

Target REDcard Benefits Program

Take Charge of Education

Enroll for free and Target will donate up to 1% of your REDcard purchases to the eligible K-12 school of your choice.

Qualifying Schools

The Take Charge of Education program is intended to benefit K-12 schools located in the U.S. having a 501(c)(3) or 509(a)(1) tax-exempt status.

How the Program Works

Target Credit Card and Target Visa Credit Card account holders can sign up for the Take Charge of Education program by calling 1-800-316-6142 or by visiting [Target.com/tcoe](https://www.target.com/tcoe) or an in-store kiosk. The primary cardholder of a Target Debit Card can sign up for the Take Charge of Education program by calling 1-800-316-6142.

Designate an eligible K-12 school, and Target donates an amount equal to one percent (1%) of your Target Debit Card, Target Credit Card, or Target Visa Credit Card purchases (minus returns and sales tax) at any Target store and [Target.com](https://www.target.com), and one-half percent (1/2%) of your Target Visa Credit Card purchases made (not including cash advances, balance transfers, and purchases of their cash equivalents, and minus returns and sales tax) everywhere else Visa credit cards are accepted. Target will track purchases made on participating Target Debit Cards, Target Credit Cards, and Target Visa Credit Cards, and will distribute the accumulated donations to schools in September.

General Conditions

Only one school may be designated for each Target Credit Card account, Target Visa Credit Card account and Target Debit Card. For the Target Debit Card, the primary cardholder can designate the K-12 school, and that designation will apply to any authorized users.

Schools must meet the eligibility requirements described above.

Donation amounts begin to accrue when the school designation is processed. The school donation will only be made for Target Credit Card accounts and Target Visa Credit Card accounts that are open and in good standing at the time donations are distributed to eligible schools. The school donation will only be made for Target Debit Cards that are open and have no unpaid electronic fund transfers at the time the donation is distributed to the eligible schools.

School donations through the Take Charge of Education program are not tax deductible.

Checks will not be mailed to schools if the payout is less than \$25. (Payouts under \$25 will carry over to the next payment period.) Checks must be cashed before the expiration on the check. Checks are considered rejected if not cashed by their expiration.

Target reserves the right to discontinue or alter the terms of this program at any time.