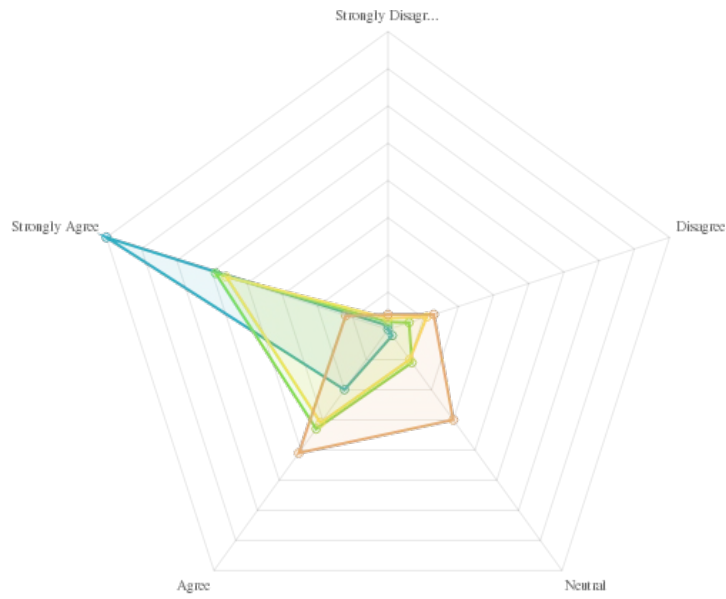


# Quick Report

## Debt and Preparedness Survey

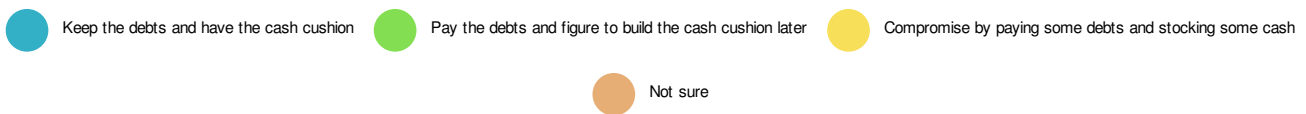
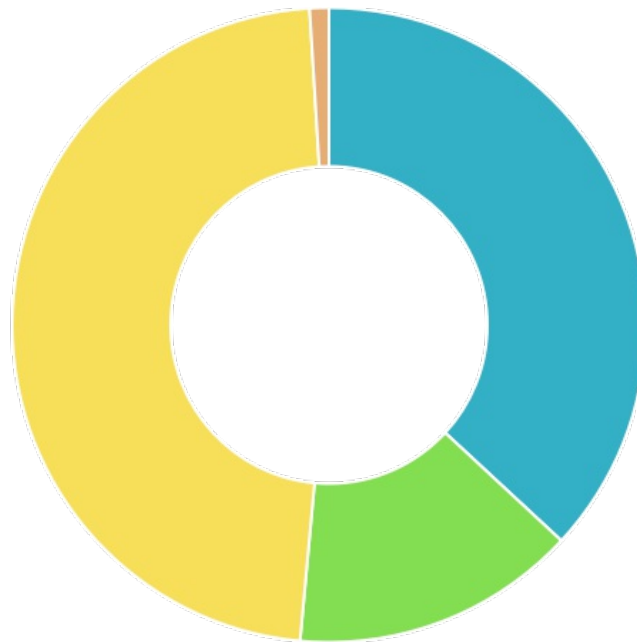
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Standard Deviation	Responses	Weighted Average
● Going debt-free is very important to me personally	1 (1%)	0 (0%)	2 (2%)	20 (19%)	80 (78%)	30.6	103	4.73 / 5
● Going debt-free is absolutely essential to being well prepared	2 (2%)	6 (6%)	11 (11%)	33 (33%)	49 (49%)	17.95	101	4.2 / 5
● I have achieved or am achieving my debt-elimination goals	3 (3%)	11 (11%)	10 (10%)	31 (31%)	46 (46%)	15.92	101	4.05 / 5
● I try to help those closest to me to manage their own debts and spending	4 (4%)	13 (13%)	30 (30%)	41 (41%)	12 (12%)	13.49	100	3.44 / 5
								4.11 / 5



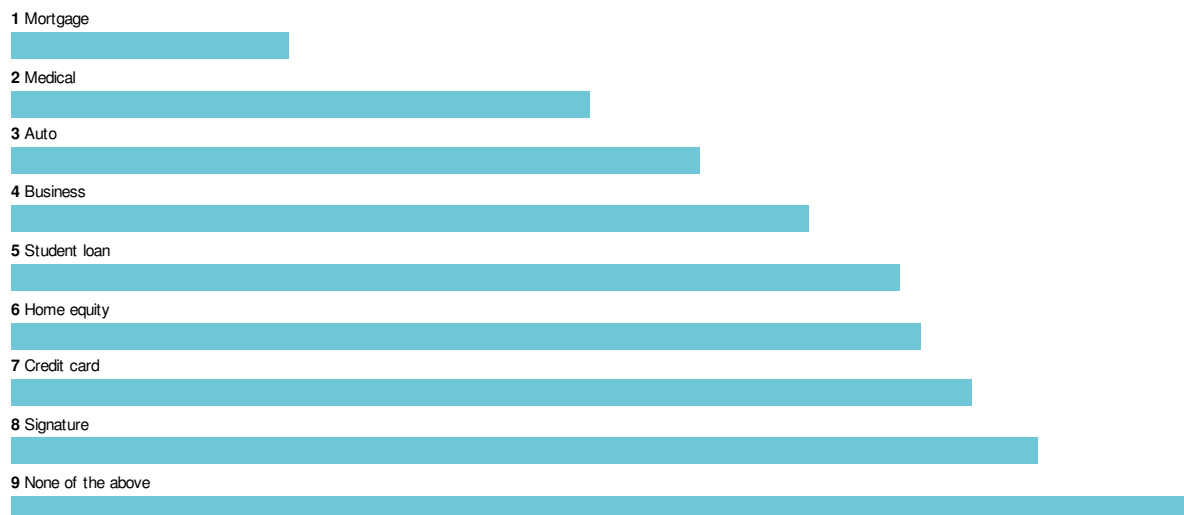
- Going debt-free is very important to me personally
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- I try to help those closest to me to manage their own debts and spending

If I had to chose between paying off debts and keeping some debts but having an adequate emergency cash cushion, I would:

	● Keep the debts and have the cash cushion	● Pay the debts and figure to build the cash cushion later	● Compromise by paying some debts and stocking some cash	● Not sure	Standard Deviation	Responses
All Data	38 (37%)	15 (15%)	49 (48%)	1 (1%)	18.83	103



Of all types of debts, which do I find the most tolerable? (Rank them by moving the most tolerable debts to the top.)



My biggest issue with debt and spending has always been:

Text Responses

The lack of control

CASH IS KING

Unexpected expenses keeping me in debt.

Controlling it.

The borrower is slave to the lender. My debt has mostly been a result of a lack of self discipline. Too soon old and too late smart. The only debt I have now is that I owe myself a benchrest rifle. Don't know when I'll get that paid off. :)

There's always an emergency that eats up any savings.

It is easier to borrow than pay it back.

I'd rather do without than have the debt hanging

Over my head.

interest rates

Spending like crazy when I get a bonus at work.

Not getting in to debt

When you spend on credit you have to pay it back with interest. It can cost two to three time what it would have if you had just saved and paid in cash.

They both leave you with no flexibility, to dependent your job and the economy around you not changing. Both of which can change rapidly and leave you broke and homeless in the blink of an eye if you don't manage your income.

People don't know when to stop. It's like an addiction; if a little is good, a lot is better!

I don't make enough money to cover what I want to spend.

low income forcing me to debt to survive

The interest rates

We are encouraged to spend into a deep hole. Self-control is hard to find these days and credit is too easy. Slavery by any other name.

working it out with my spouse

When I was married, my wife spent 110% of my income.

Being afraid of running out of money-savings in retirement.

none

Live within your means. If you can't pay cash, don't borrow money to buy it.

Building and increasing a liquid reserve while maintaining hard assets.

Using money to make money is better than paying to rent money.

Things, like collectibles, that I have to buy now or lose forever

A moment to get in, a lifetime to get out.

spousal influences

Not having a cash cushion or emergency funds

I hate to participate in any debt enslavement pyramid scam perpetrated by criminal bankers and the governments that they control.

Not enough money.

Debt is arrogance in action; how does anyone know what the future holds for them? To buy something today by promising a piece of tomorrow's income that might not even be there is rank hubris. Also, it robs a person of one of life's great joys: anticipation.

Surveys about debt

Debt is a ticket against your future options, against your future life and happiness.

live below your means

Debts others incurred on my behalf

Paying taxes before paying myself.

Government or personal, it sucks freedom to maneuver out of the organism.

the increasing cost of all products, especially those not made in USA

Mortgage debt, if you owe 1 payment or 100 you lose your house.

It seems way to hard to pay things down and maintain a decent level of living.

I was raised not to spend money I didn't have, so I've never had much debt, other than student loans and a mortgage -- both of which I paid off in record fast time.

Making sure not to overextend myself.

Prioritization. Balancing debt reduction with building savings and spending on home improvement, preps, etc.

Deceptive terms that hide the actual interest or the ability of the lender to change the interest pretty much at will.

not spending

Debt is slavery.

Tax theft leaving me less to spend or save. Debt is often the only alternative.

Freedom

My compelling need to pay it off ASAP

INFLATION!

having always live below our means and not spending unnecessary on things we don't need or can't afford it's a nonissue

finding places to cut the budget

Two separate issues.

My biggest issue with debt is using it to live today or even worse, to "have" something today that I cannot afford until tomorrow. Debt "can" be used as capital to create income, although it is risky.

My problem with "spending" is that I enjoy it too much.LOL

Insufficient income

None

"Debt-free" is only part of the way to "prepared for retirement." You can't discuss debt without considering savings.

CONTROL

With debt I feel that I have lost control over a part of my finances. This is not a good feeling.

People don't understand what a trap debt is, and it's not taught in school.

Why every special snowflake thinks taking student loans to study the humanities is a good idea, and is perplexed when they can't find a job that pays enough to make their repayment terms.

Borrowers are slaves to lenders. Professional lenders contribute heavily to statist poly-tick-ians. Both are parasitic and at war with humanity. Therefore, being debt free is a huge step towards freedom and also starves the parasites in a similar way that denying them tax revenue does.

Variable income leading to spending habits that continue after income changes.

Poor money management skills, wasn't taught when I was a kid - had to learn through painful experience

making money

appetite control. elevating wants to need status

debt limits freedom

Adequate money to both prep and service debt. I've always tried to focus on reducing fixed expenses and bills as much as possible so I can provide liquidity to funnel into preps.

The differential between what the financial institutions pay to borrow money the Fed/big banks and what they charge the consumer.

Spending on impulse; running up new debts before I pay off the old.