

## Parent Survey

1. Please answer the following questions for the 4<sup>th</sup> or 5<sup>th</sup> grade child participating in the study:
  - a. Child's name
  - b. What school does your child attend?
  - c. Who is your child's teacher?
  - d. Child's gender
    - i. Female
    - ii. Male
  - e. Is English your child's primary language?
    - i. Yes
    - ii. No
  - f. Is your child of Hispanic or Latino origin?
    - i. Yes
    - ii. No
    - iii. Prefer not to answer
  - g. What is your child's race? (Check all that apply)
    - i. White
    - ii. Black or African American
    - iii. Asian
    - iv. Native Hawaiian or other Pacific Islander
    - v. American Indian or Alaska Native
    - vi. Prefer not to answer
  - h. Does your child have his or her own bank or credit union account?
    - i. Yes
    - ii. No
  - i. If your child has an account, what sources of money are used to make deposits into the account? (Check all that apply)
    - i. Gift money (for example, birthday or Christmas money)
    - ii. Allowance or earned money
    - iii. I or another adult provide money for deposits
    - iv. Other:\_\_\_\_\_
  - j. If your child has an account, is the account from Royal Credit Union?
    - i. Yes
    - ii. No

- k. If your child has a Royal Credit Union account, does he or she make deposits at school?
  - i. Yes
  - ii. No
  
- l. About how often do adults in your household discuss savings, banking, investing, or related financial issues (other than spending) with your child?
  - i. Daily
  - ii. Once a week
  - iii. Once every two weeks
  - iv. Once a month
  - v. Less than once a month
  
- m. In the best of all worlds, how much schooling would you like your child to complete?
  - i. Less than high school diploma
  - ii. High school diploma or equivalent
  - iii. Trade School (such as Beauty School or Electrical School)
  - iv. Some college
  - v. Associate's degree (2-year college degree)
  - vi. Bachelor's Degree (4-year degree)
  - vii. Advanced degree
  
- n. Sometimes children do not get as much education as we would like. How much schooling do you expect that your child will really complete?
  - i. Less than high school diploma
  - ii. High school diploma or equivalent
  - iii. Trade School (such as Beauty School or Electrical School)
  - iv. Some college
  - v. Associate's degree (2-year college degree)
  - vi. Bachelor's Degree (4-year degree)
  - vii. Advanced degree
  
- o. How does your child usually perform in school?
  - i. Excels (A)
  - ii. About average (B)
  - iii. Struggles some (C)
  - iv. Struggles a lot (D or F)
  
- 2. When do you think children should start learning about money management from parents or in school?
  - a. Preschool or kindergarten
  - b. Elementary school
  - c. Middle school
  - d. High school
  
- 3. Currently, do you or your spouse... (Check all that apply)
  - a. Have a checking account?

- b. Have a savings account?
  - c. Have a retirement account other than a defined benefit pension? For example, a 401(k), 403(b), IRA, or similar account?
  - d. Have a non-retirement investment account?
4. If you or your spouse do not have a bank account, why not? (Check all that apply)
- a. Can't maintain the minimum balance
  - b. Don't like dealing with banks  
Don't trust banks
  - c. The bank denied me/us
  - d. Fees are too high
  - e. Don't have the required identification
  - f. Negative experience with banks
  - g. Judgments or liens
  - h. Other reason (please specify)
5. Do you or your spouse have a Royal Credit Union account (not a youth account for your child)?
- a. Yes
  - b. No
6. What is your gender?
- a. Male
  - b. Female
7. What is your age?
8. What is your marital status?
- a. Married
  - b. Single (never married)
  - c. Divorced/separated
  - d. Widowed
  - e. Prefer not to answer
9. Is English your primary language?
- a. Yes
  - b. No
10. Were either you and/or your spouse born in the United States?
- a. Yes
  - b. No
- 11.
- a. What is the highest level of education you have attained?
    - i. Less than high school diploma
    - ii. High school diploma or equivalent
    - iii. Trade School (such as Beauty School or Electrical School)
    - iv. Some college
    - v. Associate's degree (2-year college degree)
    - vi. Bachelor's Degree (4-year degree)

- vii. Advanced degree
- b. What is the highest level of education your spouse/partner has attained?
- i. Less than high school diploma
  - ii. High school diploma or equivalent
  - iii. Trade School (such as Beauty School or Electrical School)
  - iv. Some college
  - v. Associate's degree (2-year college degree)
  - vi. Bachelor's Degree (4-year degree)
  - vii. Advanced degree
  - viii. I don't have a spouse/partner
- 12.
- a. How many adults (18 and older) are in your household, including yourself?
  - b. How many children (under 18) are in your household?
13. Does your household own or rent the home/apartment you are living in?
- a. Own (without mortgage)
  - b. Own (with a mortgage)
  - c. Rent (paying regular lease or rental payment)
  - d. Other
14. What is your household's approximate annual income?
- a. Less than \$25,000
  - b. \$25,00-\$55,000
  - c. More than \$55,000
15. If you had an unexpected expense or emergency, would you be able to come up with \$2,000 in 30 days?
- a. Certainly able
  - b. Probably able
  - c. Probably not able
  - d. Certainly not able
16. What is the combined value of you and your spouse or partner's savings from cash and savings bonds, and checking account(s), savings account(s), and certificates of deposit at your bank or credit union (if you have one)?
- a. \$0
  - b. \$1-500
  - c. \$501-1,000
  - d. \$1,001-\$2,500
  - e. \$2,501-\$5,000
  - f. \$5001-\$10,000
  - g. More than \$10,000
17. Do you (or anyone else in the family) have money set aside for your child(ren) to attend college or other future schooling?
- a. Yes

- b. No
18. What is the combined value of you and your spouse or partner's debt (including credit card, auto, home, small business, student, and medical debt)
- a. \$0
  - b. \$1-\$50,000
  - c. \$51,000-\$100,000
  - d. \$101,000-\$300,000
  - e. More than \$300,000
19. How would you describe your personal credit record or credit score level?
- a. Very poor
  - b. Poor
  - c. Good
  - d. Very good
  - e. Excellent

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