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Five Guilt-Free Ways to Save Money with Gift Cards

Whether shopping for gifts or just trying to meet the needs of the household, Shelley Hunter, the Gift Card Girlfriend, says consumers can use gift cards to spend less and get more this holiday season—without feeling guilty.

Danville, CA, December 8, 2009 – For years, we’ve coaxed the price tag off of presents so recipients wouldn’t know how much money we spent on the relationship. And now, with the exchange of gift cards, we’re supposed to feel comfortable putting the dollar amount at the forefront of the gift. Not everybody is ready for the transition. But Shelley Hunter, the Gift Card Girlfriend, says consumers can feel good about gift carding using her signature approach. She also offers the following five suggestions for ways to save money buying and using gift cards this holiday season:

- 1. Choose plastic over paper.** Long before gift cards, folks, fresh out of gift ideas, stuffed cash or checks into greeting cards. To some, the gift card isn’t much better. But by adding something inexpensive, free, or homemade, you can turn even a cheap gift card into a thoughtful gift. \$10 cash in a greeting card is nice. A \$10 gift card to the cooking store along with a copy of your five favorite recipes is personal. To save money, share your time, talents, or ideas along with a gift card you can afford. Visit www.GiftCardGirlfriend.com for more specific ideas.
- 2. Stay within your budget.** Overspending is easy when shopping for traditional gifts. Although you might have a dollar limit in mind, finding something you like within that range isn’t always possible. With gift cards, however, you decide how much money to spend. So pick an amount that works for your budget and put it on the card. Don’t be embarrassed if the amount is small. Stick to what you can afford and make the gift card more meaningful in other ways. For example, my kids are making homemade bookmarks to go with a gift card to the book store. The activity will keep the kids occupied and help me deliver a sentimental gift without overspending.
- 3. Buy discount gift cards.** A variety of online web sites sell gift cards for less than face value and allow you to collect cash for gift cards you don’t want. I like to buy gift cards at Costco. They sell gift cards for an increasing number of retailers with discounts anywhere from about 6% (iTunes) to 20% (Elephant Bar). The recipient gets the full value of the gift card, but you don’t have to spend that much money.
- 4. Give one, get one.** In an effort to grab our shopping dollars, retailers are offering “give one, get one” (“GOGO”) deals where you receive a free gift card with the purchase of another. For example, Safeway held a “Black Friday & Saturday” gift card promotion where shoppers who bought \$200 in gift cards received \$20 off a future shopping trip. They ran a similar GOGO program shortly after and other retailers are doing the same—Black Angus Steakhouse, The

Container Store, and CVS Pharmacy to name a few. GOGO specials allow consumers to increase their spending power without spending more money.

- 5. Give yourself a gift card.** Buy discount gift cards for personal use or take advantage of GOGO offers and use both the paid for and free card for yourself. Here are some examples:
- I recently bought a CVS e-card for \$25 and got a free \$5 e-gift card to go with it. I took both gift cards to CVS and purchased \$30 worth of household products for just \$25.
 - Costco is selling \$100 gift cards at Baja Fresh for \$79.99. If you frequently eat at that restaurant, buy yourself a gift card to Baja Fresh and eat more for less.
 - Since I plan to buy gifts at Toys “R” Us and Macy’s this Christmas, I will buy gift cards for both stores at Safeway in order to cash in on the GOGO offer. Then, instead of gifting the cards, I will take them to Toys “R” Us and Macy’s to do my holiday shopping.

Taking advantage of some of these strategies will require a little planning, but you’re leaving money at the check stand if you don’t at least try.

About Gift Card Girlfriend

Gift Card Girlfriend (www.GiftCardGirlfriend.com) is designed to show consumers how to turn any gift card into a thoughtful gift. Along with gift card suggestions, presentation ideas, and practical advice, Shelley Hunter, founder of Gift Card Girlfriend, is on a mission to erase the impersonal stigma attached to gift card giving. Using her signature approach, consumers will gift card with confidence, knowing the recipient will focus less on the dollar amount spent and more on the effort given.

About Shelley Hunter

Shelley Hunter, your guide to guilt-free gift carding, is a wife and mother of three children. Although her primary job is being a stay-at-home mom, she has licensed several products to a handful of companies and thoroughly enjoys the creative process of using her imagination to solve problems. She initially set out to resolve the impersonal nature of gift cards doing what everybody else has done—design gift card holders. But she later realized the only way to make a gift card feel more personal is to put a little feeling into it. The process is simple but the impact is great. Shelley is a graduate of Brigham Young University and a former IT professional. She loves to give (and receive!) gift cards.

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