



SecureFutures

CHECK IT OUT

Post-Program Survey

Informed Assent: This survey will help SecureFutures improve our programs. We will use the results from the survey to see how much you learned from the lesson and whether we did a good job teaching the information. We will ask you to fill out the survey at the beginning and end of the lesson. This is not a test and you are not being graded on what you learn. If you do not want to complete the survey, that is okay. You will not be in trouble and no one will be upset with you. Let your teacher know if you don't want to complete the survey.

Identifier Code Instructions: This code will help us to match up your pre and post surveys. Please write your first initial, last initial, month of birth (as a two digit number) and day of birth (as a two digit number). For example, Cheryl Thompson, who was born on March 13th, would write **C T 03 13**.

First Initial: _____ **Last Initial:** _____ **Month of Birth** (2 digit number): _____ **Day of Birth** (2 digit number): _____

Today's Date: _____ **Name(s) of Instructor(s):** _____

Survey Instructions: Answer each of the following questions. If you do not know the answer, select "I don't know." **Don't guess at the answer.**

1) There are many advantages to having a checking account. Which statement is false about checking accounts?

- a. When you deposit a check into your checking account, the funds are always available immediately.
- b. When managed properly, you pay fewer fees with a checking account, than at a check cashing store.
- c. You can pay bills online through your checking account.
- d. I don't know.

2) If you want to avoid having your checking account balance go below \$0 and being charged a big overdraft fee when you use your debit card, you should...

- a. Opt in for overdraft protection.
- b. Opt out of overdraft protection.
- c. Use your ATM card.
- d. I don't know.

3) What of the following statements about debit cards is false?

- a. A debit card can be used in ATMs.
- b. A debit card allows you to access the money in your bank account.
- c. A debit card is the same as a prepaid or NetSpend card.
- d. I don't know.

4) Which of the following account transactions should you keep track of and monitor?

- a. Withdrawals only.
- b. Withdrawals and deposits only.
- c. All withdrawals, deposits, debit card transactions, and fees.
- d. I don't know.



5) How do you avoid paying a fee on your checking account?

- a. Use an ATM in your financial institution's network.
- b. Keep accurate records of deposits and withdrawals.
- c. Ensure that you have sufficient funds in THAT account.
- d. All of the above.
- e. I don't know

6) How would you write the dollar amount "\$137.18" on your check?

- a. One thirty seven eighteen.
- b. One hundred thirty-seven and 18/100.
- c. One hundred dollars and thirty-seven and 18 cents.
- d. I don't know.

7) The biggest disadvantage to using a check cashing store is:

- a. Store locations.
- b. The identification information you must provide.
- c. High check-cashing fees.
- d. I don't know.

8) What factors should you consider when choosing a financial institution?

- a. Locations of their ATMs.
- b. How functional their mobile app is.
- c. Whether they offer overdraft protection services.
- d. All of the above.
- e. I don't know.

9) The available balance of your checking account is calculated as:

- a. The amount of money that is deposited, minus the amount of money that is withdrawn, minus any pending transactions.
- b. The amount of money that is deposited, minus the amount of money that is withdrawn.
- c. The amount money that is withdrawn.
- d. I don't know.

10) Young people are more vulnerable to identity theft. A tip for avoiding it is:

- a. Provide personal information over the phone, when asked.
- b. Establish and monitor your credit history.
- c. Carry your social security card in your wallet.
- d. I don't know.