

Money Smart for Older Adults
Training Evaluation Form

Post Test

Privacy Act Statement

5 U.S.C. 552a(e)(3)

Respondent Number _____

The **NAME OF THE CONTRACTOR** is assisting the focus group sponsor, the Consumer Financial Protection Bureau (“Bureau”), in collecting feedback about the Money Smart for Older Adults (MSOA) program that will improve the MSOA training led by organizations around the country.

The **NAME OF CONTRACTOR** will obtain and access identifying information such as your name and email address. The Bureau will only obtain, and access, de-identified results and aggregated analyses of those results.

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The following is a scenario. How would you respond?
(Scenarios are randomized, and will always be different than the Scenario presented in the pre-test.)

<p>1a (Randomized)</p> <p>SCENARIO: Jane is watching TV when the telephone rings. She answers the call and the man on the line says “Congratulations! You’ve won \$2.7 million dollars in the lottery!” Jane is surprised. Although she buys lottery tickets, she hasn’t given her name to anyone. The caller tells her that there are a couple of things she needs to do before she can receive her check. He directs Jane to go to her bank and withdraw \$2700 to cover processing fees. He tells her to forward the funds through a wire service or to buy and send a special prepaid card that will expedite the process.</p> <p>QUESTION: What were red flags should have warned Jane that she was likely about to become a victim of a scam? Select all that apply.</p> <ul style="list-style-type: none"> A. The caller knows that Jane won the lottery. B. The caller is asking Jane to withdraw cash from her bank account. 	<p>1b (Randomized)</p> <p>SCENARIO: Jane is home watching TV when the telephone rings. She answers the call and the man on the line says “Congratulations! You’ve won \$2.7 million dollars in the lottery!” Jane is surprised. Although she buys lottery tickets, she hasn’t given her name to anyone. The caller tells her that there are a couple of things she needs to do before she can receive her check. He directs Jane to go to her bank and withdraw \$270 to cover processing fees. He tells her to forward the funds through a wire service or to buy and send a special prepaid card that will expedite the process.</p> <p>QUESTION: What were red flags should have warned Jane that she was likely about to become a victim of a scam? Select all that apply.</p> <ul style="list-style-type: none"> A. The caller knows that Jane won the lottery B. The caller is asking Jane to withdraw cash from her bank account C. The caller is asking Jane to buy a 	<p>1c (Randomized)</p> <p>SCENARIO: Your friend John got an email from his bank saying his account was locked. The email directs him to a website to enter his account number, Social Security number, and password to unlock the account. The email appears legitimate. It has the logo, links to the bank website, etc. In the past when John was locked out of the account, he had to enter the same information. John is unsure about the email and calls you for some advice.</p> <p>QUESTION: Which of the following actions are you likely to recommend John? Select all that apply.</p> <ul style="list-style-type: none"> A. Logging in to his account directly by going to the bank website that he knows to be legitimate or logging in from his mobile device banking app A. Checking the website linked from the email directs him to visit to make sure it looks legitimate B. Asking family or friends if that has happened before and what to do C. Calling the bank directly using a
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<p>C. The caller is asking Jane to buy a prepaid card and then use a wire service.</p> <p>D. The caller demands an upfront processing fee. Other red flag not listed here.</p> <p>E. Don't know</p> <p>F. Prefer not to answer</p>	<p>prepaid card and then use a wire service</p> <p>D. The caller demands an upfront processing fee</p> <p>E. Other red flag not listed here</p> <p>F. Don't know</p> <p>G. Prefer not to answer</p> <p>H.</p>	<p>number he knows to be legitimate to check if his account was actually locked</p> <p>D. Other advice not listed here</p> <p>E. Don't know</p> <p>F. Prefer not to answer</p> <p>G.</p>
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Please indicate the degree to which you agree with each statement:

	I am able to:	Strongly Disagree	Disagree	Agree	Strongly Agree	Don't know	Prefer not to answer
	Recognize elder financial exploitation.						
	Guard against identity theft.						
	Plan for a possible loss of the ability to manage my finances.						
	Prepare my finances in the event of a natural disaster.						
	Find resources to help me manage my money.						

Please tell us how frequently you plan to:

		Never	Sometimes	Always	Don't know	Prefer not to answer
	Cover or block others from seeing the Point of Service (POS)/ATM keypad when I enter my PIN					

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Carry only the identification, checks, credit cards, or debit cards I really need					
Use direct deposit for paychecks, tax refunds, benefits payments, etc.					
Shred documents with personal/financial information before disposing of/recycling them					
Use complex passwords with a mix of numbers, symbols, and letters instead of easily guessed words					
Review financial statements/bills monthly and identify/correct errors					
Review my credit report annually and identify/ correct errors					
Use secure mailboxes for incoming/outgoing U.S. (or physical) mail					
Avoid providing/sharing personal information (e.g., SSN) whenever possible					
Review my Medicare Summary Notices (MSN), Explanations of Benefits (EOB) statements, and medical bills for suspicious charges.					
Conduct some research before engaging in a major financial transaction					
Consult a trusted person before engaging on any financial offer?					
Report a suspected scam to law enforcement or any local, state, or federal agency or other entity that responds to fraud or scams.					
Educate or warn others about a scam.					

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1. Who of the following may be perpetrators of elder financial exploitation? Select all that apply.

- a. Family members and caregivers
- b. Friends or neighbors
- c. Unknown people who contact you by phone, text message, email or mail
- d. Financial advisers or other financial/investment professionals
- e. Don't know
- f. Prefer not to answer

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2. What is true of a durable power of attorney (POA)?

Select all that apply.

- a. It remains in place if you become incapacitated.
- b. It allows the person you select to make financial decisions on your behalf.
- c. It can be changed or revoked.
- d. No one else can monitor the actions of your designated POA.
- e. Don't know
- f. Prefer not to answer

3. If you receive a call or an email from someone close to you claiming to be in trouble and in need of emergency funds, what should you do?

Select all that apply.

- a. Call the individual at a known home or cell phone number to verify that the caller was truly the person you know and that the need is legitimate.
- b. Immediately send money to the caller, either by purchasing and sending requested gift cards or wiring funds.
- c. If the call is from a hospital or law enforcement agency, look up the number of the institution and call the number you find.
- d. Hang up immediately.
- e. Don't know
- f. Prefer not to answer

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4. Your bank will never send you an email asking you to verify your account number or any other identifying information.

- a. True
- b. False
- c. Don't know
- d. Prefer not to answer

5. Where can you check a financial adviser's background?

- a. FINRA BrokerCheck
- b. Social Security Administration
- c. State Securities Regulator
- d. Federal Trade Commission
- e. Don't know
- f. Prefer not to answer

8. What practices should you avoid in selecting someone to repair your roof?

- a. Getting three bids in writing from local established contractors.
- b. Using contractors who come to your door and tell you they are working for a neighbor.
- c. Asking if the contractor has the required licenses and getting his/her license numbers.
- d. Paying in advance
- e. Don't know
- f. Prefer not to answer

Lastly, we want your feedback on the actual training and content. (required)

Overall, I felt the module was:

[] Excellent

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- [] Very Good
- [] Good
- [] Fair
- [] Poor

Please indicate the degree to which you agree with each statement: (required)

		Strongly Disagree	Disagree	Agree	Strongly Agree
				Respondent Number _____	
	The slides were clear.				
	The time allocation was correct for this module.				
	The instructor was knowledgeable and well-prepared.				

What was the most useful part of the training? *Please do not share any Personally Identifiable Information (PII), including, but not limited to, your name, address, phone number, email address, Social Security number, etc. (optional)*

How could it be improved? *Please do not share any Personally Identifiable Information (PII), including, but not limited to, your name, address, phone number, email address, Social Security number, etc. (optional)*
