

## National Financial Education Questionnaire

Please answer the following questions to the best of your ability. Your responses are anonymous and will be used to help program facilitators, workshop presenters and others learn more about your financial education needs. **Please circle your response.**

### Section 1: Demographic information:

1. Sex: (M) (F)
2. Age: (15-25) (26-35) (36-45) (46-55) (56-65) (over 65)
1. Marital Status: (Single) (Married) (Separated) (Divorced) (Widow)
2. Ethnicity: (White) (Black) (American Indian) (Hispanic) (Asian) (Other)
3. Highest Education Level Completed: (Grade School) (High School)  
(College—Associates Degree) (College—Undergraduate Degree)  
(Masters Degree or above)
4. Zip Code    \_\_\_    \_\_\_    \_\_\_    \_\_\_    \_\_\_

### Section 2: Please circle your selection of true, false, or not sure for each of the following statements:

1. Late payments on bills are a minor problem or no problem at all when seeking a home loan. (T) (F) (Not Sure)
2. You should keep enough in your savings account to cover 3 months of expenses. (T) (F) (Not Sure)
3. No more than 25% of your income should be used on installment debt. (T) (F) (Not Sure)
4. If you don't have enough money to pay your bills, you should call your lenders right away and tell them. (T) (F) (Not Sure)
5. Bankruptcy will only stay on your credit record for 7 years. (T) (F) (Not Sure)
6. The lowest interest rate on a loan always means the best loan. (T) (F) (Not Sure)
7. Two people can purchase the same item and still pay vastly different amounts. (T) (F) (Not Sure)
8. When you use a credit card you are borrowing money from a bank. (T) (F) (Not Sure)

9. If I can't afford my car payments, I can voluntarily surrender my car to get out of the loan. (T) (F) (Not Sure)
10. Your credit history has no effect on your ability to get a job or rent an apartment. (T) (F) (Not Sure)
11. Which of the following statements best describes your right to check your credit report for accuracy?
- If you are turned down for credit based on a credit report, the records can be checked for free.
  - Your credit report can be checked at any time for free.
  - You can not see your credit report.
  - All credit records are the property of the U.S. government and your lenders and the FBI are the only ones who can look at them.
12. Which of the following best describes your bill paying practices right now:
- I pay my bills on time.
  - I occasionally pay my bills on time.
  - I hardly ever pay my bills on time.
  - I do not pay the bills in my household.
13. Which of the following best describes what you know about your credit report:
- I have never seen a copy of my credit report.
  - I have seen my credit report but I did not understand it.
  - I have seen my credit report and my credit record was poor.
  - I have seen my credit report and my credit record was good.
14. Which of the following best describes your financial goals:
- I do not have any real financial goals.
  - I have some financial goals but I do not know how to make them come true.
  - I have some financial goals and I have created a plan to make them come true.
  - I have some financial goals and they are coming true.
15. Which of the following best describes your monthly spending plan or budget.
- I do not have enough money to have a budget.
  - I would like to have a monthly budget, but do not know how to make one.
  - I have a budget for the monthly bills but not for everyday expenses.
  - I have a monthly budget and I use it to plan for all of my monthly expenses.

Thank you for completing this questionnaire. Your responses will be kept in the strictest confidence and will be used for statistical studies and research only.