

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 school 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 school lessons in the last 12 months, have you heard of, or learnt 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 learnt in school.

(Please select one response in each row.)

	Never heard of it	Heard of it, but I don't recall the meaning	Learnt 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"/>

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.)

	Never	Sometimes	Often
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"/>
Analysing advertisements to understand how they encourage people to buy things	FL166Q07HA01 <input type="radio"/>	FL166Q07HA02 <input type="radio"/>	FL166Q07HA03 <input type="radio"/>

The previous question asked about money-related tasks or activities that you may have encountered in a school lesson in the last 12 months. The next question is about when you encountered these topics.

Have you encountered these tasks during the following classes or activities?

(Please select one response in each row.)

	Yes	No	I don't know.	I don't have this class.
During your mathematics class	FL174Q01JA0 1 <input type="radio"/>	FL174Q01JA0 2 <input type="radio"/>	FL174Q01JA0 3 <input type="radio"/>	FL174Q01JA0 4 <input type="radio"/>
During classes about social sciences (e.g., economy)	FL174Q02JA0 1 <input type="radio"/>	FL174Q02JA0 2 <input type="radio"/>	FL174Q02JA0 3 <input type="radio"/>	FL174Q02JA0 4 <input type="radio"/>
During classes about citizenship (e.g., civic education)	FL174Q03JA0 1 <input type="radio"/>	FL174Q03JA0 2 <input type="radio"/>	FL174Q03JA0 3 <input type="radio"/>	FL174Q03JA0 4 <input type="radio"/>
During classes about economics or business	FL174Q04JA0 1 <input type="radio"/>	FL174Q04JA0 2 <input type="radio"/>	FL174Q04JA0 3 <input type="radio"/>	FL174Q04JA0 4 <input type="radio"/>
During another class	FL174Q05JA0 1 <input type="radio"/>	FL174Q05JA0 2 <input type="radio"/>	FL174Q05JA0 3 <input type="radio"/>	FL174Q05JA0 4 <input type="radio"/>
During a one-off lesson or activity in school time from an outside visitor (not one of your teachers)	FL174Q06JA0 1 <input type="radio"/>	FL174Q06JA0 2 <input type="radio"/>	FL174Q06JA0 3 <input type="radio"/>	FL174Q06JA0 4 <input type="radio"/>
During extra-curricular activity outside of school time	FL174Q07JA0 1 <input type="radio"/>	FL174Q07JA0 2 <input type="radio"/>	FL174Q07JA0 3 <input type="radio"/>	FL174Q07JA0 4 <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"/>
How to use your allowance or pocket money	FL167Q06JA01 <input type="radio"/>	FL167Q06JA02 <input type="radio"/>	FL167Q06JA03 <input type="radio"/>	FL167Q06JA04 <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"/>
Shopping online	FL167Q07JA01 <input type="radio"/>	FL167Q07JA02 <input type="radio"/>	FL167Q07JA03 <input type="radio"/>	FL167Q07JA04 <input type="radio"/>

FL167

Thinking of the last 12 months, how often did you get money from any of these sources?

(Please select one response in each row.)

	Never or almost never	About once or twice a year	About once or twice a month	About once or twice a week	Every day or almost every day
An allowance or pocket money for doing chores at home	FL170Q01JA0 1 <input type="radio"/>	FL170Q01JA0 2 <input type="radio"/>	FL170Q01JA0 3 <input type="radio"/>	FL170Q01JA0 4 <input type="radio"/>	FL170Q01JA0 5 <input type="radio"/>
An allowance or pocket money, without having to do any chores	FL170Q02JA0 1 <input type="radio"/>	FL170Q02JA0 2 <input type="radio"/>	FL170Q02JA0 3 <input type="radio"/>	FL170Q02JA0 4 <input type="radio"/>	FL170Q02JA0 5 <input type="radio"/>
Working outside school hours (e.g. a holiday job, part-time work)	FL170Q03JA0 1 <input type="radio"/>	FL170Q03JA0 2 <input type="radio"/>	FL170Q03JA0 3 <input type="radio"/>	FL170Q03JA0 4 <input type="radio"/>	FL170Q03JA0 5 <input type="radio"/>
Working in a family business	FL170Q04JA0 1 <input type="radio"/>	FL170Q04JA0 2 <input type="radio"/>	FL170Q04JA0 3 <input type="radio"/>	FL170Q04JA0 4 <input type="radio"/>	FL170Q04JA0 5 <input type="radio"/>
Occasional informal jobs (e.g. baby-sitting or gardening)	FL170Q05JA0 1 <input type="radio"/>	FL170Q05JA0 2 <input type="radio"/>	FL170Q05JA0 3 <input type="radio"/>	FL170Q05JA0 4 <input type="radio"/>	FL170Q05JA0 5 <input type="radio"/>
Gifts from friends or relatives	FL170Q06JA0 1 <input type="radio"/>	FL170Q06JA0 2 <input type="radio"/>	FL170Q06JA0 3 <input type="radio"/>	FL170Q06JA0 4 <input type="radio"/>	FL170Q06JA0 5 <input type="radio"/>
Selling things (e.g. at local markets or on OLX)	FL170Q07JA0 1 <input type="radio"/>	FL170Q07JA0 2 <input type="radio"/>	FL170Q07JA0 3 <input type="radio"/>	FL170Q07JA0 4 <input type="radio"/>	FL170Q07JA0 5 <input type="radio"/>

FL170

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.)

	Never	Rarely	Sometimes	Always
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 an account with a bank, CTT or AforroNet	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.)

	Not at all confident	Not very confident	Confident	Very confident
Transferring money	FL163Q01HA01 <input type="radio"/>	FL163Q01HA02 <input type="radio"/>	FL163Q01HA03 <input type="radio"/>	FL163Q01HA04 <input type="radio"/>
Keeping track of my 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 cash	FL163Q03HA01 <input type="radio"/>	FL163Q03HA02 <input type="radio"/>	FL163Q03HA03 <input type="radio"/>	FL163Q03HA04 <input type="radio"/>
Paying with a mobile device (e.g. mobile phone or tablet) instead of using cash	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, how often have you done the following things?

(Please select one response in each row.)

	Never or almost never	About once or twice a year	About once or twice a month	About once or twice a week	Every day or almost every day
Checked that you were given the right change when you bought something with cash	FL171Q01JA0 1 <input type="radio"/>	FL171Q01JA0 2 <input type="radio"/>	FL171Q01JA0 3 <input type="radio"/>	FL171Q01JA0 4 <input type="radio"/>	FL171Q01JA0 5 <input type="radio"/>
Felt that you did not have enough money for something you wanted to buy	FL171Q02JA0 1 <input type="radio"/>	FL171Q02JA0 2 <input type="radio"/>	FL171Q02JA0 3 <input type="radio"/>	FL171Q02JA0 4 <input type="radio"/>	FL171Q02JA0 5 <input type="radio"/>
Bought something online (alone or with a family member)	FL171Q03JA0 1 <input type="radio"/>	FL171Q03JA0 2 <input type="radio"/>	FL171Q03JA0 3 <input type="radio"/>	FL171Q03JA0 4 <input type="radio"/>	FL171Q03JA0 5 <input type="radio"/>
Made a payment using a smartphone (i.e. mobile phone with Internet access)	FL171Q04JA0 1 <input type="radio"/>	FL171Q04JA0 2 <input type="radio"/>	FL171Q04JA0 3 <input type="radio"/>	FL171Q04JA0 4 <input type="radio"/>	FL171Q04JA0 5 <input type="radio"/>
Made a payment using a bank card (e.g. debit card)	FL171Q05JA0 1 <input type="radio"/>	FL171Q05JA0 2 <input type="radio"/>	FL171Q05JA0 3 <input type="radio"/>	FL171Q05JA0 4 <input type="radio"/>	FL171Q05JA0 5 <input type="radio"/>
Bought something that cost more money than you intended to spend	FL171Q07JA0 1 <input type="radio"/>	FL171Q07JA0 2 <input type="radio"/>	FL171Q07JA0 3 <input type="radio"/>	FL171Q07JA0 4 <input type="radio"/>	FL171Q07JA0 5 <input type="radio"/>
Checked how much money you have	FL171Q08JA0 1 <input type="radio"/>	FL171Q08JA0 2 <input type="radio"/>	FL171Q08JA0 3 <input type="radio"/>	FL171Q08JA0 4 <input type="radio"/>	FL171Q08JA0 5 <input type="radio"/>
Bought something because your friends have it	FL171Q09JA0 1 <input type="radio"/>	FL171Q09JA0 2 <input type="radio"/>	FL171Q09JA0 3 <input type="radio"/>	FL171Q09JA0 4 <input type="radio"/>	FL171Q09JA0 5 <input type="radio"/>
Sent money to other people with a smartphone (i.e. mobile phone with Internet access)	FL171Q10JA0 1 <input type="radio"/>	FL171Q10JA0 2 <input type="radio"/>	FL171Q10JA0 3 <input type="radio"/>	FL171Q10JA0 4 <input type="radio"/>	FL171Q10JA0 5 <input type="radio"/>
Saved money in an account at a bank, online bank, post office or AforroNet	FL171Q11JA0 1 <input type="radio"/>	FL171Q11JA0 2 <input type="radio"/>	FL171Q11JA0 3 <input type="radio"/>	FL171Q11JA0 4 <input type="radio"/>	FL171Q11JA0 5 <input type="radio"/>
Saved money at home	FL171Q12JA0 1 <input type="radio"/>	FL171Q12JA0 2 <input type="radio"/>	FL171Q12JA0 3 <input type="radio"/>	FL171Q12JA0 4 <input type="radio"/>	FL171Q12JA0 5 <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"/>
I know how to manage my money.	FL169Q05JA01 <input type="radio"/>	FL169Q05JA02 <input type="radio"/>	FL169Q05JA03 <input type="radio"/>	FL169Q05JA04 <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"/>
I buy things according to how I feel at the moment.	FL169Q06JA01 <input type="radio"/>	FL169Q06JA02 <input type="radio"/>	FL169Q06JA03 <input type="radio"/>	FL169Q06JA04 <input type="radio"/>
Saving is something I do only if I have money left over.	FL169Q07JA01 <input type="radio"/>	FL169Q07JA02 <input type="radio"/>	FL169Q07JA03 <input type="radio"/>	FL169Q07JA04 <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"/>
I am able to work effectively towards long-term goals.	FL169Q08JA01 <input type="radio"/>	FL169Q08JA02 <input type="radio"/>	FL169Q08JA03 <input type="radio"/>	FL169Q08JA04 <input type="radio"/>
I make savings goals for certain things I want to buy or to do.	FL169Q10JA01 <input type="radio"/>	FL169Q10JA02 <input type="radio"/>	FL169Q10JA03 <input type="radio"/>	FL169Q10JA04 <input type="radio"/>
It is easier to monitor my spending when I pay by cash than when I pay with a bank card.	FL169Q11JA01 <input type="radio"/>	FL169Q11JA02 <input type="radio"/>	FL169Q11JA03 <input type="radio"/>	FL169Q11JA04 <input type="radio"/>

To what extent do you agree or disagree with the following statements?

(Please select one response in each row.)

	Strongly disagree	Disagree	Agree	Strongly agree
My friends have a strong influence on my spending decisions.	FL172Q01JA0 1 <input type="radio"/>	FL172Q01JA0 2 <input type="radio"/>	FL172Q01JA0 3 <input type="radio"/>	FL172Q01JA0 4 <input type="radio"/>
I want to keep up with my friends' life style.	FL172Q03JA0 1 <input type="radio"/>	FL172Q03JA0 2 <input type="radio"/>	FL172Q03JA0 3 <input type="radio"/>	FL172Q03JA0 4 <input type="radio"/>
Sometimes I spend more than I would like when I am with my friends.	FL172Q05JA0 1 <input type="radio"/>	FL172Q05JA0 2 <input type="radio"/>	FL172Q05JA0 3 <input type="radio"/>	FL172Q05JA0 4 <input type="radio"/>
I often buy what my friends recommend.	FL172Q06JA0 1 <input type="radio"/>	FL172Q06JA0 2 <input type="radio"/>	FL172Q06JA0 3 <input type="radio"/>	FL172Q06JA0 4 <input type="radio"/>

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

