

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

PRETEST MEANS

		N	Mean	Std. Deviation
UNDERSTOOD WHERE MONEY COMES FROM AND HOW TO USE IT WISELY.	NOVATO HIGH SCHOOL	31	3.29	.461
	MARIN OAKS HIGH SCHOOL	26	3.15	.834
	MADRONE HIGH SCHOOL	25	2.40	.913
	TAM HIGH SCHOOL	20	3.45	.605
	Total	102	3.07	.812
WROTE DOWN FINANCIAL GOALS - LIKE BUYING A CAR, SAVING FOR COLLEGE, OR THE PROM.	NOVATO HIGH SCHOOL	31	2.61	.844
	MARIN OAKS HIGH SCHOOL	26	3.04	.720
	MADRONE HIGH SCHOOL	25	2.16	1.028
	TAM HIGH SCHOOL	20	2.80	1.005
	Total	102	2.65	.940
PRACTICED WRITING DOWN MY FINANCIAL GOALS AND SHARING THEM WITH OTHERS.	NOVATO HIGH SCHOOL	31	2.19	.654
	MARIN OAKS HIGH SCHOOL	26	2.58	.809
	MADRONE HIGH SCHOOL	25	2.20	.913
	TAM HIGH SCHOOL	20	2.65	.933
	Total	102	2.38	.833
UNDERSTOOD WAYS TO MAKE MY FINANCIAL GOALS COME TRUE, LIKE STARTING A BUDGET.	NOVATO HIGH SCHOOL	31	2.94	.727
	MARIN OAKS HIGH SCHOOL	26	2.65	.797
	MADRONE HIGH SCHOOL	25	2.32	1.030
	TAM HIGH SCHOOL	20	3.25	.716
	Total	102	2.77	.878
UNDERSTOOD WHAT A BUDGET WAS AND THE TYPE OF THINGS TO INCLUDE IN ONE.	NOVATO HIGH SCHOOL	31	2.97	.706
	MARIN OAKS HIGH SCHOOL	26	2.81	.749
	MADRONE HIGH SCHOOL	25	2.12	.971
	TAM HIGH SCHOOL	20	3.40	.598
	Total	102	2.80	.879
KNEW WHAT A FIXED, FLEXIBLE, AND DISCRETIONARY EXPENSE WAS.	NOVATO HIGH SCHOOL	31	2.03	.752
	MARIN OAKS HIGH SCHOOL	26	2.58	.857
	MADRONE HIGH SCHOOL	25	1.96	.790
	TAM HIGH SCHOOL	20	2.30	.571
	Total	102	2.21	.788
UNDERSTOOD HOW TO TRACK MY MONEY USING A BUDGET OR SPENDING DIARY.	NOVATO HIGH SCHOOL	31	2.68	.791
	MARIN OAKS HIGH SCHOOL	26	2.77	.863
	MADRONE HIGH SCHOOL	25	2.08	.909
	TAM HIGH SCHOOL	20	2.80	.834
	Total	102	2.58	.884
PRACTICED BUDGETING THE MONEY I GET (INCOME) AND THE MONEY I SPEND (EXPENSES).	NOVATO HIGH SCHOOL	31	2.84	.779
	MARIN OAKS HIGH SCHOOL	25	2.76	.926
	MADRONE HIGH SCHOOL	25	2.36	.952
	TAM HIGH SCHOOL	20	3.20	.768
	Total	101	2.77	.893
UNDERSTOOD WHAT COMES OUT OF A PAYCHECK AND HOW DEDUCTIONS ARE CALCULATED.	NOVATO HIGH SCHOOL	31	2.71	.739
	MARIN OAKS HIGH SCHOOL	26	2.96	.916
	MADRONE HIGH SCHOOL	25	2.52	1.085
	TAM HIGH SCHOOL	20	2.65	.988
	Total	102	2.72	.927
KNEW THE PARTS OF A CHECK, WHAT EACH PART MEANS, AND HOW TO FILL OUT A CHECK.	NOVATO HIGH SCHOOL	31	3.10	.539
	MARIN OAKS HIGH SCHOOL	26	2.96	.989
	MADRONE HIGH SCHOOL	25	2.20	1.041
	TAM HIGH SCHOOL	20	3.15	.813
	Total	102	2.85	.927
UNDERSTOOD THE DIFFERENT WORDS, TERMS, AND LANGUAGE BANKS USE.	NOVATO HIGH SCHOOL	31	2.13	.562
	MARIN OAKS HIGH SCHOOL	26	2.58	.945
	MADRONE HIGH SCHOOL	25	2.28	1.061
	TAM HIGH SCHOOL	20	2.45	.887
	Total	102	2.34	.873
KNEW THE PRIVILEGES AND RESPONSIBILITIES OF HAVING A CHECKING OR SAVINGS ACCOUNT.	NOVATO HIGH SCHOOL	31	2.94	.814
	MARIN OAKS HIGH SCHOOL	26	2.85	.784
	MADRONE HIGH SCHOOL	25	2.40	1.080
	TAM HIGH SCHOOL	20	3.30	.865
	Total	102	2.85	.927
KNEW WHAT ITEMS TO TAKE WHEN OPENING AN ACCOUNT AND WHAT QUESTIONS TO ASK.	NOVATO HIGH SCHOOL	31	2.06	.574
	MARIN OAKS HIGH SCHOOL	26	2.73	1.002
	MADRONE HIGH SCHOOL	25	2.24	1.052
	TAM HIGH SCHOOL	20	2.55	.999
	Total	102	2.37	.933
KNEW HOW TO READ A CHECKING OR SAVINGS ACCOUNT STATEMENT.	NOVATO HIGH SCHOOL	31	2.71	.739
	MARIN OAKS HIGH SCHOOL	26	2.77	.951
	MADRONE HIGH SCHOOL	25	2.16	1.068
	TAM HIGH SCHOOL	20	3.00	.918
	Total	102	2.65	.951
UNDERSTOOD HOW BANKS USE MONEY AND THE TYPES OF FEES THEY CHARGE.	NOVATO HIGH SCHOOL	31	2.28	.631
	MARIN OAKS HIGH SCHOOL	26	2.85	.881
	MADRONE HIGH SCHOOL	25	2.24	.831
	TAM HIGH SCHOOL	20	2.70	.923
	Total	102	2.49	.841
KNEW WHAT A CHECKBOOK REGISTER WAS, HOW TO FILL IT OUT, AND HOW TO BALANCE A CHECKING ACCOUNT.	NOVATO HIGH SCHOOL	31	2.45	.723
	MARIN OAKS HIGH SCHOOL	25	2.68	.945
	MADRONE HIGH SCHOOL	25	2.20	.913
	TAM HIGH SCHOOL	20	2.45	.887
	Total	101	2.45	.866
KNEW WHAT CREDIT WAS AND WHY HAVING GOOD CREDIT IS IMPORTANT.	NOVATO HIGH SCHOOL	31	2.90	.539
	MARIN OAKS HIGH SCHOOL	26	3.08	.845
	MADRONE HIGH SCHOOL	25	2.40	1.080
	TAM HIGH SCHOOL	20	3.40	.681
	Total	102	2.92	.864
KNEW HOW TO BUILD (ESTABLISH) CREDIT AND HOW TO TAKE CARE OF (MANAGE) IT.	NOVATO HIGH SCHOOL	31	2.29	.643
	MARIN OAKS HIGH SCHOOL	26	2.69	.928
	MADRONE HIGH SCHOOL	25	2.12	.881
	TAM HIGH SCHOOL	20	2.75	.967
	Total	102	2.44	.874
UNDERSTOOD CREDIT TERMS SUCH AS: CREDIT HISTORY, CREDIT LIMITS, AND INTEREST.	NOVATO HIGH SCHOOL	31	2.39	.761
	MARIN OAKS HIGH SCHOOL	26	3.08	.891
	MADRONE HIGH SCHOOL	25	2.16	1.028
	TAM HIGH SCHOOL	20	2.65	.813
	Total	102	2.56	.929
KNEW WHAT THE 3 C'S (CHARACTER, CAPITAL, AND CAPACITY) OF CREDIT WERE.	NOVATO HIGH SCHOOL	31	1.81	.654
	MARIN OAKS HIGH SCHOOL	26	2.88	.909
	MADRONE HIGH SCHOOL	25	2.04	.935
	TAM HIGH SCHOOL	20	2.30	.657
	Total	102	2.24	.892
KNEW WHAT CREDIT BUREAUS WERE, AND HOW TO CONTACT THEM.	NOVATO HIGH SCHOOL	31	1.74	.514
	MARIN OAKS HIGH SCHOOL	26	2.88	.909
	MADRONE HIGH SCHOOL	25	2.04	.935
	TAM HIGH SCHOOL	20	2.10	.718
	Total	102	2.18	.883
UNDERSTOOD WHAT A CREDIT REPORT WAS, HOW IT IS USED, AND HOW TO GET A COPY.	NOVATO HIGH SCHOOL	31	2.03	.605
	MARIN OAKS HIGH SCHOOL	26	2.96	.824
	MADRONE HIGH SCHOOL	25	2.08	.909
	TAM HIGH SCHOOL	20	2.45	.686
	Total	102	2.36	.842
KNEW THAT CREDIT CARDS ARE TO BE USED FOR EMERGENCIES AND NOT DAILY SPENDING.	NOVATO HIGH SCHOOL	31	2.84	.688
	MARIN OAKS HIGH SCHOOL	26	2.88	.653
	MADRONE HIGH SCHOOL	25	1.88	.833
	TAM HIGH SCHOOL	20	3.35	.745
	Total	102	2.72	.883

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		N	Mean	Std. Deviation
KNEW THE 2 TYPES OF INTEREST (SIMPLE AND COMPOUND), AND HOW TO CALCULATE EACH.	NOVATO HIGH SCHOOL	31	2.23	.617
	MARIN OAKS HIGH SCHOOL	26	2.77	.765
	MADRONE HIGH SCHOOL	25	2.00	.866
	TAM HIGH SCHOOL	20	2.55	.945
	Total	102	2.37	.832
LET MY FRIENDS USE MY DEBIT CARD TO MAKE PURCHASES.	NOVATO HIGH SCHOOL	31	1.29	.529
	MARIN OAKS HIGH SCHOOL	25	2.08	1.187
	MADRONE HIGH SCHOOL	25	2.04	1.020
	TAM HIGH SCHOOL	20	1.30	.733
	Total	101	1.67	.960
KEPT MY I.D. CARD, SOCIAL SECURITY CARD, AND BANK DEBIT CARD TOGETHER AT ALL TIMES.	NOVATO HIGH SCHOOL	31	2.06	.854
	MARIN OAKS HIGH SCHOOL	26	2.19	.895
	MADRONE HIGH SCHOOL	25	2.52	1.159
	TAM HIGH SCHOOL	20	1.90	.852
	Total	102	2.18	.959
MADE OUT BLANK CHECKS TO MY FRIENDS, ETC.	NOVATO HIGH SCHOOL	31	1.26	.445
	MARIN OAKS HIGH SCHOOL	26	1.92	1.055
	MADRONE HIGH SCHOOL	25	1.92	.812
	TAM HIGH SCHOOL	19	1.21	.535
	Total	101	1.58	.816
DISCARDED MY RECEIPTS AT THE ATM TRASH BIN ALL THE TIME.	NOVATO HIGH SCHOOL	31	1.68	.748
	MARIN OAKS HIGH SCHOOL	26	2.19	1.059
	MADRONE HIGH SCHOOL	25	2.08	.997
	TAM HIGH SCHOOL	20	1.90	.968
	Total	102	1.95	.948
WROTE MY PIN NUMBER OF THE BACK OF MY ATM CARD JUST IN CASE I FORGOT IT.	NOVATO HIGH SCHOOL	30	1.23	.430
	MARIN OAKS HIGH SCHOOL	26	2.04	.999
	MADRONE HIGH SCHOOL	25	1.96	.889
	TAM HIGH SCHOOL	20	1.10	.308
	Total	101	1.59	.827
KNEW WHERE TO FILE A FEDERAL TRADE COMMISSION (FTC) REPORT.	NOVATO HIGH SCHOOL	31	1.68	.541
	MARIN OAKS HIGH SCHOOL	26	2.31	.970
	MADRONE HIGH SCHOOL	25	1.60	.707
	TAM HIGH SCHOOL	20	1.70	.657
	Total	102	1.82	.776
KNEW HOW TO CONTACT THE FTC AT WWW.CONSUMER.GOV.	NOVATO HIGH SCHOOL	31	1.61	.558
	MARIN OAKS HIGH SCHOOL	26	2.50	.906
	MADRONE HIGH SCHOOL	25	1.64	.952
	TAM HIGH SCHOOL	20	1.70	.571
	Total	102	1.96	.845
GAVE MY INFORMATION OUT ON THE INTERNET AND CELL PHONE WHEN ASKED.	NOVATO HIGH SCHOOL	31	1.74	.682
	MARIN OAKS HIGH SCHOOL	26	2.15	1.120
	MADRONE HIGH SCHOOL	25	1.92	.997
	TAM HIGH SCHOOL	20	1.55	.686
	Total	102	1.85	.905
KNEW I NEEDED TO FILE A POLICE REPORT WHEN MY CARDS WERE STOLEN.	NOVATO HIGH SCHOOL	31	2.84	.735
	MARIN OAKS HIGH SCHOOL	26	2.62	1.050
	MADRONE HIGH SCHOOL	25	2.00	1.080
	TAM HIGH SCHOOL	19	3.47	.612
	Total	101	2.71	1.013
KNEW HOW TO REPORT FRAUD TO THE THREE CREDIT BUREAUS.	NOVATO HIGH SCHOOL	31	1.90	.651
	MARIN OAKS HIGH SCHOOL	25	2.48	.823
	MADRONE HIGH SCHOOL	25	1.72	.792
	TAM HIGH SCHOOL	20	2.05	.759
	Total	101	2.03	.793
KNEW WHAT PHISHING WAS.	NOVATO HIGH SCHOOL	31	1.77	.805
	MARIN OAKS HIGH SCHOOL	26	2.62	1.023
	MADRONE HIGH SCHOOL	25	1.84	.898
	TAM HIGH SCHOOL	20	1.90	.852
	Total	102	2.03	.949
KNEW WHERE TO SEEK HELP IF I WAS TREATED UNFAIRLY OR HAD A DISPUTE AS A CONSUMER.	NOVATO HIGH SCHOOL	31	2.48	.626
	MARIN OAKS HIGH SCHOOL	26	2.77	.992
	MADRONE HIGH SCHOOL	25	1.88	.927
	TAM HIGH SCHOOL	20	2.55	.826
	Total	102	2.42	.895
UNDERSTOOD THAT SETTING SHORT AND LONG TERM FINANCIAL GOALS WERE IMPORTANT AS THEY RELATE TO MY LIFE MAP / DREAMS.	NOVATO HIGH SCHOOL	31	3.26	.682
	MARIN OAKS HIGH SCHOOL	26	2.62	.983
	MADRONE HIGH SCHOOL	25	2.32	1.030
	TAM HIGH SCHOOL	20	3.25	.716
	Total	102	2.86	.944
UNDERSTOOD THE IMPORTANCE OF PLANNING FOR RETIREMENT BY TRACKING SOCIAL SECURITY AND OTHER INVESTMENTS.	NOVATO HIGH SCHOOL	31	2.74	.815
	MARIN OAKS HIGH SCHOOL	26	2.62	.983
	MADRONE HIGH SCHOOL	25	2.16	.943
	TAM HIGH SCHOOL	20	3.10	.788
	Total	102	2.64	.931
UNDERSTOOD THE IMPORTANCE OF PROTECTING MY MONEY AND MATERIAL BELONGINGS (ASSETS) BY USING DIFFERENT TYPES OF INSURANCE.	NOVATO HIGH SCHOOL	30	2.77	.728
	MARIN OAKS HIGH SCHOOL	26	2.54	.859
	MADRONE HIGH SCHOOL	25	2.28	.980
	TAM HIGH SCHOOL	20	3.05	.686
	Total	101	2.64	.855
UNDERSTOOD THAT MANAGING MY MONEY WAS A LIFE-LONG COMMITMENT.	NOVATO HIGH SCHOOL	31	3.45	.624
	MARIN OAKS HIGH SCHOOL	26	2.50	.949
	MADRONE HIGH SCHOOL	25	2.48	1.085
	TAM HIGH SCHOOL	20	3.70	.470
	Total	102	3.02	.875