Tell Us about You

1. What are the first three letters of your last name?  

2. When were you born?  

   Month   Day

3. What is your teacher’s last name?  

4. What grade are you in? (Please check only one.)  

   □ 7th  □ 8th  □ 9th  □ Other: _________

5. How many times have you participated in JA in the past?  

   □ This is my first time  □ 1 time  □ 2 times  □ 3 times  □ 4 times  □ 5 or more times

Questions about the Program Content

Before participating in this program, please try to answer these questions. Circle the letter of the response that you think best answers the question.

1. Your abilities include:  
   a. The things you do well  
   b. Your mental competence  
   c. The skill you need to do something  
   d. All of the above

2. Career planning is done:  
   a. After high school  
   b. In college  
   c. Throughout a lifetime  
   d. Once in a lifetime

3. What are the three main types of taxes?  
   a. Income, sales, and property  
   b. Unemployment, sales, and property  
   c. Federal income, unemployment, and state  
   d. Sales, property, and unemployment

4. The total amount of earnings made over a one-year period after all deductions have been taken is:  
   a. Gross annual income  
   b. Gross monthly income  
   c. Net annual income  
   d. Net monthly income
5. When it comes to personal savings, what does the acronym PYF stand for?
   a. Prepare Your Future
   b. Prepare Your Finances
   c. Pay Yourself First
   d. Prepay Your Finances

6. A saver who wants her savings insured by the FDIC (Federal Deposit Insurance Corporation) wants to use this savings option.
   a. Stocks
   b. Bonds
   c. Mutual funds
   d. Savings account

7. Protection against risk is the primary reason people purchase this type of policy.
   a. Auto insurance
   b. Health insurance
   c. Home insurance
   d. All of the above

8. An example of a financial institution is:
   a. A department store
   b. A bank
   c. A school
   d. An ATM machine

9. Which of the following statements is NOT correct?
   a. A debit card allows for an immediate electronic transfer of money from a cardholder’s savings or checking account.
   b. A debit card is essentially a paper check but doesn’t require the processing time a check does.
   c. A debit card is handy in an emergency when you don’t have the money to spend.
   d. A debit card is a pay-now payment type with no grace period for payment.

10. Lenders use credit agencies to determine:
    a. An applicant’s credit score
    b. An applicant’s credit history
    c. Whether an applicant has any outstanding debts or defaults
    d. All of the above

11. The amount of earnings made over one month, after deductions, is known as:
    a. Total annual income
    b. Net monthly income
    c. Gross monthly income
    d. Gross annual income
12. A record of income and expenditures for a given period of time is called a(an):
   a. Credit
   b. Investment
   c. Budget
   d. Interest

13. When budgeting, the first categories to consider are those that meet your:
   a. Wants
   b. Needs
   c. Discretionary funds
   d. Important expenses

Please tell us more about you and your future plans by answering the following questions.
Check the box that best answers how you feel or think.

<table>
<thead>
<tr>
<th>About Me …</th>
<th>Never</th>
<th>Sometimes</th>
<th>Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>15. I save money for the future.</td>
<td></td>
<td></td>
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<tr>
<td>16. I think about financial issues in my future.</td>
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</tbody>
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<table>
<thead>
<tr>
<th>About My Future …</th>
<th>Disagree</th>
<th>Slightly Disagree</th>
<th>Slightly Agree</th>
<th>Agree</th>
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</thead>
<tbody>
<tr>
<td>17. I have set goals for my future.</td>
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<td>18. I feel in control over how my future will turn out.</td>
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<td>19. Doing well at school is important to me.</td>
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<td>20. I expect to graduate from high school.</td>
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<td>21. I plan to attend at least two years of college.</td>
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<td>22. I think I will probably graduate from college.</td>
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<td>23. I believe I can create my own future.</td>
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