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news: While there is much discussion about how Americans' lives will be affected by national changes ahead, a survey by Experian found that when it comes to finances, 51 ...

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You can't avoid politics on Facebook or Twitter these days, but here's some good news: While there is much discussion about how Americans' lives will be affected by national changes ahead, a [survey](#) by Experian found that when it comes to finances, 51 percent of respondents believe their own personal finances will improve and 37 percent feel everyone's general financial status will get better over the next four years.

The sentiment differed by political party with Republican respondents having higher rates of optimism — 70 percent believe their personal situation will improve and 77 percent feel all Americans' financial status will improve, while only 36 percent (personal finances) and 19 percent (all Americans) of Democrats agree. Fifty-one percent of Independents believe their personal finances will improve and 44 percent believe improvement is coming for everyone.

“While it is good to be optimistic about the economy and your personal financial situation, you should always be prepared for changes,” said Rod Griffin, director of Public Education at Experian. “The beginning of the year is a great time to review your finances and budget, check your [credit score](#) and credit report, and create a plan to reach your financial goals.”

Financial changes Americans will make

Despite general optimism, many Americans plan to make changes to improve their finances. In fact, 35 percent of survey respondents said they will make a “drastic”

change. The top changes cited, tied at 43 percent, include looking for a better-paying

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