Take a good step forward in reaching your money goals.

Direct deposit

Use direct deposit to send part of your tax refund to savings. You can also split your refund between multiple accounts and other savings options. Direct deposit:

- is free and faster than receiving your refund by check.
- protects your money in your bank or credit union account.
- eliminates mail and paper checks.

Savings bonds

You can purchase Series I savings bonds directly with your tax refund, and the government pays you interest. Savings bonds:

- don't require you to have a bank account.
- earn interest and can be redeemed after a year at most banks and credit unions.
- can be given as a gift.

The Consumer Financial Protection Bureau is the new federal government agency working to ensure consumers get the information they need to make the financial decisions they believe are best for themselves and their families.

Have a money question? Ask CFPB.

For answers to frequently asked financial questions visit AskCFPB:

consumerfinance.gov/askcfpb

Make the most of your tax refund.

Saving part or all of your tax refund can help prepare for sudden expenses that come up, like car repairs or medical bills. Ask your tax preparer how to make the most of your tax refund today.

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