

Grocery prices driven up by supermarket discount cards

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**By Jeremy Brubaker**

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Jumping through hoops at the store to get the lowest price on frozen pizza is not my idea of fun. What happened to giving every customer the lowest price? How much money is wasted on two different price tags for most products, the cards themselves, and all of the direct marketed ads sent to cardholders? I have never met anyone who wants more junk mail from the grocery store. I've heard the argument that the cards help retailers track inventory levels or sales trends, but there is no reason the cash registers couldn't track both without cards or invasion of privacy.

Coupons are also a waste of money. I'd vote for no more coupons in exchange for reducing prices slightly on each product. They would even be saving trees as they saved money.

I get the feeling these stores are not even trying to run efficiently. It is going to be impossible for them to deliver the lowest price to consumers when they are wasting so much money on silly games. Look for the savings card at a store near you and run to a competitor with a smarter business plan.

<http://www.fighttheprice.com>

Jeremy Brubaker is a writer for <http://FightThePrice.com>, a website dedicated to helping consumers save money. Feel free to reprint and distribute this article as you like. Please include the resource box with all it's active links. <http://fighttheprice.com>

**Cash Rebate Credit Card**

**By Bradley Carson**

When shopping for a new credit card in today's market, it would behoove price conscious consumers to seriously consider cash rebate credit card offers. With a cash back rebate credit card, the cardholder is reimbursed for a percentage of their total year's credit card purchases. The offers vary from 1% to 5% cash back.

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To encourage consumers to use their credit cards where they normally use cash or a money card, financial institutions are offering the higher rate of 5% cash back when the credit card is used at grocery stores, drug stores and gas stations. The 1% rebate is offered at other outlets such as discount and department stores.

The cash back rebate credit card isn't for everyone. If you're not one to pay off your balance each month, the cash rebate would be eaten up by finance charges. It's at this time the consumer should be more concerned with the monthly finance charge assessed.

If someone has large balances on one or more credit cards and would like to consolidate their payments, the 0% APR introductory offer with added cash back features may be the way to go. There are some issuers that offer not only the above 1% and 5% discount, but also an additional \$5 cash back for each balance transfer transaction.

Every day we see people in the grocery store using coupons and club cards to get a discount of up to 30% or more on their groceries. Imagine using a credit card each week and receiving a check for an additional 5% cash back at the end of the year. This could be a tidy sum.

We've also seen the prices at the pump rise steadily the past several months. How much do you spend on gasoline a week? Imagine getting a 5% cash back rebate check for your gasoline purchases at the end of the year!

Some consumers spend time clipping coupons. It's worth a few moments of your time to look at the current credit card offers. Cash rebate credit cards can save you money.

Bradley Carson is an online marketer and he's the owner of [Apply Online For A Credit Card](#) at



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