



## 12 Simple Ways to Earn Cash Back This Christmas

### Description

[Cash-back credit cards](#) have never been more popular, yet most Canadians still don't know how to use them to their full potential. How can you earn more cash back this Christmas? Here are 12 ridiculously simple ways to get more back from your holiday spending.

### 1. Use shopping portals

Nearly every credit card provider has a shopping portal — an online marketplace where you can get double, triple, or even quadruple your normal earn rate.

Shopping portals work like this: just log in to your credit card account, find the shopping portal, then browse the retail stores from the list. Your options are limited, but a credit card's partners can change often, so you'll want to check the portal frequently. Once you find a retailer you like, simply click through to the retailer's page and buy products and services there. It's important you don't navigate from this page: your credit card provider will apply the extra cash back only if your webpage has the special cache, applied when you navigate from the shopping portal to the retailer's page.

### 2. Double-dip

Why earn cash back on one card when you can earn it on *two*? That's what we call "double-dipping": earning double cash back without spending any extra.

To double-dip, you'll need both a cash-back credit card and a retailer specific rewards card. With the retailer rewards card, you just swipe to get the cash back, which you can then apply at that retailer's store. With your cash-back card, you pay for the purchase, earning cash back on the total amount.

### 3. Use cash-back apps

In the same way that you can double-dip rewards with a retailer-specific rewards card, you can earn

cash back by using certain cash-back apps. You'll get cash back when you make purchases through the app, then you'll get cash back again when you use your card to cover the purchase amount.

## 4. Stop using cash

Seriously. If you're trying to optimize cash back, then you should make every purchase with your credit card. Of course, that doesn't mean you should overspend or blow your budget for cash-back rewards. But that does mean if you're going to buy something, put it on a cash-back card rather than paying in cash.

## 5. Look out for promotions

Your credit card issuer will often give you bonus cash back for certain subscriptions services, or purchases made at specific retailers. Keep an eye out for these offers (usually sent to your inbox), as they're typically super lucrative, but also time sensitive.

## 6. Max out your bonus categories

Many cash-back cards come with rotating categories that can help you earn more cash back. For instance, your card may earn 5% for groceries in the first quarter of the year, 5% for entertainment, the second quarter, 5% for gas the third quarter, and 5% for a category of your choice the fourth quarter. If that's the case, be sure you're actually using your card for those categories, as you would waste a good opportunity to earn more back if you didn't.

## 7. Earn cash back by answering surveys

Yes, this is an unusual way to earn cash back. But if you're serious about getting more money this Christmas, unusual might be the best way to go.

First, you'll have to download Caddle. Caddle is basically an app that helps you earn cash back for your spending (much like the cash-back apps discussed above). But in addition to that feature, Caddle will also give you cash back for answering surveys and watching videos.

The cash back per survey is fairly low, so don't expect to get rich quick. But if you have some extra time on your hands, you can earn more cash back without even spending.

## 8. Pick up the cheque

But make your friends or family pay you later. If you're eating out with a large group, offer to put the entire meal on your cash-back card. Everyone can send you payment later, and you'll earn far more cash back than paying for your meal alone.

## 9. Don't just use one cash-back card

Rather, use the *best* card for the occasion. Most cash-back cards have some kind of purpose built into them. For example, some cash-back cards will earn more for food purchases, while others will earn more for online purchases. Be sure you're using the right card for the occasion, and you'll earn the maximum amount of rewards.

## 10. Get a better cash-back credit card

At this point, if you don't have a cash-back card that's earning a significant amount of rewards, it might be time to break up with your credit card. These days, cash-back cards can have earn rates as high as 5% back. If your card is earning a meagre rate, you might want to scan some of Canada's best credit cards to see if you're stacks up.

## 11. Snag a welcome bonus

If you *are* going to get a new cash-back credit card, be sure it comes with a hefty welcome bonus. Nothing says "rewards" like a massive amount of cash back earned by simply opening a new credit card account and spending a certain amount of money.

## 12. Get a card with an annual fee

Finally, if you're using your cash-back card for everyday purchases, you might earn more by getting a card with an annual fee. These cards come with super high earn rates, not to mention hefty welcome bonuses, too, and you could easily earn more cash back, even after factoring out the annual fee.

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