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Jan. 12, 2015



With the holidays over, many Americans may have gift cards they either don't want, or simply know they'll never use. Even so, that doesn't mean that those gift cards are worthless, especially when you consider that more than \$45 billion in gift cards have gone unredeemed since 2005, according to estimates by [TowerGroup](#) and [CardHub](#).

That's why CardHub, a consumer financial website, has released its list of [5 Tips for](#)

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2. **Re-Gift:** Chances are you know someone who loves the store whose gift card you aren't really interested in. You can therefore turn around and give them that gift card when the next holiday or special occasion rolls around and save yourself some expense – especially beneficial since stores will update old card to the newest themes.
3. **Pay Down Debt:** Selling old gift cards for cash allows you to chip away at debt, important considering the average household owes more than \$7k to their credit card company.
4. **Swap Them:** CardHub offers the only gift card exchange that incorporates Facebook, thereby allowing consumers to simply swap gift cards with friends, neighbors or colleagues.
5. **Donate to Charity:** You can either donate a gift card directly to a charity or use it to purchase goods that you then give.

CardHub also has a marketplace that allows people to sell any gift card, regardless of denomination or store affiliation. More information on gift cards is at:

www.cardhub.com/edu/what-to-do-with-unwanted-gift-cards/

Small Business

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