## GotPlans for Your Tax Refund?

## Use 30-40-30 plan to pay for your PAST, PRESENT, and FUTURE

## PAST: Designate 30\% of your refund to paying off debt and catchingup on outstanding bills.

## PRESENT: Earmark 40\% for currentuse.

FUTURE: Use 30\% to jump start an emergency fund orlongerterm savings

Become a saver today and take advantage of free tools to help you save and manage money!


