



Student Initials _____

Class Pre Evaluation

Date: _____

Location: _____

Your Money, Your Life

Please circle your answer to each of the following statements.

- 1. A financial plan includes spending targets and savings goals. True False
- 2. A budget will help make decisions about how much to spend and save. True False
- 3. The total amount allocated in a budget equals the total income that someone receives. True False
- 4. Budgets don't need to be flexible; once the amounts are decided they should never be changed. True False
- 5. Comparing the price of the same item at different stores is typically not worth the time it takes. True False
- 6. Usually many people can use the same budget to meet their financial goals. True False
- 7. A financial plan is based on what a person values. True False
- 8. It is bad to want nice things. True False
- 9. Spending plans reflect choices based on values, goals, and resources. True False
- 10. Bad financial decisions only affect the person who made the decision. 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. Pay bills on time.	1	2	3	4	5
2. Write out a spending plan.	1	2	3	4	5
3. Keeping track of when bills are due (billing cycles).	1	2	3	4	5
4. Pay required expenses first, before any other expenses.	1	2	3	4	5
5. Categorize expenses to understand personal spending patterns.	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: _____

Your Money, Your Life

Please rate the instructor(s), materials, and 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. A financial plan includes spending targets and savings goals. | True | False |
| 2. A budget will help make decisions about how much to spend and save. | True | False |
| 3. The total amount allocated in a budget equals the total income that someone receives. | True | False |
| 4. Budgets don't need to be flexible; once the amounts are decided they should never be changed. | True | False |
| 5. Comparing the price of the same item at different stores is typically not worth the time it takes. | True | False |
| 6. Usually many people can use the same budget to meet their financial goals. | True | False |
| 7. A financial plan is based on what a person values. | True | False |
| 8. It is bad to want nice things. | True | False |
| 9. Spending plans reflect choices based on values, goals, and resources. | True | False |
| 10. Bad financial decisions only affect the person who made the decision. | 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. Pay bills on time.	1	2	3	4	5
2. Write out a spending plan.	1	2	3	4	5
3. Keeping track of when bills are due (billing cycles).	1	2	3	4	5
4. Pay required expenses first, before any other expenses.	1	2	3	4	5
5. Categorize expenses to understand personal spending patterns.	1	2	3	4	5

Thank you for completing this evaluation.
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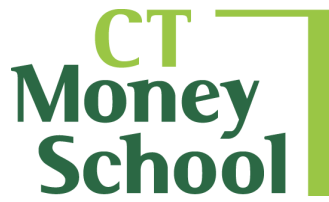
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Program Information Sheet

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?

Budgeting Knowledge Questions Answer Key

1. A financial plan includes spending targets and savings goals. **Answer: True. Spending targets will help limit the money spent and better utilize income. Savings goals are essential so that future needs and wants, as well as unexpected expenses, can be met.**
2. A budget will help make decisions about how much to spend and save. **Answer: True. A budget will help individuals understand their financial choices given their limited resources, and, based on their values; they can make the best choice for themselves.**
3. The total amount allocated in a budget equals the total income that someone receives. **Answer: True. Income and savings and expenses equal in a budget. If someone spends less than their income, then that money can be used to increase savings or spending. Savings is often a category of spending.**
4. Budgets don't need to be flexible; once the amounts are decided they should never be changed. **Answer: False. Budgets must be flexible so that unexpected changes in income and expenses can be handled. In fact, a budget allows us to be more flexible.**
5. Comparing the price of the same item at different stores is typically not worth the time it takes. **Answer: False. Price comparison and shopping around can save substantial amounts of money.**
6. Usually many people can use the same budget to meet their financial goals. **Answer: False. A budget should be unique to each individual. Because of this requirement, it is necessary that each individual develop his or her own budget.**
7. A financial plan is based on what a person values. **Answer: True. Financial plans should reflect an individual's values and goals.**
8. It is bad to want nice things. **Answer: False. The desire for things, whether tangible or intangible, is part of human nature and is a driving force for entrepreneurialism and the economy. This desire often helps people and society succeed in overcoming challenges and obstacles. However, when wants drive our behavior we can financially destroy ourselves and hurt others.**
9. Spending plans reflect choices based on values, goals, and resources. **Answer: True. Because of limited resources, we all have to make choices about how we spend our money. A spending plan is based on our goals and what we value. Without a spending plan we risk spending money based on habits rather than our values and goals.**
10. Bad financial decisions only affect the person who made the decision. **Answer: False. Poor decisions affect, not just the individual who made the decision, but also people around that person such as spouses, parents, children, friends, and the community.**