

### Financial Confidence Survey

1. Which of the following statements best describes how you keep track of your income?
  - I keep a written record of my income as it comes in.
  - I have a general idea of my income, but do not keep a written record as it comes in.
  - I do not keep track of my income.
2. Which of the following statements best describes how you keep track of your spending?
  - I keep a written record of my spending as it occurs.
  - I have a general idea of my spending, but do not keep a written record as it occurs.
  - I do not keep track of my spending.
3. Regardless of whether or not you are always able to follow it, do you have some kind of written budget or spending plan?
  - Yes       No
  - If Q3 is answered with **Option 2 "No"** , then Skip to **Q7**
  - If Q3 is answered with **Option 1 "Yes"** , then Skip to **Q4**
4. Please describe that budget or spending plan
5. How often do you make changes to that budget or spending plan, and why?
6. Please describe how you use that budget or spending plan to guide your expenses for the coming month.

### Savings

7. How often do you put money aside as savings?
  - On a regular basis       Rarely
  - Every once in a while       Never
  - If Q7 is answered with Option 4 "Never," then Skip to Q14
8. Which of the following statements best describes the way in which you decide how much money to put aside as savings?
  - I have a set amount that I always put aside.
  - I put aside what is left over after expenses.
  - I determine how much I put aside in another way. Please specify.
9. Please mark any of the places listed below that you saved money in over the past six months?
  - Someplace at home       Savings account       Checking account
  - United States savings bond       401(k) or 403(b) retirement account
  - With another individual       Stocks not in a retirement account
  - A Certificate of Deposit (CD) for a set period of time at a bank or credit union
  - Individual Development Account (IDA), where the money deposited for homeownership or education is matched with additional funds
  - Lending circle, where individuals combine their funds to make loans to those who need them
  - Mutual funds not in a retirement account       Individual Retirement Account (IRA)
  - Someplace else: Specify \_\_\_\_\_
10. Please think about how much you were saving 6 months ago and how much you are saving now. Which of the following best describes how your savings has changed?
  - I am saving more now than I did 6 months ago.
  - I am saving about the same amount now that I did 6 months ago.
  - I am saving less now that I did 6 months ago.

**Predictability of Income and Expenses**

11. Thinking about the past 6 months, how often was your income about the same from one month to the next?  
 Always     Rarely     Usually     Sometimes     Never
12. Again thinking about the past 6 months, how often were your expenses about the same from one month to the next?  
 Always     Rarely     Usually     Sometimes     Never

**Uses of Different Types of Products and Services**

13. Please tell us if you have obtained cash from any of the items listed below in the past 6 months and if so how often?

	Yes	No	If yes, # of times
I obtained cash using a debit card			
I obtained cash from a payday loan in anticipation of an upcoming pay check			
I used a check cashing store where I paid a fee to get cash in exchange for a check			
I sold something to a pawn shop			
I obtained a loan that required me to transfer the title of my automobile			
I obtained a tax refund on the same day I filed my income tax return			
I over-withheld income taxes throughout the year so that I would get a big refund when I filed my tax return			

14. Have you paid for something you bought over the past six months from any of the three ways listed below? If the answer is yes please indicate the number of time.

	Yes	No	If yes, # of times
Rented something from a rent-to-own store			
Purchased a money order			
Used a layaway plan at a retail store			

**Financial Security and Confidence**

15. What does the term "financial security" mean to you?
16. Using this definition, how secure do you feel your financial situation is right now?  
 Very secure     Somewhat secure     Not at all secure  
 Secure     Not very secure
17. Why do you describe your financial situation this way?
18. How confident are you that you could weather a financial crisis if it should occur?  
 Very confident     Somewhat confident     Not at all confident  
 Confident     Not very confident
19. What is your total household monthly income \$
20. What is your total combined savings balance. Do not include retirement funds. \$
21. Is this your first time completing this survey?  Yes  No

**Thank you for completing the survey!**