

Credit Card Earnings VS Scrip Earnings

The Battle of Plastics



MONTHLY SPENDING AVERAGE

Groceries	\$335
Dining Out	\$250
Entertainment	\$240
Gas	\$175
Clothing	\$150
Home Repair	\$150
Vacation	\$330



IN A YEAR...

when you use a
credit card:



CREDIT CARD EARNINGS
\$378 - \$700

when you use a
scrip gift card:



SCRIP EARNINGS
\$1,080

Another thing to keep in mind is that with credit cards you have to read the fine print, as the earning potential differs from year to year. While you could earn \$378-\$700 in year one, you'll only earn \$278-\$391 in year two with the same card.

But with scrip, you could earn \$1,080 every year!



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Spending Averages based on national averages for a family of four Credit Card Earnings calculated on Nerd Wallet