

# HOLIDAY HINTS

## Family Gifts That Empower

(NAPSA)—A growing number of parents are giving the gift of fiscal responsibility this holiday season—and giving themselves peace of mind.

They are doing this by giving prepaid cell phones and pay-as-you-go cash cards. A prepaid cash card looks and works like a credit card except you load its value in advance.

In addition to being able to reach their teen or college student anytime, anywhere, prepaid cell phones offer several advantages:

- They eliminate the possibility of running up unexpected charges by going over the limit on monthly minutes, as with post-paid plans.

- They also offer convenience. A parent, teen or college student can replenish wireless airtime with most major wireless carriers at various locations, such as select Coinstar Centers in supermarkets nationwide.

Prepaid cash cards also offer parents peace of mind, with the knowledge that their teen is never stranded without money.

A prepaid cash card, such as a GreenDot™ prepaid MasterCard® card, empowers those who have weak credit or no credit or who do not have a bank account—a significant number of people.

It's estimated that more than 10 million American households are without bank accounts, 50 million adults in the U.S. do not have credit cards, and most teens legally cannot obtain credit.

Prepaid cash cards can also empower consumers by giving them access to savings from online shopping, which generally accept only credit or debit cards. Plus, properly used, they can be an excellent financial budgeting tool and help to prevent unchecked credit and



**When properly used, a prepaid cash card can help a young person master the basics of budget management.**

debit spending.

While prepaid cash cards help facilitate “plastic spending” and serve as an opportunity to keep expenses in check, experts say using a prepaid cash card can also save the average consumer an estimated \$343 per year in interest and fees over credit cards.

And, there is the convenience of being able to replenish the card at locations such as Coinstar Centers in supermarkets.

There are some details to consider. The recipient must register to receive their personalized prepaid MasterCard® card. Unlike store gift cards, it cannot be given away to someone whose name is not on the card. Also, there is a monthly account maintenance fee, making it ideal as a gift to a family member.

Coinstar, Inc. offers a range of products and services such as coin counting, electronic payment solutions, and entertainment services.

For more information, visit [www.coinstar.com](http://www.coinstar.com) or call 800-928-CASH.