**Student Survey**

1. First name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Middle initial \_\_\_\_\_\_Last name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
   1. Do you have a savings account at a bank or credit union?
      1. No
      2. Yes
      3. I don’t know/not sure
   2. 🡪 IF YES , about how much do you think you have saved in the account?
      1. $1-$25
      2. $26-$50
      3. $51-$100
      4. $101-$200
      5. $201-$500
      6. More than $500
      7. I don’t know/not sure
   3. Does your school let kids with bank put money in their savings account at school?
      1. Yes
      2. No
      3. Not sure
   4. 🡪 IF YES, do you put money in a savings account at school?
      1. No
      2. Yes
      3. I don’t have an account here
      4. I don’t know/not sure
2. Are you saving for future schooling, like college?
   1. No
   2. Yes
   3. I don’t know/not sure

* 1. Do you get pocket money or an allowance?
     1. No
     2. Yes
     3. I don’t know/not sure
  2. 🡪 IF YES, how much money per week?
  3. Do you sometimes do small jobs at home (for example, washing the dishes) to earn money?
     1. No
     2. Yes
     3. I don’t know/not sure
  4. Do you have a paid job outside of school (like a paper route)?
     1. No
     2. Yes
     3. I don’t know/not sure
  5. Juan put his money in a savings account. The payment that the bank makes to Juan for the use of his money while it is deposited at the bank is called:
     1. **Interest**
     2. Wages
     3. Credit
     4. Profit
     5. I don’t know/not sure
  6. Shawna got $20 for her birthday. She wants to either save her money for a radio or spend it on a shirt. If she buys the shirt, saving for the radio is her:
     1. Expense
     2. Revenue
     3. human capital
     4. **opportunity cost**
     5. I don’t know/not sure
  7. Ming wanted to buy a fancy notebook for school and save her money to buy a computer. Ming decided to buy a plain notebook that is less expensive so she can save more money for the computer. Ming's decision is an example of:
     1. paying interest
     2. depositing money
     3. **making a tradeoff**
     4. choosing a service
     5. I don’t know/not sure
  8. Duane earned $25 raking leaves. He spent $20 of the $25 on a video game. The $5 that he did not spend is called is:
     1. Interest
     2. **Saving**
     3. Profit
     4. Wage
     5. I don’t know/not sure
  9. Marisa had $50 in her checking account. She made a withdrawal of $10 and a deposit of $20. What is Marisa's balance in her checking account?
     1. $10
     2. $20
     3. $50
     4. **$60**
     5. I don’t know/not sure
  10. Janis wants to save $75 for a CD player. She plans to save $5 a month. What else does Janis need in her savings plan?
      1. a checking account
      2. a certificate of deposit
      3. the number of stores selling CD players
      4. **the number of months that she must save**
      5. I don’t know/not sure
  11. Scott plans to save the same amount of money each week for 10 weeks to buy his mom a $30 necklace. How much should Scott save each week?
      1. $1
      2. $2
      3. **$3**
      4. $4
      5. I don’t know/not sure
  12. The best example of a long-term goal would be saving for a:
      1. video game
      2. birthday present
      3. **college education**
      4. pair of basketball shoes
      5. I don’t know/not sure
  13. Sara Wilson earns an income of $3,000 per month as an elementary school teacher. She has expenses of $2,000 each month. The amount she has left over each month is called:
      1. Profit
      2. Credit
      3. **Saving**
      4. Budget
      5. I don’t know/not sure
  14. Because people have limited income, they must:
      1. pay taxes
      2. **make choices**
      3. increase spending
      4. open a checking account
      5. I don’t know/not sure
  15. The Walker family went on a summer vacation in the mountains. They must have decided that the benefits of the vacation were:
      1. **greater than the cost**
      2. less than the cost
      3. equal to the cost
      4. zero
      5. I don’t know/not sure
  16. A plan for managing income, spending and saving is called:
      1. **a budget.**
      2. an investment.
      3. a credit account.
      4. an account balance.
      5. I don’t know/not sure

1. Which of the following families is saving each month?
   1. The Smiths have $750 in income and $800 in expenses.
   2. The Suiters have $1,500 in income and $1,500 in expenses.
   3. **The Wilburns have $1,000 in income and $900 in expenses.**
   4. The Jacksons have $1,200 in income and $1,300 in expenses.
   5. I don’t know/not sure
   6. The Sorensens earn $2,000 each month and spend $2,100. Which is the best action they can take to balance their budget?
      1. pay more taxes
      2. **reduce expenses**
      3. increase spending
      4. get more credit cards
      5. I don’t know/not sure
   7. Lisa put $200 in a bank account. After a year, Lisa had $205 in her account though she had not deposited more money. Where did the extra $5 come from?
      1. **Lisa’s money earned interest.**
      2. Lisa’s money was taxed.
      3. Lisa’s money earned credit.
      4. Lisa was in debt.
      5. I don’t know/not sure
   8. John wants to buy a $20 shirt. He plans to put $5 into his piggy bank each week to save for the shirt. How many weeks does he need to save?
      1. 2 weeks
      2. 3 weeks
      3. **4 weeks**
      4. 5 weeks
      5. I don’t know/not sure
   9. Erica took $50 out of her bank account. She made a…
      1. deposit
      2. **withdrawal**
      3. balance
      4. debit
      5. I don’t know/not sure
   10. Imagine you open a bank account and deposit $100. The account earns 10 percent interest per year. How much would you have in the account at the end of two years?
       1. exactly $102
       2. exactly $120
       3. less than $120
       4. **more than $120**
       5. I don’t know/not sure
   11. I find it difficult not to spend my money immediately (within 1 or 2 days)
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   12. Saving is easy
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   13. Saving is a good thing to do
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   14. Saving is only for adults
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   15. I don’t need to save up for anything because my parents buy me the things I like.
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   16. I don’t need to save because the money my parents give to me is for spending.
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   17. Bank accounts are only for adults
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   18. I desire to attend college:
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   19. Many people do not attend college even though they desire to. To what extent do you agree with the statement: I expect to attend college:
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   20. I want to do well at school.
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   21. I pay attention in class.
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   22. I take school seriously.
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   23. Banks (and credit unions) provide services that are useful to me.
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   24. Banks (and credit unions) are a safe place for people to keep their money.
       1. Not true for me
       2. Sort of not true for me
       3. Sort of true for me
       4. True for me
   25. Do you like to take risks or avoid them?
       1. Avoid risks a lot
       2. Avoid risks a little
       3. Like risks a little
       4. Like risks a lot
   26. Imagine that you have won $100 from a raffle. You go to pick up your $100 and the person with the money offers to give you $300 instead if you flip the quarter in your pocket and it comes up heads. If it comes up tails you get $0. Do you agree to flip the coin?
       1. No way
       2. Maybe
       3. Yes
   27. Imagine that you have won $100 from a raffle. You go to pick up your $100 and the person with the money offers to give you $150 if you flip the quarter in your pocket and it comes up heads. If it comes up tails you get $50. Do you agree to flip the coin?
       1. No way
       2. Maybe
       3. Yes

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