



## Tight Budget? Make the Most of Card Rewards

If you're living paycheck to paycheck, you may benefit from putting credit card rewards toward essentials rather than luxuries.

Sometimes the best reward is time to relax and enjoy a little financial breathing room. Follow these steps to turn credit card rewards into peace of mind:

1

### Choose the Right Card and Rewards Program

Consider your financial priorities and decide if you'd benefit more from selecting a credit card with a cash-back program, or a rewards program that lets you redeem points for staples like groceries, gas and merchandise at go-to retailers.



2

### Look at Spending Spikes and Income Sags

Are there times of the year when you could use a little bump in cash flow? During the holiday season, for example, you may want to use your rewards to lower your grocery bill and partially offset the cost of gift purchases.



3

### Become an Explorer

Look into the rewards your card issuer offers and tailor your spending habits to match. Planning ahead for cash back or points can help you make the most of your trips to the gas station and grocery store, and a travel rewards card allows you to capitalize on your time in the sky.



4

### Get Focused

Identify your target retailers and take note of the points you'll need to accumulate to obtain specific rewards. Continue checking in on your point totals to stay on track.



5

### Treat Your Card Like Cash

The best way to stay on track with your spending is to stick to your budget. Only use your card for purchases you could cover with cash, so you can rack up rewards and still pay off your balance each month in full.



*How can we help you shine?*

