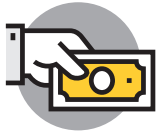


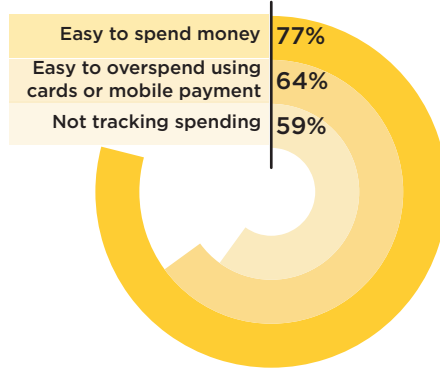


Consumers Need Support with Spending, Household Budgeting



Spending is Easy

Spending reached \$850 billion this holiday season, with many Americans experiencing a holiday spending hangover.



More than 1 in 3 confess spending more than they save



2 in 5 say they have never had a budget

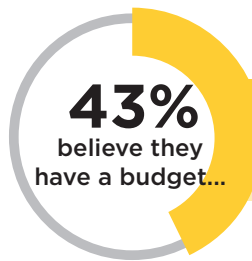
Budgeting is Difficult

The beginning of the year is a perfect time to review your financial situation and create a budget.

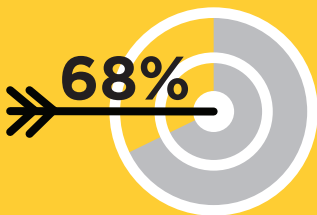
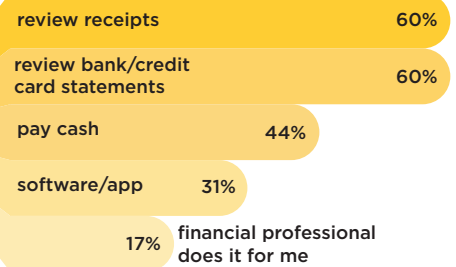


Budget Barriers

One of the critical barriers to developing an effective budget is likely confusion around what true budgeting entails.



...but most just track spending



Agree having a household budget would help me reach personal/family goals.

Budget Benefits

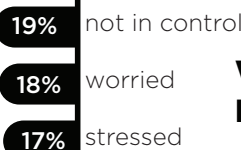
Consumers see significant benefits to developing and adhering to a household budget once they are made aware of how they could do so.



Personal Positives

Having a household budget positively affects consumers' emotional state by reducing stress, anxiety and frustration.

With a Budget



Without a Budget