**Smarter Texans SaveSurvey**

Label applied here with student name, ID number

Teacher and School Name

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|  | **1.** |  | **Do you currently have a savings account at a bank or credit union in your own name?** |
|  |  |  |  |  |
|  |  |  |  | Yes |
|  |  |  |  | No **Go to Question 3** |
|  |  |  |  |  |
|  |  |  |  | Don’t know or not sure  |
|  |  |  |  |  |

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|  | **2.** |  | **If you have a savings account, about how much money do you think is currently in the account?** |
|  |  |  |  |  |
|  |  |  |  | $1 to $25 |
|  |  |  |  | $26 to $50 |
|  |  |  |  | $51 to $100 |
|  |  |  |  | $101 to $200 |
|  |  |  |  | $201 to $500 |
|  |  |  |  | More than $500 |
|  |  |  |  |  |
|  |  |  |  | Don’t know or not sure  |
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|  | **3.** |  | **Does your school let kids with savings accounts put money in the accounts at school?** |
|  |  |  |  |  |
|  |  |  |  | Yes |
|  |  |  |  | No **Go to Question 5** |
|  |  |  |  |  |
|  |  |  |  | Don’t know or not sure  |
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|  | **4.** |  | **If yes, do you put money in a savings account while you are at school?** |
|  |  |  |  |  |
|  |  |  |  | Yes |
|  |  |  |  | No |
|  |  |  |  |  |
|  |  |  |  | Don’t know or not sure  |
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|  | **5.** |  | **Are you saving money for future schooling, like college?** |
|  |  |  |  |  |
|  |  |  |  | Yes |
|  |  |  |  | No |
|  |  |  |  |  |
|  |  |  |  | Don’t know or not sure  |
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|  | **6.** |  | **Do you get pocket money or an allowance?** |
|  |  |  |  |  |
|  |  |  |  | Yes |
|  |  |  |  | No **Go to Question 8** |
|  |  |  |  |  |
|  |  |  |  | Don’t know or not sure  |
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|  | **7.** |  | **If yes, how much money do you get per week?** |

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|  | **8.** |  | **Do you sometimes do small jobs at home, such as washing dishes, to earn money?** |
|  |  |  |  |  |
|  |  |  |  | Yes |
|  |  |  |  | No |
|  |  |  |  |  |
|  |  |  |  | Don’t know or not sure  |
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|  | **9.** |  | **Do you have a paid job outside of school, such as a paper route or baby-sitting job?** |
|  |  |  |  |  |
|  |  |  |  | Yes |
|  |  |  |  | No |
|  |  |  |  |  |
|  |  |  |  | Don’t know or not sure  |
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|  | **10.** |  | **The next questions are about money, and some of the words people use when talking about money. Please choose one answer for each question.****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 in the bank is called…** |
|  |  |  |  |  |
|  |  |  |  | …interest |
|  |  |  |  | …wages |
|  |  |  |  | …credit |
|  |  |  |  | …profit |
|  |  |  |  |  |
|  |  |  |  | …don’t know or not sure  |
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|  | **12.** |  | **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…** |
|  |  |  |  |  |
|  |  |  |  | …paying interest |
|  |  |  |  | …depositing money |
|  |  |  |  | …making a tradeoff |
|  |  |  |  | …choosing a service |
|  |  |  |  |  |
|  |  |  |  | …don’t know or not sure  |

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|  | **13.** |  | **Duane earned $25 raking leaves. He spent $20 of the $25 on a video game. The $5 that he did not spend is called his…** |
|  |  |  |  |  |
|  |  |  |  | …interest |
|  |  |  |  | …saving |
|  |  |  |  | …profit |
|  |  |  |  | …wage |
|  |  |  |  |  |
|  |  |  |  | …don’t know or not sure  |
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|  | **14.** |  | **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?** |
|  |  |  |  |  |
|  |  |  |  | $10 |
|  |  |  |  | $20 |
|  |  |  |  | $50 |
|  |  |  |  | $60 |
|  |  |  |  |  |
|  |  |  |  | Don’t know or not sure  |
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|  | **15.** |  | **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?** |
|  |  |  |  |  |
|  |  |  |  | The number of months that she must save  |
|  |  |  |  | The number of stores selling CD players  |
|  |  |  |  |  A certificate of deposit |
|  |  |  |  |  A checking account |
|  |  |  |  |  |
|  |  |  |  | Don’t know or not sure  |
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|  | **16.** |  | **Scott plans to save the same amount of money each week for 10 weeks to buy his mom a $30 necklace. How much money should Scott save each week?** |
|  |  |  |  |  |
|  |  |  |  | $1 |
|  |  |  |  | $2 |
|  |  |  |  | $3 |
|  |  |  |  | $4 |
|  |  |  |  |  |
|  |  |  |  | Don’t know or not sure  |
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|  | **17.** |  | **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…** |
|  |  |  |  |  |
|  |  |  |  | …profit |
|  |  |  |  | …credit |
|  |  |  |  | …saving |
|  |  |  |  | …budget |
|  |  |  |  |  |
|  |  |  |  | …don’t know or not sure  |
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|  | **18.** |  | **The Walker family went on a summer vacation in the mountains. They must have decided that the benefits of the vacation were…** |
|  |  |  |  |  |
|  |  |  |  | …greater than the cost |
|  |  |  |  | …less than the cost |
|  |  |  |  | …zero |
|  |  |  |  |  |
|  |  |  |  | …don’t know or not sure  |
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|  | **19.** |  | **A plan for managing income, spending and saving is called…** |
|  |  |  |  |  |
|  |  |  |  | …a budget |
|  |  |  |  | …an investment |
|  |  |  |  | …a credit account |
|  |  |  |  | …an account balance |
|  |  |  |  |  |
|  |  |  |  | …don’t know or not sure  |
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|  | **20.** |  | **Which one of the following families is saving money each month?** |
|  |  |  |  |  |
|  |  |  |  | The Smiths have $750 in income, and $800 in expenses |
|  |  |  |  | The Suiters have $1,500 in income, and $1,500 in expenses |
|  |  |  |  | The Wilburns have $1,000 in income, and $900 in expenses |
|  |  |  |  | The Jacksons have $1,200 in income and $1,300 in expenses |
|  |  |  |  |  |
|  |  |  |  | Don’t know or not sure  |
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|  | **21.** |  | **On Ella’s tenth birthday, her grandmother decided to give her $500 to start saving for college. Ella’s goal is the keep the money safe while making money. Which of the following will help Ella meet her goal?**  |
|  |  |  |  |  |
|  |  |  |  | Ella should put her money in a piggy bank and hide it in her closet until she is ready to go to college. |
|  |  |  |  | Ella should buy an expensive doll and hope that she can sell it for more when she goes to college.  |
|  |  |  |  | Ella should buy everything she wants now and worry about college when she is older. |
|  |  |  |  | Ella should put the money in a savings account at a bank.  |
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|  | **22.** |  | **Which of the following is a fixed expense for a person?**  |
|  |  |  |  | clothing |
|  |  |  |  | gasoline |
|  |  |  |  | apartment rent |
|  |  |  |  |  |
|  |  |  |  | video rentals |
|  |  |  |  |  |

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|  | **23.** |  | **Each week, Mason gets a $10 allowance and earns $20 for babysitting. Mason created the table below to help decide how he will spend his money.**

|  |  |
| --- | --- |
| Entertainment: | $11.50 |
| Charity: | $3.25 |
| Save for college: | $11.00 |
| Save for skateboard: |  |

**Based on Mason’s earnings and the table above, how much will Mason be able to save for the skateboard?** |
|  |  |  |  |

|  |
| --- |
| $4.25 |
| $4.75 |
| $5.00 |
|  |
| $5.25 |

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| --- |
| $4.75 |
| $4.75 |
| $5.00 |
|  |
| $5.25 |

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|  |
| --- |
| $5.00 |
| $4.75 |
| $5.00 |
|  |
| $5.25 |

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| --- |
| $4.25 |
| $4.75 |
| $5.00 |
|  |
| $5.25 |

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| --- |
| $5.25 |
| $4.75 |
| $5.00 |
|  |
| $5.25 |

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|  | **24.** |  | **Next we have some questions about how you feel about spending and saving.****How often do you find it hard to avoid spending money immediately, like within 1 or 2 days?** |
|  |  |  |  |  |
|  |  |  |  | Never |
|  |  |  |  | Almost never |
|  |  |  |  | Sometimes |
|  |  |  |  | Most of the time |
|  |  |  |  | Always |
|  |  |  |  |  |

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|  | **25.** |  | **How often do you find it easy to save money?** |
|  |  |  |  |  |
|  |  |  |  | Never |
|  |  |  |  | Almost never |
|  |  |  |  | Sometimes |
|  |  |  |  | Most of the time |
|  |  |  |  | Always |
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|  | **26.** |  | **Is it good to save money?** |
|  |  |  |  |  |
|  |  |  |  | Not at all |
|  |  |  |  | A little bit |
|  |  |  |  | Somewhat |
|  |  |  |  | Very |
|  |  |  |  | Extremely |
|  |  |  |  |  |

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|  | **27.** |  | **Some kids feel that saving money is only for adults. How often to you feel that way?** |
|  |  |  |  |  |
|  |  |  |  | Never |
|  |  |  |  | Almost never |
|  |  |  |  | Sometimes |
|  |  |  |  | Most of the time |
|  |  |  |  | Always |
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|  | **28.** |  | **Some kids feel they don’t need to save money, because their parents will buy them the things they like. How often to you feel that way?** |
|  |  |  |  |  |
|  |  |  |  | Never |
|  |  |  |  | Almost never |
|  |  |  |  | Sometimes |
|  |  |  |  | Most of the time |
|  |  |  |  | Always |
|  |  |  |  |  |

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|  | **29.** |  | **Some kids feel they don’t need to save money, because the money their parents give them is for spending. How often to you feel that way?** |
|  |  |  |  |  |
|  |  |  |  | Never |
|  |  |  |  | Almost never |
|  |  |  |  | Sometimes |
|  |  |  |  | Most of the time |
|  |  |  |  | Always |
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|  | **30.** |  | **Next we have some questions about how you feel about school and college.** **How much do you want to attend college?** |
|  |  |  |  |  |
|  |  |  |  | Not at all |
|  |  |  |  | A little |
|  |  |  |  | Somewhat |
|  |  |  |  | Very much |
|  |  |  |  | Absolutely |
|  |  |  |  |  |

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|  | **31.** |  | **Many people do not attend college, even though they want to.** **How much do you expect to attend college?** |
|  |  |  |  |  |
|  |  |  |  | Not at all |
|  |  |  |  | A little |
|  |  |  |  | Somewhat |
|  |  |  |  | Very much |
|  |  |  |  | Absolutely |
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|  | **32.** |  | **Do you want to do well at school?** |
|  |  |  |  |  |
|  |  |  |  | Not at all |
|  |  |  |  | A little |
|  |  |  |  | Somewhat |
|  |  |  |  | Very much |
|  |  |  |  | Absolutely |

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|  | **33.** |  | **How many times have you been to a bank or a credit union with your parents?** |
|  |  |  |  |  |
|  |  |  |  | Never |
|  |  |  |  | 1-2 times |
|  |  |  |  | 3-4 times |
|  |  |  |  | 5 or more times |
|  |  |  |  | Not sure |
|  |  |  |  |  |

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|  | **34.** |  | **Do you pay attention in class?** |
|  |  |  |  |  |
|  |  |  |  | Never |
|  |  |  |  | Almost never |
|  |  |  |  | Sometimes |
|  |  |  |  | Most of the time |
|  |  |  |  | Absolutely |
|  |  |  |  |

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|  | **35.** |  | **Do you take school seriously?** |
|  |  |  |  |  |
|  |  |  |  | Not at all |
|  |  |  |  | A little |
|  |  |  |  | Somewhat |
|  |  |  |  | Very |
|  |  |  |  | Extremely |
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|  | **36.** |  | **Next we have some questions about how you feel about banks.** **Do you think banks and credit unions provide services that are useful to you?** |
|  |  |  |  |  |
|  |  |  |  | Not at all |
|  |  |  |  | Slightly |
|  |  |  |  | Somewhat |
|  |  |  |  | Very much  |
|  |  |  |  | Absolutely  |
|  |  |  |  |  |

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|  |  |  |  |
|  | **37.** |  | **Some kids feel that bank accounts are only for adults. How often to you feel that way?** |
|  |  |  |  |  |
|  |  |  |  | Never |
|  |  |  |  | Almost never |
|  |  |  |  | Sometimes |
|  |  |  |  | Most of the time |
|  |  |  |  | Always |
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|  | **38.** |  | **Do you think banks and credit unions are a safe place for people to keep their money?** |
|  |  |  |  |  |
|  |  |  |  | Not at all |
|  |  |  |  | Slightly |
|  |  |  |  | Somewhat |
|  |  |  |  | Very much |
|  |  |  |  | Absolutely  |
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|  | **39.** |  | **The last few questions are about how you feel about taking risks.** **Some people enjoy taking risks, others avoid them. How about you, do you…** |
|  |  |  |  |  |
|  |  |  |  | …always avoid them? |
|  |  |  |  | …usually avoid them? |
|  |  |  |  | …sometimes avoid them? |
|  |  |  |  | …neither avoid nor enjoy them?  |
|  |  |  |  | …sometimes enjoy them?  |
|  |  |  |  | …usually enjoy them?  |
|  |  |  |  | …always enjoy them?  |
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|  | **40.** |  | **Imagine that you have won $100 in a raffle. When you go to pick up your $100, 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. If you don’t want to flip the coin, you may take your $100 and leave. Do you agree to flip the coin?** |
|  |  |  |  |  |
|  |  |  |  | No way |
|  |  |  |  | Maybe |
|  |  |  |  | Yes |
|  |  |  |  |  |

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|  |  |  |  |
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|  | **41.** |  | **Now imagine that you have won $100 in a raffle. When you go to pick up your $100, the person with the money offers to give you $150 instead, if you flip the quarter in your pocket and it comes up heads. If it comes up tails, you get $50. If you don’t want to flip the coin, you may take your $100 and leave. Do you agree to flip the coin?** |
|  |  |  |  |  |
|  |  |  |  | No way |
|  |  |  |  | Maybe |
|  |  |  |  | Yes |
|  |  |  |  |  |

**Thank you for completing this survey!**

**Please return it to your teacher now.**

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