**Appendix - Questionnaire**

Dear participant,

You are being invited to participate in a survey for the final work of your doctoral thesis developed in the Graduate Program in Accounting at the University of Brasilia (PPGCont- UnB).

The approximate response time is 10 minutes. The data from this research are confidential and will be analyzed jointly, without it being possible to identify any of the participants.

In case of doubts or suggestions, please contact the researcher by the e-mail eduarda.augusta.sales@gmail.com.

We thank you in advance for your participation.

Eduarda Augusta

PPGCont/UnB

**Do you agree to participate in this survey?**

( ) Yes

( ) No

**Part I**

1. New ideas and new projects sometimes distract me from previous ones.
2. Obstacles don't discourage me. I don't give up easily.
3. Many times I set a goal, but then I prefer to look for another one.
4. I am a hard worker
5. I have trouble staying focused on projects that require more than a few months to complete.
6. I finish everything I start.
7. My interests change from year to year.
8. I am dedicated. I never give up.
9. have been obsessed for some time with a certain idea or project, but then I lost interest.
10. I have overcome obstacles to achieve an important goal.

| Nothing to do with me | Not much to do with me | A little bit to do with me | A lot to do with me | Totally me |
| --- | --- | --- | --- | --- |

**Open space for comments. Attention, this space is OPTIONAL!**

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**Part II**

1. How much of an unexpected expense equivalent to one month's income could you cover with money you have readily available?

| Nothing | Something | All |
| --- | --- | --- |

2. What is your financial reserve volume in terms of number of months of income? (short term financial resources that you can readily count on)

| 0-1 month | Between 1-3 months | Between 3-6 months | Between 6-12 months | More than 12 months |
| --- | --- | --- | --- | --- |

3. How long could you cover a one-third drop in your income without having to borrow?

| 0-1 month | Between 1-3 months | Between 3-6 months | Between 6-12 months | More than 12 months |
| --- | --- | --- | --- | --- |

**Open space for comments. Attention, this space is OPTIONAL!**

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**Part III**

1. I will have adequate retirement income without working

| It doesn't really fit | It doesn't fit | Neutral | Fits well | Fits very well |
| --- | --- | --- | --- | --- |

2. Degree of reliance on INSS for retirement income

| Total | At least 2/3 | At least 1/3 | Less than 1/3 |
| --- | --- | --- | --- |

**Open space for comments. Attention, this space is OPTIONAL!**

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**Part IV**

Financial well-being is not completely determined by income. Behaviors, attitudes, and knowledge can change financial well-being outcomes. This section focuses on your self-perception, so there are no right or wrong answers. WATCH OUT FOR CHANGES IN THE SCALES!

1. I can very well determine what will happen to me.

| It doesn't really fit | It doesn't fit | Neutral | Fits well | Fits very well |
| --- | --- | --- | --- | --- |

2. My financial situation is largely out of my control.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

3. When I make plans, I do everything I can to succeed.

| It doesn't really fit | It doesn't fit | Neutral | Fits well | Fits very well |
| --- | --- | --- | --- | --- |

4. Level of confidence to manage money on a daily basis

| Very unconfident | Unconfident | Neutral | Confident | Very confident |
| --- | --- | --- | --- | --- |

5. Level of confidence in planning for the financial future

| Very unconfident | Unconfident | Neutral | Confident | Very confident |
| --- | --- | --- | --- | --- |

6. Level of confidence to decide on financial products and services

| Very unconfident | Unconfident | Neutral | Confident | Very confident |
| --- | --- | --- | --- | --- |

7. When I have a difficult decision to make, I tend to put it off for another day.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

8. When I have to do something important that I don't like, I do it immediately.

| It doesn't really fit | It doesn't fit | Neutral | Fits well | Fits very well |
| --- | --- | --- | --- | --- |

9. When I have to choose between many options, I find it difficult to make up my mind.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

10. I'd rather cut back on spending than use a credit card for what I can't pay for every month.

| I strongly disagree | I disagree | Neutral | I agree | I strongly agree |
| --- | --- | --- | --- | --- |

11. I prefer to spend rather than save for contingencies

| I strongly agree | I agree | Neutral | I disagree | I strongly disagree |
| --- | --- | --- | --- | --- |

12. I find it more satisfying to spend than to save.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

13. My focus is on the long term.

| It doesn't really fit | It doesn't fit | Neutral | Fits well | Fits very well |
| --- | --- | --- | --- | --- |

14. I live more for today than tomorrow.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

15. The future will take care of itself.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

16. I am good at resisting temptation.

| It doesn't really fit | It doesn't fit | Neutral | Fits well | Fits very well |
| --- | --- | --- | --- | --- |

17. I think it's hard to break unwanted habits.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

18. I do things without giving them much importance.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

19. I am impulsive.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

20. I say things without thinking about them.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

21. I care about how other people see me.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

22. I am concerned about social status among the people I meet.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

23. I want other people to respect me.

| Fits very well | Fits well | Neutral | It doesn't fit | It doesn't really fit |
| --- | --- | --- | --- | --- |

**Open space for comments. Attention, this space is OPTIONAL!**

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**Part V**

Gender:

( ) Female

( ) Male

( ) I prefer not to say

2. Age (in years)

Answer:\_\_\_\_\_

3. State of residence:

( ) AC, AL, AP, AM, BA, CE, DF, ES, GO, MA, MT, MS, MG, PA, PB, PR, PE, PI, RJ, RN, RS, RO, RR, SC, SP, SE, TO, Abroad.

4. How would you describe your current professional status?:

( ) Retired

( ) Unemployed and looking for work

( ) Homeowner

( ) Student

( ) No work due to long-term illness, disability or other reason

( ) Partially Retired

( ) Public Servant

( ) Working as a freelancer or entrepreneur

( ) Work with a signed contract in the private sector or the third sector

5. Your education

( ) Incomplete Primary Education

( ) Complete Primary Education

( ) Incomplete High School

( ) Complete High School

( ) Incomplete College Education

( ) Complete College Education

( ) Post-graduation (lato sensu)

( ) Master's Degree incomplete

( ) Master's Degree Complete

( ) PhD incomplete

( ) PhD complete

6. According to the latest Pnad Contínua (Continuous National Household Sample Survey), the average income of Brazilian workers was R$ 2,489. Considering this figure, would you say that your salary, compared to the average Brazilian, is:

( ) Far below average

( ) Below average

( ) On average

( ) Above average

( ) Way above average

7. About your financial behaviors and attitudes

i. You play an active role in household financial decision making

ii. You take an active role in planning the management of your household finances

iii. You do not borrow for day-to-day expenses

iv. You use credit with caution

v. You are informed to make decisions and choose financial products

| It doesn't really fit | It doesn't fit | Neutral | Fits well | Fits very well |
| --- | --- | --- | --- | --- |

8. About your financial knowledge and experience

i. You have knowledge about financial management

ii. You compare financial products

iii. Has experience with financial management

iv. You feel included in financial matters

v. Understands what financial risk is

| It doesn't really fit | It doesn't fit | Neutral | Fits well | Fits very well |
| --- | --- | --- | --- | --- |

9. About your family type

i.Couple with children or dependents

ii.You live alone

iii.Lives with parents or other relatives/friends

iv.You are the main source of your family income

v. You live in your own residence

vi.You are a solo parent

vii.You have access to financial support from friends and family

viii.Did your parents talk about managing money or saving when you were a child?

| Yes | No |
| --- | --- |

10. About your retirement contribution. If necessary, choose more than one option.

I don't contribute to any scheme

I contribute to the general social security system (INSS)

I contribute to the public servant's pension plan (private system)

I contribute to a supplementary pension plan

I keep investments (real estate, fixed income, government bonds, etc.) to secure my old age

**If you want to receive the results of this survey, leave your email below (OPTIONAL):**

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**Open space for general comments about the questionnaire as a whole. Attention, this space is OPTIONAL!**

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