

## NeighborWorks Common Tool for Financial Capability Customers

1. Please tell us why you are here today.
  
2. Over the past 3 months, have you followed a personal budget, spending plan or financial plan?
  - Yes
  - No
  
3. Do you currently have any of the following types of accounts at a bank or credit union? *Check all that apply.*
  - Checking
  - Savings
  - Prepaid debit card
  
4. **OPTIONAL:** Are you saving for a specific financial goal?
  - Yes
  - No
  - If Q4 is answered with **Option 2 "No"** , then Skip to **Q6**
  5. If yes, what is that financial goal?
  
6. Do you currently have an automatic deposit or electronic transfer set up to put money away for a future use such as saving for retirement or education?
  - Yes
  - No
  
7. **OPTIONAL:** Below is a list of places where people sometimes put money that they set aside as savings. Please indicate whether or not you have set aside money for savings in these places during the past 6 months by answering "yes" or "no" for each one.

	Yes	No
Someplace at home	<input type="radio"/>	<input type="radio"/>
Savings account	<input type="radio"/>	<input type="radio"/>
Checking account	<input type="radio"/>	<input type="radio"/>
A Certificate of Deposit, sometimes called a CD, for a set period of time at a bank or credit union	<input type="radio"/>	<input type="radio"/>
United States savings bond	<input type="radio"/>	<input type="radio"/>
Individual Development Account, sometimes called an IDA, where the money deposited for homeownership or education is matched with additional funds	<input type="radio"/>	<input type="radio"/>
Retirement Account [IRA, 401(k), or403(b)]	<input type="radio"/>	<input type="radio"/>

8. Have you set aside funds that would cover your expenses for 3 months if you or someone in your family lost a job, got sick, or had another emergency?

- Yes
- No

9. Below is a list of ways in which people sometimes pay for their expenses. Please indicate whether or not you regularly use these methods to pay for your expenses by answering "yes" or "no" for each one.

	Yes	No
Cash	<input type="radio"/>	<input type="radio"/>
Prepaid debit card (not to obtain cash)	<input type="radio"/>	<input type="radio"/>
Credit card	<input type="radio"/>	<input type="radio"/>
Personal check	<input type="radio"/>	<input type="radio"/>
Money order	<input type="radio"/>	<input type="radio"/>
Electronic, online, or automatic transfer of funds	<input type="radio"/>	<input type="radio"/>
Other : _____	<input type="radio"/>	<input type="radio"/>

10. **OPTIONAL:** If you rent your home, which payment method do you use most often to pay your rent?

- If Q10 is not blank , then Skip to **Q12**

11. **OPTIONAL:** If you own your home, which payment method do you use most often to pay your mortgage?

12. Below is a list of ways in which people sometimes obtain cash that they want or need. Please indicate whether or not you have used the following activities during the past 6 months by putting a check next to the way you obtained cash. *Check all that apply.*

- I obtained cash using a debit card
- I obtained cash from a payday loan in anticipation of an upcoming pay check
- I used a check cashing store where I paid a fee to get cash in exchange for a check
- I sold something to a pawn shop
- I obtained a loan that required me to transfer the title of my automobile
- I obtained a tax refund on the same day I filed my income tax return
- I over-withheld income taxes throughout the year so that I would get a big refund when I filed my tax return

13. Below is a list of ways in which people sometimes pay for things they purchase. Please indicate whether or not you have used each of the following methods during the past 6 months by answering "yes" or "no" for each one.

	Yes	No
Rented something from a rent-to-own store	<input type="radio"/>	<input type="radio"/>
Purchased a money order	<input type="radio"/>	<input type="radio"/>
Used a layaway plan at a retail store	<input type="radio"/>	<input type="radio"/>

14. What does the term "financial security" mean to you?

15. Using this definition, how secure do you feel your financial situation is right now?

- Very secure
- Secure
- Somewhat secure
- Not very secure
- Not at all secure

**Thank you for completing the survey!**

For Staff to Complete

16. Age

17. Gender

- Male
- Female

18. Race

- Black/African American
- Caucasian/White
- American Indian/Aleut/Eskimo/Alaska Native
- Asian
- Native Hawaiian/Pacific Islander
- Mixed Race

19. Ethnicity

- Yes, Hispanic/Latino/Latina
- No, not Hispanic/Latino/Latina

20. Client Credit Score

21. Date of Credit Score

MM/DD/YYYY:

22. Types of Debt

	Has debt?	Balance owed (\$)
Store and credit card debts	<input type="checkbox"/>	
Student/Educational loans	<input type="checkbox"/>	
Unpaid medical bills not covered by insurance	<input type="checkbox"/>	
Unpaid legal bills	<input type="checkbox"/>	
Unpaid taxes	<input type="checkbox"/>	
Money owed to private individuals	<input type="checkbox"/>	
Home improvement loans	<input type="checkbox"/>	

Money owed on lines of credit	<input type="checkbox"/>	
Other : _____	<input type="checkbox"/>	
		Total Sum

23. Total Debt  
(\$)

24. Total Savings:  
(\$)

25. Is this person participating as part of an eviction prevention program?

- Yes  
 No

26. Notes:

27. Which financial capability services has this client participated in? *Check all that apply.*

- Workshops  
 Coaching or counseling  
 Other : \_\_\_\_\_

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