

**Student Personal Finance Follow Up Survey**

**Questions About Money Management, Talking About Money and Your Future**

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|  | **1.** | |  | **For each question, check the best answer for you:** | | | | | | | | | | | | | | | | |  |
|  |  | |  |  |  |  | | |  | | |  | | |  | | |  | | |  |
|  |  | |  |  |  | **Not at all** | | | **A little** | | | **Somewhat** | | | **Very** | | | **Extremely** | | |  |
|  |  |  |  | **a.** | How good are you at making decisions about how to spend your money? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **b.** | How good are you at keeping track of what you spend your money on? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **c.** | How hard is it for you to avoid spending any money you have right away? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **d.** | How important is it to keep track of how much money you earn and spend using a budget? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | **2.** | |  | **For each question, check the best answer for you:** | | | | | | | | | | | | | | | | |  |
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|  |  | |  |  |  | **Not at all** | | | **A little** | | | **Somewhat** | | | **Very** | | | **Extremely** | | |  |
|  |  |  |  | **a.** | How useful is what you learn in math? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **b.** | How well do you expect to do in math this year? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **c.** | How likely are you to stop and think about something before you do it? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **d.** | How confident are you about making decisions that deal with money? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | **3.** | |  | **For each question, check the best answer for you:** | | | | | | | | | | | | | | | | |  |
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|  |  | |  |  |  | **Never** | | | **Rarely** | | | **Sometimes** | | | **Often** | | | **Very often** | | |  |
|  |  |  |  | **a.** | How often do you set goals for yourself? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **b.** | How often do you set goals for the next few days for what you want to achieve? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **c.** | How often do you have a plan for how your free time will be used in the next few days? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | **4.** | |  | **For each question, check the best answer for you:** | | | | | | | | | | | | | | | | |  |
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|  |  | |  |  |  | **Never** | | | **Rarely** | | | **Sometimes** | | | **Often** | | | **Very often** | | |  |
|  |  |  |  | **a.** | How often do you ask yourself if you really need something before you buy it? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **b.** | How often do you have a plan for how you will spend money? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **c.** | How often does your family talk about how you spend money? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **d.** | How often do you talk to your family about financial issues? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | **5.** | |  | **For each question, check the best answer for you:** | | | | | | | | | | | | | | | | |  |
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|  |  | |  |  |  | **Never** | | | **Rarely** | | | **Sometimes** | | | **Often** | | | **Very often** | | |  |
|  |  |  |  | **a.** | Some kids think that saving money is only for adults. How often do you think that way? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **b.** | If they had a chance, some people would go through life without ever working. How often do you think that way? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **c.** | How often do you feel in control over how your future will turn out? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **d.** | How often do you pay attention in class? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | **6.** | |  | **For each question, check the best answer for you:** | | | | | | | | | | | | | | | | |  |
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|  |  | |  |  |  | **Not at all** | | | **A little** | | | **Some** | | | **Quite a bit** | | | **A lot** | | |  |
|  |  |  |  | **a.** | How much have your teachers taught you about how to manage your money? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **b.** | How much has your family taught you about how to manage your money? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **c.** | How much do you think it is a good idea to save money? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **d.** | Before making a choice, how often do you tend to think about the good things and the bad things about the choice? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | **7.** | |  | **For each question, check the best answer for you:** | | | | | | | | | | | | | | | | |  |
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|  |  | |  |  |  | **Not at all** | | | **A little** | | | **Some** | | | **Quite a bit** | | | **A lot** | | |  |
|  |  |  |  | **a.** | How much do you like to own things that impress people? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **b.** | How much would you rather save money for a rainy day than spend it now on something fun? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **c.** | How much better does it make you feel to have your free time planned out for the next few days? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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**A Money Quiz**

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|  | **8.** |  | | Maria wanted to buy a fancy notebook for school and save her money to buy a computer. Maria  **decided to buy a plain notebook that is less expensive so she can save more money for the computer. Maria’s decision is an example of…** | |
|  |  |  |  | | …paying interest |
|  |  |  |  | | …depositing money |
|  |  |  |  | | …making a tradeoff |
|  |  |  |  | | …choosing a service |
|  |  |  |  | |  |
|  |  |  |  | | …don’t know or not sure |
|  |  |  |  | | |

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|  | **9.** |  | | **Peter 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 |
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|  | **10.** |  | | **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 |
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|  | **11.** |  | | **The Millers have $750 in income, and $800 in expenses this month. They are saving money this month.** | |
|  |  |  |  | | True |
|  |  |  |  | | False |
|  |  |  |  | |  |
|  |  |  |  | | Don’t know or not sure |
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|  | **12.** |  | | **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 |
|  |  |  |  | | |

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|  | **13.** |  | | **A plan for spending your money is called a...** | |
|  |  |  |  | | …budget |
|  |  |  |  | | …stock |
|  |  |  |  | | …credit |
|  |  |  |  | | …balance |
|  |  |  |  | |  |
|  |  |  |  | | …don’t know or not sure |
|  |  |  |  | | |

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|  | **14.** |  | | **Stacy 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. Stacy 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 |
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|  | **15.** |  | | **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 |
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|  | **16.** |  | | **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 |
|  |  |  |  | | |

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|  | **17.** |  | | **Janet 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 Janet make?** | |
|  |  |  |  | |  |
|  |  |  |  | | $1 |
|  |  |  |  | | $2 |
|  |  |  |  | | $3 |
|  |  |  |  | | $4 |
|  |  |  |  | | $12 |
|  |  |  |  | |  |
|  |  |  |  | | Don’t know or not sure |
|  |  |  |  | | |

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|  | **18.** |  | | **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 |
|  |  |  |  | |  |

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|  | **19.** |  | | **People who own things may earn money by renting them to other people.** | |
|  |  |  |  | | True |
|  |  |  |  | | False |
|  |  |  |  | |  |
|  |  |  |  | | Don’t know or not sure |
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|  | **20.** |  | | **Sandy had $50 in her checking account. She made a withdrawal of $10 and a deposit of $20. What is Sandy’s balance in her checking account?** | |
|  |  |  |  | |  |
|  |  |  |  | | $10 |
|  |  |  |  | | $20 |
|  |  |  |  | | $50 |
|  |  |  |  | | $60 |
|  |  |  |  | |  |
|  |  |  |  | | Don’t know or not sure |
|  |  |  |  | |  |
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**About You**

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|  | **21.** | |  | **For each question, check the best answer for you:** | | | | | | | | | | | |  |
|  |  | |  |  |  |  | | |  | | |  |  | | |  |
|  |  | |  |  |  | **Yes** | | | **No** | | |  | **Don’t**  **know or not sure** | | |  |
|  |  |  |  | **a.** | In the last month, have you received an allowance? |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **b.** | In the last month, have you gotten money from a job? |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **c.** | In the last month, have you gotten money from your family for doing chores? |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **d.** | Do you currently have a bank account in your own name? |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **e.** | In the last month, have you received spending money or money as a gift? |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **f.** | Do you make your own decisions about how to spend your money? |  |  |  |  |  |  |  |  |  |  |  |
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**The My Classroom Economy Program**

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|  | **22.** |  | **How many times did students in your class have a chance to buy items from the classroom store?** | |
|  |  |  |  |  |
|  |  |  |  | None |
|  |  |  |  | 1 or 2 |
|  |  |  |  | 3 to 5 |
|  |  |  |  | 6 or more |
|  |  |  |  |  |

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|  | **23.** |  | **How many times did you buy something from the classroom store?** | |
|  |  |  |  |  |
|  |  |  |  | Never |
|  |  |  |  | 1 or 2 |
|  |  |  |  | 3 to 5 |
|  |  |  |  | 6 or more |
|  |  |  |  |  |

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|  | **24.** |  | **How many times were you not allowed to participate in the classroom store because you were behind on paying rent for your desk?** | |
|  |  |  |  |  |
|  |  |  |  | Never |
|  |  |  |  | 1 or 2 |
|  |  |  |  | 3 to 5 |
|  |  |  |  | 6 or more |
|  |  |  |  |  |

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|  |  |  |  | |
|  | **25.** |  | **How much do you think you paid in fines?** | |
|  |  |  |  |  |
|  |  |  |  | $0 |
|  |  |  |  | $1 to $50 |
|  |  |  |  | $51 to $100 |
|  |  |  |  | $101 to $500 |
|  |  |  |  | More than $500 |
|  |  |  |  |  |

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|  | **26.** |  | **How much do you think you earned in bonuses?** | |
|  |  |  |  |  |
|  |  |  |  | $0 |
|  |  |  |  | $1 to $50 |
|  |  |  |  | $51 to $100 |
|  |  |  |  | $101 to $500 |
|  |  |  |  | More than $500 |
|  |  |  |  |  |

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|  | **27.** |  | | **How much do you currently have in your MCE account?** | | |
|  |  |  |  | | | |
|  |  |  | **$** | | .00 | MCE account balance |
|  |  |  |
|  |  |  |  | |  | |

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|  | **28.** |  | **Do you own your desk or rent it?** | |
|  |  |  |  |  |
|  |  |  |  | Own |
|  |  |  |  | Rent |
|  |  |  |  |  |

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