

With a plan, you will make the most of your refund.

Use this page to write down how you will spend your money, to best take care of you and yours.

1. Lighten your burden, build your credit. Include new or old bills you'd like to pay, and credit card balances to pay down. This can decrease stress, and increase your credit score. Visit annualcreditreport.com for a free copy of your credit report.

Bill 1	_____	\$ _____		
Bill 2	_____	\$ _____		
Bill 3	_____	\$ _____		
Bill 4	_____	\$ _____	Total for paying off bills	\$ _____

2. Invest in an asset that saves money, time or energy. You can include paying for repairs on your car or buying a new car, a computer. Assets can also be appliances like a space heater, a washing machine and dryer, etc.

Asset #1	_____	\$ _____		
Asset #2	_____	\$ _____		
Asset #3	_____	\$ _____	Total for asset purchases	\$ _____

3. Save. Start with some emergency money (between \$500 and 3 months' expenses), save for car repairs, a home purchase, save for a child's education, that vacation you've been wanting to take, holiday expenses, birthdays, retirement, or for a rainy day.

Saving For	_____	\$ _____		
Saving For	_____	\$ _____		
Saving For	_____	\$ _____	Total to set aside for saving	\$ _____

4. Family, Self, Fun. This could include clothes, memberships (zoo, museum, other), school supplies, vacations, activities or summer camps, toys, a night out, giving a donation, or general spending money if you haven't decided how to spend it yet.

Spending On	_____	\$ _____		
Spending On	_____	\$ _____		
Spending On	_____	\$ _____	Total to set aside for	
Spending On	_____	\$ _____	family, self and fun	\$ _____

Total from New York State Return	\$ _____	Add up all Tax Return	
Total from Federal Return	+ \$ _____	spending listed above	\$ _____
Total State and Federal Return	= \$ _____		

Add It Up!	Total State and Federal Return	(minus) Total Tax Return Spending	= Money left
	\$ _____	\$ _____	\$ _____