

Most Popular

NEW YEAR'S FINANCIAL GOALS

Results of an American Consumer Credit Counseling poll

71%
PAY DOWN DEBTS

[61% of respondents prioritizing debt are over the age of 45]

13% BUILD UP SAVINGS

5% CREATE A BUDGET

3% REDUCE SPENDING

3% CONTRIBUTE TO RETIREMENT

2% CONTRIBUTE TO EMERGENCY FUND

2% SAVE FOR A LARGE PURCHASE

[Respondents prioritizing retirement are all between 55 and 64 years old]

Biggest

FINANCIAL REGRETS FROM LAST YEAR

22% RELYING TOO MUCH ON CREDIT CARDS

19% NOT FOLLOWING A BUDGET

16% NOT ADDING TO SAVINGS

13% FRIVOLOUS SPENDING

11% NOT PAYING DOWN DEBT

11% NO REGRETS
[YOLO]

[8% OTHER]

Holiday Budgets

When it came to holiday spending...

respondents were...

42%

UNDER BUDGET

38%

ON BUDGET

20%

OVER BUDGET

Financial Resolutions

According to a poll by Fidelity, less people are making financial New Year's resolutions.

43%

2014

31%

2015

ABOUT HALF

of those who made financial New Year's resolutions last year say that they are better off this year

COMPARED TO 38%

of those who did not make a financial resolution