



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. A budget will help make decisions about how much to spend and save.   | TRUE | FALSE |
| 2. A budget incorporates goals into expense categories, such as food, clothing, and utilities.   | TRUE | FALSE |
| 3. A vital part of the budgeting process is tracking expenses.   | TRUE | FALSE |
| 4. Paying bills on time is an important part of a good budget.   | TRUE | FALSE |
| 5. Hiring someone to repair your credit score for you is a good way to improve your credit score.                                      | TRUE | FALSE |
| 6. It is just as easy to get out of debt, as it is to get into debt.   | TRUE | FALSE |
| 7. Consumers have the right to hire their own inspector to evaluate the condition of a home.   | TRUE | FALSE |
| 8. It is not necessary to make mortgage payments each month.   | TRUE | FALSE |
| 9. The amount of money that the lender approves your loan for is the amount you are able to afford.                                    | TRUE | FALSE |
| 10. If you think you won't be able to make the monthly mortgage payment, contact a HUD approved housing counseling agency immediately. | TRUE | FALSE |

**Please circle the number that best describes:**

<b>Your confidence to:</b>	<b>Not confident</b>	<b>A little confident</b>	<b>Somewhat Confident</b>	<b>Confident</b>	<b>Very Confident</b>
1. Compare the positive and negative aspects of homeownership.	1	2	3	4	5
2. Write out a spending plan.	1	2	3	4	5
3. Review credit report every year.	1	2	3	4	5
4. Make loan payments on time.	1	2	3	4	5
5. Compare the APR (Annual Percentage Rate) and fees on different loans.	1	2	3	4	5

<b>Do you currently:</b>	<b>No</b>	<b>Maybe</b>	<b>Yes</b>	<b>Already Doing This</b>	<b>Does not Apply</b>
1. Compare the positive and negative aspects of homeownership.	1	2	3	4	5
2. Write out a spending plan.	1	2	3	4	5
3. Review credit report every year.	1	2	3	4	5
4. Make loan payments on time.	1	2	3	4	5
5. Compare the APR (Annual Percentage Rate) and fees on different loans.	1	2	3	4	5



Student Initials \_\_\_\_\_  
 Class Name: \_\_\_\_\_  
 Date: \_\_\_\_\_

<b>Please rate the following program:</b>	<b>Not Helpful</b>	<b>Somewhat Helpful</b>	<b>Helpful</b>	<b>Very Helpful</b>
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:**

- |  |      |       |
|--|------|-------|
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| 2. A budget incorporates goals into expense categories, such as food, clothing, and utilities.   | TRUE | FALSE |
| 3. A vital part of the budgeting process is tracking expenses.   | TRUE | FALSE |
| 4. Paying bills on time is an important part of a good budget.   | TRUE | FALSE |
| 5. Hiring someone to repair your credit score for you is a good way to improve your credit score.                                      | TRUE | FALSE |
| 6. It is just as easy to get out of debt, as it is to get into debt.   | TRUE | FALSE |
| 7. Consumers have the right to hire their own inspector to evaluate the condition of a home.   | TRUE | FALSE |
| 8. It is not necessary to make mortgage payments each month.   | TRUE | FALSE |
| 9. The amount of money that the lender approves your loan for is the amount you are able to afford.                                    | TRUE | FALSE |
| 10. If you think you won't be able to make the monthly mortgage payment, contact a HUD approved housing counseling agency immediately. | TRUE | FALSE |

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5. Compare the APR (Annual Percentage Rate) and fees on different loans.	1	2	3	4	5

<b>As a result of this program do you plan to:</b>	<b>No</b>	<b>Maybe</b>	<b>Yes</b>	<b>Already Doing This</b>	<b>Does not Apply</b>
1. Compare the positive and negative aspects of homeownership.	1	2	3	4	5
2. Write out a spending plan.	1	2	3	4	5
3. Review credit report every year.	1	2	3	4	5
4. Make loan payments on time.	1	2	3	4	5
5. Compare the APR (Annual Percentage Rate) and fees on different loans.	1	2	3	4	5