## Student Personal Finance Follow Up 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?
How good are you at keeping track of what you spend your money on?
How hard is it for you to avoid spending any money you have right away?
How important is it to keep track of how much money you earn and spend using a budget?
2. For each question, check the best answer for you:

How useful is what you learn in math?
How well do you expect to do in math this year?
How likely are you to stop and think about something before you do it?
How confident are you about making decisions that deal with money?

| Not at all | A little | Somewhat | Very | Extremely |
| :---: | :---: | :---: | :---: | :---: |
| $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |

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

|  | Never | Rarely | Sometimes | Often | Very <br> often |
| :--- | :--- | :--- | :--- | :--- | :--- |
| How often do you set goals for yourself? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| How often do you set goals for the next few <br> days for what you want to achieve? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| How often do you have a plan for how your <br> free time will be used in the next few <br> days? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |

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

|  | Never | Rarely | Sometimes | Often | Very <br> often |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |
| How often do you ask yourself if you really <br> need something before you buy it? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| How often do you have a plan for how you <br> will spend money? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| How often does your family talk about how <br> you spend money? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| How often do you talk to your family about <br> financial issues? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |

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? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| If they had a chance, some people would go through life without ever working. How often do you think that way? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| How often do you feel in control over how your future will turn out? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| How often do you pay attention in class? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |

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? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| How much has your family taught you about how to manage your money? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| How much do you think it is a good idea to save money? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| Before making a choice, how often do you tend to think about the good things and the bad things about the choice? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |

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

|  | Not at all | A little | Some | Quite a <br> bit | A lot |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |
| How much do you like to own things that <br> impress people? | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| How much would you rather save money <br> for a rainy day than spend it now on | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
| something fun? |  |  |  |  |  |

## A Money Quiz

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
9. Peter just found a job that pays $\mathbf{\$ 2 , 0 0 0}$ per month. He must pay $\mathbf{\$ 1 , 0 0 0}$ for rent and $\mathbf{\$ 6 0 0}$ 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
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
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
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
13. A plan for spending your money is called a...
...budget
...stock
...credit
...balance
...don't know or not sure
14. Stacy has $\mathbf{\$ 2 5 0}$. She wants to buy a nice backpack for $\mathbf{\$ 1 0 0}$ 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
15. Suppose you have $\$ 100$ in a bank account that pays an interest rate of $\mathbf{1 0 \%}$ per year. How much would you have in this bank account at the end of $\mathbf{2}$ years if leave your account alone?

Exactly \$102
Exactly \$120
Less than \$120
More than \$120
Don't know or not sure
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
17. Janet sets up a lemonade stand to sell drinks at the park. She paid $\$ 3$ for sugar, $\$ 4$ for fresh lemons, and $\mathbf{\$ 3}$ for cups. Jane made $\mathbf{\$ 1 2}$ in revenue from selling lemonade.

How much profit did Janet make?
\$1
\$2
\$3
\$4
\$12
Don't know or not sure
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 $\mathbf{\$ 3 5}$ you can use to buy your desk today?

Yes
No
Don't know or not sure
19. People who own things may earn money by renting them to other people.

True
False
Don't know or not sure
20. Sandy had $\$ 50$ in her checking account. She made a withdrawal of $\mathbf{\$ 1 0}$ and a deposit of $\mathbf{\$ 2 0}$. What is Sandy'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:

|  |  | Don't <br> know or |
| :--- | :--- | :--- | :--- | :--- |
| not sure |  |  |$|$| In the last month, have you received an allowance? | Yes | No |
| :--- | :--- | :--- |

## The My Classroom Economy Program

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
23. How many times did you buy something from the classroom store?

Never
1 or 2
3 to 5
6 or more
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
25. How much do you think you paid in fines?
\$0
\$1 to \$50
\$51 to \$100
\$101 to \$500
More than \$500
26. How much do you think you earned in bonuses?
\$0
\$1 to \$50
\$51 to \$100
\$101 to \$500
More than \$500
27. How much do you currently have in your MCE account?
$\$ \longdiv { . 0 0 }$ MCE account balance
28. Do you own your desk or rent it?

Own
Rent

FU - T

