

**FINANCIAL WELL-BEING SCALE DEVELOPMENT:
ITEM BANK**

Items were drawn from a wide range of academic sources, as well as from the qualitative research. Items were selected and developed to support testing the proposed definition of financial well-being as well as key hypotheses in the domains of financial behavior, financial knowledge, and personality characteristics. Demographic and social context items were included for nomological validity.

Financial Well-Being	Financial Knowledge, Behavior and Associated Concepts	Personal Characteristics	Social Context	Demographics
<p>Financial Well-Being Definition</p> <p><i>In Control of Finances</i> <i>Capacity to Absorb Shocks</i> <i>On Track to Meet Goals</i> <i>Able to Make Choices to Enjoy Life</i></p>	<p>Financial Knowledge</p> <p><i>Individuals who know when and how to acquire <u>reliable</u> financial knowledge will have a higher level of financial well-being.</i></p> <p><i>Individuals who know which behaviors or choices are likely to improve their financial well-being and why will have a higher level of financial well-being.</i></p> <p><i>Individuals who know how and when to engage in behaviors likely to improve financial well-being will have a higher level of financial well-being.</i></p> <p>Financial Behavior</p> <p><i>Individuals who effectively manage their resources on a day-to-day, month-to-month basis will have a higher level of financial well-being.</i></p> <p><i>Individuals who plan ahead and have financial goals will have a higher level of financial well-being.</i></p> <p><i>Individuals who actively seek out financial knowledge will engage in financial behaviors that improve their financial well-being.</i></p> <p><i>Individuals who act upon their financial knowledge, and make informed decisions about purchases and financial products, will have higher levels of financial well-being.</i></p> <p>Translating Knowledge to Behavior</p> <p><i>Individuals who are high in financial knowledge and trust their financial knowledge (but are not over-confident in their financial knowledge) are more likely to experience financial well-being.</i></p> <p><i>Individuals who act upon their financial knowledge are more likely to experience financial well-being</i></p>	<p>Personality Traits and Characteristics</p> <p><i>Individuals who have a higher propensity to plan and are more future-oriented are more likely to experience financial well-being than are individuals who are 'living day-to-day.'</i></p> <p><i>Driven, hard-working, conscientious individuals are more likely to experience financial well-being than are less motivated individuals.</i></p> <p><i>Individuals who possess self-control and are able to delay gratification are more likely to experience financial well-being than individuals with weaker self-control.</i></p> <p><i>Individuals who 'measure themselves by their own yardsticks' using an inward frame of reference rather than by comparing themselves to others are more likely to experience financial well-being.</i></p> <p><i>Individuals who are more self-confident and have higher levels of self-efficacy are more likely to experience financial well-being.</i></p>	<p>Institutional/Societal Context</p> <p><i>Economy</i> <i>Government Policy</i> <i>Other</i></p> <p>Historical Personal Context</p> <p><i>Upbringing</i> <i>Experiences/Life Events</i> <i>Education</i> <i>Other</i></p> <p>Current Personal Context</p> <p><i>Good Employment</i> <i>Community</i> <i>Family, Spouse/Partner, Children</i> <i>Friends and Social networks</i> <i>Other</i></p> <p>Social norms/ Social Comparison</p> <p><i>Culture of Consumption</i> <i>Other</i></p>	<p>Institutional/Societal Context</p> <p><i>Age</i> <i>Sex/Gender</i> <i>Education</i></p> <p><i>Income</i> <i>Race/Ethnicity</i> <i>Other</i></p>

In Control of Finances	Capacity to Absorb Shock	On-track to meet goals	Being able to make choices that allow you to enjoy life
<p>In the last 30 days, how often did you feel that you were not able to control the important things in your life? ANSWER OPTION: Never, Rarely, Sometimes, Often, Very often (Source: Collins NYC Parks Opportunity)</p>	<p>In the last 6 months, has your household experienced an unexpected drop in income or an unexpected expense of at least \$500? ANSWER OPTION: Yes/No. (Source: Collins NYC Parks Opportunity)</p>	<p>Do you currently have at least one financial goal? ANSWER OPTIONS: Yes/No (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>I feel good about the opportunities I have been able to provide for my children. As a family, we have not had the resources to do many fun things together. I believe I have been able to do as much for my children as most other people. I feel a lot of pride about what I have been able to do for my children. ANSWER OPTIONS: Not at all true, A little true, Moderately true, Extremely true. SOURCE: MIDUS Survey</p>
<p>How worried are you about your finances? ANSWER OPTIONS: Not at all A little Somewhat Very Extremely (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>How confident are you that you could come up with \$2,000 if an unexpected need arose within the next month? ANSWER OPTIONS: I am certain I could come up with the \$2,000. I could probably come up with the \$2,000. I could probably not come up with the \$2,000. I am certain I could not come up with the \$2,000. (Source: Lusardi, Annamaria, Daniel I. Schneider, and Peter Tufano. 2011. "Financially Fragile Households: Evidence and Implications." Working Paper 17072, NBER)</p>	<p>In the next year, how confident are you that you will be able to achieve this financial goal? ANSWER OPTIONS: Not at all confident A little confident Somewhat confident Very confident Certain (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>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? ANSWER OPTIONS: All the time, Sometimes, Rarely Never (anchoring a 10-point scale) SOURCE: Prawitz, Aimee D., et al. "InCharge financial distress/financial well-being scale: Development, administration, and score interpretation." Financial Counseling and Planning 17.1 (2006): 34-50.</p>
<p>Currently, how successful are you at...controlling your spending? ANSWER OPTIONS: Not at all A little Somewhat Quite Very (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>How confident are you that within the next 30 days, you could find \$2,000 to pay for an unexpected expense or emergency? ANSWER OPTIONS: Not at all confident Slightly confident Somewhat confident Very confident Certain (Source: Collins Question Bank, Eau Claire Parent Survey)</p>	<p>I probably will have a financially secure retirement. I have developed a sound plan that should enable me to achieve my financial goals. I am satisfied with the amount of money that I am able to save and invest each year. ANSWER OPTIONS: Strongly disagree, Disagree, Neutral, Agree, Strongly agree. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>	<p>I am satisfied with my present standard of living, that is, the goods and services that I can purchase like my housing, food, transportation and recreation. ANSWER OPTIONS: Strongly disagree, Disagree, Neutral, Agree, Strongly agree. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>
<p>Currently, how successful are you at...paying your bills on time? ANSWER OPTIONS: Not at all A little Somewhat Quite Very (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>In the next month, if you were facing a \$500 unexpected expense, how would you get the money you need? ANSWER OPTIONS: 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: (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>Compared to most of my friends, the likelihood that I will be able to have a financially secure retirement is ANSWER OPTIONS: Better, the same, worse. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>	<p>Compared to my parents' financial situation when they were my age, my financial situation is Compared to most of my friends, my standard of living, the things I purchase such as housing, food transportation, and recreation is ANSWER OPTIONS: Better, the same, worse. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>
<p>Currently, how successful are you at...planning for your financial future? ANSWER OPTIONS: Not at all A little Somewhat Quite Very (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>I have enough savings and reserve funds to maintain my present lifestyle if I lost my income for a period of 3 to 6 months. I would be able to handle a financial emergency that would cost \$500 to \$1000. I don't worry about being able to meet my normal monthly living expenses. ANSWER OPTIONS: Strongly disagree, Disagree, Neutral, Agree, Strongly agree. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>	<p>In five years, I expect that my retirement nest egg will ANSWER OPTIONS: increase, decrease, stay the same. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>	<p>In five years, I expect that my total financial situation will ANSWER OPTIONS: increase, decrease, stay the same. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>
<p>Currently, how successful are you at...providing for yourself and your family? ANSWER OPTIONS: Not at all A little Somewhat Quite Very (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>Compared to people I work with, my ability to meet a financial emergency of \$500 to \$1,000 is Compared to other people of my age, my life, health, disability insurance coverage is ANSWER OPTIONS: Better, the same, worse. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>	<p>Looking ahead, at what age do you (and your husband/wife/partner both) plan to retire? ANSWER OPTIONS: Younger than 60 60-64 66-69 70 or older Never/Don't plan to retire Don't know/Refused SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>In five years, I expect that my standard of living, the things I purchase such as housing, food, transportation and recreation will ANSWER OPTIONS: increase, decrease, stay the same. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>

In Control of Finances	Capacity to Absorb Shock	On-track to meet goals	Being able to make choices that allow you to enjoy life
<p>Currently, how successful are you at...saving money? ANSWER OPTIONS: Not at all A little Somewhat Quite Very (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>In five years, I expect that my ability to meet large emergency expenses will ANSWER OPTIONS: increase, decrease, stay the same. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>	<p>Do you pay money on a mortgage or other home loan for you main residence, or is your home paid for? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>In most ways my life is close to my ideal. The conditions of my life are excellent. I am satisfied with my life. So far I have gotten the important things I want in life. If I could live my life over, I would change almost nothing. ANSWER OPTIONS: Strongly disagree, Disagree, Neutral, Agree, Strongly Agree. SOURCE: Diener, E. D., et al. "The satisfaction with life scale." Journal of personality assessment 49.1 (1985): 71-75.</p>
<p>Thinking about the way you spend your money...how confident are you making decisions about money? ANSWER OPTIONS: Not at all A little Somewhat Very Extremely (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>In five years, I expect that my insurance coverage will ANSWER OPTIONS: increase, decrease, stay the same. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>	<p>Do you expect that your mortgage or home loan will be paid off by the time you retire, or not? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>Overall, are you satisfied or dissatisfied with the way things are going in your life today? ANSWER OPTIONS: Satisfied, Dissatisfied, Don't know/Refused. SOURCE: CFP Board 2012 Household Financial Planning Survey</p>
<p>Thinking about the way you spend your money...how confident are you that the way you manage money will affect your future? ANSWER OPTIONS: Not at all A little Somewhat Very Extremely (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>Thinking about the amount of LIFE INSURANCE you now have to protect you and other family members if a family member were to die – would you say you have enough, some, or none? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>Do you plan to buy a home at some point? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>How would you describe your own personal financial situation? Would you say you... ANSWERS: Live comfortably, Meet your basic expenses with a little left over for extras, Just meet your basic living expenses, Don't have enough to meet basic expenses, Don't know. SOURCE: CFP Board 2012 Household Financial Planning Survey</p>
<p>Thinking about the way you spend your money...how much in debt do you consider yourself? ANSWER OPTIONS: Not at all A little Somewhat Very Extremely (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>And what about the amount of insurance you now have on your HOME OR PROPERTY to protect against loss in the event of fire, flood, or other disaster – would you say you have enough, some or none? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>Now I want to ask about saving for (INSERT GOAL). Do you have ANY money saved or invested for... ANSWER OPTIONS: Emergencies, Down payment on a house, A major purchase, Child's college education, Parent's or relative's medical expenses, Retirement. SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>I am proud of my financial situation. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>
<p>How often do you...keep track of all of your expenses? ANSWER OPTIONS: Never Rarely Sometimes Often Very often (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>Thinking about the total amount of money you have saved or invested for EMERGENCY EXPENSES, about how many months of living expenses would this amount cover? ANSWER OPTIONS: <1 month, 1-2 months, 3-6 months, 7-9 months, 10+ months, Don't know. SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>Do you have a specific PLAN or schedule for how OFTEN, how MUCH, and WHERE to save or invest your money for...SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>In the coming 12 months, are you planning to spend the same, more, or less on these items? ANSWER OPTIONS: mortgage or rent, retirement savings plan, education savings plan, child's out of school physician activities (e.g. soccer, hockey.) , Children's out of school cultural activities (e.g. music or art lessons), Children's out of school care (e.g. before/after school care, daycare, summer camp), School or education expenses for children (e.g. tuition, school trips, gym, band), Health care, Eating out, Family vacations, Leisure activities for self or partner, Savings account, Loan or credit card repayment, Utilities (including cable, internet, cellular bills). SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.</p>
<p>How often do you...compare prices when you shop? ANSWER OPTIONS: Never Rarely Sometimes Often Very often (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>Did you (or your husband/wife/partner) have any MAJOR unexpected expenses in the past 12 months? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>Do you feel you should have ALREADY started saving for (INSERT GOAL), or do you feel it's OK to start saving sometime in the future? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>Overall, thinking of your assets, debts and savings, how satisfied are you with your current personal financial condition? ANSWER OPTIONS: (1-5 Scale) Not at all satisfied-Extremely Satisfied. SOURCE: OECD Financial Literacy Measure</p>

In Control of Finances	Capacity to Absorb Shock	On-track to meet goals	Being able to make choices that allow you to enjoy life
<p>How often do you...use a budget or spending plan? ANSWER OPTIONS: Never Rarely Sometimes Often Very often (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>Were you seriously set back financially by these major unexpected expenses, OR were you able to manage without a serious financial setback? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>Is the money you have saved or invested for (INSERT GOAL) in a SEPARATE account or investment, or is it MIXED in accounts or investments along with money you have set aside for other purposes? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>How often do you have money left over after paying your bills to do something "extra" that you want to do? SOURCE: Topline Summaries: Qualitative Research</p>
<p>In the last 30 days, how often did you feel that you were not able to control the important things in your life? ANSWER OPTIONS: Never Rarely Sometimes Often Very often (Source: Collins Question Bank, NYC Parks Opportunity)</p>	<p>Have you (or has your husband/wife/partner) ever had to declare PERSONAL BANKRUPTCY, or has this never happened to you? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>How do you feel about the progress you have made so far in saving for (INSERT GOAL) - do you feel you are ahead, behind, or just about where you should be at this point? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>How often are you able to "have a little something left over" to do something fun? SOURCE: Topline Summaries: Qualitative Research</p>
<p>How often do you worry about being able to meet normal monthly living expenses? ANSWER OPTIONS: Worry all the time, Sometimes worry, Rarely worry, Never worry. SOURCE: Prawitz, Aimee D., et al. "InCharge financial distress/financial well-being scale: Development, administration, and score interpretation." Financial Counseling and Planning 17.1 (2006): 34-50.</p>	<p>What kinds of debt do you have? ANSWER OPTIONS: Car loan?, Layaway?, Credit Card?, Student loan?, Other? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.</p>	<p>When do you think you will buy a home? ANSWER OPTIONS: Yes. (if yes): --Within the next year --Within 2 to 5 years --More than 5 years from now --Don't know/Refused when No Don't know/Refused SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>On a scale of 1 to 10, how secure do you feel in your financial well-being? SOURCE: Topline Summaries: Qualitative Research</p>
<p>How frequently do you find yourself just getting by financially and living paycheck to paycheck? ANSWER OPTIONS All the time, Sometimes, Rarely, Never. SOURCE: Prawitz, Aimee D., et al. "In Charge financial distress/financial well-being scale: Development, administration, and score interpretation." Financial Counseling and Planning 17.1 (2006): 34-50.</p>	<p>What kind of insurance do you have (home, auto, health, life, disability)? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.</p>	<p>Do you have a specific PLAN for how much of your RETIREMENT money should be kept in different kinds of investments? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>How prepared do you feel to assist your children with expenses for college or other forms of post-secondary education? SOURCE: Topline Summaries: Qualitative Research</p>
<p>I am concerned about the total amount I have to repay on my debts each month, such as on credit cards, car payments and other loans. My total income is enough for me to meet my monthly living expenses. No matter how fast my income goes up, I never seem to get ahead. I don't worry about being able to meet my normal monthly living expenses. ANSWER OPTIONS: Strongly disagree, Disagree, Neutral, Agree, Strongly agree. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>	<p>How much emergency savings do you have? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.</p>	<p>Have you ever calculated how much money you (and your husband/wife/partner) will need in order to maintain your standard of living during retirement? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>What percentage of your income do you feel is appropriate to spend per month? SOURCE: Topline Summaries: Qualitative Research</p>
<p>Compared to people I know with similar incomes, the amount of debt I owe is ANSWER OPTIONS: Better, the same, worse. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>	<p>In case of a financial emergency, do you have family/friends/neighbors who can help you financially? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.</p>	<p>Do you (and your husband/wife/partner) have any money saved or invested that you use now or will use in the future to help support (yourself/yourselves) during retirement? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>Do future vacations inspire you to save relative to other luxuries? SOURCE: Topline Summaries: Qualitative Research</p>
<p>In five years, I expect that the amount of debt I have will ANSWER OPTIONS: increase, decrease, stay the same. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>	<p>What are all of your sources of income (paycheck, gifts from family members, interest or dividends)? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.</p>	<p>Do you have a specific PLAN or payment schedule in place to reduce your credit card debt, or not? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>Is being able to be generous with others important to you? If so, do you feel you're able to be generous to others without compromising your own finances? SOURCE: Topline Summaries: Qualitative Research</p>

In Control of Finances	Capacity to Absorb Shock	On-track to meet goals	Being able to make choices that allow you to enjoy life
<p>In five years, I expect that the total amount of income I have will ANSWER OPTIONS: increase, decrease, stay the same. SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).</p>	<p>I have an emergency fund. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>Do you think you should have ALREADY taken steps to reduce your credit card debt, or do you feel it's OK to start paying down your credit card debt sometime in the future? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>Do you feel like you have enough money to buy the things you would like to buy? SOURCE: Topline Summaries: Qualitative Research</p>
<p>Considering your current income and the money you need to cover regular bills and other financial obligations, in general, do you think you (and your husband/wife/partner) spend too much money, are too conservative and could easily afford to spend more, or that you are spending about the right amount? SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>If you died or were disabled today, how confident are you that your family would be able to live comfortably? SOURCE: Financial Security Index</p>	<p>How do you feel about the progress you have made so far in reducing your credit card debt-- do you feel you are ahead, behind, or just about where you should be at this point? ANSWER OPTIONS: Ahead, Behind/Should have started, Where I should be/ok to start in the future, Don't know. SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>Do financial worries keep you from enjoying life? SOURCE: Topline Summaries: Qualitative Research</p>
<p>How recently did you (or your husband/wife/partner) declare personal bankruptcy? ANSWER OPTIONS: in the last 12 months, 1-2 years ago, 3-5 years ago, More than 5 years ago, Don't know. SOURCE: CFP Board 2012 Household Financial Planning Survey</p>	<p>How confident are you that your house, car and possessions are adequately insured if they are badly damaged or destroyed? SOURCE: Financial Security Index</p>	<p>I am saving for retirement. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>Is it important to you to be able to help family and/or friends financially? If yes, are you able to do that? SOURCE: Topline Summaries: Qualitative Research</p>
<p>What do you feel is the level of your financial stress today? ANSWER OPTIONS: Overwhelming Stress, High Stress, Low Stress, No Stress at All (anchoring a 10-point scale) SOURCE: Prawitz, Aimee D., et al. "InCharge financial distress/financial well-being scale: Development, administration, and score interpretation." Financial Counseling and Planning 17.1 (2006): 34-50.</p>	<p>In the past year, has anybody in your family needed to borrow money to make payments on a bill? SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.</p>	<p>I am saving for goals such as cars, houses, etc. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>How often do you purchase something you really want but don't necessarily need? SOURCE: Topline Summaries: Qualitative Research</p>
<p>What do you feel about your current financial situation? ANSWER OPTIONS: Feel Overwhelmed, Sometimes Feel Worried, Not Worried, Feel Comfortable. (anchoring a 10-point scale) SOURCE: Prawitz, Aimee D., et al. "InCharge financial distress/financial well-being scale: Development, administration, and score interpretation." Financial Counseling and Planning 17.1 (2006): 34-50.</p>	<p>From whom did you borrow money? SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.</p>	<p>I have a plan for meeting my financial goals in the event I become incapacitated. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>How often are you able to purchase something that you really want but don't necessarily need? SOURCE: Topline Summaries: Qualitative Research</p>
<p>How stressed do you feel about your personal finances in general? ANSWER OPTIONS: Overwhelming Stress, High Stress, Low Stress, No Stress at All (anchoring a 10-point scale) SOURCE: Prawitz, Aimee D., et al. "InCharge financial distress/financial well-being scale: Development, administration, and score interpretation." Financial Counseling and Planning 17.1 (2006): 34-50.</p>	<p>In the past 12 months, has your family done any of the following? ANSWER OPTIONS: Planned a big expenditure (e.g. a car, appliance, but decided to postpone it., Planned a holiday but decided to cancel it., Declared personal bankruptcy., Put our house up for sale or had to move., Had to refinance our mortgage., Experienced a foreclosure on our house., Had to sell something(e.g. car, television) to make payments., We planning on having a child, but decided to postpone it. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.</p>	<p>I am taking the steps necessary to meet my financial goals. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>Are you able to afford many of the things you want? SOURCE: Topline Summaries: Qualitative Research</p>
<p>My spending is under control. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>Overall, thinking of your assets, debts and savings, how satisfied are you with your current personal financial condition? Please use a 10-point scale, where 1 means "Not At All Satisfied" and 10 means "Extremely Satisfied." SOURCE: FINRA Survey</p>	<p>I have clear financial goals for the future. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>Can you afford to take care of your teeth properly? SOURCE: Topline Summaries: Qualitative Research</p>
<p>I understand my financial needs. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>When thinking of your financial investments, how willing are you to take risks? Please use a 10-point scale, where 1 means "Not At All Willing" and 10 means "Very Willing." SOURCE: FINRA Survey</p>	<p>I avoid thinking about money, retirement and my financial future. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>(If living in a rural area) Are you able to afford the gas to take longer trips in your car? SOURCE: Topline Summaries: Qualitative Research</p>

In Control of Finances	Capacity to Absorb Shock	On-track to meet goals	Being able to make choices that allow you to enjoy life
<p>I have a spending plan. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>Over the PAST YEAR, would you say your spending was less than, more than, or about equal to your income? Please do not include the purchase of a new house or car, or other big investments you may have made. SOURCE: FINRA Survey</p>	<p>When the time for college arrives, how confident are you that you will have enough financial resources to send your children to college? SOURCE: Financial Security Index</p>	<p>Are you able to afford a nice home? SOURCE: Topline Summaries: Qualitative Research</p>
<p>I consistently follow my spending plan. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>In a TYPICAL MONTH, how difficult is it for you to cover your expenses and pay all your bills? ANSWER OPTIONS: Very difficult, Somewhat difficult, Not at all difficult. SOURCE: FINRA Survey</p>	<p>Have you ever tried to figure out how much you need to save for retirement? SOURCE: FINRA Survey</p>	<p>If a great, unexpected opportunity came up; could you afford to take advantage of it? SOURCE: Topline Summaries: Qualitative Research</p>
<p>Financial issues do not confuse or depress me. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>Have you set aside emergency or rainy day funds that would cover your expenses for 3 months, in case of sickness, job loss, economic downturn, or other emergencies? SOURCE: FINRA Survey</p>	<p>Before you retired, did you try to figure out how much you needed to save for retirement? SOURCE: FINRA Survey</p>	<p>Are you able to afford nice things? SOURCE: Topline Summaries: Qualitative Research</p>
<p>My financial behaviors are consistent with my values, goals and dreams. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>Are you setting aside any money for your children's college education? SOURCE: FINRA Survey</p>	<p>Before your [spouse/partner] retired, did you try to figure out how much you needed to save for retirement? SOURCE: FINRA Survey</p>	<p>Are you able to afford to do the things you enjoy? SOURCE: Topline Summaries: Qualitative Research</p>
<p>I feel guilt/shame about my past financial behaviors. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>Has your household experienced a large drop in income which you did not expect? SOURCE: FINRA Survey</p>	<p>Do you have any savings, excluding retirement savings? SOURCE: NFCC Financial Literacy Survey</p>	<p>Do you feel you need very little to be happy? SOURCE: Topline Summaries: Qualitative Research</p>
<p>No matter how hard I try I can't stick to a budget. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale</p>	<p>Are you using a 529 Plan or Coverdell Educational Savings Account to save for college? SOURCE: FINRA Survey</p>	<p>Taking all of the various sources of retirement income into account (including government sources as well as personal and occupational pensions and provisions), how confident are you that your income will give you the standard of living you hope for throughout retirement? ANSWER OPTIONS: Very Confident, Fairly Confident, Not very confident, Not at all confident. SOURCE: OECD Financial Literacy Measure</p>	<p>Is your monthly income sufficient to cover living in a safe neighborhood with adequate transportation? SOURCE: Topline Summaries: Qualitative Research</p>
<p>Generally speaking, how do you rate your overall level of financial security? SOURCE: Financial Security Index</p>	<p>Do you currently have a mortgage on your home? SOURCE: FINRA Survey</p>	<p>What are your financial goals? SOURCE: Topline Summaries: Qualitative Research</p>	<p>Is your monthly income enough to support your preferred diet? SOURCE: Topline Summaries: Qualitative Research</p>
<p>Think for a moment about all the money you owe to others including mortgages, car loans, credit cards, and other debt. How confident are you in your ability to pay all of these debts as they come due? SOURCE: Financial Security Index</p>	<p>Do you have a home equity loan? SOURCE: FINRA Survey</p>	<p>Do you have a savings account? SOURCE: Topline Summaries: Qualitative Research</p>	<p>How much are you able to financially assist your children (or grandchildren) with expenses such as schooling? SOURCE: Topline Summaries: Qualitative Research</p>
<p>How well do you currently get by with your family's income? ANSWER OPTIONS: With great difficulty; with difficulty; easily; very easily. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.</p>	<p>Approximately how much do you currently owe on your home? Your best guess is fine. SOURCE: FINRA Survey</p>	<p>After you pay your monthly expenses, are you able to save funds? SOURCE: Topline Summaries: Qualitative Research</p>	<p>Do you have the resources to be able to be generous whether it be to causes, people or organizations you care about? SOURCE: Topline Summaries: Qualitative Research</p>
<p>How often do you worry that your current family income will not be enough to meet your children's needs? ANSWER OPTIONS: Never; Hardly ever; Once in awhile; often; almost all of the time. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.</p>	<p>Are you covered by health insurance? SOURCE: FINRA Survey</p>	<p>How often are you able to put aside at least 10% of your income every month? SOURCE: Topline Summaries: Qualitative Research</p>	<p>Can you afford to take trips? SOURCE: Topline Summaries: Qualitative Research</p>

In Control of Finances

If somebody in your household were to lose his/her job (including yourself), how many months do you think your family could manage without borrowing money? ANSWER OPTIONS: 1-3 months; 4-5 months; 6+ months. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

Have the last 12 months been better, worse or the same when it comes to the financial situation of your family? ANSWERS: Better; Worse; The same; Don't know. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

Do you expect the next 12 months to be better, worse, or the same when it comes to the financial situation of your family? ANSWER OPTIONS: Better; Worse; The same; Don't know. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

How concerned are you that in the next 12 months you or somebody else in your family might be out of work and looking for a job? ANSWER OPTIONS: Very concerned; Somewhat concerned; not at all concerned; it has recently happened. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

What is your approximate annual income, including wages, tips, investment income, public assistance, income from retirement plans, etc.? ANSWERS: <15000; 15-25000; 25-35000;25-50000;50-75000;75-100000; 100-150000; 150000+. SOURCE: FINRA Survey

Which of the following best describes your current employment or work status? ANSWERS: Self-employed; work full-time; work part-time; homemaker; Full-time student; permanently sick, disabled or unable to work; Unemployed or temporarily laid off; retired. SOURCE: FINRA Survey

Which of the following best describes your spouse or partner's current employment or work status? ANSWERS: Self-employed; work full-time; work part-time; homemaker; Full-time student; permanently sick, disabled or unable to work; Unemployed or temporarily laid off; retired. SOURCE: FINRA Survey

How many children do you have who are financially dependent on you. SOURCE: FINRA Survey

Capacity to Absorb Shock

Do you have homeowner's or renter's insurance? SOURCE: FINRA Survey

Do you have a life insurance policy? SOURCE: FINRA Survey

Do you have auto insurance? SOURCE: FINRA Survey

When you get paid—for example, by an employer or benefits from a gov. agency-- how do you typically get the money? Do you receive...? ANSWER OPTIONS: Electronic Check, directly deposited into bank account?, Electronic check, directly deposited into a prepaid card? Paper check that you manually deposit in your bank account?, Paper Check that you then cash at a check cashing store?, Paper check that you manually deposit on a prepaid card?, Cash. SOURCE: FINRA Survey

About how much do you need to have in savings in case of emergencies? SOURCE: Survey of Consumer Finances (Federal Reserve)

In an emergency, could you borrow \$3000 or more from friends or relatives? SOURCE: Survey of Consumer Finances (Federal Reserve)

During the past 12 months, did you (or any member of your household) not fill or postpone filling a prescription for drugs when you (or another member of the household needed them?) SOURCE: UNC/CCC Financial Services Research

Was lack of insurance or money a reason why you (or another member of your household) did not get the drugs you needed? SOURCE: UNC/CCC Financial Services Research

On-track to meet goals

Do you have a financial goal? SOURCE: Topline Summaries: Qualitative Research

Are you saving for retirement? SOURCE: Topline Summaries: Qualitative Research

How often do you put money in your savings account? SOURCE: Topline Summaries: Qualitative Research

Do you have a financial plan? SOURCE: Topline Summaries: Qualitative Research

Is your current job positioning you to achieve your financial goals? SOURCE: Topline Summaries: Qualitative Research

Will you have the resources you need to be able to retire? SOURCE: Topline Summaries: Qualitative Research

How have you financially planned for the future? SOURCE: Topline Summaries: Qualitative Research

How much have you planned for retirement? SOURCE: Topline Summaries: Qualitative Research

Being able to make choices that allow you to enjoy life

Can you afford the quality of life you want? SOURCE: Topline Summaries: Qualitative Research

In Control of Finances

How many distinct phone numbers, not including cell phones, do you have in your household? By distinct phone numbers we mean unique landline phone numbers, not number of phones or handsets. SOURCE: FINRA Survey

Do you regularly use the Internet? SOURCE: FINRA Survey

Who in the household is most knowledgeable about saving, investing and debt? ANSWERS: You; Someone else; You and someone else are equally knowledgeable. SOURCE: FINRA Survey

Who in your household usually handles the chore of bill paying? ANSWERS: You; Someone else; You and someone else are equally knowledgeable. SOURCE: FINRA Survey

How many times have you been late with your mortgage payments in the last 2 years? SOURCE: FINRA Survey

Have you been involved in a foreclosure process on your home in the last 2 years? SOURCE: FINRA Survey

Do you or someone in your household currently have an auto loan? We are NOT referring to an auto lease. SOURCE: FINRA Survey

Which of the following best describes how you manage your money? ANSWERS: You have a budget and keep close track of how much you spend on such things as food, housing and entertainment; You have a somewhat good idea about how much you spend on such things as food, housing and entertainment, but you don't keep strict track of you spending on these things; Don't have a budget; You don't have a good idea about how much you spend on such things as food, housing and entertainment, but you keep track of your overall spending and try to stay within certain limits that you've set for yourself; You don't have a good idea how much you spend on such things as food, housing and entertainment, and you often don't keep track of your overall spending. SOURCE: NFCC Financial Literacy Survey

Which of the following best describes your financial situation? ANSWERS: You pay all of your bills on time and have no debts in collection; You do not pay all of your bills on time; You sometimes miss a payment but you have no debts in collection; You struggle to pay your bills every month but have no debts in collection; You are getting calls for collectors and struggle to pay your bills every month; You are seriously considering filing for bankruptcy or you have filed in the past three months; You are no involved at all with financial decisions including how much is spent in the household. SOURCE: NFCC Financial Literacy Survey

Capacity to Absorb Shock

During the last 12 months, was there a time when (you/you and your family) were not able to pay your mortgage, rent or utility bills? SOURCE: UNC/CCC Financial Services Research

In the last 12 months, were you evicted due to non-payment of bills? SOURCE: UNC/CCC Financial Services Research

In the last 12 months did you move voluntarily due to non-payment of bills? SOURCE: UNC/CCC Financial Services Research

Have your utilities been cut off in the last 12 months due to non-payment of bills? SOURCE: UNC/CCC Financial Services Research

Has your phone been cut off in the last 12 months due to non-payment of bills? SOURCE: UNC/CCC Financial Services Research

In the last 12 months were any of your belongings repossessed due to non-payment of bills?

In the last 12 months was your family ever without enough money to buy food? SOURCE: UNC/CCC Financial Services Research

If there were a major financial crisis in your life, for example, you couldn't pay the rent, utility bills, medical bills or buy food for your children, would you know where to get help? SOURCE: UNC/CCC Financial Services Research

If an emergency happened, do you have enough funds to pay all of your bills for more than 1 month? 3 months? 6 months? SOURCE: Topline Summaries: Qualitative Research

On-track to meet goals

How confident are you that you can maintain a comfortable lifestyle in the future? SOURCE: Topline Summaries: Qualitative Research

Being able to make choices that allow you to enjoy life

In Control of Finances

How lucky do you feel you have been in financial affairs? SOURCE: Survey of Consumer Finances (Federal Reserve)

Who is responsible for day-to-day decisions about money in your household? ANSWER OPTIONS: You, you and your partner, you and another family member, your partner, another family member or members, someone else, nobody, don't know, refused. SOURCE: OECD Financial Literacy Measure

Who is responsible for paying the bills in your household? ANSWER OPTIONS: You, you and your partner, you and another family member, your partner, another family member or members, someone else, nobody, don't know, refused. SOURCE: OECD Financial Literacy Measure

Sometimes people find that their income does not quite cover their living costs. In the last 12 months, has this happened to you? SOURCE: OECD Financial Literacy Measure

What did you do to make ends meet the last time you found it difficult? Mark all that are relevant ANSWER OPTIONS: Draw money out of savings or transfer savings into current account, cut back on spending, spend less, do without, sell something that I own, work overtime/earn extra money, Borrow food or money from family or friends, take food or basic goods on credit from a retailer, borrow from employer/salary advance, Pawn something that I own, take a loan from my savings or loans clubs, take money out of a flexible mortgage account, apply for a loan/withdrawal on pensions fund, Use authorised, arranged overdraft or line of credit, use credit card for cash advance/pay bills, take out a personal loan from a financial service provider, take out a payday loan/informal provider, use unauthorised overdraft, pay my bills late/miss payments, don't know, refused. SOURCE: OECD Financial Literacy Measure

Considering all of the sources of income coming into your household each month, would you say that your household income is regular and reliable? SOURCE: OECD Financial Literacy Measure

Do you enjoy dealing with financial matters? ANSWER OPTIONS: Always, Usually, Sometimes, Never, Don't know, Refuse. SOURCE: OECD Financial Literacy

Which of these best describes how accurately you know how much money you have available to spend. I'm not interested in how much money you have, just how accurately you know how much money you have. ANSWER OPTIONS: I have no idea at all, Approximately, but not with \$500, I know within \$500, I know within \$100, I know within \$50, I know within \$10, I know within a dollar or two. SOURCE: OECD Financial Literacy Measure

Capacity to Absorb Shock

Do you have enough health insurance to where if you were hospitalized the expenses would not cause you to get behind on other bills? SOURCE: Topline Summaries: Qualitative Research

Having more than one income earner in your household? SOURCE: Topline Summaries: Qualitative Research

Are you living paycheck to paycheck? SOURCE: Topline Summaries: Qualitative Research

Do you have enough in your savings to cover a 3 month period of unemployment? SOURCE: Topline Summaries: Qualitative Research

Does your job provide you with benefits like health insurance? SOURCE: Topline Summaries: Qualitative Research

If you had a medical emergency, how much would that affect your financial well-being? SOURCE: Topline Summaries: Qualitative Research

Do you worry what would happen financially if you had a car accident? SOURCE: Topline Summaries: Qualitative Research

How concerned are you about the market's impact on your finances? SOURCE: Topline Summaries: Qualitative Research

On-track to meet goals**Being able to make choices that allow you to enjoy life**

In Control of Finances

In the last 12 months, how often has your family: Gone without enough food to eat. Gone without medicine or medical treatment that was needed. Gone without a cash income. Gone without good shelter. Gone without fuel for heating or to cook food. ANSWER OPTIONS: Often, Sometimes, Never, Don't know, Refused. SOURCE: OECD Financial Literacy Measure

During the past 12 months, did you: ANSWER OPTIONS: Save money from your income, Just get by on your income, spending some of your savings, spend some of your savings AND borrow money to get by. SOURCE: OECD Financial Literacy Measure

On a scale of 1 to 5, where one is constantly, and five is never, how often you have been overdrawn on your day to day bank account in the last 12 months? ANSWER OPTIONS (1-5 Scale) SOURCE: OECD Financial Literacy Measure

"The food that (I/we) bought just didn't last, and (I/we) didn't have money to get more." Was that often, sometimes, or never true for (you/your household) in the last 12 months? ANSWER OPTIONS: Often true, Sometimes true, Never true. SOURCE: UNC/CCC Financial Services Research

"(I/we) couldn't afford to eat balanced meals." Was that often, sometimes, or never true for (you/your household) in the last 12 months? ANSWER OPTIONS: Often true, Sometimes true, Never true. SOURCE: UNC/CCC Financial Services Research

In the last 12 months, since last (name of current month), did (you/you or other adults in your household) ever cut the size of your meals or skip meals because there wasn't enough money for food? ANSWER OPTIONS: Often true, Sometimes true, Never true. SOURCE: UNC/CCC Financial Services Research

How often did this happen—almost every month, some months but not every month, or in only 1 or 2 months? ANSWER OPTIONS: Often true, Sometimes true, Never true. SOURCE: UNC/CCC Financial Services Research

In the last 12 months, did you ever eat less than you felt you should because there wasn't enough money for food? ANSWER OPTIONS: Often true, Sometimes true, Never true. SOURCE: UNC/CCC Financial Services Research

In the last 12 months, were you every hungry but didn't eat because there wasn't enough money for food? ANSWER OPTIONS: Often true, Sometimes true, Never true. SOURCE: UNC/CCC Financial Services Research

Capacity to Absorb Shock

Do you have enough money in savings to support your household for six months in the event of a job layoff? SOURCE: Topline Summaries: Qualitative Research

If you rely on a car or truck to get you to work, do you have the money to keep it in good working order? SOURCE: Topline Summaries: Qualitative Research

Do you put as much money into savings as you feel you could? SOURCE: Topline Summaries: Qualitative Research

Would you panic if you had a large, unanticipated bill? SOURCE: Topline Summaries: Qualitative Research

Do you have a savings account? SOURCE: Topline Summaries: Qualitative Research

How often do you have sufficient income to meet your monthly obligations? SOURCE: Topline Summaries: Qualitative Research

Do you have retirement savings? SOURCE: Topline Summaries: Qualitative Research

Can you afford healthcare? SOURCE: Topline Summaries: Qualitative Research

After you pay your monthly expenses, are you able to save funds? SOURCE: Topline Summaries: Qualitative Research

On-track to meet goals**Being able to make choices that allow you to enjoy life**

In Control of Finances

In your current housing situations, do you have any of the following: Problems with pests such as rats, mice, roaches, or other insects? Exposed electric wires in the finished areas of your home? Broken locks or no locks on door unit? A leaking roof or ceiling? A toilet, hot water heater, or other plumbing that doesn't work? Broken window glass or windows that can't shut? Unreliable furnace, boiler, or heating system? ANSWER OPTIONS: Yes, No. SOURCE: UNC/CCC Financial Services Research

Is your monthly income sufficient to meet your monthly obligations? SOURCE: Topline Summaries: Qualitative Research

Is your monthly income sufficient to meet your monthly obligations and have some funds left over for leisure activities? SOURCE: Topline Summaries: Qualitative Research

On a monthly basis, how often are you able to fulfill your financial obligations? SOURCE: Topline Summaries: Qualitative Research

On a monthly (weekly basis) are you able to afford what you want/need? SOURCE: Topline Summaries: Qualitative Research

How much do you worry about meeting your monthly financial obligations? SOURCE: Topline Summaries: Qualitative Research

Is your monthly income sufficient to cover your expenses? SOURCE: Topline Summaries: Qualitative Research

At the end of the month do you find yourself in debt? SOURCE: Topline Summaries: Qualitative Research

Is your monthly income currently sufficient to cover your debts (e.g. credit cards, student loans, mortgage payments, automobile payments)? SOURCE: Topline Summaries: Qualitative Research

Are you in debt? SOURCE: Topline Summaries: Qualitative Research

Do you regularly pay all of your monthly bills on time? SOURCE: Topline Summaries: Qualitative Research

How often do you have to rely on financial assistance to pay your monthly bills? SOURCE: Topline Summaries: Qualitative Research

How often are you unable to pay all of your monthly bills? SOURCE: Topline Summaries: Qualitative Research

Capacity to Absorb Shock

Near the end of your life, you may require nursing home care. Do you have the financial resources to pay for this care yourself? SOURCE: Topline Summaries: Qualitative Research

Are you able to provide financial assistance to family members? SOURCE: Topline Summaries: Qualitative Research

How often do you provide financial assistance to family members or friends? SOURCE: Topline Summaries: Qualitative Research

Is it a strain on your monthly financial resources to provide assistance to friends or family members? SOURCE: Topline Summaries: Qualitative Research

Do you have an emergency fund? SOURCE: Topline Summaries: Qualitative Research

On-track to meet goals**Being able to make choices that allow you to enjoy life**

In Control of Finances

How often do you only partially pay your bills? SOURCE: Topline Summaries: Qualitative Research

How much debt do you have? (different types) SOURCE: Topline Summaries: Qualitative Research

Do you have a good steady income? SOURCE: Topline Summaries: Qualitative Research

How often are you able to pay your bills on time? SOURCE: Topline Summaries: Qualitative Research

Are you in a job that provides you with enough income to meet your expenses and put money in savings each month? SOURCE: Topline Summaries: Qualitative Research

Do you have 'peace of mind' with respect to your finances? SOURCE: Topline Summaries: Qualitative Research

Do feel like your financial worries have taken over your life? SOURCE: Topline Summaries: Qualitative Research

Are you dependent on assistance such as TANF or food stamps to make it from month to month? SOURCE: Topline Summaries: Qualitative Research

Are you able to pay for the essential things, like medication or food? SOURCE: Topline Summaries: Qualitative Research

Can you afford essentials like food and mortgage every month? SOURCE: Topline Summaries: Qualitative Research

Do you have enough to provide for your family? SOURCE: Topline Summaries: Qualitative Research

Do you own your own home? SOURCE: Topline Summaries: Qualitative Research

How much do you fear for your current finances? SOURCE: Topline Summaries: Qualitative Research

If you have children, can you afford to take care of their basic needs? SOURCE: Topline Summaries: Qualitative Research

Capacity to Absorb Shock**On-track to meet goals****Being able to make choices that allow you to enjoy life**

In Control of Finances

Do you feel financially secure? SOURCE: Topline Summaries: Qualitative Research

Do you struggle to afford gas? SOURCE: Topline Summaries: Qualitative Research

How stressed do you feel about your finances currently? SOURCE: Topline Summaries: Qualitative Research

Do you have any money left over after you pay your bills? SOURCE: Topline Summaries: Qualitative Research

Do you have bill collectors calling your house? SOURCE: Topline Summaries: Qualitative Research

Does worry about money affect your family? SOURCE: Topline Summaries: Qualitative Research

Do you foresee a way to get ahead in your future? SOURCE: Topline Summaries: Qualitative Research

Do you have any money left over after you pay your bills? SOURCE: Topline Summaries: Qualitative Research

Do you have bill collectors calling your house? SOURCE: Topline Summaries: Qualitative Research

Is your monthly income sufficient to cover your expenses? SOURCE: Topline Summaries: Qualitative Research

Is your monthly income sufficient to live the lifestyle you choose? SOURCE: Topline Summaries: Qualitative Research

Do you have a financial cushion? SOURCE: Topline Summaries: Qualitative Research

How much do you worry about paying your bills every month? SOURCE: Topline Summaries: Qualitative Research

Do you feel financially secure? SOURCE: Topline Summaries: Qualitative Research

Capacity to Absorb Shock

On-track to meet goals

Being able to make choices that allow you to enjoy life

In Control of Finances

Are you able to be financially independent? SOURCE: Topline
Summaries: Qualitative Research

Capacity to Absorb Shock

On-track to meet goals

Being able to make choices that allow you to enjoy life

Financial Knowledge	Financial Behavior	Translating Knowledge to Behavior
Suppose you receive this account statement from your bank. Can you tell me what sum of money is available at the end of May? (See Figure A.1) ANSWER OPTIONS: Enter amount in (currency); Do not know (Source: Monticone, Chiara How Much Does Wealth Matter in the Acquisition of Financial Literacy? 2010 The Journal of Consumer Affairs)	Section H - Suppose that you are the only income earner in the family, and you have a good job guaranteed to give you your current (family) income every year for life. You are given the opportunity to take a new and equally good job, with a 50-50 chance it will double your (family) income and a 50-50 chance that it will cut your (family) income by a third. Would you take the new job? ANSWER OPTIONS: Yes; No (If yes - skip to H20A; If no - skip to H20B) (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)	How would you rate yourself on each of the following areas of financial management:... making ends meet?shop around to get the best financial product such as loans or insurance rates?... staying informed on financial issues? ANSWER OPTIONS: Very Good, Good, Fairly Good, Not Good (Source: Baseline Survey of Financial Capability - Canada)
Imagine leaving 1,000 euros in a current account that pays 1% interest and has no charges. Imagine also that inflation is running at 2%. Do you think that if you withdraw the money in a year's time you will be able to buy the same amount of goods as if you spent the 1,000 euros today? ANSWER OPTIONS: Yes; No, I will be able to buy less; No, I will be able to buy more; Do not know (Source: Monticone, Chiara How Much Does Wealth Matter in the Acquisition of Financial Literacy? 2010 The Journal of Consumer Affairs)	Section H (H20A) - Suppose the chances were 50-50 that it would double your (family) income, and 50-50 that it would cut it in half? Would you still take the new job? ANSWER OPTIONS: Yes; No (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)	Under which of the following circumstances would it be financially beneficial to borrow money to buy something now and repay it with future income? ANSWER OPTIONS: When something goes on sale 2 When the interest on the loan is greater than the interest obtained from a savings account 3 When buying something on credit allows someone to get a much better paying job 4 It is always more beneficial to borrow money to buy something now and repay it with future income (Source: Baseline Survey of Financial Capability - Canada)
This figure shows the value of two different investment funds over the last four years. Which fund do you think produced the largest return in that period? (See Figure A.2) ANSWER OPTIONS: Fund 1; Fund 2; The funds earned the same; Do not know (Source: Monticone, Chiara How Much Does Wealth Matter in the Acquisition of Financial Literacy? 2010 The Journal of Consumer Affairs)	Section H (H20B) - Suppose the changes were 50-50 it would double your (family) income, and 50-50 it would cut it by 20 percent. Would you then take the new job? ANSWER OPTIONS: Yes; No (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)	Which of the following can hurt your credit rating? ANSWER OPTIONS: Making late payments on loans and debts , Staying in one job too long, Living in the same location too long, Using your credit card frequently for purchases (Source: Baseline Survey of Financial Capability - Canada)
Imagine leaving 1,000 euros in a current account that pays 2% annual interest and has no charges. What sum do you think will be available at the end of two years? ANSWER OPTIONS: Less than 1,020 euros; Exactly 1,020 euros; More than 1,020 euros; Do not know (Source: Monticone, Chiara How Much Does Wealth Matter in the Acquisition of Financial Literacy? 2010 The Journal of Consumer Affairs)	Are you good at saving your money rather than spending it straight away? ANSWER OPTIONS: Yes, No, Unsure (Source: Ray, J. J., & Najman, J. M. (1986). The generalizability of deferment of gratification. Journal of Social Psychology	Which of the following will help lower the cost of a house? ANSWER OPTIONS: Paying off the mortgage over a long period of time, Agreeing to pay the current rate of interest on the mortgage for as many years as possible, Making a larger down payment at the time of purchase, Making a smaller down payment at the time of purchase (Source: Baseline Survey of Financial Capability - Canada)
Imagine you have only equity funds and stock market prices fall. Are you . . . ? ANSWER OPTIONS: Better off; Less well off; As well off as before; Do not know (Source: Monticone, Chiara How Much Does Wealth Matter in the Acquisition of Financial Literacy? 2010 The Journal of Consumer Affairs)	Thinking about both active accounts and frozen accounts, at how many different banks or credit unions do you have accounts? ANSWER OPTION: 0 to more than 3 and Not sure (Source: Collins NYC Parks Opportunity)	Over the next year or two, do you expect to have any MAJOR expenses for things like a new car, a special vacation, or a home improvement project? SOURCE: CFP Board 2012 Household Financial Planning Survey
Which of the following types of mortgage do you think will allow you from the very start to fix the maximum amount and number of installments to be paid before the debt is extinguished? ANSWER OPTIONS: Floating-rate mortgage; Fixed-rate mortgage; Floating-rate mortgage with fixed installments; Do not know (Source: Monticone, Chiara How Much Does Wealth Matter in the Acquisition of Financial Literacy? 2010 The Journal of Consumer Affairs)	How much do you trust banks and credit unions? ANSWER OPTION: from Not at All to Extremely (Source: Collins NYC Parks Opportunity)	Over the next TWENTY years or so, do you expect to have any MAJOR expenses for helping a parent or other older relative with medical bills or living expenses? SOURCE: CFP Board 2012 Household Financial Planning Survey
Short-selling a stock means that the stock is sold without actually owning it. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree (Source: Muller, Sebastian, and Martin Weber Financial Literacy and Mutual Fund Investments: Who Buys Actively Managed Funds? 2010 Schmalendbach Business Review)	In the next month, if you were facing a \$500 unexpected expense, how would you get the money you need? ANSWER OPTION: 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. (Source: Collins NYC Parks Opportunity)	Do you (or your husband/wife/partner) have any debt you carry over from month to month on credit card bills that you feel needs to be reduced or paid off? SOURCE: CFP Board 2012 Household Financial Planning Survey

Financial Knowledge	Financial Behavior	Translating Knowledge to Behavior
Assuming efficient stock markets, it is not possible to beat the market. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree (Source: Muller, Sebastian, and Martin Weber Financial Literacy and Mutual Fund Investments: Who Buys Actively Managed Funds? 2010 Schmalendbach Business Review)	Currently, how successful are you at..... ANSWER OPTION: how confident are you making decisions about money? ...how confident are you that the way you manage money will affect your future? ...how much in debt do you consider yourself? (Source: Collins NYC Parks Opportunity)	Have you taken any steps so far to reduce your credit card debt, or not? SOURCE: CFP Board 2012 Household Financial Planning Survey
Dividends are additional payments to the management of a company. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree (Source: Muller, Sebastian, and Martin Weber Financial Literacy and Mutual Fund Investments: Who Buys Actively Managed Funds? 2010 Schmalendbach Business Review)	How often do you: ANSWER OPTION: keep track of all of your expenses?, ...compare prices when you shop?, ...use a budget or spending plan? (Source: Collins NYC Parks Opportunity)	How confident are you that you are making the best choices for how to manage your money, savings and investments? SOURCE: CFP Board 2012 Household Financial Planning Survey
The abbreviation IPO refers to a financial regulatory authority which supervises the placement of securities at a stock exchange. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree (Source: Muller, Sebastian, and Martin Weber Financial Literacy and Mutual Fund Investments: Who Buys Actively Managed Funds? 2010 Schmalendbach Business Review)	Considering all of the cash, savings bonds, checking accounts, savings accounts and certificates of deposit at a bank or credit union that you and your spouse currently have, what is the combined value of all of your <u>savings</u> ? ANSWER OPTION: From 0 to over \$10,000. (Collins Eau Claire Financial Literacy)	How likely is it that you (or your husband/wife/partner) will prepare a comprehensive financial plan yourself or have one prepared for you IN THE NEXT 12 MONTHS? SOURCE: CFP Board 2012 Household Financial Planning Survey
The Japanese stock index is call Hang-Seng Index. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree (Source: Muller, Sebastian, and Martin Weber Financial Literacy and Mutual Fund Investments: Who Buys Actively Managed Funds? 2010 Schmalendbach Business Review)	Considering all of the credit card, auto, home, small business, student, and medical debt that you and your spouse or partner currently have, what is the combined value of all of your <u>debt</u> ? ANSWER OPTION: From 0 to over \$10,000. (Collins Eau Claire Financial Literacy)	I know how to shop for credit. ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7) SOURCE Community Housing Development Corporation of North Richmond
The compounded-interest-effect occurs if the lending rate is larger than the borrowing rate. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree (Source: Muller, Sebastian, and Martin Weber Financial Literacy and Mutual Fund Investments: Who Buys Actively Managed Funds? 2010 Schmalendbach Business Review)	How important is it to you to plan out your finances for the next 1 to 2 months? ANSWER OPTIONS: Not at all to Extremely Important. (Source: Collins LIFT)	I have all the resources I need to succeed with my goals. ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7) SOURCE Community Housing Development Corporation of North Richmond
If one raises a mortgage or a loan, one should rather take the nominal interest rate than the effective rate of interest into account because the former indicates the actual credit costs. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree (Source: Muller, Sebastian, and Martin Weber Financial Literacy and Mutual Fund Investments: Who Buys Actively Managed Funds? 2010 Schmalendbach Business Review)	Many people have debt. Do you currently owe money for any of the following? ANSWER OPTION: Mortgage or home equity loans, Education loan, Medical debt, Credit card debt, Other debt (Source: Collins LIFT)	I have the skills I need to plan my financial future. ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7) SOURCE Community Housing Development Corporation of North Richmond
Creditworthiness describes the ability to pay interests on a raised loan and to redeem the loan. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree (Source: Muller, Sebastian, and Martin Weber Financial Literacy and Mutual Fund Investments: Who Buys Actively Managed Funds? 2010 Schmalendbach Business Review)	Which of the following methods best describes how you usually pay your bills? ANSWER OPTION: At an automatic teller machine (ATM), At a bank teller, By telephone banking, By internet banking, By cheque through the mail, By preauthorized withdrawals from an account, By preauthorized payments on a credit card, In person with cash (Source: Baseline Survey of Financial Capability - Canada)	I feel confident about my ability to succeed financially. ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7) SOURCE Community Housing Development Corporation of North Richmond

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow? ANSWER OPTIONS: More than \$102; Exactly \$102; Less than \$102 (Source: Lusardi, Annamaria, and Olivia S. Mitchell Planning and Financial Literacy: How Do Women Fare? 2008 American Economic Review)

Do you have a household budget? ANSWER OPTION: Yes/No (Source: Baseline Survey of Financial Capability - Canada)

How much do you know about investing in your savings? SOURCE: EARN Financial Self-Efficacy Scale. Lapp "The Missing Link: Financial Self-Efficacy's Critical Role in Financial Capability." EARN White Paper. 2010

Imagine that the interest rate on your savings account was 1 percent per year and inflation was percent per year. After 1 year, would you be able to buy ANSWER OPTIONS: More than, exactly the same as, or less than today with the money in this account? (Source: Lusardi, Annamaria, and Olivia S. Mitchell Planning and Financial Literacy: How Do Women Fare? 2008 American Economic Review)

What do you think will be your primary source of income in retirement? ANSWER OPTION: multiple options (Source: Baseline Survey of Financial Capability - Canada)

How much do you know about your credit rating? SOURCE: EARN Financial Self-Efficacy Scale. Lapp "The Missing Link: Financial Self-Efficacy's Critical Role in Financial Capability." EARN White Paper. 2010

Do you think that the following statement is true or false? Buying a single company stock usually provides a safer return than a stock mutual fund. ANSWER OPTIONS: True; False (Source: Lusardi, Annamaria, and Olivia S. Mitchell Planning and Financial Literacy: How Do Women Fare? 2008 American Economic Review)

Do you have a good idea of how much money you will need to save to maintain your desired standard of living when you retire? ANSWER OPTION: Yes/No (Source: Baseline Survey of Financial Capability - Canada)

How much do you know about finding and buying insurance? SOURCE: EARN Financial Self-Efficacy Scale. Lapp "The Missing Link: Financial Self-Efficacy's Critical Role in Financial Capability." EARN White Paper. 2010

Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow? ANSWER OPTIONS: More than \$102; Exactly \$102; or Less than \$102 (Do not know; Refuse to answer) (Source: Lusardi, Annamaria, Olivia S. Mitchell, and Vilsa Curto Financial Literacy Among the Young 2010 The Journal of Consumer Affairs)

In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products? ANSWER OPTION: Retirement planning, Children's education planning, Estate planning, Insurance, Tax planning, General financial planning (saving and investment strategies), Anything else – Specify (Source: Baseline Survey of Financial Capability - Canada)

Thinkabout about the last 12 months, how much fo you agree with the following: I was good at planning for my financial future. SOURCE: EARN Financial Self-Efficacy Scale. Lapp "The Missing Link: Financial Self-Efficacy's Critical Role in Financial Capability." EARN White Paper. 2010

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After one year, would you ANSWER OPTIONS: (Source: Lusardi, Annamaria, Olivia S. Mitchell, and Vilsa Curto Financial Literacy Among the Young 2010 The Journal of Consumer Affairs)

People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make? Advertisements, Magazines, Newspapers, Radio or Television, Internet, Advice from a Financial Advisor, Advice from a knowledgeable friend (Source: Baseline Survey of Financial Capability - Canada)

Thinkabout about the last 12 months, how much fo you agree with the following: I was satisfied with my financial situation. SOURCE: EARN Financial Self-Efficacy Scale. Lapp "The Missing Link: Financial Self-Efficacy's Critical Role in Financial Capability." EARN White Paper. 2010

ANSWER OPTIONS: (Source: Lusardi, Annamaria, Olivia S. Mitchell, and Vilsa Curto Financial Literacy Among the Young 2010 The Journal of Consumer Affairs)

Are there any things that you personally keep an eye on, such as changes in ...? The housing market, The stock market, The currency (money) market, Interest rates, Inflation, Taxation, The job market, Pension plans, and benefits, Sales of consumer goods and services, Other (Source: Baseline Survey of Financial Capability - Canada)

Thinkabout about the last 12 months, how much fo you agree with the following: I was able to save money. SOURCE: EARN Financial Self-Efficacy Scale. Lapp "The Missing Link: Financial Self-Efficacy's Critical Role in Financial Capability." EARN White Paper. 2010

Section H - How would you assess your understanding of economics? ANSWER OPTIONS: On a 7-point scale where 1 means very low and 7 means very high (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)

In the last 30 days, how often have you...used a check cashing store? ANSWER OPTIONS: 0 times
1 time
2 to 3 times
4 or more times (Source: Collins Question Bank, NYC Parks Opportunity)

I generally achieve my money management goals. SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation

Financial Knowledge	Financial Behavior	Translating Knowledge to Behavior
Section H - How would you assess your (husband/wife/partner)'s understanding of economics? ANSWER OPTIONS: On a 7-point scale where 1 means very low and 7 means very high (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)	In the last 30 days, how often have you...taken out a pawn shop loan? ANSWER OPTIONS: 0 times 1 time 2 to 3 times 4 or more times (Source: Collins Question Bank, NYC Parks Opportunity)	I believe the way I manage my money will affect my future. SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation
Section H - Social security retirement benefits start immediately after one stops working, irrespective of age. ANSWER OPTIONS: Is the following statement true or false? (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)	In the last 30 days, how often have you...received an advance loan from a credit card or payday lender? ANSWER OPTIONS: 0 times 1 time 2 to 3 times 4 or more times (Source: Collins Question Bank, NYC Parks Opportunity)	I feel confidence about making decisions that deal with money. SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation
Section H - The government normally adjusts Social Security benefits yearly so that the purchasing power of these benefits is not eroded. ANSWER OPTIONS: Is the following statement true or false? (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)	In the last 30 days, how often have you...purchased a money order? ANSWER OPTIONS: 0 times 1 time 2 to 3 times 4 or more times (Source: Collins Question Bank, NYC Parks Opportunity)	How strongly do you agree or disagree with the following statements? Please give your answer on a scale of 1 to 7, where 1 = "Strongly Disagree," 7 = "Strongly Agree," and 4 = "Neither Agree Nor Disagree," you can use any number from 1 to 7. "I would trust financial professionals and accept what they recommend." SOURCE: FINRA Survey
Section H - Social Security benefits can be received as a monthly payment for the rest of one's life or as a lump sum payment. ANSWER OPTIONS: Is the following statement true or false? (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)	In the last 30 days, how often have you...paid bills online? ANSWER OPTIONS: 0 times 1 time 2 to 3 times 4 or more times (Source: Collins Question Bank, NYC Parks Opportunity)	How strongly do you agree or disagree with the following statements? Please give your answer on a scale of 1 to 7, where 1 = "Strongly Disagree," 7 = "Strongly Agree," and 4 = "Neither Agree Nor Disagree," you can use any number from 1 to 7. "Financial professionals are too expensive for me." SOURCE: FINRA Survey
Section H - Which of the following statements is correct? If somebody buys the stock of firm B in the stock market ANSWER OPTIONS: He owns a part of firm B; He has lent money to firm B; He is liable for firm B's debts; None of the above (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)	In the last 30 days, how often have you...overdrawn a checking or savings account? ANSWER OPTIONS: 0 times 1 time 2 to 3 times 4 or more times (Source: Collins Question Bank, NYC Parks Opportunity)	How strongly do you agree or disagree with the following statements? Please give your answer on a scale of 1 to 7, where 1 = "Strongly Disagree," 7 = "Strongly Agree," and 4 = "Neither Agree Nor Disagree," you can use any number from 1 to 7. "It is hard to find the right financial professional for me." SOURCE: FINRA Survey
Section H - Which of the following statements is correct? ANSWER OPTIONS: Once one invests in a mutual fund, one cannot withdraw the money in the first year; Mutual funds can invest in several assets, for example invest in both stocks and bonds; Mutual funds pay a guaranteed rate of return which depends on their past performance; None of the above (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)	In the last 30 days, how often have you...paid non-sufficient funds fees, or NSF fees, for overdrawing a bank account? ANSWER OPTIONS: 0 times 1 time 2 to 3 times 4 or more times (Source: Collins Question Bank, NYC Parks Opportunity)	How strongly do you agree or disagree with the following statements? Please give your answer on a scale of 1 to 7, where 1 = "Strongly Disagree," 7 = "Strongly Agree," and 4 = "Neither Agree Nor Disagree," you can use any number from 1 to 7. I am pretty good at math. SOURCE: FINRA Survey
Section H - Which of the following statements is correct? If somebody buys a bond of firm B ANSWER OPTIONS: He owns a part of firm B; He has lent money to firm B; He is liable for firm B's debts; None of the above (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)	In the last 30 days, how often have you...borrowed money from friends or family? ANSWER OPTIONS: 0 times 1 time 2 to 3 times 4 or more times (Source: Collins Question Bank, NYC Parks Opportunity)	Have you ordered a copy of your credit report in the past 12 months? SOURCE: NFCC Financial Literacy Survey

Financial Knowledge	Financial Behavior	Translating Knowledge to Behavior
<p>Section H - (Programming note: replace in the question only "fall" by "rise" for half of the respondents (randomly assigned). If the interest rates fall, what should happen to bond prices? ANSWER OPTIONS: They should rise; They should fall; They should stay the same. (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)</p>	<p>In a typical month, how difficult is it for you to cover your expenses and pay all your bills? ANSWER OPTIONS: Not at all difficult Slightly difficult Somewhat difficult Very difficult Extremely difficult Don't know or would prefer not to say (Source: Collins Question Bank, LIFT Survey)</p>	<p>"I feel confident making decisions about money." ANSWER OPTIONS: (1-4 Scale) Strongly Agree-Strongly Disagree. SOURCE: UNC/CCC Financial Services Research</p>
<p>Section H - (Programming note: exchange 'stocks' and 'bonds' for half of the respondents (randomly assigned) P3). Do you think that the following statement is true or false? Stocks are normally riskier than bonds. ANSWER OPTIONS: True; False (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)</p>	<p>How important is it to you to plan out your finances for the next 1 to 2 months? ANSWER OPTIONS: Not at all important Slightly important Somewhat important Very important Extremely important (Source: Collins Question Bank, LIFT Survey)</p>	<p>"I believe the way I manage money will affect my future" ANSWER OPTIONS: (1-4 Scale) Strongly Agree-Strongly Disagree. SOURCE: UNC/CCC Financial Services Research</p>
<p>Section H - When an investor spreads his money among different assets, does the risk of losing money increase, decrease or stay the same? ANSWER OPTIONS: Increase; Decrease; Stay the same (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)</p>	<p>In the last 12 months, have any of the following happened in your household? You or a household member had a drop in income which you did not expect? ANSWER OPTIONS: Yes/No (Source: Collins Question Bank, LIFT Survey)</p>	<p>"I set aside money for future needs and wants" ANSWER OPTIONS: (1-4 Scale) Strongly Agree-Strongly Disagree. SOURCE: UNC/CCC Financial Services Research</p>
<p>Section H - Suppose you had \$100 in a savings account and the interest rate is 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow: more than \$102, exactly \$102, less than \$102? ANSWER OPTIONS: More than \$102; Exactly \$102; or Less than \$102 (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)</p>	<p>In the last 12 months, have any of the following happened in your household? You or a household member had work hours or pay reduced? ANSWER OPTIONS: Yes/No (Source: Collins Question Bank, LIFT Survey)</p>	<p>"I keep track of all or most of my expenses" ANSWER OPTIONS: (1-4 Scale) Strongly Agree-Strongly Disagree. SOURCE: UNC/CCC Financial Services Research</p>
<p>Section H - Suppose you had \$100 in a savings account and the interest rate is 20% per year and you never withdraw money or interest payments. After 5 years, how much would you have in this account in total? ANSWER OPTIONS: More than \$200; Exactly \$200; Less than \$200 (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)</p>	<p>In the last 12 months, have any of the following happened in your household? You or a household member had trouble paying medical bills? ANSWER OPTIONS: Yes/No (Source: Collins Question Bank, LIFT Survey)</p>	<p>"I use a spending plan or budget" ANSWER OPTIONS: (1-4 Scale) Strongly Agree-Strongly Disagree. SOURCE: UNC/CCC Financial Services Research</p>
<p>Section H - Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, would you be able to buy more than, exactly the same as, or less than today with the money in this account? ANSWER OPTIONS: More than today; Exactly the same as today; Less than today (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)</p>	<p>In the last 12 months, have any of the following happened in your household? You or a household member had housing problems, such as falling behind on the mortgage or rent, or being evicted? ANSWER OPTIONS: Yes/No (Source: Collins Question Bank, LIFT Survey)</p>	<p>"I save regularly" ANSWER OPTIONS: (1-4 Scale) Strongly Agree-Strongly Disagree. SOURCE: UNC/CCC Financial Services Research</p>
<p>Section H - Assume a friend inherits \$10,000 today and his sibling inherits \$10,000 3 years from now. Who is richer because of the inheritance? ANSWER OPTIONS: My friend; His sibling; They are equally rich (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)</p>	<p>Many people have debt. Do you currently owe money for any of the following? Mortgage or home equity loans ANSWER OPTIONS: Yes/No (Source: Collins Question Bank, LIFT Survey)</p>	<p>"I consider myself in debt" ANSWER OPTIONS: (1-4 Scale) Strongly Agree-Strongly Disagree. SOURCE: UNC/CCC Financial Services Research</p>

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

Section H - Imagine that you have won a million dollars playing the lottery, and are given the choice of receiving your winnings as a lump sum payment of one million dollars or in annual payments of \$50,000 for 20 years. Would you take the annual payments over 20 years or the lump sum payment? ANSWER OPTIONS: Take the \$50,000 annual payments for 20 years; Take the \$1 million lump sum payment (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)

Many people have debt. Do you currently owe money for any of the following? Education loan ANSWER OPTIONS: Yes/No (Source: Collins Question Bank, LIFT Survey)

"I am usually short on cash a few days before I get paid" ANSWER OPTIONS: (1-4 Scale) Strongly Agree-Strongly Disagree. SOURCE: UNC/CCC Financial Services Research

Section H - Imagine that you could invest half of the million dollars however you choose AND receive annual payments of \$25,000 for 20 years. Would this be better than, worse than or the same as taking \$50,000 a year or taking the \$1 million lump sum payment? ANSWER OPTIONS: Better than; Worse than; The same as (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)

Many people have debt. Do you currently owe money for any of the following? Medical debt ANSWER OPTIONS: Yes/No (Source: Collins Question Bank, LIFT Survey)

"I am good at dealing with day-to-day financial matters, such as checking accounts, credit and debit cards, and tracking expenses" ANSWER OPTIONS: (1-4 Scale) Strongly Agree-Strongly Disagree. SOURCE: UNC/CCC Financial Services Research

Section H - What if the annual payments of \$50,000 increase as a function of the stock market. Would you take the annual payments over 20 years or the lump sum payment of \$1 million? ANSWER OPTIONS: Take the \$50,000 annual payments for 20 years; Take the \$1 million lump sum payment (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)

Many people have debt. Do you currently owe money for any of the following? Credit card debt ANSWER OPTIONS: Yes/No (Source: Collins Question Bank, LIFT Survey)

How motivated are you to learn about financial matters? SOURCE: Topline Summaries: Qualitative Research

Section H - Now, imagine that the annual payments of \$50,000 would continue for as long as you live. Would you take the annual payments for as long as you live or the lump sum payment of \$1 million? ANSWER OPTIONS: Take the \$50,000 annual payments for 20 years; Take the \$1 million lump sum payment (Source: NEFE Survey National Endowment for Financial Education (NEFE) RTP Retirement Transition Project)

Many people have debt. Do you currently owe money for any of the following? Other debt ANSWER OPTIONS: Yes/No (Source: Collins Question Bank, LIFT Survey)

How much 'homework' do you do before making a large purchase? SOURCE: Topline Summaries: Qualitative Research

How much do you know about Interest rates, finance charges and credit terms? ANSWER OPTIONS: Nothing, very little, some, a fair amount, a lot (Source: Vanessa G. Perry and Marlene D. Morris Who is in Control? The Role of Self-Perception, Knowledge, and Income in Explaining Consumer Financial Behavior 2005 The Journal of Consumer Affairs)

I have a weekly or monthly budget that I follow. My checking account pays me interest. I never write bad checks or ones with insufficient funds. In the recent past, I have received overdue notices because of late or missed payments. ANSWER OPTIONS: Not typical to very typical (5 point scale), SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).

How have you learned to make smart financial decisions? SOURCE: Topline Summaries: Qualitative Research

How much do you know about Credit ratings and credit files? ANSWER OPTIONS: Nothing, very little, some, a fair amount, a lot (Source: Vanessa G. Perry and Marlene D. Morris Who is in Control? The Role of Self-Perception, Knowledge, and Income in Explaining Consumer Financial Behavior 2005 The Journal of Consumer Affairs)

I have a weekly or monthly budget that I follow. My checking account pays me interest. I never write bad checks or ones with insufficient funds. In the recent past, I have received overdue notices because of late or missed payments. ANSWER OPTIONS: Not typical to very typical (5 point scale), SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).

Do you feel like you always have a way to get money? SOURCE: Topline Summaries: Qualitative Research

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

How much do you know about Managing finances? ANSWER OPTIONS: Nothing, very little, some, a fair amount, a lot (Source: Vanessa G. Perry and Marlene D. Morris Who is in Control? The Role of Self-Perception, Knowledge, and Income in Explaining Consumer Financial Behavior 2005 The Journal of Consumer Affairs)

I usually do not pay the total balance due on my credit card, but instead just make the partial payment. I often spend more money than I have. Overall, I am more in debt than this time last year. In the recent past, I have obtained cash advances to pay money toward other credit balances. Compared to a year ago, my use of credit cards has increased. ANSWER OPTIONS: Not typical to very typical (5 point scale), SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).

Having you been involved in the settling of the estate of one of your family members? SOURCE: Topline Summaries: Qualitative Research

How much do you know about Investing money? ANSWER OPTIONS: Nothing, very little, some, a fair amount, a lot (Source: Vanessa G. Perry and Marlene D. Morris Who is in Control? The Role of Self-Perception, Knowledge, and Income in Explaining Consumer Financial Behavior 2005 The Journal of Consumer Affairs)

I regularly set money aside for savings. This year, I invested some money in stocks, bonds or mutual funds. ANSWER OPTIONS: Not typical to very typical (5 point scale), SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).

Do you have the math skills to make the calculations you need to make in order to make good financial decisions? SOURCE: Topline Summaries: Qualitative Research

How much do you know about What is on your credit report? ANSWER OPTIONS: Nothing, very little, some, a fair amount, a lot (Source: Vanessa G. Perry and Marlene D. Morris Who is in Control? The Role of Self-Perception, Knowledge, and Income in Explaining Consumer Financial Behavior 2005 The Journal of Consumer Affairs)

I have trouble meeting monthly health care expenses including premiums for health insurance. My auto is inadequately insured. I have a homeowner's or renter's insurance policy. ANSWER OPTIONS: Not typical to very typical (5 point scale), SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).

How much do you feel you know about finding good bargains? SOURCE: Topline Summaries: Qualitative Research

How do you grade yourself in the following areas? Controlling my spending ANSWER OPTIONS: Poor, fair, okay, good, excellent (Source: Vanessa G. Perry and Marlene D. Morris Who is in Control? The Role of Self-Perception, Knowledge, and Income in Explaining Consumer Financial Behavior 2005 The Journal of Consumer Affairs)

In the past year, I made a financial contribution to a private retirement program such as an IRA or 401k. I have a legal, written will. ANSWER OPTIONS: Not typical to very typical (5 point scale), SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).

Are you a good saver? SOURCE: Topline Summaries: Qualitative Research

How do you grade yourself in the following areas? Paying my bills on time ANSWER OPTIONS: Poor, fair, okay, good, excellent (Source: Vanessa G. Perry and Marlene D. Morris Who is in Control? The Role of Self-Perception, Knowledge, and Income in Explaining Consumer Financial Behavior 2005 The Journal of Consumer Affairs)

I have an overall plan that will enable me to reach my financial goals. I often made financial decisions without much analysis. I have some specific financial goals for the future (for example, to buy a car in two years). I rarely discuss my personal financial matters with family or friends. ANSWER OPTIONS: Not typical to very typical (5 point scale), SOURCE: Porter, Nancy M., and E. Thomas Garman. "Testing a conceptual model of financial well-being." Financial Counseling and Planning 4.135-164 (1993).

Do you have someone you can trust to ask for financial advice? SOURCE: Topline Summaries: Qualitative Research

How do you grade yourself in the following areas? Planning for my financial future ANSWER OPTIONS: Poor, fair, okay, good, excellent (Source: Vanessa G. Perry and Marlene D. Morris Who is in Control? The Role of Self-Perception, Knowledge, and Income in Explaining Consumer Financial Behavior 2005 The Journal of Consumer Affairs)

I have a habit of saving money regularly. To me, investing seems complicated. I prefer not to think about money. Unexpected expenses make it hard for me to stick to a budget. I like to know exactly where my money is spent each month. It's hard for me to know who to trust for financial advice. I'm worried about losing my money if I invest it. I just don't earn enough money to save regularly. ANSWER OPTIONS: "Do you think it describes you..." Very well, somewhat well, Not too well, Not at all, Don't know/Refuse. SOURCE: CFP Board 2012 Household Financial Planning Survey

Do you know what actions you need to take in order to improve your financial well-being? SOURCE: Topline Summaries: Qualitative Research

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

How do you grade yourself in the following areas? Providing for myself and my family
ANSWER OPTIONS: Poor, fair, okay, good, excellent (Source: Vanessa G. Perry and Marlene D. Morris Who is in Control? The Role of Self-Perception, Knowledge, and Income in Explaining Consumer Financial Behavior 2005 The Journal of Consumer Affairs)

Have you ever calculated how much of your money you can withdraw each year from your savings and investments, and still expect your money to last over the rest of your lifetime? SOURCE: CFP Board 2012 Household Financial Planning Survey

Do you feel you know enough to start and manage your own business? SOURCE: Topline Summaries: Qualitative Research

How do you grade yourself in the following areas? Saving money ANSWER OPTIONS: Poor, fair, okay, good, excellent (Source: Vanessa G. Perry and Marlene D. Morris Who is in Control? The Role of Self-Perception, Knowledge, and Income in Explaining Consumer Financial Behavior 2005 The Journal of Consumer Affairs)

As I name some ways to save for retirement, please tell me whether each is something you (or your husband/wife/partner) do EVERY year, SOME years, or not at all. Is this something you (or your husband/wife/partner) do every year, some years, or not at all? SOURCE: CFP Board 2012 Household Financial Planning Survey

Do you know how to budget? SOURCE: Topline Summaries: Qualitative Research

A person keeps their PIN number on a piece of paper in their wallet, along with their ATM or bankcard. If the wallet is stolen and the card and PIN number are used to take money from an account, who is liable for the lost money? ANSWER OPTIONS: (Source: Andrew C. Worthington Predicting Financial Literacy in Australia 2006 Financial Services Review)

Please tell me whether you...Contribute money to an IRA account?, Contribute to a 401-k or other retirement plan through work? Set aside money for retirement in accounts or investments of your own? ANSWER OPTIONS: Every year, Some years, Not at all. SOURCE: CFP Board 2012 Household Financial Planning Survey

Have you ever balanced a checkbook? SOURCE: Topline Summaries: Qualitative Research

Considering a long time period (for example 10 or 20 years), which asset normally gives the highest return? ANSWER OPTIONS: Savings account, Bonds, Stocks, DK (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Please tell me whether your spouse/partner...Contributes money to an IRA account?, Contributes to a 401-k or other retirement plan through work? Sets aside money for retirement in accounts or investments of their own? ANSWER OPTIONS: Every year, Some years, Not at all. SOURCE: CFP Board 2012 Household Financial Planning Survey

How do you save for retirement? SOURCE: Topline Summaries: Qualitative Research

Normally which asset displays the highest fluctuation over time? ANSWER OPTIONS: Savings account, Bonds, Stocks, DK (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Do you happen to have a BUDGET you use to guide your household spending, or not? SOURCE: CFP Board 2012 Household Financial Planning Survey

Do you know how to enroll in an insurance plan? SOURCE: Topline Summaries: Qualitative Research

When an investor spreads his money among different assets, does the risk of losing money: ANSWER OPTIONS: Increase; Decrease; Stay the same (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Is this budget you use written down or on a computer file, or not? SOURCE: CFP Board 2012 Household Financial Planning Survey

Do you learn growing up to do what you had to do to get by? SOURCE: Topline Summaries: Qualitative Research

If you buy a company's stock . . . ANSWER OPTIONS: You own a part of the company, You have lent money to the company, You are liable for the company's debt, The company will return your original investment to you with interest, DK (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

About what percent of your income are you (and your husband/wife/partner) able to put into savings or investments each year? Please make sure to count any money added each year to an I-R-A, 401-k or other retirement account by you or an employer. ANSWER OPTIONS: None, 1-2%, 3-5%, 6-9%, 10-15%, 16-20%, >20%. SOURCE: CFP Board 2012 Household Financial Planning Survey

How would you rate your money management skills? SOURCE: Topline Summaries: Qualitative Research

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

If you buy a company's bond . . . ANSWER OPTIONS: You own a part of the company, You have lent money to the company, You are liable for the company's debt, The company will return your original investment to you with interest, DK (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Have you (or your husband/wife/partner) ever prepared a comprehensive financial plan for yourself or had a professional prepare one for you? By financial plan, I mean a document that includes savings and investments, planning for retirement, and insurance needs, not just a simple household budget. SOURCE: CFP Board 2012 Household Financial Planning Survey

If you were to invest \$1,000 in a stock mutual fund, it would be possible to have less than \$1,000 when you withdraw your money. ANSWER OPTIONS: True, False (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Please tell me which of the following types of accounts and investments you (and your husband/wife/ partner) now have. ANSWER OPTIONS: Checking account, Savings account, Mutual fund account, Stocks in an individual company, and IRA, 401 (K), pension, or other retirement account, Other investments. SOURCE: CFP Board 2012 Household Financial Planning Survey

A stock mutual fund combines the money of many investors to buy a variety of stocks. ANSWER OPTIONS: True, False (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Do you use a check cashing service? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

It is hard to find mutual funds that have annual fees of less than one percent of assets. ANSWER OPTIONS: True, False (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Do you have a bank account? Checking? Savings? Both? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

Mutual funds pay a guaranteed rate of return. ANSWER OPTIONS: True, False (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Have you made a deposit into your account in the last three months? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

Whole life insurance has a savings feature while whole term life insurance does not. ANSWER OPTIONS: True, False (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Have you taken out a refund loan when filing your taxes? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

The cash value of a life insurance policy is the amount available if you surrender your life insurance policy while you are still alive. ANSWER OPTIONS: True, False (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Do you save money from your paycheck? Is it automatic each pay period? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

An annuity for a specific person pays that person money every year while they are alive, but stops paying money once they are dead. ANSWER OPTIONS: True, False (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Are you making more than the minimum payment on revolving debt? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

An annuity is a financial product that pays a lump sum when you die. ANSWER OPTIONS: True, False (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

How many credit cards do you own? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

A person who withdraws money from his 401(k) plan after he turns 59 1/2 must pay taxes on the money that he withdraws. ANSWER OPTIONS: True, False, It depends on the type of 401(k) plan DK (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Do you pay off revolving creditors off each month or carry a balance? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

A person who withdraws money from her Individual Retirement Account (IRA) plan after she turns 59 1/2 must pay taxes on the money that she withdraws. ANSWER OPTIONS: True, False, It depends on the type of IRA, DK (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Do you use a payday lender or other service to advance paychecks? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

A person who has a defined contribution plan through work (like 401(k) plan or 403(b) plan) is not eligible to open or deposit money into an IRA. ANSWER OPTIONS: True, False, It depends on the type of IRA and/or 401(k) plan, DK (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

How would you rate your credit score? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

There are annual contribution limits on the amount you can save in a 401(k) plan or IRA that depend on your income. ANSWER OPTIONS: True, False, It depends on the type of IRA and/or 401(k) plan, DK (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Have you gotten your credit score? Do you know what it is? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

If you are undergoing any financial hardship, you will not incur an extra penalty if you withdraw money from a 401(k) plan or IRA before the age of 59 1/2. ANSWER OPTIONS: True, False, It depends on the type of IRA and/or 401(k) plan, DK (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

I pay off my credit cards every month.
ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale

After age 70 1/2, you have to withdraw at least some money from your 401(k) plan or IRA. ANSWER OPTIONS: True, False, It depends on the type of IRA and/or 401(k) plan, DK (Source: Hung, Angela A., Erik Meijer Kata Kihaly, Joanne K. Yoong Building Up, Spending Down: Financial Literacy, Retirement, Savings Management, and Decumulation 2009 RAND Labor and Population Working Paper)

Over the past two months, have you set aside any money for savings or investments?
SOURCE: Financial Security Index

Inflation can cause difficulty in many ways. Which group would have the greatest problem during periods of high inflation that last several years? ANSWER OPTION: Multiple (Source: 2008 JumpStart College Questionnaire)

I have a financial plan for myself/ my household.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

Your take home pay from your job is less than the total amount you earn. Which of the following best describes what is taken out of your total pay? ANSWER OPTION: Multiple (Source: 2008 JumpStart College Questionnaire)

I have savings and checking accounts.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

23. Scott and Eric are young men. Each has a good credit history. They work at the same company and make approximately the same salary. Scott has borrowed \$6,000 to take a foreign vacation. Eric has borrowed \$6,000 to buy a car. Who is likely to pay the lowest finance charge? ANSWER OPTION: Multiple (Source: 2008 JumpStart College Questionnaire)

I have compared income and debts for myself/my household.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

If each of the following persons had the same amount of take home pay, who would need the greatest amount of life insurance? ANSWER OPTION: Multiple (Source: 2008 JumpStart College Questionnaire)

I have set goals for myself/ my household.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

Which of the following statements is true? ANSWER OPTION: Multiple (Source: 2008 JumpStart College Questionnaire)

I have a budget.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

How would you rate your understanding of money-management? ANSWER OPTIONS: from Very Bad to Excellent (Source: Collins NYC Parks Opportunity)

I manage my personal budget well.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

Please tell me if your employer (or your husband's/wife's/partner's employer) offers each of the following types of retirement plans at work. As far as you know, is this type of retirement plan offered at work, or not? ANSWER OPTIONS: A 401k or other retirement plan where YOU can make direct contributions yourself?, A retirement savings, pension, or profit-sharing plan where the COMPANY or EMPLOYER makes ALL the contributions?, An ESOP or employee stock ownership plan? SOURCE: CFP Board 2012 Household Financial Planning Survey

I save money on a regular basis.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

Do you (or your husband/wife/partner) have options for how the money in your retirement plan at work is invested, or does the company or employer make all those decisions? SOURCE: CFP Board 2012 Household Financial Planning Survey

My financial goals are clear.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

Next I have a few questions about any debt you might owe on CREDIT CARDS like VISA, MasterCard, Discover, and American Express, and those from department stores, gas companies, and other retail outlets. What would you say is the TOTAL amount of credit card debt that you (and your husband/wife/partner) currently have? ANSWER OPTIONS: None, <500, 500-<1000, 1000-<2500, 2500-<5000, 5000-<10,000, 10,000+-. SOURCE: CFP Board 2012 Household Financial Planning Survey

I track some or all of my expenses. SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation

Over the past 12 months, has the TOTAL monthly balance you (and your husband/wife/partner) owe on credit cards gone up, gone down, or stayed about the same? SOURCE: CFP Board 2012 Household Financial Planning Survey

I compare prices when I shop. SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation

When you (or your husband/wife/partner) get a credit card bill, do you USUALLY pay the MINIMUM amount due, pay off the WHOLE amount so you have no unpaid balance, or pay something IN BETWEEN the minimum and the whole amount? ANSWER OPTIONS: Pay minimum, Pay whole amount, Pay something in between. SOURCE: CFP Board 2012 Household Financial Planning Survey

I set aside money for future needs/wants. SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation

Whether you have a household budget or not, do you have a reasonably good idea of how much money you (and your husband/wife/partner) can spend each month without going into debt or having to withdraw money from savings? SOURCE: CFP Board 2012 Household Financial Planning Survey

I use a spending plan/budget. SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation

I know what to do to budget my finances.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

I repay the money I owe on time. SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

I am comfortable making most financial decisions.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

I write goals for managing my money. SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation

I understand the overall economy.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

I know how to keep a record of income and expenses.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

I discuss my money management with my family. SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation

I have the knowledge I need for my spending plan.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

Do you have a checking account? SOURCE: FINRA Survey

If I need credit, I know how to apply for it.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

Do you have a savings account, money market account, or CDs? SOURCE: FINRA Survey

I know how much money I need to get out of debt.
ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7)
SOURCE Community Housing Development Corporation of North Richmond

Do you or your use a debit card tied to your bank account? SOURCE: FINRA Survey

I know the cost of buying on credit. SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation

Do you or your spouse/partner sometimes go to a check cashing store to cash checks? SOURCE: FINRA Survey

I know key questionst to ask when shipping for auto insurance. SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation

Do you or your spouse/partner sometimes cash checks at a grocery store or supermarket? SOURCE: FINRA Survey

I know about investments (sotcks, mutual funds, bonds, etc). SOURCE: Financial Planning Curriculum for Teens: Impact Evaluation

Do you or your spouse/partner sometimes pay your bills with money orders? SOURCE: FINRA Survey

In the LAST 5 YEARS, have you asked for any advice from a financial professional about any of the following? ANSWER OPTIONS: Debt Counseling, Savings or investments, Taking out a mortgage or a loan, Insurance of any type, Tax prep. SOURCE: FINRA Survey

Not including retirement accounts do you have any investments in stocks, bonds, mutual funds, or other securities? SOURCE: FINRA Survey

Typically, when looking for a financial professional, do you meet with or talk to MORE THAN ONE advisor before making a choice? SOURCE: FINRA Survey

Not including retirement accounts, what is the total approximate current value of your household's investments in stocks, bonds, mutual funds and other securities? Wouldy ou say it is...ANSWER OPTIONS: <10,000, 10,000-<50,000, 50,000-<100,000, 100,000-<250,000, Greater than 250,000. SOURCE: FINRA Survey

Have you ever checked with a state or federal regulator regarding the background, registration, or license of a financial professional? SOURCE: FINRA Survey

Do you have any retirement plans through a current or previous employer, like a pension plan or a 401(k)? SOURCE: FINRA Survey

Financial Knowledge	Financial Behavior	Translating Knowledge to Behavior
Approximately what interest rate do you pay on the card where you have the largest balance? Your best guess is fine. SOURCE: FINRA Survey	Does your spouse/partner have any retirement plans through a current or previous employer, like a pension plan or a 401(k)? SOURCE: FINRA Survey	
Approximately what is the interest rate on the card you use MOST OFTEN? Your best guess is fine. SOURCE: FINRA Survey	Were these plans provided by your employer or your [spouse/partner]'s employer, or both? SOURCE: FINRA Survey	
In the PAST 12 MONTHS, have you obtained a copy of your credit report? SOURCE: FINRA Survey	Are any of these retirement plans the kind where you or your spouse/partner get to choose how the money is invested? SOURCE: FINRA Survey	
In the PAST 12 MONTHS, have you checked your credit score? SOURCE: FINRA Survey	Do you or your spouse/partner have any other retirement accounts NOT through an employer, like an IRA, Keogh, SEP, or any other type of retirement account that you have set up yourself? SOURCE: FINRA Survey	
What was your credit score the last time you checked? ANSWER OPTIONS: 620 or lower, 630-710, 720 or higher. SOURCE: FINRA Survey	Do you or your spouse/partner regularly contribute to a retirement account like a 401(k) or IRA? SOURCE: FINRA Survey	
On a scale from 1 to 7, where 1 means very low and 7 means very high, how would you assess your overall financial knowledge? SOURCE: FINRA Survey	What is the total approximate current value of your household's retirement accounts? Would you say it is... ANSWER OPTIONS: <10,000, 10,000-<50,000, 50,000-<100,000, 100,000-<250,000, Greater than 250,000. SOURCE: FINRA Survey	
Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow? ANSWER OPTIONS: More than 102, Exactly 102, Less than 102. SOURCE: FINRA Survey	How much of your household's retirement portfolio is invested in stocks or mutual funds that contain stocks? ANSWER OPTIONS: More than half, Less than half, None. SOURCE: FINRA Survey	
Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account? ANSWER OPTIONS: More than today, Exactly the same as today, Less than today. SOURCE: FINRA Survey	Who in your household is receiving Social Security payments? SOURCE: FINRA Survey	
If interest rates rise, what will typically happen to bond prices? SOURCE: FINRA Survey	When you were getting your mortgage, did you compare offers from different lenders or mortgage brokers? SOURCE: FINRA Survey	
A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage, but the total interest paid over the life of the loan will be less. SOURCE: FINRA Survey	When you were getting your mortgage, did you consider how much the monthly payments would be as a percentage of your income? SOURCE: FINRA Survey	
Buying a single company's stock usually provides a safer return than a stock mutual fund. SOURCE: FINRA Survey	How many credit cards do you have? Please include store and gas station credit cards but NOT debit cards. SOURCE: FINRA Survey	
On a scale from A to F, what grade would you give yourself in terms of your knowledge about personal finance? SOURCE: NFCC Financial Literacy Survey	In the PAST 12 MONTHS, which of the following describes your experience with credit cards? ANSWER OPTIONS: I always paid my credit cards in full, In some months, I carried over a balance and was charged interest, In some months, I paid the minimum payment only, In some months, I was charged a late fee for late payment, In some months, I was charged an over the limit fee for exceeding my credit line, In some months, I used the cards for a cash advance. SOURCE: FINRA Survey	

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

If you were having financial problems related to debt, which of the following, if any, would you turn to for help first? ANSWER OPTIONS: Friends and family, Financial professional such as a fin. Planner or CPA, Do-it-yourself tool to help pay down debt yourself, the lender or credit card company to see what solutions they could offer, the lender or credit card company specifically about settling the debt for less than the balance owed, A professional non-profit credit counseling agency, A debt settlement company to settle the debt for less than the balance owed, A bankruptcy attorney. Some other person or place. SOURCE: NFCC Financial Literacy Survey

Thinking about when you obtained your most recent credit card, did you collect information about different cards from more than one company in order to compare them? SOURCE: FINRA Survey

How strongly do you agree or disagree with the following statement? Considering what you already know about personal finance, you could still benefit from some advice and answers to everyday financial questions from a professional. SOURCE: NFCC Financial Literacy Survey

Approximately how much do you and your spouse/partner currently owe in total on all your credit cards? Your best guess is fine. ANSWER OPTIONS: 0, 1-1000, 1000-5000, 5000-10,000, 10,000-20,000, More than 20,000. SOURCE: FINRA Survey

Did you have any wage or salary income in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)

Thinking about your most recent auto loan, did you compare offers from different lenders? SOURCE: FINRA Survey

Did you have any income or losses from a professional practice or business in the calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)

Please tell me if you've done any of the following in the PAST 5 YEARS. ANSWER OPTIONS: Have you taken out an auto title loan?, Have you taken out a short-term "payday" loan?, Have you gotten an advance on your tax refund? This is sometimes called a "refund anticipation loan" or "Rapid Refund"?, Have you used a pawn shop?, Have you used a rent-to-own store? SOURCE: FINRA Survey

Did you have any tax-exempt income in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)

Have you ever purchased any type of insurance directly yourself, that is, NOT through an employer? SOURCE: FINRA Survey

Did you have any interest income in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)

Thinking about the LAST TIME you purchased insurance, did you compare offers from different insurance providers? SOURCE: FINRA Survey

Did you have any dividend income in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)

How often do you review your insurance coverage? ANSWER OPTIONS: At least once a year, Once every few years, Rarely, Never. SOURCE: FINRA Survey

Financial Knowledge	Financial Behavior	Translating Knowledge to Behavior
Did you have any gains or losses on stocks, bonds, mutual funds, real estate in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)	How strongly do you agree or disagree with the following statements? Please give your answer on a scale of 1 to 7, where 1 = "Strongly Disagree," 7 = "Strongly Agree," and 4 = "Neither Agree Nor Disagree," you can use any number from 1 to 7. I am good at dealing with day-to-day financial matters, such as checking accounts, credit and debit cards, and tracking expenses? SOURCE: FINRA Survey	
Did you have any income from rent, royalties, or other investment or business in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)	How strongly do you agree or disagree with the following statements? Please give your answer on a scale of 1 to 7, where 1 = "Strongly Disagree," 7 = "Strongly Agree," and 4 = "Neither Agree Nor Disagree," you can use any number from 1 to 7. I regularly keep up with economic and financial news. SOURCE: FINRA Survey	
Did you have any income from unemployment or worker's compensation in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)	Where do you currently keep your non-retirement savings? / If you were to start saving, but not specifically for retirement, where do you think you would keep your savings? ANSWER OPTIONS: Savings account, Checking Account, Investment account such as mutual funds, At home in cash. SOURCE: NFCC Financial Literacy Survey	
Did you have any income from child support of alimony in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)	On average, what percentage of your household's income do you save every year for retirement? SOURCE NFCC Financial Literacy Survey	
Did you have any income from Social Security, pensions, annuities, or disability/retirement programs in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)	Do you currently have a home mortgage of any type? SOURCE: NFCC Financial Literacy Survey	
Did you have any income from TANF, food stamps, or other forms of welfare or assistance in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)	Do you have any loans, not including student loans? How many? SOURCE: Survey of Consumer Finances (Federal Reserve)	
Did you have any other forms of income in the last calendar year? What sources? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)	Not counting the finance charges, how much did you borrow? SOURCE: Survey of Consumer Finances (Federal Reserve)	
Did you have any income in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)	Are you making payments on the loan now? SOURCE: Survey of Consumer Finances (Federal Reserve)	
In the last calendar year, was your income unusually high? Unusually low? About normal? SOURCE: Survey of Consumer Finances (Federal Reserve)	If you are making payments, are you paying in regular installments? How much per installment? If not, Why? Deferred? SOURCE: Survey of Consumer Finances (Federal Reserve)	
Why was your income the level it was? About what would normal be? SOURCE: Survey of Consumer Finances (Federal Reserve)	How much do you still owe? What is the interest rate? SOURCE: Survey of Consumer Finances (Federal Reserve)	

Financial Knowledge	Financial Behavior	Translating Knowledge to Behavior
<p>In the past five years, is your income up more, less, or about the same as inflation? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	<p>When you are saving, what time horizon are you saving for? ANSWER OPTIONS: Next few months, Next year, Next few years, Next 5-10 years, Longer than 10 years. SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	
<p>In the next year, do you expect your income to be up more, less, or about the same as inflation? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	<p>Are there any foreseeable major expenses over the next 5-10 years? ANSWER OPTIONS: Education, Home, Health care, Other? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	
<p>Do you have a good idea of what your income will be in the next year? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	<p>If there are any expenses, are you saving for it now? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	
<p>Do you usually have a good idea of what your income will be? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	<p>Over the past year, are you spending more, less, or about the same as income? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	
<p>Did you have to pay any child support or alimony in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	<p>If you are spending more, how have you made up the difference? Borrowed, spent savings, other? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	
<p>Did you have to provide any other kind of financial support in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	<p>Overall, have your expenses in the past year been unusually high relative to a "normal" year, unusually low, or about normal? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	
<p>If you did have to provide any other kind of support, to whom did you give it to? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	<p>About how much of your income do you spend on food? At home? Carry-out/delivery? Going out to restaurants? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	
<p>On a scale of 1 to 5, where 1 is not good at all, and 5 is very good, how would you rate yourself on each of the following areas of financial management...? Keeping track of your money, making ends meet, shopping around to get the best financial product such as loans or insurance rates, staying informed about financial issues. ANSWER OPTIONS: (1-5 Scale). SOURCE: OECD Financial Literacy Measure</p>	<p>Have you applied for credit in the past 5 years? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	
<p>If you were to consult a trustworthy and knowledgeable professional financial advisor, how much of your current financial arrangements do you think that the financial advisor would recommend changing? ANSWER OPTIONS: (1-10 scale) No change-A total overhaul. SOURCE: Cognition and Aging Decision Making Survey 2008</p>	<p>If you have applied for credit, were you turned down? Why? SOURCE: Survey of Consumer Finances (Federal Reserve)</p>	

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

I understand the stock market reasonably well. ANSWER OPTIONS: (1-6 scale) Strongly agree-Strongly disagree. SOURCE: Cognition and Aging Decision Making Survey 2008

What type of credit did you apply for? SOURCE: Survey of Consumer Finances (Federal Reserve)

I am good at dealing with day-to-day financial matters, such as checking accounts, credit cards, mortgages, installment payments, and budgeting. ANSWER OPTIONS: (1-6 scale) Strongly agree-Strongly disagree. SOURCE: Cognition and Aging Decision Making Survey 2008

In the past 5 years, have you chosen not to apply for credit because you thought you might be turned down? SOURCE: Survey of Consumer Finances (Federal Reserve)

A savings bank never offers a checking account. In your opinion, was previous statement generally "True" or generally "False" and how strongly you believe this to be the case? Answer options: 100%-50% Most likely False, 50%-100% Most Likely True. SOURCE: Cognition and Aging Decision Making Survey 2008

How many credit cards do you own? SOURCE: Survey of Consumer Finances (Federal Reserve)

An investment advisor tells a 30-year-old couple that \$1000 in an investment that pays a certain, constant interest rate would double in value to \$2000 after 20 years. If so, that investment would not be worth \$4000 for at least 45 years. In your opinion, was previous statement generally "True" or generally "False" and how strongly you believe this to be the case? Answer options: 100%-50% Most likely False, 50%-100% Most Likely True. SOURCE: Cognition and Aging Decision Making Survey 2008

What do you estimate was the total amount of charges last month? SOURCE: Survey of Consumer Finances (Federal Reserve)

Financially, investing in the stock market is no better than buying lottery tickets. In your opinion, was previous statement generally "True" or generally "False" and how strongly you believe this to be the case? Answer options: 100%-50% Most likely False, 50%-100% Most Likely True. SOURCE: Cognition and Aging Decision Making Survey 2008

What do you estimate was your total credit balance after your last payment? SOURCE: Survey of Consumer Finances (Federal Reserve)

When an investor spreads money between 20 stocks, rather than 2, the risk of losing a lot of money decreases. In your opinion, was previous statement generally "True" or generally "False" and how strongly you believe this to be the case? Answer options: 100%-50% Most likely False, 50%-100% Most Likely True. SOURCE: Cognition and Aging Decision Making Survey 2008

Do you usually pay off your credit card bill each month? SOURCE: Survey of Consumer Finances (Federal Reserve)

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

Using money in a bank savings account to pay off credit card debt is usually a bad idea. In your opinion, was previous statement generally "True" or generally "False" and how strongly you believe this to be the case? Answer options: 100%-50% Most likely False, 50%-100% Most Likely True. SOURCE: Cognition and Aging Decision Making Survey 2008

Do you have any revolving store accounts? How Many? SOURCE: Survey of Consumer Finances (Federal Reserve)

An employee of a company with publicly traded stock should have little or none of his or her retirement savings in the company's stock. In your opinion, was previous statement generally "True" or generally "False" and how strongly you believe this to be the case? Answer options: 100%-50% Most likely False, 50%-100% Most Likely True. SOURCE: Cognition and Aging Decision Making Survey 2008

Do you have any outstanding balances on your revolving store accounts? SOURCE: Survey of Consumer Finances (Federal Reserve)

For a family with a working husband and a wife staying home to take care of their young children, life insurance that will replace three years of income is not enough life insurance. In your opinion, was previous statement generally "True" or generally "False" and how strongly you believe this to be the case? Answer options: 100%-50% Most likely False, 50%-100% Most Likely True. SOURCE: Cognition and Aging Decision Making Survey 2008

Do you have any education or student loans? How many? SOURCE: Survey of Consumer Finances (Federal Reserve)

Older retired people should not hold any stocks. In your opinion, was previous statement generally "True" or generally "False" and how strongly you believe this to be the case? Answer options: 100%-50% Most likely False, 50%-100% Most Likely True. SOURCE: Cognition and Aging Decision Making Survey 2008

Not counting the finance charges, how much did you borrow? SOURCE: Survey of Consumer Finances (Federal Reserve)

It is important to take a look at your investments periodically to see if you need to make changes. In your opinion, was previous statement generally "True" or generally "False" and how strongly you believe this to be the case? Answer options: 100%-50% Most likely False, 50%-100% Most Likely True. SOURCE: Cognition and Aging Decision Making Survey 2008

Are you making payments on the loan now? If not, why? Deferred? SOURCE: Survey of Consumer Finances (Federal Reserve)

Who (among members of your immediate family) makes the decisions about how to save for retirement and other large expenses? ANSWER OPTIONS: Me, My spouse/partner, My spouse/partner and I decide equally, someone else. SOURCE: Cognition and Aging Decision Making Survey 2008

If you are making payments, are you paying in regular installments? How much per installment? If not, Why? Deferred? SOURCE: Survey of Consumer Finances (Federal Reserve)

Do you have a written will? SOURCE: Cognition and Aging Decision Making Survey 2008

How much do you still owe? What is the interest rate? SOURCE: Survey of Consumer Finances (Federal Reserve)

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

On a scale from one to 10, rate how much of your current financial knowledge you gained from each of the following sources: ANSWER OPTIONS: Parents, Employer, Seminars, Books, Internet Friends/Coworkers, Financial Advisors. SOURCE: Topline Summaries: Qualitative Research

Did you contribute \$500 or more to charity in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)

Who do you turn to for financial advice? (check all that apply) : ANSWER OPTIONS: Parents, Employer, Seminars, Books, Internet Friends/Coworkers, Financial Advisors. SOURCE: Topline Summaries: Qualitative Research

Did you volunteer one hour or more a week to charity in the last calendar year? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)

How helpful have books been as a source of financial advice? SOURCE: Topline Summaries: Qualitative Research

How important is it for you to leave an inheritance? SOURCE: Survey of Consumer Finances (Federal Reserve)

How often do you seek financial advice? SOURCE: Topline Summaries: Qualitative Research

Do you expect to be able to leave an inheritance? SOURCE: Survey of Consumer Finances (Federal Reserve)

Who is a trusted source of financial advice? SOURCE: Topline Summaries: Qualitative Research

Did you buy your car new or used? SOURCE: Survey of Consumer Finances (Federal Reserve)

What types of information do you request from financial advisors? SOURCE: Topline Summaries: Qualitative Research

Which of the following statements best describes how you last chose [take a product at random from previous positive responses]: ANSWER OPTIONS: I considered several products from different companies before making my decision, I considered several products from one company before making my decision, I didn't consider other products at all, I looked around but there were no other products to consider, don't know, not applicable, refused. SOURCE: OECD Financial Literacy Measure

Who do you trust for financial advice? SOURCE: Topline Summaries: Qualitative Research

Before I buy something I carefully consider whether I can afford it . ANSWER OPTIONS: (1-5) Completely agree, 2, 3, 4, completely disagree (Don't know, refused). SOURCE: OECD Financial Literacy Measure

If you needed financial advice, would you know where to go? SOURCE: Topline Summaries: Qualitative Research

I find it more satisfying to spend money than to save it for the long term. ANSWER OPTIONS: (1-5) Completely agree, 2, 3, 4, completely disagree (Don't know, refused) SOURCE: OECD Financial Literacy Measure

How did you gain your current financial knowledge? SOURCE: Topline Summaries: Qualitative Research

I pay my bills on time. ANSWER OPTIONS: (1-5) Completely agree, 2, 3, 4, completely disagree (Don't know, not applicable, refused) SOURCE: OECD Financial Literacy Measure

How important do you think it is to have a financial advisor? SOURCE: Topline Summaries: Qualitative Research

I keep a close personal watch on my financial affairs. ANSWER OPTIONS: (1-5) Completely agree, 2, 3, 4, completely disagree (Don't know, refused) SOURCE: OECD Financial Literacy Measure

Financial Knowledge	Financial Behavior	Translating Knowledge to Behavior
Describe your working relationship with your financial advisor. What activities do you task your advisor with? How often do you meet with your advisor? SOURCE: Topline Summaries: Qualitative Research	I set long term financial goals and strive to achieve them. ANSWER OPTIONS: (1-5) Completely agree, 2, 3, 4, completely disagree (Don't know, refused) SOURCE: OECD Financial Literacy Measure	
Is there somewhere you go, or someone you talk to help you make better financial decisions? SOURCE: Topline Summaries: Qualitative Research	Money is there to be spent. ANSWER OPTIONS: (1-5) Completely agree, 2, 3, 4, completely disagree (Don't know, refused) SOURCE: OECD Financial Literacy Measure	
Do you feel that you have self-taught a significant amount of your financial knowledge? SOURCE: Topline Summaries: Qualitative Research	In the past 12 months have you [personally] been saving money in any of the following ways, whether or not you still have the money? Mark all that apply. ANSWER OPTIONS: Saving cash at home or in your wallet, Building up a balance of money in your bank account saving cash at home or in wallet, Paying money into a savings account, Giving money to family to save on your behalf, Saving in an informal savings club, Buying financial investment products, other than pension funds, Or in some other way (including remittances, buying livestock or property) Has not been actively saving (including I don't save/I have no money to save) . SOURCE: OECD Financial Literacy Measure	
Has employment been a key source of your financial literacy? SOURCE: Topline Summaries: Qualitative Research	How often do you personally check whether your <product type> still meets your needs? ANSWER OPTIONS: At least once a year, Less often, Never, Don't know, Refused. SOURCE: OECD Financial Literacy Measure	
How comfortable do you feel seeking financial advice from a professional? SOURCE: Topline Summaries: Qualitative Research	Do you have trouble getting good and relevant financial advice? ANSWER OPTIONS: Yes, No, Never tried, Don't know, Refused. SOURCE: OECD Financial Literacy Measure	
What type of professional do you seek financial advice from? SOURCE: Topline Summaries: Qualitative Research	Thinking about the last time you tried to get good financial advice; do you think any of the following statements apply to your experience? Mark all that apply. ANSWER OPTIONS: You did not know where to look for advice, You could not find the advice you were looking for, You could not get advice at a time to suit you, You did not understand the advice you were given, There were so many advisers available you didn't know which to choose, You asked advice from several people and found that they gave different answers, You got advice but you didn't know whether to trust it or not, You followed the advice you were given and later regretted it. SOURCE: OECD Financial Literacy Measure	
Have you sought advice from a professional financial counselor? If yes, why. If not, why not? SOURCE: Topline Summaries: Qualitative Research	How much do you agree or disagree with the following statement: I've got a clear idea of the sorts of financial products or services that I need without consulting a financial adviser. ANSWER OPTIONS: Totally agree, tend to agree, tend to disagree, totally disagree. SOURCE: OECD Financial Literacy Measure	

Financial Knowledge	Financial Behavior	Translating Knowledge to Behavior
Do you have financially successful friends you can ask for advice? SOURCE: Topline Summaries: Qualitative Research	How much do you agree or disagree with the following statement: I always research my choices thoroughly before making any decisions about financial products or services. ANSWER OPTIONS: Totally agree, tend to agree, tend to disagree, totally disagree. SOURCE: OECD Financial Literacy Measure	
Do you feel you know where to go to get the information you would need to invest? SOURCE: Topline Summaries: Qualitative Research	How do you manage your finances on a monthly basis? SOURCE: Topline Summaries: Qualitative Research	
Who were/are your financial role models? SOURCE: Topline Summaries: Qualitative Research	On scale of 1 to 10, how would you rate your money management skills? SOURCE: Topline Summaries: Qualitative Research	
Did you acquire most financial knowledge come from mistakes you've made? SOURCE: Topline Summaries: Qualitative Research	Do you have a monthly budget? SOURCE: Topline Summaries: Qualitative Research	
On a scale of 1 to 10, how responsible were your parents with money? SOURCE: Topline Summaries: Qualitative Research	Do you have a plan? SOURCE: Topline Summaries: Qualitative Research	
Do you have friends who are financially successful that you can ask for advice? SOURCE: Topline Summaries: Qualitative Research	How closely do you follow your monthly budget/plan? SOURCE: Topline Summaries: Qualitative Research	
Do you feel comfortable asking bank or credit union for advice? SOURCE: Topline Summaries: Qualitative Research	Do you take financial risks in order to pay for things you enjoy? SOURCE: Topline Summaries: Qualitative Research	
Have you had the opportunity to watch how others manage their finances? SOURCE: Topline Summaries: Qualitative Research	Have you set things up so that most of your bills get paid automatically from your account? SOURCE: Topline Summaries: Qualitative Research	
Growing up, do you feel your parents taught you that money was something you had to work hard in order to get? SOURCE: Topline Summaries: Qualitative Research	Do you have insurance? SOURCE: Topline Summaries: Qualitative Research	
As a child, did you ever run a small business like a lemonade stand? SOURCE: Topline Summaries: Qualitative Research	Do you stick to the budget? SOURCE: Topline Summaries: Qualitative Research	
Who do you turn to for advice? SOURCE: Topline Summaries: Qualitative Research	How often do you check your credit score? SOURCE: Topline Summaries: Qualitative Research	
What type of advice do you seek? SOURCE: Topline Summaries: Qualitative Research	Do you know what your credit score is? SOURCE: Topline Summaries: Qualitative Research	
How much of your knowledge about money come from personal experience? SOURCE: Topline Summaries: Qualitative Research	How does a late payment affect your credit score? SOURCE: Topline Summaries: Qualitative Research	

Financial Knowledge	Financial Behavior	Translating Knowledge to Behavior
Do you prefer to receive financial advice from people you know through friends/your community? SOURCE: Topline Summaries: Qualitative Research	How do you manage your finances on a monthly basis? SOURCE: Topline Summaries: Qualitative Research	
Do you have friends or family members that you can go to in order to get good financial advice? SOURCE: Topline Summaries: Qualitative Research	Do you think you live within your means? SOURCE: Topline Summaries: Qualitative Research	
Do you think there are things you don't know that would improve your financial situation? SOURCE: Topline Summaries: Qualitative Research	Do you have any of your bills set up for automatic payments? SOURCE: Topline Summaries: Qualitative Research	
Do you feel overwhelmed when learning about finance? SOURCE: Topline Summaries: Qualitative Research	How often do you pay your bills on time? SOURCE: Topline Summaries: Qualitative Research	
Do you think you know what you need to to make good financial decisions? SOURCE: Topline Summaries: Qualitative Research	In the past year, have you sat down and figured out where your household's money is going each month? SOURCE: Topline Summaries: Qualitative Research	
Is savings a luxury? SOURCE: Topline Summaries: Qualitative Research	Are you willing to make changes if you're not happy with where your money is going? SOURCE: Topline Summaries: Qualitative Research	
Do you understand what it takes to maintain good credit? SOURCE: Topline Summaries: Qualitative Research	Do you know where your money is going? SOURCE: Topline Summaries: Qualitative Research	
Do you think identity theft could happen to you? SOURCE: Topline Summaries: Qualitative Research	Do you spend as much or more than you make each month? SOURCE: Topline Summaries: Qualitative Research	
Do you know what's on your credit? SOURCE: Topline Summaries: Qualitative Research	Are you embarrassed about how you spend your money? SOURCE: Topline Summaries: Qualitative Research	
Do you know how much you owe? SOURCE: Topline Summaries: Qualitative Research	Are you embarrassed about your credit? SOURCE: Topline Summaries: Qualitative Research	
Are you scared to find out how much you owe? SOURCE: Topline Summaries: Qualitative Research	Do you look at your credit card bills each month to see where the money is going? SOURCE: Topline Summaries: Qualitative Research	
What is collateral on a loan? SOURCE: Topline Summaries: Qualitative Research	Do you have a budget? SOURCE: Topline Summaries: Qualitative Research	
What is escrow? SOURCE: Topline Summaries: Qualitative Research	Do you have a financial goal? SOURCE: Topline Summaries: Qualitative Research	
Are you a savvy credit card user? I.e. before signing up for a card do you compare deals, do you avoid paying interest and late fees, etc. SOURCE: Topline Summaries: Qualitative Research	Do you believe you can reach your financial goal? SOURCE: Topline Summaries: Qualitative Research	

Financial Knowledge	Financial Behavior	Translating Knowledge to Behavior
Do you feel it's important to establish good credit in your name? SOURCE: Topline Summaries: Qualitative Research	How willing are you to do whatever it takes to reach your financial goals? SOURCE: Topline Summaries: Qualitative Research	
Does Medicare cost money? SOURCE: Topline Summaries: Qualitative Research	Have you taken the time to think about what your life will be like after retirement? SOURCE: Topline Summaries: Qualitative Research	
Does Medicare cover dental care? SOURCE: Topline Summaries: Qualitative Research	Does your employer offer retirement planning? If yes, do you take advantage of it? SOURCE: Topline Summaries: Qualitative Research	
What is probate? SOURCE: Topline Summaries: Qualitative Research	Have you planned out your finances through to the end of your life? SOURCE: Topline Summaries: Qualitative Research	
Have you created an estate plan? SOURCE: Topline Summaries: Qualitative Research	With respect to your finances, do you live in the present? SOURCE: Topline Summaries: Qualitative Research	
Do you know what revolving credit is? SOURCE: Topline Summaries: Qualitative Research	Do you have a financial plan? SOURCE: Topline Summaries: Qualitative Research	
Do you feel you understand how use credit cards responsibly? SOURCE: Topline Summaries: Qualitative Research	Do you follow your financial plan on a monthly basis? SOURCE: Topline Summaries: Qualitative Research	
How have you learned to make smart financial decisions? SOURCE: Topline Summaries: Qualitative Research	What life experience(s) impacted your decision to begin to establish a budget and plan for the future? SOURCE: Topline Summaries: Qualitative Research	
Do you feel like you always have a way to get money? SOURCE: Topline Summaries: Qualitative Research	Are you saving for retirement? If so, when did you start? SOURCE: Topline Summaries: Qualitative Research	
Having you been involved in the settling of the estate of one of your family members? SOURCE: Topline Summaries: Qualitative Research	Have you ever set financial goal that took longer than one year to achieve it? SOURCE: Topline Summaries: Qualitative Research	
Do you have the math skills to make the calculations you need to make in order to make good financial decisions? SOURCE: Topline Summaries: Qualitative Research	Have you ever set a financial goal that forced you to make short-term sacrifices in order to achieve it? SOURCE: Topline Summaries: Qualitative Research	
How much do you feel you know about finding good bargains? SOURCE: Topline Summaries: Qualitative Research	Do you make sacrifices in your current lifestyle in order to save for your future? SOURCE: Topline Summaries: Qualitative Research	
Are you a good saver? SOURCE: Topline Summaries: Qualitative Research	How did you learn to manage your finances? SOURCE: Topline Summaries: Qualitative Research	
Do you know what actions you need to take in order to improve your financial well-being? SOURCE: Topline Summaries: Qualitative Research	Have you worked with a financial coach? SOURCE: Topline Summaries: Qualitative Research	
Do you feel you know enough to start and manage your own business? SOURCE: Topline Summaries: Qualitative Research	Do you trust banks? SOURCE: Topline Summaries: Qualitative Research	
Do you know how to budget? SOURCE: Topline Summaries: Qualitative Research	Do you use a financial planner? SOURCE: Topline Summaries: Qualitative Research	

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

Have you ever balanced a checkbook? SOURCE: Topline Summaries: Qualitative Research

How often do you go out to eat? SOURCE: Topline Summaries: Qualitative Research

How do you save for retirement? SOURCE: Topline Summaries: Qualitative Research

When you make a large purchase, do you think about what that will mean for you long term? SOURCE: Topline Summaries: Qualitative Research

Do you know how to enroll in an insurance plan? SOURCE: Topline Summaries: Qualitative Research

When making a purchase, do you think about the downside of making that purchase? SOURCE: Topline Summaries: Qualitative Research

Do you buy things so that others will admire you for owning them? SOURCE: Topline Summaries: Qualitative Research

Do you track your monthly expenses? SOURCE: Topline Summaries: Qualitative Research

How often do you use credit to purchase an item you cannot pay cash for? SOURCE: Topline Summaries: Qualitative Research

How often do you pay your credit cards off every month? SOURCE: Topline Summaries: Qualitative Research

How often do you splurge on items that are not part of your monthly plan/budget? SOURCE: Topline Summaries: Qualitative Research

How often do you buy items to make yourself feel better? SOURCE: Topline Summaries: Qualitative Research

Do you know how much money you spend every month? SOURCE: Topline Summaries: Qualitative Research

Can you list the top 5 things you spend money on? SOURCE: Topline Summaries: Qualitative Research

How often do you purchase items you did not plan on purchasing? SOURCE: Topline Summaries: Qualitative Research

On a scale of 1 to 10, how much do you agree with the statement 'I can save'? SOURCE: Topline Summaries: Qualitative Research

On a scale of 1 to 10, how well do you know where your money is going on a daily basis? SOURCE: Topline Summaries: Qualitative Research

Do you track your spending?SOURCE: Topline Summaries: Qualitative Research

Do the things that give you pleasure in life cost a lot of money?SOURCE: Topline Summaries: Qualitative Research

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

What % of your income do you save each month?SOURCE: Topline Summaries: Qualitative Research

Do you budget monthly for savings? Retirement? SOURCE: Topline Summaries: Qualitative Research

Do you have the resources to stay in your home until you are no longer able to live independently? SOURCE: Topline Summaries: Qualitative Research

Do you feel you live modestly? SOURCE: Topline Summaries: Qualitative Research

How good are you at limiting your household's debt? SOURCE: Topline Summaries: Qualitative Research

How early do you plan on starting your child's education fund? SOURCE: Topline Summaries: Qualitative Research

Are you willing to have a cheaper house, car, clothes etc. than your peers in order to be able to have money? SOURCE: Topline Summaries: Qualitative Research

Do you have a financial strategy? SOURCE: Topline Summaries: Qualitative Research

How often do you check your bank accounts? SOURCE: Topline Summaries: Qualitative Research

How early in life did you start saving for retirement? SOURCE: Topline Summaries: Qualitative Research

Do you eat out more than you can afford to? SOURCE: Topline Summaries: Qualitative Research

Do you know what you spend your money on each month? SOURCE: Topline Summaries: Qualitative Research

How often do you make a purchase that you know you cannot afford? SOURCE: Topline Summaries: Qualitative Research

If you were to receive \$20,000, what would you do with it? Spend it or invest it? SOURCE: Topline Summaries: Qualitative Research

Do you think carefully about whether or not something will make you truly happy before you go out and buy it? SOURCE: Topline Summaries: Qualitative Research

Are you happy with the things you own? SOURCE: Topline Summaries: Qualitative Research

Financial Knowledge

Financial Behavior

Translating Knowledge to Behavior

Do you wish the things you own were better? SOURCE: Topline Summaries: Qualitative Research

Do you and your spouse fight about money? SOURCE: Topline Summaries: Qualitative Research

Did you plan to have your children support you? Are they able to? SOURCE: Topline Summaries: Qualitative Research

Do you have children over the age of 25? If yes, are they on solid footing financially? SOURCE: Topline Summaries: Qualitative Research

How large a part does planning for retirement play in your financial decisions? SOURCE: Topline Summaries: Qualitative Research

Do your parents own their own home? SOURCE: Topline Summaries: Qualitative Research

Do you find yourself buying a lot of stuff you don't really want or need? SOURCE: Topline Summaries: Qualitative Research

Do you spend money just because you have it? SOURCE: Topline Summaries: Qualitative Research

Do you use credit just because you have it? SOURCE: Topline Summaries: Qualitative Research

Does your spouse buy things that you feel he or she doesn't really need? SOURCE: Topline Summaries: Qualitative Research

Personal Traits

Personality Traits

To what extent do each of the following describe you? Moody, Worrying, Nervous, Calm. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: MEAN of items. SOURCE: MIDUS Survey

Personal Characteristics

When I make plans, I am certain I can make them work. One of my problems is that I cannot get down to work when I should. If I can't do a job the first time, I keep trying until I can. When I set important goals for myself, I rarely achieve them. I give up on things before completing them. I avoid facing difficulties. If something looks too complicated, I will not even bother to try. When I have something unpleasant to do, I stick to it until I finish it. When I decide to do something, I go right to work on it. When trying to learn something new, I soon give up if I am not initially successful. When unexpected problems occur, I don't handle them well. I avoid trying to learn new things when they look too difficult for me. Failure just makes me try harder. I feel insecure about my ability to do things. I am a self-reliant person. I give up easily. I do not seem capable of dealing with most problems that come up in life. ANSWER OPTIONS: Strongly disagree, disagree, neutral, agree, strongly agree. SOURCE: Sherer, Mark, et al. "The self-efficacy scale: Construction and validation." Psychological reports 51.2 (1982): 663-671.

Cognitive Abilities

I am often persuaded to purchase unneeded products or services, meaning things I already own or cannot use. I have been taken in my postal scams such as prize draws or sweepstakes requiring an initial purchase or cash outlay. I have been tricked into taking the blame for something I did not do. SOURCE: Pinsker, Donna M., et al. Clinical Psychologist

Lifestyle/Attitudes

During two weeks in the past 12 months, when you felt sad, blue, or depressed, did you a) lose interest in most things?, b) feel more tired out or low on energy than is usual?, c) lose your appetite?, d) have more trouble falling asleep than usual?, e) have a lot more trouble concentrating than usual?, f) feel down on yourself, no good, or worthless?, g) think a lot about death? ANSWER OPTIONS: Yes, No. SCALING: Take the number of Yes responses to the set of items. SOURCE: MIDUS Survey

To what extent do each of the following describe you? Outgoing, Friendly, Lively, Active, Talkative. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: MEAN of items. SOURCE: MIDUS Survey

It is difficult for me to make new friends. If I see someone I would like to meet, I go to that person instead of waiting for him or her to come to me. If I meet someone interesting who is hard to make friends with, I'll soon stop trying to make friends with that person. When I'm trying to become friends with someone who seems uninterested at first, I don't give up easily. I do not handle myself well in social gatherings. I have acquired my friends through my personal abilities at making friends. ANSWER OPTIONS: Strongly disagree, disagree, neutral, agree, strongly agree. SOURCE: Sherer, Mark, et al. "The self-efficacy scale: Construction and validation." Psychological reports 51.2 (1982): 663-671.

How would you rate your memory at the present time? ANSWER OPTIONS: Excellent, Very Good, Good, Fair, Poor. SOURCE: Health & Retirement Survey 2008

How often over the past 12 months you a) were restless because of your worry?, b) were keyed up, on edge, or had a lot of nervous energy?, c) were irritable because of your worry?, d) had trouble falling asleep?, e) had trouble staying asleep because of your worry?, f) had trouble keeping your mind on what you were doing?, g) had trouble remembering things because of your worry?, h) were low on energy?, i) tired easily because of your worry?, j) had sore or aching muscles because of tension? ANSWER OPTIONS: Most Days, About Half the days, Less than half the days, Never. SCALE: Count of number of Most Days items. SOURCE: MIDUS Survey

To what extent do each of the following describe you? Creative, Imaginative, Intelligent, Curious, Broad-minded, Sophisticated, Adventurous. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: MEAN of items. SOURCE: MIDUS Survey

I can think of many ways to get out of a jam. I energetically pursue my goals. There are lots of ways around any problem. I can think of many ways to get the things in life that are most important to me. Even when others get discouraged, I know I can find a way to solve the problem. My past experiences have prepared me well for my future. I've been pretty successful in life. I meet the goals that I set for myself. ANSWER OPTIONS: Definitely false, Mostly false, Mostly true. SOURCE: Snyder, Charles R., et al. "The will and the ways: development and validation of an individual-differences measure of hope." Journal of personality and social psychology 60.4 (1991): 570.

Compared to two years ago, would you say your memory is better now, about the same or worse than it was then? ANSWER OPTIONS: Better, Same, Worse. SOURCE: Health & Retirement Survey 2008

Do you worry a lot more than most people? ANSWER OPTIONS: Yes, No. Source: MIDUS Survey

To what extent do each of the following describe you? Organized, Responsible, Hardworking, Careless. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: MEAN of items. SOURCE: MIDUS Survey

I admire people who own expensive homes, cars and clothes. The things I own say a lot about how well I'm doing in life. I like to own things that impress people. I try to keep my life simple as far as possession are concerned. Buying things gives me a lot of pleasure. I like a lot of luxury in life. My life would be better if I owned certain things I don't have. I'd be happier if I could afford to buy more things. It sometimes bothers me quite a bit that I can't afford to buy all the things I'd like. ANSWER OPTIONS: Strongly agree, Agree, Neither Agree nor Disagree, Disagree, Strongly Disagree. SOURCE: Richins, Marsha L. "The material values scale: Measurement properties and development of a short form." Journal of Consumer Research 31.1 (2004): 209-219.

Please tell me today's date: ANSWER OPTION: Month, Day, Year. SOURCE: Health & Retirement Survey 2008

How often do you find yourself worrying? ANSWER OPTIONS: Every day, Just about every day, Most days. SOURCE: MIDUS Survey

To what extent do each of the following describe you? Helpful, Warm, Caring, Softhearted, Sympathetic. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: MEAN of items. SOURCE: MIDUS Survey

In most ways my life is close to my ideal. The conditions of my life are excellent. I am satisfied with my life. So far I have gotten the important things I want in life. If I could live my life over, I would change almost nothing. ANSWER OPTIONS: Strongly disagree, Disagree, Neutral, Agree, Strongly Agree. SOURCE: Diener, E. D., et al. "The satisfaction with life scale." Journal of personality assessment 49.1 (1985): 71-75.

What day of the week is it? ANSWER OPTIONS: Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday. SOURCE: Health & Retirement Survey 2008

During the past 30 days, how much of the time did you feel . . . a) cheerful?, b) in good spirits?, c) extremely happy?, d) calm and peaceful?, e) satisfied?, f) full of life? ANSWER OPTIONS: All of the time, Most of the time, Some of the time, A little of the time, None of the time. SCALE: Calculate the mean across each set of items. Set scale so that higher values reflect higher levels of positive or negative affect. SOURCE: MIDUS Survey

Personal Traits

Personality Traits	Personal Characteristics	Cognitive Abilities	Lifestyle/Attitudes
To what extent do each of the following describe you? Self-confident, Forceful, Assertive, Outspoken, Dominant. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: MEAN of items. SOURCE: MIDUS Survey	I set financial goals for the next few days for what I want to achieve with my money. I decide beforehand how my money will be used in the next few days. I actively consider the steps I need to take to stick to my budget in the next few days. I consult my budget to see how much money I have left for the next few days. I like to look to my budget for the next few days in order to get a better view of my spending in the future. It makes me feel better to have my finances planned out in the next few days. SOURCE: Lynch Jr, John G., et al. "A generalizable scale of propensity to plan: the long and the short of planning for time and for money." Journal of consumer research 37.1 (2010): 108-128.	What do people use to cut paper? ANSWER OPTION: [OPEN] Source: Heath & Retirement Survey 2008	During the past 30 days, how much of the time did you feel . . . a) so sad nothing could cheer you up?, b) nervous?, c) restless or fidgety?, d) hopeless?, e) that everything was an effort?, f) worthless? ANSWER OPTIONS: All of the time, Most of the time, Some of the time, A little of the time, None of the time.
Are you a go getter? SOURCE: Topline Summaries: Qualitative Research	I set financial goals for the 1-2 months for what I want to achieve with my money. I decide beforehand how my money will be used in the next 1-2 months. I actively consider the steps I need to take to stick to my budget in the next 1-2 months. I consult my budget to see how much money I have left for the next 1-2 months. I like to look to my budget for the next 1-2 months in order to get a better view of my spending in the future. It makes me feel better to have my finances planned out in the next 1-2 months. SOURCE: Lynch Jr, John G., et al. "A generalizable scale of propensity to plan: the long and the short of planning for time and for money." Journal of consumer research 37.1 (2010): 108-128.	What do you call that prickly plant in the desert? ANSWER OPTION: [OPEN] Source: Heath & Retirement Survey 2008	Maintaining close relationships has been difficult and frustrating for me. People would describe me as a giving person, willing to share my time with others. I have not experienced many warm and trusting relationships with others. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SCALE: Calculate the sum of the item set. SOURCE: MIDUS Survey
When things you own increase in value, how likely are you to spend more? SOURCE: Survey of Consumer Finances (Federal Reserve)	I buy things in an attempt to make me feel better. ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale	Who is the President of the United States right now? ANSWER OPTION: First Name: Last Name: Source: Heath & Retirement Survey 2008	I like most parts of my personality. When I look at the story of my life, I am pleased with how things have turned out so far. In many ways I feel disappointed about my achievements in life. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SCALE: Calculate the sum of the item set. SOURCE: MIDUS Survey
When things you own decrease in value, how likely are you to spend more? SOURCE: Survey of Consumer Finances (Federal Reserve)	I have the power to change things in my life. ANSWER OPTIONS: Does not describe me to Describes me very well (Scale 1-7) SOURCE Community Housing Development Corporation of North Richmond	Who is the Vice President of the United States right now? ANSWER OPTION: First Name: Last Name: Source: Heath & Retirement Survey 2008	Maintaining close relationships has been difficult and frustrating for me. People would describe me as a giving person, willing to share my time with others. I have not experienced many warm and trusting relationships with others. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SCALE: Calculate the sum of the item set. SOURCE: MIDUS Survey
Saving and careful investing is a key factor in becoming rich. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	I can always manage to solve difficult problems if I try hard enough. (R) It is hard to stick to my spending plan when unexpected expenses arise. It is challenging to make progress toward my financial goals. ANSWER OPTIONS: Exactly True, Moderately True, Hardly True, Never True. SOURCE: Lown, J. "Development and Validation of a Financial Self-Efficacy Scale" Association for Financial Counseling and Planning Education. 2011 When unexpected expenses occur I usually have to use credit. I am confident that I could deal efficiently with unexpected events. (R) When faced with a financial challenge, I have a hard time figuring out a solution. I lack confidence in my ability to manage my finances. I can solve most problems if I invest the necessary effort. (R) I worry about running out of money in retirement. I can remain calm when facing difficulties because I can rely on my coping abilities. (R) SOURCE: Lown, J. "Development and Validation of a Financial Self-Efficacy Scale." Association for Financial Counseling and Planning Education. 2011	If the chance of getting a disease is 10 percent, how many people out of 1,000 would be expected to get the disease? ANSWER OPTION: [OPEN] Source: Heath & Retirement Survey 2008	Maintaining close relationships has been difficult and frustrating for me. People would describe me as a giving person, willing to share my time with others. I have not experienced many warm and trusting relationships with others. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SCALE: Calculate the sum of the item set. SOURCE: MIDUS Survey
Whether or not I get to become wealthy depends mostly on my ability. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	I tend to live for today and let tomorrow take care of itself. ANSWER OPTIONS: (1-5) Completely agree, 2, 3, 4, completely disagree (Don't know, refused). SOURCE: OECD Financial Literacy Measure	If 5 people all have the winning lottery ticket and the prize is two million dollars, how much will each of them get? ANSWER OPTION: [OPEN] Source: Heath & Retirement Survey 2008	The demands of everyday life often get me down. In general, I feel I am in charge of the situation in which I live. I am good at managing the responsibilities of daily life. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SCALE: Calculate the sum of the item set. SOURCE: MIDUS Survey

Personality Traits

In the long run, people who take very good care of their finances stay wealthy. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale

Personal Characteristics

I am prepared to risk some of my own money when saving or making an investment. ANSWER OPTIONS: (1-5) Completely agree, 2, 3, 4, completely disagree (Don't know, not applicable, refused) SOURCE: OECD Financial Literacy Measure

Cognitive Abilities

Lifestyle/Attitudes

Some people wander aimlessly through life, but I am not one of them. I live life one day at a time and don't really think about the future. I sometimes feel as if I've done all there is to do in life. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SCALE: Calculate the sum of the item set. SOURCE: MIDUS Survey

If I become poor, it's usually my own fault. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale

Please tell me how well each of the following statements applies to you on a scale of 1 to 7 where 1 is always and 7 is never. For example if I was to read out the statement I enjoy thinking about money, if you always enjoy thinking about money you should answer 1. If you sometimes enjoy thinking about money you should answer 4. If you never enjoy thinking about money you should answer 7. I must admit that I purchase things because I know they will impress others. People I know tell me that I place too much emphasis on the amount of money a person has as a sign of success. I put money aside on a regular basis for the future. I do financial planning for the future. I argue or complain about the cost of things I buy. I hesitate to spend money, even on necessities. I show worrisome behavior when it comes to money. I show signs of nervousness when I don't have enough money. I am bothered when I have to pass up a sale. It's hard for me to pass up a bargain. SOURCE: Money Attitude Scale, OECD Financial Literacy Measure

I can do just about anything I really set my mind to. When I really want to do something, I usually find a way to succeed at it. Whether or not I am able to get what I want is in my own hands. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SCALE: Mean of the items. SOURCE: MIDUS Survey

I am usually able to protect my personal interests. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale

How much does budgeting factor into your financial decision-making? SOURCE: Topline Summaries: Qualitative Research

There is little I can do to change the important things in my life. I often feel helpless in dealing with the problems of life. Other people determine most of what I can and cannot do. What happens in my life is often beyond my control. There are many things that interfere with what I want to do. I have little control over the things that happen to me. There is really no way I can solve the problems I have. I sometimes feel I am being pushed around in my life. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SCALE: Mean of the items. SOURCE: MIDUS Survey

When I get what I want, it's usually because I worked hard for it. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale

Do you have a 5 year plan? 10 year plan? SOURCE: Topline Summaries: Qualitative Research

When things don't go according to my plans, my motto is "Where there's a will, there's a way." When faced with a bad situation, I do what I can do change it for the better. Even when I feel I have too much to do, I find a way to get it all done. When I encounter problems, I don't give up until I solve them. I rarely give up on something I am doing, even when things get tough. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the items. SOURCE: MIDUS Survey

My life is determined by my own actions. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale

How often do you follow your financial plan? SOURCE: Topline Summaries: Qualitative Research

I find I usually learn something meaningful from a difficult situation. When I am faced with a bad situation, it helps to find a different way of looking at things. Even when everything seems to be going wrong, I can usually find a bright side to the situation. I can find something positive, even in the worst situations. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the items. SOURCE: MIDUS Survey

Personal Traits

Personality Traits	Personal Characteristics	Cognitive Abilities	Lifestyle/Attitudes
There is little one can do to prevent poverty. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	Do you have a budget/financial plan? SOURCE: Topline Summaries: Qualitative Research		When my expectations are not being met, I lower my expectations. To avoid disappointments, I don't set my goals too high. I feel relieved when I let go of some of my responsibilities. I often remind myself that I can't do anything. When I can't get what I want, I assume my goals must be realistic. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the items. SOURCE: MIDUS Survey
Becoming rich has nothing to do with luck. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	How often do you make major purchases impulsively? SOURCE: Topline Summaries: Qualitative Research		
Regarding money, there isn't much you can do for yourself when you are poor. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	Do you have a financial goal in mind? SOURCE: Topline Summaries: Qualitative Research		I like to make plans for the future. I know what I want out of life. I find it helpful to set goals for the near future. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the items. SOURCE: MIDUS Survey
It's not always wise for me to save because many things turn out to be a matter of good or bad fortune. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	When you budget, how far in the future do you take into account? SOURCE: Topline Summaries: Qualitative Research		I live one day at a time. I have too many things to think about today to think about tomorrow. There is no use in thinking about the past because there is nothing you can do about it. I have too many things to think about today to think about yesterday. I believe there is no sense planning too far ahead because so many things can change. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the items. SOURCE: MIDUS Survey
It is chiefly a matter of fate whether I become rich or poor. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	Do you find yourself really wanting things right now and not being able to be patient and save? SOURCE: Topline Summaries: Qualitative Research		I can head off a bad situation before it happens. I can sense when an opportunity is coming my way. I am good at predicting what is going to happen to me. I am good at figuring out how things will turn out. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the items. SOURCE: MIDUS Survey
Only those who inherit or win money can possibly become rich. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	How often are you able to make progress towards your financial goal? SOURCE: Topline Summaries: Qualitative Research		Making sense of my past helps me figure out what to do in the present. After something bad happens, I think about how I could have prevented it. I try to make sense of things that have happened to me. I have had new insights into the way things have turned out. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the items. SOURCE: MIDUS Survey
People's poverty results from their own idleness. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	Do you think the government will take care of you if things go wrong? SOURCE: Topline Summaries: Qualitative Research		I don't like to ask others for help unless I have to. I would rather deal with my problems by myself. Asking others for help comes naturally to me. I don't let others know when things aren't going well for me. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the items. SOURCE: MIDUS Survey
The seriousness of poverty is overstated. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	Do you feel like you're never going to be able to get on top of your finances? SOURCE: Topline Summaries: Qualitative Research		I like to get advice from others before making a decision. When I'm upset about something, I feel better after I talk it over with others. I prefer to make decisions without input from others. ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the items. SOURCE: MIDUS Survey
When I get what I want, it's usually because I'm lucky. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	Do you follow through on your plans? SOURCE: Topline Summaries: Qualitative Research		
In the Western world, there is really no such thing as poverty. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	Do you have financial goals for yourself and your family? SOURCE: Topline Summaries: Qualitative Research		
Politicians can do very little to prevent poverty. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	Do you live in the moment? SOURCE: Topline Summaries: Qualitative Research		

Personality Traits	Personal Characteristics	Cognitive Abilities	Lifestyle/Attitudes
I feel that my finances are mostly determined by powerful people. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	How focused are you on the long-term? SOURCE: Topline Summaries: Qualitative Research		
Although I might have ability, I will not become better off without appealing to those in positions of power. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	Do you feel that those who don't succeed lack proper motivation? SOURCE: Topline Summaries: Qualitative Research		
People like myself have little chance of protecting our personal interests when they are in conflict with those of strong pressure groups. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	How organized are you? SOURCE: Topline Summaries: Qualitative Research		
Getting what I want financially requires pleasing those people above me. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Economic locus of control scale	Do you have drive to achieve a financial goal? SOURCE: Topline Summaries: Qualitative Research		
Anyone who works hard can succeed and live a comfortable life. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Perceived Economic Mobility	Are you driven to seek knowledge? SOURCE: Topline Summaries: Qualitative Research		
There's plenty of opportunity, and anyone can go as far as he/she wants. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Perceived Economic Mobility	Are you able to make the right financial decisions? SOURCE: Topline Summaries: Qualitative Research		
Everyone has a fair chance at moving up the income ladder. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Perceived Economic Mobility	How driven are you to achieve financial security? SOURCE: Topline Summaries: Qualitative Research		
Children from all income groups have adequate opportunities to be successful. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Perceived Economic Mobility	Do you pay attention to detail? SOURCE: Topline Summaries: Qualitative Research		
Poor people have little chance of escaping from poverty. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Perceived Economic Mobility	How driven are you? SOURCE: Topline Summaries: Qualitative Research		
Poor people tend to stay poor because society treats them unfairly. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Perceived Economic Mobility	Is financial well-being something that just happens or is it something you need to work towards? (question for younger people) SOURCE: Topline Summaries: Qualitative Research		
Today's economy mostly rewards the rich and it's difficult for average people to get ahead. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Perceived Economic Mobility	How goal-oriented are you? SOURCE: Topline Summaries: Qualitative Research		
Inequality continues to exist because it benefits the rich and powerful. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Perceived Economic Mobility	Do you feel like the amount you're able to save each month can make a difference? SOURCE: Topline Summaries: Qualitative Research		
The way things are in America, people like me and my family have a good chance of improving our standard living. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Perceived Economic Mobility	On a scale of 1 to 10, how financially responsible were you 7 years ago? SOURCE: Topline Summaries: Qualitative Research		
To get all the way to the top in America today, you have to be corrupt. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Perceived Economic Mobility	On a scale of 1 to 10, how financially responsible are you currently? SOURCE: Topline Summaries: Qualitative Research		
A child's chances of achieving financial success are tied to the income of his or her parent. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Perceived Economic Mobility	Do you believe that people should avoid seeking a hand-out?		
Differences in income in this country are too large. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Perceived Economic Mobility	How often do you buy items on impulse? SOURCE: Topline Summaries: Qualitative Research		

Personal Traits

Personality Traits

I keep a careful watch over my spending on a daily basis. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Personal Saving Orientation

I do not spend money thoughtlessly, I would rather save it for a rainy day 7-point scale from Strongly disagree to Strongly agree. SOURCE: Personal Saving Orientation

Putting money into personal savings is a habit for me. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Personal Saving Orientation

I actively consider the steps I need to take to achieve my personal savings goals. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Personal Saving Orientation

I like to discuss the topic of saving money with my family and friends. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Personal Saving Orientation

I usually save money without having a specific goal in mind. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Personal Saving Orientation

The goal of saving money is always at the back of my mind. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Personal Saving Orientation

Saving money on a regular basis should be an important part of one's life. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Personal Saving Orientation

Saving money is like a lifestyle, you have to keep at it. 7-point scale from Strongly disagree to Strongly agree. SOURCE: Personal Saving Orientation

Please choose how much you agree or disagree with the following statement: "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." Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree? SOURCE: UNC/CCC Financial Services Research

Suppose we held a raffle and you won. You have a choice: you can collect \$65 in cash today or \$80 in cash one month from today. Which would you choose? SOURCE: UNC/CCC Financial Services Research

How much would the cash prize have to be for you to choose to wait a month instead of collecting the \$65 cash today? SOURCE UNC/CCC Financial Services Research

Imagine you are playing a lottery-type game and face the following decision: You can choose between a. winning \$10 or b. a 50-50 chance of losing \$30 and of winning \$70. What would you choose? ANSWER OPTIONS: A, B. SOURCE: UNC/CCC Financial Services Research

Imagine you are playing a new decision: You can choose between c. losing \$40 or d. a 50-50 chance of losing \$90 and of winning \$10. What would you choose? ANSWER OPTIONS: A, B. SOURCE: UNC/CCC Financial Services Research

1. How much do you agree or disagree with the following statement: "I forget to prepare for expenses that come up only once in a while, even though I know they are coming up." ANSWER OPTIONS: a. Strongly agree, Somewhat agree, Somewhat disagree, Strongly disagree. SOURCE: UNC/CCC Financial Services Research

3. Here is a list of major expenses that may come up once in a while, but not every month. Please check "yes" for any/all expenses that come up in your household: ANSWER OPTIONS: i. car repairs, home repairs, appliance repair or purchase, school fees, activity fees (e.g., kids' sports or extracurricular), health/medical expenses, dental expenses, car registration, clothing, gifts, party/festival, pet/vet care, legal, other. SOURCE: UNC/CCC Financial Services Research

Personal Characteristics

How often do you save prior to making a purchase? SOURCE: Topline Summaries: Qualitative Research

Do you feel that your happiness is tied in with expensive things that you own? SOURCE: Topline Summaries: Qualitative Research

How often do you spend money because of pressure from your friends or family? SOURCE: Topline Summaries: Qualitative Research

How driven are you to closely manage your finances? SOURCE: Topline Summaries: Qualitative Research

Which of the following words or phrases best describe your mindset when making purchases? (frugal, wise, etc) SOURCE: Topline Summaries: Qualitative Research

How often does your monthly spending stay within your budget? SOURCE: Topline Summaries: Qualitative Research

How often do you feel the need to purchase the newest thing that comes on the market? SOURCE: Topline Summaries: Qualitative Research

Do you save up to buy things? Or do you use a credit card or take out a loan to get what you want when you want it? SOURCE: Topline Summaries: Qualitative Research

How often do you buy things on impulse? SOURCE: Topline Summaries: Qualitative Research

Do the things that make you happy cost a lot of money? SOURCE: Topline Summaries: Qualitative Research

If you were to lose your job next week, what would be most likely to happen? SOURCE: Topline Summaries: Qualitative Research

How open are you to advice from others? SOURCE: Topline Summaries: Qualitative Research

Have you had the opportunity to learn from the financial experiences of friends and family? SOURCE: Topline Summaries: Qualitative Research

How important is it to you to fit in with those around you? SOURCE: Topline Summaries: Qualitative Research

Do you find you get into trouble because you're too trusting? SOURCE: Topline Summaries: Qualitative Research

How often do you purchase things so that others won't judge you? SOURCE: Topline Summaries: Qualitative Research

How much do you trust family members with making financial decisions that affect you? SOURCE: Topline Summaries: Qualitative Research

Cognitive Abilities

Lifestyle/Attitudes

Personality Traits

Personal Characteristics

Cognitive Abilities

Lifestyle/Attitudes

Is it important for others to perceive you as well off? SOURCE: Topline Summaries: Qualitative Research

Do you enjoy showing off the stuff you own (clothes, car, house, etc.)? SOURCE: Topline Summaries: Qualitative Research

How important is it to you to fit in? SOURCE: Topline Summaries: Qualitative Research

Do you consider yourself a 'Type A' personality? Agree on a scale of 1 to 5. SOURCE: Topline Summaries: Qualitative Research

Are you someone who sees the glass as half full or half empty? SOURCE: Topline Summaries: Qualitative Research

When you have questions about something, are you sometimes afraid to ask? SOURCE: Topline Summaries: Qualitative Research

Do you feel your mood can affect your financial success? SOURCE: Topline Summaries: Qualitative Research

How optimistic are you about your financial well-being? SOURCE: Topline Summaries: Qualitative Research

How optimistic are you about improving your financial well-being over time? SOURCE: Topline Summaries: Qualitative Research

On a scale of 1 to 10, how optimistic are you? SOURCE: Topline Summaries: Qualitative Research

On a scale of 1 to 10, how frugal are you? SOURCE: Topline Summaries: Qualitative Research

On a scale from 1 to 10, how stressed are you? SOURCE: Topline Summaries: Qualitative Research

How much of your stress is due to your finances? SOURCE: Topline Summaries: Qualitative Research

Do you feel there are lot of jobs you're qualified for? SOURCE: Topline Summaries: Qualitative Research

How does your financial well-being affect your personal relationships (e.g., marriage, friendships, family)? SOURCE: Topline Summaries: Qualitative Research

Do you feel guilt about how you manage your finances? SOURCE: Topline Summaries: Qualitative Research

Do you feel despair about how you manage your finances? SOURCE: Topline Summaries: Qualitative Research

Have you missed out on potential income because you were afraid to take risks? SOURCE: Topline Summaries: Qualitative Research

Do you believe financial well-being is something that happens or is something you create? SOURCE: Topline Summaries: Qualitative Research

Do you struggle with an addiction? SOURCE: Topline Summaries: Qualitative Research

Are you willing to do what it takes to keep a job? SOURCE: Topline Summaries: Qualitative Research

Do you feel good about yourself? SOURCE: Topline Summaries: Qualitative Research

Do you find yourself making a lot of excuses for things you've done? SOURCE: Topline Summaries: Qualitative Research

Are you depressed? SOURCE: Topline Summaries: Qualitative Research

Do you see yourself as successful? SOURCE: Topline Summaries: Qualitative Research

Personality Traits

Personal Characteristics

Cognitive Abilities

Lifestyle/Attitudes

Were you driven to get the education you needed? SOURCE: Topline Summaries: Qualitative Research

How open are you to change? SOURCE: Topline Summaries: Qualitative Research

How does your mood affect your financial decisions? SOURCE: Topline Summaries: Qualitative Research

How does your financial well-being affect your mood/outlook on life? SOURCE: Topline Summaries: Qualitative Research

How often do you purchase items in order to relieve your stress? SOURCE: Topline Summaries: Qualitative Research

Social/Institutional Context: Economy, etc.	Personal Historical Context (including Upbringing, Family Background, Experiences, Life Events, Education)	Current Personal Context (including Employment, Social Networks, Spouse/Partner, Children, Community)	Social norms/ Social Comparison
Compared to one year ago, how has the current economic climate affected your spending? SOURCE: NFCC Financial Literacy Survey	How would you rate your relationship with your mother during the years you were growing up? ANSWER OPTIONS: Excellent, Very Good, Good, Fair, Poor. SOURCE: MIDUS Survey	How often do you get help and support from your coworkers? How often are your coworkers willing to listen to your work-related problems? ANSWER OPTIONS: All the time, Most of the time, Sometimes, Rarely, Never. SCALE: Mean of items. SOURCE: MIDUS Survey	Most people in my social network want me to [INSERT BEHAVIOR SUCH AS SAVE REGULARLY OR SAVE FOR RETIREMENT OR PAY MY BILLS ON TIME OR OTHER]. SOURCE: Rhodes, Ryan E., and Kerry S. Courneya. "Investigating multiple components of attitude, subjective norm, and perceived control: An examination of the theory of planned behaviour in the exercise domain." <i>British Journal of Social Psychology</i> 42.1 (2003): 129-146.
Compared to one year ago, how has the current economic climate affected your saving habits? SOURCE: NFCC Financial Literacy Survey	How much did you mother understand your problems and worries? How much could you confide in her about things that were bothering you? How much love and affection did she give you? How much time and attention did she give you when you needed it? How much effort did she put into watching over you and making survey you had a great upbringing? How much did she teach you about life? ANSWER OPTIONS: A lot, Some, A Little, Not at all. SCALE: Mean of the 7 items coded so higher level of material affection reflected in higher scores. SOURCE: MIDUS Survey	How often do you get the information you need from your supervisor or superiors? How often do you get help and support from your immediate supervisor? How often is your immediate supervisor willing to listen to your work-related problems? ANSWER OPTIONS: All the time, Most of the time, Sometimes, Rarely, Never. SCALE: Mean of items. SOURCE: MIDUS Survey	Most people in my social network would approve if I [INSERT BEHAVIOR SUCH AS SAVE REGULARLY OR SAVE FOR RETIREMENT OR PAY MY BILLS ON TIME OR OTHER]. SOURCE: Rhodes, Ryan E., and Kerry S. Courneya. "Investigating multiple components of attitude, subjective norm, and perceived control: An examination of the theory of planned behaviour in the exercise domain." <i>British Journal of Social Psychology</i> 42.1 (2003): 129-146.
How much does the current financial climate influence how much money you spend on your children? ANSWER OPTIONS: Not at all, A little, Moderately, Quite a bit, Extremely. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.	How strict was your mother with her rules for you? How consistent was she about the rules? How harsh was she when she punished you? How much did she stop you from doing things that other kids your age were allowed to do? ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the 4 items. SOURCE: MIDUS Survey	I feel cheated about the changes I have had to work at good jobs. When I think about the work I do on my job, I feel a good deal of pride. I feel that others respect the work I do on my job. Most people have more rewarding jobs than I do. When it comes to my work life, I've had opportunities that are as good as most people's. It makes me discouraged that other people have much better jobs than I do." ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the 6 items. SOURCE: MIDUS Survey	Most of my friends [INSERT BEHAVIOR SUCH AS SAVE REGULARLY OR SAVE FOR RETIREMENT OR PAY MY BILLS ON TIME OR OTHER] regularly. SOURCE: Rhodes, Ryan E., and Kerry S. Courneya. "Investigating multiple components of attitude, subjective norm, and perceived control: An examination of the theory of planned behaviour in the exercise domain." <i>British Journal of Social Psychology</i> 42.1 (2003): 129-146.
How much does the current financial climate influence how much time you spend with your children? ANSWER OPTIONS: Not at all, A little, Moderately, Quite a bit, Extremely. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.	How generous and helpful was your mother to people outside the family? How sociable and friendly was she to people outside the family? ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Average of the 2 items. SOURCE: MIDUS Survey	The world is too complex for me. I cannot make sense of what's going on in the world. I find it easy to predict what will happen next in society. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SOURCE: MIDUS Survey	Most of my family members [INSERT BEHAVIOR SUCH AS SAVE REGULARLY OR SAVE FOR RETIREMENT OR PAY MY BILLS ON TIME OR OTHER] regularly. SOURCE: Rhodes, Ryan E., and Kerry S. Courneya. "Investigating multiple components of attitude, subjective norm, and perceived control: An examination of the theory of planned behaviour in the exercise domain." <i>British Journal of Social Psychology</i> 42.1 (2003): 129-146.
	How would you rate your relationship with your father during the years you were growing up? ANSWER OPTIONS: Excellent, Very Good, Good, Fair, Poor. SOURCE: MIDUS Survey	I don't feel I belong to anything I'd call a community. I feel close to other people in my community. My community is a source of comfort. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SOURCE: MIDUS Survey	Most of my co-workers [INSERT BEHAVIOR SUCH AS SAVE REGULARLY OR SAVE FOR RETIREMENT OR PAY MY BILLS ON TIME OR OTHER] regularly. SOURCE: Rhodes, Ryan E., and Kerry S. Courneya. "Investigating multiple components of attitude, subjective norm, and perceived control: An examination of the theory of planned behaviour in the exercise domain." <i>British Journal of Social Psychology</i> 42.1 (2003): 129-146.
	How much did you father understand your problems and worries? How much could you confide in him about things that were bothering you? How much love and affection did he give you? How much time and attention did he give you when you needed it? How much effort did he put into watching over you and making survey you had a great upbringing? How much did he teach you about life? ANSWER OPTIONS: A lot, Some, A Little, Not at all. SCALE: Mean of the 7 items coded so higher level of material affection reflected in higher scores. SOURCE: MIDUS Survey	People who do a favor expect nothing in return. People do not care about other people's problems. I believe that people are kind. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SOURCE: MIDUS Survey	
	How strict was your father with her rules for you? How consistent was he about the rules? How harsh was he when he punished you? How much did he stop you from doing things that other kids your age were allowed to do? ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the 4 items. SOURCE: MIDUS Survey	I have something valuable to give the world. My daily activities do not create anything worthwhile for my community. I have nothing important to contribute to society. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SOURCE: MIDUS Survey	
	How generous and helpful was your father to people outside the family? How sociable and friendly was he to people outside the family? ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Average of the 2 items. SOURCE: MIDUS Survey	The world is becoming a better place for everyone. Society has stopped making progress. Society isn't improving for people like me. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SOURCE: MIDUS Survey	

Social/Institutional Context: Economy, etc.

Personal Historical Context (including Upbringing, Family Background, Experiences, Life Events, Education)

Do you feel your parents passed along good financial values to you? SOURCE: Topline Summaries: Qualitative Research

How often did you discuss money with your parents? SOURCE: Topline Summaries: Qualitative Research

Did you learn to save up for big-ticket items as a child? SOURCE: Topline Summaries: Qualitative Research

Did your parents manage money well? SOURCE: Topline Summaries: Qualitative Research

Have you ever received an inheritance, substantial gift, or trust? How many? SOURCE: Survey of Consumer Finances (Federal Reserve)

Do you expect to receive a substantial inheritance or transfer in the future? About how much? SOURCE: Survey of Consumer Finances (Federal Reserve)

Current Personal Context (including Employment, Social Networks, Spouse/Partner, Children, Community)

Other than your spouse or partners, how much do members of your family care about you? How much do they understand the way you feel about things? How much can you rely on them for help if you have a serious problem? How much can you open up to them if you need to talk about your worries? ANSWER OPTIONS: A lot, Some, A little, Not at all. SCALE: Mean of the 4 items. SOURCE: MIDUS Survey

Not including your spouse or partner, how often do members of your family make too many demands on you? How often do they criticize you? How often do they let you down when you are counting on them? How often do they get on your nerves? ANSWER OPTIONS: Often, Sometimes, Rarely, Never. SCALE: Mean of the items. SOURCE: MIDUS Survey

How much do your friends really care about you? How much do they understand the way you feel about things? How much can you rely on them for help if you have a serious problem? How much can you open up to them if you need to talk about your problems? ANSWER OPTIONS: A lot, Some, A little, Not at all. SOURCE: MIDUS Survey

How often do your friends make too many demands on you? How often do they criticize you? How often do they let you down when you are counting on them? How often do they get on your nerves? ANSWER OPTIONS: Often, Sometimes, Rarely, Never. SCALE: Mean of the items. SOURCE: MIDUS Survey

How much does your spouse or partner really care about you? How much does he or she understand the way you feel about things? How much can you rely on him or her for help if you have a serious problem? How much can you open up to him or her if you need to talk about your problems? ANSWER OPTIONS: A lot, Some, A little, Not at all. SOURCE: MIDUS Survey

How often does your spouse or partner make too many demands on you? How often does he or she criticize you? How often does he or she let you down when you are counting on them? How often does he or she get on your nerves? ANSWER OPTIONS: Often, Sometimes, Rarely, Never. SCALE: Mean of the items. SOURCE: MIDUS Survey

My partner and I are a team when it comes to making decisions. Things turn out better when I talk things over with my partner. I don't make plans for the future without talking it over with my partner. When I have to make decisions about medical, financial or family issues, I ask my partner for advice. ANSWER OPTIONS: Strongly agree, Somewhat agree, A little agree, Don't know, A little disagree, Somewhat disagree, Strongly disagree. SOURCE: MIDUS Survey

When you have problems or difficulties in your family, work or personal life, how often do you seek comfort through religious or spiritual means such as praying, meditating, attending a religious or spiritual service, or talking to a religious or spiritual advisor? When you have decisions to make in your daily life, how often do you ask yourself what your religious or spiritual beliefs suggest you should do? ANSWER OPTIONS: Often, Sometimes, Rarely, Never. SOURCE: MIDUS Survey

How many times in your life have you been discriminated against in each of the following ways? You were discouraged by a teacher or advisor from seeking higher education. You were denied a scholarship. You were not hired for a job. You were not given a promotion. You were fired. You were prevented from renting or buying a home in the neighborhood you wanted. You were prevented from remaining in a neighborhood because neighbors made it so uncomfortable. You were hassled by the police. You were denied a bank loan. You were denied or provided inferior medical care. You were denied or provided inferior service by a plumber, car mechanic or other service provider. ANSWER: # of times happened. SOURCE: MIDUS Survey

Social norms/ Social Comparison

Social/Institutional Context: Economy, etc.

Personal Historical Context (including Upbringing, Family Background, Experiences, Life Events, Education)

Current Personal Context (including Employment, Social Networks, Spouse/Partner, Children, Community)

Social norms/ Social Comparison

How often have the following happened to you? You are treated with less courtesy than other people. You are treated with less respect than other people. You receive poorer service than other people at restaurants or stores. People act as if they think you are not smart. People act as if they are afraid of you. People act as if they think you are dishonest. People act as if they think you are not as good as they are. You are called names or insulted. You are threatened or harrassed. ANSWER: Often, Sometimes, Rarely Never. SOURCE: MIDUS Survey

Is there a bank or credit union near your house or job? SOURCE: Collins, et. al. Annie E. Casey Foundation Asset Building Indicators Measures. 2008.

I believe my family functions well around money.
ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale

I feel good about how I interact with my family around money.
ANSWER OPTIONS: 5-point scale, Strongly agree to Strongly disagree. SOURCE: The Klontz Kahler Financial Health Scale

Demographics

Are you now married, living with a partner, separated, divorced, widowed or have you NEVER been married? SOURCE: CFP Board 2012 Household Financial Planning Survey

Are you, yourself, currently retired, or not? SOURCE: CFP Board 2012 Household Financial Planning Survey

Is your (husband/wife/partner) currently retired? SOURCE: CFP Board 2012 Household Financial Planning Survey

Are you now employed full-time, part-time, or NOT employed for pay? SOURCE: CFP Board 2012 Household Financial Planning Survey

Is your (husband/wife/partner) now employed full-time, part-time, or NOT employed for pay? SOURCE: CFP Board 2012 Household Financial Planning Survey

What is your age? ANSWER OPTIONS: 18-24, 25-34, 45-54, 55-64, 65 and older. SOURCE: CFP Board 2012 Household Financial Planning Survey

Do you own or rent your home? ANSWER OPTIONS: Own, Rent, Other Arrangement. SOURCE: CFP Board 2012 Household Financial Planning Survey

Do you have any children age 17 or younger? How many? Do you think (this child/any of these children) will go to college? SOURCE: CFP Board 2012 Household Financial Planning Survey

Now thinking about STUDENT LOANS... Do you (or your husband/wife/partner) currently owe any money on student loans that helped pay for YOUR OWN college education? SOURCE: CFP Board 2012 Household Financial Planning Survey

About how much money do you (and your husband/wife/partner) currently owe IN TOTAL on these student loans for your own education? ANSWER OPTIONS: <5000, 5-10,000, 10-20,000, 20-30,000, 30-40,000, 40-50,000, >50,000. SOURCE: CFP Board 2012 Household Financial Planning Survey

Demographics

Do you (or your husband/wife/partner) currently owe any money on student loans to help pay for A SON OR DAUGHTER'S college education? ANSWER OPTIONS: <5000, 5- <10,000, 10-<20,000, 20-<30,000, 30-<40,000, 40-<50,000, >50,000. SOURCE: CFP Board 2012 Household Financial Planning Survey

About how much money do you (and your husband/wife/partner) currently owe IN TOTAL on these student loans for your own education?

About what would you say is the value of the equity in your home? This is the difference between what you could sell it for and what you owe on your mortgage.

Were you born in the United States, on the island of Puerto Rico, or in another country? SOURCE: CFP Board 2012 Household Financial Planning Survey

Last year – that is, in 2011 – approximately what was your total family income before taxes? SOURCE: CFP Board 2012 Household Financial Planning Survey

What savings do you have that are restricted (e.g., retirement account or 529 plan)? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

What savings do you have that are unrestricted (e.g., savings account)? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

Do you own a car? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

Do you own a home? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

Do you own land? SOURCE: Collins, Gorey, et al. "Annie E. Casey Foundation Asset Building Indicators Measures." 2008.

What is the highest level of school your spouse or partner has completed? ANSWER OPTIONS: 2nd, 3rd, or 4th, 5th or 6th, 7th or 8th, 9th, 10th, 11th, 12th-No diploma, HS Grad, Some College, Associates, Bachelors, Professional or Doctorate. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

Demographics

Which statement best describes the current employment status of your spouse or partner? ANSWER OPTIONS: Working as a paid employee, Working self-employed, Not working-on Temp. lay off, Not working-looking for work, Not working-retired, Not working-disabled, Notworking-other. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

In your spouse's or partner's current job, what kind of work do they do?SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

Who, if anyone in your household, is currently covered by health insurance or some other kind of health care plan? SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

Houshold size? Household members age 1 or younger? SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

Housing type? ANSWER OPTIONS: One-family housing detached, One family housing attached, 1 Building with 2 or more apartments, A mobile home, A boat/RV/van/etc., Other. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

MSA Status? ANSWER OPTIONS: Metro, Non-Metro, Rural. SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

Region? SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

Household with internet access?SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

Altogether, how many jobs do you have? SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

Demographics

What industry is your current or main job in? SOURCE: Furstenberg, Gauthier, and Pacholok. "Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study" DSDR 2009.

Which of the following describes your current living arrangements? ANSWERS: Only one adult in household; Living with spouse/partner/Significant other; Live with other family, friends, or roommates. SOURCE: FINRA Survey

Are you leasing any vehicles? How many? SOURCE: Survey of Consumer Finances (Federal Reserve)

What are the terms of your lease agreement? SOURCE: Survey of Consumer Finances (Federal Reserve)

How much per month do you spend on your lease payment SOURCE: Survey of Consumer Finances (Federal Reserve)

How many cars, trucks, vans, minivans, jeep-type/SVA vehicles do you own? SOURCE: Survey of Consumer Finances (Federal Reserve)

Did you buy your car new or used? SOURCE: Survey of Consumer Finances (Federal Reserve)

Do you still owe any money on it the loan? How much? SOURCE: Survey of Consumer Finances (Federal Reserve)

Do you own any other kinds of vehicles: motorhomes? RVs, motorcycles, boats, airplanes, helicopters, etc? SOURCE: Survey of Consumer Finances (Federal Reserve)