

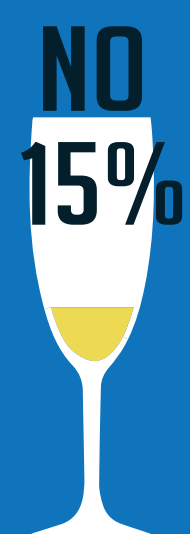
# FINANCIAL NEW YEAR'S RESOLUTIONS

Results of a December 2015 ACCC Poll

## MADE A RESOLUTION IN 2015?



## MAKING A RESOLUTION IN 2016?



10% of respondents said "MAYBE"

## 57%

of respondents kept their 2015 resolution



## TOP FINANCIAL RESOLUTIONS FOR 2016

53%  
pay off debts

21%  
save more

6%  
emergency fund

6%  
no resolution

5%  
earn more

5%  
spend less

2%  
retirement

2%  
other

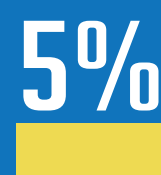
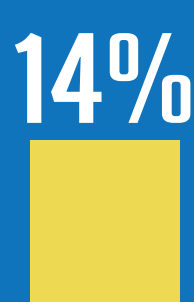
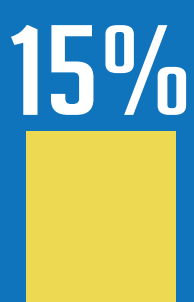
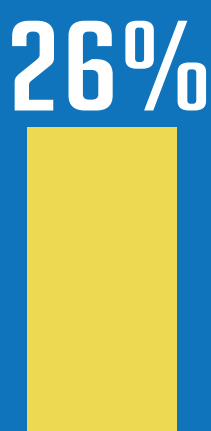
## 48%

of respondents spent more in 2015 than in 2014

## 14%

of respondents spent the same in 2015 as in 2014

## MOST STRESSFUL FINANCIAL ISSUES IN 2015



debt

emergency expenses

lack of savings

managing typical expenses

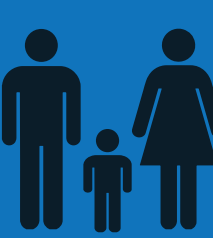
student loans

## TOP RESOLUTION MOTIVATORS



## 47%

Quality of life



## 20%

Family/children