

Questions

Responses

Basic Household Information

1 ID/case number to link records

2 Military ID [may not be necessary to ask] or MOS (military occupational specialty)
Grade level

3 Gender

4 Year of Birth (four digits)
4b Month of Birth (Jan=01, Dec=12)

5 Race (can choose more than one)

5b Ethnicity: Hispanic/Latino?

6 Were you born in the United States
6b If No, year arrived in U.S.: _____

6c Were your parents/guardians born in the U.S.

SHADED AREAS
ARE ONE-TIME
ONLY
QUESTIONS

Male
Female

Year: _____
Month (01-12)

White
Black or African American
Asian
American Indian or Alaska Native
Native Hawaiian or Pacific Islander
Other

Yes
No

Yes / No

Both/All of them
At least one but not all of them
None of them

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- | | | | |
|-----|--|---|-----------------|
| 7 | What is your marital status? | Single
Married
Divorced
Separated
Widowed | Rand question |
| | | | |
| 8 | How many children do you have: | | |
| 8a | Under age 5 | # | |
| 8b | Ages 5 up to 18 | # | |
| 8c | Ages 18 up to 24 | # | |
| 8d | Age 24 and over | # | |
| | | | |
| 9 | Including yourself, how many people:
Live in your household (includes spouse, dependents, roommates,
etc.) | # | |
| 9a | | # | |
| 9b | in your household are adults (age 18 and over) | # | |
| 9c | in your household work full- or part-time | # | |
| | | | |
| 10 | What is your household's Zip Code? | | |
| | | | |
| 11a | Do you live on base? | Yes / No | Rand question |
| 11b | If you live off base, do you rent or own your residence? | Rent / Own | |
| | | | |
| 12 | Deployment status | Currently deployed overseas
Currently deployed in the U.S. but not at my usual station
Currently deployed at my usual station
Not deployed | ~ Rand question |
| | | | |
| 13 | Do you have a spouse in the military? | I have no spouse
Yes
No | Rand question |
| | | | |
| 14 | Does your spouse have a full-time civilian | I have no spouse | Rand question |

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- | | | |
|---|--|---------------|
| job? | Yes
No | |
| 15 Do you also hold a civilian job? | Yes
No | Rand question |
| 16 How much total time in the past 6 months have you spent away from your dependents? | I have no dependents
Less than 1 month
More than 1 month but less than 3 months
3 months or more | |
| 17 What is your highest level of formal education? | High School diploma
GED
some college or any technical certification(s)
Two-year college degree
Four year college degree
Other (Fill in) | |

Pre-Military History

- | | |
|---|--|
| 18 What was your ASVAB score or AFQT score, in %? | I did not take the ASVAB
Don't remember
Percentage (for example, enter 85 for 85%) |
| 19 How would you classify the saving behavior of your parents/guardians? | Above average savers
Average savers
Below average savers
Did not save |
| 20 How would you classify the saving behavior of your spouse's parents/guardians? | I have no spouse
Above average savers
Average savers |

<http://usmilitary.about.com/library/milinfo/blafqtscore.htm>

From Bernheim, Garrett and Maki

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		Below average savers Did not save
21	While growing up:	
21a	My parents/guardians talked to me about their finances	Yes / No
21b	My parents/guardians talked to me about how to manage money	Yes / No
21c	My parents/guardians were good at managing their finances	Yes / No
21d	I was aware of my parent's/guardian's financial situation	Yes / No
21e	I regularly set aside money for savings	Yes / No
21f	I took a class in Consumer Education or Personal Finance in High School	Yes / No
21g	I had a savings account while in high school	Yes / No
21h	I had a checking account while in high school	Yes / No
21i	I had a debit card while in high school	Yes / No
21j	I had a credit card while in high school	Yes / No
21k	My spouse took a class in Consumer Education or Personal Finance in High School	Yes / No / Don't Know / No Spouse
21l	My spouse had a savings account while in high school	Yes / No / Don't Know / No Spouse
21m	My spouse had a checking account while in high school	Yes / No / Don't Know / No Spouse
21n	My spouse had a debit card while in high school	Yes / No / Don't Know / No Spouse
21o	My spouse had a credit card while in high school	Yes / No / Don't Know / No Spouse

Financial Product Ownership and Financial Awareness

22	Do you or your spouse own or have:	Yes / No
22a	Checking account	Yes / No
22b	Savings account	Yes / No
22c	Certificates of deposit (CDs)	Yes / No
22d	Debit cards	Yes / No
22e	Credit cards	Yes / No
22f	Mutual funds, such as money market mutual funds, stock or bond mutual funds	Yes / No

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22g	Individual retirement accounts, that is, IRA or Keogh accounts	Yes / No
22h	Thrift savings account	Yes / No
22i	401 k retirement plan account	Yes / No
22j	Publicly traded stock in individual companies	Yes / No
22k	Bonds (corporate, municipal, government, or other type of bonds or bills)	Yes / No
25	Do you have any outstanding auto loans	Yes / No
25b	If yes, how many?	#
25c	For the most recent car you bought, what is the: [Fill in 0 if you have no car loan]	
25c1	Original size of loan	\$
25c2	Length of loan in months	#
25c3	Approximate number of months remaining on loan	#
25c4	Monthly payment amount	\$
25d1	If you have a loan on another car, what is the:	
25d	Original size of loan	\$
25d2	Length of loan in months	#
25d3	Approximate number of months remaining on loan	#
25d4	Monthly payment amount	\$
26	What is the outstanding balance on your home mortgage?	I have no such loans \$
26a	What is the outstanding balance on any home equity loans on your house?	I have no such loans \$

Current Financial Standing

35	Regarding you and/or your spouse:	
35b	How many credit cards do you use in an average month?	# I/We don't have credit cards
35c	How many of your credit cards were not paid off in full after the	#

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most recent due date?

[that is, how many carried a balance to the next month.]

- 23 After the last payments were made on your credit cards, roughly what was the balance still owed on these accounts?
 - I/We have no credit cards
 - \$0

- 24 Thinking only about Visa, Mastercard, Discover, Optima and store cards, do you almost always, sometimes, or hardly ever pay off the total balance owed on the account each month?
 - I/We have no credit cards
 - Always or almost always
 - Sometimes
 - Hardly ever

- 35d Do you know - approximately - the interest rate(s) on the credit card you use most often?
 - I have no credit cards
 - %
 - don't recall

- 29 Approximately what is your family's monthly gross household income (before taxes) from:
 - 29a Your military salary \$
 - 29b Your additional wage income from other jobs \$
 - 29c Wage earned by your spouse \$
 - 29d Interest and dividends \$
 - 29e Rental Income \$
 - 29f Child support and/or alimony \$
 - 29g Other \$

- 30 About how much do you spend on these items each month:
 - 30a Rent or mortgage payment \$
 - 30b Car loan or lease payments \$
 - 30c Child support payments and/or alimony \$
 - 30d Credit card payments \$
 - 30e Savings for retirement \$
 - 30f Other savings (for car, house, education, wedding, etc.) \$

Rand question

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- 30g Student loans \$
- 30h Furniture and or appliance loans \$
- 30i Payments on other personal loans \$
- 30j Food eaten at home \$
- 30k Food eaten away from home (restaurants, fast food, drinks at bars, etc.) \$

- 31 How much do you think each of the following is worth:
 - 31a Your house and property (if you own it)
 - 31b Your home furnishings
 - 31c Your cars
 - 31d financial/liquid securities (banks accounts, bonds, shares of stock, mutual funds, etc.)
 - 31e Others - list
 - 31f Others - list

- 32 Approximately how much do you still owe on
 - 32a Your mortgage and other home loan \$
 - 32b Your home furnishings
 - 32c Your cars
 - 32d Any credit card debt
 - 32e Student loans outstanding
 - 32f Others - list 1

- 33 What is the interest rate on your home mortgage? I have no home loan
%
Don't recall

- 34 What is the interest rate on your most recent auto loan? I have no auto loan
%
Don't recall

- 35 How many credit cards do you have? #

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- | | | | |
|----------------------------------|--|---|---------------|
| 35b | How many credit cards do you use in an average month?
How many of your credit cards were not paid off after the most recent due date? | #
| |
| 35d | Do you know - approximately - the interest rate(s) on your credit card(s)? | I have no credit cards
Yes
No | |
| 36 | How much are you charged when using an ATM machine to access your bank accounts? | I don't use ATMs machines
I only use ATMs without fees
\$
Don't recall | |
|
 | | | |
| Financial Self-Assessment | | | |
| 27 | How would you classify yourself in terms of savings habits? | Above average saver
Average saver
Below average saver | |
| 28 | How would you classify your spouse in terms of savings habits? | I have no spouse
Above average saver
Average saver
Below average saver | |
| 37 | Did you have serious bill problems in the past 6 months? | Yes
No | Rand question |
| 38 | How do you feel about your family's financial condition over the past 6 months? | Comfortable and secure
Able to make ends meet
Occasional difficulties
Tough to make ends meet
In over your head | Rand question |

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39 In planning your saving and spending, which of the following time periods is most important to you (and your spouse)?

- The next few months
- the next year
- the next few years
- At least 5 years from now

40 On a scale of 0 to 10 where 0 is very dissatisfied, 5 is neither satisfied nor dissatisfied and 10 is very satisfied, how satisfied are you with:

- 40a the amount of money you have saved 0 - 10
- 40b your ability to meet short-term financial goals 0 - 10
- 40c your ability to meet long-term financial goals 0 - 10
- 40d your financial management skills 0 - 10
- 40e your current overall financial situation 0 - 10

41 Which of the following statements on this page comes closest to describing your (and your spouse's) saving habits?

- I don't save because I usually spend all my income
- I have no regular saving plan, save whatever is left over at the end of the month
- I spend my work income, save other income
- I save regularly by putting money aside each month

42 Have you or anyone in your household ever filed for bankruptcy?

- Yes
- No

43 In the past 6 months, have you or your spouse:

- 43a got a title loan Yes / No / Don't know
- 43b got a payday loan Yes / No
- 43i gone to a pawn shop to get cash Yes / No
- 43j got food stamps Yes / No
- 43c leased a car Yes / No

FR 1375 SAMPLE SURVEY

43d	leased furniture or a major appliance	Yes / No
43e	bought credit insurance	Yes / No / Don't know
43f	bought Renters or Homeowners Insurance	Yes / No
43g	bought supplemental life Insurance	Yes / No
43h	borrowed against a life insurance policy	Yes / No
43u	been turned down for credit	Yes / No
43k	fallen behind in rent payments	Yes / No
43l	bounced 1 or 2 checks	Yes / No
43m	bounced 3 or more checks	Yes / No
43n	made 1 or 2 late payments on credit cards	Yes / No
43o	made 3 or more late payments on credit cards	Yes / No
43p	been called by a debt collector	Yes / No
43q	had utilities shut off for reasons of nonpayment	Yes / No
43r	returned from deployment for financial reasons	Yes / No
43s	been denied or lost security clearance for financial reasons	Yes / No
43t	filed for bankruptcy	Yes / No
43z	On a scale of 1 to 10, with 1 being not at all stressed and 10 being extremely stressed, how would you rate your financial stress level?	1 - 10
Financial Behavior		
44	Do you and/or your spouse:	
44a	use a formal budget for spending in your household	Yes / No
44b	use an informal budget for spending in your household	Yes / No
44c	have a debt reduction plan	Yes / No / Have little to no debt
44d	have a specific plan for saving for retirement	Yes / No
44e	have a specific plan for saving for the purchase of a home	Yes / No
44f	have a specific plan for saving for other short-term purchases	Yes / No
44g	understand the distinction between discretionary and non-discretionary spending	Yes / No
44h	Comparison shop for credit alternatives	Never / Seldom / Moderately / A lot
44i	Comparison shop for investment alternatives	Never / Seldom / Moderately / A lot
44j	Comparison shop for major purchases (items > \$250)	Never / Seldom / Moderately / A lot

FR 1375 SAMPLE SURVEY

44k	Review magazines like Consumer Reports before a major purchase (item > \$250)	Never / Seldom / Moderately / A lot
44l	Read about money management through magazines and newsletters like Kiplingers, Money, etc.	Never / Seldom / Moderately / A lot
44m	Use discount coupons when shopping for household items and food	Never / Seldom / Moderately / A lot
44n	Shop at the base PX	Never / Seldom / Moderately / A lot
44o	Do you or your spouse currently have a checking account?	Yes / No
44p	If yes, for how long have you had an account?	less than 6 months between 6 months and 1 year for 1 to two years longer than 2 years
45	Do you and/or your spouse:	
45a	balance your checkbook on a monthly basis	Yes / No / Not applicable
45b	check your checking account during the month either by phone or on-line	Yes / No / Not applicable
45c	track retirement investments periodically	Yes / No / Not applicable
45d	have an emergency fund (for meeting unforeseen spending needs)	Yes / No
45d1	If so, how large is it?	Actual amount \$1 to \$1,000 \$1,001 to \$2,000 \$2,001 to \$3,000 \$3,001 to \$4,000 \$4,001 to \$5,000 \$5,001 and above

Educational programs

Over time, you and/or your spouse might be exposed to various efforts to provide economic or consumer education. These can be work, school, or community based. They might be formal or informal. Examples might include work-related saving and retirement seminars, school classes in

FR 1375 SAMPLE SURVEY

INTERNAL FR

personal finance, church-affiliated home-buying seminars, or peer counseling sessions. We would like to

know what experience you have had with such activities in the past six months: when you might have attended, what the topic was, and how useful the activity, and whether or not it improved your financial behavior

	<u>Course Description</u>	<u>Date MM/YY</u>	<u>Formal/ Informal</u>	<u>Better than avg / Avg / Worse than avg Program Rating</u>	<u>Likelihood of Change in Behavior</u>
46a	For you -				
46a1					
46a2					
46a3					
46a4					
47a	For spouse -				
47a1					
47a2					
47a3					
47a4					
48	Rate the AIT Financial Management Training Course:	mm/yy	formal	???	???
49	Which of the following best describes your experience with the AIT course:				
49a	Before the course, I knew	Very little about the subject			
		Something about the subject			
		A lot about the subject			
49b	Through the course, I learned	Nothing more			
		A little more			
		A lot more			