

Tips to Get Gift Cards to Give More

From email to text messages, Facebook posts, personal photos and Gingerbread-scents, holiday gift cards and [e-gift certificates](#) were a fun and *virtually* easy present to give this holiday season. And for those who were on the receiving end, you might be giddy with excitement dreaming about the items you can now purchase. But before you head to the store, there are several things to consider: spending a gift card just to spend it isn't a smart way to shop. With a plan and path, you can actually stretch the value of your gift certificate and buy more than what the card is worth.

- 1. Read the fine print.** Understand the card's policies, including any fees or expiration dates and protect it like you would cash since most stores don't offer refunds for lost or stolen cards. It's wise to keep the receipt too so you can prove the card's original balance.
- 2. Redeem gift certificates wisely and plan out your purchase.** Many people are quick to spend the entire gift card at once because they see it as money to spend, but this is a wasteful way to shop so be mindful of what you buy and the gift card can be a gift that keeps giving back.
- 3. Save big during post-holiday and end of season sales.** Shop after the holidays to find big discounts on apparel, holiday decorations and electronics. Otherwise, wait for sales: January is a prime time to buy new TVs since retailers offer price cuts in time for Super Bowl and also a great time to find cheaper fitness products and gear during New Year sales. Holiday sales like President's Day offer deep discounts on big ticket items and, likewise, end-of-season sales offer extra savings on seasonal apparel and merchandise.
- 4. Use online coupons to maximize savings.** Aggregator sites like [PromotionalCodes.com](#) and [CouponWinner.com](#) offer thousands of online coupons and promotional codes for over 11,000 retailers like \$7 off \$70 at Target and \$5 off \$50 at Sears. You can even apply these coupons to sale or clearance items to stretch your savings even further.
- 5. Re-gift gift cards for upcoming celebrations.** Look ahead in 2011 for special events you have coming up to plan for those purchases smartly. You could potentially re-gift a gift certificate or use the funds to buy an appropriate present.
- 6. Trade or sell unwanted gift certificates and cards for cash.** Sites like [Plastic Jungle](#) buy unwanted gift cards at a discount depending on how popular the issuers are. It currently pays \$92 for a \$100 gift card from Target but only \$70 for a \$100 card from Baja Fresh. It also sells discounted gift cards so a \$100 Target card can be bought for \$97.
- 7. Don't forget about your gift card!** According to a recent survey, 27 percent of people have not redeemed gift cards from 2009 holiday season. A site called [ScripSmart.com](#) allows people to sign up and enter their gift card information. It then sends reminders about expiration dates or alerts if the retailer is showing signs of going bankrupt.

To book an in-studio, satellite or skype broadcast interview with consumer savings expert, Andrea Woroch, please call (805) 883-1000 x111 or email Andrea.Woroch@SurfMyAds.com.