



ACORNS
2017 MONEY MATTERS REPORT™

Hi. We're Acorns.

We make saving and investing effortless so that anyone can grow wealth.

Our community of investors is 2.8 million strong.

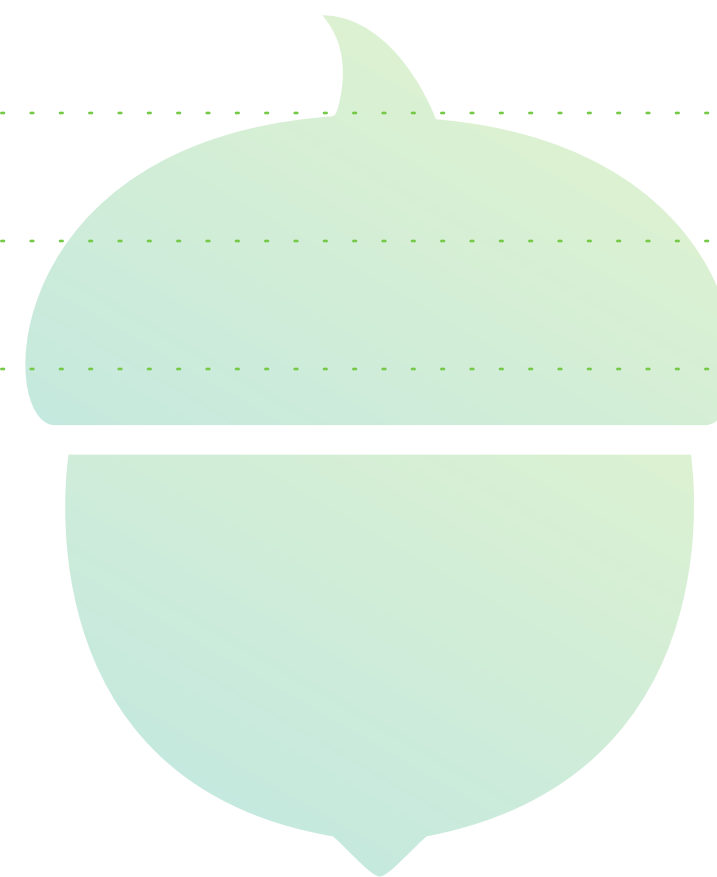
To help us make it easier for anyone to save, invest, earn and grow wealth, we asked some questions about money.

3,010 people answered.

We're excited to share our
2017 Money Matters Report.™

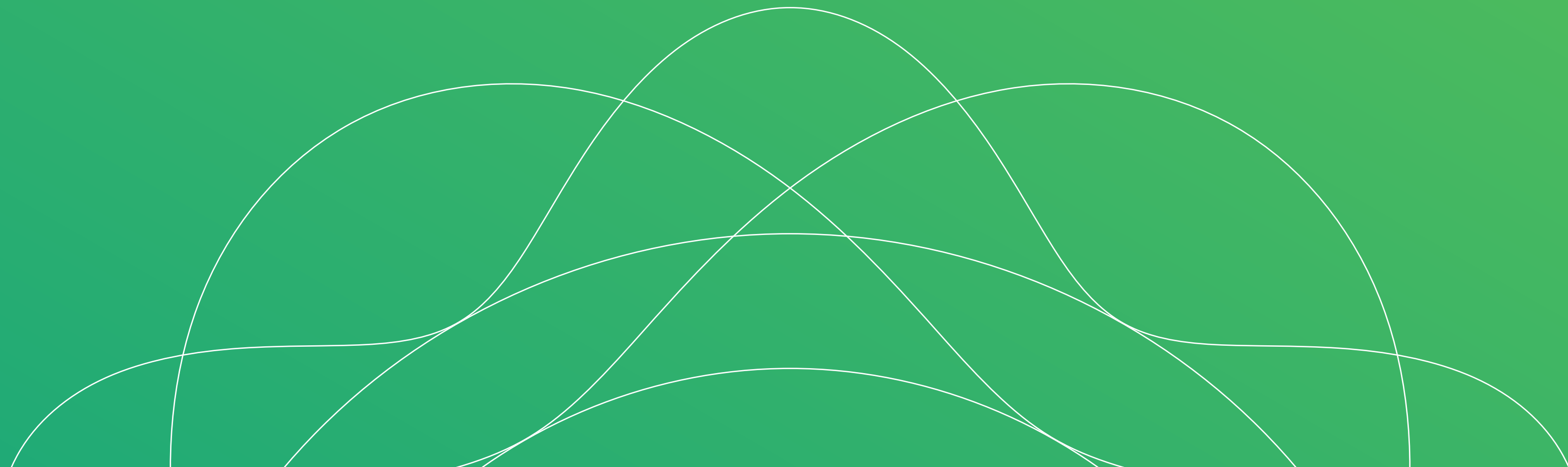
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All results gathered anonymously via SurveyMonkey in December 2017

Landscape



Politics

How would you complete the following sentence?

The political climate in the past year makes me want to _____ .

58%

Save or invest
my money

30%

Put my money under
my mattress

12%

Other

Time

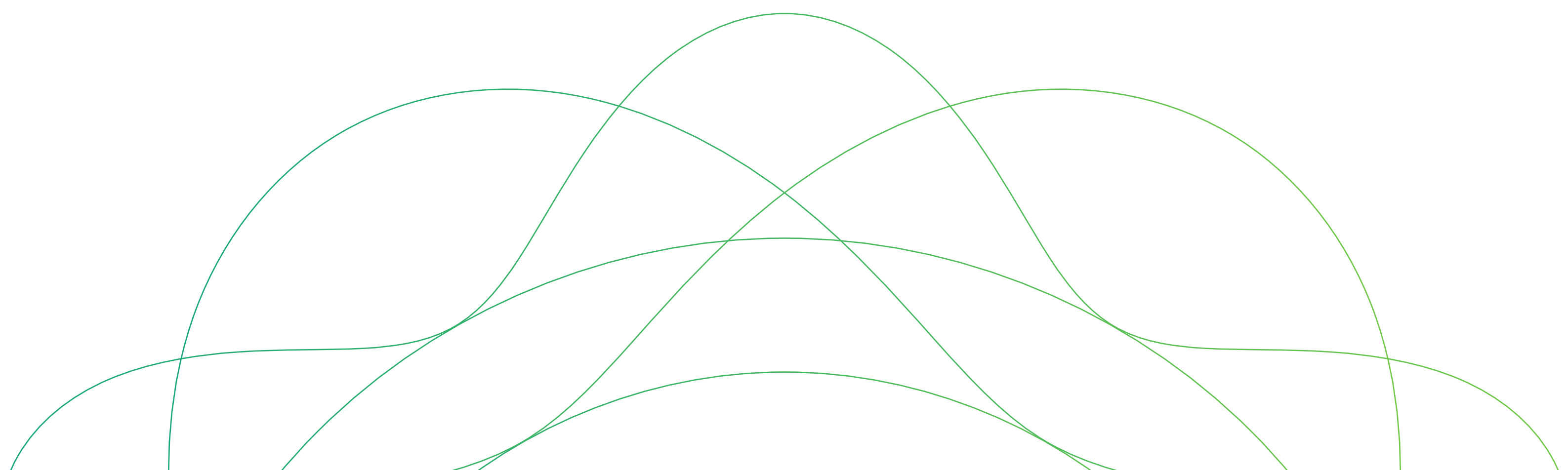
What do you spend the most time on? Physical health, personal relationships, mental well-being or financial security.

40%

Ranked personal relationships first

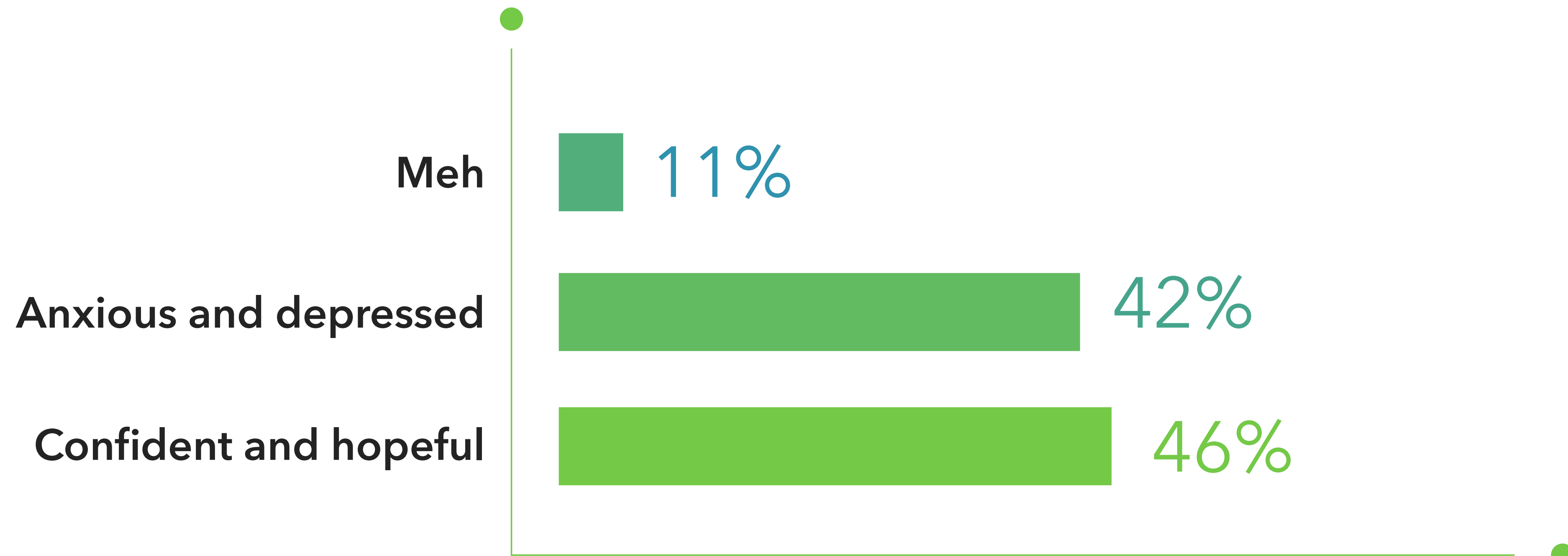
40%

Ranked financial security last



Your Future

When you think about your financial future, how do you feel?



Spending



Gift Giving

In the past year, did you spend more on gifts than you invested?

For context, the average American spends about \$900/year on gifts.

44%

Spent more on gifts

Coffee

Did you spend more on coffee than you invested?

For context, the average American spends about \$1,100/year on coffee.

34%

Spent more on coffee

Travel

Did you spend more on vacations than you invested?

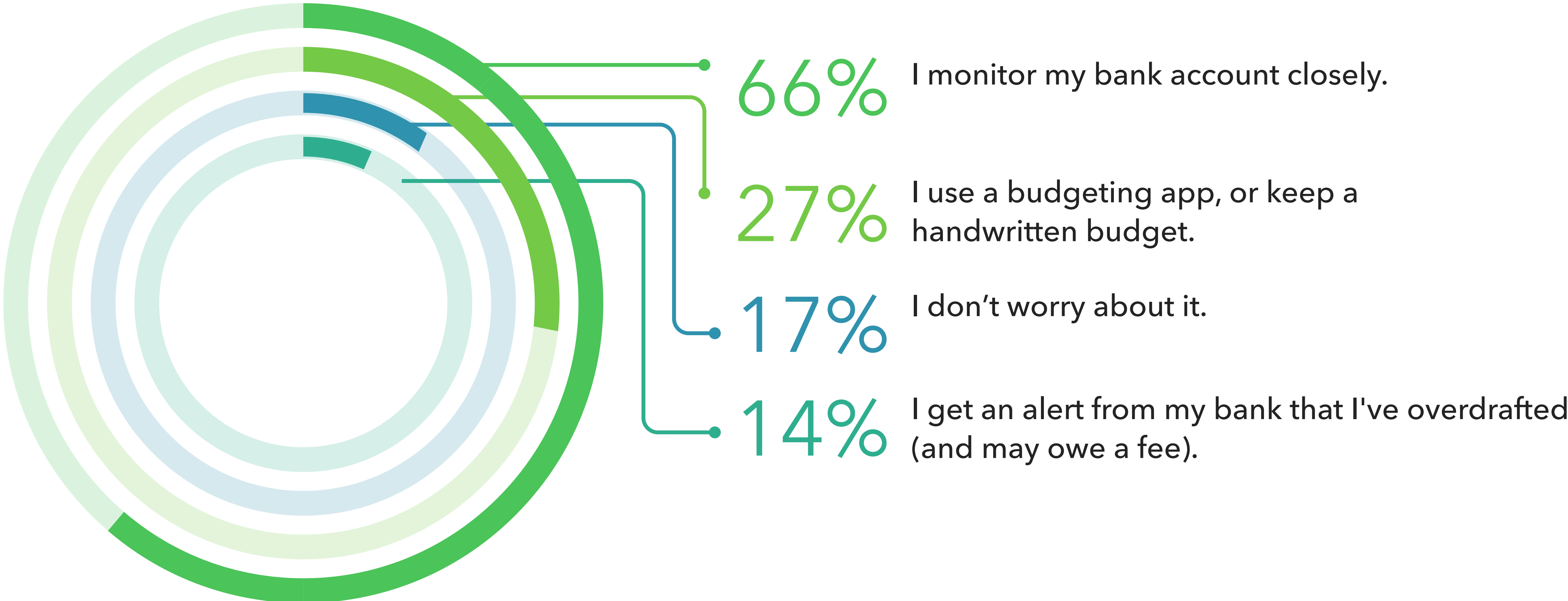
For context, the average American spends about \$1,145/year on vacation.

37%

Spent more on vacations

Budgeting

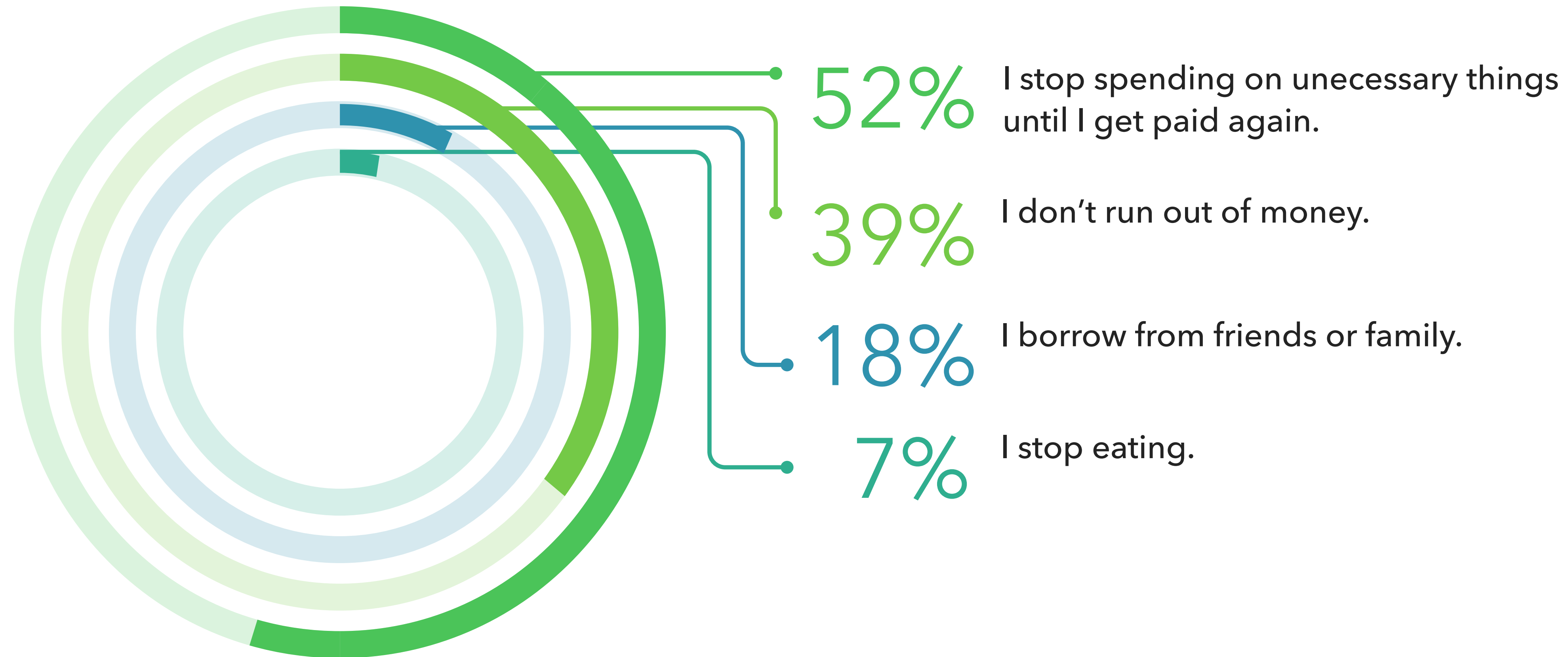
How do you manage your spending?*



*Respondents could select more than one response so results may exceed 100%.

Overspending

What happens when you run out of money?*



*Respondents could select more than one response so results may exceed 100%.

If you're gonna spend, we'd like to help you spend smarter.

Round-Ups let you invest spare change from everyday purchases, and we've partnered with 150+ brands like Walmart, Apple and Zappos that invest in you when you shop.

Relieve a little stress, and help your money grow—automatically.

The background is a solid green color. On the left side, there are several thin, white, curved lines that sweep across the frame from the top-left towards the bottom-right, creating a sense of movement and depth.

Saving & Investing



In 2017

nearly

60%

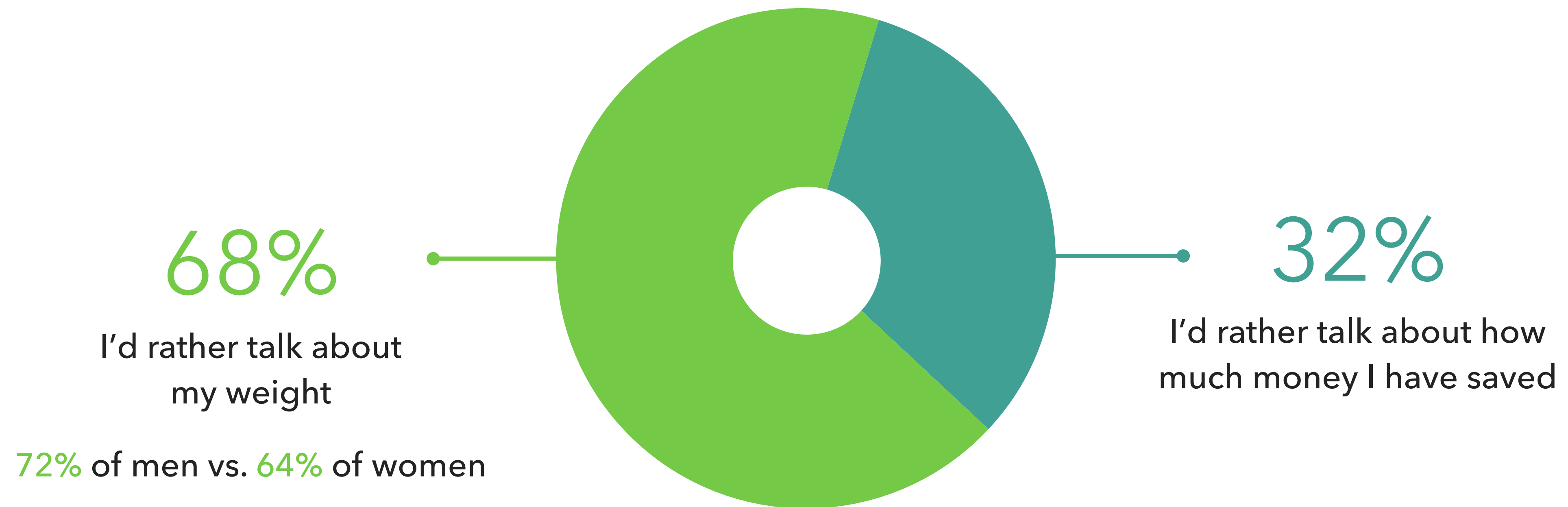
of respondents saved less than \$99 a month.

1 in 4

didn't save at all.

Interesting

Would you rather talk about how much you weigh or how much you have in savings?





On the subject of investing...

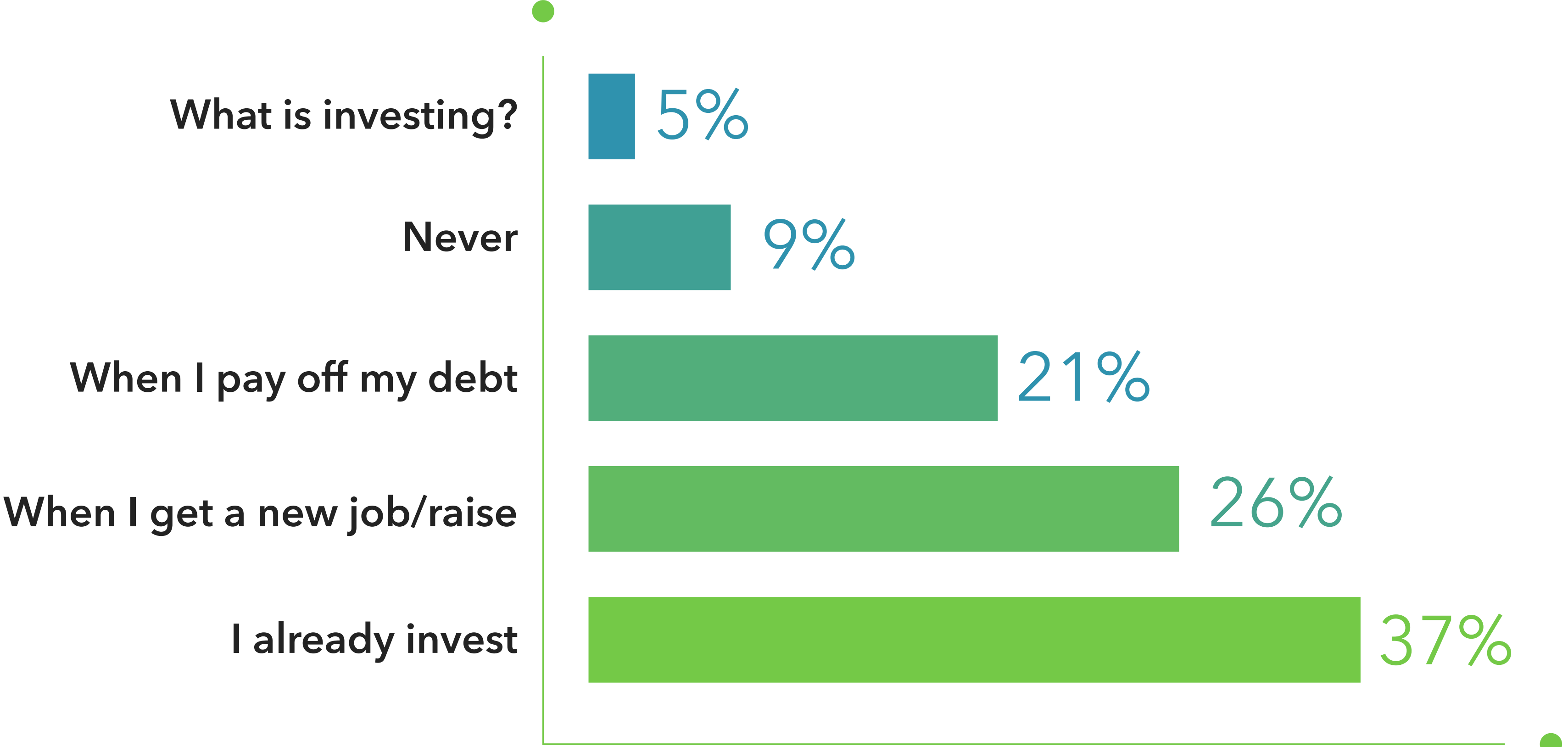
How much did you invest last year?

51%

I didn't invest last year

Why the wait?

When do you plan to start investing?



Retirement

Do you think you'll be able to retire?

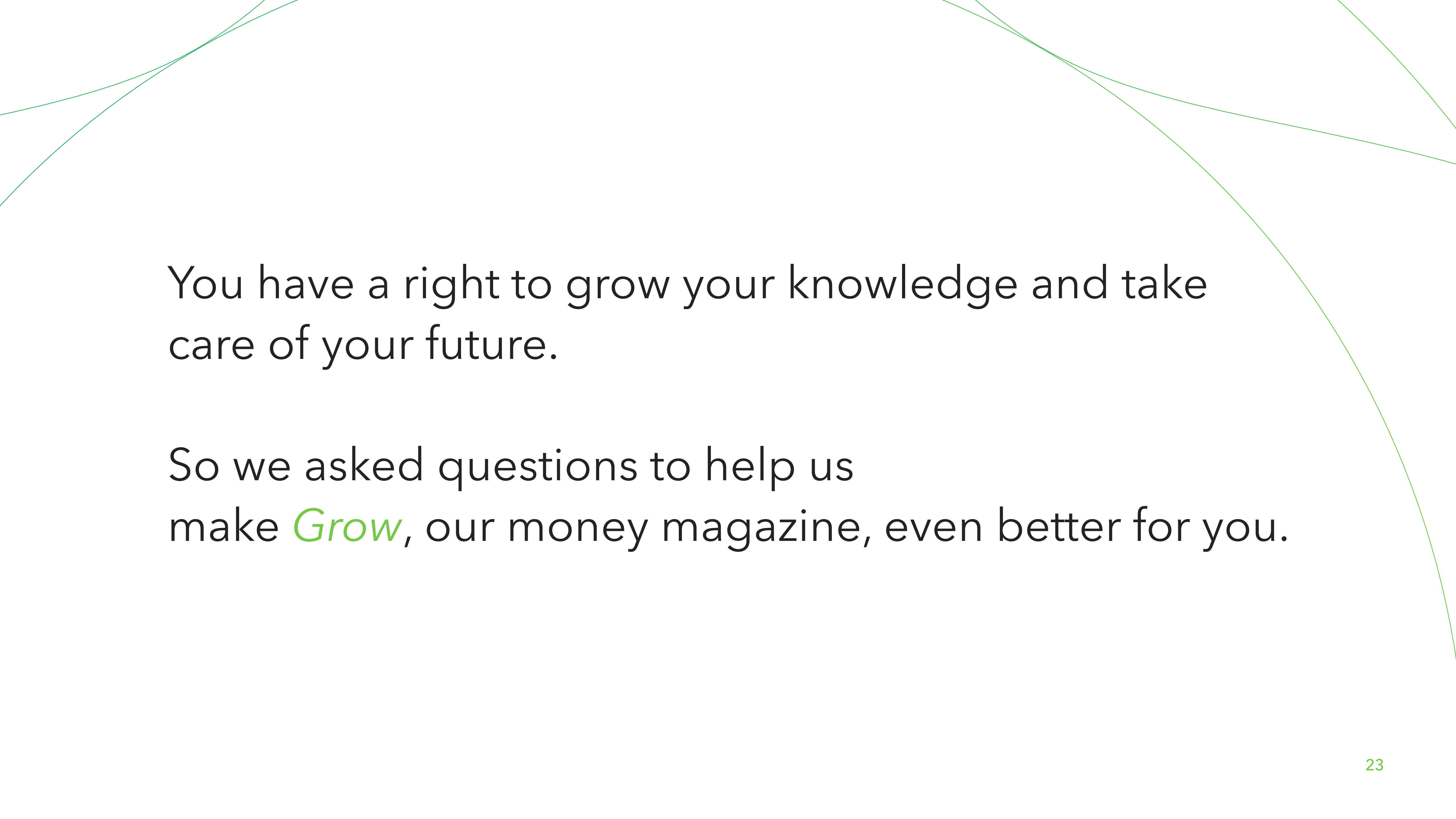
31%

Don't think so

1 in 10 don't actually *want* to retire.

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Grow Your Knowledge

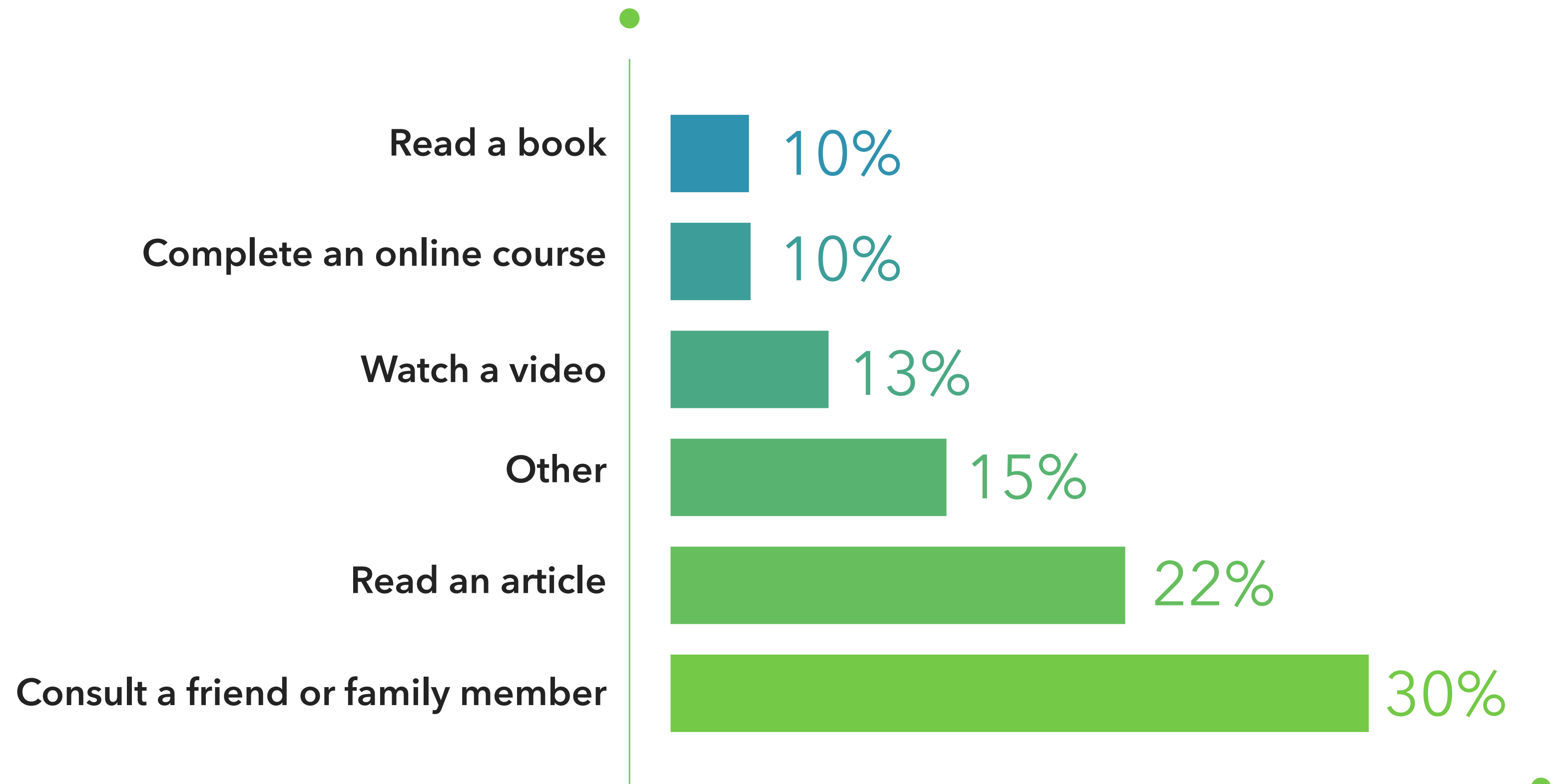


You have a right to grow your knowledge and take care of your future.

So we asked questions to help us make *Grow*, our money magazine, even better for you.

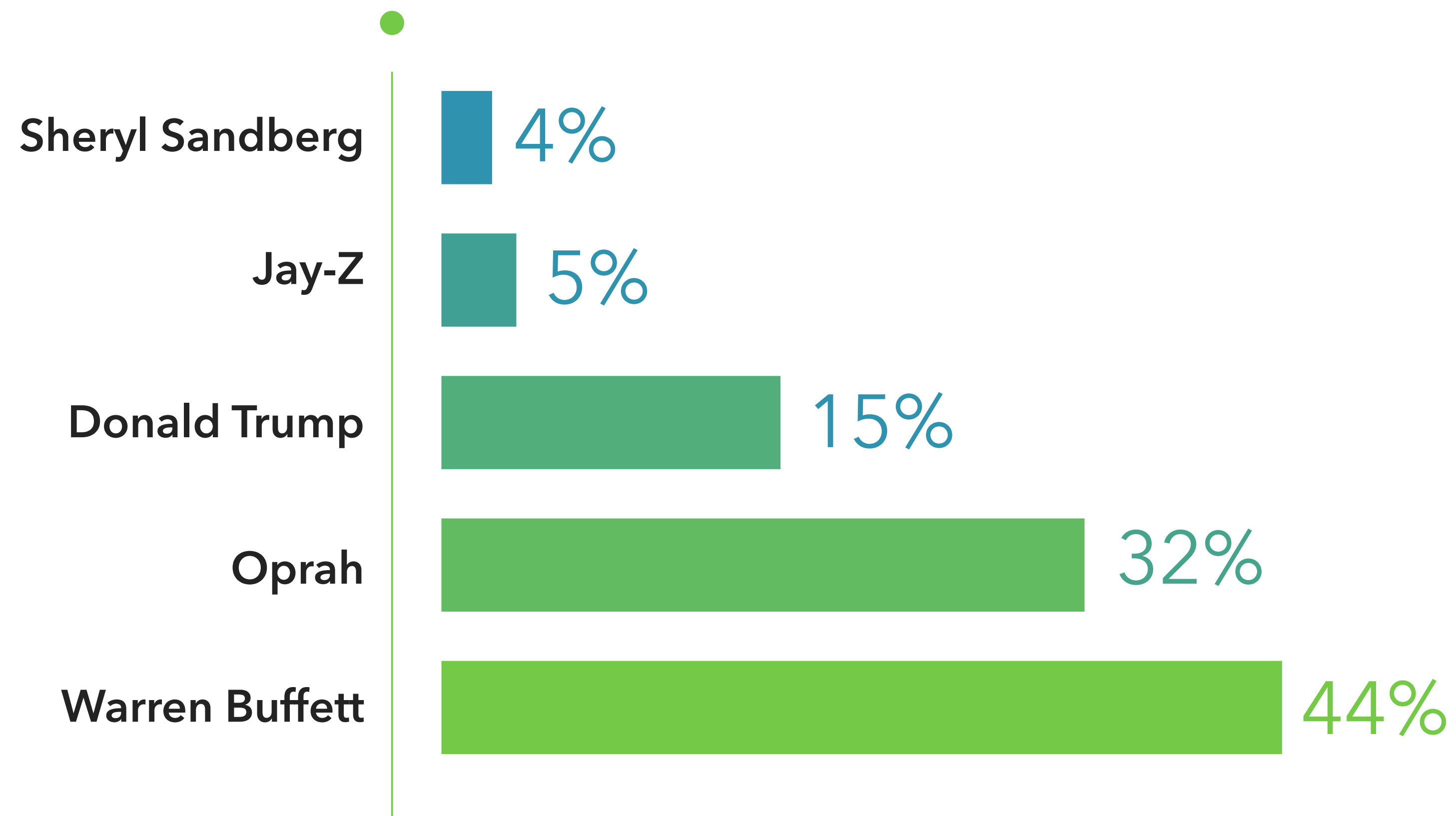
Education

How do you like to learn about personal finance?



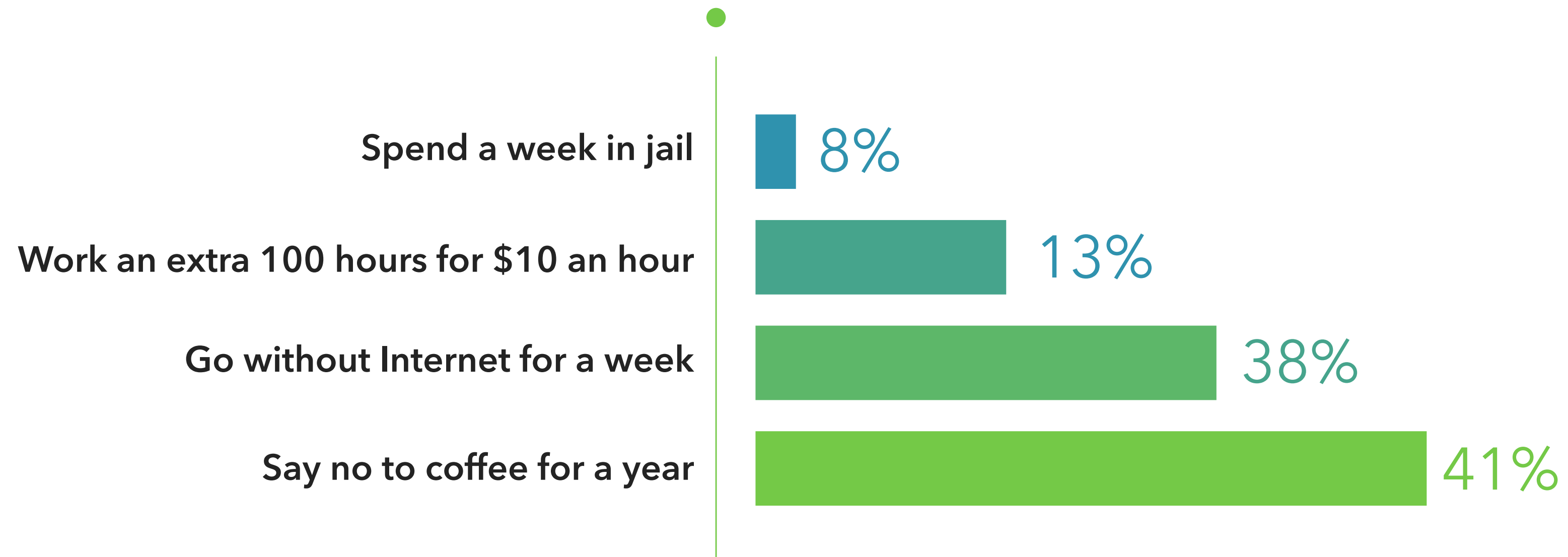
Financial Advice

Whose investing advice would you be most likely to take?

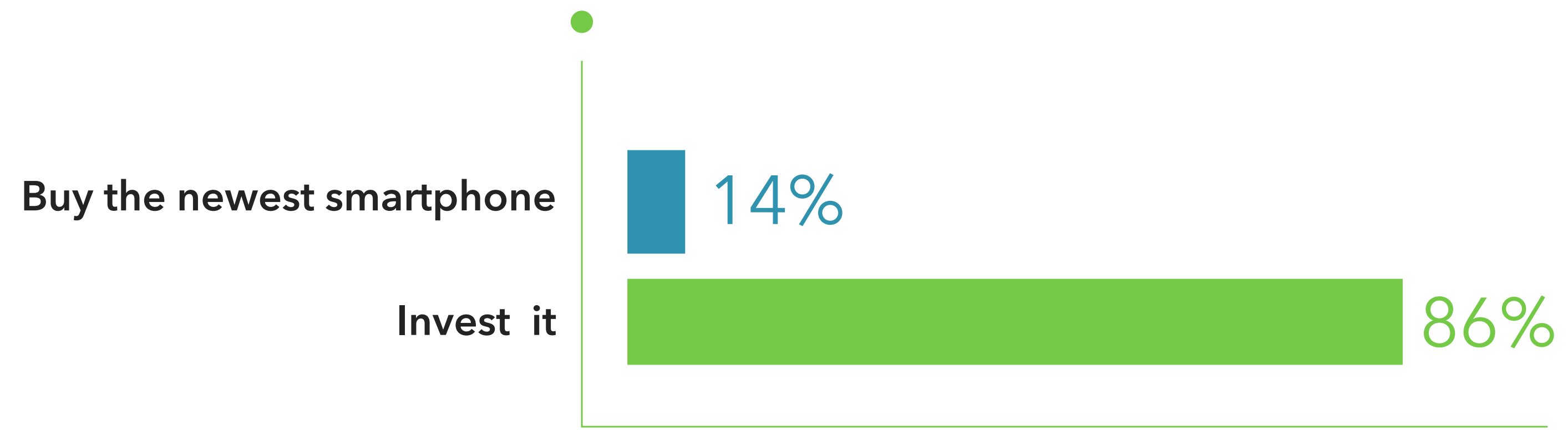


The Value of \$1,000

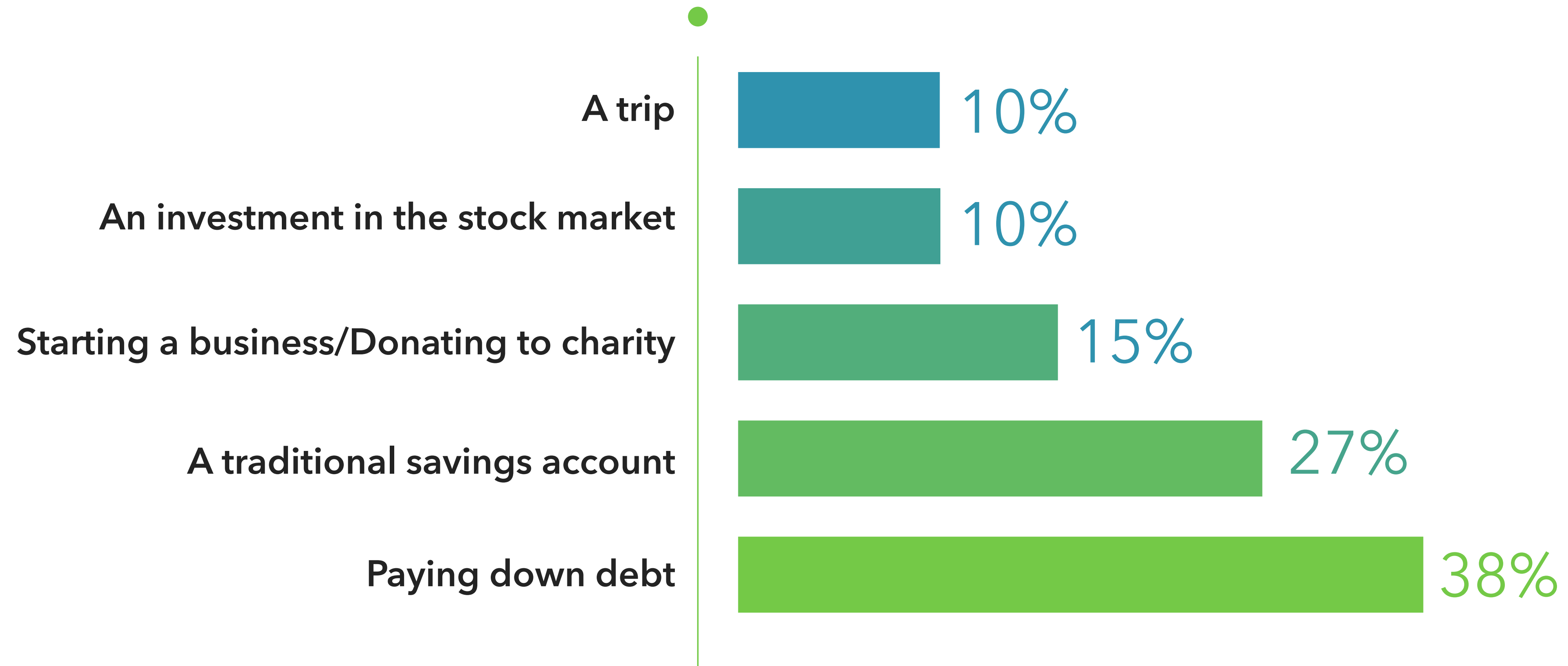
What would you do for \$1,000?



How would you be more likely to spend \$1,000?



If you were given \$1,000, what you put it toward?



Would you skip the final season of
Game of Thrones for \$1,000?

76% "Yes"

(Phew)

Ways to Grow

Anyone can grow wealth. Here are a few ways to get started today—and potentially bank \$1,000 by this time next year.

Here are a few ways to get started:

1. **In under 5 minutes**, join the **2.8** million people investing automatically with Acorns.
2. **Turn on Round-Ups** to invest spare change from bills, groceries, everyday purchases—automatically.
3. **Set a Recurring Investment**—you choose the amount and frequency—even \$5 a week. It all adds up!
4. **Before you buy anything**, check out Acorns' **150+** Found Money partners that will invest in you when you shop.
5. **Stay the course.** The market moves up and down, but has continued to climb over time. Stay focused on growing wealth over the long term.

Survey Methodology

The research was conducted anonymously by SurveyMonkey and commissioned by Acorns. This survey was not directed at Acorns customers. Any response collected from a customer was coincidental. The survey questionnaire was written by Acorns and conducted from November 11, 2017, through December 1, 2017, using SurveyMonkey's nationally representative online research panel. The sample population consisted of 3,010 Americans, comprised of 1,576 females and 1,434 males between 18-44, across the following segments: 1,000 respondents aged 18-24, 1,007 respondents aged 25-34 and 1,003 respondents aged 35-44. The margin of sampling error for the full sample is plus or minus 4.1 percentage points at the 95% confidence level.

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Grow Your Oak

