

iMoneyMinute



brought to you by **iMONEYCOACH**
Money is The Smallest Part of Your Finances.

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iMoneyCoach news:

To see how your life is affecting your finances, take the [Life Balance](#) quiz today.

If you would like a new job or have a child considering college, be sure to check out [The CALL](#) - it can save you valuable time and money.

If you would like *more* money advice and tips, be sure to follow the [iMoneyCoach blog](#).

An "iMoneyMinute" is an idea that in less than one minute will give you a way to save time, save money, make money, or reduce your financial risk.

The Best Programs for FREE Rewards

Many people use credit card or travel rewards programs to earn free flights, gift cards, and merchandise. A rewards program can be a great benefit if you are able to use it towards items you already purchase – you don't want to step outside your budget for rewards, but you may be able to find a program that will pay you for purchases you already make.

iMoneyCoach would like to share a few rewards options that may be good for you:

- You may want to check out [Points.com](#) if you have accumulated various reward points from different accounts (i.e. Best Buy, Frontier, etc.) and want to combine them to get better rewards. Or if the airline you have points for doesn't fly where you want to go, and your points are about to expire, this is a great way to still get to take advantage of the points you have earned.
- If you have an American Express card you can use your reward points for purchases on Amazon.com with their [Shop with Points](#) program.
- Here is a review of the [top 10 reward credit cards](#) for 2012 so you can compare the costs and benefits of the best credit cards with rewards programs.
- There are also rewards programs for places you already shop or items you already buy, like [Best](#)

[Buy, Sears/Kmart, Office Depot, Qdoba, Pampers](#), or any number of things through [MyPoints.com](#).

Just remember, when you have a credit card be sure you use it to buy things that fit in your budget. Don't use a credit card to support a lifestyle you cannot afford. When you do this and pay your bill on time and in full, you can certainly take advantage of the numerous rewards available.



We hope the iMoneyMinute is useful to you. If you have a different email address you would like us to use, or if you would prefer to no longer receive the iMoneyMinute emails, please email us at coach@imoneycoach.com.

We would also love your feedback on our emails! Please fill out [this short survey](#) to help us better serve you.