted for. You do not have to use it; it's not an integral part to how the Savings Tracker functions. It's just an extra feature, available for your use. All you need to do is enter the information in the "Rebate Tracker" box. The "At-a-Glance" section will automatically populate with data for you.

Rebate Tracker At-a-Glance				
Total Number Rebates Submitted	$ -			
Total Amount Rebates Received	$ -			
Average Rebate Savings	#DIV/0!			

Note: enter your information in the section below. The above "At-a-Glance" data will automatically update for you!

Rebate Tracker					
Date	Store	Manufacturer or Store Rebate?	Amount	Sent on	Received or Comments

Tax

Back to our January tab, you'll note there is a "tax" column. I created this after receiving many requests for it. Use it…or not. I personally do not need one more thing separated out, so I simply include the tax in on my "Shelf Cost" column. I figure I have to pay tax whether I pay full price or a sale price, so it's not something that particularly concerns me.

However, if you would like to have your tax calculated, enter it here. **You will need to make sure that you have NOT also included the tax in on your shelf cost total or the formula will not work correctly and the tax will be double counted.**

Finally, please note that on January 9th I caught an error in the Savings Rate that involved the tax column. **If you downloaded a version prior to January 10th and you use the tax field, you will either need to download a correct version and copy and paste your to-date January transactional data over or correct the formula yourself** (see **Savings Rate** section).

Total Savings

This is a formula and you don't need to enter anything here. This simply calculates your coupon, discounts, and rebates columns.

Savings Rate

This is the percentage you saved on your trip! Depending on how you enter your data, it is possible your percentage may be a bit off from the savings rate that appears on your receipt (if it does).

As stated above, on January 9th, I noticed that the tax column was throwing off the Savings Rate. If you use that column and downloaded your copy prior to January 10th, please either download a new version and simply copy and paste over the January information you'd entered, or simply correct the formula yourself. If updating the formula, I strongly recommend a decent understanding of Excel so I don't lose you!
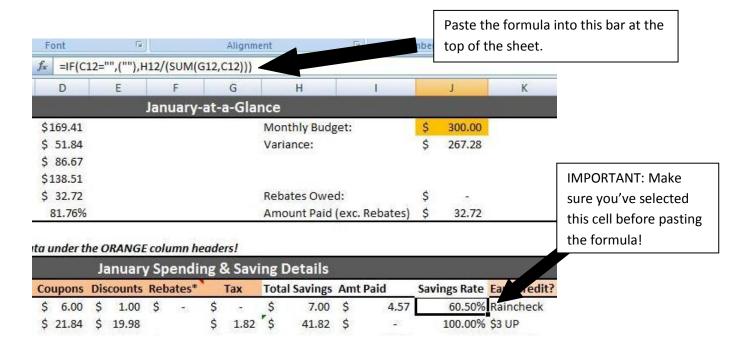
To do this:

1. **Make sure to select all the January through December tabs.** This will make sure that you only have to make the correction ONCE. To do this, start at January's tab. Then, while holding your CTRL key, click on each monthly tab (Feb, March, April, etc.). They should turn white as you press them.
2. **From any of the tabs, head to the "Savings Rate" column.**

aving Details				
Total Savings	Amt Paid		Savings Rate	Earn Credit?
$ 7.00	$	4.57	60.50%	Raincheck
82 $ 41.82	$	-	100.00%	$3 UP
$ 21.19	$	11.91	64.02%	$3 OYNO
$ 13.50	$	0.45	96.77%	

3. **Next, copy the following formula:** =IF(C12="",(""),H12/(SUM(G12,C12)))
4. **Mouse over to "Savings Rate" and click on cell J12.**
5. **In the formula bar line up at the top, paste the formula you just copied.** Because you have all months selected, it does not matter which month you select and paste this to. You will need to paste the formula into the formula bar and NOT the cell directly. Here's how this looks:

Paste the formula into this bar at the top of the sheet.

Font				Alignment			J	K
fx	=IF(C12="",(""),H12/(SUM(G12,C12)))							
D	E	F	G	H	I	J	K
			January-at-a-Glance				
$169.41				Monthly Budget:		$ 300.00	
$ 51.84				Variance:		$ 267.28	
$ 86.67							
$138.51							
$ 32.72				Rebates Owed:		$ -	
81.76%				Amount Paid (exc. Rebates)		$ 32.72	

IMPORTANT: Make sure you've selected this cell before pasting the formula!

ta under the ORANGE column headers!

			January Spending & Saving Details				
Coupons	Discounts	Rebates*	Tax	Total Savings	Amt Paid	Savings Rate	Earn redit?
$ 6.00	$ 1.00	$ -	$ -	$ 7.00	$ 4.57	60.50%	Raincheck
$ 21.84	$ 19.98		$ 1.82	$ 41.82	$ -	100.00%	$3 UP

6. **Now that you have the corrected formula added, all you need to do is "auto-drag it straight down to update all the formulas in the rows below it and across all the pages.** To do this, "hover" your mouse in the lower right-hand corner of the cell. It will turn from a thick "+" to a stick "+" Alternately, you can just hit "copy" on cell J12 and then "paste" on the cells below it. Make sure to paste the formula down enough rows to cover all your transactions.
7. **Click on any tab other than a highlighted one to "break" the connection between all the tabs.** Now you should be able to enter data as usual and the correct info will display.

You're done!

Earn Credit

The final column on the spreadsheet is "earn credit." This is more or less a note field. So if you want to write that you earned a $5 Catalina or Gift Card and don't want to forget about it, enter it. There are no formulas tied to what you enter here. It's purely optional.

Beyond that column, you could write notes about your transaction. You can also make comments on individual cells by right-clicking and then choosing "Add a Comment." All this is up to you.

Information Regarding the Use of Savings Tracker

Please understand that I have spent many, *many* hours making the Savings Tracker as user-friendly and robust as possible. I also have intended it for personal use *only*.

I welcome and encourage you to share the Savings Tracker as you're able! I would just ask you direct people to my site versus making the download available on yours. If you teach coupon classes or have other ideas for how you might wish to share the Tracker, please email me at thecouponproject@hotmail.com for permission first.

Finally, I want you to know that the Savings Tracker is yours to modify however you wish! If you wish to mess around with the formulas, rename columns, update colors, etc you are completely welcome to do so once you've saved it to your computer.

Frequently Asked Questions

I regularly get emails about how to use the Savings Tracker. Here are the questions that seem to come up quite a bit.

When I open the Tracker, all I see is a Getting Started Page. What's wrong?

You need to click on the tabs at the bottom of the spreadsheet.

How do I enter Register Rewards or Catalinas?

As I've shared, I personally just treat these as coupons. Enter them when you redeem them. You can either include them in your coupon totals as I do, or in the discounts column. Your overall savings rate will reflect how these have been working for you.

Can you help me with Excel? Or my own personal tracker?

While I love Excel and love explaining how it works, I simply don't have the time or ability to do this. I hope you'll take the time to seek someone out that can provide in-person, one-on-one training.

What is a good monthly budget to set? I'm new at this.

If you're not so sure what you should be spending, start by figuring out what you already are spending. Suppose you're spending $500/month, but would like to reduce this to $300/month. My suggestion is you graduate the goal down to avoid discouragement. So for January – March, you might try to stick to $450 a month. And then in April – June, shoot for $400. And so on. The beauty of the Savings Tracker is you can update your budget numbers any time you wish from the Summary Page.

Testimonials

I love getting emails all the time about how you're using the Savings Tracker! Here are a couple I got in my inbox recently:

> I just wanted to say a great big THANK YOU for offering your Savings Tracker for us readers to download. I downloaded this year to better my spending habits and really see how coupons are helping my family. My husband - the critic of coupons - was even amazed when I showed him that I'd saved over $432 this month already (spending $81 to purchase groceries, medicines, and even stock two shelving units of "stockpiled" groceries)! Not only has it been beneficial for me, but it's helped my relationship with my husband because he can now see how my clipping and shopping sales is really helping our family. I shared a link to your blog and the savings tracker on my site so that others can benefit from this great tool! Thank you SO MUCH!
>
> - *Samantha*
>
> I just wanted to tell you a HUGE THANK YOU for the awesome google spreadsheet that you offered us on your blog. OMG I love love love it. I started using it this month and I am at a 75.44% savings so far for this month. It's so easy to use, I just enter in the receipt totals and it calculates everything for me. It has helped me stay on track so far and not run after every single deal I find so that I can stay within my budget. Thanks again for such a great tool.
>
> - *Nanda*