

How Common Is

# Budgeting among Americans?

Tracking a budget is the first fundamental step in managing your finances, but most Americans don't keep records of their spending. Find out who the budgeters are, and what you can do to start organizing your monthly expenses.

## WHO ARE THESE MYSTERIOUS BUDGETERS?

Learn what Americans are most likely to take on the following budgeting tasks.

### TRACKING DETAILED MONTHLY SPENDING AND INCOME



**32%**  
OF ALL HOUSEHOLDS



- 39%: Earning \$75,000 or more – Yet high-earning households are least likely to say they enjoy saving money over spending it (55%)
- 32%: Earning \$30,000 or less
- 30%: Earning \$30,000-\$75,000

### OUTLINING LONG-TERM SAVINGS/INVESTMENT GOALS



**30%**  
OF ALL HOUSEHOLDS



- 38%: At least some college education
- 28%: High school education or less

### USING COMPUTER SOFTWARE TO MANAGE MONEY



**32%**  
OF ALL HOUSEHOLDS

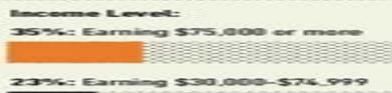


- 17%: High school education or less
- 44%: At least some college education

### HIRING AN ACCOUNTANT OR FINANCIAL PLANNER



**24%**  
OF ALL HOUSEHOLDS



- Income Level:**
- 35%: Earning \$75,000 or more
  - 23%: Earning \$30,000-\$74,999
  - 10%: Earning \$30,000 or less

## WHAT A BUDGET SHOULD LOOK LIKE

Not sure what to include in your budget? Let's use the average American household as an example.

**MEDIAN AMERICAN HOUSEHOLD INCOME: \$51,371**



## TIPS FOR BUDGETING BEGINNERS

Keeping track of all your incomes and outflows can be tricky, so here are some reminders to help your budget reflect your actual spending.

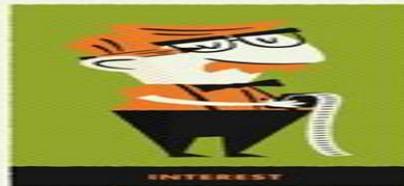
### INCOME CAN TAKE MANY FORMS:



REGULAR PAYCHECK



GIFTS



INTEREST



TAX REFUNDS

REMEMBER TO INCLUDE ONE-TIME EXPENSES

HOLD OFF ON ANY DRASTIC CHANGES TO YOUR SPENDING HABITS UNTIL YOU'RE COMFORTABLE WITH CRUNCHING NUMBERS

**IT ALL STARTS WITH A BUDGET.**

### SOURCES:

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