

MARIN FAMILY ACTION / COALITION OF FINANCIAL INSTITUTIONS FOR YOUTH
 FINANCIAL LITERACY IN MARIN COUNTY HIGH SCHOOLS
 POST-TEST CROSSTABS
 AUGUST 2007 - MAY 2008

WHAT SCHOOL DO YOU ATTEND? * UNDERSTAND WHERE MONEY COMES FROM AND HOW TO USE IT WISELY. Crosstabulation

			UNDERSTAND WHERE MONEY COMES FROM AND HOW TO USE IT WISELY.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	11	18	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	36.7%	60.0%	3.3%	100.0%
		% within UNDERSTAND WHERE MONEY COMES FROM	.0%	37.9%	27.3%	50.0%	30.0%
		% of Total	.0%	11.0%	18.0%	1.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	0	6	18	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	24.0%	72.0%	4.0%	100.0%
		% within UNDERSTAND WHERE MONEY COMES FROM	.0%	20.7%	27.3%	50.0%	25.0%
		% of Total	.0%	6.0%	18.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	3	9	13	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	12.0%	36.0%	52.0%	.0%	100.0%
		% within UNDERSTAND WHERE MONEY COMES FROM	100.0%	31.0%	19.7%	.0%	25.0%
		% of Total	3.0%	9.0%	13.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	0	3	17	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	15.0%	85.0%	.0%	100.0%
		% within UNDERSTAND WHERE MONEY COMES FROM	.0%	10.3%	25.8%	.0%	20.0%
		% of Total	.0%	3.0%	17.0%	.0%	20.0%
Total		Count	3	29	66	2	100
		% within WHAT SCHOOL DO YOU ATTEND?	3.0%	29.0%	66.0%	2.0%	100.0%
		% within UNDERSTAND WHERE MONEY COMES FROM	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	3.0%	29.0%	66.0%	2.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * WILL WRITE DOWN FINANCIAL GOALS - LIKE BUYING A CAR, SAVING FOR COLLEGE, OR THE PROM. Crosstabulation

			WILL WRITE DOWN FINANCIAL GOALS - LIKE BUYING A CAR, SAVING FOR COLLEGE, OR THE PROM.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	1	13	15	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	3.3%	43.3%	50.0%	3.3%	100.0%
		% within WILL WRITE DOWN FINANCIAL GOALS	.0%	14.3%	41.9%	25.4%	50.0%	30.0%
		% of Total	.0%	1.0%	13.0%	15.0%	1.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	0	1	7	16	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	4.0%	28.0%	64.0%	4.0%	100.0%
		% within WILL WRITE DOWN FINANCIAL GOALS	.0%	14.3%	22.6%	27.1%	50.0%	25.0%
		% of Total	.0%	1.0%	7.0%	16.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	3	8	13	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	12.0%	32.0%	52.0%	.0%	100.0%
		% within WILL WRITE DOWN FINANCIAL GOALS	100.0%	42.9%	25.8%	22.0%	.0%	25.0%
		% of Total	1.0%	3.0%	8.0%	13.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	0	2	3	15	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	10.0%	15.0%	75.0%	.0%	100.0%
		% within WILL WRITE DOWN FINANCIAL GOALS	.0%	28.6%	9.7%	25.4%	.0%	20.0%
		% of Total	.0%	2.0%	3.0%	15.0%	.0%	20.0%
Total		Count	1	7	31	59	2	100
		% within WHAT SCHOOL DO YOU ATTEND?	1.0%	7.0%	31.0%	59.0%	2.0%	100.0%
		% within WILL WRITE DOWN FINANCIAL GOALS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	1.0%	7.0%	31.0%	59.0%	2.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * WILL SHARE MY FINANCIAL GOALS WITH PARENTS, PEERS, AND OTHERS. Crosstabulation

			WILL SHARE MY FINANCIAL GOALS WITH PARENTS, PEERS, AND OTHERS.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	1	14	14	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	3.3%	46.7%	46.7%	3.3%	100.0%
		% within WILL SHARE MY FINANCIAL GOALS	.0%	16.7%	34.1%	29.8%	50.0%	30.0%
		% of Total	.0%	1.0%	14.0%	14.0%	1.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	1	1	10	12	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	4.0%	40.0%	48.0%	4.0%	100.0%
		% within WILL SHARE MY FINANCIAL GOALS	25.0%	16.7%	24.4%	25.5%	50.0%	25.0%
		% of Total	1.0%	1.0%	10.0%	12.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	2	3	10	10	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	8.0%	12.0%	40.0%	40.0%	.0%	100.0%
		% within WILL SHARE MY FINANCIAL GOALS	50.0%	50.0%	24.4%	21.3%	.0%	25.0%
		% of Total	2.0%	3.0%	10.0%	10.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	1	1	7	11	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	5.0%	5.0%	35.0%	55.0%	.0%	100.0%
		% within WILL SHARE MY FINANCIAL GOALS	25.0%	16.7%	17.1%	23.4%	.0%	20.0%
		% of Total	1.0%	1.0%	7.0%	11.0%	.0%	20.0%
Total		Count	4	6	41	47	2	100
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	6.0%	41.0%	47.0%	2.0%	100.0%
		% within WILL SHARE MY FINANCIAL GOALS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	4.0%	6.0%	41.0%	47.0%	2.0%	100.0%

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WHAT SCHOOL DO YOU ATTEND? * UNDERSTAND WAYS TO MAKE MY FINANCIAL GOALS COME TRUE, LIKE STARTING A BUDGET. Crosstabulation

			UNDERSTAND WAYS TO MAKE MY FINANCIAL GOALS COME TRUE, LIKE STARTING A BUDGET.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	9	20	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	30.0%	66.7%	3.3%	100.0%
		% within UNDERSTAND WAYS	.0%	37.5%	29.0%	33.3%	30.0%
		% of Total	.0%	9.0%	20.0%	1.0%	30.0%
MARIN OAKS HIGH SCHOOL	Count	2	3	18	2	25	
	% within WHAT SCHOOL DO YOU ATTEND?	8.0%	12.0%	72.0%	8.0%	100.0%	
	% within UNDERSTAND WAYS	50.0%	12.5%	26.1%	66.7%	25.0%	
		% of Total	2.0%	3.0%	18.0%	2.0%	25.0%
MADRONE HIGH SCHOOL	Count	2	7	16	0	25	
	% within WHAT SCHOOL DO YOU ATTEND?	8.0%	28.0%	64.0%	.0%	100.0%	
	% within UNDERSTAND WAYS	50.0%	29.2%	23.2%	.0%	25.0%	
		% of Total	2.0%	7.0%	16.0%	.0%	25.0%
TAM HIGH SCHOOL	Count	0	5	15	0	20	
	% within WHAT SCHOOL DO YOU ATTEND?	.0%	25.0%	75.0%	.0%	100.0%	
	% within UNDERSTAND WAYS	.0%	20.8%	21.7%	.0%	20.0%	
		% of Total	.0%	5.0%	15.0%	.0%	20.0%
Total	Count	4	24	69	3	100	
	% within WHAT SCHOOL DO YOU ATTEND?	4.0%	24.0%	69.0%	3.0%	100.0%	
	% within UNDERSTAND WAYS	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	4.0%	24.0%	69.0%	3.0%	100.0%	

WHAT SCHOOL DO YOU ATTEND? * UNDERSTAND WHAT A BUDGET WAS AND THE TYPE OF THINGS TO INCLUDE IN ONE. Crosstabulation

			UNDERSTAND WHAT A BUDGET WAS AND THE TYPE OF THINGS TO INCLUDE IN ONE.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	10	19	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	33.3%	63.3%	3.3%	100.0%
		% within UNDERSTAND	.0%	30.3%	31.1%	50.0%	30.0%
		% of Total	.0%	10.0%	19.0%	1.0%	30.0%
MARIN OAKS HIGH SCHOOL	Count	2	7	15	1	25	
	% within WHAT SCHOOL DO YOU ATTEND?	8.0%	28.0%	60.0%	4.0%	100.0%	
	% within UNDERSTAND	50.0%	21.2%	24.6%	50.0%	25.0%	
		% of Total	2.0%	7.0%	15.0%	1.0%	25.0%
MADRONE HIGH SCHOOL	Count	2	11	12	0	25	
	% within WHAT SCHOOL DO YOU ATTEND?	8.0%	44.0%	48.0%	.0%	100.0%	
	% within UNDERSTAND	50.0%	33.3%	19.7%	.0%	25.0%	
		% of Total	2.0%	11.0%	12.0%	.0%	25.0%
TAM HIGH SCHOOL	Count	0	5	15	0	20	
	% within WHAT SCHOOL DO YOU ATTEND?	.0%	25.0%	75.0%	.0%	100.0%	
	% within UNDERSTAND	.0%	15.2%	24.6%	.0%	20.0%	
		% of Total	.0%	5.0%	15.0%	.0%	20.0%
Total	Count	4	33	61	2	100	
	% within WHAT SCHOOL DO YOU ATTEND?	4.0%	33.0%	61.0%	2.0%	100.0%	
	% within UNDERSTAND	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	4.0%	33.0%	61.0%	2.0%	100.0%	

WHAT SCHOOL DO YOU ATTEND? * KNOW WHAT A FIXED, FLEXIBLE, AND DISCRETIONARY EXPENSE ARE. Crosstabulation

			KNOW WHAT A FIXED, FLEXIBLE, AND DISCRETIONARY EXPENSE ARE.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	7	12	10	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	23.3%	40.0%	33.3%	3.3%	100.0%
		% within KNOW WHAT	.0%	50.0%	30.8%	23.3%	33.3%	30.0%
		% of Total	.0%	7.0%	12.0%	10.0%	1.0%	30.0%
MARIN OAKS HIGH SCHOOL	Count	0	2	8	14	1	25	
	% within WHAT SCHOOL DO YOU ATTEND?	.0%	8.0%	32.0%	56.0%	4.0%	100.0%	
	% within KNOW WHAT	.0%	14.3%	20.5%	32.6%	33.3%	25.0%	
		% of Total	.0%	2.0%	8.0%	14.0%	1.0%	25.0%
MADRONE HIGH SCHOOL	Count	1	5	10	8	1	25	
	% within WHAT SCHOOL DO YOU ATTEND?	4.0%	20.0%	40.0%	32.0%	4.0%	100.0%	
	% within KNOW WHAT	100.0%	35.7%	25.6%	18.6%	33.3%	25.0%	
		% of Total	1.0%	5.0%	10.0%	8.0%	1.0%	25.0%
TAM HIGH SCHOOL	Count	0	0	9	11	0	20	
	% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	45.0%	55.0%	.0%	100.0%	
	% within KNOW WHAT	.0%	.0%	23.1%	25.6%	.0%	20.0%	
		% of Total	.0%	.0%	9.0%	11.0%	.0%	20.0%
Total	Count	1	14	39	43	3	100	
	% within WHAT SCHOOL DO YOU ATTEND?	1.0%	14.0%	39.0%	43.0%	3.0%	100.0%	
	% within KNOW WHAT	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	1.0%	14.0%	39.0%	43.0%	3.0%	100.0%	

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WHAT SCHOOL DO YOU ATTEND? * UNDERSTAND HOW TO TRACK MY MONEY USING A BUDGET OR SPENDING DIARY. Crosstabulation

			UNDERSTAND HOW TO TRACK MY MONEY USING A BUDGET OR SPENDING DIARY.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	1	11	16	2	30
		% within WHAT SCHOOL DO YOU ATTEND?	3.3%	36.7%	53.3%	6.7%	100.0%
		% within UNDERSTAND HOW TO	20.0%	32.4%	27.6%	66.7%	30.0%
		% of Total	1.0%	11.0%	16.0%	2.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	2	8	14	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	8.0%	32.0%	56.0%	4.0%	100.0%
		% within UNDERSTAND HOW TO	40.0%	23.5%	24.1%	33.3%	25.0%
		% of Total	2.0%	8.0%	14.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	10	14	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	40.0%	56.0%	.0%	100.0%
		% within UNDERSTAND HOW TO	20.0%	29.4%	24.1%	.0%	25.0%
		% of Total	1.0%	10.0%	14.0%	.0%	25.0%
TAM HIGH SCHOOL	Count	1	5	14	0	20	
	% within WHAT SCHOOL DO YOU ATTEND?	5.0%	25.0%	70.0%	.0%	100.0%	
	% within UNDERSTAND HOW TO	20.0%	14.7%	24.1%	.0%	20.0%	
	% of Total	1.0%	5.0%	14.0%	.0%	20.0%	
Total	Count	5	34	58	3	100	
	% within WHAT SCHOOL DO YOU ATTEND?	5.0%	34.0%	58.0%	3.0%	100.0%	
	% within UNDERSTAND HOW TO	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	5.0%	34.0%	58.0%	3.0%	100.0%	

WHAT SCHOOL DO YOU ATTEND? * INTEND TO PRACTICE BUDGETING THE MONEY I GET (INCOME) AND THE MONEY I SPEND (EXPENSES). Crosstabulation

			INTEND TO PRACTICE BUDGETING THE MONEY I GET (INCOME) AND THE MONEY I SPEND (EXPENSES).				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	8	20	2	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	26.7%	66.7%	6.7%	100.0%
		% within INTEND TO PRACTICE	.0%	25.0%	32.8%	66.7%	30.0%
		% of Total	.0%	8.0%	20.0%	2.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	2	11	11	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	8.0%	44.0%	44.0%	4.0%	100.0%
		% within INTEND TO PRACTICE	50.0%	34.4%	18.0%	33.3%	25.0%
		% of Total	2.0%	11.0%	11.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	2	10	13	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	8.0%	40.0%	52.0%	.0%	100.0%
		% within INTEND TO PRACTICE	50.0%	31.3%	21.3%	.0%	25.0%
		% of Total	2.0%	10.0%	13.0%	.0%	25.0%
TAM HIGH SCHOOL	Count	0	3	17	0	20	
	% within WHAT SCHOOL DO YOU ATTEND?	.0%	15.0%	85.0%	.0%	100.0%	
	% within INTEND TO PRACTICE	.0%	9.4%	27.9%	.0%	20.0%	
	% of Total	.0%	3.0%	17.0%	.0%	20.0%	
Total	Count	4	32	61	3	100	
	% within WHAT SCHOOL DO YOU ATTEND?	4.0%	32.0%	61.0%	3.0%	100.0%	
	% within INTEND TO PRACTICE	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	4.0%	32.0%	61.0%	3.0%	100.0%	

WHAT SCHOOL DO YOU ATTEND? * UNDERSTAND WHAT COMES OUT OF A PAYCHECK AND HOW DEDUCTIONS ARE CALCULATED. Crosstabulation

			UNDERSTAND WHAT COMES OUT OF A PAYCHECK AND HOW DEDUCTIONS ARE CALCULATED.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	1	13	15	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	3.3%	43.3%	50.0%	3.3%	100.0%
		% within UNDERSTAND WHAT COMES OUT	50.0%	31.0%	27.8%	50.0%	30.0%
		% of Total	1.0%	13.0%	15.0%	1.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	0	12	12	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	48.0%	48.0%	4.0%	100.0%
		% within UNDERSTAND WHAT COMES OUT	.0%	28.6%	22.2%	50.0%	25.0%
		% of Total	.0%	12.0%	12.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	9	15	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	36.0%	60.0%	.0%	100.0%
		% within UNDERSTAND WHAT COMES OUT	50.0%	21.4%	27.8%	.0%	25.0%
		% of Total	1.0%	9.0%	15.0%	.0%	25.0%
TAM HIGH SCHOOL	Count	0	8	12	0	20	
	% within WHAT SCHOOL DO YOU ATTEND?	.0%	40.0%	60.0%	.0%	100.0%	
	% within UNDERSTAND WHAT COMES OUT	.0%	19.0%	22.2%	.0%	20.0%	
	% of Total	.0%	8.0%	12.0%	.0%	20.0%	
Total	Count	2	42	54	2	100	
	% within WHAT SCHOOL DO YOU ATTEND?	2.0%	42.0%	54.0%	2.0%	100.0%	
	% within UNDERSTAND WHAT COMES OUT	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	2.0%	42.0%	54.0%	2.0%	100.0%	

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WHAT SCHOOL DO YOU ATTEND? * KNOW THE PARTS OF A CHECK, WHAT EACH PART MEANS, AND HOW TO FILL OUT A CHECK. Crosstabulation

			KNOW THE PARTS OF A CHECK, WHAT EACH PART MEANS, AND HOW TO FILL OUT A CHECK.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	5	24	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	16.7%	80.0%	3.3%	100.0%
		% within KNOW THE PARTS	.0%	17.2%	36.4%	50.0%	30.0%
		% of Total	.0%	5.0%	24.0%	1.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	1	10	13	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	40.0%	52.0%	4.0%	100.0%
		% within KNOW THE PARTS	33.3%	34.5%	19.7%	50.0%	25.0%
		% of Total	1.0%	10.0%	13.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	2	9	14	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	8.0%	36.0%	56.0%	.0%	100.0%
		% within KNOW THE PARTS	66.7%	31.0%	21.2%	.0%	25.0%
		% of Total	2.0%	9.0%	14.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	0	5	15	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	25.0%	75.0%	.0%	100.0%
		% within KNOW THE PARTS	.0%	17.2%	22.7%	.0%	20.0%
		% of Total	.0%	5.0%	15.0%	.0%	20.0%
Total		Count	3	29	66	2	100
		% within WHAT SCHOOL DO YOU ATTEND?	3.0%	29.0%	66.0%	2.0%	100.0%
		% within KNOW THE PARTS	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	3.0%	29.0%	66.0%	2.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * BETTER UNDERSTAND THE DIFFERENT WORDS, TERMS, AND LANGUAGE BANKS USE. Crosstabulation

			BETTER UNDERSTAND THE DIFFERENT WORDS, TERMS, AND LANGUAGE BANKS USE.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	1	20	7	2	30
		% within WHAT SCHOOL DO YOU ATTEND?	3.3%	66.7%	23.3%	6.7%	100.0%
		% within BETTER UNDERSTAND	10.0%	47.6%	15.6%	66.7%	30.0%
		% of Total	1.0%	20.0%	7.0%	2.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	2	8	14	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	8.0%	32.0%	56.0%	4.0%	100.0%
		% within BETTER UNDERSTAND	20.0%	19.0%	31.1%	33.3%	25.0%
		% of Total	2.0%	8.0%	14.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	6	8	11	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	24.0%	32.0%	44.0%	.0%	100.0%
		% within BETTER UNDERSTAND	60.0%	19.0%	24.4%	.0%	25.0%
		% of Total	6.0%	8.0%	11.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	1	6	13	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	5.0%	30.0%	65.0%	.0%	100.0%
		% within BETTER UNDERSTAND	10.0%	14.3%	28.9%	.0%	20.0%
		% of Total	1.0%	6.0%	13.0%	.0%	20.0%
Total		Count	10	42	45	3	100
		% within WHAT SCHOOL DO YOU ATTEND?	10.0%	42.0%	45.0%	3.0%	100.0%
		% within BETTER UNDERSTAND	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	10.0%	42.0%	45.0%	3.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * KNOW THE PRIVILEGES AND RESPONSIBILITIES OF HAVING A CHECKING OR SAVINGS ACCOUNT. Crosstabulation

			KNOW THE PRIVILEGES AND RESPONSIBILITIES OF HAVING A CHECKING OR SAVINGS ACCOUNT.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	8	20	2	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	26.7%	66.7%	6.7%	100.0%
		% within KNOW THE PRIVILEGES AND RESPONSIBILITIES	.0%	27.6%	30.3%	66.7%	30.0%
		% of Total	.0%	8.0%	20.0%	2.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	1	9	14	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	36.0%	56.0%	4.0%	100.0%
		% within KNOW THE PRIVILEGES AND RESPONSIBILITIES	50.0%	31.0%	21.2%	33.3%	25.0%
		% of Total	1.0%	9.0%	14.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	6	18	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	24.0%	72.0%	.0%	100.0%
		% within KNOW THE PRIVILEGES AND RESPONSIBILITIES	50.0%	20.7%	27.3%	.0%	25.0%
		% of Total	1.0%	6.0%	18.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	0	6	14	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	30.0%	70.0%	.0%	100.0%
		% within KNOW THE PRIVILEGES AND RESPONSIBILITIES	.0%	20.7%	21.2%	.0%	20.0%
		% of Total	.0%	6.0%	14.0%	.0%	20.0%
Total		Count	2	29	66	3	100
		% within WHAT SCHOOL DO YOU ATTEND?	2.0%	29.0%	66.0%	3.0%	100.0%
		% within KNOW THE PRIVILEGES AND RESPONSIBILITIES	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.0%	29.0%	66.0%	3.0%	100.0%

MARIN FAMILY ACTION / COALITION OF FINANCIAL INSTITUTIONS FOR YOUTH
 FINANCIAL LITERACY IN MARIN COUNTY HIGH SCHOOLS
 POST-TEST CROSSTABS
 AUGUST 2007 - MAY 2008

WHAT SCHOOL DO YOU ATTEND? * KNOW WHAT ITEMS TO TAKE WHEN OPENING AN ACCOUNT AND WHAT QUESTIONS TO ASK. Crosstabulation

			KNOW WHAT ITEMS TO TAKE WHEN OPENING AN ACCOUNT AND WHAT QUESTIONS TO ASK.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	15	13	2	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	50.0%	43.3%	6.7%	100.0%
		% within KNOW WHAT ITEMS	.0%	35.7%	25.5%	66.7%	30.0%
		% of Total	.0%	15.0%	13.0%	2.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	1	9	14	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	36.0%	56.0%	4.0%	100.0%
		% within KNOW WHAT ITEMS	25.0%	21.4%	27.5%	33.3%	25.0%
		% of Total	1.0%	9.0%	14.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	11	13	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	44.0%	52.0%	.0%	100.0%
		% within KNOW WHAT ITEMS	25.0%	26.2%	25.5%	.0%	25.0%
		% of Total	1.0%	11.0%	13.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	2	7	11	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	10.0%	35.0%	55.0%	.0%	100.0%
		% within KNOW WHAT ITEMS	50.0%	16.7%	21.6%	.0%	20.0%
		% of Total	2.0%	7.0%	11.0%	.0%	20.0%
Total		Count	4	42	51	3	100
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	42.0%	51.0%	3.0%	100.0%
		% within KNOW WHAT ITEMS	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	4.0%	42.0%	51.0%	3.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * KNOW HOW TO READ A CHECKING OR SAVINGS ACCOUNT STATEMENT. Crosstabulation

			KNOW HOW TO READ A CHECKING OR SAVINGS ACCOUNT STATEMENT.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	1	9	18	2	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	3.3%	30.0%	60.0%	6.7%	100.0%
		% within KNOW HOW TO	.0%	16.7%	24.3%	34.0%	66.7%	30.0%
		% of Total	.0%	1.0%	9.0%	18.0%	2.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	0	1	12	11	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	4.0%	48.0%	44.0%	4.0%	100.0%
		% within KNOW HOW TO	.0%	16.7%	32.4%	20.8%	33.3%	25.0%
		% of Total	.0%	1.0%	12.0%	11.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	3	9	12	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	12.0%	36.0%	48.0%	.0%	100.0%
		% within KNOW HOW TO	100.0%	50.0%	24.3%	22.6%	.0%	25.0%
		% of Total	1.0%	3.0%	9.0%	12.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	0	1	7	12	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	5.0%	35.0%	60.0%	.0%	100.0%
		% within KNOW HOW TO	.0%	16.7%	18.9%	22.6%	.0%	20.0%
		% of Total	.0%	1.0%	7.0%	12.0%	.0%	20.0%
Total		Count	1	6	37	53	3	100
		% within WHAT SCHOOL DO YOU ATTEND?	1.0%	6.0%	37.0%	53.0%	3.0%	100.0%
		% within KNOW HOW TO	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	1.0%	6.0%	37.0%	53.0%	3.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * BETTER UNDERSTAND HOW BANKS USE MONEY AND THE TYPES OF FEES THEY CHARGE. Crosstabulation

			BETTER UNDERSTAND HOW BANKS USE MONEY AND THE TYPES OF FEES THEY CHARGE.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	1	10	18	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	3.3%	33.3%	60.0%	3.3%	100.0%
		% within BETTER UNDERSTAND HOW	33.3%	27.0%	31.6%	33.3%	30.0%
		% of Total	1.0%	10.0%	18.0%	1.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	1	10	13	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	40.0%	52.0%	4.0%	100.0%
		% within BETTER UNDERSTAND HOW	33.3%	27.0%	22.8%	33.3%	25.0%
		% of Total	1.0%	10.0%	13.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	12	12	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	48.0%	48.0%	.0%	100.0%
		% within BETTER UNDERSTAND HOW	33.3%	32.4%	21.1%	.0%	25.0%
		% of Total	1.0%	12.0%	12.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	0	5	14	1	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	25.0%	70.0%	5.0%	100.0%
		% within BETTER UNDERSTAND HOW	.0%	13.5%	24.6%	33.3%	20.0%
		% of Total	.0%	5.0%	14.0%	1.0%	20.0%
Total		Count	3	37	57	3	100
		% within WHAT SCHOOL DO YOU ATTEND?	3.0%	37.0%	57.0%	3.0%	100.0%
		% within BETTER UNDERSTAND HOW	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	3.0%	37.0%	57.0%	3.0%	100.0%

MARIN FAMILY ACTION / COALITION OF FINANCIAL INSTITUTIONS FOR YOUTH
 FINANCIAL LITERACY IN MARIN COUNTY HIGH SCHOOLS
 POST-TEST CROSSTABS
 AUGUST 2007 - MAY 2008

WHAT SCHOOL DO YOU ATTEND? * KNOW WHAT A CHECKBOOK REGISTER IS, HOW TO FILL IT OUT, AND HOW TO BALANCE A CHECKING ACCOUNT. Crosstabulation

			KNOW WHAT A CHECKBOOK REGISTER IS, HOW TO FILL IT OUT, AND HOW TO BALANCE A CHECKING ACCOUNT.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	1	14	14	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	3.3%	46.7%	46.7%	3.3%	100.0%
		% within KNOW WHAT	33.3%	37.8%	24.6%	33.3%	30.0%
		% of Total	1.0%	14.0%	14.0%	1.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	1	7	15	2	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	28.0%	60.0%	8.0%	100.0%
		% within KNOW WHAT	33.3%	18.9%	26.3%	66.7%	25.0%
		% of Total	1.0%	7.0%	15.0%	2.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	13	11	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	52.0%	44.0%	.0%	100.0%
		% within KNOW WHAT	33.3%	35.1%	19.3%	.0%	25.0%
		% of Total	1.0%	13.0%	11.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	0	3	17	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	15.0%	85.0%	.0%	100.0%
		% within KNOW WHAT	.0%	8.1%	29.8%	.0%	20.0%
		% of Total	.0%	3.0%	17.0%	.0%	20.0%
Total		Count	3	37	57	3	100
		% within WHAT SCHOOL DO YOU ATTEND?	3.0%	37.0%	57.0%	3.0%	100.0%
		% within KNOW WHAT	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	3.0%	37.0%	57.0%	3.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * KNOW WHAT CREDIT IS AND WHY HAVING GOOD CREDIT IS IMPORTANT. Crosstabulation

			KNOW WHAT CREDIT IS AND WHY HAVING GOOD CREDIT IS IMPORTANT.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	0	7	22	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	23.3%	73.3%	3.3%	100.0%
		% within KNOW WHAT CREDIT IS	.0%	.0%	31.8%	30.1%	50.0%	30.0%
		% of Total	.0%	.0%	7.0%	22.0%	1.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	0	1	7	16	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	4.0%	28.0%	64.0%	4.0%	100.0%
		% within KNOW WHAT CREDIT IS	.0%	50.0%	31.8%	21.9%	50.0%	25.0%
		% of Total	.0%	1.0%	7.0%	16.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	1	3	20	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	4.0%	12.0%	80.0%	.0%	100.0%
		% within KNOW WHAT CREDIT IS	100.0%	50.0%	13.6%	27.4%	.0%	25.0%
		% of Total	1.0%	1.0%	3.0%	20.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	0	0	5	15	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	25.0%	75.0%	.0%	100.0%
		% within KNOW WHAT CREDIT IS	.0%	.0%	22.7%	20.5%	.0%	20.0%
		% of Total	.0%	.0%	5.0%	15.0%	.0%	20.0%
Total		Count	1	2	22	73	2	100
		% within WHAT SCHOOL DO YOU ATTEND?	1.0%	2.0%	22.0%	73.0%	2.0%	100.0%
		% within KNOW WHAT CREDIT IS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	1.0%	2.0%	22.0%	73.0%	2.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * KNOW HOW TO BUILD (ESTABLISH) CREDIT AND HOW TO TAKE CARE OF (MANAGE) IT. Crosstabulation

			KNOW HOW TO BUILD (ESTABLISH) CREDIT AND HOW TO TAKE CARE OF (MANAGE) IT.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	1	7	21	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	3.3%	23.3%	70.0%	3.3%	100.0%
		% within KNOW HOW TO	25.0%	25.0%	32.3%	33.3%	30.0%
		% of Total	1.0%	7.0%	21.0%	1.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	2	10	12	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	8.0%	40.0%	48.0%	4.0%	100.0%
		% within KNOW HOW TO	50.0%	35.7%	18.5%	33.3%	25.0%
		% of Total	2.0%	10.0%	12.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	10	13	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	40.0%	52.0%	4.0%	100.0%
		% within KNOW HOW TO	25.0%	35.7%	20.0%	33.3%	25.0%
		% of Total	1.0%	10.0%	13.0%	1.0%	25.0%
	TAM HIGH SCHOOL	Count	0	1	19	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	5.0%	95.0%	.0%	100.0%
		% within KNOW HOW TO	.0%	3.6%	29.2%	.0%	20.0%
		% of Total	.0%	1.0%	19.0%	.0%	20.0%
Total		Count	4	28	65	3	100
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	28.0%	65.0%	3.0%	100.0%
		% within KNOW HOW TO	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	4.0%	28.0%	65.0%	3.0%	100.0%

MARIN FAMILY ACTION / COALITION OF FINANCIAL INSTITUTIONS FOR YOUTH
 FINANCIAL LITERACY IN MARIN COUNTY HIGH SCHOOLS
 POST-TEST CROSSTABS
 AUGUST 2007 - MAY 2008

WHAT SCHOOL DO YOU ATTEND? * UNDERSTAND CREDIT TERMS SUCH AS: CREDIT HISTORY, CREDIT LIMITS, AND INTEREST. Crosstabulation

			UNDERSTAND CREDIT TERMS SUCH AS: CREDIT HISTORY, CREDIT LIMITS, AND INTEREST.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	1	12	14	3	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	3.3%	40.0%	46.7%	10.0%	100.0%
		% within UNDERSTAND CREDIT TERMS	.0%	25.0%	35.3%	24.6%	75.0%	30.0%
		% of Total	.0%	1.0%	12.0%	14.0%	3.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	1	2	9	12	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	8.0%	36.0%	48.0%	4.0%	100.0%
		% within UNDERSTAND CREDIT TERMS	100.0%	50.0%	26.5%	21.1%	25.0%	25.0%
		% of Total	1.0%	2.0%	9.0%	12.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	0	1	8	16	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	4.0%	32.0%	64.0%	.0%	100.0%
		% within UNDERSTAND CREDIT TERMS	.0%	25.0%	23.5%	28.1%	.0%	25.0%
		% of Total	.0%	1.0%	8.0%	16.0%	.0%	25.0%
TAM HIGH SCHOOL	Count	0	0	5	15	0	20	
	% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	25.0%	75.0%	.0%	100.0%	
	% within UNDERSTAND CREDIT TERMS	.0%	.0%	14.7%	26.3%	.0%	20.0%	
	% of Total	.0%	.0%	5.0%	15.0%	.0%	20.0%	
Total	Count	1	4	34	57	4	100	
	% within WHAT SCHOOL DO YOU ATTEND?	1.0%	4.0%	34.0%	57.0%	4.0%	100.0%	
	% within UNDERSTAND CREDIT TERMS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	1.0%	4.0%	34.0%	57.0%	4.0%	100.0%	

WHAT SCHOOL DO YOU ATTEND? * KNOW WHAT THE 3 C'S (CHARACTER, CAPITAL, AND CAPACITY) OF CREDIT ARE. Crosstabulation

			KNOW WHAT THE 3 C'S (CHARACTER, CAPITAL, AND CAPACITY) OF CREDIT ARE.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	2	19	5	4	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	6.7%	63.3%	16.7%	13.3%	100.0%
		% within KNOW WHAT THE 3 C'S ARE.	.0%	15.4%	48.7%	11.9%	80.0%	30.0%
		% of Total	.0%	2.0%	19.0%	5.0%	4.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	1	1	7	15	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	4.0%	28.0%	60.0%	4.0%	100.0%
		% within KNOW WHAT THE 3 C'S ARE.	100.0%	7.7%	17.9%	35.7%	20.0%	25.0%
		% of Total	1.0%	1.0%	7.0%	15.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	0	9	6	10	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	36.0%	24.0%	40.0%	.0%	100.0%
		% within KNOW WHAT THE 3 C'S ARE.	.0%	69.2%	15.4%	23.8%	.0%	25.0%
		% of Total	.0%	9.0%	6.0%	10.0%	.0%	25.0%
TAM HIGH SCHOOL	Count	0	1	7	12	0	20	
	% within WHAT SCHOOL DO YOU ATTEND?	.0%	5.0%	35.0%	60.0%	.0%	100.0%	
	% within KNOW WHAT THE 3 C'S ARE.	.0%	7.7%	17.9%	28.6%	.0%	20.0%	
	% of Total	.0%	1.0%	7.0%	12.0%	.0%	20.0%	
Total	Count	1	13	39	42	5	100	
	% within WHAT SCHOOL DO YOU ATTEND?	1.0%	13.0%	39.0%	42.0%	5.0%	100.0%	
	% within KNOW WHAT THE 3 C'S ARE.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	1.0%	13.0%	39.0%	42.0%	5.0%	100.0%	

WHAT SCHOOL DO YOU ATTEND? * KNOW WHAT CREDIT BUREAUS ARE, AND HOW TO CONTACT THEM. Crosstabulation

			KNOW WHAT CREDIT BUREAUS ARE, AND HOW TO CONTACT THEM.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	1	18	10	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	3.3%	60.0%	33.3%	3.3%	100.0%
		% within KNOW WHAT CREDIT BUREAUS ARE	.0%	14.3%	39.1%	22.7%	50.0%	30.0%
		% of Total	.0%	1.0%	18.0%	10.0%	1.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	1	1	9	13	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	4.0%	36.0%	52.0%	4.0%	100.0%
		% within KNOW WHAT CREDIT BUREAUS ARE	100.0%	14.3%	19.6%	29.5%	50.0%	25.0%
		% of Total	1.0%	1.0%	9.0%	13.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	0	4	11	10	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	16.0%	44.0%	40.0%	.0%	100.0%
		% within KNOW WHAT CREDIT BUREAUS ARE	.0%	57.1%	23.9%	22.7%	.0%	25.0%
		% of Total	.0%	4.0%	11.0%	10.0%	.0%	25.0%
TAM HIGH SCHOOL	Count	0	1	8	11	0	20	
	% within WHAT SCHOOL DO YOU ATTEND?	.0%	5.0%	40.0%	55.0%	.0%	100.0%	
	% within KNOW WHAT CREDIT BUREAUS ARE	.0%	14.3%	17.4%	25.0%	.0%	20.0%	
	% of Total	.0%	1.0%	8.0%	11.0%	.0%	20.0%	
Total	Count	1	7	46	44	2	100	
	% within WHAT SCHOOL DO YOU ATTEND?	1.0%	7.0%	46.0%	44.0%	2.0%	100.0%	
	% within KNOW WHAT CREDIT BUREAUS ARE	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	1.0%	7.0%	46.0%	44.0%	2.0%	100.0%	

MARIN FAMILY ACTION / COALITION OF FINANCIAL INSTITUTIONS FOR YOUTH
 FINANCIAL LITERACY IN MARIN COUNTY HIGH SCHOOLS
 POST-TEST CROSSTABS
 AUGUST 2007 - MAY 2008

WHAT SCHOOL DO YOU ATTEND? * UNDERSTAND WHAT A CREDIT REPORT IS, HOW IT IS USED, AND HOW TO GET A COPY. Crosstabulation

			UNDERSTAND WHAT A CREDIT REPORT IS, HOW IT IS USED, AND HOW TO GET A COPY.				Total
			DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	1	13	15	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	3.3%	43.3%	50.0%	3.3%	100.0%
		% within UNDERSTAND WHAT A CREDIT REPORT IS	25.0%	31.0%	28.8%	50.0%	30.0%
		% of Total	1.0%	13.0%	15.0%	1.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	1	12	11	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	48.0%	44.0%	4.0%	100.0%
		% within UNDERSTAND WHAT A CREDIT REPORT IS	25.0%	28.6%	21.2%	50.0%	25.0%
		% of Total	1.0%	12.0%	11.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	13	11	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	52.0%	44.0%	.0%	100.0%
		% within UNDERSTAND WHAT A CREDIT REPORT IS	25.0%	31.0%	21.2%	.0%	25.0%
		% of Total	1.0%	13.0%	11.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	1	4	15	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	5.0%	20.0%	75.0%	.0%	100.0%
		% within UNDERSTAND WHAT A CREDIT REPORT IS	25.0%	9.5%	28.8%	.0%	20.0%
		% of Total	1.0%	4.0%	15.0%	.0%	20.0%
Total		Count	4	42	52	2	100
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	42.0%	52.0%	2.0%	100.0%
		% within UNDERSTAND WHAT A CREDIT REPORT IS	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	4.0%	42.0%	52.0%	2.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * KNOW THAT CREDIT CARDS ARE TO BE USED FOR EMERGENCIES AND NOT DAILY SPENDING. Crosstabulation

			KNOW THAT CREDIT CARDS ARE TO BE USED FOR EMERGENCIES AND NOT DAILY SPENDING.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	2	6	21	1	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	6.7%	20.0%	70.0%	3.3%	100.0%
		% within KNOW	.0%	33.3%	19.4%	35.0%	50.0%	30.0%
		% of Total	.0%	2.0%	6.0%	21.0%	1.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	0	0	12	12	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	48.0%	48.0%	4.0%	100.0%
		% within KNOW	.0%	.0%	38.7%	20.0%	50.0%	25.0%
		% of Total	.0%	.0%	12.0%	12.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	4	8	12	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	16.0%	32.0%	48.0%	.0%	100.0%
		% within KNOW	100.0%	66.7%	25.8%	20.0%	.0%	25.0%
		% of Total	1.0%	4.0%	8.0%	12.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	0	0	5	15	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	25.0%	75.0%	.0%	100.0%
		% within KNOW	.0%	.0%	16.1%	25.0%	.0%	20.0%
		% of Total	.0%	.0%	5.0%	15.0%	.0%	20.0%
Total		Count	1	6	31	60	2	100
		% within WHAT SCHOOL DO YOU ATTEND?	1.0%	6.0%	31.0%	60.0%	2.0%	100.0%
		% within KNOW	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	1.0%	6.0%	31.0%	60.0%	2.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * KNOW THE 2 TYPES OF INTEREST (SIMPLE AND COMPOUND), AND HOW TO CALCULATE EACH. Crosstabulation

			KNOW THE 2 TYPES OF INTEREST (SIMPLE AND COMPOUND), AND HOW TO CALCULATE EACH.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	1	17	10	2	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	3.3%	56.7%	33.3%	6.7%	100.0%
		% within KNOW THE 2 TYPES OF INTEREST	.0%	20.0%	37.0%	22.7%	66.7%	30.0%
		% of Total	.0%	1.0%	17.0%	10.0%	2.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	0	1	10	13	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	4.0%	40.0%	52.0%	4.0%	100.0%
		% within KNOW THE 2 TYPES OF INTEREST	.0%	20.0%	21.7%	29.5%	33.3%	25.0%
		% of Total	.0%	1.0%	10.0%	13.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	2	2	13	8	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	8.0%	8.0%	52.0%	32.0%	.0%	100.0%
		% within KNOW THE 2 TYPES OF INTEREST	100.0%	40.0%	28.3%	18.2%	.0%	25.0%
		% of Total	2.0%	2.0%	13.0%	8.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	0	1	6	13	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	5.0%	30.0%	65.0%	.0%	100.0%
		% within KNOW THE 2 TYPES OF INTEREST	.0%	20.0%	13.0%	29.5%	.0%	20.0%
		% of Total	.0%	1.0%	6.0%	13.0%	.0%	20.0%
Total		Count	2	5	46	44	3	100
		% within WHAT SCHOOL DO YOU ATTEND?	2.0%	5.0%	46.0%	44.0%	3.0%	100.0%
		% within KNOW THE 2 TYPES OF INTEREST	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.0%	5.0%	46.0%	44.0%	3.0%	100.0%

MARIN FAMILY ACTION / COALITION OF FINANCIAL INSTITUTIONS FOR YOUTH
 FINANCIAL LITERACY IN MARIN COUNTY HIGH SCHOOLS
 POST-TEST CROSSTABS
 AUGUST 2007 - MAY 2008

WHAT SCHOOL DO YOU ATTEND? * LET MY FRIENDS USE MY DEBIT CARD TO MAKE PURCHASES. Crosstabulation

			LET MY FRIENDS USE MY DEBIT CARD TO MAKE PURCHASES.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	25	4	1	0	0	30
		% within WHAT SCHOOL DO YOU ATTEND?	83.3%	13.3%	3.3%	.0%	.0%	100.0%
		% within LET MY FRIENDS USE	34.7%	33.3%	16.7%	.0%	.0%	30.0%
		% of Total	25.0%	4.0%	1.0%	.0%	30.0%	
	MARIN OAKS HIGH SCHOOL	Count	12	5	4	3	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	48.0%	20.0%	16.0%	12.0%	4.0%	100.0%
		% within LET MY FRIENDS USE	16.7%	41.7%	66.7%	33.3%	100.0%	25.0%
		% of Total	12.0%	5.0%	4.0%	3.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	22	3	0	0	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	88.0%	12.0%	.0%	.0%	.0%	100.0%
		% within LET MY FRIENDS USE	30.6%	25.0%	.0%	.0%	.0%	25.0%
		% of Total	22.0%	3.0%	.0%	.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	13	0	1	6	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	65.0%	.0%	5.0%	30.0%	.0%	100.0%
		% within LET MY FRIENDS USE	18.1%	.0%	16.7%	66.7%	.0%	20.0%
		% of Total	13.0%	.0%	1.0%	6.0%	.0%	20.0%
Total		Count	72	12	6	9	1	100
		% within WHAT SCHOOL DO YOU ATTEND?	72.0%	12.0%	6.0%	9.0%	1.0%	100.0%
		% within LET MY FRIENDS USE	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	72.0%	12.0%	6.0%	9.0%	1.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * KEEP MY I.D. CARD, SOCIAL SECURITY CARD, AND BANK DEBIT CARD TOGETHER AT ALL TIMES. Crosstabulation

			KEEP MY I.D. CARD, SOCIAL SECURITY CARD, AND BANK DEBIT CARD TOGETHER AT ALL TIMES.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	21	7	2	9	0	30
		% within WHAT SCHOOL DO YOU ATTEND?	70.0%	23.3%	6.7%	.0%	.0%	100.0%
		% within KEEP	45.7%	41.2%	13.3%	.0%	.0%	30.0%
		% of Total	21.0%	7.0%	2.0%	.0%	.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	7	5	3	9	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	28.0%	20.0%	12.0%	36.0%	4.0%	100.0%
		% within KEEP	15.2%	29.4%	20.0%	42.9%	100.0%	25.0%
		% of Total	7.0%	5.0%	3.0%	9.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	10	3	5	7	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	40.0%	12.0%	20.0%	28.0%	.0%	100.0%
		% within KEEP	21.7%	17.6%	33.3%	33.3%	.0%	25.0%
		% of Total	10.0%	3.0%	5.0%	7.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	8	2	5	5	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	40.0%	10.0%	25.0%	25.0%	.0%	100.0%
		% within KEEP	17.4%	11.8%	33.3%	23.8%	.0%	20.0%
		% of Total	8.0%	2.0%	5.0%	5.0%	.0%	20.0%
Total		Count	46	17	15	21	1	100
		% within WHAT SCHOOL DO YOU ATTEND?	46.0%	17.0%	15.0%	21.0%	1.0%	100.0%
		% within KEEP	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	46.0%	17.0%	15.0%	21.0%	1.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * MAKE OUT BLANK CHECKS TO MY FRIENDS, ETC. Crosstabulation

			MAKE OUT BLANK CHECKS TO MY FRIENDS, ETC.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	28	2	0	0	0	30
		% within WHAT SCHOOL DO YOU ATTEND?	93.3%	6.7%	.0%	.0%	.0%	100.0%
		% within MAKE OUT	39.4%	18.2%	.0%	.0%	.0%	30.0%
		% of Total	28.0%	2.0%	.0%	.0%	.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	12	5	4	3	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	48.0%	20.0%	16.0%	12.0%	4.0%	100.0%
		% within MAKE OUT	16.9%	45.5%	57.1%	33.3%	50.0%	25.0%
		% of Total	12.0%	5.0%	4.0%	3.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	18	3	2	1	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	72.0%	12.0%	8.0%	4.0%	4.0%	100.0%
		% within MAKE OUT	25.4%	27.3%	28.6%	11.1%	50.0%	25.0%
		% of Total	18.0%	3.0%	2.0%	1.0%	1.0%	25.0%
	TAM HIGH SCHOOL	Count	13	1	1	5	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	65.0%	5.0%	5.0%	25.0%	.0%	100.0%
		% within MAKE OUT	18.3%	9.1%	14.3%	55.6%	.0%	20.0%
		% of Total	13.0%	1.0%	1.0%	5.0%	.0%	20.0%
Total		Count	71	11	7	9	2	100
		% within WHAT SCHOOL DO YOU ATTEND?	71.0%	11.0%	7.0%	9.0%	2.0%	100.0%
		% within MAKE OUT	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	71.0%	11.0%	7.0%	9.0%	2.0%	100.0%

MARIN FAMILY ACTION / COALITION OF FINANCIAL INSTITUTIONS FOR YOUTH
 FINANCIAL LITERACY IN MARIN COUNTY HIGH SCHOOLS
 POST-TEST CROSSTABS
 AUGUST 2007 - MAY 2008

WHAT SCHOOL DO YOU ATTEND? * DISCARD MY RECEIPTS AT THE ATM TRASH BIN ALL THE TIME. Crosstabulation

			DISCARD MY RECEIPTS AT THE ATM TRASH BIN ALL THE TIME.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	18	9	1	2	0	30
		% within WHAT SCHOOL DO YOU ATTEND?	60.0%	30.0%	3.3%	6.7%	.0%	100.0%
		% within DISCARD	32.1%	47.4%	12.5%	14.3%	.0%	30.0%
		% of Total	18.0%	9.0%	1.0%	2.0%	.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	10	5	3	4	3	25
		% within WHAT SCHOOL DO YOU ATTEND?	40.0%	20.0%	12.0%	16.0%	12.0%	100.0%
		% within DISCARD	17.9%	26.3%	37.5%	28.6%	100.0%	25.0%
		% of Total	10.0%	5.0%	3.0%	4.0%	3.0%	25.0%
	MADRONE HIGH SCHOOL	Count	16	5	4	0	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	64.0%	20.0%	16.0%	.0%	.0%	100.0%
		% within DISCARD	28.6%	26.3%	50.0%	.0%	.0%	25.0%
		% of Total	16.0%	5.0%	4.0%	.0%	.0%	25.0%
TAM HIGH SCHOOL	Count	12	0	0	8	0	20	
	% within WHAT SCHOOL DO YOU ATTEND?	60.0%	.0%	.0%	40.0%	.0%	100.0%	
	% within DISCARD	21.4%	.0%	.0%	57.1%	.0%	20.0%	
	% of Total	12.0%	.0%	.0%	8.0%	.0%	20.0%	
Total	Count	56	19	8	14	3	100	
	% within WHAT SCHOOL DO YOU ATTEND?	56.0%	19.0%	8.0%	14.0%	3.0%	100.0%	
	% within DISCARD	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	56.0%	19.0%	8.0%	14.0%	3.0%	100.0%	

WHAT SCHOOL DO YOU ATTEND? * WRITE MY PIN NUMBER OF THE BACK OF MY ATM CARD JUST IN CASE I FORGOT IT. Crosstabulation

			WRITE MY PIN NUMBER OF THE BACK OF MY ATM CARD JUST IN CASE I FORGOT IT.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	28	1	0	1	0	30
		% within WHAT SCHOOL DO YOU ATTEND?	93.3%	3.3%	.0%	3.3%	.0%	100.0%
		% within WRITE	38.9%	12.5%	.0%	8.3%	.0%	30.0%
		% of Total	28.0%	1.0%	.0%	1.0%	.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	10	5	3	5	2	25
		% within WHAT SCHOOL DO YOU ATTEND?	40.0%	20.0%	12.0%	20.0%	8.0%	100.0%
		% within WRITE	13.9%	62.5%	60.0%	41.7%	66.7%	25.0%
		% of Total	10.0%	5.0%	3.0%	5.0%	2.0%	25.0%
	MADRONE HIGH SCHOOL	Count	22	2	1	0	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	88.0%	8.0%	4.0%	.0%	.0%	100.0%
		% within WRITE	30.6%	25.0%	20.0%	.0%	.0%	25.0%
		% of Total	22.0%	2.0%	1.0%	.0%	.0%	25.0%
TAM HIGH SCHOOL	Count	12	0	1	6	1	20	
	% within WHAT SCHOOL DO YOU ATTEND?	60.0%	.0%	5.0%	30.0%	5.0%	100.0%	
	% within WRITE	16.7%	.0%	20.0%	50.0%	33.3%	20.0%	
	% of Total	12.0%	.0%	1.0%	6.0%	1.0%	20.0%	
Total	Count	72	8	5	12	3	100	
	% within WHAT SCHOOL DO YOU ATTEND?	72.0%	8.0%	5.0%	12.0%	3.0%	100.0%	
	% within WRITE	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	72.0%	8.0%	5.0%	12.0%	3.0%	100.0%	

WHAT SCHOOL DO YOU ATTEND? * KNOW WHERE TO FILE A FEDERAL TRADE COMMISSION (FTC) REPORT. Crosstabulation

			KNOW WHERE TO FILE A FEDERAL TRADE COMMISSION (FTC) REPORT.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	7	19	4	0	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	23.3%	63.3%	13.3%	.0%	100.0%
		% within KNOW WHERE TO	.0%	50.0%	40.4%	12.9%	.0%	30.0%
		% of Total	.0%	7.0%	19.0%	4.0%	.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	3	3	9	8	2	25
		% within WHAT SCHOOL DO YOU ATTEND?	12.0%	12.0%	36.0%	32.0%	8.0%	100.0%
		% within KNOW WHERE TO	50.0%	21.4%	19.1%	25.8%	100.0%	25.0%
		% of Total	3.0%	3.0%	9.0%	8.0%	2.0%	25.0%
	MADRONE HIGH SCHOOL	Count	3	4	12	6	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	12.0%	16.0%	48.0%	24.0%	.0%	100.0%
		% within KNOW WHERE TO	50.0%	28.6%	25.5%	19.4%	.0%	25.0%
		% of Total	3.0%	4.0%	12.0%	6.0%	.0%	25.0%
TAM HIGH SCHOOL	Count	0	0	7	13	0	20	
	% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	35.0%	65.0%	.0%	100.0%	
	% within KNOW WHERE TO	.0%	.0%	14.9%	41.9%	.0%	20.0%	
	% of Total	.0%	.0%	7.0%	13.0%	.0%	20.0%	
Total	Count	6	14	47	31	2	100	
	% within WHAT SCHOOL DO YOU ATTEND?	6.0%	14.0%	47.0%	31.0%	2.0%	100.0%	
	% within KNOW WHERE TO	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	6.0%	14.0%	47.0%	31.0%	2.0%	100.0%	

MARIN FAMILY ACTION / COALITION OF FINANCIAL INSTITUTIONS FOR YOUTH
 FINANCIAL LITERACY IN MARIN COUNTY HIGH SCHOOLS
 POST-TEST CROSSTABS
 AUGUST 2007 - MAY 2008

WHAT SCHOOL DO YOU ATTEND? * KNOW HOW TO CONTACT THE FTC AT WWW.CONSUMER.GOV. Crosstabulation

			KNOW HOW TO CONTACT THE FTC AT WWW.CONSUMER.GOV.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	1	1	18	10	0	30
		% within WHAT SCHOOL DO YOU ATTEND?	3.3%	3.3%	60.0%	33.3%	.0%	100.0%
		% within KNOW HOW TO	11.1%	16.7%	39.1%	27.0%	.0%	30.0%
		% of Total	1.0%	1.0%	18.0%	10.0%	.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	6	1	8	9	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	24.0%	4.0%	32.0%	36.0%	4.0%	100.0%
		% within KNOW HOW TO	66.7%	16.7%	17.4%	24.3%	50.0%	25.0%
		% of Total	6.0%	1.0%	8.0%	9.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	2	4	12	6	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	8.0%	16.0%	48.0%	24.0%	4.0%	100.0%
		% within KNOW HOW TO	22.2%	66.7%	26.1%	16.2%	50.0%	25.0%
		% of Total	2.0%	4.0%	12.0%	6.0%	1.0%	25.0%
	TAM HIGH SCHOOL	Count	0	0	8	12	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	40.0%	60.0%	.0%	100.0%
		% within KNOW HOW TO	.0%	.0%	17.4%	32.4%	.0%	20.0%
		% of Total	.0%	.0%	8.0%	12.0%	.0%	20.0%
Total		Count	9	6	46	37	2	100
		% within WHAT SCHOOL DO YOU ATTEND?	9.0%	6.0%	46.0%	37.0%	2.0%	100.0%
		% within KNOW HOW TO	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	9.0%	6.0%	46.0%	37.0%	2.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * GIVE MY INFORMATION OUT ON THE INTERNET AND CELL PHONE WHEN ASKED. Crosstabulation

			GIVE MY INFORMATION OUT ON THE INTERNET AND CELL PHONE WHEN ASKED.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	23	5	1	1	0	30
		% within WHAT SCHOOL DO YOU ATTEND?	76.7%	16.7%	3.3%	3.3%	.0%	100.0%
		% within GIVE MY INFORMATION	37.7%	27.8%	10.0%	10.0%	.0%	30.0%
		% of Total	23.0%	5.0%	1.0%	1.0%	.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	12	4	3	5	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	48.0%	16.0%	12.0%	20.0%	4.0%	100.0%
		% within GIVE MY INFORMATION	19.7%	22.2%	30.0%	50.0%	100.0%	25.0%
		% of Total	12.0%	4.0%	3.0%	5.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	17	5	3	0	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	68.0%	20.0%	12.0%	.0%	.0%	100.0%
		% within GIVE MY INFORMATION	27.9%	27.8%	30.0%	.0%	.0%	25.0%
		% of Total	17.0%	5.0%	3.0%	.0%	.0%	25.0%
	TAM HIGH SCHOOL	Count	9	4	3	4	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	45.0%	20.0%	15.0%	20.0%	.0%	100.0%
		% within GIVE MY INFORMATION	14.8%	22.2%	30.0%	40.0%	.0%	20.0%
		% of Total	9.0%	4.0%	3.0%	4.0%	.0%	20.0%
Total		Count	61	18	10	10	1	100
		% within WHAT SCHOOL DO YOU ATTEND?	61.0%	18.0%	10.0%	10.0%	1.0%	100.0%
		% within GIVE MY INFORMATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	61.0%	18.0%	10.0%	10.0%	1.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * KNOW I NEED TO FILE A POLICE REPORT WHEN MY CARDS WERE STOLEN. Crosstabulation

			KNOW I NEED TO FILE A POLICE REPORT WHEN MY CARDS WERE STOLEN.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	1	0	6	23	0	30
		% within WHAT SCHOOL DO YOU ATTEND?	3.3%	.0%	20.0%	76.7%	.0%	100.0%
		% within KNOW I NEED TO FILE	25.0%	.0%	35.3%	32.4%	.0%	30.0%
		% of Total	1.0%	.0%	6.0%	23.0%	.0%	30.0%
	MARIN OAKS HIGH SCHOOL	Count	2	3	5	14	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	8.0%	12.0%	20.0%	56.0%	4.0%	100.0%
		% within KNOW I NEED TO FILE	50.0%	60.0%	29.4%	19.7%	33.3%	25.0%
		% of Total	2.0%	3.0%	5.0%	14.0%	1.0%	25.0%
	MADRONE HIGH SCHOOL	Count	1	2	3	17	2	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	8.0%	12.0%	68.0%	8.0%	100.0%
		% within KNOW I NEED TO FILE	25.0%	40.0%	17.6%	23.9%	66.7%	25.0%
		% of Total	1.0%	2.0%	3.0%	17.0%	2.0%	25.0%
	TAM HIGH SCHOOL	Count	0	0	3	17	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	15.0%	85.0%	.0%	100.0%
		% within KNOW I NEED TO FILE	.0%	.0%	17.6%	23.9%	.0%	20.0%
		% of Total	.0%	.0%	3.0%	17.0%	.0%	20.0%
Total		Count	4	5	17	71	3	100
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	5.0%	17.0%	71.0%	3.0%	100.0%
		% within KNOW I NEED TO FILE	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	4.0%	5.0%	17.0%	71.0%	3.0%	100.0%

MARIN FAMILY ACTION / COALITION OF FINANCIAL INSTITUTIONS FOR YOUTH
 FINANCIAL LITERACY IN MARIN COUNTY HIGH SCHOOLS
 POST-TEST CROSSTABS
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WHAT SCHOOL DO YOU ATTEND? * KNOW HOW TO REPORT FRAUD TO THE THREE CREDIT BUREAUS. Crosstabulation

			KNOW HOW TO REPORT FRAUD TO THE THREE CREDIT BUREAUS.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	0	21	9	0	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	70.0%	30.0%	.0%	100.0%
		% within KNOW HOW TO	.0%	.0%	43.8%	20.5%	.0%	30.0%
			% of Total					
	MARIN OAKS HIGH SCHOOL	Count	3	1	9	11	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	12.0%	4.0%	36.0%	44.0%	4.0%	100.0%
		% within KNOW HOW TO	75.0%	33.3%	18.8%	25.0%	100.0%	25.0%
			% of Total					
	MADRONE HIGH SCHOOL	Count	1	2	10	12	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	8.0%	40.0%	48.0%	.0%	100.0%
		% within KNOW HOW TO	25.0%	66.7%	20.8%	27.3%	.0%	25.0%
			% of Total					
	TAM HIGH SCHOOL	Count	0	0	8	12	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	40.0%	60.0%	.0%	100.0%
		% within KNOW HOW TO	.0%	.0%	16.7%	27.3%	.0%	20.0%
			% of Total					
Total		Count	4	3	48	44	1	100
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	3.0%	48.0%	44.0%	1.0%	100.0%
		% within KNOW HOW TO	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
			% of Total					

WHAT SCHOOL DO YOU ATTEND? * KNOW WHAT PHISHING IS. Crosstabulation

			KNOW WHAT PHISHING IS.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	3	11	16	0	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	10.0%	36.7%	53.3%	.0%	100.0%
		% within KNOW WHAT PHISHING IS.	.0%	15.8%	32.4%	40.0%	.0%	30.0%
			% of Total					
	MARIN OAKS HIGH SCHOOL	Count	3	4	8	9	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	12.0%	16.0%	32.0%	36.0%	4.0%	100.0%
		% within KNOW WHAT PHISHING IS.	50.0%	21.1%	23.5%	22.5%	100.0%	25.0%
			% of Total					
	MADRONE HIGH SCHOOL	Count	2	8	8	6	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	8.0%	36.0%	32.0%	24.0%	.0%	100.0%
		% within KNOW WHAT PHISHING IS.	33.3%	47.4%	23.5%	15.0%	.0%	25.0%
			% of Total					
	TAM HIGH SCHOOL	Count	1	3	7	9	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	5.0%	15.0%	35.0%	45.0%	.0%	100.0%
		% within KNOW WHAT PHISHING IS.	16.7%	15.8%	20.6%	22.5%	.0%	20.0%
			% of Total					
Total		Count	6	19	34	40	1	100
		% within WHAT SCHOOL DO YOU ATTEND?	6.0%	19.0%	34.0%	40.0%	1.0%	100.0%
		% within KNOW WHAT PHISHING IS.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
			% of Total					

WHAT SCHOOL DO YOU ATTEND? * KNOW WHERE TO SEEK HELP IF I AM TREATED UNFAIRLY OR HAD A DISPUTE AS A CONSUMER. Crosstabulation

			KNOW WHERE TO SEEK HELP IF I AM TREATED UNFAIRLY OR HAD A DISPUTE AS A CONSUMER.					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
WHAT SCHOOL DO YOU ATTEND?	NOVATO HIGH SCHOOL	Count	0	0	15	15	0	30
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	50.0%	50.0%	.0%	100.0%
		% within KNOW WHERE TO	.0%	.0%	37.5%	27.8%	.0%	30.0%
			% of Total					
	MARIN OAKS HIGH SCHOOL	Count	1	1	8	14	1	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	4.0%	32.0%	56.0%	4.0%	100.0%
		% within KNOW WHERE TO	50.0%	33.3%	20.0%	25.9%	100.0%	25.0%
			% of Total					
	MADRONE HIGH SCHOOL	Count	1	2	9	13	0	25
		% within WHAT SCHOOL DO YOU ATTEND?	4.0%	8.0%	36.0%	52.0%	.0%	100.0%
		% within KNOW WHERE TO	50.0%	66.7%	22.5%	24.1%	.0%	25.0%
			% of Total					
	TAM HIGH SCHOOL	Count	0	0	8	12	0	20
		% within WHAT SCHOOL DO YOU ATTEND?	.0%	.0%	40.0%	60.0%	.0%	100.0%
		% within KNOW WHERE TO	.0%	.0%	20.0%	22.2%	.0%	20.0%
			% of Total					
Total		Count	2	3	40	54	1	100
		% within WHAT SCHOOL DO YOU ATTEND?	2.0%	3.0%	40.0%	54.0%	1.0%	100.0%
		% within KNOW WHERE TO	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
			% of Total					

MARIN FAMILY ACTION / COALITION OF FINANCIAL INSTITUTIONS FOR YOUTH
 FINANCIAL LITERACY IN MARIN COUNTY HIGH SCHOOLS
 POST-TEST CROSSTABS
 AUGUST 2007 - MAY 2008

WHAT SCHOOL DO YOU ATTEND? * UNDERSTAND THAT SETTING SHORT AND LONG TERM FINANCIAL GOALS ARE IMPORTANT AS THEY RELATE TO MY LIFE MAP / DREAMS. Crosstabulation

WHAT SCHOOL DO YOU ATTEND?			UNDERSTAND THAT SETTING SHORT AND LONG TERM FINANCIAL GOALS ARE IMPORTANT AS THEY RELATE TO MY LIFE MAP / DREAMS					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
NOVATO HIGH SCHOOL	Count		0	0	8	22	0	30
	% within WHAT SCHOOL DO YOU ATTEND?		.0%	.0%	26.7%	73.3%	.0%	100.0%
	% within UNDERSTAND THAT SETTING		.0%	.0%	28.8%	34.4%	.0%	30.0%
MARIN OAKS HIGH SCHOOL	Count		1	2	5	16	1	25
	% within WHAT SCHOOL DO YOU ATTEND?		4.0%	8.0%	20.0%	64.0%	4.0%	100.0%
	% within UNDERSTAND THAT SETTING		100.0%	66.7%	16.1%	25.0%	100.0%	25.0%
MADRONE HIGH SCHOOL	Count		0	1	14	10	0	25
	% within WHAT SCHOOL DO YOU ATTEND?		.0%	4.0%	56.0%	40.0%	.0%	100.0%
	% within UNDERSTAND THAT SETTING		.0%	33.3%	45.2%	15.6%	.0%	25.0%
TAM HIGH SCHOOL	Count		0	0	4	16	0	20
	% within WHAT SCHOOL DO YOU ATTEND?		.0%	.0%	20.0%	80.0%	.0%	100.0%
	% within UNDERSTAND THAT SETTING		.0%	.0%	12.9%	25.0%	.0%	20.0%
Total	Count		1	3	31	64	1	100
	% within WHAT SCHOOL DO YOU ATTEND?		1.0%	3.0%	31.0%	64.0%	1.0%	100.0%
	% within UNDERSTAND THAT SETTING		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * UNDERSTAND THE IMPORTANCE OF PLANNING FOR RETIREMENT BY TRACKING SOCIAL SECURITY AND OTHER INVESTMENTS. Crosstabulation

WHAT SCHOOL DO YOU ATTEND?			UNDERSTAND THE IMPORTANCE OF PLANNING FOR RETIREMENT BY TRACKING SOCIAL SECURITY AND OTHER INVESTMENTS					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
NOVATO HIGH SCHOOL	Count		0	0	9	21	0	30
	% within WHAT SCHOOL DO YOU ATTEND?		.0%	.0%	30.0%	70.0%	.0%	100.0%
	% within UNDERSTAND THE IMPORTANCE		.0%	.0%	25.7%	35.6%	.0%	30.0%
MARIN OAKS HIGH SCHOOL	Count		1	0	10	13	1	25
	% within WHAT SCHOOL DO YOU ATTEND?		4.0%	.0%	40.0%	52.0%	4.0%	100.0%
	% within UNDERSTAND THE IMPORTANCE		50.0%	.0%	28.6%	22.0%	100.0%	25.0%
MADRONE HIGH SCHOOL	Count		1	3	11	10	0	25
	% within WHAT SCHOOL DO YOU ATTEND?		4.0%	12.0%	44.0%	40.0%	.0%	100.0%
	% within UNDERSTAND THE IMPORTANCE		50.0%	100.0%	31.4%	16.9%	.0%	25.0%
TAM HIGH SCHOOL	Count		0	0	5	15	0	20
	% within WHAT SCHOOL DO YOU ATTEND?		.0%	.0%	25.0%	75.0%	.0%	100.0%
	% within UNDERSTAND THE IMPORTANCE		.0%	.0%	14.3%	25.4%	.0%	20.0%
Total	Count		2	3	35	59	1	100
	% within WHAT SCHOOL DO YOU ATTEND?		2.0%	3.0%	35.0%	59.0%	1.0%	100.0%
	% within UNDERSTAND THE IMPORTANCE		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * UNDERSTAND THE IMPORTANCE OF PROTECTING MY MONEY AND MATERIAL BELONGINGS (ASSETS) BY USING DIFFERENT TYPES OF INSURANCE. Crosstabulation

WHAT SCHOOL DO YOU ATTEND?			UNDERSTAND THE IMPORTANCE OF PROTECTING MY MONEY AND MATERIAL BELONGINGS (ASSETS) BY USING DIFFERENT TYPES OF INSURANCE					Total
			STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	MISSING	
NOVATO HIGH SCHOOL	Count		0	0	6	24	0	30
	% within WHAT SCHOOL DO YOU ATTEND?		.0%	.0%	20.0%	80.0%	.0%	100.0%
	% within UNDERSTAND THE IMPORTANCE		.0%	.0%	21.4%	34.8%	.0%	30.0%
MARIN OAKS HIGH SCHOOL	Count		1	0	10	14	1	25
	% within WHAT SCHOOL DO YOU ATTEND?		4.0%	.0%	28.0%	64.0%	4.0%	100.0%
	% within UNDERSTAND THE IMPORTANCE		100.0%	.0%	25.0%	23.2%	100.0%	25.0%
MADRONE HIGH SCHOOL	Count		0	1	10	14	0	25
	% within WHAT SCHOOL DO YOU ATTEND?		.0%	4.0%	40.0%	56.0%	.0%	100.0%
	% within UNDERSTAND THE IMPORTANCE		.0%	100.0%	35.7%	20.3%	.0%	25.0%
TAM HIGH SCHOOL	Count		0	1	5	14	0	20
	% within WHAT SCHOOL DO YOU ATTEND?		.0%	5.0%	25.0%	70.0%	.0%	100.0%
	% within UNDERSTAND THE IMPORTANCE		.0%	.0%	17.9%	21.7%	.0%	20.0%
Total	Count		1	1	21	69	1	100
	% within WHAT SCHOOL DO YOU ATTEND?		1.0%	1.0%	28.0%	69.0%	1.0%	100.0%
	% within UNDERSTAND THE IMPORTANCE		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

WHAT SCHOOL DO YOU ATTEND? * UNDERSTAND THAT MANAGING MY MONEY IS A LIFE-LONG COMMITMENT. Crosstabulation

WHAT SCHOOL DO YOU ATTEND?			UNDERSTAND THAT MANAGING MY MONEY IS A LIFE-LONG COMMITMENT				Total
			STRONGLY DISAGREE	AGREE	STRONGLY AGREE	MISSING	
NOVATO HIGH SCHOOL	Count		0	2	28	0	30
	% within WHAT SCHOOL DO YOU ATTEND?		.0%	6.7%	93.3%	.0%	100.0%
	% within UNDERSTAND		.0%	9.5%	37.3%	.0%	30.0%
MARIN OAKS HIGH SCHOOL	Count		1	6	17	1	25
	% within WHAT SCHOOL DO YOU ATTEND?		4.0%	24.0%	68.0%	4.0%	100.0%
	% within UNDERSTAND		100.0%	28.6%	22.7%	33.3%	25.0%
MADRONE HIGH SCHOOL	Count		0	9	14	2	25
	% within WHAT SCHOOL DO YOU ATTEND?		.0%	36.0%	56.0%	8.0%	100.0%
	% within UNDERSTAND		.0%	42.9%	18.7%	66.7%	25.0%
TAM HIGH SCHOOL	Count		0	4	16	0	20
	% within WHAT SCHOOL DO YOU ATTEND?		.0%	20.0%	80.0%	.0%	100.0%
	% within UNDERSTAND		.0%	19.0%	21.3%	.0%	20.0%
Total	Count		1	21	75	3	100
	% within WHAT SCHOOL DO YOU ATTEND?		1.0%	21.0%	75.0%	3.0%	100.0%
	% within UNDERSTAND		100.0%	100.0%	100.0%	100.0%	100.0%