



|                               |   |
|-------------------------------|---|
| <b>Client</b>                 | Certified Financial Planner Board   |
| <b>Project Name</b>           | Financial Planning Longitudinal Study 2025 (FPLS25)   |
| <b>Project Number</b>         | A166  |
| <b>Survey length (median)</b> | 10-15 minute survey   |
| <b>Population</b>             | All respondents for W1 2024 survey no matter what may have changed.<br>New recruits (if any):<br>Age 25-65 (profile)<br>High School Diploma+ (profile)<br>Working or Retired (screener)<br>Annual HH income of \$50k+ (screener)<br>Investable assets of \$30k+ (screener)<br>A financial decision maker within HH (screener) |
| <b>Main MODE</b>              | N=4,000<br>CAWI   |
| <b>Language</b>               | English   |
| <b>Sample Source</b>          | AmeriSpeak  |
| <b>Incentive</b>              | 5,000   |
| <b>Survey description</b>     | Personal finances   |
| <b>Eligibility Rate</b>       | 80%   |

## Standard demographic preloads:

| <u>Var Name</u> | <u>Include on Preload Testing-page?</u> | <u>Var Type</u> | <u>Var length</u> | <u>Variable Label</u>                 |
|-----------------|---|-----------------|-------------------|---------------------------------------|
| S_AGE           | Y                                       | Numeric         | 5                 | Age                                   |
| S_GENDER        | Y                                       | String          | 8                 | Gender                                |
| S_RACETH        | Y                                       | Numeric         | 8                 | Race/ethnicity                        |
| S_EDUC          | N                                       | Numeric         | 6                 | Education                             |
| S_EDUC5         | Y                                       | Numeric         | 4                 | 5-level education                     |
| S_MARITAL       | Y                                       | Numeric         | 9                 | Marital Status                        |
| S_EMPLOY        | Y                                       | Numeric         | 8                 | Current employment status             |
| S_INCOME        | Y                                       | Numeric         | 8                 | Household income                      |
| S_HHINC_4       | N                                       | Numeric         | 4                 | 4-level income                        |
| S_HHINC_9       | N                                       | Numeric         | 4                 | 9-level income                        |
| S_STATE         | Y                                       | String          | 7                 | State                                 |
| S_METRO         | N                                       | Numeric         | 7                 | Metropolitan area flag                |
| S_INTERNET      | N                                       | Numeric         | 10                | Household internet access             |
| S_HOUSING       | N                                       | Numeric         | 9                 | Home ownership                        |
| S_HOME_TYPE     | N                                       | Numeric         | 11                | Building type of panelist's residence |
| S_PHONESERV     | N                                       | Numeric         | 11                | Telephone service for the household   |
| S_HHSIZE        | N                                       | Numeric         | 8                 | Household size (including children)   |
| S_HH01          | N                                       | Numeric         | 6                 | Number of HH members age 0-1          |
| S_HH25          | N                                       | Numeric         | 6                 | Number of HH members age 2-5          |
| S_HH612         | N                                       | Numeric         | 7                 | Number of HH members age 6-12         |
| S_HH1317        | N                                       | Numeric         | 8                 | Number of HH members age 13-17        |
| S_HH18OV        | N                                       | Numeric         | 8                 | Number of HH members age 18+          |
| S_file_date     | N                                       | Date            | 11                |                                       |
| S_GENFRACE      | N                                       | Numeric         | 8                 | GenF custom race                      |

These populated as a pre-load when the panelists get sampled into the survey

## Standard sample preloads

| <u>Variable Name</u> | <u>Include on Preload Testing-only page?</u> | <u>Variable Type</u> | <u>Variable Label</u>  |
|----------------------|--|----------------------|--|
| Username             | N  | Numeric              | Analogous to Member_PIN  |
| P_Batch              | N  | Numeric              | Batch Number (if only one assignment, then everyone will be 1) |
| Dialmode             | N  | Numeric              | CATI Dialmode (predictive, preview, etc)                       |
| P_LCS                | N  | Numeric              | Life cycle stage, 0=released but not touched                   |
| Y_FCELLP             | N  | String               |  |
| Surveylength         | N  | Numeric              | Estimated length of survey                                     |
| Incentwcomma         | N  | String               | Study specific   |
| P_Hold01             | N  | Numeric              | Prevents dialing cases without phone numbers                   |
| PANEL_TYPE           | Y  | Numeric              | 1 AmeriSpeak<br>2 Next Generation                              |

|  |  |  |   |
|--|--|--|---|
|  |  |  | 3 GenF Extended (not in use)<br>4 AmeriSpeak Teen Panel<br>11 UTUS Converted<br>12 Lurie<br>20 Lucid<br>21 SSI<br>50 Household 13-17<br>51 Household < 13<br>52 Household Adult |
|--|--|--|---|

Custom survey-specific preloads

| <u>Variable Name</u> | <u>Program in VCC?</u> | <u>Include on Preload Testing-only page?</u> | <u>Variable Type</u> | <u>Variable Label</u>  |
|----------------------|------------------------|--|----------------------|--|
| P_WAVE               | No                     | Yes  | Numeric              | 1 = Initially sampled into Wave 1<br>2 = Newly sampled into Wave 2   |
| P_FIRSTCOMP          | No                     | Yes  | Numeric              | 0 = Have not completed any wave yet<br>1 = Completed Wave 1 first  |
| P_QUAL_W1            | No                     | Yes  | Numeric              | 1 = Qualified Complete<br>2 = Not Qualified<br>3 = In progress<br>4 = Non-respondent<br>9 = Invalid Complete |

Please code refusals in CAWI:

98 IMPLICIT REFUSAL, WEB SKIP

Do not code 77 Don't Know/99 Refused options in CAWI unless written in item response options

---

Text shown in green includes researcher notes and should not be included in the programming.

---

[START OF SURVEY]

CREATE DATA-ONLY VARIABLE: QUAL

1=Qualified Complete

2=Not Qualified

3=In progress

AT START OF SURVEY COMPUTE QUAL=3 "IN PROGRESS"

---

CREATE MODE\_START

1=CATI

2=CAWI

---

#[SHOW ALL]

[DISPLAY]

**WINTRO\_1.**

[CAWI] Hello [FIRSTNAME], thank you for agreeing to participate in our new AmeriSpeak survey!

[ALL] This study will help us learn about financial well-being among working adults and about sources of financial advice. If you proceed to the survey, you will be asked about your thoughts and behaviors around personal finances.

Your name will not be linked to any material in reports, publications, or presentations. The data will not contain your name or other identifiable information. We appreciate your time and effort with this research study.

Your responses are completely voluntary and confidential. All the information collected will be used for statistical purposes only and protected by cybersecurity measures.

Feel free to consult any knowledgeable person or use any records and notes as you answer the questions.

[CAWI] To thank you for sharing your opinions, we will give you a reward of [INCENTWCOMMA] AmeriPoints after completing the survey. As always, your answers are confidential.

[CAWI] Please use the "Continue" button to move forward within the questionnaire. Do not use your

*browser buttons.*

---

#[SP]

**S1.**

To what extent do you agree or disagree with the following statement?

[SPACE]

I am confident in my ability to achieve my financial goals.

**RESPONSE OPTIONS:**

- 01 Strongly agree
  - 02 Agree
  - 03 Disagree
  - 04 Strongly disagree
  - 05 I don't have any financial goals
- 

#[SP]

**S2.**

To what extent do you agree or disagree with the following statement?

[SPACE]

I use money to create joy and happiness in my life.

**RESPONSE OPTIONS:**

- 01 Strongly agree
  - 02 Agree
  - 03 Disagree
  - 04 Strongly disagree
- 

[DOUBLE SOFT PROMPT IF REFUSED]

[standard prompt language is: **We would really like your answer to this question.**]

#[SP]

**S5.**

Which of the following best describes your current employment status?

**RESPONSE OPTIONS:**

- 01 Working – as a paid employee
- 02 Working – self-employed
- 03 Not working – on temporary layoff from a job
- 04 Not working – looking for work
- 05 Not working – retired
- 06 Not working – disabled
- 07 Not working – other

[IF P\_FIRSTCOMP=0 AND (S5=3,4,6,7 OR 98) AFTER PROMPT, COMPUTE DOV\_STUDYELIG AND THEN TERMINATE]

[DOUBLE SOFT PROMPT IF REFUSED]

[prompt language: Information about your household income is very important. We greatly appreciate your response and will keep your answer confidential.]

#[SP]

**S6.**

Was your total HOUSEHOLD income in [CURRENTYEAR-1]...

**RESPONSE OPTIONS:**

- 01 Less than \$5,000
- 02 \$5,000 to \$9,999
- 03 \$10,000 to \$14,999
- 04 \$15,000 to \$19,999
- 05 \$20,000 to \$24,999
- 06 \$25,000 to \$29,999
- 07 \$30,000 to \$34,999
- 08 \$35,000 to \$39,999
- 09 \$40,000 to \$49,999
- 10 \$50,000 to \$59,999
- 11 \$60,000 to \$74,999
- 12 \$75,000 to \$84,999
- 13 \$85,000 to \$99,999
- 14 \$100,000 to \$124,999
- 15 \$125,000 to \$149,999
- 16 \$150,000 to \$174,999
- 17 \$175,000 to \$199,999
- 18 \$200,000 or more

[IF P\_FIRSTCOMP=0 AND (S6=1-9 OR 98) AFTER PROMPT, COMPUTE DOV\_STUDYELIG AND THEN TERMINATE]

---

[DOUBLE SOFT PROMPT IF REFUSED]

[standard prompt language is: We would really like your answer to this question.]

#[SP]

**S3.**

To what extent do you agree or disagree with the following statement?

[SPACE]

I am very involved in making financial decisions in my household.

**RESPONSE OPTIONS:**

- 01 Strongly agree
- 02 Agree
- 03 Disagree
- 04 Strongly disagree

[IF P\_FIRSTCOMP=0 AND (S3=3,4 OR 98) AFTER PROMPT, COMPUTE DOV\_STUDYELIG AND THEN TERMINATE]

---

[DOUBLE SOFT PROMPT IF REFUSED]

[standard prompt language is: **We would really like your answer to this question.**]

#[SP]

**S4.**

What is the total value of your household's investable assets?

[SPACE]

*<i>Note: Investable assets include all liquid financial assets that are, or could be invested (e.g. bank account balances, retirement accounts, trusts, etc.). Investable assets do not include businesses, real estate or other property.</i>*

RESPONSE OPTIONS:

- 01 Less than \$30,000
- 02 \$30,000 to \$49,999
- 03 \$50,000 to \$99,999
- 04 \$100,000 to \$249,999
- 05 \$250,000 to \$499,999
- 06 \$500,000 to \$749,999
- 07 \$750,000 to \$999,999
- 08 \$1,000,000 to \$1,999,999
- 09 \$2,000,000 to \$2,999,999
- 10 \$3,000,000 or more

[IF P\_FIRSTCOMP=0 AND (S4=1 OR 98) AFTER PROMPT, GO TO DOV\_STUDYELIG AND THEN TERMINATE]

---

COMPUTE DATA-ONLY VARIABLE: DOV\_STUDYELIG [SP]

0 = not study elig (new sample that are not working/retired, have <\$50k annual income, are not decision maker, or have less than \$30k in investable assets)

1 = study elig (all previous completed sample, or new sample that are working/retired, have >=\$50k annual income, are decision makers, and have at least \$30k in investable assets).

9 = unknown elig due to dk/skp/ref in any screener item (skipped/refused screener question)

IF P\_FIRSTCOMP=0 AND (S3=77,98,99 OR S4=77,98,99 OR S5=77,98,99 OR S6=77,98,99)

DOV\_STUDYELIG=9 .

IF (P\_FIRSTCOMP=0 AND S3=1,2 AND S4=2-10 AND S5=1,2,5 AND S6=10-18) OR P\_FIRSTCOMP=1

DOV\_STUDYELIG=1 .

ELSE DOV\_STUDYELIG=0 .

IF DOV\_STUDYELIG=0 or 9, set QUAL=2 and TERMINATE

→ SET QUAL=2, CO\_DATE

→ GO TO TERMSORRY

→ No back (disable browser back button)

→ auto redirect to member portal after 10 seconds

[NO PIMS TRANSACTION]

---

#[DISPLAY]

**TERMSORRY.**

[CAWI] Thank you for your time today. Unfortunately you are not eligible for this study. We value your opinion and hope that you will participate in future AmeriSpeak surveys.

[CAWI] We will redirect you to the AmeriSpeak Member Portal in [n] seconds.

[SET QUAL=2 "Not Qualified" and END INTERVIEW, no incentive given]

[REMOVE "PREVIOUS" BUTTON FROM PAGE]

[CAWI NO BACK – disable web browser back button]

CAWI auto-redirect to MEMBER PORTAL in 10 seconds, display remaining number of seconds in [n]

---

Create DOV\_INCOME:

IF S6=98 AND DOV\_STUDYELIG=1

IF S6<>98 AMD DOV\_STUDYELIG=1,

SET DOV\_INCOME=S\_INCOME

SET DOV\_INCOME=S6

SHOW DOV\_INCOME ON TESTING ONLY PAGE

---

#[SP]

**Q1.**

To what extent do you agree or disagree with the following statement?

[SPACE]

<i>I have too much debt right now.</i>

RESPONSE OPTIONS:

- 01 Strongly agree
  - 02 Agree
  - 03 Disagree
  - 04 Strongly disagree
- 

#[SP]

**Q2.**

To what extent do you agree or disagree with the following statement?

[SPACE]

<i>If I had a crisis, I could receive financial support from the people in my life.</i>

RESPONSE OPTIONS:

- 01 Strongly agree
- 02 Agree
- 03 Disagree

04 Strongly disagree

---

#[SP]

**Q3.**

To what extent do you agree or disagree with the following statement?

[SPACE]

*<i>Growing up, the adults in my life (e.g., parents, caregivers) discussed financial matters with me.</i>*

**RESPONSE OPTIONS:**

- 01 Strongly agree
  - 02 Agree
  - 03 Disagree
  - 04 Strongly disagree
- 

#[SP]

**Q4.**

To what extent do you agree or disagree with the following statement?

[SPACE]

*<i>Growing up, the adults in my life (e.g., parents, caregivers) gave me opportunities to practice money management.</i>*

**RESPONSE OPTIONS:**

- 01 Strongly agree
  - 02 Agree
  - 03 Disagree
  - 04 Strongly disagree
- 

#[SP]

**Q5.**

To what extent do you agree or disagree with the following statement?

[SPACE]

*<i>Compared to my peers, I am worse off financially.</i>*

**RESPONSE OPTIONS:**

- 01 Strongly agree
  - 02 Agree
  - 03 Disagree
  - 04 Strongly disagree
- 

#[SP]

**Q6.**

To what extent do you agree or disagree with the following statement?

[SPACE]

*<i>I frequently have conflict with family members about money.</i>*

**RESPONSE OPTIONS:**

- 01 Strongly agree
  - 02 Agree
  - 03 Disagree
  - 04 Strongly disagree
- 

#[SP]

**Q7.**

To what extent do you agree or disagree with the following statement?

[SPACE]

*<i>If I die tomorrow, my family will be financially okay.</i>*

**RESPONSE OPTIONS:**

- 01 Strongly agree
  - 02 Agree
  - 03 Disagree
  - 04 Strongly disagree
- 

#[SP]

**Q8.**

To what extent do you agree or disagree with the following statement?

[SPACE]

*<i>If I get sick and am unable to work for a long time, my family will be financially okay.</i>*

**RESPONSE OPTIONS:**

- 01 Strongly agree
  - 02 Agree
  - 03 Disagree
  - 04 Strongly disagree
- 

#[SP]

**QMARRIED.**

Are you married?

**RESPONSE OPTIONS:**

- 01 Yes, married
  - 02 No, not married
  - 03 Other
- 

#[SHOW IF QMARRIED=2 OR 3 OR 98]

[SP]

**QRELAT.**

Are you in a relationship?

**RESPONSE OPTIONS:**

- 01 Yes, in a relationship
  - 02 No, not in a relationship
  - 03 Other
- 

#[SHOW IF QMARRIED=1 OR QRELAT=1]

[SP]

**QSATIS\_RELAT.**

How satisfied are you with your marriage/relationship?

**RESPONSE OPTIONS:**

- 01 Extremely satisfied
  - 02 Very satisfied
  - 03 Somewhat satisfied
  - 04 A little satisfied
  - 05 Not at all satisfied
- 

#[SP]

**QWIDDIV.**

Have you ever been widowed or divorced?

**RESPONSE OPTIONS:**

- 01 Yes
  - 02 No
- 

#[SHOW IF QMARRIED=1 OR QRELAT=1]

[SP]

**QSPWIDDIV.**

Has your spouse/partner ever been widowed or divorced?

**RESPONSE OPTIONS:**

- 01 Yes
  - 02 No
- 

#[SP]

**QLIVE85.**

How likely is it that you [SHOW IF QMARRIED=1 OR QRELAT=1; or your spouse/partner, ] will live to at least age 85?

**RESPONSE OPTIONS:**

- 01 Extremely likely
  - 02 Very likely
  - 03 Somewhat likely
  - 04 A little likely
  - 05 Not at all likely
- 

#[SP]

**QINHERIT\_IMP.**

How important to you, if at all, is leaving an inheritance?

**RESPONSE OPTIONS:**

- 01 Extremely important
  - 02 Very important
  - 03 Somewhat important
  - 04 A little important
  - 05 Not important at all
- 

#[SP]

**QCHARIT.**

How important to you, if at all, is making financial contributions to charitable organizations?

**RESPONSE OPTIONS:**

- 01 Extremely important
  - 02 Very important
  - 03 Somewhat important
  - 04 A little important
  - 05 Not important at all
- 

#[SP]

**QINHERIT\_REC.**

Have you ever received an inheritance from family members?

**RESPONSE OPTIONS:**

- 01 Yes
  - 02 No
  - 77 Not sure
-

#[SP]

**QINHERIT\_FUT.**

Do you expect to receive an inheritance from family members in the future?

**RESPONSE OPTIONS:**

- 01 Yes
  - 02 No
  - 77 Not sure
- 

#[SP]

**QACCWEALTH.**

Are you the first in your family to have accumulated wealth?

**RESPONSE OPTIONS:**

- 01 Yes, I am the first in my family to have accumulated wealth
  - 02 No, I am not the first in my family to have accumulated wealth
- 

#[SP]

**QPAREDU.**

What is your parents'/guardian's highest level of education completed?

**RESPONSE OPTIONS:**

- 01 Less than high school diploma or equivalent
  - 02 High school diploma or equivalent
  - 03 Bachelor's degree
  - 04 Graduate / professional degree
  - 77 Not sure / Don't Know
- 

#[DISPLAY]

**DISPLAY\_PERSONAL.**

The next questions are about your thoughts around personal finances.

---

#[SP]

**Q9.**

Overall, which one of the following best describes how well you are managing financially these days?

**RESPONSE OPTIONS:**

- 01 Not getting by
  - 02 Just getting by
  - 03 Doing okay
  - 04 Living comfortably
-

#[GRID; SP]

**Q10.**

When you think about your personal or household financial situation, do any of the following words describe how you feel?

RANDOMIZE

GRID ITEMS:

- A. Competent
- B. Confident
- C. Content
- D. Disciplined
- E. Prepared
- F. Secure
- G. Successful

RESPONSE OPTIONS:

- 01 Yes
  - 02 No
- 

#[SP]

**Q11.**

Over the last 2 weeks, how often has thinking about your financial situation made you feel nervous, anxious, or on edge?

RESPONSE OPTIONS:

- 01 Not at all
  - 02 Several days
  - 03 More than half the days
  - 04 Nearly every day
- 

#[SP]

**Q12\_NEW.**

Over the last 2 weeks, how often have you had difficulty controlling your worries about your financial situation?

RESPONSE OPTIONS:

- 01 Not at all
  - 02 Several days
  - 03 More than half the days
  - 04 Nearly every day
- 

#[SP]

**Q12**

Some people are fully prepared to take financial risks when they save or make investments, while others try to avoid taking financial risks. On a scale from 0 to 10, what number would you be?

**HORIZONTAL  
RESPONSE OPTIONS:**

- 00 0 – Not at all willing to take risks
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9
- 10 10 – Very willing to take risks

Looks like this

|                                  |   |   |   |   |   |   |   |   |   |                            |
|----------------------------------|---|---|---|---|---|---|---|---|---|----------------------------|
| Not at all willing to take risks |   |   |   |   |   |   |   |   |   | Very willing to take risks |
| 0                                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10                         |

#[SP]

**Q13.**

How satisfied are you with your financial life?

**RESPONSE OPTIONS:**

- 01 Completely satisfied
- 02 Mostly satisfied
- 03 Somewhat satisfied
- 04 Not at all satisfied

#[SP]

**Q14.**

Do you have a will?

**RESPONSE OPTIONS:**

- 01 Yes
- 02 No

#[SP]

**Q15.**

To what extent do you agree or disagree with the following statement?

[SPACE]

*<i>I regularly update the beneficiaries listed on all of my financial accounts.</i>*

**RESPONSE OPTIONS:**

- 01 Strongly agree
  - 02 Agree
  - 03 Disagree
  - 04 Strongly disagree
- 

#[SP]

**QTAXOBLIG.**

To what extent do you agree or disagree with the following statement?

[SPACE]

*<i>I am minimizing my federal/state income tax obligations.</i>*

**RESPONSE OPTIONS:**

- 01 Strongly agree
  - 02 Agree
  - 03 Disagree
  - 04 Strongly disagree
  - 77 I don't know
- 

#[SP]

**Q18.**

Do you have at least [\[see programming note below\]](#) in an account you can access in a few days in case of an unexpected emergency?

**RESPONSE OPTIONS:**

- 01 Yes
- 02 No
- 77 Not sure

Where insert value is based on DOV\_INCOME (18 categories):

- IF DOV\_INCOME =1 THEN VALUE = \$1,000
- IF DOV\_INCOME =2 THEN VALUE = \$2,000
- IF DOV\_INCOME =3 THEN VALUE = \$3,000
- IF DOV\_INCOME =4 THEN VALUE = \$4,500
- IF DOV\_INCOME =5 THEN VALUE = \$5,500
- IF DOV\_INCOME =6 THEN VALUE = \$7,000
- IF DOV\_INCOME =7 THEN VALUE = \$8,000

IF DOV\_INCOME =8 THEN VALUE = \$9,500  
IF DOV\_INCOME =9 THEN VALUE = \$11,000  
IF DOV\_INCOME =10 THEN VALUE = \$14,000  
IF DOV\_INCOME =11 THEN VALUE = \$17,000  
IF DOV\_INCOME =12 THEN VALUE = \$20,000  
IF DOV\_INCOME =13 THEN VALUE = \$23,000  
IF DOV\_INCOME =14 THEN VALUE = \$28,000  
IF DOV\_INCOME =15 THEN VALUE = \$34,500  
IF DOV\_INCOME =16 THEN VALUE = \$40,500  
IF DOV\_INCOME =17 THEN VALUE = \$47,000  
IF DOV\_INCOME =18 THEN VALUE = \$53,000

---

#[SP]

**Q19.**

Did you unexpectedly owe federal or state income taxes within the last three years?

**RESPONSE OPTIONS:**

- 01 Yes
  - 02 No
  - 77 Not sure
- 

#[SP]

**QSAVEHABIT.**

Which of the following statements comes closest to describing your household saving habits?

**RESPONSE OPTIONS:**

- 01 Don't save - usually spend about as much or more than income
  - 02 Save whatever is left over at the end of the month - no regular plan
  - 03 Save income of one household member, spend the other
  - 04 Spend regular income, save other income
  - 05 Save regularly by putting money aside each month
- 

#[GRID; 6:5 SP]

**QOWN.**

Which of the following do you currently own?

**GRID ITEMS:**

- A. Stocks, stock mutual funds, stock exchange traded funds
- B. Bonds, bond mutual funds, bond exchange traded funds
- C. Alternative assets, such as commodities, currencies, options
- D. Investment real estate, such as rental or investment properties, real estate investment trusts (excluding primary residence)
- E. Digital assets, such as cryptocurrencies, Non fungible tokens (NFTs), stablecoins

- F. Retirement accounts such as pensions, 403b, 401k, IRAs
- G. Taxable investment or brokerage accounts
- H. Term life insurance
- I. Whole (or permanent) life insurance
- J. Annuities
- K. Small business or operating farm

**RESPONSE OPTIONS:**

- 01 Yes
  - 02 No
  - 77 Not sure
- 

#[SP]

**QFINPLAN.**

Aside from paying bills and doing your taxes, how often do you look at your long-term financial plans?

**RESPONSE OPTIONS:**

- 01 At least weekly
  - 02 Monthly
  - 03 A few times per year
  - 04 Annually
  - 05 Less than annually (e.g. only at major life events)
  - 06 Not since plan was established
  - 07 I do not have a long-term financial plan
- 

#[SP]

**QDEBTPLAN.**

How often do you look at your debt management plan?

**RESPONSE OPTIONS:**

- 01 At least weekly
  - 02 Monthly
  - 03 A few times per year
  - 04 Annually
  - 05 Less than annually (e.g. only at major life events)
  - 06 Not since plan was established
  - 07 I do not have a debt management plan
- 

#[SP]

**QSAVPLAN.**

How often do you look at your investment and savings plan?

**RESPONSE OPTIONS:**

- 01 At least weekly
- 02 Monthly

- 03 A few times per year
  - 04 Annually
  - 05 Less than annually (e.g. only at major life events)
  - 06 Not since plan was established
  - 07 I do not have an investment and savings management plan
- 

#[MP]

**Q20.**

In the past 12 months, which of the following sources have you used for your financial decisions?

[SPACE]

[REMOVE BOLD] <i> Please select all that apply. </i>

RANDOMIZE

RESPONSE OPTIONS:

1. Accountant
  2. Bank/credit union/lender
  3. Lawyer
  4. Insurance broker
  5. Financial therapist/coach/counselor
  6. My employer/EAP program
  7. Brokerage firm representative
  8. Family/friends
  9. Online/digital resources
  10. Podcasts/social media
  11. Financial advisor/planner
  12. AI-based chat or online assistant models
  13. None of the above [SP] [ANCHOR]
- 

#[DISPLAY]

**DISP\_PROF.**

This next section asks about your work with a financial professional. A “financial professional” provides financial products, services, and/or advice directly to consumers.

---

[DOUBLE SOFT PROMPT IF REFUSED]

[standard prompt language is: We would really like your answer to this question.]

#[SP]

**Q23.**

Do you work with a financial professional?

[SPACE]

<i>Note: A financial professional provides financial products, services, and/or advice directly to consumers.</i>

RESPONSE OPTIONS:

- 01 Yes
  - 02 No
- 

#[SHOW IF Q23 = 1,2,98]

[SP]

**Q24.**

How important is the factor below [IF Q23 = 1: when you work with; IF Q23 =2,98: if you were to work with] a financial professional?

[SPACE]

*<i>A financial professional who shares my life experiences such as my ethnicity, culture, race, gender, or sexual orientation.</i>*

**RESPONSE OPTIONS:**

- 01 Very important
  - 02 Somewhat important
  - 03 Not very important
  - 04 Not important at all
- 

#[SHOW IF Q23 = 1,2,98]

[SP]

**Q25.**

How important is the factor below [IF Q23 = 1: when you work with; IF Q23 =2,98: if you were to work with] a financial professional?

[SPACE]

*<i>The designation/educational attainment of the financial professional.</i>*

**RESPONSE OPTIONS:**

- 01 Very important
  - 02 Somewhat important
  - 03 Not very important
  - 04 Not important at all
- 

#[SHOW IF Q23 = 1,2,98]

[SP]

**Q26.**

How important is the factor below [IF Q23 = 1: when you work with; IF Q23 =2,98: if you were to work with] a financial professional?

[SPACE]

*<i>Fee/pricing structure for the financial professional.</i>*

**RESPONSE OPTIONS:**

- 01 Very important
- 02 Somewhat important
- 03 Not very important

04 Not important at all

---

#[SHOW IF Q23 = 1,2,98]

[SP]

**Q28.**

How important is the factor below [IF Q23 = 1: when you work with; IF Q23 =2,98: if you were to work with] a financial professional?

[SPACE]

<i>Specialty area of the financial professional.</i>

**RESPONSE OPTIONS:**

- 01 Very important
  - 02 Somewhat important
  - 03 Not very important
  - 04 Not important at all
- 

#[SHOW IF Q23 = 1,2,98]

[SP]

**Q29.**

How important is the factor below [IF Q23 = 1: when you work with; IF Q23 =2,98: if you were to work with] a financial professional?

[SPACE]

<i>Location or format (e.g., in-person v. virtual) for services.</i>

**RESPONSE OPTIONS:**

- 01 Very important
  - 02 Somewhat important
  - 03 Not very important
  - 04 Not important at all
- 

#[SHOW IF Q23 = 1,2,98]

[SP]

**Q30.**

How important is the factor below [IF Q23 = 1: when you work with; IF Q23 =2,98: if you were to work with] a financial professional?

[SPACE]

<i>Financial professional was referred by someone I trust.</i>

**RESPONSE OPTIONS:**

- 01 Very important
  - 02 Somewhat important
  - 03 Not very important
  - 04 Not important at all
-

#[SP]

**QFAMADVPAID.**

How familiar are you, if at all, with how financial professionals are paid?

**RESPONSE OPTIONS:**

- 01 Extremely familiar
  - 02 Very familiar
  - 03 Somewhat familiar
  - 04 A little familiar
  - 05 Not at all familiar
- 

**HAVE FINANCIAL PLANNER**

---

#[SHOW IF Q23 = 1]

[SP]

**Q31.**

Does your <u>primary</u> financial professional have the CFP® certification?

[SPACE]

<i>CFP® professionals likely have the letters “CFP®” after their name on their business card, website, or signage.</i>

**RESPONSE OPTIONS:**

- 01 Yes – I am certain they have the CFP® certification
  - 02 No – I am certain they do not have the CFP® certification
  - 03 Unsure – I do not know if they have the CFP® certification
- 

#[SHOW IF Q31=1 OR 3]

[LOOKUP TABLE]

**QCFP\_LOOKUP.**

Using the search bar at the top right of the table below, search for the name of your CFP® professional. Select the row if you find their name listed below. You may only select one professional. If you are not able to find your professional, click continue.

[SPACE]

<i>You may also filter by state or other columns by typing in the boxes above the columns and selecting the check mark on the far right to apply the filter.</i>

[SPACE]

[SHOW ONLY IF DEVICE IS MOBILE]<i>When using a mobile device, you will need to rotate your screen and view the table in landscape mode in order to see the full table and filter by column.</i>

[LOOKUP TABLE USING

\\norc.org\projects\NPPC\Common\AmeriSpeak\ClientServices\Projects\NORC\Economics, Justice, and Society\A166 Client Impact Study w2 2025\Quex\Current CFP(R) Professionals 2025-03-27\_clean\_final.xlsx]

---

#[SHOW IF Q31=1 OR 3]

[SP]

**QCFP\_FIND.**

Were you able to find your CFP® professional on this list?

**RESPONSE OPTIONS:**

- 01 Yes
  - 02 No
  - 77 Not sure
- 

#[SHOW IF QCFP\_FIND = 2 OR 77]

[TEXTBOX]

**QCFP\_FINDEXP.**

Please explain:

[MEDIUM TEXT BOX]

---

#[SHOW IF Q23 = 1]

[GRID; SP]

**Q32.**

Did any of the following prompt you to start working with a financial professional?

**GRID ITEMS:**

- A. Major life event (e.g., job change, marriage, children, divorce, death, etc.)
- B. Recommended to me by a professional
- C. Recommended to me by family/friend/mentor
- D. Advertisements
- E. Other reason

**RESPONSE OPTIONS:**

- 01 Yes
  - 02 No
- 

#[SHOW IF Q23 = 1]

[SP]

**Q33.**

How long have you worked with your current financial professional?

**RESPONSE OPTIONS:**

- 01 Less than 1 year
- 02 1-2 years
- 03 3-5 years
- 04 6-10 years

- 05 11-15 years
  - 06 16-20 years
  - 07 More than 20 years
- 

#[SHOW IF Q23 = 1]

[SP]

**Q35.**

How would you rate the service you receive from your financial professional in the following area?

[SPACE]

<i>Estate planning</i>

**RESPONSE OPTIONS:**

- 01 Very detailed
  - 02 Somewhat detailed
  - 03 Not very detailed
  - 04 Not addressed at all
- 

#[SHOW IF Q23 = 1]

[SP]

**Q36.**

How would you rate the service you receive from your financial professional in the following area?

[SPACE]

<i>Investment planning</i>

**RESPONSE OPTIONS:**

- 01 Very detailed
  - 02 Somewhat detailed
  - 03 Not very detailed
  - 04 Not addressed at all
- 

#[SHOW IF Q23 = 1]

[SP]

**Q37.**

How would you rate the service you receive from your financial professional in the following area?

[SPACE]

<i>Psychology of financial planning</i>

**RESPONSE OPTIONS:**

- 01 Very detailed
  - 02 Somewhat detailed
  - 03 Not very detailed
  - 04 Not addressed at all
-

#[SHOW IF Q23 = 1]

[SP]

**Q38.**

How would you rate the service you receive from your financial professional in the following area?

[SPACE]

<i>Retirement planning</i>

RESPONSE OPTIONS:

- 01 Very detailed
  - 02 Somewhat detailed
  - 03 Not very detailed
  - 04 Not addressed at all
- 

#[SHOW IF Q23 = 1]

[SP]

**Q39.**

How would you rate the service you receive from your financial professional in the following area?

[SPACE]

<i>Risk management and insurance planning</i>

RESPONSE OPTIONS:

- 01 Very detailed
  - 02 Somewhat detailed
  - 03 Not very detailed
  - 04 Not addressed at all
- 

#[SHOW IF Q23 = 1]

[SP]

**Q40.**

How would you rate the service you receive from your financial professional in the following area?

[SPACE]

<i>Tax planning</i>

RESPONSE OPTIONS:

- 01 Very detailed
  - 02 Somewhat detailed
  - 03 Not very detailed
  - 04 Not addressed at all
- 

#[SHOW IF Q23 = 1]

[SP]

**Q41.**

How responsible are <u>you</u> for implementing the following part of your financial plan?

[SPACE]

<i>Estate planning</i>

RESPONSE OPTIONS:

- 01 Not at all responsible
  - 02 Somewhat responsible
  - 03 Completely responsible
  - 04 Not included in financial plan
- 

#[SHOW IF Q23 = 1]

[SP]

**Q42.**

How responsible are <u>you</u> for implementing the following part of your financial plan?

[SPACE]

<i>Investment planning</i>

RESPONSE OPTIONS:

- 01 Not at all responsible
  - 02 Somewhat responsible
  - 03 Completely responsible
  - 04 Not included in financial plan
- 

#[SHOW IF Q23 = 1]

[SP]

**Q43.**

How responsible are <u>you</u> for implementing the following part of your financial plan?

[SPACE]

<i>Psychology of financial planning</i>

RESPONSE OPTIONS:

- 01 Not at all responsible
  - 02 Somewhat responsible
  - 03 Completely responsible
  - 04 Not included in financial plan
- 

#[SHOW IF Q23 = 1]

[SP]

**Q44.**

How responsible are <u>you</u> for implementing the following part of your financial plan?

[SPACE]

<i>Retirement planning</i>

RESPONSE OPTIONS:

- 01 Not at all responsible

- 02 Somewhat responsible
  - 03 Completely responsible
  - 04 Not included in financial plan
- 

#[SHOW IF Q23 = 1]

[SP]

**Q45.**

How responsible are <u>you</u> for implementing the following part of your financial plan?

[SPACE]

<i>Risk management and insurance planning</i>

**RESPONSE OPTIONS:**

- 01 Not at all responsible
  - 02 Somewhat responsible
  - 03 Completely responsible
  - 04 Not included in financial plan
- 

#[SHOW IF Q23 = 1]

[SP]

**Q46.**

How responsible are <u>you</u> for implementing the following part of your financial plan?

[SPACE]

<i>Tax planning</i>

**RESPONSE OPTIONS:**

- 01 Not at all responsible
  - 02 Somewhat responsible
  - 03 Completely responsible
  - 04 Not included in financial plan
- 

#[SHOW IF Q23 = 1]

[SP]

**Q48.**

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

<i>They make an effort to learn about my family and values.</i>

**RESPONSE OPTIONS:**

- 01 Not at all well
  - 02 Somewhat well
  - 03 Very well
-

#[SHOW IF Q23 = 1 AND (QMARRIED=1 OR QRELAT=1)]

[SP]

**Q49.**

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

*<i>They make an effort to learn about my partner's/spouse's relationship with money.</i>*

RESPONSE OPTIONS:

- 01 Not at all well
  - 02 Somewhat well
  - 03 Very well
- 

#[SHOW IF Q23 = 1]

[SP]

**Q50.**

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

*<i>I trust them.</i>*

RESPONSE OPTIONS:

- 01 Not at all well
  - 02 Somewhat well
  - 03 Very well
- 

#[SHOW IF Q23 = 1]

[SP]

**Q51.**

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

*<i>They lessen my financial anxiety.</i>*

RESPONSE OPTIONS:

- 01 Not at all well
  - 02 Somewhat well
  - 03 Very well
- 

#[SHOW IF Q23 = 1]

[SP]

**Q52.**

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

*<i>They motivate me to achieve my financial planning goals.</i>*

**RESPONSE OPTIONS:**

- 01 Not at all well
  - 02 Somewhat well
  - 03 Very well
- 

#[SHOW IF Q23 = 1]

[SP]

**Q53.**

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

*<i>I have referred other people to them.</i>*

**RESPONSE OPTIONS:**

- 01 Not at all well
  - 02 Somewhat well
  - 03 Very well
- 

#[SHOW IF Q23 = 1]

[SP]

**Q54.**

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

*<i>I am satisfied with the role that they play in my financial planning.</i>*

**RESPONSE OPTIONS:**

- 01 Not at all well
  - 02 Somewhat well
  - 03 Very well
- 

#[SHOW IF Q23 = 1]

[SP]

**QFINP\_CHANGED.**

In the last 12 months, have you changed financial professionals?

**RESPONSE OPTIONS:**

- 01 Yes, I have changed in the last 12 months

02 No, I have not changed in the last 12 months

---

#[SHOW IF Q23 = 1]

[SP]

**QFINP\_CONCHANGE.**

Are you considering a change in financial professionals?

**RESPONSE OPTIONS:**

- 01 Yes, I am considering a change
  - 02 No, I am not considering a change
- 

#[SHOW IF Q23 = 1]

[SP]

**QFINP\_NPS.**

How likely is that you would recommend your financial professional to a friend or colleague?

**RESPONSE OPTIONS:**

- 00 0 – Not at all likely
  - 01 1
  - 02 2
  - 03 3
  - 04 4
  - 05 5
  - 06 6
  - 07 7
  - 08 8
  - 09 9
  - 10 10 – Extremely likely
- 

**ABOUT YOU**

---

#[DISPLAY]

**DISP\_YOU.**

This final section asks about your background. This information helps us understand your responses to the other questions in the survey.

---

#[SP]

**Q55.**

Over the next year, do you expect the economy to perform better, worse, or about the same as now?

**RESPONSE OPTIONS:**

- 01 Better
  - 02 Worse
  - 03 About the same
- 

#[SP]

**Q56.**

Suppose you have \$100 in a savings account earning 2 percent interest a year. After five years, how much would you have?

**RESPONSE OPTIONS:**

- 01 More than \$102
  - 02 Exactly \$102
  - 03 Less than \$102
  - 77 Don't know
- 

#[SP]

**Q57.**

Imagine that the interest rate on your savings account is 1 percent a year and inflation is 2 percent a year. After one year, would the money in the account buy more than it does today, exactly the same or less than today?

**RESPONSE OPTIONS:**

- 01 More
  - 02 Same
  - 03 Less
  - 77 Don't know
- 

#[SP]

**Q58.**

If interest rates rise, what will typically happen to bond prices? Rise, fall, stay the same, or is there no relationship?

**RESPONSE OPTIONS:**

- 01 Rise
  - 02 Fall
  - 03 Stay the same
  - 04 No relationship
  - 77 Don't know
- 

#[SP]

**Q59.**

True or false: A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage but the total interest over the life of the loan will be less.

RESPONSE OPTIONS:

- 01 True
  - 02 False
  - 77 Don't Know
- 

#[SP]

Q60.

True or false: Buying a single company's stock usually provides a safer return than a stock mutual fund.

RESPONSE OPTIONS:

- 01 True
  - 02 False
  - 77 Don't know
- 

#[SP]

Q61.

Have you, or someone in your household, ever served in the U.S. Armed Forces, Reserves or National Guard?

RESPONSE OPTIONS:

- 01 Yes, in the past, but not now
  - 02 Yes, on active duty or reserves now
  - 03 No, never served in the U.S. Armed Forces
- 

#[SP]

Q62.

Would you say your health in general is excellent, good, fair, or poor?

RESPONSE OPTIONS:

- 01 Excellent
  - 02 Good
  - 03 Fair
  - 04 Poor
- 

#[SHOW IF QMARRIED=1 OR QRELAT=1]

[SP]

Q63.

Would you say your partner's/spouse's health in general is excellent, good, fair, or poor?

RESPONSE OPTIONS:

- 01 Excellent
  - 02 Good
  - 03 Fair
  - 04 Poor
- 

#[SP]

**Q64.**

Over the last 2 weeks, how often have you been bothered by the following problem?

[SPACE]

*Feeling nervous, anxious or on edge*

RESPONSE OPTIONS:

- 01 Not at all
  - 02 Several days
  - 03 More than half the days
  - 04 Nearly every day
- 

#[SP]

**Q65.**

Over the last 2 weeks, how often have you been bothered by the following problem?

[SPACE]

*Not being able to stop or control worrying*

RESPONSE OPTIONS:

- 01 Not at all
  - 02 Several days
  - 03 More than half the days
  - 04 Nearly every day
- 

#[SP]

**Q66.**

How would you rate your overall social health based on social interactions and relationships with friends, family, and community?

RESPONSE OPTIONS:

- 01 Excellent
  - 02 Good
  - 03 Fair
  - 04 Poor
-

#[SP]

**Q67.**

Is there someone in your immediate family who identifies as having a disability or has special care needs?

**RESPONSE OPTIONS:**

- 01 Yes
  - 02 No
- 

[DOUBLE SOFT PROMPT IF REFUSED]

[standard prompt language is: **We would really like your answer to this question.**]

#[SP]

**QCHILD.**

How many children or step-children do you have of any age?

**RESPONSE OPTIONS:**

- 01 0
  - 02 1
  - 03 2
  - 04 3
  - 05 4
  - 06 5 or more
- 

[DOUBLE SOFT PROMPT IF REFUSED]

[standard prompt language is: **We would really like your answer to this question.**]

#[SHOW IF QCHILD=2-6]

[SP]

**QDEPCHILD.**

For how many of your children are you their primary source of financial support?

**RESPONSE OPTIONS:**

- 01 0
  - 02 1
  - 03 2
  - 04 3
  - 05 4
  - 06 5 or more
- 

#[SP]

**QSATIS\_US.**

In general, are you satisfied or dissatisfied with the way things are going in the United States at this time?

**RESPONSE OPTIONS:**

- 01 Very satisfied
- 02 Somewhat satisfied
- 03 Somewhat dissatisfied
- 04 Very dissatisfied
- 05 No opinion

RE-COMPUTE QUAL=1 "COMPLETE"

SET CO\_DATE, CO\_TIME, CO\_TIMER VALUES HERE

CREATE MODE\_END

1=CATI

2=CAWI

SCRIPTING NOTES: PUT QFINAL1, QFINAL2, QFINAL3 in the same screen.

#[SP]

**QFINAL1.**

Thank you for your time today. To help us improve the experience of AmeriSpeak members like yourself, please give us feedback on this survey.

[RED TEXT – CAWI ONLY] If you do not have any feedback for us today, please click "Continue" through to the end of the survey so we can make sure your opinions are counted and for you to receive your AmeriPoints reward.

Please rate this survey overall from 1 to 7 where 1 is Poor and 7 is Excellent.

|      |   |   |   |   |   |           |
|------|---|---|---|---|---|-----------|
| Poor |   |   |   |   |   | Excellent |
| 1    | 2 | 3 | 4 | 5 | 6 | 7         |

#[SP – CAWI ONLY]

**QFINAL2.**

Did you experience any technical issues in completing this survey?

- 1. Yes – please tell us more in the next question
- 2. No

#[TEXTBOX – CATI version needs "No" option]

**QFINAL3.**

Do you have any general comments or feedback on this survey you would like to share? If you would like a response from us, please email [support@AmeriSpeak.org](mailto:support@AmeriSpeak.org) or call (888) 326-9424.

#[DISPLAY]

END.

[CATI version]

Those are all the questions we have. We will add [INCENTWCOMMA] AmeriPoints to your AmeriPoints balance for completing the survey. If you have any questions at all for us, you can email us at [support@AmeriSpeak.org](mailto:support@AmeriSpeak.org) or call us toll-free at **888-326-9424**. Let me repeat that again: email us at [support@AmeriSpeak.org](mailto:support@AmeriSpeak.org) or call us at **888-326-9424**. Thank you for participating in our new AmeriSpeak survey!

[CAWI version]

Those are all the questions we have. We will add [INCENTWCOMMA] AmeriPoints to your AmeriPoints balance for completing the survey. If you have any questions at all for us, you can email us at [support@AmeriSpeak.org](mailto:support@AmeriSpeak.org) or call us toll-free at **888-326-9424**. Thank you for participating in our new AmeriSpeak survey!

You can close your browser window now if you wish or click Continue below to be redirected to the AmeriSpeak member website.