

Survey for Financial Trackers

Page One

In this survey, we're interested in gathering opinions from people who have ever used applications or devices to track finances. We will compensate \$2.00 for completing this survey, which should take approximately 10-15 minutes to fill out.

Finances

For the context of this survey, we define tracking your finances as inclusive of, but not limited to: reviewing transaction statements, checking balances, transferring funds, and paying bills. Some digital tools for tracking finances include **Mint.com**, **Quicken**, or using a spreadsheet such as **Excel** or **Google Docs**.

1) Do you currently, or have you previously, tracked your finances as defined above?*

☐ Yes

☐ No

Logic: Hidden unless: Question "Do you currently or have you previously tracked your finances as defined above?" #1 is one of the following answers ("Yes")

2) Have you ever used or tried to use digital tools to track your finances?*

☐ Yes

☐ No

Logic: Hidden unless: Question "Have you ever used or tried to use digital tools to track your finances?" #2 is one of the following answers ("Yes")

3) What digital tools for financial tracking are you currently using?

☐ Digital spreadsheet (e.g., Excel, Google Docs)

☐ Tools offered by my bank or credit card company (e.g., Wells Fargo online service/app)

☐ Mint.com

☐ LearnVest

☐ Quicken

☐ Spendee

☐ Another digital tool_a: _____

☐ Another digital tool_b: _____

☐ Another digital tool_c: _____

Logic: Hidden unless: Question "Have you ever used or tried to use digital tools to track your finances?" #2 is one of the following answers ("Yes")

4) What digital tools for financial tracking have you previously used and no longer use?

☐ Digital spreadsheet (e.g. Excel, Google Docs)

☐ Tools offered by my bank or credit card company (e.g. Wells Fargo online service/app)

☐ Mint.com

☐ LearnVest

☐ Quicken

☐ Spendee

☐ Another digital tool_a: _____

☐ Another digital tool_b: _____

☐ Another digital tool_c: _____

Current finance apps

**In the survey, [tool x] was pulled from the survey respondent's answer to question #3 above.*

5) For how long have you been using [tool x]? *

- ☐ Less than 1 week
- ☐ 1 week - 1 month
- ☐ 1 - 3 months
- ☐ 3 - 6 months
- ☐ 6 months - 1 year
- ☐ 1 - 2 years
- ☐ More than 2 years
- ☐ I don't remember

6) When was the last time you used [tool x]? *

- ☐ Earlier today
- ☐ Yesterday
- ☐ Within the last week
- ☐ Within the last month
- ☐ Within the last 3 months
- ☐ Within the last 6 months
- ☐ Within the last year
- ☐ I don't remember the last time I used [tool x].

7) Why did you start using [tool x]? *

8) Please rate your agreement or disagreement with the following statement: I am glad I use *[tool x]*. *

☐ Strongly disagree ☐ Disagree ☐ Neutral ☐ Agree ☐ Strongly agree ☐ Not Applicable

9) Please describe at least 2 things that you like about *[tool x]*. *

10) Please describe at least 2 things that you dislike about *[tool x]*. *

11) What do you use *[tool x]* to track? *

- ☐ Track spending in individual categories (e.g., see where my money is going)
- ☐ Track saving progress towards a goal (e.g., save money for vacation)
- ☐ Track investment or retirement plans
- ☐ Set payment alerts
- ☐ Set spending limits
- ☐ Check account balances
- ☐ Improve my credit scores

☐ Tax purposes

☐ Other: _____

12) How often do you review the data collected by *[tool x]*?*

- ☐ Multiple times per day
- ☐ About once per day
- ☐ A few times per week
- ☐ A few times per month
- ☐ About once per month
- ☐ Less than once per month
- ☐ Never
- ☐ I don't know how often I review the data collected.

13) Over the past seven days, how many days have you used *[tool x] to log your finances (e.g., manually entering or updating information)?***

- ☐ 0 days
- ☐ 1 day
- ☐ 2 days
- ☐ 3 days
- ☐ 4 days
- ☐ 5 days
- ☐ 6 days
- ☐ 7 days
- ☐ I don't know

14) Over the past seven days, how many days have you used *[tool x] to review your past financial history (e.g., reviewing past spending, progress towards a goal, balances over time, etc)?**

- ☐ 0 days
- ☐ 1 day

- ☐ 2 days
- ☐ 3 days
- ☐ 4 days
- ☐ 5 days
- ☐ 6 days
- ☐ 7 days
- ☐ I don't know

15) Over the past week, how many days have you used *[tool x] to quickly check in on your finances (e.g., briefly look at balances or recent transactions)?**

- ☐ 0 days
- ☐ 1 day
- ☐ 2 days
- ☐ 3 days
- ☐ 4 days
- ☐ 5 days
- ☐ 6 days
- ☐ 7 days
- ☐ I don't know

Page entry logic: This page will show when: Question "What digital tools for financial tracking have you previously used and no longer use ?" #4
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Previous finance apps

16) For how long did you use *[tool x]*?*

- ☐ Less than 1 week

- ☐ 1 week - 1 month
- ☐ 1 - 3 months
- ☐ 3 - 6 months
- ☐ 6 months - 1 year
- ☐ 1 - 2 years
- ☐ More than 2 years
- ☐ I don't remember

17) When did you stop using [tool x]?*

- ☐ Less than 1 week ago
- ☐ 1 week - 1 month ago
- ☐ 1-3 months ago
- ☐ 3-6 months ago
- ☐ 6 months - 1 year ago
- ☐ 1-2 years ago
- ☐ More than 2 years ago
- ☐ I don't remember

18) Why did you start using [tool x]?*

19) Please rate your agreement or disagreement with the following statement: I am glad I used [page("piped title")].*

- ☐ Strongly disagree
 ☐ Disagree
 ☐ Neutral
 ☐ Agree
 ☐ Strongly agree
 () Not Applicable

20) Please describe at least 2 things that you liked about *[tool x]*. *

21) Please describe at least 2 things that you disliked about *[tool x]*? *

22) Why did you stop using *[tool x]*? *

23) What did you use *[tool x]*? * to track?

- ☐ Track spending in individual categories (e.g. see where my money is going)
- ☐ Track saving progress towards a goal (e.g. save money for vacation)
- ☐ Track investment or retirement plans
- ☐ Set payment alerts
- ☐ Set spending limits
- ☐ Check account balances
- ☐ Improve my credit scores
- ☐ Tax purposes
- ☐ Other: _____

24) How often did you review the data collected by [tool x]?*

- ☐ Multiple times per day
- ☐ About once per day
- ☐ A few times per week
- ☐ A few times per month
- ☐ About once per month
- ☐ Less than once per month
- ☐ Never
- ☐ I don't know how often I review the data collected.

Page entry logic: This page will show when: Question "Have you ever used or tried to use digital tools to track your finances?" #2 is one of the following answers ("Yes")

General finance questions

25) Some reasons why people start tracking their finances appear below. Please state how much you agree or disagree with the following statement: This reason influenced my decision to start tracking my finances.*

	Strongly disagree	Moderately disagree	Slightly disagree	Neutral	Slightly agree	Moderately agree	Strongly agree
Tracking with an application was recommended to me by a friend or	()	()	()	()	()	()	

family member.							
I was trying to get a better understanding of my financial situation.	()	()	()	()	()	()	
I was trying to analyze my spending habits.	()	()	()	()	()	()	
I was trying to save money.	()	()	()	()	()	()	
I was trying to pay off debt/loan.	()	()	()	()	()	()	
It was the fiscally responsible thing to do.	()	()	()	()	()	()	
I always try new gadgets and apps.	()	()	()	()	()	()	
I like to keep up with popular trends.	()	()	()	()	()	()	

27) Please rate your agreement with the following statements:*

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Not Applicable
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I am concerned my financial data is too personal to share with a financial tracking application.	()	()	()	()	()	()
I am concerned a financial tracking application might not keep my financial data secure.	()	()	()	()	()	()

28) What prompts you to check your finances?*

☐ I check as a routine.

☐ I only check when I get notified (e.g., when my bank sends me a statement or Mint or another application sends a notification).

☐ It depends: _____

☐ I don't regularly check my finances.

29) Complete the following sentence: I believe my financial awareness has _____ since I started tracking.*

☐ Increased

☐ Decreased

☐ Remained the same

Demographics

30) How old are you?

31) What gender do you identify as?

☐ Male

☐ Female

☐ Other: _____

32) What is your ethnicity?

☐ American Indian or Alaskan native

☐ Asian or Pacific Islander

☐ Hispanic/Latino

☐ Black/African American

☐ White/Caucasian

☐ Other: _____

33) What state do you live in?

☐ Alabama

☐ Alaska

☐ Arizona

☐ Arkansas

☐ California

☐ Colorado

☐ Connecticut

- ☐ Delaware
- ☐ District of Columbia
- ☐ Florida
- ☐ Georgia
- ☐ Hawaii
- ☐ Idaho
- ☐ Illinois
- ☐ Indiana
- ☐ Iowa
- ☐ Kansas
- ☐ Kentucky
- ☐ Louisiana
- ☐ Maine
- ☐ Maryland
- ☐ Massachusetts
- ☐ Michigan
- ☐ Minnesota
- ☐ Mississippi
- ☐ Missouri
- ☐ Montana
- ☐ Nebraska
- ☐ Nevada
- ☐ New Hampshire
- ☐ New Jersey
- ☐ New Mexico
- ☐ New York
- ☐ North Carolina
- ☐ North Dakota
- ☐ Ohio
- ☐ Oklahoma
- ☐ Oregon
- ☐ Pennsylvania
- ☐ Rhode Island

- ☐ South Carolina
- ☐ South Dakota
- ☐ Tennessee
- ☐ Texas
- ☐ Utah
- ☐ Vermont
- ☐ Virginia
- ☐ Washington
- ☐ West Virginia
- ☐ Wisconsin
- ☐ Wyoming

34) How would you describe where you live?

- ☐ Urban
- ☐ Suburban
- ☐ Rural

35) What is the highest degree or level of school you have completed? *If currently enrolled, highest degree received.*

- ☐ Less than high school
- ☐ High school graduate or equivalent (e.g., GED)
- ☐ Some college, no degree
- ☐ Associate's degree
- ☐ Bachelor's degree
- ☐ Graduate or professional degree (e.g., PhD, MD, JD)
- ☐ Other: _____

36) What is your occupation?

Page entry logic: This page will show when: (Question "Do you currently or have you previously tracked your finances as defined above?" #1 is one of the following answers ("Yes"))

Interview

37) We are interested in further interviewing past and current self-trackers about their experiences. If you are selected, the interview would last up to one hour, and we will compensate with an additional \$10 Amazon gift card. Would you be interested in participating in such an interview?*

☐ Yes

☐ No

Logic: Hidden unless: Question "We are interested in further interviewing past and current self-trackers about their experiences. If you are selected, the interview would last up to one hour, and we will compensate with an additional \$10 Amazon gift card. Would you be interested in participating in such an interview?" #37 is one of the following answers ("Yes")

38) Please provide an email address for us to contact you should you be selected for a follow-up interview.

Thank You!
