The Center for Financial Security has developed and administered the following surveys during its research on financial capability:

**Financial Education Challenge Survey**

The Financial Education Challenge Survey was developed for a 2011 study of workplace-based financial education offered to employees in a Wisconsin public school system. The project used random assignment to explore the effects of online financial education, which is potentially less expensive and more scalable than more traditional in-person seminars and workshops. The survey asks a range of questions on financial behavior, attitudes, and knowledge. Some of the questions are specific to the local community and to Wisconsin, but the vast majority of survey questions are broadly applicable. The survey was developed in partnership with and administered by the University of Wisconsin Survey Center.

**Assessing Financial Capability Outcomes – Adult Pilot Surveys**

CFS developed two surveys in 2011 to measure the impact of financial counseling on the financial capability of participants in a New York City transitional employment program. The participants, largely unbanked, were offered low-risk checking accounts and direct deposit of their paychecks. The study tested the hypothesis that participants would benefit more from the financial products if they received personalized financial assistance. The surveys complement data collected from participants’ credit reports. The baseline survey was administered onsite during study recruitment and assessed current banking status and financial situation, behaviors, and attitudes. A follow-up survey assessing account use, financial health indicators, and financial knowledge, behavior, and attitudes was administered onsite or by mail six months following enrollment. The follow-up survey was developed in partnership with and administered by the University of Wisconsin Survey Center.

**Assessing Financial Capability Outcomes – Youth Pilot Surveys**

In 2012, fourth and fifth grade students in Eau Claire, Wisconsin completed a survey developed by CFS to measure students’ financial knowledge, attitudes, and behaviors before and after a classroom financial education program. The study examined whether students demonstrate greater learning when they have access to bank accounts at school. The accounts offer practical money management experience and may also increase the relevance of financial education for this age group. A second survey was administered to parents when they consented to their child’s
participation in the study. This survey collected demographic data, as well as data regarding parents’ financial behaviors and attitudes. The surveys were developed in partnership with and administered by the University of Wisconsin Survey Center.

**Central New Mexico Community College Survey**

The Central New Mexico Community College (CNM) survey was developed in 2010 to assess the effects of CNM’s Achievement Coaching Program, which includes a financial coaching component. Although CNM’s Achievement Coaches work on a broad range of topics with students, CFS was most interested in the financial coaching piece. Thus, the survey was administered to Achievement Coaching participants and a demographically-similar comparison group that had not met with a coach. The survey focuses on financial management behaviors, access to community resources both within and outside CNM, and attitudes.

**Family Self-Sufficiency Survey**

The Family Self-Sufficiency survey was developed 2007 for a randomized evaluation of a mandatory financial education course tied to a subsidized housing program. Participants in the original study were involved in a Family Self-Sufficiency program, which allowed them to earn income above standard subsidized housing limits without losing their housing vouchers. The Family Self-Sufficiency program required participants to complete a Financial Fitness course. The survey includes 25 questions, many of which contain several subquestions, about respondents' financial behavior, knowledge, and attitudes.

**Financial Services Evaluation (CFS-9)**

The Financial Services Evaluation survey was developed in 2011 for an evaluation of New York City’s Financial Empowerment Center model. The project explored whether financial counseling offered through the Financial Empowerment Centers leads to lasting behavioral changes and improvements in financial security. The survey focuses on financial management behaviors, with little emphasis on financial knowledge. The survey was developed in partnership with and administered by the University of Wisconsin Survey Center.

**Money $mart in Head Start**

The Money $mart in Head Start (MSiHS) survey was first developed for the 2009-2010 school year and subsequently revised for the 2010-2011 school year. MSiHS is a Wisconsin-based initiative that offers financial newsletters, workshops, and coaching to Head Start parents in participating counties. County-based Cooperative Extension agents partner with local Head Start programs to deliver the content. The MSiHS survey is administered at the beginning and end of each school year in order to track changes in parents’ financial management behaviors, attitudes
towards their finances, and self-reported financial knowledge. Data have also been collected from a comparison group of counties that did not offer any of the three services.

**MoneyUP Survey**

The MoneyUP survey was developed in 2010 for a CFS evaluation of the MoneyUP initiative in New York City. MoneyUP is a joint initiative with the United Way of New York City that combines free tax preparation with financial coaching and legal services for working poor families. In 2010, CFS surveyed MoneyUP clients from the previous two tax seasons about their experiences at the MoneyUP clinic and other tax preparers, financial management behaviors, current financial conditions, and use of MoneyUP’s financial coaching and legal services. The survey was developed in partnership with and administered by the University of Wisconsin Survey Center.

**Retirement Savings Survey**

The Retirement Savings Survey was developed for a 2011 CFS project that explored savings choices and participation in workplace-based savings programs, particularly among women. The project was motivated by data documenting sharp gaps in savings account balances between men and women. For instance, women’s average account balances in the Wisconsin Deferred Compensation Program lag men’s balances by over $15,000. The Retirement Savings Survey covers a wide range of topics across financial knowledge, satisfaction, and behavior. Many of the survey questions are specific to the Wisconsin Deferred Compensation Program, but the survey remains readily adoptable to similar retirement programs. The survey was developed in partnership with and administered by the University of Wisconsin Survey Center.