

This is a question we get asked a lot at Fundscrip. People love their credit cards. And why not, there are travel points and cash back at stake.

At Fundscrip we offer both Visa and Mastercard... **however... rebates are lowered by 1.99%.**

Once you take off these reductions, there is not much money left over for your earnings; especially if you are purchasing groceries (3%) and gas (2%) which are the backbone of our program. So some people then decide not to do Fundscrip because they won't make much money.

But what if we can give you a few good reasons to switch that make lots of \$ense?

Credit card points are very hard to redeem and their value is often overrated in terms of what they are actually worth? Do you know how much you have to buy to get \$100 worth of points, \$200 worth of points \$500 worth of points? What is a point? How many points does it take to get to Toronto, Miami or California?

Cash back on credit cards is very popular now. Usually it's 1% and if it's higher, chances are you will have to buy tens of thousands of dollars every month to get this better rate. But Fundscrip offers you 2% - 10% back! Your group is set up so that your earnings are being tracked and whatever money you generate, (2-10 %) will go back to will be credited towards your own fundraising account (less any shipping fees).

Supporters usually earn between \$300 - \$600 CASH BACK towards their own account during the school year. Some even enlist the help of family, friends and co-workers and can earn over \$1000 during a typical 10 month program.

Crunch the numbers and you will see that using Fundscrip and paying with EFT is a MUCH better deal than anything the credit card companies are offering. And you can still use your credit card for purchases not in the Fundscrip program and when the trip is over, you can go back to your credit cards full time!

BUT, if you really can't bring yourself to give up your credit cards, here is something to think about: If you buy \$700 groceries, \$200 gas and \$100 other retailers (restaurant, clothing etc) each month AND pay with a credit card, you will still earn over \$100 during the 10 month fundraising period.

