		BLOCK A. PERSONAL INFORMATION	
A		Question Asked	
	1	Enter Surveyor ID	
	2	Branch	01 O Chippewa 02 O Dellwood 03 O Forest Park 04 O Graham Rd. 05 O University City
	3	Enter Member Name First	
		Middle Initial Last	
		Generational Suffix (eg, Sr., Jr., III, etc.)	lll







Respondent ID: «Unique Identifier»

	4	What is the best phone number to reach you at? What type of phone is this – Mobile? House? Work?	_ - _ - _ _
			01 O Mobile 02 O House 03 O Work
	5	What is the second best phone number to reach you at? What type of phone is this –	_ - _ -
		Mobile? House? Work?	01 O Mobile 02 O House
	6	What is your current mailing address?	03 O Work
		Street Street 2	_ _ _
		City State	I_I_I
		Zip Code	_ _ _
>>	7	Do you live at this address?	01 O Yes 02 O No
		01 Yes 02 No	
		[If 01, skip to 9]	







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

	8	What is the address where you currently live?	
		Street	
		Street 2	
		City	
		State	III
		Zip Code	
₩	9	Have you moved addresses in the past 5 years?	01 O Yes
		01 Yes	02 O No
		02 No	
		[If 02, skip to 11]	
	10	What is your most recent previous address?	
		Street	
		Street 2	
		City	
		State	
		Zip Code	
	11	What is your SLCCU Account Number?	

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







«Unique Identifier»

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

		BLOCK B: DEMOGRAPHIC INFORMATION	1				-
	12	What is your gender?		01	0	Female	
		The second of th		02	0	Male	
		01 Female		888	0	Don't Know	-
		02 Male		03	0 999	O Ref	<u>used</u> ◆
	13	What is your ethnicity or origin?		01	0	Hispanic or I	Latino
				02	0	Not Hispanio	or
		01 Hispanic or Latino				Latino	
		02 Not Hispanic or Latino					
	14	What is your race? <u>Please select one or more.</u>		01	[]	American In	dian
						or Alaska	
		01 American Indian or Alaska Native				Native	
		02 Asian		02	[]	Asian	
		03 Black or African-American		03	[]	Black or Afri	can-
		04 Native Hawaiian or Other Pacific Islander		03	LJ	American	Carr
		05 White		0.4			
				04	[]	Native Hawa	
						or Other Pac	citic
						Islander	
				05	[]	White	
				777	[]	Other	
	15	Are you married?		01	0	Yes	
				02	0	No	
				888	0	Don't know	
				999	0	Refused	
	16	Do you share an active credit card with your	1	01	0	-Yes	
	10	spouse or other family member?		02	0	-No	
		spouse of other family member:		888	_0	Don't know	
				999		Refused	
This means	17 16	How many adults live in your household,					
that the adult		including you? Please only include in this number		1	1		
lives at the house		individuals with whom you share finances –		JL			
50% of the time		meaning you are dependent on a shared or		000	0	Don't know	
or more. Adults		pooled income—since later survey questions will		888	0	Don't know	
are defined as		ask about the finances of the household.		999	0	Refused	
people over 18							
years old.							

	Community
Credit Union	

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Numbering Style: 01, 02, 03, ... + Start at: 888
+ Alignment: Left + Aligned at: 0.25" + Indent at: 0.5"

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Respondent ID: «Unique Identifier»

This means	18 17	How many children live in your household?	l			
that the child						
lives at the house			LJL			
50% of the time			88	22	0	Don't know
or more. Children			99	-	0	Refused
are defined as))	,,	O	Refuseu
people under 18						
years old. We						
want to know						
about how many						
children live at						
the house that						
are dependent						
on the income of						
you and/or any						
adults with						
whom you share						
finances.						
	19 18		01	L	0	Less than \$10,000
		2013 the past twelve months?	02	2	0	\$10,000-
				\$	19,99	9 <\$20,000
		01 Less than \$10,000?	03	3	0	\$20,000-
		02 \$10,000 - \$ 19,999 less than \$20,000?		<	\$30.00	00 29,999
		03 \$20,000 - \$ 29,999 <u>less than \$30,000</u> ?	04	_	0	\$30,000-
		04 \$30,000 - \$39,999 <u>less than \$40,000</u> ?	0-	-		· '
		05 \$40,000 - \$49,999 less than \$50,000?				99 <u>40,000</u>
		06 \$50,000 or more?	05		0	\$40,000-
				_		99 50,000
			06	5	0	\$50,000 or more
			88	38	0	Don't know
			99	99	0	Refused







Respondent ID: «Unique Identifier»

Be sure to	1				+ ls
Be sure to	20 19	6 6,	01	0	Less than 9 th gr. <u>HS</u>
read all		completed?		Grad/G	SEDHigh school or <
responses/			02	0	HS Grad/GED
distinguish		01 Some high school or less 01 Less than 9th	02	0 03	O Some HS
between		grade		College	
graduating and		02 Some High school	Ω2	0 04	-
partial		0213 High school Graduate/GED	03	College	
completion.		04 GED 05 Trade School	0.4		
		06 -0 2 3 Some College	U4	0 05	
		07-034 Associates DegreeCollege graduate			<u>college</u>
		08 Bachelor's Degree	05		Trade School
		09 Master's Degree	06 -		Some College
		10 Professional Degree	07		Associates Degree
		11 Doctorate Degree45 More than college	08		Bachelor's Degree
		11 Doctorate Dog. co. 15 More than conege	09		- Master's Degree
			10		Professional Dec.
			11		— Doctorate Degree
			888		Don't know
			999	_	Refused
			333	, 0	Refuseu
		BLOCK C: FINANCIAL INFORMA	ATION		
	21 20		ATION 01	0	Yes
	21 20			_	Yes No
	21 20	In the past 12 months, have you checked your	01	0	
	21 20	In the past 12 months, have you checked your	01 02	0	No
	21 20	In the past 12 months , have you checked your credit score?	01 02 888	0	No Don't know
⚠ This is not		In the past 12 months , have you checked your credit score? 01 Yes	01 02 888	0 0 0	No Don't know
This is not their credit score		In the past 12 months , have you checked your credit score? 01 Yes 02 No	01 02 888 999	0 0 0	No Don't know Refused
		In the past 12 months, have you checked your credit score? 01 Yes 02 No In the past 12 months, have you obtained a copy	01 02 888 999	0 0 0	No Don't know Refused
their credit score		In the past 12 months, have you checked your credit score? 01 Yes 02 No In the past 12 months, have you obtained a copy	01 02 888 999 01 02	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	No Don't know Refused Yes No
their credit score but their credit	22 21	In the past 12 months, have you checked your credit score? 01 Yes 02 No In the past 12 months, have you obtained a copy of your credit report? 01 Yes 02 No	01 02 888 999 01 02 888	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	No Don't know Refused Yes No Don't know Refused
their credit score but their credit	22 21	In the past 12 months, have you checked your credit score? 01 Yes 02 No In the past 12 months, have you obtained a copy of your credit report? 01 Yes 02 No Have you had difficulty getting approved for	01 02 888 999 01 02 888 999	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	No Don't know Refused Yes No Don't know Refused Yes
their credit score but their credit	22 21	In the past 12 months, have you checked your credit score? 01 Yes 02 No In the past 12 months, have you obtained a copy of your credit report? 01 Yes 02 No	01 02 888 999 01 02 888 999	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	No Don't know Refused Yes No Don't know Refused Yes No
their credit score but their credit	22 21	In the past 12 months, have you checked your credit score? 01 Yes 02 No In the past 12 months, have you obtained a copy of your credit report? 01 Yes 02 No Have you had difficulty getting approved for loans in the past three years?	01 02 888 999 01 02 888 999	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	No Don't know Refused Yes No Don't know Refused Yes No I have not tried
their credit score but their credit	22 21	In the past 12 months, have you checked your credit score? 01 Yes 02 No In the past 12 months, have you obtained a copy of your credit report? 01 Yes 02 No Have you had difficulty getting approved for loans in the past three years? 01 Yes	01 02 888 999 01 02 888 999	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	No Don't know Refused Yes No Don't know Refused Yes No I have not tried to get approved
their credit score but their credit	22 21	In the past 12 months, have you checked your credit score? 01 Yes 02 No In the past 12 months, have you obtained a copy of your credit report? 01 Yes 02 No Have you had difficulty getting approved for loans in the past three years? 01 Yes 02 No	01 02 888 999 01 02 888 999	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	No Don't know Refused Yes No Don't know Refused Yes No I have not tried to get approved for a loan.
their credit score but their credit	22 21	In the past 12 months, have you checked your credit score? 01 Yes 02 No In the past 12 months, have you obtained a copy of your credit report? 01 Yes 02 No Have you had difficulty getting approved for loans in the past three years? 01 Yes	01 02 888 999 01 02 888 999		No Don't know Refused Yes No Don't know Refused Yes No I have not tried to get approved







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Respondent ID: «Unique Identifier»

II A			
A Include	24 23	Are you saving in any of the following ways?	01 [] Saving cash at
amount saved		How much in total do you currently have saved	home/in wallet
below each that		in each way?	\$1 1 1 1 1 1
apply. This			02 [] Making deposits
should be a		01 Saving cash at home or in wallet	
"snapshot" of		02 Making deposits into a savings account at	into savings
what the		another financial institution	account
respondent		03 Buying financial investment products, other	\$ _ _
currently has		than pension funds	03 [] Buying fin
saved up in each		04 401k/Retirement Plan	, ,
11		05 Prepaid cards	investment
of the options		0605 Have not been actively saving (I don't	products
applicable.			\$ _ _
		save/I have no money to save)Are you	04 [] 401k/Retirement
		actively saving in any way?	Plan
		777 Other way (including remittances, buying	
		property)	\$1
			05 [] Prepaid cards
			- \$ _ _ _
			777 [] Other way
			in the state of th
			4
			06 [] 05 [] I have
			Thave
			not been actively
			saving
			888 [] Don't know
			999 [] Refused
- This	25_	Not including any mortgages or auto loans, what	01 O Less than \$5.000
	23	is the size of your household's overall debt (eg	
includes debts in			02 O \$5000 \$9,999
deferment, grace		credit card debt, student debt, payday loans	03 O \$10,000 \$20,000
period, or not yet		(small, short term unsecured loans))?	04 O Above \$20,000
in repayment.			888 O Don't know
		01 Less than \$5,000	999 O Refused
Clarify that this		02 \$5000 \$9,999	
does not include		03 \$10,000 \$20,000	
regular bills.		04 Above \$20,000	
	26 —	What is the size of your household's monthly	01 O Below \$100
		payments toward this debt?	02 O \$100 \$199
			03 0 \$200 \$300
		01 Below \$100	00 C
		02 \$100 \$199	04 O Above \$300
		01	888 O Don't know
		03 \$200 \$300 04 Above \$300	888 O Don't know 999 O Refused







Respondent ID: «Unique Identifier»

A Cosign	27	Have you ever cosigned on a loan for another	01 0	/es
means to sign		person?	02 0	Vo
onto a loan with			888 0 [Don't know
another person,			999 O F	Refused
where you share				
responsibility; if				
the first				
borrower does				
not pay back the				
loan, the person				
who "cosigned"				
with them is				
legally required				
to make				
payment on their				
behalf.				
	28 24	How often do you buy lottery tickets?	03 0 01	OMultipl
			e per v	veek
		Would you say	04 0 02	O About
		01 "Multiple tickets per week"	one per v	
		02 "About one ticket per week"	05 0 03	O About
		03 "About once a month"		
		04 "A few times a year"	once a r	
		05 "Less than 1 ticket per year average my	06 0 04	A few
		<u>your</u> adult life"	times a y	vear ear
		06 "Never purchased a lottery ticket"	07 0 05	OLess
			than once	e per year
			08 0 06	O Never
				Don't know
				Refused
	29 25	How often do you go to the casino to		At least once a
	2323	gamble?		veek
		<u></u>	· ·	
		Would you say		At least once a
		01 "At least once a week"		nonth
		02 "At least once a month"	03 O A	At least once a
		03 "At least once a year"	y	vear ear
		04 "Less than once a year"05 "I've never	04 O L	ess than once a
		been to the casino"	year	
			Ī	've never been
		If 05, skip to 32.		o the casino
			1	Oon't know
				Refused
			ו ט פפפ	veruseu







Respondent ID: «Unique Identifier»

	and the second second	
30 26	When you go to the casino to gamble, do	01 O Yes
	you set a spending limit for yourself ahead	02 O No
	of time?	03 O Sometimes
	04 V	888 O Don't know
	01 Yes.	999 O Refused
	02 No.	
	03 Sometimes	
	If 02, skip to 32.	
31 27	How often do you exceed the spending limit	01 [] Always
3±27	you set for yourself?	02 [] Very Often
	you set for yoursell:	03 [] Fairly Often
	01 Always	04 [] Sometimes
	02 Very Often	05 [] Almost Never
	03 Fairly Often	06 [] Never
	04 Sometimes	20 [] (1000)
	05 Almost Never	
	06 Never	
32	If you want to buy something that you really	07 [] Save up for it
	want but don't need and you don't currently	08 [] Take out a loan
	have enough cash, which of the following do	09 []—Put it on layaway
	you do:	10 Borrow money
		from a friend or
	01 "Save up for it"	
	02 "Take out a loan"	relative
	03 "Put it on layaway"	11 [] Sell some
	04 "Borrow money from a friend or relative"	possessions
	05 "Sell some possessions"	12 [] Credit card
	06 "Credit card"	13 [] Rent to own
	07 "Rent to Own"	14 [] Do not buy the
	08 "Do not buy the item" 777 "Other"	item
	777 Valti	777 [] Other
		888 [] Don't know
		999 [] Refused
33 28	How would you describe your overall	01 O Excellent
	financial situation? Would you say	02 O Very good
	"excellent", "very good", "ok", "not very	03 O OK
	good", or "bad"?	04 O Not very good
		05 O Bad







100	Read Aloud: I am going to read out some attitude and beh	avior state	ment	s. I would like to
~ ""	know how much you agree or disagree that each of the sta			
	Please again use a scale of 1 to 5, where 1 tells me that wh		• •	
	agreestrongly agree, agree, feel neutrally, disagree, or stro			•
	statement describes you and 5 shows that you completely			iat the <u>cacii</u>
	statement describes you and 5 shows that you completely	uisagree. .		
	34 My financial situation is a source of stress in	01	0	Completely
	my life.	<u>s</u>	trong	<mark>ly</mark> agree
		02	0	2 Agree
	01 Completely Strongly agree	03	0	Neutral 3
	02 Agree 2	04	0	Disagree4
	03 Neutral3	05	0	Completely
	04 <u>Disagree</u> 4 05 Completely Strongly disagree			<u>ly</u> disagree
	05 completely <u>strollgly</u> disagree	888	0	Don't know
		999	0	Refused
	35 Before I buy something I carefully consider	01	0	Strongly agree
	whether I can afford it.	02	0	Agree
		03	0	Neutral
	01 Strongly agree	04	0	Disagree
	<u>02 Agree</u>	<u>05</u>	0	Strongly
	03 Neutral	_		<u>disagree</u>
	<u>04 Disagree</u>	01	0	- Completely
	05 Strongly disagree	_		agree
	01 Completely agree	02	0	2
	02 2	03	_0_	3
	0 3 3 04 4	04	0	4
	05 Completely disagree	05	-	Completely
	os completely disagree	_		disagree
		888	0	Don't know
		999	0	Refused







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36	I tend to live for today and let tomorrow take	01	0	Strongly agree
	care of itself.	02	0	Agree
		03	0	<u>Neutral</u>
	01 Strongly agree	04	0	<u>Disagree</u>
	02 Agree	05	0	Strongly
	03 Neutral			disagree
	04 Disagree	01	0	Completely
	05 Strongly disagree	_		agree
	01 Completely agree	02		•
	02 2		•	
	03 3	03	- 0	
	04-4	04 —	_0_	4
	05 Completely disagree	05	0	Completely
	, , , , , , , , , , , , , , , , , , ,	-		disagree
		888	0	Don't know
		999	0	Refused
37	In a typical month, it is difficult for me to cover	01	0	Strongly agree
	my expenses and pay all my bills.	02	0	<u>Agree</u>
		03	0	Neutral
	01 Strongly agree	<u>03</u> 04		Neutral Disagree
	01 Strongly agree 02 Agree		0	
		04	0	<u>Disagree</u>
	02 Agree	04	0	<u>Disagree</u> <u>Strongly</u>
	02 Agree 03 Neutral	04 05	0 0 0	Disagree Strongly disagree Completely
	02 Agree 03 Neutral 04 Disagree	04 05 01	0 0 0	Disagree Strongly disagree
	02 Agree 03 Neutral 04 Disagree 05 Strongly disagree	04 05 01 - 02	0 0 0	Disagree Strongly disagree Completely
	02 Agree 03 Neutral 04 Disagree 05 Strongly disagree 01 Completely agree	04 05 	0 0 0	Disagree Strongly disagree Completely
	02 Agree 03 Neutral 04 Disagree 05 Strongly disagree 01 Completely agree 02 2	04 05 01 	0 0 0	Disagree Strongly disagree Completely agree 2 3
	02 Agree 03 Neutral 04 Disagree 05 Strongly disagree 01 Completely agree 02 2 03 3	04 05 	0 0 0	Disagree Strongly disagree Completely
	02 Agree 03 Neutral 04 Disagree 05 Strongly disagree 01 Completely agree 02 2 03 3 04 4	04 05 01 	0 0 0	Disagree Strongly disagree Completely agree 2 3
	02 Agree 03 Neutral 04 Disagree 05 Strongly disagree 01 Completely agree 02 2 03 3 04 4	04 05 01 	0 0 0	Disagree Strongly disagree Completely agree 2 3 4 Completely







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	38	I am confident that I could come up with	01	0	Strongly agree
		\$2000 if an unexpected need arose within the	02	0	Agree
		next month.	03	0	Neutral
			04	0	<u>Disagree</u>
		01 Strongly agree	05	0	Strongly
		02 Agree	_		disagree_
		03 Neutral	01	0	- Completely
		<u>04 Disagree</u>	_		agree
		05 Strongly disagree	02	_	
		01 Completely agree	03	0	2
		02 2		J	-3
		03 3	04	-0-	_4
		04 4	05	0	- Completely
		05 Completely disagree	_		disagree
'					
			888	0	Don't know
			999	0	Refused
A Clarify that	39	I am willing to take a risk financially if there is	01	0	Strongly agree
the chance is not		a chance of substantial gain.	02	0	Agree_
a guarantee.			03	0	Neutral
			04	0	<u>Disagree</u>
			05	0	Strongly
		01 Strongly agree	_		disagree_
		02 Agree	01	0	Completely
		03 Neutral			
			_		agree
		04 Disagree	- 02	0	agree -2
		04 Disagree 05 Strongly disagree	02	0	 agree 2 2
		04 Disagree 05 Strongly disagree 01 Completely agree	03	0	— agree — 2 — 3
		04 Disagree 05 Strongly disagree 01 Completely agree 02 2	03 04	0	— 2 — 3 —4
		04 Disagree 05 Strongly disagree 01 Completely agree 02 2 03 3	03	0 0	— 2 — 3 —4 —Completely
		04 Disagree 05 Strongly disagree 01 Completely agree 02 2 03 3 04 4	03 04	0 0 0 0	—2 —3 —4 —Completely —disagree
		04 Disagree 05 Strongly disagree 01 Completely agree 02 2 03 3	03 04	0 0 0	— 2 — 3 —4 —Completely







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40	I set long term financial goals of five years or	01	0	Strongly agree
	more and strive to achieve them.	02	0	<u>Agree</u>
		03	0	Neutral
	01 Strongly agree	04	0	Disagree
	02 Agree	<u>05</u>	0	Strongly
	<u>03 Neutral</u>	_		disagree
	<u>04 Disagree</u>	01	0	- Completely
	05 Strongly disagree	_		agree
	01 Completely agree	02		
	02 2	03		
	03 3		_0_	~
	04-4			
	05 Completely disagree	05	_0_	Completely
		-		disagree
		888	0	Don't know
		999	0	Refused
41	The purpose of money is for it to be spent.	01	0	Completely
		_		agree
	01 Completely agree	02		•
	02_2	03		
	03 3			
	04 4	04 —		•
	05 Completely disagree	05 —	-0 -	Completely
	06 -	-		disagree
		888	_0_	—Don't know
		999		Refused
42	I often find that I regret spending money. I	01	0	
	wish that when I had cash, I was better	02	0	Agree
	disciplined and saved my money rather than	03	0	Neutral
	spent it.	04	0	<u>Disagree</u>
		05	0	Strongly
	01 Strongly agree	_		disagree
	02 Agree	01	0_	Completely
	03 Neutral	_		agree
	04 Disagree	02	0	•
	05 Strongly disagree	03	_0_	_
	01 Completely agree		_	_
	02—2	04	0	•
	03 3	05	0	Completely
	04 4	-		disagree
	05—Completely disagree	888	0	Don't know







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4	I demand the highest quality in everything I do.	01 O Strongly agree
		02 O Agree
	01 Strongly agree	03 O Neutral
	02 Agree	04 O Disagree
	<u>03 Neutral</u>	05 O Strongly
	<u>04 Disagree</u>	<u>disagree</u>
	05 Strongly disagree	01 O Completely
	01 Completely agree	agree
	02 - 2	02 0 2
	03 3	03 0 3
	04-4	
	05 Completely disagree	04 0 4
		05 O Completely
		888 O Don't know
		999 O Refused
4	1 have trouble finishing or completing my tasks.	01 O Strongly agree
		02 O Agree
	01 Strongly agree	03 O Neutral
	<u>02 Agree</u>	04 O Disagree
	03 Neutral	05 O Strongly
	<u>04 Disagree</u>	<u>disagree</u>
	05 Strongly disagree	01 O Completely
	01 Completely agree	agree
	02 - 2	02 0 2
	03 3	03 0 3
	04-4	
	05 Completely disagree	04 0 4
		05 O Completely
		disagree
		888 O Don't know







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	45		01 O Strongly agree
		or nothing to do with it.	<u>02 O Agree</u>
			03 O Neutral
		01 Strongly agree	04 O Disagree
		<u>02 Agree</u>	05 O Strongly
		03 Neutral	<u>disagree</u>
		<u>04 Disagree</u>	01 O Completely
		05 Strongly disagree	agree
		01 Completely agree	02 0 2
		02 2	03 0 3
		03 3	04 0 4
		04 4	
		05 Completely disagree	05 O Completely
			disagree
			888 O Don't know
			999 O Refused
>>	46	Suppose the credit union held a raffle and you	01
		won. You have a choice: you can collect \$50 in	02 O S100 in one
		cash today or \$100 in cash one month from	
		today. Which would you choose?	888 O Don't know
			999 O Refused
		01 \$50 today	399 O Reiuseu
		02 \$100 in one month	
		[If 02, skip to 48]	
→	47	en, you present to recent the total in that mot	01 0 \$50 today
-		scenario. Now say you had the choice between	02
		collecting the \$50 cash today and collecting	month
		\$150 in 1 month? Which would you choose?	888 O Don't know
		01 \$50 today	999 O Refused
		02 \$150 in one month	
		[Skip to 49]	
	48	Ok, you're willing to wait 1 month for \$100	01 0 \$50 today
		instead of \$50 today. Now let's say the choice	02 O \$75 in one
		is between collecting a \$50 cash prize today or	month
		\$75 in 1 month. Which would you choose?	888 O Don't know
			999 O Refused
		01 \$50 today	999 U Ketused
		02 \$75 in one month	
		•	

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Respondent ID: «Unique Identifier»

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

bb	49	Suppose you were choosing between	01	0	\$50 in 6 months
		collecting \$50 in cash 6 months from today or	02	0	\$100 in 7
		\$100 in cash 7 months from today. Which			months
		would you choose?	888	0	Don't know
			999	0	Refused
		01 \$50 in 6 months	333	U	Neruseu
		02 \$100 in 7 months			
		[If 02, skip to 51]			
>>	50	Ok, you prefer to receive \$50 in 6 months.	01	0	\$50 in 6 months
<u> </u>	30	Now say you had the choice between	02		\$150 in 7
		collecting the \$50 in 6 months and collecting	02		
		\$150 in 7 months? Which would you choose?	•		months
		7130 III 7 IIIOIICII3: WIIICII Wodia you choose:	888		
		01 \$50 in 6 months	999	- 0-	Refused
		02 \$150 in 7 months			
		02 \$130 III 7 III OII (II)			
		[Skip to 52]			
	51	Ok, you're willing to wait 7 months for \$100	01	0	\$50 in 6 months
		instead of getting \$50 in 6 months. Now let's	Ω2	0	\$75 in 7 months
		say the choice is between collecting a \$50 cash	000	_	Don't know
		prize in 6 months or \$75 in 7 months. Which	000	•	Refused
		would you choose?	999		Nerusea
		01 \$50 in 6 months			
		02 \$75 in 7 months			
Put decimal	52	Suppose you put \$100 into a no fee savings			
place in	32	account with a guaranteed interest rate of 2%			
P		per year. You don't make any further			
appropriate box.		payments into this account and you don't	555	_	Don't know
		withdraw any money. How much would be in	999	_0_	Refused
		the account at the end of the first year, once			
		the interest payment is made?			
	53	How much would be in the account at the end	01	0	More than \$110
		of five years? Would it be:	02	•	
			02		
		01 More than \$110			
		02 Exactly \$110	04	- U	It is impossible
		03 Less than \$110			to tell from the
		04 It is impossible to tell from the information			information
		given	-		given
			888	0	Don't know
1			000	0	Refused

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Respondent ID: «Unique Identifier»

(1)	Read A	loud: Now I'm going to read out a list of items. After	I read each	one, p	lease tell me
•	whethe	r you think it can affect the amount of interest that y	ou would p	ay on a	a bank loan.
	The firs				
	54	Your credit rating? Would you say	01	0	Yes – this
					affects the
		01 Yes – this affects the amount of interest you			amount of
		would pay on a bank loan.			interest.
		02 No – this does NOT affect the amount of	02	0	No – this
		interest you would pay on a bank loan.			does NOT
					affect the
					amount of
					interest.
			888	0	Don't know
			999	0	Refused
	55-	The amount of money you have in savings?	01	0	Yes – this
					affects the
		01 Yes – this affects the amount of interest you			amount of
		would pay on a bank loan.			interest.
		02 No – this does NOT affect the amount of	02	0	No – this
		interest you would pay on a bank loan.	02	O	does NOT
					affect the
					amount of
					interest.
			000	_	
			888 999	0	Don't know Refused
	56	Your annual income?	01	0	Yes – this
	30	Tour amidur meome:	01	O	affects the
		01 Yes – this affects the amount of interest you			amount of
		would pay on a bank loan.			interest.
		02 No – this does NOT affect the amount of	02	0	No – this
		interest you would pay on a bank loan.	02	U	
					does NOT
					affect the
					amount of
					interest.
			888	0	Don't know
			999	0	Refused







Respondent ID: «Unique Identifier»

u .				
5	Your health?	01	0	Yes – this
				affects the
	01 Yes – this affects the amount of interest you			amount of
	would pay on a bank loan. 02 No – this does NOT affect the amount of			interest.
	interest you would pay on a bank loan.	02	0	No – this
	interest you would pay on a bank loan.			does NOT
				affect the
				amount of
				interest.
		888	0	Don't know
		999	0	Refused
58	Your age?	01	0	Yes – this
				affects the
	01 Yes – this affects the amount of interest you			amount of
	would pay on a bank loan. 02 No – this does NOT affect the amount of			interest.
	interest you would pay on a bank loan.	02	0	No – this
	interest you would pay on a bank roan.			does NOT
				affect the
				amount of
				interest.
		888	0	Don't know
		999	0	Refused
59	How much you borrow overall?	01	0	Yes – this
				affects the
	01 Yes – this affects the amount of interest you			amount of
	would pay on a bank loan. 02 No – this does NOT affect the amount of			interest.
	interest you would pay on a bank loan.	02	0	No – this
	meet est year would pay on a bank roam			does NOT
				affect the
				amount of
				interest.
		888	0	Don't know
		999	0	Refused







Respondent ID: «Unique Identifier»

lΓ		60-	How long you take to repay the loan?	01	0	Yes – this
						affects the
			01 Yes – this affects the amount of interest you			amount of
		would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.			interest.	
			02	0	No – this	
					does NOT	
					affect the	
						amount of
						interest.
				888	0	Don't know
L				999	0	Refused

TIME COMPLETED SURVEY (HHMM):		

