

## Survey of Organizations with *How Money Smart Are You?* Accounts

### Why am I receiving this survey?

The FDIC is sending your organization this survey because it has an account registered for the [How Money Smart Are You?](#) (HMSRU) website. We have sent the survey to you because your email address is associated with your organization's account, but **if there is someone else at your organization that works more closely with HMSRU then please forward the survey link to them.**

ICF ([www.icf.com/work/social-programs](http://www.icf.com/work/social-programs)) is a research organization who is working with the FDIC to administer this survey, which is why you are receiving the survey from an ICF email address.

### What is the purpose of this survey?

The purpose of this survey is to better understand the experiences and needs of organizations who have signed up for HMSRU accounts, as well as the reasons that organizations do and don't choose to use HMSRU with the people that they serve. The FDIC will use the information that you provide to improve HMSRU resources and to find more effective ways to support organizations like yours.

### What kind of questions are asked on the survey?

Most of the questions in the survey ask about your experiences with HMSRU as an organization, how you have made decisions about whether and how to use HMSRU resources with people you serve, and your suggestions for how HMSRU could be improved. None of the questions asks for any personal or sensitive information about you or your organization.

### How long will this survey take?

The survey should take about 15 minutes to complete. If you have to stop in the middle and return later, your answers on any pages that you have completed will be saved.

### What will the information be used for?

Responses to this survey will only be reported in aggregate; the dataset that is provided to the FDIC will be de-identified and will not link your responses to you or your organization. The results of this survey will only be used by the FDIC for internal purposes unless required by law.

### What if I have questions?

If you have questions about this survey or experience any problems completing it, please contact the survey Help Desk at 1-888-XXX-XXXX or XXXXXXX@icf.com.

Thank you for your invaluable participation in this survey!

OMB Control No. XXXX-XXXX

Expiration Date: XXXX

**PRA Burden Statement**

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid Office of Management and Budget (OMB) control number. The FDIC's Survey of Organizations with *How Money Smart Are You? Accounts* constitutes a collection of information under the Paperwork Reduction Act (PRA) which has been cleared by OMB under Control Number XXXX-XXXX (expiration date: XXXX). Public reporting burden for this information collection is estimated to average 15 minutes. These times include reviewing instructions and completing the survey. You can send comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, to the Paperwork Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429; and to the Office of Management and Budget, Paperwork Reduction Project (Re: Control Number XXXX-XXXX), Washington DC 20503.

## Intro Questions about HMSRU Usage

1. **You are receiving this survey because at some point your organization signed up for an organizational *How Money Smart Are You* (HMSRU) account. Does your organization currently promote HMSRU games to students, employees, people that you serve, or any other groups?**
  - a. Yes (Continue to *Questions for Current HMSRU Users*)
  - b. No
  - c. Don't know
  
2. **[If No/Don't know] Do you remember signing up for an organizational HMSRU account?**
  - a. Yes
  - b. No (Skip to *Organizational Characteristics*)
  - c. Don't know
  
3. **[If Yes/don't know] Did your organization ever promote HMSRU games to students, employees, people that you serve, or any other groups?**
  - a. Yes (Skip to *Questions for Past HMSRU Users*)
  - b. No (Skip to *Questions for Non-HMSRU Users*)
  - c. Don't know (Skip to *Organizational Characteristics*)

## Questions for Current HSMRU Users (Q1=Yes)

4. **In a few sentences, how does your organization use HMSRU to help further its mission?**  
[TEXT RESPONSE]

HMSRU games are used in different ways by a variety of different types of people at different organizations, including students, employees, people that you serve, or other groups. For the purposes of this survey, we will use the term “potential users” to refer to all of these different groups.

5. Do you require that potential users at your organization use HMSRU, or is HMSRU use optional for those users?

- a. HMSRU use is required
- b. HMSRU use is optional
- c. HMSRU use is required for some people, but optional for others
- d. Don't know

6. [If Q5=b] Is HMSRU use actively encouraged by your organization, or is the website simply made available to potential users?

- a. My organization actively encourages HMSRU use
- b. My organization makes HMSRU available to users, but does not actively encourage its use
- c. Don't know

7. [If Q5=b] Are potential users incentivized in any way to participate in HMSRU?

- a. Yes (please specify)
- b. No
- c. Don't know

8. [If Q5=c] Are potential users for whom use is optional incentivized in any way to participate in HMSRU?

- a. Yes (please specify)
- b. No
- c. Don't know

9. [If Q5=a or c] What groups of people at your organization are required to participate in HMSRU?

[TEXT RESPONSE]

10. [If Q5=a or c] What are the consequences for users if they do not successfully meet the HMSRU requirements? If there are no consequences, please answer “none.”

[TEXT RESPONSE]

11. [If Q5=a or c] How many HMSRU games are these users required to participate in?

- a. 1-4 games
- b. 5-10 games
- c. 11-13 games

- d. All 14 games
- e. It varies across groups of users
- f. Don't know

**12. [If Q10=e] Please describe the different requirements for groups of potential users.**

[TEXT RESPONSE]

**13. [If Q5=a or c] Are these users required to complete specific HMSRU games?**

- a. Yes
- b. No
- c. Don't know

**14. [If Q12=a] Which HMSRU games are users required to complete? (select all that apply)**

- a. Borrowing Basics
- b. Building Your Financial Future
- c. Buying a Home
- d. Credit Reports and Scores
- e. Disasters—Financial Preparation and Recovery
- f. Making Housing Decisions
- g. Managing Debt
- h. Protecting Your Identity and Other Assets
- i. Using Credit Cards
- j. You Can Bank On It
- k. Your Income and Expenses
- l. Your Money Values and Influences
- m. Your Savings
- n. Your Spending and Saving Plan
- o. Don't know

**15. Does your organization track which HMSRU games users have completed?**

- a. Yes
- b. No
- c. Don't know

**16. [If Yes] How does your organization track users' HMSRU game completion? (select all that apply)**

- a. By asking the users to self-report their completion
- b. By accessing that information through the HMSRU platform
- c. Other (please specify)
- d. Don't know

17. [If Yes] How, if at all, is information about users' HMSRU game completion used within your organization?

[TEXT RESPONSE]

**\*\*CURRENT HMSRU USERS CONTINUE TO QUESTION 36\*\***

## Questions for Past HSMRU Users (Q3=a)

18. In a few sentences, how did your organization use HMSRU to help further its mission?

[TEXT RESPONSE]

HMSRU games are used in different ways by a variety of different types of people at different organizations, including students, employees, people that you serve, or other groups. For the purposes of this survey, we will use the term "potential users" to refer to all of these different groups.

19. When your organization promoted HMSRU to potential users, did you require that they use HMSRU, or was HMSRU use optional for those users?

- a. HMSRU use was required
- b. HMSRU use was optional
- c. HMSRU use was required for some people, but optional for others
- d. Don't know

20. [If Q19=b] Was HMSRU use actively encouraged by your organization, or was the website simply made available to potential users?

- a. My organization actively encouraged HMSRU use
- b. My organization made HMSRU available to potential users, but did not actively encourage its use
- c. Don't know

21. [If Q19=b] Were potential users incentivized in any way to participate in HMSRU?

- a. Yes (please specify)
- b. No
- c. Don't know

22. [If Q19=c] Were potential users for whom use was optional incentivized in any way to participate in HMSRU?

- a. Yes (please specify)
- b. No
- c. Don't know

**23. [If Q19=a or c] What groups of people at your organization were required to participate in HMRSU?**

[TEXT RESPONSE]

**24. [If Q19=a or c] What were the consequences for users if they did not successfully meet the HMSRU requirements? If there were no consequences, please answer "none."**

[TEXT RESPONSE]

**25. [If Q18=a or c] How many HMRSU games were these users required to participate in?**

- a. 1-4 games
- b. 5-10 games
- c. 11-13 games
- d. All 14 games
- e. It varied across groups of users
- f. Don't know

**26. [If Q23=e] Please describe the different requirements for groups of potential users.**

[TEXT RESPONSE]

**27. [If Q18=a or c] Were these users required to complete specific HMSRU games?**

- a. Yes
- b. No
- c. Don't know

**28. [If Q25=a] Which HMSRU games were users required to complete? (select all that apply)**

- a. Borrowing Basics
- b. Building Your Financial Future
- c. Buying a Home
- d. Credit Reports and Scores
- e. Disasters—Financial Preparation and Recovery
- f. Making Housing Decisions
- g. Managing Debt
- h. Protecting Your Identity and Other Assets
- i. Using Credit Cards
- j. You Can Bank On It
- k. Your Income and Expenses
- l. Your Money Values and Influences
- m. Your Savings
- n. Your Spending and Saving Plan
- o. Don't know

**29. Did your organization track which HSMRU games users completed?**

- a. Yes
- b. No
- c. Don't know

**30. [If Yes] How did your organization track users' HSMRU game completion?**  
(check all that apply)

- a. By asking the users to self-report their completion
- b. By accessing that information through the HSMRU platform
- c. Other (please specify)
- d. Don't know

**31. [If Yes] How, if at all, was information about users' HSMRU game completion used within your organization?**

[TEXT RESPONSE]

**32. You noted earlier that your organization no longer promotes HSMRU games to potential users. Why did you stop promoting HSMRU? (select all that apply)**

- a. HSMRU content was not useful to our users
- b. Users did not find HSMRU games fun and engaging
- c. We found other financial education resources that were a better match for our needs
- d. Our organization changed its goals, so that HSMRU was no longer a good fit
- e. We found that HSMRU games took too long for our users
- f. Users found it difficult to use HSMRU games
- g. We had technical issues with the HSMRU platform that made it too difficult to use
- h. Other (please specify)
- i. Don't know

**33. In a few sentences, please explain your answer(s) to the previous question.**

[TEXT RESPONSE]

**\*\*SKIP TO QUESTION 36\*\***

## Questions for Non-HSMRU Users (Q3=b)

**34. To your knowledge, why didn't your organization opt to promote HSMRU to potential users after signing up for an organizational account with the website? (select all that apply)**

- a. HSMRU was not a good fit with our organizational mission and goals
- b. We did not think that HSMRU content would be relevant to our potential users
  - c. We did not think that our potential users would find HSMRU games fun and engaging
  - d. We found other financial education resources that were a better match for our needs

- e. We thought that HMSRU games would take too much time for our users
- f. We did not have time to evaluate HMSRU and how we might use the website
- g. We had technical issues with the HMSRU platform that made it too difficult to use
- h. Other (please specify)
- i. Don't know

**35. In a few sentences, please explain your answer(s) to the previous question.**

[TEXT RESPONSE]

**\*\*SKIP TO QUESTION 43\*\***

## Observed HMSRU Outcomes (*Current and Past HMSRU Users Only*)

**36. Have you observed any evidence that using HMSRU games has a positive effect on participants?**

- a. Yes
- b. No
- c. Don't know

**37. [If Yes] Which of the following positive outcomes have you observed among HMSRU users? (select all that apply)**

- a. Improvements in financial knowledge
- b. Improvements in financial confidence
- c. Ability to make better financial decisions
- d. Improvements in financial wellbeing
- e. Other (please specify)

**38. [If Yes] In a few sentences, please explain in more detail what positive outcomes you have observed for HMSRU users.**

[TEXT RESPONSE]

**39. [If Yes] What kinds of evidence do you have for these positive outcomes among HMSRU users? (select all that apply)**

- a. Surveys or assessments completed by users
- a. Interviews or focus groups with users
- b. Administrative data (e.g., case notes, evaluations, or other organizational data)
- c. Observations of users
- d. Informal discussions with users
- e. Other (please specify)
- f. None of the above

## Experiences and Recommendations (*Current and Past HMSRU Users Only*)

40. Please indicate your level of agreement with the following statements:

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
a. HMSRU has helped us achieve our organizational mission	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. HMSRU has made a positive difference in the lives of our students, employees, or clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. HMSRU is an effective tool in helping teach financial skills and conveying financial information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. HMSRU is a reliable source for up-to-date, relevant financial information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Users from our organization have enjoyed playing HMSRU games	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

41. How, if at all, could HMSRU games be improved to better meet the needs of users from your organization?

[TEXT RESPONSE]

42. How, if at all, could the HMRSU website (e.g., the interface for tracking users' progress) be improved to better meet the needs of your organization?

[TEXT RESPONSE]

## Organizational Characteristics

43. Which of the following best describes your organization?

- a. A university or college
- b. A middle/junior high school
- c. A high school
- d. A private company
- e. A non-profit organization
- f. A state government agency or department
- g. A local government agency or department
- h. Financial institution
- i. Other (please specify)

44. How did your organization initially hear about HMRSU?

- a. Through communications from the FDIC

- b. From another government organization
- c. From other practitioners in your field
- d. Internet search
- e. Other (please specify)
- f. Don't know/don't remember

**45. What initially motivated your organization to sign up for an organizational HMSRU account?**

(select all that apply)

- a. Content covered in HMSRU was relevant to the people we serve
- b. Quality of the HMSRU games
- c. FDIC's reputation as a reliable source of information
- d. Fact that HMSRU was free for users
- e. Previous experience with FDIC educational resources
- f. Other (please specify)
- g. Don't know/don't remember

**46. Has your organization used financial education resources from any of the following sources other than the FDIC? (select all that apply)**

- a. National Endowment for Financial Education
- b. Consumer Financial Protection Bureau
- c. Jump\$tart Coalition
- d. Next Gen Personal Finance
- e. EVERFI
- f. Other (please specify)
- g. None of the above
- h. Don't know

**47. Which, if any, did you find to be a better fit for your needs than HMSRU games?**

- a. *List all responses a-f selected in previous question*
- b. None of the above
- c. Don't know

**48. Would it be OK if the FDIC contacted you if they have questions about your survey responses or want to learn more about your organization's use of HMSRU?**

- a. Yes
- b. No

**49. Thank you! Please provide your name, title, and email address so that the FDIC can contact you.**

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Email address: \_\_\_\_\_