



Participant Pre-Survey

Name _____ Phone _____ Date _____

Address _____ City _____ State ____ Zip _____

Email _____

Assessment score _____

1. Using a debit or check card with a credit card logo (Visa, MasterCard, etc.) is more like writing a check than using a credit card.
 - a. True
 - b. False
2. The balance shown on your bank statement is always an accurate indication of how much money you have in the bank.
 - a. True
 - b. False
3. Purchases made with your debit card are usually deducted immediately from your checking account.
 - a. True
 - b. False
4. It is alright to write a check if you don't have sufficient funds to cover it if you are sure you will deposit money before the check is processed.
 - a. True
 - b. False
5. You should update your check register every time you write a check, use your ATM/Debit card, and deposit money.
 - a. True
 - b. False
6. When you write a personal budget and savings plan you will need the following information
 - a. Income
 - b. Fixed expenses
 - c. Flexible expenses
 - d. Amount to save
 - e. All of the above
7. Developing a personal budget and savings plan will assist you to
 - a. save for your future
 - b. reduce your debt
 - c. meet your everyday needs
 - d. prioritize your spending
 - e. all of the above

8. It is important to save money
 - a. in case of emergencies
 - b. for a vacation
 - c. for your dream home
 - d. any reason is an important reason to begin saving

9. Check cashers will help you save money
 - a. True
 - b. False

10. Going to pay day lenders
 - a. saves you money
 - b. helps you establish good credit
 - c. charges you less than you borrowed
 - d. none of the above

11. A bank or credit union will deduct a service fee from your account if you overdraw, write checks for over the amount that you have in your account, and use your debit card for purchases that are over the amount that you have in your account.
 - a. True
 - b. False

12. When you use your debit card with a credit card logo (Visa, MasterCard, etc.) the purchases you make are immediately deducted from your account.
 - a. True
 - b. False

13. It is VERY important to understand how YOUR account works. Different banks or credit unions have different rules, so make sure you get a clear outline of when your bank might charge you for things you don't expect. What question should you ask?
 - a. Is there a minimum balance for this account?
 - b. What happens if I go below the minimum balance? How much does it cost?
 - c. After I deposit a check, how long must I wait before I can take the money out?
 - d. All of the above.

14. Overdraft protection will ensure that you do not get charged overdraft fees if your account goes below the minimum balance allowed.
 - a. True
 - b. False

15. Before opening an account, you should make sure that the checking or savings account is right for me?
 - a. True
 - b. False

16. Do you currently have a checking or savings account with a bank or credit union? Please circle type of account.
 - a. Yes checking account savings account
 - b. No

17. If you ever had an account with a bank or credit union, has it been closed?