# Financial Literacy Program

## Follow-up Survey

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| Participant number: |  |

**Assessing the financial literacy program that you were involved in (insert location and date)**

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| **1. What did you learn from the financial literacy program that you didn’t know before?** |
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| **2. In the past 6 months, what has most changed about how you manage your money? Why?** |
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| **3. What area of money management do you most want to learn more about?** |
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# THINKING ABOUT MONEY …

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| **4. Tell us how you feel about managing your money…** | | | | | |
| *Circle a number to show how often you agree with the following:* | Never | Rarely | Sometimes | Usually | Always |
| I feel confident managing my money | 1 | 2 | 3 | 4 | 5 |
| I worry about how much debt I have | 1 | 2 | 3 | 4 | 5 |

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| I feel comfortable getting help with my money (examples: finding resources online, seeing a credit counsellor, help with my taxes or talking to someone at the bank) | 1 | 2 | 3 | 4 | 5 |
| I worry about being able to pay my bills each month | 1 | 2 | 3 | 4 | 5 |
| I feel that I will improve my financial situation | 1 | 2 | 3 | 4 | 5 |
| **5. What do you currently do to manage your money?** | | | | | |
| *Please circle the number that best explains how often you do the following:* | Never | Rarely | Sometimes | Usually | Always |
| Pay my bills on time | 1 | 2 | 3 | 4 | 5 |
| Make sure that my spending isn’t more than my income each month | 1 | 2 | 3 | 4 | 5 |
| Keep track of my spending and income | 1 | 2 | 3 | 4 | 5 |
| Save money | 1 | 2 | 3 | 4 | 5 |
| Compare prices when shopping | 1 | 2 | 3 | 4 | 5 |
| Pay my debt, when I owe money | 1 | 2 | 3 | 4 | 5 |
| Learn about money topics that might affect me | 1 | 2 | 3 | 4 | 5 |
| Get help with my money (examples: filing taxes, financial advisor, credit help, credit counseling or using online tools and resources) | 1 | 2 | 3 | 4 | 5 |

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| **6. Do you budget your money?** | | | | | |
| * Yes (go to question 7) * No (go to question 8) | | | | | |
| **7a. If yes, how do you budget your money?** (Please check one) | | | | | |
| * I write out a budget * I keep a budget in my head * Other: please tell us \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | |
| **7b. If yes…how often do you follow your budget?** | | | | | |
| *Please circle the number that best explains how often you do the following:* | Never | Rarely | Sometimes | Usually | Always |
| I follow my budget | 1 | 2 | 3 | 4 | 5 |
| **8. If no… why don’t you budget your money?** (Please check one) | | | | | |
| * I don’t know how * I don’t believe in budgeting * I did it before and it didn’t work * It is just not that important to me right now * Other: please tell us \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | |

# YOUR MONEY …

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| **9. What financial services do you currently use?** (Please check all the services that you use) |
| * Bank * Credit union or caisse populaire * Cheque cashing and payday loan services (e.g. Money Mart) * I don't use any financial services * Other: please tell us \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **10. If you DON’T use a credit union or a bank, please tell us why?** (Please check all that apply) |
| * I don’t have any income * I can’t easily get to a credit union or bank * I don’t have the required documents to open an account * I prefer not to use a bank or credit union * Other: please tell us \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

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| **11. Do you have a goal for saving money?** | | |
| * Yes * No | | |
| **12. If yes, what are you planning to save for?** (Please check all that apply) | | |
| * My education * My child’s education * First and last month’s rent * Paying back money I owe * Something big – like a car or appliance * Paying back taxes owed | * A trip * An emergency * Home ownership * Retirement * To finance a business * Other   Please tell us \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| **13. Do you have any savings set aside?** | | |
| * Yes * No (go to question 16) | | |
| **14. Did you save and put aside any of your money in the past month?** (Please check one) | | |
| * Yes * No | | |
| **15. How much money do you estimate that you have saved right now? (including accounts, retirement savings and investments – not including assets like a house or car)** (Please check one) | | |
| * None * Under $100 * $100 to $249 * $250 to $499 * $500 to $999 * $1,000 to $1,999 | | * $2,000 to $4,999 * $5,000 to $9,999 * $10,000 to $19,999 * $20,000 to $29,999 * $30,000 to $39,999 * $40,000 and over |
| **16. Do you have a long-term plan for your money (e.g. for retirement)?** | | |
| * Yes * No | | |

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| **17. Where does your personal income come from now?** (Please check all sources that apply) | | |
| * No income * Job - Full time * Job - Part time/temporary * Self-employment * Employment Insurance (EI) * Social Assistance/Welfare * Family members send me money | | * Spousal and/or child support payments * Government benefits (examples: Child Benefits, HST rebate) * Government disability benefits * Private disability pension * Workers compensation (workers injured on the job) * Government retirement income/pension * Private retirement income/pension * Paid long-term leave from my job * Other   Please tell us \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **18. Are you the only one contributing income to your household right now?** | | |
| * Yes * No | |  |
| **19. Over the last year, have you been late by 2 months or more on a bill or other payment? (examples: cell phone, rent or utilities)** | | |
| * Yes * No * I don’t know | |  |
| **20. Right now, what kind of debts do you have? (A debt is money that you have owed for more than two months, not including mortgages)** (Please check all that you need to pay) | | |
| * I have no debts * Credit card (including unpaid balance) * Cell phone * Student loans * Car or other large purchase * Utilities (phone, hydro, cable) * Rent | * Bank loan – not mortgage debt (examples: line of credit, bank account overdraft) * Child support * Family/friends * For my business * Taxes * Other   Please tell us \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |

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| **21. What is your estimated personal debt level now (NOT including a mortgage)?** (Please check one) | |
| * None * Less than $2,500 * $2,500 to $4,999 * $5,000 to $9,999 * $10,000 to $14,999 * $15,000 to $19,999 * $20,000 to $24,999 * $25,000 to $29,999 | * $30,000 to $34,999 * $35,000 to $39,999 * $40,000 to $49,999 * $50,000 to $59,999 * $60,000 to $69,999 * $70,000 to $79,999 * Over $80,000 |
| **22. Do you have a mortgage?** | |
| * Yes * No | |
| **23. Have you checked your credit history or credit rating in the past 12 months?** | |
| * Yes * No * I don’t know | |
| **24. Did you file your income tax forms last year?** | |
| * Yes * No * I don’t know | |

**Thank you!**