



Discover U.S. Spending Monitor

| | Aug | July | June | May |
|---------------|-------|-------|-------|-------|
| Discover CSM | 94.9 | 97.2 | 96.7* | 100.0 |
| Econ Spending | 97.0 | 100.7 | 99.8 | 100.0 |
| Discover SBW | 102.4 | 107.3 | 102.5 | 110.0 |

The August Discover Consumer Spending Monitor declined 2.3 points 94.9. The baseline for the Monitor was established at 100.0 in May 2007. Seven of the nine baseline questions for the Monitor showed decreases August. The fall of the overall index was mainly a result of a less favorable rating for the economy. In addition, people said they would be spending less next month and more saw a possibility that they would encounter added expenses or shortfalls in the next 30 days. Consumers remained bullish about their spending capacity as there was an increase in the number of consumers saying they had money left over after paying August bills and enough on hand to cover their lifestyle for six months.

- The number of Americans who rated the economy as excellent dropped from 12.6% in July to 10.3% in August.
- In August 61.9% said the economy was getting worse compared to 57.6% in July and 58.8% in June. Meanwhile, 28.0% rated the economy as poor compared to 26.1% in July.
- When looking at personal finances, the figures were nearly comparable with last month, except that there was a 1.9 point increase in the number of consumers who claim their finances are getting worse: 42.9 in August v. 41.1 in July.
- Weekly results showed wide swings in consumer confidence, mirroring economic news. In the last five weeks the Monitor has had rubber balled with readings consecutively from July 25 of 98.7, 94.4, 96.9, 92.5, and 95.2.
- A lot of people seem to be cautious: nearly 43% say they will engage in less discretionary spending next month, and nearly 38% say they will spend less on major personal items in the month ahead.

With respect to spending, there was a decline in the number who say they will spend more next month and an increase in the number who say they will spend less. 67.3% said they will spend the same or less next month. That jibes with the results of questions on capacity and budget. Despite poorer economic outlooks, more than half of consumers say they will have money left over after paying their bills in August. In addition, a healthy 77.9% say they will have the same or more leftover next month. More than one in five (21.7%) say they have enough money on hand to sustain their current lifestyles for six months. That's up slightly from last month's 20.9%.

Data for the month of August was based upon national telephone interviews with adults conducted nightly from August 2 to August 22, 2007. The margin of error for a sample exceeding 10,000 respondents is less than +/- one percentage point with a 95% level of confidence. The survey was conducted by Rasmussen Reports, LLC using automated survey techniques. Rasmussen Reports interviews approximately 500 adults each night to compile data for the Discover Consumer Spending Monitor.

* All June data reflects recalculation of the Monitor without Q9 included.



Toplines – As of August 24, 2007
 Discover Spending Confidence Monitor
 Survey of 10,000 US Adults
Significant Changes Highlighted in Red

Baseline Index Questions

August 97.4 v. July 101.1

1* Generally speaking, how would you rate the U.S. economy these days?

| | Aug | July | June | May |
|-----------|-------|-------|-------|-------|
| Excellent | 10.3% | 12.7% | 12.2% | 12.0% |
| Good | 22.6% | 23.3% | 23.5% | 23.1% |
| Fair | 37.5% | 35.9% | 35.1% | 36.0% |
| Poor | 28.0% | 26.1% | 27.8% | 27.4% |
| Not sure | 1.7% | 2.0% | 1.4% | 1.5% |

August 94.9 v. July 103.6

2* Are economic conditions in the country getting better or worse?

| | Aug | July | June | May |
|----------|-------|-------|-------|-------|
| Better | 19.0% | 21.0% | 20.7% | 21.4% |
| Worse | 61.9% | 57.6% | 58.8% | 61.3% |
| Same | 14.8% | 16.1% | 15.3% | 12.6% |
| Not sure | 4.3% | 5.4% | 5.1% | 4.7% |

August 98.2 v. July 98.6

3* How would you rate your own personal finances these days?

| | Aug | July | June | May |
|-----------|-------|-------|-------|-------|
| Excellent | 11.2% | 10.9% | 10.7% | 11.4% |
| Good | 30.0% | 30.0% | 29.7% | 30.1% |
| Fair | 35.7% | 37.4% | 37.5% | 37.5% |
| Poor | 21.0% | 19.2% | 19.7% | 19.0% |
| Not sure | 2.2% | 2.5% | 2.3% | 2.0% |

August 97.6 v. July 99.6

4* Are your personal finances getting better these days, or worse?

| | Aug | July | June | May |
|----------|-------|-------|-------|-------|
| Better | 30.9% | 31.7% | 30.5% | 33.7% |
| Worse | 42.9% | 41.1% | 42.6% | 43.5% |
| Same | 24.4% | 24.7% | 24.5% | 20.8% |
| Not sure | 1.8% | 2.4% | 2.4% | 2.0% |

August 94.1 v. July 96.2

5* Think for a moment about all the money you spend each month... Are you spending more, less or about the same as you spent last month?

| | Aug | July | June | May |
|----------|-------|-------|-------|-------|
| More | 39.5% | 41.2% | 43.8% | 45.5% |
| Less | 14.4% | 13.0% | 13.4% | 12.5% |
| Same | 44.8% | 44.3% | 41.2% | 40.3% |
| Not sure | 1.4% | 1.4% | 1.5% | 1.7% |

August 90.1 v. July 93.6

6* Do you think you will spend more, less or about the same next month?

| | Aug | July | June | May |
|----------|-------|-------|-------|-------|
| More | 30.3% | 32.7% | 34.1% | 40.0% |
| Less | 15.8% | 13.3% | 14.2% | 12.9% |
| Same | 51.5% | 51.9% | 49.5% | 44.8% |
| Not sure | 2.4% | 2.2% | 2.3% | 2.3% |



August 99.1 v. July 101.3

7* Over the next 30 days, do you anticipate any added expenses or a shortfall in income that would cause you to cut back on your current lifestyle or spending habits?

| | Aug | July | June | May |
|----------|-------|-------|-------|-------|
| Yes | 38.4% | 37.2% | 38.2% | 38.0% |
| No | 48.9% | 50.0% | 48.4% | 49.6% |
| Not sure | 12.6% | 12.8% | 13.4% | 12.4% |

August 99.8 v. July 100.8

9* [Only those who answered yes to #6] Okay, will you have more money left over than last month, less money, or about the same amount?

| | Aug | July | June | May |
|----------|-------|-------|-------|-------|
| More | 13.8% | 14.0% | 13.5% | 15.1% |
| Less | 21.2% | 19.9% | 21.2% | 21.6% |
| Same | 64.1% | 65.2% | 64.7% | 62.4% |
| Not sure | 0.9% | 0.9% | 0.7% | 0.9% |

August 92.8 v. July 92.6

8* When you finish paying all of your regular bills this month, will you have money left over?

| | Aug | July | June | May |
|----------|-------|-------|-------|-------|
| Yes | 50.7% | 50.9% | 49.3% | 55.3% |
| No | 37.8% | 37.3% | 38.3% | 33.7% |
| Not sure | 11.5% | 11.8% | 12.4% | 11.0% |

August 90.1 v. July 89.1

10* Suppose you lost your income suddenly. How many months would you be able to continue living your current lifestyle before replacing your income?

| | Aug | July | June | May |
|-----------|-------|-------|-------|-------|
| None | 28.1% | 28.6% | 29.5% | 24.9% |
| 1 mo. | 20.0% | 19.5% | 18.7% | 19.2% |
| 2 mos. | 10.2% | 10.2% | 10.6% | 9.6% |
| 3 mos. | 9.5% | 9.4% | 9.5% | 9.4% |
| 4 mos. | 3.5% | 3.0% | 3.3% | 2.7% |
| 5 mos. | 2.1% | 2.7% | 2.2% | 2.4% |
| 6 or more | 21.7% | 20.9% | 21.1% | 25.7% |
| Not sure | 4.9% | 5.8% | 5.1% | 6.1% |



Gender, Age Cross Tabs – August 2007

| | | Total | Gender | | Age | | | | |
|-----------------------------------|------------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|--------------|
| Index | | 94.9 | 100.5 | 90.2 | 85.4 | 92.6 | 93.4 | 98.8 | 106.6 |
| | | LV | Male | Female | 18-29 | 30-39 | 40-49 | 50-64 | 65+ |
| Rate Econ | Excellent | 10.3% | 14.6% | 6.6% | 8.7% | 8.2% | 11.4% | 11.2% | 13.5% |
| | Good | 22.6% | 24.8% | 20.8% | 17.7% | 21.6% | 22.3% | 24.7% | 27.7% |
| | Fair | 37.5% | 33.3% | 41.0% | 37.4% | 39.0% | 35.2% | 37.4% | 36.7% |
| | Poor | 28.0% | 25.6% | 30.0% | 32.3% | 30.5% | 30.0% | 25.7% | 20.0% |
| | Not sure | 1.7% | 1.6% | 1.8% | 3.9% | 0.7% | 1.1% | 0.9% | 2.1% |
| Econ Better or Worse | Better | 19.0% | 23.7% | 15.0% | 15.5% | 18.7% | 21.1% | 20.2% | 20.8% |
| | Worse | 61.9% | 56.9% | 66.2% | 65.9% | 64.8% | 60.2% | 61.8% | 53.2% |
| | Staying the same | 14.8% | 15.8% | 13.9% | 13.5% | 13.0% | 15.1% | 14.7% | 19.4% |
| | Not sure | 4.3% | 3.5% | 5.0% | 5.2% | 3.5% | 3.6% | 3.2% | 6.6% |
| Rate Personal Finances | Excellent | 11.2% | 13.7% | 9.1% | 11.3% | 10.2% | 11.6% | 10.8% | 13.2% |
| | Good | 30.0% | 31.2% | 29.0% | 24.1% | 31.6% | 28.5% | 32.8% | 31.6% |
| | Fair | 35.7% | 33.6% | 37.5% | 34.6% | 33.1% | 36.3% | 37.0% | 39.1% |
| | Poor | 21.0% | 19.8% | 22.0% | 27.2% | 23.2% | 21.9% | 17.9% | 13.3% |
| | Not sure | 2.2% | 1.8% | 2.5% | 2.9% | 1.9% | 1.7% | 1.6% | 2.9% |
| Personal Finances Better or Worse | Better | 30.9% | 33.6% | 28.6% | 32.8% | 38.3% | 31.0% | 28.2% | 20.2% |
| | Worse | 42.9% | 41.3% | 44.2% | 41.7% | 38.2% | 44.7% | 47.9% | 43.0% |
| | Staying the same | 24.4% | 23.4% | 25.2% | 22.8% | 22.1% | 22.4% | 22.7% | 34.3% |
| | Not sure | 1.8% | 1.7% | 1.9% | 2.7% | 1.4% | 1.8% | 1.3% | 2.4% |
| Spending Compared to Last Month | More | 39.5% | 38.7% | 40.3% | 42.5% | 40.0% | 38.4% | 38.5% | 37.2% |
| | Less | 14.4% | 15.5% | 13.4% | 18.2% | 15.2% | 15.1% | 13.0% | 9.4% |
| | About the same | 44.8% | 44.6% | 44.9% | 37.2% | 44.3% | 45.0% | 47.0% | 51.9% |
| | Not sure | 1.4% | 1.3% | 1.4% | 2.1% | 0.5% | 1.5% | 1.5% | 1.5% |



Gender, Age Cross Tabs - August 2007 (cont'd.)

| | | Total | Gender | | Age | | | | |
|--|----------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|--------------|
| Index | | 94.9 | 100.5 | 90.2 | 85.4 | 92.6 | 93.4 | 98.8 | 106.6 |
| | | LV | Male | Female | 18-29 | 30-39 | 40-49 | 50-64 | 65+ |
| Spending Next Month | More | 30.3% | 30.3% | 30.3% | 38.1% | 30.1% | 29.2% | 27.7% | 25.0% |
| | Less | 15.8% | 16.9% | 14.9% | 18.8% | 16.9% | 17.8% | 14.5% | 10.6% |
| | About the same | 51.5% | 50.6% | 52.3% | 39.7% | 51.3% | 51.5% | 55.4% | 61.5% |
| | Not sure | 2.4% | 2.2% | 2.6% | 3.4% | 1.7% | 1.6% | 2.4% | 2.8% |
| Added Expenses or Shortfall in Income Next 30 Days | Yes | 38.4% | 37.1% | 39.6% | 49.1% | 42.7% | 40.1% | 34.2% | 22.6% |
| | No | 48.9% | 51.2% | 47.0% | 39.3% | 48.0% | 47.6% | 51.9% | 59.6% |
| | Not sure | 12.6% | 11.8% | 13.4% | 11.7% | 9.3% | 12.3% | 13.9% | 17.8% |
| Any Money Left After Paying Debts | Yes | 50.7% | 54.6% | 47.4% | 45.9% | 49.7% | 48.1% | 53.5% | 56.3% |
| | No | 37.8% | 35.5% | 39.7% | 46.1% | 39.7% | 41.4% | 34.6% | 26.1% |
| | Not sure | 11.5% | 9.9% | 12.9% | 8.0% | 10.7% | 10.5% | 12.0% | 17.5% |
| Money Left Over Compared to Last Month | More | 13.8% | 17.1% | 10.6% | 21.2% | 15.3% | 12.4% | 11.2% | 8.4% |
| | Less | 21.2% | 19.4% | 23.0% | 28.7% | 21.5% | 21.3% | 18.9% | 16.1% |
| | About the same | 64.1% | 62.6% | 65.4% | 48.4% | 62.6% | 65.4% | 69.3% | 74.5% |
| | Not sure | 0.9% | 0.9% | 0.9% | 1.7% | 0.7% | 0.9% | 0.5% | 1.0% |
| Months Continue Lifestyle If You Lost Income | None | 28.1% | 24.2% | 31.4% | 36.6% | 34.3% | 28.6% | 22.0% | 15.7% |
| | One month | 20.0% | 18.8% | 21.0% | 27.5% | 19.3% | 20.8% | 16.3% | 16.8% |
| | Two months | 10.2% | 11.2% | 9.4% | 9.5% | 12.0% | 11.0% | 10.2% | 7.8% |
| | Three months | 9.5% | 9.9% | 9.2% | 6.9% | 10.2% | 10.4% | 10.9% | 9.0% |
| | Four months | 3.5% | 3.8% | 3.2% | 2.1% | 4.2% | 3.7% | 3.6% | 3.8% |
| | Five months | 2.1% | 2.1% | 2.1% | 1.5% | 1.7% | 2.0% | 3.0% | 2.3% |
| | Six + months | 21.7% | 25.9% | 18.2% | 12.3% | 15.6% | 19.8% | 28.9% | 34.6% |
| | Not sure | 4.9% | 4.0% | 5.6% | 3.7% | 2.8% | 3.7% | 5.3% | 10.1% |



Marital Status, Income Cross Tabs – August 2007

| | | Total | Married | | Kids | | Income | | | | | |
|-----------------------------------|-----------|-------------|--------------|-------------|-------------|-------------|-------------|----------------|----------------|----------------|-----------------|--------------|
| Index | | 97.9 | 101.6 | 85.5 | 89.4 | 98.2 | 67.7 | 87.0 | 99.5 | 112.2 | 113.5 | 129.3 |
| | | LV | Yes | No | Yes | No | <\$20k | \$20K to \$40K | \$40K to \$60K | \$60K to \$75K | \$75K to \$100K | \$100K+ |
| Rate Econ | Excellent | 10.3% | 11.8% | 8.0% | 8.8% | 11.0% | 7.8% | 6.9% | 8.9% | 14.0% | 11.5% | 19.2% |
| | Good | 22.6% | 24.8% | 19.4% | 20.5% | 23.9% | 12.0% | 21.5% | 22.2% | 31.0% | 30.8% | 34.0% |
| | Fair | 37.5% | 36.6% | 38.7% | 35.7% | 38.7% | 35.6% | 40.7% | 39.3% | 34.8% | 40.6% | 31.9% |
| | Poor | 28.0% | 25.4% | 31.6% | 33.3% | 24.7% | 41.7% | 29.0% | 28.9% | 19.8% | 16.5% | 14.0% |
| | Not sure | 1.7% | 1.3% | 2.3% | 1.7% | 1.7% | 2.8% | 1.9% | 0.6% | 0.5% | 0.5% | 0.9% |
| | | | | | | | | | | | | |
| Econ Better or Worse | Better | 19.0% | 22.8% | 13.6% | 18.0% | 19.4% | 10.2% | 14.9% | 19.8% | 27.3% | 24.0% | 33.0% |
| | Worse | 61.9% | 59.3% | 65.6% | 66.0% | 59.6% | 70.0% | 64.8% | 61.4% | 54.0% | 58.9% | 50.5% |
| | Same | 14.8% | 14.6% | 15.0% | 12.6% | 16.2% | 13.0% | 15.0% | 15.8% | 16.4% | 15.4% | 14.6% |
| | Not sure | 4.3% | 3.3% | 5.7% | 3.5% | 4.8% | 6.8% | 5.3% | 2.9% | 2.3% | 1.7% | 1.8% |
| | | | | | | | | | | | | |
| Rate Personal Finances | Excellent | 11.2% | 13.1% | 8.5% | 10.3% | 11.5% | 5.5% | 5.5% | 9.4% | 12.0% | 17.4% | 33.1% |
| | Good | 30.0% | 35.8% | 21.7% | 29.0% | 30.7% | 9.0% | 23.8% | 36.2% | 46.0% | 46.7% | 49.1% |
| | Fair | 35.7% | 34.4% | 37.5% | 35.7% | 36.0% | 33.9% | 46.9% | 41.0% | 35.7% | 30.5% | 13.6% |
| | Poor | 21.0% | 15.0% | 29.4% | 23.5% | 19.3% | 48.5% | 22.5% | 12.3% | 5.8% | 4.5% | 2.6% |
| | Not sure | 2.2% | 1.7% | 2.7% | 1.5% | 2.5% | 3.1% | 1.3% | 1.1% | 0.6% | 0.9% | 1.5% |
| | | | | | | | | | | | | |
| Personal Finances Better or Worse | Better | 30.9% | 34.7% | 25.5% | 34.5% | 28.6% | 14.2% | 24.7% | 33.2% | 43.1% | 46.6% | 55.4% |
| | Worse | 42.9% | 39.6% | 47.5% | 42.3% | 43.3% | 62.0% | 48.2% | 39.9% | 31.4% | 26.8% | 23.1% |
| | Same | 24.4% | 24.3% | 24.5% | 21.6% | 26.2% | 20.4% | 25.6% | 26.4% | 25.0% | 26.1% | 20.8% |
| | Not sure | 1.8% | 1.4% | 2.4% | 1.7% | 1.8% | 3.4% | 1.5% | 0.5% | 0.6% | 0.5% | 0.7% |
| | | | | | | | | | | | | |
| Spending Compared to Last Month | More | 39.5% | 39.5% | 39.6% | 44.4% | 36.5% | 48.6% | 38.7% | 38.3% | 40.2% | 31.7% | 32.3% |
| | Less | 14.4% | 13.0% | 16.4% | 12.9% | 15.2% | 16.7% | 14.4% | 13.1% | 9.5% | 13.7% | 16.0% |
| | Same | 44.8% | 46.7% | 42.0% | 41.7% | 46.8% | 32.8% | 45.7% | 47.7% | 49.8% | 54.2% | 51.6% |
| | Not sure | 1.4% | 0.9% | 2.0% | 1.0% | 1.6% | 1.8% | 1.2% | 0.9% | 0.5% | 0.3% | 0.1% |



Marital Status, Income Cross Tabs (cont'd.)

| | | Total | Married | | Kids | | Income | | | | | |
|--|--------------|-------|---------|-------|-------|-------|--------|----------------|----------------|----------------|-----------------|---------|
| Index | | 97.9 | 101.6 | 85.5 | 89.4 | 98.2 | 67.7 | 87.0 | 99.5 | 112.2 | 113.5 | 129.3 |
| | | LV | Yes | No | Yes | No | <\$20k | \$20K to \$40K | \$40K to \$60K | \$60K to \$75K | \$75K to \$100K | \$100K+ |
| Spending Next Month | More | 30.3% | 28.2% | 33.3% | 34.4% | 27.7% | 44.0% | 27.7% | 26.9% | 27.7% | 23.5% | 22.6% |
| | Less | 15.8% | 15.6% | 16.0% | 16.0% | 15.6% | 14.9% | 15.0% | 15.8% | 17.1% | 16.3% | 18.2% |
| | Same | 51.5% | 54.5% | 47.3% | 47.8% | 53.9% | 36.7% | 55.5% | 55.5% | 53.5% | 58.5% | 58.9% |
| | Not sure | 2.4% | 1.7% | 3.4% | 1.9% | 2.7% | 4.4% | 1.7% | 1.7% | 1.7% | 1.7% | 0.2% |
| Added Expenses or Shortfall in Income Next 30 Days | Yes | 38.4% | 35.5% | 42.6% | 44.9% | 34.6% | 54.6% | 39.6% | 34.5% | 34.2% | 32.6% | 22.7% |
| | No | 48.9% | 52.7% | 43.6% | 44.4% | 51.7% | 30.4% | 45.6% | 53.9% | 56.4% | 60.9% | 73.8% |
| | Not sure | 12.6% | 11.9% | 13.7% | 10.7% | 13.6% | 15.0% | 14.9% | 11.6% | 9.4% | 6.4% | 3.6% |
| Any Money Left After Paying Debts | Yes | 50.7% | 55.2% | 44.3% | 45.9% | 53.8% | 23.7% | 44.4% | 58.5% | 66.4% | 73.5% | 79.9% |
| | No | 37.8% | 33.2% | 44.3% | 44.4% | 33.8% | 64.4% | 40.4% | 29.9% | 26.0% | 21.7% | 16.5% |
| | Not sure | 11.5% | 11.6% | 11.3% | 9.7% | 12.4% | 11.9% | 15.1% | 11.6% | 7.7% | 4.8% | 3.6% |
| Money Left Over Compared to Last Month | More | 13.8% | 13.9% | 13.7% | 14.7% | 13.2% | 17.8% | 9.1% | 12.7% | 14.2% | 13.1% | 19.3% |
| | Less | 21.2% | 19.7% | 23.8% | 23.9% | 19.7% | 25.6% | 27.4% | 21.0% | 21.2% | 15.5% | 16.6% |
| | Same | 64.1% | 65.7% | 61.1% | 60.4% | 66.2% | 56.0% | 61.8% | 65.8% | 64.7% | 70.3% | 63.6% |
| | Not sure | 0.9% | 0.7% | 1.3% | 1.0% | 0.9% | 0.7% | 1.7% | 0.5% | 0.0% | 1.1% | 0.5% |
| Months Continue Lifestyle If You Lost Income | None | 28.1% | 23.9% | 34.1% | 37.3% | 22.5% | 46.3% | 32.3% | 24.4% | 20.2% | 16.8% | 8.2% |
| | One month | 20.0% | 18.6% | 22.1% | 21.8% | 18.9% | 27.2% | 23.2% | 19.8% | 16.3% | 15.1% | 8.6% |
| | Two months | 10.2% | 11.0% | 9.1% | 11.4% | 9.6% | 6.3% | 10.5% | 12.1% | 12.1% | 14.3% | 10.3% |
| | Three months | 9.5% | 10.3% | 8.4% | 8.5% | 10.1% | 6.1% | 9.5% | 9.3% | 13.0% | 12.7% | 12.5% |
| | Four months | 3.5% | 4.1% | 2.5% | 3.0% | 3.7% | 1.2% | 3.1% | 4.3% | 5.2% | 5.2% | 5.3% |
| | Five months | 2.1% | 2.1% | 2.1% | 1.3% | 2.6% | 1.0% | 2.1% | 2.8% | 1.8% | 3.2% | 2.5% |
| | Six + months | 21.7% | 25.4% | 16.5% | 13.9% | 26.6% | 6.9% | 14.9% | 23.6% | 28.8% | 30.4% | 51.1% |
| Not sure | 4.9% | 4.7% | 5.2% | 2.8% | 6.0% | 5.0% | 4.4% | 3.6% | 2.6% | 2.3% | 1.4% | |