

Subject: Smart ways homeowners are using their tax refunds this year
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From: Charlie Content
To: Melissa Gates



Hello Markie!

Tax season is here, and for many homeowners, a refund is a chance to make a smart financial move instead of letting the money disappear into everyday expenses.

Here are a few ways homeowners are using their tax refunds

- **Paying down high-interest debt**
- **Making home improvements that add long-term value**
- **Building savings or reserves**
- **Exploring options to reduce monthly payments or access equity**

Every homeowner's situation is different, which is why a quick conversation can help you understand what makes the most sense for your goals this year.

If you're expecting a refund, let's talk about how to make it work harder for you and your home.

Thanks
Charlie



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