

CEP Pre Catalyst Survey

Questionnaire Draft

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PROGRAMMER INSTRUCTIONS IN **BLUE**

SURVEY LENGTH: APPROX 15 MIN

	SAMPLE DEFINITION AND STRUCTURE N=1380 TOTAL U.S. CASH SPENDERS
METHODOLOGY	<ul style="list-style-type: none">• 32-minute online survey
U.S. CASH SPENDERS AUDIENCE DEFINITION AND QUOTAS	<ul style="list-style-type: none">• U.S. Cash Spenders are consumers aged 16+ who use U.S. currency for one or more monthly financial transactions. Have not worked in a job that required them to handle U.S. currency for at least three years.<ul style="list-style-type: none">○ United States n=200○ Cambodia n=150○ Democratic Republic of Congo n=100○ Liberia n=100○ Zimbabwe n=200○ Ecuador n=130○ El Salvador n=200○ Nicaragua n=100○ South Korea n=200

GENERAL SCRIPTING INSTRUCTIONS

- ONCE PARTICIPANT HAS QUALIFIED, A LEGAL DISCLAIMER MUST BE VISIBLE TO THEM (TO BE PROVIDED BY CEP)
- ALWAYS SHOW PROGRESSION BAR
- ENSURE ERROR MESSAGES ARE NICELY WORDED
- SET UP SCREENS TO AVOID SCROLLING USING THE WIDTH OF THE SCREEN

NOTE TO REVIEWER

- TEXT IN BLUE WILL NOT BE VISIBLE TO RESPONDENTS—THESE ARE ONLY SCRIPTING INSTRUCTIONS
- SCREENER BOTH QUALIFICATION QUESTIONS AND MARKET-SPECIFIC DEMOGRAPHIC QUESTIONS TO ENSURE WE ARE SPEAKING TO THE RIGHT AUDIENCE AND MONITORING NATURAL FALLOUT OF KEY DEMOGRAPHICS FOR ANALYSIS. MARKET SPECIFIC DEMOGRAPHIC QUESTIONS CAN BE FOUND
- SCREENER AND SURVEY, WITH THE EXCEPTION OF SCRIPTING INSTRUCTIONS, WILL BE TRANSLATED TO LOCAL LANGUAGE FOR EACH MARKET. ONCE PROGRAMMED, IN-MARKET TRANSLATORS WILL TAKE THE SURVEY TO ENSURE TRANSLATIONS MAKE SENSE FOR RESPONDENTS IN EACH MARKET.

PN: Please add Google reCAPTCHA before beginning the survey and terminate if not human. Disable copy and paste in open end boxes for all preloads. Disable right click in open end boxes. Disable Counters on card Sort questions.

Data Quality PN: Terminate respondents: that are speeders determined by 35% of the Median LOI after soft launch, respondents that fail 2 of 3 or more DQCs (RH1, RH2, RH3). StraightLiner criteria remove if 3 of 5 or more of [S4, Q9, Q14, Q15, Q25] are straight-lined.

SCREENER

P1_PRELOAD: Markets

1. United States (US)
2. Cambodia (CA)
3. Democratic Republic of Congo (DRC)
4. Liberia (LI)
5. Zimbabwe (ZI)
6. Ecuador (EC)
7. El Salvador (SV)
8. Nicaragua (NA)
9. South Korea (SK)

SHOW LANGUAGE SELECTION QUESTION IN ONE LANGUAGE

- **FOR UNITED STATES (P1/1), SHOW IN US ENGLISH**
- **FOR LIBERIA (P1/4), SHOW IN US ENGLISH**

SHOW LANGUAGE SELECTION QUESTION IN TWO LANGUAGES

- **FOR CAMBODIA (P1/2), SHOW IN US ENGLISH AND KHMER**
- **FOR ZIMBABWE (P1/5), SHOW IN US ENGLISH AND SHONA**
- **FOR ECUADOR (P1/6), SHOW IN US ENGLISH AND SPANISH**
- **FOR EL SALVADOR (P1/7), SHOW IN US ENGLISH AND SPANISH**
- **FOR NICARAGUA (P1/8), SHOW IN US ENGLISH AND SPANISH**
- **FOR SOUTH KOREA (P1/9), SHOW IN US ENGLISH AND KOREAN**

SHOW LANGUAGE SELECTION QUESTION IN FOUR LANGUAGES

- **FOR DRC (P1/3), SHOW IN US ENGLISH AND FRENCH AND SWAHILI AND KITUBA**

NEW SCREEN / ASK IF P1/(1-9)

S0. If you would prefer to take this survey in another language, please select it below.

1. No, please keep using English as the default language
2. Switch to Khmer [**SHOW IF P1/2**] [**SHOW SURVEY IN KHMER IF SELECTED**]
3. Switch to French [**SHOW IF P1/3**] [**SHOW IN SURVEY FRENCH IF SELECTED**]
4. Switch to Swahili [**SHOW IF P1/3**] [**SHOW IN SURVEY SWAHILI IF SELECTED**]
5. Switch to Kituba [**SHOW IF P1/3**] [**SHOW IN SURVEY KITUBA IF SELECTED**]
6. Switch to Shona [**SHOW IF P1/5**] [**SHOW SURVEY IN SHONA IF SELECTED**]
7. Switch to Spanish [**SHOW IF P1/6,7,8**] [**SHOW SURVEY IN SPANISH IF SELECTED**]

8. Switch to Korean **[SHOW IF P1/9] [SHOW SURVEY IN KHMER IF SELECTED]**
9. **(SIMPLIFIED) IF SELECTED]**

[PROGRAMMING NOTE: Please disable copy and paste in open-end boxes; Insert Google reCAPTCHA]

NEW SCREEN / ASK ALL

S0_CONSENT. Thank you for your interest in our survey. The survey data collected will be used for research purposes only and all responses you provide are voluntary, anonymous and will be processed in aggregate to assist us and our client in understanding audiences like you.

Public reporting burden for this collection of information is estimated to average 0.54 hours per response, including the time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0332), Washington, DC 20503. The Federal Reserve may not conduct or sponsor, and an organization is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

OMB No: 7100-0332

Approval expires on January 31, 2029

Based on the information above, do you agree to participate?

1. Yes
2. No

[TERMINATE]

NEW SCREEN / ASK ALL

S1. Please indicate your current age: **[NUMERIC OPEN END, RANGE 0-100] [TERMINATE IF 0-15]**

S1A_RECODE. HIDDEN Q INTO AGE GROUPS

[PROGRAMMING NOTE: RECODE INTO THE FOLLOWING SCALE OR AGE BRACKETS]

1. 0-15
2. 16-24
3. 25-34
4. 35-44
5. 45-54
6. 55-64
7. 65+

[TERMINATE]

S1B_RECODE. HIDDEN Q INTO GENERATIONS **[PROGRAMMING NOTE: RECODE INTO THE FOLLOWING SCALE OR AGE BRACKETS]**

1. GENERATION Z [16-29]
2. MILLENNIALS [30-45]
3. GENERATION X [46-61]
4. BOOMERS [62-80]
5. GREATEST [81]

NEW SCREEN / ASK ALL

S2. What is your gender? *Please select one response.* **[SINGLE SELECT]**

1. Man
2. Woman
3. Prefer to self-describe, *please specify:* **[OPEN-END]**
99. Prefer not to answer

NEW SCREEN / ASK IF P1/1 – UNITED STATES

S3_US. What state do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Alabama
2. Alaska
3. Arizona
4. Arkansas
5. California
6. Colorado
7. Connecticut
8. Delaware
9. Florida
10. Georgia
11. Hawaii
12. Idaho
13. Illinois
14. Indiana
15. Iowa
16. Kansas
17. Kentucky
18. Louisiana
19. Maine
20. Maryland
21. Massachusetts
22. Michigan
23. Minnesota
24. Mississippi

25. Missouri
26. Montana
27. Nebraska
28. Nevada
29. New Hampshire
30. New Jersey
31. New Mexico
32. New York
33. North Carolina
34. North Dakota
35. Ohio
36. Oklahoma
37. Oregon
38. Pennsylvania
39. Rhode Island
40. South Carolina
41. South Dakota
42. Tennessee
43. Texas
44. Utah
45. Vermont
46. Virginia
47. Washington
48. West Virginia
49. Wisconsin
50. Wyoming
51. Washington D.C.
99. I do not live in the United States. **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/2 – CAMBODIA

S3_CA. What province or municipality do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Banteay Meanchey
2. Battambang
3. Kampong Cham
4. Kampong Chhnang
5. Kampong Speu
6. Kampong Thom
7. Kampot
8. Kandal
9. Kep

10. Koh Kong
11. Kratie
12. Mondulkiri
13. Oddar Meanchey
14. Pailin
15. Phnom Penh (Capital Municipality)
16. Preah Vihear
17. Prey Veng
18. Pursat
19. Ratanakiri
20. Siem Reap
21. Preah Sihanouk (Sihanoukville)
22. Stung Treng
23. Svay Rieng
24. Takeo
25. Tboung Khmum
99. I do not live in Cambodia **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/3 – DEMOCRATIC REPUBLIC OF CONGO

S3_DRC. What administrative department do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Kinshasa (Capital City)
2. Bas-Uele
3. Haut-Katanga
4. Haut-Lomami
5. Haut-Uele
6. Ituri
7. Kasai
8. Kasai-Central
9. Kasai-Oriental
10. Kongo Centra
11. Kwango
12. Kwilu
13. Lomami
14. Lualaba
15. Mai-Ndombe
16. Mongala
17. Nord-Kivu
18. Sud-Kiv
19. Nord-Ubangi
20. Sud-Ubangi

21. Tshopo
22. Tshuapa
23. Equateur
24. Maniema
25. Orientale
26. Kananga
27. Katanga
99. I do not live in the Democratic Republic of Congo **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/4 – LIBERIA

S3_LI. What county do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Bomi
2. Bong
3. Gbarpolu
4. Grand Bassa
5. Grand Cape Mount
6. Grand Gedeh
7. Grand Kru
8. Lofa
9. Margibi
10. Maryland
11. Montserrado (includes Monrovia)
12. Nimba
13. River Cess
14. River Gee
15. Sinoe
99. I do not live in Liberia **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/5 – ZIMBABWE

S3_ZI. What province do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Bulawayo
2. Harare
3. Manicaland
4. Mashonaland Central
5. Mashonaland East
6. Mashonaland West
7. Masvingo
8. Matabeleland North
9. Matabeleland South
10. Midlands

99. I do not live in Zimbabwe **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/6 – ECUADOR

S3_MA. What province do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Azuay
2. Bolívar
3. Cañar
4. Carchi
5. Chimborazo
6. Cotopaxi
7. El Oro
8. Esmeraldas
9. Galápagos
10. Guayas
11. Imbabura
12. Loja
13. Los Ríos
14. Manabí
15. Morona Santiago
16. Napo
17. Orellana
18. Pastaza
19. Pichincha
20. Santa Elena
21. Santo Domingo de los Tsáchilas
22. Sucumbíos
23. Tungurahua
24. Zamora Chinchipe
99. I do not live in Ecuador **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/7 – EL SALVADOR

S3_SV. What administrative department do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Ahuachapán
2. Cabañas
3. Chalatenango
4. Cuscatlán

5. La Libertad
6. La Paz
7. La Unión
8. Morazán
9. San Miguel
10. San Salvador
11. San Vicente
12. Santa Ana
13. Sonsonate
14. Usulután
99. I do not live in El Salvador **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/8 – NICARAGUA

S3_NI. What administrative department or regions do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Boaco
2. Carazo
3. Chinandega
4. Chontales
5. Estelí
6. Granada
7. Jinotega
8. León
9. Madriz
10. Managua
11. Masaya
12. Matagalpa
13. North Caribbean Coast Autonomous Region
14. Nueva Segovia
15. Río San Juan
16. Rivas
17. South Caribbean Coast Autonomous Region
99. I do not live in Nicaragua **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/9 – SOUTH KOREA

S3_KR. What province or administrative division do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Busan
2. Chungcheongbuk-do
3. Chungcheongnam-do
4. Daegu
5. Daejeon
6. Gangwon-do
7. Gwangju
8. Gyeonggi-do
9. Gyeongsangbuk-do
10. Gyeongsangnam-do
11. Incheon
12. Jeju Special Self-Governing Province
13. Jeollabuk-do
14. Jeollanam-do
15. Sejong Special Self-Governing City
16. Seoul
17. Ulsan
99. I do not live in South Korea **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK ALL

S4. How frequently do you use each of the following to **make personal purchases** (e.g., groceries, dining out, clothing, small goods, etc.)? By personal purchases, we mean not including any work-related transactions. *Select one per row.* **[SINGLE SELECT PER ROW]**

[RANDOMIZE ROWS]	Daily	Weekly	Monthly	Once a Quarter	Once a Year	Never / Not applicable
1. U.S. currency (physical bills or banknotes)	1 [QUALIFIER FOR CASH SPENDERS]	2 [QUALIFIER FOR CASH SPENDERS]	3 [QUALIFIER FOR CASH SPENDERS]	4	5	99
2. Local currency (physical bills or banknotes) [SHOW IF P1/(2-9)]	1	2	3	4	5	99

3. Debit card	1	2	3	4	5	99
4. Credit card	1	2	3	4	5	99
5. Check / cheque	1	2	3	4	5	99
6. ACH / electronic fund transfer / bank transfer	1	2	3	4	5	99
7. Mobile payment apps (e.g., Apple Pay, Google Pay, PayPal, Venmo, M-Pesa, Orange Money, MTN MoMo, EcoCash, GrabPay, ShopeePay, MoMo, BSP Mobile)	1	2	3	4	5	99
8. Cryptocurrency	1	2	3	4	5	99
9. Other foreign currency (e.g., Euro, Pound Sterling, Yuan)	1	2	3	4	5	99

NEW SCREEN / ASK ALL

S5. Do you use any of the following to **make personal financial transactions** (e.g., reoccurring payments, withdrawals / deposits)? *Please select which payment type(s) you would use for each financial transaction, if applicable.* **[GRID; MULTISELECT PER ROW]**

[HOLD ORDER FROM S4; SHOW ROWS 1-9 IF SELECTED COLUMNS 1-5 IN S4]	To make reoccurring payments (i.e., rent, cellphone bills, utilities)	To make withdrawal / deposits	To send or receive personal payments (e.g., sending money to friends / family)	Don't know / Not applicable [EXCLUSIVE]	None of these [EXCLUSIVE]
1. U.S. currency (physical bills or banknotes)	1	2	3	4	5
2. Local currency (physical bills or	1	2	3	4	5

banknotes) [SHOW IF P1/(2-9)]					
3. Debit card	1	2	3	4	5
4. Credit card	1	2	3	4	5
5. Check / cheque	1	2	3	4	5
6. ACH / electronic fund transfer / bank transfer	1	2	3	4	5
7. Mobile payment apps (e.g., Apple Pay, Google Pay, PayPal, Venmo, M-Pesa, Orange Money, MTN MoMo, EcoCash, GrabPay, ShopeePay, MoMo, BSP Mobile)	1	2	3	4	5
8. Cryptocurrency	1	2	3	4	5
9. Other foreign currency (e.g., Euro, Pound Sterling, Yuan)	1	2	3	4	5

NEW SCREEN / ASK IF S5/R1/C1-3

S6. How often do you use U.S. currency banknotes to make your **personal financial transactions**? *Please select one response.* **[SINGLE SELECT]**

1. Never
2. Rarely (less than once a month)
3. Sometimes (at least once a month, but less than once a week) **[QUALIFIER FOR CASH SPENDERS]**
4. Often (at least once a week) **[QUALIFIER FOR CASH SPENDERS]**
5. Don't know/unsure

NEW SCREEN / ASK ALL

S7. Which of the following best describes your current employment status? *Please select one response.* **[SINGLE SELECT]**

1. Employed full-time
2. Employed part-time
3. Self Employed
4. Unemployed
5. Retired
6. Student
7. Homemaker
8. Other **[OPEN-END]**
99. Prefer not to answer

[S7_RECODE] If S4/R1/C99 **AND** S7/4-99 then **TERMINATE**

If S4/R1/4-5 AND S5/R1/C1-3 AND S6/1,2,5 AND S7/4-99 then **TERMINATE**

IF S4/R1/4-5 AND S5/R1/C4-5 AND S7/4-99 then **TERMINATE**

NEW SCREEN / ASK IF S7/1-3 EMPLOYED

S8. Do you work in any of the following industries currently? *Please select all that apply.*

[MULTI-SELECT, RANDOMIZE ROWS]

1. Advertising / PR / Marketing **[TERMINATE]**
2. Market Research **[TERMINATE]**
3. Retail
4. Technology
5. None of the above **[ANCHOR] [EXCLUSIVE]**

S100. Audience Qualifications

S100A TO QUALIFY AS CASH SPENDER RESPONDENT MUST:

- Live in one of the markets (P1/1-10)
- Opt-in (S0_CONSENT/1)
- Be age 16+ (S1A_RECODE/2-7)
- Does not live outside of one of the desirable markets (NOT S3_US/99, S3_CA/99, S3_DRC/99, S3_LI/99, S3_ZI/99, S3_EC/99, S3_SV/99, S3_NA/99, S3_SK/99)
- Qualify for potential cash spender based on least fill (S4/R1-2/C1-3 OR S6/R3-4)
- Does not work in Advertising, PR, Marketing or Market Research (NOT S8/1-2)

Qualified Cash Spenders N=1380

All others [TERMINATE]

FOR QUOTA TRACKING

S101: Market Tracking

1. United States (P1/1)	N=200
2. Cambodia (P1/2)	N=200
3. Democratic Republic of Congo (P1/3)	N=200
4. Liberia (P1/4)	N=200
5. Zimbabwe (P1/5)	N=200
6. Ecuador (P1/6)	N=200
7. El Salvador (P1/7)	N=200
8. Nicaragua (P1/8)	N=200
9. South Korea (P1/9)	N=200

S102: AGE TRACKING

1. Gen Z (S100A/1 AND S1B_RECODE/1)	N= COUNTER
2. Millennials (S100A/1 AND S1B_RECODE/2)	N= COUNTER
3. Gen X (S100A/1 AND S1B_RECODE/3)	N= COUNTER
4. Boomers (S100A/1 AND S1B_RECODE/4)	N= COUNTER
5. Greatest (S100A/1 AND S1B_RECODE/5)	N= COUNTER

S103: GENDER TRACKING

1. Man (S2/1)	N= COUNTER
2. Woman (S2/2)	N= COUNTER
3. Self-describe (S2/3)	N= COUNTER
4. Prefer not to answer (S2/99)	N= COUNTER

S105A: U.S. CURRENCY USAGE

1. At least once a week (S100A/1 AND S4/R1/C1-2)	N= COUNTER
2. At least once a month (S100A/1 AND S4/R1/C1-3)	N= COUNTER

Section 1: CONTEXT & GENERAL AWARENESS

[PROGRAMMING NOTE: Insert HoneyPot]

DISPLAY

Thank you! Based on your responses, you qualify to participate in our survey today.

NEW SCREEN / ASK ALL

For the rest of the survey, we are going to be asking you questions about **personal** financial transactions and purchases. By **personal** transactions, we mean not including any work-related transactions.

NEW SCREEN / ASK IF S4/c1-5 SELECTED FOR AT LEAST TWO ROWS

Q1. Earlier you said you use the following methods of payments when **making personal purchases**. Overall, what is your preferred method of payment when making these purchases? *Please rank from most to least preferred.* [SHOW ROWS ONLY IF S4/c1-5] [RANK CHOICE ALL, MAX 9, MIN 2] [AUTOPOPULATE ROWS FROM S4] [HOLD ORDER FROM S4] [FORCE RANK IF MINIMUM 2 OPTIONS SELECTED]

NEW SCREEN / ASK IF SHOWN Q1

Q2. Please indicate the reason why the following method payment is your preferred way of making purchases: [INSERT #1 TOP RANKED FROM Q1]. *Select all that apply.* [RANDOMIZE] [MULTI-SELECT]

1. Easier to carry
2. More widely accepted
3. Safer from identity theft threats
4. Safer from counterfeit threats
5. Has a higher available value than other payment methods
6. More reliable / stable
7. Central / global payment method
8. Not traceable
9. Easier to access / obtain than other payment methods
10. Allows for more controlled spending / budgeting
11. Easier to transfer / deposit
98. Other [ANCHOR] [OPEN-END]
99. Don't know [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK ALL

Q3. Please select the types of purchases you typically make with each of the following currency types. *Select all that apply.* [RANDOMIZE ROWS] [MULTI-SELECT PER ROW]

	Smaller daily purchases (i.e., transportation fare, daily meal)	Ongoing / routine purchases (i.e., monthly rent / mortgage, weekly grocery expenses)	Higher-end purchases (i.e., appliances, vehicle)
U.S. currency (physical bills or banknotes) [ALWAYS SHOW]	1	2	3
Local currency (physical bills or banknotes) [SHOW IF S4/r2/c1-c5]	1	2	3

NEW SCREEN / ASK ALL

Q4. Please indicate which U.S. currency denominations you use most often in **your typical transactions**? *Rank from most to least used.* **[RANK CHOICE 1-7]**

- 1. \$1
- 2. \$2
- 3. \$5
- 4. \$10
- 5. \$20
- 6. \$50
- 7. \$100
- 8. I don't use U.S. currency during my typical transactions **[EXCLUSIVE] [ADD AS CHECK BOX BELOW RANKING AS OPTION FOR RESPONDENT TO OPT OUT OF QUESTION]**

NEW SCREEN / ASK ALL

Q5. Please indicate which U.S. currency denominations you prefer to use **to save / store cash at home**? *Rank from most to least preferred.* **[RANK CHOICE 1-7]**

- 1. \$1
- 2. \$2
- 3. \$5
- 4. \$10
- 5. \$20
- 6. \$50
- 7. \$100
- 8. I don't save / store U.S. currency at home **[EXCLUSIVE] [ADD AS CHECK BOX BELOW RANKING AS OPTION FOR RESPONDENT TO OPT OUT OF QUESTION]**

NEW SCREEN / ASK ALL

Q6. How much confidence do you have in the following currencies today? Please use a 7-point scale, where 1 means no confidence at all, and 7 means complete confidence. *Select one per row.* **[SINGLE SELECT PER ROW] [HOLD ROW ORDER FROM Q3]**

	No confidence at all - 1	2	3	4	5	6	Complete confidence - 7	Don't Know / Unsure
1. U.S. currency (physical bills or banknotes)	1	2	3	4	5	6	7	99

2. Local currency (physical bills or banknotes)	1	2	3	4	5	6	7	99
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NEW SCREEN / ASK ALL

Q7. How, if at all, has your confidence in currency changed over the past year? *Select one per row.* **[SINGLE SELECT PER ROW] [HOLD ROW ORDER FROM Q6]**

	Decreased	No change	Increased	Don't Know / Unsure
1. U.S. currency (physical bills or banknotes)	1	2	3	99
2. Local currency (physical bills or banknotes)	1	2	3	99

NEW SCREEN / ASK IF Q7/1 OR 3

Q8. **[SHOW IF Q7/r1/c1]** You indicated your confidence in U.S. currency has decreased over the past year. Why has your confidence changed?

[SHOW IF Q7/r1/c3] You indicated your confidence in U.S. currency has increased over the past year. Why has your confidence changed?

[OPEN END TEXT; MINIMUM FIVE WORDS]

Please be as specific as possible in your answer. **[OPEN END] [ADD OPEN ASSIST] [DELAY AFTER TYPING 3,000 MILLISECONDS/3 SECOND] [MINIMUM INPUT 20 CHARACTERS] [CONTEXT //** What specific events, experiences, or information influenced your view? **//** Are there economic factors that played a role? **// [CALL OPEN ASSIST ONCE] [PERSONALITY DIRECT]**

NEW SCREEN / ASK ALL

Q9. Confidence in currency can be affected by a number of factors, with some nations having stronger confidence and more robust economic structures than others. Thinking of these global economic leaders, please indicate the extent to which you believe each of the following statements? *Select one per row.* **[SINGLE SELECT PER ROW]**

[RANDOMIZE ROWS]	Definitely true	Probably true	Probably false	Definitely false	Don't know / Unsure
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1. A small number of countries control most of the world's wealth	1	2	3	4	99
2. Less economically developed countries are overly dependent on major economic powers	1	2	3	4	99
3. Economic powerhouses create opportunities that benefit the global economy as a whole	1	2	3	4	99
4. Global economic leaders have an outsized impact on global competition	1	2	3	4	99
5. The global economy would be more stable if economic power was more evenly distributed	1	2	3	4	99
6. Economic powerhouses use their influence to shape international policy in their favor	1	2	3	4	99
7. Economic powerhouses have a responsibility to support developing economies	1	2	3	4	99

NEW SCREEN / ASK ALL

Q10. Which currency, if any, do you believe holds the highest value relative to other currencies?

Please select one response. **[SINGLE SELECT] [RANDOMIZE]**

1. U.S. Dollar (USD)
2. Euro (EUR)
3. Chinese Renminbi (RMB)
4. Japanese Yen (JPY)
5. British Pound Sterling (GBP)
6. Indian Rupee (INR)
7. Cryptocurrency (Bitcoin, Alternative coins, etc.)
8. Korean Won (KRW)
9. Other (please specify) **[ANCHOR] [OPEN-END]**
10. I believe all currency types have equal value **[ANCHOR]**

NEW SCREEN / ASK ALL

Q11. Does news about U.S. politics or leadership affect your perceptions of U.S. currency?

Please select one response. [SINGLE SELECT]

1. News about U.S. politics or leadership has neither a positive nor negative impact on my perceptions of U.S. currency.
2. Yes, news about U.S. politics or leadership **negatively** impacts my perceptions of U.S. currency.
3. Yes, news about U.S. politics or leadership **positively** impacts my perceptions of U.S. currency.

NEW SCREEN / ASK ALL

RH1. What color is the sky? *Select one.* [SINGLE SELECT, RANDOMIZE ROWS]

1. Purple
2. Brown
3. Green
4. Blue
5. Red

FLAG IF NOT RH1/4

Section 2: Pre-Stimuli: Baseline Knowledge, Beliefs & Behaviors

DISPLAY

The next few questions will address your behaviors and perceptions specific to U.S. currency. By U.S. currency, we mean physical U.S. dollar bills or banknotes.

NEW SCREEN / ASK ALL

Q12. Which of the following statements about U.S. currency do you personally believe to be true? *Select all that apply.* [MULTI-SELECT] [RANDOMIZE]

1. Old designs of U.S. currency are not as valuable as new designs
2. A torn U.S. banknote is no longer usable
3. A U.S. banknote that is freshly minted / brand new is more valuable than one that is worn / used
4. U.S. dollars tend to be “frozen dollars” where the serial numbers are deactivated
5. The value of U.S. currency is lost / reduced over time
6. U.S. currency expires after a certain date
98. Other [ANCHOR] [OPEN-END]
99. None of the above [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK ALL

Q13. Do any of the following make you refrain from using U.S. currency? *Select one per row.*
[SINGLE SELECT PER ROW] [HOLD ORDER FROM Q12; SHOW IF 1-98 SELECTED AT Q12]

	Yes	No	Don't Know / Unsure
1. Old designs of U.S. currency are not as valuable as new designs	1	2	99
2. A torn U.S. banknote is no longer usable	1	2	99
3. A U.S. banknote that is freshly minted / brand new is more valuable than one that is worn / used	1	2	99
4. U.S. dollars tend to be "frozen dollars" where the serial numbers are deactivated	1	2	99
5. The value of U.S. currency is lost / reduced over time	1	2	99
6. U.S. currency expires after a certain date	1	2	99
7. [PIPE-IN OPEN-END RESPONSE IF SELECTED Q12/98]	1	2	99

Section 3: Counterfeit Currency Encounters & Concerns

DISPLAY

These next questions focus on your experiences with and perceptions of counterfeit currency.

NEW SCREEN / ASK ALL

Q14. How concerned are you about receiving **counterfeit** (that is, fake or fraudulent) currency for each of the following? Please use a 7-point scale, where 1 means not at all concerned, and 7 means extremely concerned. *Select one per row.* **[SINGLE SELECT PER ROW]**

	Not at all concerned - 1	2	3	4	5	6	Extremely concerned - 7	Don't Know / Unsure
1. USD \$1	1	2	3	4	5	6	7	99
2. USD \$2	1	2	3	4	5	6	7	99
3. USD \$5	1	2	3	4	5	6	7	99

4. USD \$10	1	2	3	4	5	6	7	99
5. USD \$20	1	2	3	4	5	6	7	99
6. USD \$50	1	2	3	4	5	6	7	99
7. USD \$100	1	2	3	4	5	6	7	99
8. Local currency	1	2	3	4	5	6	7	99

NEW SCREEN / ASK ALL

Q15. Which of the following best describes your experience with counterfeit currency for each of the following? *Select one per row.* **[SINGLE SELECT PER ROW]**

	I've received counterfeit more than once	I've received counterfeit just once	I've never received counterfeit	Don't know / Unsure
1. USD \$1	1	2	3	99
2. USD \$2	1	2	3	99
3. USD \$5	1	2	3	99
4. USD \$10	1	2	3	99
5. USD \$20	1	2	3	99
6. USD \$50	1	2	3	99
7. USD \$100	1	2	3	99
8. Local currency	1	2	3	99

NEW SCREEN / ASK IF Q15/r1-7 = c1-2

Q16. Where do you believe you have encountered counterfeit currency? *Select all that apply.*

[RANDOMIZE] [MULTISELECT]

1. A hotel / place of lodging
2. A restaurant / café / bar
3. A tourist attraction
4. Chain grocery store
5. An outdoor vendor
6. Local grocery store
7. Department store
8. Public transportation
9. Gas station
10. Convenience store
11. Pharmacy / Drug store
12. Supercenter
13. ATM
14. Bank teller
15. Acquaintance / friend
99. Don't know / Unsure **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK ALL

RH2. Please select 'Somewhat Disagree' below.

1. Strongly Agree
2. Somewhat Agree
3. Somewhat Disagree
4. Strongly Disagree

FLAG IF NOT RH2/3

NEW SCREEN / ASK ALL

Q17. If you were to encounter counterfeit currency, what would you do? *Select all that apply.*

[RANDOMIZE] [MULTISELECT]

1. Report it to the local authorities / police
2. Check security / design features to confirm it is counterfeit
3. Turn it in at a local bank
4. Destroy it / throw it away
5. Give it to someone else
6. Try to use it in another transaction to confirm it is counterfeit
7. Alert the cash handler / cashier during the transaction
98. Other **[ANCHOR] [OPEN-END]**
99. Don't know / Unsure **[ANCHOR] [EXCLUSIVE]**

Section 4: Currency Authentication Methods

DISPLAY

Let's now turn to questions about authenticating currency. By authentication, we mean the process of looking at different features of a bill to determine if it is counterfeit or genuine currency. **[PN: INSERT HONEYPOT EXERCISE]**

NEW SCREEN / ASK ALL

Q18. When you receive U.S. currency, do you typically check its authenticity? *Please select one response.* **[SINGLE SELECT]**

1. Yes
2. No
99. Don't know / Unsure

NEW SCREEN / ASK IF Q18/1

Q19. When you receive U.S. currency, what specific steps do you take to check its authenticity? *Please be as specific as possible.* **[OPEN END; TEXT; MINIMUM FIVE WORDS]**

NEW SCREEN / ASK ALL

Q20. Which of the following have you heard are ways to tell if the U.S. currency you use is authentic? *Select all that apply.* **[MULTI-SELECT] [RANDOMIZE]**

1. The feel of raised printing on the bill
2. The design on the bill
3. The portrait / statesman featured on the bill
4. The use of color-shifting ink
5. The use of shiny ink **[RED HERRING]**
6. The serial numbers on the bill
7. The watermarks on the bill
8. The 3D security ribbon on the bill
9. The security thread on the bill
10. The "microprinting" or small printed words on the bill
11. The security fibers embedded in the bill
12. The multiple languages printed on the bill **[RED HERRING]**
98. Other **[ANCHOR] [OPEN-END]**
99. Don't know / Unsure **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK ALL

Q21. To what extent do you agree or disagree with the following statements? *Select one response per row.* **[SINGLE SELECT PER ROW]**

[RANDOMIZE ROWS]	Strongly disagree	Somewhat disagree	Somewhat agree	Strongly agree	Don't Know / Unsure
1. I have the information I need to accurately authenticate U.S. currency	1	2	3	4	99
2. I am knowledgeable about how to accurately authenticate U.S. currency	1	2	3	4	99

Section 5: Currency Design Features

DISPLAY

Now we want to shift to talk about the design of U.S. currency. This includes the visual and physical appearance of U.S. bills such as imagery, portraits, symbols, and other design components.

NEW SCREEN / ASK ALL

Q22. To the best of your knowledge, the printed signatures of which two U.S. officials appear on all U.S. currency banknotes? *Please select one response.* **[SINGLE SELECT] [RANDOMIZE ANSWER OPTIONS 1-4]**

1. The President and Vice President
2. The U.S. Treasurer and Secretary of the Treasury
3. The Chair and Vice Chair of the Federal Reserve
4. The Directors of the Bureau of Engraving and Printing and the U.S. Mint
5. Don't know / Unsure **[ANCHOR]**
6. I did not know there were signatures on U.S. currency banknotes **[ANCHOR]**

NEW SCREEN / ASK ALL

Q23. To the best of your knowledge, how often are U.S. currency banknote designs updated, redesigned, or changed, if at all? *Please select one response.* **[SINGLE SELECT]**

1. Every 1-3 years
2. Every 4-6 years
3. Every 7-10 years
4. Every 11-15 years
5. Every 16-20 years

6. Only when major problems with the design are discovered, such as faulty security features or increased counterfeiting
7. I don't believe U.S. currency designs are ever updated

NEW SCREEN / ASK ALL

Q24. What do you believe is the **main** reason U.S. currency banknote designs are periodically redesigned? *Please select one response.* **[SINGLE SELECT] [RANDOMIZE]**

1. To improve security and prevent counterfeiting
2. To improve accessibility (e.g., for people with visual impairments)
3. To update the appearance or modernize the design
4. To reflect historical or cultural changes
5. To respond to increasingly advanced counterfeit technologies
6. There is no specific reason
7. Other (please specify) **[SPECIFY] [ANCHOR]**
8. Don't know / Unsure **[EXCLUSIVE] [ANCHOR]**

NEW SCREEN / ASK ALL

Q25. How much do you agree or disagree with each of the following? *Select one response per row.* [SINGLE SELECT]

[RANDOMIZE ROWS]	Strongly disagree	Somewhat disagree	Somewhat agree	Strongly agree	Don't Know / Unsure
1. When a U.S. banknote is redesigned, I generally prefer the older design	1	2	3	4	99
2. Newly redesigned U.S. banknotes are more visually appealing than older ones	1	2	3	4	99
3. I would worry that some stores might question older banknotes after a redesign	1	2	3	4	99
4. I find it inconvenient when a new design is introduced	1	2	3	4	99
5. Frequent redesigns would make U.S. currency feel less stable	1	2	3	4	99
6. I am not confident in using older U.S. banknotes when a new design is introduced	1	2	3	4	99

NEW SCREEN / ASK ALL

Q26. When a U.S. banknote is redesigned, which of the following comes **closest** to what you believe happens to older versions of that banknote? *Please select one response.* [SINGLE SELECT]

1. They remain a legal form of payment indefinitely
2. They remain valid for a limited time
3. They must be exchanged at a bank to retain value
4. They lose their value over time
5. Don't know / Unsure

Section 5: CEP and Catalyst Awareness

DISPLAY SHOW ALL

Moving on...

NEW SCREEN / ASK ALL

Q27. Next, below are some U.S. federal government programs related to U.S. currency that you may or may not have heard of before. For each, please indicate whether you have ever heard of this program before. *Select one response per row.* **[SINGLE SELECT PER ROW]**

[RANDOMIZE ROWS]	Yes, I've heard of this program	No, I haven't heard of this program	Don't know/ Unsure
1. The U.S. Currency Education Program (CEP), managed by the Federal Reserve Board	1	2	99
2. The Bureau of Engraving and Printing (BEP), managed by the U.S. Department of the Treasury	1	2	99
3. The Counterfeit Currency Processing Facility, managed by the U.S. Secret Service	1	2	99

NEW SCREEN / ASK IF AWARE OF CEP (Q27/1=1)

Q28. The next couple of questions are about one of these programs in particular: The U.S. Currency Education Program (CEP), managed by the Federal Reserve Board. What is your opinion of the U.S. Currency Education Program (CEP)? *Please select one response.* **[SINGLE SELECT]**

1. Very unfavorable opinion
2. Somewhat unfavorable opinion
3. Neutral opinion
4. Somewhat favorable opinion
5. Very favorable opinion
6. Don't know enough to say

NEW SCREEN / ASK ALL

Q29. **[SHOW IF Q27/1=2-99]** The next couple of questions are about one of these programs in particular: The U.S. Currency Education Program (CEP), managed by the Federal Reserve Board. The U.S. Currency Education Program (CEP), managed by the Federal Reserve Board, ensures the integrity of and trust in the U.S. dollar by providing information and training resources to the public. Prior to today, how familiar were you with the U.S. Currency Education Program's mission? *Please select one response.* **[SINGLE SELECT]**

1. Not at all familiar
2. Not too familiar
3. Somewhat familiar

4. Very familiar

NEW SCREEN / ASK ALL

Q30. Now knowing the purpose of the CEP, how likely would you be to use their training materials/resources when identifying a counterfeit U.S. banknote? *Please select one response.*

[SINGLE SELECT]

1. Very unlikely
2. Somewhat unlikely
3. Likely
4. Very likely
99. Don't know

NEW SCREEN / ASK ALL

Q31. The U.S. federal government will be unveiling a new design of the \$10 bill. Prior to this survey, were you aware of the upcoming redesign of the U.S. \$10 bill? *Please select one response* **[SINGLE SELECT]**

1. Yes, I was aware of this
2. No, I was not aware of this
3. I might have read something about this, but I'm not sure

Section 6: Demographics

DISPLAY

Thank you for your time so far! These last several questions are for further classification purposes.

NEW SCREEN / ASK ALL

D1. Which of the following, if any, social media networks are you registered on? *Select all that apply.* **[MULTI SELECT] [RANDOMIZE]**

1. Instagram
2. TikTok
3. YouTube
4. Twitter / X
5. Facebook
6. WeChat
7. WhatsApp
8. LinkedIn
9. Snapchat

98. I don't use social media [ANCHOR] [EXCLUSIVE]

99. Prefer not to answer [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK ALL

D2. Which of the following, if any, news sources do you typically engage with? *Select all that apply.* [MULTI SELECT] [RANDOMIZE]

1. Broadcast news

2. Online news

3. Newspapers

4. Podcasts

5. Radio

6. Newsletters

7. Print magazines

8. Experts / Influencers

98. I don't engage with any news sources [ANCHOR] [EXCLUSIVE]

99. Prefer not to answer [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK ALL

D3. Which of the following best describes your marital status? *Please select one.* [SINGLE SELECT]

1. Single, never married

2. Married

3. Separated or divorced

4. Widowed

5. Living with a significant other

99. Prefer not to answer [ANCHOR]

NEW SCREEN / ASK ALL

D4. Are you the parent or guardian of any children under the age of 18 living in your household? *Please select one.* [SINGLE SELECT]

1. Yes

2. No

99. Prefer not to answer [ANCHOR]

NEW SCREEN / ASK IF D4/1

D5. How many children in each age bracket are currently living in your household? *Enter number for each. If any category does not apply, please enter '0'.* [MUST BE >0 FOR AT LEAST ONE OF THE CATEGORIES UNLESS ROW 99 IS SELECTED]

1. 0-5 _____ [NUMERIC] [DEFAULT TO ZERO] [RANGE: 0-10]

2. 6-10 _____ [NUMERIC] [DEFAULT TO ZERO] [RANGE: 0-10]
3. 11-15 _____ [NUMERIC] [DEFAULT TO ZERO] [RANGE: 0-10]
4. 16+ _____ [NUMERIC] [DEFAULT TO ZERO] [RANGE: 0-10]
99. Prefer not to answer [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK IF S7/1-3 EMPLOYED

D6. Thinking about your job / occupation, which of the following tasks do you perform at work?
Select all that apply. [MULTISELECT; RANDOMIZE]

1. Handling cash (physical banknotes)
2. Buying or selling products or services
3. Interacting with buyers
4. Interacting with sellers
5. Making withdrawals or deposits
6. Other [SPECIFY] [ANCHOR]
7. None of these [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK ALL

D7. What is your highest level of education? *Select one.* [SINGLE SELECT]

1. None completed
2. Primary School
3. Secondary school
4. High School / Tertiary / Tech. College
5. University / Higher Education
6. Postgraduate Education
99. Prefer not to answer / Not applicable

NEW SCREEN / ASK IF P1/1 – UNITED STATES OF AMERICA

D8_US. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.* [SINGLE SELECT]

1. Less than \$30,000
2. \$30,000 – 74,999
3. \$75,000 – 139,999
4. \$140,000 – 159,999
5. \$160,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/2 – CAMBODIA

D8_CA. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*

[SINGLE SELECT]

1. Less than KHR 400,000
2. KHR 400,000 – 799,999
3. KHR 800,000 – 1,599,999
4. KHR 1,600,000 – 3,199,999
5. KHR 3,200,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/3 – DEMOCRATIC REPUBLIC OF CONGO

D8_DRC. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.* **[SINGLE SELECT]**

6. Less than CDF 200,000
7. CDF 200,000 – 499,999
8. CDF 500,000 – 999,999
9. CDF 1,000,000 – 1,999,999
10. CDF 2,000,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/4 – LIBERIA

D8_LI. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*

[SINGLE SELECT]

1. Less than LRD 10,000
2. LRD 10,000 – 24,999
3. LRD 25,000 – 49,999
4. LRD 50,000 – 99,999
5. LRD 100,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/5 – ZIMBABWE

D8_ZI. Thinking about your monthly household income in 2025, which of the following

categories best describes your monthly household income that year? *Please select one response.*

[SINGLE SELECT]

1. Less than ZWL 100,000
2. ZWL 100,000 – 299,999
3. ZWL 300,000 – 599,999
4. ZWL 600,000 – 1,199,999
5. ZWL 1,200,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/6 – ECUADOR

D8_EC. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*

[SINGLE SELECT]

1. Less than USD 600
2. USD 600 – 999
3. USD 1,000 – 1,499
4. USD 1,500 – 2,499
5. USD 2,500 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/7 – EL SALVADOR

D8_SV. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*

[SINGLE SELECT]

6. Less than USD 600
7. USD 600 – 999
8. USD 1,000 – 1,499
9. USD 1,500 – 2,499
10. USD 2,500 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/8 – NICARAGUA

D8_NI. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*

[SINGLE SELECT]

1. Less than NIO 10,000
2. NIO 10,000 – 19,999
3. NIO 20,000 – 34,999
4. NIO 35,000 – 59,999
5. NIO 60,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/9 – SOUTH KOREA

D8_KR. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*

[SINGLE SELECT]

1. Less than KRW 3,000,000
2. KRW 3,000,000 – 4,999,999
3. KRW 5,000,000 – 6,999,999
4. KRW 7,000,000 – 9,999,999
5. KRW 10,000,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK ALL

RH3. Finally, in what year were you born? **[OPEN NUMERIC]**

RH3_FLAG. [PN: Behind the scenes recode for RH3] [YEAR RANGE 1901-2025]

- 1: (2025-S1) is +/- 2 of RH3 or equal
- 2: (2025-S1) is more than +/- 2 of RH3

FLAG IF RH3_FLAG=2

NEW SCREEN / DISPLAY

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