



Championing Positive Community Change

Money Smart: Money Smart for Small Business Pre-Training Survey

We are interested in measuring changes in knowledge, attitudes, expectations, and perceptions before you start any business management training. We request that you answer the following questions as completely as possible.

Today's date: ____ / ____ / _____ (MM / DD / YYYY)

First Name: _____ Middle Initial: _____ Last Name: _____

Your birthdate: ____ / ____ / _____ (MM / DD / YYYY)

A. Knowledge Fill the bubble to the right of each statement to indicate if you think the statement is true, false or if you are not sure.

		True	False	Not Sure
A1	Checking and savings accounts should both be balanced regularly.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A2	A commercial account is a basic business account but an investment account is not a basic business one.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A3	A "zero balance account" is maintained until funds are withdrawn and none remain.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A4	Certificates of deposit (CDs) yield interest rates that are identical to savings accounts.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A5	Certificates of deposit (CDs) are never used as loan collateral.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A6	Online banking only offers the convenience of not having to go outside the house compared to personal banking.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A7	A term loan does not have a specific time limit for paying back the money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A8	Only an account signer has the authority to conduct transactions with a debit card.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A9	Deposit accounts are automatically reconciled by the bank so you should not do it.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

B. Attitudes Fill in the bubble to the right of each statement to indicate if you strongly disagree, somewhat disagree, neither disagree or agree, somewhat agree, or strongly agree.

		Strongly Disagree	Somewhat Disagree	Neither Disagree or Agree	Somewhat Agree	Strongly Agree
B1	It is almost impossible for someone like me to get ahead with my finances.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B2	Knowing how to manage my finances responsibly is not hard for me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B3	My finances seem hopeless and I am overwhelmed when I think about them.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B4	I am worried I will not be able to fulfill my financial obligations to family, friends, or even myself.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B5	Saving money to build personal wealth does not seem like a realistic possibility for me right now.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B6	Saving money for the future is almost pointless because I have so little of it.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

C. Expectations Fill in the bubble to the right of each statement to indicate if you strongly disagree, somewhat disagree, neither disagree or agree, somewhat agree, or strongly agree.

		Strongly Disagree	Somewhat Disagree	Neither Disagree or Agree	Somewhat Agree	Strongly Agree
C1	I will have financial stability in the future.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C2	Chances are low that I will have money to invest for a house, retirement, or other investments.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C3	How I handle my finances will never be a source of conflict in my future relationships.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C4	My financial situation will be fine because I will make a good plan and stick to it.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C5	I will likely be living paycheck to paycheck with little to show for my efforts for the rest of my life.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C6	I can see myself getting better and better at managing my finances.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

D. Life Circumstances Fill in the bubble to the right of each statement to indicate if you strongly disagree, somewhat disagree, neither disagree or agree, somewhat agree, or strongly agree.

		Strongly Disagree	Somewhat Disagree	Neither Disagree or Agree	Somewhat Agree	Strongly Agree
D1	How I handle my finances is a source of conflict in my relationships.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D2	I have sources of financial support from family and friends, such as money, food, or a place to stay.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D3	Financial demands are made of me by others that are causing major problems in my life.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D4	There is no one in my life who can give me good financial advice.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D5	I usually have time and energy to think about the best way to handle my money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D6	I am alone when deciding what to do about my financial situation.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

E. Behavior Fill in the bubble to the right of each statement to indicate if you strongly disagree, somewhat disagree, neither disagree or agree, somewhat agree, or strongly agree.

		Strongly Disagree	Somewhat Disagree	Neither Disagree or Agree	Somewhat Agree	Strongly Agree
E1	I save my money rather than spend it in case of an emergency.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E2	I only use money to buy things.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E3	I spend money to live in the moment rather than save it because life is too short.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E4	I spend money on my obligations to others even before I take care of myself.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E5	I always have a strategy for what I am going to do with my money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E6	I never ask for financial help when I need it, such as money, food, advice, or a place to stay.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>