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technology has actually made it even easier for them to spend money, according to an annual survey conducted for the American Institute of CPAs.

**Taija Sparkman** • Apr. 18, 2012



Instead of creating new ways to save money, more than half of U.S. adults believe technology has actually made it even easier for them to spend money, according to an annual survey conducted for [the American Institute of CPAs](#).

Only 3 percent of 1,005 adults polled said that technology made it easier to save

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Approximately 41 percent of Americans download and pay for digital content and services, such as songs, games, apps, movies and subscription-based streaming media. According to the survey, which was conducted by Harris Interactive as part of National Financial Literacy Month, the average American spends \$166 per month on cable TV, Internet, mobile phone service and digital subscriptions and an average of \$38 on songs, apps and other downloadable content each month.

The survey also found that Americans would change their eating habits before they cut back on their digital consumption if they needed to save money or fell on hard times. Forty-one percent said they would limit how much they ate out compared to 20 percent who would eliminate cable TV and 8 percent who would get rid of their cell phone service or stop downloading music and movies.

The National CPA Financial Literacy Commission offers the following tips to help manage digital spending:

- Include digital products in your monthly budget. Look at your past spending to set a baseline and determine if you can lower your overall expenses in this area moving forward.
- Allocate an account, such as a checking account or credit card, to pay for all digital purchases. This will help keep track of how much is spent each month on digital products, services and content.
- Monitor and evaluate your spending on a regular basis, especially if you are signed up for subscription services. Shop around for bundles and deals at least once a year to find additional ways to save money.

The AICPA's [360 Degrees of Financial Literacy](#) offers free tools and advice to help Americans better manage their finances through various life stages by creating budgets and financial plans.

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