**Appendix: Supplemental tables**

**Appendix Table 1**: Selection into final analysis sample

|  |  |
| --- | --- |
| **Variables** | **Final sample** |
| Average age | 0.004\*\*\* |
|  | (0.000) |
| Male (%) | 0.001 |
|  | (0.010) |
| Married (%) | 0.011 |
|  | (0.011) |
| Average number of children in the household | -0.000 |
|  | (0.006) |
| Retired (%) | 0.007 |
|  | (0.018) |
| Currently Working (%) | 0.005 |
|  | (0.013) |
| Race and ethnicity (omitted: White non-Hispanic) (%) |  |
| Black, including Hispanic | -0.075\*\*\* |
|  | (0.018) |
| Hispanic | -0.063\*\*\* |
|  | (0.015) |
| Other, non-White | -0.050\*\*\* |
|  | (0.017) |
| Education (omitted: high school degree or less) (%) |  |
| Associate's degree | 0.017 |
|  | (0.016) |
| Bachelor's degree or more | 0.011 |
|  | (0.012) |
| First generation immigrant (%) | -0.023 |
|  | (0.017) |
| Low-income household (< $50,000) (%) | -0.014 |
|  | (0.012) |
| Constant | 0.404\*\*\* |
|  | (0.027) |
| Observations | 9,299 |
| R-squared | 0.035 |

Notes: This table presents results from an ordinary least squares regression where the dependent variable is an indicator variable that equals 1 if the study participant is in the final analysis sample and is equal to 0 otherwise. The results show that the initial random sample and the final analysis sample differ by age and race/ethnicity. The number of observations do not total 9,348 due to some missing demographic characteristics. Robust standard errors are in parentheses.

\*\*\* p < 0.01, \*\* p < 0.05, \* p < 0.10

**Appendix Table 2**: Characteristics for the full study sample and final analysis samples

|  |  |  |
| --- | --- | --- |
|  | **Full study**  **sample** | **Final analysis sample** |
| Average age | 51.0 | 53.2 |
| Age (%) |  |  |
| 18-29 | 10.2 | 7.4 |
| 30-39 | 18.2 | 15.8 |
| 40-49 | 19.6 | 19.1 |
| 50-61 | 22.1 | 23.6 |
| 62-69 | 14.5 | 16.3 |
| 70 or older | 15.4 | 17.9 |
| Male (%) | 40.1 | 41.1 |
| Married (%) | 54.2 | 56.1 |
| Average number of children in the household | 0.4 | 0.4 |
| Retired (%) | 22.7 | 26.5 |
| Currently working (%) | 59.9 | 57.5 |
| Race and ethnicity (%) |  |  |
| White (non-Hispanic) | 64.6 | 68.7 |
| Black (includes Hispanic) | 9.3 | 8.2 |
| Hispanic | 14.5 | 12.4 |
| Other non-White | 11.6 | 10.6 |
| Educational attainment (%) |  |  |
| High school degree or less | 42.1 | 41.2 |
| Associate's degree | 13.4 | 13.7 |
| Bachelor's degree or more | 44.5 | 45.1 |
| First generation immigrant (%) | 11.3 | 10.3 |
| Household income below $50,000 (%) | 37.9 | 36.8 |
| Observations | 9,348 | 5,768 |

Notes: Demographic characteristics are presented descriptively. Tests for differences between samples are presented in Appendix Table 1.

**Appendix Table 3:** Effect of taking the abbreviated 5-item versus standard-length 10-item FWB scale on our *primary FWB outcomes*, full set of regression coefficients.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 5-item  FWB score | Low 5-item  FWB score | Self-rated  FWB | Low self-rated FWB |
| 5-item scale *(omitted: 10-item scale)* | -0.900\*\* | 0.050\*\*\* | -0.068\* | 0.024\* |
|  | (0.332) | (0.011) | (0.038) | (0.011) |
| Budget before scale *(omitted: budget after* | 0.043 | -0.001 | 0.015 | -0.004 |
| *scale)* | (0.332) | (0.011) | (0.038) | (0.011) |
| Age *(omitted: 70 or older)* |  |  |  |  |
| 18-29 | -8.538\*\*\* | 0.137\*\*\* | -0.411\*\*\* | 0.115\*\*\* |
|  | (0.889) | (0.030) | (0.107) | (0.032) |
| 30-39 | -9.102\*\*\* | 0.172\*\*\* | -0.522\*\*\* | 0.101\*\*\* |
|  | (0.810) | (0.026) | (0.094) | (0.027) |
| 40-49 | -9.651\*\*\* | 0.192\*\*\* | -0.543\*\*\* | 0.102\*\*\* |
|  | (0.784) | (0.024) | (0.090) | (0.026) |
| 50-61 | -8.060\*\*\* | 0.147\*\*\* | -0.417\*\*\* | 0.097\*\*\* |
|  | (0.704) | (0.021) | (0.081) | (0.023) |
| 62-69 | -2.716\*\*\* | 0.035\*\* | -0.199\*\*\* | 0.031 |
|  | (0.634) | (0.017) | (0.069) | (0.020) |
| Male | 1.411\*\*\* | -0.034\*\*\* | 0.253\*\*\* | -0.071\*\*\* |
|  | (0.347) | (0.011) | (0.039) | (0.012) |
| Married | 2.346\*\*\* | -0.077\*\*\* | 0.227\*\*\* | -0.056\*\*\* |
|  | (0.391) | (0.013) | (0.044) | (0.013) |
| Number of children in the household | -0.731\*\*\* | 0.020\*\* | -0.032 | 0.006 |
|  | (0.215) | (0.008) | (0.025) | (0.008) |
| Retired | 5.253\*\*\* | -0.142\*\*\* | 0.603\*\*\* | -0.166\*\*\* |
|  | (0.665) | (0.021) | (0.076) | (0.022) |
| Currently working | 2.478\*\*\* | -0.101\*\*\* | 0.377\*\*\* | -0.102\*\*\* |
|  | (0.468) | (0.016) | (0.054) | (0.017) |
| *Race and ethnicity (omitted: White non-Hispanic)* | |  |  |  |
| Black (includes Hispanic) | 2.486\*\*\* | -0.060\*\*\* | -0.115 | 0.012 |
|  | (0.620) | (0.023) | (0.076) | (0.024) |
| Hispanic | -0.271 | 0.003 | -0.192\*\*\* | 0.038\* |
|  | (0.574) | (0.020) | (0.065) | (0.020) |
| Other non-White | -0.312 | -0.020 | -0.073 | 0.025 |
|  | (0.595) | (0.021) | (0.069) | (0.021) |
| *Education (omitted: high school degree or less)* | |  |  |  |
| Associate's degree | 0.378 | -0.017 | 0.134\*\* | -0.032\* |
|  | (0.530) | (0.018) | (0.060) | (0.019) |
| Bachelor's degree or more | 2.748\*\*\* | -0.063\*\*\* | 0.563\*\*\* | -0.130\*\*\* |
|  | (0.398) | (0.013) | (0.044) | (0.014) |
| First generation immigrant | -0.878 | 0.034 | -0.098 | 0.028 |
|  | (0.604) | (0.021) | (0.071) | (0.022) |
| Household income below $50,000 | -8.214\*\*\* | 0.199\*\*\* | -1.047\*\*\* | 0.278\*\*\* |
|  | (0.425) | (0.014) | (0.047) | (0.015) |
| Constant | 60.100\*\*\* | 0.264\*\*\* | 3.846\*\*\* | 0.412\*\*\* |
|  | (0.891) | (0.027) | (0.101) | (0.029) |
| Observations | 5,768 | 5,768 | 5,768 | 5,768 |
| R-squared | 0.257 | 0.148 | 0.264 | 0.201 |

Notes: Results obtained using OLS regression models. Robust standard errors are in parentheses. The levels of statistical significance on the treatment variable (5-item scale) are adjusted for multiple outcomes using the Romano and Wolf step-down procedure.

\*\*\* p < 0.01, \*\* p < 0.05, \* p < 0.10

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Appendix Table 4:** 5-itemFWB score categories for participants assigned to complete the 5-item and 10-item FWB scales, all participants and by income | | | | |
|  | **All** | **Assigned to**  **5-item scale** | **Assigned to**  **10-item scale** | **Difference**  **(5- vs. 10-item)** |
|  |
| **All participants** |  |  |  |  |
| *Level of FWB* |  |  |  |  |
| Very-low | 4.59 | 5.65 | 3.59 | 2.07 |
| Low | 4.98 | 5.26 | 4.70 | 0.56 |
| Medium-low | 20.06 | 21.09 | 19.08 | 2.01 |
| Medium-high | 26.39 | 24.75 | 27.94 | -3.19 |
| High | 23.53 | 22.16 | 24.83 | -2.68 |
| Very-high | 20.46 | 21.09 | 19.86 | 1.23 |
| **Lower-Income participants** |  |  |  |  |
| *Level of FWB* |  |  |  |  |
| Very-low | 9.13 | 11.24 | 7.11 | 4.13 |
| Low | 8.57 | 9.61 | 7.57 | 2.03 |
| Medium-low | 27.78 | 28.53 | 27.05 | 1.48 |
| Medium-high | 27.12 | 24.69 | 29.46 | -4.77 |
| High | 17.56 | 15.85 | 19.21 | -3.36 |
| Very-high | 9.84 | 10.09 | 9.60 | 0.48 |
| **Higher-Income participants** |  |  |  |  |
| *Level of FWB* |  |  |  |  |
| Very-low | 1.95 | 2.37 | 1.55 | 0.82 |
| Low | 2.88 | 2.71 | 3.04 | -0.33 |
| Medium-low | 15.56 | 16.71 | 14.47 | 2.24 |
| Medium-high | 25.96 | 24.79 | 27.07 | -2.28 |
| High | 27.00 | 25.86 | 28.08 | -2.22 |
| Very-high | 26.65 | 27.56 | 25.79 | 1.77 |
| Observations | 5,768 | 2,812 | 2,956 | N/A |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Appendix Table 5:** Effect of taking the abbreviated 5-item versus standard-length 10-item FWB scale on actual and 5-itemFWB score outcomes, all participants and by income | | | | |
|  | **Actual**  **FWB score** | **5-item**  **FWB score** | **Low actual**  **FWB score** | **Low 5-item**  **FWB score** | |
|  |
| ***Estimated effects, full sample*** |  |  |  |  | |
| 5-item FWB scale | -1.967\*\*\* | -0.900\*\* | 0.054\*\*\* | 0.050\*\*\* | |
|  | (0.337) | (0.332) | (0.011) | (0.011) | |
| ***Estimated effects, by income*** |  |  |  |  | |
| 5-item FWB scale\*lower-income | -2.323\*\*\* | -2.278\*\*\* | 0.060\*\* | 0.081\*\*\* | |
|  | (0.574) | (0.565) | (0.021) | (0.021) | |
|  |  |  |  |  | |
| 5-item FWB scale\*higher-income | -1.760\*\*\* | -0.096 | 0.051\*\*\* | 0.031\* | |
|  | (0.415) | (0.410) | (0.013) | (0.013) | |
|  |  |  |  |  | |
| Mean of dependent variable for those assigned to 10-item scale |  |  |  |  | |
| All | 57.59 | 56.53 | 0.270 | 0.274 | |
| Low-income | 51.10 | 51.08 | 0.440 | 0.417 | |
| High-income | 61.34 | 59.68 | 0.171 | 0.191 | |

Notes: Results obtained using OLS regression models. The dependent variables in columns 1 and 3 (actual FWB) are based on the 10-item score when participants completed the 10-item scale and the 5-item score when participants completed the 5-item scale. The dependent variables in columns 2 and 4 are based on the 5-item FWB score regardless of which scale participants completed (two of our primary outcomes). Robust standard errors are in parentheses. The levels of statistical significance are adjusted for multiple outcomes using the Romano and Wolf step-down procedure.

\*\*\* p < 0.01, \*\* p < 0.05, \* p < 0.10

**Appendix Table 6:** Effect of taking the abbreviated 5-item versus standard-length 10-item FWB scale for lower- and higher-income participants on our *primary FWB outcomes*, full set of regression coefficients

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 5-item  FWB score | Low 5-item  FWB score | Self-rated  FWB | Low self-rated FWB |
| 5-item scale\*lower-income | -2.278\*\*\* | 0.081\*\*\* | -0.122\* | 0.054\*\* |
|  | (0.565) | (0.021) | (0.064) | (0.020) |
| 5-item scale\*higher-income | -0.096 | 0.031\* | -0.037 | 0.006 |
|  | (0.410) | (0.013) | (0.046) | (0.014) |
| Budget before scale *(omitted: budget after* | 0.051 | -0.001 | 0.016 | -0.004 |
| *scale)* | (0.331) | (0.011) | (0.038) | (0.011) |
| Age *(omitted: 70 or older)* |  |  |  |  |
| 18-29 | -8.555\*\*\* | 0.137\*\*\* | -0.411\*\*\* | 0.115\*\*\* |
|  | (0.888) | (0.030) | (0.107) | (0.032) |
| 30-39 | -9.084\*\*\* | 0.172\*\*\* | -0.521\*\*\* | 0.101\*\*\* |
|  | (0.809) | (0.026) | (0.093) | (0.027) |
| 40-49 | -9.640\*\*\* | 0.192\*\*\* | -0.543\*\*\* | 0.101\*\*\* |
|  | (0.783) | (0.024) | (0.090) | (0.026) |
| 50-61 | -8.072\*\*\* | 0.147\*\*\* | -0.417\*\*\* | 0.097\*\*\* |
|  | (0.702) | (0.021) | (0.081) | (0.023) |
| 62-69 | -2.728\*\*\* | 0.035\*\* | -0.199\*\*\* | 0.031 |
|  | (0.632) | (0.017) | (0.069) | (0.020) |
| Male | 1.421\*\*\* | -0.034\*\*\* | 0.254\*\*\* | -0.071\*\*\* |
|  | (0.346) | (0.011) | (0.039) | (0.012) |
| Married | 2.351\*\*\* | -0.077\*\*\* | 0.227\*\*\* | -0.056\*\*\* |
|  | (0.391) | (0.013) | (0.044) | (0.013) |
| Number of children in the household | -0.731\*\*\* | 0.020\*\* | -0.032 | 0.006 |
|  | (0.215) | (0.008) | (0.025) | (0.008) |
| Retired | 5.252\*\*\* | -0.142\*\*\* | 0.603\*\*\* | -0.166\*\*\* |
|  | (0.664) | (0.021) | (0.076) | (0.022) |
| Currently working | 2.475\*\*\* | -0.101\*\*\* | 0.377\*\*\* | -0.102\*\*\* |
|  | (0.468) | (0.016) | (0.054) | (0.017) |
| *Race and Ethnicity (omitted: White non-Hispanic)* | |  |  |  |
| Black (includes Hispanic) | 2.445\*\*\* | -0.059\*\*\* | -0.116 | 0.013 |
|  | (0.618) | (0.023) | (0.076) | (0.024) |
| Hispanic | -0.291 | 0.003 | -0.193\*\*\* | 0.038\* |
|  | (0.572) | (0.020) | (0.065) | (0.020) |
| Other non-White | -0.316 | -0.020 | -0.074 | 0.025 |
|  | (0.597) | (0.021) | (0.069) | (0.021) |
| *Education (omitted: high school degree or less)* | |  |  |  |
| Associate's degree | 0.393 | -0.017 | 0.134\*\* | -0.032\* |
|  | (0.530) | (0.018) | (0.060) | (0.019) |
| Bachelor's degree or more | 2.763\*\*\* | -0.063\*\*\* | 0.564\*\*\* | -0.131\*\*\* |
|  | (0.398) | (0.013) | (0.044) | (0.014) |
| First generation immigrant | -0.866 | 0.034 | -0.097 | 0.028 |
|  | (0.603) | (0.021) | (0.071) | (0.022) |
| Household income below $50,000 | -7.134\*\*\* | 0.174\*\*\* | -1.005\*\*\* | 0.254\*\*\* |
|  | (0.520) | (0.018) | (0.062) | (0.019) |
| Constant | 59.693\*\*\* | 0.273\*\*\* | 3.830\*\*\* | 0.421\*\*\* |
|  | (0.898) | (0.027) | (0.102) | (0.030) |
| Observations | 5,768 | 5,768 | 5,768 | 5,768 |
| R-squared | 0.259 | 0.149 | 0.264 | 0.201 |

Notes:Results obtained using OLS regression models. See equation 2 in the “Analytic Approach” section for details. To directly show the effect of taking the 5-item scale on the primary outcomes for lower-income and higher-income participants, we include the interaction of the 5-item scale with a low-income indicator (“5-item scale\*lower-income”), the interaction of the 5-item scale with a higher-income indicator (“5-item scale\*higher-income”), and a “lower-income” indicator variable. Robust standard errors are in parentheses. The levels of statistical significance on the treatment variable (5-item scale\*lower-income, 5-item scale\*higher-income) are adjusted for multiple outcomes using the Romano and Wolf step-down procedure.

\*\*\* p < 0.01, \*\* p < 0.05, \* p < 0.10.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Appendix Table 7:** Effect of taking the abbreviated 5-item versus standard-length 10-item FWB scale on our primary FWB outcomes, by income for different lower-income cut-off amounts. | | | | | |
| Lower-income cut-off amount | **5-item**  **FWB score** | | **Low 5-item FWB score** | **Self-rated**  **FWB** | **Low self-**  **rated FWB** | |
|  |  | |  |  |  | |
| ***Lower-income: less than $35,000*** | |  |  |  |  | |
| 5-item FWB scale\*low-income | | -1.876\*\* | 0.083\*\*\* | -0.090 | 0.046\* | |
|  | | (0.672) | (0.025) | (0.078) | (0.024) | |
| 5-item FWB scale\*high-income | | -0.646 | 0.040\*\*\* | -0.071 | 0.019 | |
|  | | (0.386) | (0.012) | (0.044) | (0.013) | |
| *Treatment effects differ by income* | |  |  |  |  | |
| ***Lower-income: less than* *$50,000*** | |  |  |  |  | |
| 5-item FWB scale\*low-income | | -2.278\*\*\* | 0.081\*\*\* | -0.122\* | 0.054\*\* | |
|  | | (0.565) | (0.021) | (0.064) | (0.020) | |
| 5-item FWB scale\*high-income | | -0.096 | 0.031\* | -0.037 | 0.006 | |
|  | | (0.410) | (0.013) | (0.046) | (0.014) | |
| *Treatment effects differ by income* | | \*\*\* | \*\* |  | \* | |
|  | |  |  |  |  | |
| ***Lower-income: less than* *$60,000*** | |  |  |  |  | |
| 5-item FWB scale\*low-income | | -1.903\*\*\* | 0.076\*\*\* | -0.102\* | 0.044\*\* | |
|  | | (0.512) | (0.018) | (0.058) | (0.019) | |
| 5-item FWB scale\*high-income | | 0.014 | 0.026 | -0.027 | 0.004 | |
|  | | (0.433) | (0.013) | (0.049) | (0.014) | |
| *Treatment effects differ by income* | | \*\*\* | \*\* |  | \* | |
| ***Lower-income: less than* *$75,000*** | |  |  |  |  | |
| 5-item FWB scale\*low-income | | -1.579\*\*\* | 0.068\*\*\* | -0.094\* | 0.039\*\* | |
|  | | (0.463) | (0.016) | (0.052) | (0.017) | |
| 5-item FWB scale\*high-income | | -0.105 | 0.028 | -0.042 | 0.006 | |
|  | | (0.472) | (0.014) | (0.053) | (0.015) | |
| *Treatment effects differ by income* | | \*\* | \* |  |  | |

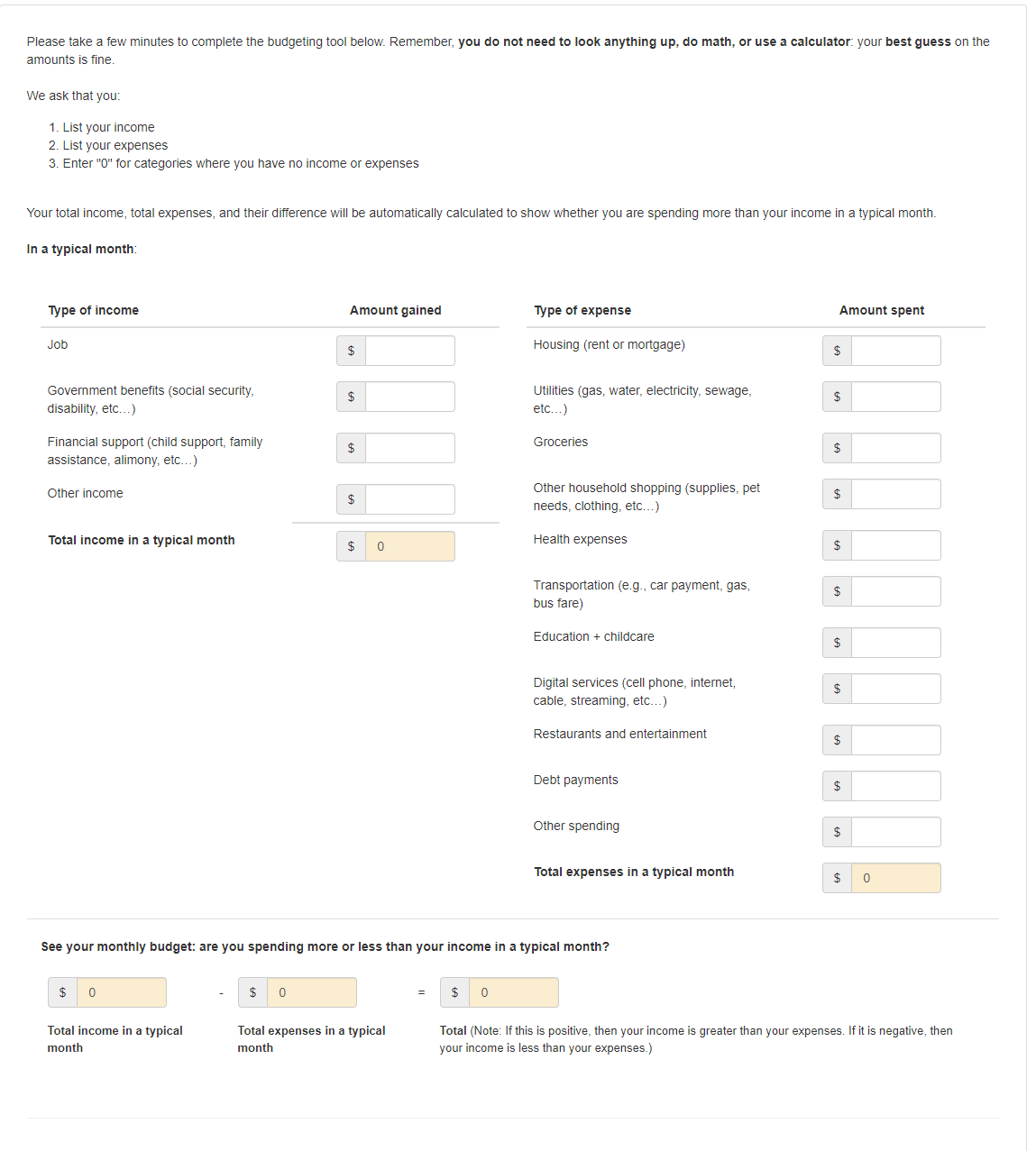
Notes: Results obtained using OLS regression models. For each outcome, the results presented in each column are from separate regression models. The share of study participants with household income below $35,000, $50,000, $60,000, and $75,000 are 24.7 percent, 36.8 percent, 44.6 percent, and 55.1 percent, respectively. For each model, the “treatment effects differ by income” reports the level of significance for a test of whether the coefficient on “5-item FWB scale\*low-income” differs from the coefficient on “5-item FWB scale\*high-income.” Robust standard errors are in parentheses. The levels of statistical significance are adjusted for multiple outcomes using the Romano and Wolf step-down procedure.

\*\*\* p < 0.01, \*\* p < 0.05, \* p < 0.10

**Appendix: Survey budget tool and questions**

This appendix presents the budget tool and survey questions study participants were asked to complete. For this experiment, study participants were assigned to complete: (1) the 10-item or 5-item FWB scale and (2) the monthly budget worksheet before or after completing the FWB scale. Participants assigned to complete the monthly budget worksheet before completing the FWB scale first completed the monthly budget worksheet page (**Appendix** **Figure 1**), then the FWB scale questions (5- or 10-item depending on scale assignment; **Appendix Table 8** top panel), and then the remaining survey items related to their financial experiences, beliefs, and behaviors (**Appendix** **Table 8,** bottom panel). Conversely, participants assigned to complete the monthly budget worksheet after completing the FWB scale completed the FWB scale questions (5- or 10-item depending on scale assignment) followed by the monthly budget worksheet, and then completed the remaining survey items.

**Appendix Figure 1: Screenshot of Budget Task**



**Appendix Table 8**: Survey questions included in experiment.

|  |  |
| --- | --- |
| Question | 1. Response Options |
| 1. **FWB scale** |  |
| 1. ***5 Item:***   How well does this statement describe you or your situation?   1. Because of my money situation, I feel like I will never have the things I want in life 2. I am just getting by financially 3. I am concerned that the money I have or will save won’t last | Completely  Very well  Somewhat  Very little  Not at all |
| 1. How often does this statement apply to you? 2. I have money left over at the end of the month 3. My finances control my life | Always  Often  Sometimes  Rarely  Never |
| 1. ***10 Item:*** 2. How well does this statement describe you or your situation? 3. I could handle a major unexpected expense 4. I am securing my financial future 5. Because of my money situation, I feel like I will never have the things I want in life 6. I can enjoy life because of the way I’m managing money 7. I am just getting by financially 8. I am concerned that the money I have or will save won’t last | Completely  Very well  Somewhat  Very little  Not at all |
| 1. How often does this statement apply to you? 2. Giving a gift for a wedding, birthday, or other occasion would put a strain on my finances for the month 3. I have money left over at the end of the month 4. I am behind with my finances 5. My finances control my life | Always  Often  Sometimes  Rarely  Never |

|  |  |
| --- | --- |
| 1. Financial experiences, beliefs, and behaviors |  |
| 1. After you complete the budget tool, please confirm which of the following applies to you. 2. My budget in a typical month indicates: | My income is more than my expenses (the amount in the “total” box is positive)  My expenses are more than my income (the amount in the “total” box is negative)  My income and my expenses are equal (the amount in the “total” box is zero) |
| 1. Please rate the extent to which completing the budgeting tool made you feel:   Stressed  Anxious  Confident  Empowered  Better about your financial situation  Worse about your financial situation  How effortful was it to complete the budgeting tool? | Not at all  A little bit  Moderately  A great deal |
| 1. Financial well-being is defined as ”A state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future and is able to make choices that allow them to enjoy life.”   Based on this definition, how would you rate the financial well-being of each of the following :  Yourself  The average American  The average American of your age and sex  The average American of your age and sex who lives  in your city, town, or municipality | Very low financial well-being  Low financial well-being  Medium-low financial well-being  Medium financial well-being  Medium-high financial well-being  High financial well-being  Very high financial well-being |
| 1. How much experience do you have setting and/or using a monthly budget for yourself or 2. your household? | 1. No experience 2. A little bit of experience 3. Moderate experience 4. A great deal of experience |
| 1. To what extent do you agree or disagree with the statement: “I actively consider the steps I need to take to stick to my budget” | 1. Strongly disagree 2. Disagree 3. Neither disagree nor agree 4. Agree 5. Strongly agree |
| 1. Which of the following statements best describes how involved you are in handling the finances (such as paying bills and budgeting) for yourself or your household? | 1. I handle all or most of the finances 2. Someone else and I handle the finances about the same 3. Someone else handles all or most the finances |
| 1. Did you set a new financial goal or budget at the start of 2022? | 1. Yes 2. No |
| 1. If you were to set a financial goal for yourself today, how confident are you in your ability to achieve it? | 1. Not at all confident 2. Not very confident 3. Somewhat confident 4. Very confident |
| 1. How confident are you that you could come up with $2,000 in 30 days if an unexpected need arose within the next month? | 1. I am certain I could come up with the full $2,000 2. I could probably come up with $2,000 3. I could probably not come up with $2,000 4. I am certain I could not come up with $2,000 |
| 1. Did the budgeting tool that you completed today lead you to consider changing your income, spending, or saving behavior? (Select all that apply) | 1. Yes, I considered how to change my income 2. Yes, I considered how to change my spending behavior 3. Yes, I considered how to change my saving behavior 4. No |
| 1. How likely are you to use a budgeting tool in the future? | 1. Not at all likely 2. Not very likely 3. Moderately likely 4. Very likely |
| 1. Please think about the important characteristics that make you the person you are now - your personality, temperament, major likes and dislikes, beliefs, values, ambitions, life goals, and ideals - and please rate the degree of connectedness between the person you expect to be in 5 years compared to the person you are now, where 0 means ” I will be completely different in the future” and 100 means ”I will be exactly the same in the future.” | 1. Response values range from 0 to 100 |
| When you were completing the budgeting tool, did you make changes to any of your entries after you saw the total amount that was calculated? | 1. No, I did not change any entries after I saw the total amount 2. Yes, I changed one or more entries because I remembered extra income or spending 3. Yes, I changed one or more entries because I noticed an incorrect entry or typo 4. Yes, I changed one or more entries because the total amount didn’t feel accurate |
| 1. Would you like to receive a link to additional tools and materials to help you better manage your finances? | 1. Yes, when the interview is complete, please send me a one-time email containing a link to additional tools and materials 2. No, please do not send me any additional tools and materials |