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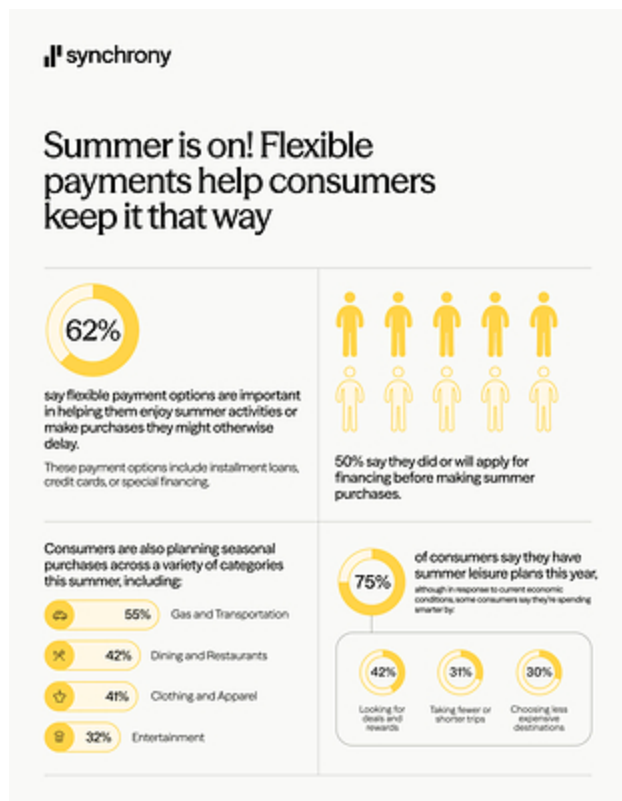


Summer Is On! Flexible Payments Help Consumers Keep It That Way

Key Highlights

- New Synchrony research finds six in ten consumers say flexible payment options help make summer activities and purchases possible
- Half of consumers have applied or plan to apply for financing for their summer leisure spending
- Consumers are planning to spend on travel, dining, clothing, entertainment and home improvement while actively looking for value, rewards and ways to manage their budgets

STAMFORD, Conn., July 30, 2026 /PRNewswire/ -- Summer spending is heating up, but consumers are keeping their cool by planning ahead and leaning into financing flexibility. Synchrony (NYSE: SYF), a leading consumer financing company, today released new insights from its latest In Sync with Consumers survey, showing flexible payment options are helping people participate in summer activities and experiences while keeping budgets on track.



"Summer is the season of experiences. A family trip, time with friends, and the projects that make a house feel like home," said Darrell Owens, EVP & CEO, Lifestyle at Synchrony. "Our

research shows consumers are being intentional. They're planning ahead and choosing payment options that offer flexibility to pace their spending, protect their budgets, and still enjoy the summer."

Payment flexibility makes summer fun possible

The latest research finds that payment flexibility isn't just convenient, it enables consumers to enjoy their summer. Among consumers surveyed:

- 62% say flexible payment options are important in helping them enjoy summer activities or make purchases they might otherwise delay. These payment options include installment loans, credit cards, or special financing.
- 50% say they did or will apply for financing before making summer purchases
- For consumers financing large purchases, rewards, the ability to make a purchase immediately and promotional financing stood out as the most appealing benefits, especially to high earners.
- Consumers in low-and-middle-income households are more likely than those in high income households to value the ability to spread payments over time.

Where summer dollars are going

Consumers are also planning seasonal purchases across a variety of categories this summer, including:

- Gas and transportation (55%)
- Dining and restaurants (42%)
- Clothing and apparel (41%)
- Entertainment (32%)

Among those planning to make a major summer purchase, new electronics, travel, and home improvement projects rank the highest.

Consumers are choosing where to splurge this summer

Three quarters of consumers (75%) say they have summer leisure plans this year, although in response to current economic conditions, some consumers say they're spending smarter by:

- Looking for deals and rewards (42%)
- Taking fewer or shorter trips (31%)
- Choosing less expensive destinations (30%)

Frequently Asked Questions

Q1: What is the significance of this announcement?

A1: Synchrony's latest In Sync with Consumers survey provides new insights into how consumers are approaching summer spending, showing that flexible payment options are helping consumers participate in seasonal purchases and experiences while managing household budgets.

Q2: How are consumers using flexible payment options this summer?

A2: Nearly two-thirds of consumers say flexible payment options help them participate in purchases or activities they might otherwise delay, and half have applied or plan to apply for a financing ahead of their summer leisure spending.

Q3: What are consumers planning to spend money on this summer?

A3: Consumers expect to spend across categories including gas and transportation, dining, clothing, entertainment, travel, electronics and home improvement, while actively seeking value through deals, rewards and flexible payment options.

About Synchrony

Synchrony (NYSE: [SYF](#)) is a leading consumer financing company that has been at the heart of American commerce and opportunity for nearly a century. Synchrony delivers credit and banking products that empower tens of millions of consumers to improve their financial lives and access what matters most. Leveraging innovative solutions that are shaping the future of retail commerce, Synchrony supports the growth and success of some of the nation's most respected brands, alongside hundreds of thousands of small and midsize businesses, including health and wellness providers. Committed to excellence in service and culture, Synchrony is honored to be ranked the #1 Best Company to Work For® in the U.S. by Fortune magazine and Great Place to Work®. For more information, visit www.synchrony.com.

**Methodology: Survey captures sentiment from a broad, nationally representative sample of 900 U.S. consumers aged 18 and older, balanced to reflect U.S. Census demographics. These results were collected between June 5, 2026 and June 8, 2026.*

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