

Get the Real Facts!



7 out of 10 of people in North America live paycheck to paycheck.
- The Wall Street Journal

- 1- Every dollar a company spends on financial education for their employees, there is a \$3 dollar return!!! - Dr. Tom Garman , Virginia Tech, leading financial literacy in workplace**
- 2- 84% of undergraduates indicate they need more financial management education. SallieMae, 2009**
- 3- Stress is the number one cause of employee low productivity, low morale, and 50-70% of all employee medical and hospital costs.- Glenn Carnathan, 2003**
- 4- Personal finance is the number one personal issue causing stress in the workplace.- ComPsych printed in USA Today 08.28.03**
- 5- Workers waste 20+ hours a month thinking about and dealing with personal money matters.- Garman, 1997**
- 6- 32% of executives rank the toll on productivity caused by personal financial problems as the most pressing, overlooked workplace issue.- Cambridge Human Resource Group, 1995**
- 7- 17% of Americans do not have enough savings to cover 1 week without a paycheck. 55% could not live for 3 months or less without a paycheck.- USA Today**
- 8- In a worldwide survey, 22% of US consumers said they have no money left after paying basic living expenses. Only Portugal had more cash-poor respondents, with 23%.
- Kiplinger's Magazine**
- 9- The estimated average credit-card debt per US card-holding households in 2005 was \$9,312.-Time**
- 10- 2% of Americans retire on annual incomes of below \$10,000-US Census Bureau**
- 11- Marriages that fail, list finances as the number one reason for conflict.- Dave Ramsey**

\$12,338 - average credit-card debt among people who carry a balance.

46% - US Households that carry a credit-card balance (2004).

9% - Families with debts overdue 60 days or more (2004).

- *Kiplinger's Magazine*

51% - Consumers who have at least 2 credit cards

14% - Consumers who have at least 10 credit cards

14% - Consumers who use at least 50% of their available credit

- *Experian National Score Index*

In 1929 only 2% of homes in North America had a mortgage against them. By 1962 only 2% DID NOT have a mortgage against them.

- *Christian Financial Concepts*

62% of Americans retire on annual incomes of below \$10,000

- *The US Census Bureau*

Most marriages that fail list financial problems as a contributing factor, if not the main reason for the failure.

- *Dave Ramsey*

Mortgage debt has increased 300% since 1975 and foreclosures are up 25% over just three years ago.

- *The Federal Reserve*

Mortgage debt has more than doubled since the early nineties.

- *The Federal Reserve*

The typical bankruptcy was not a homeless guy living on the street or a high rolling real estate salesman, but a "well-educated, middle class baby boomer with big time credit card debt."

- *The Wall Street Journal*

The average household has \$84,454 of personal debt.

- *USA Today*

In 1980 the total consumer debt was \$1.3 trillion. Today it is over \$5.9 trillion.

- *Consumer Reports Money Book*

55% of Americans "always" or "sometimes" worry about their money.

- *Marist Institute*

There are 15.4 billion credit advertising impressions on the American public every three months!

- *Jupiter Media*

The personal savings rate in the US has now fallen to -2.2% -- the lowest in 60 years.

- *The Department of Commerce*

Conflict over money is still the leading cause of divorce today.

- *Psychology Today*

Premarital education is associated with higher levels of marital satisfaction, lower levels of destructive conflicts and higher levels of interpersonal commitment to spouses.

- *Journal of Family Psychology*

Couples who received premarital education had a 31% lower chance of divorce.

- *Phone survey conducted in 4 states with 3344 adults*

60% of second marriages end in divorce and 75% of third marriages end in divorce.

- *Gary Chapman*

Most marriages that fail list financial problems as a contributing factor, if not the main reason for the failure.

- *Dave Ramsey*

It takes the average millionaire 17-18 years to become one. Most are first generation and started with little or nothing.

- *Dr. Thom Stanley*

Business

69% of new businesses (startups) today take less than \$10,000 to start. 24% of new business require \$0 startup capital. [[What are you waiting for?](#)]

- *Entrepreneur Magazine and the US Census Bureau*

Females are twice as likely as males to start up businesses. However, only 3% of female-owned businesses generate revenue of over 1 million dollars.

- www.countmein.org

According to the American Small Business Administration, small businesses and entrepreneurs account for 99.9% of the over 25.8 million businesses in the United States. Similarly, over the past ten years, small businesses have created between 60 and 80 percent of new jobs in the country.

- *Small Business Administration*

From 2001 to 2005, about 47 percent of the companies that went public had negative earnings, according to Jay Ritter, a professor of finance at the University of Florida.

- www.zdnet.com

89% of incomes over \$50,000 a year are earned by owners of small businesses. However, 4 out of 5 businesses don't last 5 years and few ever earn the profits they should.

- 33% of new businesses will fail within 6 months

- 75% of startups will shut down within five years

- 90% of businesses operating today will eventually fail, or just give up trying

- *Wayne State University*

Health & Wellness

Wellness Fact: Individuals that have a healthy weight have a life expectancy of 1.75 more years than those who are obese.

- Frazier

Exercisers have a life expectancy of 2.45 more years than non-exercisers.

- Frazier

Wearing your favorite jeans to work can help you burn 25% more calories than business attire. That's 25 lbs per year! You will be more likely to get up and walk.

-University of Wisconsin

You will eat 71% more food when watching TV than when you aren't glued to the tube.

- Men's Health

Smoking doubles the number of wrinkles on your body.

- Men's Health

The number of servings in one restaurant portion is 3!

- Penn State University

Exercise helps your brain stick to a diet.

- University of Pittsburgh

The deeper the color of a fruit or vegetable, the healthier it is.

- [Whole Foods Market](#)

Two hundred years ago the average American ate only 2 pounds of sugar a year. In 1970, we ate 123 pounds of sugar per year. Today the average man, woman and child consumes almost 152 pounds of sugar in one year. This is equal to 3 pounds or 6 cups of sugar consumed in one week!

- [Healthy Heart Program](#)

Nutritionists suggest Americans consume 13.3 teaspoons of sugar per day. *The present average is 42 1/1 teaspoons per day!*

- [Healthy Heart Program](#)

In 1 minute with 45-50 beats, the heart of a well-conditioned person pumps the same amount of blood as an inactive person's heart pumps in 70-75 beats.

- *WELCOA brochure Getting Physically Active*

Obese individuals spend 36% more on health care services and 77% more on medications than normal weight people.

- *US Dept. of Health & Human Services*

Americans spend an estimated \$33 billion each year on weight loss products and services

- *WELCOA brochure A Guide to Understanding Your Weight*

Each year, an estimated 300,000 US adults die of causes attributable to obesity

- *WELCOA brochure A Guide to Understanding Your Weight*

Type 2 diabetes is nearly 3-4 times more prevalent in overweight adults than in lean adults

- *WELCOA brochure A Guide to Understanding Your Weight*

One million people in this country are absent from work each day because of stress-related disorders

- *WELCOA brochure A Guide to Understanding Stress*

Unmanaged stress (or your reaction to stress) is a higher risk factor for cancer and heart disease than either cigarette smoking or high cholesterol foods

- *WELCOA brochure A Guide to Understanding Stress*

The word "diet" comes from the Greek word "diata", meaning "manner of living". Even the ancient Greeks understood that losing weight was a matter of making lifestyle changes.

- *WELCOA brochure A Guide to Understanding Your Weight*

Americans now spend more money on fast food than on higher education, personal computers, computer software, or new cars - COMBINED!

- *WELCOA brochure A Guide to Understanding Your Weight*

Nearly 10% of all food purchased in restaurants is consumed in the car

- *WELCOA brochure A Guide to Understanding Your Weight*

Nationally, smoking results in more than 5.6 million years of potential life lost each year

- *WELCOA brochure A Guide to Understanding Tobacco*

There are more than 4,000 chemicals in cigarette smoke

- *WELCOA brochure A Guide to Understanding Your Weight*

People who will increase their fruit and vegetable consumption from two servings a day to five servings a day can cut the risk of getting many cancers by half.

- *The Culprit & The Cure Steven G. Aldana, Ph.D.*

Only 22% of Americans consume five servings of fruits and vegetables per day

- *The Culprit & The Cure Steven G. Aldana, Ph.D.*

Regular physical activity is a common treatment for many forms of depression and may play an important role in the management of mental health diseases.

- *The Culprit & The Cure Steven G. Aldana, Ph.D.*

Of all the meals Americans eat, 27% are eaten outside the home

- *The Culprit & The Cure Steven G. Aldana, Ph.D.*

The typical American drank 44.4 gallons of soda in 1997.

- *The Culprit & The Cure Steven G. Aldana, Ph.D.*

Heart disease starts in children and is evident at 5 to 8 years of age.

- *The Culprit & The Cure Steven G. Aldana, Ph.D.*

This information should cause you to think, and may also make you a bit uncomfortable. If it's time for YOU to make a change, please [let us know how we can help](#).