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Rebates - Reward or Rip Off?

Rebates have become increasingly popular in the last few years on a lot of items and certainly on electronic items and computers. Rebates of \$20, \$50 or \$100 are not uncommon.

I've even seen items advertised as "free after rebate". Do these rebates come under the heading of "too good to be true"? Some of them do and there are "catches" to watch out for but if you are careful, rebates can help you get some really good deals.

The way a rebate works is that you pay the listed price for an item then mail in a form and the bar code to the manufacturer and they send you a refund thus reducing the price of what you paid for the item except with a time delay of several weeks.

Rule #1. Rebates from reputable companies are usually just fine.

You can be pretty sure you will get the promised rebate from Best Buy, Amazon or Dell but you should probably not count on getting one from a company you've never heard of. If you really want the product and are OK with paying the price listed then buy it but don't count on actually getting the refund.

Rule #2. Check rebate expiration dates.

Many times products will stay on the shelf of a retailer after the date for sending in the rebate offer has expired so check that date carefully.

Rule #3. Be sure you have all the forms required to file for the rebate before you leave the store.

Rebates will almost always require a form to be filled out, a receipt for the purchase and a bar code.

Rule #4. Back up your rebate claim.

Make copies of everything you send in to get your rebate including the bar code. Stuff gets lost in the mail all the time and if the rebate is for \$50 it's worth the trouble to back up your claim.

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