

New Year, New You:

## LEAVE BUSTED BUDGETS BEHIND



## AMERICANS STRUGGLE WITH FINANCIAL RESOLUTIONS

The new year means a fresh start and an opportunity to form new, better habits.

- **Half of all Americans make finance-related New Year's resolutions<sup>1</sup>**
- **More than 1 in 4 say that financial resolutions are the hardest to keep<sup>2</sup>**
- **Just 9% of Americans actually keep their resolutions<sup>3</sup>**

Making a resolution is a great place to get started, and a protection product can help you make sure you stick to your goals.

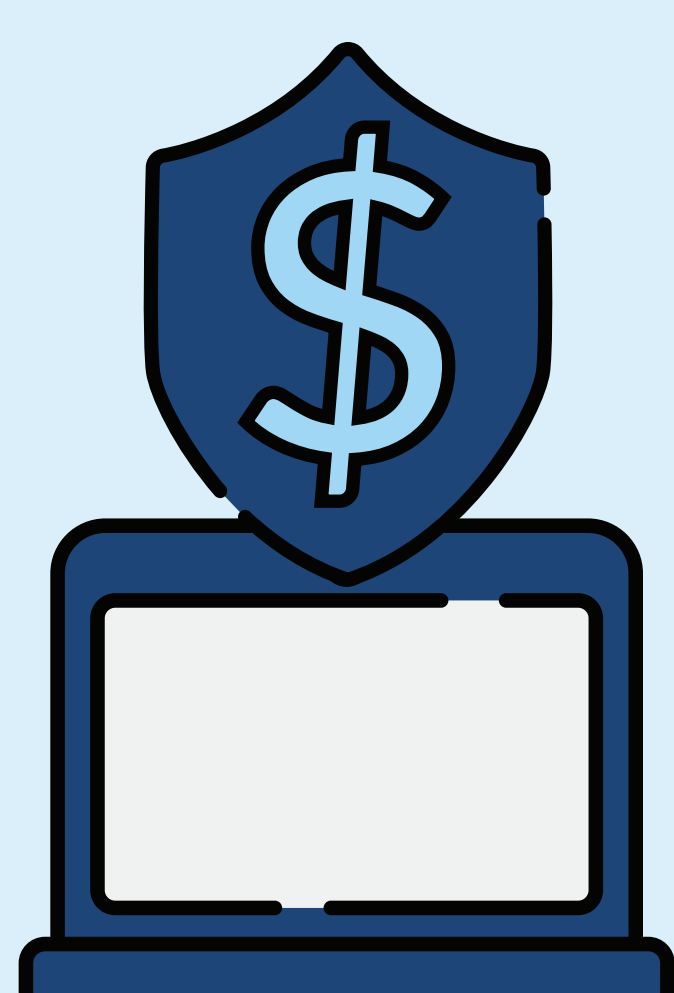
## EMERGENCY SAVINGS AREN'T ENOUGH



The new year is a great time to reevaluate your finances, form a new budget and work on better financial habits. Setting a budget is one thing – but sticking to it? That's another story.

- **59% of U.S. adults are uncomfortable with their level of emergency savings<sup>4</sup>**
- **27% have no emergency savings at all<sup>4</sup>**
- **Only 44% of people can pay an emergency expense of \$1k or more from savings<sup>4</sup>**

If you're not prepared, emergency expenses can throw your budget off track and ruin your resolution.



## PROTECTION PRODUCTS KEEP YOUR BUDGET SAFE

When faced with an unexpected expense, a protection product can help spare some or all of the expense of a repair or replacement on products like:

- **TVs, computers, tablets and phones**
- **Vehicle components**
- **Home appliances**

Be sure to protect your budget by purchasing an optional service contract.

## DON'T HEAD INTO THE NEW YEAR UNPREPARED



With a protection plan keeping your budget safe, your New Year's resolutions are bound to lead to a happier year full of peace of mind.

For more information, visit [www.gapalliance.org](http://www.gapalliance.org)

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<sup>1</sup> New Year's Financial Resolutions Survey. (Wallethub.com) <https://wallethub.com/blog/new-years-financial-resolutions-survey/69652>.

<sup>2</sup> WalletHub Releases New Year's Financial Resolutions Survey. (Acainternational.org) <https://www.acainternational.org/news/wallethub-releases-new-years-financial-resolutions-survey/>.

<sup>3</sup> New Year's Resolutions Statistics and Trends [2024]. (Driveresearch.com) <https://www.driveresearch.com/market-research-company-blog/new-years-resolutions-statistics/>.

<sup>4</sup> Bankrate's 2024 Annual Emergency Savings Report. (Bankrate.com) <https://www.bankrate.com/banking/savings/emergency-savings-report/>.