



Long-term Behavior & Outcome Survey

This survey asks questions related to the financial education program in which you recently participated. The questions are designed to gauge whether and how your financial behaviors have changed since you started taking the coursework.

There are no right or wrong answers to the questions, and the survey is not graded. We use your answers to guide changes to the program and to tailor ongoing education materials specific to your needs and situation.

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Please take a moment and carefully read over each question before responding. When responding, go with your first instinct and be as honest as possible. There is no wrong answer. Only choose one answer per question.

Overall

1. Since the start of the program, rate your progress.

(1)	(2)	(3)	(4)	(5)
I am less confident about my financial position			I am more confident about my financial position	

2. Since the start of the program, my feeling of financial security has...

(1)	(2)	(3)	(4)	(5)
Worsened			Improved	

3. Since the start of the program, my confidence level in recommending this program to a friend has...

(1)	(2)	(3)	(4)	(5)
Decreased			Increased	

4. Since the start of the program, recommending that a friend take this program would be...

(1)	(2)	(3)	(4)	(5)
Decreased			Increased	

Financial Psychology

1. Since the start of the program, rate the clarity of your financial goals:

(1)	(2)	(3)	(4)	(5)
I still do not have any financial goals.			I fully understand and can clearly explain my financial goals.	

2. Since the start of the program, my willingness to adopt financial behaviors that align with my goals has...

(1)	(2)	(3)	(4)	(5)
Decreased			Increased	

3. Since the start of the program, my financial behaviors have...

(1)	(2)	(3)	(4)	(5)
Worsened			Improved	

4. Since the start of the program, my sentiment towards money has...

(1)	(2)	(3)	(4)	(5)
Become more negative			Become more positive	

5. Since the start of the program, my knowledge on personal financial matters has...

(1)	(2)	(3)	(4)	(5)
Not improved at all			Greatly improved	

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Savings, Expenses & Budgeting

1. Since the start of the program, the amount I save each month has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

2. Since the start of the program, the overall amount of money I have saved has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

3. Since the start of the program, the amount I spend each month has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

4. Since the start of the program, managing my money has...

(1)	(2)	(3)	(4)	(5)
Become difficult		Stayed the same		Become easier

5. Since the start of the program, rate your preparedness for future expenses.

(1)	(2)	(3)	(4)	(5)
Not prepared		Stayed the same		Fully prepared

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6. Since the start of the program, my budget is...

(1)	(2)	(3)	(4)	(5)
Disorganized and confusing		Stayed the same		Written, organized and itemized

7. Since the start of the program, my method for tracking my budget is...

(1)	(2)	(3)	(4)	(5)
Nonexistent, because I don't track my budget				A set of systems and reminders at set intervals

8. Since the start of the program, my emergency fund is...

(1)	(2)	(3)	(4)	(5)
Nonexistent, because I have not created one		The same as when I started		Funded with enough money to cover my monthly bills

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Accounts Management & Team Members

1. Since the start of the program, the number of accounts I have has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

2. Since the start of the program, the systems I have in place to manage my accounts has

(1)	(2)	(3)	(4)	(5)
Worsened		Stayed the same		Increased

3. Since the start of the program, the terms I am getting on my account have...

(1)	(2)	(3)	(4)	(5)
Worsened		Stayed the same		Improved

4. Since the start of the program, the number of team members I have in place has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Improved

5. Since the start of the program, the trust I have in my team members has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

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6. Since the start of the program, the process for opening a checking or savings account has become...

(1)	(2)	(3)	(4)	(5)
Confusing, and I still need to open these accounts			Easy, and I understand how they work	

7. Since the start of the program, my understanding of money mismanagement and penalties with late fees has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

8. Since the start of the program, the use of an automated bill payment system is...

(1)	(2)	(3)	(4)	(5)
A negative experience and has increased my stress			A positive experience and has decreased my stress	

9. Since the start of the program, using a calendar or reminder system for all my important financial dates is...

(1)	(2)	(3)	(4)	(5)
Difficult, and I am unsure about using one			Easy, and I use one	

Loans & Debt

1. Since the start of the program, my loan terms have...

(1)	(2)	(3)	(4)	(5)
Worsened		Stayed the same		Improved

2. Since the start of the program, I have created a debt reduction plan that...

(1)	(2)	(3)	(4)	(5)
I can't follow		I don't have a debt reduction plan		I can follow

3. Since the start of the program, my debt load has...

(1)	(2)	(3)	(4)	(5)
Increased		Stayed the same		Decreased

4. Since the start of the program, my position to qualify for a loan has...

(1)	(2)	(3)	(4)	(5)
Worsened		Stayed the same		Improved

5. Since the start of the program, my unsecured debt has...

(1)	(2)	(3)	(4)	(5)
Increased		Stayed the same		Decreased

Credit Profile

1. Since the start of the program, my credit score has...

(1)	(2)	(3)	(4)	(5)
Worsened		I don't know		Improved

2. Since the start of the program, the negative factors affecting my credit have...

(1)	(2)	(3)	(4)	(5)
Worsened		Not changed		Improved

3. Since the start of the program, understanding my credit score is...

(1)	(2)	(3)	(4)	(5)
Difficult		I still don't understand my credit score		Easy

4. Since the start of the program, sharing my credit score knowledge with others feels...

(1)	(2)	(3)	(4)	(5)
Scary				Exciting

5. Since the start of the program, the number of derogatory marks on my credit score has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

6. Since the start of the program, anticipating my future debt load on credit cards or revolving accounts is...

(1)	(2)	(3)	(4)	(5)
Scary and unpredictable		Neutral, because I don't plan to incur any future debt load		Easy to predict, and I feel ready to handle any situation

Income

1. Since the start of the program, the amount of money I earn has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

2. Since the start of the program, my income sources have...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

3. Since the start of the program, my income security feels...

(1)	(2)	(3)	(4)	(5)
Less secure		The same as before		More secure

4. Since the start of the program, my ability to replace my current income if needed has...

(1)	(2)	(3)	(4)	(5)
Worsened		Stayed the same		Improved

5. Since the start of the program, my income source is...

(1)	(2)	(3)	(4)	(5)
Less fulfilling		The same as before		More fulfilling

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6. Since the start of the program, creating a budget that lists all my sources of income is...

(1)	(2)	(3)	(4)	(5)
Difficult and I am not sure where to begin				Easy and I currently have one

7. Since the start of the program, my understanding of how my pay compares to the market rate has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

8. Since the start of the program, if I lost my job, my confidence to find new employment has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

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Economic & Government Influences

1. Since the start of the program, the organization of my tax records has...

(1)	(2)	(3)	(4)	(5)
Declined		Stayed the same		Improved

2. Since the start of the program, have you modified your tax withholdings and gauged its impact on your finances?

Yes, helping other areas of my finances	Yes, but hurting other areas of my finances	Not sure	No
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3. Since the start of the program, my knowledge of back taxes has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Improved

4. Since the start of the program, my ability and confidence to file my own tax returns has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Improved

5. Since the start of the program, my preparedness and knowledge to hire a trusted and licensed financial professional has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

6. Since the start of the program, my knowledge when talking with a licensed tax advisor about opportunities to minimize my tax burden feels...

(1)	(2)	(3)	(4)	(5)
Difficult and confusing		Neutral		Easy and comfortable

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Risk Management & Insurance

1. Since the start of the program, my attitude toward adding insurance or other risk protection measures has...

(1)	(2)	(3)	(4)	(5)
Become more negative		Stayed the same		Become more positive

2. Since the start of the program, my ability to review my insurance with confidence has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

3. Since the start of the program, my ability to negotiate better terms on my insurance policies has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

4. Since the start of the program, my estate plan has...

(1)	(2)	(3)	(4)	(5)
Worsened		Stayed the same		Improved

5. Since the start of the program, my preparedness for emergencies and natural disasters has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

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6. Since the start of the program, my confidence and knowledge in choosing an appropriate health insurance plan is...

(1)	(2)	(3)	(4)	(5)
Confusing, and I am not sure what to look for in a plan				Easy, and I understand what to look for in a plan

7. Since the start of the program, my confidence in choosing the right life insurance for my situation has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

8. Since the start of the program, my ability to decide on the right umbrella insurance policy has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

9. Since the start of the program, my knowledge and understanding of estate planning and wills for myself and my family, has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

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Investing & Personal Financial Planning

1. Since the start of the program, my net worth has...

(1)	(2)	(3)	(4)	(5)
Decreased at a higher rate than previously		Stayed the same		Increased at a higher rate than previously

2. Since the start of the program, the amount I contribute to investments has...

(1)	(2)	(3)	(4)	(5)
Decelerated		Stayed the same		Accelerated

3. Since the start of the program, the investment choices I make are...

(1)	(2)	(3)	(4)	(5)
Less in alignment with my risk tolerance		Stayed the same		More in alignment with my risk tolerance

4. Since the start of the program, my investment strategy is...

(1)	(2)	(3)	(4)	(5)
Unclear		The same as before		Clearer

5. Since the start of my program, my confidence in discussing my future and expectation of earnings has...

(1)	(2)	(3)	(4)	(5)
Declined		Stayed the same		Improved

6. Since the start of the program, my investment strategy and goals are...

(1)	(2)	(3)	(4)	(5)
Unclear, confusing, and distant		The same as when I started		Clear, written down, and achievable

7. Since the start of the program, finding an investment professional whom I trust feels...

(1)	(2)	(3)	(4)	(5)
Not achievable and difficult		Achievable but not easy		Achievable and easy

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Education & Skill Development

1. Since the start of the program, my educational goals have...

(1)	(2)	(3)	(4)	(5)
Remained unclear and unattainable		Stayed the same		Become clear and attainable

2. Since the start of the program, my preparedness to pay for my educational goals has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

3. Since the start of the program, my confidence to create a plan for achieving my educational goals has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased

4. Since the start of the program, my ability to align my education and finance goals feels...

(1)	(2)	(3)	(4)	(5)
Difficult		The same as before		Easy

5. Since the start of the program, my understanding of how finances affect my ability to achieve my educational goals has...

(1)	(2)	(3)	(4)	(5)
Decreased		Stayed the same		Increased