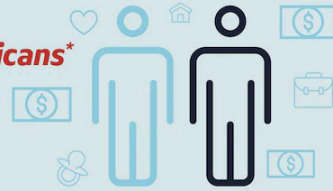


Financial decisions are some of the most complex choices we make.

58% of Americans*
FEEL THAT FINANCES CONTROL THEIR LIFE



AMERICANS ARE WORRIED ABOUT THEIR FINANCIAL FUTURE

68% not having enough money to retire

56% keeping up with the cost of living

45% managing debt levels

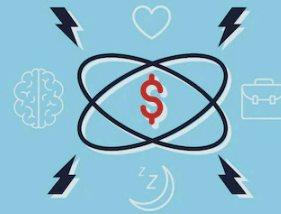


FINANCIAL STRESS IMPACTS AMERICANS IN A VARIETY OF WAYS

43% feel fatigued

42% find it difficult to concentrate at work

41% say it interferes with their sleep



WHEN STRESSED, PEOPLE ARE LESS LIKELY TO:



Save



Plan their spending



Make a list when shopping



Plan ahead to cover unexpected costs.

HOWEVER, THINKING ABOUT LONG-TERM GOALS, FOR EVEN A FEW SECONDS, CAN HELP REVERSE THE NEGATIVE IMPACT OF STRESS.

Americans Who Think More About The Big Picture Are:



More likely to feel in control of their life and finances



More likely to regularly write down their budget



Less likely to spend their paycheck as soon as they get it

PRACTICE THESE SIMPLE TIPS TO DEVELOP A SMARTER MONEY MINDSET



Ask yourself, "Is my mind clear or racing?" to avoid making financial decisions in moments of high stress.



Avoid the snowball effect: rather than letting an impulse purchase cause stress, acknowledge it, accept it, and make a plan to help you do better next time.



Focus on what you can control and change instead of what you can't.



*The Capital One Mind Over Money Study was conducted in partnership with The Decision Lab. The interviews of 1,011 nationally representative US adults over the age of 18 took place on March 10-11, 2019, using Amazon's Mechanical Turk® platform.