

Survey of Focus Group Participants

Please complete the following survey and turn it in before your focus group discussion begins. This information will be kept confidential, and will never be reported or published except when combined with data from other participants.

Currently banked, previously unbanked

If you or someone in your household opened an account at a bank or credit union in the past 12 months, please answer Question 1.

1. What are the 3 top reasons you or someone in your household opened an account in the past 12 months?

- | | |
|---|------------|
| ☐ To put money in a safe place | (CONTINUE) |
| ☐ To pay for everyday purchases, write checks, or/and pay bills | (CONTINUE) |
| ☐ To better manage money and monitor household budget | (CONTINUE) |
| ☐ To be able to apply for a loan or mortgage | (CONTINUE) |
| ☐ To save money for the future | (CONTINUE) |
| ☐ To receive direct deposit of paychecks or other payments
(e.g. social security benefit) | (CONTINUE) |
| ☐ To send money to family or friends | (CONTINUE) |
| ☐ Other (Specify: _____) | (CONTINUE) |
| ☐ DK/Refused | (CONTINUE) |

If you do not have either a checking or savings account at a bank or credit union, please answer Question 2.

2. How likely is it that you will open a checking or savings account within the next 12 months?

- | | |
|--|------------|
| ☐ Very likely | [CONTINUE] |
| ☐ Somewhat likely | [CONTINUE] |
| ☐ Not very likely | [CONTINUE] |
| ☐ Not at all likely | [CONTINUE] |
| ☐ DK/REFUSE | [CONTINUE] |

Check Cashing Services

If you cashed any checks at a local check cashing business in the last 3 months, please answer Question 3.

3. What are the top 3 reasons you didn't go to a bank or credit union to cash your checks?

- | | |
|--|------------|
| a. Needed the cash more quickly than a bank or credit union would make available | [CONTINUE] |
| b. Banks or credit unions don't cash checks for non-customers | [CONTINUE] |
| c. Bank or credit union fees for cashing checks are too high | [CONTINUE] |
| d. Check cashing business was more convenient (i.e., location and times open) | [CONTINUE] |
| e. Wanted to keep funds private | [CONTINUE] |

- ID: _____
- f. Banks or credit unions are not friendly or welcoming places [CONTINUE]
- g. Some other reason (Specify: _____) [CONTINUE]
- h. DK/REFUSE [CONTINUE]

Payday/Payday Advance, Auto Title, and Pawn Shop Loans

If you took out a payday/payday advance, auto title, or pawn shop loan in the last 6 months, please answer Question 4.

4. Prior to getting the loan, did you try to obtain a loan from a bank or credit union?
- 1 Yes
- 2 No

If you took out a payday/payday advance, auto title, or pawn shop loan in the last 6 months, and did not try to get the loan from a bank, please answer Question 5.

5. What were the top 3 reasons that you did not try to get a loan from a bank or credit union?
- ☐ Didn't think a bank or credit union would give me a loan
- ☐ Did not feel comfortable or confident going into a bank or credit union to ask for a loan
- ☐ Needed the money fast and getting a loan from a bank or credit union would take too long
- ☐ It was more convenient (e.g., location close to me or, open more days of the week and/or hours in a day) to get a payday/payday advance, auto title, or pawn shop loan
- ☐ Some other reason (Specify: _____)
- ☐ Not sure or don't recall why

Prepaid Cards

Prepaid cards can be used to store money, pay bills, and make purchases. Funds can be loaded onto the card and cash can be withdrawn using ATMs. I am not asking about gift cards or debit cards linked to a checking account. If you used a prepaid card in the last 3 months, please answer Question 6. Do not include prepaid cards that you received from a government agency.

6. Where did the prepaid cards that you used in the last 3 months come from?
- 1 A bank location or bank's website
- 2 A store or website that is not a bank
- 3 Employer payroll card
- 4 Family or friends
- 5 Some other source (Specify: _____)
- 6 Not sure or don't recall (DO NOT READ)