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Provided you have something to spend them on, gift cards are as good as money. A practical difference between money and gift cards, though: No one is going to trade you \$50 in cash for less than \$50. With a few clever tricks, however, you can buy gift cards for considerably less than their purchasing power. All you have to do to get the best price on a gift card is to buy with the right credit card in the right place: Use a gift card ExchangeSites like Plastic Jungle and Gift Card Granny are popular places to buy (and sell) gift cards used. You can save as much as 35% off the face value of a gift card (or more if you include eBay sellers) using one of these sites. The selection of gift cards at these retailers, however, can be slim at times and they are often sold in odd amounts, so if you want to save on a certain gift card amount, you may not have much luck here. Also, when you're busy, it's easier to just go to the store to buy a gift card. G/O Media can get a commissionCubii Pro Under-Desk EllipticalHere is another strategy that will get you a discount on the most popular gift cards automatically: Buy gift cards with a Rewards credit card at groceries, pharmacies, or Office Supply StoresUse your rewards credit cards to save money on gift cards. If you have a credit card that gives you something like 3 to 6 percent back on purchases made at the supermarket, you can buy gift cards at the supermarket, and therefore, in essence, save that 3 to 6 percent. Other places where you can buy gift cards that may also have similar credit card rewards categories include office delivery stores and pharmacies. If you have these cards, for example, you can get cash back on gift cards you buy from certain places: American Express Blue Cash Preferred (6% back in supermarkets), Everyday (3% back at the supermarket), or grandfathered Everyday (5% back at supermarkets and pharmacies) cards; Chase Ink (5% office supplies stores), Amex SimplyCash cards and other Amex OPEN cards (5% at office supplies stores). Use a gift card to buy another gift card OccupancyArea describes another gift card and rewards card purchase strategy: use (discounted) gift cards for a store to buy another gift card you are actually using. For example, you can get a Toys R Us gift card (which you can get 5% cash back through uPromise) and then use this card to buy an Amazon gift card. If you purchase an OfficeMax gift card with a credit card that rewards you for shopping in stores with office supplies, you can use it, OfficeMax gift cards to purchase another gift card. Check out boarding area's full chart of gift card hacks. Buy gift cards with your credit card rewards/pointsTing if you have a bonus credit card, it may make more sense to redeem your rewards for a gift card instead of any other reward (e.g. cash miles), since gift card gift cards is often cheaper and also for sale from time to time. Recently, for example, Citibank credit cards had a redemption offer for a \$100 Amazon gift card for 9000 points (a saving of 1000 points or about \$10), while their typical cash back reward is \$50 for 10,000 points. If you buy gift cards via credit card or travel rewards shopping portals like Chase Ultimate Rewards or Aadvantage, you can earn miles or points on this gift card purchase. In short, you never have to pay full price for a gift card. Photo of 401 (K) 2012 All our Race for Life shop items are currently moving to a new home, so will be offline for a while. Everything will be online again in January 2021. Even if you can't buy support right now, you can still sign up for Race for Life 2021. You can still claim a free Race for Life 2020 medal here. A gift card is a prepaid card that can be used by anyone for whom it is given. Although a gift card usually resembles a credit card, no debt is incurred with its use. Gift cards have replaced the old paper gift cards and are the perfect gift for occasions where you are not sure what to buy. Deeper definitionGift cards with the logo of a major credit card on the front, such as a MasterCard, Visa, American Express or Discover, can be used in any store that accepts these cards. Some cards can be used in stores owned by the same parent company. For example, Gap Inc. owns Gap, Old Navy, Banana Republic and Athleta, so a Gap Inc. gift card is good for any of the stores it owns. Some gift cards can only be used at a single retailer. Companies like Target, Amazon, Best Buy and Macy's offer cards that can be used to buy only their goods. Some gift cards charge an activation fee of about \$5. The activation fee is paid when the gift card is purchased. Some gift cards also charge a rest fee on cards that haven't been used for a year. Some gift cards act as cash. If they are lost or stolen, the money is in the hands of whoever has the card. Other cards can be registered online and can be reported as lost or stolen. When this happens, the balance is frozen and transferred to a new card. Starbucks and Crate & Barrel are two retailers that encourage customers to register gift cards and will issue new ones if they are lost or stolen. If you plan to give a gift card as a gift, also give the recipient the card's activation receipt and a piece of paper with the gift card number, including the additional security numbers that may be on the card. The receiver can easily replace the card if it is lost or stolen. If the recipient realizes that his card is missing, he should contact the merchant or credit card company immediately. The retailer must be able to freeze the account and issue a new card using the activation receipt or gift card number. Most store cards do not charge a but bank-handed cards Example of a gift cardThe person who gets a gift card can use it to pay for part or all of a purchase. Some gift cards have a maximum amount you can load but can be reloaded, which means the recipient can add funds later if he wants. Other gifts cards do not serve additional purposes when the balance is used. Last month I was in Georgia visiting my daughter. We did some crafting together and she mentioned that she needed a sewing kit. That's what I came up with. It turned out so cute I wanted to share it here at Instructables. I designed it to be received as a greeting card and later used as a sewing kit. These proved so cute I made several different designs using felt, cotton, yarn and wool roving. The bodies were needle felted. Needle felting is a lot of fun and projects can be done quickly and easily. Utube has a lot of videos on needle felting. I didn't have the right colors for the animal's bodies, so I used yarn instead by carefully separating the threads to give it the roving texture. Amazon sells everything from books to electronics and more, with convenient delivery options and easy one-click shopping functionality. The only thing that could do better is shopping for free. From surveys to point programs, here are 11 ways to earn free Amazon gift cards for all your shopping needs. Lifewire / Jo Zixuan Zhou Microsoft Rewards is a free program that rewards you for easy, everyday activities. Earn points when you search Bing and purchase items from the Microsoft Store online and in Windows 10. The more points you earn, the more rewards you get, including Amazon gift cards. Track your progress towards any prize you have your eye on. If you were previously a member of Bing Rewards, your account was automatically switched over to Microsoft Rewards. Amazon gift cards are not available as prizes in some areas. If you don't see Amazon gift cards as an option, contact Microsoft Rewards Support and request that they be added. When you shop through TopCashback, you earn cashback when you make an online purchase. It's a bit like a coupon, but with the savings coming later. If you choose an Amazon gift card for your withdrawal, they'll give you an extra two percent bonus. TopCashback guarantees that it will have the highest cashback offer of any kind and it will match any offer if you see a higher rate elsewhere. There is no minimum amount to meet before you can withdraw. Request a gift card when you want one. To earn gift cards faster, be sure to take advantage of special offers. The site sometimes offers as much as 100 percent back on certain items. Amazon Mechanical Turk (MTurk) is a marketplace for work that requires human intelligence. The idea is that human intelligence is irreplaceable when it comes to certain jobs called Intelligence Tasks (HITS). When you become a mechanical turk worker, you will be paid to do simple HITS, such as checking for typos, tagging images, or transcribing data. Choose to get paid via an Amazon Payments account or with Amazon gift cards. Sort HIT's so that the highest paying concerts are shown first. Set aside some time each week to fill out online surveys, and earn Amazon gift cards for your problems. Survey Police keeps a current list of all the legitimate survey sites that offer Amazon gift cards as a reward. Other big-name survey sites that offer Amazon gift cards include Harris Poll, Opinion Outpost, and Toluna. MyPoints is a rewards program where you earn points for everyday online activities, such as reading emails, printing coupons, shopping, taking surveys and doing web searches. When you earn enough points, redeem them for Amazon gift cards or rewards from other merchants. Save up your points until you have enough for a \$25 or \$50 Amazon gift card. They're a better deal. Swagbucks is an online rewards program where you earn points for printing coupons, searching the web, watching videos, answering surveys, shopping, and other typical online activities. When you earn enough points, cash them in free gift Amazon gift cards, among other rewards. Keep an eye out for free gift card promotions on Amazon. The online retail giant often offers spend \$50, get a \$25 gift card offer in the Grocery and Health and Personal Care categories, or advertise other promotional offers that include gift cards, such as getting a free \$15 gift card when you buy a \$50 card. These deals are usually not advertised and are volatile, so get in the habit of taking a quick look whenever you are on the site. If you're good at paying off your credit card every month, check out Amazon's Visa rewards cards. Promotions vary, but you'll often earn a \$50 or \$70 Amazon gift card upon approval and earn points toward Amazon gift cards with each purchase. Check your rewards programs for credit cards you already have, as well. Many, including Chase credit cards, you can redeem points for Amazon gift cards. Shopkick is a shopping app that gives users rewards for shopping activities both online and in stores, such as going into stores, scanning items, making in-app or in-store purchases, and submitting receipts. Convert your rewards to Amazon gift cards. Collect all the old cell phones, laptops, digital cameras, video games, movies, books (including textbooks), and electronic gadgets that take up space in your house, and trade them in for Amazon gift cards. Amazon Trade-In Program makes it easy to see how much your stuff is worth, and it's just as easy to ship in your goods. Amazon is usually willing to pay more than anyone else. Thanks for letting us know! Tell us why! Why!

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