SMART REFUND STRATEGY GUIDE

How to Use Your Tax Refund to Build Wealth, Reduce Stress & Strengthen Your Financial Future

Prepared by:

United WEALTH SOLUTIONS

Leveraging Funding. Supporting Small Business.

Smart Refund Strategy Guide

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Introduction

Tax season often brings a financial boost through a refund. While it can be tempting to spend it quickly, your tax refund is a powerful opportunity to make intentional financial moves that can improve your life long-term.

Step 1: Cover Immediate Needs First

Use your refund to catch up on rent, utilities, transportation, groceries, and other household essentials. Stability comes before strategy.

Step 2: Build a Financial Cushion

Start with $500–$1,000 and work toward three to six months of expenses. Even a small emergency fund prevents reliance on credit cards.

Step 3: Pay Down High-Interest Debt

Prioritize credit cards over 20% APR, payday loans, and high-interest personal loans to free future cash flow.

Step 4: Improve Your Credit Score

Lower utilization, catch up on past-due accounts, and strengthen your credit profile for better approvals and rates.

Step 5: Invest in Your Future

Begin investing with Roth IRAs, index funds, or long-term investment apps. Small amounts compound over time.

Step 6: Invest in Yourself or Your Business

Use your refund to fund business setup, marketing, education, or certifications that increase income potential.

Step 7: Plan Ahead for Next Year

Adjust withholding, start tax savings, and turn refund season into planning season.

Step 8: The 50/30/20 Strategy

Allocate 50% to financial goals, 30% to future growth, and 20% to enjoyment.

Final Thoughts

Your refund is more than extra money — it’s an opportunity to reset, build wealth, and create long-term stability.

TAX REFUND INVESTMENT BLUEPRINT

High-Yield Savings Accounts:

Ally Bank Online Savings

Marcus by Goldman Sachs

Discover Online Savings

Roth IRA Brokerages:

Fidelity Roth IRA

Charles Schwab Roth IRA

Vanguard Roth IRA

Investment Apps:

Robinhood

Betterment

Acorns

Ready to Take the Next Step?

United Wealth Solutions supports individuals and small businesses with credit building, debt strategy, funding solutions, tax planning, and long-term wealth growth.

Visit **https://www.uwsfinancial.com** or email **unitedwealth1@gmail.com** to contact us and explore additional free resources.

Prepared by: United Wealth Solutions

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Atlanta, GA

Sentelle B. Rhodes
✉️ unitedwealth1@gmail.com

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