

SmarterTexans Save Survey

Label applied here with student name, ID number
Teacher and School Name



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



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

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



4. If yes, do you put money in a savings account while you are at school?

Yes

No

Don't know or not sure

5. Are you saving money for future schooling, like college?

Yes

No

Don't know or not sure



6. Do you get pocket money or an allowance?

Yes

No **Go to Question 8**

Don't know or not sure

7. If yes, how much money do you get per week?

8. Do you sometimes do small jobs at home, such as washing dishes, to earn money?

Yes

No

Don't know or not sure

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

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

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

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

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

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

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

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

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

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

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

21. On Ella's tenth birthday, her grandmother decided to give her \$500 to start saving for college. Ella's goal is to 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.

22. Which of the following is a fixed expense for a person?

- clothing
- gasoline
- apartment rent
- video rentals

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?

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

25. How often do you find it easy to save money?

- Never
- Almost never
- Sometimes
- Most of the time
- Always

26. Is it good to save money?

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

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

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

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

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

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

32. Do you want to do well at school?

- Not at all
- A little
- Somewhat
- Very much
- Absolutely

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

34. Do you pay attention in class?

- Never
- Almost never
- Sometimes
- Most of the time
- Absolutely

35. Do you take school seriously?

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

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

37. Some kids feel that bank accounts are only for adults. How often do you feel that way?

- Never
- Almost never
- Sometimes
- Most of the time
- Always

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

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?

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

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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