

# THE SMART MONEY PROGRAM

## Our Lady of the Cross School

### ***What is it?***

Smart Money is a gift card program designed to lower your tuition costs through everyday purchases. You earn money back on things you already buy.

How does it work? You purchase gift cards at face value through the Smart Money Program. The stores return a percentage of the sale to us which we apply to your tuition account.

Here's an example. Say you spend \$100 a week on groceries at Giant. First, order a \$100 Giant gift card from Smart Money. It's an even swap...you pay \$100, and we'll give you a \$100 gift card. Then pay for your groceries with the gift card.

Meanwhile, we apply the discount from the retailer directly to your tuition account. ***It's free money.***

### ***How often do you order?***

We usually order every other Monday. Orders are due by 9:00 am EST. We order year-round, even in the summer. We order more frequently during the holidays. Please click [here](#) to view the schedule.

### ***When will I receive my order?***

Orders placed on Mondays by 9:00 am EST are usually available on Friday after 2:00 pm during the school year and Thursdays after 11:00 am in the summer. Exceptions apply, especially around the holidays, so be sure to check the schedule for exact dates. We always post on our Facebook page if we are able to distribute your order earlier.

### ***How will I receive my gift card order?***

During the school year, we will send your order home with the student you designate.

If you prefer to pick up your order in the Our LC main office, just let us know. We're happy to accommodate you.

Over the summer months, all participants must pick up their order in the Our LC Main Office.

### ***What do I do with the colored pouch?***

Your gift card order will arrive in a zippered pouch prepared for your family. Remove the gift cards and any paperwork. Then send the pouch back to us when you order the next time or at your convenience. We exchange the pouch back and forth throughout the year.

\*\*If you join the program over the summer, we'll prepare your pouch the first week of school after homerooms are assigned.

### ***How much tuition credit do I earn from purchasing a gift card?***

The credit you earn varies by retailer and ranges from 1.5% to 20%.

Smart Money retains a small Administrative Fee to offset program expenses like printer cartridges, shipping costs, pouches, computer software, etc.

### ***When and how do I receive my tuition credit?***

At the end of the quarter, we forward the amount of credit you earned to the account manager at Our LC who handles the tuition accounts. The account manager will credit your Our LC tuition account. For example, any credit you earned in October, November, December will come off your January tuition statement.

### ***How can I maximize my tuition credit?***

Families who order on a regular basis and use Online Payments earn the highest credit. So we recommend that you order grocery cards each time and reload your gas card regularly. Remember to ask family and friends to order from you, especially around the holidays.

Family and friends can even register for their own ShopWithScrip.com and Online Payments account. We can link the credit from their orders to your tuition account.

### ***Am I obligated to participate?***

Participation is optional. There is no minimum dollar amount you have to purchase.

### ***My children don't attend Our LC. Can I still participate?***

Yes. We can apply the credit from your orders to your choice from the following options:

- Tuition account for a friend or family member currently attending Our LC
- Future account for a baby/toddler to attend Our LC in the future
- Tuition Angel account for crisis scholarship need

### ***I still have questions.***

We like questions! Please contact Zara Kohr or Tracey Bender, the Smart Money Coordinators, at (717) 679-6244 or for a quick response email us at [smartmoney@ourladyofthecross.com](mailto:smartmoney@ourladyofthecross.com).

### ***Facebook***

“Like” us on Facebook – *LC Smart Money Program* – for updates on promotions, bonus percentages, and schedule changes. You do not have to have a Facebook page to view our page.

**Even easier fundraising with our mobile app**

- Use your same sign-in information
- Access all of your existing gift cards
- Easily shop and use on-the-go

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