

Using Disney Gift Cards on your Walt Disney World Vacation: A Walt Disney World Planning Article

by Jocelyn Martins, PassPorter Guest Contributor

I think if there's one common thing we all attempt to do for our Walt Disney World trips, it's to save money wherever we can.

For our past vacation, we did something we hadn't done before. Prior to our trip, we purchased a large amount of Disney Gift Cards from BJ's Wholesale Club. They sell a \$100 gift card for \$95.99 (that was at the time of our purchase, they've increased a little since). Ironically, they also sold a 3-pack of \$50 gift cards for \$146.99 -- do the math. Anyway, we purchased quite a few \$100 cards with the intent to use these to pay off our balance once we began our vacation (mostly for dining purposes). The best part is, we used our Southwest Visa to buy the gift cards -- so we got a discount and still got points toward our flights!

Probably the most disappointing part about this initially, was having to carry about 50 gift cards (give or take) with us. In addition to the ones we purchased, my children are very fortunate in that they receive a good amount of Disney gift cards for birthdays and Christmas which translates into their spending money. Of course this meant keeping the Disney gift cards with us while we traveled, and then locking them all in our room safe once we were at our resort.

□ This was also our first trip using MagicBands. We were super excited to do so and didn't think the process would be much different for us -- we would typically use our room keys to charge back to our room. We had utilized online check-in so we did have our credit card on file, and upon checking in, we asked about pre-paying with the gift cards. We wanted to put a certain amount of gift cards toward our room charging privileges so that our credit card wouldn't get used. Apparently you can't do this, so hopefully that changes! The Cast Member simply advised us to come down and pay with our gift cards once we actually had a balance.

□ Our MagicBands worked well for us -- we each had two activated due to our split stay and they interchanged without issue. We used our MagicBands for the obvious -- opening our room door, entering the parks, and then charging our meals and snacks mostly. We kept the Gift Cards on us that were allocated to the girls' spending so as not to blow that budget. We knew what they had to spend this way. But of course, it's not that easy to keep track of the amount either when you're using

so many. I complicate things by keeping the gift cards with the zero balance instead of letting them recycle them -- my pseudo-nephew likes to make guitar picks out of them and the girls play with them as well. What I have found to be the easiest, quickest way to keep track of your balances, is to carry a Sharpie in the same place you keep the cards. I would cross out the last amount and update with my Sharpie before I usually got my receipt. Of course, you have to be diligent about this -- it's easy to get distracted and forget.

Flash forward a couple of days to our day in Animal Kingdom. Late morning I pop into the Drinkwallah Bar for some Coconut-Lychee Lemonade, while my husband stops at a food cart to grab a warm pretzel for the girls. As I touch that magical Mickey spot on my band to the touch pad, the Cast Member politely informs me I've reached my limit. Um... what limit?! How embarrassing! I'm charging back to my "room" which is backed by my credit card until I pay with gift cards. Well, it turns out that there is an amount associated to each level of resorts -- at the deluxe, that limit was \$1500. When you reach it, your card is then charged, resetting your limit back to zero, but from what we were told, sometimes there's a timing issue that doesn't allow you to charge for a bit. Okay, so since I'm not carrying any cash because this MagicBand system is so convenient and easy, the supervisor or manager said I could simply call the resort, which I did. When I spoke to someone back at the resort, this is when I learned about the limit and timing issue and she resolved it by charging my card on file. Phew, I'm not shamed at the Drinkwallah and we get our lemonade. However, we have now charged my card, and I have all those gift cards sitting in the safe. My husband on the other hand, is told the same exact thing at the cart across the path and the Cast Member just said, "yeah, this happens a lot." Luckily he had some cash on him.

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□ Basically this is what happens -- we should have been told upon check-in that we had the \$1500 limit before we would need to pay (card on file or by an other way) before we were allowed to charge again. I believe the moderate resorts have a \$1000 limit, and the values \$500. Kind of crazy -- Disney is obviously in favor of us spending our money on property so maybe they should evaluate their ... what would you call it -- safeguards? If your card gets charged and you would have preferred to pay with gift cards, you can go to the Front Desk and explain this -- they'll reverse the charge, and then pay off the balance with your gift cards -- one by one. There is not a quick way to do this. It took us on more than one occasion close to one hour to pay our balance this way.

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□ So yes, Disney made it "right" and we got to use our gift cards, but you should have seen the charges and reversals on my credit card

statement. I think a few things about this process could be improved --; one, you have to tell us about the limit Disney! We had a split-stay and neither deluxe villa resort shared this with us upon check-in. I waited until the last possible second after checking in at the second resort to see if we'd be told and just before we walked away from the desk, I asked about it. The Cast Member looked at me as if "of course you have a limit dear, why would I cover that?" Secondly, let us pre-pay with the gift cards! Why is this impossible? Third, figure out how to expedite the process -- because of the limit, we tried to minimize the card-charging-reversal method so that usually meant a trip to the Front Desk every other day where we would have to hang out for a long time. I'll note here -- we were traveling with three other families and I own a Tables in Wonderland card, therefore paying for our meals, and getting paid back later -- hence the reason we hit the limit so frequently.

□ Again, it's a good time to point out keeping track of those Disney gift cards. When three people would hand me multiple gift cards to pay for their portion of the bill, I would quickly write the amount and who it was from so could make sense of this later! Was I glad I saved some money buying the gift cards at a discounted rate? Of course. Was it worth the time we spent paying off balances -- I'm not sure yet. I still have most of the gift cards in a pile and need to spend some time making sure my Sharpie-system worked and none still have a balance on them. Knowing me, I'll buy the Disney gift cards again, but learn from this experience and hopefully make it a little less cumbersome!

[Author's Note: The recent [news story of a family who purchased Disney gift cards but had an issue because they were not activated](#) reminds us to remind you that there are ways to check if your gift cards are activated before you leave home. Visit <http://www.disneygiftcard.com/manage/> or call 877-650-4327 to check on your Disney gift cards and their balances.]

About The Author: Jocelyn is a working mom who tells her girls when they complain about her having to work, that it's to save money for Disney! Having visited throughout her lifetime, her most special trips have been getting engaged to her husband in front of the Castle, and visiting each year with her daughters and experiencing it with them.

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