

Please check the answers that best describe you. Thank you!

**YOUR CURRENT SITUATION**

<p><b>1. Currently, do you...</b></p>		<b>Yes</b>	<b>No</b>	<b>Unsure</b>						
...have a checking account? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
...have a savings account? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
...have a credit card? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
...use prepaid or stored value cards? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
...have a retirement savings account (e.g. 401K)? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
...have your savings or investment account set up to automatically put in money at least once a month? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
... have money to pay at least three months' expenses set aside in a rainy day fund? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
...find it difficult to pay any of your loans or debts? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
<p><b>2. How frequently do you pay your bills <u>after</u> the due date?</b></p>										
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
Almost always	Often	Sometimes	Rarely	Never						
<p><b>3. In the last <u>3 months</u>, how often have you received financial education, information, or advice from an expert in your community?</b></p>										
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
Never	1 time	2 times	3 times	4 times or more						
<p><b>4. In the last <u>6 weeks</u>, how often have you...</b></p>		<b>4+ times</b>	<b>2 to 3 times</b>	<b>one time</b>	<b>Never</b>					
... used a check cashing store? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>					
... taken out a pawn shop loan? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>					
...received a call from a creditor or bill collector? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>					
<p><b>5. How much do you agree with the following statements? In the last <u>6 weeks</u>:</b></p>										
<p><b>I was able to save money.</b></p>										
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>					
Agree a lot	Agree a little	Disagree a little	Disagree a lot	Don't know						
<p><b>I felt in control of my finances.</b></p>										
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>					
Agree a lot	Agree a little	Disagree a little	Disagree a lot	Don't know						
<p><b>I felt confident that I could handle a financial emergency.</b></p>										
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>					
Agree a lot	Agree a little	Disagree a little	Disagree a lot	Don't know						
<p><b>I used all of the public benefits and employer benefits I have available to me.</b></p>										
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>					
Agree a lot	Agree a little	Disagree a little	Disagree a lot	Don't know						
<p><b>6. How confident are you that you could find the money to pay for a financial emergency that costs about \$1000?</b></p>										
<u>No Confidence</u>		<u>Little Confidence</u>		<u>Some Confidence</u>		<u>High Confidence</u>				
0	1	2	3	4	5	6	7	8	9	10
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. How much do you know about the following?	Nothing	Very Little	Some	A Fair Amount	A Lot
Interest Rates and Loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit Scores and Reports	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stocks and Bonds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investing for Retirement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. Please rate how comfortable you feel in each of the following areas with 0 being a low level of comfort and 10 being a high level of comfort.

	0	1	2	3	4	5	6	7	8	9	10
Budgeting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Debt	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit Record	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Savings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. How often does this happen to you?: You want to go out to eat, go to a movie, or do something else and don't go because you can't afford to?

Never	Rarely			Sometimes			All the Time			
0	1	2	3	4	5	6	7	8	9	10
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## MANAGING YOUR MONEY

10. Do you currently have a written budget or spending plan?  
 Yes       No

11. As of today, how much money do you have in savings (not including any retirement savings you might have)?

<input type="radio"/> \$0	<input type="radio"/> \$501 to \$1000
<input type="radio"/> \$1 to \$100	<input type="radio"/> \$1001 to \$2500
<input type="radio"/> \$101 to \$500	<input type="radio"/> More than \$2501

12. How much would you guess you (and your spouse/partner in your household) have in total debt (not including any home mortgage)?

<input type="radio"/> \$0	<input type="radio"/> \$6001 to \$7500
<input type="radio"/> \$1 to \$1500	<input type="radio"/> \$7501 to \$10,000
<input type="radio"/> \$1501 to \$3000	<input type="radio"/> More than \$10,000
<input type="radio"/> \$3001 to \$4500	<input type="radio"/> Don't Know
<input type="radio"/> \$4501 to \$6000	

13. Compared to six months ago, are you currently...

	More	Less	Same
... spending more, less, or the same amount?.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
... saving more, less, or the same amount? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
... earning more, less, or the same amount? .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. In the last six months, have you requested or downloaded a copy of your credit report?

Yes       No       Unsure

15. As of today, how would you judge your credit rating?

Very Bad       Poor       Fair       Good       Excellent

16. How confident are you that you could fix a problem in your credit report?

Not at all Confident       Slightly Confident       Somewhat Confident       Very Confident       Certain

17. Currently, how much stress do you feel about your financial situation?

No Stress		Low Stress			High Stress			Overwhelming Stress		
0	1	2	3	4	5	6	7	8	9	10
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

18. How often do you worry about being able to meet normal monthly living expenses?

Never		Rarely			Sometimes			All the Time		
0	1	2	3	4	5	6	7	8	9	10
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

19. Imagine you just won a raffle and you are guaranteed a cash prize. You have a choice about when you get it, however. For each choice, do you prefer Option A or Option B? Check either A or B below for each of these three choices:

	<u>A</u>		<u>B</u>
Choice 1:	<input type="radio"/> \$100 today	OR	<input type="radio"/> \$105 mailed to you in 1 month
Choice 2:	<input type="radio"/> \$100 today	OR	<input type="radio"/> \$115 mailed to you in 1 month
Choice 3:	<input type="radio"/> \$100 today	OR	<input type="radio"/> \$125 mailed to you in 1 month

## PLANS FOR YOUR MONEY

20. Currently, do you have at least one financial goal?

Yes       No

20a. If yes, what is your main financial goal?

20b. How confident are you that you will reach this financial goal in the next year?

Not at all Confident       A little Confident       Somewhat Confident       Very Confident       Certain

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## ABOUT YOU

1. **What is your age?**  18-25  26-35  36-45  46-55  56-64  65 or older

2. **Are you married?**  Yes  No

3. **What is your gender?**  Male  Female

4. **How many children do you have?**

- One
- Two
- Three
- Four or more

5. **Which best describes you?**

- White
- Black or African American
- Latino or Hispanic
- Asian or Pacific Islander
- Native American
- Other

6. **What is the highest level of education you have completed?**

- Less than high school
- High school or equivalent (HSED/GED)
- Some college or Associates (2 year) degree
- 4 Year college degree or more

7. **Thinking about last month, which comes closest to your total take-home income from all sources?** (include job, child support, unemployment, side jobs, etc. after taxes are taken out)

- |                                       |                                        |
|---------------------------------------|----------------------------------------|
| <input type="radio"/> Less than \$400 | <input type="radio"/> \$2001-\$2400    |
| <input type="radio"/> \$401-\$800     | <input type="radio"/> \$2401-\$2800    |
| <input type="radio"/> \$801-\$1200    | <input type="radio"/> \$2801-\$3200    |
| <input type="radio"/> \$1201-\$1600   | <input type="radio"/> More than \$3200 |
| <input type="radio"/> \$1601-\$2000   |                                        |