



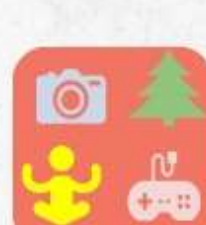
SPENDER VS SAVER

What Is Your Money Personality?

Results of ACCC's December 2016 Poll

SPENDER VS SAVER

WHAT THEY SPEND ON...



19% spend on clothing, jewelry etc.

15% spend on clothing, jewelry etc.

21% spend on experiences

10% spend on experiences

WHAT THEY DO WITH AN UNEXPECTED MONEY GIFT...



SPURGE

SAVE

35% would spend it on themselves

55% would save the money gift

45% would put it towards debt

25% would put it towards debt

ANY MONEY LEFT IN THE ACCOUNT?



43% do not have any money left after bills are paid

95% have at least some money left after bills are paid

WHAT ARE THEY SAVING FOR...



31% are saving for a vacation

15% are saving for a vacation

DEMOGRAPHIC PROFILE...

SPENDER

VS

SAVER

• 44% spenders are aged 25 - 44

• 40% savers are aged 35-44

• 21% spenders are aged 18-34

• 20% savers are aged 18-34

• 30% spenders has an income between \$20K to \$40K

• 55% savers has an income between \$40K to \$100K

EXTERNAL FACTORS...

24% Have 6 month emergency cushion

24% Have no savings at all

22% Have fewer than 3 months savings



Source: Bankrate

AGE

18-29

30-49

50-64

65+

Enjoy spending

51%

51%

45%

34%

Enjoy saving

48%

46%

50%

59%

No opinion

1%

3%

5%

7%

Source: Gallup