[Sample] Focus Group & Individual Interview Guide –   
Pilot Assessment

(Chapter 3 – Pilot Monitoring & Assessment)

*Note: This focus group and individual interview guide provides suggested topic areas and questions, but you are encouraged to modify and adapt as appropriate for your market. Also, you can probe further during individual interviews.*

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| WELCOME & INTRODUCTION |
| * Thank you for taking the time to speak with us today. We are grateful for your time. [*Quick introduction of interviewers*] * We would like to talk to you today because we want to get to know more about your experience with the [*insert name of your youth savings program*]. * Your name and personal information will be kept strictly confidential. We will just use the information that you give us for our project. So please feel free to express your opinions openly. * Do you agree to participate in the focus group / interview? * Great! I first want to say that we invited all of you here, and so we would like to hear from everyone. Everyone’s ideas, experiences and opinions are important. So please, everyone speak up! |

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| PRODUCT | |
| Core questions | Probing Questions |
| 1. How old are you? |  |
| 1. Why did you decide to open a [*insert name of your youth savings product*]? | From a classmate? A teacher? A friend? A poster or other marketing material? Financial education class? |
| 1. Did you need a guardian to open your account? If so, who? |  |
| 1. What did your guardian think of you opening an account? |  |
| 1. When did you open your account? |  |
| 1. Was it easy to open the account? | Did you have all the documents? How easy was it to get photographs and ID [*if applicable*]? Were they expensive? |
| 1. Is the branch conveniently located? | How far away is it from your house? |
| 1. Where do you keep your passbook [*if applicable*]? Do you know how much money is in the account now? |  |
| 1. Do you use your savings plan [*if applicable*]? | What are your goals? Are you close to achieving them? |
| 1. How often do you visit the branch? |  |
| 1. Do your friends know about your account? What do they think? |  |
| 1. Would you recommend this product to a friend? | Why or why not? |
| 1. How can we help them open an account? | Would they take your advice? Is the product appealing? Are the gifts appealing? |
| 1. Do you save anywhere else besides in your [*insert name of your youth savings product*]? | Do you save at home? Do you save in a ROSCA [*insert name used in your community*]? |
| 1. Did you know about [*insert your financial institution name*] before opening your account? |  |
| 1. What are the advantages of having a [*insert name of your youth savings product*]? What are the disadvantages? | Do you feel you have access to your money? Do you feel it’s safe? |
| 1. Have you received any incentives or gifts? | What did you receive? Did you get anything else? What did you like best? What suggestions do you have for other incentives? |
| 1. Do you like the savings account? What makes it different from accounts at other MFIs/banks? |  |
| FINANCIAL EDUCATION | |
| Core questions | Probing Questions |
| 1. Did you participate in a financial education class? Where? |  |
| 1. If applicable, why did you decide to take the financial education class? | Interest in learning about how to manage your money? School teacher suggested you to attend the class? Your parents encouraged you to attend? |
| 1. When did you take the financial education class? |  |
| 1. When did it meet? | In the morning/afternoon depending on your school shift? During a class? |
| 1. What did you learn? | Savings? Using banks? Reducing expenses? |
| 1. What was your favorite part of the class? Why? | Which financial education topics did you find interesting and useful? Why? Which activities did you like? |
| 1. What was your least favorite part of the class? Why? | Which financial topics did you not find useful? Why not?  Which topics were unclear or difficult to understand? |
| 1. How comfortable did you feel participating in the class? | Did you participate a lot? How were the discussions in class? Were there any times that you did you NOT feel comfortable in class? |
| 1. Why is it important to save? | Do you have any savings goals? What do you do in emergencies? |
| 1. What challenges do you have to saving? What makes it difficult to save? |  |
| 1. What questions do you still have about how to use a saving account? | How to make deposits or withdrawals? Account fees? |
| 1. Do you have savings goals? Do they have a time frame and an amount? |  |
| 1. What is a savings plan? How does it work? Do you have one? |  |
| 1. Are you doing anything different now after taking this class? Have you changed your behavior at all? | If you started doing something differently right after the class, are you still doing it? |
| 1. Did you share any information you learned during the financial education training? | If so, with whom? Parents? Siblings? Friends? Other relatives?  If not, why not? |
| 1. Which topics did you share? | How to make a savings plan? How to open a savings account? How to use a savings account? How to make a budget? |
| 1. Did you tell anyone about the class? |  |
| 1. Would you recommend this class to a friend? | Why or why not? |
| MARKETING | |
| Core questions | Probing Questions |
| 1. What do you read or watch? | Are there publications youth read? Are there popular TV shows you watch? |
| 1. How do you find out information about new products and/or services? | Do you see advertisements? Where?  Do you find out at school? |
| 1. Where do you hang out? | Do you hang out at shops / clubs / school / friend’s homes? |
| 1. What types of other activities do you think we could do in your school or community to promote [*insert name of your youth savings program*]? | Games in classrooms? Contests among students or classes? Dance, theater or music performances around savings and other money management issues? |
| 1. How do you think we could promote the [*insert name of your youth savings program*]? |  |
| 1. Do you use the internet? | * Where? * What do you use it for? * Are you on Facebook? * Twitter, etc. (other social media sites)? |
| 1. Do you have access to a mobile phone? | * Is it yours? * If not, whose is it? |
| 1. What do you use your mobile phone for? | * Calls? Internet? Music downloads? Apps? Chatting? |
| CLOSING | |
| Thank you. Your answers and discussion have been very helpful and informative. We are very grateful for the information you have provided. Do you have any questions or suggestions for us? | |