



**Your Money, Your Life**

Student Initials \_\_\_\_\_

**Class Pre Evaluation**

Date: \_\_\_\_\_

Location: \_\_\_\_\_

**Please circle your answer to each of the following statements.**

- |  |      |       |
|--|------|-------|
| 1. If it sounds too good to be true, it probably is.   | True | False |
| 2. Identity Theft was the fastest growing crime in the U.S. between 2000-2005.   | True | False |
| 3. Predatory lending means taking unfair advantage of consumers who need to borrow money.  | True | False |
| 4. One should report the loss or theft of credit, ATM, or debit cards to card issuers as soon as possible.   | True | False |
| 5. If a credit card is reported lost before any unauthorized charges are made, the holder is responsible for \$50 of the charges.  | True | False |
| 6. For ATM and debit cards that have a personal identification number (PIN), it is a good idea to use your address, birth date, phone or Social Security number, so that it is easy to remember. | True | False |
| 7. A credit card registration service charges a fee and will notify all the issuers of a person's credit, ATM, or debit card accounts if any card is reported lost or stolen.                    | True | False |
| 8. If there is a billing error, first contact your State Attorney General's office.  | True | False |
| 9. It is good to check with the Better Business Bureau or a credit counseling trade association when looking for a credit counselor.   | True | False |
| 10. Errors on credit reports can be corrected by completing and sending a form to the credit reporting agency explaining the situation and requesting that they investigate the error.           | True | False |

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

	<b>Not Confident</b>	<b>A little Confident</b>	<b>Somewhat Confident</b>	<b>Confident</b>	<b>Very Confident</b>
1. Store private information in a safe place.	1	2	3	4	5
2. Never give account numbers or passwords out to someone who calls or emails you.	1	2	3	4	5
3. Check credit reports annually (once every four months).	1	2	3	4	5
4. Shred receipts and other papers that show account numbers that are not part of your financial records.	1	2	3	4	5
5. Question services you do not understand.	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. If it sounds too good to be true, it probably is.   | True | False |
| 2. Identity Theft was the fastest growing crime in the U.S. between 2000-2005.   | True | False |
| 3. Predatory lending means taking unfair advantage of consumers who need to borrow money.  | True | False |
| 4. One should report the loss or theft of credit, ATM, or debit cards to card issuers as soon as possible.   | True | False |
| 5. If a credit card is reported lost before any unauthorized charges are made, the holder is responsible for \$50 of the charges.  | True | False |
| 6. For ATM and debit cards that have a personal identification number (PIN), it is a good idea to use your address, birth date, phone or Social Security number, so that it is easy to remember. | True | False |
| 7. A credit card registration service charges a fee and will notify all the issuers of a person's credit, ATM, or debit card accounts if any card is reported lost or stolen.                    | True | False |
| 8. If there is a billing error, first contact your State Attorney General's office.  | True | False |
| 9. It is good to check with the Better Business Bureau or a credit counseling trade association when looking for a credit counselor.   | True | False |
| 10. Errors on credit reports can be corrected by completing and sending a form to the credit reporting agency explaining the situation and requesting that they investigate the error.           | True | False |

**Please circle the number that best describes your answer.**

<b>As a result of this program, do you plan to:</b>	No	Maybe	Yes	Already doing this	Does not apply
1. Store private information in a safe place.	1	2	3	4	5
2. Never give account numbers or passwords out to someone who calls or emails you.	1	2	3	4	5
3. Check credit reports annually (once every four months).	1	2	3	4	5
4. Shred receipts and other papers that show account numbers that are not part of your financial records.	1	2	3	4	5
5. Question services you do not understand.	1	2	3	4	5

*Thank you for completing this evaluation.  
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## 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. Baby boomers                  | 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?

Identity Theft Evaluation  
Knowledge Questions Answer Key

1. If it sounds too good to be true, it probably is. **Answer: True. This old saying applies to investments. Consumers always need to do their homework and ask questions and get answers from investment representatives before investing. If the consumer / investor does not clearly understand the investment and how they may make money or lose money, then they should not invest.**
2. Identity Theft was the fastest growing crime in the U.S. between 2000-2005. **Answer: True. The fastest growing crime in the U.S. between 2000-2005 was Identity Theft. According to the Federal Trade Commission, identity theft affects more than 10 million Americans each year.**
3. Predatory lending means taking unfair advantage of consumers who need to borrow money. **Answer: True. Predatory lending is when unfair advantage is taken of consumers who need to borrow money by giving them loans they cannot afford with high interest rates and fees.**
4. One should report the loss or theft of credit, ATM, or debit cards to card issuers as soon as possible. **Answer: True. The quicker lost or stolen credit, ATM, or debit cards are reported to the card issuer, the lower the liability for unauthorized use of the cards to the card's holder.**
5. If a credit card is reported lost before any unauthorized charges are made, the holder is responsible for \$50 of the charges. **Answer: False. If the loss is reported before it is used, the card issuer cannot hold the person responsible for any unauthorized charges. If the card is used before the loss is reported, the most the cardholder will owe for unauthorized charges is \$50.**
6. For ATM and debit cards that have a personal identification number (PIN), it is a good idea to use your address, birth date, phone or Social Security number, so that it is easy to remember. **Answer: False. If a person's PIN comes from their address, birth date, phone or Social Security number, it will be easy for a thief to figure it out.**
7. A credit card registration service charges a fee and will notify all the issuers of a person's credit, ATM, or debit card accounts if any card is reported lost or stolen. **Answer: True. This service allows a person to make only one phone call to report all card losses rather than calling individual issuers.**
8. If there is a billing error, first contact your State Attorney General's office. **Answer: False. If there are billing errors, the first thing to do is to contact the creditor and make them aware of the problem. Most of the time, they will correct the problem. If they are unwilling to repair the problem, then other agencies can be contacted to assist you in fixing the problem.**
9. It is good to check with the Better Business Bureau or a credit counseling trade association when looking for a credit counselor. **Answer: True. Conducting background checks on credit counselors is very important because often times scam artists take advantage of people experiencing financial difficulty.**
10. Errors on credit reports can be corrected by completing and sending a form to the credit reporting agency explaining the situation and requesting that they investigate the error. **Answer: True. This is the best solution to addressing an error in your credit report.**