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SEND



QUESTIONS

RESPONSES

112

Financial Literacy & Behaviour

Form description

Please state your gender

- ☐ Male
- ☐ Female
- ☐ Others

Age band you fall into?

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

Your highest education level?

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

Which of the following best describes your current work situation?

- ☐ 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

Which of these best describe the community you live in?

- ☐ 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...

Marital Status

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

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

Short answer text

how many people aged 18 and over live with you, in your household. please do

Short answer text

Who is responsible for day-to-day monetary decisions in your household?

- ☐ 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

Does your household have a budget?

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

Which of the following statements best describe your pattern for choosing a

- ☐ 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

Which source of financial information influences you the most?

- ☐ 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

Before I buy something, I carefully consider whether I can afford it

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

I tend to live for today and let tomorrow take care of itself

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

I find it more satisfying to spend money than to save it for the long term

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

I pay my bills on time

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

I am prepared to risk some of my own money when saving or making an

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



I keep a close personal watch on my financial affairs

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

I set a long term financial goals and strive to achieve them

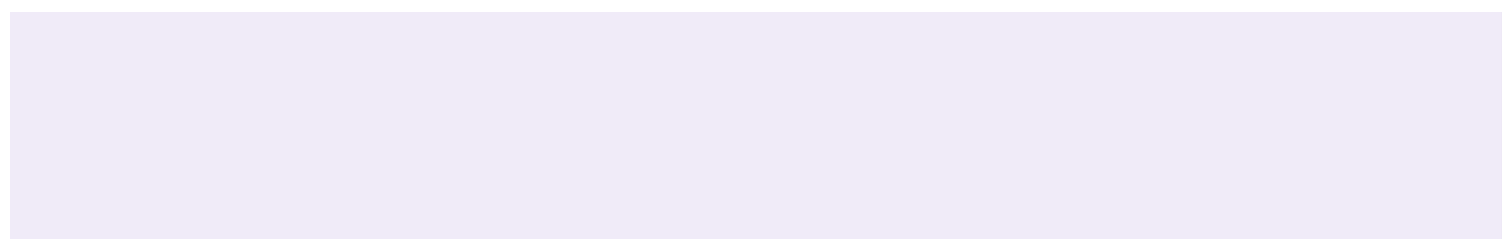
	1	2	3	4	5	
completely agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	completely disagree

Money is there to be spent

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

In the last 12 months, did your income seem not to cover your living costs?

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



If yes, how did you manage to make ends meet?

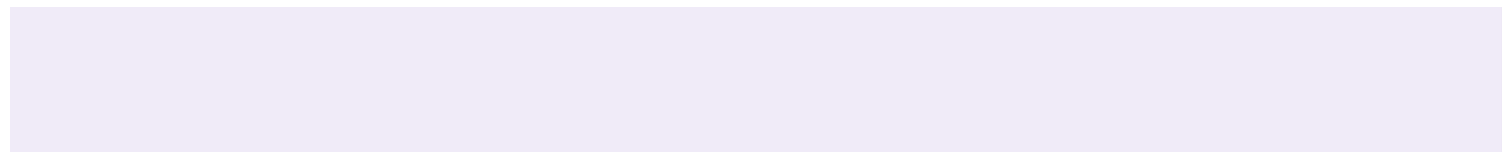
- ☐ Existing resources like FDs or selling something you own
- ☐ Creating resources by working overtime
- ☐ Borrowing money from known contacts/resources
- ☐ Borrowing from exiting credit line like credit card/overdraft/cash-in advance
- ☐ New line of credit like taking out personal loan/payday loan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

In the past 12 months, have you been saving money in the following forms?

- ☐ 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

If you lost your main source of income, how long could you do without borrowing

- ☐ 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



Which bracket does your household income fall into?

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

Which form of "more than one" source of income you have?

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

Considering all the sources of income, is your household income regular and

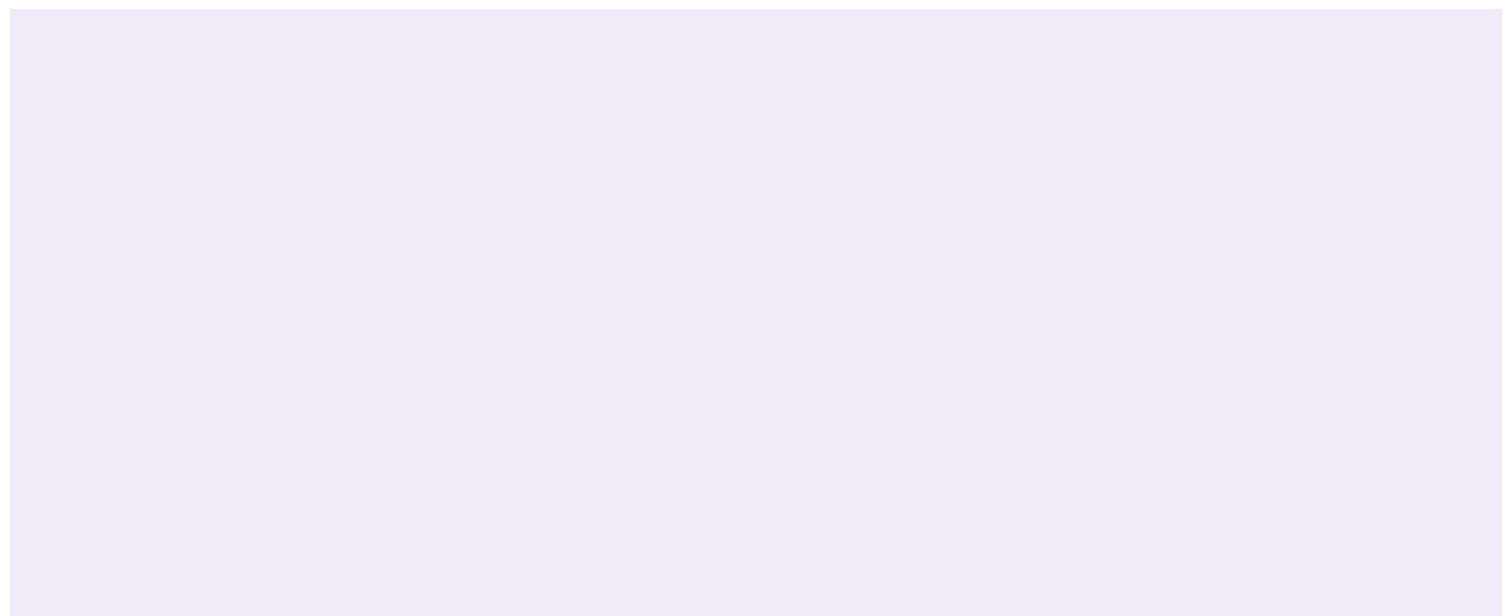
- ☐ Yes
- ☐ No
- ☐ Don't know
- ☐ Prefer not to answer

Your retirement is covered under which of the following?

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

What is your view about saving money?

- ☐ 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



Do you have any such habits?

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

Suppose you put ₹10,000 into a <no fee> savings account with a guaranteed

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