

Holiday Shopping alert!

YOU MIGHT BE BETTER OFF BUYING SCRATCH TICKETS THEN GIFT CARDS THIS YEAR-

At least, you know they will use them!

I'm like many of us, a little too busy. When I am getting myself organized for holiday shopping, I often enter the mall without a plan looking for gifts that "hit me" as right.

I confess that sometimes I leave with more for myself and then "gift cards" for the people I had actually gone shopping for.

This is true for many of us. When we are buying gifts, the trend of gift cards are on the rise and have been for several years, however, in the most recent "Consumer Reports" magazine, who outlines the best and worst gift cards and pre-paid cards to consider, makes this point:

"Don't give a merchant gift card unless you are certain the intended recipient really loves the store.

Most of us have received a gift card we have not used yet- I have 2 from last year, but I was shocked to hear that almost \$1 Billion in cards went unspent in 2015. This is just throwing money out the window.

If you are not sure about whether the recipient will use it, consider something you are sure they will use...CASH or Pre-Paid Cards- these pre-paid cards were ranked best from Consumer reports:

Bluebird by American Express and Walmart

Chase Liquid Visa

Green Dot Pre-paid Visa

Or you could watch it burn by buying them scratch tickets- at least there will be some entertainment value to the gift.

Happy shopping- Remember, it's your money!

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