

## 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 is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

## Have a money question? Ask CFPB.

For frequently asked financial questions, visit Ask CFPB at [consumerfinance.gov/askcfpb](https://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.