

Tax Refund Pie Quarters

Ideas for How to Use Your Next Tax Refund



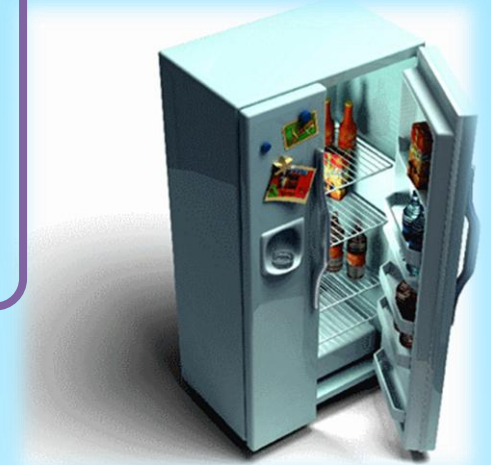
Get out DEBT
FREE

Credit Cards, Payday Loans, Overdue Bills, Car Loan, Mortgage
(Deposit into Checking Account)

25%
Debt Reduction

25%
Living &
Splurging

Clothing, Dining, Recreation, Household Repair
(Deposit into Checking Account)



25%
Short-term Savings



25%
Long-term Investment

Retirement
(Add to 401(k), 403(b), IRA)



INVEST
WISELY

Emergency Account, Gifts, Christmas, Vacation, Furniture
(Deposit into Savings, CDs)



Coalition for
Economic
Improvement