



GOT PLANS FOR YOUR TAX REFUND?

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

PAST:

Designate 30% of your refund to paying off debt and catching up on outstanding bills.

PRESENT:

Earmark 40% for current use.

FUTURE:

Use 30% to jump-start an emergency fund or longer-term savings.



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