2026 FDIC Stakeholder Annual Survey

Why did you receive this survey?

You are receiving this survey because you, or your organization, have interacted with FDIC resources, events, and/or staff in the past 12 months.

What is the purpose of this survey?

The purpose of the FDIC's Stakeholder Annual Survey is to learn more about the activities of financial institutions, non-profit organizations, and government agencies that we work with. We will use the information that we collect to assess our own efforts, including the support that we provide to other organizations, to ensure that all U.S. households can establish, sustain, and benefit from a banking relationship.

What kind of questions are asked on the survey?

Most of the questions in the survey are multiple choice questions about products and programs that your organization offers or promotes related to access to banking services. Some later questions also ask for feedback on the support and resources that the FDIC provides. None of the questions ask for any of your, or your clients', personal or financial information.

How long will this survey take?

The survey should take about 10 to 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?

The FDIC will use this information to evaluate the effectiveness of its efforts to expand access to banking services in order to assess whether these activities are having their desired effect. Feedback that you provide through this survey will also help us make improvements to the events, workshops, and resources that we offer. Survey responses will not be used for bank supervision purposes.

What if I have questions?

If you have questions about this survey or experience any problems completing it, please contact Stakeholder-Survey@fdic.gov.

Thank you in advance for your invaluable participation in this survey!

Organizational Background

1. What is your position or title?
   [open-ended response]

2. Which of the following best describes your organization? (mark all that apply)
   a. Bank
   b. Credit Union
   c. Community Development Financial Institution (CDFI)
   d. Nonprofit/Community-based Organization (CBO)
   e. Academic Institution
   f. Government (e.g., Federal, State, Local, Tribal)
   g. Other – Please specify
   h. Prefer not to answer

3. Who does your organization serve? (mark all that apply)
   - Consumers
   - Businesses
   - Government agencies (Federal, State, Local, Tribal)
   - Other organizations or institutions
   - Other – Please specify

4. How broad is the area in which your organization is active?
   a. National
   b. Multiple states
   c. Statewide
   d. Multi-city or county (multiple cities or counties)
   e. Local (single city/town/county)
   f. Prefer not to answer

Program, Products, and Services

5. Is your organization involved in or does it provide **programs, financial products, or financial education** related to any of the following? (*Response options for each: Yes/No/Not Sure*)
   a. Efforts to **educate, connect or offer** consumers affordable and sustainable **transaction accounts** (e.g., accounts with features similar to Bank-On-certified accounts)
   b. Low- and moderate-income **(LMI) households savings**

c. **Mortgage credit** for LMI income households
d. **Other types of affordable and sustainable credit** for LMI households (e.g., credit-related financial education, credit builder loans, personal loans, small-dollar loans)
e. **Small business financing and/or services**

6. Does your organization provide **financial or technical assistance to support programs or activities in low- and moderate-income or underserved communities**, such as affordable housing, community infrastructure, workforce development or similar initiatives? (*Response options for each: Yes/No/Not Sure*)

   If no selection in Q5 or Q6 is Yes, then skip to Q11. If at least one selection is Yes, then continue.

We would like to ask you some follow-up questions about each type of activity you selected Yes in the previous question.

For each category where the answer to the previous question is Yes, show the following follow-up questions:

7. You indicated that your organization is involved in or provides programs, financial products, or financial education related to________. For how long has your organization offered them?
   a. Less than 1 year
   b. 1 to 5 years
   c. More than 5 years
   d. Not sure
   e. Prefer not to answer

8. Do you collaborate or partner with any other organization for this effort? (yes/no/not sure)

9. Please provide a brief description of your organization's programs, financial products, or financial education related to:_____________. Feel free to include links.

   (Optional) open-ended response with 1000-character limit

   (Exclude question 10 for those entities who responded YES to question 6.)

10. Does your organization promote these programs, products, or services? **By "promote," we mean advertise or conduct outreach to the people, businesses, or organizations** expected to use them.
    a. Yes

b. No
c. Not sure
d. Prefer not to answer

Respondent Knowledge

11. How well do you understand the following topics? (*Response options for each product type: Understand Very Well /Understand Well/Understand Somewhat Well /Do Not Understand Well*)

    a. Affordable and sustainable **transaction accounts** (e.g., accounts with features similar to Bank-On-certified accounts.)
    b. Low- and moderate-income **(LMI) household savings**
    c. **Mortgage credit** for LMI income households
    d. **Other types of affordable and sustainable credit** for LMI households (e.g., credit-related financial education, credit builder loans, personal loans, small-dollar loans)
    e. **Small business financing and/or services**
    f. **Financial or technical assistance available to support programs or activities in low- and moderate-income or underserved communities**, such as affordable housing, community infrastructure, workforce development or similar initiatives.

12. You have interacted with FDIC resources, events, and/or staff in the past 12 months. To what extent have these interactions increased your understanding about the topics listed above?

    In the past 12 months, interactions with FDIC resources, events, and/or staff have:

    a. Increased my understanding significantly
    b. Increased my understanding somewhat
    c. Increased my understanding slightly
    d. Did not increase my understanding at all
    e. Not sure

Money Smart Trainings

13. Over the past 12 months, has your organization conducted financial education activities using any of the following FDIC Money Smart resources? (*Response options for each item: Yes/No/Not Sure*)
    a. Money Smart for Young People
    b. Money Smart for Young Adults
    c. Money Smart for Adults
    d. Money Smart for Older Adults
    e. Money Smart for Small Businesses
    f. *How Money Smart Are You?* (i.e., FDIC's online financial education games)
    g. Guide to Organizing Reality Fairs

14. Who received financial education from your organization using a Money Smart-related resource? *Select all that apply. (Only ask if at least one response from Q13 is Yes)*
    a. Consumers
    b. Small business owners or entrepreneurs
    c. Staff from other organizations or institutions
    d. Other – please specify

If Q14= (a OR b) AND (c OR d) OR (no answer), go to Q15b.1
Else if any Q14 option selected, go to Q15a.1
Else if Q14 is missing, skip to next section

15a.1 How many people received financial education from your organization **using a Money Smart resource** in the past 12 months? (Text field)

(Ask 15a if more than one resource is Yes in Q13, otherwise skip to Q16)

15a. For each Money Smart resource below, about how many people received financial education from your organization in the past 12 months? Please **provide your best estimate.** (*Items will only appear if answer to Q13 was Yes; each question asks for an open-ended* text *response*)

a. Money Smart for Young People
b. Money Smart for Young Adults
c. Money Smart for Adults
d. Money Smart for Older Adults
e. Money Smart for Small Businesses
f. *How Money Smart Are You?* (i.e., FDIC's online financial education games)

g. Guide to Organizing Reality Fairs

15b.1 Now consider **only financial education provided to consumers and small business participants.** How many **consumers or small business participants** received financial education from your organization using a Money Smart resource in the past 12 months? Do not count staff or representatives of organizations or institutions. (Text field)

15b. For each Money Smart resource, approximately how many **consumers or small business participants** received financial education from your organization in the past 12 months? Your best estimate is fine. (*Items will only appear if answer to Q13 was Yes; each question asks for an open-ended* text *response*)

a. Money Smart for Young People
b. Money Smart for Young Adults
c. Money Smart for Adults
d. Money Smart for Older Adults
e. Money Smart for Small Businesses
f. *How Money Smart Are You?* (i.e., FDIC's online financial education games)
g. Guide to Organizing Reality Fairs

FDIC Resources and Engagement

16. In the past 12 months, how helpful have you found FDIC support or resources? *(Response options for each item: Very helpful, Somewhat helpful, Not very helpful, Did not use this FDIC resource)*
    a. **Events** focused on helping all U.S. households establish, sustain, and benefit from a banking relationship.
    b. **One-on-one support** from FDIC specialists working with your organization
    c. **Networking opportunities** facilitated by FDIC staff
    d. **FDIC trainings/orientations** on how to use FDIC Money Smart financial education curricula and resources
    e. **Money Smart resources** that are available online
    f. FDIC research and data
    g. Other (please specify)

17. In the past 12 months, how effective have the FDIC's support and resources been in assisting or enhancing your organization's programs that are focused on ensuring

that all U.S. households can establish, sustain, and benefit from a banking relationship?

a. Very effective
b. Somewhat effective
c. Neither effective nor ineffective
d. Somewhat ineffective
e. Very ineffective

18. In a few sentences, please explain your answer to the previous question.

(Optional) open-ended response

19. How can the FDIC better support your organization's programs that are focused on ensuring that all U.S. households can establish, sustain, and benefit from a banking relationship? What types of resources or events should the FDIC offer more?

(Optional) open-ended response

20. If possible, please provide an **example** of a program, product, or service related to ensuring that all U.S. households can establish, sustain, and benefit from a banking relationship that your organization has been involved with in the past 12 months that you think has been **particularly successful**. Examples do not need to be related to FDIC collaborations. Fill free to include links.

(Optional) open-ended response

FINAL PAGE OF SURVEY:

You have reached the end of this survey. If would like to return to any questions, please do so before clicking the arrow at the bottom right of the screen. Once you click the arrow, you will not be able to return to the survey.

To submit your responses and complete the survey, please click the arrow at the bottom right of the screen.