

Benefit Mobile

What is it?

Benefit mobile is an app that you download on your phone (iPhone and Android) to buy eGift cards to the retailers you already frequent. The eGift cards give you the ability to shop on the run without having to pre-plan your physical gift card purchase.

How do I sign up?

<https://www.benefit-mobile.com/causes/st-catherine-of-alexandria-oak-lawn>

What do I need to do in order to get started?

First download the app by going to the above webpage and inputting your phone number into the "TEXT ME" box at the top of our custom webpage. All the information you need to learn about the program can be found on the same webpage. Once in the App, input your Bank Account or Credit Card information for Payment. Next Click on "Beneficiaries" and Search for "St. Catherine of Alexandria". Select "St. Catherine TRIP Program" and when prompted please put in your TRIP ID (usually the first letter of your last name and the last 4 digits of your SS#). If you are a new user, please input your First and Last Name along with the last 4 digits of your phone number (Ex. TomSmith6324). You are all set at this point...Happy Shopping!!!

Setting up your Payment Information?

You have two choices when setting up how you pay for your eGift cards. You can link your checking account or credit card. If you link your bank account you will receive a larger percentage back on your purchases. Your first purchase will be capped at \$100. Once that clears, you will be able to purchase up to \$500, and your spending limit will keep increasing with each additional purchase.

Why is there an initial purchase limit? How long does it take for transactions to clear?

This is imposed by the vendor to make sure your account is in good standing. The initial transaction takes about 48 hours to clear or 2 business days. Please note that if your initial purchase is done on a Friday it may take until Monday or Tuesday to clear due to the weekend.

What are the benefits of using the Benefit Mobile App?

There are many but really it comes down to saving money on your tuition. When you buy eGift cards through the Benefit Mobile App you will receive cashback (1%-20% depending on the retailer) in the form of a tuition credit that will be applied to your Mandatory Fundraising Fee (\$75 Annually). Anything left over will come as a tuition credit to your Smart Tuition Account. Example, if you have accumulated \$300 towards your tuition then \$75 will go towards paying

for your Mandatory Fundraising Fee and the remaining \$225 will go towards your tuition payment.

What is the Mandatory Fundraising Fee and when will my Tuition Credit post to Smart Tuition?

St. Catherine School requires all K - 8 school families, to pay a fundraising fee. Your T.R.I.P. earnings can be used to pay your mandatory fundraising fee. Additional earnings above the \$75.00 mandatory fundraising fee will be used for tuition credit in May or July. Families electing not to participate in the T.R.I.P. program or that do not earn \$75.00 in T.R.I.P. credit will be billed \$75 or the remaining balance of the mandatory fundraising fee on their May Smart Tuition bill. Families also have the option to pay the \$75 mandatory fundraising fee at any time prior to being billed in May.

What sets this apart from all the other programs out there?

Two things! The first and most exciting feature of the Benefit Mobile App is that you can buy gift cards in any increments you would like (there is a minimum and maximum). Example, if your purchase at Bed, Bath and Beyond is \$42.15, you can buy an eGift card for \$42.15. No more carrying around small balances on many different gift cards. You can feel confident that you can purchase what you want when you need it.

The second feature is the ability to use Credit Cards for your purchases. If you enjoy using your credit card to get "Miles" or "Cash Back" you can now double dip by choosing to purchase your eGift Cards by using your Credit Card. Note, you will receive a lower percent if you choose the credit card option...most of them will be discounted 2.5%-3.0% because the vendor passes on the fee that the major credit cards charge the vendor.

Is there a fee to use Benefit?

Yes, but it is nominal. There are certain technology and accounting fees that are realized while running the TRIP Program. There will be a 10% reduction in your benefit that will be used to pay for these additional costs. Example, if your TRIP tuition credit is equal to \$300, your account will be deducted \$30 (10%) and your actual tuition credit will be \$270. Note - The running total or "Raised Total" that is shown on the Benefit App has the pre-reduced amount shown. All you need to do to calculate your actual amount is to take your Total and times it by .9 (Example $\$300 \times .9 = \270).

Are you going to keep the physical gift card program going?

Of Course. We are fully committed to keeping that going. There are many people who will continue to prefer the physical gift cards over the Benefit App.

I see that some of the vendors that offer physical gift cards aren't on the Benefit App, what gives?

Benefit is adding more vendors every month. Part of the problem is that the vendor's technology isn't where it needs to be in order for it to work. Most of the gas stations, grocery stores, and other retailers will be added as soon as they update their POS systems.

Any Vendors coming soon that you know of?

Yes. Albertson's (Jewel) was just added to the App. You can buy Albertson's and they can type in the barcode at the register and it works. Mariano's, Shell and Speedway are coming in short order.

What's with these bonuses I see?

Every week a couple of vendors will run a special for the week. The bonus will be an increase in the percentage offered. If you frequent the store or know of an upcoming purchase it may make sense to stock up, so you can take advantage of the bonus being offered.