# Discover it Student Cashback credit card

# Key rewards (aka benefits or offers)

* Earn 5% cash back on everyday purchases at different places you shop each quarter like grocery stores, restaurants, gas stations, and more, up to the quarterly maximum when you activate. Plus, earn 1% cash back on all other purchases.
* Cashback Match: Get an unlimited dollar-for-dollar match of all the cash back you earn at the end of your first year, automatically. There is no limit to how much we'll match. So you could turn $50 cash back into $100. Or $100 into $200

# Additional rewards (aka benefits or offers)

* Use your Discover student login to set alerts, viewing your Credit Scorecard will never impact your FICO® Score4 and more, all from your smartphone, tablet or wearable.
* Online Privacy Protection: We’ll help you regularly remove your personal info from select people-search websites that could sell your data. It’s free, activate with the Discover app.
* Track and redeem cashback reward: Easily message us for customer service right from our app
* Free Social Security number alerts: Get an alert if we find your Social Security Number on any of thousands of Dark Web sites. Activate for free.
* Freeze it® - If you misplace your card, you can prevent new purchases, cash advances and balance transfers in seconds with the Freeze it® on/off switch on our mobile app and website.

# Redemption options

* Rewards your way: Redeem your rewards for cash at any time.Even use your rewards to shop for whatever you need at Amazon.com or at millions of online stores with PayPal.

# APR details

* Annual Percentage Rate (APR) for Purchases: 0% intro APR for 6 months from date of account opening. After the intro APR expires, your APR will be 18.24% to 27.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
* APR for Balance Transfers: 10.99% intro APR for 6 months from date of first transfer, for transfers under this offer that post to your account by February 10, 2024. After the intro APR expires, your APR will be 18.24% to 27.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
* APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.

# Fee details

* Annual Fee: None
* Balance Transfer: Intro fee of 3% of the amount of each transfer for transfers that post to your account by February 10, 2024 with the 0% intro APR balance transfer offer described above. After that, 5% of the amount of each transfer.
* Cash Advance: Either $10 or 5% of the amount of each cash advance, whichever is greater.
* Late Payment: None the first time you pay late. After that, up to $41.
* Returned Payment: Up to $41.

# Sources

* <https://www.discover.com/credit-cards/student-credit-card/it-card.html#calender-link>
* [https://www.discovercard.com/application/website/ratesrewards?srcCde=RJQX&adobe\_mc=MCMID%3D83668044169749505722671541371955937534%7CMCORGID%3D0D6C4673527839230A490D45%2540AdobeOrg%7CTS%3D1700017675&sv\_session=fdf800139a2d14fd9003fda652db963b&\_gl=1\*fw3npg\*\_ga\*MjA1NDgwMjA3NC4xNjk2OTk3MzU4\*\_ga\_3MJNPV4VSE\*MTcwMDAxNzY1Mi4zLjEuMTcwMDAxNzY3Ni4zNi4wLjA.&\_ga=2.149405119.807271898.1699982571-2054802074.1696997358&\_gac=1.22307529.1700017659.CjwKCAiA0syqBhBxEiwAeNx9N4voDXLtrRxb7tU4PiuSWd\_YyGp8SVZ4H3TXkpr4siKO1hVAj9eYMBoCr0sQAvD\_BwE](https://www.discovercard.com/application/website/ratesrewards?srcCde=RJQX&adobe_mc=MCMID%3D83668044169749505722671541371955937534%7CMCORGID%3D0D6C4673527839230A490D45%2540AdobeOrg%7CTS%3D1700017675&sv_session=fdf800139a2d14fd9003fda652db963b&_gl=1*fw3npg*_ga*MjA1NDgwMjA3NC4xNjk2OTk3MzU4*_ga_3MJNPV4VSE*MTcwMDAxNzY1Mi4zLjEuMTcwMDAxNzY3Ni4zNi4wLjA.&_ga=2.149405119.807271898.1699982571-2054802074.1696997358&_gac=1.22307529.1700017659.CjwKCAiA0syqBhBxEiwAeNx9N4voDXLtrRxb7tU4PiuSWd_YyGp8SVZ4H3TXkpr4siKO1hVAj9eYMBoCr0sQAvD_BwE)