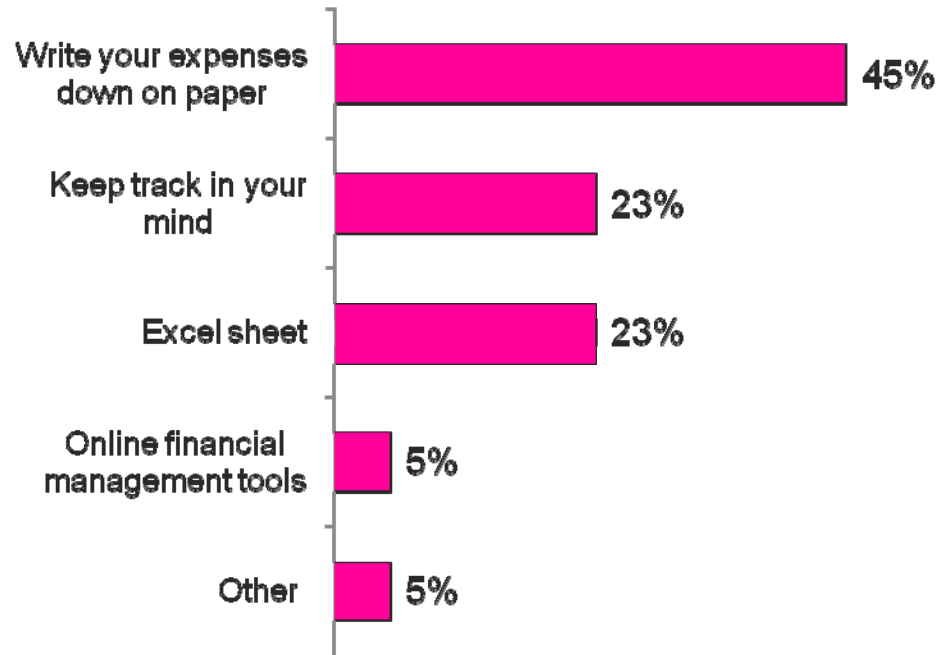


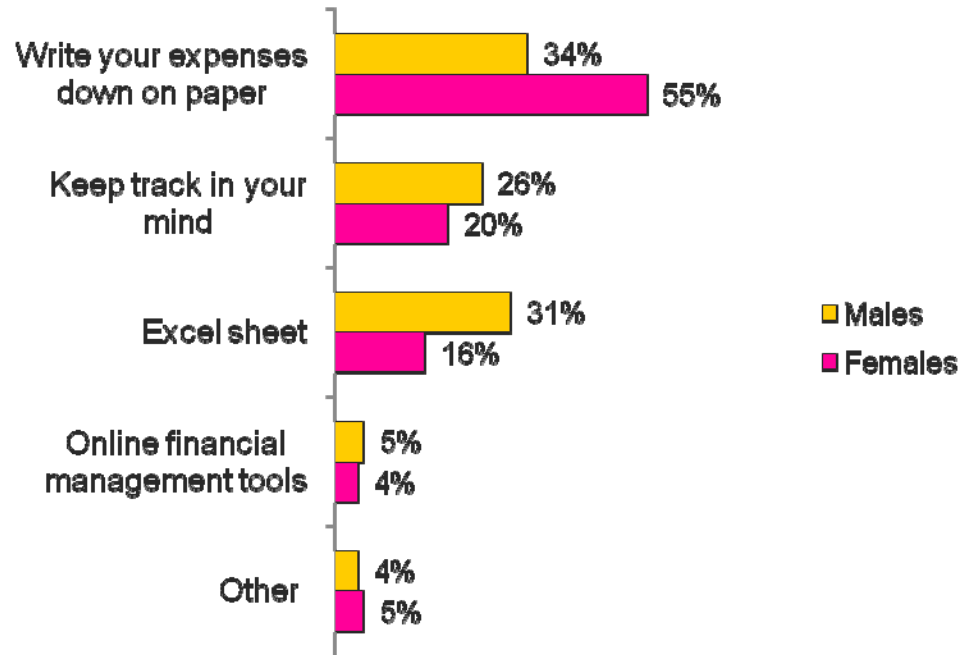
# Budgeting

- The majority of Canadians (45%) that keep a budget do so by writing their expenses down on paper.
- Keeping track of a budget in your mind or via an Excel sheet are equally popular options, each mentioned by almost one-quarter (23%) of budget keepers.



# Budgeting

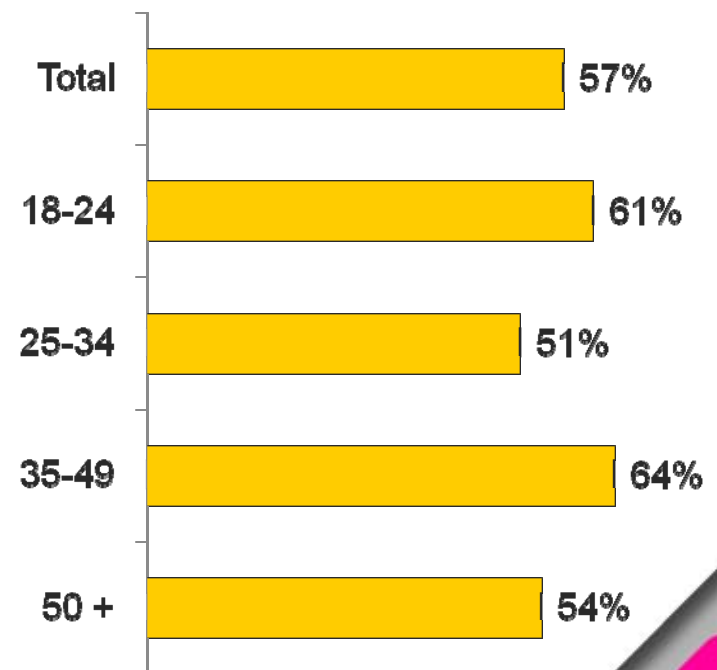
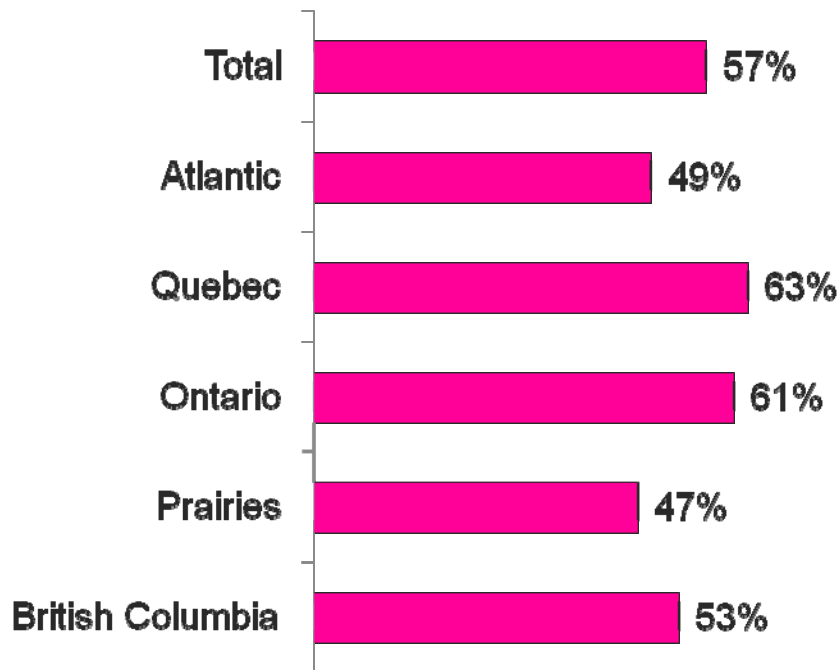
- Females are far more likely to keep track of their budget by writing their expenses down on paper.
- Males, on the other hand, are almost equally divided between keeping track on paper and via an Excel spreadsheet.



Q4. How do you keep your budget? Base (n=662)

# Budgeting

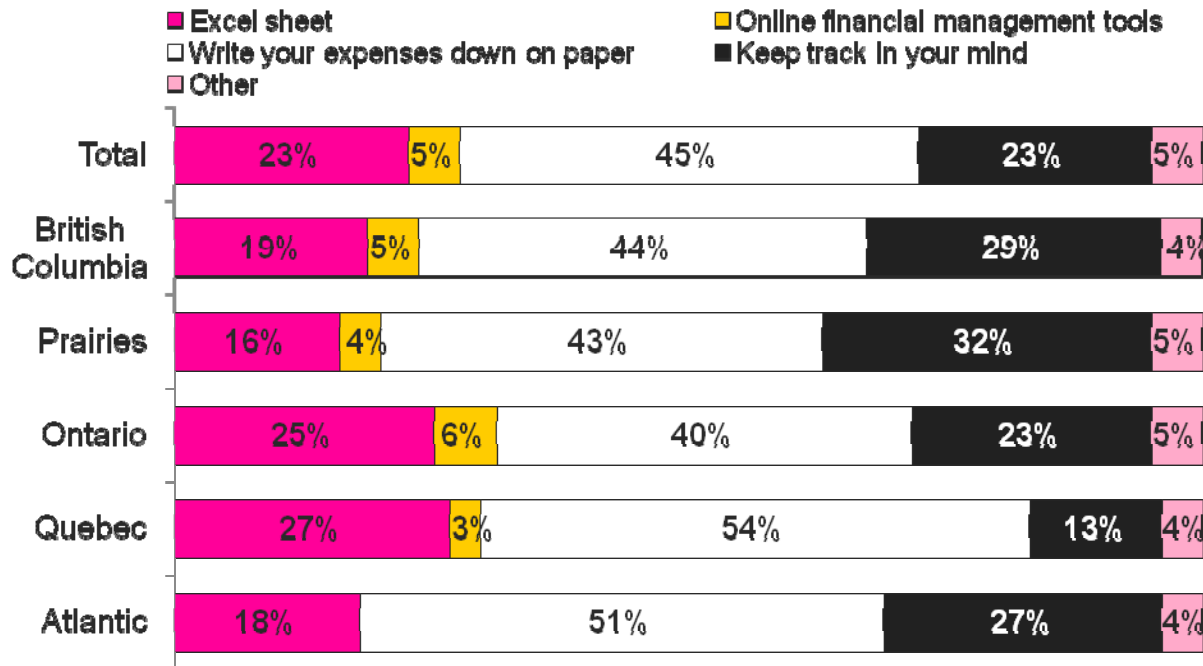
- Nationally, more than half of Canadians are keeping a budget.
- Across Canada, the incidence of keeping a budget fluctuates; Quebeckers and Ontarians are most likely to keep a budget, whereas those in the Prairies are the least likely.
- Canadians in the 18-24 and 35-49 age-groups are more likely to keep a budget than the average Canadian.
- Those 25-34 are the least likely to report keeping a budget, which is surprising given that they report saving much more than the average Canadian.



Q3. Do you keep a budget? Base (n=1,175)

# Budgeting

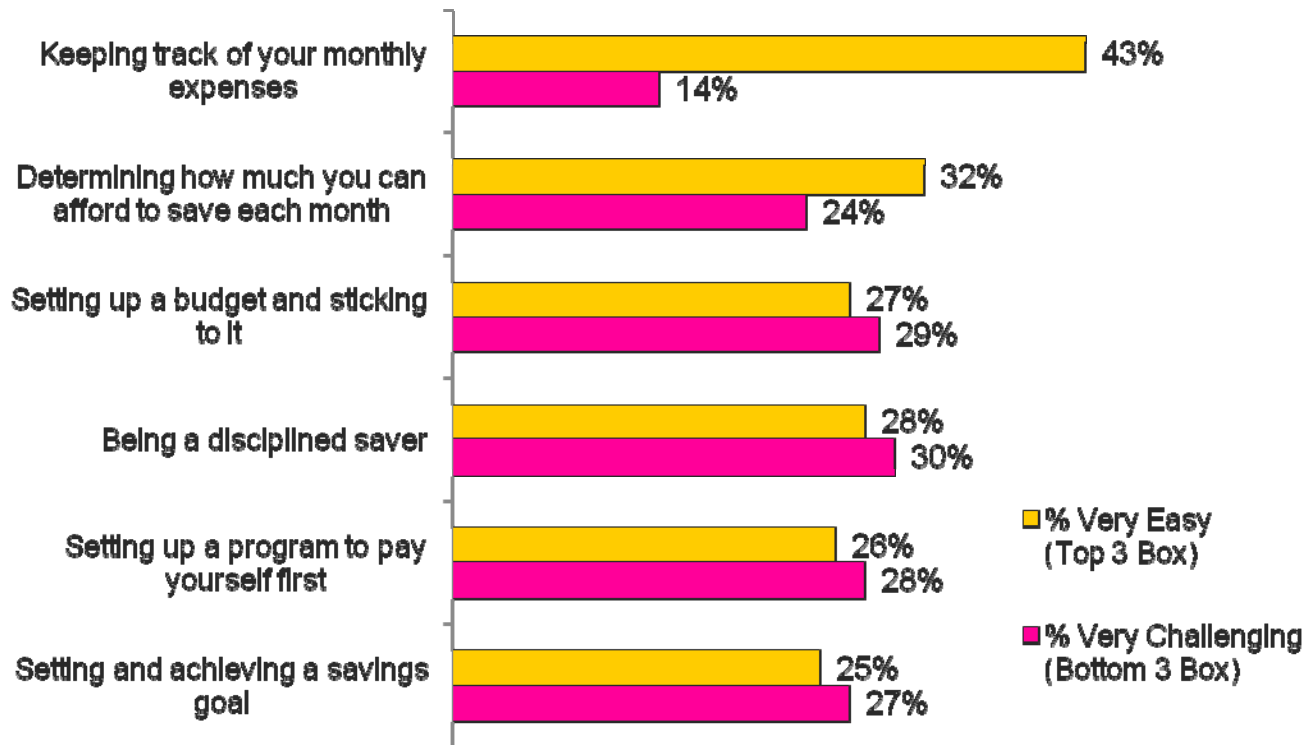
- Residents of Quebec and the Atlantic provinces are more likely to keep track of their budget by writing their expenses down on paper than those living elsewhere.
- The use of an Excel sheet is relatively more popular in Ontario and Quebec, with about one-quarter of Ontarians and Quebecers preferring to use this method of keeping a budget.
- Quebec residents are least likely to keep track of their budget in their minds.



Q4. How do you keep your budget? Base (n=662)

# Ease/Challenge of Various Aspects of Saving Money

- Canadians are very much divided on a number of aspects of saving money. Aspects that some find very easy, pose a challenge for others.
- Keeping track of monthly expenses is the easiest aspect of saving money for most Canadians, with more than two in five (43%) scoring this as 8,9, or 10 out of 10.



Q10. How easy or challenging do you personally find the following aspects of saving money (Rate 1-10)?