

RESOURCES

“Barriers to Saving” Survey 1 (1 of 3)

1. What is your age? _____
2. What sex are you? **Male** | **Female**
3. Please indicate your annual salary?
35,000 | **36,000 – 50,000** | **51,000 - 75,000** | **76,000 – 90,000** | **> 90,000**
4. If someone else in your family is also working, please indicate your total household income:
50,000 | **51,000 – 70,000** | **71,000 - 90,000** | **91,000 – 110,000** | **> 110,000**
5. Were you previously contributing to a retirement account plan? **Yes** | **No** | **I do not know**
6. What represents the difficult part of your saving decision? Circle all the options that are relevant to you. 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_____
7. Which source of information do you use when making saving or investment decisions? Circle all the ones that are relevant to you. If the list does not mention it, please explain in the last line.
 - a) Family and relatives
 - b) Colleagues and friends
 - c) Employer or benefits office
 - d) Benefits seminar by the company that provides your 401(k) or 403(b) retirement savings plan
 - e) Magazines and newspapers
 - f) Internet
 - g) Financial advisor/CFP/banker/CPA/other professional help
 - h) Planning books
 - i) I do not need to collect information to make saving and investment decisions
 - j) Other, please explain_____

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“Barriers to Saving” Survey 1 (2 of 3)

8. How would you classify which type of investor are you?
- 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 _____
9. This set of questions asks you about specific events in your life.
- a) Compared to most people, are you typically unable to get what you want out of life?
Never | 1 | 2 | 3 | 4 | 5 | Very often
 - b) How often did you obey rules and regulations that were established by your parents?
Never | 1 | 2 | 3 | 4 | 5 | Very often
 - c) Do you often do well at different things that you try?
Never | 1 | 2 | 3 | 4 | 5 | Very often
 - d) Not being careful enough has gotten me into troubles at times.
Never | 1 | 2 | 3 | 4 | 5 | Very often
 - e) Growing up, did you ever act in ways that your parents thought were objectionable?
Never | 1 | 2 | 3 | 4 | 5 | Very often
 - f) I feel I have made progress toward being successful in my life.
Never | 1 | 2 | 3 | 4 | 5 | Very often

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“Barriers to Saving” Survey 1 (3 of 3)

10. Please indicate your level of agreement or disagreements with the following statements.

There are no right or wrong answers. We only want your opinion. Please write the number in the space indicated that best reflects your thoughts and feelings using the following scale:

1=strongly disagree 2=disagree 3=neither agree or disagree 4 =agree 5=strongly agree.

- _____ I do not save for retirement because I don't plan to retire in the future.
- _____ Retirement saving is not necessary for me because I will need less when I retire
- _____ My parents did not save and they were okay, so I also do not save.
- _____ I don 't save because I don't trust anyone to give me advice about retirement savings.
- _____ Even if I do not save, I will be able to enjoy my retirement.
- _____ I don't save for retirement now because my retirement seems so far away.
- _____ I cannot save for retirement because I always have so many unexpected family expenses.
- _____ I am not motivated to save for retirement because I am not good at money management.
- _____ I have a pension so I don't need additional retirement savings.
- _____ Having savings after retirement enables people to do something for their family
- _____ I cannot save for retirement because my habits are very expensive.
- _____ I do not save for retirement because I don't know how many hours I will be working every month.
- _____ Retirement savings are less important for me because all my health costs will be covered.
- _____ I cannot save for retirement because I have to take care of a family member(s).
- _____ All of my savings go into my house.
- _____ I cannot save for retirement because I prefer to feel good now rather than in the future.
- _____ I have so many problems that I cannot think about saving for retirement.
- _____ I save because I think I will be able to put away enough money for retirement
- _____ I save because I do not want to depend on my children when I retire.
- _____ My debt is so expensive that I cannot put money away for my retirement.
- _____ I don't save for retirement because I don't know how much I will need in the future