



Practical Money Skills For Life Holiday Spending Habits Survey

Survey Participants=1007 Cardholders

October 14-16, 2006



Methodology



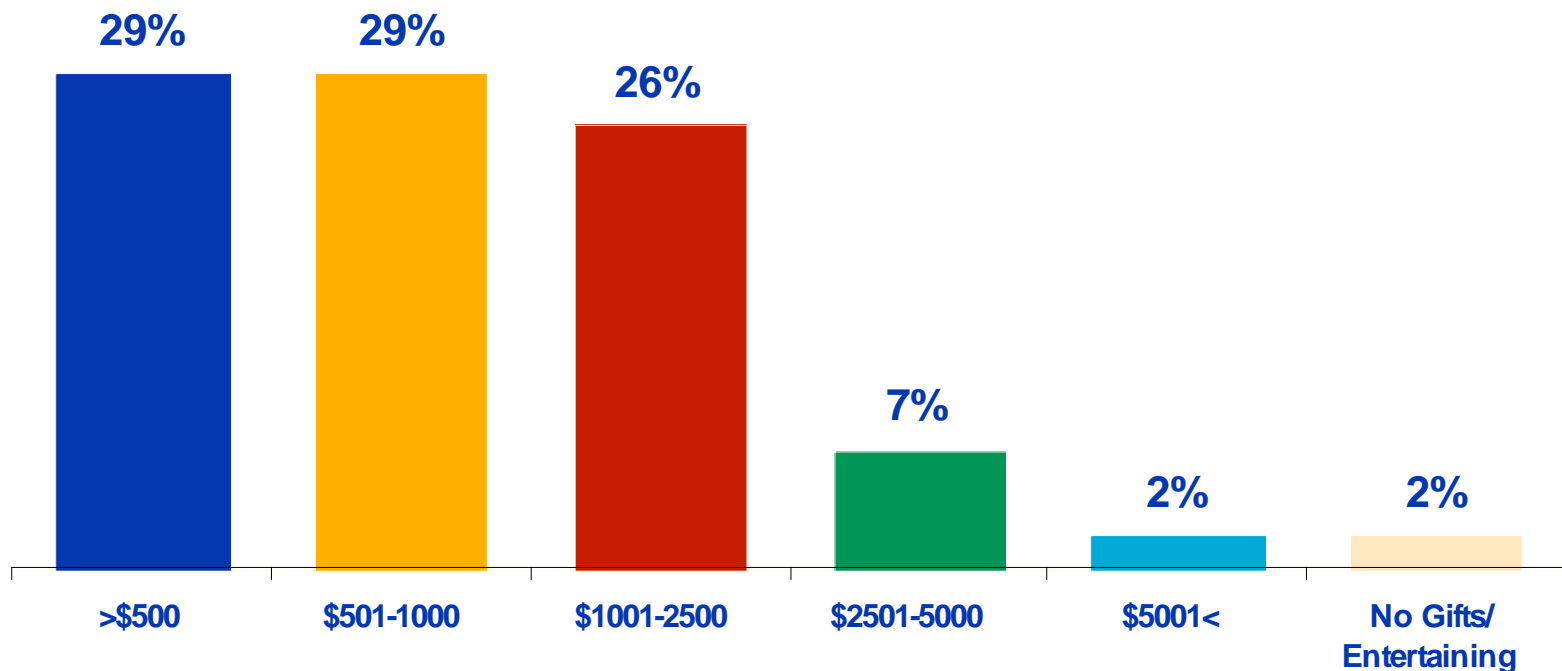
Telephone Survey

- National Survey of Cardholders (Debit or Credit Cardholders)
 - Number of survey participants=1007
 - Margin of error $\pm 3.09\%$ at the 95% confidence level
 - Several questions are only asked of a portion of the sample which raises the margin of error significantly for those questions.
 - Conducted October 14-16, 2006

About six in ten spend a thousand dollars or less over the holiday season on gifts and entertaining. Of those, half spend \$500 or less and the other half spend over \$500 to \$1000. A quarter of cardholders spend over a \$1000 but less than \$2500. Less than one in ten spend over \$2,500.



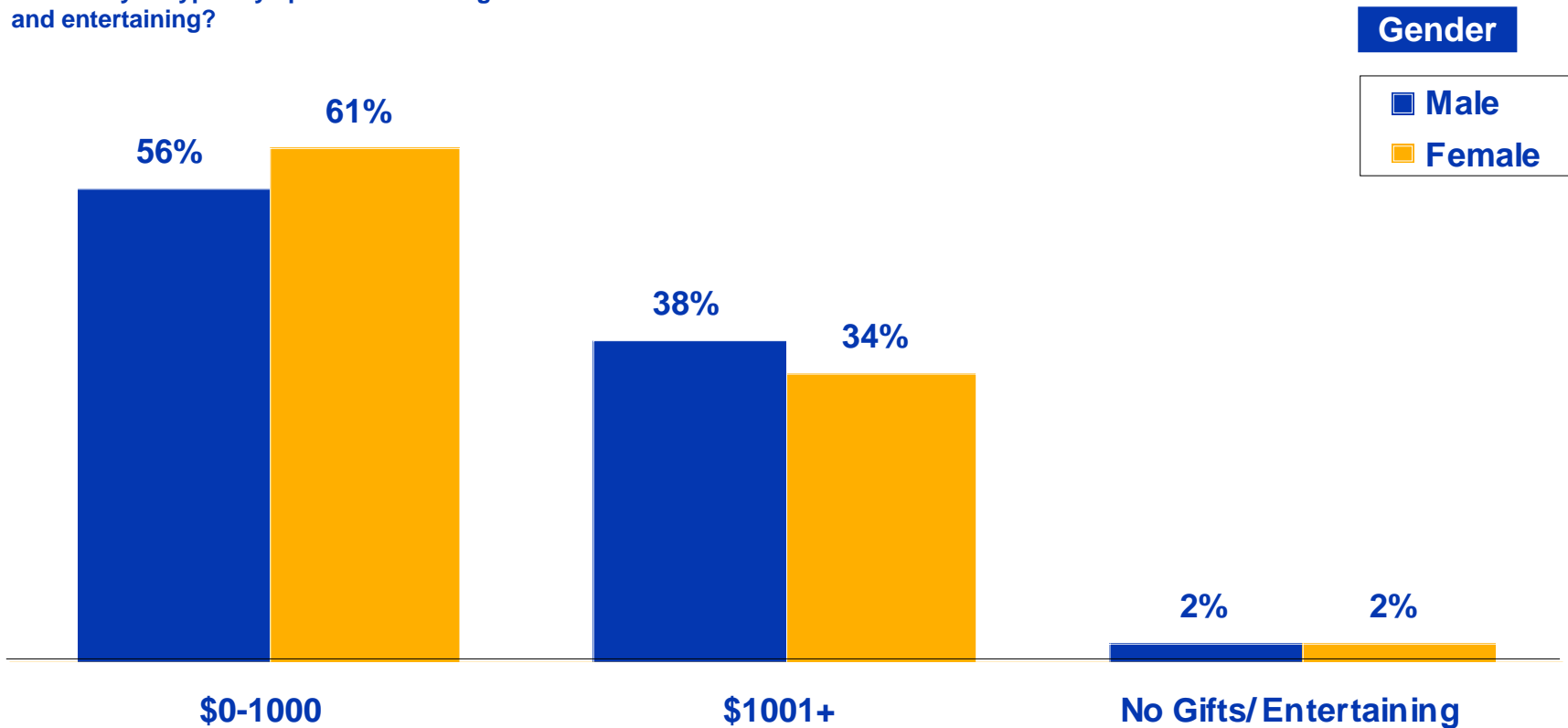
Over the holiday season in December, how much do you typically spend in total on gifts and entertaining?





There are relatively small differences between men's and women's spending rates over the holidays. By a difference of five points, more women (61%) report spending a thousand dollars or less than men (56%).

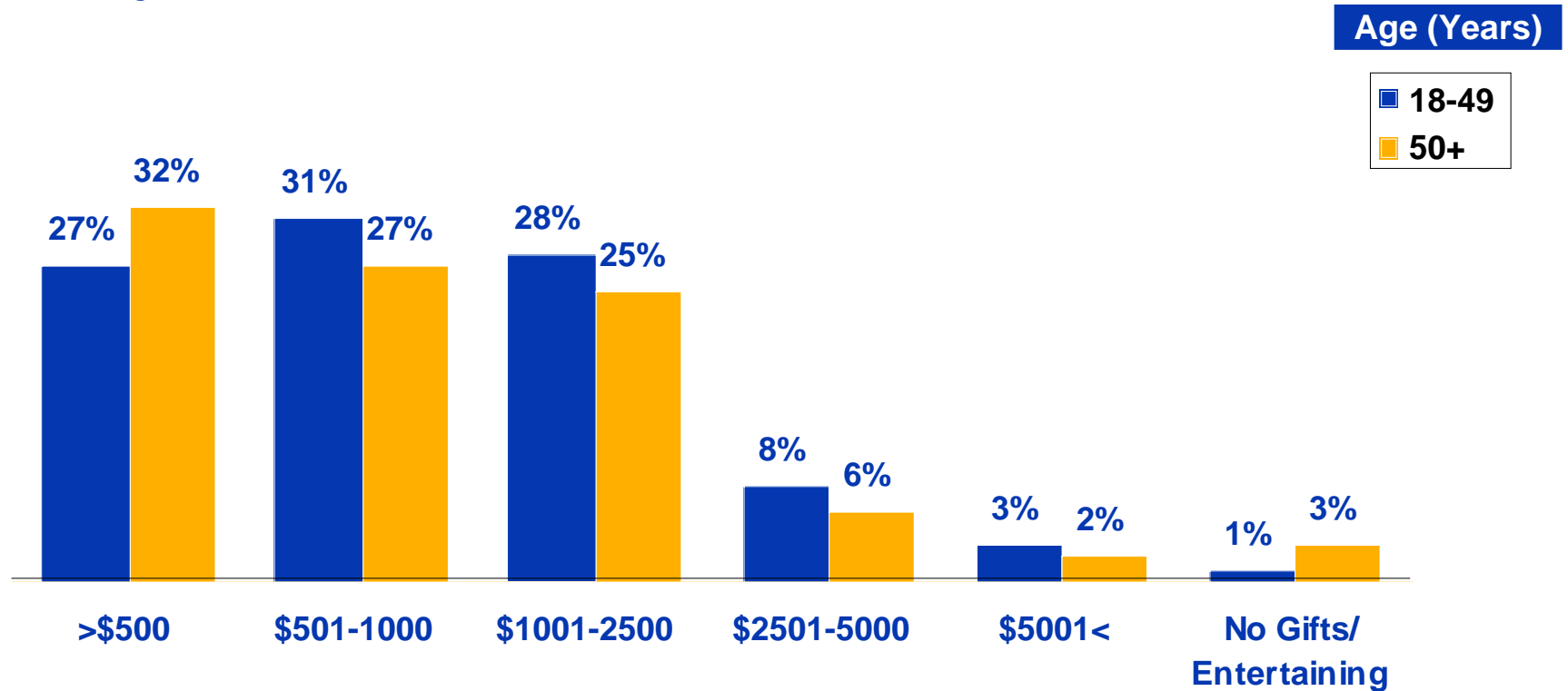
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While majorities of younger and older cardholders hold their spending to no more than \$1000, younger spenders tend to congregate in the \$501 to \$1000 range and older spenders tend to congregate in the \$500 or less range.

Over the holiday season in December, how much do you typically spend in total on gifts and entertaining?





A little more variance is found by education with greater numbers of some college spenders (62%) staying at the \$1000 or under level compared to high school or less (59%) or college spenders (55%). However, college spenders tend to mass at the over \$500 to \$1000 range (32%). High school or less (34%) and some college spenders (35%) are more often found in the \$500 or less range.

Over the holiday season in December, how much do you typically spend in total on gifts and entertaining?

Education

- High School or Less
- Some College
- College Grad or higher

