

# Financial Literacy & Behaviour

## 1. Please state your gender

*Mark only one oval.*

- ☐ Male
- ☐ Female
- ☐ Others

## 2. Age band you fall into?

*Mark only one oval.*

- ☐ 18-19
- ☐ 20-29
- ☐ 30-39
- ☐ 40-49
- ☐ 50-59
- ☐ 60-69
- ☐ 70-79
- ☐ Prefer not to say

## 3. Your highest education level?

*Mark only one oval.*

- ☐ Ph.D/Post Doctorate
- ☐ Post Graduation
- ☐ Graduation
- ☐ Intermediate
- ☐ High School
- ☐ Primary
- ☐ No formal education

**4. Which of the following best describes your current work situation?***Mark only one oval.*

- ☐ Self employed/Business
- ☐ In paid employment(Government service)
- ☐ In paid employment(Private/Corporate sector)
- ☐ Looking for job
- ☐ Homemaker
- ☐ Retired
- ☐ Student
- ☐ Apprentice
- ☐ Don't know
- ☐ Prefer not to say

**5. Which of these best describe the community you live in?***Mark only one oval.*

- ☐ A village or rural area ( fewer than 3000 people)
- ☐ A small town ( 3000 to 15,000 people)
- ☐ A town ( 15,000 to about 100 000 people)
- ☐ A city ( 100 000 people to about 1 000 000 people)
- ☐ A large city ( with over 1000 000 people)
- ☐ don't know
- ☐ refused
- ☐ Other: \_\_\_\_\_

**6. Marital Status***Mark only one oval.*

- ☐ Married
- ☐ Single
- ☐ Separated/divorced
- ☐ Live-in with partner
- ☐ Widowed
- ☐ Prefer not to say

**7. how many children under the age of 18 live with you, in your household?**

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8. **how many people aged 18 and over live with you, in your household. please do not count yourself ( Add if necessary: including your partner)?**
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9. **Who is responsible for day-to-day monetary decisions in your household?**

*Mark only one oval.*

- ☐ You
- ☐ You and your partner
- ☐ You and another family member
- ☐ Your partner
- ☐ Another member of family or [family members]
- ☐ Someone else
- ☐ Nobody
- ☐ Don't know
- ☐ Prefer not to answer

10. **Does your household have a budget?**

*Mark only one oval.*

- ☐ Yes
- ☐ No
- ☐ Don't know
- ☐ Prefer not to answer

11. **Which of the following statements best describe your pattern for choosing a financial product/service**

*Mark only one oval.*

- ☐ I consider several products from different companies before making decision
- ☐ I consider several products from the same company
- ☐ I don't compare any products at all
- ☐ Don't know
- ☐ Not applicable
- ☐ Prefer not to answer

**12. Which source of financial information influences you the most?***Mark only one oval.*

- ☐ Information picked up at any bank branch
- ☐ Product specific information found on the net
- ☐ Financial pages of newspaper/magazines
- ☐ Specialist magazines/publications like Forbes India, Business Today, etc.
- ☐ General advice from friends/relatives/employers
- ☐ Recommendations from independent financial advisor/broker
- ☐ TV/Radio advertisements
- ☐ My own previous experience
- ☐ others

**13. Before I buy something, I carefully consider whether I can afford it***Mark only one oval.*

	1	2	3	4	5	
completely agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	completely disagree

**14. I tend to live for today and let tomorrow take care of itself***Mark only one oval.*

	1	2	3	4	5	
completely agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	completely disagree

**15. I find it more satisfying to spend money than to save it for the long term***Mark only one oval.*

	1	2	3	4	5	
completely agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	completely disagree

**16. I pay my bills on time***Mark only one oval.*

	1	2	3	4	5	
completely agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	completely disagree

**17. I am prepared to risk some of my own money when saving or making an investment***Mark only one oval.*

	1	2	3	4	5	
completely agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	completely disagree

**18. I keep a close personal watch on my financial affairs***Mark only one oval.*

	1	2	3	4	5	
completely agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	completely disagree

**19. I set a long term financial goals and strive to achieve them***Mark only one oval.*

	1	2	3	4	5	
completely agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	completely disagree

**20. Money is there to be spent***Mark only one oval.*

	1	2	3	4	5	
completely agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	completely disagree

**21. In the last 12 months, did your income seem not to cover your living costs?***Mark only one oval.*

- ☐ Yes
- ☐ No
- ☐ Don't know
- ☐ Not applicable
- ☐ Prefer not to say

**22. If yes, how did you manage to make ends meet?***Mark only one oval.*

- ☐ Existing resources like FDs or selling something you own
- ☐ Creating resources by working overtime
- ☐ Borrowing money from known contacts/resources
- ☐ Borrowing from exiting credit line like credit card/overdraft/cash-in advance
- ☐ New line of credit like taking out personal loan/payday loan
- ☐ Fall behind in paying bills late/missing payments
- ☐ Don't know
- ☐ Prefer not to say
- ☐ others

**23. In the past 12 months, have you been saving money in the following forms?***Mark only one oval.*

- ☐ Saving cash at home
- ☐ Building up balance of money in bank account
- ☐ Giving money to family on your behalf
- ☐ Saving an informal savings club
- ☐ Investing in financial products like stocks, shares, bonds, trusts, etc
- ☐ Buying livestock/property
- ☐ Have not been actively saving
- ☐ Don't know
- ☐ Prefer not to say

**24. If you lost your main source of income, how long could you do without borrowing money?***Mark only one oval.*

- ☐ Less than a week
- ☐ Less than a month
- ☐ Less than 3 months
- ☐ Less than 6 months
- ☐ More than 6 months
- ☐ Don't know
- ☐ Prefer not to say

**25. Which bracket does your household income fall into?***Mark only one oval.*

- ☐ upto ₹10,000 monthly
- ☐ ₹10,000-₹50,000 monthly
- ☐ ₹50,000-₹1,00,000 monthly
- ☐ above ₹1,00,000 monthly

**26. Which form of "more than one" source of income you have?***Mark only one oval.*

- ☐ Side business
- ☐ Parental support
- ☐ Working spouse
- ☐ Rental income
- ☐ Not applicable

**27. Considering all the sources of income, is your household income regular and reliable?***Mark only one oval.*

- ☐ Yes
- ☐ No
- ☐ Don't know
- ☐ Prefer not to answer

**28. Your retirement is covered under which of the following?***Check all that apply.*

- ☐ Old Pension Scheme ( Pre 2004)
- ☐ New National Pension Scheme (NPS)
- ☐ Employee Provident Fund (EPF)
- ☐ Public Provident Fund (PPF)
- ☐ Others
- ☐ None

**29. What is your view about saving money?***Mark only one oval.*

- ☐ A means to make ends meet
- ☐ Source of privilege, luxury, power and prestige
- ☐ For rainy day (fear of loss of job , health, earning member, theft or any act of God)
- ☐ A responsibility for coming generations
- ☐ Does not consider it important

**30. Do you have any such habits?***Check all that apply.*

- ☐ Drinking
- ☐ Smoking
- ☐ Gambling
- ☐ Others
- ☐ None of the above

**31. Suppose you put ₹10,000 into a <no fee> savings account with a guaranteed interest of 2% per year. You don't make any further payments into this account and you don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made?***Mark only one oval.*

- ☐ ₹10,200
- ☐ ₹10,000
- ☐ ₹10,220
- ☐ ₹10,222
- ☐ Don't know

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