

Students who are establishing a new Financial Avenue account will be asked to participate in a short survey related to their financial behaviors. The purpose of this behavioral assessment is to look at financial behaviors of students prior to completing Financial Avenue courses in order to gain a balanced perspective of baseline financial knowledge prior to the program. The responses will be kept anonymous and shared annually as part of Inceptia's ongoing research program.

**Question #1** Do you have financial goals?

- ☐ Yes ☐ No ☐ No answer

**Question #2** If yes, are the goals written down?

- ☐ Yes ☐ No ☐ No answer

**Question #3** Did you create a budget for this school year?

- ☐ Yes ☐ No ☐ No answer

**Question #4** If you have a budget for this school year, is that budget written down or tracked electronically/online?

- ☐ Yes ☐ No ☐ No answer

**Question #5** If you have a budget for this school year, how close have you been to following that budget?

- ☐ Spending has been much different from budget
- ☐ Spending has varied substantially from budget
- ☐ Spending has somewhat followed budget
- ☐ Spending has varied slightly from budget
- ☐ Spending has followed budget closely
- ☐ No answer

**Question #6** How do you track your spending? (Choose all that apply)

- ☐ By checking account balance online
- ☐ Personal Finance Program (like Mint, Level, Quicken, BillGuard, etc.)
- ☐ Keep receipts
- ☐ Write down things I spend
- ☐ Don't track spending

**Question #7**

In a typical month, how difficult is it for you to cover your expenses and pay all your bills?

- ☐ Not at all difficult
- ☐ Slightly difficult
- ☐ Somewhat difficult
- ☐ Difficult
- ☐ Very difficult
- ☐ No answer

**Question #8**

Have you set aside emergency or rainy day funds that would cover your expenses for 3 months, in case of sickness, job loss, economic downturn, or other emergencies?

- ☐ Yes
- ☐ No
- ☐ No answer

**Question #9**

Have you ever tried to figure out how much you need to save for retirement?

- ☐ Yes
- ☐ No
- ☐ No answer

**Question #10**

How confident are you that you could come up with \$2,000 if an unexpected need arose within the next month?

- ☐ I am certain I could come up with the full \$2,000
- ☐ I could probably come up with \$2,000
- ☐ I could probably not come up with \$2,000
- ☐ I am certain I could not come up with \$2,000
- ☐ Don't know
- ☐ No answer

**Question #11**

In the past 12 months, have you obtained a copy of your credit report?

- ☐ Yes
- ☐ No
- ☐ No answer

**Question #12**

In the past 12 months, have you checked your credit score?

- ☐ Yes
- ☐ No
- ☐ No answer

## Question #13

Do you go to a check cashing store to cash checks:

- ☐ Often
- ☐ Sometimes
- ☐ Rarely
- ☐ Never
- ☐ No answer

## Question #14

Do you have: (Select all that apply)

- ☐ Checking Account
- ☐ Savings Account
- ☐ Money Market Account
- ☐ CDs

## Question #15

Do you overdraw your checking account occasionally?

- ☐ Yes
- ☐ No
- ☐ No answer

## Question #16

How often do you use each of the following methods to make payments (e.g., for shopping, for paying bills, or for any other purposes)?

	Frequently	Sometimes	Never	Don't know
Cash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paper checks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit cards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Debit cards tied to a bank account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pre-paid debit cards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online payments directly from your bank account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money orders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tapping/waving your mobile phone over a sensor at checkout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Question #17** How many credit cards do you have?

- ☐ None
- ☐ 1-2
- ☐ 3-5
- ☐ 6-10
- ☐ 11-15
- ☐ 16+
- ☐ No answer

**Question #18** (If you use credit cards) In the past 12 months, which of the following describes your experience with credit cards? (Select all that apply)

- ☐ In some months, I carried over a balance and was charged interest
- ☐ In some months, I paid the minimum payment only
- ☐ In some months, I was charged a late fee for late payment
- ☐ In some months, I was charged an over the limit fee for exceeding my credit line
- ☐ In some months, I used the cards for a cash advance
- ☐ I always paid my credit cards in full

**Question #19** Thinking about when you obtained your most recent credit card, did you collect information about different cards from more than one company in order to compare them?

- ☐ Yes ☐ No ☐ No answer

**Question #20** Do you currently have any student loans?

- ☐ Yes ☐ No ☐ Don't know ☐ No answer

**Question #21** If you have student loans, do you know the combined balance?

- ☐ Yes ☐ No ☐ No answer

**Question #22** If you have student loans, do you currently know the interest rates and lender contact information?

- ☐ Yes ☐ No ☐ No answer

**Question #23** How concerned are you that you might not be able to pay off your student loans?

- ☐ Extremely concerned
- ☐ Somewhat concerned
- ☐ Not at all concerned
- ☐ Haven't thought about it
- ☐ No answer

**Question #24** Are you covered by health insurance?

- ☐ Yes
- ☐ No
- ☐ Don't know
- ☐ No answer

**Question #25** Do you have a life insurance policy?

- ☐ Yes
- ☐ No
- ☐ Don't know
- ☐ No answer

**Question #26** How would you grade your overall financial knowledge?

- ☐ A
- ☐ B
- ☐ C
- ☐ D
- ☐ F
- ☐ No answer

**Question #27** Have you ever taken a Personal Finance or Financial Education class or seminar?

- ☐ Yes
- ☐ No
- ☐ No answer

**Question #28** (If yes) When did you receive that financial education? (Select all that apply)

- ☐ In high school
- ☐ In college
- ☐ From an employer
- ☐ From the military
- ☐ Somewhere else \_\_\_\_\_