

Pennies from Heaven

 Earn free money...it just makes cents!



St. Vincent de Paul Church
Pennies from Heaven Program
Sponsored by the Finance Committee
Administered by the Knights of Columbus

What is the Pennies from Heaven program?

The Pennies from Heaven program earns money from merchants on the everyday purchases you make. This free money is then contributed to the St. Vincent de Paul Church Building Fund and Catholic school tuition and/or other parish programs.

How does the program raise money?

Merchants offer certificates at a discount. This discount becomes Pennies from Heaven profit. The profit is split as follows: 45% to Church Building Fund, 45% to participant's family account and 10% towards program administration costs.

How do you benefit?

You control the family account portion and can apply it towards St. Vincent de Paul Grade School tuition, Religious Education tuition, area Catholic High Schools' tuition or other parish programs (please see enrollment form for a complete listing of programs). You may also contribute to another family's account or save for a future student.

How do I enroll and participate in the program?

- Pick up and complete the enrollment form. This form is available at the Pennies from Heaven (PFH) table before/after weekend Mass or at the parish office.
- Orders placed at the PFH table can be picked up next week.
- Orders placed at the parish office or on-line at shopwithscrip.com by 9 a.m. on Monday are ready for pickup on Friday.
- Check and Carry certificates are available at the time of purchase at either the PFH table or parish office.
- Payment on-line or by check to St. Vincent de Paul is due with order.

What does it cost?

There is no charge to enroll in the Pennies from Heaven program and all certificates are face value. A \$25 certificate is worth \$25. The profit comes from the discount offered by the merchants.

How much will I earn?

The more you purchase, the more you earn. The following example uses certificates purchased from only one store.

- Assume \$100/week in groceries = \$5,200/year
- Grocery store has a 5% discount = \$260/year in earnings
 - 45% contributed to Building Fund = \$117
 - 45% contributed to Family Account = \$117
 - 10% contributed to administrative costs = \$26

Imagine the earnings by purchasing from several merchants each week. It adds up quickly and it's free money!

Can I order through the grade school?

Yes. If you order and pay online, the order is sent home on Friday's automatically. Otherwise, a packet is sent home each Friday. Fill out the order form and place it with your check in the red folder and send it back to school on Monday. Certificates will be sent home on Friday in the red folder.

Can I order on-line via the website?

Yes. There are many benefits to ordering on-line. You are able to reload money to a card you've already purchased, check the balance you have earned, make a payment from your checking account, check the bonus offers offered by participating merchants, and you can eliminate filling out an order form every week. When ordering from the shopwithscrip.com website, you select the method of payment: pay on-line or submit a check to the PFH table, parish office, or with the school red folder. If paying on-line from your checking account, you can place your order any time prior to 9:00 a.m. Monday and we will have your order ready for you by Friday morning.

Can I reload a balance to a gift card?

Yes. About 12 merchants from our vendor list allow you to reload money to a card you have already used. This can only be done by logging on to www.shopwithscrip.com. The additional money you place on these cards will earn at the same rate as getting a new card and the money can be added to the card in a few days if making your payment on-line.

How do I check the status of my rebate?

You can check the status of what you have earned by logging into the www.shopwithscrip.com website. If you do not have access to the internet we will also send out statements periodically throughout the year.

Can I pay with a debit or credit card?

Not at this time. The fees for making purchases via credit and debit cards are too expensive. We do offer the ability you to pay directly from your checking account by using our Presto Pay feature on the website. This costs \$0.39 cents per order and is added to your purchase amount when completing your order.

How is tuition credit paid out?

- Credit is calculated once a year on March 1st and statements are sent out in April.
- Tuition credit can be deducted from your tuition payment to the St. Vincent de Paul grade school.
- Tuition credit checks for Catholic High schools in the Omaha, Elkhorn or Council Bluffs area are mailed to you.
- "Saver Family" feature of this program allows families with under school-aged children to begin saving now. Profits for these families are rolled over each year until their children enter St. Vincent de Paul Grade School or Religious Education Program or an area Catholic High School.

What merchants are in the program?

For a complete listing, please see the order form. Additions and changes are made throughout the year.

Questions?

Stop by the Knights of Columbus table after mass or contact the Pennies from Heaven chairperson: Bill Yosick

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