

ERIKA
Kullberg

Erika's Top Fine Print Hacks

[Looking for my top airline fine print hacks? Click here.](#)



Hello! I'm Erika Kullberg and I read the fine print so you don't have to



I'm an award-winning lawyer and entrepreneur, host of #1 business podcast [Erika Taught Me](#) and my goal is to help as many people as possible reach financial independence.

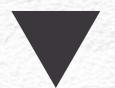
I'm also a content creator and one of the most followed lawyers on social media, with over 17 million followers across TikTok, Instagram, Facebook and YouTube.

I discovered my passion for personal finance after realizing I was drowning in over \$200,000 of student debt and needed to take action. I paid off my student loans in under 2 years, and started creating videos on social media to help others learn about personal finance.

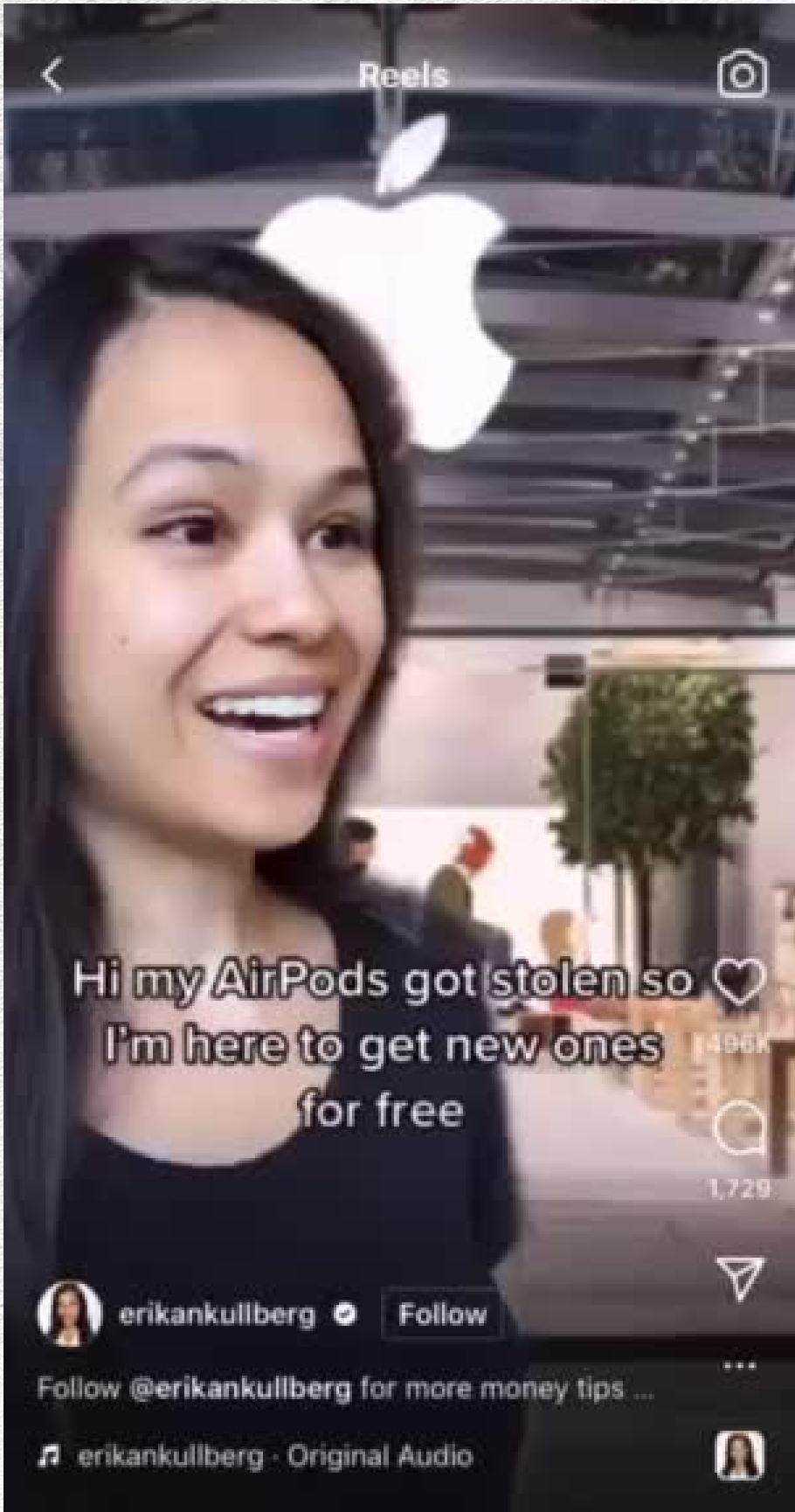
Use this guide to help you make the most of all of my money saving tips and personal finance hacks!

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PURCHASE PROTECTION



Know this hack so that if your Apple AirPods are stolen, you can get new ones.

A few details:

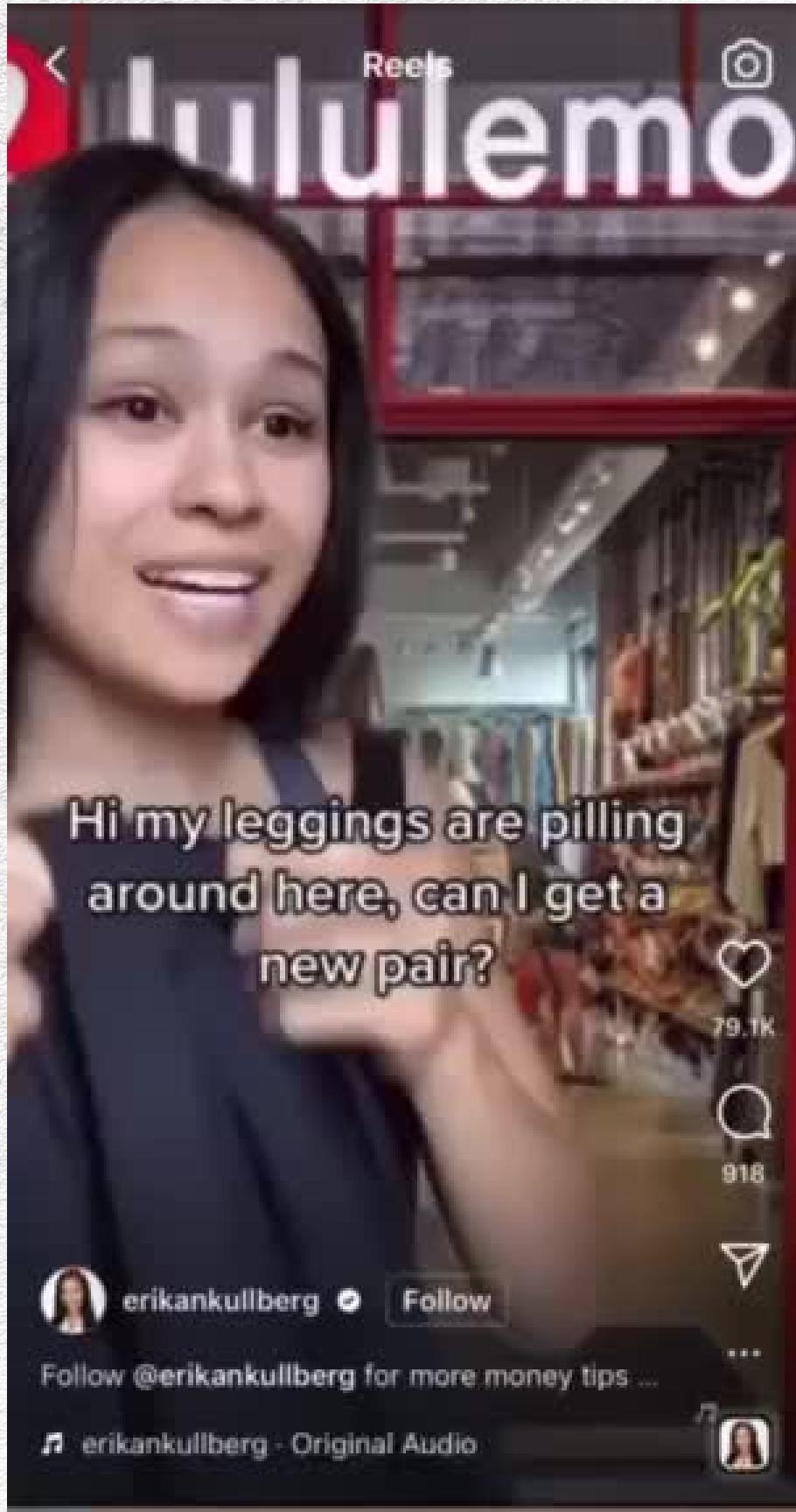
It's going to depend on your credit card if they include this theft protection. For my example, I used [this card](#), and that includes theft protection for 120 days from purchase — up to \$500.

Once you get money from the credit card company, then you can go repurchase from Apple. You must have purchased the AirPods on that credit card.

Each credit card company is going to have different steps to follow to submit your claim, so please refer to details provided by the credit card company. Typically you'll ask to speak to someone in the "benefits" department.



LULULEMON



What Lululemon doesn't want you to know

Even if you've worn your Lululemon clothing, you can return the items under their quality promise. Search Quality Promise Lululemon. Here's the text from their site:

"Quality is the heart of who we are. Quality shows up in our people, our conversations, and of course, our product. If our product doesn't perform for you, we'll take it back.

While we pride ourselves on creating long-lasting gear, our quality promise does not cover usage beyond a practical lifetime, and as a result, our Quality Promise cannot be applied to any item purchased through Like New."

Follow the steps on this link (you can either do it online or in person):

<https://info.lululemon.com/help/our-products/quality-promise>

LULULEMON Success Stories



dorffinator @adorff16 This is perfect for you!!!! Get your new lulus for free!

5w Reply

— Hide replies



adorff16 @dorffinator I actually have done this before! I have a few pairs that got holes in them really quickly! They were super nice about it. Also, one of the reasons I buy from them. ❤️

5w Reply



mountainview1234 Test!! Quality promise works- even for pilling. I return my aligns the other day and they were so nice about it thanks!! I did have my receipt and they looked at it. Thanks!!! @erikankullberg 🙏

10w Reply



SEPHORA



How to get your free gift from Sephora at any time!

What's required: simply join the Beauty Insiders Program (free to join), and then you can either go in-store or online to claim your birthday gift during your birthday month. If you go in-store (which I recommend), no purchase is required.

Missed your birthday month already? No problem! As mentioned in the video, most Sephora locations don't mind if it's past your birthday month--they are still happy to give you your gift. I went into a few Sephora locations for you to confirm this. Just go to the counter and sign up for the program with your email and ask for the free gift. You'll get to choose from whatever they have in stock. No purchase is necessary.

<https://www.sephora.com/rewards>

<https://www.sephora.com/beauty/birthday-gift>

SEPHORA

Success Stories



iio_zz92 This is totally true!!! My birthday was in may 31st I got my present December 16 🌟🌟🌟🌟

6w Reply



pattyhotspring 🎉 got mine last week 😍

7w Reply



Volunteering on an OVERBOOKED FLIGHT

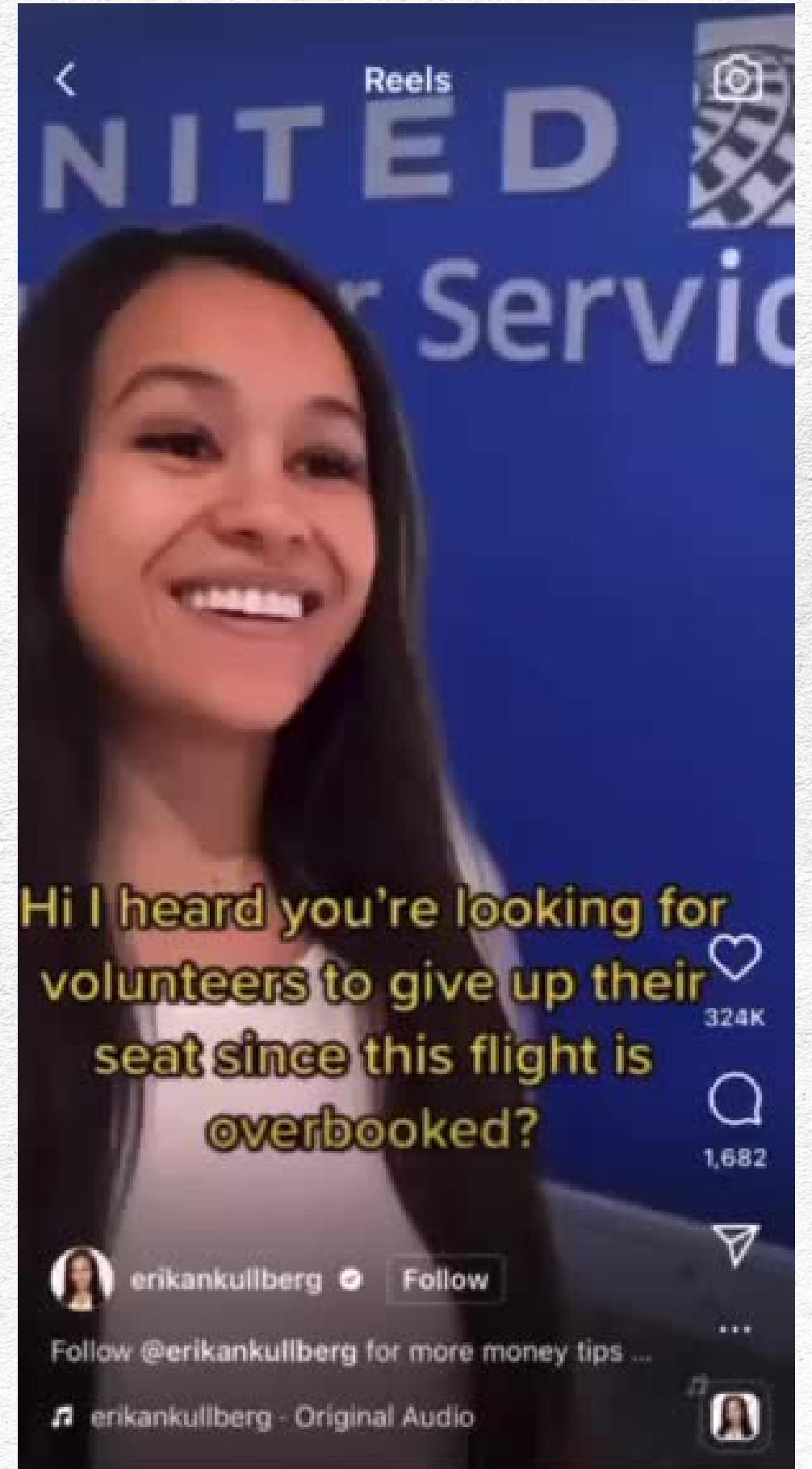
What airlines don't want you to know about giving up your seat.

If you're traveling and the airline asks for volunteers to give up their seat because they have overbooked the flight, this is a good one to know. The department of transportation specifies that there are no restrictions as to what the airline can offer volunteers. It could be cash or vouchers, or other forms of compensation. Push for cash, as it's more useful than vouchers.

What you end up getting in exchange will depend on many factors, including the airline, how badly they need volunteers, if others are willing to volunteer for less compensation, etc. But remember, it's all up for negotiation, and if you don't ask, you don't get. Safe travels!

For United:

<https://www.united.com/en/us/fly/contract-of-carriage.html#rule-25>



OVERBOOKED FLIGHT Success Stories



simplytyria My husband and I offered up our seats and we both got a \$880 voucher each just to wait 2 hrs for next flight it was super cool . Ever since then we book our trips with extra time to allow for us to offer our seats up . But it never happened since .

2w 12 likes Reply



hillside.candles.and.creations I got all that and asked them to babysit my luggage for the night! Plus 1st class on way back!



6w 2 likes Reply



heatherb.makeup My boyfriend literally JUST did this a few min ago leaving Nashville on Southwest. In total they gave him \$1,061 and priority seating for his next flight for volunteering...I almost can't believe it

6w 2 likes Reply

I volunteered to be bumped from an overbooked flight. Was upgraded to 1st class 2 hours later and received a \$520 trip voucher. Best part is I was traveling for work and didn't pay for the original flight. 🏆



That's awesome! Which airline and how did you negotiate for that?

American Airlines

Zero negotiation. They made an announcement at the gate. They were going to bump a teenage kid traveling with his family bc he was the last to check in. So I was in no rush and volunteered



Did they offer the first class too without you prompting them?



Southwest Airlines

Her boyfriend got \$1061 in travel vouchers for volunteering to take the next flight!

He ended up vouchers (we over the summer ! cash) and priority seating on his next flight. I literally almost can't believe it worked. But they were more than happy to accommodate him as he negotiated.



yesss! I'm so excited for you both!

Have fun on that vacation next summer!



AT&T

What AT&T doesn't want you to know about instant savings

25% off Wireless service discount requires qualifying AT&T Unlimited plan. No limits on the number of discounted lines. This adds up to a savings of \$600 per year for a plan with four lines of AT&T Unlimited Elite.

Available for:

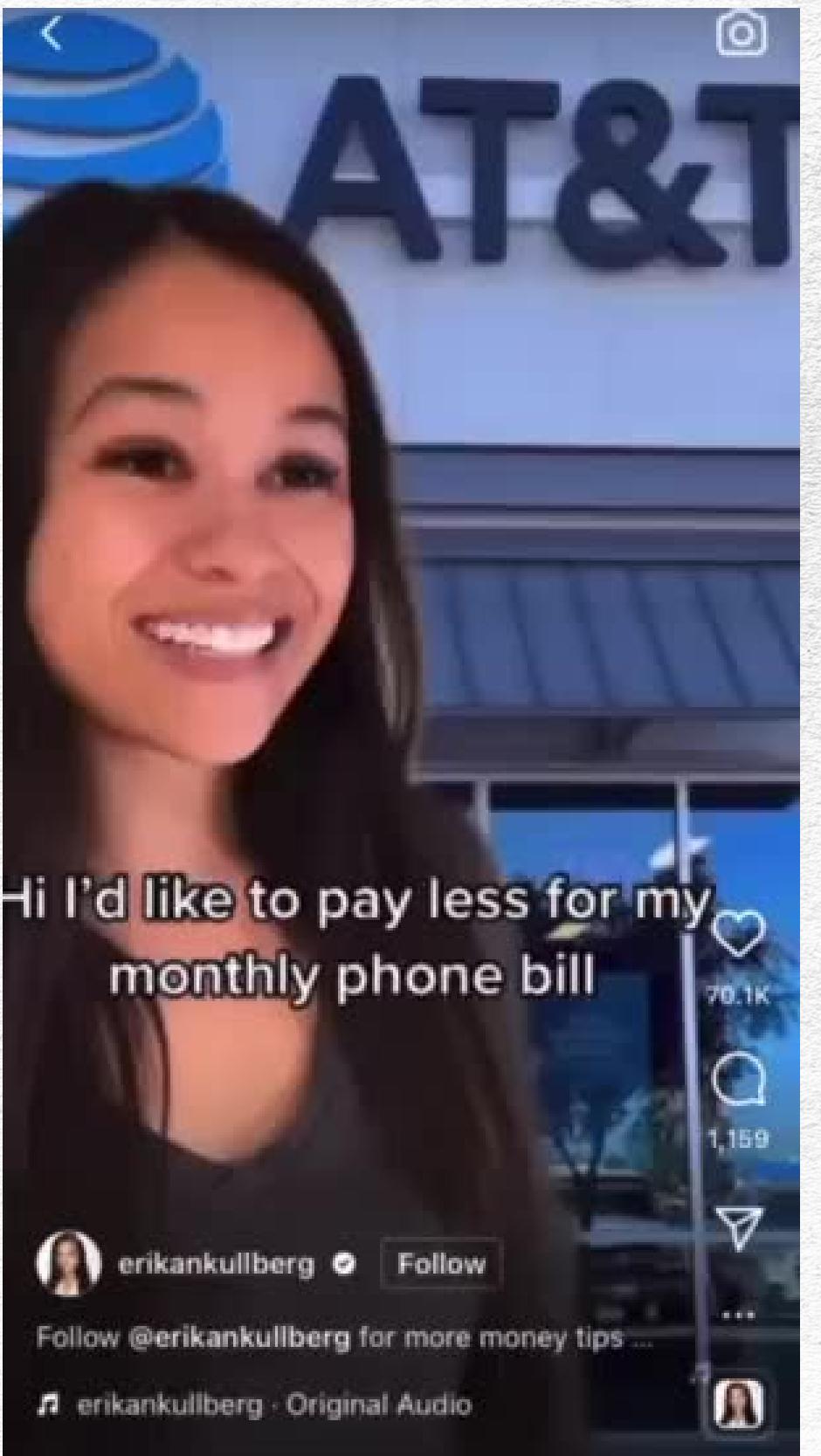
Qualified active: doctors (MD, OD), nurses (RN, LVN, LPN, ARPN, ARPN/Nurse Practitioner, CNS, CNM, CNA) and physician assistants (PA-C).

Kindergarten through post-secondary teachers, professors, and instructors

Qualified active employees or volunteers of eligible state, local or private Primary First Responder agencies/entities (Law Enforcement, Fire, EMS, Emergency Management Agencies, and PSAP).

(i) active U.S. military service personnel providing a valid military ID or current paystub; (ii) qualified U.S. military veterans providing either a Department of Defense Form DD214 indicating an honorable discharge, or a valid retired Military ID or current AMVETS membership card; and (iii) qualified spouses of active duty or deceased U.S. military service personnel providing a valid Department of Defense sponsorship card

<http://att.com/discounts>



AT&T Success Stories



[chateausbyevelyn](#) I got \$40 off my monthly bill after seeing this! (T-Mobile) Thank you!

4w 1 like Reply

After watching your video I got a refund for my ATT bill. I was charged \$730 for a long distance call I didn't make. They gave me store credit and told me I couldn't have the money refunded to my bank. I hit them with the Erika specials. " actually I've read the terms and conditions " and no questions asked the money was refunded to my account.

Thanks



That's awesome! So glad you got your money back!

😂😂 the "Erika special":
"actually I've read the +
terms & conditions"



APPLE EDUCATOR DISCOUNT

What Apple doesn't want you to know about instant savings

The discount amount differs depending on the item. To see the discount you'll get, compare the pricing on the special Education link that you see below and then use an incognito browser to go to the normal apple.com store.

For the example of \$400 saved, I used the Mac Pro Rack - \$6499 normally, \$6099 with discount.

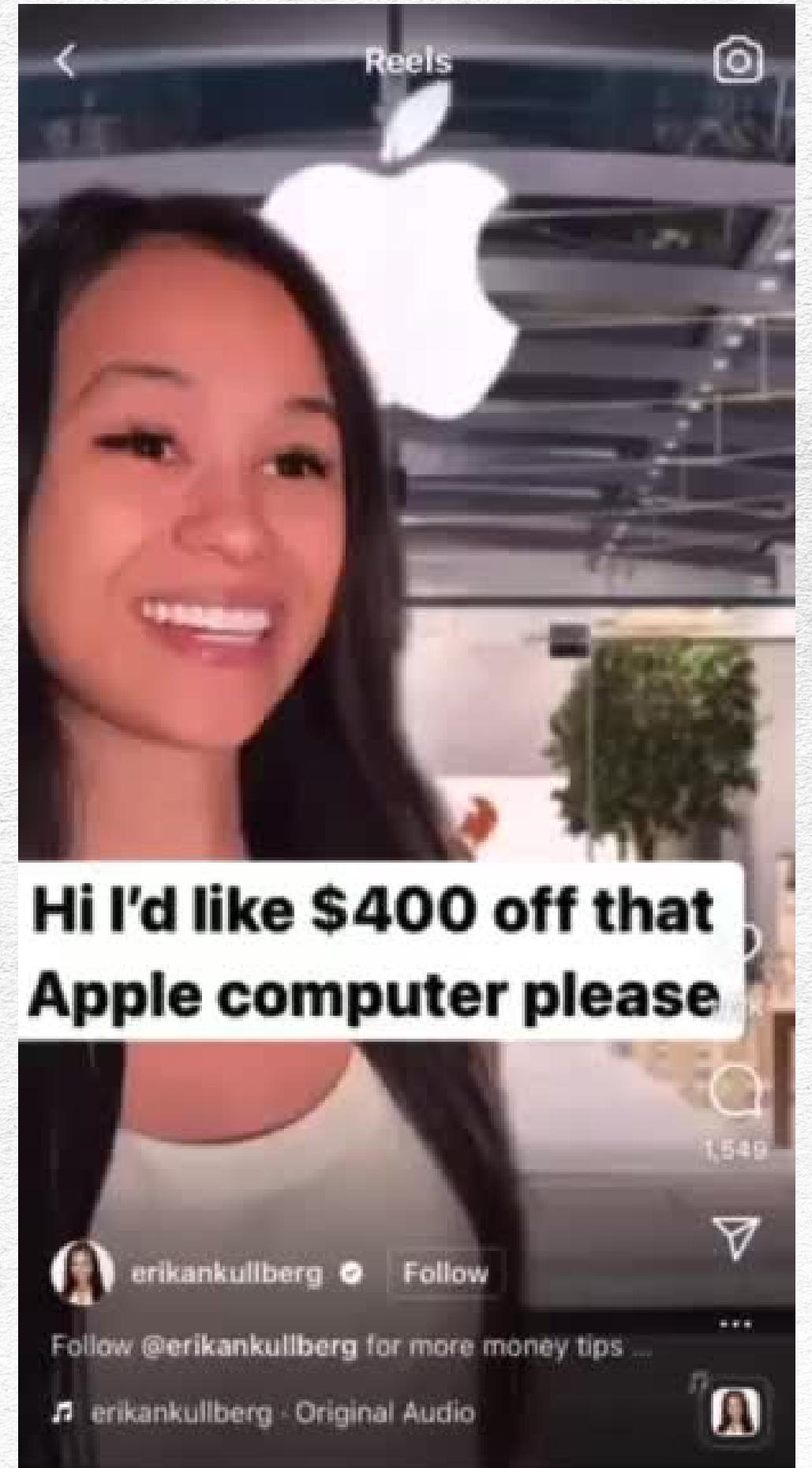
Those eligible to purchase from the Apple Store for Education Individuals include faculty, staff, students and parents as follows:

K12 - Any employee of a public or private K-12 institution in the United States is eligible, including homeschool teachers. In addition, school board members who are currently serving as elected or appointed members are eligible. PTA or PTO executives currently serving as elected or appointed officers are eligible.

Higher Education - Faculty and staff of Higher Education institutions in the United States; and students attending, or accepted into a Higher Education institution in the United States are eligible to purchase. Purchases from the Apple Store for Education Individuals are not for institutional purchase or resale.

Higher Education Parents - Parents purchasing on behalf of their child, who is a student currently attending or accepted into a public or private Higher Education Institution in the United States, are eligible to purchase.

<https://www.apple.com/us-edu/store>



APPLE EDUCATOR DISCOUNT

Success Stories



longhornlex This actually worked! A couple of years ago I did this for a student discount and also got free Dre beat headphones because of a promo they had going on, didn't need proof just checked the box that I qualified



5w 1 like Reply ...



eanerickson This actually works. I knew someone who worked at Mac store who got me this same discount for my Freshman year in college



5w 1 like Reply



chasing.kittens I just bought a laptop and got a discount thanks to your video! It's less in Canada but still everything helps right!? Thank you ❤



5w 1 like Reply



SHORT TERM DISABILITY



Short term disability allows you to focus on your mental health without losing your job. Here's how it works.

Please check that your company offers it before taking any action (in certain states it's required that companies provide this, but even if you're not in those states your company may offer it), but I did want to spread awareness that this may be an option for you.

Also keep in mind that it won't always cover 100% of your salary - this is dependent on the company so check your HR policies / employee handbook for this information. For the states where it's required, the states set the minimum for what % of your salary must be covered.

Here's the letter template I created for you to send to HR (only do this after you consult with the doctor about taking medical leave for your mental health AND make sure it's offered at your company):

"Based on my doctor's orders, I would like to initiate a medical leave of absence. Could you please provide me with a "Medical Leave of Absence Request Form" and any other necessary documentation. Please keep this confidential to the extent permitted."

5 states where this is mandated are California, Hawaii, New Jersey, New York, and Rhode Island.

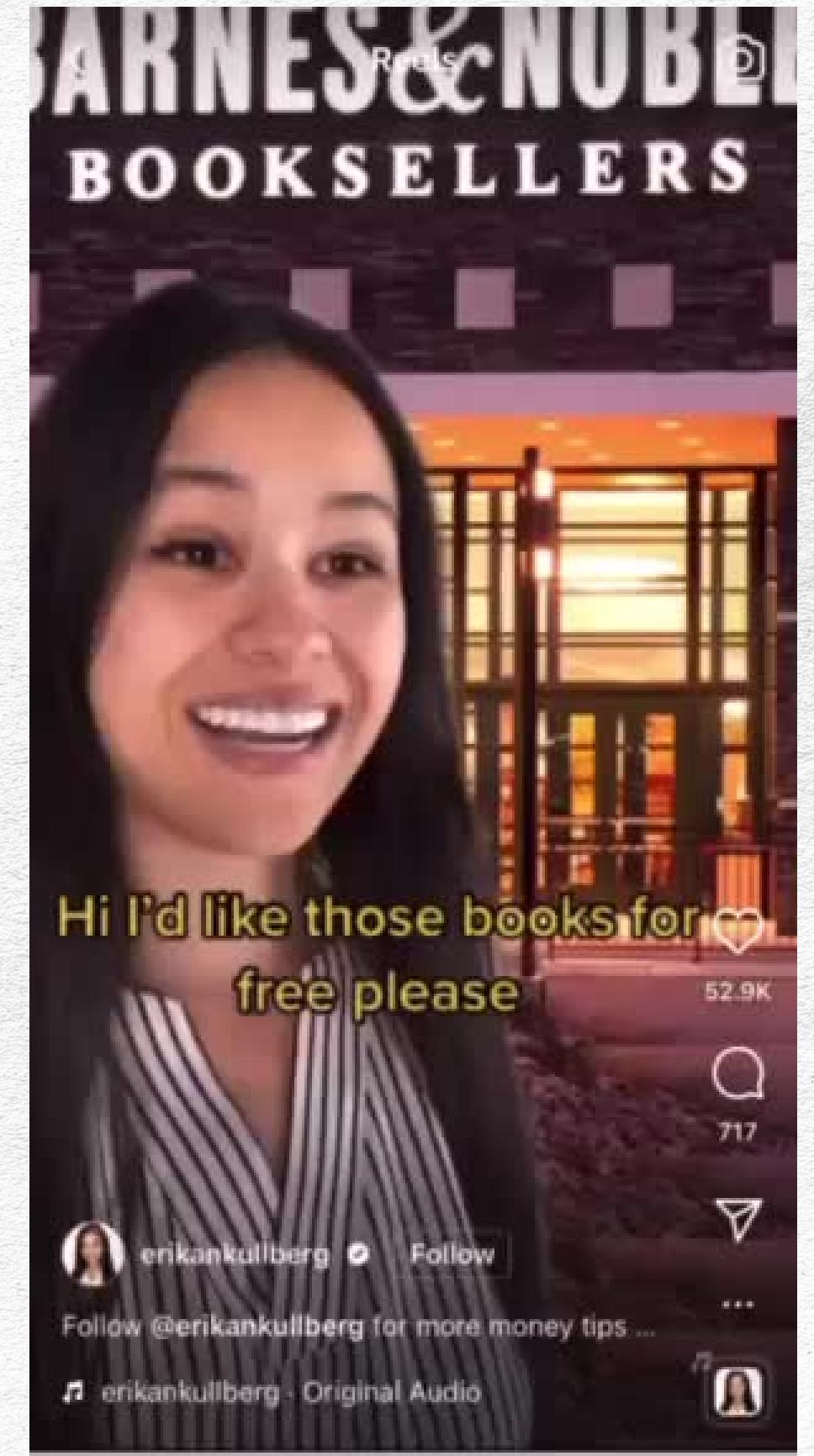
<https://www.eeoc.gov/laws/guidance/depression-ptsd-other-mental-health-conditions-workplace-your-legal-rights>

LIBBY APP

Free books the easy way

Anyone else use this app? The app is called Libby. Allows you to access Ebooks, audiobooks and magazines by being a local library card holder. And no this isn't sponsored— I'm just showing some love for local libraries ❤️ and because I personally use this and love it.

<https://libbyapp.com/>



INVOLUNTARY DENIED BOARDING

What airlines don't want you to know about getting bumped from flights!

From the Department of Transportation:

Sometimes, when an airline asks for volunteers to give up their seats and fly on a different flight, there are not enough volunteers. When this occurs, the airline will select passengers to give up their seats. This is called “involuntary denied boarding” or “bumping.”

There are certain situations where bumped passengers are not eligible for compensation (so please read those on the page), but if you are not bumped from a flight for one of the reasons listed there, “you qualify for involuntary denied boarding compensation if an airline requires you to give up your seat on an oversold flight and:

- You have a confirmed reservation,
- You checked-in to your flight on time,
- You arrived at the departure gate on time, and
- The airline cannot get you to your destination within one hour of your flight’s original arrival time.”

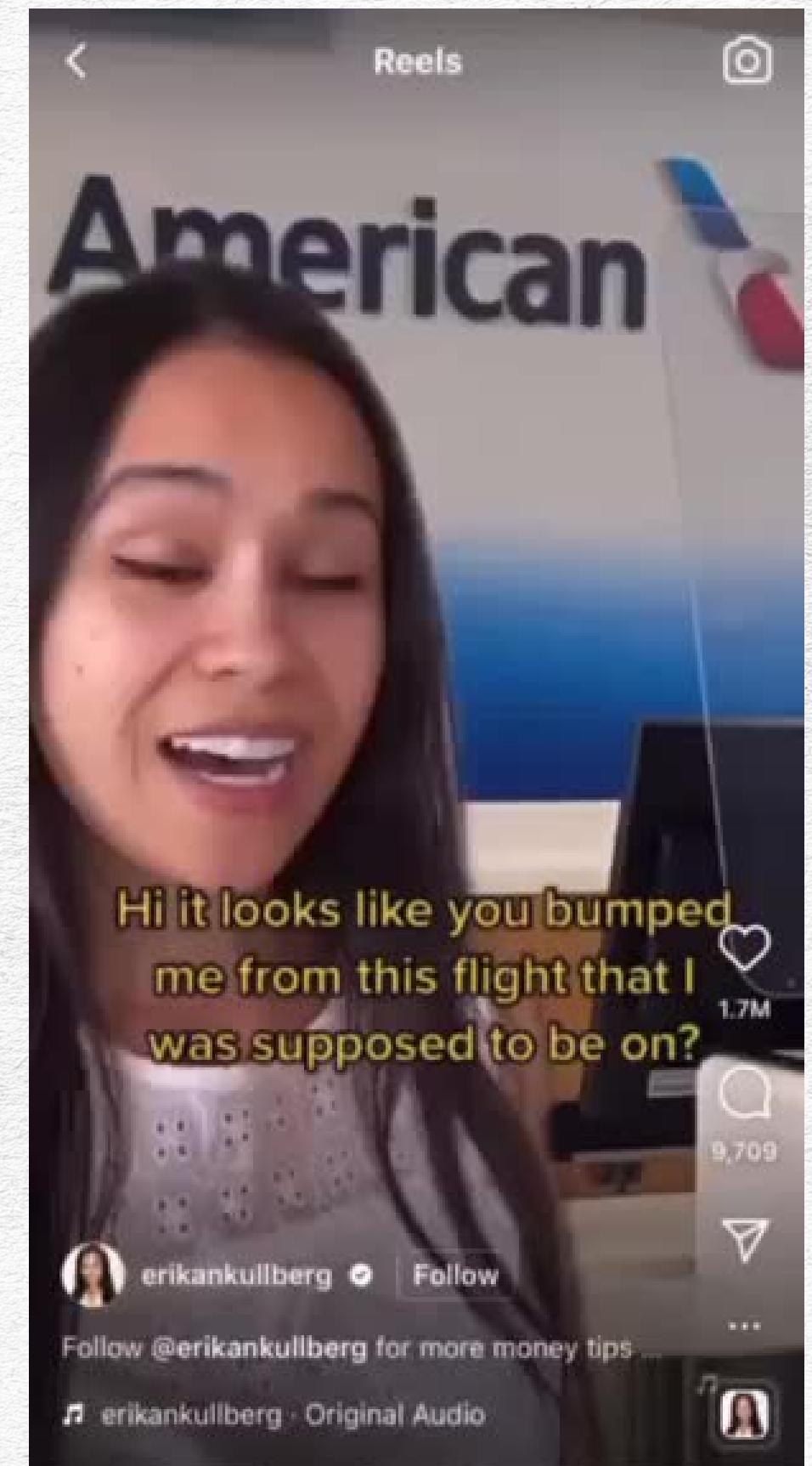
For domestic flights:

0 to 1 hour arrival delay - no compensation

1 to 2 hour arrival delay - 200% of one-way fare (airlines may limit the compensation to \$775 if 200% of the one-way fare is higher than \$775)

Over 2 hour arrival delay - 400% of one-way fare (airlines may limit the compensation to \$1,550 if 400% of the one-way fare is higher than \$1,550)

For more information here's the link to the Department of Transportation's website about [Involuntarily Giving Up Your Seat \(Bumping\)](#).



INVOLUNTARY DENIED BOARDING

Success Stories



devonnatoni @enikankullberg was bumped from my flight this am and used this to get compensated! Best tip EVER!! Thank you!



5w 8 likes Reply

— Hide replies



kagunexo @devonnatoni did it work?



3w Reply



devonnatoni @kagunexo ya! I got \$150 flight credit + 10,000 miles



3w Reply



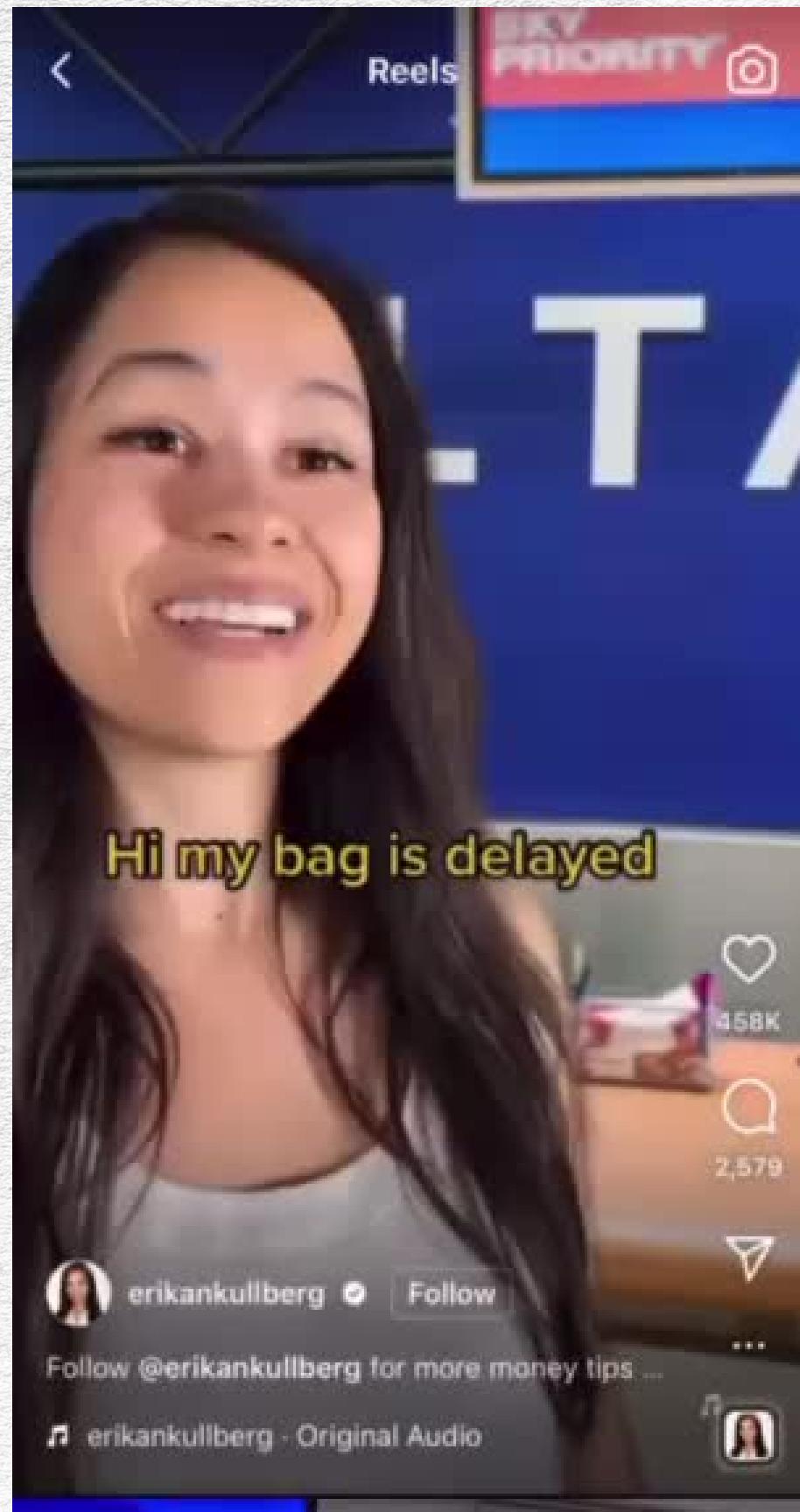
_fitwjay My bf and I just got an \$850 voucher for flight credit because of this post from you!! 😍 Thanks for sharing!



6w 35 likes Reply



DELAYED BAGGAGE



What airlines don't want you to know about delayed bags!

If your bag is delayed, you might be entitled to compensation up to \$3,800. This specific example applies to Delta, but it works for other US-based airlines as well.

Terms: To read them yourself, go to [Delta's contract of carriage](#) and this can be found under Rule 17: Baggage

"Under no circumstances shall the liability for loss, damage, or delay in the delivery of baggage exceed \$3,800 per fare-paying passenger."

You must present notice of a claim to a Delta office within 24 hours after the alleged occurrence of the events causing the claim (this means that you have to let them know as soon as your bag is delayed).

"Any notification received within 24 hours that informs Delta of the nature of the claim will suffice, and Delta may deny any claim not presented within 24 hours of the alleged occurrence. Written notification of loss must be received by Delta's system baggage within 21 days after the alleged occurrence, and Delta may deny any claim for failure to provide written notice within 21 Days."

You have to save your receipts for each item you purchase because your bag is delayed, and then submit those receipts for reimbursement.

For example, if your bag is delayed, you need to go out and buy skincare from Sephora, clothes from Nordstrom, and shoes from Nike so you have something to wear and your toiletries, you'll save each receipt and then submit them for reimbursement.

DELAYED BAGGAGE

Success Stories



litptnp Great tip - This really works! Especially work travel, only thing in my carry on is a laptop. I need suit, shoes, undergarments, makeup -up, hair products, personal care, flat iron, & work out fit. Delta gives you a little bag with toiletries & a white tee, sorry won't cut it while I'm waiting on my bag that went to the wrong city.



thecharlestonmove Saved me \$179 on my JetBlue trip by mentioning the Contract of Carriage. Thanks lady!!

4d 9 likes Reply



AMAZON



What Amazon doesn't want you to know about delayed packages!

Direct from Amazon:

"If we provide a guaranteed delivery date on the checkout page, your shipping fees may be refunded if we miss our promised delivery date.

To inquire about a refund of the shipping fees you paid on this order, contact us and click "An Order I Placed." Select your order, then select Problem with an order > Shipping or delivery issues > Shipment is late."

As always, terms may apply so please review the full terms by going to Amazon's website:

<https://www.amazon.com/gp/help/customer/display.html?nodeId=GCNQVPEFZLZZVLVY>

The other scenarios I mentioned in the video are things that Amazon may offer as additional compensation for the inconvenience caused by the delay (and customers have said they've received these things), but Amazon is not obligated to offer these.

Easy template to use with customer service: My package is delayed, and I understand from reading your terms that I am entitled to certain compensation for the delay--is this something you are able to help me with?

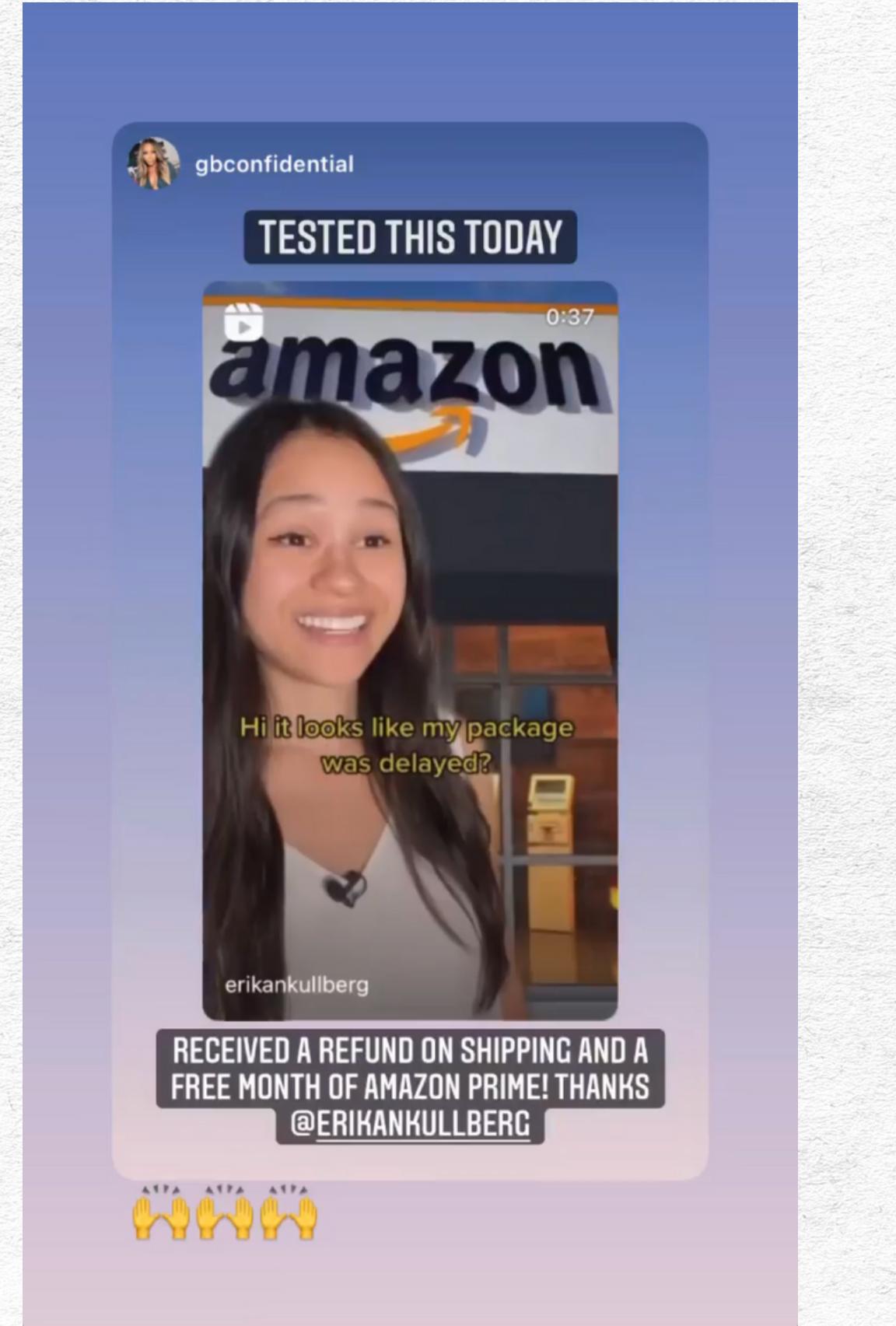
AMAZON

Success Stories

I ordered two lamps from Amazon, they were marked as delivered on Friday. But they never came. After watching your videos I decided to try and ask for some type of credit on Saturday. They gave me a \$5 Amazon credit. 😊 But thennn, TODAY you uploaded an actual Amazon video and I went back in and tried for an even bigger discount. They ended up giving me a FULL REFUND of \$138. Plus the promise of my shipment for FREE now! And I kept the \$5 Amazon credit!

Thank you so much!

Aditi | Customer Service
Hello, I am Aditi.
Hope you are doing well.
How may I help you?
2:18 PM
My package was guaranteed to be here Friday. It was marked as delivered two days ago and it is still not here.
2:19 PM
A
Please allow me a minute to look into this, so that I can find the best solution to help you here.
In this case I can help you with a refund or a replacement.
7:20 PM
Ok
A
Yes.
7:20 PM
I would like a refund, as long as I can still expect my item to be delivered.
7:21 PM
Aditi | Customer Service
Sure.



Replied to your story



Hey because I follow Erika I got \$120!

order is in hands of the carrier and seems like they have had a delay with the order
8:01 PM

There's nothing in Amazon's terms that can be compensated for this delay? A free month of prime? Or any sort of compensation?
8:02 PM

Shirley | Customer Service
of course I will take care of that, but first I am letting you know the status of the order

Jorge would you accept some compensation on your account of \$120 promotional certificate
8:03 PM

Ok I will still receive this item right?
8:03 PM

Shirley | Customer Service
yes, the issue is that UPS had a delay on the delivery
8:04 PM

Ok

Thank you 🙏

Thanks for sharing!

DELAYED FLIGHT

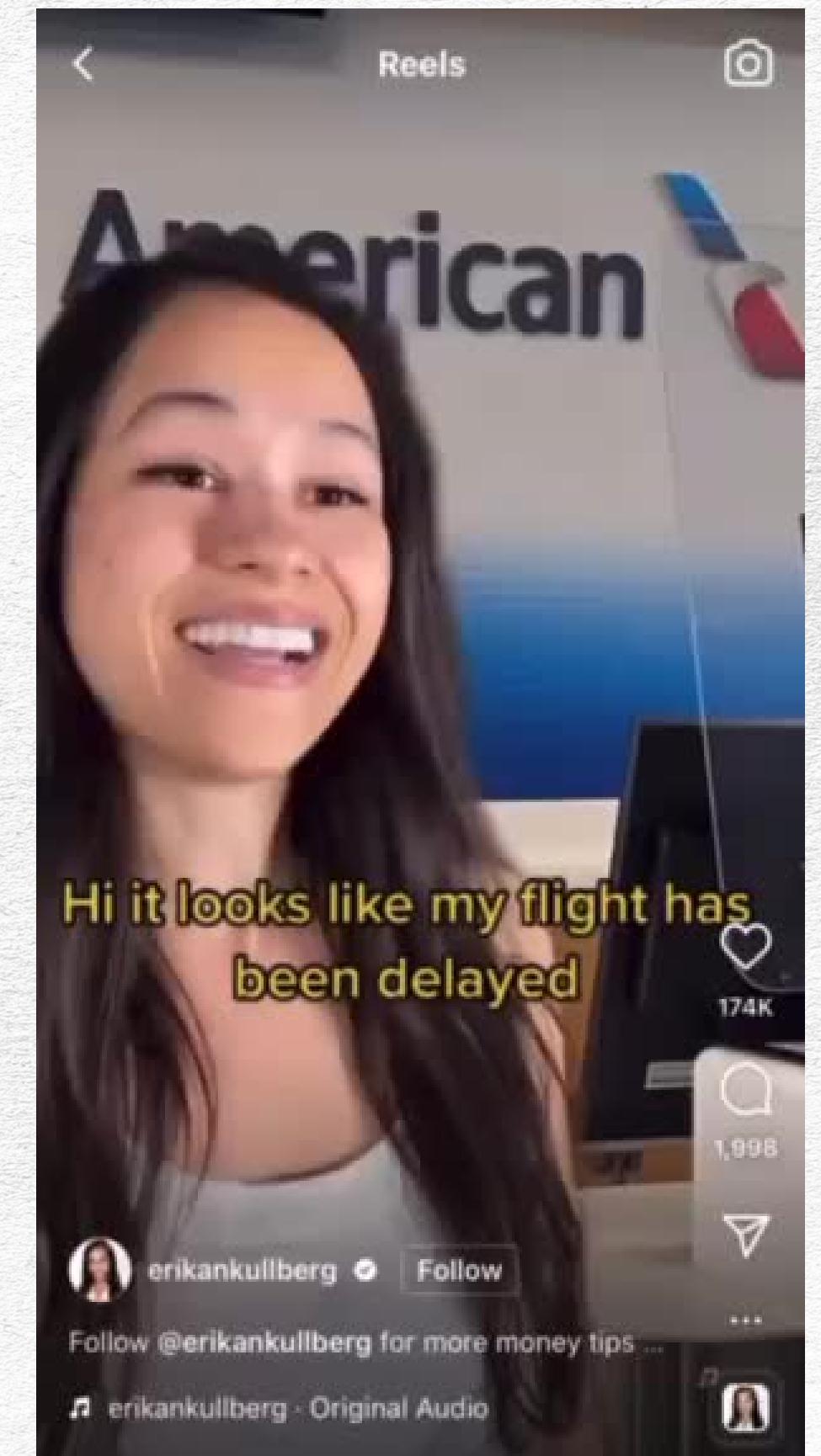
What American Airlines doesn't want you to know about delays!

Direct from American Airlines: To find this, go to [American Airlines Contract of Carriage](#). This is under the section called “Delays, cancellations and diversions”

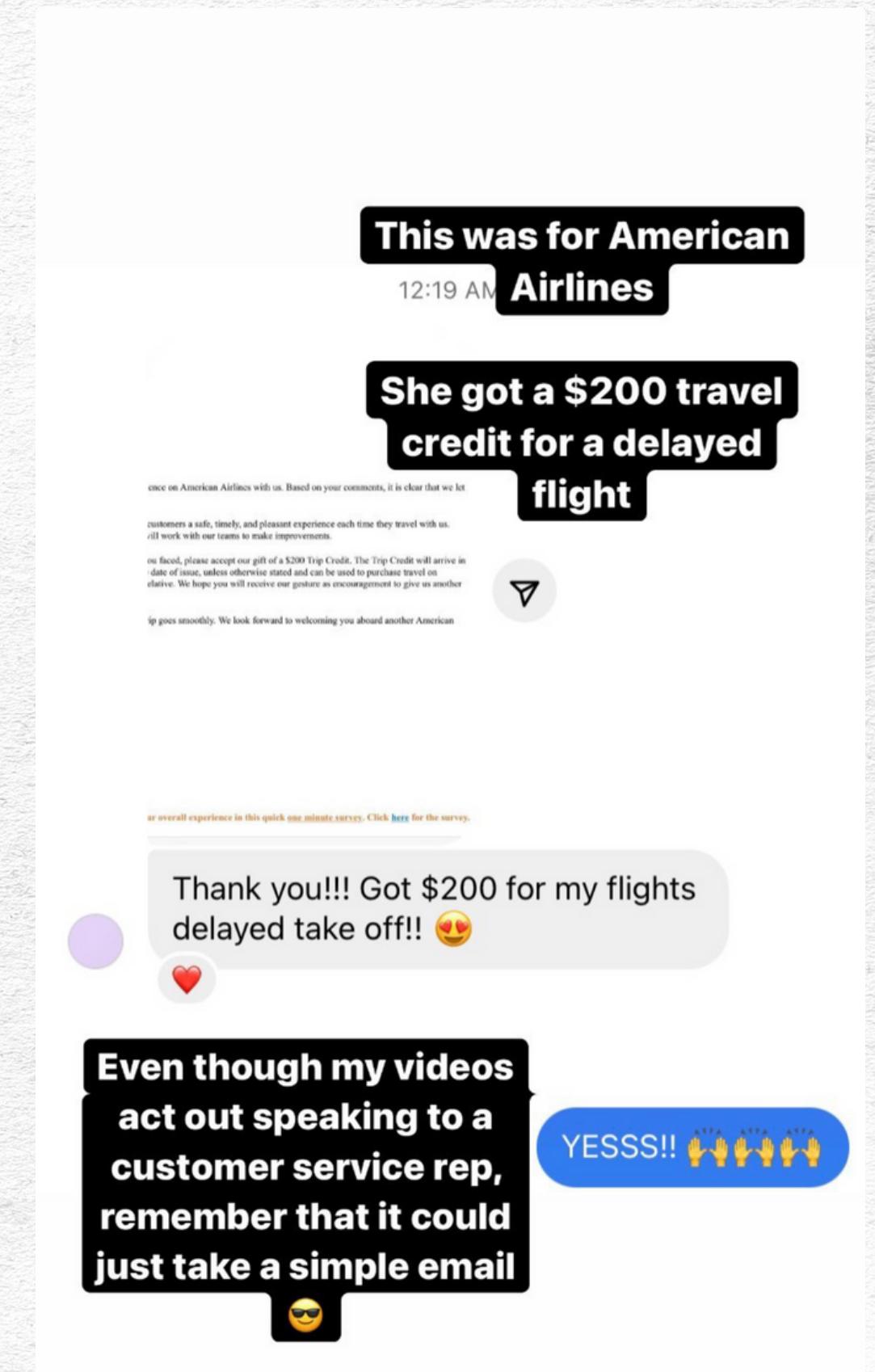
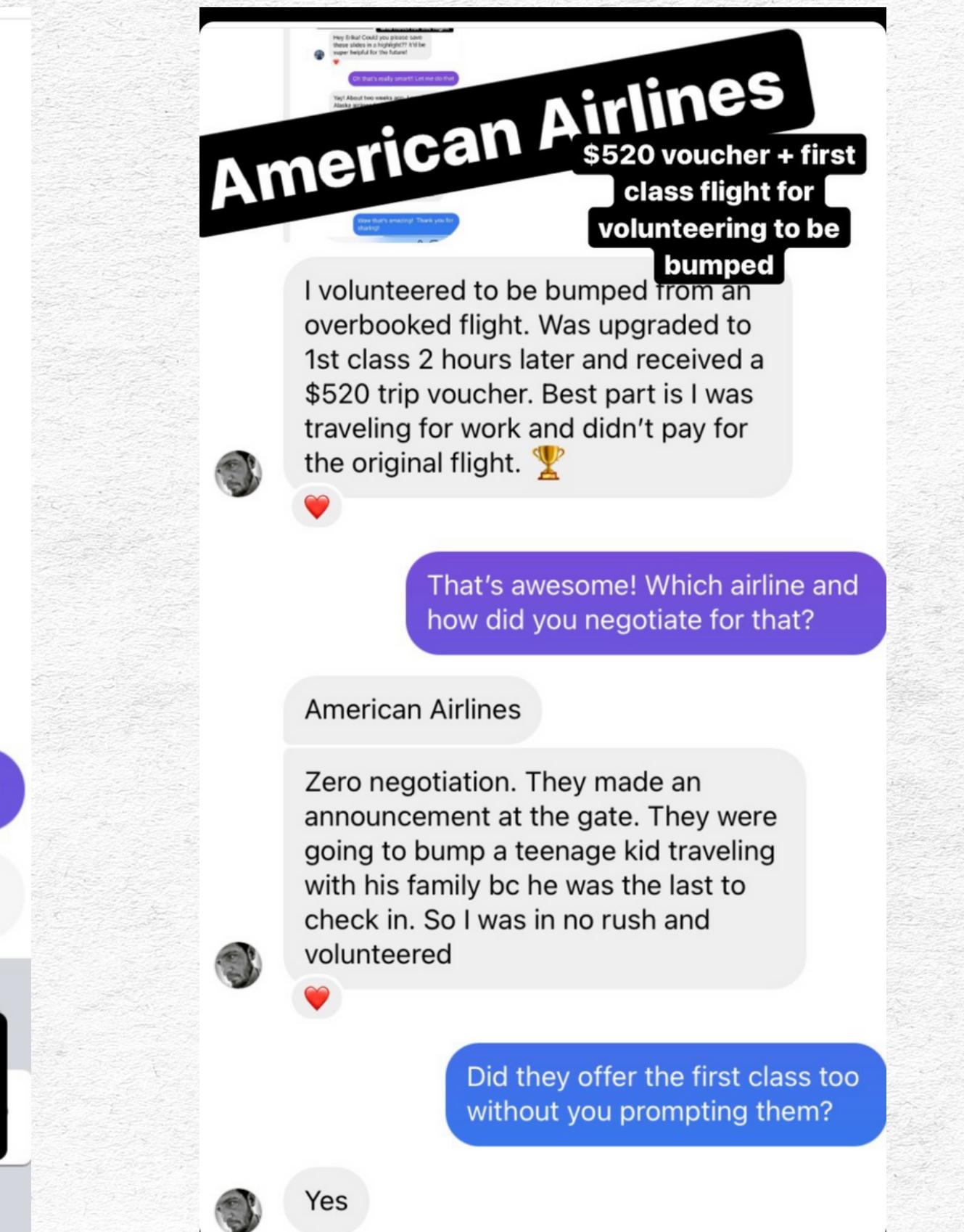
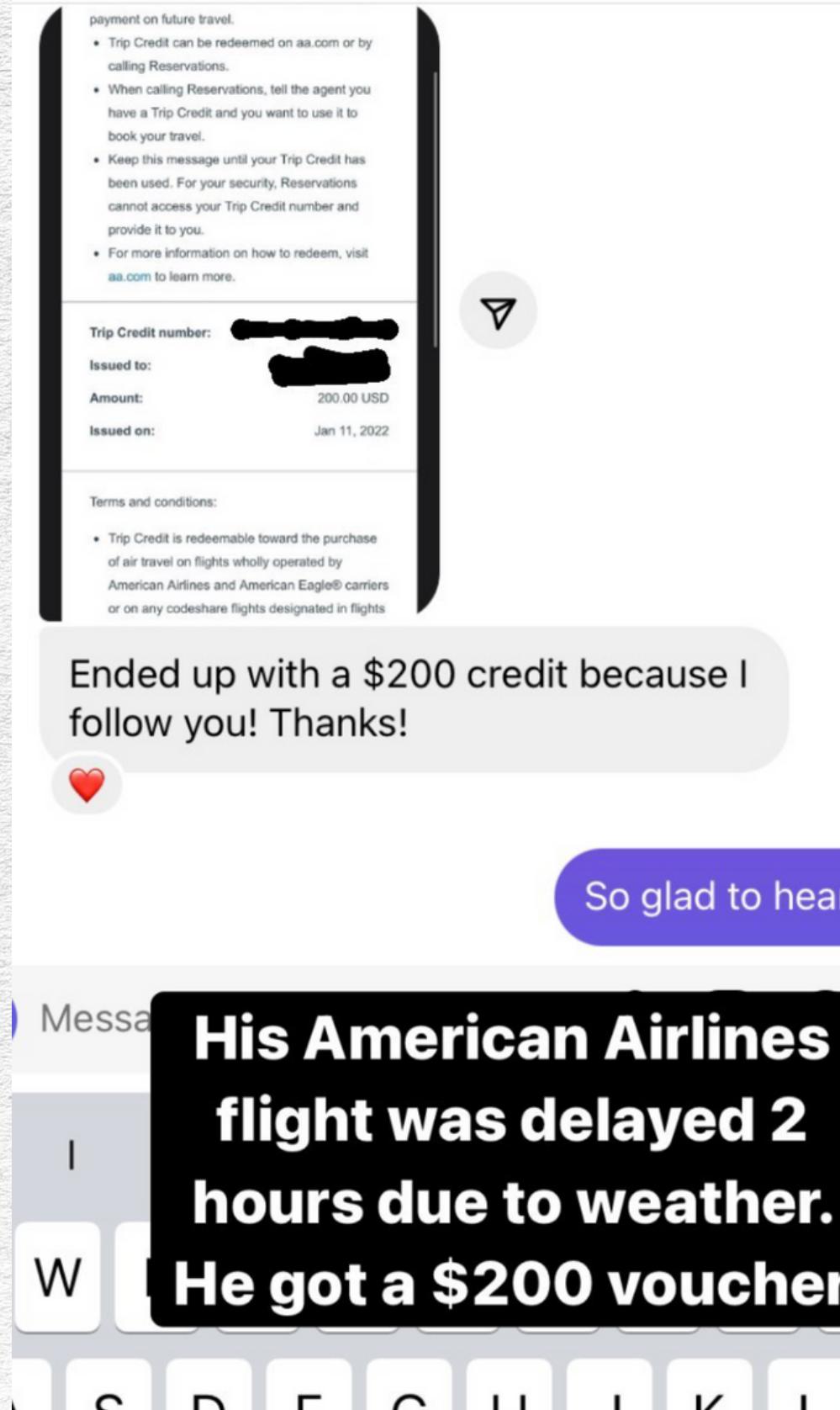
“Delays caused by us: If the disruption is our fault or you're diverted to another city, and we don't board before 11:59 p.m. local time on your scheduled arrival day, we'll arrange an overnight stay or cover the cost of an approved hotel, if available. We don't guarantee reimbursement for hotel expenses if you book directly without written authorization from American Airlines.”

Please note: this only applies for delays caused by American Airlines. That means that delays caused by weather, for example, wouldn't fall under this policy.

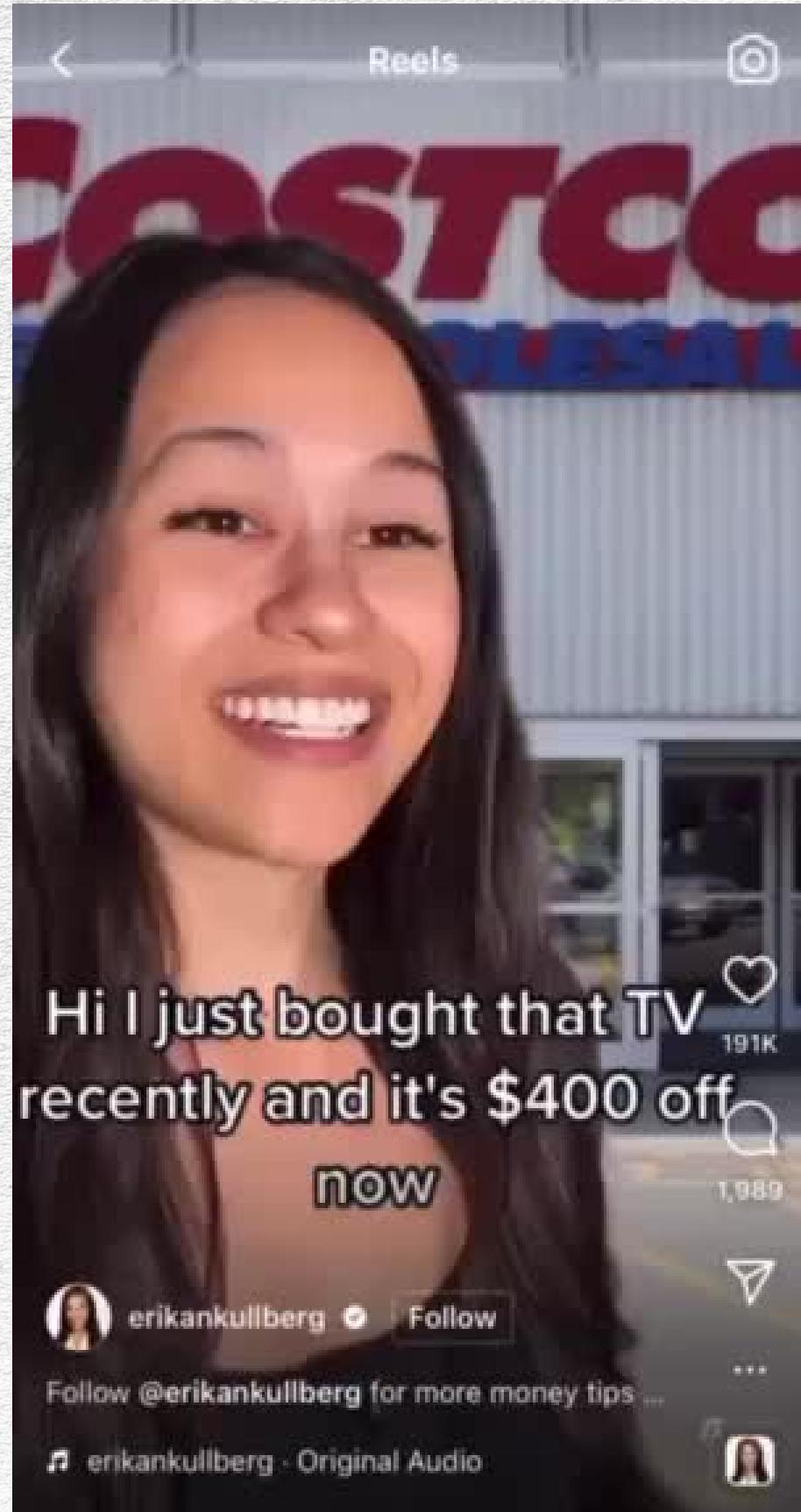
In many of the success stories I've received, people have been compensated for delays by just asking (even though technically there's nothing in the terms that entitled them to the compensation). Simple email template: "I'm reaching out because my flight [flight details] was delayed for [time delay]. I understand that there may be a way to receive compensation for this delay--is this something you could help me with?"



DELAYED FLIGHT Success Stories



COSTCO PRICE ADJUSTMENT



What Costco doesn't want you to know about saving money .

Direct from Costco:

Costco.com will gladly issue a credit for the difference between the price you paid and the promotional price, if your purchase was made online at Costco.com and was within 30 days prior to the change in price. Credits are typically issued within 3-5 business days.

[Reference link.](#)

VERIZON DISCOUNTS

What Verizon doesn't want you to know about saving \$300 .

Go to Verizon for the full terms: verizon.com/discounts

They have discounts available for:

Teachers

Students

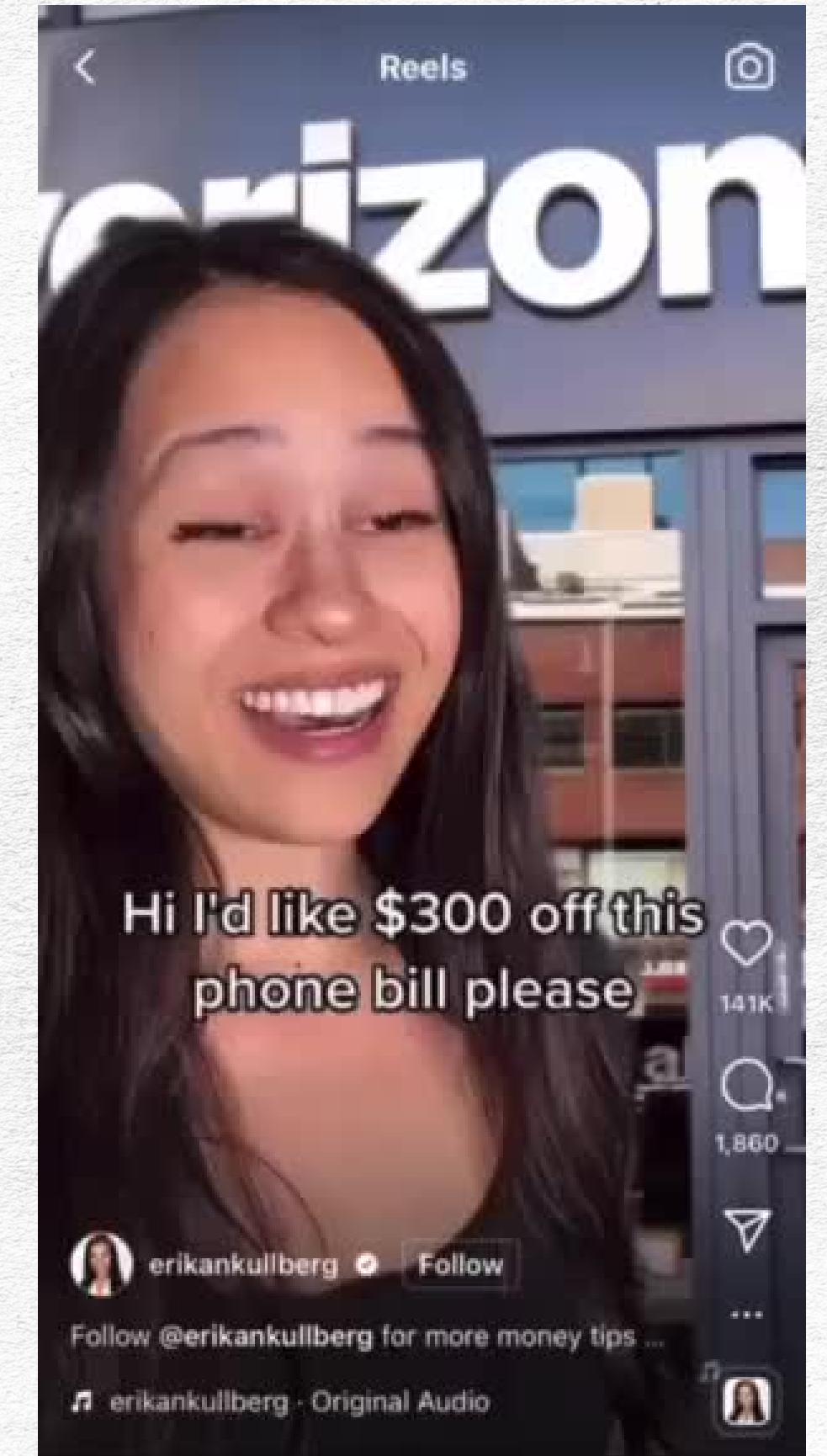
Nurses

First responders

Military and Veterans

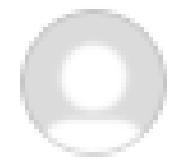
You could qualify to save up to \$300 off your phone bill annually.

<https://www.verizon.com/discounts/>



VERIZON DISCOUNTS

Success Stories



junkyarddog11 Thank you for reading the print so I don't have to!! @erikankullberg

4d 1 like Reply



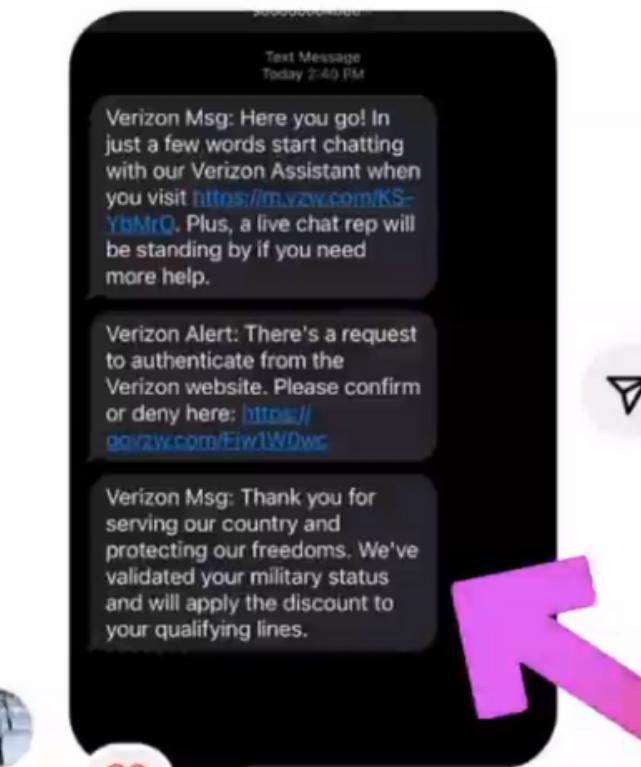
marcus_not_marques I did this an

4d 560 likes Reply



phenomenal_baybee Just got mine. Lol . Thanks girl 🙏

4d 36 likes Reply



Homegirl!! 🙌🙌🙌



**He saved money on his
Verizon phone bill!** 🙌



Every time I save because I saw one
of your videos ima send you
receipts 😊



Hahaha love it! I have more coming
your way 😊



NIKE

What Nike doesn't want you to know about getting a free pair of shoes

If you purchased your shoes in-store, then you'd go in-store to do this. If online, then you can follow the steps online.

Here's the link

<https://www.nike.com/help/a/shoe-warranty>

NIKE Success Stories

12:48 AM

This is crazy! Just got my \$120 Nike sneakers replace courtesy of their "free replacement warranty that I would have never known about if you didn't put it out. So THANK YOU! THANK YOU! THANK YOU!

6:52 AM

Yes!!! 🙌🙌

Yay!! I'm so happy to hear that 😊 🙌🙌

[View Profile](#)

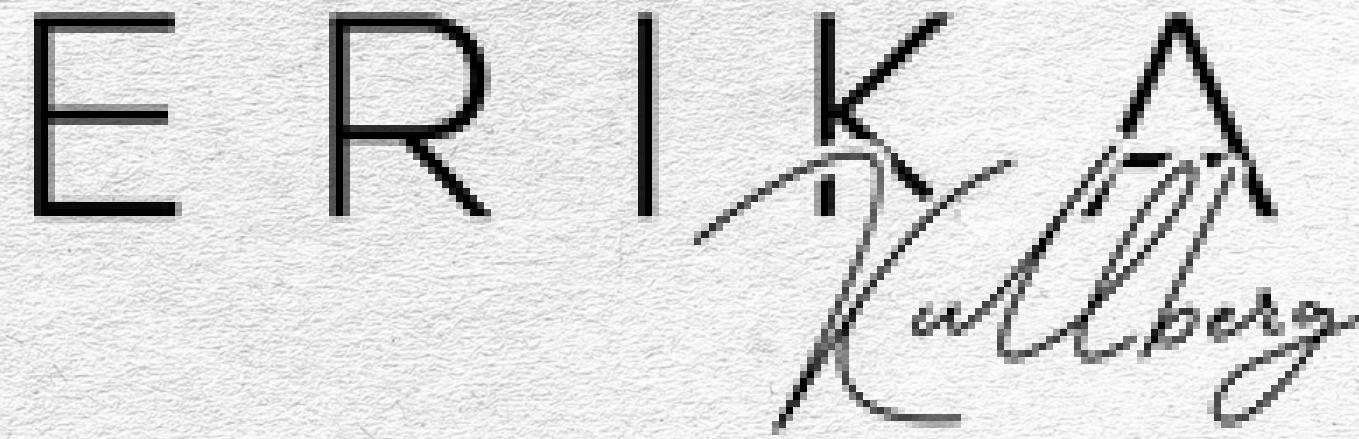
10:17 AM

Replied to your story



Thank you so much for the information on nike return policy! I was able to return some defective shoes after the 60 days!! My son is super happy!!





Did any of these hacks work for you too?
I'd love to know your story!

Follow me for more money-saving tips
and personal finance hacks!



erikakullberg erikankullberg Erika Kullberg Erika Kullberg

