1) The first graph, shown in figure 1, illustrates the average financial satisfaction scores across various age groups, revealing some notable trends. While most groups maintain moderate levels of satisfaction, the 45-54 age group stands out with the lowest average score, a stark drop compared to the 35-44 age group, which is the most satisfied with an average score of 2.91. This sharp decline in satisfaction among 45-54-year-olds can perhaps be attributed to several factors. At this stage of life, individuals often face peak financial pressures, such as managing mortgage payments, or raising children through an expensive part of life. Additionally, high expectations for financial stability at this age often clash with reality, leading to dissatisfaction, especially when comparing themselves to peers or grappling with broader economic challenges such as inflation or market volatility. Perhaps these combined pressures uniquely impact this group, resulting in their significantly lower financial satisfaction compared to others.

2) The second graph, shown in figure 2, illustrates the relationship between age, gender, and the frequency of purchase regret. Each response option was scored from 1 to 9, with 9 indicating the highest frequency of regret. Notable trends emerge when analyzing the data by gender and age group.

   a) For men, the frequency of purchase regret increases significantly with age, reaching its peak in the oldest age group (75+). This is represented by the steadily rising red dotted trendline across age groups. Conversely, women exhibit the opposite pattern: their purchase regret frequency decreases as they age, reflected by the downward-sloping blue dotted trendline. In terms of specific age groups, women reported higher regret scores than men in the younger categories (18–24, 25–34, and 35–44), while men reported higher scores in older age groups (45–54, 55–64, 65–74, and 75+). These findings suggest that younger women are more prone to purchase regret, while older men experience it more frequently as they age.

3) Lastly, Figure 3 examines whether individuals who frequently used budgeting tools or apps experienced fewer emotional reactions related to financial stress. Surprisingly, the findings reveal that those who used budgeting tools or apps more frequently tended to experience heightened emotional responses, such as increased stress and crying, compared to those who used them less frequently. The graph illustrates a direct correlation between higher budgeting tool usage and increased emotional intensity. These results challenge the assumption that budgeting tools inherently reduce emotional distress and may suggest that users of such tools are more attuned to their financial pressures, which could amplify emotional reactions.

Figure 1

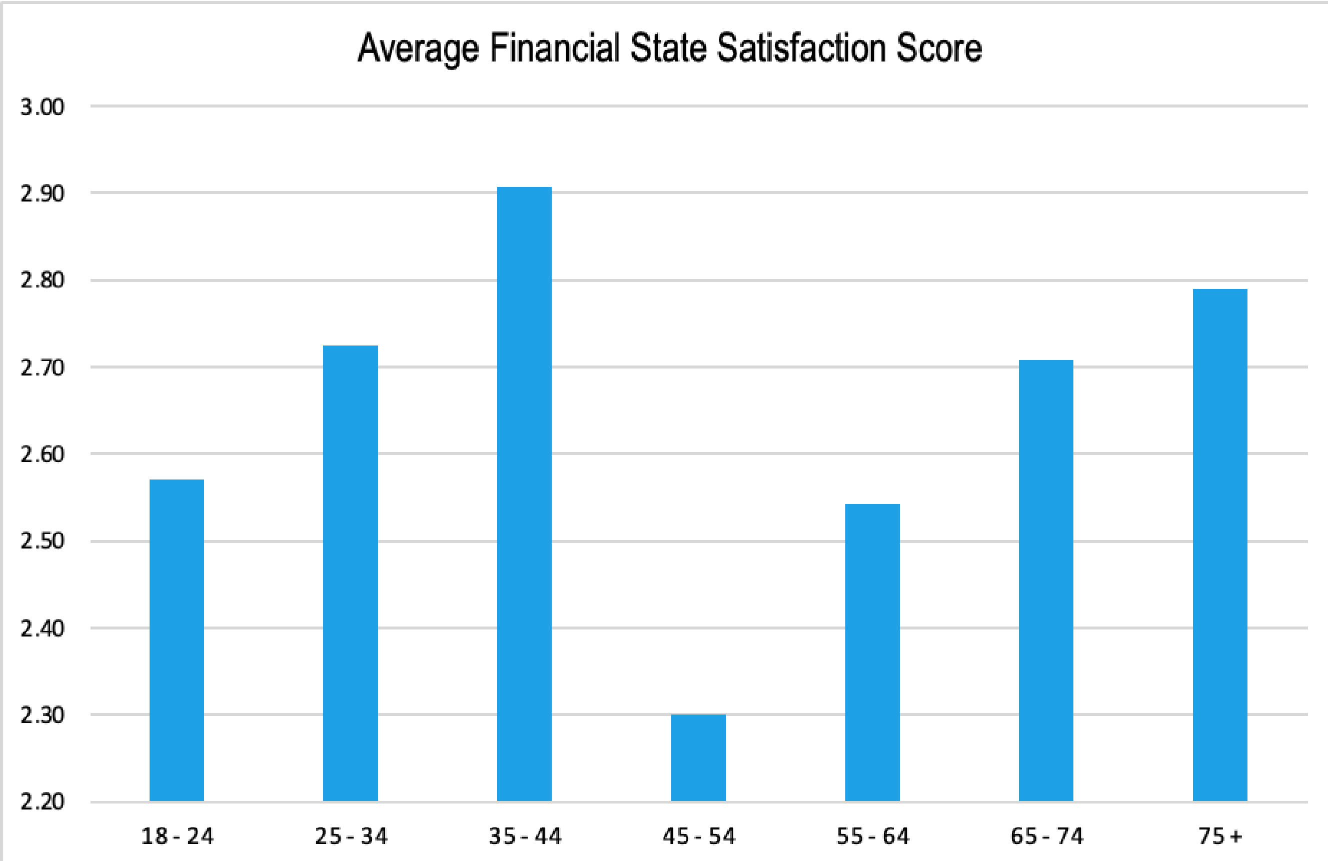


Figure 2

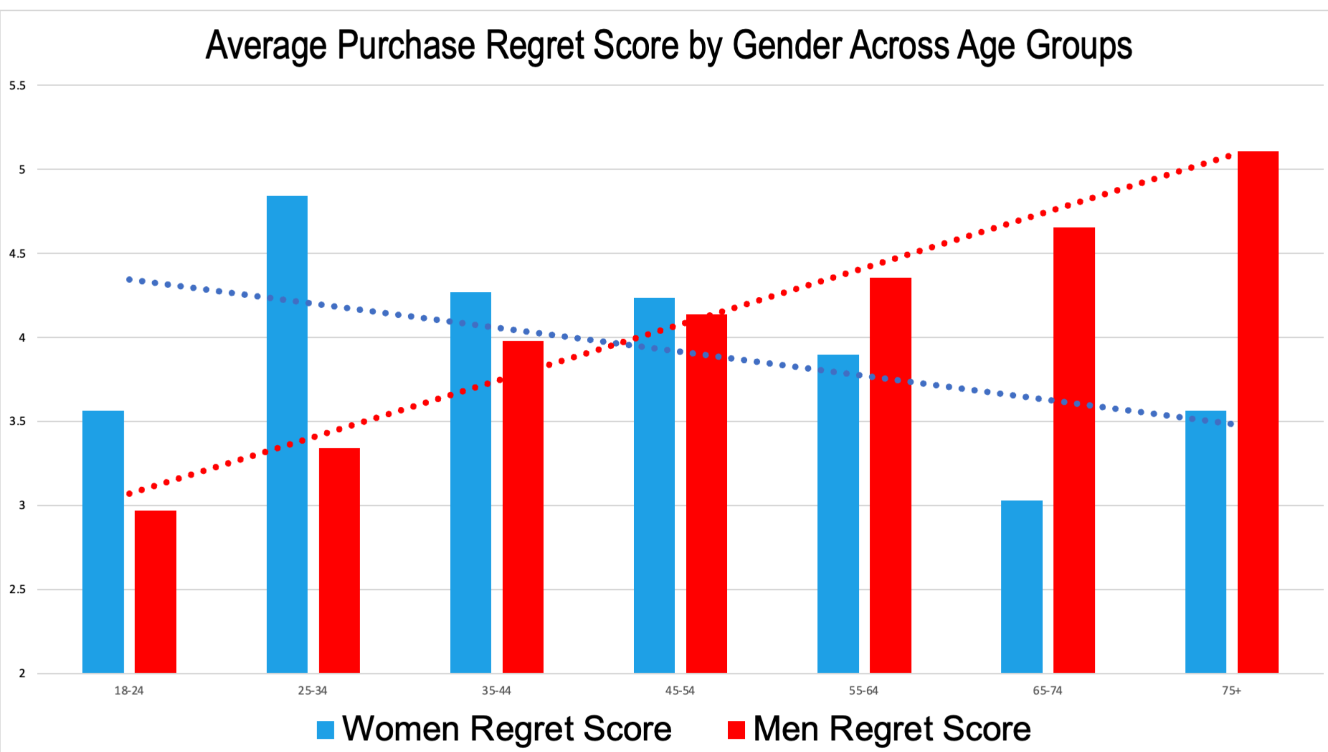
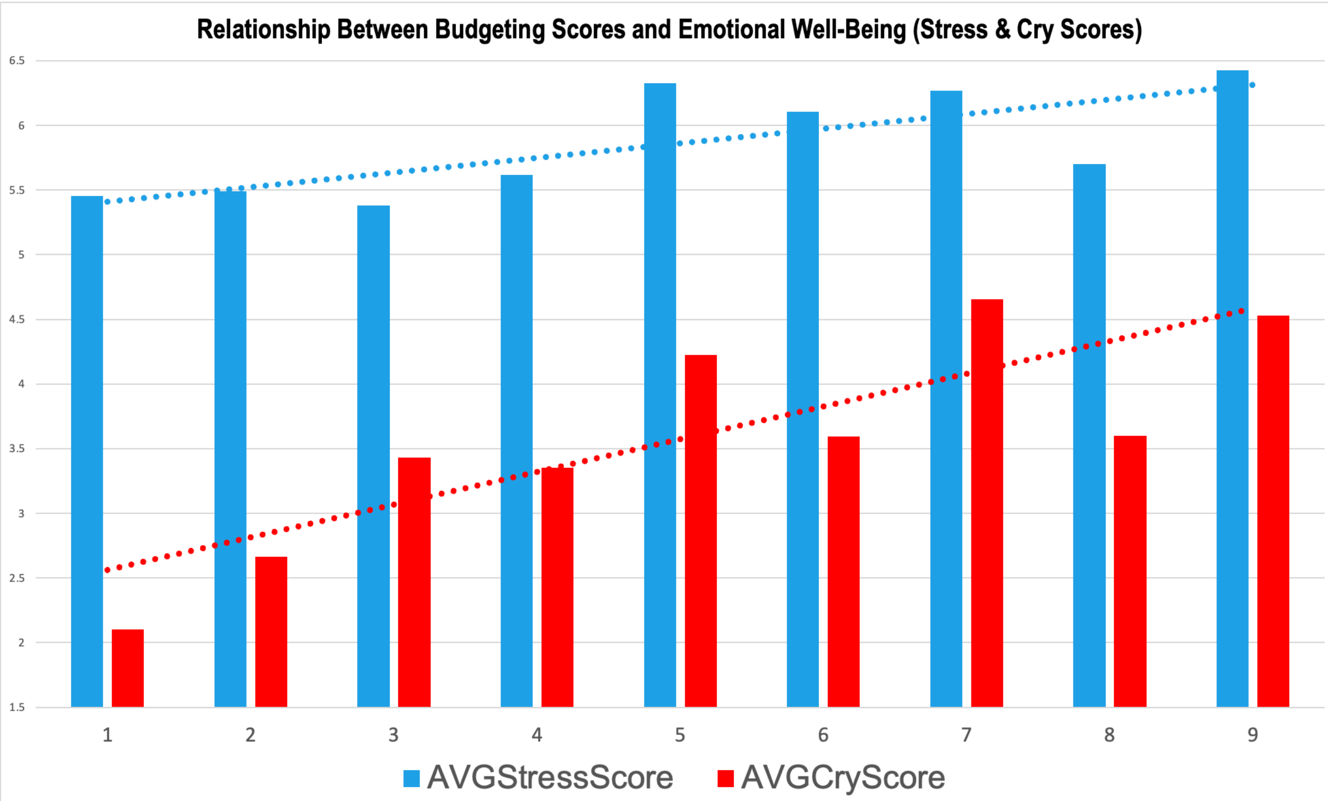


Figure 3



Relationship Between Budgeting Scores and Emotional Well-Being (Stress & Cry Scores)
6.5
6
5.5
5
4.5
4
3.5
3
2.5
2
1.5
1
2
3
4
5
6
7
8
9
AVGStressScore
AVGCryScore