

The MEA Advantage: For Your Wallet

Turning dues into savings

Through the collective power of MEA, your dues turn into savings for you and your family. And we're not talking about just a few dollars here and there – as an MEA member, you can save more money in a year than you spend on dues! Here's an example:

John and Mary Smith are a married MEA couple – Mary is a teacher and John is a custodian. They work hard, own a modest home and two American-made cars, and have two children. Combined, they make about \$80,000 per year and are paying about \$1,000 in MEA dues. Like every working family, they have to meet a budget and make ends meet. Here's how they turn their MEA dues into savings:

MEA Financial Services insurance

Through MEA Financial Services, they save **\$300-500 per year on their home and auto insurance premiums.***

* NOTE: Savings can vary significantly based on your personal situation – please call MEA Financial Services for a free, no-obligation quote at 800-292-1950 x7800 or go online to www.meafs.com.

MEA “everyday rewards” credit card

John and Mary each carry the no-annual-fee MEA Everyday Rewards Credit Card, which give them 4% cash back on gasoline, 3% on cinema and movie rentals, 2% on groceries and restaurants and up to 1% on other purchases. Each month, they spend on average \$700 on food, \$250 on gas, and \$50 on movies, plus other expenses they put on their card. Those cash-back rewards add up to **more than \$300 for the year.**



MEA membership card discounts

Using discounts provided through their MEA Membership Card that they find using both the Members Only area of www.mea.org and the My Deals mobile app, John and Mary **save more than \$1,600 per year** on everything from shopping and local services to entertainment and vacations!

So, \$300-500 saved on insurance.

More than \$300 in credit card rewards.

More than \$1,600 in discounts.

John and Mary turn their MEA dues into real savings of more than \$2,200 per year!

And you can too!

To access these and more ways to save, visit the **Members Only** section of www.mea.org.

The Savings Really Add Up!

| Purchase | Frequency | Typical Savings per purchase | Purchases per Year | Yearly Savings |
|--------------------------------------|---------------------|------------------------------|--------------------|----------------|
| FOOD | | | | |
| Grocery Store Coupons | 5 items per week | \$1.00 | 36 | \$180.00 |
| Dining–Lunch | 1 meal/week | \$3.25 | 52 | \$169.00 |
| Dining–Dinner | 2 meals/month | \$7.50 | 24 | \$180.00 |
| Pizza | 2 purchases/month | \$8.00 | 24 | \$192.00 |
| EVERYDAY NEEDS & SERVICES | | | | |
| Apparel | 8 items per year | \$15.50 | 8 | \$124.00 |
| Home Improvement | 2 purchases/yr | \$50.00 | 2 | \$100.00 |
| Carpet Cleaning | 1 purchase/yr | \$20.00 | 1 | \$20.00 |
| Misc. Shopping | 8 purchases/yr | \$9.00 | 8 | \$72.00 |
| Flowers/Gifts | 2 purchases/yr | \$4.50 | 2 | \$9.00 |
| Oil Changes | 5 oil changes/yr | \$8.00 | 5 | \$40.00 |
| ENTERTAINMENT | | | | |
| Bowling/Lasertag/Minigolf | 4 purchases/yr | \$5.50 | 4 | \$22.00 |
| Theme Park Visits | 4 passes/yr | \$15.00 | 4 | \$60.00 |
| Concert/Sports/Event Tickets | 4 tickets/yr | \$19.00 | 4 | \$76.00 |
| Golf | 4 rounds/yr | \$8.00 | 4 | \$32.00 |
| TRAVEL | | | | |
| Hotel Stays | 7 nights/yr | \$28.00 | 7 | \$196.00 |
| Car Rental | 5 days/yr | \$14.00 | 5 | \$70.00 |
| Cruise | 1 cruise for two/yr | \$35.00 | 2 | \$70.00 |

TOTAL SAVINGS \$1,612.00