

**Appendix B**  
**Financial Education Program Evaluation Support Services**  
**Outcomes Survey**

**[Part I. Household Roster and Household Finances]**

I'm going to begin by asking some questions about you and the members of your household.

1. Are you the main financial provider for any children, including those not living at home and step-children?

- Yes
- No

2. [Ask if 1=Yes, otherwise skip to 3] How many children are you the main financial provider for?

[Interviewer record number: \_\_\_\_\_ ]

3. Are you helping to financially support any adults, besides yourself?

- Yes
- No

4. [Ask if 3=Yes, otherwise skip to 5] How many adults are you helping to financially support?

[Interviewer record number: \_\_\_\_\_ ]

[If 1 or 3 = Yes, ask 5a, otherwise ask 5b]

5a. I am now going to ask you some questions about you and the members of your household who you included as individuals with whom you share financial costs or for whom you provide financial support. Please only include individuals who live in your household.

5b. I am now going to ask you some questions about yourself.

[Person]	What is [your/this person's] gender?	What is [your/this person's] DOB or year of birth if date unknown	What is this person's relationship to you?	What is [your/this person's] current employment status?
You	<ul style="list-style-type: none"> <li><input type="radio"/> Male</li> <li><input type="radio"/> Female</li> </ul>	[MM/DD/YY]		<ul style="list-style-type: none"> <li><input type="radio"/> Self-employed</li> <li><input type="radio"/> Work full-time for an employer</li> <li><input type="radio"/> Work part-time for an employer</li> <li><input type="radio"/> Homemaker</li> <li><input type="radio"/> Full-time student</li> <li><input type="radio"/> Permanently sick, disabled, unable to work</li> <li><input type="radio"/> Unable to work due to immigration status</li> <li><input type="radio"/> Unemployed and actively seeking employment</li> <li><input type="radio"/> Unemployed, and not seeking employment</li> <li><input type="radio"/> Retired</li> </ul>

Person 1	<ul style="list-style-type: none"> <li>○ Male</li> <li>○ Female</li> </ul>		<ul style="list-style-type: none"> <li>○ Spouse/Partner</li> <li>○ Child</li> <li>○ Grandchild</li> <li>○ Parent</li> <li>○ Grandparent</li> <li>○ Other Relative</li> <li>○ Other Non-Relative</li> </ul>	<ul style="list-style-type: none"> <li>○ Self-employed</li> <li>○ Work full-time for an employer</li> <li>○ Work part-time for an employer</li> <li>○ Homemaker</li> <li>○ Full-time student</li> <li>○ Permanently sick, disabled, unable to work</li> <li>○ Unable to work due to immigration status</li> <li>○ Unemployed and actively seeking employment</li> <li>○ Unemployed, and not seeking employment</li> <li>○ Retired</li> </ul>
Person 2	<ul style="list-style-type: none"> <li>○ Male</li> <li>○ Female</li> </ul>		<ul style="list-style-type: none"> <li>○ Spouse/Partner</li> <li>○ Child</li> <li>○ Grandchild</li> <li>○ Parent</li> <li>○ Grandparent</li> <li>○ Other Relative</li> <li>○ Other Non-Relative</li> </ul>	<ul style="list-style-type: none"> <li>○ Self-employed</li> <li>○ Work full-time for an employer</li> <li>○ Work part-time for an employer</li> <li>○ Homemaker</li> <li>○ Full-time student</li> <li>○ Permanently sick, disabled, unable to work</li> <li>○ Unable to work due to immigration status</li> <li>○ Unemployed and actively seeking employment</li> <li>○ Unemployed, and not seeking employment</li> <li>○ Retired</li> </ul>
Person 3 (etc.)	<ul style="list-style-type: none"> <li>○ Male</li> <li>○ Female</li> </ul>		<ul style="list-style-type: none"> <li>○ Spouse/Partner</li> <li>○ Child</li> <li>○ Grandchild</li> <li>○ Parent</li> <li>○ Grandparent</li> <li>○ Other Relative</li> <li>○ Other Non-Relative</li> </ul>	<ul style="list-style-type: none"> <li>○ Self-employed</li> <li>○ Work full-time for an employer</li> <li>○ Work part-time for an employer</li> <li>○ Homemaker</li> <li>○ Full-time student</li> <li>○ Permanently sick, disabled, unable to work</li> <li>○ Unable to work due to immigration status</li> <li>○ Unemployed and actively seeking employment</li> <li>○ Unemployed, and not seeking employment</li> <li>○ Retired</li> </ul>

**I am now going to ask you some questions about dependents in your household.**

6. [Ask if 1 or 3 = Yes] Do any of the individuals you help to support live outside of the United States?

- Yes
- No

7. [Ask if 6 = Yes, otherwise SKIP to 8] How much money do you provide for individuals living outside the United States each year? Your best guess is fine.

[Interviewer record amount: \_\_\_\_\_ ]

**I am now going to ask you some questions about your household's sources of income.**

8. Households often receive income from a variety of sources. I will now read a list of various common income sources. Please indicate whether or not your **household** receives income from a given source by answering "yes" or "no," and if "yes" how much, and whether it is a monthly or yearly amount. Please report income from each source only once; do not include the same dollars in different categories.

Does your household receive income from...	[Yes]	[No]	[If Yes] What is the estimated monthly or yearly amount? [M = Monthly, Y = Yearly]	
A. Employment, including wages and self-employment?			<input type="checkbox"/> M <input type="checkbox"/> Y	[If A= Yes] Is this amount before or after taxes? <input type="checkbox"/> Before <input type="checkbox"/> After
B. Stipends (e.g., educational, work program participation, tuition reimbursement)			<input type="checkbox"/> M <input type="checkbox"/> Y	
C. Unemployment Insurance			<input type="checkbox"/> M <input type="checkbox"/> Y	
D. SSI (Supplemental Security Income)			<input type="checkbox"/> M <input type="checkbox"/> Y	
E. SSDI (Social Security Disability Income)			<input type="checkbox"/> M <input type="checkbox"/> Y	
F. Social Security Retirement/Survivor Benefits			<input type="checkbox"/> M <input type="checkbox"/> Y	
G. Child Support/Alimony			<input type="checkbox"/> M <input type="checkbox"/> Y	
H. Pension Payments			<input type="checkbox"/> M <input type="checkbox"/> Y	
I. Interest/Dividends or rental income			<input type="checkbox"/> M <input type="checkbox"/> Y	
J. Gifts, Remittances, or Money Transfers			<input type="checkbox"/> M <input type="checkbox"/> Y	
K. Temporary Assistance to Needy Families, also known as TANF, or general public assistance for Individuals without children			<input type="checkbox"/> M <input type="checkbox"/> Y	
L. SNAP, also known as Food Stamps, or WIC the			<input type="checkbox"/> M	

Special Supplemental Nutrition Program for Women, Infants and Children Benefits			<input type="checkbox"/> Y	
M. Government Rental Allocation or Housing Subsidy			<input type="checkbox"/> M <input type="checkbox"/> Y	
N. Earned Income Tax Credit (EITC) or child care subsidy			<input type="checkbox"/> M <input type="checkbox"/> Y	
O. another source that I did not mention?  [If “yes” ask “what is the source of income?” and record response: _____ ]			<input type="checkbox"/> M <input type="checkbox"/> Y	

9. Since [program enrollment date], has your household experienced a large drop in income which you did not expect? Include events such as wage earners moving out of the household, layoffs, etc.

- Yes
- No
- Don't know

10. [Ask if 9 = Yes, otherwise SKIP to 12] Please briefly describe when this took place, why, and how much your income decreased.

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11. Before your household's income dropped, what was your total household income before taxes? Please include all income earned from jobs, public assistance, or social security by all members of your household.

[Interviewer record amount: \_\_\_\_\_ ]

12. Since [program enrollment date], has your household experienced a large increase in expenses which you did not expect?

- Yes
- No
- Don't know

13. [Ask if 12 = Yes, otherwise SKIP to 14] Please briefly describe when this took place, why, and how much your expenses increased.

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**We are now going to ask you some questions about banking status and the accounts you have.**

14. I am going to read a list of various bank accounts individuals sometimes have. Please indicate whether or not you have any of the following accounts by answering “yes” or “no”, and if “yes,” what your estimated current balance is.

Do you have a...	[Yes]	[No]	What is the Estimated Current Balance?
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A. Checking account			
B. Savings account			
C. Cash account I did not mention, for example a money market account, or savings certificate?  [If yes] What kind of account is it? [Interviewer record account-type: _____ ]			

15. [Ask if 14 indicates R has bank account, otherwise SKIP to 22] Do you use a debit card tied to your bank account?

- Yes
- No
- Don't know

16. [Ask if 14 indicates R has savings account, otherwise SKIP to 17] Since [program enrollment date], how many deposits have you made into your savings account? Please write in number: \_\_\_\_\_

17. [Ask if Roster indicates employment and 14 indicates R has checking account, otherwise SKIP to 18] Do you have paychecks directly deposited into one of these accounts?

- Yes
- No

18. [Ask if 17 = No, otherwise SKIP to 19] There are many reasons why someone might not have direct deposit, please briefly explain why you do not have direct deposit:

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19. [Ask if 14 indicates R has a checking and savings account, otherwise SKIP to 22] Many banks have options that allow customers to automatically transfer money from their checking accounts to their savings accounts to help increase savings. Do you currently use something like this with your checking and savings accounts?

- Yes
- No

20. [Ask if 19 = Yes, otherwise SKIP to 22] How much do you have automatically transferred? Please write in: \_\_\_\_\_

21. [Ask if 19 is yes, otherwise SKIP to 22] How often are these transfers made?

- Frequently (every 2 weeks)
- Occasionally (every 1-2 months)
- Seldom (1-2 times per year)
- Never
- Don't Know

22. Some individuals are in a position to put aside money for retirement, and I am going to read a list of accounts that retirement savings are often placed into. Please indicate whether or not you have any of the accounts by answering “yes” or “no,” and if “yes,” what your current balance is.

Do you have...	[Yes]	[No]	How many contributions have you made since [date of enrollment movie]	What is the Estimated Current Balance
A. An Individual Retirement Account (IRA), Roth IRA, KEOUGH account				
B. A Retirement account through an employer (e.g. 401(k), 403(b), Thrift accounts)				
C. A Retirement asset or assets which I did not mention earlier?  [If yes] What kind of account is it? [Interviewer record account-type: _____ ]				

**I am now going to ask you some questions regarding your financial assets and liabilities.**

23. The following are common financial assets and liabilities individuals sometimes have. Please indicate whether or not you have any of the following by answering “yes” and “no,” and if “yes,” what your current balance is.

Do you have...	[Yes]	[No]	What is the Estimated Current Balance or Market Value?
A. A Vehicle			
B. A Residence (your home and any other real estate you own)			
C. Any U.S. Savings Bonds			
D. An Individual Development Accounts, also known as an IDA, or a matched savings account			
E. A 529 Educational Savings Account (or similar)			
F. Any Stocks and Mutual Funds or Municipal or Corporate bonds			
G. Any other financial asset which I did not already mention.  [If yes ask “what kind of asset is it?” interviewer record account-type: _____ ]			

24. How many active credit cards, not including prepaid or debit cards, do you currently have?

[Interviewer record amount: \_\_\_\_\_ ]

25. [Ask if answer to 24 > 0, otherwise SKIP to 26] How much do you currently owe on all of your credit cards? If you are unsure, your best guess is fine.

[Interviewer record amount: \_\_\_\_\_ ]

26. Debts are common elements of a household's finances. I am going to read a list of common debts households often have. Please indicate whether or not your household has any of the following debts by answering "yes" or "no," and if yes, please tell me how much you currently owe.

Do you have...	[Yes]	[No]	What it is the Estimated Balance Owed?
[Ask 26A if 23B indicates homeownership, otherwise skip to 26B] A. Any home improvement loans			
B. Any Student/Educational loans			
C. Any Personal loans from bank/credit union			
D. Any Unpaid medical bills not covered by insurance			
E. Any Business debts			
F. Any Unpaid legal bills			
G. Any Unpaid taxes			
H. Any Other debts I did not mention, for example money owed on other lines of credit, personal debt from money lenders, debt to individuals/institutions outside of the United States.  [If yes] What kind of debt is it? [Interviewer record debt-type: _____ ]			

27. Since [program enrollment date], have you paid off or renegotiated any debts?

- Yes
- No
- Don't know

28. [Ask if 27 = Yes, otherwise SKIP to 30] Did you pay off or renegotiate the debt or debts?

- I paid off a debt
- I renegotiated a debt resulting in lowered monthly payments, etc.
- I have paid off and renegotiated a debt
- Don't know



29. [If 27 = Yes otherwise SKIP to 30] Please describe the amount of debt you paid off and/or renegotiated, and what this debt was for.

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30. [Ask if 23B indicates homeownership, otherwise SKIP to 33] How long ago did you buy your current home?

[Interviewer record date: \_\_\_\_\_ ]

31. Do you currently have a mortgage on your home?

- Yes
- No
- Don't know

32. Do you have a home equity loan?

- Yes
- No
- Don't know

33. Have you been involved in a foreclosure process on a home you own or owned in the last 2 years?

- Yes
- No
- Don't know

34. [Ask if 33 = Yes, otherwise SKIP to 35] What were the circumstances that led to the foreclosure, and where in the foreclosure process are you currently?

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[End of Part I]

## [Part II. Household Financial Practices]

35. I am going to read a series of statements, please tell me which is most appropriate. In your household, who is most knowledgeable about saving, investing and debt? Would you say it is...

- You
- Someone else. [If someone else, ask "What is this person's relationship to you" and write in response: \_\_\_\_\_ ]
- You and someone else are equally knowledgeable [If equally knowledgeable with someone else, ask "What is this person's relationship to you" and write in response: \_\_\_\_\_ ]

36. Who typically makes the decisions about money and finances in your household? I am going to read a series of statements, please tell me which is most appropriate. Would you say in your household...

- You make the decisions yourself
- Someone else makes the decisions. [If someone else, ask "What is this person's relationship to you" and write in response: \_\_\_\_\_ ]
- You and someone else make the decisions together
- Money and financial decisions are made some other way. [If selected, ask "what other method do you use?" and record response: \_\_\_\_\_ ]

37. Who pays the bills and keeps track of spending? I am going to read a series of statements, please tell me which is most appropriate. Would you say in your household...

- You manage the money yourself
- Someone else manages the money. [If selected, ask "what is this person's relationship to you?" and record response: \_\_\_\_\_ ]
- Someone else and I manage the money together
- Bills and spending are managed some other way. [If selected, ask "what other method do you use?" and record response: \_\_\_\_\_ ]

38. How often is your household able to pay its bills on time? I am going to read a series of statements, please tell me which is most appropriate. Would you say you pay your bills on time...

- Most of the time (late 1 time or less per year)
- Very often (late 2-3 times per year)
- Sometimes (late every other month)
- Rarely or never (late about every month)

39. How do you usually pay your bills? I am going to read a list of typical ways that people pay their bills, please tell me the method that you use the most often. I most often pay my bills with...

- A personal check or debit card
- An electronic payment linked to a checking or savings account
- A money order
- Cash
- A non-internet credit card payment
- An online electronic payment linked to a credit card
- Another method. [If selected, ask "Please tell me what other method you use to pay your bills" \_\_\_\_\_ ]

40. Do you currently use a spending plan or budget to help you meet or keep track of your monthly expenses?

- Yes [SKIP to 42]
- No [Ask 41]
- Don't know [SKIP to 43]

41. [Ask if 40 = No] There are many reasons why someone might not use a spending plan or budget, please explain your reason below:

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[SKIP to 43]

42. [Ask if 40 = Yes] How closely does your household usually keep to its budget? Would you say you stick to it...

- Very closely
- Somewhat closely
- Not closely at all
- Don't know

43. Since [program enrollment date], did your household spend less than, more than, or about equal to your income?

- Spent **less** than your income
- Spent **more** than your income
- Spent about **equal** to your income
- Don't know

44. Have you ever declared bankruptcy?

- Yes
- No
- Don't know

45 [Ask if 44 = Yes, otherwise SKIP to 47] When did you declare bankruptcy?

[Interviewer record date: \_\_\_\_\_ ]

46. [Ask if 44 = Yes, otherwise SKIP to 47] What kind of bankruptcy did you file for, and what were the circumstances that led to the bankruptcy?

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47. Have you ever been a victim of identity theft, involving the misuse of existing accounts or numbers, or the use of your personal information without your permission, to obtain new credit cards or loans in your name, run up debts in your name, open other accounts, or otherwise commit theft, fraud, or some other crime?

- Yes
- No
- Don't know

48. [Ask if 47 = Yes, otherwise SKIP to 49] What were the circumstances of the identity theft? Please briefly explain:

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**I am now going to ask you some questions about your bank account usage**

49. [Ask if 14 indicates R has checking account, otherwise SKIP to 50] How often do you overdraw your checking account? Would you say you overdraw...

- Frequently (1 or more times per month)
- Occasionally (3-4 times per year)
- Seldom (1-2 times per year)
- Never
- Don't know

50. How often do put aside money for savings? Would you say you do it...

- Frequently (every 2 weeks)
- Occasionally (every 1-2 months)
- Seldom (1-2 times per year)
- Never
- Don't Know

51. [SKIP to 52 if 50=Never] I'm going to read a list of places people often place savings, please tell me if this is where you typically place your savings

Do you usually place your savings in...	[Yes]	[No]
A. A savings account		
B. A checking account		
C. Savings bonds		
D. In your home		
E. An Individual Development Account		
F. An Individual Retirement Account or 401K Account		
G. another place I didn't mention  [If yes, ask "where do you usually place your savings?" and record answer _____ ]		

52. There are times when people put aside money that does not come from income or another regular source. Examples include money from a birthday gift, prize winnings, or lump sum payments, such as a tax refund, EITC or other. What share of this kind of money do you typically save? Would you say you typically save...

- All of it
- Most of it

- Some of it
- A little bit of it
- None of it
- This is not applicable because I do not receive those kinds of funds

53. I am going to read a series of bank account fees. Please tell me whether or not you have paid the following fees for your checking or savings accounts by answering “yes” or “no,” and if “yes,” please tell me how many times you have paid this fee since [program enrollment date].

Have you ever paid a...	Yes	No	Don't Know	How many times have you paid this since [program enrollment date]?
A. Minimum balance fee				
B. Monthly maintenance fee				
C. Overdraft fee				

54. [Ask if 14 indicates R does not have checking account, otherwise skip to Question 55]

There are many reasons why individuals do not have bank accounts. Please share with me the main reason you do not have a bank account. [Do not read responses, and record all that apply]

- Do not have enough money to make it worthwhile
  - The minimum balance or fees are too high
  - I use a check-cashing store, or cash checks at a grocery, liquor store, etc.
  - My request for an account was rejected by a bank or credit union
  - There are no banks or credit unions in my neighborhood or area
  - I don't need one
  - I don't trust banks/credit unions
  - I have bounced too many checks
  - I don't know how to use one
  - I don't have proper identification
  - [Some other reason, please write below]
- 

55. How frequently do you use a check-cashing store, or grocery, liquor store, etc. to cash checks? Would you say you do this...

- Always
- Often
- Sometimes
- Rarely
- Never

**I am now going to ask you some questions about credit reports**

56. Have you ever heard of a credit report, which is a record of how you pay your debts such as credit cards, loans, and other debt?

- Yes
- No

- Don't know

57. Since [program enrollment date], have you seen your credit report from a credit-reporting agency such as Experian, Equifax, Inc., or TransUnion?

- Yes
- No
- Don't know

58. [Ask if 57 = Yes, otherwise SKIP to 60] How easy or difficult was it for you to understand your credit report? Would you say it was...

- Very easy
- Somewhat easy
- Somewhat difficult
- Very difficult

59. [Ask if 57 = Yes] When was the most recent time you checked your credit report, please tell me the month and year.

[Interviewer record date: \_\_\_\_\_]

60. Since [program enrollment date], have you checked your credit score?

- Yes
- No
- Don't know

61. I am going to read a list of ways in which people sometimes obtain cash that they want or need. Please indicate whether or not you have done any of the following things by answering "yes" or "no" for each one. For those you answer "yes," please also indicate the number of times you have done so since [program enrollment date].

Have you ever...	[Yes]	[No]	How many times have you done this since [program enrollment date]?
A. Borrowed money from friends or family			
B. Obtained cash from a payday loan in anticipation of an upcoming paycheck.			
C. Sold or pawned something to a pawn shop.			
D. Obtained an auto title loan. Auto title loans are loans where a car title is used to borrow money for a short period of time. They are NOT loans used to purchase an automobile			
E. Obtained a tax refund in advance, sometimes called a "refund anticipation" loan/check.			

**I will now ask you some questions about your access to emergency or "rainy day" funds**

62. Have you set aside emergency or rainy day funds that would cover your expenses in case of sickness, job loss, economic downturn, or other emergencies?

- Yes
- No
- Don't know

63. [Ask if 62 = Yes, otherwise SKIP to 64] How much money have you set aside in your emergency fund?

[Interviewer record amount: \_\_\_\_\_ ]

64. If you were to face a \$1,000 unexpected expense that you had to pay in the next month, how would you access or get the funds you need? [Do not read list, mark all that apply]

- Draw from savings,
- Liquidate or sell investments
- Liquidate some retirement investments even if it required me to pay a penalty
- Borrow against my retirement savings at my employer
- Borrow or ask for help from my family,
- Borrow or ask for help from my friends (not members of my family)
- Use credit cards,
- Open or use a home equity line of credit or take out a second mortgage,
- Take out an unsecured loan
- Get a short term payday or payroll advance loan,
- Pawn an asset I own
- Work overtime, get a second job, or another member of my household would work longer or go to work
- Sell things I own, except my home,
- Sell my home

[End of Part II]

**Part III. Financial Well-Being and Capability**

65. Have you participated in financial education programs—other than financial coaching from the Financial Clinic/South Florida Urban Ministries—in the last six months?

- Yes
- No
- Don't know

66. [Ask if 65 = Yes, otherwise SKIP to 67]

Did you participate in...	[Yes]	[No]	How many sessions did you attend?	How many hours did you spend at each session?
A. Financial education workshops? [If yes, ask “what organization provided the financial education workshops?” and write in organization: _____ ]				
B. Financial coaching outside of [SFLUM/Financial Clinic]?				
C. Other financial education services that I did not mention? [If yes, ask “what financial education service did you receive, and what organization provided it?” and write in organization and service: _____ ]				

67. [Auto-populate fields on the basis of the application survey. Only include questions where clients said “Yes” they had that financial goal.] I am going to read a list of the financial goals you mentioned you had when you completed our program application. Please indicate how much progress you have made towards each goal since [program enrollment date], when you enrolled.

<b>[Use following prompt for 61A – 61K] How much progress have you made towards [insert goal 61A – 61K]? A lot of progress, some progress, a little progress, or no progress?</b>	A lot of Progress	Some Progress	A Little Progress	No Progress
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A	Increasing non-retirement savings or emergency “rainy day” funds				
B	Increasing retirement savings				
C	Increasing savings for children’s education				
D	Home ownership, home improvement, apartment rental				
E	A big purchase, for example a car				
F	Increasing your education or training				
G	Starting or improving your own business				
H	Improving your credit				
I	Paying down your debts				
J	Improving your money management (budgeting) skills				
K	Improving your household’s financial security, being able to better take care of your family, or living more comfortably				
L	Do you have another goal that I did not mention?  [If yes, ask “what is your goal?” write response, _____ and ask, “how much progress have you made towards this goal, a lot of progress, some progress, a little progress, or no progress?”]				

68. [Auto-populate fields on the basis of the application survey. Only include questions where clients said “No” they did not have that financial goal.] Below are financial goals individuals often have. Please indicate whether or not any of the following are financial goals you wish to achieve, and if yes, how close you feel you are to achieving this goal.

[Use following prompt for 62A – 62K] Do you have the goal of...		Yes	No	How much progress have you made towards this goal?			
				A lot of Progress	Some Progress	A Little Progress	No Progress
A	Increasing non-retirement savings or emergency “rainy day” funds						
B	Increasing retirement savings						
C	Increasing savings for children’s education						
D	Home ownership, home improvement, apartment rental						
E	A big purchase, for example a car						
F	Increasing your education or training						
G	Starting or improving your own business						
H	Improving your credit						
I	Paying down your debts						
J	Improving your money management (budgeting) skills						
K	Improving your household’s financial security, being able to better take care of your family, or living more comfortably						
L	Do you have another goal that I did not mention?  [If yes, ask “what is your goal?” write response, _____ and ask, “how much progress have you made towards this goal, a lot of progress, some progress, a little progress, or no progress?”]						

**I am now going to ask you some questions about your feelings and experiences of financial stress.**

69. On a scale of 1 to 10, where one is overwhelming stress and 10 is no stress at all, what do you feel is the level of your financial stress today?

1       2       3       4       5       6       7       8       9       10

Overwhelming  
Stress

High Stress

Low Stress

No Stress At All

70. On a scale of 1 to 10, with 1 being dissatisfied and 10 being satisfied, how satisfied are you with your present financial situation?

1       2       3       4       5       6       7       8       9       10

Dissatisfied

Somewhat  
Dissatisfied

Somewhat  
Satisfied

Satisfied

71. On a scale of 1 to 10, with 1 being overwhelmed and 10 being comfortable, how do you feel about your current financial condition?

1       2       3       4       5       6       7       8       9       10

Feel  
Overwhelmed

Sometimes  
Feel Worried

Not Worried

Feel  
Comfortable

72. On a scale of 1 to 10, with 1 being all the time and 10 being never, how often do you worry about being able to meet normal monthly living expenses?

1       2       3       4       5       6       7       8       9       10

All the time

Sometimes

Rarely

Never

73. On a scale of 1 to 10, with 1 being no confidence and 10 being high confidence, how confident are you that you could find the money to pay for a financial emergency that costs about \$1,000?

1

2

3

4

5

6

7

8

9

10

No  
confidence

Little  
confidence

Some  
Confidence

High Confidence

74. On a scale of 1 to 10 with 1 being all the time, and 10 being never, how often does this happen to you—you want to go out to eat, go to a movie or do something else and don't go because you can't afford to

1

2

3

4

5

6

7

8

9

10

All the time

Sometimes

Rarely

Never

75. On a scale of 1 to 10, with 1 being overwhelming stress and 10 being no stress at all, how stressed do you feel about your personal finances in general?

1

2

3

4

5

6

7

8

9

10

Overwhelming  
Stress

High Stress

Low Stress

No Stress At All

**I am now going to ask you a series of multiple choice questions that assess different areas of financial knowledge. Please answer the following questions to the best of your ability.**

76. Sara and Joshua just had a baby. They received money as baby gifts and want to put it away for the baby's education. Which of the following is likely to grow the most during the baby's childhood?

- A checking account
- A savings account
- A U.S. Government savings bond
- Stocks

77. Which of the following credit card users is likely to pay the most in finance charges every year, assuming each person charges the same amount on their cards?

- Vera, who always pays off her credit card bill in full, shortly after she receives it.
- Jessica, who only pays the minimum amount.
- Megan, who pays at a little more than minimum amount when she has the money.
- Erin, who generally pays off her credit card in full but, occasionally, will pay the minimum when she is short of cash

78. Which of the following statements is true?

- Your bad loan payment record with one bank will not be considered if you apply to another bank for a loan.
- If you missed a payment more than 2 years ago, it cannot be considered in a lender's decision to provide you with a loan.
- Banks and other lenders share the credit history of their borrowers with each other and are likely to know of any loan payments that you have missed.

79. Lindsay has saved \$12,000 for her college expenses by working part-time. Her plan is to start college next year and she needs all of the money she saved. Which of the following options will keep her money safe, while also allowing it to grow?

- A bank savings account
- Locked in her closet at home
- Stocks

80. If I pay the minimum monthly payment on my credit card, then I won't owe any interest.

- True
- False