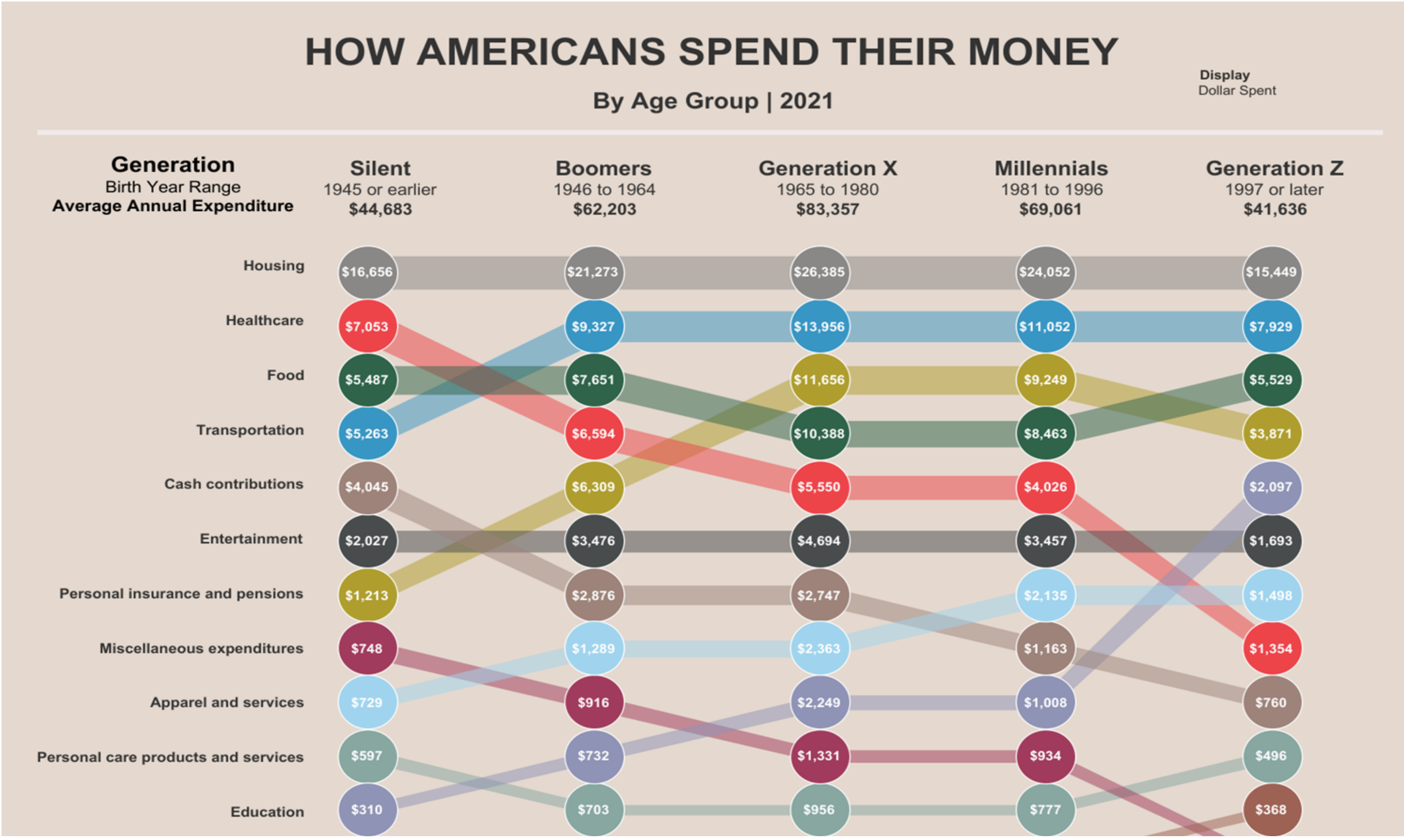
10 MILLION "TITHERS" give $50+ BILLION & "TITHERS" ARE BETTER OFF FINANCIALLY

www.STATEofthePLATE.info Research from **5,444 Christians** in all 50 states & 70+ countries

	CHRISTIAN TITHERS*	CHRISTIAN NON-TITHERS
Are Debt-Free	28%	13%
Owe on a mortgage	52%	66%
Are making car payments	26%	38%
Credit cards bills >30 days	20%	40%
Have debts of $2500 to $50K	36%	41%
Have debts over $50K	15%	25%
Have Assets/Estate - $250K+	58%	46%
Donate to 5+ places	52%	37%
Have a will/estate plan	71%	57%

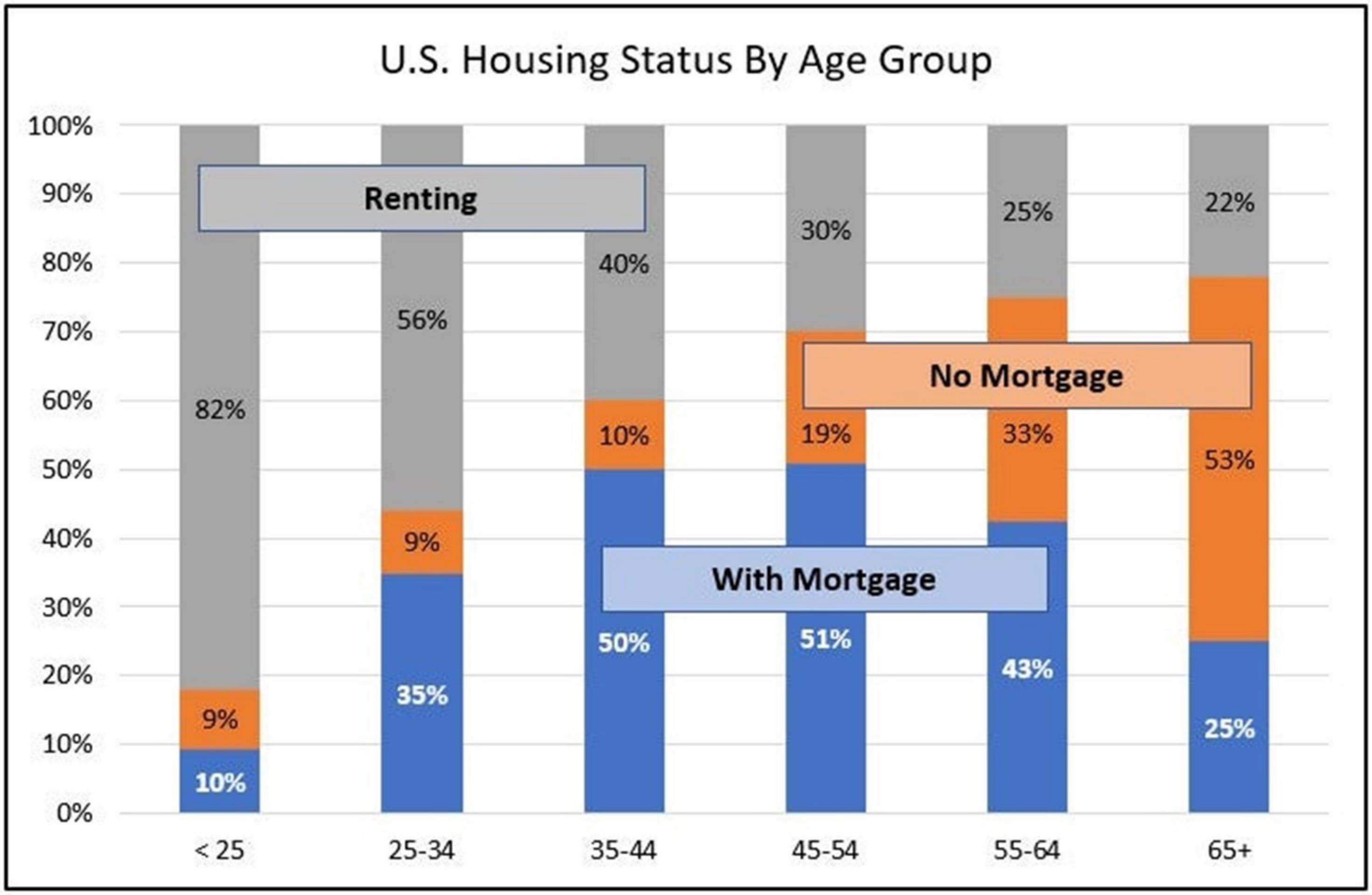
*Christians who faithfully donate 10% OR MORE to their church and Christian/charitable organizations (whether they consider themselves "tithers" or not). Barna estimates 5% of Americans tithe. This equals 10 MILLION people donating more than $50 BILLION dollars annually. 12% of born-again Christians tithe.



Generation	Average Spend on Housing (2021)	% of Total Spend
Silent (1945 or earlier)	$16,656	37.3%
Boomers (1946 to 1964)	$21,273	34.2%
Generation X (1965 to 1980)	$26,385	31.7%
Millennials (1981 to 1996)	$24,052	34.8%
Generation Z (1997 or later)	$15,449	37.1%

Generation	Birth Year Range	Average Annual Expenditure (2021)
Silent	1945 or earlier	$44,683
Boomers	1946 to 1964	$62,203
Generation X	1965 to 1980	$83,357
Millennials	1981 to 1996	$69,061
Generation Z	1997 or later	$41,636

United States Bureau of Labor and Statistics 2021

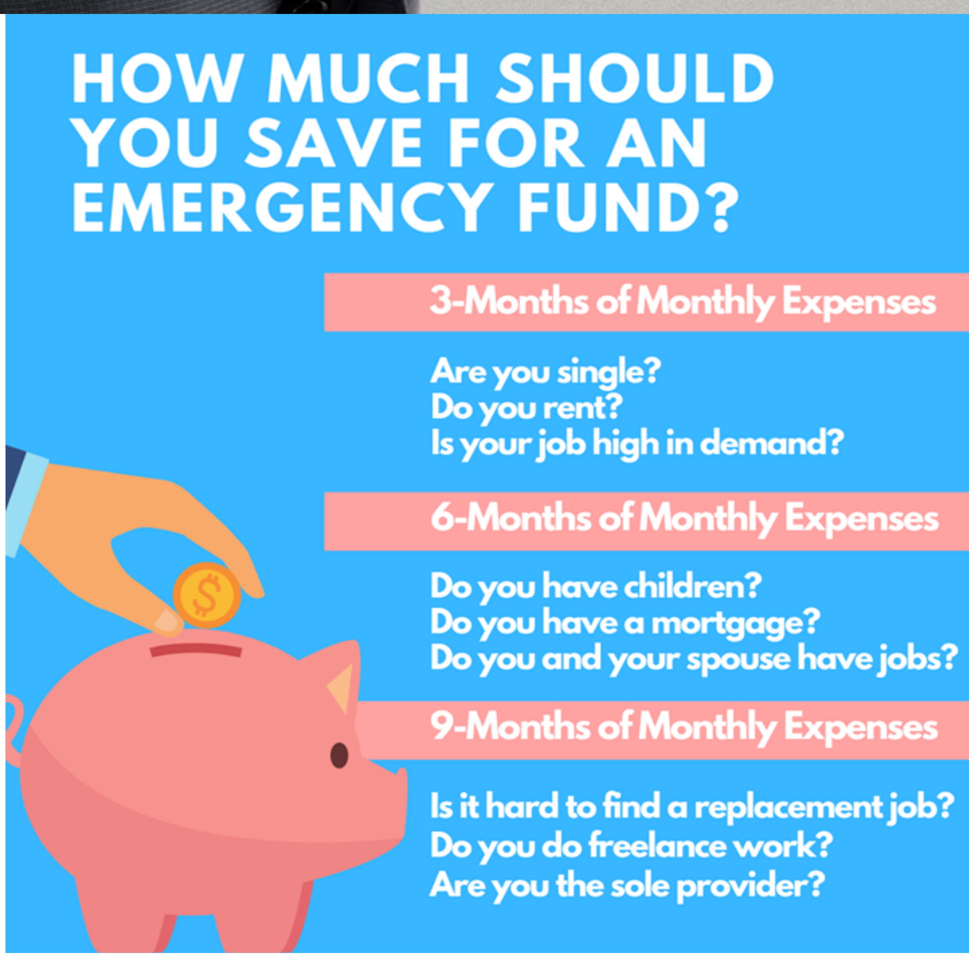


- Gen X has been nicknamed the [“sandwich generation”] because many members of this age group are financially supporting both their aging parents as well as children of their own.

- The second biggest spenders are Millennials with an average annual expenditure of $69,061. Just like Gen X, this generation’s top three spending categories are housing, healthcare, and personal insurance.

- On the opposite end of the spectrum, members of Generation Z are the lowest spenders with an average of $41,636. per year. Their spending habits are expected to ramp up, especially considering that in 2022 the oldest Gen Zers are just 25 and still early in their careers.


SAVE THE RAISE
If you can make ends meet on your pre-raise salary, instead of spending your annual raise, add it straight to your savings and live on last year's budget. Your savings will grow faster than you could have imagined.
@zionsbank


HOW MUCH SHOULD YOU SAVE FOR AN EMERGENCY FUND?
3-Months of Monthly Expenses
Are you single?
Do you rent?
Is your job high in demand?
6-Months of Monthly Expenses
Do you have children?
Do you have a mortgage?
Do you and your spouse have jobs?
9-Months of Monthly Expenses
Is it hard to find a replacement job?
Do you do freelance work?
Are you the sole provider?

Key Factors for Borrowing Money

- The debt-to-income (DTI) ratio measures the amount of income a person or organization generates in order to service a debt.

- A DTI of 43% is typically the highest ratio a borrower can have and still get qualified for a mortgage, but lenders generally seek ratios of no more than 36%.

- A low DTI ratio indicates sufficient income relative to debt servicing, and it makes a borrower more attractive.
- Debt lenders look at : mortgage, rent, car loan, credit cards, etc.

- Your credit rating plays a major role in your ability to get a mortgage, make major purchases, or rent an apartment.

- If you have a poor credit rating, lenders may not shun you; instead, they'll lend you money at a higher rate than that paid by someone with a better credit rating.

- Five major factors impact your credit rating: credit payment performance, credit utilization, credit history length, credit mix, and inquiries.

- There are key strategies to improve and maintain your credit rating, such as making payments on time, not overextending yourself, and limiting your credit applications.