

Survey Question #	Survey Question	Source
1	Enter Surveyor ID	<i>Original</i>
2	Branch	<i>Original</i>
3	Enter Member Name	<i>Original</i>
4	What is the best phone number to reach you at?	<i>Original</i>
5	What is the second best phone number to reach you at?	<i>Original</i>
6	What is your current mailing address?	<i>Original</i>
7	Do you live at this address?	<i>Original</i>
8	What the address where you currently live?	<i>Original</i>
9	Have you moved addresses in the past 5 years?	<i>Original</i>
10	What is your most recent previous address?	<i>Original</i>
11	What is your SLCCU Account Number?	<i>Original</i>
12	What is your gender?	<i>Original</i>
13	What is your ethnicity or origin?	<i>Original</i>
14	What is your race? <i>Please select one or more.</i>	US Census
15	Are you married?	<i>Original</i>
16	Do you share an active credit card with your spouse or other family member?	<i>Original</i>
17	How many adults live in your household, including you?	<i>Original</i>
18	How many children live in your household?	<i>Original</i>
19	What was your annual household income in 2013?	<i>Original</i>
20	What is the highest level of schooling you've completed?	<i>Original</i>
21	In the past 12 months , have you checked your credit score?	NCFS 2012
22	In the past 12 months , have you obtained a copy of your credit report?	NCFS 2012
23	Have you had difficulty getting approved for loans in the past three years?	BoLT survey, modified
24	Are you saving in any of the following ways? How much in total do you currently have saved in each way?	Fairly standard question, phrasing modified for context
25	Not including any mortgages or auto loans, what is the size of your household's overall debt (eg credit card debt, student debt, payday loans (<i>small, short-term unsecured loans</i>))?	Fairly standard question, phrasing modified for context
26	What is the size of your household's monthly payments toward this debt?	Fairly standard question, phrasing modified for context
27	Have you ever cosigned on a loan for another person?	<i>Original</i>
28	How often do you buy lottery tickets?	<i>Original</i>
29	How often do you go to the casino?	<i>Original</i>
30	When you go to the casino, do you set a budget for	<i>Original</i>

	yourself ahead of time?	
31	How often do you exceed the budget you set for yourself?	<i>Original</i>
32	If you want to buy something that you really want but don't need and you don't currently have enough cash, which of the following do you do?	<i>Original</i>
33	How would you describe your overall financial situation? Would you say "excellent", "very good", "ok", "not very good", or "bad"?	RAND ALP
34	My financial situation is a source of stress in my life.	<i>Original</i>
35	Before I buy something I carefully consider whether I can afford it.	OECD
36	I tend to live for today and let tomorrow take care of itself.	OECD
37	In a typical month, it is difficult for me to cover my expenses and pay all my bills.	NCFS 2012
38	I am confident that I could come up with \$2000 if an unexpected need arose within the next month.	NCFS 2012
39	I am willing to take a risk financially if there is a chance of substantial gain.	NCFS 2012 (modified; NCFS question doesn't ask about substantial gain, uses 10 point scale)
40	I set long term financial goals of five years or more and strive to achieve them.	OECD, slightly modified
41	The purpose of money is for it to be spent.	OECD, slightly modified
42	I often find that I regret spending money. I wish that when I had cash, I was better disciplined and saved my money rather than spent it.	BoLT survey
43	I demand the highest quality in everything I do.	Full 60-Item Chernyshenko Conscientiousness Scale (CCS) - Industriousness
44	I have trouble finishing or completing my tasks.	<i>Original</i>
45	Success is a matter of hard work; luck has little or nothing to do with it.	J.B. Rotter Scale - Internal versus External Control of Reinforcement
46	Suppose the credit union held a raffle and you won. You have a choice: you can collect \$50 in cash today or \$100 in cash one month from today. Which would you choose?	"Tying Odysseus to the Mast": Evidence from a Commitment Savings Product in the Philippines
47	Ok, you prefer to receive \$50 today in that first scenario. Now say you had the choice between collecting the \$50 cash today and collecting \$150 in 1 month? Which would you choose?	"Tying Odysseus to the Mast": Evidence from a Commitment Savings Product in the Philippines
48	Ok, you're willing to wait 1 month for \$100 instead of \$50 today. Now let's say the choice is between collecting a \$50 cash prize today or \$75 in 1 month. Which would you choose?	"Tying Odysseus to the Mast": Evidence from a Commitment Savings Product in the Philippines

49	Suppose you were choosing between collecting \$50 in cash 6 months from today or \$100 in cash 7 months from today. Which would you choose?	"Tying Odysseus to the Mast": Evidence from a Commitment Savings Product in the Philippines
50	Ok, you prefer to receive \$50 in 6 months. Now say you had the choice between collecting the \$50 in 6 months and collecting \$150 in 7 months? Which would you choose?	"Tying Odysseus to the Mast": Evidence from a Commitment Savings Product in the Philippines
51	Ok, you're willing to wait 7 months for \$100 instead of getting \$50 in 6 months. Now let's say the choice is between collecting a \$50 cash prize in 6 months or \$75 in 7 months. Which would you choose?	"Tying Odysseus to the Mast": Evidence from a Commitment Savings Product in the Philippines
52	Suppose you put \$100 into a no feesavings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made?	NCFS 2012 (modified; original question asks about 1% interest per year, and 2% inflation)
53	How much would be in the account at the end of five years?	NCFS 2012
54	<i>Which of these can affect the amount of interest you pay on a bank loan... Your credit rating?</i>	<i>Original</i>
55	<i>...The amount of money you have in savings?</i>	<i>Original</i>
56	<i>...Your annual income?</i>	<i>Original</i>
57	<i>...Your health?</i>	<i>Original</i>
58	<i>...Your age?</i>	<i>Original</i>
59	<i>...How much you borrow overall?</i>	<i>Original</i>
60	<i>...How long you take to repay the loan?</i>	<i>Original</i>

Full 60-Item Chernyshenko Conscientiousness Scale (CCS)

- Q 43 (Industriousness)

J.B. Rotter Scale - Internal versus External Control of Reinforcement

- Q45

FINRA National Financial Capability Survey

- Q21
- Q22
- Q37
- Q38
- Q39
- Q52
- Q53

Tying Odysseus to the Mast: Evidence from a Commitment Savings Product in the Philippines

- Q46
- Q47
- Q48
- Q49
- Q50
- Q51

Note: "...we measure time preferences by asking individuals to choose between receiving a smaller reward immediately and receiving a larger reward with some delay [Tversky and Kahneman 1986; Benzion, Rapoport, and Yagil 1989; Shelley 1993]. The same question is then asked at a further time frame (but with the same rewards) in an attempt to identify time-preference reversals."

Borrow Less Tomorrow: Behavioral Approaches to Debt Reduction

- Q23
- Q42

RAND American Life Panel

- Q33

US Census 2012

- Q14

Citations

Ashraf, N., Karlan, D., & Yin, W. (2006). Tying Odysseus to the mast: Evidence from a commitment savings product in the Philippines. *The Quarterly Journal of Economics*, 635-672.

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J.B. Rotter (1966) Generalized expectancies for internal versus external control of reinforcement, *Psychological Monographs*, 80, (1, Whole No. 609).

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http://www.usfinancialcapability.org/downloads/NFCS_2012_State_by_State_Qre.pdf>

OECD, Measuring Financial Literacy: Questionnaire and Guidance Notes for Conducting an Internationally Comparable Survey of Financial Literacy

<http://www.oecd.org/finance/financial-education/49319977.pdf>

RAND American Life Panel Survey. <<https://mmicdata.rand.org/alp/>>

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