Holiday
Gift Card Tips

When Buying Gift Cards:

* Read the fine print before you buy. If you don't like what the terms and conditions are - go somewhere else.

* Ask about expiration dates and fees. Make sure this information is either on the card itself or in the card envelope. (California law prohibits expiration dates on gift cards, but watch out for extra fees.)

* Consider purchase fees. Will you be charged a fee to buy the card or to activate it?

* Are there any fees for the recipient? For instance, will the amount decrease over a certain period of time if not used? Some card companies will charge $2.50 or so per month after the first six months that it is not used. Make sure you check all the fine print.

* Check for any purchase restrictions. For example, make sure that the gift card can be used in the store and online, and that an “all purpose” card can really be used for gas or food.

When Using Gift Cards:

* As soon as you receive a gift card, check for any form of an expiration date as well as for any other terms or conditions.

* If you were not given the card’s terms and conditions, the original purchase receipt, or the card’s ID number, ask for them from the person who gave them to you.

* Treat the gift card just like cash. If it is lost or stolen, report it to the store where it was purchased immediately. Some stores will not replace the cards, but others will for a small fee. If you decide to pay for another card, you will need the original card’s ID number or receipt to show the store.

* If the card expires before you have had a chance to use it, contact the store. They may extend the expiration date, but there will probably be a fee attached.

California is one of the few states that have outlawed expiration dates on gift cards and gift certificates. They also have banned most fees that can come with a gift card purchase, but not all of them so keep your eyes open. Also, watch out for expiration dates from gift cards sent from friends and family from out of state.

Source:
Buying, Giving, and Using Gift Cards, FTC Consumer Alert, 10-2006
The U.S. Public Interest Research Group (PIRG) has released their 21st Annual “Trouble in Toyland” report. The toys which make this annual list pose significant safety hazards to kids. According to the Consumer Product Safety Commission, in 2005 close to 73,000 children under the age of five visited the emergency room and 20 children died due to toy related injuries. Researchers from PIRG visited both toy stores and retailers, and looked for toys with the following risks- choking, strangulation, dangerously loud noises, and toxic chemicals. The following six toys made the list this year. To find out more about the 21st Annual Trouble in Toyland report go to www.calpirg.org.

**Kid Connection Mini Activity Cube**

**Danger:** The shaped pegs, which can come loose, are a choking hazard for kids.

**Manufacturer:** Wal-Mart Stores

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**Little TiKe Carry Along Musical Keyboard with Teaching Lights**

**Danger:** The volume of this toy can reach 90 decibels, which can cause hearing loss.

**Manufacturer:** Little Tikes Company/Kids Station Toys International

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**Magnetix**

**Danger:** When swallowed, magnetic toys can cause severe internal damage.

**Manufacturer:** MEGA brands

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**Chikz Make-Up**

**Danger:** The nail polish in the set contains benzene, a known human carcinogen.

**Manufacturer:** Greenbrier International

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**Lincoln Logs Frontier Firehouse and Sheriff’s Office**

**Danger:** Given its size, the smallest log could block a child’s airway.

**Manufacturer:** Hasbro

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**Water Yo-Yo Ball**

**Danger:** The rubber cord can get wrapped around a child’s neck when swung around their head.

**Manufacturer:** Assorted
The Federal Trade Commission and the technology industry recently launched OnguardOnline, a campaign to help consumers integrate online safety into their daily online routines. Holiday online shoppers who stop and think before they click can prevent an online Scrooge from interfering with their purchases. For a full list of tips on how to be an OnguardOnline shopper go to OnGuardOnline.gov, but for now here are some tips to keep online shopping a pleasant experience.

* **Know who you are dealing with.** Anyone can set up shop online. Before you buy, confirm the seller’s physical address and phone number and don’t give financial information through email or pop-ups.

* **Read between the lines.** Read the description of the item very carefully. Words like “refurbished” or “vintage” may mean that the item is in less than perfect condition.

* **Calculate the costs.** Check out websites that offer price comparisons and keep track of who has the better deal. Don’t forget to factor in shipping and handling.

* **Pay by credit or charge card.** Do not send cash or check under any circumstances. If you pay with a credit or charge card online, your transaction will be protected by the Fair Credit Billing Act. This act gives consumers the right to protest any charges that were not made with their consent.

* **Check out the terms of the deal, like refund policies and delivery dates.** Can you return the item for a full refund? And if you do return it, will you have to pay the shipping cost and restocking fees? Make a note of when you are expected to receive the order, the law requires sellers to ship items as promised within 30 days of the order date. Make sure to get a gift receipt if needed.

* **Keep a paper trail.** Print out all records of the transaction including the product description and price, the online receipt, copies of any emails you exchange with the seller. Keep them in a safe place until you receive the item you purchased. Read over your credit card statements as you receive them and be on the lookout for any unauthorized transactions.

* **Don’t email your financial information.** It is not safe to send any personal information in the form of an email. When making an online transaction look for the following indications that the site is safe and secure: there should be a lock icon on the browser’s status bar and the website should begin with “https:” (the “s” stands for secure).

* **Use anti-virus software and a firewall and update them regularly.** Your anti-virus software should update routinely with antidotes to the latest viruses circulating through the internet. Firewalls act as a guard to protect your personal information, so make sure your operating system has one installed.

* **Check a company’s privacy policy before doing business.** The policy should let you know what information is being collected, how they are using it and why. If you can’t find a privacy policy, take your business to a site that does.
Before going out to shop, write out an itemized holiday budget! Use the chart below as a starting point. Plan on one or two gifts per person before you get swept up in the temptations at the mall. Having a few affordable ideas on paper will help you stay focused and on task!

### Holiday Spending Budget

<table>
<thead>
<tr>
<th>Gift For:</th>
<th>Gift Choices:</th>
<th>Estimated Cost:</th>
<th>Stores:</th>
<th>Price Paid:</th>
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Total Gift Budget $ 

<table>
<thead>
<tr>
<th>Other Holiday Costs:</th>
<th>Estimate:</th>
<th>Amount Paid:</th>
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<tbody>
<tr>
<td>Decorations</td>
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<td>Tree</td>
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<td>Cards/Stamps</td>
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<td>Gift Wrap</td>
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<td>Entertainment/Food</td>
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<td>Travel</td>
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<tr>
<td>Gifts (from above)</td>
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</tbody>
</table>

Total Holiday Spending: $ $
Comments and Requests

*Today's Consumer* is written primarily for the staff of UC Cooperative Extension. It is available to readers outside of Cooperative Extension for a subscription fee. Send comments and requests to me at: Cooperative Extension, University of California, Riverside, CA 92521; 951-827-5241.

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