



California Youth Financial Literacy Program Pretest Survey

INSTRUCTIONS: For each question, fill in the circle which best represents your response. Shade each area completely. Do NOT make checkmarks or Xs. Use blue or black ink only.

Before attending this workshop, I was able to ...

Setting Financial Goals and Budgeting

- | | Strongly Agree | Agree | Disagree | Strongly Disagree |
|--|-----------------------|-----------------------|-----------------------|-----------------------|
| 1. Set financial goals for myself. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2. Track my daily spending habits. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3. Prepare a budget to estimate my monthly income and expenses. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 4. Identify ways to decrease my spending and increase my income. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 5. Identify budgeting tools that would help me manage my money. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Banking

- | | | | | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|
| 6. Define what a bank or financial institution is and what it does. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 7. Identify the three major types of financial institutions. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 8. List five reasons why people keep money in a bank. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 9. Tell which banks are insured and which are not by looking for the FDIC logo. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 10. Describe two types of bank deposit accounts. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 11. Describe the steps involved in opening and maintaining a bank account. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 12. Define basic banking terms. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 13. Identify other services banks offer and the fees they charge for those services. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 14. Name the different bank employees and what their main role, job, or function is. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Checking

- | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|
| 15. State the benefits of having a checking account. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 16. Determine which checking account is best for me. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 17. Identify the steps involved in opening a checking account. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 18. Define the terms used with checking accounts. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 19. Deposit (add) and withdraw money from a checking account. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 20. Reconcile a check register with a bank statement. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 21. List the fees I may be charged for using a checking account. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 22. Define electronic banking and terms used with it such as ATM, Debit Card, and PIN. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 23. Define the consequences of writing bad checks. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 24. Report errors on ATM receipts or transactions, change my address, or close out my checking account. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |



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Before attending this workshop, I was able to ...

Savings

- | | Strongly
Agree | Agree | Disagree | Strongly
Disagree |
|--|-----------------------|-----------------------|-----------------------|-----------------------|
| 25. List the benefits of paying yourself first. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 26. Explain why it is important to save. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 27. Determine my savings goal(s). | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 28. Define interest, compound interest, and annual percentage yield (APY). | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 29. Determine which savings options will help me reach my savings goals. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Credit and Borrowing Basics

- | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|
| 30. Define credit and explain why credit is important. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 31. Identify three types of loans. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 32. Identify the costs involved in getting a loan. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 33. Name the four Cs of credit that lenders use, to tell if you are a good credit risk. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 34. Define predatory lending and how to guard myself against it. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Identity Theft

- | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|
| 35. Define Identity Theft and describe how criminals use it. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 36. Name and describe two new forms of Identity Theft. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 37. Tell whether or not a web site was secure for online shopping. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 38. List the steps I should take if I lose my wallet or someone steals my identity. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 39. List some of the steps to take to avoid identity theft. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 40. Contact the Federal Trade Commission for more information on Identity Theft. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Use of Credit Cards

- | | | | | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|
| 41. Identify the purpose of credit cards. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 42. Analyze credit card offers and determine if a credit card is a good option for me. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 43. Name the most important credit card terms to look for. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 44. Describe how to use a credit card responsibly. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 45. Identify the steps to take when a credit card is lost or stolen. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 46. Define the term universal default and tell others what it meant. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 47. Use receipts to verify whether transactions charged to my account are valid. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |



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| 47. Use receipts to verify whether transactions charged to my accounts are valid. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |



**California Youth Financial Literacy Program
Student Questionnaire**

1. School Zip Code

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2. Student Zip Code

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. Age

<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>

4. Gender

 M
 F

5. Ethnicity

<input type="radio"/>	Black
<input type="radio"/>	White
<input type="radio"/>	Hispanic
<input type="radio"/>	Asian
<input type="radio"/>	Native American
<input type="radio"/>	Middle Easterner
<input type="radio"/>	Other

6. Education: Are you a high school senior (12th Grade)?

 Yes No

7. Do you have a full-time or part-time job?

 F/T
 P/T
 Not employed.

8. What are your yearly earnings?

 \$1 - \$5,000
 \$5,001 - \$9,999
 \$10,000 or above
 Not Applicable

9. Do you feel your knowledge of the topic areas increased as a result of this program?

 Yes No Stayed the same

10. The objectives (goals) for each session were met...

Completely (All)	Substantially (Mostly)	Partially (Some)	Not at all (None)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. Before attending this session, my knowledge of financial matters was?

 1=Poor 2=Fair 3=Satisfactory 4=Good 5=Excellent

12. Which of the items below were you familiar with before attending this session?

 Checking/Savings
 Certificate of Deposit (CD)
 Credit Cards
 Trust
 Money Management
 Identify Theft
 Insurance

13. The Facilitator:

a. Knew the subject well	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Gave clear explanations & examples	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Was prepared and organized	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Responded to (answered) questions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Was effective overall	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Connected well with the group	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Strongly Agree	Agree	Disagree	Strongly Disagree
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14. How can we improve these sessions for the future? _____