1. Which of the following technologies/devices do you have access to on a regular basis?

*(Please select all that apply.)*

* Desktop computer
* Wireless laptop, notebook, or netbook computer
* Standard feature phone (i.e., cell phone that is not a smart phone)
* Android or iPhone smart phone
* Other smart phone (e.g., Windows phone, Blackberry)
* Tablet device (e.g. iPad, Kindle Fire)
* None of the above

2. How often do you access the internet? *(Please select only one.)*

* Several times a day
* Daily
* 2 or 3 times a week
* Weekly
* 2 or 3 times a month
* Monthly
* Less than monthly
* Never ***(Please skip to question 6 )***

3. Which device(s) do you use to access the Internet? *(Please select all that apply.)*

* Desktop computer
* Wireless laptop, notebook, or netbook computer
* Android or iPhone smart phone
* Other smart phone (e.g., Windows phone, Blackberry)
* Tablet device (e.g. iPad, Kindle Fire)
* Other, please specify:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* None, I do not have access to the Internet

4. What kind of services do you use to access the Internet? *(Please select all that apply.)*

* Wi-Fi at places I visit
* Internet service where I work
* Subscription to Internet service at my home
* Subscription to a mobile phone data plan
* Prepaid service on my phone

5. Where do you use the internet? *(Please select all that apply.)*

* At home
* At work
* At a public place such as a coffee shop or library
* While on-the-go (in transit, while walking, etc.)
* Other, please specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6. We are interested in your views on how technology influences your life. Please tell us how much you agree with the following statements. *(Please circle one number in each row.)*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Strongly Disagree | Somewhat Disagree | Neutral | Somewhat Agree | Strongly Agree |
| A. Technology gives me more freedom of mobility | 1 | 2 | 3 | 4 | 5 |
| B. Sometimes, I think that technology systems are not designed for use by ordinary people | 1 | 2 | 3 | 4 | 5 |
| C. Technology makes me more productive in my personal life | 1 | 2 | 3 | 4 | 5 |
| D. Other people come to me for advice on new technologies | 1 | 2 | 3 | 4 | 5 |
| E. People are too dependent on technology to do things for them | 1 | 2 | 3 | 4 | 5 |
| F. I keep up with the latest technological developments in my areas of interest | 1 | 2 | 3 | 4 | 5 |

7. Which of the following financial products/services do you personally have or use? *(Please select all that apply.)*

* Checking account(s)
* Savings account(s)
* CDs
* Credit card(s)
* Debit card(s) linked to a bank account
* Pre-paid card(s) not linked to a bank account, and not phone or gift cards
* Loans, such as student loans, auto loans, etc.
* Electronic accounts, such as PayPal, Google Wallet, Venmo, Square, etc.
* Financial tracking/guidance app, such as Mint.com, YNAB, etc.
* Stocks, bonds, and/or mutual funds for long-term savings
* None of the above

8. Some people find it useful to take out a payday loan to manage their money. In your case, have you taken out a payday loan or payday advance at a place other than a bank in the last 12 months?

* Yes
* No

9. Some people meet financial needs using a pawnbroker, also called a “pawn shop.” In the last 12 months, have you left an item at a pawn shop as collateral because a cash loan was needed, and not just to sell an unwanted item?

* Yes
* No

10. Some stores allow people to rent to own items such as furniture or appliances. I do not mean stores that offer installment plans or layaway plans. In the last 12 months, did you rent anything from a rent-to-own store because it couldn’t be financed any other way?

* Yes
* No

11. Auto title loans use a car title to borrow money for a short period of time. They are NOT loans used to purchase a car. In the last 12 months, did you take out an auto title loan?

* Yes
* No

12. In the last 12 months, have you taken out a tax refund anticipation loan, or used a tax preparation service to receive your tax refund faster than the IRS would provide it?

* Yes
* No

13. In the 12 months were you charged any of these bank fees? If so, how many times:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank Fees** | None | 2-3 times | 4-6 times | 7+ times | Don’t Know |
| Low Balance fees |  |  |  |  |  |
| Overdraft or Non sufficient fund fee |  |  |  |  |  |
| Account Maintenance Fees |  |  |  |  |  |

14. Think about the ways your household has paid bills in the past 12 months. Which of the following are the **most important** to you when selecting a way to pay for your expenses? ***(Please select only three.)***

* Makes record-keeping simple
* Receive reminders to pay my expenses
* Earn rewards or discounts
* Control when payments are made
* Secure/Reduce risk of fraud
* Low or zero cost of paying bills
* Payments are delivered to payee quickly
* Fast to use/saves me time
* Flexible options for paying expenses
* Easy to read statements of expenses paid
* Easy to tell how much I have available to pay
* Has a branch or office I can visit with questions/problems
* Has a telephone number I can call with questions/problems
* Reasonable fees if I overdraw
* Account doesn’t allow me to overdraft
* Flexible if I overdraw
* Other, please specify:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_