Simple Guide to Manufactured Spending:

Manufactured Spending, also known as "MS", is a cool trick some people use with credit cards. It helps you get rewards without really spending a lot.

What's in this guide:

- Spending at stores.
- Spending on bills.
- Spending using gift cards.

What's Manufactured Spending?

It's like pretending to spend money on your credit card. For example, you show that you've spent $5000, but you haven't really. The aim is to earn rewards or cash back from your card.

Why do it?

Let's say a credit card offers you 75,000 points if you spend $5000 in 3 months. With those points, you could get $750 or even use them for travel. But not everyone can spend that much. That's where this trick comes in.

The best part?

If you get good at it, you can make a lot of extra cash, like $2,000 a month or more!

Take a moment to read this guide on manufactured spending. Trust us, it's worth your time! Just like it transformed our lives and our students', it can do wonders for you too.

ADVANCED Retail Manufactured Spending -

Now that you're familiar with what MS is and its potential benefits, let's dive deeper into making real profits. This method is quicker, more efficient, and safer than the usual gift card MS approach.

The key to MS in retail stores?

Split Payments. Here's why:
If you buy something using two cards (like a credit card and a debit card), you'll need a physical card for any returns. This is essential!

- If you buy using only one card, many stores will just refund that original payment, making this trick useless.

IMPORTANT: Always keep your MS activities discreet when in stores.

Three Main Retail Manufactured Spending Strategies for 2023:

Buy & Return In Store
  - Use both a debit and credit card to purchase an item in the store, then return it either the same day or later.
  - Paying with Apple Pay is similar to PayPal because stores often can't see your card details, making returns to a debit card easier.

Buy Online & Return In Store

- Buy using PayPal, but pay with your credit card.
  - Many retailers can't see your original payment method when using PayPal. So, when asked, simply show them your debit card.
- Once your order arrives, return it in-store and get a refund on your debit card.

- Buy, Exchange for Pricier Items, & Then Return

- First, buy an item either online or in-store. Then, exchange it in-store for a more expensive item and finally return everything.
  - For instance, buy online with a credit card for $3000. Next, exchange in-store for items worth $4000, paying the extra $1000 with a debit card. Then, return the total $4000 worth of items to the debit card.

Split Payment Example:
Here's a practical example for a $5082.73 purchase.

- Inform the cashier about your intention to split the payment.
  - Start by paying with your credit card. Let's say $4000.73 on credit and the remaining $1082.00 on debit.
  - Always try to use non-round numbers, making the payment seem genuine. So, instead of exact amounts like $1000 or $2500, go for numbers like $1135.82 or $3574.32.
  - A good rule to remember is to never use more than 90% of the purchase price on your credit card.

After buying, it's wise to wait at least a day before returning items.

Starting out, it might be easier to return items to a different store for better success.

(**When stores ask why you're returning**), *you can be creative*. Some reasons might include:

- "I got this for my partner, but they didn't like it."
- "I bought multiple items for my partner to choose from, but they disliked all of them."
- "I intended to gift this to my fiancé, but we've split up."

More reasons for returning items:
e. "I changed my mind and decided to return it."
f. "I realized I spent too much and thought to get it another time."
g. "I got this as a gift, but the person already has one. I'd like to pick something else."
h. "I organize gaming tournaments. I buy many consoles for each event and then return them afterward."
i. Tip: Make a fake social media profile related to what you're buying and returning. Tell store employees to message you if they know someone selling similar items.

If stores wonder why you're refunding to a different card:
j. "I've cleared my credit card balance. If the refund goes there, it'll show a negative balance, which is like losing double the amount."
k. "I misplaced my credit card, and the bank stopped it. They're issuing me a new one."
l. "I've closed the credit card I used for the purchase."

Stores Good for Manufactured Spending:

- BJ Warehouse
- Sam's Club
- Costco
- Dicks Sporting Goods
- Bass Pro Shops (Only online)

- Lowes (Only online)
- Finishline (Only online)
- Nike
- Gamestop
- Neiman Marcus
- Nordstrom
- JCPenney (Only online)
- Coach (Only online)
- Jared's Jewelry
- Louis Vuitton
- Carnival Cruises
- You can get chips using your credit card linked to your reservation and then cash them at the trip's end.

Costco Online Strategy:

- With a Mastercard credit card, make a purchase online, have it delivered to your home, and then return it in-store.
    - Costco doesn't accept Mastercard in-store. Hence, they'll need to process the refund to a Visa credit card.

Stores That Don't Support This Technique:

- Walmart
- Best Buy
- Target

Boost Your Rewards and Cashback:

Join Rakuten:

- Register on Rakuten

www.rakuten.com/r/JERMAI2862?eeid=28187

    - This platform can earn you loads of extra points or cashback. By using the given link, you'll receive a complimentary $30 after spending $30.
    - Even if you skip the retail MS strategy, Rakuten is a fantastic tool to accumulate thousands of FREE Amex MR points from regular purchases.

Use Cashbackmonitor.com:

    - This site helps you spot the top cashback rates for various stores, especially if Rakuten isn't offering the best deal.

Pro Tips:

- Store your debit and credit cards in your Apple Wallet for smoother transitions. If there's a hiccup while returning, you can effortlessly switch to the desired card. If questioned, just play it off with a simple "Oops!"

Recommendations for Successful Manufactured Spending:

- Diversify Your Bank Accounts:
    - It's wise to have multiple bank accounts to manage refunds. This way, you won't overload a single account, potentially flagging it for review. Apple Cash & Wells Fargo are good starting points. From our observations, most people only need 2-3 accounts, even if they're doing up to $30-50k/month in MS.
- Factor in Store Variability:
    - Your MS success might vary from store to store. Some stores are more relaxed about returns, while others might be stricter. Adjust your strategy based on local conditions.

- Risk Mitigation:
  - The primary risk is a store declining your return. But the worst-case scenario? You refund back to the original payment method, essentially losing nothing. Or, try a different store or revisit on a different day.

Key Points to Remember:

- Blend Your Spending:
  - Don't rely solely on MS, especially with banks like Chase. Mix in regular expenses, such as gas, groceries, and bills, to keep your account profile natural and reduce the risk of scrutiny or account closures.
- Avoid Redundant Banking:
  - Don't use a credit card from one bank and refund to a debit card from the same bank. For example, avoid pairing a PenFed credit card with a PenFed debit card for refunds. A better pairing might be a Chase credit card with a PenFed debit card.
- Be Ready for Challenges:
  - There will be times when your return gets declined. It happens. Remember, there's zero risk of being stuck with items since you can always refund to the initial payment method.
- Employees Vary:
  - Different store employees have different levels of knowledge. One might say something that contradicts another. It's part of the process.
- Track Your Stores and Staff Interactions:
  - It's beneficial to keep notes on which stores and specific employees are more accommodating. Knowing where to buy and where to return with the highest success rate will streamline your MS activities. Some of our students even designate certain stores as "Buy

Only" locations, where they purchase but never return items.

Recommendations for Optimal Manufactured Spending:

- Identify "Buy Only" Stores:
  - If you consistently face challenges with returns at a particular store, designate that as a "Buy Only" store. Prioritize returning items at stores with a higher success rate.

- Rotate Your Returns:
  - If your locality doesn't have many store options, cycle your returns among the available stores. This way, you avoid returning items at the same store multiple times a week.

Helpful Resources for MS:

- Websites like Doctorofcredit, Reddit, and Flyertalk provide valuable insights into manufactured spending.

Regarding Profits and Taxes:

- Rewards from credit cards are typically not taxed. However, always consult with a certified CPA to discuss your profits and get advice on how to manage them.

Disclaimers

- Store Bans:
  - On rare occasions, stores might ban customers if managers find their activities suspicious. While none of our students have faced this, it's essential to note the signs. If multiple managers challenge you or hint that

they'd prefer you not to visit, it might be best to avoid that store.

Credit Card Issuer Actions:

- While it's rare, some card issuers might ban users they suspect of exploiting their cards. Though this is uncommon, and typically requires massive volumes of transactions, it's worth being aware of. In our collective experience of over 3 years, only one person faced such an issue after running over $100K a week in MS – a volume most people won't reach.

No Liability:

- We aren't responsible for any account closures, bans from stores, or any legal outcomes from using the strategies detailed in this guide.

Bill Pay Manufactured Spending Guide:

Bill Pay MS isn't as widely used, but it's been a technique for quite some time.

Here's how it works using T-Mobile as an example:

- **Set Up Autopay:** Ensure your checking account and routing number are linked with T-Mobile for autopay.

- **Prepay Your Bill:** If your regular bill is $200, due on the 15th each month, make a one-time payment with your CREDIT CARD before the due date. But instead of the usual $200, pay an exaggerated amount, like $2000.

- **Call Customer Service:** Get in touch with T-Mobile and mention that an incorrect amount was deducted during your one-time payment.

- **Choose Refund Option:** When they ask if you'd like the excess credited to your account or refunded, go for the refund.

- **Specify Refund Method:** Ask them to refund the amount to the checking account linked with them. They'll use the checking and routing number you provided

Once the refunded amount reflects in your checking account, use it to settle your credit card bill. By doing so, you benefit from the reward points or cashback from your card.

Additional Tips:

- This method is applicable to various bills, including utilities, car insurance, and phone bills.
- It's best to limit this tactic to once a month for each service provider.

Gift Card Manufactured Spending Guide:

Gift Card MS stands out as a favorite in the manufactured spending world. Though its effectiveness has waned over the years, it's still viable with the right approach. Previously, buying Simon mall gift cards and cashing them out at Walmart was common, but that's changed. To keep abreast of current methods, the r/churning subreddit on Reddit is a handy resource.

Steps:

- Purchase US Bank Gift Cards: Typically available at grocery stores.
- Maximize Rewards: Use a card like Amex Gold, which offers 4x rewards, even on these gift cards.
- Acquire Money Orders: You can buy these at the same grocery store (often through Western Union) or at Walmart.

Deposit Money Order: Transfer the money order amount to your bank account.

- Settle Your Credit Card: Use the deposited amount to pay off your credit card.
- Cycle the Process: Continue the above steps as desired.

Helpful Hints:

- Mix Your Purchases: To steer clear of suspicion, always combine regular items with your gift card buys. This prevents transactions from showing rounded figures, which banks recognize as potential manufactured spending. For example, include some groceries with your gift card purchases.
- Choose Your Card Wisely: If you're considering doing this extensively, avoid using Amex or Chase unless you already have substantial regular expenses on those cards.
- Start Small: Before you delve into buying high-value gift cards, test the waters with lesser amounts. This way, you avoid getting burdened with a large amount in gift cards. The primary risk in gift card MS is ending up with too many gift cards, which can be quite inconvenient.