

FREE 2026 EDITION

2026 Grocery Price-Book & Coupon Stacking Cheat Sheet

The Step-by-Step System to Beat Inflation, Decode Store Stacking Rules, and Slash Checkout Totals

How to Use a Price-Book

The goal is not to chase every sale. It is to know your normal unit cost, recognize a genuinely low price, and buy enough to bridge to the next good deal.

ROCK-BOTTOM BUY PRICE

Your local trigger price for an item and exact unit size. It is the level where buying a sensible reserve beats waiting for the next ad.

Set it from your own store checks, not a viral list. A low price is only useful if your household will use it.

WEEKLY SALE TRAP

A discount off a high shelf tag that still costs more per ounce, pound, load, or count than your normal buy price.

"2 for \$6" is not a deal until you compare the same size and quality by unit.

Unit price: make package sizes comparable

Divide the shelf price by the net amount shown on the package. Use **\$/oz** for dry goods, **\$/lb** for meat and produce, **\$/load** for detergent, and **\$/count** for paper goods.

16 oz peanut butter ·
\$4.00

\$0.25 / oz

14 oz · same \$4.00

\$0.286 / oz

That is 14.3% more per ounce. Formula: $(\text{new unit price} \div \text{old unit price} - 1) \times 100$. Compare like with like: drained weight, ply, concentrated formula, and usable loads can change the denominator.

3-step weekly routine

1 Track 15 staples.

Start with your top 15 pantry staples; add household repeat buys as needed. Record package size, store, regular price, sale price, and unit price.

2 Watch ads for 6–8 weeks.

Mark repeat lows. Treat a cycle as a pattern to test, not a promise—holidays, seasons, and local promos shift it.

3 Buy at your trigger; rotate stock.

Keep a small rolling reserve of foods you use. Use oldest first; store and freeze food safely.

Quick stock-up check: quantity = normal weekly use × weeks until likely next low, capped by your budget, storage, and expiration dates.

Price-book rule: compare the same unit and quality at the same moment. A larger package may lower the unit cost—or simply lock up cash and risk waste.

Set a realistic savings goal: 40–70% discounts can happen on selected, well-matched sale items. They are not a promise of that reduction on every item or your full grocery bill. Track your actual basket savings against your normal price, and count a rebate only when it is approved and paid.

2026 Rock-Bottom Target Prices

Use these starter bands as a shopping filter, then replace them with your local unit-price history.

How to read this: “Typical shelf” is an illustrative planning range—not a measured U.S. national average. Store, region, brand, season, and package size move prices. “Buy” is a strong everyday target; “stock-up” is a standout sale if you can use it and store it safely.

MEAT & PROTEINS

price per stated unit

Item / package	Typical retail	Target buy	Rock-bottom
Ground beef 80/20 · 1 lb	\$5.50–7.50	≤ \$4.50	≤ \$3.99
Ground beef 93/7 · 1 lb	\$7.00–9.50	≤ \$6.00	≤ \$5.00
Chicken breast, boneless · 1 lb	\$3.50–6.00	≤ \$2.49	≤ \$1.99
Pork chops / loin · 1 lb	\$3.00–5.00	≤ \$2.49	≤ \$1.99
Canned tuna · 5 oz can	\$1.00–1.50	≤ \$0.89	≤ \$0.69
Eggs · 1 dozen	\$2.50–4.50	≤ \$2.50	≤ \$1.99

DAIRY & REFRIGERATED

Item / package	Typical retail	Target buy	Rock-bottom
Whole / 2% milk · 1 gal	\$3.00–4.50	≤ \$3.25	≤ \$2.75
Butter · 1 lb (4 sticks)	\$4.00–6.00	≤ \$3.00	≤ \$2.25
Block / shredded cheese · 8 oz	\$2.50–4.00	≤ \$2.00	≤ \$1.50
Greek yogurt · 32 oz tub	\$4.00–6.00	≤ \$3.00	≤ \$2.50

PRODUCE

Item / package	Typical retail	Target buy	Rock-bottom
Russet potatoes · 5 lb bag	\$3.00–5.00	≤ \$2.50	≤ \$2.00
Yellow onions · 3 lb bag	\$3.00–5.00	≤ \$2.50	≤ \$2.00
Bananas · 1 lb	\$0.60–0.90	≤ \$0.59	≤ \$0.49
Apples · 1 lb	\$1.50–2.50	≤ \$1.25	≤ \$0.99

Inflation context (not item prices): BLS reports food-at-home prices +2.2% year over year through Aug. 2026; USDA ERS forecasts a +2.4% calendar-year average for 2026 (Sep. 25 forecast). These item-level figures are Savings Tactic planning targets, not national averages. See [BLS CPI](#) and [USDA ERS Food Price Outlook](#).

Stock the Shelf, Not the Clutter

Use unit prices to compare package sizes. Buy multiples only when the storage, budget, and use-by date make sense.

Starter bands, not a national price survey. Typical shelf ranges are planning estimates. Update your own thresholds with the worksheet on page 5; match brand quality, size, and count.

PANTRY & DRY GOODS package / price

Item / package	Typical retail	Target buy	Rock-bottom
White / brown rice · 5 lb bag	\$4.50–8.00	≤ \$4.00	≤ \$3.00
Pasta · 16 oz box	\$1.25–2.00	≤ \$0.99	≤ \$0.79
Pasta sauce · 24 oz jar	\$2.00–3.50	≤ \$1.50	≤ \$1.00
Peanut butter · 16 oz jar	\$2.25–3.50	≤ \$1.75	≤ \$1.25
Black / kidney beans · 15 oz can	\$0.90–1.50	≤ \$0.79	≤ \$0.59
Rolled oats · 18 oz canister	\$3.00–5.00	≤ \$2.25	≤ \$1.75

HOUSEHOLD & PAPER GOODS normalize the package

Item / comparison unit	Typical retail	Target buy	Rock-bottom
Bath tissue · per 100 sq ft	\$0.65–1.15	≤ \$0.55	≤ \$0.40
Paper towels · per sq ft	\$0.03–0.05	≤ \$0.025	≤ \$0.020
Liquid laundry detergent · per load	\$0.15–0.35	≤ \$0.12	≤ \$0.08
Dish soap · 16 oz bottle	\$2.00–4.00	≤ \$1.50	≤ \$1.00

Paper goods: compare usable area
Use total square footage when listed. If it is not, compare sheet count × sheet size. Ply, thickness, and absorbency differ, so unit price is a screen—not a perfect quality score.

Detergent: count real loads
Divide by the labeled number of loads, then adjust for your normal dose and machine. A concentrated bottle can look smaller and still cost less per wash.

Unit prices make package sizes comparable, but display rules vary by state. See [NIST unit-pricing guidance](#); today's shelf/app price or receipt is the source of truth for a local item.

Your Blank Price-Book

Fill one line whenever you compare the same item at a store. Keep a photo of the receipt if the shelf label is hard to capture.

A · BASELINE

Log regular shelf price and exact package size.

B · SALE

Record ad price, loyalty price, and coupon conditions separately.

C · TRIGGER

Mark Y only when unit cost reaches your rock-bottom target.

Item name	Package size	Store name	Regular shelf price	Sale price	Unit price	Rock-bottom target met? Y / N

Log local benchmarks

Check your usual basket at Aldi, Walmart, Kroger, and one regional grocer near you. Compare exact sizes and loyalty requirements. Do not assume a chain's price is the same in every ZIP code.

Unit-price math

Unit price = price ÷ net unit amount.

Example: $\$3.60 \div 18 \text{ oz} = \$0.20/\text{oz}$.

For a sale, subtract coupons you will actually use, then divide by the same net amount. Track rebates separately until paid.

Keep apples-to-apples: note loyalty membership, digital coupon, minimum spend, and limit. "Sale price" alone can hide the condition that makes a shelf tag hard to reproduce.

CVS Coupon-Stacking Matrix

Separate discounts from payment. A coupon lowers an eligible item's price; ExtraBucks are a reward you can apply later under that reward's terms.

1 · Manufacturer coupon

Digital or paper; match brand, size, and quantity.

2 · CVS coupon / CRT

Apply eligible ExtraCare offer; terms and item match control.

3 · Pay with ExtraBucks

Treat as tender after discounts; not a new coupon.

EXAMPLE · \$30 SPEND OFFER

Build to the safe threshold

Offer: spend \$30 on listed items, earn \$10 ExtraBucks. Eligible shelf subtotal is \$32.00. Use \$2 in matched manufacturer coupons; expected qualifying amount depends on the live offer terms and register calculation. Use ExtraBucks only after the qualifying purchase is established.

98% edge case: $\$30 \times 0.98 = \29.40 . Shoppers sometimes report a 98% threshold tolerance on select CVS offers, but it is not a blanket published guarantee. For a reliable trip, meet the full threshold; do not plan around \$29.40 unless the active offer confirms it.

Rolling ExtraBucks: two transactions

- A Earn:** Buy the qualifying items for Deal A. Keep the receipt and confirm the reward printed or appeared in the account.
- B Redeem:** Example: a \$12 eligible nonprescription basket minus an unexpired \$5 ExtraBucks leaves \$7 plus tax. Check reward exclusions and channel limits. If B has its own spend threshold, confirm qualifying spend before counting any reward tender.

One reward, one use. Follow the expiration printed on it. 2% Back ExtraBucks expire 90 days after the end of the calendar quarter following issue; item-promotion rewards use their printed date.

Before you scan

- ☐ Clip / activate the offer in the CVS account.
- ☐ Match product, size, and number of units.
- ☐ Ask which subtotal the offer uses; exclusions vary.
- ☐ Keep manufacturer coupons within product value.

PARTNER RESOURCE · RESEARCH PANELS

[CVS Consumer Study & Reward Link]

Publisher: add approved partner URL here. Participation is optional.

CVS allows one manufacturer coupon plus one CVS coupon on a matching item, subject to each coupon's terms. Check the live [CVS coupon policy](#) and [ExtraCare terms](#). The 98% rule is not an official CVS guarantee; see this [secondary explanation](#) only as community-reported register behavior.

Walgreens Cash & Register Rewards

The key question is what counts toward the offer's qualifying purchase—not what your final receipt total happens to be.

SPEND DEAL

"Spend \$25, earn \$5 Walgreens Cash"

Walgreens' published Spend examples calculate the qualifying amount before tax/shipping and after discounts, store credit, and reward redemptions. Manufacturer coupons reduce qualifying spend. Redeeming Walgreens Cash or store credit can therefore leave the threshold short, even though Cash is applied late at checkout. The live offer detail controls.

Example: \$28 eligible items – \$2 manufacturer coupon = \$26; then \$2 Walgreens Cash redemption can reduce the Spend qualifier to \$24. For a \$25 offer, pay with another tender or add qualifying items. Tax and shipping do not count.

BUY DEAL

"Buy 2, earn \$4 Walgreens Cash"

A Buy-X offer checks eligible item count and identity, not a dollar threshold. If the required quantity is met, Walgreens Cash may be used as tender unless the live offer says otherwise; paying with Cash does not change the item count. Cash is not earned on the portion of a transaction paid with Cash.

Example: Buy the two named items, verify the clipped offer and reward limit, then apply eligible tender. The quantity test is still two items; do not add a filler unless it solves a coupon-count issue and is useful.

Register Rewards: coupon vs. store reward

Manufacturer Register Reward: Walgreens counts Register Rewards/Savings Rewards manufacturer coupons toward the manufacturer-coupon-to-item limit. Match its barcode and printed restrictions to an eligible item.

Store / other Catalina reward: Walgreens does not publish one universal label for every reward type. The barcode and printed wording control. If the POS rejects a manufacturer reward because coupon count exceeds item count, add a low-cost eligible "filler" only when useful and when it fixes that ratio—never buy junk just to force a deal.

Expiration: read the instrument

Paper Register Rewards must be used by the printed date; Walgreens publishes no universal 14-day period for every slip. Digital Walgreens Cash generally expires on a rolling 12-month basis, and all accumulated Cash can be forfeited after six consecutive calendar months without a Cash-using transaction. Check your account before planning a roll.

Checkout order: enter phone number / account first; scan manufacturer coupons and eligible store rewards as directed; review the receipt before leaving.

Don't assume every "cash" reward stacks the same. Offer terms, coupon value, taxes, exclusions, and item-level limits can change the qualifying amount. Keep the full threshold in the basket when uncertain.

Check the current [Walgreens coupon policy](#), [live offer details](#), and [myWalgreens terms](#).

Target Circle 360 & Gift-Card Stacking

A strong Target basket can combine an eligible item offer, a category promotion, and an eligible payment discount—but verify each offer's exclusions first.

1 · Manufacturer offer

Use only if the exact product and offer terms match.

2 · Target Circle deal

Clip/activate app offer; check eligible size and dates.

3 · Category gift card

Example: qualifying \$50 basket earns a \$15 Target gift card.

4 · Pay with Circle Card

5% on eligible amount paid with the Card; gift-card tender is not the Card perk.

Stacking: Target generally permits one manufacturer coupon, one category-level offer, and one item-level offer per item when each offer's terms match. Circle Deals often auto-apply for a recognized member. Circle Card's 5% is calculated after other discounts and after promotional GiftCard value is subtracted; with split tender it applies only to the eligible amount paid by Card. A GiftCard is tender, not the 5% Card benefit.

Target Circle Bonus missions

Personalized bonuses must be activated before purchase; they are not retroactive. Check eligible categories, minimum spend, completion window, and whether the reward is Target Circle Rewards or a GiftCard. Thresholds and exclusions vary by offer. Do not buy items you would not otherwise use to chase a milestone.

Not the same thing: Target Circle 360 is a paid membership; it is not the 5% Circle Card discount.

Return math on a promo basket

If you return a qualifying item, Target generally reduces the refund by the promotional GiftCard value attributable under the offer, even if you keep the card; promotional GiftCards are non-refundable. Check the receipt's transaction math before returning one item from a stacked basket.

Keep the receipt and gift card together. Never count the full gift card as earned savings until you know the net cost after any later return.

Check the barcode

Product size, flavor, and quantity must match.

Check the dates

Circle offers and gift-card promos expire.

Check card eligibility

5% applies under Circle Card program terms and exclusions.

Review [Target coupon policy](#), [Circle Bonus terms](#), [Circle Card rules](#), and [GiftCard promotion/return terms](#). Target Circle 360 is separate from the 5% Card benefit.

Publix BOGO & Weekly Matchups

Start with the local ad: “buy one, get one” may price differently by market, so the shelf tag and checkout receipt—not a state-wide shortcut—decide your math.

TRUE BOGO

One rings free with a pair

In Florida, reported Publix guidance says the first item is full price and the second is free, so two \$5 items cost \$5 before coupons; a single item does not ring half-price. Publix treats each BOGO item as a separate purchase, but the coupon wording and policy still control whether coupons apply to each unit.

\$5 ÷ 2 = \$2.50 each before coupons

HALF-PRICE BOGO

Each item rings at half price

At Publix locations outside Florida, a 2026 report quoting the company says shoppers may generally buy one \$5 item at \$2.50 or buy two and receive the second free. Confirm the local ad; coupon treatment still depends on wording and policy.

\$2.50 each, shown separately

Two-coupon check for a pair

- 01 For one item, Publix allows one manufacturer coupon plus either one Publix or competitor coupon when both match; manufacturer digital and paper coupons cannot both be used on the same item.
- 02 A manufacturer BOGO coupon requires two items and covers the pair; Publix says another manufacturer coupon cannot be added to that pair.
- 03 For two \$1 manufacturer coupons on a \$5 pair, a half-price market can total \$3 if both coupons match the two priced items; in true BOGO, the second line is free, so use one coupon on the paid unit unless terms expressly allow two. Never assume a coupon applies to the free unit.

Club Publix + weekly ad

Clip the Club Publix digital coupon first. Compare it with the ad price and the shelf tag. An unadvertised special can be worthwhile, but confirm it is active at your store and does not require a quantity, loyalty account, or separate offer activation.

Matchup order: local ad → coupon wording → per-item price → final receipt. Calculate savings on what you will actually pay, not the “regular” tag.

Geography matters: the verified reported distinction is Florida versus locations outside Florida—not a complete state list. Confirm the local ad and shelf tag; terms and availability can change.

Check the local [Publix weekly ad](#), [coupon policy](#), and [digital coupon FAQ](#). Florida/outside-Florida practice is reported by [ClickOrlando, quoting a Publix spokesperson](#); it is not an official state-by-state list.

Post-Checkout Stacking Stack

Some savings happen after the receipt prints. Capture them in order, keep proof, and follow each app's claim rules.

1 Claim item rebates

Open the offer before buying. Match brand, size, quantity, store, and date. Scan the receipt/barcode and submit before the deadline; for example, Ibotta receipt claims have a 7-day window. Track pending vs. paid cash separately.

2 Scan the receipt for points

A receipt-point app may award points for a qualifying receipt. For example, Fetch requires physical receipts within 14 days of checkout. Upload a clear, genuine receipt within that app's time window; points are not cash until redeemed.

3 Bank fuel points

At Kroger, most groceries generally earn 1 point per \$1. Redemption is commonly 100 points for 10¢ off per gallon; 1,000 points can mean \$1 off per gallon on up to 35 gallons, subject to local limits. 4× events are temporary and must be clipped when active.

Dual-claim: no universal rule—check each offer

There is no verified universal cross-app duplicate-barcode rule. An app may limit an offer to one claim or prohibit another offer; rules are offer-specific. Do not assume Walmart Cash, a retailer offer, and a third-party item rebate all pay on the same unit.

Receipt-scanning points are different: a separate receipt app may accept the receipt even when an item's cash-back offer cannot be duplicated. Follow each app's terms; keep a claim log.

Conservative rule: follow each offer's quantity limit, enter the actual units, and do not resubmit a receipt or manufacture an extra claim. There is no universal same-barcode rule across all apps.

TOOL #1 • Direct Cash-Back on Grocery Brands

Ibotta • use code jiiycks offers item-specific cash back on eligible grocery and household products; offer amounts and availability vary. Activate and match each offer before buying.

Starter perk: Welcome bonuses are for eligible first-time users who redeem offers and submit their first receipt; amounts and requirements vary in-app. Withdrawals require a \$20 balance and at least one redeemed offer. A 7-day wait may apply after the first redemption; bank availability and gift-card minimums vary, and some gift cards require \$25.

Referral disclosure: We may receive a referral bonus if you activate your account and upload a valid receipt, at no extra cost to you.

TOOL #2 • Automatic Fuel & Grocery Cash-Back

Upside • use code 83P69 lets you claim app offers before a trip, pay with your normal card, and earn offer-specific cash back.

Enter the code before claiming offers. To qualify for the referral bonus, make a first purchase of \$10+ before tax or tip; then get an extra 15¢/gal on your next gas purchase and 10% extra cash back on your next eligible restaurant or grocery purchase, subject to current offer terms.

Referral disclosure: We may earn a referral incentive when you claim your first offer.

Check [Ibotta receipt timing](#), [Fetch receipt rules](#), and [Kroger fuel-points FAQ](#) plus [program terms](#). A Kroger 4× event is temporary, not a standing rate; see this [dated 2026 event example](#).

7-Point Register Checklist

Run this quick scan before you pay. One missed size, threshold, or account activation can erase the plan.

☐ **Did I clip or activate the digital offer before checkout?**

Do it before you shop when possible. If you clipped it moments ago, refresh the app and allow time for account sync; there is no universal 15-minute guarantee.

☐ **Does the exact package qualify?**

Check brand, size, flavor, count, and eligible UPC. A similar-looking item may not match.

☐ **Did discounts change my threshold subtotal?**

Recalculate qualifying items using the offer's actual terms; tax and reward tender may not count.

☐ **Am I trying to use two manufacturer coupons on one barcode?**

Usually one manufacturer coupon per eligible item unless the coupon says otherwise.

☐ **Did I enter the loyalty phone number / account first?**

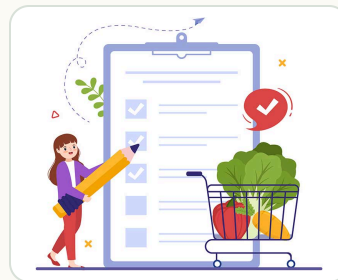
Confirm the account is attached before the cashier or self-checkout finalizes the sale.

☐ **Am I rolling store rewards under this retailer's rules?**

Know spend vs. buy offers, reward expiration, exclusions, and whether reward tender counts toward the threshold.

☐ **Are coupons scanning in the right order?**

Present manufacturer coupons and store offers as directed by the current policy. Ask for a receipt review—not a rule-bending override.



At self-checkout

Pause after each coupon or reward scan. Read the on-screen message; fix a mismatch before paying. Keep a photo of the offer terms if a deal is important to the basket.

1:1 coupon : item

Count units, not coupon pages.

Full threshold

Avoid edge-case math when uncertain.

Receipt check

Verify rewards before leaving.

Offer terms and register behavior can change; use the live retailer app and current coupon policy as the final authority.

Keep the Savings Simple & Repeatable

Three rules turn one good coupon trip into a dependable household system.

01

Know your unit cost

A real deal is a low price per usable unit—not a loud sale tag.

02

Follow current terms

Store rules and digital offers change. Let the active terms beat old screenshots.

03

Buy what you use

A planned reserve saves money. Waste, debt, and clutter do not.

About Savings Tactic

Savings Tactic Consumer Research publishes transparent, consumer-first budgeting tutorials. Our goal is to make grocery math and store offers easier to understand—without promising that one stack fits every store or household.

More guides

Find practical tutorials at **SavingsTactic.com**, including CVS clearance markdown schedules, Dollar General penny-shopping rules, and digital-coupon troubleshooting.

Recommended Reader Toolkit

Grocery rebates: Ibotta (code jiiycks) — Cash back is offer-specific. Welcome-bonus eligibility and amount vary. Withdrawals require \$20 and one redeemed offer; a 7-day wait may apply after the first redemption, and bank availability or gift-card minimums vary.

Fuel & grocery offers: Upside (code 83P69) — Enter the code before claiming offers. The referral bonus requires a first purchase of \$10+ before tax or tip; then it adds 15¢/gal on the next gas purchase and 10% on the next eligible restaurant or grocery purchase, subject to current terms.

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