

Stuff they don't tell you about MONEY

23%

of Americans, surveyed in 2020, said too much **credit card debt** was their #1 financial mistake of the last decade.

Source: Lending Tree



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On average, extending a
car loan's term by 12
months costs

\$1,000

in extra finance charges
on the same exact car.

Source: AAA Insurance

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In 2020, the average
American household carried
\$6,200
in credit card debt.

Source: LendingTree

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Buy Now Pay Later (BNPL)
services advertise a

47% increase

in order volume to retailers
compared to paying upfront.

Who is paying for that?

Source: Klarna

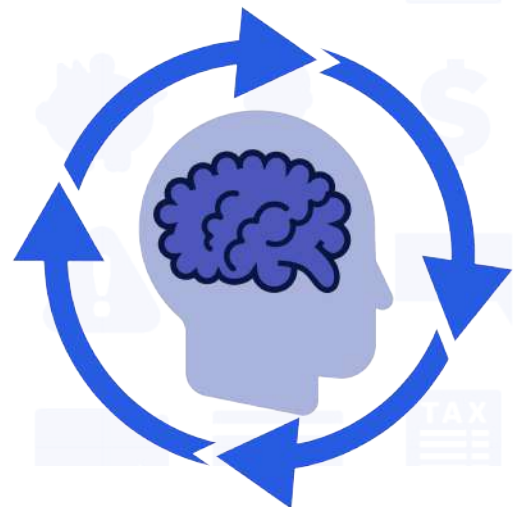
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74%

of people experience regret, conflicts with loved ones, or lack of funds **after making impulse purchases.**

Source: Finder.com



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Nationwide, only

1 in 5

High School Students is
guaranteed to take a
personal finance course
before graduation.

Source: Next Gen Personal Finance

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In two separate 2020 trials,
people who spent money **on**
experiences (travel, meals, etc)

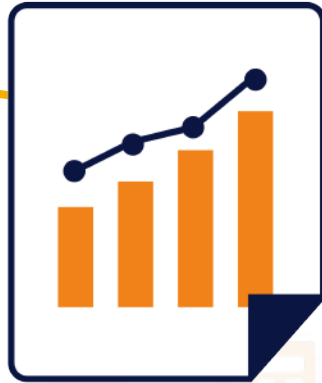
felt happier
than those who spent
money **on things.**

Source: Journal of Social Psychology



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In its 94 year history
the S&P 500
has **never** had a 10-year
period of negative returns.

Source: MacroTrends

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12%

of American adults
**cannot cover a \$400
emergency** with cash,
credit, savings or any
other method.

Source: Federal Reserve



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48%

of Americans over the age of
55 have saved **\$0** in
retirement accounts.

Source: U.S. Government Accountability Office

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In 2017 alone,
U.S. banks pocketed
\$34 billion
in fees for overdraft
“protection.”

Source: CNBC

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U.S. student
debt surpassed
\$1.7 trillion
in 2021.

Source: Forbes

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The average 2018
college graduate
left school with
\$35,359
in student debt.

Source: StudentLoanHero



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In 2019, the total
amount of **student
debt** in the U.S. was as
large as the **entire
economy of Australia.**

Source: World Population Review

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96.5%

of content creators on
YouTube do not make
enough money to rise
above the U.S. poverty line.

Source: FORTUNE



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There are **more payday
loan shops than
McDonalds** restaurants
in America.

Source: CNBC

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76%

of 18 & 19 year-olds say
they wish their high
school offered a class
on how to manage
their money.

Source: Experian



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50%

of parents say they
don't feel comfortable
talking to their children
about finances.

Source: T. Rowe Price

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In 2021,

2.3 million

Americans over the
age of 62 still owed
payments on their
student loans.

Source: Forbes

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Americans who forgot to
file their taxes in 2015 left

\$1.4 billion

unclaimed. The IRS is
still holding this money.

Source: Federal Trade Commission



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Since 2009, it has been
illegal for credit card
companies to promote
credit card offers **within**
1,000 feet of college
campuses.

Source: Federal Trade Commission

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Only 3%

of teenagers file tax
returns, even though **1 in
3** teens is entitled to a
refund in an average year.

Source: H & R Block

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Someone with a FICO
credit score of 650 pays
\$40,000 more
for the same \$300,000
house as someone with
a score of 750.

Source: Bankrate Mortgage Calculator

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Between 1989 and 2019,
the average cost of college
tuition grew

8x

as fast as the average
wage of college-educated
American workers.

Source: Forbes

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In 2017 and 2018,
students left **\$2.3 billion**
and \$2.6 billion
unclaimed by not
submitting FAFSA each
year, respectively.

Source: U.S. Department of Education



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