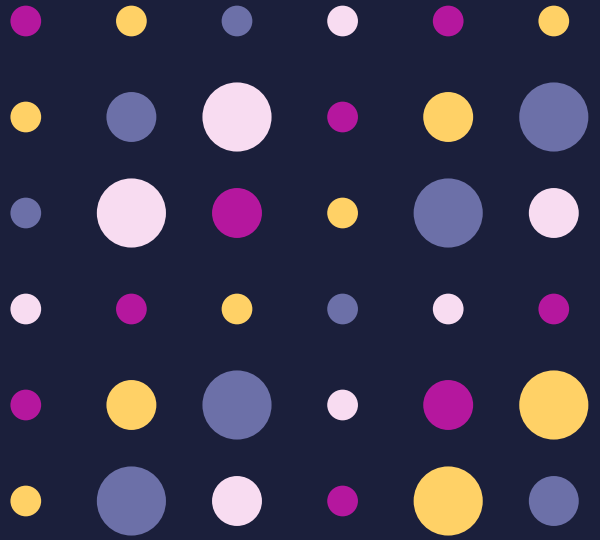




Perks Finder Workbook

Everything you already have, on paper

General educational information, not financial advice.

Discounts, program terms and card benefits change; check current terms with each provider.

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Your cards

Every credit and debit card you hold. Never write full card numbers; the last four digits are enough.

Card (last 4)	Annual fee	Reward rate	Built-in benefits	Pay in full?

Benefits to look up in each card's guide to benefits

Done	
☐	Extended warranty
☐	Purchase protection
☐	Rental car coverage
☐	Cell phone protection
☐	Travel protections
☐	Statement credits that reset each year

Your job

From your benefits portal, the open enrollment guide or HR.

Benefit	Do I have it?	Am I using it?	Yearly value	Next step
Retirement match (full?)	☐	☐		
FSA or HSA	☐	☐		
Commuter benefit	☐	☐		
Employee assistance program	☐	☐		
Tuition assistance	☐	☐		
Wellness or gym reimbursement	☐	☐		
Employee discount platform	☐	☐		
Dependent care FSA	☐	☐		
Phone or internet allowance	☐	☐		
Other:	☐	☐		

Memberships and subscriptions

Write down what each one costs and what you actually got from it last year.

Membership	Yearly cost	Used last year for	Real value	Keep?

Look for overlaps: roadside help through your insurance or card, streaming through your phone plan or library, cloud storage through work.

Insurance and discounts

Call or check online once a year and ask which discounts apply.

Policy	Insurer	Renewal date	Discounts asked about	Saved
Auto				
Home or renters				
Life				
Other				

Group discounts I qualify for

Done	
☐	Student
☐	Senior
☐	Military or veteran
☐	Teacher, nurse or first responder
☐	SNAP or other assistance (Museums for All, Lifeline, reduced fares)
☐	Club, union or association member

Perk calendar

Credits that reset, renewals and free days. Add each one to your phone calendar too.

Month	Reminders
January	
February	
March	
April	
May	
June	
July	
August	
September	
October	
November	
December	

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