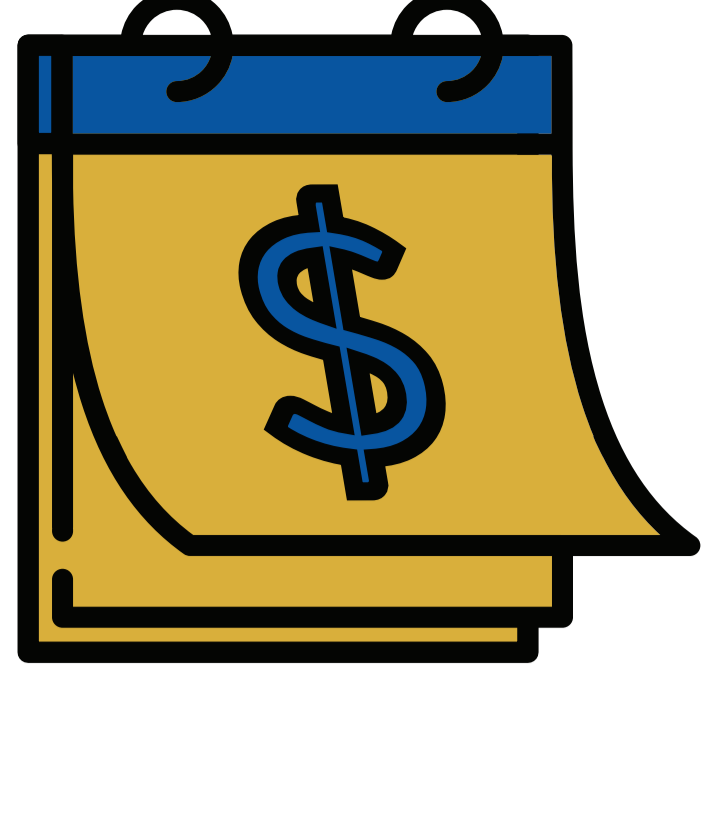


New Year, New You:

LEAVE BUSTED BUDGETS BEHIND



AMERICANS STRUGGLE WITH FINANCIAL RESOLUTIONS

The new year means a fresh start and an opportunity to form new, better habits.

- **Half of all Americans make finance-related New Year's resolutions¹**
- **More than 1 in 4 say that financial resolutions are the hardest to keep²**
- **Just 9% of Americans actually keep their resolutions³**

Making a resolution is a great place to get started, and a protection product can help you make sure you stick to your goals.

EMERGENCY SAVINGS AREN'T ENOUGH



The new year is a great time to reevaluate your finances, form a new budget and work on better financial habits. Setting a budget is one thing – but sticking to it? That's another story.

- **59% of U.S. adults are uncomfortable with their level of emergency savings⁴**
- **27% have no emergency savings at all⁴**
- **Only 44% of people can pay an emergency expense of \$1k or more from savings⁴**

If you're not prepared, emergency expenses can throw your budget off track and ruin your resolution.



PROTECTION PRODUCTS KEEP YOUR BUDGET SAFE

When faced with an unexpected event that causes the total loss of a financed vehicle (including theft), a GAP waiver can remove your obligation to pay some or all of the remaining loan balance.

If you plan to finance a vehicle this year, be sure to protect your budget with an optional GAP waiver.

DON'T HEAD INTO THE NEW YEAR UNPREPARED



With a protection plan keeping your budget safe, your New Year's resolutions are bound to lead to a happier year full of peace of mind.

For more information, visit

www.gapalliance.org

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¹ New Year's Financial Resolutions Survey. (Wallethub.com)

<https://wallethub.com/blog/new-years-financial-resolutions-survey/69652>.

² WalletHub Releases New Year's Financial Resolutions Survey. (Acainternational.org)

<https://www.acainternational.org/news/wallethub-releases-new-years-financial-resolutions-survey/>.

³ New Year's Resolutions Statistics and Trends [2024]. (Driverresearch.com)

<https://www.driverresearch.com/market-research-company-blog/new-years-resolutions-statistics/>.

⁴ Bankrate's 2024 Annual Emergency Savings Report. (Bankrate.com)

<https://www.bankrate.com/banking/savings/emergency-savings-report/>.