

## Using Your Tax Refund Wisely

As you're waiting for your tax refund, visions of shopping trips and exotic vacations may be dancing through your head. But before you book a flight, take a step back and carefully consider the best way to use your refund.

**1. Pay more on debts.**  
It may not be glamorous, but paying down debt can ease your worries and save you money in the long run.

**2. Contribute to an IRA or other retirement savings vehicle.**  
Retirement planning is falling more on employees' shoulders.

**3. Build up your emergency fund.**  
Build up three- to six-months' worth of living expenses in case of job loss, serious illness or another life crisis.

**4. Spend wisely for a home improvement project.**

Putting money into the home you own can be a good investment, especially by not charging repairs on a credit card.

**5. Donate to a charitable organization.**

Contributing to a charitable organization not only helps hurricane victims, abandoned animals or whatever cause you donate to, it feels good too.

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