

**MAINSTREET**
powered by TheStreet.comPlans are offered by Aetna Life Insurance Company and its affiliates. Coverage is provided through a Medicare Advantage organization or a Medicare Prescription Drug Plan Sponsor with a Medicare contract. The benefit information provided is not comprehensive. Plans contain exclusions and limitations.
M0001_M_LG_ON_90803 F&U
S5810_M_LG_ON_90803 F&U
©2009 Aetna Inc.

Start your conversation with Aetna

Click Here

Let's talk.

HOME

SMART
SPENDINGMONEY /
INVESTING

FAMILY

CAREER

RETIREMENT

SMALL
BUSINESS

LIFESTYLE

Search Mainstreet.com

Budgeting | [Bargains/Deals](#) | [Technology](#) | [Autos](#)[Hot Topics](#) | [Savings](#) | [Recalls](#) | [Managing Debt](#) | [Health](#) | [Groceries](#) | [More Topics »](#)

Subscribe to c

Enter email ad

Posted March 16, 2009

EMAIL

PRINT

SHARE

Discount Clubs: 5 Ways to Save More

By [Carl Winfield](#)

Discount warehouse clubs such as Sam's Club (Stock Quote: [WMT](#)), BJ's Warehouse (Stock Quote: [BJ](#)) and Costco (Stock Quote: [COST](#)) cut the cost of products by anywhere from 8% to 15% as soon as they hit the sales floor according to Michael Clayman, editor of Warehouse Club Focus.

Saving 15 cents on the dollar is great, but remember that just joining these clubs for a year can cost \$40, or more, before you buy anything. It therefore pays to be smart about how you work

your membership.

Whether you're on the fence about membership, or eleven-and-a-half months into an existing one, here are a few tips to help you get more out of your discount warehouse club experience:

1. Take charge of bonus credit. Money may be tight in the current financial climate but discount warehouse clubs offer incentives above and beyond their daily deals in order to get shoppers through the door.

Shoppers at BJ's Wholesale can receive an annual reward of up to 2% for all purchases. All Costco Executive-level members get 2%, too. The reward is applied to next year's membership with the balance being held for future purchases. That means if you consistently spend \$400 a month at BJ's for a year, at year's end you can expect next year's \$45 membership covered, along with a \$51 store credit.

2. Think "outside the box" discounts. According to Clayman, many discount clubs provide financial, health and personal care service discounts, as well as savings.

For example, BJ's Wholesale Club members can get a 10% discount on [home](#) and [auto insurance](#) from Liberty Mutual.

Sam's Club members can get as much as 30% off of the cost of a doctor's visit if they enroll in the OptumHealth Allies plan, which is part of the United Health Group ([Stock Ticker: UNH](#)).

3. Consider a membership upgrade. Spending a little more for membership up front can mean more significant savings down the road.

For example, consumers who purchase prescription medication through Sam Club's Advantage Membership, which costs \$40 per year, can get as much as 25% off of drugs, such as Ambien CR ([Stock Quote: SNY](#)), that they buy at Sam's Club. Sam's Club Advantage Plus members, who pay \$100 a year to join, get additional savings and the added flexibility of being able to fill their prescriptions at other stores such as Wal-Mart (Stock Quote: [WMT](#)) and Neighborhood Grocery (Stock Quote: [WMT](#)). According to Sam's Club spokesperson Susan Koehler, Advantage Plus members, and those who upgrade, can receive a \$100 certificate that they can put toward savings on vacation packages and select cruises.



A bad credit score is below 50. Checking won't affect y

MOST VIEWED MOST COI

[When Not to Buy Organic](#)[The Greatest Scams of All Tim](#)[Recall Watch: Cast Iron Pans, More](#)[Frugal Moves That Won't Emb](#)[The Cheapest House In Calif](#)

FROM AROUND THE WEB

Costco's Executive Members pay an extra \$55 per year for their top tier status, but if they use Ameriprise Auto & Home Insurance (Stock Quote: AMP) to insure their car, they get one-year's free roadside assistance.

4. Clip coupons. Costco and Sam's Club do not accept manufacturer's coupons, but BJ's does according to Cathy Maloney, vice president of [investor](#) relations.

5. Share and share alike. If lugging 24 oz of Brooks Rich & Tangy Ketchup or 32 oz of Dukes Mayonnaise 32 oz isn't your idea of a good time, you can save a few bucks (and your back) by shopping with a buddy and then splitting the costs. Sharing is saving. [Happy shopping!](#)

1 2 Next »

0 comments | [Add A Comment](#) | [Permalink](#)

Be the first to rate this [?]

Selected for you by a sponsor:

- [SmartSource.com – The #1 Website for Printable Coupons](#) (Bukisa)

You might also like:

- [Cash for Cribs \(and Other Baby Products\)](#) (Mainstreet - Family)
- [Use Your Grocer's Web Site to Save](#) (Mainstreet - Lifestyle)
- [Victoria's Secret? Recession-Ready Underwear](#) (Mainstreet - Smart Spending)
- [The Downside of Drug Discounts](#) (Mainstreet - Smart Spending)

[1 more recommended post »](#)

MORE FROM BUDGETING

- Layaway 2.0: Kmart Updates Classic Program
- Bank of Mom and Dad: \$41,000 in Debt
- Want Coupons? Check Out Ask.com's New Hub
- Easy Saving Tips [VIDEO](#)
- Millionaire By 30: How He Made It Happen
- 6 Bonehead Finance Moves
- Reality TV Meets Personal Finance
- Save Money, Save Water [VIDEO](#)
- Save \$600 Now [VIDEO](#)
- How Much Power Is in Your Wallet?
- 3 Low-Priced Alternatives for the High Holy Days
- Save \$400 a Month [VIDEO](#)
- Husband vs. Wife: A Holiday from Spending
- The Best Paperbacks to Save You Greenbacks

THE CONSUMERIST
 Couple Signs Up for \$77.9! More Than Double [Hidder Prove You're Financially Li Soccer! [Games] Comcast Sends Out Phone [That's Comcastic]

My Money Blog
 Strong 2009 Market Return Rebalance? P2P Lending Update: Lenc Performance (+\$25 Bonus) Finding The Right Cables

fivecentnicke
 Savers vs. Spenders: Oppr ING Direct "Added Value" C Current 0% Balance Trans

WISEBREA
 3 Times to Consider Declin Health Coverage Six Tips to Saving on Tax f Ode to the Ecofan

Sponsorc

[GEICO Auto Insurac](#)
 You could save 15% i your free quote now. [www.GEICO.com](#)

[Is Your Bank In Tro](#)
 Free list Of Banks Doc Banks and Brokers X [www.MoneyAndMarkets.com](#)

[Auto Insurance Cov](#)
 Buying a Car? Find Lc Allstate®. Get a Quot [Allstate.com](#)

[Ads by Google](#) | [Family Budget Planner](#) | [Sams Club Deal](#) | [Warehouse Club](#) | [Cheap Cruise Deals](#)



MAINSTREET

[Contact us](#) | [Terms of Use](#) | [Privacy Policy](#) | [Cookies Policy](#) | [Advertise With Us](#) | [Sitemap](#) | [Masthead](#) | [Archive](#)

Popular Topics from TheStreet: [Stock Quotes](#) | [Fast Money](#) | [Cramer's Picks](#) | [Mutual Funds](#) | [Stock Prices](#) | [Topic Archive](#)
Find the Best: [Mortgage Rates](#) | [CD Rates](#) | [Savings Rates](#) | [Stock Picks](#)