



Five Tips for Using Your Tax Refund Wisely

As you're waiting for your tax refund, visions of mega mall 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 credit card debt.
2. Contribute to an IRA or other retirement savings vehicle.
3. Build up your emergency savings fund.
4. Spend wisely for a home improvement project.
5. Donate to a charitable organization.

Finally, consider adjusting the amount of tax withdrawn from your paycheck. After all, you're only getting your own money back from a tax refund. Talk to your supervisor or human resources department to adjust your withholdings.

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Paycheck insert



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