

CASHFREELY 101

CashFreely Guide

www.cashfreely.net





WELCOME!

Welcome to CashFreely 101!

I'm Zac. From an early age, I've been obsessed with finding good deals and thinking outside the box in order to maximize them. An early memory from the 1990's was realizing that I could look through clear "Lemon Ice" flavored Gatorade bottles at grocery stores to see which caps were contest winners. I could guarantee that I won before buying them! My mom drove me all over town every week to check out the Lemon Ice gatorades in each grocery store.

I started CashFreely to help regular people maximize their cash back earning so it can help them with their short and long-term goals. I want to treat every user like my friend for whom I want the best experience possible.

I want to be as ethical and helpful as possible. There are huge corporate sites that use slick marketing and data technology to mislead consumers.

I hope this E-book and CashFreely can help you earn more cash back than you ever thought possible. =)

Let's start stackin',

A handwritten signature in white ink that reads "Zac".

Zac Hood, Founder

Cashfreely



CHAPTER 1

Getting Started

The bottom line: There is free money out there if you are a financially responsible person.

Sign-up Bonuses Are a HUGE DEAL!

Credit card sign up bonuses are the **BEST** way to earn a crazy amount of cash back without spending a lot of money. A sign-up bonus is when a bank offers a special bonus if you spend a certain amount of money in the first few months of signing up for that card. This is how CashFreely users earn 90% of their cash back.

These bonuses can range from \$50 - \$1,500. The spending requirements for the best bonuses can range from \$500 to \$5,000, though occasionally will be more or less. Most spending requirements must be met in the first three months of opening an account. Some cards now have multi-tiered bonuses where additional spending will earn an additional bonus.

The average person can meet these minimum spending requirements with their regular monthly spending. That's the beauty of this whole hobby. NO extra money spent, but thousands of dollars in cash back.

If you trust yourself to spend only money you have, then it makes no difference whether the money comes out of your checking account when you swipe your debit card, or when you pay off your credit card at the end of month. You might as well be getting cash back when you purchase. So, put all your regular spending on a credit card and watch the cash back bonuses add up.



Here's why a sign-up bonus is so special.

Let's do the math.

Example #1 Ignorant Izzy doesn't even have a credit card that earns credit card rewards. She uses a debit card for all purchases, including gas, dining out and groceries.

Total cash back earned = \$0.

Example #2 Same Card Susie has one credit card which earns her cash back. She's had it for 5 years and uses it to earn cash back on all purchases. She averages \$1,500 per month of expenses. She earns 2% cash back on her card.

At the end of just one year, she earns \$360 in cash back.

At the end of just one year, she earns \$360 cash back.

Example #3 Lazy Lisa knows the power of signup bonuses. Over 12 months, she gets two new cards with great bonuses to supercharge her cash back earning on her regular monthly spending. She averages \$1,500 per month of expenses. She earns \$600 and \$800 bonuses on top of the 2% cash back she's earning.

At the end of one year, she earns \$1,760 in cash back!



Don't miss out on the monthly spending.

In addition to bonuses, you can rack up tons of cash back by putting all your everyday spending on a great cash back card.

When I first started with my first credit card, I was still using a debit card for some of my monthly spending, including purchases like groceries. If you trust yourself to spend only money you have, then it makes no difference whether the money comes out of your checking account when you swipe your debit card, or when you pay off your credit card at the end of month. You might as well be getting cash back when you purchase. So, put all your regular spending on a credit card and watch the cash back add up.

Simply put, you are not earning anything when you use a debit card. Even if you don't dive in head first with CashFreely, make sure you get one great cash back card and put your everyday spending on that card.



[Review Card Here](#)

The [Chase Sapphire Preferred](#) is the card that I recommend most. It comes with a great sign-up bonus, and the everyday spending can rack up the cash back as well. For more on this card, read “Getting Started with the Chase Sapphire Preferred”



CHAPTER 2

How the Heck Is This Possible?!

Banks make some of their biggest profits through credit cards. Unfortunately, many people carry balances on their cards, and the banks get rich through charging interest. An estimated 38% of households pay an average of \$1,250 per year in interest! Therefore, banks are more than willing to offer up cards with big sign-up bonuses in order to capture new customers. Additionally, banks make money each time you swipe your card with the merchant. Merchants are charged a card swipe fee, which generally ranges between 1% and 3% for credit cards.

CashFreely Approach: “A lifetime of huge cash back earning for financially responsible people.”

If you are paying your cards off every month, there is so much cash back waiting for you. It’s all about understanding the power of credit and to maximize these offers.





Credit Scores Increase

Most people see their credit score increase when they get started with the CashFreely approach. The reason for this has to do with the facts and myths about how a credit score is calculated.

When you sign up for more cards and prove to be responsible with them, you are improving most of the major credit score factors like total accounts and credit utilization. [Read more about that here.](#)

What's the Point?

NEVER WORRY ABOUT YOUR CREDIT SCORE AGAIN.



MORTGAGE



CAR LOAN



HELOC



Banks are losing a few dollars and making billions

In April of 2018, news stories were reporting how JP Morgan Chase had been losing millions in rewards given out from credit cards. What was missed in those headlines was the real headline: **“JP Morgan reports its most profitable quarter ever.”**

How did they make their profits? The bank’s credit card business was “one of the biggest drivers of growth, with revenue from plastic jumping 39 percent to \$1.28 billion.”

Here’s one more quote from a Federal Reserve report in 2017,

Credit cards remain far more profitable than other types of banking.

Yikes. Almost 40% of American households pay credit card interest because they carry a balance. Since they are paying an average of \$1,254 per year, the banks are not that concerned with a few people making \$500-700 every once in a while.

In fact, the average person uses a particular credit card for 7 years. So, if 40% of new users get a \$500 bonus and end up paying \$1,254 per year for 7 years, the bank ends up making \$8,278 over 7 years!

Warning: If you don’t trust yourself with credit cards, you need to run away right now!

Otherwise, the key to cash back earning is: your credit.



Slow and Steady is the CashFreely Way

Jumping into the world of credit cards and sign-up bonuses can be intimidating, especially people who are brand new to this strategy. Nothing in life can be free, right?

Well, you're right that you will pay some fees with credit cards - specifically annual fees. Typically, cards with annual fees offer much more valuable cash back bonuses and return on everyday spending than those without.

I suggest signing up for CashFreely (it's free) to learn more because it's a proven system that helps you get the best offers AND automates your card management.



- Step-by-Step Get Started Guide
- Best Offers: Personalized Credit Card Recommendations
- At-a-Glance Card Dashboard for up to 2 Users + Businesses
- Automated Email Reminders for annual fees

...and sign-up bonus deadlines!



Extra tip: Don't be scared by Annual Fees.

Many people absolutely refuse to pay extra fees to a bank. That's totally understandable, but make sure you do the math!

Example #1: A no annual fee card earns a \$150 bonus.

You net \$150.

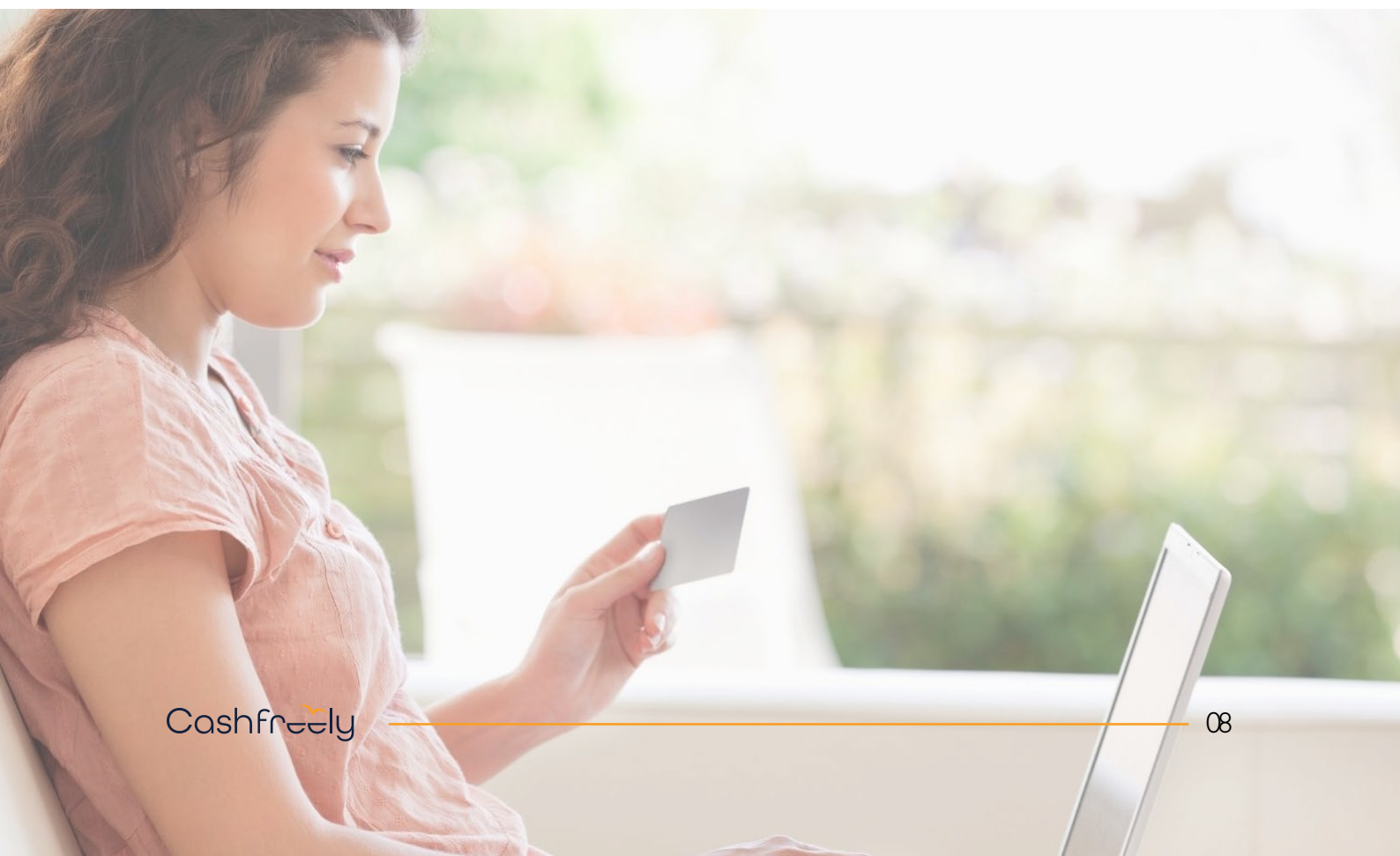
Example #2: A card with a \$95 annual fee earns you a \$600 bonus.

You net \$505.

What is better? \$150 or \$505?

Keep in mind, you always have the option to either cancel or downgrade a card in the future if you don't want to pay the annual fee in the future.

Read more: [Being Strategic About Annual Fees](#)





The #1 Mistake

Using the Same Credit Card for Years

I hear this all the time from the average Joe. “Oh yeah I love getting cash back. I’ve had my cash back card for 10 years. We get cash back on everything.”

This may be true, but holy moly has Joe been missing out on thousands of \$\$\$\$ EVERY YEAR. Loyalty to one card is NOT rewarded for those who use the same card for 10 years.

The average household earns \$230 in cash back each year. CashFreely members earn \$1,500+! Earning cash back can be simple, but takes strategy.



A person or family who gets 2 cards per year could easily earn \$1,500+ each year by maximizing new card offers.



Bonus

The Mistake to Rule them All

The biggest obstacle to maximizing cash back is NOT having a strategy.

The average person does NOT have a system to help them earn tons of cash back. They are missing out on thousands of dollars every year. They end up with one or two cards and avoid lucrative cards with annual fees because they can't keep track of them.

CashFreely can make this so easy for you. You'll always know the best offers and if you're eligible through our personalized Best Offers page. Then, we automate the hard stuff with email reminders for bonus spending deadlines and annual fees. If you're a complete beginner, we have a Step-by-Step guide to guide you every step of the way.

If you are financially responsible and can pay your bills on time, it's a no-brainer to get strategic with your cash back earning.



GET STARTED. NOW.

Here's a Simple 1-2-3 Plan for a Beginner

CashFreely Members average \$500+ in cash back with their first card bonus.
Business owners average \$750+.

1. **Sign up for CashFreely** (for free) to access the Step-by-Step Guide.
2. **APPLY** – Get ONE great card from your personalized Best Offers Recommendations.
3. **EARN** – Put all your regular spending on the card and hit your bonus.



Don't have CashFreely? Yikes.

It's free, and the average user earns
\$1,500 in cash back every year. =)

Sign Up for CashFreely



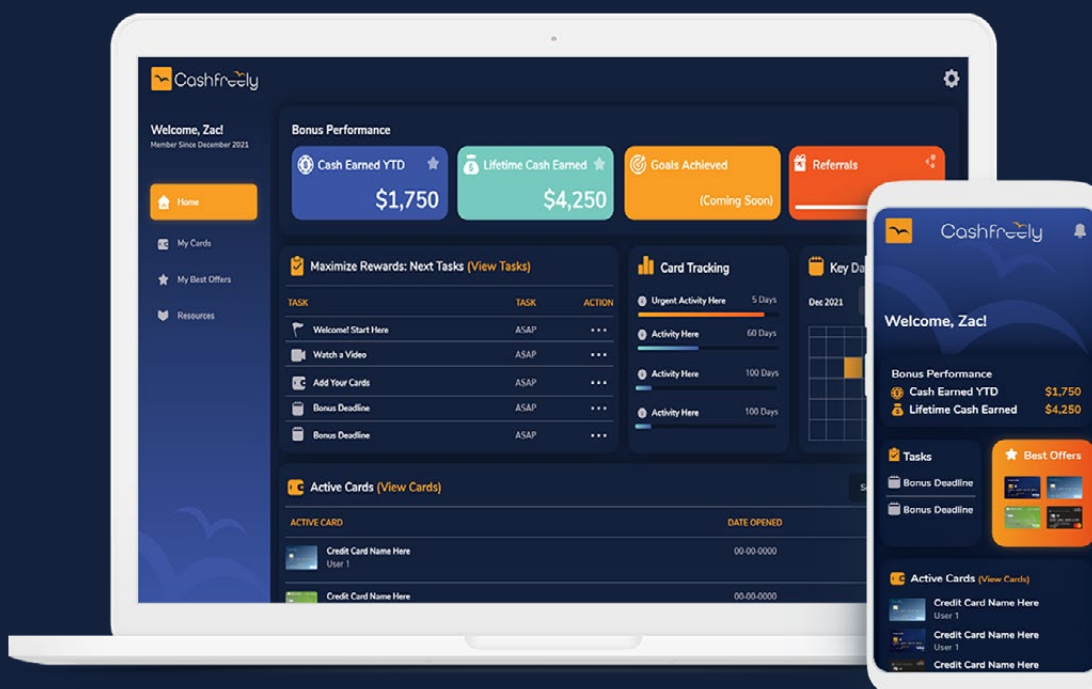
Download on the
App Store



GET IT ON
Google Play

Have a quick question?

Email us at letstalk@cashfreely.net



cashfreely.net