

Win Win Win

Q. What is the WinWinWin Program?

A. It is a program whereby local merchants, Kroger and Meijer presently, give a percentage rebate to MQHR if parishioners purchase merchandise from their respective store by either swiping a card or using a re-chargeable gift card.

Q. Why should I get involved in the WinWinWin program at MQHR?

A. For no cost and minimal effort, you can help MQHR pay off the Education Life Center (ELC) debt.

Q. Just what kind of minimal effort do I really have to put forth??

A. You need to do one of the following:

- Remember to bring cash/checkbook once to purchase a re-chargeable Kroger gift card and then swipe the card at the checkout line. You can re-charge the card with cash, check, debit card, or credit card at the checkout line, service desk or the gas station instead of at the church/rectory.
- Pickup a Meijer Guest Card from the church/school and swipe it when going through the checkout.

Q. What additional incentives are there for me to participate? Why exactly is it called WinWinWin?

A. The earnings from the WinWinWin program will be split **evenly** between two funds: the ELC Debt Reduction Fund and the Family-Directed Fund.

The ELC Debt Reduction Fund will be used to meet the \$2,000/mo budget item set in the 25 year Education Life Center (ELC) Financial Plan to pay the *mortgage* for the ELC.

The Family-Directed Fund will be used as directed by the families using the Kroger/Meijer cards. It will be directed to one of the following:

1. February Tuition Bill (Your family or gift to another family) (**Win**)
2. ELC Debt Reduction (**Win**)
3. Financial Aid for Needy School Families (**Win**)

Q. When will my elementary school tuition be credited?

A. The tuition credit from the WinWinWin program will be performed on a **yearly** basis. This will be on the February tuition bill for elementary school families (nice after Christmas bills just came due). If the family has achieved over their total February tuition bill, the remaining balance will be credited towards the March bill and so forth until their credit is depleted. Under no circumstances will monies be given back to a parish family. However, if a family chooses to pre-pay their entire tuition in order to get the 2% discount, they *will* receive a check for the credit they accumulate up to, but not over, the amount they paid for their tuition (i.e. a family will not “make” money off of this program). Please keep in mind that a **very** important reason for instituting these changes in this program is to give a tool to families to reduce their financial burden (school tuition credit) **AND** increase financial aid for those in need.

Q. Can you give me the highlights of the Kroger Re-Chargeable Gift Card Program?

A.

Kroger Re-Chargeable Gift Card Program						
Church Rebate	Initial Card Purchase Locations	Re-Charge Location	Re-Charge Payment Method	Kroger Plus Card Interaction	Allowed Purchases	Disallowed Purchases
4%	Rectory \$20 cash/check for card charged with \$20	Cashier Checkout Line Service Desk Gas Station	Cash Check Debit Card Credit Card Customer still receives credit card benefits (frequent flyer miles, cash back, points, etc!)	Customer Receives Kroger Plus Card Discounts As Well	“Everything” such as: Groceries Beer Stamps Prescriptions Restaurant Gift Cards, Airfare Gift cards, Gas	None

Q. Can you give me the highlights of the Meijer Guest Card Program?

A.

The card is not charged, but is merely swiped just like one of the products that you are buying. Monthly rewards will begin on the first dollar spent each month, with no minimum or maximum spending limit. Note: The card must **not** be the last “item” you swipe in order to get credit for your purchases.

Meijer Guest Card Program			
Church Rebate	Card Pickup Locations	Allowed Purchases	Disallowed Purchases
<u>Purchases with:</u> Meijer Credit Card 1.0% Cash Purchases 0.5% Debit Card 0.5% Checks 0.0% Non-Meijer Credit Cards 0.0%	Rectory	Groceries Pharmacy General Merchandise Convenience Store Online Purchases Gas	Stamps Lottery Layaways

Q. How does MQHR get the rebate money from Kroger/Meijer?

A.

Kroger sends a check every four (4) weeks to MQHR based on the total re-charge amounts on all MQHR registered Kroger cards. Meijer sends a monthly check to MQHR based on purchases when the MQHR registered card is swiped.

Q. What makes a Kroger Gift Card a MQHR registered gift card?

A.

MQHR purchases gift cards from Kroger in blocks of 100 or so and Kroger registers the numbers on the cards as MQHR numbers. MQHR chose the dollar amount (\$20) to *initially* charge the cards.

Q. Do these cards allow Kroger to keep track of my individual purchases?

A. No, the cards are all registered to the MQHR account. They don't know the names of the persons using the cards.

Q. Do these cards allow Meijer to keep track of my individual purchases?

A. Yes, it is possible. The cards are all registered to both the MQHR account and to the information that you supply on the registration form.

Q. What kind of potential does the WinWinWin program hold?

A. We feel the highlighted potential scenario in the table below is definitely a possibility. The number of families participating need not all be MQHR families. Grandparents, Alumni, Friends and family members may also use these Kroger cards in other cities where Kroger's are located. There are currently over 300 MQHR Kroger gift cards in circulation. Meijer also allows friends, families, and relatives to link their cards to cards that have been assigned to MQHR. The potential is enormous! Can you help to spread the word?!

Possible Scenarios			
Family's Kroger Spending	WinWinWin Rebate Amount	50% of Earnings to Debt Reduction	50% of Earnings to Tuition Credit or Financial Aid
\$400/mo	\$16/mo (\$192/yr)	\$8/mo (\$96/yr)	\$8/mo (\$96/yr)
\$400/mo (self) \$400/mo (parent)	\$32/mo (\$384/yr)	\$16/mo (\$192/yr)	\$16/mo (\$192/yr)
\$400/mo (self) \$400/mo (parent) \$200/mo (friend) \$200/mo (sister)	\$48/mo (\$576/yr)	\$24/mo (\$288/yr)	\$24/mo (\$288/yr)

Family's Kroger Spending ¹	Number of Families Participating at this Rate	Debt Reduction	Tuition Credit Fund or Financial Aid
\$400/mo	300	\$28,800/yr	\$28,800/yr
	500 ¹	\$48,000/yr	\$48,000/yr
	800	\$76,800/yr	\$76,800/yr
	1200	\$115,200/yr	\$115,200/yr
\$400/mo (self) \$400/mo (parent)	300	\$57,600/yr	\$57,600/yr
	500	\$96,000/yr	\$96,000/yr
	800	\$153,600/yr	\$153,600/yr
\$400/mo (self) \$400/mo (parent) \$200/mo (friend) \$200/mo (sister)	300	\$89,400/yr	\$89,400/yr
	500	\$149,000/yr	\$149,000/yr

¹ This level should definitely be attainable, which would be 2X the Debt Reduction Budget of \$2K/mo.

Q. Give me more information and some examples of the Meijer program?

A. Meijer has changed their reward structure a couple of times, so please refer directly to the examples on their website located at:

<http://www.meijer.com/mcr/rewards.jsp>

What if my child's grandparents or friends also want to have their purchases applied to my account?

Relatives or friends who want to have their rewards apply to your account need to "link" their card to yours on their Meijer Guest CardSM application form. This is called our "Family and Friends Linking" option. For example, a grandparent wants to give his earnings to his grandchild's family, so that grandchild's family card number gets recorded on the grandparent's application. That grandchild's family card number cannot in turn link TO another card, but they can have earnings linked FROM as many cards as they want. You'll find the family & friends linking option on the online & paper applications.

Q. Isn't this Kroger Gift Card the same as the Kroger Plus card I already have?

A. No. The Kroger Gift Card and the Kroger Plus card are totally different cards. Using one does not preclude the use of the other.

Q. I've heard some of the newer Kroger gift cards fail to scan at times. What should I do if this happens?

A. Tell the person at the register that the card does not read. They will know how to override the fact that the card does not work in the reader, or they will get a supervisor that can. (It only takes a few moments extra). As long as your card still has a balance they can retrieve that information manually and apply it to your purchase. (It's still a WinWinWin). The next time you have a chance buy another card from Mary Queen and throw away the old one.

Q. Give me an example of how a family could really use these Kroger re-chargeable gift cards? What steps do we really have to go through to use the card?

A. A family could buy multiple cards, one for the wife and husband and possibly others for older children. The main shopper would recharge the card with say \$200 before the big haul, while the spouse who makes the small runs would recharge their card with say \$50 only once every month or two.

Example 1

- My wife goes to Kroger for groceries.
- When she finishes shopping, she goes to the checkout line.
- **BEFORE** the first item is scanned (it has to be before, since it needs to be a separate transaction), she tells the cashier that she wants to add \$100 to her gift card.
- The cashier takes the gift card, scans it and the \$100 total is presented.
- She presses Credit, swipes the Discover Card, signs the credit card slip, and puts the receipt in her purse while keeping the \$100 heavier gift card in her hand.
- She presents the Kroger Plus card to the cashier to be scanned to save money and the cashier begins scanning items.
- When the total is presented, she presses Credit, swipes the gift card, and is then handed the receipt and walks out. She does not sign a slip, since the card is essentially cash.

Example 2

- My senior in high school "volunteers" to run to Kroger to get some milk/eggs/bread.
- I give him/her my Kroger Gift Card and he/she drives to the store.
- When the total is presented, he/she presses Credit, swipes the gift card, and is then handed the receipt and walks out. He/She does not sign a slip, since the card is essentially cash (little scary huh?!).

Q. What are you going to do if the retailers cancel these programs?

A. We are confident that Kroger and Meijer will continue these programs; however, no one can predict the future. We simply want to fully utilize this opportunity while it is available to us and we hope everyone will help in this effort.

Q. Does Wal-Mart have a similar program?

A. Wal-Mart does NOT have a similar program. We encourage people to ask Wal-Mart to add a program...pressure from customers can work. Maybe we should get this handout into Wal-Mart's hands?!?

Q. How can I help this program the most?

A. Do the following things:

- Use the cards for all of your family purchases
- Get a copy of this handout into 3 people's hands and encourage them to use the program. It is on the MQHR website.
- Ask each of the 3 people you talked to, to recruit 3 new people (growing it exponentially!)
- Maybe volunteer to buy a Kroger card for \$20 at church and sell it to your parishioner friend for \$20 (remove the excuse of the friend meaning to get a card but always forgetting!)

Q. I'm excited about this program! Can I help with administering the program?

A. Yes! Email WinWinWin@cdlex.org or contact the Rectory at 278-7432.