



Your Money, Your Life

Student Initials _____

Class Pre Evaluation

Date: _____

Location: _____

Please circle your answer to each of the following statements.

- 1. The loan term is how long a loan will last. True False
- 2. Most auto loans are a type of installment loan. True False
- 3. Pawnshop loans are less expensive than credit cards. True False
- 4. Your credit score is based on your age and marital status. True False
- 5. A good way to improve credit scores is to pay all bills on time. True False
- 6. A good example of unsecured credit is a credit card. True False
- 7. The annual percentage rate (APR) on most credit cards is the same. True False
- 8. Good examples of secured credit are home mortgages and auto loans. True False
- 9. Comparing APRs is a good way to find low-cost credit. True False
- 10. Negative information on your credit report goes away after one year. 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. Check credit report regularly.	1	2	3	4	5
3. Comparison shop for credit cards.	1	2	3	4	5
4. Store private information in a safe place.	1	2	3	4	5
5. Check credit and credit score before applying for an auto loan.	1	2	3	4	5

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



Your Money, Your Life

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. The loan term is how long a loan will last. | True | False |
| 2. Most auto loans are a type of installment loan. | True | False |
| 3. Pawnshop loans are less expensive than credit cards. | True | False |
| 4. Your credit score is based on your age and marital status. | True | False |
| 5. A good way to improve credit scores is to pay all bills on time. | True | False |
| 6. A good example of unsecured credit is a credit card. | True | False |
| 7. The annual percentage rate (APR) on most credit cards is the same. | True | False |
| 8. Good examples of secured credit are home mortgages and auto loans. | True | False |
| 9. Comparing APRs is a good way to find low-cost credit. | True | False |
| 10. Negative information on your credit report goes away after one year. | 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. Check credit report regularly.	1	2	3	4	5
3. Comparison shop for credit cards.	1	2	3	4	5
4. Store private information in a safe place.	1	2	3	4	5
5. Check credit and credit score before applying for an auto loan.	1	2	3	4	5

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

Required Notice

The National Endowment for Financial Education (NEFE) owns all right, title, interest to the NEFE Financial Education Evaluation Toolkit. This work is based on the Toolkit. The use of this work is subject to the following terms. This work may be used only as expressly permitted by the following terms and may not be used in any way expressly prohibited by the following terms:

- This work may only be used for instructional and educational purposes.
- This work may be used only in the form provided and may not be modified, amended or combined with other material to form a new work.
- This work may not be used for any commercial purpose, or to sell, advertise, endorse, or otherwise promote any other service, product, or party.
- This work may not be used to provide financial or investment advice.

NEFE neither endorses nor is responsible for the accuracy or reliability of the Toolkit or this work, and shall have no liability for investments or other decisions based on the Toolkit or this work. This work is provided "AS IS" without any representations or warranties of any kind from NEFE. NEFE disclaims all warranties, whether express, implied, or statutory, regarding the Toolkit or this work.

Disclaimer

NEFE neither endorses nor is responsible for the accuracy or reliability of the toolkit or any work derived from the toolkit, and NEFE shall have no liability for investments or other decisions based on the toolkit or any work derived from the toolkit. THE TOOLKIT IS PROVIDED "AS IS" WITHOUT ANY REPRESENTATIONS OR WARRANTIES OF ANY KIND AND NEFE DISCLAIMS ALL WARRANTIES, WHETHER EXPRESS, IMPLIED, OR STATUTORY, REGARDING THE TOOLKIT, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. In particular, NEFE shall not be liable for any: (1) errors, inaccuracies, omissions, or other defects in, or lack of timeliness or authenticity of, the toolkit or any work derived from the toolkit, or for any claims or losses arising there from or occasioned thereby; (2) third-party claims, losses or liabilities of any nature in connection with the toolkit or any work derived from the toolkit, including, but not limited to any direct, indirect, special, consequential, punitive or other damages, or any lost profits or revenue.

It is your responsibility to evaluate the accuracy, completeness or usefulness of any information, opinion, advice or other content available through the toolkit or any work derived from the toolkit. Please seek the advice of professionals, as appropriate, regarding the evaluation of any such specific information, opinion, advice or other content.



Your Money, Your Life

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. Babyboomers | 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 _____ |

Basic Credit Knowledge Questions Answer Key

1. The loan term is how long a loan will last. **Answer: True. The loan term specifies when a loan will be repaid in full.**
2. Most auto loans are a type of installment loan. **Answer: True. Installment loans require regular payments until the loan is repaid. Each payment includes both principal and interest. They are closed end loans because the borrower can not re-borrow the money that has been repaid, and the loan will be paid off in a specific period of time.**
3. Pawnshop loans are less expensive than credit cards. **Answer: False. Pawnshop loans are very expensive and can cost as much as ten times the amount that a credit card loan would cost.**
4. Your credit score is based on your age and marital status. **Answer: False. Credit scores are based on repayment history and outstanding loans contained within your credit report.**
5. A good way to improve credit scores is to pay all bills on time. **Answer: True. On time bill payment is a significant part of the credit score calculation.**
6. A good example of unsecured credit is a credit card. **Answer: True. Credit cards are examples of unsecured credit.**
7. The annual percentage rate (APR) on most credit cards is the same. **Answer: False. The APR on credit cards can vary substantially from one credit card to another.**
8. Good examples of secured credit are home mortgages and auto loans. **Answer: True. The home and automobile are collateral for the loan, and, if the loan is not repaid, then the lender can take the collateral from the borrower.**
9. Comparing APRs is a good way to find low-cost credit. **Answer: True. It is also important to compare the fees associated with credit and know the other terms of the credit card.**
10. Negative information on your credit report goes away after one year. **Answer: False. Negative information can remain in a credit file for 7 to 10 years and can negatively affect a person's credit score for several years.**