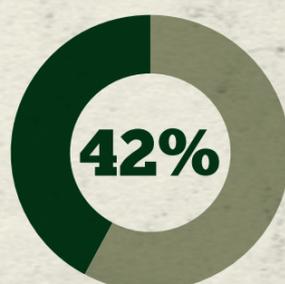


WORKING PAYCHECK TO PAYCHECK: WHAT A WAY TO MAKE A LIVING?

NOTE: _____

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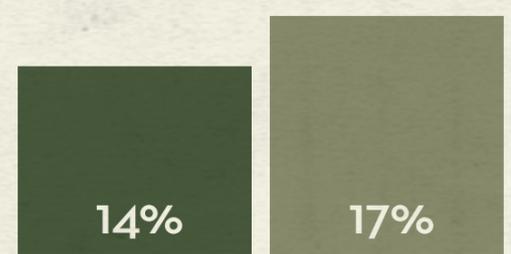
In a post-recession economy, are workers' financial situations still "all taking and no giving"? **Forty-two percent of workers report that they usually or always live paycheck to paycheck to make ends meet** – but despite the odds, finances for many workers are improving from just a year ago. Let's take a closer look.



ALL'S FAIR IN LOVE... AND MONEY?

\$ WORKERS EARNING SIX FIGURES

Workers earning \$100,000 or more are doing better than in 2010, though 6% still can't make ends meet.



Report living paycheck to paycheck

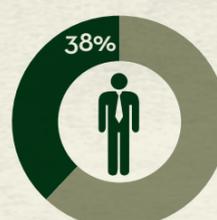
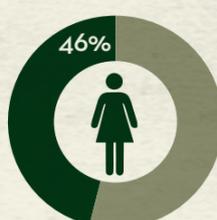


Can't make ends meet

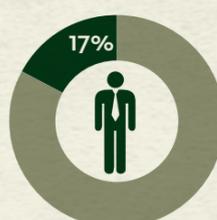


FEMALES VS. MALES

Females seem to be having a tougher time than their male counterparts when it comes to personal finances.



Report living paycheck to paycheck

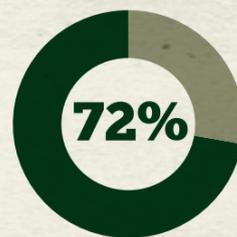


Have missed a bill payment over the last 12 months

THEY WORK HARD FOR THE MONEY...

...So don't even try to mess with their mobile phones.

The majority of U.S. workers (72 percent) reported they are more fiscally responsible since the recession and have made a variety of changes to their living and spending habits – but there are just some items they're hesitant to sacrifice.



WORKERS REFUSE TO GIVE UP THE FOLLOWING ITEMS, REGARDLESS OF FINANCIAL WOES:



Internet connection



Driving



Mobile phone



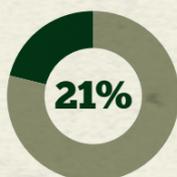
Cable TV



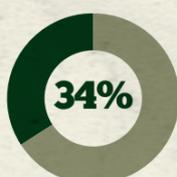
Going out to eat

THEY WANT TO GO BACK TO THE FUTURE (LATER)

Despite not wanting to sacrifice immediate comforts, some workers find it easier to give up money they don't have in hand quite yet.



of workers say they have reduced their 401(k) contributions and/or personal savings in the last year to get by.



state that they aren't contributing to long-term savings programs, such as 401(k), IRAs or retirement plans.

TIPS FOR RIDING OUT THE ECONOMIC DOWNTURN (AND COMING OUT ON TOP)

1

CHANNEL YOUR INNER SHERLOCK HOLMES

Look at your expenses under a microscope. Takeout coffee, restaurant lunches and other everyday expenses can make a dent in your checking account. Create a spreadsheet to analyze what you spend each month. Once you see where your money goes, you can more easily determine where to cut back.

2

BE LIKE THE SQUIRREL

Put an amount away, even if it is small. Regardless of the amount, set aside money each month for your short and long-term savings. If you have trouble fitting savings into your budget (or remembering to do it at all), set up an automatic deposit into a savings account.

3

SHOW OFF YOUR FLAIR FOR THE FRUGAL

Savings may be right under your nose. Talk to your HR department about how you can make the most of your organization's benefits. Find out if your company offers discounts for vendors like banks, gyms, or car rental services, and ask for additional resources to help you select the right benefits plans for your budget.