

# Financial Services Pre-Training Assessment

## 1) Which of the following apply to you?

Check all that apply:

- I don't have a checking or savings account.
- I recently opened a "second chance" or provisional "opportunity" account at a bank or credit union.
- I have a savings account at a bank or credit union.
- I have both a checking and a savings account at a bank or credit union.

## 2) If you don't have a checking or savings account, what is the reason?

Check all that apply:

- I can't open an account due to identification or banking history problems.
- Bank and credit union account fees are too high.
- I don't have enough money to meet a minimum balance requirement.
- Bank and credit union products and services, such as money orders and wire transfers, cost too much.
- I just don't like dealing with banks.
- Other \_\_\_\_\_
- Other \_\_\_\_\_

**3) Have you paid fees for any of the following within the past year?**

**Check all that apply:**

Monthly maintenance fee on checking or savings account

Overdraft fee

Bounced check fee (check returned due to insufficient funds)

Fee for excessive withdrawals from savings

Out-of-network ATM fee

Fee to pay a bill through a third party

Check cashing fee

Fee to see a teller

Low balance fee on a checking or savings account

Other \_\_\_\_\_

Other \_\_\_\_\_

4) Within the past year, how often have you used any of the following services?

	0	1 to 3 times	4 or more times
Payday lender	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Auto title loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tax refund loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pawnshop	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check cashing service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Checking account overdraft loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rent-to-own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prepaid card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prepaid card for direct deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prepaid card to pay a bill	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prepaid card to store money for savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**5) In the past year, which of the following have you used for your banking and financial transactions (cashing checks, paying bills, obtaining money orders, etc.)?**

**Check all that apply:**

- Bank
- Credit union
- Check cashing store
- Post office
- Big box store (e.g., Walmart)
- Neighborhood market or liquor store
- Prepaid card
- Other \_\_\_\_\_
- Other \_\_\_\_\_

**6) Answer "True" or "False" for each of the following statements:**

	<i>True</i>	<i>False</i>
You decided to close all of your checking and savings accounts in the past two years.	<input type="checkbox"/>	<input type="checkbox"/>
A bank or credit union closed your account(s) in the past two years.	<input type="checkbox"/>	<input type="checkbox"/>
You were denied a checking or savings account in the past two years.	<input type="checkbox"/>	<input type="checkbox"/>
Within the past two years, you learned that information in ChexSystems is preventing you from opening an account.	<input type="checkbox"/>	<input type="checkbox"/>
You are a victim of ID theft and, as a result, cannot open a bank account.	<input type="checkbox"/>	<input type="checkbox"/>

**7) Within the past year, did you use any of the following to conduct your banking transactions?**

**Check all that apply:**

- Internet banking on a home computer or laptop
- Cell phone, smartphone or other mobile device (using apps, etc.)
- Teller
- ATM
- Telephone banking (by calling customer service)

**8) Within the past year, did you use any of the following to conduct your prepaid card transactions?**

**Check all that apply:**

- Internet banking on a home computer or laptop
- Cell phone, smartphone or other mobile device (using apps, etc.)
- Teller
- ATM
- Telephone banking (by calling customer service)