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How do i scan my lottery ticket on the app

Do you like playing the lottery? Then you'll LOVE turning your savings account in to a lottery ticket! OK, that sounds worse than it is, but that's the general concept behind Save to Win and other "prize linked savings account" promotions that credit unions in many states can participate in. With Save to Win, for example, account holders can buy shares in one-year CD shares at a participating credit union. With a minimum start of \$25, members can then make additional deposits in to the share. Each \$25+ deposit results in a free lottery entry, with up to 10 entries per month per member. Participants then get the normal CD rate from that Credit Union and get to keep the interest. Lotteries, by nature, can appeal to lower income households, because the possibility of winning the lottery represents a quick-win chance for a different/bigger/better/easier/spendier life. Sadly, lotteries offer the worst odds in legal gambling -- only 55% of ticket purchase price is paid out in prizes. Yet, Americans spend an average of \$223 per person annually on lottery tickets. That's bad. Fortunately, there is no cost to enter a prize-linked savings account lottery. By virtue of your depositing, you get a free entry. Credit unions win, because it incentivizes lower income members to save more, improving the credit union's deposits and balance sheet. Save to Win claims that 21,000 accounts driving \$52 million are currently from Save to Win. Theoretically, participants also win because instead of paying hard-earned money for a meager chance to win a state lottery, the same gambling bug can be quenched through a much healthier saving habit creation. I'd hope that's what is going on, because I suppose the reverse could be true as well (they get a gambling bug through a prize-linked account and then go and piss it away on lottery tickets or other forms of gambling). Unfortunately, with one-year CD rates hovering around 1% APY and below, participants won't financially benefit much from their newfound habit (unless they win a rare jackpot). I am concerned that the focus is only on winning lottery jackpots and if that doesn't happen, the savers pull their money. I know this is a stretch, but I hope this is the natural progression that results from these type of incentives: Non-saver is drawn in to the program. Non-saver has an awakening and is transformed in to an avid saver, diverting lottery ticket and other gambling expenditures in to additional savings. Non-saver realizes that they can achieve much better results by moving their savings from a bank account to an investment brokerage account. Newfound investor makes enough from their investments to make the prospect of winning the lottery irrelevant. Heck, even if just #1 and #2 happen, then it's a net positive. I realize that it is not in the best interest of participating credit unions to educate/encourage #3, but perhaps it should be? One can hope -- and isn't hope what the lottery is all about, after all? Besides, at 1% APY, participants are literally losing money over time with inflation. Do you participate in any prize linked savings accounts? Which ones? What are your thoughts on them? Related Posts: Page 2 Last updated: July 12, 2021 A 20SF reader recently asked about my thoughts on current inflation concerns and how to hedge against it. While most signs point towards many current inflationary pressures being temporary ... Last updated: June 25, 2021 A number of new IRS tools are now live for the new expanded Child Tax Credit in 2021 that was part of the American Rescue Plan legislation passed by Democrats ... Last updated: June 16, 2021 The art and practice of personal finance has afforded Mrs. 20SF and me many wonderful things. It allowed us to pay off students loans. It allowed us to pay ... Last updated: June 2, 2021 Wow -- time really does fly. In mid-April, I officially reached my 1-year "FIRE-versary". As a quick recap, a declined job relocation and subsequent hiring freeze during the pandemic ... Last updated: June 23, 2021 I wanted to share a few quick noteworthy updates on payment details for the new expanded Child Tax Credit in 2021 that was part of the American Rescue Plan ... Last updated: May 13, 2021 Hey, procrastinators, this one's for you! The federal tax deadline and the large majority of state tax deadlines are May 17, for real this time. And unless you are filing ... Last updated: May 12, 2021 The IRS has announced an inflation adjustment increase to the maximum HSA contribution for 2022, and there will be an increase over the max HSA contribution for 2021. More ... Even though we live in a digital age, some of the information you need -- a fly-casting article from your granddad's 1952 issue of Field and Stream, receipts from your business trips, an idea you jotted down on a restaurant napkin -- is still in old-fashioned paper form. That makes it easy to misplace and cumbersome to carry around. You could scan it electronically and create a digital copy on your computer's hard drive. But that requires lugging that pile of paper back to your desk, waiting while the scanning software loads on your computer, carefully positioning all the pages face down, and getting the lid on your desktop scanner to close properly (no easy task, in the case of hardcover books with stiff bindings). Gee, that seems like a whole lot of work for a little convenience. Wouldn't it be so much easier if you could simply snap a picture of a paper document with your iPhone and then automatically convert that picture into a searchable electronic file you can access on any of your devices? Wouldn't it be even better if your phone could use optical character recognition (OCR) to convert the item's contents into text, so that you could paste the information into an e-mail or a word-processing document? Well, surprise -- you can. There are a slew of apps that will turn your phone into a pocket-sized scanner that does much of what a desktop scanner does. Additionally, you now can scan stuff anytime -- think the public library, government records archives, and other places you wouldn't want to lug a portable scanner and laptop. And you might find a simplified iPhone app easier and faster to use than a complicated desktop scanner program. Here are five scanning apps to consider downloading. JotNot Scanner Pro, developed by MobiTech 3000, is a bare-bones app without a lot of fancy features. Basically, it's a miniature copy machine, designed to take pictures of text documents that you can e-mail to your computer and then use in other, higher-powered programs. What makes JotNot so valuable is it takes really, really good pictures. The app automatically adjusts the perspective, sharpness and contrast of your iPhone camera to optimize images of text. It also allows you to crop a picture of a document by adjusting each corner independently of the others, and then tinkers with the contrast ratio, perspective and alignment on the fly. The app also allows you to convert color images to black-and-white, a big plus if you're going to run the image through an OCR program on your computer later. Because of its simplicity, JotNot has some limitations, according to MacWorld reviewer Kate Dohé [source: Dohé]. It doesn't provide e-mail, sharing options or over-the-air printing, and there's no PDF conversion, so you have to save images to your iPhone photo library as JPGs instead. Dohé found that JotNot performed best with black text on white or light backgrounds, and conversely, created the poorest images from light text on dark or boldly colored or patterned backgrounds. She also noted that JotDot is a good companion program to Evernote, the popular free-form cloud information manager; Evernote's OCR feature was more accurate when using images created by JotNot, compared to images taken with the iPhone's basic camera app [source: Dohé]. If you're the sort of person who feels safer buying an established brand rather than experimenting with an upstart app, Genius Scan might be the best choice for you. The Grizzly Lab product is one of the most popular iPhone scanning apps around, with millions of users. Like JotNot, it's designed to optimize the pictures your iPhone camera takes, correcting perspective and other factors to create a sharper image of the text. It will also automatically straighten skewed or off-center images -- a plus when you're trying to capture information from a whiteboard at a corporate presentation or a sign. The program creates sharp black-and-white images and is capable of scanning multiple-page documents and melding the images into a single file. Unlike JotNot, it's capable of creating PDF documents that you can export to iBooks or any app that's capable of reading PDFs. With the premium Genius Scan+ version of the program, you also can easily export documents to Dropbox, the cloud document-storage site, and to Google Docs and Evernote. InformationWeek reviewer Todd Ogasawara notes that you can use the app to capture "whiteboard sessions, receipts and other papers and signage on the go" to share in various formats. On the downside, he wrote, although the app works on an iPad, it doesn't scale to the larger display [source: Ogasawara]. Like Genius Scan, Pixoft's TurboScan is a good bet if you're looking for a scanner app that a lot of other users seem to like. The app had a five-month run in 2012 as the No. 1 business app download in the iPhone app store. Unlike other apps that emphasize simplicity and ease of use for smartphone newbies, TurboScan seems targeted at the sort of tech-savvy user who needs 32 gigabytes to have room for all his or her apps, and who likes a load of intricate features and functionality. When you scan an image with TurboScan, for example, you can adjust manually for brightness and rotation, and choose one of multiple modes (color, black-and-white or photo). But the app has a lot of automatic image-optimizing features as well. For example, it's designed to compensate for the skewed perspective that occurs when you don't manage to hold the iPhone camera precisely parallel to the document you're shooting, or when the image is an open book that's slightly cured. There's also a nifty feature that allows you to take three consecutive pictures of a document and then combines them into a single, higher-quality image. Brighthand.com reviewer Mac McCarthy gives TurboScan a generally positive review, noting that it "produces good quality images and easy doc sharing, although it might take you a bit of work to optimize your images" [source: McCarthy]. At \$6.99 for a download, Readdle's Scanner Pro is one of the pricier scanning programs around, but it justifies that premium cost by being both easy to use and offering an extensive array of features, including some that you won't find in competing programs. One of Scanner Pro's nice features is that it senses where the edge of the document is, which ensures that you don't take a picture of a page and somehow leave out some of the text. But the program's big strength is that it lets you do a whole lot of stuff to documents once you've scanned them. It will work with multiple pages and includes tools for moving, deleting and combining pages, and it also lets you password-protect the finished PDF, so only the right people get to see sensitive information. ScannerPro will let you upload documents to Dropbox, Evernote, iDisk, or any other server that uses the WebDAV format for facilitating collaboration between users, and it will also let you send your scans to Google Docs. For a 99 cent fee per use, Scanner Pro will even fax your documents to someone who still uses that technology [source: AppAdvice.com]. One of the limitations of using the iPhone as a scanner is that most scanning apps aren't that good at optical character recognition, which translates a picture of a document into digital text that can be searched or copied and pasted into a word-processing document. The reason is that unlike a flatbed scanner, which holds a document motionless, illuminates it and creates a close-up scan, the images that a phone camera takes are shakier and contain imperfections like shadows, which make it more difficult to accurately convert the image to digital text. One program that strives mightily to get over that hurdle is Perfect OCR. It uses special algorithms -- the mathematical formulas that decipher images -- which are designed to compensate for the uneven lighting and shadows and boost contrast. Additionally, PerfectOCR contains a feature called SureScan, which is designed to compensate for the shakiness in your grip. The app's maker, Pixoft, claims 90 percent accuracy in converting images to text. In case you're planning to scan documents longer than a grocery list, Perfect OCR can create multiple-page PDFs that you can e-mail, along with the translated text. It also works with documents in languages ranging from Portuguese to Russian [source: iTunes]. As someone who writes books on the history of popular culture, I've spent a lot of hours in libraries, thumbing through dusty old books and magazines and squinting at microfiche on flickering old readers. One of the most tedious and expensive parts of my work was making photocopies of the obscure, vintage information that I dug up. A few years ago, I got the inspiration to buy a small-footprint USB desktop scanner and stuff it into a big rolling briefcase along with my laptop. But that still required me to find a library carrel with access to a power outlet, and then to lug all the books, magazines and other materials over to it. Now that I can use my iPhone as a scanner, though, my next research project is going to be a lot easier. Related Articles AppAdvice App Guides. "Document Scanners for the iPhone." AppAdvice.com. (June 11, 2012) Kate. "JotNot Scanner Pro." Macworld.com. (June 11, 2012) App Store. "Perfect OCR: document scanner with high quality OCR." iTunes.apple.com. Oct. 24, 2011. (June 11, 2012) AppGuide. "Genius Scan." Macworld.com. (June 11, 2012) Mac. "TurboScan Review: A Handy iPhone Scanner in Your Pocket." Brighthand.com. May 31, 2012. (June 11, 2012) Todd. "Genius Scan Turns iPhone, iPad Into Scanner." InformationWeek. March 5, 2012. (June 11, 2012) Bob. "Scanner Apps Turn the Phone into a Fax Machine." The New York Times. Feb. 1, 2012. (June 11, 2012) Fremd, Mike. "UFO Investigators Flock to Stephenville, Texas." ABC News. Jan. 18, 2008. (Feb. 21, 2012)

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