

RESOURCES

“Barriers to Saving” Survey 2 (1 of 2)

1. Have you ever been to benefits orientations at this or other Institutions? **Yes | No**
2. Were you previously contributing to a Supplementary Retirement Account (SRA), 401(k) or 403(b) plan? [Circle one] **Yes | No | I do not know**
3. What represents the MOST difficult part of your saving decision? Please circle ONE below.
If the list does not mention it, please explain in the last line.
 - a) I feel I do not have enough information.
 - b) I feel there is too much information to process.
 - c) I do not have enough knowledge about finance/investing.
 - d) I do not know where to start.
 - e) I do not have enough income.
 - f) It is hard to think far away into the future.
 - g) Other, please explain

4. Which source of information do you use the MOST when making saving or investment decisions? Circle the most relevant ONE below or explain in the last line.
 - a) Family and relatives
 - b) Colleagues and friends
 - c) Magazines and newspapers
 - d) Internet
 - e) Financial advisor/banker/CPA/other professional help
 - f) Planning books
 - g) I do not need to collect information to make saving and investment decisions
 - h) Other, please explain

5. How would you classify yourself, which type of investor are you? [Circle one]
 - a) Sophisticated investor, I know a lot about bonds and stocks
 - b) Average investor, I know about bonds and stocks
 - c) Simple investor, I know a little about bonds and stocks
 - d) I know very little or nothing about bonds and stocks
 - e) Other, please explain

6. What kind of saver do you perceive yourself to be? [Circle one]
Low saver | Average saver | High saver

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“Barriers to Saving” Survey 2 (2 of 2)

7. How important are the following features of your retirement saving plan: [Note: each item includes a scale of 1 to 5, 1 being "Not at all" and 5 being "Extremely"]

- a) Flexibility (e.g., can withdraw money) 1 | 2 | 3 | 4 | 5
- b) Structure (e.g., same amount/same time) 1 | 2 | 3 | 4 | 5
- c) Guidance (e.g. how to invest) 1 | 2 | 3 | 4 | 5
- d) Commitment (e.g., a contract to invest) 1 | 2 | 3 | 4 | 5
- e) Control (e.g., choice on whether to save or not) 1 | 2 | 3 | 4 | 5
- f) Certainty (e.g., value of future savings) 1 | 2 | 3 | 4 | 5
- g) Ease of Implementation (e.g., scheduled payments) 1 | 2 | 3 | 4 | 5
- h) How old are you? 20-29 | 30-39 | 40-49 | 50-59 | 60-69 | Older than 69
- i) What sex are you? Male | Female

10. What is your marital/family status? [Circle one]

- Single | Married/No Children | Married/Children < 21 | Married/Children > 21 |
Divorced/No Children | Divorced/Children < 21 | Divorced/Children > 21

11. How many years have you had full-time employment? [Circle one]

- < 1 yr. | 1-3 yrs. | 3-6 yrs. | 6-10 yrs. | > 10 yrs.

12. Are you a part-time or full-time employee? Full-time | Part-time

13. We would like you to imagine that you are interested in increasing your personal wealth

Your employer tells you about a hypothetical program that recommends you contribute \$20/month. You will need to put your money in an envelope with your name and deposit it in the central administration office once a month on any day of the month. You have the choice of contributing immediately or after one year. Which would you prefer? Now | One year later

14. How do you feel about your choice: [Note: each of the following items presents a scale of 1 to 7, 1 being "Disagree" and 7 being "Agree"]

- a) I feel confident. 1 | 2 | 3 | 4 | 5 | 6 | 7
- b) I feel committed. 1 | 2 | 3 | 4 | 5 | 6 | 7
- c) I will need to plan. 1 | 2 | 3 | 4 | 5 | 6 | 7
- d) I will lose the opportunity to increase my wealth. 1 | 2 | 3 | 4 | 5 | 6 | 7
- e) I don't want to waste time. 1 | 2 | 3 | 4 | 5 | 6 | 7
- f) I like this program. 1 | 2 | 3 | 4 | 5 | 6 | 7
- g) This program is important. 1 | 2 | 3 | 4 | 5 | 6 | 7
- h) The program design is simple. 1 | 2 | 3 | 4 | 5 | 6 | 7
- i) I want to get this decision over with. 1 | 2 | 3 | 4 | 5 | 6 | 7
- j) I will need self-control to implement this. 1 | 2 | 3 | 4 | 5 | 6 | 7