

OMB Control Number: 3170-0044



	<i>Initials</i>
Surveyor	_ _
Complete	O
Incomplete	O

Respondent ID:  
«Unique Identifier»

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

DATE SURVEY (MMDDYY):

TIME STARTED SURVEY (HHMM):

BLOCK A: PERSONAL INFORMATION		
	Question Asked	
1	Enter Surveyor ID	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
2	Branch	01 <input type="radio"/> Chippewa 02 <input type="radio"/> Dellwood 03 <input type="radio"/> Forest Park 04 <input type="radio"/> Graham Rd. 05 <input type="radio"/> University City
3	Enter Member Name	First <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Middle Initial <input type="text"/> <input type="text"/> <input type="text"/> Last <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Generational Suffix (eg, Sr., Jr., III, etc.) <input type="text"/> <input type="text"/> <input type="text"/>



Respondent ID:  
«Unique Identifier»

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

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



Respondent ID:  
«Unique Identifier»

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	_ _
		Zip Code	_ _ _ _ _ _ _ _ _ _ _ _ _
▶▶	9	Have you moved addresses in the past 5 years? 01 Yes 02 No <b>[If 02, skip to 11]</b>	01 <input type="radio"/> Yes 02 <input type="radio"/> No
	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>>**



Respondent ID:  
«Unique Identifier»

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

BLOCK B: DEMOGRAPHIC INFORMATION		
12	What is your gender?  01 Female 02 Male	01 <input type="radio"/> Female 02 <input type="radio"/> Male 888 <input type="radio"/> Don't Know <del>03</del> <del>999</del> <input type="radio"/> Refused
13	What is your ethnicity or origin?  01 Hispanic or Latino 02 Not Hispanic or Latino	01 <input type="radio"/> Hispanic or Latino 02 <input type="radio"/> Not Hispanic or Latino
14	What is your race? <i>Please select one or more.</i>  01 American Indian or Alaska Native 02 Asian 03 Black or African-American 04 Native Hawaiian or Other Pacific Islander 05 White	01 <input type="checkbox"/> American Indian or Alaska Native 02 <input type="checkbox"/> Asian 03 <input type="checkbox"/> Black or African-American 04 <input type="checkbox"/> Native Hawaiian or Other Pacific Islander 05 <input type="checkbox"/> White 777 <input type="checkbox"/> Other
15	Are you married?	01 <input type="radio"/> Yes 02 <input type="radio"/> No 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused
<del>16</del>	<del>Do you share an active credit card with your spouse or other family member?</del>	<del>01 <input type="radio"/> Yes 02 <input type="radio"/> No 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</del>
This means that the adult lives at the house 50% of the time or more. Adults are defined as people over 18 years old.	<del>17</del> 16 How many adults live in your household, including you? <i>Please only include in this number individuals with whom you share finances – meaning you are dependent on a shared or pooled income—since later survey questions will ask about the finances of the household.</i>	<input type="text"/> <input type="text"/> 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused

Formatted Table

Formatted: Numbered + Level: 1 + Numbering Style: 01, 02, 03, ... + Start at: 888 + Alignment: Left + Aligned at: 0.25" + Indent at: 0.5"

Formatted: Numbered + Level: 1 + Numbering Style: 01, 02, 03, ... + Start at: 999 + Alignment: Left + Aligned at: 0.25" + Indent at: 0.5"



Respondent ID:  
«Unique Identifier»

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

<p><b>▲ This means that the child lives at the house 50% of the time or more. Children are defined as 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.</b></p>	<p><del>18</del>17</p>	<p>How many children live in your household?</p>	<p><input type="text"/> <input type="text"/></p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	<p><del>18</del>18</p>	<p>What was your <del>annual</del> (household) income in <del>2013</del> the past twelve months?</p> <p>01 Less than \$10,000? 02 \$10,000 - <del>\$19,999</del> less than \$20,000? 03 \$20,000 - <del>\$29,999</del> less than \$30,000? 04 \$30,000 - <del>\$39,999</del> less than \$40,000? 05 \$40,000 - <del>\$49,999</del> less than \$50,000? 06 \$50,000 or more?</p>	<p>01 <input type="radio"/> Less than \$10,000 02 <input type="radio"/> \$10,000- <del>\$19,999</del> &lt; \$20,000 03 <input type="radio"/> \$20,000- <del>&lt;\$30,000</del> &lt; \$29,999 04 <input type="radio"/> \$30,000- <del>&lt;\$39,999</del> &lt; \$40,000 05 <input type="radio"/> \$40,000- <del>&lt;\$49,999</del> &lt; \$50,000 06 <input type="radio"/> \$50,000 or more 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>



Respondent ID:  
«Unique Identifier»

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

<p><b>▲ Be sure to read all responses/ distinguish between graduating and partial completion.</b></p>	<p><del>20</del>19</p>	<p>What is the highest level of schooling you've completed?</p> <p><del>01</del> <u>01</u> Some high school or less <del>01</del> <u>01</u> Less than 9th grade</p> <p><del>02</del> <u>02</u> Some High school</p> <p><del>02</del> <u>03</u> High school Graduate/<u>GED</u></p> <p><del>04</del> <u>04</u> GED</p> <p><del>05</del> <u>05</u> Trade School</p> <p><del>06</del> <u>03</u> Some College</p> <p><del>07</del> <u>03</u> <del>04</del> Associates Degree <u>College graduate</u></p> <p><del>08</del> <u>08</u> Bachelor's Degree</p> <p><del>09</del> <u>09</u> Master's Degree</p> <p><del>10</del> <u>10</u> Professional Degree</p> <p><del>11</del> <u>11</u> Doctorate Degree <del>45</del> <u>45</u> More than college</p>	<p>01 <input type="radio"/> <del>Less than 9<sup>th</sup> gr.</del> <u>HS Grad/GED</u></p> <p><del>02</del> <u>02</u> <input type="radio"/> <u>HS Grad/GED</u></p> <p><del>02</del> <del>03</del> <input type="radio"/> <u>Some HS College</u></p> <p><del>03</del> <del>04</del> <input type="radio"/> <u>HS grad. College grad</u></p> <p><del>04</del> <del>05</del> <input type="radio"/> <u>GED More than college</u></p> <p><del>05</del> <input type="radio"/> <u>Trade School</u></p> <p><del>06</del> <input type="radio"/> <u>Some College</u></p> <p><del>07</del> <input type="radio"/> <u>Associates Degree</u></p> <p><del>08</del> <input type="radio"/> <u>Bachelor's Degree</u></p> <p><del>09</del> <input type="radio"/> <u>Master's Degree</u></p> <p><del>10</del> <input type="radio"/> <u>Professional Deg.</u></p> <p><del>11</del> <input type="radio"/> <u>Doctorate Degree</u></p> <p>888 <input type="radio"/> Don't know</p> <p>999 <input type="radio"/> Refused</p>
<b>BLOCK C: FINANCIAL INFORMATION</b>			
	<p><del>20</del>20</p>	<p>In the past 12 months, have you checked your credit score?</p> <p>01 Yes</p> <p>02 No</p>	<p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p> <p>888 <input type="radio"/> Don't know</p> <p>999 <input type="radio"/> Refused</p>
<p><b>▲ This is not their credit score but their credit report/ record.</b></p>	<p><del>22</del>21</p>	<p>In the past 12 months, have you obtained a copy of your credit report?</p> <p>01 Yes</p> <p>02 No</p>	<p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p> <p>888 <input type="radio"/> Don't know</p> <p>999 <input type="radio"/> Refused</p>
	<p><del>23</del>22</p>	<p>Have you had difficulty getting approved for loans in the past three years?</p> <p>01 Yes</p> <p>02 No</p> <p>03 I have not tried to get approved for a loan.</p>	<p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p> <p>03 <input type="radio"/> I have not tried to get approved for a loan.</p> <p>888 <input type="radio"/> Don't know</p> <p>999 <input type="radio"/> Refused</p>





Respondent ID:  
«Unique Identifier»

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

<p><del>27</del> <b>27</b> <i>Cosign means to sign onto a loan with another person, 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.</i></p>	<p><del>27</del> <b>27</b></p>	<p>Have you ever cosigned on a loan for another person?</p>	<p>01 <input type="radio"/> Yes 02 <input type="radio"/> No 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	<p><del>28</del> <b>28</b> <del>24</del></p>	<p>How often do you buy lottery tickets?</p> <p><i>Would you say</i></p> <p>01 "Multiple tickets per week" 02 "About one ticket per week" 03 "About once a month" 04 "A few times a year" 05 "Less than 1 ticket per year average <del>my</del> <b>your</b> adult life" 06 "Never purchased a lottery ticket"</p>	<p>01 <input type="radio"/> 01 <input type="radio"/> Multiple per week 02 <input type="radio"/> 02 <input type="radio"/> About one per week 03 <input type="radio"/> 03 <input type="radio"/> About once a month 04 <input type="radio"/> 04 <input type="radio"/> A few times a year 05 <input type="radio"/> 05 <input type="radio"/> Less than once per year 06 <input type="radio"/> 06 <input type="radio"/> Never 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	<p><del>29</del> <b>29</b> <del>25</del></p>	<p>How often do you go to the casino <b>to gamble</b>?</p> <p><i>Would you say</i></p> <p>01 "At least once a week" 02 "At least once a month" 03 "At least once a year" 04 "Less than once a year" 05 "I've never been to the casino"</p> <p>If 05, skip to 32.</p>	<p>01 <input type="radio"/> At least once a week 02 <input type="radio"/> At least once a month 03 <input type="radio"/> At least once a year 04 <input type="radio"/> Less than once a year 05 <input type="radio"/> I've never been to the casino 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>





Respondent ID:  
«Unique Identifier»


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

	3026	<p>When you go to the casino <u>to gamble</u>, do you set a spending limit for yourself ahead of time?</p> <p>01 Yes. 02 No. 03 Sometimes</p> <p>If 02, skip to 32.</p>	<p>01 <input type="radio"/> Yes 02 <input type="radio"/> No 03 <input type="radio"/> Sometimes 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	3127	<p>How often do you exceed the spending limit you set for yourself?</p> <p>01 Always 02 Very Often 03 Fairly Often 04 Sometimes 05 Almost Never 06 Never</p>	<p>01 <input type="checkbox"/> Always 02 <input type="checkbox"/> Very Often 03 <input type="checkbox"/> Fairly Often 04 <input type="checkbox"/> Sometimes 05 <input type="checkbox"/> Almost Never 06 <input type="checkbox"/> Never</p>
	32	<p><del>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:</del></p> <p><del>01 "Save up for it"</del> <del>02 "Take out a loan"</del> <del>03 "Put it on layaway"</del> <del>04 "Borrow money from a friend or relative"</del> <del>05 "Sell some possessions"</del> <del>06 "Credit card"</del> <del>07 "Rent to Own"</del> <del>08 "Do not buy the item"</del> <del>777 "Other"</del></p>	<p><del>07 <input type="checkbox"/> Save up for it</del> <del>08 <input type="checkbox"/> Take out a loan</del> <del>09 <input type="checkbox"/> Put it on layaway</del> <del>10 <input type="checkbox"/> Borrow money from a friend or relative</del> <del>11 <input type="checkbox"/> Sell some possessions</del> <del>12 <input type="checkbox"/> Credit card</del> <del>13 <input type="checkbox"/> Rent to own</del> <del>14 <input type="checkbox"/> Do not buy the item</del> <del>777 <input type="checkbox"/> Other</del> <del>888 <input type="checkbox"/> Don't know</del> <del>999 <input type="checkbox"/> Refused</del></p>
	328	<p>How would you describe your overall financial situation? Would you say "excellent", "very good", "ok", "not very good", or "bad"?</p>	<p>01 <input type="radio"/> Excellent 02 <input type="radio"/> Very good 03 <input type="radio"/> OK 04 <input type="radio"/> Not very good 05 <input type="radio"/> Bad</p>



Respondent ID:  
«Unique Identifier»

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

	<p><b>Read Aloud:</b> I am going to read out some attitude and behavior statements. I would like to know how much you agree or disagree that each of the statements applies to you, personally. Please <u>again use a scale of 1 to 5, where 1 tells me that whether you completely agree, strongly agree, agree, feel neutrally, disagree, or strongly disagree that the each statement describes you and 5 shows that you completely disagree.</u></p>	
	<p>34 My financial situation is a source of stress in my life.</p> <p>01 <del>Completely</del> <u>Strongly</u> agree                  02 <u>Agree</u><del>2</del>                  03 <u>Neutral</u><del>3</del>                  04 <u>Disagree</u><del>4</del>                  05 <u>Completely</u> <del>Strongly</del> disagree</p>	<p>01 <input type="radio"/> <u>Completely</u> <u>Strongly</u> agree                  02 <input type="radio"/> <del>2</del> <u>Agree</u>                  03 <input type="radio"/> <u>Neutral</u><del>3</del>                  04 <input type="radio"/> <u>Disagree</u><del>4</del>                  05 <input type="radio"/> <u>Completely</u> <u>Strongly</u> disagree                  888 <input type="radio"/> Don't know                  999 <input type="radio"/> Refused</p>
	<p>35 Before I buy something I carefully consider whether I can afford it.</p> <p><u>01 Strongly agree</u>  <u>02 Agree</u>  <u>03 Neutral</u>  <u>04 Disagree</u>  <u>05 Strongly disagree</u>  <del>01 Completely agree</del>  <del>02 2</del>  <del>03 3</del>  <del>04 4</del>  <del>05 Completely disagree</del></p>	<p><u>01 <input type="radio"/> Strongly agree</u>  <u>02 <input type="radio"/> Agree</u>  <u>03 <input type="radio"/> Neutral</u>  <u>04 <input type="radio"/> Disagree</u>  <u>05 <input type="radio"/> Strongly</u> <u>disagree</u>  <del>01 <input type="radio"/> Completely</del> <del>agree</del>  <del>02 <input type="radio"/> 2</del>  <del>03 <input type="radio"/> 3</del>  <del>04 <input type="radio"/> 4</del>  <del>05 <input type="radio"/> Completely</del> <del>disagree</del>                  888 <input type="radio"/> Don't know                  999 <input type="radio"/> Refused</p>



Respondent ID:  
«Unique Identifier»

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

	<p>36 I tend to live for today and let tomorrow take care of itself.</p> <p><a href="#">01 Strongly agree</a>  <a href="#">02 Agree</a>  <a href="#">03 Neutral</a>  <a href="#">04 Disagree</a>  <a href="#">05 Strongly disagree</a>  <del>01 Completely agree</del>  <del>02 2</del>  <del>03 3</del>  <del>04 4</del>  <del>05 Completely disagree</del></p>	<p><a href="#">01 <input type="radio"/> Strongly agree</a>  <a href="#">02 <input type="radio"/> Agree</a>  <a href="#">03 <input type="radio"/> Neutral</a>  <a href="#">04 <input type="radio"/> Disagree</a>  <a href="#">05 <input type="radio"/> Strongly disagree</a>  <del>01 <input type="radio"/> Completely agree</del>  <del>02 <input type="radio"/> 2</del>  <del>03 <input type="radio"/> 3</del>  <del>04 <input type="radio"/> 4</del>  <del>05 <input type="radio"/> Completely disagree</del>  888 <input type="radio"/> Don't know  999 <input type="radio"/> Refused</p>
	<p>37 In a typical month, it is difficult for me to cover my expenses and pay all my bills.</p> <p><a href="#">01 Strongly agree</a>  <a href="#">02 Agree</a>  <a href="#">03 Neutral</a>  <a href="#">04 Disagree</a>  <a href="#">05 Strongly disagree</a>  <del>01 Completely agree</del>  <del>02 2</del>  <del>03 3</del>  <del>04 4</del>  <del>05 Completely disagree</del></p>	<p><a href="#">01 <input type="radio"/> Strongly agree</a>  <a href="#">02 <input type="radio"/> Agree</a>  <a href="#">03 <input type="radio"/> Neutral</a>  <a href="#">04 <input type="radio"/> Disagree</a>  <a href="#">05 <input type="radio"/> Strongly disagree</a>  <del>01 <input type="radio"/> Completely agree</del>  <del>02 <input type="radio"/> 2</del>  <del>03 <input type="radio"/> 3</del>  <del>04 <input type="radio"/> 4</del>  <del>05 <input type="radio"/> Completely disagree</del>  888 <input type="radio"/> Don't know  999 <input type="radio"/> Refused</p>



Respondent ID:  
«Unique Identifier»

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

	38	<p>I am confident that I could come up with \$2000 if an unexpected need arose within the next month.</p> <p><a href="#">01 Strongly agree</a>  <a href="#">02 Agree</a>  <a href="#">03 Neutral</a>  <a href="#">04 Disagree</a>  <a href="#">05 Strongly disagree</a>  <del>01 Completely agree</del>  <del>02 2</del>  <del>03 3</del>  <del>04 4</del>  <del>05 Completely disagree</del></p>	<p><a href="#">01 <input type="radio"/> Strongly agree</a>  <a href="#">02 <input type="radio"/> Agree</a>  <a href="#">03 <input type="radio"/> Neutral</a>  <a href="#">04 <input type="radio"/> Disagree</a>  <a href="#">05 <input type="radio"/> Strongly disagree</a>  <del>01 <input type="radio"/> Completely agree</del>  <del>02 <input type="radio"/> 2</del>  <del>03 <input type="radio"/> 3</del>  <del>04 <input type="radio"/> 4</del>  <del>05 <input type="radio"/> Completely disagree</del></p> <p>888 <input type="radio"/> Don't know  999 <input type="radio"/> Refused</p>
<p><b>▲ Clarify that the chance is not a guarantee.</b></p>	39	<p>I am willing to take a risk financially if there is a chance of substantial gain.</p> <p><a href="#">01 Strongly agree</a>  <a href="#">02 Agree</a>  <a href="#">03 Neutral</a>  <a href="#">04 Disagree</a>  <a href="#">05 Strongly disagree</a>  <del>01 Completely agree</del>  <del>02 2</del>  <del>03 3</del>  <del>04 4</del>  <del>05 Completely disagree</del></p>	<p><a href="#">01 <input type="radio"/> Strongly agree</a>  <a href="#">02 <input type="radio"/> Agree</a>  <a href="#">03 <input type="radio"/> Neutral</a>  <a href="#">04 <input type="radio"/> Disagree</a>  <a href="#">05 <input type="radio"/> Strongly disagree</a>  <del>01 <input type="radio"/> Completely agree</del>  <del>02 <input type="radio"/> 2</del>  <del>03 <input type="radio"/> 3</del>  <del>04 <input type="radio"/> 4</del>  <del>05 <input type="radio"/> Completely disagree</del></p> <p>888 <input type="radio"/> Don't know  999 <input type="radio"/> Refused</p>



Respondent ID:  
«Unique Identifier»

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

	<p>40 I set long term financial goals of five years or more and strive to achieve them.</p> <p><a href="#">01 Strongly agree</a>  <a href="#">02 Agree</a>  <a href="#">03 Neutral</a>  <a href="#">04 Disagree</a>  <a href="#">05 Strongly disagree</a></p> <p><del>01 Completely agree</del>  <del>02 2</del>  <del>03 3</del>  <del>04 4</del>  <del>05 Completely disagree</del></p>	<p><a href="#">01 <input type="radio"/> Strongly agree</a>  <a href="#">02 <input type="radio"/> Agree</a>  <a href="#">03 <input type="radio"/> Neutral</a>  <a href="#">04 <input type="radio"/> Disagree</a>  <a href="#">05 <input type="radio"/> Strongly disagree</a></p> <p><del>01 <input type="radio"/> Completely agree</del>  <del>02 <input type="radio"/> 2</del>  <del>03 <input type="radio"/> 3</del>  <del>04 <input type="radio"/> 4</del>  <del>05 <input type="radio"/> Completely disagree</del></p> <p>888 <input type="radio"/> Don't know  999 <input type="radio"/> Refused</p>
	<p>41 <del>The purpose of money is for it to be spent.</del></p> <p><del>01 Completely agree</del>  <del>02 2</del>  <del>03 3</del>  <del>04 4</del>  <del>05 Completely disagree</del>  <del>06</del></p>	<p><del>01 <input type="radio"/> Completely agree</del>  <del>02 <input type="radio"/> 2</del>  <del>03 <input type="radio"/> 3</del>  <del>04 <input type="radio"/> 4</del>  <del>05 <input type="radio"/> Completely disagree</del></p> <p><del>888 <input type="radio"/> Don't know</del>  <del>999 <input type="radio"/> Refused</del></p>
	<p>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.</p> <p><a href="#">01 Strongly agree</a>  <a href="#">02 Agree</a>  <a href="#">03 Neutral</a>  <a href="#">04 Disagree</a>  <a href="#">05 Strongly disagree</a></p> <p><del>01 Completely agree</del>  <del>02 2</del>  <del>03 3</del>  <del>04 4</del>  <del>05 Completely disagree</del></p>	<p><a href="#">01 <input type="radio"/> Strongly agree</a>  <a href="#">02 <input type="radio"/> Agree</a>  <a href="#">03 <input type="radio"/> Neutral</a>  <a href="#">04 <input type="radio"/> Disagree</a>  <a href="#">05 <input type="radio"/> Strongly disagree</a></p> <p><del>01 <input type="radio"/> Completely agree</del>  <del>02 <input type="radio"/> 2</del>  <del>03 <input type="radio"/> 3</del>  <del>04 <input type="radio"/> 4</del>  <del>05 <input type="radio"/> Completely disagree</del></p> <p>888 <input type="radio"/> Don't know  999 <input type="radio"/> Refused</p>



Respondent ID:  
«Unique Identifier»

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

	43	<p>I demand the highest quality in everything I do.</p> <p><a href="#">01 Strongly agree</a>  <a href="#">02 Agree</a>  <a href="#">03 Neutral</a>  <a href="#">04 Disagree</a>  <a href="#">05 Strongly disagree</a></p> <p><del>01 Completely agree</del>  <del>02 2</del>  <del>03 3</del>  <del>04 4</del>  <del>05 Completely disagree</del></p>	<p><a href="#">01 <input type="radio"/> Strongly agree</a>  <a href="#">02 <input type="radio"/> Agree</a>  <a href="#">03 <input type="radio"/> Neutral</a>  <a href="#">04 <input type="radio"/> Disagree</a>  <a href="#">05 <input type="radio"/> Strongly disagree</a></p> <p><del>01 <input type="radio"/> Completely agree</del>  <del>02 <input type="radio"/> 2</del>  <del>03 <input type="radio"/> 3</del>  <del>04 <input type="radio"/> 4</del>  <del>05 <input type="radio"/> Completely disagree</del></p> <p>888 <input type="radio"/> Don't know  999 <input type="radio"/> Refused</p>
	44	<p>I have trouble finishing or completing my tasks.</p> <p><a href="#">01 Strongly agree</a>  <a href="#">02 Agree</a>  <a href="#">03 Neutral</a>  <a href="#">04 Disagree</a>  <a href="#">05 Strongly disagree</a></p> <p><del>01 Completely agree</del>  <del>02 2</del>  <del>03 3</del>  <del>04 4</del>  <del>05 Completely disagree</del></p>	<p><a href="#">01 <input type="radio"/> Strongly agree</a>  <a href="#">02 <input type="radio"/> Agree</a>  <a href="#">03 <input type="radio"/> Neutral</a>  <a href="#">04 <input type="radio"/> Disagree</a>  <a href="#">05 <input type="radio"/> Strongly disagree</a></p> <p><del>01 <input type="radio"/> Completely agree</del>  <del>02 <input type="radio"/> 2</del>  <del>03 <input type="radio"/> 3</del>  <del>04 <input type="radio"/> 4</del>  <del>05 <input type="radio"/> Completely disagree</del></p> <p>888 <input type="radio"/> Don't know  999 <input type="radio"/> Refused</p>



Respondent ID:  
«Unique Identifier»

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

	45	<p>Success is a matter of hard work; luck has little or nothing to do with it.</p> <p>01 Strongly agree 02 Agree 03 Neutral 04 Disagree 05 Strongly disagree</p> <p>01 — Completely agree 02 — 2 03 — 3 04 — 4 05 — Completely disagree</p>	<p>01 <input type="radio"/> Strongly agree 02 <input type="radio"/> Agree 03 <input type="radio"/> Neutral 04 <input type="radio"/> Disagree 05 <input type="radio"/> Strongly disagree</p> <p>01 <input type="radio"/> Completely agree 02 <input type="radio"/> 2 03 <input type="radio"/> 3 04 <input type="radio"/> 4 05 <input type="radio"/> Completely disagree</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
▶▶	46	<p>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?</p> <p>01 \$50 today 02 \$100 in one month</p> <p><b>[If 02, skip to 48]</b></p>	<p>01 <input type="radio"/> \$50 today 02 <input type="radio"/> \$100 in one month 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
▶▶	47	<p>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?</p> <p>01 \$50 today 02 \$150 in one month</p> <p><b>[Skip to 49]</b></p>	<p>01 <input type="radio"/> \$50 today 02 <input type="radio"/> \$150 in one month 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	48	<p>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?</p> <p>01 \$50 today 02 \$75 in one month</p>	<p>01 <input type="radio"/> \$50 today 02 <input type="radio"/> \$75 in one month 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>

Formatted: Font: 10 pt

Formatted: Font: 10 pt



Respondent ID:  
«Unique Identifier»

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

▶▶	<p>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?</p> <p>01 \$50 in 6 months 02 \$100 in 7 months</p> <p><del>{If 02, skip to 51}</del></p>	<p>01 <input type="radio"/> \$50 in 6 months 02 <input type="radio"/> \$100 in 7 months 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
▶▶	<p>50- <del>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?</del></p> <p><del>01 \$50 in 6 months 02 \$150 in 7 months</del></p> <p><del>{Skip to 52}</del></p>	<p><del>01 <input type="radio"/> \$50 in 6 months 02 <input type="radio"/> \$150 in 7 months 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</del></p>
	<p>51- <del>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?</del></p> <p><del>01 \$50 in 6 months 02 \$75 in 7 months</del></p>	<p><del>01 <input type="radio"/> \$50 in 6 months 02 <input type="radio"/> \$75 in 7 months 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</del></p>
▲ Put decimal place in appropriate box.	<p>52- Suppose you put \$100 into a no fee savings 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?</p>	<p>01 \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	<p>53- How much would be in the account at the end of five years? Would it be:</p> <p>01 More than \$110 02 Exactly \$110 03 Less than \$110 04 It is impossible to tell from the information given</p>	<p>01 <input type="radio"/> More than \$110 02 <input type="radio"/> Exactly \$110 03 <input type="radio"/> Less than \$110 04 <input type="radio"/> It is impossible to tell from the information given 888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>

Formatted: Font: 10 pt



OMB Control Number: 3170-0044



*Respondent ID:  
«Unique Identifier»*

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



Respondent ID:  
«Unique Identifier»

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

	<p><b>Read Aloud:</b> Now I'm going to read out a list of items. After I read each one, please tell me whether you think it can affect the amount of interest that you would pay on a bank loan. The first is..</p>		
	<p><del>54</del> <i>Your credit rating? Would you say...</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>		<p>01 <input type="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	<p><del>55</del> <i>The amount of money you have in savings?</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>		<p>01 <input type="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	<p><del>56</del> <i>Your annual income?</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>		<p>01 <input type="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>



Respondent ID:  
«Unique Identifier»

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

	<p><del>57</del> <i>Your health?</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>	<p>01 <input type="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	<p><del>58</del> <i>Your age?</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>	<p>01 <input type="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
	<p><del>59</del> <i>How much you borrow overall?</i></p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>	<p>01 <input type="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>

OMB Control Number: 3170-0044



Respondent ID:  
«Unique Identifier»

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

	<p>60 How long you take to repay the loan?</p> <p>01 Yes – this affects the amount of interest you would pay on a bank loan. 02 No – this does NOT affect the amount of interest you would pay on a bank loan.</p>	<p>01 <input type="radio"/> Yes – this affects the amount of interest.</p> <p>02 <input type="radio"/> No – this does NOT affect the amount of interest.</p> <p>888 <input type="radio"/> Don't know 999 <input type="radio"/> Refused</p>
--	--	--

TIME COMPLETED SURVEY (HHMM):