

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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Table tent for break room



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