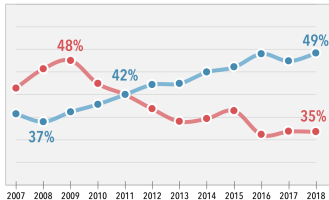


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## Top two uses of tax refunds: savings and paying down debt

PERCENTAGE OF AMERICANS EXPECTING A TAX REFUND  
WHO SAY THEY'LL APPLY THE FUNDS TO

**SAVINGS** OR **REDUCING DEBT**



Source: National Retail Federation, March 2018

creditcards.com

Graphic by Sabrina Karl