

Tax refund plan

2027

Decide where your refund goes before it lands.

TAX YEAR 2026 _____ EXPECTED REFUND \$ _____

Plan it before it lands

For each use, multiply the refund by the percent. A common approach is some for emergencies, some for debt, and a little for something fun, so the plan sticks.

WHERE IT GOES	%	AMOUNT	MOVED
Emergency fund	%	\$	☐
Pay down debt	%	\$	☐
Savings goal	%	\$	☐
Retirement	%	\$	☐
Sinking funds	%	\$	☐
Fun money	%	\$	☐
	%	\$	☐
Total	100%	\$	

REFUND ARRIVED ON _____

AMOUNT RECEIVED \$ _____

DIFFERENCE \$ _____

Move each amount the day it arrives, then tick it off. If the refund is bigger or smaller than expected, adjust the fun line first.