# Financial Literacy Program

## Demographics and Pre-assessment

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| **Participant number:** |  |

# ABOUT YOU…

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| --- | --- |
| **1. Gender** (Please check one) | |
| * Male * Female * Other |  |
| **2. Age** (Please check one) | |
| * Under 21 * 21 to 30 * 31 to 40 | * 41 to 50 * 51 to 60 * Over 60 |
| **3. What is your first language** (Please check one) | |
| * French is my first language * English is my first language | * My first language is another language   Please tell us what that language is: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **4. Place of birth** (Please check one) | |
| * I was born in Canada (If yes, go to question 7) | * I was born outside of Canada   Specify where: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **5. If you were born outside of Canada, how long has it been since you first arrived here?**  (Please check one) | |
| * Less than 5 years * 5 to 10 years * Over ten years |  |
| **6. If you were born outside of Canada, what is your immigration status?**  (Please check one) | |
| * Citizen * Landed immigrant | * Convention refugee or refugee claimant * Undocumented * Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **7. Are you a status or non-status Aboriginal person?** (Please check one) | |
| * Yes - If yes, go to * No | If yes, I am:   * Status First Nations * Non-status First Nations * Inuit * Métis * Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

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| **8. Education** (Please check the one that shows the highest level you have finished) | |
| * Elementary school (not completed) * High school (not completed) * High school diploma * CEGEP diploma (Québec) | * College (not completed) * College diploma * University (not completed) * University degree |
| **9. Are any of your children (under age 25) living with you now (either shared or full-time custody)?** (Please check one) | |
| * I have no children (under 25). * Yes, I have children (under 25) living with me. Please tell us how many \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ * No, my children (under 25) are not living with me. | |

# THINKING ABOUT MONEY …

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| **10. 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 |
| 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 |

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| **11. 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 |
| **12 . Do you budget your money?** (Please check one) | | | | | |
| * Yes (go to question 13) * No (go to question 14) | | | | | |
| **13a. 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 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | |
| **13b. 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 |
| **14. 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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| **15. 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 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| **16. 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 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| **17. Do you have a goal for saving money?** | |
| * Yes * No | |
| **18. 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 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

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| **19. Do you have any savings set aside?** | |
| * Yes * No (go to question 22) | |
| **20. Did you save and put aside any of your money in the past month?** (Please check one) | |
| * Yes * No | |
| **21. 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 |
| **22. Do you have a long-term plan for your money (e.g. for retirement)?** | |
| * Yes * No | |
| **23. 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 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **24. How much money did you take in from all sources last year – pre-taxes?** (Please check one) | |
| * None * Under $10,000 * $10,000 to $19,999 * $20,000 to $29,999 * $30,000 to $39,999 | * $40,000 to $49,999 * $50,000 to $59,999 * $60,000 to $69,999 * $70,000 to $79,999 * $80,000 and over |
| **25. Are you the only one contributing income to your household right now?** | |
| * Yes * No |  |
| **26. 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 |  |

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| **27. 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 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **28. 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 |
| **29. Do you have a mortgage?** | |
| * Yes * No | |
| **30. Have you checked your credit history or credit rating in the past 12 months?** | |
| * Yes * No * I don’t know | |
| **31. Did you file your income tax forms last year?** | |
| * Yes * No * I don’t know | |

Thank you!