

## Credit Card Payments

More than half of respondents make higher than minimum credit card payments, but only 14% pay off the balance completely each month.

## Credit Report Awareness

67% of consumers surveyed check their credit report periodically or use a service with alerts. 86% check their report at least once a year, while only 10% never check their report.

## Budget Deficit

Only 9% of respondents are consistently in a deficit with their budget. Almost half (46%) occasionally spend more than they make.

## Effective Budgeting

70% of respondents have a budget that includes their income and most expenses, and the majority track all recommended expense categories.

Results of  
ACCC's April  
2017  
Consumer Poll

# What is Your Financial IQ?

## Cash Flow Trends

While the majority of respondents have a positive or neutral cash flow, more than a quarter (28%) sometimes have negative cash flow problems.

## Additional Finance Knowledge Stats:

- Only one in three Americans prepares a detailed household budget each month.  
- Source: Gallup
- More than a quarter (26%) of those who've never checked their credit report do not believe their report is important to track.  
- Source: Credit.com

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