**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