

15 GREAT IDEAS FOR YOUR TAX REFUND

When Uncle Sam gives back, make the most of it.

Instead of spending your tax refund on some new gadget or other source of instant gratification, consider improving your life, well-being and even your financial future with these investing ideas for your tax return this year.

INVEST IN YOUR FUTURE



Save for retirement – contribute to your existing IRA or start a new one

Pay down/refinance your mortgage – pay off your home sooner or reduce your monthly payments

Start a “Rainy Day” fund – open a high-yield savings account to earn interest and still have cash for emergencies

Save for your kids’ education – put your refund in a college savings plan to prepare for tuition and related expenses

Create a will – ensure your legacy and see that your loved ones are cared for

INVEST IN YOURSELF



Get a gym membership – get healthy now, and you will look and feel better

Start a “Sunny Day” fund – not all funds have to be for emergencies; plan a vacation and have it paid for before you go

Adopt a pet – studies show that pets reduce stress and elevate moods; bring a little love into your life

Attend a college course – next to a healthy body, a healthy mind is vital to a happy life

Take a healthy cooking class – combine learning with a healthy lifestyle choice and live happier, longer

INVEST IN THE WORLD

Give to a charity – support that group you have always wanted to

Invest in a socially responsible manner – ask your advisor about socially responsible or “green” investments

Go energy efficient – save money on energy expenses through home renovations, a new hybrid car or joining an energy co-op

Join a food co-op – support local farmers and enjoy healthy fruits, vegetables, meats and dairy products produced right in your own community

Grow your own garden – reduce your carbon footprint, and save money, by growing healthy fruits and veggies in your backyard



Make the most of your tax refund. Talk to your financial advisor about these and other investment opportunities.

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // TOLL-FREE: 800.248.8863 // LIFEWELLPLANNED.COM

©2013 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC ©2012 Raymond James Financial Services, Inc., member FINRA/SIPC.
Raymond James® is a registered trademark of Raymond James Financial, Inc. 13-BDMKT-1151 EB/CW 4/13