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We asked some Chicago financial planners what would be the best use of the rebate. Here are their answers:

**Cindy C Menker, Contour Financial:**

Individuals receiving the tax rebate should ask: Are you free of credit card debt? If not, then pay down the debt. Only if an individual can answer yes should they consider investing in the market or spending the money. While the idea behind the rebate is to stimulate the economy through spending, it is more important that a person be financially secure before recommending a shopping spree.