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### Gas Reward Cards - An extra gallon can truly help.

by Derek Lenehan

I'd like to share an experience I had a few weeks ago. I was putting gas into my '92 Eagle Talon at a gas station a couple miles from my home. Perhaps I hadn't anticipated rising fuel costs, or I wasn't conscious of my wallet contents, but I filled my car with \$32 of regular unleaded, and I only had \$30 on me.

I did what any typical driver would do in this situation: I began raking beneath my seats for any change I could find. A chipped fingernail, two packets of barbeque sauce and an unopened piece of mail later, I had discovered only 98 cents.

I asked the portly station attendant if he could spot me the \$1.02 that I lacked. He sized me up while spitting tobacco juice into a Fanta can, and promptly said no. I waited for a kind-hearted customer to arrive that I could beg from, but that proved fruitless after a half hour. Never fill your tank around 3:45 a.m., it's asking for doom.

'How could this have been avoided?' I asked myself while walking the distance back home to retrieve a dollar and two cents. I thought real hard and realized that I wanted two things to change. First, I didn't want to have to rely on my spotty memory and cash. Second, I wanted to be repaid for this fiasco, I wanted to get a reward to soothe my ruffled feathers.

The answer became simple. I'd seen the ads everywhere, and why I hadn't done it before was a mystery. A credit card that features cash back on gas purchases. Several companies offer them with a cash back reward of about 5% on any money spent on fuel.

I did the math while attempting a shortcut through a golf course. 5% on my \$32 purchase was \$1.60. Combined with the sticky change I had mined from beneath my seats, I would have able to pay for the fuel and even thrown in a half gallon of generic iced tea.

I realized shortly after, while walking across the fairway on the scenic and lovely 14th hole, that the rewards aren't typically instant. This information only had me down for a moment or two, because I realized that if I'd had a gas rewards credit card from the first day I had a car, the cash back I could have amassed over time would have been easily enough to pay for the entire tank.

I got home at 5:54 a.m., pawed through my change jar and took what I needed. A police officer stopped me while I was walking back to the station, and was kind enough to give me a ride back. I paid the bill, drove back, immediately went to bed as the sun was rising, and dreamt of fuel-beneficial credit cards.

by Derek Lenehan

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