

Learning how to save is a *smart choice* that can help you reach your goals. Here are some ideas to help you...

SPLIT YOUR REFUND



Want to make your refund work as hard as you do?

It's as easy as **1 – 2 – 3!**

- 1. Pick the jobs you want your money to do for you. ...jobs like:**
 - Getting out of debt
 - Paying weekly or monthly bills
 - “Big ticket” items like furniture
 - Cushioning against losing a job
 - Funding college
 - Funding retirement
- 2. Example of No Fee Options for your top 3 money jobs.**
 - Purchase U.S. Savings Bond for future goals right on your tax form
 - Money market savings for emergencies*
 - “529” Education savings account for college*

* Shop around for a good interest rate on these longer-term accounts.
- 3. Bring your 3 account numbers to your free tax site.**
 - Your tax volunteer will enter each of your account numbers into the secure Direct Deposit Form 8888.
 - You decide how much of your refund goes to each account.
 - **In just days, your money will be working 3 jobs for you!**

Ask at this **free tax site** about other resources to help you make *smart choices* about saving money, or contact:

www.irs.gov

www.MassSaves.org

www.thebeehive.org

All *Smart Choices* tips can be found at www.Mass211.org

All figures are based on 2010 tables, and are subject to change.

GIVE. ADVOCATE. VOLUNTEER. LIVE UNITED.

