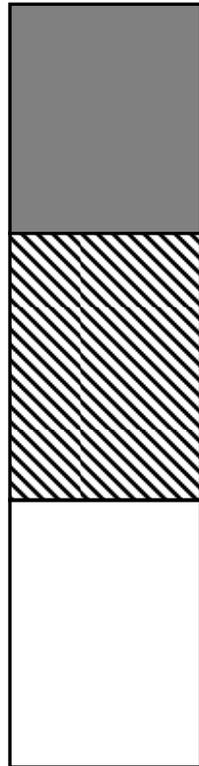


How Consumers See Their Budget

Consumer's Budget



Investment
Spending



Income
Taxes



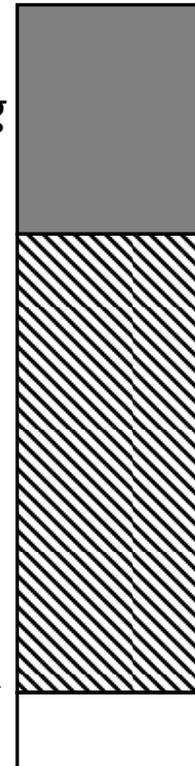
Required
Spending



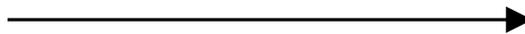
Discretionary
Spending



Consumer's Perceived Budget



*Confuses Discretionary Spending
with Required Spending*



*Which is why they "just can't
afford to invest...."*

