



MAKE PLANS FOR YOUR TAX RETURN

As tempting as it may be to blow it on things you won't remember this time next year—the peace of mind you get by using this money to gain financial control will make you feel better in the long run!



- Spend down debt (pay down credit cards)
- Start Savings Accounts:
 - Emergency Fund, Holiday Shopping
- Add to your retirement
- Set some aside for future fun day trips

Taking small steps towards financial stability can result in huge benefits. Money Management is a core life skill. Taking these steps will help you live beneath your means, not beyond. Take control and make changes to set you in the right direction to meet your needs, wants and future financial goals.



**You don't have to do it alone! For help contact:
LEWIS COUNTY OPPORTUNITIES
and ask about the**

FINANCIAL EMPOWERMENT PROGRAM