

7 WAYS TO MAKE THE MOST OF YOUR TAX REFUND

- 1 CREATE AN EMERGENCY FUND
- 2 PAY PAST DUE EXPENSES
- 3 REDUCE STUDENT LOAN OR CREDIT CARD DEBT
- 4 SAVE FOR A MAJOR PURCHASE
- 5 INVEST IN A ROTH IRA
- 6 SAVE FOR A HOME OR PAY DOWN HOME MORTGAGE
- 7 SAVE FOR A CHILD'S EDUCATION



NAME
ADDRESS
CITY, STATE ZIP

DATE _____

0123
01-23456789

PAY TO THE
ORDER OF:

\$

DOLLARS

BANK NAME
ADDRESS
CITY, STATE, ZIP

FOR _____

⑆012345678⑆

⑆01234567890123⑆

⑆01234

BANK ROUTING
NUMBER

BANK ACCT
NUMBER

CHECK
NUMBER

WANT YOUR REFUND FAST? CHOOSE DIRECT DEPOSIT.

Four reasons to choose direct deposit:

1. **Security**—Direct deposit eliminates the possibility of your refund check being lost, stolen or returned to the IRS as undeliverable.
2. **Convenience**—The money goes directly into your bank account, so you don't need to make a special visit to your financial institution.
3. **Ease**—Simply follow the instructions on your return. Make sure you enter the correct routing numbers for your quicker than ever refund .
4. **Options**—You can deposit your refund into multiple accounts by filling out form 8888. This is a fabulous option if you have several savings goals. You can also purchase U.S. Series I Savings Bonds with this tax form.



SAVING MONEY



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Open M-F, 8 am to 5 pm

EARN IT. KEEP IT. \$AVE IT.

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