

THANK YOU for choosing our **free tax site** to have your taxes done this year. We are proud of the **smart choices** our clients are making as they work toward their financial goals. Here are some **smart choices** clients have made about:

2. SPENDING A REFUND



“I’m going to pay off my credit cards!
No more high interest, no more big monthly payments. And my credit score may go up.”



“I’m worried about my job.
So I’m using most of my refund to **start an emergency savings fund.**”



“I direct deposited my refund
into 3 different accounts:

- 1/3 into checking to catch up on bills.
- 1/3 into savings to start a rainy day fund.
- 1/3 into retirement.

It was easy to set up the accounts at my bank.”

TO GET HELP MAKING YOUR OWN *SMART CHOICES*,

ask at your **free tax site** for information and resources to help you reach your goals, or contact:

1-800-TAX-1040

www.irs.gov

www.thebeehive.org

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

All figures are based on 2009 tables, and are subject to change.

GIVE. ADVOCATE. VOLUNTEER. LIVE UNITED.

