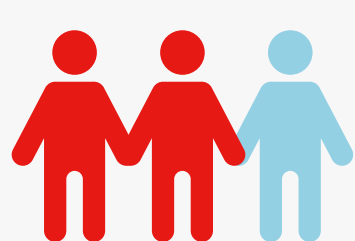


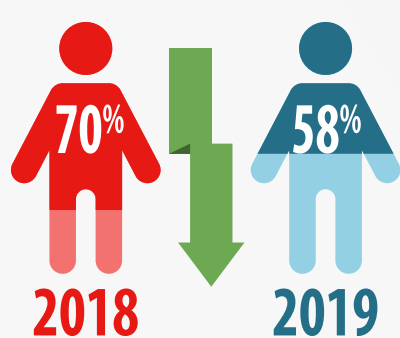


65% OF AMERICANS MADE MONEY NEW YEAR'S RESOLUTIONS



In 2019 and 2018...
2 out of 3 people want to **save more money**
12% want to **pay off student loans**

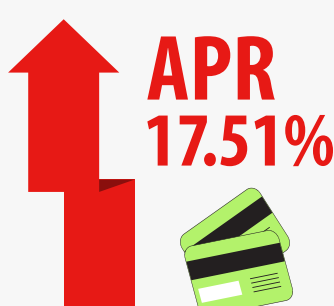
Last year, 48% wanted to **spend less...**
- this year it's 46%



Paying off credit cards was the goal of 70% in 2018...
That dropped to 58% for 2019!

Credit Card Debt Is Still Growing In The US...

It's an average of \$5,700 for households overall,
but for **those who carry balances**
it jumps to over **\$9,300**

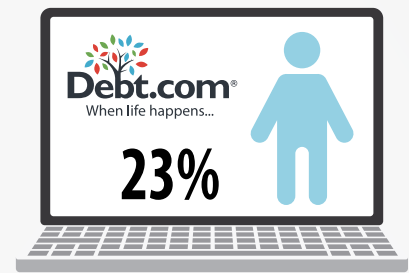


Credit card debt is one of the costliest forms of debt...
average **APR is 17.51%** and climbing

With Minimum Payments of 3%
 $\$9,300 @ 17.51\% \text{ APR} = \$17,634 \text{ total amount paid}$
This will take **over 16 years!**



23% Of Respondents Said:



"My finances are so bad that
I can't figure out where to start."
But we do... **Visit Debt.com**

1-844-284-9631



Sources: Debt.com <https://www.debt.com/research/new-year-financial-goals/>
Valuepenguin.com <https://www.valuepenguin.com/average-credit-card-debt>
CreditCards.com <https://www.creditcards.com/credit-card-news/rate-report.php>

Methodology: Debt.com surveyed 2,100 people and asked ten questions related to personal finance and the New Year to understand consumer behavior around their money resolutions. People responded from all 50 states and Washington, DC and were aged 18 and above. Responses were collected through SurveyMonkey. The survey was conducted from Dec. 21, 2018 to Jan. 3, 2019. For some graphics, percentages will not add up to exactly 100 percent because the figures were rounded up. *In 2018 Debt.com surveyed 1,349 people using the same type of consumer-focused questions regarding personal finance New Year resolutions utilizing SurveyMonkey.