

Smart Uses for Your **TAX REFUND**

Before you spend, **stop and think.**

A TRIP TO THE MALL MIGHT SOUND GOOD.

But getting a **step ahead financially**
SOUNDS EVEN BETTER.

- **Plan ahead** – Identify which possibilities are the most important
- **Build your financial security** – Pay off debts, set money aside in an emergency fund, and save for long-term financial goals
- **Spend wisely** – Buy your most important “wish list” item if you have funds remaining

Making the smart choice today will lead to a
firmer financial foundation tomorrow!

For more information, contact your county extension office or visit the ISU Extension Family Finance website at <http://www.extension.iastate.edu/families/family-finances-families>.



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