

# Ways To Save By Taking Advantage Of Rebate And Reward Programs

(NAPSA)—Last year, Americans spent nearly \$32 trillion on consumer goods and services, such as cars, gasoline and travel, according to the U.S. Department of Commerce. And at the start of the new year, many consumers resolved to change their spending habits and better manage their finances. Yet, studies show that only one-third will actually keep these financially focused resolutions for any length of time.

To help consumers stick to their money-minded goals in the year ahead, Shell and Citi Cards® offer the following three suggestions for stretching a household budget by taking advantage of valuable rebates and reward offers.

**Loyalty programs make “cents.”** After spending money on gifts and other items during holiday season, it sometimes can be difficult to get back on track with your budget. To help stretch your dollars in the new year, it may make sense to find a customer loyalty or reward program that puts money back in your pocket for sticking with one certain brand throughout the year. Nearly half of all Americans belong to at least one loyalty program, and there are a number to choose from. For example, several grocery store chains offer loyalty cards that decrease the cost of certain food items, a number of entertainment companies offer frequent moviegoers free concession food and ticket discounts, and most hotel chains offer reward programs that provide free nights of stay or room upgrades.

**Gasoline rebates get you going.** Whether you fill up once a week or twice a month, you may want to account for gasoline usage in your monthly budget. One way to save in this area is to use a gasoline rebate credit card. For example, consumers who use the Shell Platinum MasterCard® from Citi® Cards earn one of the best



**You may be able to save money by taking advantage of rebate and reward programs.**

rebates in the industry—a 5 percent rebate on Shell gasoline, or a savings of 10 cents a gallon on regular unleaded gasoline priced at \$2.15 per gallon and a 1 percent rebate on purchases everywhere else. Cardholders also can earn a 5 percent rebate on the first \$100 of daily Jiffy Lube purchases made with the Shell Platinum MasterCard.

**Airline miles add up.** Those who plan to travel more frequently in the year ahead may want to join the more than 20 million consumers who have signed up for a travel reward program that offers free miles and other travel-related perks. Starting early in the year may allow travelers to earn enough points for free travel during the next holiday season, saving them hundreds of dollars. The dollars saved and added back to your annual budget can turn into a significant amount, providing extra cash for investments, college planning or household items.

This year, consumers may find one of the best New Year's resolutions is to establish a working budget and look for money-saving rebates and rewards. Make it a goal in 2006 to use credit wisely and become a savvy spender. For more information, visit Citi's "Use Credit Wisely" Web site at [www.usecreditwisely.com](http://www.usecreditwisely.com).