



Student Initials _____

Class Pre Evaluation

Date: _____

Location: _____

Please circle your answer to each of the following statements.

- | | | |
|--|------|-------|
| 1. All financial institutions offer the same services. | True | False |
| 2. Writing a check for paying bills can be more convenient and safe than paying with cash. | True | False |
| 3. Checking account fees are taken from a person's checking account by the bank automatically. | True | False |
| 4. You do not need to keep track of ATM withdrawals and deposits, in your checkbook or budget. | True | False |
| 5. Savings and checking accounts serve the same purpose, so it does not make sense to have both. | True | False |
| 6. If a check is written for more money than is in the checking account, the bank or credit union will typically charge you a fee. | True | False |
| 7. Financial institutions like banks and credit unions may charge a fee to have a checking account; however some do not charge any fee. | True | False |
| 8. In order to open a bank account, a government issued photo ID is required (for example, drivers license, passport, state ID card, military ID card, or Matricula Consular identification card). | True | False |
| 9. Predatory lending means taking unfair advantage of consumers who need to borrow money. | True | False |
| 10. At the end of a rent-to-own contract, many consumers have spent three times the amount of the original purchase price of the item. | True | False |

Please circle the number that best describes your confidence to do the following:

Your Confidence to:	Not Confident	A little Confident	Somewhat Confident	Confident	Very Confident
1. Open an account at a bank or credit union.	1	2	3	4	5
2. Compare banks and credit unions available to you.	1	2	3	4	5
3. Ask what the APR is on current or new loans.	1	2	3	4	5
4. Compare the price of money orders at different businesses.	1	2	3	4	5
5. Ask what the fees are on your current or new loans.	1	2	3	4	5

Thank you for completing this evaluation.
We appreciate your help as we strive to improve our educational programs.



Student Initials _____

Class Post Evaluation

Date: _____

Location: _____

Please rate the instructor(s), materials, and the overall program by circling the appropriate number.

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

How could this program be improved?

Please circle your answer to each of the following statements.

1. All financial institutions offer the same services. True False
2. Writing a check for paying bills can be more convenient and safe than paying with cash. True False
3. Checking account fees are taken from a person's checking account by the bank automatically. True False
4. You do not need to keep track of ATM withdrawals and deposits, in your checkbook or budget. True False
5. Savings and checking accounts serve the same purpose, so it does not make sense to have both. True False
6. If a check is written for more money than is in the checking account, the bank or credit union will typically charge you a fee. True False
7. Financial institutions like banks and credit unions may charge a fee to have a checking account; however some do not charge any fee. True False
8. In order to open a bank account, a government issued photo ID is required (for example, drivers license, passport, state ID card, military ID card, or Matricula Consular identification card). True False
9. Predatory lending means taking unfair advantage of consumers who need to borrow money. True False
10. At the end of a rent-to-own contract, many consumers have spent three times the amount of the original purchase price of the item. True False

Please circle the number that best describes your answer.

As a result of this program, do you plan to:	No	Maybe	Yes	Already doing this	Does not apply
1. Open an account at a bank or credit union.	1	2	3	4	5
2. Compare banks and credit unions available to you.	1	2	3	4	5
3. Ask what the APR is on current or new loans.	1	2	3	4	5
4. Compare the price of money orders at different businesses.	1	2	3	4	5
5. Ask what the fees are on your current or new loans.	1	2	3	4	5

Thank you for completing this evaluation.
We appreciate your help as we strive to improve our educational programs.

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Program Information Sheet

Program Date(s): _____
Instructor(s): _____
Instructor(s) _____
Contact Info: _____
Program Location: _____
Number of Participants: _____

Topics covered during the workshop (check all that apply):

- | | |
|-----------------------------|---|
| 1. Consumer Decision Making | 7. Retirement and Estate Planning |
| 2. Budgeting | 8. Consumer Protection and Identity Theft |
| 3. Cash Flow Management | 9. Risk Management and Insurance |
| 4. Savings and Investments | 10. Taxation |
| 5. Debt Management | 11. Other _____ |
| 6. Homeownership | 12. Other _____ |

Profile of participants (check all that apply):

- | | |
|----------------------------------|----------------------------|
| 1. General Public | 7. Elderly |
| 2. Low-to-moderate income | 8. Military |
| 3. Moderate-to-upper income | 9. Financial Professionals |
| 4. Children and Youth | 10. Teachers/Educators |
| 5. Young adults/College students | 11. Other _____ |
| 6. Baby-boomer | 12. Other _____ |

What delivery methods do you use? (check all that apply):

- | | |
|------------------------------------|-------------------------------------|
| 1. Workshop/Seminar | 5. Printed materials |
| 2. Multi-session course | 6. Electronic materials such as CDs |
| 3. One-on-one financial counseling | 7. Long-distance education |
| 4. Internet | 8. Other _____ |

What financial education curricula and resources were shared with program participants?

Were there any particularly useful or interesting comments made by the program participants?

Basic Banking Knowledge Questions Answer Key

1. All financial institutions offer the same services. **Answer: False. Some financial institutions' services are limited to checking/savings accounts and loan products.**
2. Writing a check for paying bills can be more convenient and safe than paying with cash. **Answer: True. Checking accounts provide much more convenience and safety than cash when paying bills by mail or electronically.**
3. Checking account fees are taken from a person's checking account by the bank automatically. **Answer: True. Bank fees are taken automatically from a person's account either on a regular basis, or when some event occurs. The person is informed after the fees have been deducted.**
4. You do not need to keep track of ATM withdrawals and deposits, in your checkbook or budget. **Answer: False. If you do not record ATM withdrawals and deposits then you won't know how much money is in the bank account and it will be very easy to overdraw the account.**
5. Savings and checking accounts serve the same purpose, so it does not make sense to have both. **Answer: False. Savings and checking accounts serve different purposes so it is important to determine what you need an account to do for you.**
6. If a check is written for more money than is in the checking account, the bank or credit union will typically charge you a fee. **Answer: True. Non-sufficient funds (NSF) fees can be very expensive and are immediately deducted from the account. This can lead to more "bounced" checks and fees. Overdraft protection can prevent NSF fees; however, fees may also apply to overdraft protection, such as interest on cash advances from a line of credit, or transfer fees from a savings account. Generally, fees associated with overdraft protection are much less than fees charged for Non-sufficient funds.**
7. Financial institutions like banks and credit unions may charge a fee to have a checking account; however some do not charge any fee. **Answer: True. Basic account fees are charged at some institutions while at others there are no basic account fees. In addition, minimum balance requirements may also apply to an account.**
8. In order to open a bank account, a government issued photo ID is required (for example, drivers license, passport, state ID card, military ID card, or Matricula Consular identification card). **Answer: True. However, many banks are now accepting some forms of foreign issued ID.**
9. Predatory lending means taking unfair advantage of consumers who need to borrow money. **Answer: True. Predatory lenders are found in all types of lending markets ranging from mortgage lenders, to auto lenders, to payday lenders. Because of this, it is important to get at least three different quotes on a loan from different lenders.**
10. At the end of a rent-to-own contract, many consumers have spent three times the amount of the original purchase price of the item. **Answer: True. Although monthly payments may be low, the interest charged and contract lengths result in spending an excessive amount of money.**