

# HOW TO MAKE MONEY PRODUCING DISCOUNT CARDS

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## **HOW TO MAKE MONEY PRODUCING DISCOUNT CARDS**

There is a big money business that can be started for next to nothing, with low risk, that involves giving away special cards. These cards are DISCOUNT CARDS, wallet-sized cards that allow the bearer to receive discounts at participating businesses. These businesses pay to have their advertisement on the card. They profit from the increased exposure and from gaining new customers who come in for the discount and become return customers. The card-holders benefit from the discounts they can receive. And YOU benefit from the profitable advertising you sell!

This is a relatively simple business to explain. Here's an overview:

- 1) Design your card.
- 2) Figure your expenses and set your ad prices.
- 3) Contact businesses that frequently use discounts or coupons (potential advertisers for You) either in person or by mail, with an information package.
- 4) Gather the ads (and the money!) and print them together on wallet-sized cards.
- 5) Distribute the cards to the public.

That's all there is to it. Of course, there are more details you need to know, and those will be covered in this report.

This business works especially well if there is a college in your town, or any large number of people who either vacation there or move to town, but it can be run successfully in any area. The best part (besides the money) is that you can run this business from your kitchen table! Here's exactly what you need to do to make great profits in the discount card business.

First, think up a name for your card. A catchy name that has words like DISCOUNT, SAVER, MONEY, BUCKS, BIG, FREE or other dollar-saving words will stick in people's minds. If you (or a friend) have artistic ability, design a logo, either with your card's name, or a picture conveying the money-saving feature of the card.

Next, design how your card will look. It should fit easily into a wallet, so stick to credit card size. On the front, your logo should appear, along with, at most, six ads, in three columns of two. The back should be divided into, at most, twenty ad spaces, again in three columns (7 on the sides, 6 in the middle). This might sound like a lot, but they will be readable. Don't forget to put your business name, address and phone on the front or back, at the bottom of the card.

You should also put together a poster with your logo and information about the card. Leave space for a list of locations where the card can be obtained, and for a list of the advertising businesses. This poster will be inexpensive for your printer to produce, and can be produced on your computer, if you have one, reducing your expenses even further.

Now figure your costs. The major cost to you will be printing, so check with a number of printers for price quotes. You will want a one or two color glossy card, with price quotes for quantities for 1,000 - 10,000 cards. Find out at what quantities significant price breaks occur. This can help determine exactly how many cards you want to produce and distribute. This number will be important when it comes to contacting your advertisers.

Don't be put off by how much the cards will cost! You won't have to worry about laying out a lot of money for the production of the cards, because you should require that advertisers pay at least half of their advertising price at the time they decide to advertise, the remainder when cards are distributed. Some businesses will prefer to pay 100% upfront, which is just fine! You shouldn't deal with businesses that won't pay anything upfront, unless you have some desire to deal with collection headaches.

You should be thinking about how to distribute these cards. If there is a college in your town, here's a few ideas. Contact the admissions department at the college, explain your discount card, and see if they would consider putting a card into the orientation materials each incoming student gets. Also, find out places where you may put a stack of cards for students to take. Prime locations are cafeterias and dining halls, snack bars, libraries and any other places where students group.

For the general public, great distribution spots are similar to the college spots. Restaurants, grocery stores, theaters, apartment buildings, anywhere where there are large groups of people. Don't forget that you can give a good supply to each advertiser, to give free to their customers. All you need to do is a few good, persuasive phone calls, and your distribution will be taken care of easily. Stress to the person you're speaking with that making the cards available to their customers will be good business for them, even if they don't advertise on the card, because their customers will appreciate being given these discounts and will look upon the business as their friend for doing so.

Now that you have your printing quotes, determine how much you can charge for advertising. Estimate what your phone, advertising, driving and postage expenses will be. Lump these all together and you have an idea of what your costs will be. Now, multiply that figure by five. Divide that figure by the total number of advertisers you will have on your card. The number you end up with is the average price you could charge per ad. Does this sound reasonable, considering the number of cards you'll be distributing? If so,

it should make a good starting point.

For example, if you are planning to distribute 8,000 cards with 26 advertisers, and your estimated expenses will be \$1200, the formula is  $(\$1,200 \times 5)/26$ , or \$230.77 average ad price (\$28.85 per thousand), and your profit would be \$4,800. Considering the benefits the advertiser will get from the cards (they will be kept and used for a long time, usually 3 to 6 months, and 5,000 people will be exposed to their ad repeatedly over that period of time), this will probably be reasonable. You need to consider the economy in your area, the size of your area, and any competition you might have, as this can effect what you may be able to charge.

When you decide how much to charge for ads, here are a few things to keep in mind. Ads on the front of the card should be much higher priced than on the back, and, as a result, should be slightly larger. On the back, you can set two different ad rates by putting using "boxed ads." An ad with a black box around it will be noticed more than one without, so it can be slightly higher. A good example of ad prices corresponding to the above average ad price would be \$200 for a plain ad on the back of the card, \$230 for a boxed ad on the back, and \$260 for an ad on the front of the card.

Now's the time to contact potential advertisers. Here's a short list of the types of businesses that will be most likely to take advantage of your service: Restaurants, particularly fast-food and snack establishments + Theaters + Printers + Dry cleaners + Oil change and auto parts businesses + Travel agencies + Clothing stores + Hair salons + Formalwear stores

This is not a complete list, but it should give you an idea of the types of businesses you need to contact.