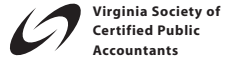


Using Your Tax Refund Wisely



If you're in a rush to file your taxes, chances are you're getting a refund from the Internal Revenue Service. As you're waiting for your tax refund, visions of shopping trips and exotic vacations may be dancing through your head. But before you book a flight, Virginia CPAs recommend you take a step back and carefully consider the best way to use your refund.

1. Pay more on credit card debt.
2. Contribute to an Individual Retirement Account (IRA) or other retirement savings vehicle.

3. Build up your emergency savings fund.
4. Spend wisely for a home improvement project.
5. Donate to a charitable organization.

Finally, consider adjusting the amount of tax withdrawn from your paycheck. After all, you're only getting your own money back from a tax refund. Talk to your supervisor or human resources department to adjust your withholdings.

Visit www.FinancialFitness.org for more personal finance advice. Brought to you by the Virginia Society of Certified Public Accountants

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To produce paycheck inserts,
print, then cut along dotted lines.