

# Trading gift cards for cash



Gift cards sell like hotcakes, yet a quarter of Americans who receive them during the holidays have at least one lying around 10 months later, according to CONSUMER REPORTS surveys. Brian Riley, senior research director for the TowerGroup, a financial services firm, estimates that consumers left \$2.5 billion worth of gift-card value on the table in 2010.

If your gift cards are gathering dust, there's another option: Turn them into cash. In recent years, there's been a surge in websites that claim to pay 50 to 95 percent of the value of a wide range of gift cards. The sites then resell the cards to the public for up to 30 percent off face value.

We used the online calculators for four such sites to see how much they'd pay for cards with a \$200 face value from eight major retailers. The lessons learned:

- Some cards are worth more than others.

## What you get for a \$200 card

Store	Cardpool	Giftcardrescue	Giftcards	Monstergiftcard	Difference*
Whole Foods	\$180	\$180	\$140	\$180	22%
Apple Store	170	160	140	160	18
Bonefish Grill	160	154	140	134	16
Walmart	180	168	190	170	12
Coach	150	150	140	152	8
Brooks Brothers	130	136	140	134	7
Home Depot	168	166	176	168	6
Macy's	160	160	166	160	4

\*Between highest and lowest offers from websites.

Sites were generally willing to pay more for cards from Walmart, Home Depot, and Whole Foods than for those from Brooks Brothers. Deals may change at any time, though. Kwame Kuadey, founder of Giftcardrescue, said the price depends on a merchant's popularity, which his company determines through a "wish list" survey of customers.

- Look at several sites. No one always had the best deals. Overall, for \$1,600 worth of cards, they paid from \$1,232 to \$1,298. Cardpool paid the most for a Bonefish Grill card

but the least for a Brooks Brothers card.

- Read the guarantee. For example, Monstergiftcard offers "a 100% guarantee that the stated value of the gift card is what you will receive. If not, we will offer to send you another gift card to make up the difference or send you the difference in cash." Offers at other sites may differ.
- A "personalized" card may be worthless. Some sites buy only cards that lack the owner's name, because "it has to be something that can be used without hindrance," according to Kuadey.



to dish out what they estimated to be one serving of peanuts, cheese cubes, and chicken wings based on the standard serving sizes for each (by weight), participants served from 88 percent less to 35 percent more than the listed size.

Moreover, serving size might vary within a single category of foods. Cereals, for example, have one of three labeled servings, depending on their density. When we asked almost 100 kids from 6 to 16 years old to pour out the cereal they'd eat in a sitting, they poured themselves, on average, 50 to 65 percent more than the suggested serving size.

To add to the confusion, calories per serving are usually rounded to the nearest five or 10. A bag of bread we saw advertises "40 calories per slice," for instance, but its Nutrition Facts label states a serving of three slices has 110 calories.

### What you can do

Look for the number of servings per container, and if you plan to eat the entire contents, do the math. To limit portions, take these steps:

**Use small dishes.** People tend to fill up whatever dish they're using, then judge that amount as appropriate. And research shows that people think they're getting more food when it's served on a small plate than when it's on a big one. You can join Wansink's Small Plate Challenge ([www.smallplatemovement.org](http://www.smallplatemovement.org)) and pledge to eat your largest meal of the day off a 10-inch plate for a month to see whether it curbs your calorie intake.

**Savor meals.** Finishing your meal in less than 20 to 30 minutes might lead to overeating and make you feel too full.

**Don't eat from the bag or box.** "When you eat out of a package, you're likely to keep eating until it's all gone—no matter how many servings the package actually contains," says Marisa Moore, a registered dietitian and national spokeswoman for the American Dietetic Association. Instead, pour one serving into a small bowl or split a container into single-serving packs that you can grab for a quick snack.

**Choose your glass wisely.** Studies have found that people underestimate how much they've poured into a short, wide glass. Use a tall, slender glass for alcohol and other high-calorie beverages.

## CLAIM CHECK

### Prevent dryer fires

**The claim.** Lint Alert, \$39.50 plus shipping, "can help prevent dryer fires" by letting you "monitor and detect lint buildup in your dryer duct." It's basically a pressure sensor that you install in clean dryer ductwork. It detects the levels of pressure needed to force air out of the dryer and displays green, yellow, or red LED lights. At higher pressures, indicating poor airflow, an alarm sounds. The Lint Alert has a built-in outlet, helpful if outlets are scarce in your laundry room.



**The check.** We installed Lint Alert as instructed, using a drill to create the required hole in the dryer duct. To measure actual pressure differences and assess the device's accuracy, we put a separate gauge inside the duct.

**Bottom line.** Lint Alert works. Because of the potentially catastrophic effects of a dryer fire, it could be worth buying for extra safety, but you still should clean the dryer duct periodically.