



## Budgeting and saving are top financial resolutions for 2009

6th January 2009

The top financial resolutions for 2009 are budgeting money better and saving regularly for a rainy day according to research conducted for AIB by RED C. The research launches AIB's Financial Healthcheck – an online questionnaire that allows people to recognise, identify and prioritise their financial needs – and indicates that saving money overall is something people plan on doing in 2009. AIB's Financial Healthcheck is available on [www.aib.ie/financialhealthcheck](http://www.aib.ie/financialhealthcheck)

The top financial resolutions for 2009 are:

19%	Budgeting my money better
19%	Saving regularly for a rainy day
8%	Saving up for a large purchase (e.g car, furniture etc)
8%	Earning or making more money
7%	Reduce the size of my debt
5%	Reduce monthly expenditure to within my means
4%	Carry on as I am

While budgeting and saving are seen as the top financial resolutions, budgeting was more likely to be chosen by married respondents while saving for a rainy day was preferred more by younger people. In terms of lifestyle resolutions, getting fit (26%), giving up smoking (22%), losing weight (15%), saving money (14%) and improving diet (12%) are the top five expressed in this survey.

AIB's new financial healthcheck online questionnaire allows users to get an overview of their financial situation. This online form asks a series of questions around everyday financial needs with the whole process taking less than 5 minutes to complete. A report can be printed at the end showing areas that need to be looked at – whether it is savings, budgeting, or reducing debt and there is no obligation to purchase any product after taking the healthcheck. AIB's financial healthcheck is available on [www.aib.ie/financialhealthcheck](http://www.aib.ie/financialhealthcheck) and is open to everyone.

Robert Mulhall, Head of AIB Customer Relationship Management, said:

*"As the New Year begins it's an appropriate time to be looking at goals and resolutions – both financial and non financial. Christmas and New Year is a time that brings extra expense to many households and we recognise that this and the economic environment in 2009 have left many people feeling more concerned about their financial needs. With our 280 outlets nationwide and expert financial advisers we have a wealth of experience in helping people manage their money. We have launched our Financial Healthcheck online to give everyone the opportunity to get an overview of their financial situation as 2009 begins."*

\*RED C research conducted 8-10th December – sample: 1,000 interviews with a nationally representative sample of adults aged 18+ conducted by telephone

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