



Student Personal Finance Survey

Questions About Money Management, Talking About Money and Your Future

1. For each question, check the best answer for you:

	Not at all	A little	Somewhat	Very	Extremely
How good are you at making decisions about how to spend your money?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How good are you at keeping track of what you spend your money on?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How hard is it for you to avoid spending any money you have right away?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How important is it to keep track of how much money you earn and spend using a budget?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2. For each question, check the best answer for you:

	Not at all	A little	Somewhat	Very	Extremely
How useful is what you learn in math?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How well do you expect to do in math this year?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How likely are you to stop and think about something before you do it?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How confident are you about making decisions that deal with money?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. For each question, check the best answer for you:

	Never	Rarely	Sometimes	Often	Very often
How often do you set goals for yourself?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you set goals for the next few days for what you want to achieve?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you have a plan for how your free time will be used in the next few days?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. For each question, check the best answer for you:

	Never	Rarely	Sometimes	Often	Very often
How often do you ask yourself if you really <u>need</u> something <u>before</u> you buy it?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you have a plan for how you will spend money?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often does your family talk about how you spend money?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you talk to your family about financial issues?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. For each question, check the best answer for you:

	Never	Rarely	Sometimes	Often	Very often
Some kids think that saving money is only for adults. How often do you think that way?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If they had a chance, some people would go through life without ever working. How often do you think that way?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you feel in control over how your future will turn out?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you pay attention in class?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. For each question, check the best answer for you:

	Not at all	A little	Some	Quite a bit	A lot
How much have your teachers taught you about how to manage your money?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How much has your family taught you about how to manage your money?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How much do you think it is a good idea to save money?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Before making a choice, how often do you tend to think about the good things and the bad things about the choice?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. For each question, check the best answer for you:

	Not at all	A little	Some	Quite a bit	A lot
How much do you like to own things that impress people?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How much would you rather save money for a rainy day than spend it now on something fun?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How much better does it make you feel to have your free time planned out for the next few days?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

A Money Quiz

8. People who own things may earn money by renting them to other people.

True

False

Don't know or not sure

9. A plan for spending your money is called a...

...budget

...stock

...credit

...balance

...don't know or not sure

10. David has to pay \$750 in rent for his apartment this month, but only has \$500 in income. What should he do?

Put \$250 into savings

Borrow \$250

Not pay his rent

Don't know or not sure

11. David just found a job that pays \$2,000 per month. He must pay \$1,000 for rent and \$600 for everything else he needs. How long will it take him to save \$800?

- 1 month
- 2 months
- 3 months
- 4 months

Don't know or not sure

12. Imagine you have to pay \$2 per week to use your desk at school, but you also have the option to buy the desk for \$35 and never pay per week again. If there are 15 weeks left in the school year, is it a good idea to purchase the desk if you have \$35 you can use to buy your desk today?

- Yes
- No

Don't know or not sure

13. Suppose you have \$100 in a bank account that pays an interest rate of 10% per year. How much would you have in this bank account at the end of 2 years if leave your account alone?

- Exactly \$102
- Exactly \$120
- Less than \$120
- More than \$120

Don't know or not sure

14. Jane sets up a lemonade stand to sell drinks at the park. She paid \$3 for sugar, \$4 for fresh lemons, and \$3 for cups. Jane made \$12 in revenue from selling lemonade.

How much profit did Jane make?

- \$1
- \$2
- \$3
- \$4
- \$12

Don't know or not sure

15. The Smiths have \$750 in income, and \$800 in expenses this month. They are saving money this month.

- True
- False

Don't know or not sure

16. Tracy has \$250. She wants to buy a nice backpack for \$100 and buy a new tablet for \$200. She decided to buy a simple \$50 backpack. Tracy must have decided it was more important for her to have a nicer backpack than a tablet.

True

False

Don't know or not sure

17. Which is closest to the cost of one ticket to a newly released movie at a regular movie theater?

\$1

\$10

\$50

\$75

\$100

Don't know or not sure

18. Which is closest to what one week's worth of groceries cost for a family of 4?

\$5

\$20

\$200

\$1,000

\$10,000

Don't know or not sure

19. Ming wanted to buy a fancy notebook for school and save her money to buy a computer. Ming decided to buy a plain notebook that is less expensive so she can save more money for the computer. Ming's decision is an example of...

...paying interest

...depositing money

...making a tradeoff

...choosing a service

...don't know or not sure

20. Jill had \$50 in her checking account. She made a withdrawal of \$10 and a deposit of \$20. What is Jill's balance in her checking account?

\$10

\$20

\$50

\$60

Don't know or not sure

About You

21. For each question, check the best answer for you:

	Yes	No	Don't know or not sure
In the last month, have you received an allowance?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In the last month, have you gotten money from a job?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In the last month, have you gotten money from your family for doing chores?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you currently have a bank account in your own name?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In the last month, have you received spending money or money as a gift?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you make your own decisions about how to spend your money?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

22. What is your gender?

Boy

Girl

23. What is your age?

Years

Months