

THE AVERAGE AMERICAN

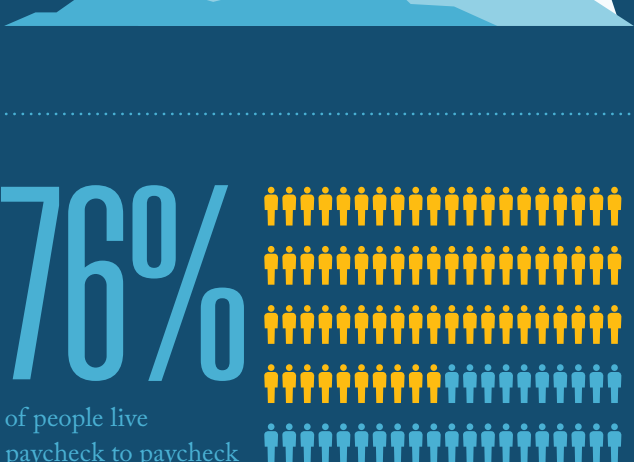
The USA is a wealthy country by comparison; however, you may be shocked to see the stats on the amount of debt the average American carries in relation to their income. For many Americans, the financial future is uncertain.

AVERAGE HOUSEHOLD INCOME

\$56,516

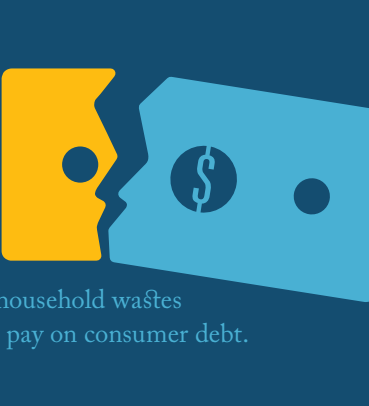
AVERAGE HOUSEHOLD DEBT

- \$187,187 Mortgages
- \$29,575 Student Loans
- \$16,917 Auto Loans
- \$5,100 Credit Cards

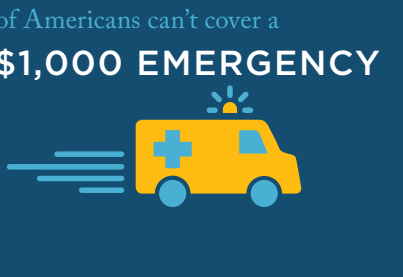


76%

of people live paycheck to paycheck



24%



The average American household wastes 24% of their take-home pay on consumer debt.

64%

of Americans can't cover a \$1,000 EMERGENCY



AVERAGE CREDIT CARD INTEREST COST PER YEAR

\$2,630



7 OUT OF 10



couples do not budget consistently.

“Normal is broke... be weird!”

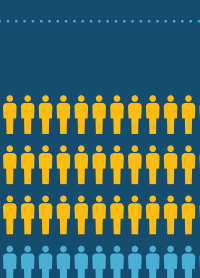
—Dave Ramsey

FINANCIAL PEACE MEMBERS

Over 4.5 million people have taken control of their money with the easy-to-follow lessons they learned in *Financial Peace University*. They learned practical ways to create a budget, pay off debt, make wise spending choices, save for the future, and so much more.

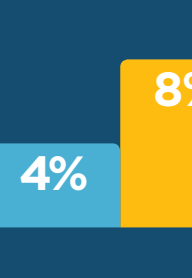
DEBT PAID IN 90 DAYS

\$5,300



SAVINGS IN 90 DAYS

\$2,700



89%



GRADUATE WITH AT LEAST A \$1,000 EMERGENCY FUND

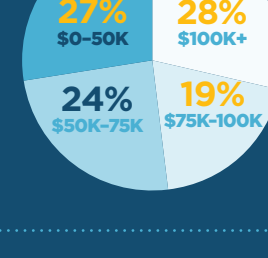
58%



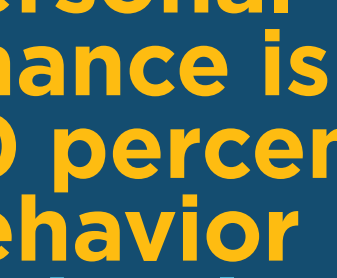
OF FPU MEMBERS INCREASE THEIR GIVING AFTER TAKING FPU

AVERAGE GIVING BY FPU GRADUATES

INCREASES FROM 4% TO 8%



3/4



3 out of 4 people do a monthly ZERO-BASED BUDGET AFTER FPU

81%



of married couples do a monthly ZERO-BASED BUDGET AFTER FPU

ANNUAL HOUSEHOLD INCOME

- \$0 – \$50K 27%
- \$50K – \$75K 24%
- \$75K – \$100K 19%
- \$100,000+ 28%



“Personal finance is 80 percent behavior and only 20 percent head knowledge.”

—Dave Ramsey

