

5 WAYS TO MAKE YOUR B O N U S

— *really* count! —

A bonus can equal big fun, but that doesn't mean you have to splurge on a 60" TV or an in-ground swimming pool (Clark Griswold, anyone?). Instead, do something that actually helps your family's bottom line. Here are five smart ways to save or spend your bonus and still have fun.

1

Knock Out Debts

It's not the most glamorous way to spend your bonus, we know, but it's one of the smartest. If you have outstanding debt, use your extra holiday income to get rid of it faster.

2

Get Outta Town

It's not surprising, but studies show that experiences mean more to us than stuff. So if you've been penny-pinching all year, celebrate with a post-holiday getaway.

3

Multiply Your Retirement

Before you hit the snooze button, hear us out. Put your money in a retirement account and let it grow—and don't touch it until you're ready to retire. Over time, that could equal lots of cruises and golf games.

4

Jump-Start Your Vacation

Summer vacation is months away, but you always start saving too late. This year, get a head start by stashing your holiday check in a simple one-and-done vacation fund.

5

Boost Your Emergency Fund

If you're out of debt but not quite ready to start a Roth IRA (or if you accidentally dipped into your rainy-day savings to buy gifts), use this money to build your 3–6 month emergency fund.

The best part about this list is you don't have to pick just one option. You can mix and match smart spending and smart saving to fit your family's financial situation.

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