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American Dream

Ideas and advice for renters who would like to become homeowners

It's that time of year again . . . Your tax refund is coming. And while you've got lots of ideas on how to spend that annual windfall, consider this: The money you're getting from the IRS is no gift; it's money that was yours in the first place. By overpaying on taxes every payroll period, you were forced to "save" it slowly over the year.

So you did. You saved it. And now you're ready to spend it. But are you really sure you want to spend those hard-earned savings on some "extras" that may be gone before you know it?

This year, we challenge you to do something different. Bring your check to the credit union, and open an account to save for a down payment on a home. Use the money that you've been forced to save all year to help you achieve something *really* special—like owning your own home.

You *can* become a homeowner. And we can help you do it. Visit the credit union as soon as your refund check arrives and open an account to help save for that down payment. That way, your refund will last decades—not just a weekend—and you'll feel good about investing in your future.