

IT'S NEVER TOO LATE TO START YOUR FINANCIAL JOURNEY

Get empowered, gain control, end the cycles of debt and stress, and plan for your future. The following statistics show why now is a great time to start down the road to better financial health.

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Child care for one infant and one other child would take nearly



of a median family's income.¹

A minimum wage worker would need to **WORK FULL TIME** for **33 WEEKS** to pay child care for an infant.¹



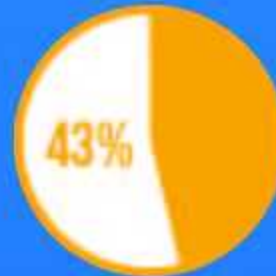
of adults in the U.S. say their retirement savings is not on track.



said they have no retirement savings or pension whatsoever.²



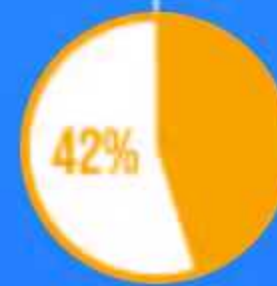
If faced with an unexpected expense of **\$400,**



of adults would either have to borrow or sell something to pay for it or not cover it at all.²



aren't able to pay for all of their current month's expenses, especially credit card bills.²



The typical amount of U.S. education debt in 2019 was between **\$20,000** and **\$24,999**



of education debt being outstanding student loans.²



There were **2.1 MILLION** identity theft and fraud reports in 2019 for a total loss of

\$3.3 BILLION³

With First Bank's free financial education resources, you can learn how to build up your credit score, design a feasible budget, avoid fraud, plan for big purchases, and take the first steps toward saving for retirement.

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localfirstbank.com/atwork

1. For NC residents. SC resident would be 25% and 21 weeks, respectively. Economic Policy Institute 2020.
2. Federal Reserve Economic Well-Being of US Households in 2019 - 2020.
3. FTC Report in February 2021.