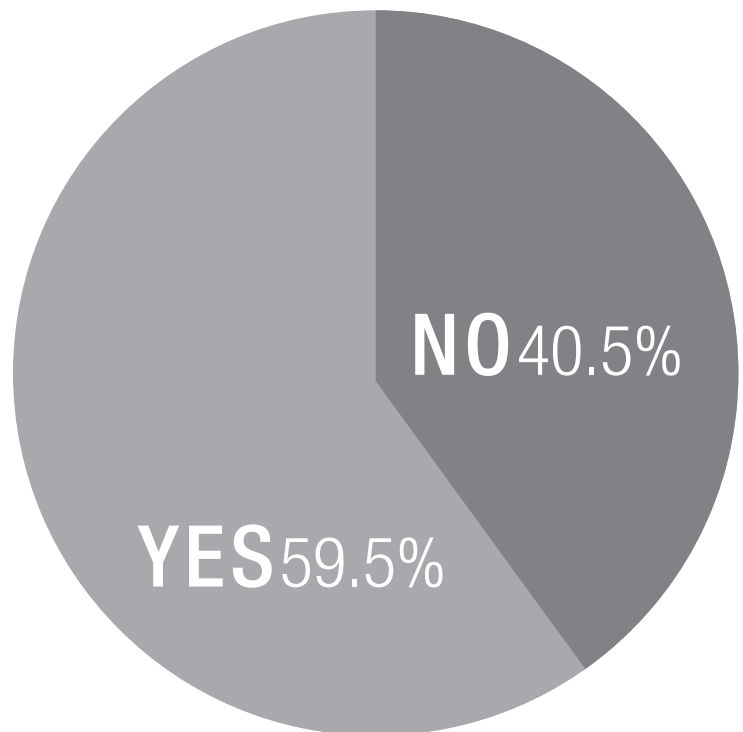


## Unwrapping the Secret to Talking About Holiday Finances

The study collected responses via an online survey of 644 individuals in November of 2006. Margin of error is approximately 3%.

1. Does your family tend to overspend during the holiday season?



**2. Think of the person in your family who is most likely to overspend during the holidays. Why do you think they overspend?**

They think they'll have more money in the new year.	■
They don't like to limit themselves when they're buying someone a gift.	■■■■■
They feel pressure to buy a gift they can't really afford.	■■■
They lose track of the amount they're spending until the money is already spent.	■■■■■
They aren't very good with budgets in general. The problem is just more obvious around the holidays.	■■■■■
They are impulse shoppers. They haven't planned out their purchases in advance.	■■■■■
They love to shop.	■■■■■
They use holiday gifts to make up for past sins like not spending enough time with the person, not remembering their birthday, or something worse.	■■■
They feel locked into holiday gift-giving traditions they don't want to break.	■■■■■
Other	■

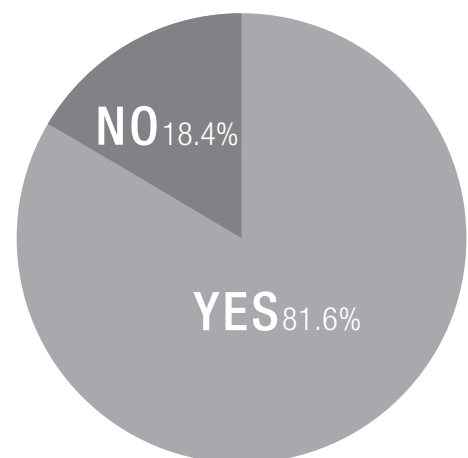
**3. Think of the holiday when spending got the most out of control. How far over your "ideal budget" did the spending go?**

Less than \$100 over	4.7%	■
Between \$100 – \$500 over	50.5%	■■■■■
Between \$500 – \$1000 over	31.6%	■■■■■
Between \$1000 – \$2000 over	8.9%	■■■
Between \$2000 – \$5000 over	3.7%	■
More than \$5000 over	0.5%	

**4. To what extent does holiday overspending result in stress or conflict for your family?**

Not at all	10.8%	■■
To some extent	52.6%	■■■■■
To a moderate extent	27.6%	■■■■■
To a great extent	7.6%	■■
To a very great extent	1.3%	

**5. Have you ever discussed holiday overspending with someone in your family (for example your spouse or significant other, a son or daughter, a brother or sister)?**



**6. Think of the toughest discussion you've had with a family member about overspending during the holidays. How well did this discussion go?**

Extremely poorly	1.9%	
Very poorly	10.6%	■
Somewhat poorly	43.9%	■■■■
Well	40.3%	■■■■
Very well	3.2%	

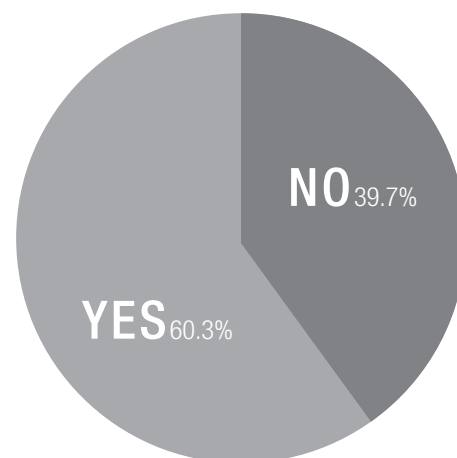
**7. How difficult is it to discuss and resolve issues related to holiday spending with the family member who overspends the most?**

Extremely difficult	9%	■
Very difficult	20.6%	■■
Somewhat difficult	47.7%	■■■■
Relatively easy	19%	■■
Very easy	3.5%	

**8. I think talking about holiday finances is as much fun as... (check all that apply)**

Doing the dishes	■■■
Cleaning the toilet	■■■■
Going to the dentist	■■■■
Sucking a raw egg	■■
Swallowing a live bug	■■■
Jury duty	■■
A case of hemorrhoids	■■■
Having my favorite dog die	■
A poke in the eye with a sharp stick	■■■
Getting audited by the IRS	■■■

**9. Have you ever tried to avoid a discussion of your holiday overspending or a family member's holiday overspending?**



10. What tactics have you or a family member ever used to avoid holiday spending discussions?	
Change the subject or avoid the subject.	██████████
Walk away from the conversation.	████
Avoid the other person.	██
Hide recent purchases.	██████████
Hide what things cost or what's been spent.	██████████
Intercept the mailcarrier delivering the purchases.	██
Redirect the conversation toward areas where the other person is "less than perfect."	████
Use bribery or other charms to distract your spouse/partner from their main point.	█
Tell your spouse/partner it's your money.	████

11. What is the longest time you've avoided discussing holiday overspending with a family member?		
Less than a week	11.8%	██
Between a week and a month	31.6%	██████
Between 1 month and 3 months	24.1%	██████
Between 3 months and 6 months	6.6%	█
Between 6 months and a year	10.1%	██
More than a year	15.8%	████

12. What is your gender?

