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A tax refund can seem like a financial windfall—but use it wisely. Consider doing something good for your *present* and *future* well-being.



### Do Good for Yourself

Spend a modest percentage of your refund to indulge in a favorite treat or pastime. Visit a favorite restaurant with friends, plan a movie outing, treat yourself to a massage or do something else that brings you joy.



### Do Good for Others

Donate a modest percentage to help others. Charitable giving, such as buying gifts for a family in need, can also improve your psychological and emotional well-being.



### Do Good for Your Future

If you have credit card debt, pay all or part of it to save on interest. Remember, every **\$1,000** you owe could cost you **\$474** in interest when making only minimum payments.\* And don't forget to build your emergency savings or save for your future through your retirement savings plan ([UMPIP](#)).

## Need Help Deciding?

If you need help planning how to best use your refund, professional financial consultations are available at no additional cost\*\* from [EY Financial Planning Services](#) at **1-800-360-2539**.

*\*Assumes 18% interest rate and payments over 71 months.*

*\*\*Costs for EY Financial Planning Services are included in Wespath's operating expenses that are paid for by the funds. Services are available to active participants and surviving spouses with account balances, and to retired and terminated participants with account balances of at least \$10,000.*

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