

# THE AVERAGE AMERICAN

The U.S. 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

**\$59,039**

*US Census Bureau 2017*

## AVERAGE CONSUMER DEBT\*

- \$180,018 Mortgages
- \$50,868 Student Loans
- \$29,058 Auto Loans
- \$16,425 Credit Cards

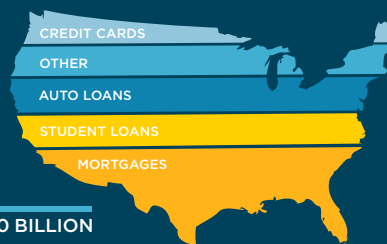
*\*Averages of those who have this type of debt.*



*Nerdwallet 2017*

## TOTAL CONSUMER DEBT IN U.S

**\$12.73 TRILLION**



**\$764 BILLION**

**\$830 BILLION**

**\$1.17 TRILLION**

**\$1.34 TRILLION**

**\$8.63 TRILLION**

*Nerdwallet 2017, Federal Reserve Q1 data*

**78%**



of people live paycheck to paycheck

*CareerBuilder 2017*

**Debt is normal.  
Be weird!**

## AVERAGE CREDIT CARD

**16.14% APR**



*CreditCards.com 2017*

**7 OUT OF 10**



couples do not budget consistently

*FPU New Member Survey 2017*

Approximately

**66%**



of Americans would struggle to pay for an **\$1,000 EMERGENCY**

*Associated Press 2016*

# FINANCIAL PEACE MEMBERS

Almost five 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.

The following statistics contain original data from our FPU Postgraduate Survey. Our results are statistically significant with a sample of approximately 3,300 respondents.

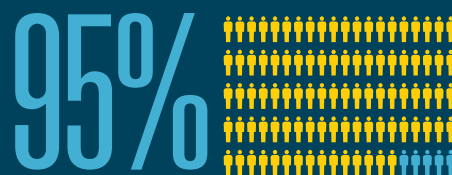
## DEBT PAID IN 90 DAYS



## SAVINGS IN 90 DAYS



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

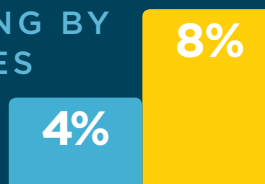


**HAVE INCREASED FINANCIAL SECURITY AS A RESULT OF FPU**

NEARLY  
**5 MILLION**  
PEOPLE HAVE TAKEN FPU

AVERAGE GIVING BY FPU GRADUATES

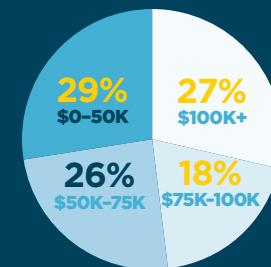
**INCREASES**  
FROM 4% TO 8%



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

## ANNUAL HOUSEHOLD INCOME

- \$0 – \$50K ..... 29%
- \$50K – \$75K ..... 26%
- \$75K – \$100K ..... 18%
- \$100,000+ ..... 27%



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

—*Dave Ramsey*