Tell Us about You

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

2. When were you born?
   
   Month | Day
   
   3. What grade are you in? (Please check only one.)
   
   4. How many times have you participated in JA in the past?
      
   
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. Of the following steps, which would be the first step in financial planning?
   
   a. Get a job so you can start earning money.
   b. Determine your needs and goals for the future.
   c. Starting looking for a home to buy.
   d. Save a portion of your money for the future.

2. The best predictor of how much money you will make in the future is the ________ you choose.
   
   a. skills
   b. connections
   c. education
   d. all of the above

3. Which of the following should you remember when developing a savings plan?
   
   a. Wait until you are 40 years old before saving.
   b. Pay yourself first.
   c. Pay off your low-interest debt first.
   d. Have only high-risk investments.

4. All of the following are elements of financial planning except one. Which one is NOT?
   
   a. Earn money
   b. Save money
   c. Never use credit
   d. Spend money wisely

5. Alan has created a new budget. Which of the following should he NOT do?
   
   a. Have a spending plan.
   b. Spend less than he earns.
   c. Use credit for all items not in his budget.
   d. Stick to his budget.
6. Match each term to the correct definition.
   ____ Income  a. Money spent to buy or do something
   ____ Expenses  b. Expenses that vary from month to month
   ____ Fixed expense  c. The next best alternative given up when a choice is made
   ____ Variable expense  d. Expenses that do not change from month to month
   ____ Opportunity cost  e. Any money earned or received

7. Which of the following statements about credit is false?
   a. A credit score is something that can be used to determine if you get a loan.
   b. Always read the fine print in a contract when you buy something on credit.
   c. Credit is something that is bad and should always be avoided.
   d. Most people will need credit at some point in their lives.

8. Which of the following statements is NOT good advice for risk management?
   e. Shred any mail that contains personal information.
   f. Purchase insurance to lower your risk of out-of-pocket expenses.
   g. Don’t let anyone pressure you to buy something.
   h. Store your list of passwords in your phone.

Indicate the extent to which you engage in the following behaviors. A score of “1” means you never engage in the behavior and a score of “5” means you always engage in the behavior.

<table>
<thead>
<tr>
<th>Behavior</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>9. I track how I spend my money regularly.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>10. I use a personal budget to plan how I spend money.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>11. I take actions to protect myself from identity theft.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>12. I talk to my parents or guardian about my financial goals.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>13. I set personal financial goals for myself.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

Rate your level of agreement with each of the statements below. A score of “1” means you strongly disagree and a score of “5” means you strongly agree.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>14. I have set goals for my future.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>15. I feel in control over how my future will turn out.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>16. Doing well at school is important to me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>17. I expect to graduate from high school.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>18. I expect to go to college.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>