

# MANAGING YOUR MONEY \$

## Use It Or Lose It No More

(NAPSA)—When it comes to gift cards, “use it or lose it” was the rule of thumb in years past.

Forgotten cards hidden in wallets or drawers often lost value—\$5 billion in one recent year alone, estimates Tower Group—to nuisance fees, expiration dates or other hazards that weren’t obvious to consumers.

That’s changing thanks to new rules and an emerging breed of gift card.

With gift cards topping shoppers’ lists for the seventh year in a row, according to Deloitte, many shoppers are returning to the gift card aisle this year. Here’s what consumers should keep in mind to get the most value for their gift card dollars:

- New rules protect gift cards from losing value. Limits on fees and expiration dates mean funds remain valid at least five years from the date of purchase and any card used in the past 12 months can’t be charged fees.

- Read the disclosures. All cards must clearly disclose the fees on the card or packaging, but check to see that the disclosures are current since gift cards before January 2011 may be mislabeled. Consumers can avoid the confusion altogether by looking for gift cards free of expiration dates and nuisance fees.

- If you don’t use it, it doesn’t matter if you lose it. While the new protections are good news for consumers, they can only go so far. The protections can make sure gift cards keep their value while



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**A simple, social way to reach financial goals such as college tuition or a down payment on a house can make a great gift.**

they’re in the wallet, but they can’t make sure the cards are fully spent. Unlike traditional gift cards that make money for the businesses behind them when they go unused, a new breed of gift cards makes it possible for recipients to actually earn money by spending them. One example is the GoalMine GoalPack. A new, simple investing and saving service, it puts the gift card to work earning money as soon as the recipient redeems it. A modern-day take on the savings bond, these cards let you start earning money towards a financial goal—home down payment, college tuition, a new car and more. The cards are available in \$25, \$50, \$100 and \$200 denominations.

Visit [www.goalmine.com](http://www.goalmine.com) or call (888) 253-4625 to learn more.