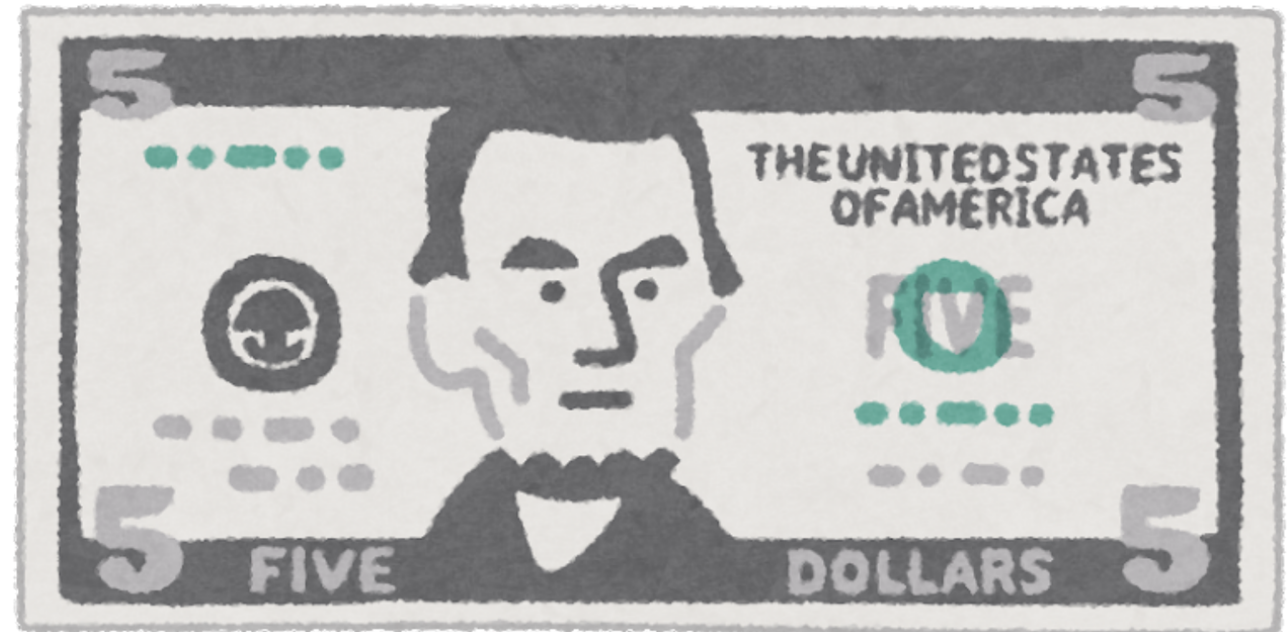


DOLLARS & CENTS: THE REFUND EDITION



Budget First

Use our attached budget sheet to map out your monthly expenses. Knowing where your money goes is the first step to taking control.



Think Ahead

Plan for upcoming expenses like holiday gifts, next semester's tuition, moving expenses.



Open an HYSA

Start a high interest savings account with no fees and let your money grow. The ones with the best rates can be found online.



Build a 911 Fund

Even setting aside \$5.00 - \$10.00 a week can help with surprise expenses like a medical co-pay or flat tire. Small steps=big peace of mind!



Avoid Impulse Buys

Before buying something big, give yourself 48 hours to think it over. Ask : "Do I need this or just want it right now?"



Invest in Yourself

Use a portion of your refund to build your future - buy a textbook early, purchase a planner or book that inspires you.

UDGE planner

AMOUNT

DEB

PAID

TOTAL:	

SPENT

[illegible]

SAVED

TOTAL:		

TOTAL BUDGET		-	TOTAL SPENT		=	
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