

Post-Forum Questionnaire

Financial Fitness...It's Priceless

Now that you have had the chance to participate in a forum on the issue of financial literacy and security, please complete this questionnaire. For this and the next page, please indicate your level of agreement about the statements that follow by marking the appropriate box.

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Not Sure
Approach One: Prevention Through Education					
a) Design accurate, easy to understand, and easy to access information appropriate for persons of all ages and life stages.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Deliver educational programs and materials in a broad assortment of venues using multiple mediums at little or no cost to the audiences that attend them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Mandate the completion of a personal finance course for high school graduation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Require pertinent financial instruction at various "teachable moments" (e.g., when securing a loan, when receiving TANF monies, etc.).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Conduct high-quality evaluation studies of educational programs and resources and widely publicize the results.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f) Encourage collaboration among various entities that develop and deliver personal finance education to ensure efficiency and prevent duplication.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Approach Two: Provide Counseling/Advice					
a) Provide accessible, reasonable cost counseling/advisement services to individuals and families.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Ensure financial counselors and advisors are well trained, properly credentialed, and competent.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Mandate counseling in situations such as bankruptcy or foreclosure.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Create and use a cadre of financial and tax advisors to volunteer their services to low-income persons and families.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Award tax credits to financial planning providers to offset some of the costs of training personnel and advising low-income persons and families.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f) Develop grant programs from which funds could be awarded to community-based organizations so they can hire and train financial counselors to serve community members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Continue on reverse side

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Not Sure
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Approach Three: Expanded and Improved Regulation

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|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| a) | Urge state and federal legislators to authorize and fund financial product safety regulatory entities. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b) | Urge existing regulatory agencies that monitor issuers of mortgages, credit cards, auto loans, and insurance to revise and improve the products and services they offer. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c) | Require low-income household mortgages to include escrow funds to cover taxes so homeowners are not caught ill-prepared when the tax bill arrives. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d) | Carry out well-designed consumer research studies, employing focus groups and other methods, aimed at assessing the readability, clarity, and user-friendly qualities of disclosure information given to consumers of financial products and services. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
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Approach Four: Asset Building Strategies/ Other Innovations

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|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| a) | Encourage employers to devise worker savings plans that feature opt-out mechanisms rather than opt-in ones. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b) | Encourage employers to automatically deposit workers' pay in a bank account unless the employee opts out. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c) | Promote Children's Savings Accounts and/or Individual Development Accounts. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d) | Promote, as is being considered for military personnel, automatic payroll deductions of \$25 each month until a certain level is reached in a personal emergency reserve fund. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e) | Facilitate research and development activities aimed at creating a credit card that lets consumers set restrictions for its use (e.g., disallowing cash advances, sending alerts to the owner when major changes in the account have taken place, etc.). | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
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Approach Five: Other Ideas Not Explored in This Forum

If you and/or others attending this forum thought about and discussed another approach besides the four that were formally addressed, please briefly describe what is entailed in such an approach in the space provided below.

Continue to next page

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As a result of this forum, are you thinking differently? **Yes** **No** If so, how?

What, if anything, could citizens do differently to address the issue of inadequate financial literacy/security as a result of this forum?

How many deliberative forums have you attended (including this one)? _____

Rate your involvement in public policy BEFORE this forum on a scale of 0-5, with 0 = no involvement and 5 = totally focused on, and extensively doing, public policy work. _____

Rate your *expected involvement* in public policy AFTER this forum on a scale of 0-5, with 0 = no involvement and 5 = totally focused on, and extensively doing public policy work. _____

About You:

Ethnicity

- Caucasian/White
- Black or African-American
- Hispanic
- Asian
- Native American
- Pacific Islander
- Other (please specify):

Education

- _____ Less than 9th grade
- _____ 9th to 12th grade, no diploma
- _____ High school graduate
- _____ Technical school graduate (includes equivalency)
- _____ Some college, no degree
- _____ Associate's degree
- _____ Bachelor's degree
- _____ Graduate or professional degree

Where do you live?

- Rural area
- Small town
- Suburbia
- Large City

State

Zip Code

Gender

- Male
- Female

Income

- _____ Less than \$10,000
- _____ \$10,000-\$24,999
- _____ \$25,000-\$39,999
- _____ \$40,000-\$59,999
- _____ \$60,000-\$124,999
- _____ \$125,000-\$199,999
- _____ \$200,000 or more

Age

- _____ 17 or less
- _____ 18-24
- _____ 25-44
- _____ 45-59
- _____ 60-74
- _____ over 75

If a member of AAFCS, please answer the following:

Rate AAFCS in regard to its involvement in public policy on a scale of 0-5, with 0 = no involvement and 5 = totally focused on, and extensively doing public policy work.

Rate your state/regional/local affiliate's involvement in public policy work on the same scale. _____

What could AAFCS members do as a result of this forum? What are YOU willing to do?

Thank you for your participation! Please return to your moderator or convener to be mailed to Dr. Deborah Gentry, Campus Box 5000, Illinois State University, Normal, IL 61790-5000.