



Your Money

Are You Getting Your Just—Credit Card—Rewards?

by Julie Loeger

(NAPSA)—More than ever, consumers are taking advantage of the plastic perks that have become plentiful through credit card rewards programs. In fact, more than 60 percent of households that use a general purpose credit card have a rewards card.

Rewards programs have evolved to offer not only cash rewards, but everything from frequent flier miles to a myriad of other incentives in the days since Discover Card introduced the idea of cash rewards 20 years ago. Often the challenge today is determining exactly how to make your credit card purchases work for you.

- **Know the Limits:** No two rewards programs are alike, so consider all the terms and conditions that may affect your earnings. For example, some programs may place an expiration date on your rewards or have a cap on how much you can accumulate, while others offer unlimited rewards that may never expire.

- **Seek Out Flexible Programs That Put You in Control:** You'll want to redeem your rewards when and how you want, so look for programs with flexible options that allow you to convert your earnings in a variety of ways, such as checks, credits to statements, gift cards or even charity donations.

- **Bank on Bonuses:** Look for credit card programs that reward you for purchasing items you generally pay for with your card and are designed around your seasonal shopping habits. For example, through Discover Card's "5% Get More" program, cardmembers heading back to campus or upgrading their home office this fall

What to Look For in a Rewards Card

- ✓ Unlimited rewards that never expire
- ✓ The ability to increase—even double—your rewards
- ✓ Flexible redemption options
- ✓ Rewards designed around your seasonal shopping habits
- ✓ Rewards earned on every purchase 

can receive a full 5 percent Cash-back Bonus on purchases at leading retailers such as Kohl's, Staples and Linens 'n Things. Cardmembers can even earn a full 5 percent on tuition from preschool to college.

- **Double Your Pleasure:** If you are banking your rewards for one big purchase, be smart about where and when you use them. With a little research, you may be able to make them go even further. For example, some credit cards allow you to increase—even double—your cash rewards when you redeem for gift cards from brand-name retailers.

- **Streamline Your Wallet:** Put the bulk of your credit card purchases on a single cash rewards card so you can maximize your rewards.

- **Raking in Rewards:** Look for programs that allow you to release that inner bargain hunter and save money on every purchase you make. Now that's rewarding.

For more money saving tips and other information, visit www.discovercard.com.

Julie Loeger is Vice President of Rewards at Discover Financial Services.