

Five Insights Into Personal Finance Attitudes

The FinGoal team interviewed over 1,000 individuals -- we talked to folks from all over the country, to make sense of what people want from their digital finance experiences. Throughout those conversations, in small towns and big cities, we noticed several themes emerging. Here are the five insights we distilled about people's relationship with money.



People Want To Be Smart With Money

People don't want to confess upfront to being bad with their money, even when they may need the extra budgeting help.



Overspending Causes Guilt

We tend to know when we've spent money we shouldn't have, and when people do make those large spends, they prefer not to talk about it.

People Love Talking About Great Deals

Our savvy purchases make us feel good about our spending, and we love to share them with friends.



Budgeting Feels Like Hard Work

Most people we interviewed don't love the time they spend budgeting.

Everyone Wants A Personal Approach To Their Finances

Budgeting tools need to find a way to cater to their users on a personal level.

