



Tax Time

Take it to the Bank

Tax time is a celebration for some workers expecting money from Uncle Sam. It's often tempting to splurge at the stores or buy a big ticket item. At Fort Valley State University, Dr. Vivian Fluellen, chair of the department of Family and Consumer Sciences, teaches students about filing taxes and leads workshops for Extension clients about saving money.

Here are Fluellen's recommendations for anyone expecting a check this year.

- 1.** Save first; put money aside in a savings account.
"It's suppose to be 10 percent, but even if you can save a little bit, that could be a big help," Fluellen said.
- 2.** Make plans and goals for your money before you receive it. Without making preparations, it can be harder to set money aside.
- 3.** Decide what is a need versus what is a want when it comes to spending your money.
- 4.** Learn how to prepare your taxes yourself to save money on paying a tax preparer to do them for you.
- 5.** Use your refund to help pay off debt.



PHOTOS BY AMANDA McPHAIL & TAMEKA HOWARD

Adrienne Howard

Fort Valley, Ga.

**Custodian Supervisor
Peach County Board of Commissioners**

"What I plan to do with it is find me a car. I need transportation, and to pay off some bills; and the rest of it I will probably put in my savings account. I'm going to pay for [my car] in cash. I'm going to see if I can find me a good used one. I hate having a car payment."

"What are your plans for this year's tax return?"

Tax time is here and many people already have plans for their money. Several people polled shared how they will spend it.

Need Assistance?

Adrienne Howard and Phyllis Hart have received one-on-one money management coaching from Gail Adams, the Extension agent for Peach County. Adams provides tips on budgeting and offers techniques personalized for individuals in her service area.

To find out if someone is available in your area for money management assistance, contact program leader Vivian Fluellen at 478-827-3012 or fluellerv@fvsu.edu.



Phyllis Hart

Fort Valley, Ga.

**Family Service Worker, Fort Valley
Head Start Middle Georgia Community
Action Agency**

"I plan on paying some bills off and saving a little if there's some left; but mainly paying off bills so that I can save."



Will Scott

Warner Robins, Ga.

**Information Technology Professional
Fort Valley State University**

"The first thing I'll do is pay myself by saving some money. Number 2, I will pay off my daycare for a few months. Number 3, I will put some money in my children's savings account and whatever is left I will pay toward bills. My wife and I don't necessarily get a lot back, but we do the same routine every year. We don't waste it."



Morgan Smith

Manchester, Ga.

**Agricultural Education Sophomore
Fort Valley State University**

"I plan on paying off my bills and putting the rest of it back into savings for next school year so I can pay for my books, gas; just anything I need for school."