



	Initials
Surveyor	_
Complete	0
Incomplete	0
meompiete	0

Respondent ID: «Unique Identifier»

Incomplete		0					
St. Louis Commur	nity Cr	edit Union Credit	Builder Loan – Baseline Survey	y Pilot			
DATE SURVEY (M	IMDD	YY):					
TIME STARTED SU	JRVE\	(ннмм):					
	BLOCK A: PERSONAL INFORMATION						
Λ		Question Asked					

		BLOCK A: PERSONAL INFORMATION			
$oldsymbol{\Lambda}$		Question Asked			
	1	Enter Surveyor ID			
	2	Branch	01	0	Chippewa
			02	0	Dellwood
			03	0	Forest Park
			04	0	Graham Rd.
			05	0	University City
	3	Enter Member Name First	_ _		_ _ _ _ _ _ _ _
		Middle Initial	_		
		Last		_	_ _ _
				_ _ _	_ _ _
		Generational Suffix (eg, Sr., Jr., III, etc.)	_ _		







	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
	5	What is the second best phone number to reach	03 O Work
	3	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
		That is your carrent maning address.	
		Church	
		Street	
		Street 2	
		City	
		State	_ _
		Zip Code	
			''''''''
NN.	7	Do you live at this address?	01 O Yes
	,		02 O No
		01 Yes	
		02 No	
		[If 01, skip to 9]	







	8	What is the address where you currently live?	
		Street	
		Street 2	
		City	
		State	I_I_I
		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>>







BLOCK B: DEMOGRAPHIC INFORMATION								
	12	What is your gender?		01	0	Female		
				02	0	Male		
		01 Female						
	40	02 Male						
	13	What is your ethnicity or origin?		01	0	Hispanic or Latino		
		01 Hispanic or Latino		02	0	Not Hispanic or		
		02 Not Hispanic or Latino				Latino		
	1.4	•		01	r 1	American Indian		
	14	What is your race? <u>Please select one or more.</u>		01	[]			
		01 American Indian or Alaska Native				or Alaska		
		02 Asian				Native		
		03 Black or African-American		02	[]	Asian		
		04 Native Hawaiian or Other Pacific Islander		03	[]	Black or African-		
		05 White				American		
				04	[]	Native Hawaiian		
						or Other Pacific		
						Islander		
				05	[]	White		
				777	[]	Other		
	45			04				
	15	Are you married?		01	0	Yes No		
				02 888	0	NO Don't know		
				999	0	Refused		
				333	Ū	nerasea		
	16	Do you share an active credit card with your		01	0	Yes		
		spouse or other family member?		02	0	No		
				888	0	Don't know		
^				999	0	Refused		
This means	17	How many adults live in your household,	_	- —	I			
that the adult		including you? Please only include in this number individuals with whom you share finances –						
lives at the house		meaning you are dependent on a shared or	_	لـــاد	l			
50% of the time 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.								







A This means	18	How many children live in your household?				
that the child						
lives at the house			L	Ш		
50% of the time				888	0	Don't know
or more. Children				999	0	Refused
are defined as				333	Ū	nerasea
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.						
	10			04		
	19	What was your annual household income in		01	0	Less than \$10,000
		2013?		02	0	\$10,000-\$19,999
		01 Less than \$10,000?		03	0	\$20,000-\$29,999
		02 \$10,000 - \$19,999?		04	0	\$30,000-\$39,999
		03 \$20,000 - \$29,999?		05	0	\$40,000-\$49,999
		04 \$30,000 - \$39,999?		06	0	\$50,000 or more
		05 \$40,000 - \$49,999?		888	0	Don't know
		06 \$50,000 or more?		999	0	Refused
A Be sure to	20	What is the highest level of schooling you've		01	0	Less than 9 th gr.
read all		completed?		02	0	Some HS
responses/				03	0	HS grad.
distinguish		01 Less than 9th grade		04	0	GED
between		02 Some High school 03 High school Graduate		05	0	Trade School
graduating and partial		04 GED		06	0	Some College
completion.		05 Trade School		07	0	Associates Degree
Compicción		06 Some College		08	0	Bachelor's Degree
		07 Associates Degree		09	0	Master's Degree
		08 Bachelor's Degree		10	0	Professional Deg.
		09 Master's Degree		11	0	Doctorate Degree
		10 Professional Degree		888	0	Don't know
		11 Doctorate Degree		999	0	Refused
		BLOCK C: FINANCIAL INFORM	1ATIO	N		







	24			04		
	21	In the past 12 months , have you checked your		01	0	Yes
		credit score?		02	0	No
		04.4		888	0	Don't know
		01 Yes		999	0	Refused
Λ	22	02 No		- 01		
This is not	22	In the past 12 months , have you obtained a copy		01	0	Yes
their credit score		of your credit report?		02	0	No
but their credit				888	0	Don't know
report/ record.		01 Yes		999	0	Refused
		02 No				.,
	23	Have you had difficulty getting approved for		01	0	Yes
		loans in the past three years?		02	0	No
				03	0	I have not tried
		01 Yes				to get approved
		02 No			_	for a loan.
		03 I have not tried to get approved for a loan.		888	0	Don't know
				999	0	Refused
A Include	24	Are you saving in any of the following ways?	01	[]		Saving cash at
amount saved		How much in total do you currently have saved in				home/in wallet
below each that		each way?			\$	
apply. This		·	02		٧١	Making danasits
should be a		01 Saving cash at home or in wallet	02	[]		Making deposits
"snapshot" of		02 Making deposits into a savings account at		into		savings
what the		another financial institution		accou	nt	
respondent		03 Buying financial investment products, other		:	\$	
currently has		than pension funds	03	[]		Buying fin
saved up in each		04 401k/Retirement Plan				investment
of the options		05 Prepaid cards				products
applicable.		06 I have not been actively saving (I don't save/I			\$	
		have no money to save)	04	[]	۷۱	401k/Retirement
		777 Other way (including remittances, buying	04			
		property)			4.	Plan
					\$	
			05	[]		Prepaid cards
					\$	
			777	' []]	Other way
					\$	
			06	[]		I have not been
						actively saving
			888	3 []		Don't know
			999			Refused
			JJJ	<u>′ []</u>		Neruseu







Λ					4= 655
This	25	Not including any mortgages or auto loans, what	01	0	Less than \$5,000
includes debts in		is the size of your household's overall debt (eg	02	0	\$5000 - \$9,999
deferment, grace		credit card debt, student debt, payday loans	03	0	\$10,000-\$20,000
period, or not yet		(small, short-term unsecured loans))?	04	0	Above \$20,000
in repayment.			888	0	Don't know
		01 Less than \$5,000	999	0	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	0	Below \$100
		payments toward this debt?	02	0	\$100 - \$199
		01. Balani (100	03	0	\$200 - \$300
		01 Below \$100 02 \$100 - \$199	04	0	Above \$300
		03 \$200 - \$300	888	0	Don't know
		04 Above \$300	999	0	Refused
A Cosign	27	Have you ever cosigned on a loan for another	01	0	Yes
means to sign		person?	02	0	No
onto a loan with			888	0	Don't know
another person,			999	0	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	How often do you buy lottery tickets?	03	0	Multiple per
					week
		Would you say	04	0	About one per
		01 "Multiple tickets per week"			week
		02 "About one ticket per week"	OE	0	About once a
		03 "About once a month"	05	0	
		04 "A few times a year"			month
		05 "Less than 1 ticket per year average my	06	0	A few times a
		adult life"			year
		06 "Never purchased a lottery ticket"	07	0	Less than once
					per year
			08	0	Never
			888	0	Don't know
			999	0	Refused
	29	How often do you go to the casino?	01	0	At least once a
					week
		Would you say	02	0	At least once a
		01 "At least once a week"			month
		02 "At least once a month"	03	0	At least once a
		03 "At least once a year"			year
		04 "Less than once a year"05 "I've never been to the casino"	04	0	Less than once a
		been to the casmo		year	Less than once a
		If 05, skip to 32.	05	0	I've never been
			03	U	to the casino
			000	_	
			888	0	Don't know Refused
	30	When you go to the casino, do you set a	999 01	0	Yes
	30	spending limit for yourself ahead of time?		_	
		spending innictor yoursen ahead of time:	02	0	No
		01 Yes.	03	0	Sometimes
		02 No.	888	0	Don't know
		03 Sometimes	999	0	Refused
		If 02 chin to 22			
	31	If 02, skip to 32. How often do you exceed the spending limit	01	[]	Always
	31	you set for yourself?	01	[]	Very Often
		you set for yourself:	03	[]	Fairly Often
		01 Always	04	[]	Sometimes
		02 Very Often	05	[]	Almost Never
		03 Fairly Often	06	[]	Never
		04 Sometimes		- -	
		05 Almost Never			
I		06 Never			







1				
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
	01 "Save up for it"			from a friend or
	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" 08 "Do not buy the item"	14	[]	Do not buy the
	777 "Other"	i	tem	
		777	[]	Other
		888	[]	Don't know
		999	[]	Refused
33	How would you describe your overall	01	0	Excellent
	financial situation? Would you say	02	0	Very good
	"excellent", "very good", "ok", "not very	03	0	OK
	good", or "bad"?	04	0	Not very good
		05	0	Bad







	Read Aloud: I am going to read out some attitude and behavior statements. I would like to								
•	know h	know how much you agree or disagree that each of the statements applies to you, personally.							
	Please a	Please again use a scale of 1 to 5, where 1 tells me that you completely agree that the							
	stateme	statement describes you and 5 shows that you completely disagree:							
		· · · · · ·							
	34	My financia	al situation is a source of stress in	01	0	Completely			
		my life.				agree			
				02	0	2			
			ompletely agree	03	0	3			
		02 2		04	0	4			
		03 3 04 4		05	0	Completely			
		_	ompletely disagree			disagree			
		05 66	ompletely disagree	888	0	Don't know			
				999	0	Refused			
	35	Before I bu	y something I carefully consider	01	0	Completely			
			can afford it.			agree			
				02	0	2			
		01 Co	ompletely agree	03	0	3			
		02 2		03	0	4			
		03 3				-			
		04 4		05	0	Completely			
		05 Cc	ompletely disagree	000	_	disagree			
				888	0	Don't know			
	36	I tand to liv	ve for today and let tomorrow take	999 01	0	Refused Completely			
	30	care of itse		01	O				
		care or rese		02	_	agree			
		01 Cc	ompletely agree	02	0	2			
		02 2	, , ,	03	0	3			
		03 3		04	0	4			
		04 4		05	0	Completely			
		05 Cd	ompletely disagree			disagree			
				888	О	Don't know			
				999	0	Refused			
	37	, ,	month, it is difficult for me to cover	01	0	Completely			
		my expens	es and pay all my bills.			agree			
		01 Ca	ampletely agree	02	0	2			
		02 2	ompletely agree	03	0	3			
		03 3		04	0	4			
		04 4		05	0	Completely			
		_	ompletely disagree			disagree			
			. , ,	888	0	Don't know			
				999	0	Refused			







	38	I am confident that I could come up with	01	0	Completely
		\$2000 if an unexpected need arose within the			agree
		next month.	02	0	2
			03	0	3
		01 Completely agree	04	0	4
		02 2 03 3	05	0	Completely
		04 4			disagree
		05 Completely 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	Completely
the chance is not		a chance of substantial gain.			agree
a guarantee.			02	0	2
			03	0	3
		01 Completely agree	04	0	4
		02 2	05	0	Completely
		03 3			disagree
		04 4	888	0	Don't know
		05 Completely disagree	999	0	Refused
	40	I set long term financial goals of five years or	01	0	Completely
		more and strive to achieve them.			agree
			02	0	2
		01 Completely agree	03	0	3
		02 2	04	0	4
		03 3 04 4	05	0	Completely
		05 Completely disagree			disagree
		os completely alloughed	888	0	Don't know
			999	Ō	Refused
	41	The purpose of money is for it to be spent.	01	0	Completely
					agree
		01 Completely agree	02	0	2
		02 2	03	0	3
		03 3	04	0	4
		04 4 05 Completely disagree	05	О	Completely
		06			disagree
			888	О	Don't know
			999	0	Refused







	2 I often find that I regret spending money. I	01	0	Completely
	wish that when I had cash, I was better	01	U	
	disciplined and saved my money rather than	0.0	_	agree
	spent it.	02	0	2
	sperie it.	03	0	3
	01 Completely agree	04	0	4
	02 2	05	0	Completely
	03 3			disagree
	04 4	888	0	Don't know
	05 Completely disagree	999	0	Refused
		04		Camadatah
4	I demand the highest quality in everything I do.	01	0	Completely
	01 Completely agree			agree
	01 Completely agree	02	0	2
	03 3	03	0	3
	03 3	04	0	4
	05 Completely disagree	05	0	Completely
	06			disagree
		888	0	Don't know
		999	0	Refused
4	I have trouble finishing or completing my tasks.	01	0	Completely
				agree
	01 Completely agree	02	0	2
	02 2	03	0	3
	03 3	04	0	4
	04 4	05	0	Completely
	05 Completely disagree	03	U	
		000	•	disagree
		888	0	Don't know
	5 Success is a matter of hard work; luck has little	999 01	0	Refused Completely
	or nothing to do with it.	01	U	•
	or nothing to do with it.	00	_	agree
	01 Completely agree	02	0	2
	02 2	03	0	3
	03 3	04	0	4
	04 4	05	0	Completely
	05 Completely disagree			disagree
		888	0	Don't know
		999	0	Refused







					4
>>	46	Suppose the credit union held a raffle and you	01	0	\$50 today
		won. You have a choice: you can collect \$50 in	02	0	\$100 in one
		cash today or \$100 in cash one month from			month
		today. Which would you choose?	888	0	Don't know
		01 \$50 today	999	0	Refused
		02 \$100 in one month			
		02 \$100 III ONE MONUI			
		[If 02, skip to 48]			
>>	47	Ok, you prefer to receive \$50 today in that first	01	0	\$50 today
		scenario. Now say you had the choice between	02	0	\$150 in one
		collecting the \$50 cash today and collecting			month
		\$150 in 1 month? Which would you choose?	888	0	Don't know
		01 \$50 today	999	0	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	0	\$75 in one
		is between collecting a \$50 cash prize today or			month
		\$75 in 1 month. Which would you choose?	888	0	Don't know
			999	Ö	Refused
		01 \$50 today			
		02 \$75 in one month	24		ĠEO: 6 :1
>>	49	Suppose you were choosing between	01	0	\$50 in 6 months
		collecting \$50 in cash 6 months from today or \$100 in cash 7 months from today. Which	02	0	\$100 in 7
		would you choose?			months
		would you choose:	888	0	Don't know
		01 \$50 in 6 months	999	0	Refused
		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
		Now say you had the choice between	02	0	\$150 in 7
		collecting the \$50 in 6 months and collecting			months
		\$150 in 7 months? Which would you choose?	888	0	Don't know
		04 650 : 6	999	Ō	Refused
		01 \$50 in 6 months			
		02 \$150 in 7 months			
		[Skip to 52]			
		Fr			







	51	Ok, you're willing to wait 7 months for \$100 instead of getting \$50 in 6 months. Now let's say the choice is between collecting a \$50 cash prize in 6 months or \$75 in 7 months. Which would you choose?	01 02 888 999	0 0 0	\$50 in 6 months \$75 in 7 months Don't know Refused
		01 \$50 in 6 months 02 \$75 in 7 months			
Put decimal place in appropriate box.	52	Suppose you put \$100 into a no feesavings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made?	01 \$ 888 999	0 0	Don't know Refused
	53	How much would be in the account at the end of five years? Would it be:	01 02	0	More than \$110 Exactly \$110
		, ,	03	0	Less than \$110
		01 More than \$110 02 Exactly \$110	04	0	It is impossible
		03 Less than \$110 04 It is impossible to tell from the information given			to tell from the information given
			888 999	0 0	Don't know Refused







(1)	Read Aloud: Now I'm going to read out a list of items. After I read each one, please tell n							
•		whether you think it can affect the amount of interest that you would pay on a bank loan.						
	The first							
	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 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			
	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	Ü	does NOT			
					affect the			
					amount of			
			000	_	interest.			
			888 999	0	Don't know Refused			
	56	Your annual income?	01	0	Yes – this			
	30	rour annual income:	01	U	affects the			
		01 Yes – this affects the amount of interest you						
		would pay on a bank loan.			amount of			
		02 No – this does NOT affect the amount of		_	interest.			
		interest you would pay on a bank loan.	02	0	No – this			
					does NOT			
					affect the			
					amount of			
					interest.			
			888	0	Don't know			
			999	0	Refused			







57	Your health?	01	0	Yes – this
	Tour neutti:	01	O	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
				does NOT
				affect the
				amount of
				interest.
		888	0	Don't know
		999	0	Refused
58	Your age?	01	0	Yes – this
	Od Var this effects the amount of interest case			affects the
	01 Yes – this affects the amount of interest you would pay on a bank loan.			amount of
	02 No – this does NOT affect the amount of			interest.
	interest you would pay on a bank loan.	02	0	No – this
	mice est you would pay on a sum roum			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.			interest.
	02 No – this does NOT affect the amount of 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	Ō	Refused







	60	How long you take to repay the loan?	01	0	Yes – this
	01 Yes – this affects the amount of interest you				affects the
				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
			999	0	Refused

TIME COMPLETED SURVEY (HHMM):		Ш	

