

Paycheck to Paycheck

8,385,374
404,284

TOTAL UNIVERSE / BASE RATE \$85.00/M
Monthly Hotline +\$10.00/M
Emails +\$20.00/M

LIST TYPE

Consumer



Description:

The consumers on our Paycheck to Paycheck file are struggling to pay their bills. Money comes in and money goes out. Almost 45% of Americans usually live paycheck to paycheck to make ends meet. Unexpected expenses are an additional burden and making major purchases has to be put on hold. In addition, these individuals may have bad credit or maxed out credit cards. Cash advances, payday loans, and mail order and catalog promotions that offer a line of credit or deferred payment on merchandise purchased are ideal offers for these Paycheck to Paycheck consumers. This file is GLB compliant.

Some Interesting Stats:

- 63% of Americans would have trouble finding \$500 to pay for an emergency.
- 71% off the 56% of people who said they worried about the finances last year are now concerned about having enough money to cover everyday expenses.
- Nearly a quarter (24.8 percent) of Americans have less than \$100 to their name.
- Three in four American workers say they live paycheck to paycheck, at least some of the time.

Source:

Direct Response and Online

Additional Notes:

Payment: VISA and MasterCard accepted.

Pre-payment: Required for NEW clients.

Cancellation: Orders canceled after mail date requires payment in full. Orders canceled after processing or shipping, but prior to mail date, will incur a \$150 flat charge and \$10/M run charges. Canceled orders prior to processing are subject to a \$150 flat charge.



Focus USA

95 North State Route 17, Suite 109
Paramus, NJ 07652
Tel: (201) 489-2525
Fax: (201) 489-4499
E-mail: info@focus-usa.com
Web: www.focus-usa.com

SELECTS

Age	\$6.00/M
CSI (Credit Score Index)	\$15.00/M
Ethnicity by Type	\$10.00/M
Finance Loan Holders	\$10.00/M
Gender	\$6.00/M
Homeowner/Renter	\$5.00/M
Income	\$6.00/M
Insurance Prospects	\$5.00/M
Length of Residence	\$5.00/M
Low-End Shoppers	\$10.00/M
Marital Status	\$5.00/M
Online Shoppers	\$10.00/M
Presence of Children	\$5.00/M
Single Parents	\$7.50/M
State, Zip, SCF	\$5.00/M

Please inquire for additional selects.

MINIMUM ORDER

Postal: 10,000
Email: 20,000

DEMOGRAPHICS

57% Female
41% Male
Average Age: 41
Median Household Income: \$36,000

ADDRESSING

Email	\$50.00/F
FTP	\$50.00/F
Running Charges	\$8.00/M
ZIP+4	\$6.50/M