

# Financial Literacy

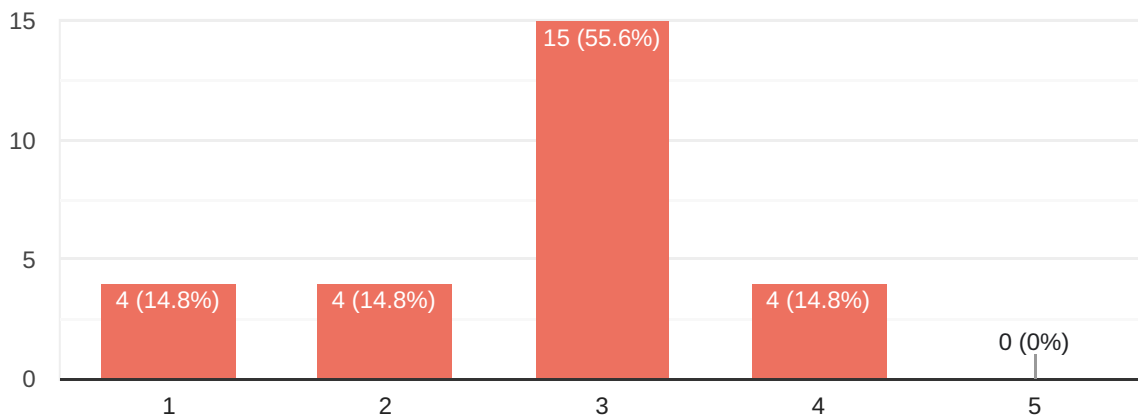
27 responses

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How do you classify your knowledge in the financial area?

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27 responses

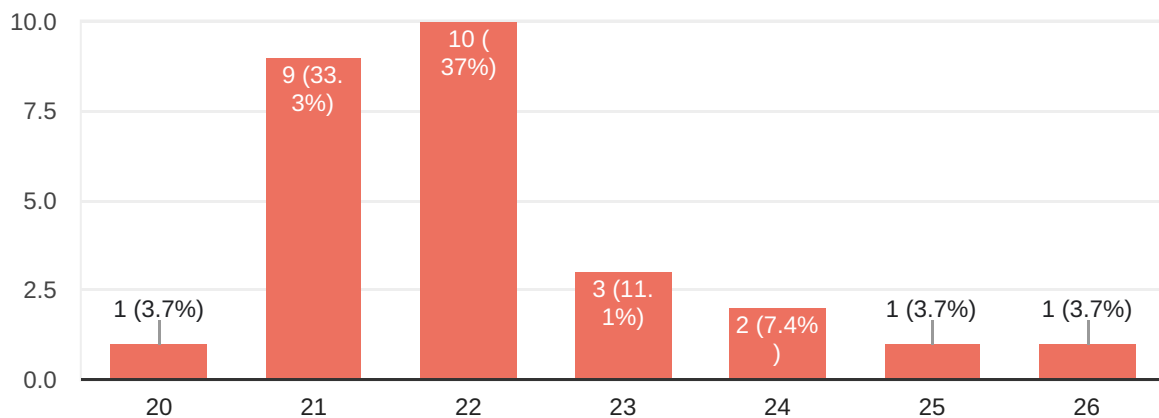


## Personal Information

Age

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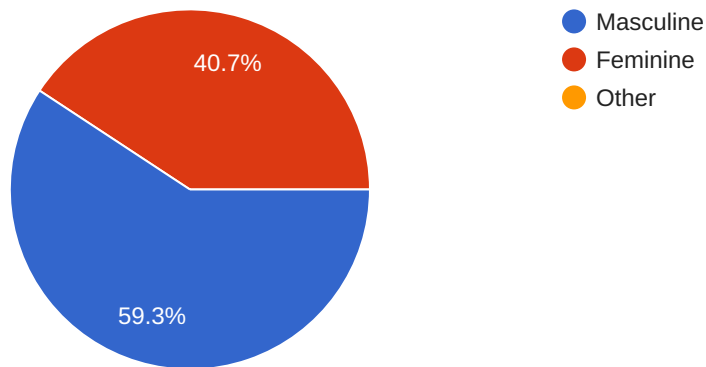
27 responses



## Gender

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27 responses

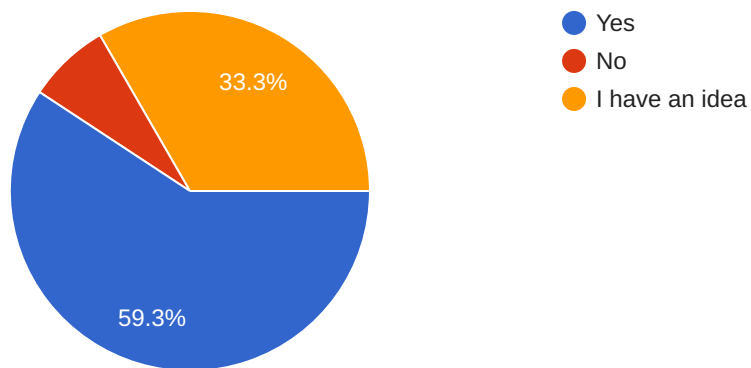


## Budget Management

Are you familiar with the concept of **Budget Management**?

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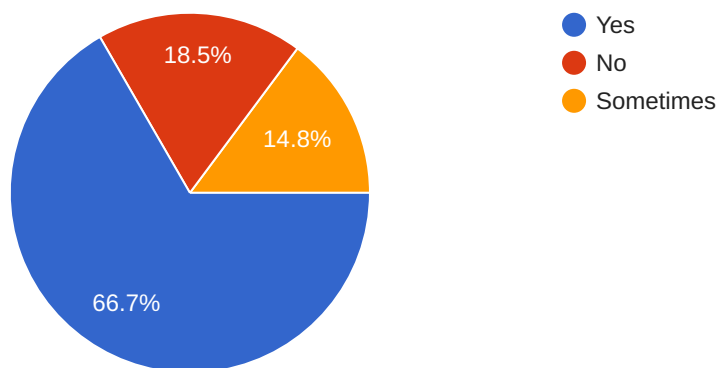
27 responses



Do you track how much money you receive and spent every month?

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27 responses

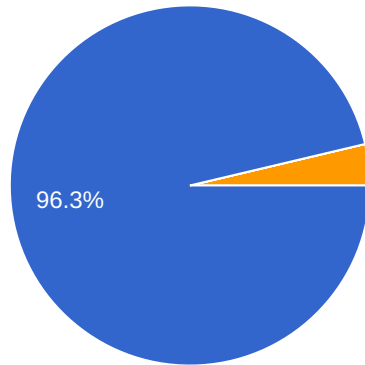


Are you familiar with the following concepts:

**Income, Expenses , and Savings?**



27 responses

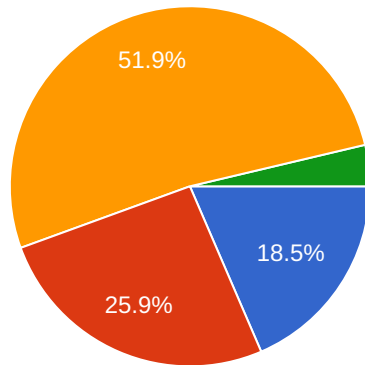


- Yes, totally
- No, I don't have a clue
- I'm familiar with some of them

Do you control the amount of money you spend in each category?



27 responses



- Yes, every day/week/month
- No, I just spend
- I have an idea about what I spend overall every day/week/month
- I'm controlled by ads



Mention some difficulties you have managing your budget.

13 responses

Não gastar demasiado

I would like to have a way to prevent from spending more on a specific category.

I don't have any difficulties in managing budget. Nonetheless, I don't know how to invest some of my money.

I'm just bad in managing my budget. My Erasmus money is at -800€ for the year and i need a job now.

I have a great need to treat myself constantly

Do not track the expenses and sometimes I spend more than i should of my monthly budget

I have some difficulties splitting the money for each category since my bank app does not provide automatic information about how much the money is spent for each

Organizar as despesas por áreas (educação, transportes,...) na aplicação que utilizo para estar a par das despesas mensais

In the financial app I currently use i cannot see all the expenses I have made in the month and have them categorized. Normally when I see my transaction history I don't remember what I spent the thing on and the description of the transactions is not clear.

None

Waking up too late to finally start actually planing your erasmus money for living 3 more months 😞

A diferença entre as contas e o real às vezes não bate certo

I don't really know where my money goes since I don't track my expenses in any specific way

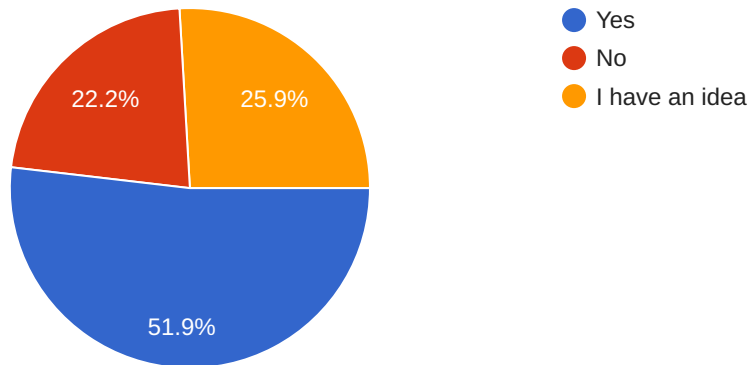
### Savings Planner



Are you familiar with the concept of **Savings Planner**?

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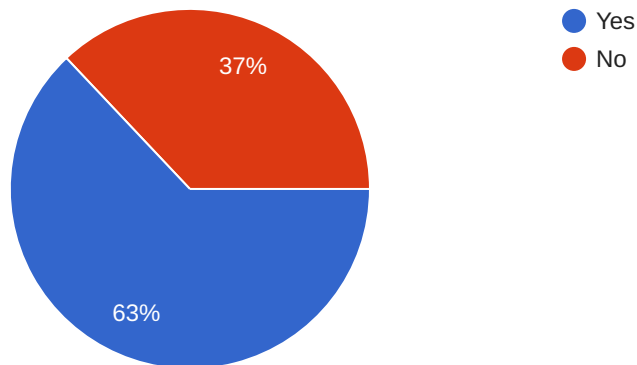
27 responses



Do you have a savings account?

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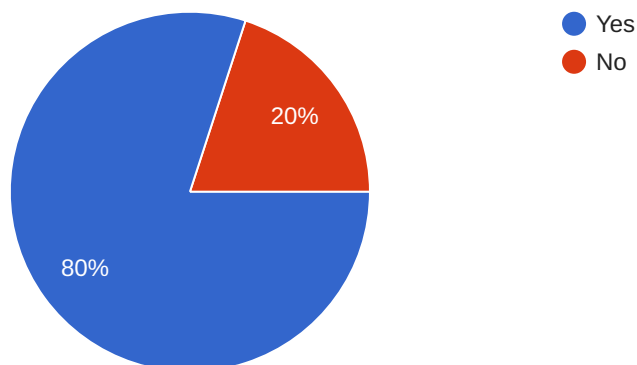
27 responses



If the answer to the last question was "No", do you know how to create one?

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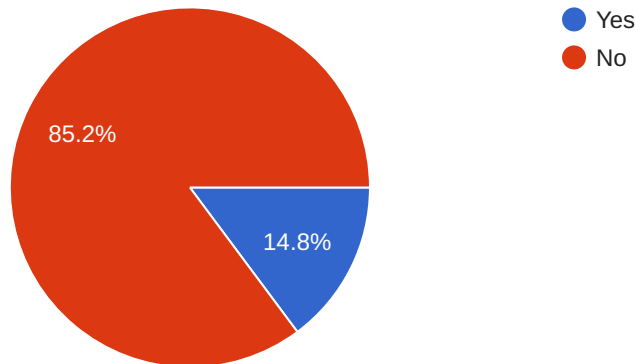
10 responses



Are you familiar with the different types of savings accounts your bank offers you?



27 responses



Have you calculated the money you need to save for a future project/house? If so, how have you done it?

16 responses

No

Not really saving money right now, i gathered money for a project and a professional course at last university summer holidays and still have the money to do them in future.

Não

No. I would like to have a way to calculated and see how much money I need to save in order to invest in the project or in the house.

I don't have any projects at the moment.

No, my girlfriend pay our vaction lol

No, but I like to keep a buffer

Using a simulator on the internet

I save the money in case of emergencies. I usually choose an extra amount (15% of my income) that I think I won't need for that month.

Nop

Vi quanto era cerca de 10% do total da casa e depois vi quanto tinha que ser o meu salário ao mesmo tempo pois só com montante inicial é impossível o banco aceitar

no



Mention some difficulties or curiosities you may have regarding this theme. What would you like to know more about savings?

10 responses

I put all the money together at once, I would like to know the best strategy to partially raise money long term for other projects in long term

What are the different methodologies of savings I could do or plan

I think I know the essentials about savings.

Easy tracking of spendings

How to not spend them :(

How much money do I need to save in my bank saving account to get a loan in the future to buy a house or something similar? How much money should I put on my savings account monthly?

How and where to start

Gostava que fosse mais facilitado o acesso a apoios para eventuais projetos futuros

Can investing be more profitable than saving 🤔

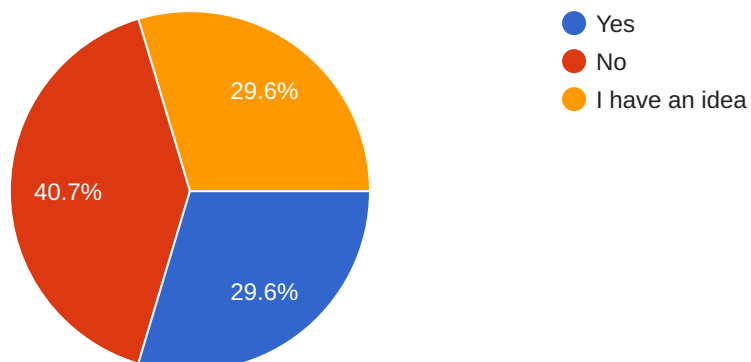
Where to start and where to put the money. What is reasonable and beneficial for what I am earning now in relation to my future goals

### Investments Planner

Are you familiar with the concept of **Investments Planner**?

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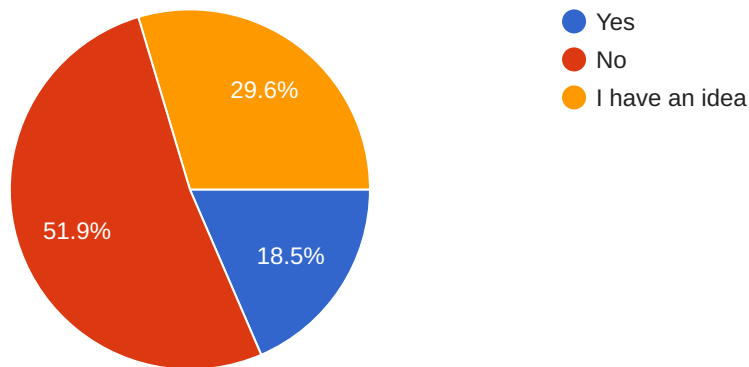
27 responses



Do you know how to invest your money?



27 responses



If your last answer is yes, where could you invest your money?

7 responses

S&P 500

In funds

ETF, companies stocks and start-ups.

Any company that has publicly available shares, like Apple or Coca Cola

Ações ou situações mais arriscadas

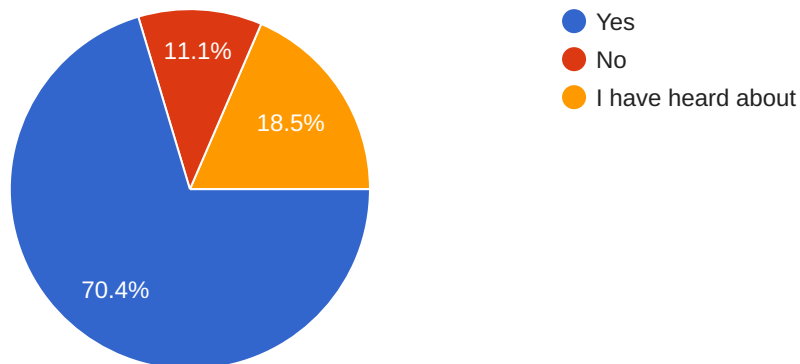
real estate, stock market, crypto

Funds, apartment

Do you know what the **stock market** is?



27 responses

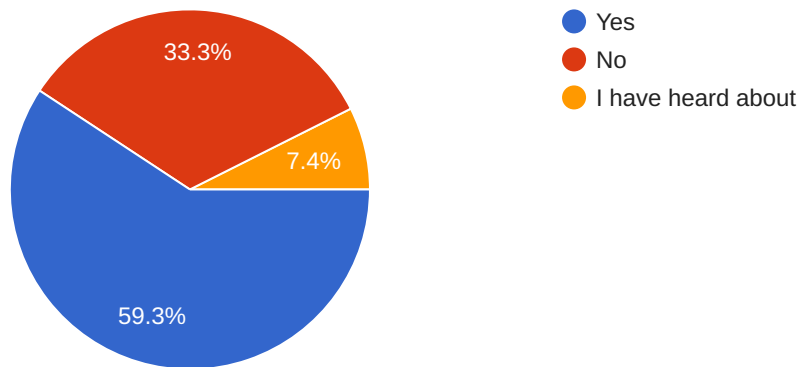




Do you know what a **broker** is?

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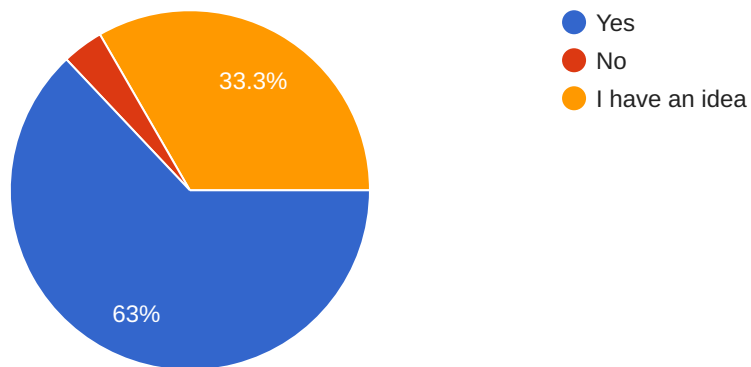
27 responses



Do you know the risks associated with the investments?

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27 responses



Mention some difficulties or curiosities you may have regarding this theme. What would you like to know more about investments?

8 responses

What are the different types of investments we could invest in

-

Difficulties: to actually do it regularly

For people with few knowledge, it can be scary to start investing

I would like to know how to invest, the benefits in the long term, the risks and if it is a common think to do

Não percebo como funciona nem nunca me deparei com informação sobre isso

How to choose the right time and company to invest in (what are the variables to be aware of), haven't really delved into this matter really, could be a thing for the future

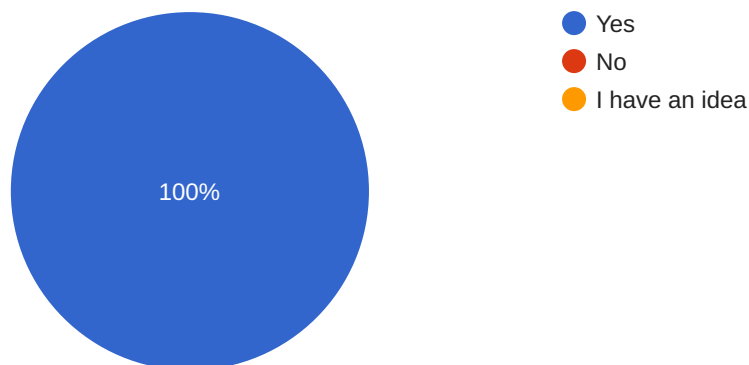
I know what the stock market is but I don't really understand it. I think I am not interested enough to try to understand it either. Would probably just ask friends and family where to invest

## Health Insurance

Are you familiar with the concept of **Health Insurance**?

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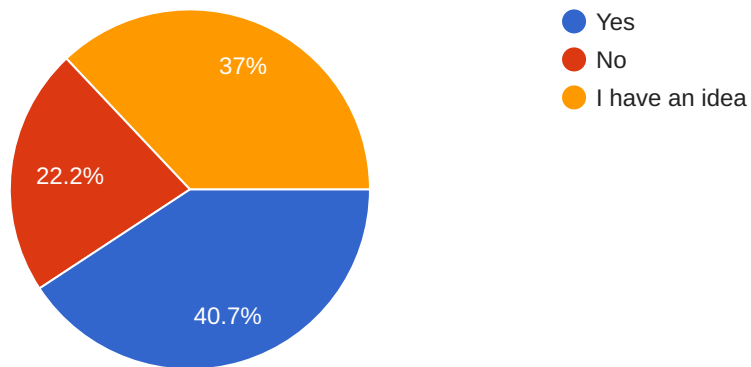
27 responses



Do you know how to make an **insurance**?

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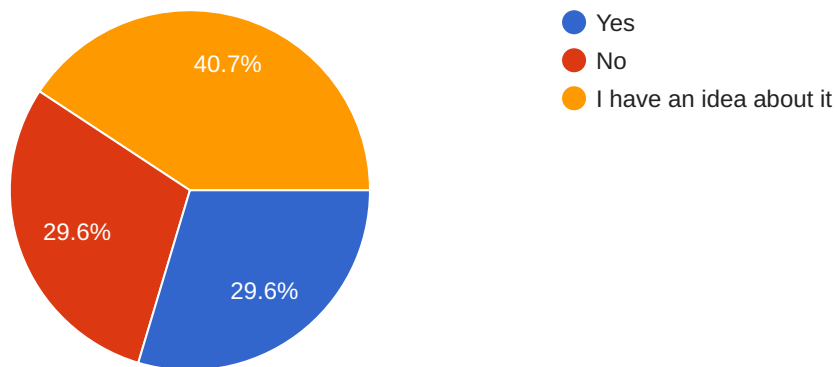
27 responses



Are you familiar with the different levels of cover of insurances?

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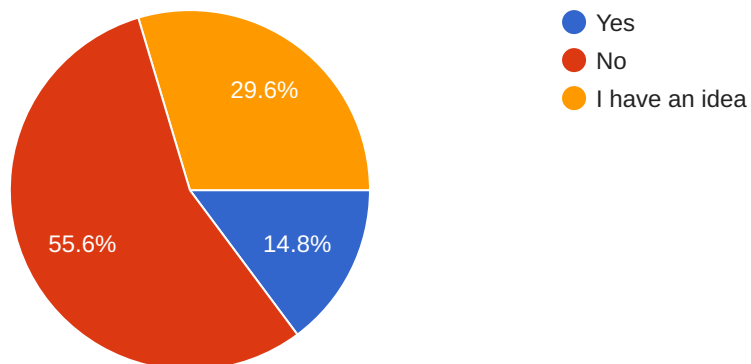
27 responses



If so, do you know the generally excluded expenses from health insurances?

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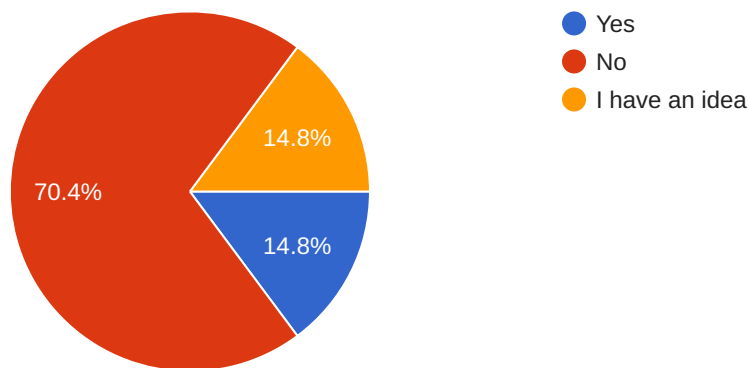
27 responses



Do you know the difference between "**Sistema de Rede Convencionada**" (conventioned network system) and **Sistema de Reembolso**" (refund system)?



27 responses



Mention some difficulties or curiosities you may have regarding health insurances. What would you like to know more about it?

7 responses

Advantages of conventioned network system versus refund system

What do Health Insurances cover?

In Germany its quite easy.

In Sweden we have free healthcare ✨

I would like to know what are the prerequisites to make an health insurance. That is, if anyone can do it or not.

What are those two above??

Don't know really

Thanks a lot for the collaboration <3

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