

Chase Introduces the What's Your Financial Style? Quiz And Finds One-Third of Americans Are "Confident and In Control"

How would you describe your financial management style? Are you a deliberate spender or more spontaneous? Do you have specific financial goals, or are they more general? Do you wish you could be more in control of your finances?

Chase has teamed up with Dr. Hersh Shefrin, professor of behavioral finance at Santa Clara University, and author of *Beyond Greed and Fear: Understanding Behavioral Finance and the Psychology of Investing*, to develop the *What's Your Financial Style?* quiz.

By answering nine easy questions, the quiz will help consumers identify their financial management style, and provide tailored resources to help them reach their economic goals. The quiz identifies four types of financial management styles, and offers customized recommendations for the use of four new Chase BlueprintSM features from Chase. Consumers first identify their financial style, and then use the features best suited to their style. Consumers can take the *What's Your Financial Style?* quiz at chasefinancialstyle.com.

Find Your Financial Style





"Make it Easy" You don't have a lot of time to put into managing your finances – you have broad financial goals such as "saving more." And, sometimes, your spending can be spontaneous.

"Confident and In Control" When it comes to your finances, you're in the driver's seat. You prefer the ease of using a single card for all of your purchases, and you often pay the entire balance each month. You are also comfortable in using technology to manage your finances, but you want it to be flexible and customized to your needs.

"Control Seeking" You have a strong desire for financial control – you tend to manage your spending by using a credit card more for "big ticket" and emergency purchases rather than for everyday use. However, you don't always pay the entire balance on your card each month.

"Financially Savvy" As a savvy credit card user, you are comfortable managing multiple credit cards for various uses. You're in command of your finances, and you tend to pay the entire balance on your cards each month.

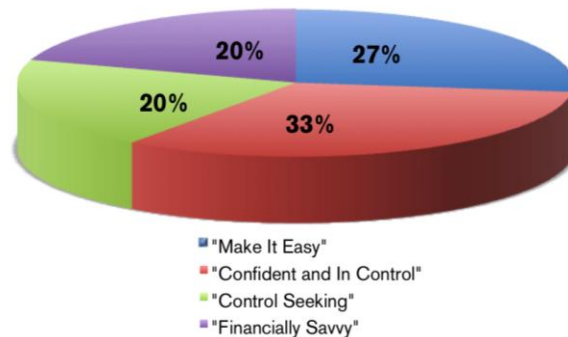
Use the Blueprint Tool Best Suited to Your Style

<p>AVOID PAYING INTEREST on everyday things when you pay in full each month. We'll separate them on your statement.</p>	<p>PAY OFF LARGER PURCHASES over time. Set an end date or monthly payment amount. See your plan separated on your statement.</p>	<p>PAY DOWN YOUR BALANCE FASTER Choose a goal date or monthly amount. We do the math and set up the plan.</p>	<p>SEE YOUR SPENDING TRENDS AT A GLANCE and track progress against your goals.</p>
 Full Pay	 Split	 Finish It	 Track It

For more information: www.chase.com/blueprint

One-Third of Americans Are “Confident and In Control”

Chase worked with Ipsos, a leading market research firm, to conduct the *What’s Your Financial Style?* quiz among adult consumers nationally. The chart on the right shows the breakdown of financial style types among those surveyed*.



- 33 percent of Americans are “Confident and In Control,” using a single card for all purchases and tending to pay the entire balance each month
- 27 percent are “Make It Easy” types looking for easy solutions for financial management
- 20 percent are “Control Seeking,” cautious in card use but tending not to pay the entire balance
- 20 percent are “Financially Savvy,” comfortable managing multiple credit cards and tending to pay the entire balance on their cards each month

National Survey Findings*

- Only 24 percent of those surveyed said they have specific financial goals they are working toward, such as saving \$500 each month to purchase new furniture, versus general financial goals, such as a desire to save more money.
- 49 percent also said they are deliberate spenders, versus 30 percent who said they are spontaneous. Older consumers are more likely to be deliberate spenders than younger or middle-aged consumers.
- More than 53 percent of those asked in the national survey said they pay their entire balance each month, versus 35 percent who said they pay just the minimum. 22 percent responded neutral. Men are more likely to pay their balance each month versus women.
- 49 percent of consumers said they use a single credit card for all of their expenses. Of those who said they use different cards for different reasons, older consumers are more likely to do so, versus young or middle-aged consumers.
- 64 percent said they are confident they manage their money well compared to 19 percent who said they have low confidence.

* The results are based on the findings of a survey conducted among a sample of 4,026 U.S. adults, comprising 2,087 men and 1,939 women 18 years of age and older. Ipsos, a leading market research firm, conducted the online survey among a demographically representative U.S. sample of adults on June 11-15, 2009. With a sample of 4,026, one can say with 95% certainty that the overall results are within $\pm 1.5\%$ of what they would have been had the entire population of adults in the country been surveyed. The margin of error for specific demographic segments will be lower.