

Want a refund? First, try asking

There's a good chance that you spend more -- way more -- than you think you spend on subscriptions. In a subscription-heavy economy that willingly extracts monthly fees for premium content, razors, air fresheners, food deliveries, and dog toys, it's pretty easy to do. According to CNBC, around a third of consumers spend \$100 to \$199 more than they think they do on subscriptions, and more than 40 percent of consumers are still paying for forgotten subscriptions that they never use.

If you want to trim all the fat for good, you'll need to take the time to go through your emails and credit card statements to identify all the things you're paying for that you don't actually want. But there may be an upside: When you decide which companies to contact to cancel subscriptions, you can also ask for refunds.

For companies that deal in digital-only products and services, you might be pleasantly surprised at how easily you can claw back at least some of that wasted cash. Writing for the Guardian, Chloe Hamilton asked Amazon to refund several months of unused credit when she canceled a forgotten Audible subscription. To her surprise, the customer service representative immediately agreed, and the money reappeared in her bank account within a few days.

After finding out that she'd been subscribing to Babel for a full year without realizing it, another consumer requested a refund and to her amazement, promptly received it.

If you're going to the trouble of figuring out all your subscriptions and canceling them, you might as well take a few extra minutes to ask for your money back. The worst they can say, after all, is no.



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EARTH DAY 2026: The forest is fighting back

If you’ve ever doubted whether big environmental goals can actually be achieved, Pakistan has a story for you.

In 2014, the Pakistani province of Khyber Pakhtunkhwa launched an audacious goal: plant one billion trees. Skeptics were plentiful. But by 2018, a WWF audit confirmed the province had not only hit its target but surpassed it — planting 872 million seedlings with an average survival rate of nearly 89 percent, ahead of schedule, expanding the region’s forests by 350,000 hectares. The International Union for Conservation of Nature called it “a true conservation success story,” and the province became the first entity in the world to complete the Bonn Challenge, a global pledge to restore degraded land.



Energized by that success, Pakistan launched the Ten Billion Tree Tsunami in 2019 — a nationwide, government-backed effort to keep going. More than 500,000 green jobs were created in the process, many of them going to daily workers in rural communities who needed them most. Forest cover has measurably increased around every major planting site.

No project this large is without bumps. Independent researchers note that survival rates at some sites run lower than official estimates, and that species selection and long-term care matter as much as raw planting numbers. But even the skeptics agree: this is one of the most ambitious reforestation efforts ever attempted, and it is working.



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MIAMI-DADE COUNTY - DISTRICT 5



My Miami and Miami Beach offices are open and ready to welcome you. If you have a concern, need assistance, or want to connect with County services, my team and I are here to listen and support you.

CONTACT US:

☎ 305-375-5924 ✉ district5@miamidade.gov
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CONTÁCTENOS:

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What to do with your tax refund this year

If your refund feels bigger than usual this year, you're not imagining it. According to CNBC, the average 2026 federal tax refund is running about 14 percent higher than the same point last year — roughly \$2,476 compared to \$2,169 in early 2025. Analysts expect the full-season average to climb higher still as more filers submit returns. The question is what to do with it before it quietly disappears into everyday spending.

Start with your emergency fund. Financial planners consistently recommend keeping three to six months of essential expenses somewhere accessible — a high-yield savings account works well. If you don't have that cushion, your refund is the fastest path to building one. Even \$1,000 set aside can prevent a car repair or medical bill from derailing your finances.

Next, target high-interest debt. Credit card interest rates are still averaging above 20 percent. Paying down a balance with refund money is the equivalent of earning a guaranteed 20 percent return — something no investment can reliably match.

Don't overlook the April 15 deadline. According to the IRS, you can still make an IRA contribution for the 2025 tax year up until Tax Day. If you haven't maxed out last year's contribution, your refund could reduce future tax exposure while building retirement savings.

Any money left over? Consider putting half toward something you genuinely need and investing the rest. A broad index fund requires as little as \$1 to start with most online brokers. A refund isn't a bonus — it's your own money coming back to you. Putting it to work, even in one of these three ways, makes the difference between a nice moment and a lasting one.



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| B-1713 | 2 | 2.5 | 1,467 | \$640,000 |
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