



# Make the most of your tax refund

Your tax refund can help you pay for things you need right now. It can also help you save for things you want down the road.

## 1 What is important to you?

Putting even a part of your tax return into savings will help you get ahead and accomplish what's important to you.

I would like to save for:

- Sudden expenses:** Car repairs or medical bills
- Big financial moves:** Education, retirement, or a down payment on a house
- Future purchases:** New furniture or a vacation
- Other** \_\_\_\_\_

## 2 What percentage of your tax refund would you like to save?

- 10%
- 25%
- 50%
- Other \_\_\_\_\_

## 3 Savings options

You can use **direct deposit** to keep part or all of your tax refund for savings, you can buy **savings bonds**, or you can even do **both**.

Not sure? Ask your tax preparer about your saving options.

- I would like to directly deposit my saved refund into my savings account.
- I would like to use my saved refund to purchase savings bonds.
- I would like to do both.

## Your total savings

Your tax preparer will help you calculate this section.

\$ _____	<b>×</b>	_____ %	<b>=</b>	\$ _____
YOUR TOTAL TAX REFUND		YOUR PERCENT SAVED		YOU SAVED