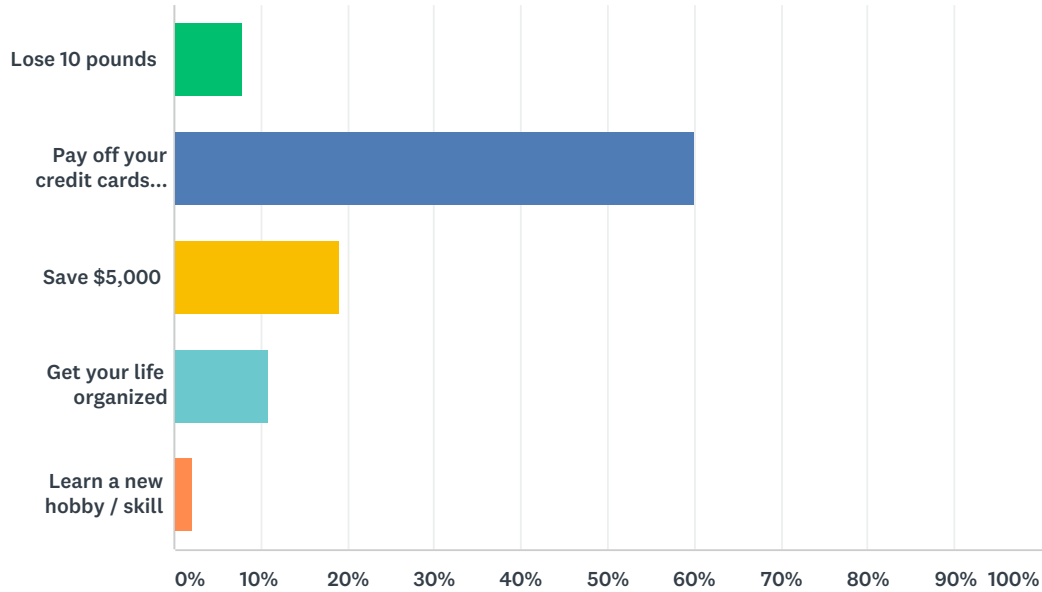


[Click here to read Debt.com's press release about the survey results.](#)

NEW YEAR, NO DEBT SURVEY

Q1 In 2018, would you rather:

Answered: 1,347 Skipped: 0

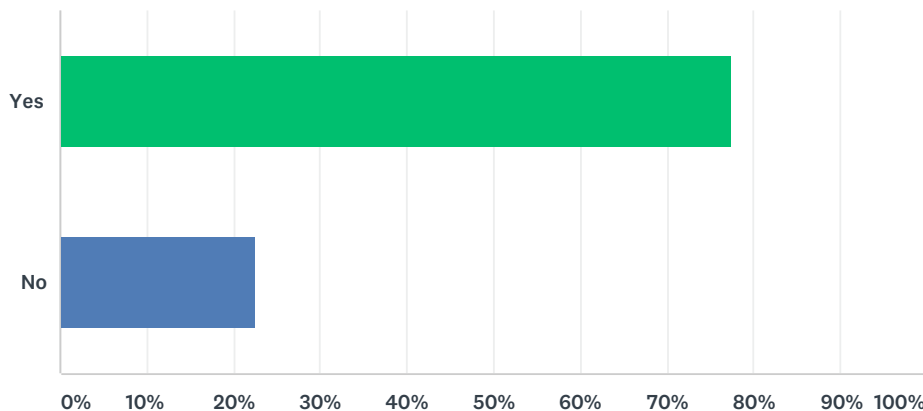


| ANSWER CHOICES | RESPONSES | |
|---|-----------|-------|
| Lose 10 pounds | 7.87% | 106 |
| Pay off your credit cards / student loans | 60.06% | 809 |
| Save \$5,000 | 19.08% | 257 |
| Get your life organized | 10.91% | 147 |
| Learn a new hobby / skill | 2.08% | 28 |
| TOTAL | | 1,347 |



Q2 Do you have any financial resolutions for this year?

Answered: 1,345 Skipped: 2

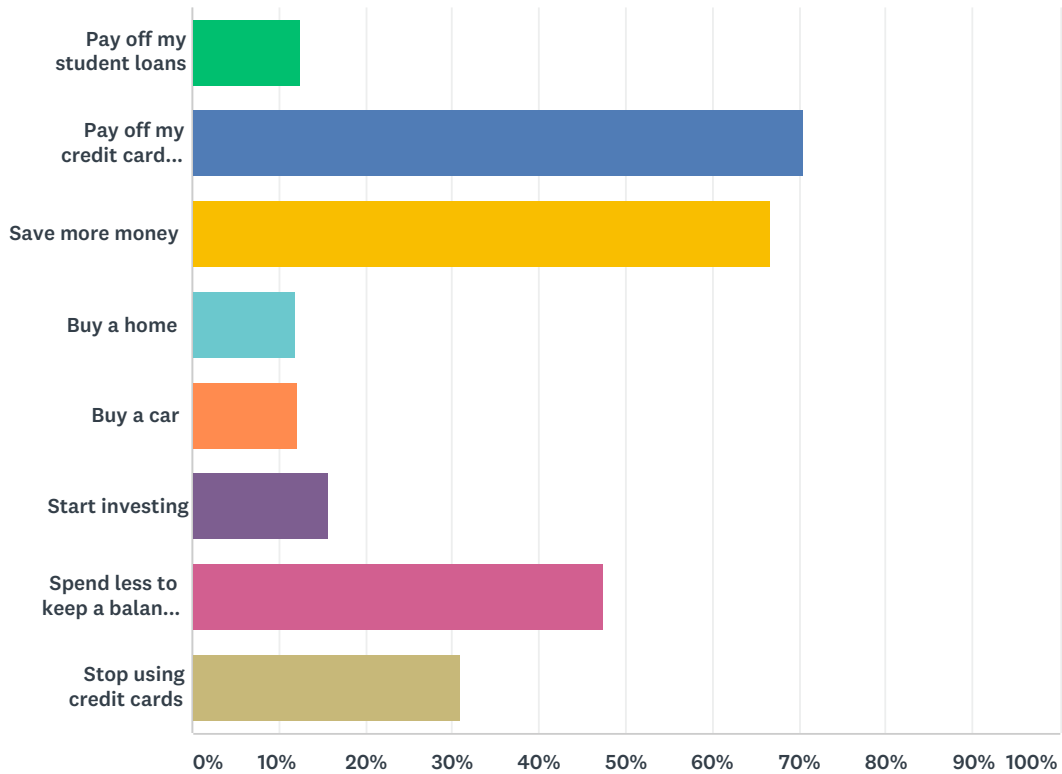


| ANSWER CHOICES | RESPONSES | |
|----------------|-----------|-------|
| Yes | 77.32% | 1,040 |
| No | 22.68% | 305 |
| TOTAL | | 1,345 |



Q3 What's your resolution? (check all that apply)

Answered: 1,035 Skipped: 312

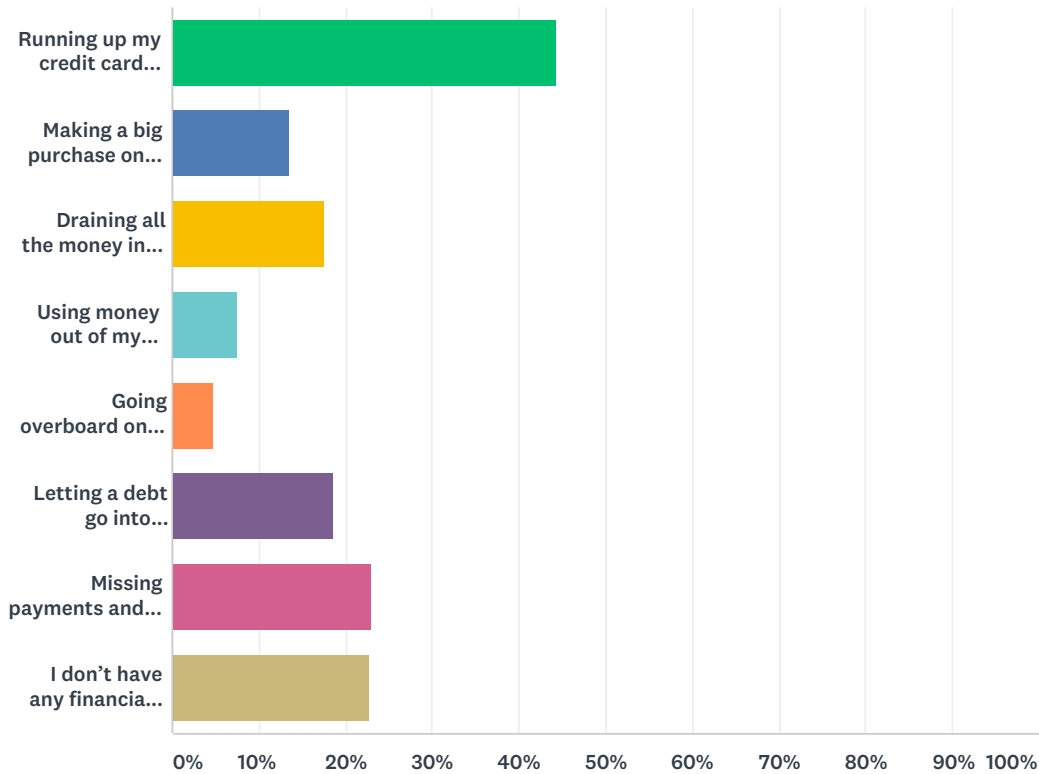


| ANSWER CHOICES | RESPONSES |
|--------------------------------------|------------|
| Pay off my student loans | 12.46% 129 |
| Pay off my credit card debt | 70.43% 729 |
| Save more money | 66.67% 690 |
| Buy a home | 11.88% 123 |
| Buy a car | 12.17% 126 |
| Start investing | 15.65% 162 |
| Spend less to keep a balanced budget | 47.54% 492 |
| Stop using credit cards | 30.92% 320 |
| Total Respondents: 1,035 | |



Q4 What's your biggest financial regret from 2017? (check all that apply)

Answered: 1,333 Skipped: 14

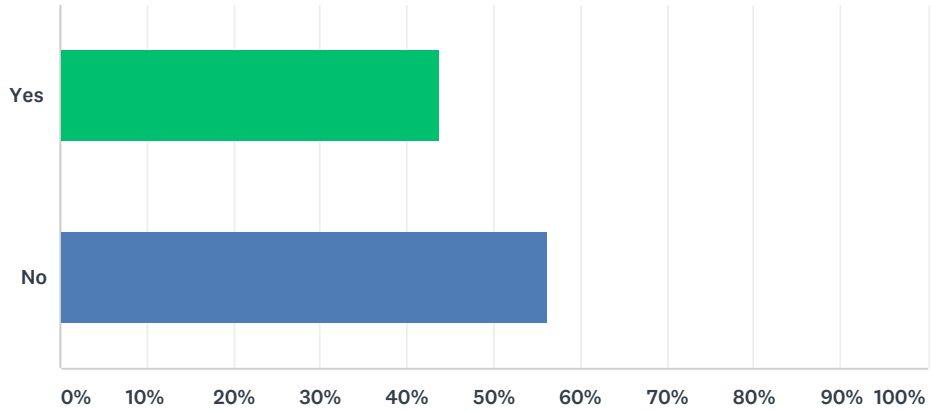


| ANSWER CHOICES | RESPONSES | |
|--|-----------|-----|
| Running up my credit card balances or maxing them out | 44.34% | 591 |
| Making a big purchase on credit because didn't fit my budget | 13.50% | 180 |
| Draining all the money in my savings account | 17.55% | 234 |
| Using money out of my 401(k) or IRA | 7.50% | 100 |
| Going overboard on a vacation so it cost too much | 4.80% | 64 |
| Letting a debt go into collections | 18.60% | 248 |
| Missing payments and damaging my credit score | 22.96% | 306 |
| I don't have any financial regrets | 22.81% | 304 |
| Total Respondents: 1,333 | | |



Q5 In years past have you ever made New Year's resolutions related to debt, money or your credit?

Answered: 1,331 Skipped: 16

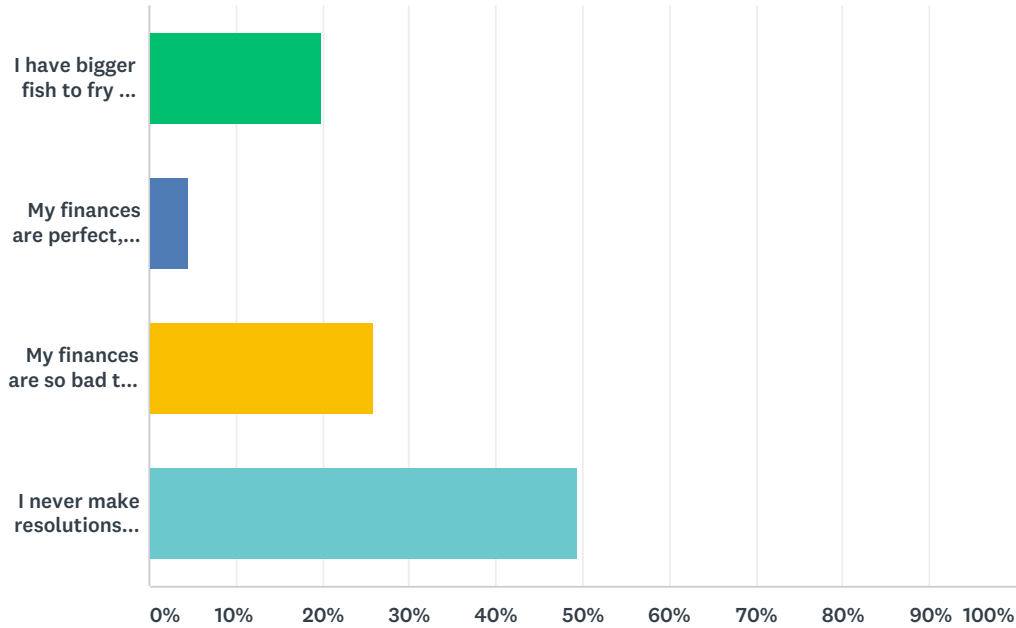


| ANSWER CHOICES | RESPONSES | |
|----------------|-----------|-------|
| Yes | 43.65% | 581 |
| No | 56.35% | 750 |
| TOTAL | | 1,331 |



Q6 Why don't you make financial resolutions?

Answered: 746 Skipped: 601

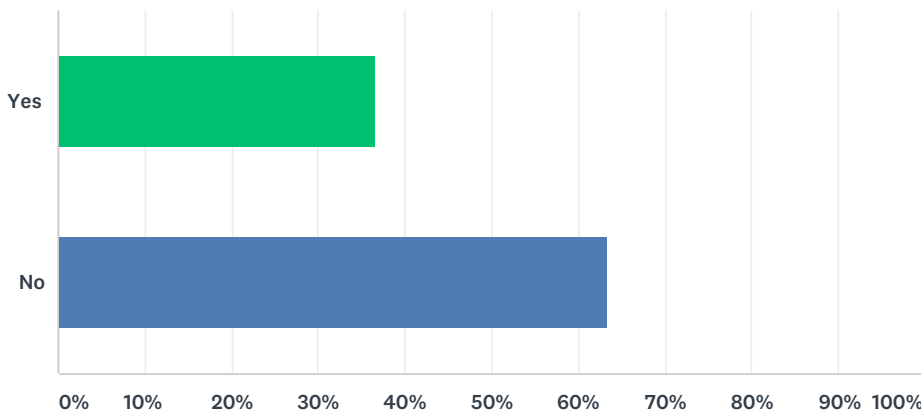


| ANSWER CHOICES | RESPONSES | |
|--|-----------|-----|
| I have bigger fish to fry in my life right now | 19.84% | 148 |
| My finances are perfect, so I don't need financial resolutions | 4.69% | 35 |
| My finances are so bad that I can't figure out where to start | 26.01% | 194 |
| I never make resolutions because I don't think they work | 49.46% | 369 |
| TOTAL | | 746 |



Q7 Did you keep them and reach your goal?

Answered: 580 Skipped: 767

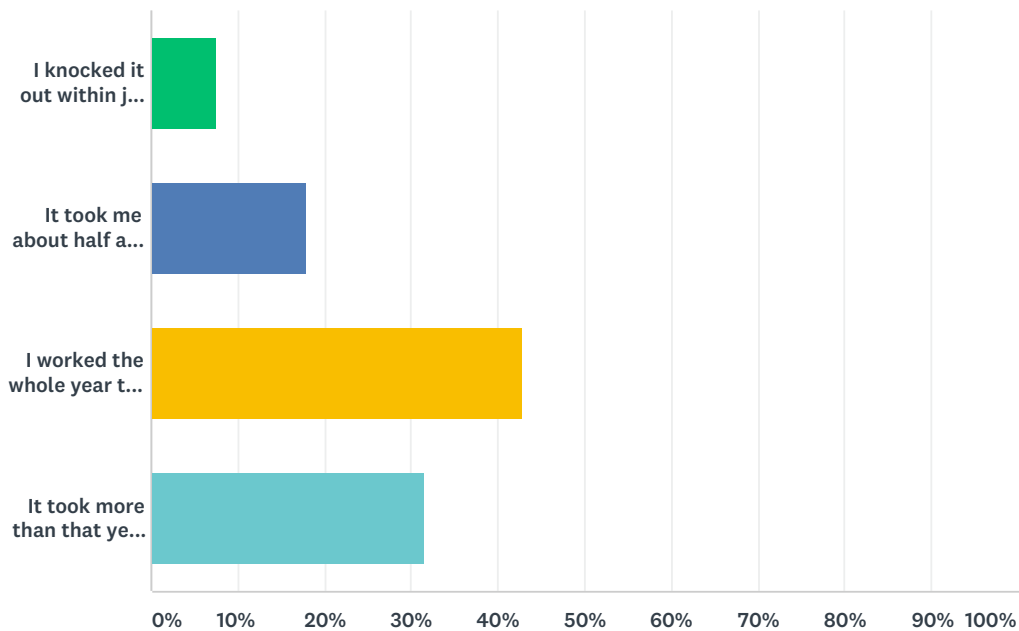


| ANSWER CHOICES | RESPONSES | |
|----------------|-----------|-----|
| Yes | 36.55% | 212 |
| No | 63.45% | 368 |
| TOTAL | | 580 |



Q8 How long did it take for you to achieve your resolution?

Answered: 212 Skipped: 1,135

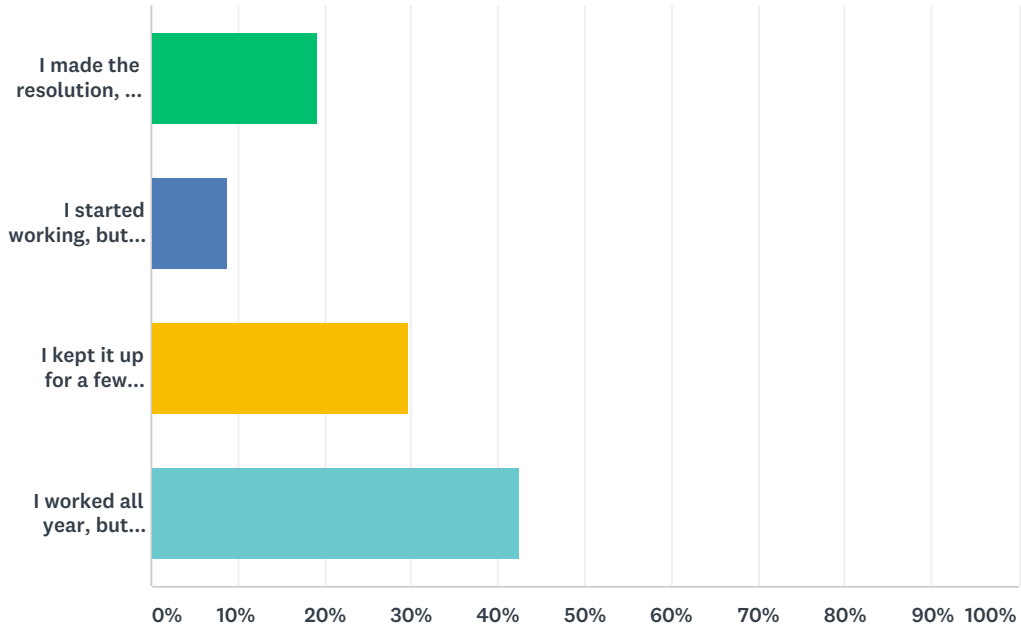


| ANSWER CHOICES | RESPONSES | |
|--|-----------|-----|
| I knocked it out within just a few months | 7.55% | 16 |
| It took me about half a year | 17.92% | 38 |
| I worked the whole year to keep my resolution | 42.92% | 91 |
| It took more than that year, but I finally reached my goal | 31.60% | 67 |
| TOTAL | | 212 |



Q9 How long was it before you stopped working on the resolution?

Answered: 368 Skipped: 979



| ANSWER CHOICES | RESPONSES | |
|--|-----------|-----|
| I made the resolution, but never made a plan to make it happen | 19.29% | 71 |
| I started working, but forgot about in less than a month | 8.70% | 32 |
| I kept it up for a few months, but then I got busy/distracted/etc. | 29.62% | 109 |
| I worked all year, but couldn't make it happen | 42.39% | 156 |
| TOTAL | | 368 |

