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**FOR IMMEDIATE RELEASE**

## **New Study: Finances Top Stressor for 40% of Southeast Residents; VyStar Responds with Debt Payoff Challenge**

*Initiative delivers tools, education, support, and \$25,000 in total debt relief  
to help families regain financial footing*

**JACKSONVILLE, FL** – As rising costs and mounting debt continue to strain households across the Southeast, a regional study commissioned by VyStar Credit Union highlights the growing financial pressures facing residents. In response, the credit union has launched the VyStar Debt Payoff Challenge, an action-driven initiative designed to help communities tackle rising debt, strengthen financial confidence, and access practical tools for long-term financial stability.

The challenge is informed by [\*The State of Financial Stability in the Southeast, Presented by VyStar and TransUnion\*](#) VyStar’s financial health study of 2,800 residents across Jacksonville, Orlando, and Atlanta conducted in partnership with **TransUnion**. Findings were further informed by insights gathered through collaboration with more than 400 nonprofit partners and findings from the **United Way ALICE® Report**.

A snapshot of the findings revealed widespread financial strain across the region:

- Finances are the top source of stress for 40% of residents, with many describing their situation as “living in survival mode”.
- Only 48% of residents report being able to pay all their bills on time, well below the national benchmark of 71%.
- 86% of nonprofit respondents reported that residents are carrying “*more debt than is manageable*”.
- 42% of residents are more concerned about their current level of debt now than they were a year ago.
- Among those with credit card debt, only 56% make more than the minimum payment, while 15% are unable to even make the minimum payment.
- Residents consistently cited the need for greater education on interest rates, budgeting, responsible borrowing and credit management, particularly for those living paycheck-to-paycheck.

“The insights from *The State of Financial Stability in the Southeast, Presented by VyStar and TransUnion*, reveal just how deeply rising debt is destabilizing families across our region,” said



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Dana Karzan, VyStar Chief Marketing Officer. “These findings deepen our resolve to deliver real solutions that restore stability, confidence, and control because standing with our members and our communities is at the heart of who we are. The VyStar Debt Payoff Challenge is a bold step toward helping people break free from financial strain and rebuild a future they can feel confident in.”

VyStar is leading the effort to address financial stress in our communities by its launch of the Debt Payoff Challenge in late January. This initiative delivers practical tools, expert guidance, and a supportive community to help participants reduce debt and build financial confidence. Members will access educational resources, workshops, and a dedicated online community empowering them to make real progress toward financial stability.

Participants will have the opportunity to:

- **Complete a Financial Fitness Quiz** to assess financial confidence in key areas.
- **Receive Bi-Weekly Educational Tips and Content** on reducing debt, building savings, and improving long-term financial health.
- **Access VyStar Tools and Resources**, designed to help pay down debt faster, improve credit health, and save on high-interest expenses.
- **Participate in free community workshops** - focused on budgeting, credit building, and financial resilience.
- **Join the VyStar Savings Facebook Community**, where they can share strategies, encouragement, and progress.

At the end of the challenge, VyStar will announce the total amount of debt participants collectively reduced and celebrate the five winners of \$5,000 each to help pay off their debt.

“TransUnion is excited to participate in the VyStar Debt Payoff Challenge and support members on their journey toward stronger financial health,” said Sean Flynn, Vice President of Card and Banking, TransUnion. “As consumers learn more about their personal finances and the tools available to help them reduce debt, they take meaningful steps toward improving their overall credit profile. Strengthening that profile can open doors to future opportunities - whether applying for a new credit card, purchasing a car or home, or securing a loan.”

Community members can learn more about The VyStar Debt Payoff Challenge and sign up by visiting [vystarcu.org/debt-payoff](https://vystarcu.org/debt-payoff). Participants are also encouraged to join the [savings #withVyStar](https://www.facebook.com/savingswithvystar) Facebook Group for updates, success stories, and ongoing financial wellness content.

*\*NO PURCHASE NECESSARY TO ENTER OR WIN. Open only to legal Florida and Georgia residents who are 18 or older. Began on January 26, 2026, and ends on April 30, 2026. Sweepstakes subject to complete Official Rules, available at <https://info4.vystarcu.org/debt-payoff-challenge-official-rules>. SPONSOR: VyStar Credit Union. Void where prohibited.*



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### **About VyStar Credit Union**

*VyStar Credit Union is the second-largest credit union headquartered in Florida, with 78 full-service branches across Florida and Georgia, with more than one million members and assets of over \$14 billion. VyStar is a major employer in the region with over 2,300 employees across the communities it serves. VyStar membership is open to everyone who lives or works in the 49 contiguous counties of Central to North Florida, 29 Georgia counties, and past and present military members and their families all over the world. VyStar members have access to 55,000 surcharge free ATMs worldwide. For more information, visit [vystarcu.org](http://vystarcu.org), and follow us on [Facebook](#), [Instagram](#), [X \(Twitter\)](#), and [LinkedIn](#).*

### **About TransUnion (NYSE: TRU)**

*TransUnion is a global information and insights company with over 13,000 associates operating in more than 30 countries. We make trust possible by ensuring each person is reliably represented in the marketplace. We do this with a Tru™ picture of each person: an actionable view of consumers, stewarded with care. Through our acquisitions and technology investments we have developed innovative solutions that extend beyond our strong foundation in core credit into areas such as marketing, fraud, risk and advanced analytics. As a result, consumers and businesses can transact with confidence and achieve great things. We call this Information for Good® — and it leads to economic opportunity, great experiences and personal empowerment for millions of people around the world. <http://www.transunion.com/business>*