



Managing Your Money

Saving Money On Home Improvement Starts With A Few Easy Steps

(NAPSA)—With many new tax credits available, the IRS is reporting that average tax refunds are up nearly 10 percent from last year. Many Americans, especially first-time home buyers, plan on spending their tax refunds on home and garden improvement projects.

For do-it-yourselfers, it's important to get the most value for your springtime purchases. From energy-saving hints to smart financial management, there are plenty of ways to invest in your home without breaking your budget:

1. Choose home improvement projects that are energy efficient. Not only do these investments save you money on monthly energy costs, you can even get tax rebates. Replacing old windows with more energy-efficient ones can save on heating and cooling costs, while investing in new energy-friendly appliances can allow you to reduce your utility costs. Tax rebates are available, so consult your tax adviser for more information.

2. Consider getting the most out of every home improvement purchase by using a cash back program. For example, the Chase Freedom® credit card offers 5 percent cash back on home and garden purchases, and even drug-stores, now through June 30th. Do-it-yourselfers can count on earning more cash back to enjoy more of the fun things in life, whether it's sprucing up the garden, painting a room or buying a new grill.

3. Carefully plan and budget your projects. Set priorities. Decide what is important, such as



Plan ahead to get the most value from your home improvement purchases. Use Chase Freedom and earn more cash back on home improvement purchases.

a leaky roof, and what can wait, like that new kitchen remodel. Measure carefully to avoid waste.

4. Take advantage of the many financial features available to help yourself create a budget, stick to your plan and track progress. With Chase Blueprint, you can even avoid interest on everyday items and save on interest when making large purchases, like major home improvement projects. With Split, one of the four free features available with Blueprint, a customer can set up a plan tailored to pay down large purchases sooner. Split lets customers choose the number of payments or the monthly payment amount that works for them. Chase does the math and makes it clear on every statement, so you can stay on track.

For more information, visit www.chase.com/freedom.