

SSCD Scrip Rebate Program

Saints Cosmas & Damian School
205 N. Chestnut St.
Punxsutawney, PA 15767
(814) 938-4224

It Pays to Shop with Scrip!

Dear Supporter:

Thank you for your interest in the **SSCD Scrip Rebate Program**. The following pages will introduce you to the program and guide you through the registration process. The Scrip Rebate Program directly benefits our students **at no extra cost to you**. Supporting our students and our school has never been easier!

How It Works

The term “**scrip**” refers to gift certificates, gift cards, and eGift cards. Our school is partnered with a national distributor who offers gift cards from hundreds of retailers, both local and national, at a volume discount. We sell scrip at face value and return up to 99% of that profit to you in the form of ‘dividends’ that can be applied directly to student tuition and fees. The Scrip Rebate Program offers the same gift cards that you would purchase directly from the retailer. By purchasing these gift cards before you shop for your everyday items - like groceries, gas, clothing, and restaurants – you earn money toward your student’s tuition and fees **without having to spend a penny extra**. It’s that simple!

Help Us Help Our Students

Our goal is to help reduce the cost of tuition and fees for the student(s) that you designate. If you do not have a particular student in mind as the beneficiary, then designate the Student Scholarship Fund as the beneficiary – **that way your generosity will go even further!**

How to Participate

If you wish to enroll in the program and designate your child, another child, or the Student Scholarship Fund as the beneficiary of your dividends, complete the **Enrollment Form** that is part of this packet. You must complete an enrollment form before you can gain access to the online and mobile platforms.

Once you are enrolled in the program there are many easy ways to obtain scrip. More information on pick up and ordering is included on the **Questions & Answers** page in this packet. Information on how you can order and receive scrip online or directly on your mobile device is included on the **Online and Mobile Resources** page in this packet.

We encourage you to take advantage of the amazing benefits offered by our Scrip program. If you have questions, please contact the school office at (814) 938-4224 or the church office at (814) 938-6540. **Help us help our students** by participating in the SSCD Scrip Rebate program. Thank you in advance for your support!

Sincerely,

SSCD Scrip Rebate Program Coordinator

SSCD Scrip Rebate Program

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Questions and Answers

What is Scrip?

Scrip is a term that means “substitute money.” Nowadays scrip commonly takes the form of gift certificates, gift cards, and eGift cards that are used just like cash at specific merchants. You have likely used scrip to give as gifts or to make purchases for yourself. The **SSCD Scrip Rebate Program** offers you a unique way to make your existing purchases work for you to help pay for your student’s tuition and fees. ***The more scrip you buy, the more dividends you earn!***

How long has the Scrip Program been at SSCD School?

We started the **SSCD Scrip Rebate Program** in 2006. Since the program’s inception, families have saved tens of thousands of tuition dollars by using scrip for both daily purchases as well as larger expenses like home remodeling and vacations. Many families have been able to offset the majority of their out-of-pocket costs for tuition and fees through dedicated use of the program.

Where can I spend scrip certificates?

Groceries, gasoline, dining out, clothing, home repairs and remodeling are just a few of the categories of purchases that are ideal scrip purchases. Whether you typically pay for your purchases with cash, check, or credit cards, there’s a very good chance that scrip will blend seamlessly into your established shopping routine. The only difference between paying for your purchases with scrip versus another form of payment is that scrip purchased through the **SSCD Scrip Rebate Program** earns generous dividends that benefit your student(s) and our school.

How does the program work?

You purchase scrip at face value in the form of gift cards, gift certificates, or eGift cards for your favorite local and national retailers. (These are the exact same gift cards that you would purchase directly from the merchant.) You receive dollar for dollar gift cards that can be used like cash. We receive volume discounts from local merchants and our national scrip supplier (ShopWithScrip.com) of up to 25% off face value – which we pass along to you in the form of ‘dividends’ that benefit your student or designee. We charge a minimal 1% administrative fee on the face value of your purchases to help sustain the program.

As an example, if you buy \$100.00 in scrip for a merchant that offers a 15% wholesale discount:

- You pay \$100.00 and receive a merchant-specific gift certificate for the full \$100.00 face value.
- The school assesses an administrative fee of \$1.00 (one dollar)* for this transaction that helps to offset the program’s operating costs. *The 1% administrative fee is deducted from your dividend earnings at the end of the year.
- **Your student or designee earns a \$14.00 dividend from this purchase that can be applied toward future tuition and fees at the end of the program year.**

How do I purchase scrip?

Order forms can be downloaded from both the school's and church's websites. Printed copies are available at the school and church offices. Completed order forms must be received in the school office by Fridays at 2:00 pm for delivery the following Friday at 2:00 pm. *(Drop off and delivery may vary depending on holidays and school breaks.)*

We offer **Cash and Carry** inventory from local merchants and a limited selection of national merchants. Cash and Carry is generally available school days between 8:00 am – 2:30 pm from the school office.

There are convenient online ordering and delivery options as well. Refer to the **Online and Mobile Resources** page in this packet for additional information.

When and how can I use the dividends I earn?

The **Scrip Rebate Program** runs from April 1 through March 31. The dividends earned from all purchases made during the program year are available for distribution in late April or early May. Participants receive a statement of activity for the program year along with options for putting those dividends to work. Options include: credit toward tuition and fees for the upcoming school year; donation to the Scholarship Program; leaving the balance on account;¹ or receiving cash for up to 75% of the value of the accrued balance.²

Who can enroll in the program?

ANYONE can enroll in the program: SSCD School and non-school families, parishioners and non-parishioners, friends, relatives, neighbors...you get the idea! Participants must agree to comply with the program's guidelines and regulations.

What if I want to name a beneficiary outside my family?

The easiest way for students to receive dividends from occasional purchases made by family and friends is to include their orders on your order form – then there is no additional paperwork required. Otherwise, just complete **Section 2 of the Enrollment Form** that is part of this packet. You can designate any student enrolled in our preschool or elementary programs. You can also start saving for a child who plans to attend SSCD School or Preschool in the future. Consider designating the Scholarship Fund as your beneficiary if you don't have a specific student in mind. Beneficiaries can be changed annually up to 60 days after the start of the new program year (April 1).

¹ Balances remain on account as long as the account is active. (An account is considered active if at least one purchase is made during the program year.) Accounts that are inactive for two consecutive program years are considered dormant and the balance is transferred to the Student Scholarship Fund at the end of the second program year.

² Anyone electing to redeem dividend balances for **cash** will be assessed a cash redemption fee that is the greater of: 25% (twenty-five percent) of the dividend balance redeemed or \$50.00 (fifty dollars) per withdrawal in addition to the 1% administrative fee.

How do I get started?

Complete the **Enrollment Form** that is part of this packet. Then super-charge your earnings by enrolling in online and mobile enhancements through ShopWithScrip.com and the [RaiseRight](#) mobile app.

Where can I get more information?

If you have questions, you can contact the school office at (814) 938-4224 or the church office at (814) 938-6540. If we aren't able to answer your questions immediately, we will find the answers for you!

You can also contact our partners at ShopWithScrip directly by calling (800) 727-4715 option 3, or by emailing ShopWithScrip.com.

This sounds great! How can I help?

- ***Join and support the SSCD Scrip Rebate Program!***
- Help spread the word to your family and friends about this amazing program and how it supports the students of SSCD School and Catholic Education in the Punxsutawney Area. (Don't forget to mention that it does all this at ***NO EXTRA COST to participants!***)
- Think of ways that your company or your employer can utilize scrip purchased through the SSCD Scrip Rebate Program for **routine business expenses** (office supplies, breakroom supplies, employee incentives). Dividends earmarked for the Scholarship Fund or SSCD Church are tax deductible.³
- If you **own or work for a company** that deals in consumer goods and services, get in touch with the church or school offices to see how you can become part of the SSCD Scrip Rebate Program's family of merchants. We would love to help you grow your business through our Scrip Program!

³ Dividends applied toward tuition and fees or cashed out are not tax deductible. Check with your tax advisor for professional guidance on tax-related questions.

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Policies

1. The **SSCD Scrip Rebate Program** offers both online and in-person options for participants. Online resources are generally available 365 days a year through ShopWithScrip.com and their convenient app-based platform [RaiseRight](#). (See the [Online and Mobile Resources](#) page for more information.) Cash and Carry sales run throughout the school year at the posted times. An off-cycle schedule for holidays and summer break will be communicated to participants of the program.
2. Gift cards, certificates, and eGift cards are virtually the same as cash. Neither SSCD School nor the Scrip Program Coordinator is responsible for any lost or stolen scrip. **Be sure to check each merchant's policy regarding the use and expiration of their scrip.** Scrip cannot be exchanged or returned to the SSCD Scrip Rebate Program once purchased.
3. **FEES:** There is an administrative fee of 1% (one percent) levied on the TOTAL SALES AMOUNT of all purchases. The fee is assessed at the end of each program year and is based on the total of all NEW sales posted during the calendar year from the primary account holders and their donors. The administrative fee is not levied on balances carried forward from past years. Anyone electing to redeem dividend balances for **cash** will be charged an additional cash redemption fee that is the greater of: 25% of the dividend balance redeemed or \$50.00 per withdrawal. *See item 7 for overdraft fees.*
4. The **SSCD Scrip Rebate Program** year runs from April 1 to March 31. A statement of activity and earnings will be made available in the month of April. Discrepancies must be brought to the attention of the Scrip Program Coordinator within 30 days of the statement date.
5. All orders are due by 2:00 pm Friday in the school office during the school year. *(Hours vary for holidays and summer break.)* Late orders will be deferred to the next ordering cycle. Orders are generally processed every Friday that school is in session and are available for pick up during the posted/published hours only.
6. Filled orders will only be given to the adults who placed the order UNLESS [Section 3 of the Enrollment Form](#) authorizes third-party pick up. It is the participant's responsibility to update their enrollment form's authorization(s) if they wish to add or remove individuals who can pick up physical scrip on behalf of the primary account holder(s).
7. Purchases cannot be made on credit. **All purchases must be paid in advance.** Checks should be made payable to "SSCD Scrip Program." Online and mobile purchases require EFT (Electronic Funds Transfer) authorization. Checks or EFT transactions rejected by the bank will incur a service charge (\$30.00 per occurrence). After two payments are rejected by the bank only cash or money orders will be accepted for purchases for the balance of the program year.
8. Payments for scrip are not tax deductible. Dividends earned are tax deductible ONLY if participants elect to donate them to the Student Scholarship Fund or SSCD Church. Dividends forfeited to the program from inactive accounts are not tax deductible.
9. The **SSCD Scrip Rebate Program** exists to aid the students of SS. Cosmas & Damian School and Preschool. Dividends earned from purchases will be allocated per the participant's election in [Section 2 of the Enrollment Form](#). If no allocation is indicated, dividends will accrue to the Student Scholarship Fund.
10. Accounts are considered active if at least one purchase is made during the program year. Active account holders will be given options for the allocation of dividends at the end of each program year. Undisbursed balances carry forward on all active accounts. Accounts without activity for two consecutive years will be closed at the end of the second program year with dividends transferred to the Student Scholarship Fund.

SSCD Scrip Rebate Program

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Convenient Online & Mobile Resources

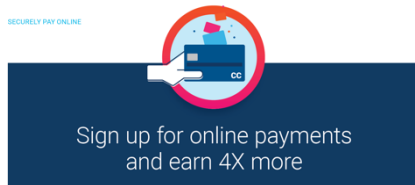
While we offer **Cash and Carry** inventory from local merchants and a limited selection of national merchants, the best and easiest way to ensure that you get the exact scrip you need is to take advantage of our online and mobile resources. *(Please note that enrollment in the **Scrip Rebate Program** is required to take advantage of online and mobile resources.)* Following is a brief summary of features and benefits.



Your initial enrollment code is: **8CED585A12633**

Your account number is your phone number.

Go to ShopWithScrip.com to place orders, review your recent purchases, and keep up with the latest news on participating merchants and promotions. The website also has more complete descriptions of the services summarized below.



Sign up for **Mobile Banking** at ShopWithScrip.com to unlock the full range of electronic features that help you earn with even greater convenience! Participants who use Mobile Banking often take advantage of the easy access to eGift cards, reloadable cards, and online ordering and, as a result, earn up to 4x more dividends than participants who use hard cards and paper certificates only.



Once enrolled in mobile banking you can purchase and download **eGift cards** and reload the balance on select gift cards instantly. No more waiting – get the scrip you need when you need it!



With the **RaiseRight mobile app** you can discover new earning opportunities every day from more than 750 top brands right from your phone. You can even get gift cards from 250+ brands delivered right to your door! The RaiseRight app gives you access to all the resources of ShopWithScrip.com on your mobile device. **Earning credit toward your child's tuition has never been easier!**

SSCD SCRIP REBATE PROGRAM

ENROLLMENT FORM

You must enroll in the program to accrue dividends from your purchases.

Without enrollment, dividends from your purchase(s) can be credited to a single **established account** that you designate at the time of purchase. Access to [online](#) and [mobile](#) platforms requires you to first complete this enrollment form.

SECTION 1: YOUR INFORMATION

Telephone Number		*This is your Account number			
Email	The information entered on this form is not shared with parties outside the Scrip Program.				
Name (Last, First, M.I.):					
Street					
City		State		Zip Code	

SECTION 2: DIVIDEND DESIGNATION

Dividends will accrue to active accounts and remain intact as long as the account is active.

An account is considered active if at least one purchase is made during the program year by the account holder or a benefactor.

If an account is inactive for 2 (two) consecutive program years it will be closed at the end of the second year of inactivity and any unredeemed dividends will be transferred to the Student Scholarship Fund.

Dividends are available for distribution annually at the conclusion of the program year.

Dividends earmarked for "SSCD Church" or the "Student Scholarship Fund" are automatically transferred at the end of every program year.

PERCENTAGE	FAMILY NAME	FAMILY PHONE NUMBER (account number)	STUDENT STATUS
			<input type="checkbox"/> Current <input type="checkbox"/> Future
			<input type="checkbox"/> Current <input type="checkbox"/> Future
			<input type="checkbox"/> Current <input type="checkbox"/> Future
			<input type="checkbox"/> Current <input type="checkbox"/> Future
	Student Scholarship Fund This contribution is a deduction under Section 170 of the Internal Revenue Code subject to satisfaction of applicable substantiation requirements.		
	SSCD Church This contribution is a deduction under Section 170 of the Internal Revenue Code subject to satisfaction of applicable substantiation requirements.		
	Cash Back Option *cash redemption service charge is the greater of \$50.00 or 25% of dividends accrued		
100%	Designations remain in effect for all purchases made on or after the date of this agreement. Designations can be modified within 60 (sixty) days after the start of the program year by completing a new agreement.		

SECTION 3: AUTHORIZATION FOR THIRD PARTY PICK UP

Complete this section ONLY if you would like to authorize someone other than the primary account holder(s) listed in *Section 1* to pick up or receive any physical gift cards or paper certificates that were previously ordered. You must complete a new enrollment form to change authorized parties.

If you do not complete this section, only the primary account holders can retrieve filled orders at the school office.

Name	Status
	<input type="checkbox"/> Student <input type="checkbox"/> Adult
	<input type="checkbox"/> Student <input type="checkbox"/> Adult
	<input type="checkbox"/> Student <input type="checkbox"/> Adult
	<input type="checkbox"/> Student <input type="checkbox"/> Adult

SECTION 4: AUTHORIZATION

I have read, understand, and will abide by the policies of the SSCD Scrip Rebate Program

Signature		Date	
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