

5 WAYS TO MAKE YOUR *Raise* REALLY COUNT



A raise 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.**

1

KNOCK OUT DEBTS

It's not the most glamorous way to use your raise, we know, but it's one of the smartest. If you have outstanding debt, use your extra 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 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 coming to a close, but it's never too early to start saving for that next one. Get a head start by stashing that extra income into 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've recently had to dip into your rainy-day savings), use this money to build your 3–6 month emergency fund.

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