



SPEND
YOUR
REFUND
ON
NEEDS
FIRST
INSTEAD
OF
WANTS



Pay Down Credit Card(s)	<ul style="list-style-type: none"> • Payoff or pay-down the highest interest credit card first • Pay-down other credit cards to decrease debt
Open/Add to an Individual Retirement	<ul style="list-style-type: none"> • Having an IRA helps ease financial burdens when retirement hits • Money contributed is tax-free at retirement
Boost Your Emergency Fund	<ul style="list-style-type: none"> • Provides spare funds for emergencies • Helps one to avoid using a credit card when an emergency hits
Service your Automobile	<ul style="list-style-type: none"> • Servicing autos are often put on the backburner • Servicing an auto will help increase its life
Invest in Yourself	<ul style="list-style-type: none"> • Purchase equipment necessary to increase earning potential • Attend an extra class/conference to increase marketability
Treat Yourself	<ul style="list-style-type: none"> • Purchase a new outfit or go out for a nice dinner