

Getting a refund?

Get it direct deposited. It's free and faster than a check.

Thinking about saving?

It's no hassle to make this happen on the spot, as you file your taxes. Ask your tax preparer.

- **Save for sudden expenses.** Stay ahead of expenses that could come up this year. Put part of your refund in a savings account, at your bank or credit union or in the savings wallet on your prepaid card.
- **Series I Savings Bond.** Purchase a bond and earn interest from the government. You don't need a bank account and you can give bonds as a gift.
- **Save for the future.** Every little bit helps, and it's never too late to set aside money for your future. You can stash some of your refund in an individual retirement account (IRA).

The Consumer Financial Protection Bureau regulates the offering and provision of consumer financial products and services under the Federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions.

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.