

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5005 Thinking about all of your holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year, which of the following payment methods/sources of funds, if any, did you use? Please select all that apply.

Base: All Respondents

	Region					Age				Male Age				Female Age				Marital Status				
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	513	580	603	436	689	384	433	626	959	271	177	191	320	1173	418	207	242	306	1085	601	320
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Had/Will Have Any Holiday-Related Expenses This Year (Net)	1913 90%FU	413 90%	419 90%	651 89%	430 90%	554 86%	308 93%F	368 90%	684 91%F	926 89%	261 86%	159 93%	169 88%	337 91%	987 90%	293 87%	149 93%kp	199 91%	347 91%	1002 93%AU	474 84%	311 92%U
Cash	1541 72%FU	341 74%	324 69%	543 74%	334 70%	430 67%	233 70%	311 76%F	566 76%aF	729 70%	197 65%	111 65%	142 74%	278 75%Kl	813 74%	233 69%	122 76%kl	169 78%KLp	288 76%Kl	806 75%aU	379 67%	255 75%u
Credit cards	1136 53%FOU v	267 58%ae	240 51%	390 53%	239 50%	275 43%	201 61%AFh	212 52%F	448 60%AFh	600 58%AO	120 40%	126 73%KMP QRS	102 53%K	253 69%KMP QRS	536 49%	155 46%	75 47%	110 50%k	195 51%K	674 62%AUV	248 44%	135 40%
Savings	412 19%I	112 24%ACd E	82 18%	136 19%	82 17%	168 26%AHl	83 25%AHl	64 16%	96 13%	193 19%	72 24%NrS	43 25%NRS	33 17%	45 12%	218 20%	95 28%MNR S	40 25%NRS	31 14%	51 13%	196 18%	130 23%at	67 20%
Year-end bonus	126 6%IOU	23 5%	27 6%	47 6%	29 6%	53 8%AI	26 8%I	32 8%I	15 2%	79 8%AO	31 10%NS	17 10%NS	19 10%NS	13 4%S	47 4%	22 7%S	9 6%S	13 6%S	2 1%	78 7%aU	20 4%	18 5%
Layaway	126 6%Ijt	26 6%	19 4%	57 8%aC	23 5%	61 10%AI	23 7%I	27 7%I	15 2%	48 5%	28 9%MNS	9 5%n	5 3%	6 2%	78 7%aj	33 10%MNS	14 9%mNS	21 10%MNS	10 3%	52 5%	29 5%	29 9%t
Loan from family members	66 3%cIjT	20 4%c	8 2%	26 4%	12 3%	37 6%AhI	17 5%aI	11 3%I	1 *	23 2%	17 6%MNS	4 2%ns	1 1%	1 *	44 4%aj	20 6%MNS	13 8%LMNS	10 5%ms	1 *	18 2%	18 3%	18 5%T
Short-term loan (e.g., payday loan, cash advance)	36 2%I	7 2%	8 2%	14 2%	7 1%	25 4%AhI	5 2%I	5 1%I	1 *	17 2%	12 4%NS	2 1%	1 1%	1 *	20 2%	13 4%ms	3 2%ns	4 2%ns	1 *	17 2%	7 1%	7 2%
Loan from friends	17 1%i	6 1%	2 1%	8 1%	1 *	9 1%i	6 2%I	1 *	1 *	10 1%	7 2%ns	1 *	1 1%	1 *	7 1%	1 *	5 3%NPrS	1 *	8 1%	4 1%	4 1%	
Advance on pay from employer	15 1%	4 1%	3 1%	8 1%	-	13 2%AhI	2 *	1 *	-	11 1%	10 3%NrS	1 *	1 1%	-	4 *	3 1%	1 1%	-	4 *	8 1%t	2 1%	
Other	114 5%IT	20 4%	24 5%	33 5%	36 8%	40 6%i	28 8%AI	21 5%	25 3%	48 5%	17 6%	11 6%	8 4%	12 3%	66 6%	23 7%n	17 11%ms	13 6%	13 3%	34 3%	46 8%AT	18 5%
N/A - I didn't/don't have any holiday-related expenses this year.	219 10%T	48 10%	47 10%	78 11%	46 10%	87 14%AGI	24 7%	42 10%	66 9%	110 11%	42 14%q	13 7%	23 12%	31 9%	109 10%	45 13%q	11 7%	19 9%	34 9%	78 7%	93 16%ATV	28 8%
Sigma	3808 179%	875 190%	783 168%	1340 184%	810 170%	1198 187%	648 195%	728 178%	1235 165%	1868 180%	554 183%	336 195%	337 175%	640 174%	1941 177%	644 191%	312 195%	391 180%	594 156%	1964 182%	982 173%	581 171%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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Q5005 Thinking about all of your holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year, which of the following payment methods/sources of funds, if any, did you use? Please select all that apply.

Base: Had/Will Have Any Holiday-Related Expenses This Year

	Region				Age				Male Age					Female Age					Marital Status			
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1916	462	531	536	387	601	356	391	568	858	234	164	171	289	1058	367	192	220	279	1010	510	287
Weighted Base	1913	413	419	651	430	554	308	368	684	926	261	159*	169*	337	987	293	149*	199	347	1002	474	311
Cash	1541 81%g	341 83%	324 77%	543 83% c	334 78%	430 78%	233 76%	311 85% afG	566 83% g	729 79%	197 75%	111 70%	142 84% L	278 83% L	813 82%	233 80% l	122 82% l	169 85% kL	288 83% L	806 80%	379 80%	255 82%
Credit cards	1136 59% FOU V	267 65% AcE	240 57%	390 60%	239 55%	275 50%	201 65% aF	212 57% f	448 65% AFh	600 65% AO	120 46%	126 79% KMP QRS	102 60% K	253 75% KMP QRS	536 54%	155 53%	75 51%	110 55%	195 56% k	674 67% AUV	248 52% v	135 43%
Savings	412 22% I	112 27% ACd E	82 20%	136 21%	82 19%	168 30% AHI	83 27% AHI	64 17%	96 14%	193 21%	72 28% NRS	43 27% NRS	33 19%	45 13%	218 22%	95 33% MNR S	40 27% NRS	31 16%	51 15%	196 20%	130 27% AT	67 21%
Year-end bonus	126 7% IOu	23 6%	27 6%	47 7%	29 7%	53 10% AI	26 8% I	32 9% I	15 2%	79 9% AO	31 12% NS	17 10% NS	19 11% NS	13 4% S	47 5%	22 8% S	9 6% S	13 7% S	2 1%	78 8% u	20 4%	18 6%
Layaway	126 7% IJT	26 6%	19 5%	57 9% aC	23 5%	61 11% AI	23 7% I	27 7% I	15 2%	48 5%	28 11% MNS	9 5% n	5 3%	6 2%	78 8% aj	33 11% MNS	14 9% mNS	21 11% MNS	10 3%	52 5%	29 6%	29 9% t
Loan from family members	66 3% cIJT	20 5% c	8 2%	26 4%	12 3%	37 7% AhI	17 6% aI	11 3% I	1 *	23 2%	17 6% MNS	4 2% ns	1 1%	1 *	44 4% aj	20 7% MNS	13 9% LMNS	10 5% mNS	1 *	18 2%	18 4% t	18 6% T
Short-term loan (e.g., payday loan, cash advance)	36 2% I	7 2%	8 2%	14 2%	7 2%	25 5% AgHI	5 2% I	5 1% I	1 *	17 2%	12 5% mNS	2 2%	1 1%	* *	20 2%	13 4% mNS	3 2% s	4 2% ns	* *	17 2%	7 2%	7 2%
Loan from friends	17 1% i	6 1%	2 1%	8 1%	1 *	9 2% i	6 2% I	1 *	1 *	10 1%	7 3% nS	1 *	1 1%	1 *	7 1%	1 *	5 4% NPrS	* *	- -	8 1%	4 1%	4 1%
Advance on pay from employer	15 1% t	4 1%	3 1%	8 1%	-	13 2% AhI	2 *	1 *	-	11 1%	10 4% lNRS	* *	1 1%	-	4 *	3 1%	1 1%	-	-	4 *	8 2% t	2 1%
Other	114 6% IT	20 5%	24 6%	33 5%	36 8%	40 7% I	28 9% AI	21 6%	25 4%	48 5%	17 7%	11 7%	8 5%	12 4%	66 7%	23 8% ns	17 12% mNS	13 6%	13 4%	34 3%	46 10% AT	18 6%
Sigma	3590 188%	827 200%	736 176%	1262 194%	764 178%	1111 201%	624 203%	686 186%	1169 171%	1758 190%	512 196%	323 203%	314 185%	609 181%	1832 186%	599 204%	300 202%	372 187%	560 162%	1886 188%	889 188%	553 178%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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Q5010 Have you exceeded, or do you anticipate exceeding, the amount you originally budgeted for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year?

Base: All Respondents

	Region				Age				Male Age					Female Age					Marital Status			
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	513	580	603	436	689	384	433	626	959	271	177	191	320	1173	418	207	242	306	1085	601	320
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Had/Will Have Any Holiday-Related Expenses This Year (Net)	1913 90%FU	413 90%	419 90%	651 89%	430 90%	554 86%	308 93%F	368 90%	684 91%F	926 89%	261 86%	159 93%	169 88%	337 91%	987 90%	293 87%	149 93%kp	199 91%	347 91%	1002 93%AU	474 84%	311 92%U
Have/Will Have A Budget For Holiday-Related Expenses (Sub-Net)	1508 71%bU	308 67%	320 69%	535 73%b	346 73%	443 69%	238 72%	288 70%	540 72%	715 69%	214 71%	122 71%	129 67%	249 68%	793 72%	228 68%	116 72%	159 73%	291 76%mp	790 73%aU	364 64%	248 73%U
Exceeded/Will Exceed Budget For Holiday-Related Expenses (Sub-Net)	557 26%Io	127 28%	106 23%	186 25%	138 29%c	222 35%AH	117 35%Ah	110 27%I	108 14%	296 29%ao	119 39%mNp	53 31%NS	55 29%NS	68 18%S	261 24%	103 30%NS	64 40%mNp	55 25%S	40 11%	284 26%	163 29%v	72 21%
Yes, I exceeded/will exceed my budget by less than \$100.	196 9%IT	46 10%	34 7%	76 10%	41 9%	90 14%Ah	43 13%AI	36 9%I	27 4%	90 9%	40 13%NS	19 11%NS	20 10%NS	11 3%	106 10%	50 15%NRS	24 15%NRs	16 8%n	16 4%	78 7%	76 13%ATV	24 7%
Yes, I exceeded/will exceed my budget by \$100-\$250.	204 10%DI	56 12%aD	50 11%d	51 7%	47 10%	81 13%AH	53 16%AH	31 7%	39 5%	103 10%	40 13%NRs	22 13%nS	16 8%S	25 7%	101 9%	41 12%nS	31 19%MNP	15 7%	14 4%	111 10%	56 10%	25 7%
Yes, I exceeded/will exceed my budget by \$251-\$500.	85 4%cI	13 3%	10 2%	31 4%	31 6%AbC	28 4%i	12 4%	29 7%AI	16 2%	47 5%	17 6%S	7 4%	13 7%nS	10 3%	38 3%	11 3%	5 3%	16 7%NpS	2 2%	44 4%	25 4%	14 4%
Yes, I exceeded/will exceed my budget by more than \$500.	73 3%OU	13 3%	12 3%	28 4%	20 4%	23 4%	8 3%	14 4%	27 4%	56 5%AO	22 7%PqS	5 3%P	7 3%P	22 6%PS	17 2%	1 *	3 2%p	8 4%P	5 1%	51 5%AU	7 1%	10 3%
No, I did not/will not exceed my budget.	951 45%BFG JU	181 39%	215 46%b	349 48%B	207 44%	221 34%	121 36%	178 43%F	432 58%AFG H	419 40%	95 31%	69 40%	74 38%	181 49%KmP	532 49%AJ	126 37%	52 32%	104 48%KpQ	250 66%KLMN PQR	506 47%U	201 35%	176 52%AU
I did not/do not have a budget.	405 19%d	105 23%aD	99 21%d	117 16%	85 18%	111 17%	70 21%	80 20%	144 19%	211 20%	46 15%	37 21%	40 21%	88 24%KS	194 18%	65 19%	33 21%	40 18%	56 15%	212 20%	109 19%	63 19%
N/A - I didn't/don't have any holiday-related expenses this year.	219 10%T	48 10%	47 10%	78 11%	46 10%	87 14%AGI	24 7%	42 10%	66 9%	110 11%	42 14%q	13 7%	23 12%	31 9%	109 10%	45 13%q	11 7%	19 9%	34 9%	78 7%	93 16%ATV	28 8%
Sigma	2132 100%	460 100%	466 100%	729 100%	476 100%	640 100%	332 100%	410 100%	749 100%	1036 100%	303 100%	172 100%	192 100%	368 100%	1096 100%	337 100%	160 100%	218 100%	381 100%	1079 100%	567 100%	339 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
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Q5010 Have you exceeded, or do you anticipate exceeding, the amount you originally budgeted for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year?

Base: Had/Will Have Any Holiday-Related Expenses This Year

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1916	462	531	536	387	601	356	391	568	858	234	164	171	289	1058	367	192	220	279	1010	510	287
Weighted Base	1913	413	419	651	430	554	308	368	684	926	261	159*	169*	337	987	293	149*	199	347	1002	474	311
Have/Will Have A Budget For Holiday-Related Expenses (Net)	1508 79%b	308 75%	320 76%	535 82%aBc	346 80%	443 80%	238 77%	288 78%	540 79%	715 77%	214 82%n	122 77%	129 76%	249 74%	793 80%	228 78%	116 78%	159 80%	291 84%N	790 79%	364 77%	248 80%
Exceeded/Will Exceed Budget For Holiday-Related Expenses (Sub-Net)	557 29%cIO v	127 31%	106 25%	186 29%	138 32%	222 40%AH	117 38%Ah	110 30%I	108 16%	296 32%ao	119 46%lmN pRS	53 33%NS	55 33%NS	68 20%S	261 26%	103 35%NS	64 43%NRS	55 28%S	40 12%	284 28%	163 34%Atv	72 23%
Yes, I exceeded/will exceed my budget by less than \$100.	196 10%IT	46 11%	34 8%	76 12%	41 9%	90 16%AH	43 14%aI	36 10%I	27 4%	90 10%	40 15%NrS	19 12%NS	20 12%NS	11 3%	106 11%	50 17%NRS	24 16%NrS	16 8%n	16 5%	78 8%	76 16%ATV	24 8%
Yes, I exceeded/will exceed my budget by \$100-\$250.	204 11%DI	56 14%aD	50 12%	51 8%	47 11%	81 15%AH	53 17%AH	31 8%	39 6%	103 11%	40 15%NrS	22 14%nS	16 9%S	25 7%	101 10%	41 14%NrS	31 21%MNR	15 7%	14 4%	111 11%	56 12%	25 8%
Yes, I exceeded/will exceed my budget by \$251-\$500.	85 4%cI	13 3%	10 2%	31 5%	31 7%abc	28 5%i	12 4%	29 8%AI	16 2%	47 5%	17 7%S	7 4%	13 8%nS	10 3%	38 4%	11 4%	5 4%	16 8%NS	6 2%	44 4%	25 5%	14 4%
Yes, I exceeded/will exceed my budget by more than \$500.	73 4%OU	13 3%	12 3%	28 4%	20 5%	23 4%	8 3%	14 4%	27 4%	56 6%AO	22 9%PqS	5 3%P	7 4%P	22 7%PS	17 2%	1 *	3 2%p	8 4%P	5 1%	51 5%AU	7 1%	10 3%
No, I did not/will not exceed my budget.	951 50%BFG JU	181 44%	215 51%b	349 54%B	207 48%	221 40%	121 39%	178 48%fg	432 63%AFG H	419 45%	95 37%	69 43%	74 44%	181 54%KPQ	532 54%AJ	126 43%	52 35%	104 52%KQ	250 72%KLMN PQR	506 51%U	201 42%	176 57%aU
I did not/do not have a budget.	405 21%d	105 25%aD	99 24%d	117 18%	85 20%	111 20%	70 23%	80 22%	144 21%	211 23%	46 18%	37 23%	40 24%	88 26%kS	194 20%	65 22%	33 22%	40 20%	56 16%	212 21%	109 23%	63 20%
Sigma	1913 100%	413 100%	419 100%	651 100%	430 100%	554 100%	308 100%	368 100%	684 100%	926 100%	261 100%	159 100%	169 100%	337 100%	987 100%	293 100%	149 100%	199 100%	347 100%	1002 100%	474 100%	311 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
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21 Dec 2012

Q5015 Which of the following items put/will put you over your budget for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year? Please select all that apply.

Base: Exceeded/Will Exceed Budget For Holiday-Related Expenses

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	587	150	165	151	121	222	127	126	112	274	101	55	57	61	313	121	72	69	51	317	160	79
Weighted Base	557	127*	106*	186*	138*	222	117*	110*	108*	296	119*	53*	55**	68*	261	103*	64*	55*	40*	284	163*	72*
Gifts For Family/Friends/Co-Workers (Net)	479 86%DFJ U	115 91%D	96 91%aD	143 77%	125 90%D	172 78%	103 88%f	104 95%AF	99 91%F	239 81%	82 69%	45 84%	51 93%	60 88%K	240 92%AJ	90 87%K	58 92%K	53 96%Kl	39 97%Kl	257 91%AU	122 75%	65 90%U
Gifts for family	428 77%FJU	104 82%	86 82%	133 72%	105 76%	144 65%	98 84%F	93 84%F	93 86%AF	206 70%	65 55%	42 79%K	42 76%	57 84%K	222 85%AJ	78 76%K	56 88%K	51 92%Kp	36 91%Kp	233 82%AU	101 62%	61 85%U
Gifts for friends	153 27%	34 27%	41 39%AbD	42 22%	36 26%	73 33%ag	25 21%	30 27%	25 23%	82 28%	33 28%	10 20%	19 35%	19 28%	71 27%	40 39%lqr s	14 22%	11 20%	6 14%	68 24%	53 32%	18 25%
Gifts for co-workers	69 12%i	22 17%e	15 15%	22 12%	10 7%	33 15%i	12 10%	17 16%i	7 6%	29 10%	15 12%	2 4%	8 15%	4 7%	40 15%	19 18%l	10 15%	9 17%l	2 6%	35 12%	18 11%	5 6%
Entertaining	116 21%ot	24 19%	28 27%ae	45 24%	19 14%	56 25%	22 19%	21 19%	17 16%	72 24%o	31 26%Rs	10 19%	18 33%	13 19%r	44 17%	25 24%Rs	12 19%	3 6%	4 9%	49 17%	46 28%aT	11 16%
Travel	94 17%E	18 14%	17 16%e	50 27%ABcE	10 7%	48 22%hi	22 19%	13 12%	11 10%	55 19%	23 20%S	14 26%rS	9 15%	9 14%	39 15%	25 24%RS	9 14%	4 8%	2 4%	43 15%	29 18%	12 17%
Decorations	65 12%e	19 15%e	20 19%AdE	19 10%	7 5%	33 15%	9 7%	10 9%	13 12%	36 12%	13 11%	4 7%	8 15%	10 15%r	29 11%	20 19%R	5 7%	2 3%	3 7%	30 10%	20 12%	8 11%
Sending holiday cards	55 10%	14 11%	21 20%AbDE	13 7%	7 5%	24 11%	10 8%	6 5%	15 13%	31 11%	13 11%	3 7%	4 7%	11 17%r	24 9%	12 12%	6 10%	2 4%	3 8%	36 13%a	12 7%	6 8%
Other	32 6%H	12 9%c	3 3%	9 5%	9 6%	16 7%h	11 9%H	1 1%	5 4%	20 7%	9 7%	7 14%rs	-	4 6%	12 5%	7 7%	3 5%	1 2%	* 1%	13 4%	14 8%	1 2%
Sigma	1013 182%	246 193%	232 219%	333 179%	203 147%	428 193%	208 178%	191 173%	185 171%	531 180%	202 169%	93 175%	108 195%	129 190%	481 184%	226 220%	115 181%	84 152%	56 141%	505 178%	291 178%	122 170%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Q5020 How concerned are you, if at all, that your use of credit cards for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year will affect your credit in the near future?

Base: All Respondents

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	513	580	603	436	689	384	433	626	959	271	177	191	320	1173	418	207	242	306	1085	601	320
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Had/Will Have Any Holiday-Related Expenses This Year (Net)	1913 90%FU	413 90%	419 90%	651 89%	430 90%	554 86%	308 93%F	368 90%	684 91%F	926 89%	261 86%	159 93%	169 88%	337 91%	987 90%	293 87%	149 93%kp	199 91%	347 91%	1002 93%AU	474 84%	311 92%U
Used Credit Cards For Any Holiday-Related Expenses (Sub-Net)	1136 53%FOU V	267 58%ae	240 51%	390 53%	239 50%	275 43%	201 61%AFH	212 52%F	448 60%AFh	600 58%AO	120 40%	126 73%KMP QRS	102 53%K	253 69%KMP QRS	536 49%	155 46%	75 47%	110 50%k	195 51%K	674 62%AUV	248 44%	135 40%
At Least Somewhat Concerned (Sub-Sub-Net)	288 14%I	82 18%ACD	55 12%	89 12%	63 13%	96 15%I	72 22%AFH I	52 13%	68 9%	154 15%	47 16%S	41 24%kmN PRS	28 14%S	38 10%	135 12%	49 15%S	31 20%NrS	24 11%	31 8%	165 15%av	73 13%	33 10%
Very/Fairly Concerned (Sub-Sub-Sub-Net)	87 4%I	27 6%a	18 4%	25 3%	17 3%	22 3%	31 9%AFhI	19 5%i	15 2%	44 4%	11 4%	19 11%KNPr S	9 5%n	5 1%	43 4%	11 3%	12 7%Ns	10 5%n	10 3%	61 6%AUV	16 3%	6 2%
Very concerned	36 2%v	14 3%ad	6 1%	8 1%	9 2%	9 1%	11 3%aI	10 2%	6 1%	17 2%	5 2%	8 4%Nps	3 1%	1 *	19 2%	4 1%	3 2%	7 3%N	5 1%	28 3%AuV	5 1%	1 *
Fairly concerned	50 2%i	13 3%	13 3%	17 2%	8 2%	13 2%	20 6%AFhI	10 2%	9 1%	27 3%	6 2%	11 7%kNPR S	6 3%	4 1%	23 2%	7 2%	8 5%NrS	3 1%	5 1%	33 3%	10 2%	6 2%
Somewhat concerned	202 9%i	55 12%c	36 8%	64 9%	47 10%	74 12%i	42 13%aI	33 8%	53 7%	110 11%	36 12%S	22 13%rS	18 10%	33 9%	92 8%	38 11%S	19 12%S	14 7%	21 5%	104 10%	57 10%	26 8%
Not at all concerned	847 40%FOU V	186 40%	185 40%	301 41%	175 37%	179 28%	129 39%F	160 39%F	379 51%AFG H	446 43%AO	73 24%	84 49%KPQ	74 38%K	215 58%KMP QRS	401 37%	106 31%	44 28%	86 39%Kq	165 43%KPQ	509 47%AUV	175 31%	102 30%
N/A - I did not use credit cards for any holiday-related expenses.	778 36%BIJ T	145 32%	179 39%b	261 36%	191 40%B	278 43%AGI	107 32%	157 38%i	236 31%	326 31%	140 46%LMN	34 20%	68 35%LN	84 23%	452 41%AJ	138 41%LN	73 46%LN	89 41%LN	152 40%LN	328 30%	225 40%T	176 52%ATU
N/A - I didn't/don't have any holiday-related expenses this year.	219 10%T	48 10%	47 10%	78 11%	46 10%	87 14%AGI	24 7%	42 10%	66 9%	110 11%	42 14%q	13 7%	23 12%	31 9%	109 10%	45 13%q	11 7%	19 9%	34 9%	78 7%	93 16%ATV	28 8%
Sigma	2132 100%	460 100%	466 100%	729 100%	476 100%	640 100%	332 100%	410 100%	749 100%	1036 100%	303 100%	172 100%	192 100%	368 100%	1096 100%	337 100%	160 100%	218 100%	381 100%	1079 100%	567 100%	339 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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Q5020 How concerned are you, if at all, that your use of credit cards for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year will affect your credit in the near future?

Base: Had/Will Have Any Holiday-Related Expenses This Year

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1916	462	531	536	387	601	356	391	568	858	234	164	171	289	1058	367	192	220	279	1010	510	287
Weighted Base	1913	413	419	651	430	554	308	368	684	926	261	159*	169*	337	987	293	149*	199	347	1002	474	311
Used Credit Cards For Any Holiday-Related Expenses (Net)	1136	267	240	390	239	275	201	212	448	600	120	126	102	253	536	155	75	110	195	674	248	135
At Least Somewhat Concerned (Sub-Net)	288	82	55	89	63	96	72	52	68	154	47	41	28	38	135	49	31	24	31	165	73	33
Very/Fairly Concerned (Sub-Sub-Net)	87	27	18	25	17	22	31	19	15	44	11	19	9	5	43	11	12	10	10	61	16	6
Very concerned	36	14	6	8	9	9	11	10	6	17	5	8	3	1	19	4	3	7	5	28	5	1
Fairly concerned	50	13	13	17	8	13	20	10	9	27	6	11	6	4	23	7	8	3	5	33	10	6
Somewhat concerned	202	55	36	64	47	74	42	33	53	110	36	22	18	33	92	38	19	14	21	104	57	26
Not at all concerned	847	186	185	301	175	179	129	160	379	446	73	84	74	215	401	106	44	86	165	509	175	102
N/A - I did not use credit cards for any holiday- related expenses.	778	145	179	261	191	278	107	157	236	326	140	34	68	84	452	138	73	89	152	328	225	176
Sigma	1913	413	419	651	430	554	308	368	684	926	261	159	169	337	987	293	149	199	347	1002	474	311

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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Q5020 How concerned are you, if at all, that your use of credit cards for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year will affect your credit in the near future?

Base: Used Credit Cards For Any Holiday-Related Expenses

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1191	318	322	325	226	341	229	229	392	575	128	124	112	211	616	213	105	117	181	691	284	145
Weighted Base	1136	267	240	390	239	275	201	212	448	600	120*	126*	102*	253	536	155	75*	110*	195	674	248	135*
At Least Somewhat Concerned (Net)	288 25%I	82 30%ad	55 23%	89 23%	63 27%	96 35%AH	72 36%AH	52 24%I	68 15%	154 26%	47 39%NR	41 33%NS	28 27%Ns	38 15%	135 25%	49 32%NS	31 41%NR	24 22%	31 16%	165 25%	73 30%	33 24%
Very/Fairly Concerned (Sub-Net)	87 8%I	27 10%	18 8%	25 6%	17 7%	22 8%I	31 15%AF	19 9%I	15 3%	44 7%	11 9%N	19 15%Np	9 9%N	5 2%	43 8%	11 7%N	12 16%Np	10 9%N	10 5%	61 9%	16 6%	6 5%
Very concerned	36 3%Iv	14 5%ad	6 2%	8 2%	9 4%	9 3%	11 5%I	10 5%i	6 1%	17 3%	5 4%n	8 6%N	3 3%	1 1%	19 4%	4 3%	3 4%N	7 6%N	5 2%	28 4%v	5 2%	1 *
Fairly concerned	50 4%I	13 5%	13 5%	17 4%	8 3%	13 5%	20 10%AF	10 5%	9 2%	27 5%	6 5%	11 9%Ns	6 6%N	4 1%	23 4%	7 4%	8 11%Nr	3 3%	5 3%	33 5%	10 4%	6 4%
Somewhat concerned	202 18%It	55 20%	36 15%	64 16%	47 20%	74 27%AH	42 21%I	33 15%	53 12%	110 18%	36 30%lNR	22 18%	18 18%	33 13%	92 17%	38 24%Nr	19 26%Nr	14 13%	21 11%	104 15%	57 23%aT	26 20%
Not at all concerned	847 75%bFG	186 70%	185 77%	301 77%b	175 73%	179 65%	129 64%	160 76%FG	379 85%AF	446 74%	73 61%	84 67%	74 73%	215 85%KLM	401 75%	106 68%	44 59%	86 78%KQ	165 84%KLm	509 75%	175 70%	102 76%
Sigma	1136 100%	267 100%	240 100%	390 100%	239 100%	275 100%	201 100%	212 100%	448 100%	600 100%	120 100%	126 100%	102 100%	253 100%	536 100%	155 100%	75 100%	110 100%	195 100%	674 100%	248 100%	135 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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Q5025 Which of the following will be among your financial New Year resolutions for 2013? Please select all that apply.

Base: All Respondents

	Region					Age				Male Age				Female Age				Marital Status				
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	513	580	603	436	689	384	433	626	959	271	177	191	320	1173	418	207	242	306	1085	601	320
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Will Make Financial New Year Resolutions For 2013 (Net)	1314 62%CI	271 59%	261 56%	488 67%ABC	294 62%	467 73%AgH I	218 66%I	268 65%I	362 48%	646 62%	225 74% mNq S	117 68%NS	121 63%NS	183 50%	668 61%	242 72%NS	100 63%NS	147 67%NS	179 47%	646 60%	373 66%atv	190 56%
Setting and following a budget	514 24%IT	103 22%	97 21%	205 28%AbC	109 23%	205 32%A hI	103 31%AI	102 25%I	104 14%	227 22%	83 27%NS	52 30%NS	39 20%	53 14%	287 26%aj S	121 36% kMN S	51 32% mNS	64 29%NS	51 13%	225 21%	156 27% aT	88 26%
Making a plan to get out of debt	427 20%IU	99 21%	83 18%	137 19%	108 23%	129 20%I	99 30% AFh I	91 22%I	107 14%	203 20%	65 22% n	47 27% NpS	40 21%	50 14%	224 20%	64 19%	52 32% kmN PS	51 23% Ns	57 15%	219 20% u	89 16%	75 22% u
Establishing savings	374 18% cIJ T	88 19% c	65 14%	139 19% c	81 17%	177 28% AHI	73 22% aI	73 18% I	51 7%	157 15%	69 23% NS	36 21% NS	30 15% NS	22 6%	217 20% AJ	108 32% kLM NRS	37 23% NS	44 20% NS	29 8%	125 12%	139 24% AT	73 21% T
Boosting retirement savings	350 16% eFO U	68 15%	78 17%	146 20% AbE	58 12%	73 11%	60 18% F	92 22% AFi	124 17% F	196 19% AO	38 13%	39 22% KPS	48 25% KPQ S	72 20% kP	154 14%	35 10%	22 14%	44 20% kP	52 14%	221 20% AUV	69 12%	42 12%
Pulling a credit report and learning how to improve my credit score	169 8%	36 8%	38 8%	62 9%	33 7%	53 8%	25 8%	38 9%	53 7%	86 8%	19 6%	16 9%	26 13% knq RS	25 7%	83 8%	34 10%	9 6%	12 6%	28 7%	73 7%	47 8%	29 9%
Paying off student loan debt	169 8% HIT	40 9%	36 8%	64 9%	29 6%	113 18% AGHI	20 6% i	14 4%	21 3%	71 7%	45 15% LMNR S	6 4%	9 5%	11 3%	98 9%	69 20% LMNQ RS	14 8% NRS	5 2%	10 3%	63 6%	69 12% AT	29 8%
Getting a new credit card (e.g., to consolidate credit accounts, take advantage of rewards programs)	106 5% CIT	21 5%	13 3%	40 5% c	32 7% C	64 10% AHI	20 6% I	13 3% i	9 1%	61 6%	30 10% NqRS	14 8% NRS	11 6% NrS	5 1%	45 4%	34 10% NqRS	6 4% s	2 1%	3 1%	27 3%	56 10% ATV	12 4%
Refinancing a mortgage	98 5% FOU	23 5%	22 5%	26 4%	26 5%	13 2%	19 6% F	27 7% F	39 5% F	65 6% AO	8 3%	14 8% KPS	13 7% Ps	29 8% KPS	33 3%	5 1%	5 3%	14 6% Ps	9 2%	69 6% AUv	12 2%	8 2%
Paying off a mortgage	94 4% O	18 4%	29 6% a	32 4%	15 3%	23 4%	14 4%	18 4%	39 5%	59 6% aO	15 5%	9 5%	11 6%	24 6% P	35 3%	8 2%	5 3%	7 3%	15 4%	62 6% Au	18 3%	11 3%
Taking out a loan to purchase a home	67 3% I	18 4%	10 2%	24 3%	14 3%	36 6% AI	15 5% I	11 3% I	4 1%	37 4%	20 7% NS	9 5% NS	5 3% s	3 1%	29 3%	16 5% NS	7 4% NS	6 3% S	1 *	26 2%	23 4%	9 3%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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Q5025 Which of the following will be among your financial New Year resolutions for 2013? Please select all that apply.

Base: All Respondents

	Region					Age				Male Age				Female Age				Marital Status				
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Establishing bank account(s) (i.e., because currently do not have traditional bank or credit union account(s))	52 2%IT	10 2%	6 1%	25 3% c	10 2%	31 5% AhI	9 3% I	8 2%	4 1%	20 2%	12 4% mNS	5 3% n	1 1%	2 *	32 3%	18 5% MNS	4 3%	7 3% n	3 1%	14 1%	22 4% aT	10 3%
Taking out a consolidation loan to help pay off debt	38 2% I	15 3% a	6 1%	11 1%	6 1%	15 2% I	11 3% aI	9 2% I	2 *	20 2%	9 3% nS	4 2% s	6 3% nS	1 *	18 2%	7 2%	8 5% NS	3 1%	1 *	17 2%	14 2%	7 2%
Other	193 9% Bitv	27 6%	40 9%	82 11% aB	44 9%	78 12% AI	27 8%	36 9%	52 7%	84 8%	35 12% n	15 9%	11 6%	22 6%	109 10%	43 13% MNS	12 7%	25 12% n	29 8%	81 7%	72 13% ATV	19 6%
I will not make financial New Year resolutions for 2013.	818 38% DFu	189 41% D	205 44% AD	242 33%	182 38%	174 27%	114 34% f	142 35% F	388 52% AFG H	390 38%	78 26%	55 32%	72 37% k	186 50% KLM PQR	428 39%	96 28%	59 37% k	71 33%	202 53% KLMP QR	433 40% u	193 34%	148 44% U
Sigma	3467 163%	754 164%	729 157%	1235 169%	749 157%	1184 185%	611 184%	676 165%	996 133%	1676 162%	528 174%	321 186%	321 167%	506 137%	1791 163%	657 195%	290 181%	355 163%	490 129%	1656 153%	979 173%	560 165%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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Q5025 Which of the following will be among your financial New Year resolutions for 2013? Please select all that apply.

Base: Will Make Financial New Year Resolutions For 2013

	Region					Age				Male Age				Female Age				Marital Status				
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1378	338	357	414	269	509	257	293	319	599	198	119	124	158	779	311	138	169	161	701	397	191
Weighted Base	1314	271	261	488	294	467	218	268	362	646	225	117*	121*	183*	668	242	100*	147*	179*	646	373	190*
Setting and following a budget	514 39%IJT	103 38%	97 37%	205 42%	109 37%	205 44%aI	103 47%AI	102 38%i	104 29%	227 35%	83 37%	52 44%nS	39 32%	53 29%	287 43%AJ	121 50%KMN S	51 51%kMN S	64 43%nS	51 28%	225 35%	156 42%	88 46%T
Making a plan to get out of debt	427 32%dfU	99 36%	83 32%	137 28%	108 37%d	129 28%	99 46%AFH I	91 34%	107 30%	203 31%	65 29%	47 40%nP	40 33%	50 27%	224 34%	64 27%	52 52%KMN PRS	51 35%	57 32%	219 34%U	89 24%	75 39%U
Establishing savings	374 28%IJT	88 33%	65 25%	139 29%	81 27%	177 38%aHI	73 34%I	73 27%I	51 14%	157 24%	69 31%NS	36 31%NS	30 25%N	22 12%	217 32%AJ	108 44%KLM NRS	37 37%NS	44 30%NS	29 16%	125 19%	139 37%AT	73 38%AT
Boosting retirement savings	350 27%EFO U	68 25%	78 30%E	146 30%E	58 20%	73 16%	60 28%F	92 34%AF	124 34%AF	196 30%AO	38 17%	39 33%KP	48 39%KPQ	72 39%KPQ	154 23%	35 15%	22 22%	44 30%KP	52 29%KP	221 34%AUV	69 19%	42 22%
Pulling a credit report and learning how to improve my credit score	169 13%	36 13%	38 15%	62 13%	33 11%	53 11%	25 12%	38 14%	53 15%	86 13%	19 9%	16 14%	26 21%KQR	25 14%	83 12%	34 14%	9 9%	12 8%	28 15%	73 11%	47 13%	29 15%
Paying off student loan debt	169 13%HIT	40 15%	36 14%	64 13%	29 10%	113 24%AGHI	20 9%	14 5%	21 6%	71 11%	45 20%LMNR S	6 5%	9 8%	11 6%	98 15%	69 28%LMN QRS	14 14%lnRs	5 4%	10 6%	63 10%	69 19%AT	29 15%
Getting a new credit card (e.g., to consolidate credit accounts, take advantage of rewards programs)	106 8%cIT	21 8%	13 5%	40 8%	32 11%c	64 14%aHI	20 9%I	13 5%	9 2%	61 9%	30 13%NRS	14 12%NRS	11 9%nRS	5 3%	45 7%	34 14%NqRS	6 6%	2 2%	3 2%	27 4%	56 15%ATV	12 6%
Refinancing a mortgage	98 7%FOU	23 9%	22 9%	26 5%	26 9%	13 3%	19 9%F	27 10%F	39 11%aF	65 10%AO	8 4%	14 12%KP	13 11%kP	29 16%KPQS	33 5%	5 2%	5 5%	14 9%kP	9 5%	69 11%AUV	12 3%	8 4%
Paying off a mortgage	94 7%fO	18 7%	29 11%Ade	32 6%	15 5%	23 5%	14 6%	18 7%	39 11%AF	59 9%aO	15 7%	9 8%	11 9%p	24 13%Pqr	35 5%	8 3%	5 5%	7 5%	15 8%p	62 10%AU	18 5%	11 6%
Taking out a loan to purchase a home	67 5%I	18 7%	10 4%	24 5%	14 5%	36 8%AI	15 7%I	11 4%i	4 1%	37 6%	20 9%NS	9 7%nS	5 4%S	3 2%	29 4%	16 6%nS	7 7%nS	6 4%S	1 1%	26 4%	23 6%	9 5%
Establishing bank account(s) (i.e., because currently do not have traditional bank or credit union account(s))	52 4%IT	10 4%	6 2%	25 5%	10 3%	31 7%AI	9 4%i	8 3%	4 1%	20 3%	12 5%n	5 4%	1 1%	2 1%	32 5%	18 8%MNS	4 4%	7 5%	3 1%	14 2%	22 6%T	10 5%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5025 Which of the following will be among your financial New Year resolutions for 2013? Please select all that apply.

Base: Will Make Financial New Year Resolutions For 2013

	Region					Age				Male Age				Female Age				Marital Status				
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	1314	271	261	488	294	467	218	268	362	646	225	117*	121*	183*	668	242	100*	147*	179*	646	373	190*
Taking out a consolidation loan to help pay off debt	38 3%I	15 5%Ad	6 2%	11 2%	6 2%	15 3%i	11 5%aI	9 3%i	2 1%	20 3%	9 4%	4 3%	6 5% s	1 1%	18 3%	7 3%	8 7%Npr	3 2%	1 1%	17 3%	14 4%	7 4%
Other	193 15%Bt	27 10%	40 15%	82 17%B	44 15%	78 17%	27 12%	36 13%	52 14%	84 13%	35 16%	15 13%	11 9%	22 12%	109 16%	43 18% m	12 12%	25 17%	29 16%	81 13%	72 19% ATV	19 10%
Sigma	2649 202%	565 208%	524 201%	993 204%	567 193%	1011 217%	497 228%	533 199%	608 168%	1286 199%	450 200%	266 227%	249 206%	320 175%	1363 204%	561 232%	231 230%	284 193%	288 161%	1223 189%	785 210%	411 216%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5030 Which of the following statements is true about your credit report? Please select all that apply.

Base: All Respondents

	Region					Age				Male Age				Female Age				Marital Status				
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	513	580	603	436	689	384	433	626	959	271	177	191	320	1173	418	207	242	306	1085	601	320
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Any Listed (Net)	1721	363	366	611	381	476	270	360	615	859	211	149	179	321	862	265	121	182	294	933	416	256
	81% v	FoU 79%	78%	84% ac	80%	74%	81% f	88% i	AFg 82% F	83% ao	70%	86% K	93% RS	93% S	87% K	79% k	76%	84% K	77%	86% A	41% U	75% V
Received Credit Report In 2012 (Sub-Net)	936	199	197	346	195	243	162	181	350	509	125	100	89	195	427	118	61	92	155	523	197	150
	44% v	FOU 43%	42%	47%	41%	38%	49% F	44%	47% F	49% AO	41%	58% Q	46% p	53% r	39% S	35%	38%	42%	41%	48% AU	35%	44% U
I received my credit report in 2012 and took no action.	679	142	151	245	142	142	100	139	298	365	69	63	69	163	314	73	37	70	134	402	125	109
	32% v	FOU 31%	32%	34%	30%	22%	30% F	34% F	40% AFG	35% AO	23%	37% K	36% K	44% R	29% S	22%	23%	32% k	35% K	37% AU	22%	32% U
I received my credit report in 2012 and took steps to improve my credit score.	207	44	40	85	38	86	50	33	38	114	46	30	17	22	93	40	20	17	16	97	61	28
	10% I	10%	8%	12%	8%	13% Ah	15% AHI	8%	5%	11%	15% Nr	17% m	9%	6%	8%	12% NS	13% NS	8%	4%	9%	11%	8%
I received my credit report in 2012 and disputed an item, or items, on the report.	75	19	9	28	19	30	17	10	19	42	16	9	4	13	33	14	8	5	6	34	20	15
	4% c	4%	2%	4%	4%	5%	5% i	2%	2%	4%	5% s	5% s	2%	3%	3%	4%	5% s	2%	2%	3%	3%	4%
I did not receive my credit report in 2012.	589	132	125	191	141	147	90	157	194	282	58	39	80	104	307	89	51	77	89	315	154	80
	28% F	29%	27%	26%	30%	23%	27%	38% I	26% AFG	27%	19%	23%	42% K	28% k	28%	26%	32% K	35% S	23% L	29% P	27%	23% S
I do not know how to receive my credit report.	99	17	27	31	24	65	5	8	22	34	19	3	2	11	66	46	2	6	12	37	52	8
	5% T	GHij 4%	6%	4%	5%	10% AGHI	1%	2%	3%	3%	6% LMq	2%	1%	3%	6% AJ	14% K	1% L	3%	3%	3%	9% ATV	2% T
I plan to receive my credit report in 2013.	341	58	74	138	72	83	49	57	152	176	37	28	32	79	165	46	21	25	73	184	75	55
	16% bfu	13%	16%	19% aB	15%	13%	15%	14%	20% AFH	17%	12%	16%	17%	21% R	15% K	14%	13%	11%	19% kr	17%	13%	16% aT
None of these	411	97	100	118	95	164	62	50	135	177	92	23	14	47	234	72	38	36	87	146	151	83
	19% T	dHj 21%	22% d	16%	20%	26% AgH	19% h	12%	18% h	17%	30% LMN	14% p	7%	13%	21% aj	21% MN	24% LMN	16% M	23% LMN	14%	27% AT	25% aT
Sigma	2401	509	526	836	530	717	373	454	857	1190	337	196	218	439	1211	380	178	236	418	1216	638	379
	113%	111%	113%	115%	111%	112%	112%	111%	114%	115%	111%	114%	113%	119%	110%	112%	111%	108%	110%	113%	113%	112%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5035 Which of the following methods best describes how you monitor and manage the flow of money in and out of your primary checking account?

Base: All Respondents

	Region				Age				Male Age				Female Age				Marital Status					
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	513	580	603	436	689	384	433	626	959	271	177	191	320	1173	418	207	242	306	1085	601	320
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Have Checking Account (Net)	1957	411	434	670	441	553	302	374	729	952	256	160	175	361	1005	297	142	199	368	1044	475	311
	92% bFU	89%	93%	92%	93%	86%	91%	91%	97% AFGH	92%	85%	93% K	91%	98% KLM PQR	92%	88%	89%	91% k	97% KMPQ R	97% AUV	84%	92% U
Regularly Monitor And Manage Flow Of Money From Primary Checking Account (Sub-Net)	1814	388	392	635	400	488	285	345	697	872	221	149	161	341	942	267	136	184	356	986	420	294
	85% FU	84%	84%	87%	84%	76%	86% F	84% F	93% AFGH	84%	73%	87% K	84% k	93% KLM PQR	86%	79%	85% K	85% K	93% KLM QR	91% AUv	74%	87% U
Use Checkbook Register To Record Receipts And Payments And Balance Account (Sub-Sub-Net)	908	212	200	342	154	177	118	197	416	421	77	53	92	198	487	100	65	105	218	543	151	165
	43% EFG U	46% E	43% E	47% aE	32%	28%	36% F	48% aFG	55% AFGH	41%	26%	31%	48% KLP Q	54% KLP Q	44%	30%	41% KP	48% KLP	57% KLPQ	50% AU	27%	49% aU
I use a checkbook register to record receipts and payments and balance my account on a daily basis.	372	94	105	112	61	58	50	99	164	169	24	25	50	70	203	34	25	50	94	223	59	65
	17% EFG	20% dE	23% ADE	15%	13%	9%	15% F	24% AFG	22% AFG	16%	8%	14%	26% KLP q	19% KP	18%	10%	16% k	23% KP	25% KLPq	21% AU	10%	19% U
I use a checkbook register to record receipts and payments and balance my account on a weekly basis.	258	57	45	112	44	54	46	49	109	113	23	15	27	49	144	31	31	23	60	162	41	45
	12% FU	12%	10%	15% ACE	9%	8%	14% F	12%	14% F	11%	7%	9%	14% k	13% k	13%	9%	19% KLP r	10%	16% Kp	15% AU	7%	13% U
I use a checkbook register to record receipts and payments and balance my account on a monthly basis.	225	47	45	89	44	38	22	41	124	118	19	13	14	72	107	19	9	26	52	136	41	37
	11% FGU	10%	10%	12%	9%	6%	7%	10% f	17% AFGH	11%	6%	8%	7%	19% KLM PQR	10%	6%	5%	12% kPq	14% KPQ	13% AU	7%	11%
I use a checkbook register to record receipts and payments and balance my account less frequently than on a monthly basis	54	13	6	29	6	27	1	7	19	21	11	*	1	8	33	15	1	6	11	23	10	18
	3% cG	3%	1%	4% aCe	1%	4% AG	*	2%	3% g	2%	4% lq	*	1%	2%	3%	5% Lmq	*	3%	3%	2%	2%	5% ATU
Reconcile Account Using An Online Program (Sub-Sub-Net)	756	147	151	247	211	259	129	123	245	366	115	76	50	125	390	144	53	73	120	360	230	114
	35% h	32%	32%	34%	44% ABC D	40% AHI	39% h	30%	33%	35%	38% m	44% Mnq rs	26%	34%	36%	43% Mnq rs	33%	34%	32%	33%	41% AT	34%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5035 Which of the following methods best describes how you monitor and manage the flow of money in and out of your primary checking account?

Base: All Respondents

	Region				Age				Male Age				Female Age				Marital Status					
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
I reconcile my account using an online program on a daily basis.	280 13%i	56 12%	49 11%	110 15%c	65 14%	93 14%	47 14%	61 15%	79 10%	135 13%	37 12%	24 14%	28 15%	45 12%	146 13%	56 17% _S	23 14%	33 15% _s	33 9%	136 13%	84 15%	43 13%
I reconcile my account using an online program on a weekly basis.	307 14% _{BH}	49 11%	65 14%	102 14%	89 19% _{AB}	112 17% _{AH}	55 16% _H	41 10%	99 13%	153 15%	48 16% _m	33 19% _{Ms}	16 9%	56 15%	154 14%	64 19% _{MrS}	22 14%	25 11%	43 11%	139 13%	99 17% _{at}	47 14%
I reconcile my account using an online program on a monthly basis.	133 6% _{DH}	33 7% _d	31 7%	29 4%	40 8% _D	41 6% _h	18 5%	12 3%	62 8% _{aH}	60 6%	23 8% _m	13 8% _m	5 2%	19 5%	73 7%	18 5%	5 3%	8 3%	43 11% _{MNPQR}	74 7%	33 6%	16 5%
I reconcile my account using an online program less often than on a monthly basis.	36 2% _{dit}	9 2%	6 1%	6 1%	16 3% _{aD}	13 2%	9 3% _i	8 2%	6 1%	18 2%	7 2%	6 3% _S	1 *	4 1%	18 2%	6 2%	3 2%	8 3% _S	1 *	11 1%	14 3% _t	8 2%
Other	150 7% _I	29 6%	40 9%	46 6%	35 7%	52 8% _i	38 11% _{AHI}	24 6%	36 5%	85 8%	29 10% _{nRs}	19 11% _{NRS}	18 9% _R	18 5%	66 6%	23 7%	19 12% _{NRS}	6 3%	18 5%	83 8%	39 7%	15 4%
I do not regularly monitor and manage the flow of money from my primary checking account.	143 7% _{dIt}	24 5%	42 9% _{abd}	36 5%	41 9% _d	65 10% _{AGI}	17 5%	29 7%	33 4%	80 8%	35 12% _{NQS}	11 6%	14 7%	20 5%	63 6%	30 9% _{qS}	5 3%	15 7%	13 3%	58 5%	55 10% _{ATv}	17 5%
I do not have a checking account.	175 8% _{IT}	49 11% _a	32 7%	59 8%	35 7%	88 14% _{AhI}	30 9% _I	37 9% _I	20 3%	84 8%	47 15% _{LNrS}	12 7% _N	18 9% _{NS}	7 2%	91 8%	41 12% _{NS}	18 11% _{NS}	19 9% _{NS}	13 3%	35 3%	92 16% _{ATV}	28 8% _T
Sigma	2132 100%	460 100%	466 100%	729 100%	476 100%	640 100%	332 100%	410 100%	749 100%	1036 100%	303 100%	172 100%	192 100%	368 100%	1096 100%	337 100%	160 100%	218 100%	381 100%	1079 100%	567 100%	339 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5035 Which of the following methods best describes how you monitor and manage the flow of money in and out of your primary checking account?

Base: Have Checking Account

	Region				Age				Male Age				Female Age				Marital Status					
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2005	476	548	567	414	630	361	400	614	903	243	170	177	313	1102	387	191	223	301	1061	533	299
Weighted Base	1957	411	434	670	441	553	302	374	729	952	256	160*	175*	361	1005	297	142*	199	368	1044	475	311
Regularly Monitor And Manage Flow Of Money From Primary Checking Account (Net)	1814	388	392	635	400	488	285	345	697	872	221	149	161	341	942	267	136	184	356	986	420	294
	93% cFU	94% c	90%	95% aCe	91%	88%	94% F	92%	96% AF	92%	86%	93%	92%	94% Kp	94%	90%	96% Kp	93%	97% KmP	94% AU	88%	95% U
Use Checkbook Register To Record Receipts And Payments And Balance Account (Sub-Net)	908	212	200	342	154	177	118	197	416	421	77	53	92	198	487	100	65	105	218	543	151	165
	46% EFGU	51% aE	46% E	51% AE	35%	32%	39% f	53% AFG	57% AFG	44%	30%	33%	53% KLP	55% KLP	48%	34%	46% KLP	53% KLP	59% KLPQ	52% AU	32%	53% aU
I use a checkbook register to record receipts and payments and balance my account on a daily basis.	372	94	105	112	61	58	50	99	164	169	24	25	50	70	203	34	25	50	94	223	59	65
	19% EFU	23% adE	24% ADE	17%	14%	11%	16% f	27% AFG	23% AFg	18%	10%	15%	29% KLn	19% KP	20%	11%	18% k	25% KLP	26% KLP	21% AU	12%	21% u
I use a checkbook register to record receipts and payments and balance my account on a weekly basis.	258	57	45	112	44	54	46	49	109	113	23	15	27	49	144	31	31	23	60	162	41	45
	13% cFU	14%	10%	17% ACE	10%	10%	15% f	13%	15% F	12%	9%	10%	15%	13%	14%	10%	22% KLn	11%	16% k	15% AU	9%	15% u
I use a checkbook register to record receipts and payments and balance my account on a monthly basis.	225	47	45	89	44	38	22	41	124	118	19	13	14	72	107	19	9	26	52	136	41	37
	11% FGU	11%	10%	13%	10%	7%	7%	11%	17% AFG	12%	7%	8%	8%	20% KLM	11%	7%	6%	13% pq	14% kPq	13% u	9%	12%
I use a checkbook register to record receipts and payments and balance my account less frequently than on a monthly basis	54	13	6	29	6	27	1	7	19	21	11	*	1	8	33	15	1	6	11	23	10	18
	3% cG	3%	1%	4% aCe	1%	5% AGh	*	2%	3% g	2%	4% lq	*	1%	2%	3%	5% Lmq	*	3%	3%	2%	2%	6% ATu
Reconcile Account Using An Online Program (Sub-Net)	756	147	151	247	211	259	129	123	245	366	115	76	50	125	390	144	53	73	120	360	230	114
	39% hIT	36%	35%	37%	48% ABC	47% AHI	43% HI	33%	34%	38%	45% Mns	48% MNS	29%	35%	39%	49% MNq	37%	37%	33%	34%	48% ATV	37%
I reconcile my account using an online program on a daily basis.	280	56	49	110	65	93	47	61	79	135	37	24	28	45	146	56	23	33	33	136	84	43
	14% cI	14%	11%	16% c	15%	17% I	16% i	16% i	11%	14%	14%	15%	16% s	13%	14%	19% nS	16% s	17% s	9%	13%	18% at	14%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5035 Which of the following methods best describes how you monitor and manage the flow of money in and out of your primary checking account?

Base: Have Checking Account

	Region				Age				Male Age				Female Age				Marital Status					
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	1957	411	434	670	441	553	302	374	729	952	256	160*	175*	361	1005	297	142*	199	368	1044	475	311
I reconcile my account using an online program on a weekly basis.	307 16% bHT	49 12%	65 15%	102 15%	89 20% AB	112 20% AHI	55 18% H	41 11%	99 14%	153 16%	48 19% ms	33 20% MS	16 9%	56 16%	154 15%	64 22% MRS	22 15%	25 13%	43 12%	139 13%	99 21% AT	47 15%
I reconcile my account using an online program on a monthly basis.	133 7% DH	33 8% d	31 7%	29 4%	40 9% D	41 7% H	18 6%	12 3%	62 8% H	60 6%	23 9% Mq	13 8% m	5 3%	19 5%	73 7%	18 6%	5 3%	8 4%	43 12% MNPQR	74 7%	33 7%	16 5%
I reconcile my account using an online program less often than on a monthly basis.	36 2% diT	9 2%	6 1%	6 1%	16 4% aD	13 2%	9 3% I	8 2%	6 1%	18 2%	7 3% s	6 4% S	1 *	4 1%	18 2%	6 2%	3 2%	8 4% S	1 *	11 1%	14 3% aT	8 3%
Other	150 8% I	29 7%	40 9%	46 7%	35 8%	52 9% I	38 13% AHI	24 7%	36 5%	85 9%	29 11% NRS	19 12% NRS	18 10% nRs	18 5%	66 7%	23 8% r	19 13% NRS	6 3%	18 5%	83 8%	39 8%	15 5%
I do not regularly monitor and manage the flow of money from my primary checking account.	143 7% dIT	24 6%	42 10% abD	36 5%	41 9% d	65 12% AGI	17 6%	29 8%	33 4%	80 8%	35 14% NQS	11 7%	14 8% s	20 6%	63 6%	30 10% nqS	5 4%	15 7%	13 3%	58 6%	55 12% ATV	17 5%
Sigma	1957 100%	411 100%	434 100%	670 100%	441 100%	553 100%	302 100%	374 100%	729 100%	952 100%	256 100%	160 100%	175 100%	361 100%	1005 100%	297 100%	142 100%	199 100%	368 100%	1044 100%	475 100%	311 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5040 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2013? Please select up to 3 responses.

Base: All Respondents

	Region				Age				Male Age				Female Age				Marital Status					
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	513	580	603	436	689	384	433	626	959	271	177	191	320	1173	418	207	242	306	1085	601	320
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Paying off debt	830 39%	190 41%	171 37%	285 39%	184 39%	243 38%	162 49% AFH I	154 38%	270 36%	408 39%	114 38%	90 52% KMN PRS	71 37%	134 36%	422 38%	129 38%	72 45%	83 38%	136 36%	445 41% u	200 35%	137 41%
Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance)	751 35%	165 36%	147 32%	280 38% c	159 33%	246 38% i	120 36%	141 34%	243 32%	383 37%	104 34%	66 38% S	71 37% s	142 39% S	367 34%	142 42% r S	54 34%	70 32%	101 26%	383 36%	214 38%	107 32%
Expenses related to my home, not including mortgage/rent (e.g., improvements, maintenance)	714 33% FU	159 35%	159 34%	234 32%	161 34%	141 22%	102 31% F	177 43% AFG	293 39% AFg	367 35%	73 24%	55 32% P	88 46% KLP Q	150 41% KPq	346 32%	68 20%	47 30% p	88 41% KPq	143 38% KP	449 42% AUV	125 22%	101 30% u
Medical expenses	524 25% BFG U	88 19%	124 27% B	196 27% B	116 24%	95 15%	60 18%	107 26% FG	262 35% AFG H	244 24%	46 15%	33 19%	47 24% kP	118 32% KLP Q	280 26%	49 14%	26 16%	60 28% KPQ	144 38% KLMP Qr	304 28% AU	104 18%	85 25% u
Major purchase, not including a vehicle (e.g., furniture, electronics)	390 18% it	76 16%	84 18%	143 20%	88 18%	137 21% aI	65 20%	73 18%	115 15%	204 20%	69 23% S	40 23% s	34 18%	62 17%	186 17%	68 20% s	26 16%	39 18%	53 14%	177 16%	131 23% ATV	50 15%
Savings related to retirement	343 16% F	65 14%	88 19%	115 16%	75 16%	43 7%	63 19% F	94 23% AF	143 19% aF	181 17%	17 6%	41 24% KPq	52 27% KPQ	72 20% KP	162 15%	26 8%	22 14% Kp	42 20% KP	71 19% KP	198 18% Au	76 13%	46 14%
Expenses associated with children (e.g., birth of a child, education-related expenses, child care)	306 14% IjU	71 15%	68 15%	112 15%	55 12%	113 18% AI	94 28% AFH I	67 16% I	31 4%	129 12%	35 11% nS	44 26% KmN S	29 15% NS	21 6%	176 16% aj	78 23% KmN S	50 31% KMN RS	38 17% NS	10 3%	219 20% AUV	24 4%	44 13% U
Moving expenses (i.e., changing addresses not associated with job change)	163 8% IT	28 6%	29 6%	73 10% Abc	32 7%	79 12% AgHI	24 7% i	30 7% i	30 4%	66 6%	28 9% ns	8 5%	14 7%	15 4%	97 9%	51 15% kLm NRS	16 10% NS	15 7%	15 4%	55 5%	71 12% ATV	21 6%
Saving for college	153 7% GHIT V	25 5%	27 6%	71 10% ABC	30 6%	114 18% AGHI	13 4% I	18 4% I	7 1%	67 6%	53 18% LMNQ RS	4 2%	9 4% N	2 *	85 8%	61 18% LMNQ RS	9 6% NS	9 4% N	6 1%	46 4%	96 17% ATV	6 2%
Relocation expenses due to a job change	74 3% IT	16 3%	13 3%	27 4%	18 4%	54 8% AGHI	8 3% I	8 2%	4 1%	38 4%	30 10% LMNq RS	3 2%	2 1%	4 1%	36 3%	24 7% LMN S	6 3% S	6 3% S	1 *	22 2%	36 6% ATV	6 2%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5040 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2013? Please select up to 3 responses.

Base: All Respondents

	Region				Age				Male Age				Female Age				Marital Status					
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Other	456	99	94	135	128	149	60	77	171	224	72	32	34	86	232	77	28	42	85	174	154	81
	21%T	22%	20%	19%	27%AcD	23%	18%	19%	23%	22%	24%	19%	18%	23%	21%	23%	17%	20%	22%	16%	27%AT	24%T
Sigma	4703	982	1006	1671	1044	1414	772	945	1571	2313	641	416	451	806	2389	773	357	495	765	2472	1231	685
	221%	213%	216%	229%	219%	221%	233%	230%	210%	223%	212%	241%	234%	219%	218%	229%	223%	227%	201%	229%	217%	202%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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Q5045 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2012? Please select all that apply.

Base: All Respondents

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	513	580	603	436	689	384	433	626	959	271	177	191	320	1173	418	207	242	306	1085	601	320
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Any (Net)	1323 62%C	269 59%	263 57%	491 67%ABC	299 63%	399 62%	213 64%	258 63%	454 61%	618 60%	185 61%	109 63%	111 58%	213 58%	705 64%a	214 63%	104 65%	147 67%n	241 63%	667 62%	344 61%	219 65%
Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses)	434 20%JT	85 19%	93 20%	153 21%	103 22%	140 22%	74 22%	86 21%	134 18%	185 18%	50 17%	32 19%	39 20%	64 17%	249 23%AJ	90 27%KNS	42 26%kn	47 22%	70 18%	195 18%	121 21%	70 21%
Housing repairs/ maintenance (e.g., replacing roof, water heater, furnace)	398 19%FU	78 17%	77 16%	160 22%ac	85 18%	85 13%	66 20%F	84 20%F	164 22%aF	198 19%	36 12%	30 17%	41 21%K	91 25%KP	201 18%	49 15%	36 22%Kp	43 20%k	73 19%k	238 22%AU	73 13%	62 18%
Medical care for an injury or illness	350 16%fg	64 14%	67 14%	149 20%ABC e	70 15%	88 14%	41 12%	91 22%AFG	131 17%	170 16%	47 15%	25 15%	34 18%	64 17%q	181 17%	41 12%	16 10%	57 26%KLn PQs	67 18%q	200 19%av	85 15%	43 13%
Inability to keep up with debt/Falling behind on bill payments	250 12%IJT	45 10%	45 10%	82 11%	77 16%ABC d	91 14%aI	40 12%	58 14%I	61 8%	99 10%	41 14%ln	12 7%	18 9%	28 8%	150 14%AJ	49 15%LNs	29 18%LmN	40 18%LmNS	32 8%	103 10%	65 11%	63 18%ATU
Job loss	225 11%J	43 9%	41 9%	75 10%	66 14%ac	85 13%aI	32 10%	44 11%	65 9%	88 8%	39 13%N	14 8%	14 7%	20 6%	137 13%AJ	46 14%N	18 11%n	30 14%N	44 12%N	100 9%	66 12%	40 12%
Tax-related issues (e.g., paying off previous years' taxes, paying fines/fees, increasing withholding)	128 6%v	34 7%	21 4%	47 6%	26 5%	31 5%	28 8%f	24 6%	45 6%	71 7%	10 3%	19 11%KrS	13 7%	28 8%k	56 5%	20 6%	8 5%	11 5%	17 4%	77 7%av	31 5%	11 3%
Legal expenses	113 5%Bciu	14 3%	15 3%	52 7%abc	32 7%bc	41 6%i	22 7%i	23 6%	27 4%	54 5%	17 6%	12 7%	9 4%	16 4%	59 5%	24 7%S	11 7%	14 7%	10 3%	55 5%	20 3%	25 7%u
Relocation or moving expenses	100 5%HIT	26 6%	23 5%	38 5%	14 3%	62 10%AGHI	13 4%	7 2%	18 2%	44 4%	26 9%mnRS	8 4%nr	5 3%	5 1%	56 5%	35 10%LMNQ RS	6 4%	2 1%	14 4%	34 3%	34 6%T	17 5%
Child-related issues (e.g., birth of a child, child care)	98 5%HI	21 5%	14 3%	46 6%ac	17 4%	58 9%AHI	22 7%HI	3 1%	16 2%	41 4%	26 8%MNRs	9 5%MnR	1 1%	6 2%	57 5%	32 10%MNRs	13 8%MNRs	2 1%	10 3%	52 5%	20 4%	19 6%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5045 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2012? Please select all that apply.

Base: All Respondents

	Region				Age				Male Age				Female Age				Marital Status					
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Natural disaster (e.g., fire, flood, tornado)	64 3%E	33 7%ACDE	13 3%	14 2%	4 1%	23 4%	15 4%	9 2%	17 2%	37 4%	10 3%	9 5%rs	6 3%	11 3%	27 2%	13 4%	6 4%	3 1%	5 1%	29 3%	25 4%a	9 3%
Loss of health insurance coverage	57 3%T	8 2%	11 2%	17 2%	20 4%	17 3%	8 2%	15 4%	17 2%	23 2%	6 2%	4 2%	5 2%	8 2%	35 3%	11 3%	4 2%	10 5%	9 2%	16 1%	16 3%	19 6%AT
Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for elder(s))	55 3%B	3 1%	10 2%	27 4%B	15 3%B	20 3%	6 2%	9 2%	20 3%	21 2%	8 3%	3 2%	3 2%	7 2%	34 3%	12 4%	3 2%	6 3%	13 3%	27 3%	17 3%	8 2%
Other	175 8%J	39 8%	37 8%	63 9%	37 8%	62 10%i	31 9%	36 9%	47 6%	66 6%	27 9%N	14 8%n	11 6%	14 4%	109 10%AJ	34 10%N	16 10%N	25 11%N	34 9%N	75 7%	55 10%	31 9%
None	809 38%Do	191 41%D	203 43%AD	238 33%	177 37%	242 38%	119 36%	152 37%	295 39%	418 40%	118 39%	63 37%	81 42%	155 42%r	391 36%	124 37%	56 35%	71 33%	140 37%	413 38%	223 39%	120 35%
Sigma	3258 153%	684 149%	669 144%	1161 159%	743 156%	1043 163%	518 156%	641 156%	1056 141%	1515 146%	462 153%	255 148%	280 146%	517 140%	1743 159%	581 172%	263 165%	361 166%	539 141%	1614 150%	852 150%	536 158%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5050 If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it? Please select all that apply.

Base: All Respondents

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	513	580	603	436	689	384	433	626	959	271	177	191	320	1173	418	207	242	306	1085	601	320
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Cash	678 32%O	159 34%	143 31%	227 31%	150 31%	190 30%	106 32%	130 32%	251 34%	390 38%AO	109 36%Pqr	65 38%Pqr	73 38%Pqr	142 39%PQR	288 26%	81 24%	41 26%	57 26%	109 29%	344 32%	185 33%	110 32%
Emergency savings	667 31%v	151 33%	142 30%	232 32%	142 30%	193 30%	127 38%AFi	131 32%	216 29%	307 30%	68 22%	72 42%KNR	68 35%K	99 27%	360 33%	125 37%KN	54 34%K	63 29%	117 31%k	373 35%AuV	162 29%	85 25%
Credit	642 30%FO	135 29%	139 30%	208 28%	160 34%	161 25%	125 38%AFi	131 32%f	226 30%	346 33%AO	79 26%	79 46%KNP	70 36%kP	118 32%p	296 27%	81 24%	45 28%	61 28%	108 28%	355 33%Au	153 27%	89 26%
Take out a loan from a bank or credit union (e.g., home equity loan, personal loan)	365 17%FOU	79 17%	84 18%	137 19%	65 14%	73 11%	55 17%f	63 15%	174 23%AFg	202 20%AO	35 12%	28 16%	37 19%p	102 28%KLm	163 15%	38 11%	28 17%	27 12%	71 19%kp	207 19%aU	67 12%	72 21%U
Borrow money from a family member or friend	348 16%IJT	65 14%	75 16%	135 19%	72 15%	182 28%AGH	66 20%hI	56 14%I	45 6%	132 13%	22%mnr	25 15%Ns	24 13%N	15 4%	216 20%AJ	114 34%KLM	40 25%lMN	32 14%Ns	30 8%	112 10%	152 27%ATV	55 16%T
Sell something I own	293 14%ijT	51 11%	60 13%	118 16%b	64 13%	121 19%AgH	44 13%	46 11%	82 11%	113 11%	46 15%N	21 12%	17 9%	28 8%	180 16%AJ	75 22%kLM	23 14%n	29 13%	53 14%n	119 11%	90 16%T	49 15%
Cash in/Borrow against my retirement savings plan	173 8%FU	41 9%	35 7%	53 7%	44 9%	34 5%	29 9%f	35 9%	74 10%F	80 8%	19 6%	16 9%p	12 6%	33 9%p	93 8%	14 4%	14 9%	23 11%P	42 11%P	113 11%AU	24 4%	29 9%u
Ask for a gift from a family member or friend	128 6%bIT	18 4%	28 6%	53 7%b	28 6%	63 10%AHl	23 7%I	18 4%	23 3%	61 6%	34 11%MNrS	14 8%N	7 4%	6 2%	67 6%	30 9%mNs	9 6%N	11 5%n	17 4%	48 4%	48 8%AT	16 5%
Take out a payday loan or other short-term borrowing option (e.g., pawning)	54 3%iT	7 2%	11 2%	28 4%ab	7 2%	22 3%i	11 3%i	11 3%	10 1%	23 2%	8 3%	7 4%	3 2%	5 1%	31 3%	13 4%	5 3%	8 3%	5 1%	17 2%	13 2%	14 4%T
Loan from my employer	29 1%i	8 2%	6 1%	9 1%	6 1%	17 3%AgI	2 1%	6 1%	4 *	17 2%	9 3%lns	- -	5 3%S	2 1%	12 1%	8 2%S	2 1%	1 *	1 *	10 1%	10 2%	7 2%
Other	192 9%iT	41 9%	47 10%	55 8%	48 10%	85 13%AGhI	22 7%	36 9%	50 7%	103 10%	55 18%LMNP	13 7%	13 7%	22 6%	89 8%	30 9%	10 6%	23 10%	27 7%	56 5%	86 15%ATv	32 9%t
Sigma	3567 167%	755 164%	770 165%	1255 172%	786 165%	1139 178%	611 184%	663 162%	1154 154%	1774 171%	531 175%	340 197%	330 171%	573 156%	1794 164%	608 180%	271 170%	334 153%	581 152%	1755 163%	989 174%	558 165%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5055 How concerned are you, if at all, about changes you are aware of, or potential changes that may occur, to your health care/insurance coverage in 2013?

Base: All Respondents

	Region				Age				Male Age				Female Age				Marital Status					
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	513	580	603	436	689	384	433	626	959	271	177	191	320	1173	418	207	242	306	1085	601	320
Weighted Base	2132	460	466	729	476	641	332	410	749	1036	303	172*	192	368	1096	337	160	218	381	1079	567	339
Will Have Health Care/Health Insurance Coverage In 2013 (Net)	1997	430	437	681	448	581	305	390	720	977	272	158	187	361	1020	310	147	203	359	1038	510	321
	94% FU	93% 93%	94% 94%	93% 93%	94% 94%	91% 91%	92% 92%	95% 95%	96% AFG	94% 94%	90% 90%	92% 92%	97% Kp	98% KLP	93% 93%	92% 92%	92% 92%	93% 93%	94% 94%	96% AU	90% 90%	95% u
Aware Of Possible Changes To Health Care/Insurance Coverage (Sub-Net)	1776	378	393	601	403	490	277	359	650	876	231	146	174	325	900	259	131	185	325	941	440	283
	83% FU	82% 82%	84% 84%	82% 82%	85% 85%	77% 77%	83% f	88% AF	87% AF	85% 85%	76% 76%	85% p	90% KPq	88% KP	82% 82%	77% 77%	82% 82%	85% kp	85% KP	87% AU	78% 78%	83% 83%
At Least Somewhat Concerned (Sub-Sub-Net)	1294	259	289	460	287	342	190	275	488	618	155	91	122	251	676	186	100	153	237	701	306	210
	61% bFU	56% 56%	62% 62%	63% b	60% 60%	53% 53%	57% 57%	67% AFG	65% AFg	60% 60%	51% 51%	53% 53%	63% k	68% KLP	62% 62%	55% 55%	62% k	70% KLP	62% k	65% AU	54% 54%	62% u
Very/Fairly Concerned (Sub-Sub-Sub-Net)	767	153	141	299	174	198	117	170	282	350	96	49	69	137	416	103	68	101	145	435	181	115
	36% CFu	33% 33%	30% 30%	41% ABC	37% 37%	31% 31%	35% 35%	41% aF	38% f	34% 34%	32% 32%	28% 28%	36% 36%	37% 37%	38% 38%	30% 30%	43% kLP	46% KLP	38% 38%	40% AU	32% 32%	34% 34%
Very concerned	450	76	96	170	108	109	62	99	181	199	50	26	40	82	251	58	36	58	99	267	102	60
	21% BF	17% 17%	21% 21%	23% B	23% b	17% 17%	19% 19%	24% F	24% aF	19% 19%	17% 17%	15% 15%	21% 21%	22% 22%	23% 23%	17% 17%	22% 22%	27% KLP	26% KLP	25% AUv	18% 18%	18% 18%
Fairly concerned	316	77	44	129	66	90	55	71	101	151	45	22	29	55	165	45	32	42	46	169	79	55
	15% C	17% C	9% 9%	18% aC	14% 14%	14% 14%	16% 16%	17% 17%	13% 13%	15% 15%	15% 15%	13% 13%	15% 15%	15% 15%	15% 15%	13% 13%	20% s	19% s	12% 12%	16% 16%	14% 14%	16% 16%
Somewhat concerned	528	106	148	161	112	143	73	105	206	268	60	42	52	114	260	83	32	53	92	266	125	95
	25% 25%	23% 23%	32% ABD	22% 22%	24% 24%	22% 22%	22% 22%	26% 26%	28% 28%	26% 26%	20% 20%	24% 24%	27% 27%	31% KQ	24% 24%	25% 25%	20% 20%	24% 24%	24% 24%	25% 25%	22% 22%	28% 28%
Not at all concerned	481	119	105	141	117	149	87	84	162	258	76	55	52	75	223	73	31	32	88	240	134	73
	23% do	26% D	22% 22%	19% 19%	24% 24%	23% 23%	26% 26%	21% 21%	22% 22%	25% ao	25% R	55% Rs	32% NPQ	27% R	20% 20%	20% 20%	22% 22%	19% 19%	15% 15%	23% r	22% 22%	21% 21%
I am unaware of possible changes to my health care/insurance coverage.	221	52	44	80	45	91	29	31	71	101	40	12	13	36	120	51	16	18	35	96	70	38
	10% t	11% 11%	9% 9%	11% 11%	9% 9%	14% Ag	9% 9%	8% 8%	9% 9%	10% 10%	13% m	7% 7%	7% 7%	10% 10%	11% 11%	15% LMr	10% 10%	8% 8%	9% 9%	9% 9%	12% 12%	11% 11%
I will not have health care/health insurance coverage in 2013.	135	30	29	48	28	59	27	20	29	59	31	14	6	7	77	28	13	14	22	42	57	18
	6% IT	7% 7%	6% 6%	7% 7%	6% 6%	9% Ah	8% I	5% 5%	4% 4%	6% 6%	10% MN	8% N	3% 3%	2% 2%	7% 7%	8% mN	8% N	7% N	6% n	4% 4%	10% ATv	5% 5%
Sigma	2132	460	466	729	476	640	332	410	749	1036	303	172	192	368	1096	337	160	218	381	1079	567	339
	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%	100% 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5055 How concerned are you, if at all, about changes you are aware of, or potential changes that may occur, to your health care/insurance coverage in 2013?

Base: Will Have Health Care/Health Insurance Coverage In 2013

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1996	489	543	559	405	625	357	407	607	907	242	168	183	314	1089	383	189	224	293	1042	543	301
Weighted Base	1997	430	437	681	448	581	305	390	720	977	272	158*	187*	361	1020	310	147*	203	359	1038	510	321
Aware Of Possible Changes To Health Care/Insurance Coverage (Net)	1776	378	393	601	403	490	277	359	650	876	231	146	174	325	900	259	131	185	325	941	440	283
At Least Somewhat Concerned (Sub-Net)	1294	259	289	460	287	342	190	275	488	618	155	91	122	251	676	186	100	153	237	701	306	210
Very/Fairly Concerned (Sub-Sub-Net)	767	153	141	299	174	198	117	170	282	350	96	49	69	137	416	103	68	101	145	435	181	115
Very concerned	450	76	96	170	108	109	62	99	181	199	50	26	40	82	251	58	36	58	99	267	102	60
Fairly concerned	316	77	44	129	66	90	55	71	101	151	45	22	29	55	165	45	32	42	46	169	79	55
Somewhat concerned	528	106	148	161	112	143	73	105	206	268	60	42	52	114	260	83	32	53	92	266	125	95
Not at all concerned	481	119	105	141	117	149	87	84	162	258	76	55	52	75	223	73	31	32	88	240	134	73
I am unaware of possible changes to my health care/insurance coverage.	221	52	44	80	45	91	29	31	71	101	40	12	13	36	120	51	16	18	35	96	70	38
Sigma	1997	430	437	681	448	581	305	390	720	977	272	158	187	361	1019	310	147	203	359	1038	510	321
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5055 How concerned are you, if at all, about changes you are aware of, or potential changes that may occur, to your health care/insurance coverage in 2013?

Base: Aware Of Possible Changes To Health Care/Insurance Coverage

	Region				Age				Male Age				Female Age				Marital Status					
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1762	423	487	498	354	533	316	372	541	815	211	151	169	284	947	322	165	203	257	931	469	268
Weighted Base	1776	378	393	601	403	490	277	359	650	876	231	146*	174*	325	900	259	131*	185	325	941	440	283
At Least Somewhat Concerned (Net)	1294 73%b	259 68%	289 73%	460 77%aB	287 71%	342 70%	190 69%	275 77%fg	488 75%	618 71%	155 67%	91 62%	122 70%	251 77%kL	676 75%	186 72%	100 76%l	153 83%KLM Ps	237 73%l	701 75%	306 70%	210 74%
Very/Fairly Concerned (Sub-Net)	767 43%Cj	153 41%	141 36%	299 50%ABC	174 43%	198 40%	117 42%	170 47%	282 43%	350 40%	96 41%	49 33%	69 40%	137 42%	416 46%Aj	103 40%	68 52%Lp	101 54%kLM nP	145 45%l	435 46%A	181 41%	115 41%
Very concerned	450 25%Bj	76 20%	96 25%	170 28%B	108 27%	109 22%	62 22%	99 27%	181 28%	199 23%	50 22%	26 18%	40 23%	82 25%	251 28%aj	58 22%	36 27%	58 32%Lp	99 30%L	267 28%A	102 23%	60 21%
Fairly concerned	316 18%C	77 20%C	44 11%	129 21%aC	66 16%	90 18%	55 20%	71 20%	101 16%	151 17%	45 20%	22 15%	29 17%	55 17%	165 18%	45 17%	32 25%S	42 23%S	46 14%	169 18%	79 18%	55 20%
Somewhat concerned	528 30%	106 28%	148 38%ABD E	161 27%	112 28%	143 29%	73 27%	105 29%	206 32%	268 31%	60 26%	42 29%	52 30%	114 35%q	260 29%	83 32%	32 24%	53 28%	92 28%	266 28%	125 28%	95 34%
Not at all concerned	481 27%d	119 32%aD	105 27%	141 23%	117 29%	149 30%h	87 31%h	84 23%	162 25%	258 29%	76 33%nR	55 38%NgR s	52 30%R	75 23%	223 25%	73 28%R	31 24%	32 17%	88 27%r	240 25%	134 30%	73 26%
Sigma	1776 100%	378 100%	393 100%	601 100%	403 100%	490 100%	277 100%	359 100%	650 100%	876 100%	231 100%	146 100%	174 100%	325 100%	900 100%	259 100%	131 100%	185 100%	325 100%	941 100%	440 100%	283 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
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21 Dec 2012

Q5005 Thinking about all of your holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year, which of the following payment methods/sources of funds, if any, did you use? Please select all that apply.

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	423	736	973	553	320	417	617	433	817	673	209	634	275	296	244	1498	1096	263	821	193	344
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Had/Will Have Any Holiday-Related Expenses This Year (Net)	1913	772	558	584	458	241	343	680	376	769	579	190	567	235	272	228	1347	901	197	841	147	397
Cash	1541	636	458	448	393	201	265	526	295	616	482	148	455	182	221	192	1087	706	174	684	119	315
Credit cards	1136	359	335	441	159	141	217	501	213	518	329	75	303	117	149	121	833	583	99	470	63	277
Savings	412	134	134	144	86	49	71	184	66	120	170	56	173	66	69	80	239	219	53	147	57	61
Year-end bonus	126	44	36	46	16	16	22	71	10	52	47	16	60	30	24	19	66	99	12	19	7	2
Layaway	126	75	37	14	58	23	12	28	12	38	45	30	80	45	47	25	47	68	15	45	12	6
Loan from family members	66	38	19	9	29	11	7	19	2	20	23	21	42	19	26	7	24	20	10	37	6	-
Short-term loan (e.g., payday loan, cash advance)	36	18	11	7	16	4	9	7	5	14	8	10	16	10	8	7	20	22	4	11	5	-
Loan from friends	17	6	5	5	10	1	1	4	3	4	6	4	7	3	*	3	10	6	5	7	4	-
Advance on pay from employer	15	8	4	3	9	*	2	4	3	4	5	2	8	4	3	1	7	10	*	5	1	-
Other	114	65	22	27	54	11	18	23	31	22	40	20	42	22	25	12	72	44	17	57	15	11

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5005 Thinking about all of your holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year, which of the following payment methods/sources of funds, if any, did you use? Please select all that apply.

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Unemp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
N/A - I didn't/don't have any holiday-related expenses this year.	219	121	67	30	109	23	22	27	54	92	48	25	49	23	16	21	169	61	24	136	30	36
	10%DG	14%AD	11%D	5%	19%AFG	9%H	6%	4%	12%k	11%	8%	12%	8%	9%	6%	9%	11%	6%	11%r	14%AR	17%ARV	8%
	HKmR				H															v		
Sigma	3808	1505	1129	1174	938	481	646	1393	694	1501	1205	408	1235	522	589	489	2573	1838	413	1617	320	708
	179%	169%	181%	191%	165%	182%	177%	197%	161%	174%	192%	190%	200%	203%	205%	196%	170%	191%	187%	165%	181%	163%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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Q5005 Thinking about all of your holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year, which of the following payment methods/sources of funds, if any, did you use? Please select all that apply.

Base: Had/Will Have Any Holiday-Related Expenses This Year

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1916	357	647	912	445	290	392	593	372	736	622	186	588	254	275	225	1328	1031	234	696	161	313
Weighted Base	1913	772	558	584	458	241	343	680	376	769	579	190	567	235	272	228	1347	901	197	841	147*	397
Cash	1541	636	458	448	393	201	265	526	295	616	482	148	455	182	221	192	1087	706	174	684	119	315
Credit cards	1136	359	335	441	159	141	217	501	213	518	329	75	303	117	149	121	833	583	99	470	63	277
Savings	412	134	134	144	86	49	71	184	66	120	170	56	173	66	69	80	239	219	53	147	57	61
Year-end bonus	126	44	36	46	16	16	22	71	10	52	47	16	60	30	24	19	66	99	12	19	7	2
Layaway	126	75	37	14	58	23	12	28	12	38	45	30	80	45	47	25	47	68	15	45	12	6
Loan from family members	66	38	19	9	29	11	7	19	2	20	23	21	42	19	26	7	24	20	10	37	6	-
Short-term loan (e.g., payday loan, cash advance)	36	18	11	7	16	4	9	7	5	14	8	10	16	10	8	7	20	22	4	11	5	-
Loan from friends	17	6	5	5	10	1	1	4	3	4	6	4	7	3	*	3	10	6	5	7	4	-
Advance on pay from employer	15	8	4	3	9	*	2	4	3	4	5	2	8	4	3	1	7	10	*	5	1	-
Other	114	65	22	27	54	11	18	23	31	22	40	20	42	22	25	12	72	44	17	57	15	11
Sigma	3590	1384	1062	1144	829	458	624	1367	640	1409	1157	383	1185	500	573	468	2404	1777	389	1481	290	672
	188%	179%	190%	196%	181%	190%	182%	201%	170%	183%	200%	202%	209%	213%	211%	205%	179%	197%	197%	176%	197%	169%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5010 Have you exceeded, or do you anticipate exceeding, the amount you originally budgeted for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year?

Base: All Respondents

	Education			Income				Household Size				Age/Presence Children				Employment Status						
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	423	736	973	553	320	417	617	433	817	673	209	634	275	296	244	1498	1096	263	821	193	344
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Had/Will Have Any Holiday-Related Expenses This Year (Net)	1913	772	558	584	458	241	343	680	376	769	579	190	567	235	272	228	1347	901	197	841	147	397
Have/Will Have A Budget For Holiday-Related Expenses (Sub-Net)	1508	625	427	457	394	191	269	517	281	602	483	143	458	186	216	187	1051	705	155	668	109	315
Exceeded/Will Exceed Budget For Holiday-Related Expenses (Sub-Net)	557	220	144	193	148	68	93	212	93	171	235	58	239	103	113	88	319	315	49	199	43	50
Yes, I exceeded/will exceed my budget by less than \$100.	196	74	56	65	63	27	32	67	32	54	83	27	82	35	45	35	114	109	21	69	22	12
Yes, I exceeded/will exceed my budget by \$100-\$250.	204	75	56	72	55	21	33	77	32	55	99	19	102	46	46	33	101	117	20	68	17	18
Yes, I exceeded/will exceed my budget by \$251-\$500.	85	39	17	28	20	10	21	28	21	25	32	7	28	13	11	11	57	44	5	37	2	6
Yes, I exceeded/will exceed my budget by more than \$500.	73	31	14	28	10	10	8	40	8	37	21	6	27	9	11	9	46	45	3	25	2	14
No, I did not/will not exceed my budget.	951	405	283	263	247	123	176	305	188	430	248	85	219	83	103	99	732	391	106	469	67	264
I did not/do not have a budget.	405	146	131	127	64	50	74	164	95	167	96	47	109	49	55	41	296	196	42	174	38	83
N/A - I didn't/don't have any holiday-related expenses this year.	219	121	67	30	109	23	22	27	54	92	48	25	49	23	16	21	169	61	24	136	30	36
Sigma	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177	433

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
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21 Dec 2012

Q5010 Have you exceeded, or do you anticipate exceeding, the amount you originally budgeted for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year?

Base: Had/Will Have Any Holiday-Related Expenses This Year

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1916	357	647	912	445	290	392	593	372	736	622	186	588	254	275	225	1328	1031	234	696	161	313
Weighted Base	1913	772	558	584	458	241	343	680	376	769	579	190	567	235	272	228	1347	901	197	841	147*	397
Have/Will Have A Budget For Holiday-Related Expenses (Net)	1508	625	427	457	394	191	269	517	281	602	483	143	458	186	216	187	1051	705	155	668	109	315
	79%	81%	76%	78%	86% ^A GH	79%	79%	76%	75%	78%	83% ^{AI} jl	75%	81%	79%	80%	82%	78%	78%	79%	79%	74%	79%
Exceeded/Will Exceed Budget For Holiday-Related Expenses (Sub-Net)	557	220	144	193	148	68	93	212	93	171	235	58	239	103	113	88	319	315	49	199	43	50
	29% ^{CJ} QTV	29%	26%	33% ^{AC}	32% ^A	28%	27%	31%	25%	22%	41% ^{AI} Jl	31% ^j	42% ^{AQ}	44%	42%	39%	24%	35% ^{AS} TV	25% ^V	24% ^V	29% ^V	13%
Yes, I exceeded/will exceed my budget by less than \$100.	196	74	56	65	63	27	32	67	32	54	83	27	82	35	45	35	114	109	21	69	22	12
	10% ^{JQ} tV	10%	10%	11%	14% ^a	11%	9%	10%	8%	7%	14% ^{AI} J	14% ^J	14% ^{AQ}	15%	17%	15%	8%	12% ^{At} V	11% ^V	8% ^V	15% ^{TV}	3%
Yes, I exceeded/will exceed my budget by \$100-\$250.	204	75	56	72	55	21	33	77	32	55	99	19	102	46	46	33	101	117	20	68	17	18
	11% ^{JQ} TV	10%	10%	12% ^a	12%	9%	10%	11%	8%	7%	17% ^{AI} Jl	10%	18% ^{AQ}	20%	17%	15%	8%	13% ^{AT} V	10% ^V	8% ^V	12% ^V	5%
Yes, I exceeded/will exceed my budget by \$251-\$500.	85	39	17	28	20	10	21	28	21	25	32	7	28	13	11	11	57	44	5	37	2	6
	4% ^{cV}	5%	3%	5%	4%	4%	6%	4%	6%	3%	5%	4%	5%	6%	4%	5%	4%	5% ^V	3%	4% ^V	1%	2%
Yes, I exceeded/will exceed my budget by more than \$500.	73	31	14	28	10	10	8	40	8	37	21	6	27	9	11	9	46	45	3	25	2	14
	4% ^c	4%	2%	5% ^c	2%	4%	2%	6% ^{AEg}	2%	5%	4%	3%	5%	4%	4%	4%	3%	5% ^{As}	1%	3%	1%	4%
No, I did not/will not exceed my budget.	951	405	283	263	247	123	176	305	188	430	248	85	219	83	103	99	732	391	106	469	67	264
	50% ^{DH} KMR	52% ^D	51% ^d	45%	54% ^H	51%	51%	45%	50%	56% ^{AK} L	43%	45%	39%	35%	38%	43%	54% ^{AM}	43%	54% ^R	56% ^{AR} u	45%	66% ^{ARSTU}
I did not/do not have a budget.	405	146	131	127	64	50	74	164	95	167	96	47	109	49	55	41	296	196	42	174	38	83
	21% ^{EK}	19%	24%	22%	14%	21% ^e	21% ^E	24% ^E	25% ^K	22% ^k	17%	25% ^k	19%	21%	20%	18%	22%	22%	21%	21%	26%	21%
Sigma	1913	772	558	584	458	241	343	680	376	769	579	190	567	235	272	228	1347	901	197	841	147	397
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5015 Which of the following items put/will put you over your budget for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year? Please select all that apply.

Base: Exceeded/Will Exceed Budget For Holiday-Related Expenses

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld	Full-time/Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	587	103	174	310	140	91	116	193	98	191	230	68	238	108	113	84	349	347	68	184	49	52
Weighted Base	557	220*	144	193	148*	68*	93*	212	93*	171*	235	58*	239	103*	113*	88*	319	315	49*	199	43**	50*
Gifts For Family/Friends/Co-Workers (Net)	479 86%	190 86%	123 86%	166 86%	124 84%	58 86%	85 91%	181 85%	81 87%	145 85%	202 86%	50 87%	206 86%	89 86%	103 91%	77 87%	272 85%	272 87%	40 82%	171 86%	31 74%	47 94%
Gifts for family	428 77%	168 76%	112 78%	148 77%	110 74%	53 79%	78 84%	160 75%	69 75%	131 76%	182 77%	46 80%	189 79%	80 77%	98 86%	71 81%	239 75%	239 76%	37 75%	158 79%	29 69%	43 85%
Gifts for friends	153 27%	59 27%	48 33%a	47 24%	48 33%	19 27%	25 27%	52 24%	32 35%j	37 22%	63 27%	20 34%	69 29%	30 29%	36 32%	27 31%	84 26%	85 27%	17 35%	54 27%	20 47%	12 25%
Gifts for co-workers	69 12% fT V	32 14%	14 10%	24 12%	19 13%	3 5%	23 25% AeFH	18 9%	9 9%	22 13%	31 13%	7 12%	33 14%	12 11%	17 15%	16 18%	36 11%	53 17% AT V	7 14% tV	11 6%	6 15%	- -
Entertaining	116 21% J	52 24%	29 20%	35 18%	34 23%	17 25%	19 20%	43 20%	25 27% j	23 13%	57 24% J	12 20%	58 24%	22 22%	36 32%	29 33%	59 18%	71 23%	16 32% aT V	32 16%	14 33%	6 12%
Travel	94 17% B	21 10%	31 22% aB	42 22% AB	24 16%	11 16%	19 20%	33 16%	11 11%	30 18%	41 17%	13 22%	46 19%	26 25% op	17 15%	11 12%	49 15%	46 15%	11 23%	37 19%	16 38%	10 19%
Decorations	65 12%	30 14%	14 10%	20 11%	25 17%	8 12%	11 12%	20 10%	13 14%	15 9%	26 11%	11 18%	33 14%	16 16%	15 13%	13 15%	32 10%	39 12%	5 11%	21 11%	7 17%	2 4%
Sending holiday cards	55 10%	18 8%	18 12%	19 10%	16 11%	8 11%	12 13%	16 8%	7 8%	18 10%	27 12%	2 4%	24 10%	12 11%	8 7%	7 8%	31 10%	28 9%	10 19% ART	18 9%	5 12%	4 8%
Other	32 6%	12 6%	11 8%	8 4%	12 8%	3 4%	2 2%	10 5%	2 2%	10 6%	15 6%	5 9%	16 7%	6 6%	9 8%	7 8%	16 5%	16 5%	1 3%	15 7%	2 6%	3 6%
Sigma	1013 182%	392 178%	276 192%	345 179%	289 196%	121 178%	189 203%	352 166%	168 180%	286 167%	443 188%	116 200%	468 196%	203 197%	236 209%	182 206%	545 171%	577 183%	104 213%	345 173%	101 238%	80 159%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Q5020 How concerned are you, if at all, that your use of credit cards for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year will affect your credit in the near future?

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	423	736	973	553	320	417	617	433	817	673	209	634	275	296	244	1498	1096	263	821	193	344
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Had/Will Have Any Holiday-Related Expenses This Year (Net)	1913	772	558	584	458	241	343	680	376	769	579	190	567	235	272	228	1347	901	197	841	147	397
Used Credit Cards For Any Holiday-Related Expenses (Sub-Net)	1136	359	335	441	159	141	217	501	213	518	329	75	303	117	149	121	833	583	99	470	63	277
At Least Somewhat Concerned (Sub-Sub-Net)	288	87	97	105	61	36	52	124	45	81	128	35	137	55	70	57	151	182	23	90	16	27
Very/Fairly Concerned (Sub-Sub-Sub-Net)	87	24	29	33	17	14	17	35	7	28	41	10	44	13	21	20	42	52	6	29	5	5
Very concerned	36	8	11	17	10	7	8	11	2	18	14	3	17	5	4	10	19	23	3	11	2	4
Fairly concerned	50	16	18	17	7	7	9	24	5	10	28	7	28	8	17	10	23	29	3	18	3	1
Somewhat concerned	202	63	67	71	44	22	35	89	38	53	86	25	93	42	49	37	109	129	17	61	11	21
Not at all concerned	847	272	239	337	98	105	165	377	168	437	202	40	166	62	79	64	681	402	76	380	47	250
N/A - I did not use credit cards for any holiday-related expenses.	778	413	222	142	299	100	126	179	163	251	249	115	264	117	123	107	514	318	99	372	84	121
N/A - I didn't/don't have any holiday-related expenses this year.	219	121	67	30	109	23	22	27	54	92	48	25	49	23	16	21	169	61	24	136	30	36
Sigma	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177	433

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5020 How concerned are you, if at all, that your use of credit cards for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year will affect your credit in the near future?

Base: Had/Will Have Any Holiday-Related Expenses This Year

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld	Full-time/Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1916	357	647	912	445	290	392	593	372	736	622	186	588	254	275	225	1328	1031	234	696	161	313
Weighted Base	1913	772	558	584	458	241	343	680	376	769	579	190	567	235	272	228	1347	901	197	841	147*	397
Used Credit Cards For Any Holiday-Related Expenses (Net)	1136	359	335	441	159	141	217	501	213	518	329	75	303	117	149	121	833	583	99	470	63	277
At Least Somewhat Concerned (Sub-Net)	288	87	97	105	61	36	52	124	45	81	128	35	137	55	70	57	151	182	23	90	16	27
Very/Fairly Concerned (Sub-Sub-Net)	87	24	29	33	17	14	17	35	7	28	41	10	44	13	21	20	42	52	6	29	5	5
Very concerned	36	8	11	17	10	7	8	11	2	18	14	3	17	5	4	10	19	23	3	11	2	4
Fairly concerned	50	16	18	17	7	7	9	24	5	10	28	7	28	8	17	10	23	29	3	18	3	1
Somewhat concerned	202	63	67	71	44	22	35	89	38	53	86	25	93	42	49	37	109	129	17	61	11	21
Not at all concerned	847	272	239	337	98	105	165	377	168	437	202	40	166	62	79	64	681	402	76	380	47	250
N/A - I did not use credit cards for any holiday-related expenses.	778	413	222	142	299	100	126	179	163	251	249	115	264	117	123	107	514	318	99	372	84	121
Sigma	1913	772	558	584	458	241	343	680	376	769	579	190	567	235	272	228	1347	901	197	841	147	397

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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Q5020 How concerned are you, if at all, that your use of credit cards for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year will affect your credit in the near future?

Base: Used Credit Cards For Any Holiday-Related Expenses

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1191	165	355	671	187	160	261	454	230	505	363	93	334	143	165	121	857	678	138	406	84	227
Weighted Base	1136	359	335	441	159*	141*	217	501	213	518	329	75*	303	117*	149*	121*	833	583	99*	470	63*	277
At Least Somewhat Concerned (Net)	288 25% TV	87 24% Q	97 29% R	105 24% S	61 39% GH	36 25% AF	52 24% G	124 25% H	45 21% I	81 16% J	128 39% K	35 46% L	137 45% M	55 47% N	70 47% O	57 47% P	151 18% Q	182 31% R	23 23% S	90 19% T	16 26% U	27 10% V
Very/Fairly Concerned (Sub-Net)	87 8% V	24 7% W	29 9% X	33 8% Y	17 11% Z	14 10% AA	17 8% AB	35 7% AC	7 3% AD	28 5% AE	41 13% AF	10 13% AG	44 15% AH	13 11% AI	21 14% AJ	20 17% AK	42 5% AL	52 9% AM	6 6% AN	29 6% AO	5 8% AP	5 2% AQ
Very concerned	36 3% V	8 2% W	11 3% X	17 4% Y	10 6% Z	7 5% AA	8 4% AB	11 2% AC	2 1% AD	18 3% AE	14 4% AF	3 4% AG	17 6% AH	5 4% AI	4 3% AJ	10 8% AK	19 2% AL	23 4% AM	3 3% AN	11 2% AO	2 3% AP	4 1% AQ
Fairly concerned	50 4% V	16 4% W	18 5% X	17 4% Y	7 4% Z	7 5% AA	9 4% AB	24 5% AC	5 2% AD	10 2% AE	28 8% AF	7 9% AG	28 9% AH	8 7% AI	17 12% AJ	10 9% AK	23 3% AL	29 5% AM	3 3% AN	18 4% AO	3 5% AP	1 1% AQ
Somewhat concerned	202 18% TV	63 18% Q	67 20% R	71 16% S	44 28% GH	22 16% AF	35 16% G	89 18% H	38 18% I	53 10% J	86 26% K	25 33% L	93 31% M	42 36% N	49 33% O	37 30% P	109 13% Q	129 22% R	17 17% S	61 13% T	11 18% U	21 8% V
Not at all concerned	847 75% LMR	272 76% EK	239 71% F	337 76% G	98 61% H	105 75% I	165 76% J	377 75% K	168 79% L	437 84% M	202 61% N	40 54% O	166 55% P	62 53% Q	79 53% R	64 53% S	681 82% T	402 69% U	76 77% V	380 81% W	47 74% X	250 90% Y
Sigma	1136 100%	359 100%	335 100%	441 100%	159 100%	141 100%	217 100%	501 100%	213 100%	518 100%	329 100%	75 100%	303 100%	117 100%	149 100%	121 100%	833 100%	583 100%	99 100%	470 100%	63 100%	277 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5025 Which of the following will be among your financial New Year resolutions for 2013? Please select all that apply.

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	423	736	973	553	320	417	617	433	817	673	209	634	275	296	244	1498	1096	263	821	193	344
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Will Make Financial New Year Resolutions For 2013 (Net)	1314	484	389	441	335	169	225	464	235	487	449	142	449	197	209	168	865	683	151	500	133	187
	62% JQTV	54% 24%	62% 26%	72% 22%	59% 28%	64% 30%	62% 25%	66% 22%	55% 21%	57% 21%	72% 28%	66% 33%	73% 32%	77% 35%	73% 34%	67% 29%	57% 21%	71% 26%	69% 36%	51% 20%	75% 37%	43% 15%
Setting and following a budget	514	212	166	136	158	80	93	156	89	179	175	71	196	89	99	72	318	250	81	194	66	64
	24% TV	24% 24%	26% 26%	22% 22%	28% 28%	30% 30%	25% 25%	22% 22%	21% 21%	21% 21%	28% 28%	33% 33%	32% 32%	35% 35%	34% 34%	29% 29%	21% 21%	26% 26%	36% 36%	20% 20%	37% 37%	15% 15%
Making a plan to get out of debt	427	158	146	123	119	54	84	144	64	148	171	44	170	67	81	65	257	253	50	135	25	40
	20% QTV	18% 18%	23% 23%	20% 20%	21% 21%	20% 20%	23% 23%	20% 20%	15% 15%	17% 17%	27% 27%	21% 21%	28% 28%	26% 26%	28% 28%	26% 26%	17% 17%	26% 26%	23% 23%	14% 14%	14% 14%	9% 9%
Establishing savings	374	143	134	97	112	62	59	115	66	120	143	45	138	59	64	56	236	198	49	134	68	26
	18% TV	16% 16%	21% 21%	16% 16%	20% 20%	23% 23%	16% 16%	16% 16%	15% 15%	14% 14%	23% 23%	21% 21%	22% 22%	23% 23%	22% 22%	23% 23%	16% 16%	21% 21%	22% 22%	14% 14%	39% 39%	6% 6%
Boosting retirement savings	350	82	101	166	47	36	71	156	65	154	111	20	104	44	47	40	246	242	29	86	15	53
	16% TUV	9% 9%	16% 16%	27% 27%	8% 8%	14% 14%	19% 19%	22% 22%	15% 15%	18% 18%	18% 18%	9% 9%	17% 17%	17% 17%	16% 16%	16% 16%	16% 16%	25% 25%	13% 13%	9% 9%	9% 9%	12% 12%
Pulling a credit report and learning how to improve my credit score	169	62	63	44	46	29	30	55	30	64	62	14	59	26	33	22	110	89	28	56	18	24
	8% T	7% 7%	10% 10%	7% 7%	8% 8%	11% 11%	8% 8%	8% 8%	7% 7%	7% 7%	10% 10%	6% 6%	10% 10%	10% 10%	11% 11%	9% 9%	7% 7%	9% 9%	13% 13%	6% 6%	10% 10%	5% 5%
Paying off student loan debt	169	29	62	77	52	16	30	50	19	50	72	28	76	38	29	28	93	82	27	62	40	7
	8% QTV	3% 3%	10% 10%	12% 12%	9% 9%	6% 6%	8% 8%	7% 7%	4% 4%	6% 6%	12% 12%	13% 13%	12% 12%	15% 15%	10% 10%	11% 11%	6% 6%	9% 9%	12% 12%	6% 6%	22% 22%	2% 2%
Getting a new credit card (e.g., to consolidate credit accounts, take advantage of rewards programs)	106	34	41	31	24	13	14	53	12	33	45	16	45	22	20	20	60	61	14	35	20	6
	5% V	4% 4%	7% 7%	5% 5%	4% 4%	5% 5%	4% 4%	8% 8%	3% 3%	4% 4%	7% 7%	8% 8%	7% 7%	8% 8%	7% 7%	8% 8%	4% 4%	6% 6%	6% 6%	4% 4%	11% 11%	1% 1%
Refinancing a mortgage	98	27	21	50	10	7	12	55	11	43	29	15	40	9	20	26	58	69	7	24	3	18
	5% iqT	3% 3%	3% 3%	8% 8%	2% 2%	3% 3%	3% 3%	8% 8%	3% 3%	5% 5%	5% 5%	7% 7%	6% 6%	4% 4%	7% 7%	10% 10%	4% 4%	7% 7%	3% 3%	2% 2%	1% 1%	4% 4%
Paying off a mortgage	94	31	28	34	10	12	20	38	19	37	31	6	31	10	16	11	63	62	9	23	2	16
	4% ET	3% 3%	5% 5%	6% 6%	2% 2%	5% 5%	6% 6%	5% 5%	4% 4%	4% 4%	5% 5%	3% 3%	5% 5%	4% 4%	6% 6%	4% 4%	4% 4%	6% 6%	4% 4%	2% 2%	1% 1%	4% 4%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5025 Which of the following will be among your financial New Year resolutions for 2013? Please select all that apply.

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Student ent	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Taking out a loan to purchase a home	67	30	17	19	18	10	7	32	10	31	17	10	30	21	13	3	36	45	6	16	6	-
	3%Q	3%T	3%V	3%	3%	4%	2%	5%a	2%	4%	3%	5%	5%AQ	8%P	5%P	1%	2%	5%AT	3%V	2%v	3%V	-
Establishing bank account(s) (i.e., because currently do not have traditional bank or credit union account(s))	52	29	19	4	30	2	2	15	1	15	27	8	37	16	20	17	15	22	11	19	12	-
	2%DF	3%G	3%D	1%	5%AF	1%G	1%	2%	*	2%i	4%AI	4%J	6%AQ	6%	7%	7%	1%	2%V	5%art	2%V	7%ART	-
	I	Q	V		H														V		V	
Taking out a consolidation loan to help pay off debt	38	15	9	14	15	2	9	9	8	6	14	9	23	15	10	3	14	23	6	9	5	2
	2%J	2%Q	1%	2%	3%	1%	3%	1%	2%	1%	2%j	4%AJ	4%AQ	6%P	4%	1%	1%	2%tv	3%tv	1%	3%v	*
	v																					
Other	193	77	48	68	54	33	28	60	32	69	61	31	62	37	27	21	131	77	28	92	32	33
	9%	9%	8%	11%Ac	10%	12%	8%	8%	8%	8%	10%	14%AI	10%	14%o	9%	9%	9%	8%	12%r	9%	18%ART	8%
												J									V	
I will not make financial New Year resolutions for 2013.	818	409	236	173	232	96	139	243	194	374	178	72	167	60	79	81	651	279	70	478	44	247
	38%Dh	46%AC	38%D	28%	41%h	36%	38%	34%	45%AK	43%AK	28%	34%	27%	23%	27%	33%n	43%AM	29%	31%	49%AR	25%	57%ARSTU
	KMR	S	D					L		l									SU			
Sigma	3467	1338	1092	1037	929	451	599	1182	620	1322	1136	389	1178	514	557	466	2288	1752	415	1362	355	536
	163%	150%	175%	169%	164%	170%	164%	167%	144%	154%	181%	181%	191%	200%	194%	187%	151%	182%	188%	139%	201%	124%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5025 Which of the following will be among your financial New Year resolutions for 2013? Please select all that apply.

Base: Will Make Financial New Year Resolutions For 2013

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1378	222	464	692	340	206	279	421	255	503	475	145	459	210	213	164	919	788	178	448	140	154
Weighted Base	1314	484	389	441	335	169	225	464	235	487	449	142*	449	197	209	168*	865	683	151*	500	133*	187*
Setting and following a budget	514 39%DH q	212 44%D	166 43%D	136 31%	158 47%AH	80 47%aH	93 41%	156 34%	89 38%	179 37%	175 39%	71 50%AJ k	196 44%aq	89 45%	99 47%	72 43%	318 37%	250 37%	81 53%AR TV	194 39%	66 49%aR tv	64 34%
Making a plan to get out of debt	427 32%DQ TUV	158 33%	146 38%AD	123 28%	119 36%	54 32%	84 37%	144 31%	64 27%	148 30%	171 38%AI j	44 31%	170 38%AQ	67 34%	81 39%	65 39%	257 30%	253 37%AT UV	50 33%Uv	135 27%	25 19%	40 22%
Establishing savings	374 28%Dj v	143 30% d	134 34%AD	97 22%	112 33%ah	62 36%agH	59 26%	115 25%	66 28%	120 25%	143 32%j	45 31%	138 31%	59 30%	64 30%	56 33%	236 27%	198 29%V	49 32%V	134 27%V	68 52%AR STV	26 14%
Boosting retirement savings	350 27%BE LsTU	82 17%	101 26%B	166 38%AB C	47 14%	36 21%	71 31%EF	156 34%AE F	65 28%L	154 32%Ak L	111 25%L	20 14%	104 23%	44 22%	47 22%	40 24%	246 28%	242 35%AS TU	29 19%	86 17%	15 12%	53 28%TU
Pulling a credit report and learning how to improve my credit score	169 13%D	62 13%	63 16%AD	44 10%	46 14%	29 17%	30 13%	55 12%	30 13%	64 13%	62 14%	14 10%	59 13%	26 13%	33 16%	22 13%	110 13%	89 13%	28 19%at	56 11%	18 14%	24 13%
Paying off student loan debt	169 13%Bij QV	29 6%	62 16%AB	77 17%AB	52 16%	16 10%	30 13%	50 11%	19 8%	50 10%	72 16%ai J	28 20%ai J	76 17%AQ	38 19%	29 14%	28 17%	93 11%	82 12%v	27 18%v	62 12%v	40 30%ARS TV	7 4%
Getting a new credit card (e.g., to consolidate credit accounts, take advantage of rewards programs)	106 8%v	34 7%	41 11%Ad	31 7%	24 7%	13 8%	14 6%	53 11%A	12 5%	33 7%	45 10%i	16 11%i	45 10%	22 11%	20 10%	20 12%	60 7%	61 9%v	14 9%v	35 7%v	20 15%ATV	6 3%
Refinancing a mortgage	98 7%cET u	27 6%	21 5%	50 11%ABC	10 3%	7 4%	12 5%	55 12%AEF G	11 5%	43 9%	29 7%	15 10%	40 9%	9 5%	20 10%n	26 15%N	58 7%	69 10%AsT U	7 5%	24 5%	3 2%	18 10%Tu
Paying off a mortgage	94 7%EtU	31 6%	28 7%	34 8%	10 3%	12 7%	20 9%E	38 8%E	19 8%	37 8%	31 7%	6 4%	31 7%	10 5%	16 8%	11 6%	63 7%	62 9%ATU	9 6%	23 5%	2 2%	16 9%Tu
Taking out a loan to purchase a home	67 5%tV	30 6%	17 4%	19 4%	18 5%	10 6%	7 3%	32 7%	10 4%	31 6%	17 4%	10 7%	30 7%	21 11%P	13 6%P	3 2%	36 4%	45 7%AtV	6 4%V	16 3%v	6 5%V	-
Establishing bank account(s) (i.e., because currently do not have traditional bank or credit union account(s))	52 4%DFG IQV	29 6%D	19 5%D	4 1%	30 9%AFG H	2 1%	2 1%	15 3%	1 *	15 3%i	27 6%AI	8 6%I	37 8%AQ	16 8%	20 10%	17 10%	15 2%	22 3%v	11 7%rV	19 4%v	12 9%ARt v	-

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5025 Which of the following will be among your financial New Year resolutions for 2013? Please select all that apply.

Base: Will Make Financial New Year Resolutions For 2013

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	1314	484	389	441	335	169	225	464	235	487	449	142*	449	197	209	168*	865	683	151*	500	133*	187*
Taking out a consolidation loan to help pay off debt	38	15	9	14	15	2	9	9	8	6	14	9	23	15	10	3	14	23	6	9	5	2
	3%JQ	3%	2%	3%	5%	1%	4%	2%	3%	1%	3%	7%aJ	5%AQ	8%p	5%	2%	2%	3%	4%	2%	3%	1%
Other	193	77	48	68	54	33	28	60	32	69	61	31	62	37	27	21	131	77	28	92	32	33
	15%R	16%	12%	15%	16%	19%	13%	13%	14%	14%	14%	22%ak	14%	19%	13%	13%	15%	11%	18%r	18%aR	24%AR	18%
Sigma	2649	929	855	864	697	356	459	939	426	948	959	317	1011	454	479	385	1638	1473	345	884	311	290
	202%	192%	220%	196%	208%	210%	204%	202%	181%	195%	213%	222%	225%	230%	229%	229%	189%	216%	228%	177%	234%	155%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5030 Which of the following statements is true about your credit report? Please select all that apply.

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	423	736	973	553	320	417	617	433	817	673	209	634	275	296	244	1498	1096	263	821	193	344
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Any Listed (Net)	1721	631	527	564	405	225	315	626	316	728	517	160	506	213	238	206	1216	844	179	726	122	353
	81% I TU	71% BE C	84% AB C	92% AB C	71% AB C	85% E	86% AE	89% AE	74% L	85% AI L	83% IL	74% L	82% L	83% L	83% L	82% L	80% L	88% AS TUV	81% U	74% U	69% U	81% TU
Received Credit Report In 2012 (Sub-Net)	936	311	283	342	190	114	188	377	168	440	253	74	265	124	120	92	671	479	93	375	53	216
	44% LTU	35% BE C	45% B C	56% AB C	34% AB C	43% E	51% AE	53% AE F	39% L	51% AI KL	40% L	34% L	43% L	48% P	42% L	37% L	44% L	50% As TU	42% U	38% u	30% U	50% aTU
I received my credit report in 2012 and took no action.	679	214	199	266	121	80	136	289	127	336	182	34	155	62	74	60	525	322	72	296	31	194
	32% LMU	24% BE C	32% B C	43% AB C	21% AB C	30% E	37% aE	41% AE F	29% L	39% AI KL	29% L	16% L	25% L	24% L	26% L	24% L	35% AM	34% U	33% U	30% U	17% U	45% ARSTU
I received my credit report in 2012 and took steps to improve my credit score.	207	78	67	62	61	29	41	64	35	79	59	35	89	53	39	28	118	127	18	63	21	13
	10% QTV	9% Q	11% Q	10% Q	11% Q	11% Q	11% Q	9% Q	8% Q	9% Q	9% Q	16% AI JK	14% AQ	21% OP	13% P	11% P	8% P	13% As V	8% V	6% V	12% TV	3% V
I received my credit report in 2012 and disputed an item, or items, on the report.	75	30	24	21	16	9	15	33	9	36	20	10	34	20	11	5	40	46	5	24	3	10
	4% Q	3% Q	4% Q	3% Q	3% Q	4% Q	4% Q	5% Q	2% Q	4% Q	3% Q	5% Q	6% AQ	8% oP	4% P	2% P	3% P	5% At	2% T	2% T	2% T	2% T
I did not receive my credit report in 2012.	589	220	187	182	150	86	107	187	121	230	176	61	162	54	80	84	427	289	67	245	39	108
	28% u	25% u	30% u	30% u	27% u	33% u	29% u	26% u	28% u	27% u	28% u	28% u	26% u	21% u	28% n	34% N	28% u	30% at	30% u	25% u	22% u	25% u
I do not know how to receive my credit report.	99	49	34	17	39	11	10	24	12	31	46	11	33	10	9	17	66	27	22	54	28	11
	5% DRv	5% d	5% D	3% D	7% AGH	4% H	3% H	3% H	3% H	4% H	7% AIJ	5% J	5% J	4% J	3% J	7% o	4% J	3% J	10% ART V	5% RV V	16% ART V	3% V
I plan to receive my credit report in 2013.	341	119	114	109	78	51	62	119	71	139	96	35	95	43	52	38	246	162	28	156	32	87
	16% ast	13% ast	18% b	18% b	14% ast	19% ast	17% ast	17% ast	16% ast	16% ast	15% ast	16% ast	15% ast	17% ast	18% ast	15% ast	16% ast	17% ast	13% ast	16% ast	18% ast	20% ast
None of these	411	262	98	50	162	40	49	81	114	133	109	55	110	45	50	44	300	118	42	252	56	80
	19% GHJR	29% ACD	16% D	8% D	29% AF GH	15% GH	14% GH	11% GH	26% AJ K	15% K	17% K	26% aJ k	18% k	17% k	17% k	18% k	20% k	12% k	19% R	26% AR V	31% AR SV	19% R
Sigma	2401	972	723	706	628	306	421	796	488	984	688	240	678	286	313	276	1723	1091	254	1090	210	503
	113% ast	109% ast	116% ast	115% ast	111% ast	116% ast	116% ast	113% ast	114% ast	114% ast	110% ast	112% ast	110% ast	111% ast	109% ast	111% ast	114% ast	113% ast	115% ast	111% ast	118% ast	116% ast

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5035 Which of the following methods best describes how you monitor and manage the flow of money in and out of your primary checking account?

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	423	736	973	553	320	417	617	433	817	673	209	634	275	296	244	1498	1096	263	821	193	344
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Have Checking Account (Net)	1957	784	570	603	463	250	357	687	397	817	558	185	545	232	253	205	1413	924	209	853	149	428
	92%BE KLMTU	88% 88%	91% 91%	98%AB C	82% 82%	94%E 94%	98%AEf f	97%AE f	92%l 92%	95%AK L	89% 89%	86% 86%	88% 88%	90%P 90%	88%p 88%	82% 82%	93%AM U	96%AT U	94%TU U	87% 87%	84% 84%	99%ArSTU U
Regularly Monitor And Manage Flow Of Money From Primary Checking Account (Sub-Net)	1814	730	527	557	418	226	338	654	371	759	516	168	505	210	232	193	1310	857	187	797	130	419
	85%bE kLmTU	82% 82%	84% 84%	91%AB C	74% 74%	85%E 85%	93%AEF F	93%AE F	86%l 86%	88%AK L	82% 82%	78% 78%	82% 82%	82% 82%	81% 81%	77% 77%	86%am U	89%AT U	84%U U	82%U U	73% 73%	97%ARSTU U
Use Checkbook Register To Record Receipts And Payments And Balance Account (Sub-Sub-Net)	908	435	236	237	206	123	190	293	195	398	245	71	232	88	112	98	676	425	77	415	30	244
	43%CD EKLMS U	49%AC D	38% 38%	39% 39%	36% 36%	46%E 46%	52%AEH H	41% 41%	45%L 45%	46%AK L	39% 39%	33% 33%	38% 38%	34% 34%	39% 39%	39% 39%	45%AM U	44%SU U	35%U 35%	42%U 42%	17% 17%	56%ARSTU U
I use a checkbook register to record receipts and payments and balance my account on a daily basis.	372	191	83	97	93	48	86	127	87	143	108	34	99	33	46	46	273	180	32	164	5	96
	17%CU D	21%AC D	13% 13%	16% 16%	16% 16%	18% 18%	24%AE AE	18% 18%	20% 20%	17% 17%	17% 17%	16% 16%	16% 16%	13% 13%	16% 16%	18% 18%	18% 18%	19%U U	15%U 15%	17%U 17%	3% 3%	22%asTU U
I use a checkbook register to record receipts and payments and balance my account on a weekly basis.	258	115	77	66	46	41	54	77	46	112	84	16	73	21	47	30	184	137	19	103	8	58
	12%EU U	13% 13%	12% 12%	11% 11%	8% 8%	15%E 15%	15%E 15%	11% 11%	11% 11%	13% 13%	13%l 13%	7% 7%	12% 12%	8% 8%	16%N 16%	12% 12%	12% 12%	14%Ast U	9% 9%	10%u 10%	5% 5%	13%U 13%
I use a checkbook register to record receipts and payments and balance my account on a monthly basis.	225	97	62	66	43	29	46	75	56	123	40	6	36	17	12	14	189	92	21	114	9	76
	11%EK LMu	11% 11%	10% 10%	11% 11%	8% 8%	11% 11%	13%e 13%	11% 11%	13%KL KL	14%AKL AKL	6% 6%	3% 3%	6% 6%	7% 7%	4% 4%	6% 6%	12%AM AM	10% 10%	10% 10%	12%U 12%	5% 5%	18%ARSTU ARSTU
I use a checkbook register to record receipts and payments and balance my account less frequently than on a monthly basis	54	32	15	7	25	5	4	14	5	21	13	15	24	18	7	9	30	16	4	34	8	14
	3%Dqr K	4%D 4%	2% 2%	1% 1%	4%AGh AGh	2% 2%	1% 1%	2% 2%	1% 1%	2% 2%	2% 2%	7%AIJ K	4%aQ 4%	7%O 7%	3% 3%	3% 3%	2% 2%	2% 2%	2% 2%	3%r 3%	5%r 5%	3% 3%
Reconcile Account Using An Online Program (Sub-Sub-Net)	756	228	249	279	177	84	129	304	146	304	226	80	221	101	95	84	535	362	93	315	81	149
	35%Be t	26% 26%	40%AB AB	45%AB AB	31% 31%	32% 32%	35% 35%	43%AE AE	34% 34%	35% 35%	36% 36%	37% 37%	36% 36%	39% 39%	33% 33%	34% 34%	35% 35%	38%t t	42%aT aT	32% 32%	46%AT AT	34% 34%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5035 Which of the following methods best describes how you monitor and manage the flow of money in and out of your primary checking account?

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
I reconcile my account using an online program on a daily basis.	280 13%	97 11%	86 14%	97 16% ^{AB}	71 13%	37 14%	43 12%	105 15%	52 12%	100 12%	87 14%	41 19% ^{Ai} J	94 15%	48 19%	42 14%	37 15%	186 12%	130 13%	36 16%	122 12%	25 14%	57 13%
I reconcile my account using an online program on a weekly basis.	307 14% ^B	82 9%	116 19% ^{AB}	109 18% ^{AB}	79 14%	35 13%	48 13%	123 17% ^a	65 15%	118 14%	96 15%	28 13%	86 14%	32 13%	34 12%	39 16%	221 15%	153 16%	35 16%	122 12%	45 25% ^{AR} STV	52 12%
I reconcile my account using an online program on a monthly basis.	133 6% ^{bE}	37 4%	35 6%	62 10% ^{ABC}	20 4%	10 4%	32 9% ^{aE} f	58 8% ^{aE} f	20 5%	71 8% ^{Ak}	31 5%	11 5%	29 5%	19 7% ^P	13 5%	5 2%	104 7%	56 6%	17 7%	62 6%	9 5%	34 8%
I reconcile my account using an online program less often than on a monthly basis.	36 2% ^t	12 1%	12 2%	12 2%	7 1%	1 1%	6 2%	19 3%	9 2%	15 2%	12 2%	-	12 2%	2 1%	7 2%	4 1%	24 2%	23 2% ^{at}	5 2%	9 1%	3 1%	6 1%
Other	150 7%	67 7%	43 7%	41 7%	35 6%	19 7%	19 5%	57 8%	30 7%	57 7%	46 7%	18 8%	52 8%	22 8%	26 9% ^P	11 4%	99 6%	70 7%	17 8%	67 7%	19 11%	27 6%
I do not regularly monitor and manage the flow of money from my primary checking account.	143 7% ^{hV}	54 6%	43 7%	46 7%	45 8% ^h	23 9% ^h	19 5%	33 5%	26 6%	58 7%	42 7%	16 8%	40 6%	22 8%	21 7%	12 5%	103 7%	67 7% ^v	22 10% ^{atv}	56 6% ^v	19 11% ^{tV}	8 2%
I do not have a checking account.	175 8% ^{DG} HJQR V	109 12% ^{AD}	55 9% ^D	11 2%	105 18% ^{AFG} H	15 6% ^{gh}	7 2%	20 3%	33 8%	44 5%	69 11% ^{AJ} J	30 14% ^{Ai}	71 12% ^{AQ}	25 10%	34 12%	44 18% ^{No}	103 7%	38 4% ^v	12 6% ^V	124 13% ^{AR} SV	29 16% ^{ARS} V	6 1%
Sigma	2132 100%	893 100%	625 100%	614 100%	567 100%	265 100%	365 100%	707 100%	430 100%	861 100%	627 100%	215 100%	616 100%	257 100%	288 100%	249 100%	1516 100%	962 100%	221 100%	978 100%	177 100%	433 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5035 Which of the following methods best describes how you monitor and manage the flow of money in and out of your primary checking account?

Base: Have Checking Account

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2005	367	682	956	478	304	410	608	406	788	622	189	586	255	272	218	1419	1066	250	737	176	340
Weighted Base	1957	784	570	603	463	250	357	687	397	817	558	185*	545	232	253	205	1413	924	209	853	149*	428
Regularly Monitor And Manage Flow Of Money From Primary Checking Account (Net)	1814	730	527	557	418	226	338	654	371	759	516	168	505	210	232	193	1310	857	187	797	130	419
	93%u	93%	92%	92%	90%	91%	95%e	95%AE	93%	93%	92%	91%	93%	91%	92%	94%	93%	93%u	89%	93%U	87%	98%ARSTU
Use Checkbook Register To Record Receipts And Payments And Balance Account (Sub-Net)	908	435	236	237	206	123	190	293	195	398	245	71	232	88	112	98	676	425	77	415	30	244
	46%CD	56%AC	41%	39%	45%	49%	53%AeH	43%	49%l	49%l	44%	38%	43%	38%	44%	48%n	48%	46%SU	37%U	49%SU	20%	57%ARSTU
	1SU	D						F														
I use a checkbook register to record receipts and payments and balance my account on a daily basis.	372	191	83	97	93	48	86	127	87	143	108	34	99	33	46	46	273	180	32	164	5	96
	19%CD	24%AC	15%	16%	20%	19%	24%A	19%	22%	17%	19%	18%	18%	14%	18%	22%n	19%	19%U	16%U	19%U	3%	22%U
	U	D																				
I use a checkbook register to record receipts and payments and balance my account on a weekly basis.	258	115	77	66	46	41	54	77	46	112	84	16	73	21	47	30	184	137	19	103	8	58
	13%De	15%	13%	11%	10%	16%e	15%e	11%	12%	14%	15%	9%	13%	9%	18%N	14%	13%	15%asU	9%	12%u	6%	14%u
	U																					
I use a checkbook register to record receipts and payments and balance my account on a monthly basis.	225	97	62	66	43	29	46	75	56	123	40	6	36	17	12	14	189	92	21	114	9	76
	11%KL	12%	11%	11%	9%	11%	13%	11%	14%KL	15%AKL	7%	3%	7%	7%	5%	7%	13%AM	10%	10%	13%rU	6%	18%ARSTU
	Mru																					
I use a checkbook register to record receipts and payments and balance my account less frequently than on a monthly basis	54	32	15	7	25	5	4	14	5	21	13	15	24	18	7	9	30	16	4	34	8	14
	3%DgQ	4%D	3%	1%	5%AfG	2%	1%	2%	1%	3%	2%	8%AIJ	4%AQ	8%O	3%	4%	2%	2%	2%	4%aR	5%R	3%
	R				H							K										
Reconcile Account Using An Online Program (Sub-Net)	756	228	249	279	177	84	129	304	146	304	226	80	221	101	95	84	535	362	93	315	81	149
	39%B	29%	44%AB	46%AB	38%	34%	36%	44%AF	37%	37%	40%	43%	41%	44%	37%	41%	38%	39%	44%v	37%	54%AR	35%
								g													sTV	
I reconcile my account using an online program on a daily basis.	280	97	86	97	71	37	43	105	52	100	87	41	94	48	42	37	186	130	36	122	25	57
	14%q	12%	15%	16%a	15%	15%	12%	15%	13%	12%	16%	22%AI	17%aq	21%	16%	18%	13%	14%	17%	14%	17%	13%
												J										

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5035 Which of the following methods best describes how you monitor and manage the flow of money in and out of your primary checking account?

Base: Have Checking Account

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	1957	784	570	603	463	250	357	687	397	817	558	185*	545	232	253	205	1413	924	209	853	149*	428
I reconcile my account using an online program on a weekly basis.	307 16%B	82 10%	116 20%AB	109 18%AB	79 17%	35 14%	48 13%	123 18%	65 16%	118 14%	96 17%	28 15%	86 16%	32 14%	34 13%	39 19%	221 16%	153 17%	35 17%	122 14%	45 30%AR	52 12%STV
I reconcile my account using an online program on a monthly basis.	133 7%be	37 5%	35 6%	62 10%ABC	20 4%	10 4%	32 9%Ef	58 8%ef	20 5%	71 9%a	31 6%	11 6%	29 5%	19 8%P	13 5%	5 2%	104 7%	56 6%	17 8%	62 7%	9 6%	34 8%
I reconcile my account using an online program less often than on a monthly basis.	36 2%	12 2%	12 2%	12 2%	7 2%	1 1%	6 2%	19 3%	9 2%	15 2%	12 2%	- -	12 2%	2 1%	7 3%	4 2%	24 2%	23 3%a	5 3%	9 1%	3 2%	6 1%
Other	150 8%	67 9%	43 7%	41 7%	35 8%	19 8%	19 5%	57 8%	30 7%	57 7%	46 8%	18 9%	52 9%	22 9%	26 10%p	11 5%	99 7%	70 8%	17 8%	67 8%	19 13%art	27 6%v
I do not regularly monitor and manage the flow of money from my primary checking account.	143 7%HV	54 7%	43 8%	46 8%	45 10%gH	23 9%H	19 5%	33 5%	26 7%	58 7%	42 8%	16 9%	40 7%	22 9%	21 8%	12 6%	103 7%	67 7%V	22 11%V	56 7%V	19 13%arT	8 2%V
Sigma	1957 100%	784 100%	570 100%	603 100%	463 100%	250 100%	357 100%	687 100%	397 100%	817 100%	558 100%	185 100%	545 100%	232 100%	253 100%	205 100%	1413 100%	924 100%	209 100%	853 100%	149 100%	428 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
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 National Endowment for Financial Education
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21 Dec 2012

Q5040 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2013? Please select up to 3 responses.

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	423	736	973	553	320	417	617	433	817	673	209	634	275	296	244	1498	1096	263	821	193	344
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Paying off debt	830	312	271	246	225	110	175	263	153	318	282	77	269	116	129	98	561	444	92	312	54	118
	39% TuV	15% bQ	13% 35%	10% 43% AB	10% 40%	5% 42%	8% 48% AeH	13% 37%	7% 36%	15% 37%	13% 45% AI	4% 36%	12% 44% AQ	5% 45%	5% 45%	3% 39%	17% 37%	12% 46% AT	10% 42% TU	13% 32% v	6% 31%	3% 27%
Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance)	751	273	246	232	162	120	134	265	137	314	231	69	222	89	105	94	528	364	90	312	79	147
	35% t	13% 31%	11% 39% AB	10% 38% aB	9% 29%	5% 45% ABg	6% 37% E	13% 37% E	6% 32%	14% 37%	10% 37%	3% 32%	10% 36%	4% 35%	4% 37%	3% 38%	14% 35%	10% 38% aT	4% 41% T	13% 32%	4% 45% AT	3% 34%
Expenses related to my home, not including mortgage/rent (e.g., improvements, maintenance)	714	302	185	226	136	81	138	274	115	311	224	63	199	82	86	91	515	324	64	336	45	184
	33% Iu	14% 34%	9% 30%	11% 37% AC	6% 24%	4% 31%	6% 38% E	12% 39% AE	5% 27%	10% 36% I	9% 36% I	3% 29%	10% 32%	4% 32%	4% 30%	4% 36%	13% 34%	10% 34% u	3% 29%	11% 34% u	2% 25%	8% 42% ARSTU
Medical expenses	524	216	151	157	154	62	105	153	119	225	141	39	102	43	44	44	422	200	43	287	20	174
	25% U	10% 24%	7% 24%	7% 25%	7% 27%	3% 23%	5% 29% h	7% 22%	6% 28% l	10% 26% l	6% 22%	2% 18%	4% 17%	2% 17%	2% 15%	2% 18%	13% 28% AM	9% 21% U	2% 20% U	10% 29% AR	1% 11%	4% 40% ARSTU
Major purchase, not including a vehicle (e.g., furniture, electronics)	390	161	116	113	100	69	66	126	82	151	125	32	99	35	57	41	291	193	50	153	32	70
	18% t	8% 18%	6% 19%	5% 18%	5% 18%	3% 26% AEG	3% 18%	7% 18%	4% 19%	8% 18%	6% 20%	2% 15%	4% 16%	2% 14%	3% 20% n	2% 16%	12% 19%	10% 20% t	3% 22% t	4% 16%	2% 18%	1% 16%
Savings related to retirement	343	114	97	132	66	37	51	152	90	163	71	19	61	26	37	20	282	235	24	86	8	40
	16% UV	5% 13%	4% 16%	6% 21% AB	3% 12%	2% 14%	2% 14%	4% 21% AE	3% 21% AK	5% 19% AK	3% 11%	1% 9%	3% 10%	1% 10%	1% 13%	1% 8%	10% 19% AM	10% 24% AS	1% 11% U	4% 9%	0% 5%	3% 9%
Expenses associated with children (e.g., birth of a child, education-related expenses, child care)	306	128	65	113	58	36	57	140	8	57	173	69	225	110	106	77	81	188	20	99	13	9
	14% UV	6% 14%	3% 10%	4% 18% AC	2% 10%	1% 13%	2% 16% e	5% 20% AEf	0% 2%	3% 7% I	8% 28% AI	3% 32% AI	4% 36% AQ	4% 43% P	3% 37%	3% 31%	3% 5%	10% 20% AST	1% 9% V	5% 10% V	1% 8% V	0% 2%
Moving expenses (i.e., changing addresses not associated with job change)	163	62	54	47	53	22	24	50	41	53	49	19	41	24	17	12	122	83	23	61	19	13
	8% v	3% 7%	2% 9%	2% 8%	3% 9%	1% 8%	1% 7%	3% 7%	2% 10%	2% 6%	2% 8%	1% 9%	2% 7%	1% 9%	1% 6%	1% 5%	5% 8%	3% 9% v	1% 11% tV	3% 6% v	1% 11% tV	0% 3%
Saving for college	153	59	60	34	42	16	10	53	9	28	82	34	74	17	25	47	79	42	44	69	72	5
	7% JQRV	3% 7%	3% 10% AD	1% 6%	2% 7% G	1% 6% g	0% 3%	2% 7% G	0% 2%	1% 3%	4% 8% AI	2% 16% AI	1% 12% AQ	1% 7%	1% 9%	2% 19% NO	3% 5%	2% 4% v	2% 20% ART	3% 7% rV	3% 40% ARS	0% 1%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
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Q5040 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2013? Please select up to 3 responses.

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Relocation expenses due to a job change	74	38	15	22	35	8	4	23	14	20	33	7	15	4	12	1	60	30	11	35	13	1
	3% cGj	4%	2%	4%	6% AGh	3%	1%	3%	3%	2%	5% AJ	3%	2%	2%	4% P	1%	4%	3% V	5% V	4% V	8% ART	* V
Other	456	214	134	108	143	48	62	121	121	193	100	42	104	37	49	41	352	139	55	266	52	124
	21% Dg	24% D	21%	18%	25% af	18%	17%	17%	28% AK	22% K	16%	20%	17%	14%	17%	16%	23% AM	14%	25% R	27% AR	29% aR	29% AR
	HKMR				GH			l														
Sigma	4703	1879	1394	1429	1175	610	826	1619	888	1835	1510	470	1410	585	667	566	3292	2242	517	2018	406	883
	221%	211%	223%	233%	207%	230%	227%	229%	207%	213%	241%	219%	229%	227%	232%	227%	217%	233%	234%	206%	229%	204%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
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 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5045 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2012? Please select all that apply.

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Unemp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	423	736	973	553	320	417	617	433	817	673	209	634	275	296	244	1498	1096	263	821	193	344
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Any (Net)	1323	523	415	385	375	184	241	411	251	504	430	139	421	187	194	163	902	625	147	574	101	233
	62%hJ QTV	59% 20%	66%AB 22%	63% 19%	66%H 22%	69%AH 28%AH	66%h 24%H	58% 17%	58% 20%	58% 17%	69%AI 24%AJ	65% 24%j	68%AQ 22%	73% 20%	67% 24%	65% 24%	60% 20%	65%AT 22%	67%tu 24%	59%v 19%	57% 23%	54% 17%
Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses)	434	182	137	116	124	75	88	119	86	145	152	51	135	53	69	60	299	209	52	182	41	73
	20%hJ	20%	22%	19%	22%	28%AH	24%H	17%	20%	17%	24%AJ	24%j	22%	20%	24%	24%	20%	22%	24%	19%	23%	17%
Housing repairs/maintenance (e.g., replacing roof, water heater, furnace)	398	165	115	118	93	59	63	155	69	153	133	44	123	42	57	66	275	194	43	173	25	93
	19%	18%	18%	19%	16%	22%	17%	22%ae	16%	18%	21%	21%	20%	17%	20%	27%No	18%	20%	19%	18%	14%	21%t
Medical care for an injury or illness	350	139	118	94	91	37	77	112	54	143	122	32	97	31	35	47	253	165	38	155	30	72
	16%i	16%	19%a	15%	16%	14%	21%Af	16%	13%	17%	19%aI	15%	16%	12%	12%	19%no	17%	17%	17%	16%	17%	17%
Inability to keep up with debt/Falling behind on bill payments	250	101	99	49	98	41	36	58	42	83	90	34	92	47	46	29	158	122	35	101	29	14
	12%DH jQV	11%	16%AbD	8%	17%AG H	16%agH	10%	8%	10%	10%	14%aJ	16%j	15%AQ	18%p	16%	12%	10%	13%v	16%tV	10%v	16%tV	3%
Job loss	225	85	97	43	85	42	40	40	31	87	81	26	77	35	46	23	149	89	30	114	14	17
	11%DH iV	10%	16%ABD	7%	15%AH	16%AH	11%H	6%	7%	10%	13%aI	12%	12%	14%	16%P	9%	10%	9%v	13%v	12%v	8%	4%
Tax-related issues (e.g., paying off previous years' taxes, paying fines/fees, increasing withholding)	128	39	43	47	20	16	27	58	20	55	47	5	36	13	18	14	92	75	21	38	6	23
	6%ELT	4%	7%	8%AB	3%	6%	7%E	8%aE	5%	6%	7%l	3%	6%	5%	6%	6%	6%	8%AT	9%aTU	4%	3%	5%
Legal expenses	113	60	22	31	21	18	18	54	15	37	44	17	52	32	20	21	61	58	18	39	12	13
	5%CQt v	7%c	4%	5%	4%	7%	5%	8%AE	3%	4%	7%aij	8%i	8%AQ	12%O	7%	8%	4%	6%v	8%tV	4%	7%	3%
Relocation or moving expenses	100	40	29	31	40	14	14	23	22	32	32	14	40	20	21	12	60	41	17	42	13	9
	5%qV	4%	5%	5%	7%AH	5%	4%	3%	5%	4%	5%	7%	6%aq	8%	7%	5%	4%	4%	8%art v	4%v	8%v	2%
Child-related issues (e.g., birth of a child, child care)	98	54	17	28	32	12	24	24	3	20	55	21	80	53	27	22	19	47	16	36	10	2
	5%CIJ QV	6%C	3%	5%	6%	5%	6%h	3%	1%	2%	9%AI J	10%AI J	13%AQ	21%OP	9%	9%	1%	5%v	7%tV	4%v	6%v	*

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5045 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2012? Please select all that apply.

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Natural disaster (e.g., fire, flood, tornado)	64 3%Q	33 4%	13 2%	18 3%	22 4%	4 2%	11 3%	21 3%	12 3%	18 2%	24 4%	9 4%	28 5%aQ	9 4%	17 6%p	6 2%	36 2%	27 3%	11 5%	28 3%	4 2%	12 3%
Loss of health insurance coverage	57 3%BHv	11 1%	29 5%AB	17 3%b	23 4%H	7 3%	12 3%h	8 1%	18 4%	18 2%	18 3%	4 2%	16 3%	10 4%p	8 3%p	2 1%	42 3%	19 2%	6 3%	32 3%V	6 3%	4 1%
Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for elder(s))	55 3%	18 2%	22 4%	15 2%	15 3%	6 2%	6 2%	18 3%	8 2%	19 2%	20 3%	7 3%	16 3%	6 2%	8 3%	8 3%	39 3%	23 2%	7 3%	26 3%	5 3%	17 4%
Other	175 8%dqR	74 8%	60 10% d	42 7%	57 10%	26 10%	26 7%	47 7%	28 6%	61 7%	56 9%	31 14%AI	66 11%aq	34 13%	29 10%	24 10%	110 7%	64 7%	15 7%	98 10%ar	23 13%aR	44 10%r
None	809 38%CF KMR	370 41%C	210 34%	229 37%	193 34%	81 31%	123 34%	296 42%aE Fg	179 42%K	357 42%AK	197 31%	75 35%	195 32%	71 27%	94 33%	86 35%	614 40%AM	336 35%	74 33%	404 41%ar	76 43%aR	200 46%ARSt
Sigma	3258 153%	1369 153%	1011 162%	878 143%	915 161%	440 166%	565 155%	1034 146%	587 137%	1228 143%	1071 171%	372 173%	1052 171%	456 177%	493 171%	419 168%	2206 146%	1470 153%	382 173%	1466 150%	294 166%	592 137%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5050 If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it? Please select all that apply.

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	423	736	973	553	320	417	617	433	817	673	209	634	275	296	244	1498	1096	263	821	193	344
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Cash	678	261	211	205	154	77	124	254	131	278	215	55	175	59	88	72	503	311	64	310	50	158
	32% E	29%	34%	33%	27%	29%	34% e	36% aE	30%	32%	34% l	26%	28%	23%	31% n	29%	33%	32%	29%	32%	28%	36% t
Emergency savings	667	240	187	240	127	72	134	260	127	293	187	60	175	71	89	55	492	339	76	265	67	138
	31% T	27% BE	30%	39% C	22% AB	27%	37% aEF	37% AE	29% F	34%	30%	28%	28%	28%	31% P	22%	32%	35% AT	34% t	27%	38% T	32% t
Credit	642	220	181	241	133	87	108	253	117	278	197	50	185	76	85	83	457	345	66	249	40	125
	30% Tu	25% BE	29%	39% C	23% AB	33% E	30%	36% AE	27%	32% l	31%	23%	30%	29%	29%	33%	30%	36% AT	30%	25%	23%	29%
Take out a loan from a bank or credit union (e.g., home equity loan, personal loan)	365	139	108	118	79	50	80	119	84	154	102	25	88	30	35	42	278	181	39	155	23	105
	17% m	16% el	17%	19% a	14%	19%	22% AE	17%	20% l	18% l	16%	11%	14%	12%	12%	17%	18% m	19%	18%	16%	13%	24% Ar
Borrow money from a family member or friend	348	137	128	82	142	47	45	83	74	96	127	50	132	56	68	54	215	152	43	157	71	21
	16% HJQV	15%	20% D	13%	25% GH	18% h	12%	12%	17% J	11%	20% AJ	23% AJ	22% AQ	22%	24%	22%	14%	16% V	19% V	16% V	40% ARS	5% TV
Sell something I own	293	119	110	64	115	33	41	69	50	81	116	46	119	45	63	55	173	103	38	155	47	37
	14% JQVR	13% DH	18% AD	10%	20% GH	12% AF	11%	10%	12%	9%	19% AI	21% AI	19% AQ	18%	22%	22%	11%	11%	17% RV	16% aR	27% ARS	9% TV
Cash in/Borrow against my retirement savings plan	173	74	45	54	35	19	36	65	26	72	52	23	56	28	19	17	117	89	12	75	7	41
	8% 8%	8%	7%	9%	6%	7%	10%	9%	6%	8%	8%	10%	9%	11%	7%	7%	8%	9% u	5%	8%	4%	10%
Ask for a gift from a family member or friend	128	55	44	28	55	21	9	32	21	36	57	14	50	23	27	20	78	58	18	57	16	8
	6% qV	6% DGJ	7% d	5%	10% AGH	8% G	3%	4%	5%	4%	9% AiJ	6%	8% aq	9%	9%	8%	5%	6% V	8% V	6% V	9% V	2%
Take out a payday loan or other short-term borrowing option (e.g., pawning)	54	28	21	5	27	5	11	6	11	22	16	5	22	8	14	8	32	23	7	24	8	8
	3% DH	3% D	3% D	1%	5% AH	2%	3% h	1%	3%	3%	3%	2%	4%	3%	5%	3%	2%	2%	3%	2%	5%	2%
Loan from my employer	29	15	4	10	9	3	4	13	4	8	12	5	15	6	4	7	14	13	3	13	9	-
	1% cQv	2%	1%	2%	2%	1%	1%	2%	1%	1%	2%	2%	2% aQ	2%	2%	3%	1% v	1% v	1% v	1% v	5% ART	- V
Other	192	89	65	38	71	21	16	37	57	61	41	33	52	26	24	21	140	61	28	104	25	21
	9% HjKR	10% d	10% D	6%	12% AGH	8%	4%	5%	13% AJK	7%	7%	15% AJK	8%	10%	8%	8%	9%	6%	13% aR	11% RV	14% aRV	5% V

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5050 If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it? Please select all that apply.

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K \$49.9K	\$50K \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Unemp.	Total Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Sigma	3567	1377	1104	1086	947	435	608	1190	702	1379	1121	365	1069	428	516	435	2498	1676	394	1564	362	661
	167%	154%	177%	177%	167%	164%	167%	168%	163%	160%	179%	170%	174%	166%	180%	175%	165%	174%	178%	160%	205%	153%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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21 Dec 2012

Q5055 How concerned are you, if at all, about changes you are aware of, or potential changes that may occur, to your health care/insurance coverage in 2013?

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2132	423	736	973	553	320	417	617	433	817	673	209	634	275	296	244	1498	1096	263	821	193	344
Weighted Base	2132	893	625	614	567	265	365	707	430	861	627	215	616	257	288	249	1516	962	221	978	177*	433
Will Have Health Care/Health Insurance Coverage In 2013 (Net)	1997 94%E	821 92%	577 92%	599 97%AB C	508 89%	246 93%	347 95%E	699 99%AE FG	397 92%	810 94%	592 95%	197 92%	580 94%	245 95%	265 92%	233 93%	1417 93%	918 95%As T	203 92%	904 93%	167 94%	433 100%ARSTU
Aware Of Possible Changes To Health Care/Insurance Coverage (Sub-Net)	1776 83%et U	718 80%	509 81%	548 89%AB C	455 80%	212 80%	306 84%	635 90%AE FG	349 81%	731 85%	521 83%	175 82%	498 81%	216 84%	234 81%	199 80%	1278 84%	834 87%AS TU	177 80%	791 81%	133 75%	390 90%ASTU
At Least Somewhat Concerned (Sub-Sub-Net)	1294 61%U	539 60%	384 61%	371 60%	344 61%	164 62%	233 64%	429 61%	249 58%	519 60%	399 64%	128 60%	366 59%	160 62%	179 62%	154 61%	928 62%U	596 61%u	134 61%u	581 59%u	88 50%	294 68%ATU
Very/Fairly Concerned (Sub-Sub-Sub-Net)	767 36%Dh	323 36%	244 39%aD	200 33%	202 36%	114 43%AH	146 40%h	228 32%	136 32%	296 34%	251 40%AI j	83 39%	242 39%	110 43%	107 37%	103 41%	525 35%	331 34%	81 37%	367 38%	58 33%	171 39%
Very concerned	450 21%DH R	205 23%D	139 22%D	106 17%	119 21%	62 23%	94 26%aH	123 17%	83 19%	180 21%	145 23%	43 20%	141 23%	64 25%O	49 17%	59 24%o	309 20%	177 18%	51 23%	230 24%R	38 22%	114 26%aR
Fairly concerned	316 15%	117 13%	105 17%	94 15%	83 15%	53 20%A	52 14%	105 15%	53 12%	117 14%	106 17%	40 19%	101 16%	45 18%	57 20%	44 18%	216 14%	154 16%	30 14%	137 14%	20 11%	57 13%
Somewhat concerned	528 25%FM tu	217 24%	140 22%	171 28%AC	142 25%	50 19%	87 24%	201 28%aF	114 26%	222 26%	147 24%	44 21%	125 20%	50 19%	72 25%	51 20%	403 27%AM U	265 28%AT	53 24%	214 22%	30 17%	124 29%TU
Not at all concerned	481 23%ck	179 20%	125 20%	177 29%AB C	110 19%	48 18%	73 20%	206 29%AE FG	100 23%	212 25%k	122 20%	47 22%	131 21%	56 22%	55 19%	45 18%	350 23%	238 25%a	42 19%	210 22%	45 26%	96 22%
I am unaware of possible changes to my health care/insurance coverage.	221 10%DQ r	103 11%	69 11%	50 8%	53 9%	34 13%	41 11%	64 9%	48 11%	80 9%	71 11%	22 10%	83 13%AQ	29 11%	31 11%	34 13%	138 9%	84 9%	26 12%	113 12%	34 19%AR sTV	43 10%
I will not have health care/health insurance coverage in 2013.	135 6%DHR v	72 8%D	48 8%D	16 3%	60 11%AGH	19 7%H	18 5%H	8 1%	33 8%	51 6%	34 5%	17 8%	36 6%	12 5%	23 8%	17 7%	99 7%	43 5%v	18 8%rV	73 7%RV	10 6%V	* *
Sigma	2132 100%	893 100%	625 100%	614 100%	567 100%	265 100%	365 100%	707 100%	430 100%	861 100%	627 100%	215 100%	616 100%	257 100%	288 100%	249 100%	1516 100%	962 100%	221 100%	978 100%	177 100%	433 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

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Q5055 How concerned are you, if at all, about changes you are aware of, or potential changes that may occur, to your health care/insurance coverage in 2013?

Base: Will Have Health Care/Health Insurance Coverage In 2013

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1996	381	675	940	482	296	400	612	402	767	635	192	599	259	276	230	1397	1059	240	745	175	343
Weighted Base	1997	821	577	599	508	246	347	699	397	810	592	197	580	245	265	233	1417	918	203	904	167*	433
Aware Of Possible Changes To Health Care/Insurance Coverage (Net)	1776	718	509	548	455	212	306	635	349	731	521	175	498	216	234	199	1278	834	177	791	133	390
At Least Somewhat Concerned (Sub-Net)	1294	539	384	371	344	164	233	429	249	519	399	128	366	160	179	154	928	596	134	581	88	294
Very/Fairly Concerned (Sub-Sub-Net)	767	323	244	200	202	114	146	228	136	296	251	83	242	110	107	103	525	331	81	367	58	171
Very concerned	450	205	139	106	119	62	94	123	83	180	145	43	141	64	49	59	309	177	51	230	38	114
Fairly concerned	316	117	105	94	83	53	52	105	53	117	106	40	101	45	57	44	216	154	30	137	20	57
Somewhat concerned	528	217	140	171	142	50	87	201	114	222	147	44	125	50	72	51	403	265	53	214	30	124
Not at all concerned	481	179	125	177	110	48	73	206	100	212	122	47	131	56	55	45	350	238	42	210	45	96
I am unaware of possible changes to my health care/insurance coverage.	221	103	69	50	53	34	41	64	48	80	71	22	83	29	31	34	138	84	26	113	34	43
Sigma	1997	821	577	599	508	246	347	699	397	810	592	197	580	245	265	233	1417	918	203	904	167	433

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: December 19-21, 2012
 National Endowment for Financial Education
 Weighted To The U.S. General Adult Population - Propensity

21 Dec 2012

Q5055 How concerned are you, if at all, about changes you are aware of, or potential changes that may occur, to your health care/insurance coverage in 2013?

Base: Aware Of Possible Changes To Health Care/Insurance Coverage

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1762	329	585	848	419	259	351	558	360	677	555	170	517	229	240	202	1245	948	206	650	143	306
Weighted Base	1776	718	509	548	455	212	306	635	349	731	521	175*	498	216	234	199	1278	834	177	791	133*	390
At Least Somewhat Concerned (Net)	1294	539	384	371	344	164	233	429	249	519	399	128	366	160	179	154	928	596	134	581	88	294
	73%D	75%D	75%D	68%	76%H	78%H	76%H	68%	71%	71%	76%a	73%	74%	74%	77%	77%	73%	71%	76%u	73%	66%	75%
Very/Fairly Concerned (Sub-Net)	767	323	244	200	202	114	146	228	136	296	251	83	242	110	107	103	525	331	81	367	58	171
	43%D	45%D	48%AD	37%	44%H	54%AeH	48%H	36%	39%	41%	48%AI	48%	49%AQ	51%	46%	52%	41%	40%	46%	46%R	43%	44%
	QR									J												
Very concerned	450	205	139	106	119	62	94	123	83	180	145	43	141	64	49	59	309	177	51	230	38	114
	25%D	29%D	27%D	19%	26%h	29%H	31%aH	19%	24%	25%	28%	24%	28%	30%o	21%	30%o	24%	21%	29%r	29%AR	29%	29%R
	R																					
Fairly concerned	316	117	105	94	83	53	52	105	53	117	106	40	101	45	57	44	216	154	30	137	20	57
	18%	16%	21%a	17%	18%	25%AgH	17%	17%	15%	16%	20%	23%	20%	21%	25%	22%	17%	18%	17%	17%	15%	15%
Somewhat concerned	528	217	140	171	142	50	87	201	114	222	147	44	125	50	72	51	403	265	53	214	30	124
	30%fM	30%	28%	31%	31%	24%	28%	32%f	33%	30%	28%	25%	25%	23%	31%n	26%	32%aM	32%	30%	27%	23%	32%t
Not at all concerned	481	179	125	177	110	48	73	206	100	212	122	47	131	56	55	45	350	238	42	210	45	96
	27%k	25%	25%	32%AB	24%	22%	24%	32%AE	29%	29%	24%	27%	26%	26%	23%	23%	27%	29%	24%	27%	34%s	25%
				C				FG														
Sigma	1776	718	509	548	455	212	306	635	349	731	521	175	498	216	234	199	1278	834	177	791	133	390
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V
 Overlap formulae used. * small base