

## Poll: Americans Embrace "Do-It-Yourself" Lifestyle in 2012

### Consumers Take DIY Approach to Resolutions and Rewards, Says New Survey by Chase Slate with Blueprint

WILMINGTON, Del. - January 4, 2012 - According to research released today by [Chase Card Services](#), a division of JPMorgan Chase & Co. [NYSE: JPM], 2012 is shaping up to be the year of "do-it-yourself" among American consumers. From travel to fitness to managing money, the *What's on Your Slate?* poll from Chase Slate<sup>SM</sup> with Blueprint® reveals that people are taking steps to achieve their goals - and have fun - on their own terms this year. For example, 46 percent will exercise at home or outdoors instead of at a gym or health club, and 59 percent will pamper themselves at home rather than making visits to a spa or salon.

"Starting the year off with a resolution to better manage spending and borrowing is one way for self-sufficient consumers to take control of their financial well-being," said Tom O'Donnell, general manager, Chase Slate. "Whether to save money, achieve a greater sense of personal accomplishment or maybe both, Americans prefer to 'do it themselves' in 2012."

#### New Strategies for Keeping Classic Resolutions

In keeping with past years, losing weight and getting in shape tops the list of New Year's resolutions, with 35 percent of Americans citing it as their number one goal for 2012. When it comes to exercising, nearly half (46 percent) of survey respondents prefer to run or walk outside or work out in a home gym, compared to only 28 percent who choose a local gym or health club.

Nineteen percent of consumers report that managing their personal finances more effectively is their top priority in 2012, and many will consult web-based resources in their efforts to achieve this goal:

- 56% will take advantage of online coupons from retailers
- 49% will use online banking or bill-pay
- 41% will cash in on offers from online group deals

"Taking advantage of tools like Blueprint that help with tracking expenses is a simple way to stay in control of your finances," said Caryn Kaiser, general manager, Chase Blueprint. "When you're informed about where your money is going, it's easier to create a plan you can stick to - and avoid surprises when it's time to pay the bills."

Chase Blueprint is a free set of features available on most Chase credit cards that dramatically improves the way customers manage their spending and borrowing. Blueprint helps consumers take charge of their credit card finances, pay down balances faster and avoid interest on everyday purchases - even when they carry a balance.

When it comes to making purchase decisions, web-based user reviews surpassed social networking sites and personal conversations as the preferred source of advice: 47 percent of consumers said they most often used online reviews to inform their choices, compared to 28 percent who ask a friend and five percent who turn to social networks.

#### Do-it-Yourself Fun and Leisure in 2012

American consumers are also taking matters into their own hands when it comes to leisure activities, including vacations. Among the two-thirds of respondents planning getaways during the New Year, 41 percent will be packing up the car to head out for a road trip. The recession-friendly concept of an at-home vacation or "staycation" was selected by only 18 percent of vacationers for the coming year, and thirty-four percent of people surveyed said they had no vacation plans for 2012 at all.

As far as other indulgences, 59 percent of those surveyed plan to keep up appearances using at-home beauty products like nail polish or self-tanner. In comparison, 22 percent will make regular salon visits, and only two percent will utilize full-service salon packages. And, nearly one-third of respondents (29 percent) prefer to celebrate a special occasion with a home-cooked meal as opposed to dining in a restaurant.

#### Embracing the Simple Life?

Despite advances in technology, a number of those polled for the *What's on Your Slate?* survey expressed a desire to get "back to basics" in 2012. Thirty-one percent of consumers cite an old-fashioned phone call as the tool they use most frequently

for communicating with friends, although text messaging came in a close second with 30 percent. Email ranked third with 26 percent, and only 13 percent of respondents cited social networks as their primary method of keeping in touch.

When asked about their next big technology purchase, laptop computers topped the list with 21 percent of those polled citing this item. Twenty percent are planning to purchase smartphones, 18 percent will invest in tablets, and 12 percent will go for interactive TVs. However, 29 percent of consumers were not planning to purchase any of these gadgets in the near future. Finally, in terms of shopping destinations, almost half of respondents said they make most of their purchases at a department store (48 percent). Online shopping came in second with 29 percent of the vote, followed by big box retailers (17 percent) and local boutiques or specialty stores (seven percent).

### **About the Chase What's On Your Slate Survey**

The Chase *What's on Your Slate?* survey was conducted online on behalf of [Chase Card Services](#) by Research Now, an independent research company. Interviews were conducted from November 28 to November 30, 2011 among a nationally representative sample of 1,202 respondents age 18 and older. The margin of error for total respondents is +/- 2.83% at the 95% confidence level.

### **About Chase Slate<sup>SM</sup> with Blueprint<sup>®</sup>**

[Chase Slate](#) includes [Blueprint](#), an innovative set of financial management features that helps customers design plans to save on interest and pay down balances faster. With Slate with Blueprint, customers can take greater control of their finances and make real progress every day. **Save Money:** Slate's Blueprint features help customers manage spending and borrowing-on their terms. Blueprint is easy to set up, customizable, simple to use and free with a Slate card. **Save Time:** Slate with Blueprint not only saves customers money, it saves them time. Customers can choose from a range of free online and mobile features that let them manage their account when and where they want. **Stay Secure:** Slate customers are covered. Slate with Blueprint comes standard with Chase's patented Fraud Protection and security features, which means around-the-clock protection for customer accounts. To learn more, visit [www.chaseslate.com](http://www.chaseslate.com).

### **About Chase**

Chase is the U.S. consumer and commercial banking business of JPMorgan Chase & Co. (NYSE: JPM), a leading global financial services firm with assets of \$2.3 trillion and operations in more than 60 countries. Chase serves consumers and small businesses through 5,200 bank branches, 16,200 ATMs, mortgage offices, and online and mobile banking, as well as through relationships with auto dealerships and schools and universities. Chase also has issued more than 90 million credit cards. More information about Chase is available at [www.chase.com](http://www.chase.com).