



	<i>Initials</i>
Surveyor	_ _
Complete	<input type="radio"/>
Incomplete	<input type="radio"/>

Respondent ID:
«Unique Identifier»

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

DATE SURVEY (MMDDYY):

TIME STARTED SURVEY (HHMM):

BLOCK A: PERSONAL INFORMATION															
		Question Asked													
	1	Enter Surveyor ID	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>												
	2	Branch	<input type="radio"/> 01 Chippewa <input type="radio"/> 02 Dellwood <input type="radio"/> 03 Forest Park <input type="radio"/> 04 Graham Rd. <input type="radio"/> 05 University City												
	3	Enter Member Name	<table border="0"> <tr> <td style="text-align: right;">First</td> <td> _ _ _ _ _ _ _ _ _ _ _ _ _ _ </td> </tr> <tr> <td></td> <td> _ _ _ _ _ _ _ _ _ _ _ _ _ _ </td> </tr> <tr> <td style="text-align: right;">Middle Initial</td> <td> _ _ </td> </tr> <tr> <td style="text-align: right;">Last</td> <td> _ _ _ _ _ _ _ _ _ _ _ _ _ _ </td> </tr> <tr> <td></td> <td> _ _ _ _ _ _ _ _ _ _ _ _ _ _ </td> </tr> <tr> <td style="text-align: right;">Generational Suffix (eg, Sr., Jr., III, etc.)</td> <td> _ _ </td> </tr> </table>	First	_ _ _ _ _ _ _ _ _ _ _ _ _ _		_ _ _ _ _ _ _ _ _ _ _ _ _ _	Middle Initial	_ _	Last	_ _ _ _ _ _ _ _ _ _ _ _ _ _		_ _ _ _ _ _ _ _ _ _ _ _ _ _	Generational Suffix (eg, Sr., Jr., III, etc.)	_ _
First	_ _ _ _ _ _ _ _ _ _ _ _ _ _														
	_ _ _ _ _ _ _ _ _ _ _ _ _ _														
Middle Initial	_ _														
Last	_ _ _ _ _ _ _ _ _ _ _ _ _ _														
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Generational Suffix (eg, Sr., Jr., III, etc.)	_ _														



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

	8	What is the address where you currently live?	
		Street	_ _ _ _ _ _ _ _ _ _ _ _ _ _
		Street 2	_ _ _ _ _ _ _ _ _ _ _ _ _ _
		City	_ _ _ _ _ _ _ _ _ _ _ _ _ _
		State	_ _
		Zip Code	_ _ _ _ _ _ _ _ _ _ _ _ _ _
▶▶	9	Have you moved addresses in the past 5 years? 01 Yes 02 No [If 02, skip to 11]	01 <input type="radio"/> Yes 02 <input type="radio"/> No
	10	What is your most recent previous address?	
		Street	_ _ _ _ _ _ _ _ _ _ _ _ _ _
		Street 2	_ _ _ _ _ _ _ _ _ _ _ _ _ _
		City	_ _ _ _ _ _ _ _ _ _ _ _ _ _
		State	_ _
		Zip Code	_ _ _ _ _ _ _ _ _ _ _ _ _ _
	11	What is your SLCCU Account Number?	_ _ _ _ _ _ _ _ _ _ _ _ _ _

>>SEPARATE THESE FIRST 3 PAGES FROM THE REMAINDER OF THE QUESTIONNAIRE>>



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

BLOCK B: DEMOGRAPHIC INFORMATION			
	12	What is your gender? 01 Female 02 Male	01 <input type="radio"/> Female 02 <input type="radio"/> Male
	13	What is your ethnicity or origin? 01 Hispanic or Latino 02 Not Hispanic or Latino	01 <input type="radio"/> Hispanic or Latino 02 <input type="radio"/> Not Hispanic or Latino
	14	What is your race? <i>Please select one or more.</i> 01 American Indian or Alaska Native 02 Asian 03 Black or African-American 04 Native Hawaiian or Other Pacific Islander 05 White	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 777 <input type="checkbox"/> Other
	15	Are you married?	01 <input type="radio"/> Yes 02 <input type="radio"/> No 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused
	16	Do you share an active credit card with your spouse or other family member?	01 <input type="radio"/> Yes 02 <input type="radio"/> No 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused
<p>▲ <i>This means that the adult lives at the house 50% of the time or more. Adults are defined as people over 18 years old.</i></p>	17	How many adults live in your household, including you? <i>Please only include in this number individuals with whom you share finances – meaning you are dependent on a shared or pooled income -- since later survey questions will ask about the finances of the household.</i>	<input type="text"/> <input type="text"/> 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused



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

<p>▲ <i>This means that the child lives at the house 50% of the time or more. Children are defined as people under 18 years old. We want to know about how many children live at the house that are dependent on the income of you and/or any adults with whom you share finances.</i></p>	18	<p>How many children live in your household?</p> <p><input type="text"/> <input type="text"/></p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>	
	19	<p>What was your annual household income in 2013?</p> <p>01 Less than \$10,000? 02 \$10,000 - \$19,999? 03 \$20,000 - \$29,999? 04 \$30,000 - \$39,999? 05 \$40,000 - \$49,999? 06 \$50,000 or more?</p>	<p>01 <input type="radio"/> Less than \$10,000 02 <input type="radio"/> \$10,000-\$19,999 03 <input type="radio"/> \$20,000-\$29,999 04 <input type="radio"/> \$30,000-\$39,999 05 <input type="radio"/> \$40,000-\$49,999 06 <input type="radio"/> \$50,000 or more 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
<p>▲ <i>Be sure to read all responses/ distinguish between graduating and partial completion.</i></p>	20	<p>What is the highest level of schooling you've completed?</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 Bachelor's Degree 09 Master's Degree 10 Professional Degree 11 Doctorate Degree</p>	<p>01 <input type="radio"/> Less than 9th gr. 02 <input type="radio"/> Some HS 03 <input type="radio"/> HS grad. 04 <input type="radio"/> GED 05 <input type="radio"/> Trade School 06 <input type="radio"/> Some College 07 <input type="radio"/> Associates Degree 08 <input type="radio"/> Bachelor's Degree 09 <input type="radio"/> Master's Degree 10 <input type="radio"/> Professional Deg. 11 <input type="radio"/> Doctorate Degree 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>

BLOCK C: FINANCIAL INFORMATION



Respondent ID:
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St. Louis Community Credit Union Credit Builder Loan – Baseline Survey Pilot

<p>▲ <i>This includes debts in deferment, grace period, or not yet in repayment.</i></p> <p><i>Clarify that this does not include regular bills.</i></p>	25	<p>Not including any mortgages or auto loans, what is the size of your household’s overall debt (eg credit card debt, student debt, payday loans (small, short-term unsecured loans))?</p> <p>01 Less than \$5,000 02 \$5000 - \$9,999 03 \$10,000 - \$20,000 04 Above \$20,000</p>	<p>01 <input type="radio"/> Less than \$5,000 02 <input type="radio"/> \$5000 - \$9,999 03 <input type="radio"/> \$10,000-\$20,000 04 <input type="radio"/> Above \$20,000 888 <input type="radio"/> Don’t know 999 <input type="radio"/> Refused</p>
	26	<p>What is the size of your household’s monthly payments toward this debt?</p> <p>01 Below \$100 02 \$100 - \$199 03 \$200 - \$300 04 Above \$300</p>	<p>01 <input type="radio"/> Below \$100 02 <input type="radio"/> \$100 - \$199 03 <input type="radio"/> \$200 - \$300 04 <input type="radio"/> Above \$300 888 <input type="radio"/> Don’t know 999 <input type="radio"/> Refused</p>
<p>▲ <i>Cosign means to sign onto a loan with another person, where you share responsibility; if the first borrower does not pay back the loan, the person who “cosigned” with them is legally required to make payment on their behalf.</i></p>	27	<p>Have you ever cosigned on a loan for another person?</p>	<p>01 <input type="radio"/> Yes 02 <input type="radio"/> No 888 <input type="radio"/> Don’t know 999 <input type="radio"/> Refused</p>



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

	28	<p>How often do you buy lottery tickets?</p> <p><i>Would you say</i></p> <p>01 "Multiple tickets per week"</p> <p>02 "About one ticket per week"</p> <p>03 "About once a month"</p> <p>04 "A few times a year"</p> <p>05 "Less than 1 ticket per year average my adult life"</p> <p>06 "Never purchased a lottery ticket"</p>	<p>03 <input type="radio"/> Multiple per week</p> <p>04 <input type="radio"/> About one per week</p> <p>05 <input type="radio"/> About once a month</p> <p>06 <input type="radio"/> A few times a year</p> <p>07 <input type="radio"/> Less than once per year</p> <p>08 <input type="radio"/> Never</p> <p>888 <input type="radio"/> Don't know</p> <p>999 <input type="radio"/> Refused</p>
	29	<p>How often do you go to the casino?</p> <p><i>Would you say</i></p> <p>01 "At least once a week"</p> <p>02 "At least once a month"</p> <p>03 "At least once a year"</p> <p>04 "Less than once a year" 05 "I've never been to the casino"</p> <p>If 05, skip to 32.</p>	<p>01 <input type="radio"/> At least once a week</p> <p>02 <input type="radio"/> At least once a month</p> <p>03 <input type="radio"/> At least once a year</p> <p>04 <input type="radio"/> Less than once a year</p> <p>05 <input type="radio"/> I've never been to the casino</p> <p>888 <input type="radio"/> Don't know</p> <p>999 <input type="radio"/> Refused</p>
	30	<p>When you go to the casino, do you set a spending limit for yourself ahead of time?</p> <p>01 Yes.</p> <p>02 No.</p> <p>03 Sometimes</p> <p>If 02, skip to 32.</p>	<p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p> <p>03 <input type="radio"/> Sometimes</p> <p>888 <input type="radio"/> Don't know</p> <p>999 <input type="radio"/> Refused</p>
	31	<p>How often do you exceed the spending limit you set for yourself?</p> <p>01 Always</p> <p>02 Very Often</p> <p>03 Fairly Often</p> <p>04 Sometimes</p> <p>05 Almost Never</p> <p>06 Never</p>	<p>01 <input type="checkbox"/> Always</p> <p>02 <input type="checkbox"/> Very Often</p> <p>03 <input type="checkbox"/> Fairly Often</p> <p>04 <input type="checkbox"/> Sometimes</p> <p>05 <input type="checkbox"/> Almost Never</p> <p>06 <input type="checkbox"/> Never</p>




Respondent ID:
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St. Louis Community Credit Union Credit Builder Loan – Baseline Survey Pilot

	32	<p>If you want to buy something that you really want but don't need and you don't currently have enough cash, which of the following do you do:</p> <p>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 "Credit card" 07 "Rent-to-Own" 08 "Do not buy the item" 777 "Other"</p>	<p>07 [] Save up for it 08 [] Take out a loan 09 [] Put it on layaway 10 [] Borrow money from a friend or relative 11 [] Sell some possessions 12 [] Credit card 13 [] Rent-to-own 14 [] Do not buy the item 777 [] Other 888 [] Don't know 999 [] Refused</p>
	33	<p>How would you describe your overall financial situation? Would you say "excellent", "very good", "ok", "not very good", or "bad"?</p>	<p>01 O Excellent 02 O Very good 03 O OK 04 O Not very good 05 O Bad</p>

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

	<p>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 you and 5 shows that you completely disagree:</p>		
	34	<p>My financial situation is a source of stress in my life.</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 <input type="radio"/> Completely agree 02 <input type="radio"/> 2 03 <input type="radio"/> 3 04 <input type="radio"/> 4 05 <input type="radio"/> Completely disagree 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	35	<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 <input type="radio"/> Completely agree 02 <input type="radio"/> 2 03 <input type="radio"/> 3 04 <input type="radio"/> 4 05 <input type="radio"/> Completely disagree 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	36	<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 <input type="radio"/> Completely agree 02 <input type="radio"/> 2 03 <input type="radio"/> 3 04 <input type="radio"/> 4 05 <input type="radio"/> Completely disagree 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	37	<p>In a typical month, it is difficult for me to cover my expenses and pay all my bills.</p> <p>01 Completely agree 02 2 03 3 04 4 05 Completely disagree</p>	<p>01 <input type="radio"/> Completely agree 02 <input type="radio"/> 2 03 <input type="radio"/> 3 04 <input type="radio"/> 4 05 <input type="radio"/> Completely disagree 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>

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

	38	I am confident that I could come up with \$2000 if an unexpected need arose within the next month. 01 Completely agree 02 2 03 3 04 4 05 Completely disagree	01 O Completely agree 02 O 2 03 O 3 04 O 4 05 O Completely disagree 888 O Don't know 999 O Refused
▲ Clarify that the chance is not a guarantee.	39	I am willing to take a risk financially if there is a chance of substantial gain. 01 Completely agree 02 2 03 3 04 4 05 Completely disagree	01 O Completely agree 02 O 2 03 O 3 04 O 4 05 O Completely disagree 888 O Don't know 999 O Refused
	40	I set long term financial goals of five years or more and strive to achieve them. 01 Completely agree 02 2 03 3 04 4 05 Completely disagree	01 O Completely agree 02 O 2 03 O 3 04 O 4 05 O Completely disagree 888 O Don't know 999 O Refused
	41	The purpose of money is for it to be spent. 01 Completely agree 02 2 03 3 04 4 05 Completely disagree 06	01 O Completely agree 02 O 2 03 O 3 04 O 4 05 O Completely disagree 888 O Don't know 999 O Refused



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

	42	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. 01 Completely agree 02 2 03 3 04 4 05 Completely disagree	01 O Completely agree 02 O 2 03 O 3 04 O 4 05 O Completely disagree 888 O Don't know 999 O Refused
	43	I demand the highest quality in everything I do. 01 Completely agree 02 2 03 3 04 4 05 Completely disagree 06	01 O Completely agree 02 O 2 03 O 3 04 O 4 05 O Completely disagree 888 O Don't know 999 O Refused
	44	I have trouble finishing or completing my tasks. 01 Completely agree 02 2 03 3 04 4 05 Completely disagree	01 O Completely agree 02 O 2 03 O 3 04 O 4 05 O Completely disagree 888 O Don't know 999 O Refused
	45	Success is a matter of hard work; luck has little or nothing to do with it. 01 Completely agree 02 2 03 3 04 4 05 Completely disagree	01 O Completely agree 02 O 2 03 O 3 04 O 4 05 O Completely disagree 888 O Don't know 999 O Refused



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

<p>▶▶</p>	<p>46 Suppose the credit union 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 48]</p>	<p>01 <input type="radio"/> \$50 today 02 <input type="radio"/> \$100 in one month 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
<p>▶▶</p>	<p>47 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? Which would you choose?</p> <p>01 \$50 today 02 \$150 in one month</p> <p>[Skip to 49]</p>	<p>01 <input type="radio"/> \$50 today 02 <input type="radio"/> \$150 in one month 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	<p>48 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="radio"/> \$50 today 02 <input type="radio"/> \$75 in one month 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
<p>▶▶</p>	<p>49 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 51]</p>	<p>01 <input type="radio"/> \$50 in 6 months 02 <input type="radio"/> \$100 in 7 months 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
<p>▶▶</p>	<p>50 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? Which would you choose?</p> <p>01 \$50 in 6 months 02 \$150 in 7 months</p> <p>[Skip to 52]</p>	<p>01 <input type="radio"/> \$50 in 6 months 02 <input type="radio"/> \$150 in 7 months 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>




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

	51	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? 01 \$50 in 6 months 02 \$75 in 7 months	01 <input type="radio"/> \$50 in 6 months 02 <input type="radio"/> \$75 in 7 months 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused
⚠ Put decimal place in appropriate box.	52	Suppose you put \$100 into a no feesavings 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?	01 \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused
	53	How much would be in the account at the end of five years? Would it be: 01 More than \$110 02 Exactly \$110 03 Less than \$110 04 It is impossible to tell from the information given	01 <input type="radio"/> More than \$110 02 <input type="radio"/> Exactly \$110 03 <input type="radio"/> Less than \$110 04 <input type="radio"/> It is impossible to tell from the information given 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused

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

	<p>Read Aloud: Now I'm going to read out a list of items. After I read each one, please tell me whether you think it can affect the amount of interest that you would pay on a bank loan. The first is..</p>		
	<p>54</p>	<p><i>Your credit rating? Would you say...</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="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	<p>55</p>	<p><i>The amount of 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="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	<p>56</p>	<p><i>Your annual income?</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="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>



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«Unique Identifier»

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

	57	<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="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	58	<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="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	59	<p><i>How much you borrow overall?</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="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>



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

	60	<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="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know</p> <p>999 <input type="radio"/> Refused</p>
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TIME COMPLETED SURVEY (HHMM):