

## Parks Opportunity Program Survey



The U.S. Department of the Treasury has asked us to evaluate the financial services provided by the Parks Opportunity Program. To improve this program and provide better services in the future we need your help. Please complete the survey today and return it in the stamped envelope provided. Thank you!

1. The first questions are about your experiences looking for employment.							
Have you found employment outsid	le of the Parks	Opportunit	y Program?				
<ul><li>○ Yes, full-time or more</li><li>○ Yes, part time</li><li>○ No</li></ul>							
2. Since starting the Parks Opportuni			•				
	0 jobs	1 to 4 jobs	5 to 8 jobs	9 to 12 jobs	13 or more jobs		
aapplied for?	Jobs	Juus	Jobs	Jobs	Juus		
<b>b.</b> interviewed for?	Ö	Ö	Ö	Ö	Ö		
3. The next questions are about finance	cial counseling.						
In the last 6 months, have you atten	ded financial c	counseling?					
<b>┌</b> ○ Yes							
○ No <b>——</b> Go to question 4							
<b>*</b>							
3a. How much did counseling help your	r financial situa	ation?					
O Not at all							
<ul><li>○ A little</li><li>○ Somewhat</li></ul>							
A lot							
Extremely							
3b. How many counseling sessions did y	you attend?						
○ One							
○ Two							
<ul><li>○ Three</li><li>○ Four</li></ul>							
Five or more							
-							

4. The next questions are about fina	ncial goals	<b>5.</b>						
Do you currently have at least one financial goal?								
►○ Yes								
○ No <b>—→ Go to question 5</b>								
<b>+</b>								
4a. What is your main financial goal	?							
4b. In the next year, how confident a	re you that	you w	ill be able to	achieve this	financial g	oal?		
O Not at all confident								
<ul><li>○ A little confident</li><li>○ Somewhat confident</li></ul>								
○ Very confident								
Certain								
5. Next we ask about banking.								
Do you currently have a checking	a or coving	6 000011	nt?					
	_	s accou	111.					
Yes, both checking and savings and Yes, checking account	account							
Yes, savings account								
O No								
6. How often do you								
			Less than	One or	One or	4.7		
	N	lever	once a month	more times a month	a week	About every day		
amake a withdrawal or deposit			0	0	0			
bank branch?		0	O		O	0		
<b>b.</b> make a withdrawal or deposit ATM?	at an	0	0	0	0	0		
cuse a debit card to make a pur	chase?	0	0	$\circ$	0	0		
<b>d.</b> write a check?		0	0	$\circ$	$\circ$	0		
etransfer money or pay bills on		0	0	0	0	0		
<b>f.</b> use a mobile phone to access a or credit union account?	a bank	0	0	0	0	0		
7. Do you have any frozen savings of	r checking	accour	nts?					
○Yes								
○ No								
○ Not sure								

8. Thinking about both active unions do you have account		ınts and froz	zen accou	nts, at how	many diff	erent banks	or credit
<ul><li>○ None</li><li>○ One</li><li>○ Two</li></ul>							
O Three							
O More than three							
○ Not sure							
9. How much do you trust ba	anks ar	nd credit uni	ons?				
○ Not at all							
O A little							
○ Somewhat							
O A lot							
○ Extremely							
10. The next questions are abo	out dir	ect deposit.					
Commentales de men monimo		arrahaala 4h.u	awah dina	a4 damaa:49			
Currently, do you receive	_	·	ougn aire	ct deposit:			
<ul><li>Yes, into a bank account</li><li>Yes, into an account at an</li></ul>		-	tunion no	ot Ranco Por	ular		
Yes, onto a prepaid card		ounk of credi	umon, ne	or Buneo I op	, urur		
○ No							
○ Not sure							
44 70 00 1 11 4 3	• 4		• 1 • 11	•	A 140		
11. If you are offered direct d	eposit a	at your next	job, will y	you sign up	for it?		_
○ No. Please tell us why:							
○ Yes. Please tell us why:							
12. Thinking about direct dep make each of the following		mpared to a	paper pa	ycheck, how	w much ha	arder or easi	er does it
·	Much	Somewhat	Slightly	About the	Slightly	Somewhat	Much
h	arder	harder	harder	same	easier	easier	easier
a. Accessing your money	0	0	0	0	0	0	0
<b>b.</b> Keeping your money safe	0	0	0	0	0	0	0
c. Saving time	0	0	$\circ$	0	0	$\circ$	0
d. Saving money	0	0	0	0	0	0	0
<b>e.</b> Paying bills <b>f.</b> Managing your	0	0	0	0	0	0	O
money day-to-day	0	0	0	0	0	0	0

13. The next questions are about prepaid cards and other financial services.							
Have you ever had							
	•	Yes	No	Not sure			
a a prepaid card?		0	0	0			
<b>b.</b> direct deposit of your paycheck to a prepaid card?		0	0	0			
cdirect deposit of your paycheck into a bank account?		0	0	O			
14. Have you ever used a prepaid or payment card to rece	ive						
	•	Yes	No	Not sure			
aunemployment benefits?		0	0	O			
<b>b.</b> child support?		0	0	Ö			
<b>c.</b> public benefits, like EBT, for example?		0	0	Ö			
15. Currently, do you have one or more prepaid cards?							
○ Yes							
○ No							
○ Not sure							
16. In the last 30 days, how often have you							
			2 to 3	4 or more			
			2 to 3				
	0 times	1 time	times	times			
aused a check cashing store?	0 times	1 time					
<b>b.</b> taken out a pawn shop loan?	_	_	times	times			
<ul><li>btaken out a pawn shop loan?</li><li>creceived an advance loan from a credit card or</li></ul>	0	0	times	times			
<ul><li>btaken out a pawn shop loan?</li><li>creceived an advance loan from a credit card or payday lender?</li></ul>	0	0	times O O	times			
<ul> <li>btaken out a pawn shop loan?</li> <li>creceived an advance loan from a credit card or payday lender?</li> <li>dpurchased a money order?</li> </ul>	0 0	0 0	times O O O	times			
<ul> <li>btaken out a pawn shop loan?</li> <li>creceived an advance loan from a credit card or payday lender?</li> <li>dpurchased a money order?</li> <li>epaid bills online?</li> </ul>	0 0 0	0	times O O	times			
<ul> <li>btaken out a pawn shop loan?</li> <li>creceived an advance loan from a credit card or payday lender?</li> <li>dpurchased a money order?</li> <li>epaid bills online?</li> <li>foverdrawn a checking or savings account?</li> </ul>	0 0	0 0	times O O O	times O O O			
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18. About how often do you contribute to savings?			
○Weekly			
Every two weeks			
Monthly			
Several times a year			
Once per year			
Cless than once per year			
Never, do not contribute to savings			
19. The next questions are about managing your money, credit, an	d debt.		
In the last 6 months, have you			
	Yes	No	Not sure
asigned up for a savings program?	$\circ$	0	0
<b>b.</b> started saving or increased the amount you regularly save?	0	0	0
creduced your total debt?	0	0	0
<b>d.</b> reviewed your credit report?	$\circ$	0	0
ecreated a plan to pay off debt?	0	0	0
<b>f.</b> worked to establish credit using a product such as a secured	0	0	$\circ$
credit card or a credit builder loan?			ō
gfiled for bankruptcy?	0	0	0
	49		
20. How would you rate your understanding of money-management	nt?		
○ Very bad			
○ Poor			
○ Fair			
○Good			
○ Excellent			
21. How would you rate your personal credit record?			
○ Very poor			
○ Poor			
○ Fair			
○Good			
Excellent			
○ Don't know			
22. In the next month, how confident are you that you could come	up with \$	8500 if an u	nexpected need
arose?			
○ Not at all			
○ A little			
Somewhat			
○ Very			
Extremely			

23	. In the next month, if you were facing a \$500 you need?	unexpecte	d expense	, how would	you get	the money
	O Borrow or ask for help from friends or fami	ly				
	Take out a pay day loan or pawn something	you own				
	○ Use savings					
	○ Work more					
	O Use a credit card					
	<ul><li>○ Sell something you own</li><li>○ I would not be able to access this money</li></ul>					
	Other place. Please tell us:					
	Other place. I rease ten as.					
24	. How worried are you about your finances?					
	○ Not at all					
	○ A little					
	○ Somewhat					
	○ Very					
	○ Extremely					
25						
25	. Currently, how successful are you at					
		Not at all	A little	Somewhat	Very	Extremely
	acontrolling your spending?	Not at all	A little	<b>Somewhat</b>	Very	<b>Extremely</b> $\bigcirc$
	<b>b.</b> paying your bills on time?		_		•	_
	<ul><li>bpaying your bills on time?</li><li>cplanning for your financial future?</li></ul>	0	0	0	0	0
	<ul><li>bpaying your bills on time?</li><li>cplanning for your financial future?</li><li>dproviding for yourself and your family?</li></ul>	0	0	0	0	0
	<ul><li>bpaying your bills on time?</li><li>cplanning for your financial future?</li></ul>	0 0	0	0 0	0	0
	<ul><li>bpaying your bills on time?</li><li>cplanning for your financial future?</li><li>dproviding for yourself and your family?</li></ul>	0 0 0	0 0 0	0 0 0	0 0	0 0 0
26	<ul><li>bpaying your bills on time?</li><li>cplanning for your financial future?</li><li>dproviding for yourself and your family?</li></ul>	0 0 0 0	0 0 0	0 0 0	0 0	0 0 0
26	<ul> <li>bpaying your bills on time?</li> <li>cplanning for your financial future?</li> <li>dproviding for yourself and your family?</li> <li>esaving money?</li> </ul>	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0
26	<ul> <li>bpaying your bills on time?</li> <li>cplanning for your financial future?</li> <li>dproviding for yourself and your family?</li> <li>esaving money?</li> <li>Thinking about the way you spend your mo</li> </ul>	0 0 0 0	0 0 0 0	0 0 0	0 0	0 0 0
26	<ul> <li>bpaying your bills on time?</li> <li>cplanning for your financial future?</li> <li>dproviding for yourself and your family?</li> <li>esaving money?</li> <li>Thinking about the way you spend your mo</li> <li>ahow confident are you making decisions about money?</li> </ul>	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0
26	<ul> <li>bpaying your bills on time?</li> <li>cplanning for your financial future?</li> <li>dproviding for yourself and your family?</li> <li>esaving money?</li> <li>Thinking about the way you spend your mo</li> <li>ahow confident are you making decisions about money?</li> <li>bhow confident are you that the way you</li> </ul>	o o o ney	O O O O	Somewhat	Very	Extremely
26	<ul> <li>bpaying your bills on time?</li> <li>cplanning for your financial future?</li> <li>dproviding for yourself and your family?</li> <li>esaving money?</li> <li>Thinking about the way you spend your mo</li> <li>ahow confident are you making decisions about money?</li> <li>bhow confident are you that the way you manage money will affect your future?</li> <li>chow much in debt do you consider</li> </ul>	ney	A Little	Somewhat	Very	Extremely
26	<ul> <li>bpaying your bills on time?</li> <li>cplanning for your financial future?</li> <li>dproviding for yourself and your family?</li> <li>esaving money?</li> <li>Thinking about the way you spend your mo</li> <li>ahow confident are you making decisions about money?</li> <li>bhow confident are you that the way you manage money will affect your future?</li> <li>chow much in debt do you consider yourself?</li> </ul>	O	<ul><li>○</li><li>○</li><li>○</li><li>○</li><li>○</li><li>○</li><li>○</li></ul>	Somewhat	Very	Extremely  O
26	<ul> <li>bpaying your bills on time?</li> <li>cplanning for your financial future?</li> <li>dproviding for yourself and your family?</li> <li>esaving money?</li> <li>Thinking about the way you spend your mo</li> <li>ahow confident are you making decisions about money?</li> <li>bhow confident are you that the way you manage money will affect your future?</li> <li>chow much in debt do you consider yourself?</li> <li>how often do you</li> </ul>	O	<ul><li>○</li><li>○</li><li>○</li><li>○</li><li>A Little</li><li>○</li><li>○</li><li>Rarely</li></ul>	Somewhat	Very O Often	Extremely  O  O  Very often
26	<ul> <li>bpaying your bills on time?</li> <li>cplanning for your financial future?</li> <li>dproviding for yourself and your family?</li> <li>esaving money?</li> <li>Thinking about the way you spend your mo</li> <li>ahow confident are you making decisions about money?</li> <li>bhow confident are you that the way you manage money will affect your future?</li> <li>chow much in debt do you consider yourself?</li> </ul>	O	<ul><li>○</li><li>○</li><li>○</li><li>○</li><li>○</li><li>○</li><li>○</li></ul>	Somewhat	Very	Extremely  O

27. In the last 30 days, how often did y in your life?	ou feel t	hat you were	e not able	to control t	the importa	ant things
○ Never						
Rarely						
○ Sometimes						
○ Often						
○ Very often						
28. Next we ask about your household.						
In the last month, what was your h following sources?	ousehol	ds' total mor	thly take-	home inco	me from ea	nch of the
	<b>\$0</b>	\$1-\$500	\$501- \$1,000	\$1,001- \$1,500	\$1,501- \$2,000	More than \$2,000
a. Employment, including work for	7.5	7- 7-0	+ = ,	1-)	1-9000	1-)***
someone else, self-employment, or any work for pay.	0	0	0	0	0	0
<b>b.</b> Public benefits, such as cash assistance, Social Security,						
Disability, Unemployment,	0	0	0	0	0	$\circ$
rental or housing assistance,	Ü			Ü	Ü	Ü
child care, and food stamps.						_
c. Other sources. Please tell us:	0	0	0	0	0	0
20 In the last ( and a har array have				4 - 1 1 1 !	•	
29. In the last 6 months, has your hous unexpected expense of at least \$500		kperiencea a	n unexpec	tea arop m	i income or	an
Yes	•					
O No						
30. Currently, how many adults 18 year	ars of ag	<u>e or older</u> liv	e in your	household:	?	
Adults						
runs						
31. Currently, how many children und	ler the a	ge of 18 live	in your ho	ousehold?		
Children						
32. Currently, what is your living situa	ation?					
○ Shelter, transitional housing, or ho	meless					
Own						
○ Rent, but not public housing						
O Public housing						
<ul> <li>Staying with family or friends</li> </ul>						

55. Finany	y, we ask for your opinion on final	iiciai iiiattei 5.				
	nuch is your decision whether or i	not to save mon	ney in a sav	vings or che	ecking acc	ount
		Not at all	A little	Somewhat	A lot	Extremely
<b>a.</b> el	ligibility for public benefits?	0	0	0	0	0
	ne risk of garnishment due to utstanding debt you may have?	0	0	0	0	0
34. Do you	think the amount of money a per-	son saves in a s	avings or o	checking ac	count can	affect their
•	ty for		G			
			Definitely not		Yes, certainly	Not sure
	mporary Assistance for Needy Fami		0	0	0	0
Pro	od stamps, Supplemental Nutrition Agram, or SNAP?		0	0	0	0
	dicaid, excluding Medicaid for the eabled?	elderly, blind or	0	0	0	0
S	ne you win \$1,000 in the lottery to	·	ake \$850 n	ow?		
	e \$850 today t 6 weeks for \$1,000	. , ,				
b. Would	l you rather wait 6 weeks for the f	full \$1,000 or ta	ake \$900 n	ow?		
	e \$900 today t 6 weeks for \$1,000					
c. Would	l you rather wait 6 weeks for the f	full \$1,000 or ta	ake \$950 n	ow?		
	e \$950 today t 6 weeks for \$1,000					

Thank you very much for taking the time to complete this survey.

Please return the completed survey in the postage-paid envelope provided to:

Sterling Hall, Room B607 475 North Charter Street Madison, WI 53706-1582

## **Paperwork Reduction Act Notice**

Notwithstanding any other provision of the law, no person is required to respond to, nor shall any person be subject to a penalty for failure to comply with a collection of information subject to the requirements of the Paperwork Reduction Act, unless that collection of information displays a currently valid OMB Control Number. The estimated time to complete this survey is 20 minutes. To provide comment on this survey, please contact Louisa M. Quittman, Director, Community Programs, Office of Financial Education and Financial Access, US Department of the Treasury, 1500 Pennsylvania Ave., NW, Washington, DC 20220. This is an approved information collection under OMB #1505-0242.