



An "iMoneyMinute" is an idea that in less than one minute will give you a way to save time, save money, make money, or reduce your financial risk.

## Important Information You Need to Know When Buying Gift Cards

The holidays are upon us again, and more people than ever are turning to gift cards. While these can save you on shopping nightmares and allow you to give exactly the gift your recipient wants, the cheer of gift cards can quickly turn sour. You can change that by following these simple rules when purchasing gift cards:

**1. Know where your card can be used.** Retail cards or bank-issued cards can often only be used at certain places. Make sure the card you buy is for a place your recipient likes to shop. Beware that some cards are valid in stores only and cannot be used online.

**2. Know what fees are involved.** Often cards lose value or expire after a certain amount of time. Don't waste your money on a gift card that will be worthless if your recipient forgets that it is in a drawer for a little while. It would be better to give cash in that case!

For further information on what gift cards you should look at, Forbes has put together a list of the [10 Gift Cards to Buy and Avoid](#).

Another resource is the [Plastic Jungle](#), where you can buy discounted gift cards or sell your unwanted gift cards (hey, we know they are out there) before they are worth nothing.

Contact Us

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We hope the iMoneyMinute is useful to you. If you have a different email address you would like us to use, or if you would prefer to no longer receive the iMoneyMinute emails, please email us at [advisor@ifsweb.com](mailto:advisor@ifsweb.com).

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