

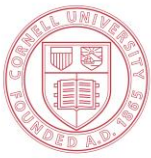
# Got Plans for Your Tax Refund?

Use 30-40-30 plan to pay for your  
PAST, PRESENT, and FUTURE

**PAST:** Designate 30% of your refund to paying off debt and catching up on outstanding bills.

**PRESENT:** Earmark 40% for current use.

**FUTURE:** Use 30% to jump start an emergency fund or longer term savings



**Cooperative  
Extension**  
Tompkins County

[cctompkins.org](http://cctompkins.org)

**Become a saver today and take advantage of free tools to help you save and manage money!**

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