

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



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

wakulla.ifas.ufl.edu/fnc/

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