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.



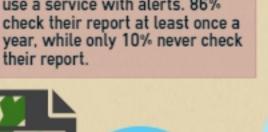
Vhat is Your

nancial

Results of ACCC's April 2017 Consumer Poll

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





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.



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















