**Personal Financial Literacy Quiz**

**Q# Question**

**1 MEM Thinking of the last 12 months, how well have you been keeping up**

**with your financial commitments?**

 Keeping up without any problems [ ]

Keeping up but it sometimes a struggle [ ]

Having real financial problems and failing behind [ ]

I don’t know [ ]

**2 MEM Thinking of the last 12 months, were you ever behind two months**

**in a row or more… in paying a bill?**

Yes [ ]

No [ ]

I don’t know [ ]

**2.1 …in paying your rent or mortgage?**

Yes [ ]

No [ ]

I don’t know [ ]

**2.2 …in making loan payment?**

Yes [ ]

No [ ]

I don’t know [ ]

**3 KT Do you have a house hold budget?**

Yes [ ]

No [ ]

I don’t know [ ]

**3.1 How often do you stay within your budget?**

Always [ ]

Usually [ ]

Rarely [ ]

Never [ ]

I don’t know [ ]

I don’t have a budget [ ]

**4 KT How often do you usually check the balances on any bank accounts you have?**

Daily [ ]

Weekly [ ]

Every two weeks [ ]

Monthly [ ]

Yearly [ ]

Never [ ]

I don’t know [ ]

I don’t have any accounts [ ]

**5 KT I keep a close watch on my finance**

Agree [ ]

Disagree [ ]

I don’t know [ ]

**6 PA**  **Are you planning ahead financially for when you get to retirement age?**

**A plan could include many things like your own savings, government**

**programs, pensions at work, family help, continuing to work, etc.**

Yes [ ]

No [ ]

I don’t know [ ]

I’m already retired [ ]

**6.1 How confident are you that your household income in retirement**

**will be what you hope for?**

Very confident [ ]

Fairly confident [ ]

Not very confident [ ]

Not at all confident [ ]

Don’t know [ ]

**7 PA Do you currently have a will?**

Yes [ ]

No [ ]

Don’t know [ ]

**7.1 Do you currently have any insurance policies such as life insurance,**

**renters insurance or car insurance?**

Yes [ ]

No [ ]

Don’t know [ ]

**8 PA If you had a large unexpected cost, for example equivalent to your take-home**

**pay for at least 2 weeks, how would you mostly likely cover this expense?**

Use Savings [ ]

Sell an asset or personal possession [ ]

Borrow from friends or family [ ]

Borrow from a bank or use a credit card [ ]

Go to a pawnbroker or payday lender [ ]

I couldn’t cover that kind of cost [ ]

I don’t know [ ]

**9 CP I’ve got a clear idea of the financial products I need.**

Agree [ ]

Disagree [ ]

I don’t know [ ]

**10 CP I always research my choices before I make a decision about money.**

Agree [ ]

Disagree [ ]

I don’t know [ ]

**11 SI Are there any financial things that you personally keep an eye on?**

**(Mark all that apply)**

House prices and sales [ ]

The stock market [ ]

Currency market (the Canadian vs. Other dollars) [ ]

Interest rate [ ]

Inflation [ ]

Taxes [ ]

The job market [ ]

Pension plans or benefits at work [ ]

Sales of consumer goods and services [ ]

Other [ ]

None of the above (I don’t keep an eye on financial things). [ ]

**12 SI In the last five years, have you taken a course or program to learn**

**about financial or economic topics?**

Yes [ ]

No [ ]

I don’t know [ ]

**13 MEM How would you rate yourself on making ends meet?**

 Very good [ ]

Good [ ]

Fairly good [ ]

Not very good [ ]

I don’t know [ ]

**14 KT How would you rate yourself on keeping track of money?**

 Very good [ ]

Good [ ]

Fairly good [ ]

Not very good [ ]

I don’t know [ ]

**15 SI How would you rate yourself on staying informed on financial issues?**

 Very good [ ]

Good [ ]

Fairly good [ ]

Not very good [ ]

I don’t know [ ]

**16 CP How would you rate yourself on shopping around to get the best**

**financial products?**

 Very good [ ]

Good [ ]

Fairly good [ ]

Not very good [ ]

Don’t know [ ]