EPC Electronic Payments Coalition

CASHBACK TO SCHOOL with EPC

As summer ends, American families prepare for back-to-school shopping, relying on credit cards as their go-to payment method for careful budgeting and secure transactions. **Cashback rewards, the most popular credit card reward program, are earned at the same rate across income levels, but households with incomes of $60,000 or less redeem these rewards more than any other income bracket during this season to offset school supply costs.** Credit cards offer unmatched rewards and strong fraud protection, helping families stretch every dollar and shop with peace of mind.

DONATE TO MAKE A DIFFERENCE

Join EPC in supporting the Boys & Girls Clubs of America to help provide school supplies to families in need.

CREDIT CARDS ARE ESSENTIAL FOR BACK-TO-SCHOOL SHOPPING

With U.S. back-to-school spending expected to reach $41 billion in 2025, credit card rewards programs have never been more important as families face rising prices on supplies, clothing, and electronics. Cashback rewards programs provide critical savings for all households, particularly for Low-to-Moderate Income (LMI) households on tighter budgets.

CREDIT CARDS SUPPORT FAMILIES

REWARDS OFFSET SOARING COSTS

In 2024, back-to-school spending for households with a K-12 student was approximately **$875**.

PROTECTIONS OFFER PEACE OF MIND

Fraud attempts have surged **85%**, but credit cards' proactive protections and zero-liability policies offer unmatched security.

SAFETY IN EVERY SWIPE

Fraud detection protects users, with **96%** of fraud cases blocked or refunded, making credit cards the safest choice.

STOP THE DURBIN-MARSHALL CREDIT CARD MANDATES

The Durbin-Marshall Credit Card Mandates would dismantle our safe, secure, and rewarding payments system, while predominantly benefiting the top five largest corporate retailers.

Meanwhile...

- Cashback rewards could be eliminated, limiting choices for the 82% of U.S. adults who use credit cards across 600 million accounts nationwide.
- Families who rely on rewards for back-to-school essentials could lose a vital financial safety net.
- Rewards have a significantly larger financial impact on LMI cardholders than on higher-income cardholders, with nearly 70% of LMI cardholders using reward cards, the fastest-growing segment of reward cardholders.

CONGRESS: PROTECT CASHBACK THIS BACK-TO-SCHOOL SEASON!

CashbackToSchool.com

DONATE TO MAKE A DIFFERENCE

Join EPC in supporting the Boys & Girls Clubs of America to help provide school supplies to families in need.

EPC Electronic Payments Coalition

CashbackToSchool.com