

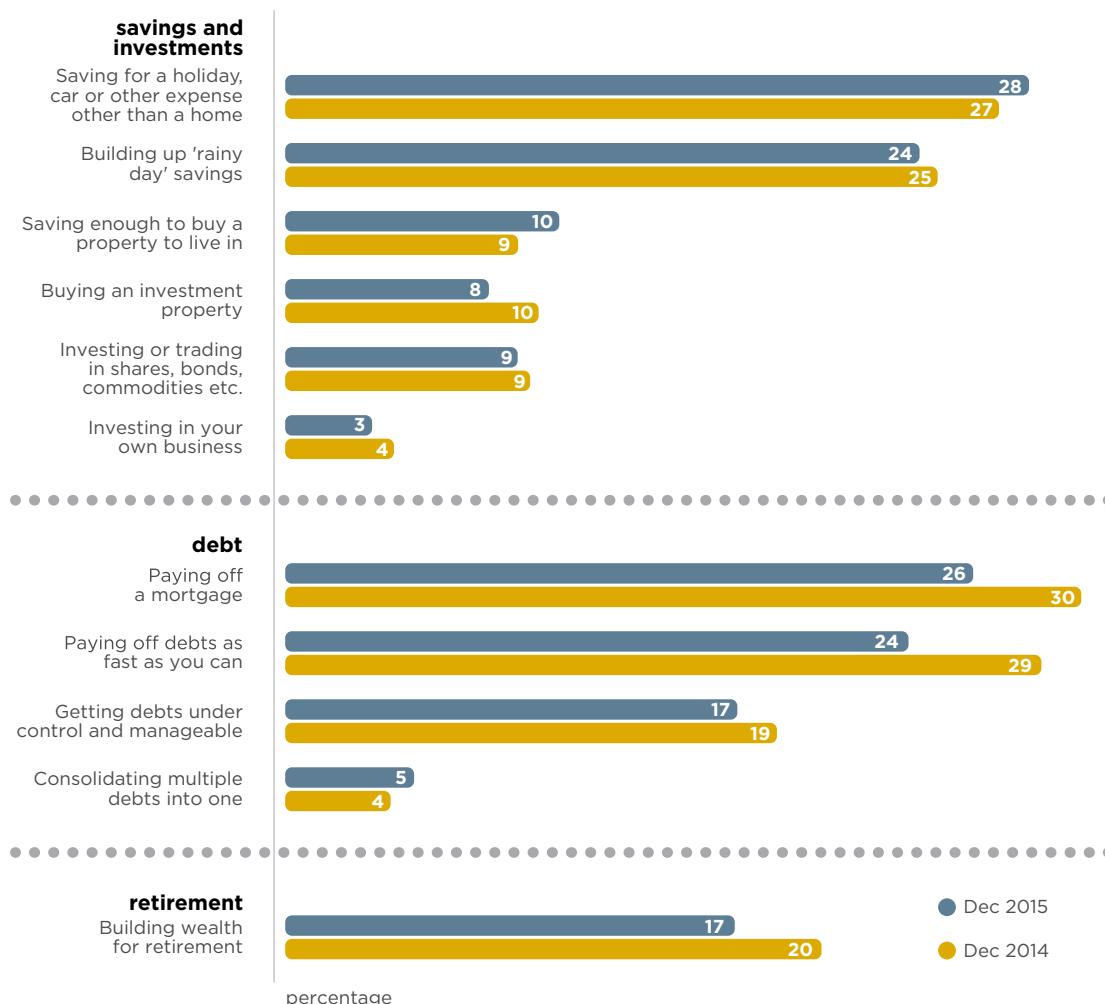
# australians' saving intentions and behaviours: december 2015.



This Report provides insights into Australians' savings goals, habits and attitudes based on a survey of 1,500 Australian households and 2,000 Australian credit card holders.

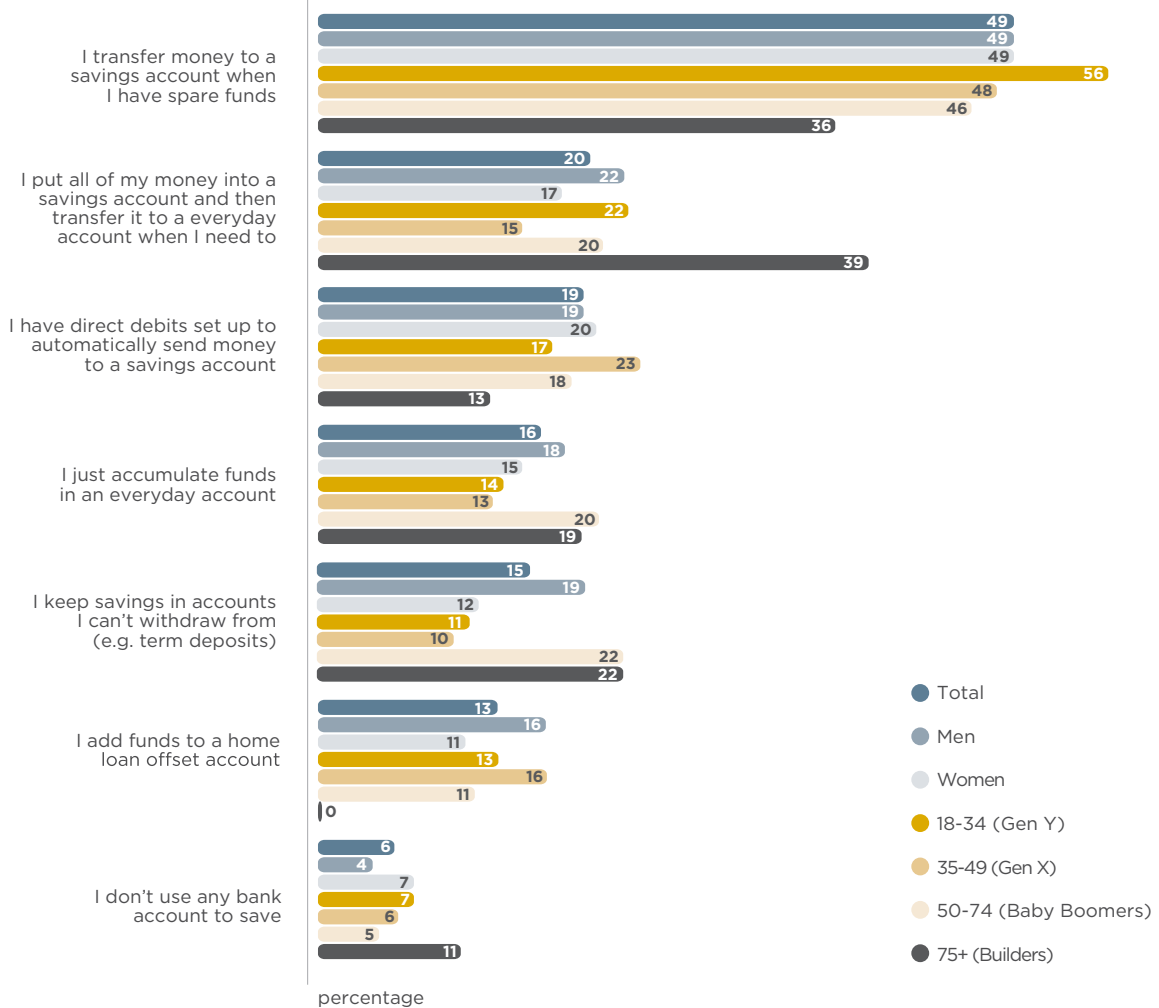
## changes to savings goals.

Which one of the following financial goals are you/ your family currently actively working towards?

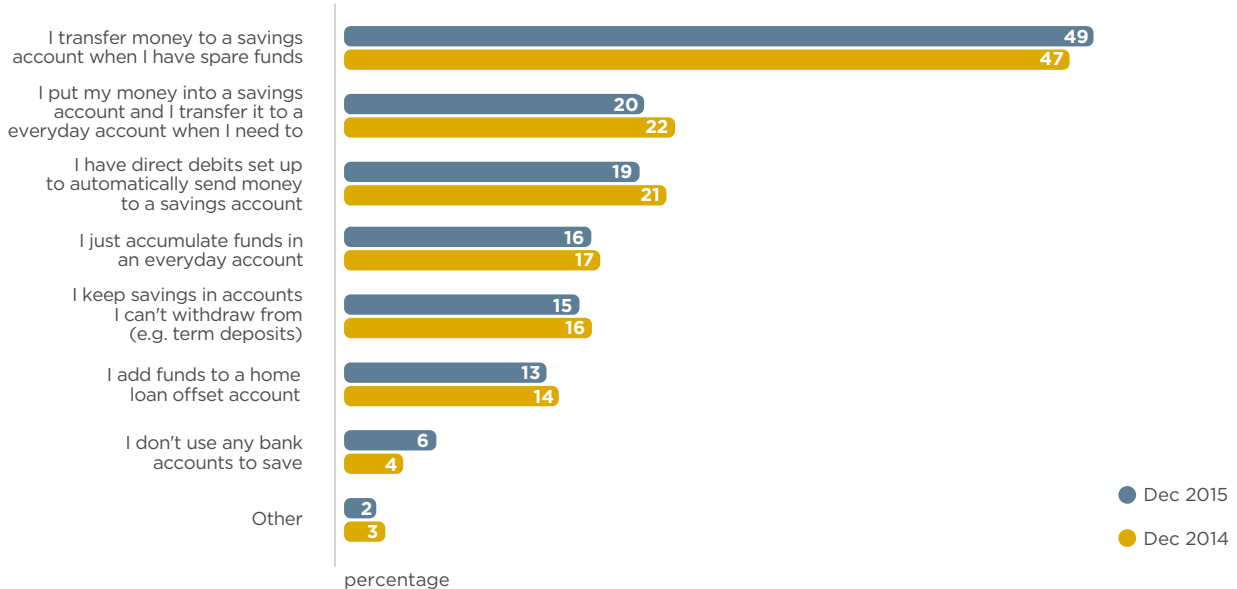


# how we're saving.

Which one of the following describes how you use your bank account to save?  
December 2015

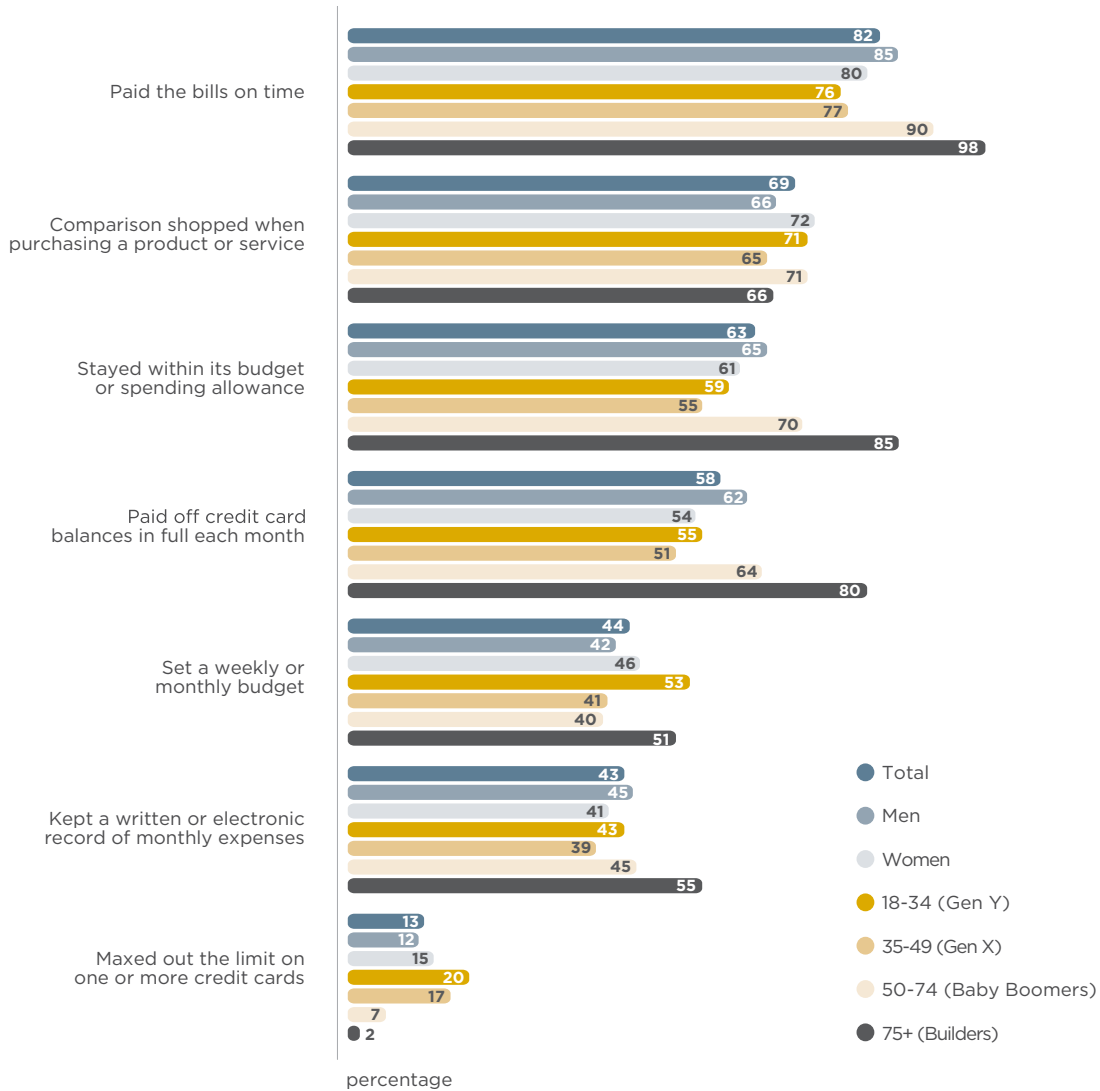


## Year on year comparison.

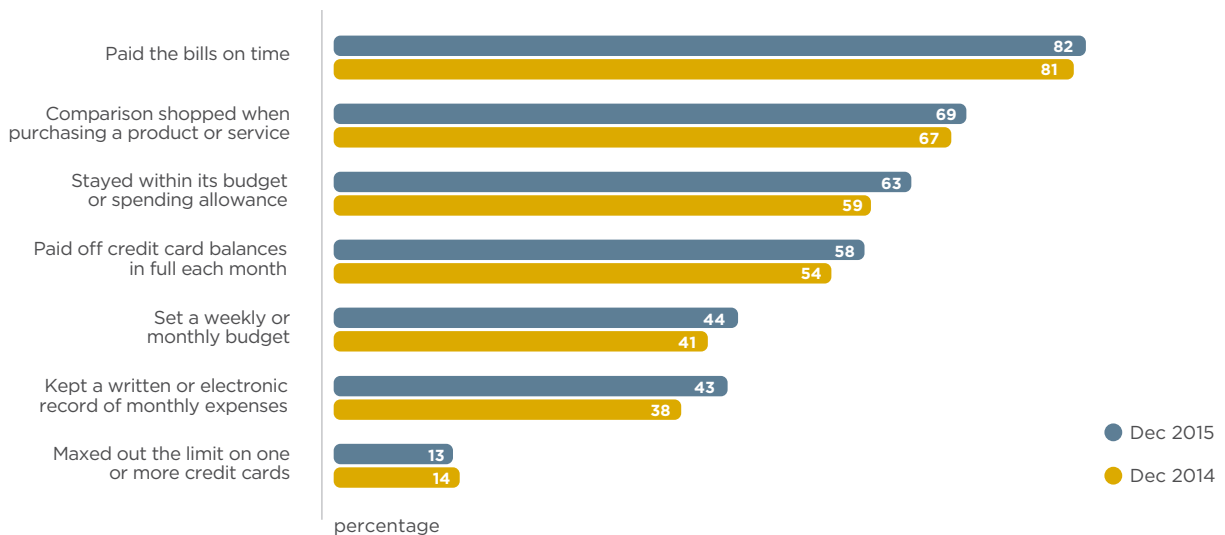


# factors affecting effective saving.

In the past six months how often has your household...  
December 2015

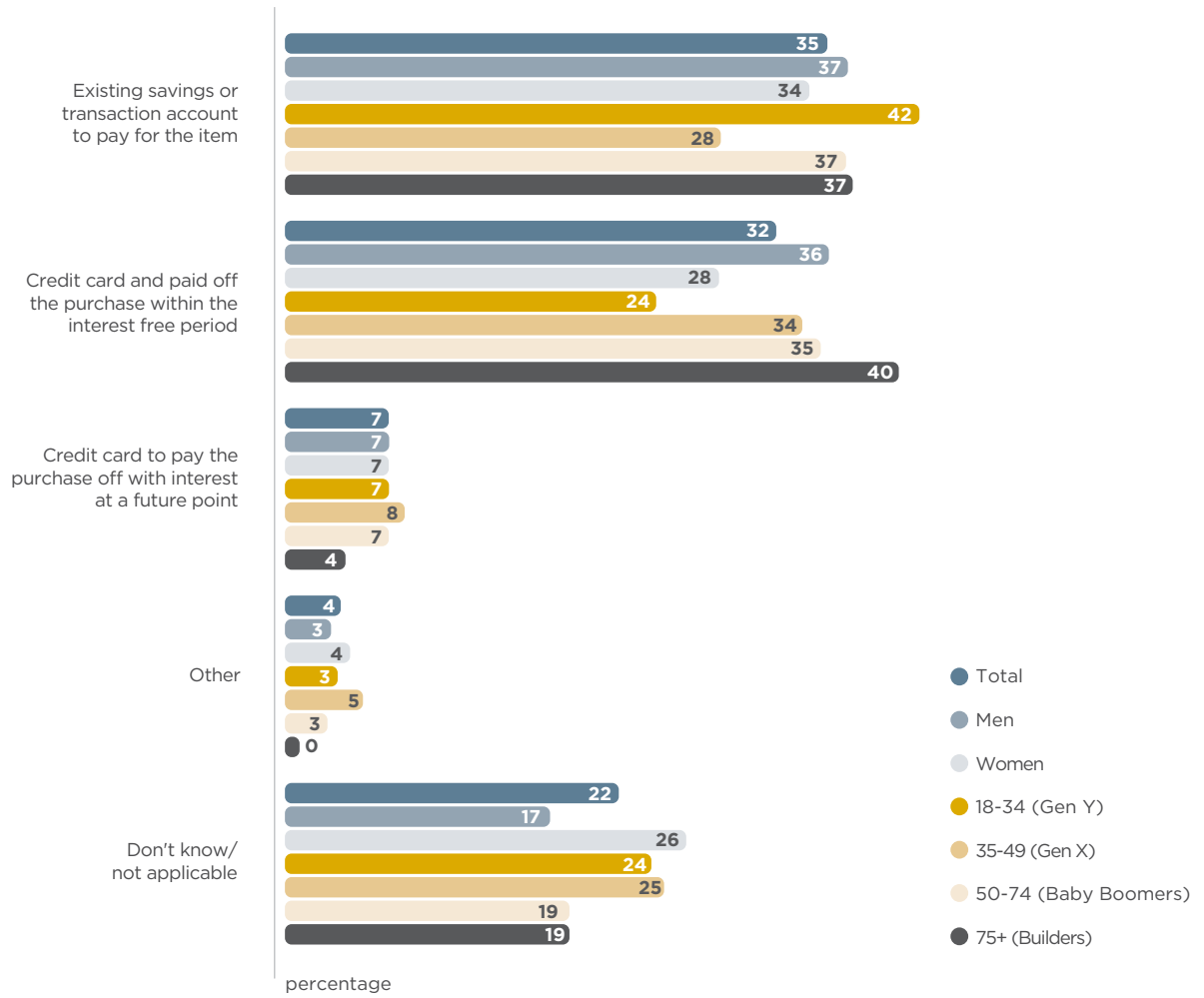


## Year on year comparison.

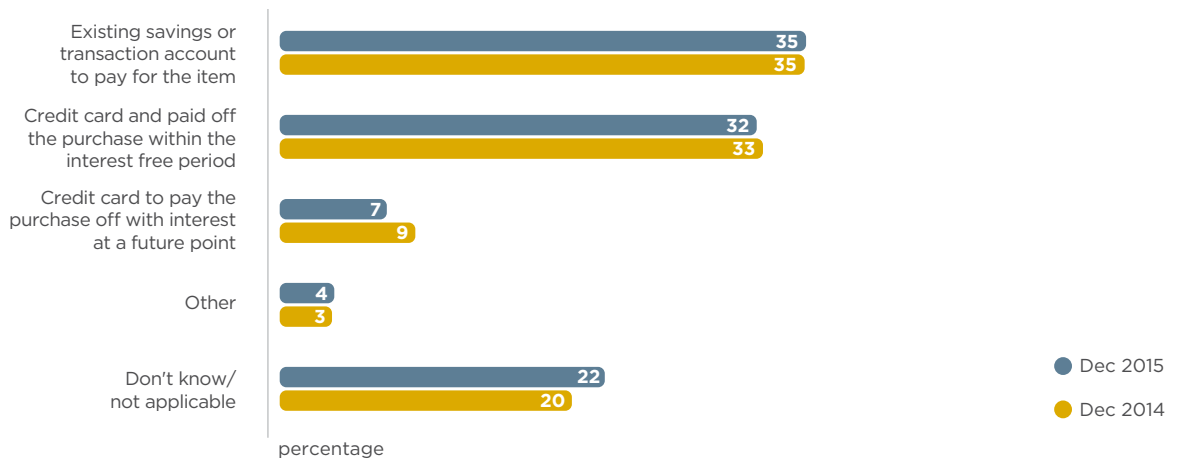


# pay now or pay later.

How do you typically buy 'spur of the moment', big-ticket items? December 2015 .

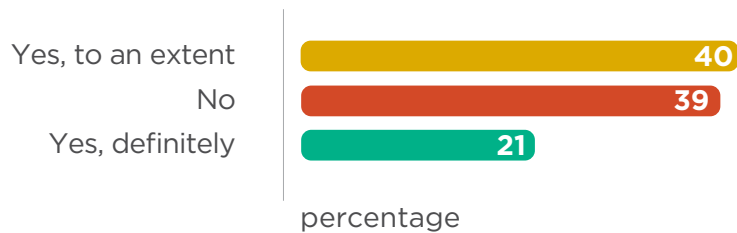


## Year on year comparison.

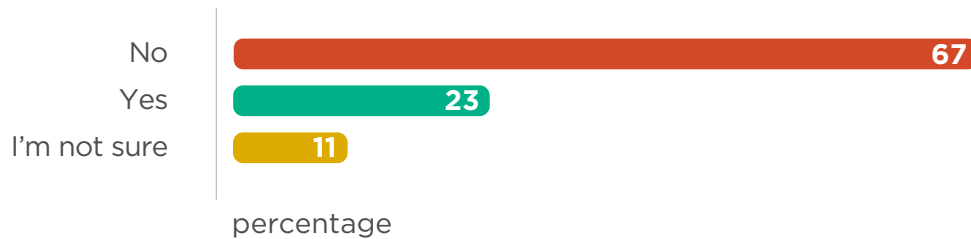


# money management over christmas.

Have you made a conscious effort to save money prior to Xmas in order to pay for your Christmas-related spending? December 2015



Do you expect to spend more on your credit card leading up to Christmas than you will be able to afford to repay in January?



---

## about this report.

ME commissioned DBM Consultants and RFI to conduct this research. This report is based on research that includes an online survey of approximately 1,500 Australians aged 18 years and older who do not work in the market research or public relations industries and over 2,000 credit card holders.

**contact** 

Matthew Read  
Head of PR  
E [matthew.read@mebank.com.au](mailto:matthew.read@mebank.com.au)  
**mebank.com.au**

---