

Personal Financial Literacy Quiz

Q#	Question	
1 MEM	Thinking of the last 12 months, how well have you been keeping up with your financial commitments?	
	Keeping up without any problems	<input type="checkbox"/>
	Keeping up but it sometimes a struggle	<input type="checkbox"/>
	Having real financial problems and failing behind	<input type="checkbox"/>
	I don't know	<input type="checkbox"/>
2 MEM	Thinking of the last 12 months, were you ever behind two months in a row or more... in paying a bill?	
	Yes	<input type="checkbox"/>
	No	<input type="checkbox"/>
	I don't know	<input type="checkbox"/>
2.1	...in paying your rent or mortgage?	
	Yes	<input type="checkbox"/>
	No	<input type="checkbox"/>
	I don't know	<input type="checkbox"/>
2.2	...in making loan payment?	
	Yes	<input type="checkbox"/>
	No	<input type="checkbox"/>
	I don't know	<input type="checkbox"/>
3 KT	Do you have a house hold budget?	
	Yes	<input type="checkbox"/>
	No	<input type="checkbox"/>
	I don't know	<input type="checkbox"/>
3.1	How often do you stay within your budget?	
	Always	<input type="checkbox"/>
	Usually	<input type="checkbox"/>
	Rarely	<input type="checkbox"/>
	Never	<input type="checkbox"/>
	I don't know	<input type="checkbox"/>
	I don't have a budget	<input type="checkbox"/>

4 KT How often do you usually check the balances on any bank accounts you have?

- Daily
- Weekly
- Every two weeks
- Monthly
- Yearly
- Never
- I don't know
- I don't have any accounts

5 KT I keep a close watch on my finance

- Agree
- Disagree
- I don't know

**6 PA Are you planning ahead financially for when you get to retirement age?
A plan could include many things like your own savings, government programs, pensions at work, family help, continuing to work, etc.**

- Yes
- No
- I don't know
- I'm already retired

6.1 How confident are you that your household income in retirement will be what you hope for?

- Very confident
- Fairly confident
- Not very confident
- Not at all confident
- Don't know

7 PA Do you currently have a will?

- Yes
- No
- Don't know

7.1 Do you currently have any insurance policies such as life insurance, renters insurance or car insurance?

- Yes
- No
- Don't know

8 PA **If you had a large unexpected cost, for example equivalent to your take-home pay for at least 2 weeks, how would you mostly likely cover this expense?**

- Use Savings
- Sell an asset or personal possession
- Borrow from friends or family
- Borrow from a bank or use a credit card
- Go to a pawnbroker or payday lender
- I couldn't cover that kind of cost
- I don't know

9 CP **I've got a clear idea of the financial products I need.**

- Agree
- Disagree
- I don't know

10 CP **I always research my choices before I make a decision about money.**

- Agree
- Disagree
- I don't know

11 SI **Are there any financial things that you personally keep an eye on?
(Mark all that apply)**

- House prices and sales
- The stock market
- Currency market (the Canadian vs. Other dollars)
- Interest rate
- Inflation
- Taxes
- The job market
- Pension plans or benefits at work
- Sales of consumer goods and services
- Other
- None of the above (I don't keep an eye on financial things).

12 SI **In the last five years, have you taken a course or program to learn about financial or economic topics?**

- Yes
- No
- I don't know

13 MEM **How would you rate yourself on making ends meet?**

- Very good
- Good
- Fairly good
- Not very good
- I don't know

14 KT **How would you rate yourself on keeping track of money?**

- Very good
- Good
- Fairly good
- Not very good
- I don't know

15 SI **How would you rate yourself on staying informed on financial issues?**

- Very good
- Good
- Fairly good
- Not very good
- I don't know

16 CP **How would you rate yourself on shopping around to get the best financial products?**

- Very good
- Good
- Fairly good
- Not very good
- Don't know