



St. Louis Community Credit Union Credit Builder Loan – Pilot Survey

BLOCK A: DEMOGRAPHIC INFORMATION			
	#	Question Asked	
	1	What is your gender? 01 Female 02 Male	01 <input type="checkbox"/> Female 02 <input type="checkbox"/> Male
	2	What is your ethnicity or origin?	01 <input type="checkbox"/> Hispanic or Latino 02 <input type="checkbox"/> Not Hispanic or Latino
	3	What is your race? 01 American Indian or Alaska Native 02 Asian 03 Black or African-American 04 Native Hawaiian or Other Pacific Islander 05 White 06 Other	01 <input type="checkbox"/> American Indian or Alaska Native 02 <input type="checkbox"/> Asian 03 <input type="checkbox"/> Black or African American 04 <input type="checkbox"/> Native Hawaiian or Other Pacific Islander 05 <input type="checkbox"/> White 06 <input type="checkbox"/> Other
	4	Are you married? [If 02, skip to 6]	01 <input type="checkbox"/> Yes 02 <input type="checkbox"/> No
	5	Do you share an active credit card with your spouse?	01 <input type="checkbox"/> Yes 02 <input type="checkbox"/> No
Note: This doesn't count temporary visits. Adults are defined as people over 18 years old.	6	How many adults live in your household, including you?	<input type="text"/> <input type="text"/>

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<p>Note: This doesn't count temporary visits. Children are defined as people under 18 years old.</p>	<p>7</p>	<p>How many children live in your household?</p>	<p><input type="text"/> <input type="text"/></p>
	<p>8</p>	<p>What was your annual household income in 2013?</p> <p>01 Was it less than 10 thousand? 02 10 to 20 thousand? 03 20 to 30 thousand? 04 30 to 40 thousand? 05 40 to 50 thousand? 06 More than 50 thousand?</p>	<p>01 [] < \$10,000 02 [] \$10 – 20,000 03 [] \$20 – 30,000 04 [] \$30 – 40,000 05 [] \$40 – 50,000 06 [] >\$50,000 07 [] Don't Know 08 [] Refuse to Answer</p>
	<p>9</p>	<p>What is the highest level of schooling you've attained?</p> <p>01 Less than 9th grade 02 Some High school 03 High school Graduate 04 GED 05 Trade School 06 Some College 07 Associates Degree 08 Bachelors Degree 09 Master's Degree 10 Professional Degree 11 Doctorate Degree</p>	<p>01 [] Less than 9th gr. 02 [] Some High school 03 [] High school grad. 04 [] GED 05 [] Trade School 06 [] Some College 07 [] Associates Degree 08 [] Bachelors Degree 09 [] Master's Degree 10 [] Professional Deg. 11 [] Doctorate Degree</p>


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			12	[]	Don't know
			13	[]	Refused

Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0024. It expires on 12/31/2015. The time required to complete this information collection is estimated to average approximately 30 minutes per response, including the time for reviewing any instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Responding to this collection of information is voluntary. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA@cfpb.gov.


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BLOCK B: FINANCIAL INFORMATION			
	#	Question Asked	
Note to interviewer: if respondent is confused or asks for clarification, state that this is not your credit score but your credit report/record.	10	In the past 12 months , have you obtained a copy of your credit report? 01 Yes 02 No	01 <input type="checkbox"/> Yes
			02 <input type="checkbox"/> No
			03 <input type="checkbox"/> Don't know
			04 <input type="checkbox"/> Refuse to answer
	11	In the past 12 months , have you checked your credit score? 01 Yes 02 No	01 <input type="checkbox"/> Yes 02 <input type="checkbox"/> No 03 <input type="checkbox"/> Don't know 04 <input type="checkbox"/> Refuse to answer
	12	Have you had difficulty getting approved for loans? 01 Yes 02 No 03 I have not tried to get approved for a loan.	01 <input type="checkbox"/> Yes 02 <input type="checkbox"/> No 03 <input type="checkbox"/> I have not tried to get approved for a loan. 04 <input type="checkbox"/> Don't know 05 <input type="checkbox"/> Refuse to answer
Note to surveyor: Include amount saved below each that apply.	13	Are you saving in any of the following ways? 01 Saving cash at home or in wallet 03 Paying money into a savings account 04 Giving money to family to save on your behalf	01 <input type="checkbox"/> Saving cash at home/in wallet \$ _ _ _ _ _ _ _
			02 <input type="checkbox"/> Paying into savings account \$ _ _ _ _ _ _ _
			03 <input type="checkbox"/> Giving money to family to save \$ _ _ _ _ _ _ _
			04 <input type="checkbox"/> Saving in informal

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		<p>05 Saving in an informal savings club 06 Buying financial investment products, other than pension funds 07 Other way (including remittances, buying property) 08 I have not been actively saving (I don't save/I have no money to save)</p>	<p>savings club \$ _ _ _ _ _ _ _ _ 05 [] Buying fin investment products \$ _ _ _ _ _ _ _ _ 06 [] Other way \$ _ _ _ _ _ _ _ _ 07 [] I have not been actively saving \$ _ _ _ _ _ _ _ _ 08 [] Don't know 09 [] Refuse to answer</p>
	14	<p>What is the size of your household's overall debt (eg credit card debt, student debt, payday loans (<i>small, short-term unsecured loans</i>))?</p> <p>01 Below \$5,000 02 Between \$5000 and \$10,000 03 Between \$10,000 and \$20,000 04 Above \$20,000</p>	<p>01 [] Below \$5,000 02 [] Between \$5,000 and \$10,000 03 [] Between \$10,000 and \$20,000 04 [] Above \$20,000 05 [] Don't Know 06 [] Refused</p>
	15	<p>What is the size of your household's monthly payments toward debt?</p> <p>01 Below \$100 02 Between \$100 and \$200 03 Between \$200 and \$300 04 Above \$300 05 Don't Know 06 Refused</p>	<p>01 [] Below \$100 02 [] Between \$100 and \$200 03 [] Between \$200 and \$300 04 [] Above \$300 05 [] Don't Know 06 [] Refused</p>
	16	<p>How often do you buy lottery tickets?</p> <p><i>Would you say</i> 01 "Multiple tickets per week"</p>	<p>01 [] Multiple per week 02 [] about one per week 03 [] A few times a year</p>

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		02 "About one ticket per week" 03 "A few times a year" 04 "Less than 1 ticket per year average my adult life" 05 "Never purchased a lottery ticket"	04 [] Less than once per year 05 [] Never 06 [] Don't know 07 [] Refused
	17	How often do you go to the casino? <i>Would you say</i> 01 "At least once a week" 02 "At least once a month" 03 "At least once a year" 04 "I've never been to the casino"	01 [] At least once a week 02 [] At least once a month 03 [] At least once a year 04 [] I've never been to the casino 05 [] Don't know 06 [] Refused
	18	Do you bring an ATM card to the casino? 01 No, I bring a fixed amount of cash. 02 Yes, I bring an ATM card and take out more cash if I need it.	01 [] No 02 [] Yes 03 [] Don't know 04 [] Refused
	19	If you want to buy something that you desire but is not a necessity and you don't currently have enough cash, which of the following do you do: 01 "Save up for it" 02 "Take out a loan" 03 "Put it on layaway" 04 "Borrow money from a friend or relative" 05 "Sell some possessions" 06 "Other"	05 [] Multiple per week 06 [] about one per week 07 [] A few times a year 08 [] Less than once per year 09 [] Never 10 [] Don't know 11 [] Refused
	Read Aloud: I am going to read out some attitude and behavior statements. I would like to know how much you agree or disagree that each of the statements applies to you, personally. Please again use a scale of 1 to 5, where 1 tells me that you completely agree that the statement describes		

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	you and 5 shows that you completely disagree:		
20	<p>Before I buy something I carefully consider whether I can afford it</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 [] Completely agree 02 [] 2 03 [] 3 04 [] 4 05 [] Completely disagree 06 [] Don't know 07 [] Not applicable 08 [] Refused</p>	
21	<p>I tend to live for today and let tomorrow take care of itself</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 [] Completely agree 02 [] 2 03 [] 3 04 [] 4 05 [] Completely disagree 06 [] Don't know 07 [] Not applicable 08 [] Refused</p>	
22	<p>I find it more satisfying to spend money than to save it for the long term</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 [] Completely agree 02 [] 2 03 [] 3 04 [] 4 05 [] Completely disagree 06 [] Don't know 07 [] Not applicable</p>	

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			08 [] Refused
	23	<p>I pay my bills on time</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 [] Completely agree</p> <p>02 [] 2</p> <p>03 [] 3</p> <p>04 [] 4</p> <p>05 [] Completely disagree</p> <p>06 [] Don't know</p> <p>07 [] Not applicable</p> <p>08 [] Refused</p>
	24	<p>I am prepared to risk some of my own money when making an investment</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 [] Completely agree</p> <p>02 [] 2</p> <p>03 [] 3</p> <p>04 [] 4</p> <p>05 [] Completely disagree</p> <p>06 [] Don't know</p> <p>07 [] Not applicable</p> <p>08 [] Refused</p>
	25	<p>I keep a close personal watch on my financial affairs</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 [] Completely agree</p> <p>02 [] 2</p> <p>03 [] 3</p> <p>04 [] 4</p> <p>05 [] Completely disagree</p> <p>06 [] Don't know</p> <p>07 [] Not applicable</p> <p>08 [] Refused</p>

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	26	<p>I set long term financial goals and strive to achieve them</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 [] Completely agree</p> <p>02 [] 2</p> <p>03 [] 3</p> <p>04 [] 4</p> <p>05 [] Completely disagree</p> <p>06 [] Don't know</p> <p>07 [] Not applicable</p> <p>08 [] Refused</p>
	27	<p>Money is there to be spent</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 [] Completely agree</p> <p>02 [] 2</p> <p>03 [] 3</p> <p>04 [] 4</p> <p>05 [] Completely disagree</p> <p>06 [] Don't know</p> <p>07 [] Not applicable</p> <p>08 [] Refused</p>
	28	<p>I often find that I regret spending money. I wish that when I had cash, I was better disciplined and saved my money rather than spent it.</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 [] Completely agree</p> <p>02 [] 2</p> <p>03 [] 3</p> <p>04 [] 4</p> <p>05 [] Completely disagree</p> <p>06 [] Don't know</p> <p>07 [] Not applicable</p> <p>08 [] Refused</p>

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	29	<p>I rarely jump into something without thinking about it.</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 [] Completely agree 02 [] 2 03 [] 3 04 [] 4 05 [] Completely disagree 06 [] Don't know 07 [] Not applicable 08 [] Refused</p>
	30	<p>I demand the highest quality in everything I do.</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 [] Completely agree 02 [] 2 03 [] 3 04 [] 4 05 [] Completely disagree 06 [] Don't know 07 [] Not applicable 08 [] Refused</p>
	31	<p>I have trouble finishing or completing my tasks.</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 [] Completely agree 02 [] 2 03 [] 3 04 [] 4 05 [] Completely disagree 06 [] Don't know 07 [] Not applicable 08 [] Refused</p>


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	32	<p>Success is a matter of hard work; luck has little or nothing to do with it.</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 <input type="checkbox"/> Completely agree 02 <input type="checkbox"/> 2 03 <input type="checkbox"/> 3 04 <input type="checkbox"/> 4 05 <input type="checkbox"/> Completely disagree 06 <input type="checkbox"/> Don't know 07 <input type="checkbox"/> Not applicable 08 <input type="checkbox"/> Refused</p>
▶▶	33	<p>Suppose SLCCU held a raffle and you won. You have a choice: you can collect \$50 in cash today or \$100 in cash one month from today. Which would you choose?</p> <p>01 \$50 today 02 \$100 in one month</p> <p>[If 02, skip to 35]</p>	<p>01 <input type="checkbox"/> \$50 today 02 <input type="checkbox"/> \$100 in one month 03 <input type="checkbox"/> Don't know 04 <input type="checkbox"/> Refused</p>
	34	<p>Ok, you prefer to receive \$50 today in that first scenario. Now say you had the choice between collecting the \$50 cash today and collecting \$150 in 1 month?</p> <p>01 \$50 today 02 \$150 in one month</p>	<p>01 <input type="checkbox"/> \$50 today 02 <input type="checkbox"/> \$150 in one month 03 <input type="checkbox"/> Don't know 04 <input type="checkbox"/> Refused</p>
	35	<p>Ok, you're willing to wait 1 month for \$100 instead of \$50 today. Now let's say the choice is between collecting a \$50 cash prize today or \$75 in 1 month. Which would you choose?</p> <p>01 \$50 today 02 \$75 in one month</p>	<p>01 <input type="checkbox"/> \$50 today 02 <input type="checkbox"/> \$75 in one month 03 <input type="checkbox"/> Don't know 04 <input type="checkbox"/> Refused</p>

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<p>▶▶</p>	<p>36</p>	<p>Suppose you were choosing between collecting \$50 in cash 6 months from today or \$100 in cash 7 months from today. Which would you choose?</p> <p>01 \$50 in 6 months 02 \$100 in 7 months</p> <p>[If 02, skip to 38]</p>	<p>01 [] \$50 in 6 months 02 [] \$100 in 7 months 03 [] Don't know 04 [] Refused</p>
	<p>37</p>	<p>Ok, you prefer to receive \$50 in 6 months. Now say you had the choice between collecting the \$50 in 6 months and collecting \$150 in 7 months?</p> <p>01 \$50 in 6 months 02 \$150 in 7 months</p>	<p>01 [] \$50 in 6 months 02 [] \$150 in 7 months 03 [] Don't know 04 [] Refused</p>
	<p>38</p>	<p>Ok, you're willing to wait 7 months for \$100 instead of getting \$50 in 6 months. Now let's say the choice is between collecting a \$50 cash prize in 6 months or \$75 in 7 months. Which would you choose?</p> <p>01 \$50 in 6 months 02 \$75 in 7 months</p>	<p>01 [] \$50 in 6 months 02 [] \$75 in 7 months 03 [] Don't know 04 [] Refused</p>
<p>Note to interviewer: Put decimal place in appropriate box.</p>	<p>39</p>	<p>Suppose you put \$100 into a <no fee> savings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made?</p>	<p>01 \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>02 [] Don't know 03 [] Refused</p>

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	40	<p>How much would be in the account at the end of five years? Would it be:</p> <p>01 More than \$110 02 Exactly \$110 03 Less than \$110 04 It is impossible to tell from the information given</p>	<p>01 <input type="checkbox"/> More than \$110 02 <input type="checkbox"/> Exactly \$110 03 <input type="checkbox"/> Less than \$110 04 <input type="checkbox"/> It is impossible to tell from the information given 05 <input type="checkbox"/> Don't know 06 <input type="checkbox"/> Refused</p>
	<p>Read Aloud: Now I'm going to read out a list of things and you will tell me whether each of these can affect the amount of interest that you would pay on a bank loan.</p>		
	41	<p><i>Your credit rating?</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>	<p>01 <input type="checkbox"/> Yes – this affects the amount of interest you would pay on a bank loan. 02 <input type="checkbox"/> No – this does NOT affect the amount of interest you would pay on a bank loan. 03 <input type="checkbox"/> Don't know 04 <input type="checkbox"/> Refused</p>
	42	<p><i>How much money you have in savings?</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>	<p>01 <input type="checkbox"/> Yes – this affects the amount of interest you would pay on a bank loan. 02 <input type="checkbox"/> No – this does NOT affect the amount of interest you would pay on a bank loan. 03 <input type="checkbox"/> Don't know 04 <input type="checkbox"/> Refused</p>

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	43	<p><i>How much you earn?</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>	<p>01 <input type="checkbox"/> Yes – this affects the amount of interest you would pay on a bank loan.</p> <p>02 <input type="checkbox"/> No – this does NOT affect the amount of interest you would pay on a bank loan.</p> <p>03 <input type="checkbox"/> Don't know</p> <p>04 <input type="checkbox"/> Refused</p>
	44	<p><i>Your health?</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>	<p>01 <input type="checkbox"/> Yes – this affects the amount of interest you would pay on a bank loan.</p> <p>02 <input type="checkbox"/> No – this does NOT affect the amount of interest you would pay on a bank loan.</p> <p>03 <input type="checkbox"/> Don't know</p> <p>04 <input type="checkbox"/> Refused</p>
	45	<p><i>Your age?</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>	<p>01 <input type="checkbox"/> Yes – this affects the amount of interest you would pay on a bank loan.</p> <p>02 <input type="checkbox"/> No – this does NOT affect the amount of interest you would pay on a bank loan.</p> <p>03 <input type="checkbox"/> Don't know</p> <p>04 <input type="checkbox"/> Refused</p>
	46	<p><i>How much you borrow?</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect</p>	<p>01 <input type="checkbox"/> Yes – this affects the amount of interest you would pay on a bank loan.</p> <p>02 <input type="checkbox"/> No – this does NOT</p>

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		the amount of interest you would pay on a bank loan.	<p>affect the amount of interest you would pay on a bank loan.</p> <p>03 <input type="checkbox"/> Don't know</p> <p>04 <input type="checkbox"/> Refused</p>
	47	<p><i>How long you take to repay the loan?</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan.</p> <p>02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>	<p>01 <input type="checkbox"/> Yes – this affects the amount of interest you would pay on a bank loan.</p> <p>02 <input type="checkbox"/> No – this does NOT affect the amount of interest you would pay on a bank loan.</p> <p>03 <input type="checkbox"/> Don't know</p> <p>04 <input type="checkbox"/> Refused</p>

TIME COMPLETED SURVEY: