

**Subject:** Have you decided how to use your tax refund yet?  
**Date:** Tuesday, February 24, 2026 at 12:04:16 PM Mountain Standard Time  
**From:** Charlie Content  
**To:** Melissa Gates



Hello Markie!

Tax refunds are starting to hit bank accounts, and many homeowners are deciding how to put that money to work.

Before it gets absorbed into everyday spending, it may be worth looking at a few smart options like reducing debt, improving your home, or strengthening your overall financial position.

Even a short conversation can help you see opportunities you might not have considered.

If you're still deciding what to do with your refund, let's talk through your options.

Thanks,  
Charlie



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