## HOW BIG WAS YOUR REFUND?

18\%same
as
last
year
 people who owe the gov't tax money are not prepared for the adiditional expense

ACCORDING TO BANKRATE.COM

## ERSIER SAVING STRATEGY?

## 28\% < pay down uleht

## 23\% <catch up on bills

## 18\% no refund



14\% buy something
14\% buy something

## (C) $2 \%$ audd to retirement

avg tax refund
in 2015
$\$ 2.815$


## $32 \%$ <br> Drefer seting aside their Itimp sum tax refinid

