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Assuming you have something to spend them on, gift cards are as good as money. One handy difference between money and gift cards, though: No one's going to trade you \$50 in cash for less than \$50. With a few clever tricks, however, you can buy gift cards for considerably less than their purchasing power. All you need to do to get the best price on a gift card is buy with the right credit card at the right place:Use a Gift Card Exchange SiteSites like Plastic Jungle and Gift Card Granny are popular places to purchase (and sell) gift cards secondhand.You can save as much as 35% off the face value of a gift card (or more if you include eBay sellers) by using one of these sites.The selection of gift cards on these resellers, however, may be slim at times and they often are sold in odd amounts, so if you're looking to save on a specific gift card amount, you might not have much luck here. Also, when you're in a hurry, it's easier to just go to the store to buy a gift card.G/O Media may get a commissionPet Serta Quilted BolsterHere's another strategy that'll get you a discount on the most popular gift cards automatically:Buy Gift Cards with a Rewards Credit Card at Groceries, Pharmacies, or Office Supply StoresUse your rewards credit cards to save money on gift cards. If you have a credit card that gives you something like 3 to 6 percent back on purchases made at the supermarket, you can buy gift cards at the supermarket—and therefore, in essence, save that 3 to 6 percent.Other places where you can buy gift cards that may also have corresponding credit card rewards categories include office supply stores and pharmacies.If you have these cards, for example, you can get cash back on gift cards you buy from certain places: American Express Blue Cash Preferred (6% back at supermarkets), Everyday (3% back at supermarket), or the grandfathered Everyday (5% back at supermarkets and pharmacies) card; Chase Ink (5% office supplies stores), Amex SimplyCash card and other Amex OPEN cards (5% on office supplies stores).Use a Gift Card to Buy a Different Gift CardBoardingArea describes another gift card and rewards card buying strategy: use the (discounted) gift card for one store to buy a different gift card you might actually use. For example, you might get a Toys R Us gift card (which you can get 5% cash back through uPromise) and then use that card to buy an Amazon gift card. If you buy an OfficeMax gift card with a credit card that rewards you for shopping at office supplies stores, then you can use that OfficeMax gift card to buy a different gift card. Check out Boarding Area's full chart of gift card hacks.Buy Gift Cards with Your Credit Card Rewards Programs/PointsFinally, if you have a rewards credit card, it might make more sense to redeem your rewards for a gift card rather than any other type of reward (e.g., cash or miles), since gift card redemptions are often cheaper and also on sale from time to time.Recently, for example, Citibank credit cards had a redemption offer for a \$100 Amazon gift card for 9000 points (a savings of 1000 points or about \$10), whereas their typical cash back reward is \$50 for 10,000 points.If you buy gift cards through credit card or travel rewards shopping portals like Chase Ultimate Rewards or Aadvantage, you can earn miles or points on that gift card purchase.In short, you don't ever have to pay full price for a gift card.Photo by 401(K) 2012 There are many serious conversations to be had when you're diagnosed with cancer. Find a meaningful and cheerful pick-me-up for yourself or a friend within our gifts & cards. Gift cards can seem unimaginative, but a little thought can make them special. And besides, who doesn't love spending someone else's money?FASHION"Any fashion gift should allow for individual taste, so a gift card is perfect. Pick one from a retailer like shopbop.com or net-a-porter.com that offers a wide range of covetable goods with free shipping and returns. You could also get a session with a personal shopper—I like styleforhire.com. To go all out, slip the card into an accessory, like a Clare Vivier clutch or a vintage jewelry box." — Marlien Rentmeester, fashion editor and blogger at lecatch.comBEAUTY"The Sephora Favorites Fragrance Sampler is perfect for a woman searching for a new scent. The kit includes 14 mini vials of perfume, such as Gucci Guilty and Marc Jacobs Daisy, plus a voucher for a full-size bottle of her choice. And pretty much every woman I know loves a blowout, which you can get at Drybar. A weekly blowout would be a fantasy gift." — Patricia Alfonso Tortolani, Allure beauty director at largeMEN'S GROOMING"I like giving something indulgent that a guy might not do on his own, like a massage or a facial. My dad would never book himself a massage, but he knows a gift certificate will go to waste if he doesn't use it." — Derek Blasberg, fashion writer and editorHOME"Gift cards for the home have a sneaky way of turning into a project. But if you give someone a credit to a site like art.com and pick out an empty frame in a standard size, you take that extra step for them." — Nate Berkus, designer and author"Personalization is key. For a friend who loves taking photographs, blurb.com lets her make a beautiful coffee-table book. lomi.com is a wonderful, preppy site where she can get a lacquer tray with her initials." — Nina Freudenberger, owner of Haus InteriorFOOD"Gift certificates to a custom ice-cream site called ecreamery.com work for foodies and nonfoodies alike. You pick an ice cream and mix-ins like candied ginger or chocolate-covered bacon, name your flavor, and it arrives with custom labels. Mouth.com has amazing artisanal food, like pickles or cookies of the month." — Danyelle Freeman, blogger at restaurantgirl.com"With food, it's important to know a person's likes and dislikes. Monthly clubs like Bedford Cheese Shop's have enough variety to allow for people's preferences." — Christina Tosi, chef and owner of Momofuku Milk BarTECHNOLOGY"Tech people are particular about their laptops and cell phones, so think about accessories instead. Look for the newest app for organizing recipes, a gizmo that mounts on a bike, or a portable tripod for a camera. Grandt.com, fancy.com, and fab.com are all great." — Amanda Poyton, founder of grandst.comSee Also Do you get gift cards, vouchers or store credits and store them somewhere, then forget to use them?If so, you're in good company.According to a new Bankrate.com poll, more than half of U.S. adults (51 percent) do exactly that, leaving around \$15.3 billion in value on the table nationwide — which adds up to approximately an average, per-person value of \$116. The good news: That figure is down from \$167 in January 2020.More than half of millennials (56 percent) haven't used their gift cards, with an average, per-person value of \$139, compared with 52 percent of boomers (\$113), 47 percent of Gen Xers (\$112) and 46 percent of Gen Zers (\$81).So, when will they use them?Ninety-five percent of those who said they had unused gift cards, vouchers or store credits responded that they expect to eventually use them. That figure includes more than half who plan to use them all (51 percent) and far fewer (30 percent) who plan to use most of them.Boomers comprised the group who said they planned to use them the most (63 percent), followed by Gen Xers (54 percent), millennials (42 percent) and Gen Zers (32 percent).But some have waited too long to even use their gift money: Almost half (49 percent) of U.S. adults have lost their "freebies" at some point.The top reason people gave is because they let at least one expire (29 percent), followed by they lost at least one (27 percent) and the business closed permanently before they used at least one (21 percent). Out of those who have lost their cards or vouchers or credits, more than half (64 percent) were higher-income households, compared with middle-income (48 percent) and lower-income households (40 percent).Ted Rossman, senior analyst for CreditCards.com and Bankrate.com, is surprised that the amount of unused gift cards, vouchers and store credits fell by about 25 percent since early 2020—he expected Americans to accumulate even more of these during the pandemic.Rossman said more downtime at home and a greater focus on personal financial matters may have encouraged people to spend their balances."My advice is generally to use gift cards, vouchers and credits promptly. The longer you hold onto them, the more likely it is that the store will go out of business, the value will expire or you'll lose track of it," Rossman said.See related: Can you buy gift cards with a credit card? Americans sitting on unused credits poll: key findingsHere are some other results from our poll: Higher earners use their freebies the least: Of those who didn't use their gift cards, vouchers or credits, higher-income households (annual household incomes of \$80,000 or more) led the pack at 64 percent, compared with 53 percent of middle-income households (annual household incomes of \$40,000 or more) and 44 percent of lower-income (under \$40,000) households. People are hanging on to their stuff: Of those with freebies, nearly three-quarters (73 percent) have held on to at least one of them for a year or more. Breaking that down, more Gen Zers (85 percent) held on to them than millennials (82 percent), Gen Xers (70 percent) or boomers (64 percent). Some regifted or resold: Only 24 percent of respondents said they regifted a gift card, voucher or store credit and 9 percent said they resold at least one of these. The survey of 2,387 U.S. adults was conducted online between June 30 and July 2, 2021. See survey methodology.Choose the right gift cardIan Sells, CEO and founder of RebateKey, said the biggest problem with people using gift cards is the lack of control they have on what they receive. Aside from common problems like losing the gift card or forgetting about it, they may not have access to the store, or simply don't like the gift card they got, he said.Shelley Hunter, spokesperson for Giftcards.com, aims to help people pick the best gift card for any occasion and use the full value of the gift cards they already own.She said that if you know the recipient's favorite store or restaurant, you can purchase that gift card knowing it is likely to get used. If you're not sure, pick a gift card that can be used for multiple merchants, locations and modes (online and in stores), she suggested.While Visa and Mastercard gift cards are incredibly flexible, you have to pay an activation fee to purchase the cards and recipients need to use them before non-use fees are charged, which typically kick in at about the one-year mark, Hunter said.If you want flexibility without fees, purchase a multi-store gift card, Hunter advised.Each one is usable in stores and online at any of the merchants listed on the card, and a multi-store gift card gives recipients a variety of possible experiences without the fees and expiration dates associated with bank-issued gift cards.Create a reminder systemHunter suggested creating a reminder system for your unused freebies.For example, you might keep a list of "gift cards to spend" on your phone, move all e-gift cards to a highlighted folder in your email and take a screenshot of the front and back of gift cards and keep those images in a folder.She said that if she knows her family will eat out on Saturday night she'll make a note in her calendar that says, "Use gift card at Olive Garden." "Pick a system that works for you, then add reminders to your calendar as well," Hunter said.And Hunter recommended using gift cards at your earliest opportunity.If you receive a prepaid card as part of a rebate program, for example, use that card to pay for groceries, doctor co-pays, lunch that week and other expenses until the value of the gift card is gone.Although she understands the temptation to save gift cards for a rainy day, Hunter would rather see people use their gift cards on everyday purchases and transfer the money they would have spent into a savings account, pay down a credit card or mortgage or put it into a retirement plan or college fund. That's the best way to get the full value out of your gift cards while also saving money for a later splurge, she said.Sell, donate or regiftAdem Selita, CEO and co-founder of The Debt Relief Company, said some people just don't want to deal with accounting for different cards and worrying about expirations and how or when to spend them.If that describes you, he said, your best bet may just be to sell, donate or regift the cards or vouchers or credits.If you sell them, he pointed out, you'll typically lose 20 percent to 25 percent of the value but it's one less thing to worry about it and you can use the cash to spend how you like, without any limitations.Tips for using gift cards, vouchers and store creditsHunter noted that the longer you hold on to a gift card, the higher the likelihood you'll lose it, forget to use it or be prohibited from using the card for some reason—the card expires or the store goes out of business, for example.Here are some tips to help you get the full value from your freebies: If you typically use debit or credit cards at checkout, store your physical gift cards next to the card you use most often. When you reach your wallet to complete a transaction, you'll have a visual reminder of gift cards you need to use. If you usually shop using mobile pay, add gift cards to your mobile wallet. Every time you open your wallet, you'll be reminded that the value is available. Add gift cards to your online store accounts if possible. For example, at Amazon.com, you can apply a gift card to your account as soon as you receive it. Amazon will prompt you to redeem the gift card every time you check out. If you can't add the gift cards to store accounts, keep your gift cards near the desktop you use most often to shop online. Don't leave a balance on the card. Try to zero out the card, which might cause you to spend a bit more but will eliminate another thing to remember. Survey methodologyCreditCards.com commissioned YouGov Plc to conduct the survey. All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,387 adults, of whom 1,225 have outstanding gift cards, credits or vouchers. The poll was conducted online between June 30 and July 2, 2021. Photo Courtesy: Charly Triballeau/AFP/Getty Images There's good news in the world of electronics: The latest gaming consoles are stepping it up with improved resolution, 4K gaming options, more storage, huge libraries of games and apps, completely silent operation and even more. One of these top platforms, the Xbox Series X, is the new kid on the block that has everyone talking — often about its 4K performance. But is it really that much better than its also-new sibling, the Xbox Series S? Considering that they were both released at the same time, it can be confusing to figure out which is right for your gaming needs, especially because these consoles have significant differences in their exteriors — does that mean their performance is markedly different, too? If you're thinking about purchasing an Xbox for yourself or for a lucky recipient, it's important to learn how the Xbox Series S compares to the Xbox Series X and find out more about the must-have accessories for any serious gamer. And what's a console without, well, content? Let's take a dive into the arrival of some hotly anticipated Xbox titles and discuss the performance of these two Xbox Series consoles. And, if you're more of a Sony fan, check out our PlayStation 5 guide. There's a pretty clear way in which these consoles differ, so let's start by comparing their looks. The Xbox Series X is a bulkier, tower-style machine that's available in black. Meanwhile, the Xbox Series S has similar design features to its predecessor, the Xbox One S, and has slimmer, more traditional console-style proportions. The big novelty with the Series S is the black grille, which almost makes the console look like a speaker. If you like to take things like design into account with your consoles, you'll find the Series X much more unobtrusive and sleek — but also lacking some of the personality and style of the Series S, which you may prefer if you want your console to occupy a more prominent position in your entertainment center. Photo Courtesy: Microsoft via Amazon But, as with anything, it's what's inside that really counts — and there are some substantial differences in these consoles, particularly when it comes to graphics. While both consoles feature the Custom AMD Zen RDNA 2 graphics system, the Series X has 52 compute units compared to the Series S's 20. What does this mean? Compute units are like tiny processors, and having more of them means the Series X offers faster, more refined and responsive graphics than the Series S is capable of providing. Another area where the machines differ? The Series S has 1440p resolution, while the Series X offers 4K for a crisper-than-crisp picture. When it comes to storage capacity, the Series X is also the clear winner with its 1TB solid state drive. However, the affordable Series S still clocks in at a respectable 512GB. Both consoles support USB 3.0 drives and expansion cards and drives, so increasing the storage capacity isn't too much of an ask. Thanks to their recent releases and their overall popularity as a family of consoles, the Xbox Series X|S may not be available this holiday season. If you don't already have an Xbox One, the Microsoft Xbox One X 1Tb Console could be a great alternative for you. Both the Series X and the Series S are destined to become titans in their own right — but everything's a little better when you have some fun accessories to enhance your enjoyment, right? High-quality controllers, like the Xbox Core Controller in either black or white, make it easy for friends and family to join in on the fun of a multiplayer game. If you opt for these controllers, you'll definitely want the Xbox Rechargeable Battery for Controller + USB-C® Cable to pair with them. These batteries will help you navigate up to 30 hours of gameplay — how's that for a binge? Photo Courtesy: Microsoft via Amazon The YAEYE Dual Controller Charger and ESYWEN Rechargeable Battery Packs for Xbox One/Xbox Series X|S are also excellent options, particularly if you prefer keeping your controllers organized in one dedicated storage spot. And speaking of storage, consider supplementing your console with the Seagate Storage Expansion Card for Xbox Series X|S (1TB) to increase its capacity and help you keep thousands of downloads safely in one place. Finish things off with the Turtle Beach Stealth 700 Gen 2 Premium Wireless Gaming Headset for chatting and staying connected with other players. If you're getting a friend or family member a Series X or Series S console and want to give them an opportunity to pick out some goodies for themselves, an Xbox Gift Card gives them a fun opportunity to shop. But if you're thinking about choosing a title or two to gift, there are some must-have options they're sure to appreciate. Ready for a classic game to come to life? Warhammer: Chaosbane offers a next-level gaming experience for anyone who loves the fantasy-battle world of Warhammer miniatures. Including all the previous downloadable content (DLC) from previous Warhammer titles, Chaosbane offers some exciting new expansion packs (and expanded content). You're able to battle new enemies and new cultists while exploring new areas of the magic-filled, war-ravaged Warhammer world — all in crisp, next-level 4K resolution. Photo Courtesy: EKO Software via Amazon Celebrate the arrival of your new Xbox console by hosting a dance party — a Just Dance party. Released just in time for the X|S arrivals, Just Dance 2021 is a must-have if you're a fan of previous titles in the series or if you're new to the groove and looking for a fun way to get some exercise. This latest installment sticks to many of its familiar features, but with a few added surprises. One of these new additions is Quick Play Mode, which chooses a random song from the playlist; it's perfect for unpredictable battles and challenges. Musicians who've been added to Just Dance 2021 include BLACKPINK, Lizzo, Doja Cat, Bad Bunny, Billie Eilish and many more. Photo Courtesy: Ubisoft via Amazon The Fortnite: The Last Laugh Bundle welcomes The Joker to the Fortnite gang and invites you to play as everyone's favorite infamous nemesis. In the bundle, you'll get goodies like V-Bucks, Joker's outfit (and a few more character outfits for good measure), Laugh Riot Back Bling, a Bad Joke Pickaxe and plenty more offerings. This expansion pack is an excellent gift for the Fortnite or DC Comics fan in your life. Photo Courtesy: Epic Games/Warner Bros. Interactive Entertainment via Amazon If the last time you played Mortal Kombat was sometime in the 1990s at the arcade or on the original PlayStation, you're in for a treat. This franchise's titles have gotten progressively more intense and detailed over the years, and the X|S version is perhaps the most robust yet. Mortal Kombat 11 Ultimate introduces 37 new playable characters, exciting story campaigns and plenty of familiar Fatal Blows to keep you engaged. It's perfect for hundreds of hours of gameplay. Photo Courtesy: NetherRealm Studios/Warner Bros. Interactive Entertainment via Amazon Although Call of Duty: Black Ops Cold War may only feature eight maps and 29 weapons, it shines with its immersive experience that will have you or your recipient digging deeper into some peculiar clues in order to progress through the story. You'll play as an elite operative tracking Perseus, a rogue antagonist and Soviet intelligence officer who's working with international criminal organizations to destabilize global powers. As with other titles for these new consoles, Cold War incorporates a 4K feature that helps make gameplay even more engaging than it already is — be careful you don't get too close to the edge of your seat! Photo Courtesy: Activision via Amazon Basketball lovers, rejoice! NBA 2K21 offers stunningly realistic gameplay, along with insight into the world of basketball and everything related to it. Season 2 of the game even comes with new challenges and an exciting three v. three feature. Whether you want to play your faves or pay tributes to some of the greats who have passed, NBA 2K21 brings all this (and more) together in an interactive 4K Series X experience. Photo Courtesy: 2K Games via Amazon A long-awaited (and another highly anticipated) entry in this favorite gaming franchise, Assassin's Creed Valhalla has finally arrived — and stepped things up for its predecessors a run for their money. In this version, you make your way through the Viking invasion of England, playing as a fearsome warrior who's trying to build and support a settlement while negotiating political moves and defending against enemies, all against the backdrop of societal deterioration that marked the Dark Ages. With a new patch that introduces the joy of 4K gaming to the Assassin's Creed franchise, this title offers an amazing way to enjoy the new consoles. Photo Courtesy: Ubisoft via Amazon

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