

The "Smart Save" Challenge

says, "Don't blow
your tax refund!"

Meet the
challenge by:

- **\$pending \$mart**
- **\$aving**
- **\$hopping \$mart**

VITA Volunteer Income Tax Assistance

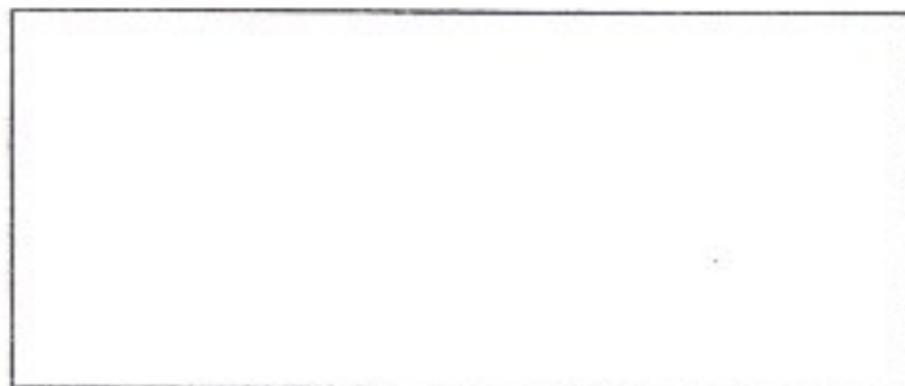
To check on your refund, visit
www.irs.gov

(Click on: online tools, where's my refund)

You will need:

- Your social security #
- Exact amount of your refund
- Filing status

Or Call 800-829-1954



Your tax refund of \$

should be
direct deposited
into your account
from the IRS on

Congratulations!

You saved hundreds of dollars* by coming to this VITA (Volunteer Income Tax Assistance) Site. Now keep up the good work and take the "Smart Save" Challenge.

*According to research showing the average fee charged by a paid tax preparer.

The "Smart Save" Challenge

Spend 1/3 of your tax refund
 \$ _____
 on some "project" you've been
 needing to do.



CAR REPAIR
 new tires
 tune up
 buy a gas card



HOME REPAIR
 new roof
 insulation
 new appliance



PAY A BILL
 holiday bills
 medical bill
 credit card bill

The "Smart Save" Challenge

Spend 1/3 of your tax refund
 \$ _____
 by starting a savings account or
 adding to a savings account you
 already have.

Visit a local bank and open a sav-
 ings account that will pay you
 interest. It's comforting to know
 you have money saved in case of
 an emergency. Set a goal to add to
 your savings account each month
 (or each payday). It adds up!

An alternative to a savings account
 would be purchase U.S. Savings
 Bonds from a local bank. There are
 different denominations available
 with a minimum investment of \$25.
 At maturity, the value will double!
 You invest \$25
 now and get \$50
 at maturity.



The "Smart Save" Challenge

Spend 1/3 of your tax refund
 \$ _____
 on something you've been
 wanting. Pay cash - don't charge.
 Don't overspend!

Clothes
Shoes
Phone



New TV
iPod
Cell Phone



Go out to eat
Take a trip

