

Financial Fitness Pre-Questionnaire



Participant Name: _____

Date: _____

Thank you for taking the time to complete this questionnaire prior to taking the Financial Fitness workshop. Please answer ALL of the following questions as best you can by filling in or checking the circle.

1. **Can the following improve your credit:**

	Yes	No	I don't know
Opening a credit card and making payments on time.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Correcting errors on your credit report.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying with cash.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying with a debit card.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2. **What is the Earned Income Tax Credit (EITC)?**

<input type="radio"/> A tax credit only available to people with kids	<input type="radio"/> A rule that states that all people who earn income must pay taxes
<input type="radio"/> A tax credit for low-income working individuals and families	<input type="radio"/> I don't know
<input type="radio"/> A special income tax form	

3. **You are using Savings and Spending Plan or Budget when:**

<input type="radio"/> You pay bills every month when due	<input type="radio"/> You make enough money to be comfortable
<input type="radio"/> You have planned your expenses to be less than or equal to your income	<input type="radio"/> You hope that your bills will be paid by the end of the month every month
	<input type="radio"/> I don't know

4. **Do you have any of the following? (Please check all that apply)**

<input type="radio"/> Checking Account	<input type="radio"/> College Savings Account
<input type="radio"/> Savings Account	<input type="radio"/> Retirement Account

5. **Are you currently saving? Please check the one that best applies to you.**

<input type="radio"/> \$1-250	<input type="radio"/> More than \$1,000
<input type="radio"/> \$251-500	<input type="radio"/> No savings
<input type="radio"/> \$501-1,000	<input type="radio"/> I don't know

6. **Have you used any of the following services in the past 6 months?**

<input type="radio"/> Payday loan	<input type="radio"/> Auto title loan
<input type="radio"/> Refund anticipation loan to accelerate the receipt of your taxes	<input type="radio"/> Rent-to-own store
	<input type="radio"/> None

7. **Are you currently receiving assistance from any of the following programs? (Please check all that apply)**

<input type="radio"/> CalFresh (once known as Food Stamps)	<input type="radio"/> Medicare	<input type="radio"/> Section 8
<input type="radio"/> Head Start	<input type="radio"/> Medicaid	<input type="radio"/> Unemployment benefits
<input type="radio"/> Healthy Families	<input type="radio"/> Supplemental Security Income (SSI)	<input type="radio"/> Utility assistance
		<input type="radio"/> WIC
		<input type="radio"/> None

8. **How knowledgeable are you about the following? (Scale 1-6)**

	Low					High
Establishing financial goals and making Action Plan.....	1	2	3	4	5	6
Developing and maintaining a savings and spending plan (budget).....	1	2	3	4	5	6
Increasing savings.....	1	2	3	4	5	6
Earned Income Tax Credit (EITC)	1	2	3	4	5	6
Using a banking institution.....	1	2	3	4	5	6
How to improve credit score.....	1	2	3	4	5	6
Disputing credit report errors.....	1	2	3	4	5	6
Debt management.....	1	2	3	4	5	6
Scams and predatory lending.....	1	2	3	4	5	6