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Ways Use your Refund

A tax refund may feel like you're getting "free" money, but it's "your money" the Internal Revenue Service (IRS) held for you...

At the end of the tax year "money" IRS receives is compared to the amount of tax you owe the IRS. After applying eligible credits and deductions, your tax refund is the amount of overpayment the government owes you. Essentially a "Tax refund", is getting back "your own money" instead of a "bonus" it feels like you're receiving.

INVEST your Refund

- Prepare for the Unexpected
- Learn more about "Compounding Investment Earnings"
- Invest your Refund to meet short & long -term- goals
- Prepare for Retirement (*retire in style*)
- Peace of Mind - Sense of Security (*protect your future*)

SAVE or SPEND your Refund

- ✓ Contribute to an IRA or Retirement Vehicle
- ✓ Pay down a Debt or (two)
- ✓ Save for College (*if necessary*)
- ✓ Buy Insurance Protection (*life / legal / healthcare*)
- ✓ Go on Vacation (*make memorable moments*)