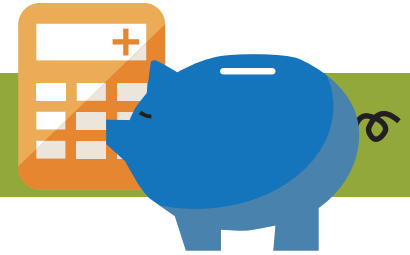




Turn your Cal EITC tax refund into your emergency fund:

5 Steps



- 1 Save by creating a budget**
By starting a budget and accessing free public benefit programs (WIC, CalFresh, etc.) you can start an emergency fund! **Enroll in the programs you qualify** to receive and begin saving!
- 2 Get your taxes prepared for free and claim the Cal EITC**
The new Tax Credit (Cal EITC) is designed to put money in the pockets of low income people. Claim the credit by doing your state taxes. **Get \$6,000 or more!**
- 3 Prepare for unexpected emergencies**
Consider using your tax refund to start an emergency fund, reserving 3 months of income. An emergency fund can cover: car repairs, unexpected bills, visits to the hospital or home repairs. **Keep adding \$5 per day or \$50 per month!**
- 4 Pay your Debt**
Get ahead of loan payments, reduce or eliminate interest or pay high interest cards. Increase payments so you can start saving for bigger goals.
- 5 Determine your next goal**
If you have a strong emergency savings and debt is under control, **it's time to determine the next goal!** Create short and long term goals. Your Cal EITC tax refund can be the first step towards for your next big goal.

The material provided is for informational purposes only. Consult with a financial coach regarding making decisions.

Visit CalEITC4Me.org for more information.