

Financial Ways to Use your Refund



Tax Withheld from your paycheck or money sent to IRS in your name and identity is received & reduced from taxes you owe IRS from income reported for the year in your name and identity.

- *Eligible tax credits and/or certain exemptions and/or certain deductions are used to reduce your income tax liability. Essentially, a TAX REFUND is MONEY refunded to you from an overpayment for the year.*

#itsYourMoney

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*)

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