



Class Name: _____

Date: _____

1. What is the first letter of your first name? _____
2. What is the first letter of your last name? _____
3. What is the number of the month you were born in? _____

Please circle your answer for each of the following questions.

- | | | |
|--|------|-------|
| 1. Savings, in some form or another, is necessary to achieve most financial goals. | TRUE | FALSE |
| 2. Large savings can be built over time by making small reductions in weekly spending. | TRUE | FALSE |
| 3. A consumer can avoid some of the concerns associated with high-cost debt by establishing a sufficient savings account. | TRUE | FALSE |
| 4. If a person with student loans files for bankruptcy, he will not have to pay back his student loans. | TRUE | FALSE |
| 5. Federal student loans have annual percentage rates that are generally less than the annual percentage rate on other consumer loans. | TRUE | FALSE |
| 6. If a borrower is in default on his or her student loan, then the government can keep any tax refunds that the person would have received. | TRUE | FALSE |
| 7. A 529 Plan is an Education Savings Account that provides a tax deduction in the State of Connecticut. | TRUE | FALSE |
| 8. Students who would like to apply for a Federal Loan (such as the Stafford or Perkins Loans) do not need to fill out any special paperwork. | TRUE | FALSE |
| 9. Education Savings Accounts can be used to pay for expenses at elementary, secondary, and post-secondary education. | TRUE | FALSE |
| 10. Stafford and Perkins Loans are provided by the Federal Government to help cover the cost of a college education, such as tuition and room and board. | TRUE | FALSE |

Please circle the number that best describes:

Your confidence to:	Not confident	A little confident	Somewhat Confident	Confident	Very Confident
1. Determine rate of return for savings/investments.	1	2	3	4	5
2. Evaluate the costs and benefits of student loans.	1	2	3	4	5
3. Determine the total cost of your student loan debt.	1	2	3	4	5
4. Use the budgeting process to estimate the total amount of student loans you will need during your college career.	1	2	3	4	5
5. Determine a manageable amount of student loan debt based on realistic starting salaries for your degree.	1	2	3	4	5

Do you currently:	No	Maybe	Yes	Already Doing This	Does not Apply
1. Determine rate of return for savings/investments.	1	2	3	4	5
2. Evaluate the costs and benefits of student loans.	1	2	3	4	5
3. Determine the total cost of your student loan debt.	1	2	3	4	5
4. Use the budgeting process to estimate the total amount of student loans you will need during your college career.	1	2	3	4	5
5. Determine a manageable amount of student loan debt based on realistic starting salaries for your degree.	1	2	3	4	5



Student Initials _____
 Class Name: _____
 Date: _____

Please rate the following program:

	Not Helpful	Somewhat Helpful	Helpful	Very Helpful
Instructor	1	2	3	4
Educational Materials	1	2	3	4
Overall Program	1	2	3	4

Please circle the answer to the following questions:

- | | |
|--|------------|
| 1. Savings, in some form or another, is necessary to achieve most financial goals. | TRUE FALSE |
| 2. Large savings can be built over time by making small reductions in weekly spending. | TRUE FALSE |
| 3. A consumer can avoid some of the concerns associated with high-cost debt by establishing a sufficient savings account. | TRUE FALSE |
| 4. If a person with student loans files for bankruptcy, he will not have to pay back his student loans. | TRUE FALSE |
| 5. Federal student loans have annual percentage rates that are generally less than the annual percentage rate on other consumer loans. | TRUE FALSE |
| 6. If a borrower is in default on his or her student loan, then the government can keep any tax refunds that the person would have received. | TRUE FALSE |
| 7. A 529 Plan is an Education Savings Account that provides a tax deduction in the State of Connecticut. | TRUE FALSE |
| 8. Students who would like to apply for a Federal Loan (such as the Stafford or Perkins Loans) do not need to fill out any special paperwork. | TRUE FALSE |
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| 10. Stafford and Perkins Loans are provided by the Federal Government to help cover the cost of a college education, such as tuition and room and board. | TRUE FALSE |

Please circle the number that best describes:

Your confidence to:

	Not confident	A little confident	Somewhat Confident	Confident	Very Confident
1. Determine rate of return for savings/investments.	1	2	3	4	5
2. Evaluate the costs and benefits of student loans.	1	2	3	4	5
3. Determine the total cost of your student loan debt.	1	2	3	4	5
4. Use the budgeting process to estimate the total amount of student loans you will need during your college career.	1	2	3	4	5
5. Determine a manageable amount of student loan debt based on realistic starting salaries for your degree.	1	2	3	4	5

As a result of this program do you plan to:

	No	Maybe	Yes	Already Doing This	Does not Apply
1. Determine rate of return for savings/investments.	1	2	3	4	5
2. Evaluate the costs and benefits of student loans.	1	2	3	4	5
3. Determine the total cost of your student loan debt.	1	2	3	4	5
4. Use the budgeting process to estimate the total amount of student loans you will need during your college career.	1	2	3	4	5
5. Determine a manageable amount of student loan debt based on realistic starting salaries for your degree.	1	2	3	4	5