

Lets talk about digital experiences

Hello!

Thank you for your willingness to participate in our survey! Throughout this survey we'll be asking you questions to learn more about your thoughts, experiences and opinions related to your experience with digital financial services.

Let's get started!

For Fiscal Service to speak with the public, we are required to have approval from the Office of Management and Budget. You are not required to respond unless a currently valid OMB approval number is provided. The approval number for this project is XXXXX. This study is estimated to average XX minutes of total engagement time. If you have any comments regarding this study, please write to: Bureau of the Fiscal Service, Forms Management Officer, Parkersburg, WV 26106-1328.

How old are you (in years)?

TERMINATE if age <22 or age> 85

Do you or any member of your household work in any of the following fields? Check all that apply.

1. Advertising, marketing, sales promotion, market research, and/or marketing consulting
2. Public relations
3. Financial services such as a bank, credit union, or investment firm
4. Healthcare industry, hospital, doctor's office, and/or pharmacy
5. Food services such as restaurants, cafeterias, and/or coffee shop
6. Manufacturing
7. None of the above

Are you or anyone in your household employed by a financial regulatory institution such as the SEC, The Federal Reserve, or the FDIC?

1. Yes **TERMINATE**
2. No

Are you or is anyone in your household a civilian employee of the federal government?

1. Yes **TERMINATE**
2. No

What was your total family income before taxes in 2019. This total should include salaries, wages, pensions, dividends, interest, and all other income for every member of your family living in your household in 2019.

1. Less than \$19,999 **TERMINATE**
2. \$20,000 to \$39,999
- 3.
4. \$40,000 to \$59,999
5. \$60,000 to \$79,999
6. \$80,000 to \$99,999
7. \$100,000 to \$119,999
8. \$120,000 to \$139,999
9. \$140,000 to \$159,999
10. \$160,000 to \$179,999

Lets talk about digital experiences

11. \$180,000 to \$199,999
12. Above \$200,000
13. Prefer not to say [TERMINATE]
14. I don't know [TERMINATE]

Which of the following statements best describes your involvement in your household's financial planning?

1. I am the sole decision maker
2. I share decision making with others
3. I give input, but someone else usually makes the final decision
4. I am not usually involved in financial decision making [TERMINATE]

How familiar are you with financial terms like return, risk, interest rate, U.S. Treasury, or brokerage?

1. Unfamiliar: I have no idea what you're talking about [TERMINATE]
2. Novice: I understand what these terms mean
3. Intermediate: I can hold a conversation on how my accounts are doing
4. Master: I can lead a conversation about how the markets affect my account performance
5. None of the above [TERMINATE]

When was the last time you used a mobile app or website to manage your finances? Managing your finances can include: online banking, paying a bill online, checking the balances of your accounts, investing and/or using a budgeting tool.

1. Within the last week
2. Within the last month
3. Within the last 3 months
4. Within the last 6 months
5. Within the last year
6. Over a year ago [LIMIT TO 10% OF RESPONSES]
7. None of the above [TERMINATE]

How would you assess your overall financial knowledge on a scale of 1 (low) to 5 (high)?

	1	2	3	4	5
Financial Knowledge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Our ask of you is simple: Can you do your best to answer our questions honestly and accurately?

1. Yes, I agree to answer honestly and accurately
 2. No, I can't agree to that [TERMINATE]
-

People have a lot of different goals when they save and/or invest.

This next set of questions will ask you about yours.

What goals are you currently saving and/or investing for? Check all that apply.

1. Emergencies (e.g., loss of income, unexpected expenses)

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2. Fun (e.g., vacation, recreational activities)
3. Having a child / childcare expenses
4. My child's education
5. New home
6. New car
7. Wedding
8. Retirement
9. Overall financial security
10. Buying nice things
11. Leaving something behind for my family
12. Comfort in my old age
13. Home improvement
14. Payoff debt
15. Other _____
16. None of the above

Are you saving or investing to achieve each of your financial goals?

[ONLY SHOW OPTIONS SELECTED IN PREVIOUS QUESTION]

	Saving	Investing	Both
Emergencies (e.g., loss of income, unexpected expenses)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fun (e.g., vacation, recreational activities)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having a child / childcare expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My child's education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
New home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
New car	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wedding	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overall financial security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buying nice things	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Leaving something behind for my family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Comfort in my old age	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home improvement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payoff debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

When do you expect to withdraw a significant portion of the money in your savings / investment accounts?

1. Less than 1 year
2. 1-3 years
3. 4-6 years
4. 9 years
5. 10 years or more
6. None of the above – I don't have savings/investment accounts

Lets talk about digital experiences

Manage my account / set of accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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When using a website or mobile app to manage your finances, how important are the following features?

[ITEMS WILL BE RANDOMIZED]

	Not at all important (0)	1	2	3	4	5	6	7	8	9	Extremely important (10)
Easy to integrate with other financial products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alerts me about new deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ability to easily contact customer service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provide content like news, research, and/or analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Information about how my data is used, secured and protected	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Keep my financial data/information secure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Easy to search and navigate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Warns me about errors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Warns me about potential fraud	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notifies me about good times to sell, trade or redeem assets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Automatic reinvestments of interest and/or dividends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Automatic transfers to my bank when I trade or sell an asset	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A "cash pool" within my account to fund purchases	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alerts me about my account balances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

When you manage your finances, what level of access would you be like to give someone else?

[ITEMS WILL BE RANDOMIZED]

	Full Access to Manage	Read-only Access	No Access	I don't know
My spouse/significant other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My parents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My children under 18 (minors)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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My adult children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Individuals with legal authority (e.g. legal guardian, trustees, power of attorney)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My financial advisor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A beneficiary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

When managing your finances online (either in an app or on a website), how much do you like the following security features?
[ITEMS WILL BE RANDOMIZED]

	Dislike (0)	1	2	3	4	5	6	7	8	9	Like (10)
Access to many sites after initial login (i.e. single sign-on)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identity confirmation (i.e. multi-factor log-in with SMS)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Help with login issues (i.e. customer support)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Staying logged in between uses/logins	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Automatic logout with no activity (for security purposes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Going to an external website to verify my identity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Going to an external website to login	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The next set of questions will focus on financial products like types of accounts and investments.

How many different financial service providers do you have accounts with?

Do you currently have a financial advisor?

1. Yes
2. No

Which of the following financial products have you heard of? Check all that apply

1. Savings account

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Convert my paper bonds to electronic bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Redeem my electronic bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transfer treasury securities to a bank, broker, or dealer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payroll savings plan to automatically purchase savings bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\${custom10}	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Why have you purchased savings bonds (I and EE savings bonds) in TreasuryDirect? Check all that apply

[ONLY SHOWN FOR PEOPLE WHO HAVE PURCHASED]

1. I wanted to get started with investing
2. I wanted to get started with saving
3. Provides a good return on investment
4. I think they are a good financial product
5. I didn't want to pay fees
6. I believe it is a safe investment
7. I am investing for a specific reason/goal (e.g. retirement, college, etc.)
8. I am saving for a specific reason/goal (e.g. retirement, college, etc.)
9. I wanted to buy them as a gift for someone else
10. I believe it helps support America's financial future
11. Other _____

Why have you purchased marketable securities (Treasury Bills, Treasury Notes, TIPS, Floating Rate Notes, T-bonds) in TreasuryDirect? Check all that apply

[ONLY SHOWN FOR PEOPLE WHO HAVE PURCHASED]

1. I wanted to get started with investing
2. I wanted to get started with saving
3. Provides a good return on investment
4. I think they are a good financial product
5. I didn't want to pay fees
6. I believe it is a safe investment
7. I wanted to diversify my investment portfolio
8. I am investing for a specific reason/goal (e.g. retirement, college, etc.)
9. I am saving for a specific reason/goal (e.g. retirement, college, etc.)
10. I believe it helps support America's financial future
11. Other _____

Why haven't you purchased electronic savings bonds (I and E/EE bonds) on TreasuryDirect within the past year?

[ONLY SHOWN FOR PEOPLE WHO HAVE PURCHASED OVER A YEAR AGO]

1. Not good enough return
2. Hard to use the site
3. Hard to manage my account
4. I forgot about it
5. I believe other products better meet my needs/goals
6. I redeemed and didn't want to make another investment
7. No longer relevant for my situation

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8. I'm waiting for my current holdings to mature
9. I can get what I need from my brokerage account
10. I'm waiting for interest rates to rise
11. Other _____

Why haven't you purchased Treasury securities (Treasury bills, Treasury notes, TIPS, floating rate notes, T-bonds) on TreasuryDirect within the past year?

[ONLY SHOWN FOR PEOPLE WHO HAVE PURCHASED OVER A YEAR AGO]

1. Not good enough return
2. Hard to use the site
3. Hard to manage my account
4. I forgot about it
5. I believe other products better meet my needs/goals
6. I redeemed and didn't want to make another investment
7. No longer relevant for my situation
8. I'm waiting for my current holdings to mature
9. I can get what I need from my brokerage account
10. I'm waiting for interest rates to rise
11. Other _____

How likely are you to purchase another product from TreasuryDirect?

1. 0
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

How would you rate TreasuryDirect's digital experience on a scale of 0 to 10, where 0 means "poor"; and 10 means "excellent"?

1. 0
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

Considering your complete experience with TreasuryDirect, how likely would you be to recommend TreasuryDirect to a friend or colleague?

1. 0
2. 1
3. 2

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4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

[THIS SECTION IS SHOWN ONLY TO POTENTIAL CUSTOMERS]

How interested are you in investing directly with the U.S. Treasury?

1. 0
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

How interested are you in saving directly with the U.S. Treasury?

1. 0
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

How safe do you feel sharing financial information with the U.S. Treasury?

1. 0
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

How safe do you feel managing your finances with the U.S. Treasury?

1. 0

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2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

How safe do you feel saving money directly with the U.S. Treasury?

1. 0
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

How safe do you feel investing money directly with the U.S. Treasury?

1. 0
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

You've been doing a great job answering the questions in this survey.

In the next three questions, you will be shown 3 sets of financial products and asked to choose the one you prefer.

[THE IMAGE BELOW IS AN EXAMPLE. ALL PRODUCTS WILL BE RANDOMLY GENERATED BASED ON A LIST OF VALID COMBINATIONS]

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Assuming you have to purchase a savings bond as a financial gift online, which of the following two options for purchasing and giving the gift to the recipient do you prefer?

Step 1 of 3

How long you have to hold the account (Maturity)	40 years	You choose maturity between 1 and 5 years
How long you have to wait to access the money (Liquidity)	Can take out all money early for a penalty of 3 interest payments	Must hold for 5 years before redeeming
Minimum buy-in amount (principal):	\$75	\$50
Interest rate earned	5%	7%
Unique features	Doubles after 20 years	The buy-in amount you put down (principal) doubles if you hold the account for the full maturity
Taxes on earnings	Completely tax-exempt IF used to fund higher education	15% tax
Customer support options	Call in and online support 24/7	I do everything myself
Automatic investment options	Option to automatically reinvest funds when they mature	Option to automatically reinvest funds when they mature

Now that we've spent some time talking about products for you, we are going to talk about giving financial products to others.

Have you ever given any of the following financial products as a gift? Check all that apply

1. 529 college savings account contribution
2. Cash
3. Certificate of Deposit (CD)
4. Paper savings bond
5. Electronic savings bond
6. Corporate bond
7. Investment fund
8. Stocks
9. None of the above
10. No, I have never given this type of gift

What motivated you to give a financial gift?

[ONLY SHOWN TO PEOPLE WHO HAVE GIVEN A GIFT]

1. Wanted to support my family
2. Wanted to support a friend/loved one
3. Wanted a to give a unique gift
4. Wanted to give something that would keep giving in the future
5. Wanted to give a gift that would also teach someone the importance of money
6. Wanted to give a gift that would also teach someone how to manage money
7. Other _____

For the occasions below, for what purpose would you be interested in giving a financial product as a gift?

[ONLY SHOWN TO PEOPLE WHO HAVE GIVEN A GIFT]

1. New baby
2. Birthday

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3. High School graduation
4. Religious milestone
5. Milestone birthday
6. College graduation
7. Marriage/union
8. Other _____
9. None of the above

On a scale of 0 to 10, what's your level of interest in giving a financial gift to a family member to help them learn how to save?

1. 0
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

On a scale of 0 to 10, what's your level of interest in giving a paper savings bond as a gift?

[ONLY SHOWN TO PEOPLE WHO ARE AWARE OF BONDS]

1. 0
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

On a scale of 0 to 10, what's your level of interest in giving an electronic savings bond as a gift?

[ONLY SHOWN TO PEOPLE WHO ARE AWARE OF BONDS]

1. 0
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

On a scale of 0 to 10, what's your level of interest in giving a gift certificate for the purchase of a bond or security from the U.S.

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Treasury?

1. 0
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10

On a scale of 0 to 10, what's your level of interest in giving stocks as a gift?

[ONLY SHOWN TO PEOPLE WHO ARE AWARE OF STOCKS]

1. 0
 2. 1
 3. 2
 4. 3
 5. 4
 6. 5
 7. 6
 8. 7
 9. 8
 10. 9
 11. 10
-

There are a lot of ways to buy and give financial gifts.

[DISPLAY TO INDIVIDUALS WHO HAVE HEARD OF BONDS] The next set of questions will show you two sets you two different options for purchasing/giving a bond as a gift.

[DISPLAY TO INDIVIDUALS WHO HAVE HEARD OF BONDS] There are a lot of ways to buy and give financial gifts. The next set of questions will show you two sets you two different options for purchasing/giving a bond as a gift. For some additional background, a bond is a financial product that pays back a fixed rate of return over a set period of time. Bonds can can exist in both paper and electronic form (just like how cash can exist in physical bills or in electronic accounts).

[THE IMAGE BELOW IS AN EXAMPLE. ALL PRODUCTS WILL BE RANDOMLY GENERATED BASED ON A LIST OF VALID COMBINATIONS]

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My financial advisor is my rock – I don't know where I'd be without his/her advice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I'm open to getting financial advice to help me achieve my goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to play a role in my financial planning – I can't completely leave it up to someone else	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't want anyone else to do my financial planning for me because I know my situation best	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to invest my savings appropriately to achieve my financial goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I look at my finances frequently to make sure I'm on track to achieve my goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Before making a decision, I weigh the costs against the benefits.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to keep track of what's going on in financial markets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I'm not afraid to experiment with different saving/investing strategies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investing is one of my hobbies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to "set it and forget it" when it comes to my savings/investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I'm usually nervous to try new things with my savings/investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It sounds like fun to invest in the stock market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investing feels like a mystery to me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The idea of investing the money I've saved makes me nervous	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I look at the online experience before I sign up for a financial product	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If I really love a product, I'll tolerate a bad online experience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If a financial service provider doesn't have an app, I'll go with a different provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't really trust financial institutions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In making financial and investment decisions, I am:

1. Very conservative and try to minimize risk and avoid the possibility of any loss
2. Conservative, but willing to accept a small amount of risk
3. Willing to accept a moderate level of risk and tolerate losing money to achieve potentially higher returns
4. Aggressive and typically take on significant risk and am willing to tolerate large losses for the potential of achieving higher returns

Just a warning - the next few questions have some math. For some of you, that might be fun. For others, it may not be. Please do your best to answer. When in doubt, just go with your gut.

We've outlined the best and worst case scenarios of four hypothetical investments of \$10,000 over one year. Given the potential gain or loss in any one year, which investment would you be most likely to invest your money in: PlanOne year lossOne year gainA\$0 (0%)

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\$200 (2%) B \$200 (-2%) C \$500 (5%) D \$800 (-8%) E \$1,200 (12%) F \$2,000 (-20%) G \$2,500 (25%)

1. A
2. B
3. C
4. D

You have just reached the \$10,000 plateau on a TV game show. Now you must choose between quitting with the \$10,000 in hand or betting the entire \$10,000 in one of three alternative scenarios. Which do you choose?

1. The \$10,000 -- you take the money and run
2. A 50 percent chance of winning \$50,000
3. A 20 percent chance of winning \$75,000
4. A 5 percent chance of winning \$100,000

Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

1. More than \$102
2. Exactly \$102
3. Less than \$102
4. Don't know
5. Prefer not to say

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

1. More than today
2. Exactly the same
3. Less than today
4. Don't know
5. Prefer not to say

In 2019, about what percent of your (and your spouse/partner's) total gross household income (before taxes and deductions) did you set aside as savings?

1. 0 percent
2. 1 to 5 percent
3. 6 to 10 percent
4. 11 to 15 percent
5. 16 to 20 percent
6. Over 20 percent
7. Other
8. Prefer not to answer

In 2019, about what percent of your (and your spouse/partner's) total gross household income (before taxes and deductions) did you set aside as investments?

1. 0 percent
2. 1 to 5 percent
3. 6 to 10 percent
4. 11 to 15 percent
5. 16 to 20 percent
6. Over 20 percent
7. Other _____
8. Prefer not to answer

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At the end of 2019, approximately how much money did you have across all of your savings and/or investment accounts?

1. Less than \$100
2. \$100 to 199
3. \$200 to 299
4. \$300 to 399
5. \$400 to 499
6. \$500 to \$999
7. \$1,000 to \$1,999
8. \$2,000 to \$2,999
9. \$3,000 to \$3,999
10. \$4,000 to \$4,999
11. \$5,000 to \$9,999
12. \$10,000 to \$14,999
13. \$15,000 to \$19,999
14. \$20,000 to \$39,999
15. \$40,000 to \$59,999
16. \$60,000 to \$79,999
17. \$80,000 to \$99,999
18. \$100,000 to \$119,999
19. \$120,000 to \$139,999
20. \$140,000 to \$159,999
21. \$160,000 to \$179,999
22. \$180,000 to \$199,999
23. \$200,000 to \$299,999
24. \$300,000 to \$399,999
25. \$400,000 to \$499,999
26. \$500,000 to \$599,999
27. \$600,000 to \$699,999
28. \$700,000 to \$799,999
29. \$800,000 to \$899,999
30. \$900,000 to \$999,999
31. \$1,000,000 to \$1,499,999
32. \$1,500,000 to \$1,999,999
33. \$2,000,000 or more
34. Prefer not to say
35. I don't know

How would you classify your overall financial situation?

1. No savings and significant debt
2. Little savings and a fair amount of debt
3. Some savings and some debt
4. Some savings and little or no debt
5. Significant savings and little or no debt

With regards to your retirement savings, do you think you're ahead of where you should be, behind where you should be, or right on track?

1. Ahead of where I should be
2. Right on track
3. Behind where I should be
4. I don't know

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Marital status?

1. Single
2. Engaged, Cohabiting with Partner, or other non-married Committed Relationship
3. Domestic Partnership
4. Married
5. Widowed
6. Divorced
7. Separated

How many financially-dependent children do you have?

How many grandchildren do you have?

What is your highest level of education?

1. Some high school
2. High school graduate or GED
3. Some college credit, no degree
4. Associate degree (e.g., AA, AS)
5. Bachelor's degree (e.g., BA, AB, BS)
6. Master's degree (e.g., MA, MS, MEng, MEd, MSW, MBA)
7. Professional degree (e.g., MD, DDS, DVM, LLB, JD)
8. Doctorate degree (e.g., PhD, EdD)
9. Prefer not to answer

What is your gender?

1. Male
2. Female
3. Prefer not to answer

What is your race?

1. American Indian or Alaska Native
2. Asian
3. Black or African American
4. Native Hawaiian or Other Pacific Islander
5. White or Caucasian
6. Multiracial
7. Other
8. Prefer not to say

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What is your race/ethnicity?

1. Hispanic or Latina/Latino
2. Not Hispanic or Latina/Latino

What of the following best describes your living situation financially?

1. Own your home outright and do not have any debt on it
2. Have a mortgage on your home
3. Rent
4. Live with someone else and don't pay for housing
5. Don't know

Which of the following best describes your employment status?

1. Full-time employee
2. Part-time employee
3. Unemployed
4. Self-employed
5. Home-maker
6. Student
7. Retired
8. Military
9. Prefer not to answer