Dollar Range Card

A	…$1 - $100
B	…$101 - $500
C	…$501 - $1,000
D	…$1,001 - $2,500
E	…$2,501 - $5,000
F	…$5,001 - $7,500
G	…$7,501 - $10,000
H	…$10,001- $25,000
I	…$25,001 - $50,000
J	…$50,001 - $75,000
K	…$75,001 - $100,000
L	…$100,001- $250,000
M	…$250,001 - $500,000
N	…$500,001 - $1 million
O	…$1 million - $5 million
P	…$5 million - $10 million
Q	…$10 million - $25 million
R	…$25 million - $50 million
S	…$50 million - $100 million
T	…More than $100 million

Card #1

Missed a regular payment on rent or a mortgage

Missed a regular payment on an auto loan, a student loan, or other debt

Missed a minimum payment on a credit card

Missed a regular payment on utilities

Delayed a payment on, or were unable to pay, a medical bill

Struggled to afford food

No challenges

Other challenge (specify)

Card #2

0. Not at all knowledgeable about personal finance
1.
2.
3.
4.
5.
6.
7.
8.
9.
10. Very knowledgeable about personal finance

Card #3

0. Not at all willing to take financial risks

1.

2.

3.

4.

5.

6.

7.

8.

9.

10. Very willing to take financial risks

Card #4

0. No searching

1.

2.

3.

4.

5.

6.

7.

8.

9.

10. A great deal of searching

Card #5

Call around

Newspapers/Magazines

Material in the mail

Television/Radio

Internet/Online service

Advertisements

Friend/Relative

Lawyer

Accountant

Banker

Broker

Financial Planner

Other

Never borrow

Do not save or invest

Card #6

Commercial bank

Savings & Loan or Savings bank

Credit Union

Mortgage Company

Finance or Loan Company

Brokerage

Broad Financial Services Company

Other

Card #7

Personal savings or assets

Credit card (personal or business)

Personal loan/line of credit from a bank or savings institution

Personal loan/line of credit from a credit union

Personal loan/line of credit from some other type of institution or investor

Business loan/line of credit from a bank or savings institution

Business loan/line of credit from a credit union

Business loan/line of credit from some other type of institution or investor

Other

Card #8

Business checking or share draft accounts

Business savings accounts

Business lines of credit

Business mortgages

Other business loans or leases

Business credit cards

Credit or debit card payment processing

Other

Card #9

Next few months

Next year

Next few years

Next 5 –10 years

Longer than 10 years

Card #10

Take substantial financial risks expecting to earn substantial returns

Take above average financial risks expecting to earn above average returns

Take average financial risks expecting to earn average returns

Not willing to take any financial risks

Card #11

Don’t save – usually spend more than income

Don’t save – usually spend about as much as income

Save whatever is left over at the end of the month – no regular plan

Save income of one family member, spend the other

Spend regular income, save other income

Save regularly by putting money aside each month

Card #12

Family

Friends

Credit Card

Payday Lender

Pawn Shop

Car Title Lender

Church

Social Service Institution

Card #13

Savings account

Stocks, bonds, CDs, or other financial assets

Home equity loan or line of credit

Pension or Retirement Accounts

Automobile

Real estate

Durable goods

Other miscellaneous valuables

Card #14

Credit cards

Store charge cards

Payments due for services or goods purchased

Utilities

Insurance

Rent

Mortgage

Auto loans

Student loans

Other Miscellaneous loans

Installment or layaway loans

Card #15

Eating or drinking out

Food or beverages at home

Entertainment

Travel

Non-durable goods

Personal care

Health care

Personal or home services

Card #16

Location of their offices

Had the lowest fees/minimum balance requirement

Able to obtain many services at one place

Offered safety and absence of risk

Some other reason

Card #17

Retirement Assets

Retirement assets associated with jobs

Current Job Pensions

- 401(k) and other account plans
- Plans that provide monthly retirement income
- Hybrid plans

Past Job Pensions

- Currently receiving benefits /making withdrawals
- Will receive benefits in the future

Social Security

- Retirement, survivor’s, or disability benefits

Other retirement assets

IRAs, Keoghs

- Started directly, or rolled over from pension/account from a former job

Annuities

- Directly purchased annuities

Card #18

Food (e.g., groceries, delivered food, dining out)
Clothing and footwear
Personal and family care (e.g., hairdresser, childcare and retirement home services, pet adoption, etc.)
Furniture, household equipment, and routine maintenance of the house (e.g., appliances, regular cleaning, landscaping, home repairs, etc.)
Utility and insurance payments not included in rent or housing payments (electricity, gas, water, telephone/cell services, internet service, home or car insurance, etc.)
Transportation (e.g., car purchases in last year, fuel, car maintenance, public transportation, ride-share services, plane tickets, etc.)
Electronics (e.g., TVs, computers, audio equipment, etc.)
Recreation and entertainment (e.g., cable or streaming services, books, movie/concert/sports tickets, gym fees, instruments, etc.)
Regular subscription services (e.g., news/magazines/apps, club membership fees, online shopping, delivery services, phone apps with subscription fees, etc.)
Out-of-pocket health or veterinary expenditures (e.g., medicine, health products, dental and doctor fees, etc.)
Education (e.g., tuition, textbooks, etc.)

Card #19

Don’t write enough checks to make it worthwhile

Minimum balance is too high

Do not like dealing with banks

Service charges are too high

No bank has convenient hours or location

Some other reason

Card #20

Working now/Self-employed

On vacation/Other leave of absence

Temporarily laid off

Unemployed and looking for work

On sick leave, short term disability, or parental leave

Disabled

Retired (full, partial, or temporary)

Student

Homemaker

On strike

Volunteer work

Not working due to personal or family obligations

Other

Card #21

All telework

Mostly telework

Half telework

Some telework

No telework

Card #22

Temporary Assistance for Needy Families (TANF)

Supplemental Nutrition Assistance Program (SNAP)

Supplemental Security Income (SSI)

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

General Assistance (GA)

Other federal, state, or local welfare or assistance programs

Other

Card #23

PLEASE LIST YOUR STRONGEST IDENTIFICATION FIRST

White (For example, English, German, Irish, Italian, Polish, Scottish, etc.)

Hispanic or Latino (For example, Mexican, Puerto Rican, Salvadoran, Cuban, Dominican, Guatemalan, etc.)

Black or African-American (For example, African American, Jamaican, Haitian, Nigerian, Ethiopian, Somali, etc.)

Asian (For example, Chinese, Asian Indian, Filipino, Vietnamese, Korean, Japanese, etc.)

American Indian or Alaska Native (For example, Navajo Nation, Blackfeet Tribe of the Blackfeet Indian Reservation of Montana, Native Village of Barrow Inupiat Traditional Government, Nome Eskimo Community, Aztec, Maya, etc.)

Middle Eastern or North African (For example, Lebanese, Iranian, Egyptian, Syrian, Iraqi, Israeli, etc.)

Native Hawaiian or Pacific Islander (For example, Native Hawaiian, Samoan, Chamorro, Tongan, Fijian, Marshallese, etc.)

Other

Card #24

0. Not at all likely

1.

2.

3.

4.

5.

6.

7.

8.

9.

10. Certain

Card #25

Too expensive, can’t afford health insurance

Don’t believe in health insurance

Not much sickness in the family - we haven’t needed health insurance

Dissatisfied with previous insurance

Job layoff or job loss

Some other reason