



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 outside of the Parks Opportunity Program?

- Yes, full-time or more
- Yes, part time
- No

2. Since starting the Parks Opportunity Program, how many jobs have you...

	0 jobs	1 to 4 jobs	5 to 8 jobs	9 to 12 jobs	13 or more jobs
a. ...applied for?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. ...interviewed for?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. The next questions are about financial counseling.

In the last 6 months, have you attended financial counseling?

- Yes
- No → Go to question 4

3a. How much did counseling help your financial situation?

- Not at all
- A little
- Somewhat
- A lot
- Extremely

3b. How many counseling sessions did you attend?

- One
- Two
- Three
- Four
- Five or more

4. The next questions are about financial goals.

Do you currently have at least one financial goal?

- Yes
 No → **Go to question 5**

4a. What is your main financial goal?

4b. In the next year, how confident are you that you will be able to achieve this financial goal?

- Not at all confident
 A little confident
 Somewhat confident
 Very confident
 Certain

5. Next we ask about banking.

Do you currently have a checking or savings account?

- Yes, both checking and savings account
 Yes, checking account
 Yes, savings account
 No

6. How often do you....

	Never	Less than once a month	One or more times a month	One or more times a week	About every day
a. ...make a withdrawal or deposit at a bank branch?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. ...make a withdrawal or deposit at an ATM?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. ...use a debit card to make a purchase?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. ...write a check?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. ...transfer money or pay bills online?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. ...use a mobile phone to access a bank or credit union account?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. Do you have any frozen savings or checking accounts?

- Yes
 No
 Not sure

13. The next questions are about prepaid cards and other financial services.

Have you ever had...

	Yes	No	Not sure
a. ... a prepaid card?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. ...direct deposit of your paycheck to a prepaid card?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. ...direct deposit of your paycheck into a bank account?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. Have you ever used a prepaid or payment card to receive...

	Yes	No	Not sure
a. ...unemployment benefits?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. ...child support?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. ...public benefits, like EBT, for example?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

15. Currently, do you have one or more prepaid cards?

- Yes
- No
- Not sure

16. In the last 30 days, how often have you...

	0 times	1 time	2 to 3 times	4 or more times
a. ...used a check cashing store?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. ...taken out a pawn shop loan?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. ...received an advance loan from a credit card or payday lender?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. ...purchased a money order?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. ...paid bills online?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. ...overdrawn a checking or savings account?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. ...paid non-sufficient funds fees, or NSF fees, for overdrawing a bank account?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. ...borrowed money from friends or family?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

17. The next questions are about savings. Please include any savings you may have at home, with family or friends, at a bank or credit union, in a savings program, or any other place.

Currently, about how much money do you have saved?

- \$0
- \$1-\$500
- \$501-\$1,000
- \$1,001-\$1,500
- \$1,501-\$2,000
- More than \$2,000

18. About how often do you contribute to savings?

- Weekly
- Every two weeks
- Monthly
- Several times a year
- Once per year
- Less than once per year
- Never, do not contribute to savings

19. The next questions are about managing your money, credit, and debt.

In the last 6 months, have you...

	Yes	No	Not sure
a. ...signed up for a savings program?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. ...started saving or increased the amount you regularly save?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. ...reduced your total debt?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. ...reviewed your credit report?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. ...created a plan to pay off debt?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. ...worked to establish credit using a product such as a secured credit card or a credit builder loan?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. ...filed for bankruptcy?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. How would you rate your understanding of money-management?

- 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 \$500 if an unexpected need arose?

- Not at all
- A little
- Somewhat
- Very
- Extremely

23. In the next month, if you were facing a \$500 unexpected expense, how would you get the money you need?

- Borrow or ask for help from friends or family
- Take out a pay day loan or pawn something you own
- Use savings
- Work more
- Use a credit card
- Sell something you own
- I would not be able to access this money
- Other place. Please tell us:

24. How worried are you about your finances?

- Not at all
- A little
- Somewhat
- Very
- Extremely

25. Currently, how successful are you at...

	Not at all	A little	Somewhat	Very	Extremely
a. ...controlling your spending?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. ...paying your bills on time?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. ...planning for your financial future?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. ...providing for yourself and your family?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. ...saving money?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

26. Thinking about the way you spend your money....

	Not at all	A Little	Somewhat	Very	Extremely
a. ...how confident are you making decisions about money?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. ...how confident are you that the way you manage money will affect your future?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. ...how much in debt do you consider yourself?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...how often do you...	Never	Rarely	Sometimes	Often	Very often
e. ...keep track of all of your expenses?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. ...compare prices when you shop?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. ...use a budget or spending plan?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

27. In the last 30 days, how often did you feel that you were not able to control the important things in your life?

- Never
- Rarely
- Sometimes
- Often
- Very often

28. Next we ask about your household.

In the last month, what was your households' total monthly take-home income from each of the following sources?

	\$0	\$1-\$500	\$501-\$1,000	\$1,001-\$1,500	\$1,501-\$2,000	More than \$2,000
a. Employment, including work for someone else, self-employment, or any work for pay.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Public benefits, such as cash assistance, Social Security, Disability, Unemployment, rental or housing assistance, child care, and food stamps.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Other sources. Please tell us:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

29. In the last 6 months, has your household experienced an unexpected drop in income or an unexpected expense of at least \$500?

- Yes
- No

30. Currently, how many adults 18 years of age or older live in your household?

 Adults

31. Currently, how many children under the age of 18 live in your household?

 Children

32. Currently, what is your living situation?

- Shelter, transitional housing, or homeless
- Own
- Rent, but not public housing
- Public housing
- Staying with family or friends

33. Finally, we ask for your opinion on financial matters.

How much is your decision whether or not to save money in a savings or checking account affected by...

	Not at all	A little	Somewhat	A lot	Extremely
a. ...eligibility for public benefits?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. ...the risk of garnishment due to outstanding debt you may have?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

34. Do you think the amount of money a person saves in a savings or checking account can affect their eligibility for...

	Definitely not	It depends	Yes, certainly	Not sure
a. ...Temporary Assistance for Needy Families, or TANF?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. ...Food stamps, Supplemental Nutrition Assistance Program, or SNAP?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. ...Medicaid, excluding Medicaid for the elderly, blind or disabled?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

35. Imagine you win \$1,000 in the lottery today.

a. Would you rather wait 6 weeks for the full \$1,000 or take \$850 now?

- Take \$850 today
- Wait 6 weeks for \$1,000

b. Would you rather wait 6 weeks for the full \$1,000 or take \$900 now?

- Take \$900 today
- Wait 6 weeks for \$1,000

c. Would you rather wait 6 weeks for the full \$1,000 or take \$950 now?

- Take \$950 today
- Wait 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

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