

APPENDIX



PRE-ASSESSMENT QUESTIONNAIRE (PROVIDER VERSION)

Have participants consider the following statements and identify whether they agree or disagree. After they complete the questionnaire, ask the additional follow-up questions as appropriate. You may choose to go through each statement and ask the follow-up questions, or use only a few statements that are most relevant. CO providers may adapt questionnaire based on client need.

Statement	Suggested Follow-Up Questions
I can make a monthly budget.	<ul style="list-style-type: none">• What steps do you take?• What is the reason for creating a budget?• What makes it difficult to create a budget?
I have had a loan.	<ul style="list-style-type: none">• What are your perceptions of loans?• Are they positive or negative?
I have used a bank.	<ul style="list-style-type: none">• What was your experience?• What kind of account did you use?
I know the difference between a checking and savings account.	<ul style="list-style-type: none">• Can anyone explain the difference?
There are a lot of options for banking.	<ul style="list-style-type: none">• Can you explain more about the options for banking you have experienced?
I am good at saving money.	<ul style="list-style-type: none">• What do you do to be good at saving money?• What is the value of saving money?• Is it easy or difficult to save money?
I am good at identifying essential needs.	<ul style="list-style-type: none">• What are essential needs?
I have managed my living expenses well in the past.	<ul style="list-style-type: none">• Can someone give an example?• What strategies did you use?
I regularly use a budget to manage my expenses.	<ul style="list-style-type: none">• What types of expenses do you have?• What are the benefits of using a budget?• What else do you do to manage expenses?
Using a bank is safe and secure.	<ul style="list-style-type: none">• What are your perceptions of banking?
It is good to have loans.	<ul style="list-style-type: none">• What are some examples of when it is good to have loans? Bad?
I am comfortable with borrowing money.	<ul style="list-style-type: none">• What are the consequences of borrowing money?• What are the benefits?

PRE-ASSESSMENT QUESTIONNAIRE (PARTICIPANT VERSION)

Consider the following statements and identify whether you agree or disagree.

Statement	Agree 	Disagree 
I can make a monthly budget.	<input type="checkbox"/>	<input type="checkbox"/>
I have had a loan.	<input type="checkbox"/>	<input type="checkbox"/>
I have used a bank.	<input type="checkbox"/>	<input type="checkbox"/>
I know the difference between a checking and savings account.	<input type="checkbox"/>	<input type="checkbox"/>
There are a lot of options for banking.	<input type="checkbox"/>	<input type="checkbox"/>
I am good at saving money.	<input type="checkbox"/>	<input type="checkbox"/>
I am good at identifying essential needs.	<input type="checkbox"/>	<input type="checkbox"/>
I have managed my living expenses well in the past.	<input type="checkbox"/>	<input type="checkbox"/>
I regularly use a budget to manage my expenses.	<input type="checkbox"/>	<input type="checkbox"/>
Using a bank is safe and secure.	<input type="checkbox"/>	<input type="checkbox"/>
It is good to have loans.	<input type="checkbox"/>	<input type="checkbox"/>
I am comfortable with borrowing money.	<input type="checkbox"/>	<input type="checkbox"/>