

Financial Knowledge Survey Template

All questions are optional. Follow each question's directions.

Write your answers to the open questions in the space provided.

These questions help an instructor plan a basic money-skills session. The numbers are hypothetical. Answer without looking up the examples, or choose 'Not sure.' Every question is optional. No balances, income, debts or account information are requested. This is not financial advice or a certification test.

1. A hypothetical account starts with \$200 and earns 5% interest once after one year, with no fees or other transactions. What is the balance then?

- ☐ \$205
- ☐ \$210
- ☐ \$250
- ☐ Not sure

2. The account in Question 1 then earns 5% on its entire balance for a second year, with no fees or transactions. How much interest is earned during the second year?

- ☐ \$10
- ☐ \$10.50
- ☐ \$20
- ☐ Not sure

3. A basket of goods costs \$50 today and \$55 next year. If your available money stays at \$50, what can it buy next year?

- ☐ More than the original basket
- ☐ Exactly the original basket
- ☐ Less than the original basket
- ☐ Not sure

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4. Which statement about holding shares in several unrelated companies is most accurate?

- ☐ It guarantees that the investments cannot lose value
- ☐ It can reduce dependence on one company's results, but losses are still possible
- ☐ It guarantees a higher return than holding one company
- ☐ Not sure

5. How confident do you feel explaining the difference between interest earned and interest paid?

- ☐ Not at all confident
- ☐ Slightly confident
- ☐ Moderately confident
- ☐ Very confident
- ☐ Extremely confident
- ☐ Prefer not to answer

6. Which topic would you most like the session to explain?

- ☐ Interest calculations
- ☐ How price changes affect purchasing power
- ☐ Investment risk and diversification
- ☐ Comparing fees and charges
- ☐ Another topic
- ☐ No preference

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7. What everyday money question would you like explained using a hypothetical example?
