

FLIntro1

In this questionnaire you are being asked questions about your experience with money matters in school and outside of school. When you answer the questions, please think about all of your experiences during the last 12 months (that is, since this time last year), even if you have changed schools in this time There are no 'right' or 'wrong' answers. Your answers should be the ones that are 'right' for you.

You may ask for help if you do not understand something or are not sure how to answer a question.

Your answers will be combined with others to make totals and averages in which no individual can be identified. All your answers will be kept confidential.

Have you ever learned how to manage your money in a course?*(Please select one response in each row.)*

	Yes	No
At school, in a subject or course specifically about managing your money	FL150Q01TA01 <input type="radio"/>	FL150Q01TA02 <input type="radio"/>
At school as part of another subject or course	FL150Q02TA01 <input type="radio"/>	FL150Q02TA02 <input type="radio"/>
In an activity outside school	FL150Q03TA01 <input type="radio"/>	FL150Q03TA02 <input type="radio"/>

Thinking about the school textbooks that you have used in the last 12 months:*(Please select one response in each row.)*

	Yes	No	I don't know
Have you had a specific textbook on money matters?	FL151Q01HA01 <input type="radio"/>	FL151Q01HA02 <input type="radio"/>	FL151Q01HA03 <input type="radio"/>
Have you had a textbook on some other subject that discusses money matters?	FL151Q02HA01 <input type="radio"/>	FL151Q02HA02 <input type="radio"/>	FL151Q02HA03 <input type="radio"/>

Thinking about school lessons in the last 12 months, have you heard of, or learned about, the following terms?

You may have heard about these terms from someone else, such as your parents/guardians or friends, but please only think about what you have heard or learned in school.

(Please select one response in each row.)

	Never heard of it	Heard of it, but I don't recall the meaning	Learned about it, and I know what it means
Interest payment	FL164Q01HA01 <input type="radio"/>	FL164Q01HA02 <input type="radio"/>	FL164Q01HA03 <input type="radio"/>
Compound interest	FL164Q02HA01 <input type="radio"/>	FL164Q02HA02 <input type="radio"/>	FL164Q02HA03 <input type="radio"/>
Exchange rate	FL164Q03HA01 <input type="radio"/>	FL164Q03HA02 <input type="radio"/>	FL164Q03HA03 <input type="radio"/>
Depreciation	FL164Q04HA01 <input type="radio"/>	FL164Q04HA02 <input type="radio"/>	FL164Q04HA03 <input type="radio"/>
Shares/stocks	FL164Q05HA01 <input type="radio"/>	FL164Q05HA02 <input type="radio"/>	FL164Q05HA03 <input type="radio"/>
Return on investment	FL164Q06HA01 <input type="radio"/>	FL164Q06HA02 <input type="radio"/>	FL164Q06HA03 <input type="radio"/>
Dividend	FL164Q07HA01 <input type="radio"/>	FL164Q07HA02 <input type="radio"/>	FL164Q07HA03 <input type="radio"/>
Diversification	FL164Q08HA01 <input type="radio"/>	FL164Q08HA02 <input type="radio"/>	FL164Q08HA03 <input type="radio"/>
Debit card	FL164Q09HA01 <input type="radio"/>	FL164Q09HA02 <input type="radio"/>	FL164Q09HA03 <input type="radio"/>
Bank loan	FL164Q10HA01 <input type="radio"/>	FL164Q10HA02 <input type="radio"/>	FL164Q10HA03 <input type="radio"/>
Pension plan	FL164Q11HA01 <input type="radio"/>	FL164Q11HA02 <input type="radio"/>	FL164Q11HA03 <input type="radio"/>
Budget	FL164Q12HA01 <input type="radio"/>	FL164Q12HA02 <input type="radio"/>	FL164Q12HA03 <input type="radio"/>
Wage	FL164Q13HA01 <input type="radio"/>	FL164Q13HA02 <input type="radio"/>	FL164Q13HA03 <input type="radio"/>
Entrepreneur	FL164Q14HA01 <input type="radio"/>	FL164Q14HA02 <input type="radio"/>	FL164Q14HA03 <input type="radio"/>
Central bank	FL164Q15HA01 <input type="radio"/>	FL164Q15HA02 <input type="radio"/>	FL164Q15HA03 <input type="radio"/>
Income tax	FL164Q16HA01 <input type="radio"/>	FL164Q16HA02 <input type="radio"/>	FL164Q16HA03 <input type="radio"/>
Credit default swap	FL164Q17HA01 <input type="radio"/>	FL164Q17HA02 <input type="radio"/>	FL164Q17HA03 <input type="radio"/>
Call option	FL164Q18HA01 <input type="radio"/>	FL164Q18HA02 <input type="radio"/>	FL164Q18HA03 <input type="radio"/>

Introduction

The next question is about your experience with different kinds of problems you may have encountered at school in the last 12 months. Please only read these problems, do not answer them.

Problem no. 1:

Ann is on holiday in a country called Farway, but she normally lives in Zedland. The unit of currency in Zedland is the ZED. The unit of currency in Farway is the FAD. At the time of the holiday, the exchange rate was 1 ZED = 25 FAD.

Ann needs 200 FAD to buy some food. If she exchanges some of her ZEDs, the exchange bureau will apply a 3% commission. If she withdraws FADs from a banking machine (ATM) in Farway, her bank will charge her a fixed 2 ZEDs fee.

Should Ann exchange her ZEDs or withdraw FADs from a banking machine (ATM)?

Problem no.2:

Tom is talking with his grandmother and they are comparing the price of ice cream now and when his grandmother was his age. They noted that the purchasing power of money is usually decreasing over time, meaning that, all else being equal, inflation decreases the amount of goods or services that you can purchase over time. Discuss some examples of how inflation affects you or your family.

We want to know about your experience with the following types of problems about money matters at school. Have you encountered these types of problems during the following classes or activities?

(Please select one response in each row.)

	Yes	No	Don't know	I don't have this class
During your mathematics class	FL165Q01HA01 <input type="radio"/>	FL165Q01HA02 <input type="radio"/>	FL165Q01HA03 <input type="radio"/>	FL165Q01HA04 <input type="radio"/>
During another class	FL165Q02HA01 <input type="radio"/>	FL165Q02HA02 <input type="radio"/>	FL165Q02HA03 <input type="radio"/>	FL165Q02HA04 <input type="radio"/>
During a one-off lesson or activity in school time from an outside visitor (not one of your teachers)	FL165Q03HA01 <input type="radio"/>	FL165Q03HA02 <input type="radio"/>	FL165Q03HA03 <input type="radio"/>	FL165Q03HA04 <input type="radio"/>
During extracurricular activity outside of school time	FL165Q04HA01 <input type="radio"/>	FL165Q04HA02 <input type="radio"/>	FL165Q04HA03 <input type="radio"/>	FL165Q04HA04 <input type="radio"/>

How often have you encountered the following types of tasks or activities in a school lesson in the last 12 months?

(Please select one response in each row.)

	<i>Never</i>	<i>Sometimes</i>	<i>Often</i>
Describing the purpose and uses of money	FL166Q01HA01 <input type="radio"/>	FL166Q01HA02 <input type="radio"/>	FL166Q01HA03 <input type="radio"/>
Exploring the difference between spending money on needs and wants	FL166Q02HA01 <input type="radio"/>	FL166Q02HA02 <input type="radio"/>	FL166Q02HA03 <input type="radio"/>
Exploring ways of planning to pay an expense	FL166Q03HA01 <input type="radio"/>	FL166Q03HA02 <input type="radio"/>	FL166Q03HA03 <input type="radio"/>
Discussing the rights of consumers when dealing with financial institutions	FL166Q05HA01 <input type="radio"/>	FL166Q05HA02 <input type="radio"/>	FL166Q05HA03 <input type="radio"/>
Discussing the ways in which money invested in the stock market changes value over time	FL166Q06HA01 <input type="radio"/>	FL166Q06HA02 <input type="radio"/>	FL166Q06HA03 <input type="radio"/>
Analyzing advertisements to understand how they encourage people to buy things	FL166Q07HA01 <input type="radio"/>	FL166Q07HA02 <input type="radio"/>	FL166Q07HA03 <input type="radio"/>

Where do you get the information you need about money matters (such as spending, saving, banking, investment)?

(Please select one response in each row.)

	Yes	No
Parents/guardians or other adult relations	FL153Q01HA01 <input type="radio"/>	FL153Q01HA02 <input type="radio"/>
Friends	FL153Q02HA01 <input type="radio"/>	FL153Q02HA02 <input type="radio"/>
Television or radio	FL153Q03HA01 <input type="radio"/>	FL153Q03HA02 <input type="radio"/>
The Internet	FL153Q04HA01 <input type="radio"/>	FL153Q04HA02 <input type="radio"/>
Magazines	FL153Q05HA01 <input type="radio"/>	FL153Q05HA02 <input type="radio"/>
Teachers	FL153Q06HA01 <input type="radio"/>	FL153Q06HA02 <input type="radio"/>

How often do you discuss the following matters with your parents (or guardians or relatives)?

(Please select one response in each row.)

	Never or hardly ever	Once or twice a month	Once or twice a week	Almost every day
Your spending decisions	FL167Q01HA01 <input type="radio"/>	FL167Q01HA02 <input type="radio"/>	FL167Q01HA03 <input type="radio"/>	FL167Q01HA04 <input type="radio"/>
Your savings decisions	FL167Q02HA01 <input type="radio"/>	FL167Q02HA02 <input type="radio"/>	FL167Q02HA03 <input type="radio"/>	FL167Q02HA04 <input type="radio"/>
The family budget	FL167Q03HA01 <input type="radio"/>	FL167Q03HA02 <input type="radio"/>	FL167Q03HA03 <input type="radio"/>	FL167Q03HA04 <input type="radio"/>
Money for things you want to buy	FL167Q04HA01 <input type="radio"/>	FL167Q04HA02 <input type="radio"/>	FL167Q04HA03 <input type="radio"/>	FL167Q04HA04 <input type="radio"/>
News related to economics or finance	FL167Q05HA01 <input type="radio"/>	FL167Q05HA02 <input type="radio"/>	FL167Q05HA03 <input type="radio"/>	FL167Q05HA04 <input type="radio"/>

Do you get money from any of these sources?

(Please select one response in each row.)

	Yes	No
An allowance or pocket money for regularly doing chores at home	FL156Q01TA01 <input type="radio"/>	FL156Q01TA02 <input type="radio"/>
An allowance or pocket money, without having to do any chores	FL156Q02TA01 <input type="radio"/>	FL156Q02TA02 <input type="radio"/>
Working outside school hours (e.g. a holiday job, part-time work)	FL156Q03TA01 <input type="radio"/>	FL156Q03TA02 <input type="radio"/>
Working in a family business	FL156Q04TA01 <input type="radio"/>	FL156Q04TA02 <input type="radio"/>
Occasional informal jobs (e.g. baby-sitting or gardening)	FL156Q05TA01 <input type="radio"/>	FL156Q05TA02 <input type="radio"/>
Gifts from friends or relatives	FL156Q06TA01 <input type="radio"/>	FL156Q06TA02 <input type="radio"/>
Selling things (e.g. at local markets or on eBay™)	FL156Q07HA01 <input type="radio"/>	FL156Q07HA02 <input type="radio"/>

How much do you agree with the following statements about the way you handle your money?

(Please select one response in each row.)

	Strongly disagree	Disagree	Agree	Strongly agree
I can decide independently what to spend my money on.	FL159Q01HA01 <input type="radio"/>	FL159Q01HA02 <input type="radio"/>	FL159Q01HA03 <input type="radio"/>	FL159Q01HA04 <input type="radio"/>
I can spend small amounts of my money independently, but for larger amounts I need to ask my parents or guardians for permission.	FL159Q02HA01 <input type="radio"/>	FL159Q02HA02 <input type="radio"/>	FL159Q02HA03 <input type="radio"/>	FL159Q02HA04 <input type="radio"/>
I need to ask my parents or guardians for permission before I spend any money on my own.	FL159Q03HA01 <input type="radio"/>	FL159Q03HA02 <input type="radio"/>	FL159Q03HA03 <input type="radio"/>	FL159Q03HA04 <input type="radio"/>
I am responsible for my own money matters (e.g. for preventing theft).	FL159Q04HA01 <input type="radio"/>	FL159Q04HA02 <input type="radio"/>	FL159Q04HA03 <input type="radio"/>	FL159Q04HA04 <input type="radio"/>

When you think about buying a new product from your allowance, how often do you do any of the following?

(Please select one response in each row.)

	<i>Never</i>	<i>Rarely</i>	<i>Sometimes</i>	<i>Always</i>
Compare prices in different shops	FL160Q01HA01 <input type="radio"/>	FL160Q01HA02 <input type="radio"/>	FL160Q01HA03 <input type="radio"/>	FL160Q01HA04 <input type="radio"/>
Compare prices between a shop and an online shop	FL160Q02HA01 <input type="radio"/>	FL160Q02HA02 <input type="radio"/>	FL160Q02HA03 <input type="radio"/>	FL160Q02HA04 <input type="radio"/>
Buy the product without comparing prices	FL160Q03HA01 <input type="radio"/>	FL160Q03HA02 <input type="radio"/>	FL160Q03HA03 <input type="radio"/>	FL160Q03HA04 <input type="radio"/>
Wait until the product gets cheaper before buying it	FL160Q04HA01 <input type="radio"/>	FL160Q04HA02 <input type="radio"/>	FL160Q04HA03 <input type="radio"/>	FL160Q04HA04 <input type="radio"/>

Do you have any of the following things?*(Please select one response in each row.)*

	Yes	No	I don't know what it is
An account with a bank or credit union	FL161Q01HA01 <input type="radio"/>	FL161Q01HA02 <input type="radio"/>	FL161Q01HA03 <input type="radio"/>
A payment card/debit card	FL161Q02HA01 <input type="radio"/>	FL161Q02HA02 <input type="radio"/>	FL161Q02HA03 <input type="radio"/>
A mobile app to access your account	FL161Q03HA01 <input type="radio"/>	FL161Q03HA02 <input type="radio"/>	FL161Q03HA03 <input type="radio"/>

How confident would you feel about doing the following things?

(Please select one response in each row.)

	Not at all confident	Not very confident	Confident	Very confident
Making a money transfer (e.g. paying a bill)	FL162Q01HA01 <input type="radio"/>	FL162Q01HA02 <input type="radio"/>	FL162Q01HA03 <input type="radio"/>	FL162Q01HA04 <input type="radio"/>
Filling in forms at the bank	FL162Q02HA01 <input type="radio"/>	FL162Q02HA02 <input type="radio"/>	FL162Q02HA03 <input type="radio"/>	FL162Q02HA04 <input type="radio"/>
Understanding bank statements	FL162Q03HA01 <input type="radio"/>	FL162Q03HA02 <input type="radio"/>	FL162Q03HA03 <input type="radio"/>	FL162Q03HA04 <input type="radio"/>
Understanding a sales contract	FL162Q04HA01 <input type="radio"/>	FL162Q04HA02 <input type="radio"/>	FL162Q04HA03 <input type="radio"/>	FL162Q04HA04 <input type="radio"/>
Keeping track of my account balance	FL162Q05HA01 <input type="radio"/>	FL162Q05HA02 <input type="radio"/>	FL162Q05HA03 <input type="radio"/>	FL162Q05HA04 <input type="radio"/>
Planning my spending with consideration of my current financial situation	FL162Q06HA01 <input type="radio"/>	FL162Q06HA02 <input type="radio"/>	FL162Q06HA03 <input type="radio"/>	FL162Q06HA04 <input type="radio"/>

When using digital or electronic devices outside of the bank (e.g. at home or in shops), how confident would you feel about doing the following things?

(Please select one response in each row.)

	<i>Not at all confident</i>	<i>Not very confident</i>	<i>Confident</i>	<i>Very confident</i>
Transferring money	FL163Q01HA01 <input type="radio"/>	FL163Q01HA02 <input type="radio"/>	FL163Q01HA03 <input type="radio"/>	FL163Q01HA04 <input type="radio"/>
Keeping track of my account balance	FL163Q02HA01 <input type="radio"/>	FL163Q02HA02 <input type="radio"/>	FL163Q02HA03 <input type="radio"/>	FL163Q02HA04 <input type="radio"/>
Paying with a debit card instead of using money	FL163Q03HA01 <input type="radio"/>	FL163Q03HA02 <input type="radio"/>	FL163Q03HA03 <input type="radio"/>	FL163Q03HA04 <input type="radio"/>
Paying with a mobile device (e.g. cell phone or tablet) instead of using money	FL163Q04HA01 <input type="radio"/>	FL163Q04HA02 <input type="radio"/>	FL163Q04HA03 <input type="radio"/>	FL163Q04HA04 <input type="radio"/>
Ensuring the safety of sensitive information when making an electronic payment or using online banking	FL163Q05HA01 <input type="radio"/>	FL163Q05HA02 <input type="radio"/>	FL163Q05HA03 <input type="radio"/>	FL163Q05HA04 <input type="radio"/>

In the last 12 months, have you done the following things?

(Please select one response in each row.)

	Yes	No
Checked that you were given the right change when you bought something	FL168Q01HA01 <input type="radio"/>	FL168Q01HA02 <input type="radio"/>
Talked to someone about the job you would like to do when you finish your education	FL168Q02HA01 <input type="radio"/>	FL168Q02HA02 <input type="radio"/>
Complained that you did not have enough money for something you wanted to buy	FL168Q03HA01 <input type="radio"/>	FL168Q03HA02 <input type="radio"/>
Bought something online (alone or with a family member)	FL168Q04HA01 <input type="radio"/>	FL168Q04HA02 <input type="radio"/>
Undertook voluntary work	FL168Q05HA01 <input type="radio"/>	FL168Q05HA02 <input type="radio"/>
Made a payment using a cell phone	FL168Q06HA01 <input type="radio"/>	FL168Q06HA02 <input type="radio"/>
Bought something that cost more money than you intended to spend	FL168Q07HA01 <input type="radio"/>	FL168Q07HA02 <input type="radio"/>
Checked how much money you have	FL168Q08HA01 <input type="radio"/>	FL168Q08HA02 <input type="radio"/>

To what extent do you agree with the following statements?

(Please select one response in each row.)

	Strongly disagree	Disagree	Agree	Strongly agree
I enjoy talking about money matters.	FL169Q01HA01 <input type="radio"/>	FL169Q01HA02 <input type="radio"/>	FL169Q01HA03 <input type="radio"/>	FL169Q01HA04 <input type="radio"/>
Young people should make their own decisions about how to spend their money.	FL169Q02HA01 <input type="radio"/>	FL169Q02HA02 <input type="radio"/>	FL169Q02HA03 <input type="radio"/>	FL169Q02HA04 <input type="radio"/>
Money matters are not relevant for me right now.	FL169Q03HA01 <input type="radio"/>	FL169Q03HA02 <input type="radio"/>	FL169Q03HA03 <input type="radio"/>	FL169Q03HA04 <input type="radio"/>
I would like to run my own business in the future.	FL169Q04HA01 <input type="radio"/>	FL169Q04HA02 <input type="radio"/>	FL169Q04HA03 <input type="radio"/>	FL169Q04HA04 <input type="radio"/>

Thank you very much for your co-operation in completing this questionnaire!