

TWB *Frequently Asked Questions*

Q. Where can I use the certificates?

A. Each certificate is specific to the merchant listed on it. There are over 80 merchants currently participating.

Q. Do the certificates have an expiration date?

A. Most certificates expire after 12 months.

Q. If I lose or misplace certificates, can they be replaced?

A. No – certificates should be safeguarded like cash.

Q. Can I give certificates as gifts?

A. Yes, the certificates are completely transferable and people often give them as gifts.

Q. Will merchants give change for a purchase using certificates?

A. Each merchant has their own policy, so it is always best to ask at the store, restaurant, etc. For example, grocery stores generally will give change up to \$4.99, but Schnucks now only gives a gift card for the change amount instead of cash.

Q. Can certificates be used to pay merchant credit card account balances?

A. Some, not all, merchants accept certificates as payment on store charge cards (usually only if presented in person – remember certificates are like cash), so it is important to check with the merchant first. For example, Famous Barr and Home Depot specifically do not accept certificates as payment on store credit cards.

Q. Can certificates be purchased with a credit card or electronically?

A. No, we are not set up to accept these payment forms. Currently certificates can only be purchased with cash, or check made payable to “Little Flower Church.”

Q. Can I take a tax deduction for the purchase of certificates, or the rebate they provide to Little Flower?

A. No – even though payment is made to Little Flower, there is no tax deduction for certificate purchases or the rebate amount. Consequently such payments will not appear on the year end statement of contributions.

Q. Is there a minimum or maximum limit on purchasing certificates?

A. No – some people buy them \$20 at a time, others purchase enough to last them the month. Others purchase large quantities around the Christmas holidays to give as gifts to friends and family, as well as employees. Remember that non-grocery certificates need to be ordered a week in advance, and we may need similar time to fill very large grocery certificate orders (e.g. an order > \$1,000).

Q. What should I do if I discover my order was not filled correctly (too many or too few certificates)?

A. First, if you buy your certificates in person, please help us by checking your certificates right away. If you later find out you received the wrong amount, please contact Rich or Joan Provaznik – they reconcile what was sold and will be able to correct your order.