

## REWARD CARDS AND PROMOTIONAL GIFT CARDS

Reward and promotional gift cards often expire within a few months. Use these cards quickly to avoid forfeiting the entire balance or benefit.

Gift Card	Amount	Expiration Date	Non-Use Fees	Restrictions	Plan
Cell phone rebate card	\$200	08/31/2019	\$0	None. Expires in 6 months.	Spend at grocery store this Saturday. Put note in calendar.

## GENERAL PURPOSE GIFT CARDS

When a general purpose gift card (like a Visa® or Mastercard® gift card) is inactive for 12 consecutive months, the issuer may charge non-use fees every month until the card is used or the balance is \$0.

Gift Card	Amount	Expiration Date	Non-Use Fees	Restrictions	Plan
Visa egift card from Mom	\$50	12/2027	\$2.95/mo	Must use online	Buy \$50 Amazon egift card. Add Amazon egift to my account.

## STORE GIFT CARDS

If you can't think of a way to easily use a store gift card, sell it, donate it, regift it or give the card away.

Gift Card	Amount	Expiration Date	Non-Use Fees	Restrictions	Plan
Sephora	\$40				Stock up on mascara.

## RESTAURANT GIFT CARDS

When you decide when and where to use your restaurant gift cards, put reminders in your calendar.

Gift Card	Amount	Expiration Date	Non-Use Fees	Restrictions	Plan
Panera	\$25				Lunch with Tracy on Friday.

## OTHER GIFT CARDS

Merchants like Amazon, iTunes, Uber and Google Play allow customers to redeem gift cards without having to use the funds immediately. The balance will be stored in your account and used toward a future purchase.

Gift Card	Amount	Expiration Date	Non-Use Fees	Restrictions	Plan
Uber	\$25			Must use in app	Add to Uber account now

## Ways to Tidy Up Your Gift Cards

- Redeem the gift card
- Sell it for cash
- Re-gift it to someone else
- Buy a present with it
- Donate the gift card
- Use it to buy items to donate
- Give it away "just because"
- Cash it out, if allowed.

