

Practical Money Skills for Life™

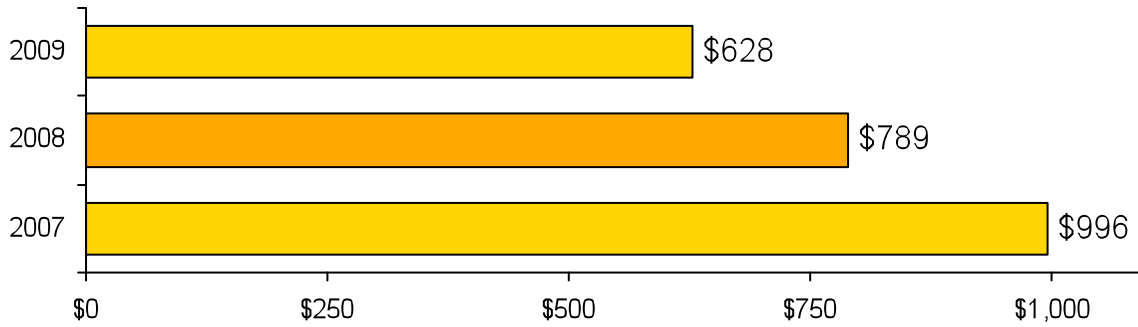
Holiday Spending Survey 2009



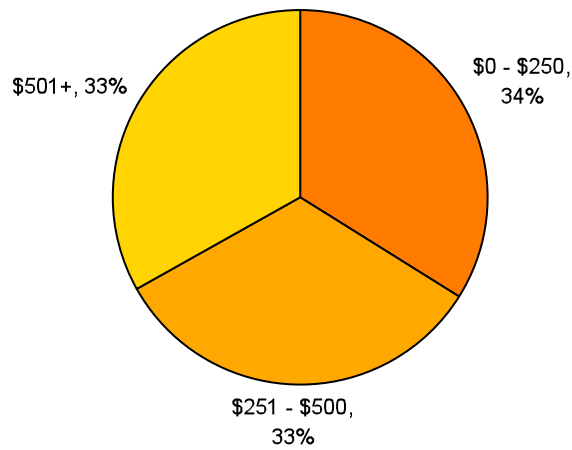
Consumers plan on spending \$161 less on holiday shopping than last year and \$368 less than they planned two years ago¹. This year Americans spending money on the upcoming holidays in December say they will spend \$628 on average; down from \$789 in 2008 and \$996 in 2007.

Thinking about the upcoming holidays in December, what is the total dollar amount you plan on spending for gifts?

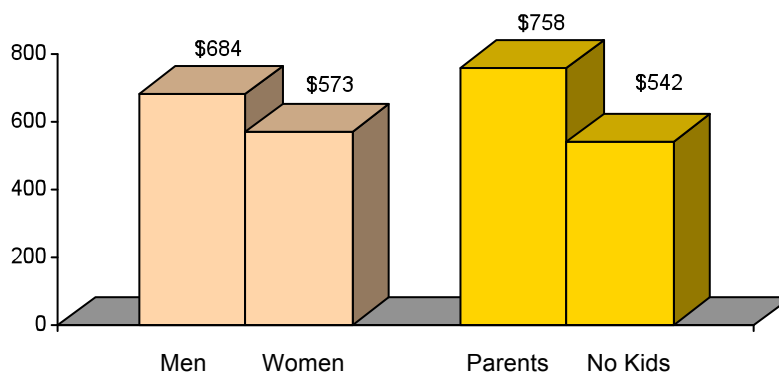
¹ The survey question was part of an omnibus online poll of 1000 adults conducted September 23-29, 2009. Respondents are invited to participate based on gender, age, race, geography and income to ensure results are accurately stratified to reflect census data. The overall error rate for a 1,000 sample survey is 3.1 with a 95% confidence rate. 777 individuals responded to this question.



In terms of percentages, about a third (34%) of consumers plan on spending \$250 or less, another third (33%) think they will spend over \$250 to \$500, and the remaining third (33%) plan on spending over \$500.

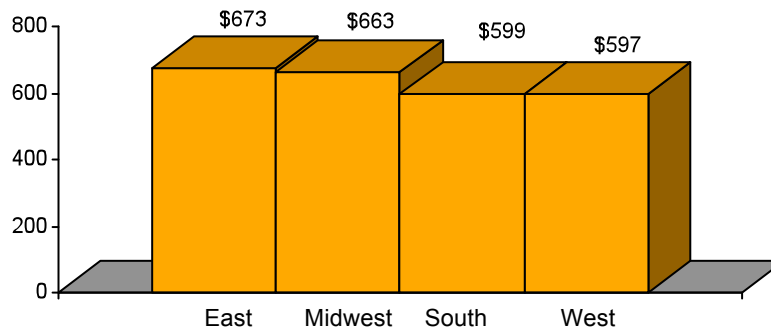


Men plan on spending \$111 more than women and parents with children under 18 plan on spending \$216 more than those without children under 18.



	Men	Women	Parents	No Kids
\$0 - \$250	35%	34%	25%	40%
\$250 - \$500	31%	35%	37%	31%
\$500+	34%	32%	38%	29%

Consumers in the East are budgeting the most at an average of \$673 for holiday spending. The Midwest is next in line at \$663. Those in the South (\$599) and West (\$597) say they will spend just under \$600 on average.



	East	Midwest	South	West
\$0 - \$250	35%	32%	34%	35%
\$250 - \$500	29%	34%	34%	34%
\$500+	36%	34%	32%	31%