



## *Financial Tip:*

### ***How to best use your tax refund or other found money:***

Receiving a tax refund this year, or a settlement, rent rebate, or family gift?

The TWO best things you can do with this money:

- 1. Pay down debt:** credit cards with highest interest rates first, personal debt, anything that lowers your credit rating. Pay it down!
- 2. Build your emergency fund:** build up a stash of funds that would cover your fixed expenses for three (3) months (rent, car related, utilities, food) and KEEP IT, hands off!

Do these two things before considering any new purchases and you will be making the BEST investment with your money and your future!

*[3.2016 newsletters]*