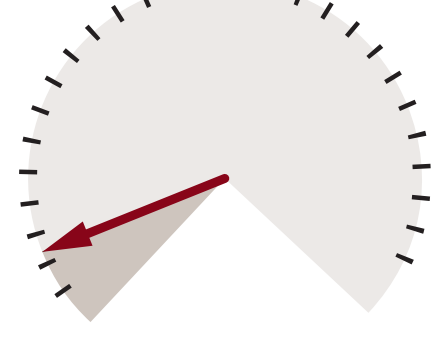


# Financial Focus: Goals and Reflections of Today's Consumer

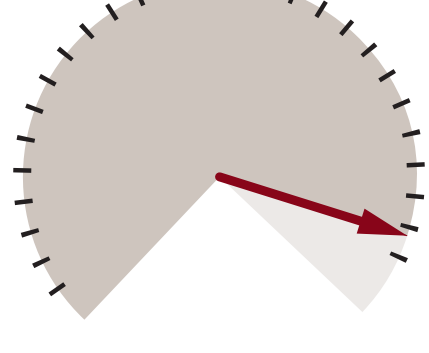
A Lincoln Financial Group study gauges Americans' perspectives and emotions around personal finance, and progress — or lack thereof — toward financial goals

## Americans' Financial Feelings Today



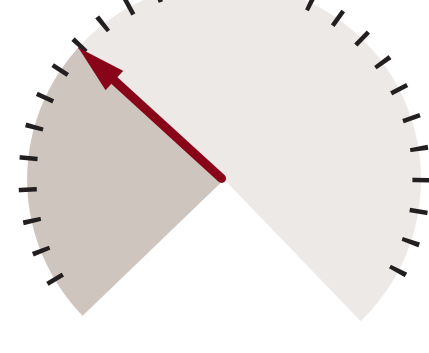
**7%**

feel "very well off"



**68%**

feel "comfortable" or "stable"



**24%**

feel they are "barely getting by" or "in trouble"

## Goals: Now, Later, and Lifetime

**Immediate**  
(New Year's Resolutions)



**Short-term goals**  
(2017)



**Long-term goals**  
(Lifetime)



**55%**

made New Year's resolutions in 2017

**36%**

focused on finances or career

**34%**

have specific financial goals for 2017

Top financial goals:

- 1 Reducing debt
- 2 General savings/emergency funds
- 3 Retirement savings

**32%**

say retirement is a top long-term goal

**17%**

want to be debt-free

## Navigating potential roadblocks

### The debt epidemic

**50%**

say debt is a problem

**28%**

say they fear being unable to pay off debt

### The unexpected

**46%**

fear unforeseen health expenses, greater than any other financial concern

**28%**

worry about unexpected accident expenses

## Tips to navigate it



**Set formal goals to lighten debt**

Those with specific financial goals are four times more likely than those with no goals to feel they will be in a much better place financially in the next four years



**Don't sacrifice savings**

Focus on paying debt, but leave some room to save for the future — start with an employer retirement plan to benefit from the employer match



**Take advantage of workplace benefits**

Disability insurance protects your paycheck if you are unable to work due to an injury or illness

Accident insurance helps you pay for expenses not covered by medical insurance

Critical illness insurance provides funds to cover day-to-day expenses while you recover from an illness



Explore ways to navigate today and save for your financial future, based on your current situation and priorities

[Get started now](#)



You're In Charge®

Source: Financial Focus: Goals and Reflections of Today's Consumer, Lincoln Financial Group, 2017. Results of the 2017 Financial Focus Study are based on an online survey of 2,500 adults 18 years of age or older across the United States, conducted in 2017 by Lincoln Financial Group and PSB. The sample was targeted using quotas to reflect the proportion of adults 18 or older within the United States. The margin of error is +/- 2% at the 95% confidence level.

For more information about the study, [click here](#).

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