



RBC CANADIAN CONSUMER OUTLOOK - How do you plan to finance your holiday spending?

2013

	2013	2012	2011
Cash/Debit Cards	54%	56%	55%
Credit Card	31%	24%	37%
Year-end Bonus	2%	8%	5%
Other/Haven't thought about it yet	12%	12%	3%

Credit card/s - then pay off the balance/s on my next credit card statement/s



Credit card/s - then carry a balance for a while



Cash



Debit card



Year-end bonus



Not sure - haven't thought about this yet



How do you plan to finance your holiday spending? 25

Base: Plan to give gifts this holiday season n=2660; BC n=411; AB n=382; SK/MB n=389; ON n=648 QC n=429; ATL n=401