



Making Cents

The gift of a voucher

You may have been lucky enough to receive a voucher as a Christmas present last year, or maybe for your birthday. If not, chances are that you'll get a voucher one day.

A voucher is something that can be exchanged for goods or services and it's normally a printed piece of paper. We have listed some of the most important information to look out for on your voucher.

Value

The voucher may include a specific money value e.g. \$20, or the voucher may be for something else, like a movie.

Description

This includes information such as what the voucher can be used for. Some examples are:

- "\$20 gift voucher – use this voucher to receive \$20 off your next purchase".
- "Movie voucher – this voucher entitles one child to attend a movie session".

Normally, you can only use the voucher once.

Expiry date

The expiry date tells you the amount of time you have to use your voucher. Vouchers are usually valid for one to three years and they can no longer be used after their expiry date.

Barcode

Vouchers often have barcodes on them and every barcode is different. If you have a movie voucher, the staff will scan the barcode to check the voucher and then let you into the cinema. Once this is done, the voucher can no longer be used. Barcodes also stop other people from copying your voucher.

Where can they be used?

Your voucher may have a list of the stores that it can be redeemed at so you can easily find the store closest to you.

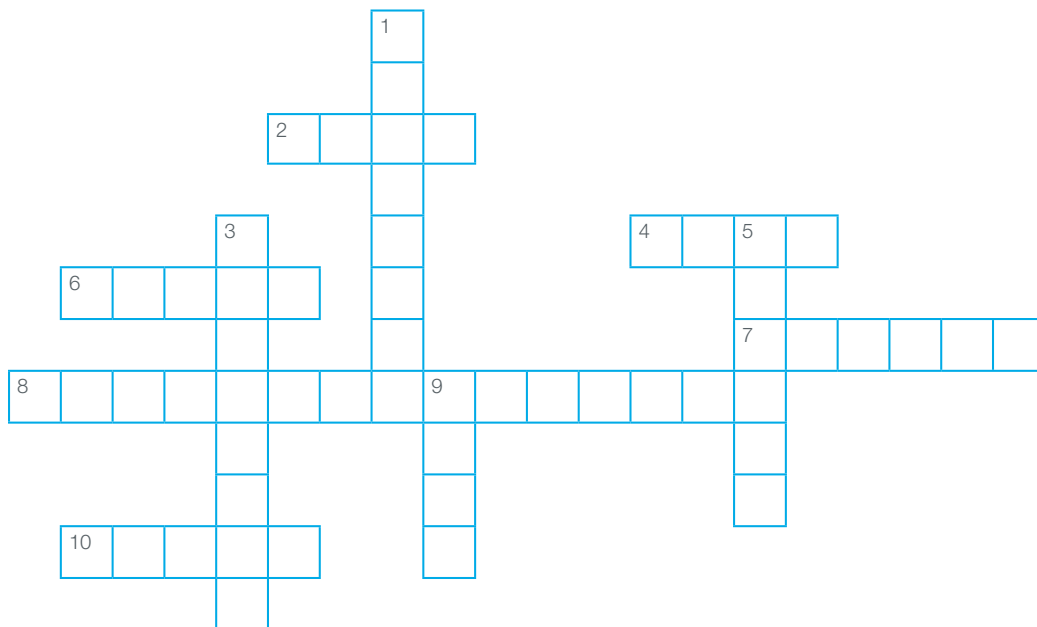
If your voucher is for \$20 at a local clothes store, you can take your time to think about what type of clothes you'd really like. Or, if it's a movie voucher, you can wait until a cool movie that you want to see comes out.

There are many different types of vouchers and often a long list of stores that they can be used at, so next time you receive a voucher, take your time to think about what you would like to get and don't feel like you need to rush your decision.



It's Crossword time

Test your knowledge by trying our money crossword below. If you're having trouble, a parent or guardian might be able to help you.



Across

- 2 Money in the form of coins or notes.
- 4 A sum of money that is owed to someone else, usually as a result of borrowing it.
- 6 The 'worth' of something compared to the price paid for it.
- 7 The Australian currency that we use to buy things.
- 8 A tool to access a bank account online. Hint: there are two words with the initials IB.
- 10 The amount of money required to be given in payment for something.

Down

- 1 A reduction from the usual cost of something. Some stores offer a store _____.
- 3 A system of money in general use in a particular country. There are many types of them in the world.
- 5 When you write down an estimate of your income and spending for a period of time. Saving money is easier when you have one.
- 9 A financial institution that looks after your money.

Answers: Across: 2 Cash; 4 Debt; 6 Value; 7 Dollar; 8 InternetBanking; 10 Price; Down: 1 Discount; 3 Currency; 5 Budget; 9 Bank.

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