Thank you for taking this survey. We are studying how consumers pay for goods and services. This survey asks questions about payment choices you make for purchases and bill paying. As always, your answers will be kept anonymous. Please keep the following in mind: CLICK on any underlined word to see its definition. Try to answer all questions the best you can, even if: You are unsure of your answer. You do not have or use the payment method.

IF CALULATED AGE = empty THEN

[Questions IN002 to birthyear are displayed as a table]

<table>
<thead>
<tr>
<th>IN002  BIRTH DATE HEADER</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is your birth date?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>birthmonth  BIRTH MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Month</td>
</tr>
<tr>
<td>1 January</td>
</tr>
<tr>
<td>2 February</td>
</tr>
<tr>
<td>3 March</td>
</tr>
<tr>
<td>4 April</td>
</tr>
<tr>
<td>5 May</td>
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<tr>
<td>6 June</td>
</tr>
<tr>
<td>7 July</td>
</tr>
<tr>
<td>8 August</td>
</tr>
<tr>
<td>9 September</td>
</tr>
<tr>
<td>10 October</td>
</tr>
<tr>
<td>11 November</td>
</tr>
<tr>
<td>12 December</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>birthday  BIRTH DAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day</td>
</tr>
<tr>
<td>1 01</td>
</tr>
<tr>
<td>2 02</td>
</tr>
<tr>
<td>3 03</td>
</tr>
<tr>
<td>4 04</td>
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<tr>
<td>5 05</td>
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<td>6 06</td>
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<td>7 07</td>
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<td>8 08</td>
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<td>9 09</td>
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<td>10 10</td>
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<td>11 11</td>
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<td>12 12</td>
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<td>13 13</td>
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<td>14 14</td>
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<td>19 19</td>
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<td>20 20</td>
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<td>21 21</td>
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<td>22 22</td>
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<tr>
<td>23 23</td>
</tr>
<tr>
<td>birthyear</td>
</tr>
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<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
IF INTERNET LOCATION = EMPTY THEN

<table>
<thead>
<tr>
<th>internetlocation</th>
<th>INTERNET LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>We would like to know how you are communicating with us. From what location are you currently connected to the Internet?</td>
<td></td>
</tr>
<tr>
<td>1 Home</td>
<td></td>
</tr>
<tr>
<td>2 Work</td>
<td></td>
</tr>
<tr>
<td>3 Internet cafe, library, etc.</td>
<td></td>
</tr>
<tr>
<td>4 Elsewhere</td>
<td></td>
</tr>
</tbody>
</table>
cellphone have cell phone
Do you have a cell phone?
1 Yes
2 No

IF have cell phone = No THEN

<table>
<thead>
<tr>
<th>evercell ever had cell phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you ever had a cell phone?</td>
</tr>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

ENDIF

IF have cell phone = Yes THEN

<table>
<thead>
<tr>
<th>smartphone smart phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>A smart phone is a mobile phone with features that enable it to easily access the web, send e-mails, and download apps. Examples of smart phones include the iPhone, Samsung Galaxy, Android, Blackberry, and Windows Mobile. Is your mobile phone a smart phone?</td>
</tr>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

ELSE

ENDIF

[Questions FR001_intro to FR001_e are displayed as a table]

**FR001_intro** HOUSEHOLD FINANCIAL ACTIVITY INTRO
First, help us to understand your role in the financial activity of your household. In your household, how much responsibility do you have for these tasks? Check one per row only.

**FR001_a** monthly bills
Paying monthly bills (rent or mortgage, utilities, cell phone, etc)
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

**FR001_b** shopping
Doing regular shopping for the household (groceries, household supplies, pharmacy, etc)
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

**FR001_d** saving and investments
Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow)
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

**FR001_e**  other household financial matters
Making decisions about other household financial matters (where to bank, what payment methods to
use, setting up online bill payments, filing taxes)
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

[The following questions are displayed as a table]

**AS001_Intro**  ASSESSMENT INTRO
Common Payment Methods Next we are going to ask you about several common methods for making
payments. Please review the definitions below before moving on.

[End of table display]

IF RANDOMLY ASK QUESTION 3 TO 11 = EMPTY THEN

ENDIF

LOOP FROM 1 TO 6 DO

[The following questions are displayed as a table]

**AS003_Intro**  COST OF EACH PAYMENT METHOD INTRO
[RANDOMLY SELECT QUESTIONTEXT 3 TO 11]

IF AS003 additional randomization first 3 categories = 1 THEN

**AS003_a**  RATING ON USING CASH
Cash
1 =least desirable
2
3
4
5 =most desirable

**AS003_b**  RATING ON USING CHECK
Check
1 =least desirable
2
3
4
5 =most desirable

**AS003_h**  RATING ON USING MONEY ORDER
Money order
1 =least desirable
2
3
4
RATING OF USING DEBIT CARD
Debit card
1 = least desirable
2
3
4
5 = most desirable

RATING ON USING CREDIT CARD
Credit card
1 = least desirable
2
3
4
5 = most desirable

RATING ON USING PREPAID CARD
Prepaid card
1 = least desirable
2
3
4
5 = most desirable

RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION
Bank account number
1 = least desirable
2
3
4
5 = most desirable

RATING ON USING ONLINE BANKING BILL PAY
Online banking bill pay
1 = least desirable
2
3
4
5 = most desirable

ELSEIF AS003 additional randomization first 3 categories = 2 THEN

RATING ON USING CASH
Cash
1 = least desirable
2
3
4
5 = most desirable

RATING ON USING CHECK
Check
1 = least desirable
2
| 3 |
| 4 |
| 5 =most desirable |

**AS003_h** RATING ON USING MONEY ORDER
Money order
1 =least desirable
2
3
4
5 =most desirable

**AS003_f** RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION
Bank account number
1 =least desirable
2
3
4
5 =most desirable

**AS003_g** RATING ON USING ONLINE BANKING BILL PAY
Online banking bill pay
1 =least desirable
2
3
4
5 =most desirable

**AS003_c** RATING OF USING DEBIT CARD
Debit card
1 =least desirable
2
3
4
5 =most desirable

**AS003_d** RATING ON USING CREDIT CARD
Credit card
1 =least desirable
2
3
4
5 =most desirable

**AS003_e** RATING ON USING PREPAID CARD
Prepaid card
1 =least desirable
2
3
4
5 =most desirable

ELSEIF AS003 additional randomization first 3 categories = 3 THEN

**AS003_c** RATING OF USING DEBIT CARD
Debit card
1 = least desirable
2
3
4
5 = most desirable

AS003_d  RATING ON USING CREDIT CARD
Credit card
1 = least desirable
2
3
4
5 = most desirable

AS003_e  RATING ON USING PREPAID CARD
Prepaid card
1 = least desirable
2
3
4
5 = most desirable

AS003_a  RATING ON USING CASH
Cash
1 = least desirable
2
3
4
5 = most desirable

AS003_b  RATING ON USING CHECK
Check
1 = least desirable
2
3
4
5 = most desirable

AS003_h  RATING ON USING MONEY ORDER
Money order
1 = least desirable
2
3
4
5 = most desirable

AS003_f  RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION
Bank account number
1 = least desirable
2
3
4
5 = most desirable

AS003_g  RATING ON USING ONLINE BANKING BILL PAY
Online banking bill pay
ELSEIF AS003 additional randomization first 3 categories = 4 THEN

**AS003_c** RATING OF USING DEBIT CARD
- Debit card
- 1 = least desirable
- 2
- 3
- 4
- 5 = most desirable

**AS003_d** RATING ON USING CREDIT CARD
- Credit card
- 1 = least desirable
- 2
- 3
- 4
- 5 = most desirable

**AS003_e** RATING ON USING PREPAID CARD
- Prepaid card
- 1 = least desirable
- 2
- 3
- 4
- 5 = most desirable

**AS003_f** RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION
- Bank account number
- 1 = least desirable
- 2
- 3
- 4
- 5 = most desirable

**AS003_g** RATING ON USING ONLINE BANKING BILL PAY
- Online banking bill pay
- 1 = least desirable
- 2
- 3
- 4
- 5 = most desirable

**AS003_a** RATING ON USING CASH
- Cash
- 1 = least desirable
- 2
- 3
- 4
- 5 = most desirable
RATING ON USING CHECK
Check
1 = least desirable
2
3
4
5 = most desirable

RATING ON USING MONEY ORDER
Money order
1 = least desirable
2
3
4
5 = most desirable

ELSEIF AS003 additional randomization first 3 categories = 5 THEN

RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION
Bank account number
1 = least desirable
2
3
4
5 = most desirable

RATING ON USING ONLINE BANKING BILL PAY
Online banking bill pay
1 = least desirable
2
3
4
5 = most desirable

RATING ON USING CASH
Cash
1 = least desirable
2
3
4
5 = most desirable

RATING ON USING CHECK
Check
1 = least desirable
2
3
4
5 = most desirable

RATING ON USING MONEY ORDER
Money order
1 = least desirable
2
3
4
AS003_c RATING OF USING DEBIT CARD
Debit card
1 = least desirable
2
3
4
5 = most desirable

AS003_d RATING ON USING CREDIT CARD
Credit card
1 = least desirable
2
3
4
5 = most desirable

AS003_e RATING ON USING PREPAID CARD
Prepaid card
1 = least desirable
2
3
4
5 = most desirable

ELSEIF AS003 additional randomization first 3 categories = 6 THEN

AS003_f RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION
Bank account number
1 = least desirable
2
3
4
5 = most desirable

AS003_g RATING ON USING ONLINE BANKING BILL PAY
Online banking bill pay
1 = least desirable
2
3
4
5 = most desirable

AS003_c RATING OF USING DEBIT CARD
Debit card
1 = least desirable
2
3
4
5 = most desirable

AS003_d RATING ON USING CREDIT CARD
Credit card
1 = least desirable
2
<table>
<thead>
<tr>
<th>RATING ON USING PREPAID CARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prepaid card</td>
</tr>
<tr>
<td>1 =least desirable</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5 =most desirable</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RATING ON USING CASH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
</tr>
<tr>
<td>1 =least desirable</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5 =most desirable</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RATING ON USING CHECK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check</td>
</tr>
<tr>
<td>1 =least desirable</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5 =most desirable</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RATING ON USING MONEY ORDER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money order</td>
</tr>
<tr>
<td>1 =least desirable</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5 =most desirable</td>
</tr>
</tbody>
</table>

[End of table display]

The following questions are displayed as a table

**AS005 Intro**  security of debit cards intro
Debit card payments sometimes require you to Enter a Personal Identification Number (PIN) Give your signature Give neither PIN nor signature, typically for small dollar values Enter your card number online How would you rate the security of each type of debit card transaction?

<table>
<thead>
<tr>
<th>PIN debit card</th>
</tr>
</thead>
<tbody>
<tr>
<td>PIN debit card</td>
</tr>
<tr>
<td>1 1 Very risky</td>
</tr>
<tr>
<td>2 2 Risky</td>
</tr>
<tr>
<td>3 3 Neither risky nor secure</td>
</tr>
<tr>
<td>4 4 Secure</td>
</tr>
<tr>
<td>5 5 Very secure</td>
</tr>
</tbody>
</table>
AS005_b  Signature debit card
Signature debit card
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

AS005_c  No PIN and no signature debit card
No PIN and no signature debit card
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

AS005_d  Using a debit card online
Using a debit card online
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

[End of table display]
[Questions PA001_Intro to PA001_b are displayed as a table]

**PA001_Intro**  HOW MANY BANK ACCOUNTS INTRO
Now we're going to ask you about your checking and savings accounts. When answering the questions, please keep the following in mind: If you are married or living with a partner, please report all accounts belonging to you and all accounts held jointly with your spouse or partner. Do not include accounts held... ...only by your spouse or partner ...for business purposes only ...at non-bank online payment services such as PayPal Enter "0" if you have no accounts of the indicated type. How many accounts do you have at banks, credit unions, brokerages, or investment firms?

**PA001_a**  HOW MANY BANK ACCOUNTS CHECKING
Number of checking accounts:
Range: 0..100

**PA001_b**  HOW MANY BANK ACCOUNTS SAVINGS
Number of savings accounts:
Range: 0..100

IF CHECK ADOPTER = THEN
  
  IF PA002 answer category order = EMPTY THEN
  
  ENDIF
  
  [Questions PA002 to PA002_other are displayed as a table]

**PA002**  WHY NO CHECKING ACCOUNT
Please choose the most important reason why you don't have a checking account.
1 [fills for PA002]
2 [fills for PA002]
3 [fills for PA002]
4 [fills for PA002]
<table>
<thead>
<tr>
<th>PA002_other</th>
<th>WHY NO CHECKING OTHER TXT</th>
</tr>
</thead>
<tbody>
<tr>
<td>String</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PA003</th>
<th>EVER HAD CHECKING ACCOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you ever had a checking account?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
<tr>
<td>ELSE</td>
<td></td>
</tr>
<tr>
<td>ENDIF</td>
<td></td>
</tr>
</tbody>
</table>

IF SAVINGS ADOPTER = THEN

<table>
<thead>
<tr>
<th>NEWSAV</th>
<th>EVER HAD SAVINGS ACCOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you ever had a savings account?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
<tr>
<td>ELSE</td>
<td></td>
</tr>
<tr>
<td>ENDIF</td>
<td></td>
</tr>
</tbody>
</table>

IF BA ADOPTER = THEN

IF ( HAD EVER CHECKING ACCOUNT = 1 or HAD EVER SAVINGS ACCOUNT = 1) THEN

<table>
<thead>
<tr>
<th>PA010</th>
<th>EVER HAD DEBIT CARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>[fill for PA010] Have you ever had a debit card?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PA009</th>
<th>EVER HAD ATM CARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>[fill for PA009] Have you ever had an ATM card?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NEWSB</th>
<th>EVER SET UP ACCESS TO TELEPHONE BANKING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you ever set up access to telephone banking?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NEWSO</th>
<th>EVER SET UP ACCESS TO ONLINE BANKING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online banking is a method of accessing a bank account via the website of a bank, to perform such actions as viewing account balances, making transfers between accounts, or paying bills electronically. To set up access to your bank’s online banking website, you usually have to set up a username, password, site key or PIN. Have you ever set up access to online banking?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
<tr>
<td>IF EVER SET UP ACCESS TO ONLINE BANKING = Yes THEN</td>
<td></td>
</tr>
</tbody>
</table>

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
</table>


NEWOBBP  EVER set up ONLINE BANKING BILL PAYMENT

Online banking bill payment is an electronic payment made directly from your bank account to a merchant via your bank's online banking website. To initiate the payment, you provide your bank’s website with a merchant's information and authorize the bank to make a deduction from your account. To set up access to online banking bill payment, you must sign up on your bank’s online banking website. Have you ever set up access to online banking bill payment?

1 Yes
2 No

ELSE
ENDIF
ELSE
ENDIF
ELSE

IF SAVINGS ADOPTER = 1 THEN

PA007a INTEREST RATE ON PRIMARY SAVINGS ACCOUNT

What interest rate do you earn on the balance in your primary savings account? Include money market accounts if that is your primary savings account. Please choose “0%” if you do not earn interest.

1 0%
2 0.01 - 0.05%
3 0.06 - 0.10%
4 0.11 - 0.15%
5 0.16 - 0.20%
6 0.21 - 0.25%
7 0.26 - 0.50%
8 0.51 - 0.75%
9 0.76 - 1.00%
10 1.01 - 1.50%
11 1.51 - 2.00%
12 2.01 - 2.50%
13 2.51 - 3.00%
14 More than 3%
15 Don't know

ELSE
ENDIF

IF CHECK ADOPTER = 1 THEN

[The following questions are displayed as a table]

PA006 WHAT KIND OF financial institution IS PRIMARY CHECKING

At what type of financial institution is your primary checking account? Your primary account is the account you use most often, not the account with the most money in it.

1 Commercial bank
2 Savings and loan
3 Credit union
4 Brokerage
5 Internet bank
PA004 PRIMARY CHECKING ACCOUNT EARN INTEREST
What interest rate do you earn on the balance in your primary checking account? Include money market accounts if that is your primary checking account. Please choose "0%" if you do not earn interest.

1 0%
2 0.01 - 0.05%
3 0.06 - 0.10%
4 0.11 - 0.15%
5 0.16 - 0.20%
6 0.21 - 0.25%
7 0.26 - 0.50%
8 0.51 - 0.75%
9 0.76 - 1.00%
10 1.01 - 1.50%
11 1.51 - 2.00%
12 2.01 - 2.50%
13 2.51 - 3.00%
14 More than 3.00%
15 Don't know

PA006_other WHAT KIND OF BANK IS PRIMARY CHECKING OTHER

String

[End of table display]

[The following questions are displayed as a table]

PA031 blank unused checks
Do you currently have any blank, unused checks?
1 Yes
2 No

PA035 written a paper check
Have you written a paper check to make a payment in the past 12 months?
1 Yes
2 No

[End of table display]

PA005 overdraft protection
Overdraft protection is a service that your bank provides to deposit extra money into your checking account when you make a transaction that exceeds your account balance. It may help you reduce or avoid fees for insufficient funds by transferring money to your checking account from:
A savings account A credit card A loan or overdraft insurance Does your checking account have overdraft protection?
1 Yes
2 No
3 I don't know

ELSE

ENDIF

[Questions PA008_Intro to PA008_a are displayed as a table]

PA008_Intro HOW MANY DEBIT ATM CARDS INTRO
An ATM card is a card that allows you to deposit or withdraw cash from an automated teller machine
(ATM), but cannot be used for purchases or payments. A debit card allows you to make purchases or payments in addition to allowing access to your bank accounts through an ATM. If you are married or living with a partner, please report all cards belonging to you and all cards held jointly with your spouse or partner. Do not include cards held... ...only by your spouse or partner...for business purposes only Enter '0' if you have no cards of the indicated type.

How many ATM cards and/or debit cards do you have?

**PA008_b HOW MANY ATM CARDS**
Number of ATM cards:
Range: 0..100

**PA008_a HOW MANY DEBIT CARDS**
Number of debit cards:
Range: 0..100

IF HOW MANY DEBIT CARDS > 0 THEN

ELSE

**PA010 EVER HAD DEBIT CARD**
[fill for PA010] Have you ever had a debit card?
1 Yes
2 No

ENDIF

IF HOW MANY ATM CARDS > 0 THEN

ELSE

**PA009 EVER HAD ATM CARD**
[fill for PA009] Have you ever had an ATM card?
1 Yes
2 No

ENDIF

IF HOW MANY DEBIT CARDS > 0 THEN

**PA011 DEBIT CARDS GIVE REWARDS**
Some debit cards give rewards for using the card for purchases or payments. Examples of rewards include frequent flier miles, cash back, or points that can be spent on merchandise. Do any of your debit cards give rewards?
1 Yes
2 No
3 I don't know

IF PA034 answer category order = EMPTY THEN

ENDIF

**PA034 prefer pin or signature**
If you are given a choice while completing a debit card purchase, do you prefer to enter your PIN or give your signature?
1 [fills for PA034]
2 [fills for PA034]
Either one is fine / I'm indifferent
Neither one / I don't like PIN or signature

ELSE

ENDIF

[The following questions are displayed as a table]

**PA012** intro TELEPHONE and ONLINE BANKING INTRO
Now we'd like to know more about how you access your bank account(s). Have you set up any of the following methods of accessing your current bank accounts?

**PA012** SET UP TELEPHONE BANKING
Telephone banking You can talk with a teller or use your phone keypad or voice commands
1 Yes
2 No

**PA013** SET UP ONLINE BANKING
Online banking You have set up a username and password so you can conduct transactions at your bank's website
1 Yes
2 No

[End of table display]

IF TELEPHONE BANKING ADOPTER = THEN

**NEWTB** EVER SET UP ACCESS TO TELEPHONE BANKING
Have you ever set up access to telephone banking?
1 Yes
2 No

ELSE

ENDIF

IF SET UP ONLINE BANKING = Yes THEN

**PA014** SET UP ONLINE BANKING BILL PAYMENT
Online banking bill payment is an electronic payment made directly from your bank account to a merchant, company, government, or private individual via your bank’s online banking website. To set up access to online banking bill payment, you must sign up on your bank’s online banking website and enter the name, address, account number, and other information of the payee. Have you set up access to the online banking bill payment function of your bank's online banking website?
1 Yes
2 No

IF SET UP ONLINE BANKING BILL PAYMENT = Yes THEN

ELSE

**NEWOBBP** EVER set up ONLINE BANKING BILL PAYMENT
Online banking bill payment is an electronic payment made directly from your bank account to a merchant via your bank's online banking website. To initiate the payment, you provide your bank’s website with a merchant's information and authorize the bank to make a deduction from your account. To set up access to online banking bill payment, you must sign up on
your bank’s online banking website. Have you ever set up access to online banking bill payment?
1 Yes
2 No
ENDIF

ELSE

NEWOB EVER SET UP ACCESS TO ONLINE BANKING
Online banking is a method of accessing a bank account via the website of a bank, to perform such actions as viewing account balances, making transfers between accounts, or paying bills electronically. To set up access to your bank's online banking website, you usually have to set up a username, password, site key or PIN. Have you ever set up access to online banking?
1 Yes
2 No

IF EVER SET UP ACCESS TO ONLINE BANKING = Yes THEN

NEWOBPP EVER set up ONLINE BANKING BILL PAYMENT
Online banking bill payment is an electronic payment made directly from your bank account to a merchant via your bank's online banking website. To initiate the payment, you provide your bank’s website with a merchant's information and authorize the bank to make a deduction from your account. To set up access to online banking bill payment, you must sign up on your bank’s online banking website. Have you ever set up access to online banking bill payment?
1 Yes
2 No

ELSE

ENDIF

ENDIF

[The following questions are displayed as a table]

PA055_intro use any of the following financial services
Some people use non-bank financial services, even though they have a checking or savings account at a bank, savings and loan, or credit union. In the past 12 months, did you use any of the following financial services?

PA055_a use any of the following financial services non-bank
Services provided by a non-bank (such as the Post Office): Money order or cashier's check
Check cashing Remittance Payday loan
1 Yes
2 No

PA055_b use any of the following financial services other
Other financial services: Selling an item at a pawn shop Rent-to-own services Tax refund anticipation loan
1 Yes
2 No

[End of table display]
ELSE

ENDIF
In the past 12 months, have you used cash to make a payment, even once?
1 Yes
2 No

[Questions PA015_Intro to PA015_b are displayed as a table]

PA015_Intro  HOW MUCH CASH INTRO
About how much cash do you have... Please round to the nearest dollar Do not include cash owned by other members of your household As always, your answers will be kept anonymous.

PA015_a  HOW MUCH MONEY DAY TO DAY TRANSACTIONS
... in your wallet, purse, and/or pocket.
Range: 0..1000000

PA015_b  HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES
... stored elsewhere for safe keeping in your home, car, office, etc.
Range: 0..1000000

IF HOW MUCH MONEY DAY TO DAY TRANSACTIONS > 1000 THEN
| checkPA015_a  PA015_a > $1000
| You told us that you have [{HOW MUCH MONEY DAY TO DAY TRANSACTIONS}] in your wallet, purse and/or pocket. Please choose 'Back' if you would like to change your response. Otherwise choose 'Next' to continue.
| ENDIF

IF HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES > 1000 THEN
| checkPA015_b  PA015_b > $1000
| You told us that you have [{HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES}] in your home, car or office. Please choose 'Back' if you would like to change your response. Otherwise choose 'Next' to continue.
| ENDIF

[Questions PA016 to PA016_other are displayed as a table]

PA016  where get cash most often
When you get cash, where do you get it most often?
1 [fills for PA016]
2 [fills for PA016]
3 [fills for PA016]
4 [fills for PA016]
5 [fills for PA016]
6 [fills for PA016]
7 Other $Answer2$

PA016_other  other
String

PA017_a  WHAT AMOUNT MOST OFTEN WHEN GET CASH 1
When you get cash from [fill for PA017], what amount do you get most often? Please round to the nearest dollar If you never get cash, please enter 0.
Range: 0..1000000

IF WHAT AMOUNT MOST OFTEN WHEN GET CASH 1 > 900 THEN
PA017_a_check  check for large amount
|  Your answer seems large. Please go back and double check your response, or click Next if correct.
|  ENDIF

[Questions PA018_intro1 to PA018_c1 are displayed as a table]

PA018_intro1  HOW OFTEN GET CASH intro 1
In a typical period (week, month, or year), how often do you get cash from [fill for PA017]? Please fill in one box only. Choose the box that best describes your cash activity. Enter the number of times you get cash. DO NOT ENTER DOLLAR AMOUNTS. If you get cash less than once per month, please answer on an annual basis. If never, please enter 0 in any box.

PA018_a1  HOW OFTEN GET CASH TIMES PER WEEK rank 1
Integer

PA018_b1  HOW OFTEN GET CASH TIMES PER MONTH rank 1
Integer

PA018_c1  HOW OFTEN GET CASH TIMES PER YEAR rank 1
Integer

IF (( HOW OFTEN GET CASH TIMES PER WEEK rank 1 <> empty and ( HOW OFTEN GET CASH TIMES PER MONTH rank 1 <> empty or HOW OFTEN GET CASH TIMES PER YEAR rank 1 <> empty)) or ( HOW OFTEN GET CASH TIMES PER MONTH rank 1 <> empty and HOW OFTEN GET CASH TIMES PER YEAR rank 1 <> empty)) THEN

|  checkMoreThanOne  MORE THAN ONE ANSWER GIVEN
|  You gave more than one answer in a single row. Please go back and change your answer.
|  ENDIF

IF HOW OFTEN GET CASH TIMES PER WEEK rank 1 > 50 THEN

|  checkWeeklyFreq_cash  DISPLAY IF WEEKLY FREQUENCY > 50
|  Your weekly estimate suggests you get cash 200 or more times per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|  ENDIF

IF HOW OFTEN GET CASH TIMES PER MONTH rank 2 > 30 THEN

|  checkMonthlyFreq  DISPLAY IF MONTLY FREQUENCY >30
|  Your monthly estimate suggests you get cash at least every day. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|  ENDIF

IF HOW OFTEN GET CASH TIMES PER YEAR rank 2 > 12 THEN

|  checkYearlyFreq  DISPLAY IF YEARLY FREQUENCY >12
|  Your yearly estimate suggests you get cash at least every month. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|  ENDIF

ENDIF
**PA017_b** WHAT AMOUNT MOST OFTEN WHEN GET CASH all other sources

When you get cash from all other sources besides [fill for PA017], what amount do you get most often? Please round to the nearest dollar If you never get cash, please enter 0.

Range: 0..1000000

IF WHAT AMOUNT MOST OFTEN WHEN GET CASH all other sources > 900 THEN

| **PA017_b_check** other sources large amount of cash check |
| Your answer seems large. Please go back and double check your response, or click Next if correct. |

ENDIF

IF WHAT AMOUNT MOST OFTEN WHEN GET CASH all other sources > 0 THEN

[Questions PA018_intro2 to PA018_c2 are displayed as a table]

**PA018_intro2** HOW OFTEN GET CASH intro all other sources

In a typical period (week, month, or year), how often do you get cash from all other sources besides [fill for PA017]? Please fill in one box only. Choose the box that best describes your cash activity. Enter the number of times you get cash. DO NOT ENTER DOLLAR AMOUNTS. If you get cash less than once per month, please answer on an annual basis If never, please enter 0 in any box.

**PA018_a2** HOW OFTEN GET CASH TIMES PER WEEK rank 2  
Integer

**PA018_b2** HOW OFTEN GET CASH TIMES PER MONTH rank 2  
Integer

**PA018_c2** HOW OFTEN GET CASH TIMES PER YEAR rank 2  
Integer

IF (( HOW OFTEN GET CASH TIMES PER WEEK rank 2 <> empty and ( HOW OFTEN GET CASH TIMES PER MONTH rank 2 <> empty or HOW OFTEN GET CASH TIMES PER YEAR rank 2 <> empty)) or ( HOW OFTEN GET CASH TIMES PER MONTH rank 2 <> empty and HOW OFTEN GET CASH TIMES PER YEAR rank 2 <> empty)) THEN

| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN |
| You gave more than one answer in a single row. Please go back and change your answer. |

ENDIF

IF HOW OFTEN GET CASH TIMES PER WEEK rank 2 > 50 THEN

| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50 |
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue. |

ENDIF

ENDIF

[The following questions are displayed as a table]

**PA120_intro** virtual currency intro
Virtual or digital currencies exist online and are different from U.S. dollars ($), the euro (€), or other official foreign currencies.

**PA120_a** heard of bitcoin
Have you heard of Bitcoin?
1 Yes
2 No

**PA120_b** heard of other virtual currency
Have you heard of any other virtual currency?
1 Yes, please specify $Answer4$
2 No

**PA120_b_other** other virtual currency
String

[End of table display]
IF heard of bitcoin = Yes or heard of other virtual currency = Yes, please specify $Answer4$ THEN
[The following questions are displayed as a table]

| **PA121_intro** have or own virtual currencies intro |
| Do you have or own any of these virtual currencies? |
| IF heard of bitcoin = Yes THEN |
| **PA121_a** have or own virtual currencies bitcoin |
| Bitcoin |
| 1 Yes |
| 2 No |
| ENDIF |
| IF heard of other virtual currency = Yes, please specify $Answer4$ THEN |
| **PA121_b** have or own virtual currencies other virtual currencies |
| Other virtual currencies |
| 1 Yes |
| 2 No |
| ENDIF |

[End of table display]
IF have or own virtual currencies bitcoin = No or have or own virtual currencies other virtual currencies = No THEN
[The following questions are displayed as a table]

| **PA122_intro** ever had or owned virtual currencies intro |
| Have you ever had or owned any of these virtual currencies? |
| IF have or own virtual currencies bitcoin = No THEN |
| **PA122_a** ever had or owned virtual currencies bitcoin |
| Bitcoin |
| 1 Yes |
| 2 No |
IF have or own virtual currencies other virtual currencies = No THEN

PA122_b ever had or owned virtual currencies other virtual currencies
Other virtual currencies
1 Yes
2 No
END IF

[End of table display]
END IF

IF have or own virtual currencies bitcoin = Yes or have or own virtual currencies other virtual currencies = Yes or ever had or owned virtual currencies bitcoin = Yes or ever had or owned virtual currencies other virtual currencies = Yes THEN

IF have or own virtual currencies bitcoin = Yes or have or own virtual currencies other virtual currencies = Yes or ever had or owned virtual currencies bitcoin = Yes or ever had or owned virtual currencies other virtual currencies = Yes THEN

[The following questions are displayed as a table]

PA123_intro how much virtual currency intro
How much virtual currency do you have or own? Do not round to the nearest coin. Use decimal places if necessary.

IF have or own virtual currencies bitcoin = Yes THEN

PA123_a_coins how much virtual currency bitcoin coins
Bitcoin
Real

PA123_a_value how much virtual currency bitcoin value
Bitcoin
Real

END IF

IF have or own virtual currencies other virtual currencies = Yes THEN

PA123_b_coins how much virtual currency other virtual currencies coins
Other virtual currencies
Real

PA123_b_value how much virtual currency other virtual currencies value
Other virtual currencies
Real

END IF

[End of table display]
END IF

[The following questions are displayed as a table]
In the past 12 months, have you used virtual currency to make a payment or transaction?

IF have or own virtual currencies bitcoin = Yes THEN

PA124_a past 12 months used virtual currency bitcoin
Bitcoin
1 Yes
2 No
ENDIF

IF have or own virtual currencies other virtual currencies = Yes THEN

PA124_b past 12 months used virtual currency other virtual currencies
Other virtual currencies
1 Yes
2 No
ENDIF

[End of table display]

PA053 have any credit cards
Credit cards allow you to carry a balance from month to month. Charge cards must be paid in full at the end of each billing cycle. If you are married or living with a partner, please report all cards belonging to you and all cards held jointly with your spouse or partner. Do not include cards held... ...only by your spouse or partner ...for business purposes only
Do you have any credit cards or charge cards?
1 Yes
2 No

IF have any credit cards = Yes THEN

ELSE

PA020 EVER HAD CREDIT CARD or charge card
Have you ever had a credit card or charge card?
1 Yes
2 No
ENDIF

[The following questions are displayed as a table]

PA019_Intro HOW MANY CREDIT CARDS and charge cards INTRO
We know we just asked you about credit cards and charge cards, but we’d like to ask the question in a different way. Please pardon the repetition. Do you have any of the following types of credit cards or charge cards?

PA019_a Visa credit cards
Visa credit cards
1 Yes
2 No

PA019_f MasterCard credit cards
MasterCard credit cards
1 Yes
2 No

PA019_g Discover credit cards
Discover credit cards
1 Yes
2 No

PA019_b Company or store branded credit cards (these cards can only be used at the merchant labeled on the card)
Company or store branded credit cards These cards can only be used at the merchant labeled on the card, and do not have logos from Visa, MasterCard, Discover or American Express)
1 Yes
2 No

PA019_e American Express charge cards (these are green, gold or platinum colored)
American Express charge cards These cards must be paid off at the end of each billing period
1 Yes
2 No

PA019_d American Express credit cards (these are not green, gold or platinum colored)
American Express credit cards These cards can carry a balance from one billing period to the next
1 Yes
2 No

PA019_e Diners Club or other charge cards
Diners Club or other charge cards
1 Yes
2 No

[End of table display]
IF Visa credit cards = Yes or Company or store branded credit cards (these cards can only be used at the merchant labeled on the card) = Yes or American Express charge cards (these are green, gold or platinum colored) = Yes or American Express credit cards (these are not green, gold or platinum colored) = Yes or Diners Club or other charge cards = Yes or MasterCard credit cards = Yes or Discover credit cards = Yes THEN
| ENDIF

IF CREDIT CARD ADOPTER = 1 THEN
| [Questions PA054_intro to dummytableend are displayed as a table]

PA054_intro credit cards intro
Some credit cards give rewards for using the card for purchases or payments. Examples of rewards include frequent flier miles, cash back, or points that can be spent on merchandise. Please tell us how many credit cards you have of each type. If none, please enter 0.

IF Visa credit cards = Yes THEN

PA054_a1 Visa credit cards
| Visa credit cards
| Range: 0..100

PA054_a2 Visa credit cards
| Visa credit cards
IF MasterCard credit cards = Yes THEN

PA054_f1  MasterCard credit cards
MasterCard credit cards
Range: 0..100

PA054_f2  MasterCard credit cards
MasterCard credit cards
Range: 0..100

ENDIF

IF Discover credit cards = Yes THEN

PA054_g1  Discover credit cards
Discover credit cards
Range: 0..100

PA054_g2  Discover credit cards
Discover credit cards
Range: 0..100

ENDIF

IF Company or store branded credit cards (these cards can only be used at the merchant labeled on the card) = Yes THEN

PA054_b1  Company or store branded credit cards with rewards
Company or store branded credit cards
Range: 0..100

PA054_b2  Company or store branded credit cards without rewards
Company or store branded credit cards
Range: 0..100

ENDIF

IF American Express charge cards (these are green, gold or platinum colored) = Yes THEN

PA054_c1  American Express charge cards with rewards
American Express charge cards
Range: 0..100

PA054_c2  American Express charge cards without rewards
American Express charge cards
Range: 0..100

ENDIF

IF American Express credit cards (these are not green, gold or platinum colored) = Yes THEN

PA054_d1  American Express credit cards with rewards
American Express credit cards
Range: 0..100

PA054_d2 American Express credit cards without rewards
American Express credit cards
Range: 0..100

ENDIF

IF Diners Club or other charge cards = Yes THEN

PA054_e1 Diners Club or other charge cards with rewards
Diners Club or other charge cards
Range: 0..100

PA054_e2 Diners Club or other charge cards without rewards
Diners Club or other charge cards
Range: 0..100

ENDIF

ELSE

ENDIF

[The following questions are displayed as a table]

PA198_intro intro
Please tell us how many of each type of prepaid card you have. If you do not have any of a type
of card, please enter 0 in the box. Please include electronic "cards" that work with a mobile phone
app or to make payments on the internet.

PA198_a Gift card from a store, merchant, or website
Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, ITunes)
Range: 0..100

PA198_c Public transportation card (subway, bus, train or ferry)
Public transportation card (subway, bus, train or ferry)
Range: 0..100

PA198_e Phone card
Phone card
Range: 0..100

PA198_e Direct Express
Direct Express
Range: 0..100

PA198_f EBT, WIC, SNAP, or TANF
EBT, WIC, SNAP, or TANF
Range: 0..100

PA198_m Other federal, state, or local government benefit card
Other federal, state, or local government benefit card
Range: 0..100
Payroll card (for wages or salary)
Range: 0..100

Employee incentive card (for bonus pay, awards, or recognition from your employer)
Range: 0..100

Benefit card (FSA, HRA, HSA, health care, day care)
Range: 0..100

Remittance card (for sending money overseas)
Range: 0..100

Rebate card from store, merchant, or website
Range: 0..100

Location specific card (for spending in shopping malls or university campus)
Range: 0..100

Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express
Include only cards not reported above.
Range: 0..100

[End of table display]

IF Gift card from a store, merchant, or website = empty OR Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express Include only cards not reported above. = empty OR Public transportation card (subway, bus, train or ferry) = empty OR Phone card = empty OR Direct Express = empty OR EBT, WIC, SNAP, or TANF = empty OR Payroll card (for wages or salary) = empty OR Employee incentive card (for bonus pay, awards, or recognition from your employer) = empty OR Benefit card (FSA, HRA, HSA, health care, day care) = empty OR Remittance card (for sending money overseas) = empty OR Rebate card from store, merchant, or website = empty OR Location specific card (for spending in shopping malls or university campus) = empty OR Other federal, state, or local government benefit card = empty THEN

LOOP FROM 1 TO 13 DO

ENDDO

[The following questions are displayed as a table]

You told us you have the following number of prepaid cards:
Is this correct?
1 Yes
2 No

[End of table display]
IF ( confirmation if number of prepaid cards = No ) THEN

[The following questions are displayed as a table]

<table>
<thead>
<tr>
<th>PA198_intro intro</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please tell us how many of each type of prepaid card you have. If you do not have any of a type of card, please enter 0 in the box. Please include electronic &quot;cards&quot; that work with a mobile phone app or to make payments on the internet.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PA198_a Gift card from a store, merchant, or website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, ITunes)</td>
</tr>
<tr>
<td>Range: 0..100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PA198_c Public transportation card (subway, bus, train or ferry)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public transportation card (subway, bus, train or ferry)</td>
</tr>
<tr>
<td>Range: 0..100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PA198_d Phone card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone card</td>
</tr>
<tr>
<td>Range: 0..100</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>PA198_e Direct Express</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Express</td>
</tr>
<tr>
<td>Range: 0..100</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>PA198_f EBT, WIC, SNAP, or TANF</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
<tr>
<td>Range: 0..100</td>
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</tbody>
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<table>
<thead>
<tr>
<th>PA198_m Other federal, state, or local government benefit card</th>
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</thead>
<tbody>
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<tr>
<td>Range: 0..100</td>
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<table>
<thead>
<tr>
<th>PA198_g Payroll card (for wages or salary)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payroll card (for wages or salary)</td>
</tr>
<tr>
<td>Range: 0..100</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>PA198_h Employee incentive card (for bonus pay, awards, or recognition from your employer)</th>
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</thead>
<tbody>
<tr>
<td>Employee incentive card (for bonus pay, awards, or recognition from your employer)</td>
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<tr>
<td>Range: 0..100</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>PA198_i Benefit card (FSA, HRA, HSA, health care, day care)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit card (FSA, HRA, HSA, health care, day care)</td>
</tr>
<tr>
<td>Range: 0..100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PA198_j Remittance card (for sending money overseas)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Remittance card (for sending money overseas)</td>
</tr>
<tr>
<td>Range: 0..100</td>
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<table>
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<tr>
<th>PA198_k Rebate card from store, merchant, or website</th>
</tr>
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<tbody>
<tr>
<td>Rebate card from store, merchant, or website</td>
</tr>
<tr>
<td>Range: 0..100</td>
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</table>

<table>
<thead>
<tr>
<th>PA198_l Location specific card (for spending in shopping malls or university campus)</th>
</tr>
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</tbody>
</table>
PA198_b Other general purpose prepaid card that has a logo
Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express Include only cards not reported above.
Range: 0..100

[End of table display]
ENDIF

ENDIF

IF PRE PAID CARD ADOPTER = THEN

| PA103 ever had a prepaid card
| Have you ever had a prepaid card?
| 1 Yes
| 2 No
ELSE
ENDIF

PA024 SET UP AUTOMATICBILLPAYMENT
An automatic bill payment is a payment set up to occur on a regularly scheduled basis, typically monthly. Once set up, they do not require any additional effort on the consumer's part. They can be processed via: Deductions from a bank account Debit card transactions Credit card charges Direct payments from your income Do you have any automatic bill payments set up to occur this month?
1 Yes
2 No

IF SET UP AUTOMATICBILLPAYMENT = Yes THEN
ELSE

| PA025 EVER HAD AUTOMATICBILLPAYMENT
| Have you ever had automatic bill payment in the past?
| 1 Yes
| 2 No
| IF EVER HAD AUTOMATICBILLPAYMENT = Yes THEN
| ENDIF
| ENDIF

[The following questions are displayed as a table]

PA040_intro used payment methods in past 12 months
Certain types of payment methods are purchased ahead of time. Consider the following: In the past 12 months, have you used any of the following payment methods, even once?

PA040_a used money order in past 12 months
Money order A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.
1 Yes
2 No
PA040_b used travelers check in past 12 months
Travelers check A piece of paper that is similar to a check but works like cash and is protected against loss or theft. Traveler's checks are purchased in advance and issued for a specific amount of money.
1 Yes
2 No

PA040_c used cashier's check in past 12 months
Cashier's check A type of check written by a bank and made payable to a third party payee. The bank customer purchases the check for full face value plus a small fee for the check service.
1 Yes
2 No

IF BA ADOPTER = 1 or HAD EVER BANK ACCOUNT = 1 THEN
| PA040_d used certified check in past 12 months
| Certified check A type of check where the bank guarantees the payee that there is enough cash available in the payer's account.
| 1 Yes
| 2 No
| ENDIF

[End of table display]
IF used money order in past 12 months = Yes THEN
| ELSE
| PA041 ever used a money order
| Have you ever used a money order, even once?
| 1 Yes
| 2 No
| ENDIF

[The following questions are displayed as a table]

PA001_d intro
Now we're going to ask you about newer online companies such as PayPal that are not banks but allow people to make payments. A non-bank online payment account is a payment service provided by a company that is not a bank. These services allow a consumer to send and receive money online, and pay for purchases or bills. Do you have an account at any of the following non-bank online payment services?

PA001_d1 PayPal
PayPal
1 Yes
2 No

PA001_d2 Google Wallet
Google Wallet
1 Yes
2 No

PA001_d3 Amazon Payments
Amazon Payments
1 Yes
PU001_Intro  PAYMENT USE INTRO

Now we will ask questions about how often you use the payment methods you have. If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner. Do not include payments made... only by your spouse or partner for business purposes only It is OK to refer to your records to get an accurate count of the number of payments you made.

PU002_Intro  BILL PAYMENTS AND PAYMENTS FOR ALL OTHER PURCHASES

The next set of questions will be divided into several types of payments: Categorize each payment you make into one of the categories below. We'll ask you about each type of payment next. BILLS & RELATED PAYMENTS Automatic payments Payments set up to occur on a regularly scheduled basis to the same company or person. These include bills, subscriptions or debt payments. Online bill payments Payments made online for bills, subscriptions or debit payments, but not set up to be paid automatically. Bill payments by mail, in person, or by phone Payments for bills, subscriptions, or debt payments that you mail in, pay in person, or call on your phone. PURCHASES OF GOODS & SERVICES Online payments Payments for items bought over the internet or donations made online. Retail purchases of goods Purchases of goods at stores, such as: grocery stores, superstores, department stores, drug stores. Services Purchases of services, such as: restaurants, bars, fast food and beverage, transportation and tolls, doctor’s visits, child care, haircuts, education, recreation and entertainment. Person-to-person payments Payments to people not made through a retail establishment, such as payments for allowances, paying back a friend, or gifts to other people.

IF AUTOMATIC BILL PAY ADOPTER = 1 THEN

[Questions PU002_Intro2 to tableenddummy2 are displayed as a table]

PU002_Intro2  TYPICAL PERIOD AUTOMATIC BILL PAYMENT

Automatic Bill Payments In a typical period (week, month, or year), how many automatic bill payments do you make? Choose one box per row that best describes your typical activity. Answer for each payment method. Enter the number of times you make an automatic payment. DO NOT ENTER DOLLAR AMOUNTS. Answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

IF DEBIT CARD ADOPTER = 1 THEN

PU002_a1  AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK

Paid with your debit card(s)

Range: 0..^pu002_a1_scalevar

PU002_a2  AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH

Paid with your debit card(s)

Range: 0..^pu002_a2_scalevar

PU002_a3  AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR

Paid with your debit card(s)

Range: 0..1000
IF CREDIT CARD ADOPTER = 1 THEN

**PU002_b1** AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK
Charged to your credit card(s)
Range: 0..^pu002_b1_scalevar

**PU002_b2** AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH
Charged to your credit card(s)
Range: 0..^pu002_b2_scalevar

**PU002_b3** AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR
Charged to your credit card(s)
Range: 0..1000

ENDIF

IF BA ADOPTER = 1 THEN

**PU002_c1** AUTOMATIC BILL PAYMENTS bank account number WEEK
Paid using your bank account and routing numbers
Range: 0..^pu002_c1_scalevar

**PU002_c2** AUTOMATIC BILL PAYMENTS bank account number MONTH
Paid using your bank account and routing numbers
Range: 0..^pu002_c2_scalevar

**PU002_c3** AUTOMATIC BILL PAYMENTS bank account number YEAR
Paid using your bank account and routing numbers
Range: 0..1000

ENDIF

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

**PU002_e1** automatic bill payment online banking bill payment WEEK
Paid using the online banking bill payment function of your bank's website
Range: 0..^pu002_e1_scalevar

**PU002_e2** automatic bill payment online banking bill payment month
Paid using the online banking bill payment function of your bank's website
Range: 0..^pu002_e2_scalevar

**PU002_e3** automatic bill payment online banking bill payment year
Paid using the online banking bill payment function of your bank's website
Range: 0..1000

ENDIF

**PU002_d1** AUTOMATIC BILL PAYMENTS INCOME WEEK
Paid directly from your income
Range: 0..^pu002_d1_scalevar

**PU002_d2** AUTOMATIC BILL PAYMENTS INCOME MONTH
Paid directly from your income
AUTOMATIC BILL PAYMENTS INCOME YEAR
Paid directly from your income
Range: 0..1000

ELSE
ENDIF

IF BA ADOPTER = 1 or CREDIT CARD ADOPTER = 1 THEN

[Questions PU003 Intro to tableendumdummy2 are displayed as a table]

TYPICAL PERIOD ONLINE BILL PAYMENT
In a typical period (week, month, or year), how many online bill payments do you make? [IMPORTANT: Do not count any automatic recurring bill payments that you reported in the previous question.] Choose one box per row that best describes your typical activity. Answer for each payment method. Enter the number of times you make an online bill payment. DO NOT ENTER DOLLAR AMOUNTS. Answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

IF DEBIT CARD ADOPTER = 1 THEN

ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK
Paid with your debit card(s)
Range: 0..\^pu003_a1_scalevar

ONLINE BILL PAYMENTS DEBIT CARD(S) MONTH
Paid with your debit card(s)
Range: 0..\^pu003_a2_scalevar

ONLINE BILL PAYMENTS DEBIT CARD(S) YEAR
Paid with your debit card(s)
Range: 0..1000

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK
Charged to your credit card(s)
Range: 0..\^pu003_b1_scalevar

ONLINE BILL PAYMENTS CREDIT CARD(S) MONTH
Charged to your credit card(s)
Range: 0..\^pu003_b2_scalevar

ONLINE BILL PAYMENTS CREDIT CARD(S) YEAR
Charged to your credit card(s)
Range: 0..1000

ENDIF

IF BA ADOPTER = 1 THEN
### Questions PU004 Intro to tableenddummy2 are displayed as a table

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<th><strong>PU004_Intro</strong></th>
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<td>BILL PAYMENTS MAIL IN-PERSON CASH WEEK</td>
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<tr>
<td><strong>PU004_a2</strong></td>
<td>BILL PAYMENTS MAIL IN-PERSON CASH MONTH</td>
</tr>
<tr>
<td><strong>PU004_a3</strong></td>
<td>BILL PAYMENTS MAIL IN-PERSON CASH YEAR</td>
</tr>
</tbody>
</table>

Bill Payments by Mail or In-person  In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Choose one box per row that best describes your typical activity. Answer for each payment method. Enter the number of times you make a bill payment by mail, in person or by phone. DO NOT ENTER DOLLAR AMOUNTS. Answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.
IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

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<td>Paid by check (paper)</td>
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<td>Paid by check (paper)</td>
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<th>BILL PAYMENTS MAIL IN-PERSON CHECK YEAR</th>
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<td>Paid by check (paper)</td>
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ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

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<th>BILL PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH</th>
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<td>Paid by money order</td>
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<td></td>
<td>Range: 0..^pu004_b2mo_scalevar</td>
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<th>BILL PAYMENTS MAIL IN-PERSON MONEY ORDER YEAR</th>
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<td>Paid by money order</td>
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<td>Range: 0..1000</td>
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ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

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<tr>
<th>PU004_c1</th>
<th>BILL PAYMENTS MAIL IN-PERSON DEBIT CARD WEEK</th>
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<tr>
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<td>Paid with your debit card(s)</td>
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<th>BILL PAYMENTS MAIL IN-PERSON DEBIT CARD MONTH</th>
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<td>Paid with your debit card(s)</td>
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<th>BILL PAYMENTS MAIL IN-PERSON DEBIT CARD YEAR</th>
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<tbody>
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<td>Paid with your debit card(s)</td>
</tr>
<tr>
<td></td>
<td>Range: 0..1000</td>
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</table>

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

<table>
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<tr>
<th>PU004_d1</th>
<th>BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK</th>
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<tbody>
<tr>
<td></td>
<td>Charged to your credit card(s)</td>
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<td>Range: 0..^pu004_d1_scalevar</td>
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<th>PU004_d2</th>
<th>BILL PAYMENTS MAIL IN-PERSON CREDIT CARD MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>


Charged to your credit card(s)
Range: 0..^pu004_d2_scalevar

**PU004_d3 BILL PAYMENTS MAIL IN-PERSON CREDIT CARD YEAR**
Charged to your credit card(s)
Range: 0..1000

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

**PU004_e1 BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK**
Paid with your prepaid card(s)
Range: 0..^pu004_e1_scalevar

**PU004_e2 BILL PAYMENTS MAIL IN-PERSON PREPAID CARD MONTH**
Paid with your prepaid card(s)
Range: 0..^pu004_e2_scalevar

**PU004_e3 BILL PAYMENTS MAIL IN-PERSON PREPAID CARD YEAR**
Paid with your prepaid card(s)
Range: 0..1000

ENDIF

IF CHECK ADOPTER = 1 or money market checking adopter = 1 or MONEY ORDERS ADOPTER = 1 or DEBIT CARD ADOPTER = 1 or BA ADOPTER = 1 or CREDIT CARD ADOPTER = 1 or PRE PAID CARD ADOPTER = 1 THEN

**PU005_Intro ALL OTHER PAYMENTS BESIDES BILLS**
Now we will ask about all other payments and purchases besides bills. If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner. Do not include payments made... only by your spouse or partner for business purposes only

[Questions PU005_Intro2 to tableenddummy2 are displayed as a table]

**PU005_Intro2 TYPICAL PERIOD ONLINE PAYMENTS AND PURCHASES**
Internet payments (non-bill) In a typical period (week, month, or year), how many non-bill internet payments do you make? Examples of internet payments include all non-bill purchases made on the internet and charitable donations made online. Choose one box per row that best describes your typical activity. Answer for each payment method. Enter the number of times you make an internet payment. DO NOT ENTER DOLLAR AMOUNTS. Answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

**PU005_a1 ONLINE PAYMENTS CHECK WEEK**
Check (paper)
Range: 0..^pu005_a1_scalevar

**PU005_a2 ONLINE PAYMENTS CHECK MONTH**
Check (paper)
Range: 0..^pu005_a2_scalevar
PU005_a3 ONLINE PAYMENTS CHECK YEAR
Check (paper)
Range: 0..1000

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

PU005_a1mo ONLINE PAYMENTS MONEY ORDER WEEK
Money order
Range: 0..^pu005_a1mo_scalevar

PU005_a2mo ONLINE PAYMENTS MONEY ORDER MONTH
Money order
Range: 0..^pu005_a2mo_scalevar

PU005_a3mo ONLINE PAYMENTS MONEY ORDER YEAR
Money order
Range: 0..1000

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

PU005_b1 ONLINE PAYMENTS DEBIT CARD WEEK
Paid with your Debit card, either directly or through an intermediary such as PayPal
Range: 0..^pu005_b1_scalevar

PU005_b2 ONLINE PAYMENTS DEBIT CARD MONTH
Paid with your Debit card, either directly or through an intermediary such as PayPal
Range: 0..^pu005_b2_scalevar

PU005_b3 ONLINE PAYMENTS DEBIT CARD YEAR
Paid with your Debit card, either directly or through an intermediary such as PayPal
Range: 0..1000

ENDIF

IF BA ADOPTER = 1 THEN

PU005_c1 ONLINE PAYMENTS BANK ACCOUNT number WEEK
Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal
Range: 0..^pu005_c1_scalevar

PU005_c2 ONLINE PAYMENTS BANK ACCOUNT number MONTH
Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal
Range: 0..^pu005_c2_scalevar

PU005_c3 ONLINE PAYMENTS BANK ACCOUNT number YEAR
Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal
Range: 0..1000

ENDIF
IF CREDIT CARD ADOPTER = 1 THEN

**PU005_d1** ONLINE PAYMENTS CREDIT CARD WEEK
Charged to your credit card, either directly or through an intermediary such as PayPal
Range: 0..^pu005_d1_scalevar

**PU005_d2** ONLINE PAYMENTS CREDIT CARD MONTH
Charged to your credit card, either directly or through an intermediary such as PayPal
Range: 0..^pu005_d2_scalevar

**PU005_d3** ONLINE PAYMENTS CREDIT CARD YEAR
Charged to your credit card, either directly or through an intermediary such as PayPal
Range: 0..1000

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

**PU005_e1** ONLINE PAYMENTS PREPAID CARD WEEK
Paid with your prepaid card
Range: 0..^pu005_e1_scalevar

**PU005_e2** ONLINE PAYMENTS PREPAID CARD MONTH
Paid with your prepaid card
Range: 0..^pu005_e2_scalevar

**PU005_e3** ONLINE PAYMENTS PREPAID CARD YEAR
Paid with your prepaid card
Range: 0..1000

ENDIF

ELSE

ENDIF

[Questions PU006a_Intro to tableenddummy2 are displayed as a table]

**PU006a_Intro** TYPICAL PERIOD NOT ONLINE ESSENTIAL RETAIL PROVISI
Retail goods In a typical period (week, month, or year), how many in person retail payments do you make? Examples of retail goods include items bought while shopping in person at:
- Food and grocery stores
- Superstores, warehouses, club stores
- Drug or convenience stores
- Gas stations
- Department stores
- Electronics, hardware, and appliances stores
- Home goods and furniture stores
Choose one box per row that best describes your typical activity. Answer for each payment method. Enter the number of times you make a payment. DÔ NOT ENTER DOLLAR AMOUNTS. Answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row. Answer only for goods purchases in person at these (and similar) types of stores. The next question asks about in-person purchases of services.

**PU006a_a1** ESSENTIAL RETAIL NOT ONLINE CASH WEEK
Cash
Range: 0..^pu006a_a1_scalevar
IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

<table>
<thead>
<tr>
<th>PU006a_b1</th>
<th>ESSENTIAL RETAIL NOT ONLINE CHECK WEEK</th>
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<tbody>
<tr>
<td>Check (paper)</td>
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<th>ESSENTIAL RETAIL NOT ONLINE CHECK YEAR</th>
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<td>Range: 0..1000</td>
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ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

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<th>PU006a_b1mo</th>
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<tbody>
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<td>Money order</td>
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<td>Money order</td>
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</tr>
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<td>Money order</td>
<td></td>
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<tr>
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ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

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<tr>
<td>Paid with your debit card</td>
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<td>Range: 0..1000</td>
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ENDIF
IF CREDIT CARD ADOPTER = 1 THEN

| PU006a_d1 | ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK |
| Charged to your credit card |
| Range: $0 \text{..} \text{^pu006a_d1_scalevar}$ |

| PU006a_d2 | ESSENTIAL RETAIL NOT ONLINE CREDIT CARD MONTH |
| Charged to your credit card |
| Range: $0 \text{..} \text{^pu006a_d2_scalevar}$ |

| PU006a_d3 | ESSENTIAL RETAIL NOT ONLINE CREDIT CARD YEAR |
| Charged to your credit card |
| Range: $0 \text{..} 1000$ |

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

| PU006a_e1 | ESSENTIAL RETAIL NOT ONLINE PREPAID CARD WEEK |
| Paid with your prepaid card |
| Range: $0 \text{..} \text{^pu006a_e1_scalevar}$ |

| PU006a_e2 | ESSENTIAL RETAIL NOT ONLINE PREPAID CARD MONTH |
| Paid with your prepaid card |
| Range: $0 \text{..} \text{^pu006a_e2_scalevar}$ |

| PU006a_e3 | ESSENTIAL RETAIL NOT ONLINE PREPAID CARD YEAR |
| Paid with your prepaid card |
| Range: $0 \text{..} 1000$ |

ENDIF

[Questions PU006c_Intro to tableenddummy2 are displayed as a table]

**PU006c_Intro**  TYPICAL PERIOD NOT ONLINE OTHER NON-RETAIL PAYMENT
Retail services In a typical period (week, month, or year), how many payments for services do you make? Examples of services paid for while shopping or paying in person include:
- Restaurants, bars, fast food and beverage
- Transportation and tolls
- Medical, dental, and fitness
- Education and child care
- Personal care (e.g. hair)
- Recreation, entertainment, and travel
- Maintenance and repairs
- Other professional services (business, legal, etc.)
- Charitable donations
Choose one box per row that best describes your typical activity. Answer for each payment method. Enter the number of times you make a payment. DO NOT ENTER DOLLAR AMOUNTS. Answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

| PU006c_a1 | OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK |
| Cash |
| Range: $0 \text{..} \text{^pu006c_a1_scalevar}$ |

| PU006c_a2 | OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH |
| Cash |
| Range: $0 \text{..} \text{^pu006c_a2_scalevar}$ |

| PU006c_a3 | OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH YEAR |
| Cash |
IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

<table>
<thead>
<tr>
<th>PU006c_b1 OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check (paper)</td>
</tr>
<tr>
<td>Range: 0..\textsuperscript{pu006c_b1_scalevar}</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU006c_b2 OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check (paper)</td>
</tr>
<tr>
<td>Range: 0..\textsuperscript{pu006c_b2_scalevar}</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU006c_b3 OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check (paper)</td>
</tr>
<tr>
<td>Range: 0..1000</td>
</tr>
</tbody>
</table>

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU006c_b1mo OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money order</td>
</tr>
<tr>
<td>Range: 0..\textsuperscript{pu006c_b1mo_scalevar}</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU006c_b2mo OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money order</td>
</tr>
<tr>
<td>Range: 0..\textsuperscript{pu006c_b2mo_scalevar}</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU006c_b3mo OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money order</td>
</tr>
<tr>
<td>Range: 0..1000</td>
</tr>
</tbody>
</table>

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU006c_c1 OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your debit card</td>
</tr>
<tr>
<td>Range: 0..\textsuperscript{pu006c_c1_scalevar}</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU006c_c2 OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your debit card</td>
</tr>
<tr>
<td>Range: 0..\textsuperscript{pu006c_c2_scalevar}</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU006c_c3 OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your debit card</td>
</tr>
<tr>
<td>Range: 0..1000</td>
</tr>
</tbody>
</table>

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU006c_d1 OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charged to your credit card</td>
</tr>
<tr>
<td>Range: 0..\textsuperscript{pu006c_d1_scalevar}</td>
</tr>
</tbody>
</table>
OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD M
Charged to your credit card
Range: 0..^pu006c_d2_scalevar

OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD Y
Charged to your credit card
Range: 0..1000

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD
Paid with your prepaid card
Range: 0..^pu006c_e1_scalevar

OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD
Paid with your prepaid card
Range: 0..^pu006c_e2_scalevar

OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD
Paid with your prepaid card
Range: 0..1000

ENDIF

[Questions PU021_Intro to tableenddummy2 are displayed as a table]

PU021_Intro  TYPICAL PERIOD person-to-person payments intro
Person-to-person payments In a typical period (week, month, or year), how many person-to-person payments do you make? Person-to-person payments include: Allowances Giving a friend or family member money as a gift  Paying a person for something that is not business related  Account to account payment from your bank account to another person's bank account Choose one box per row that best describes your typical activity. Answer for each payment method. Enter the number of times you make a payment. DO NOT ENTER DOLLAR AMOUNTS. Answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

PU021_a1  person-to-person payments CASH WEEK
Cash
Range: 0..^pu021_a1_scalevar

PU021_a2  person-to-person payments CASH month
Cash
Range: 0..^pu021_a2_scalevar

PU021_a3  person-to-person payments CASH year
Cash
Range: 0..1000

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

PU021_b1  person-to-person payments CHECK WEEK
Paid by check (paper)
Range: 0..^pu021_b1_scalevar
PU021_b2  person-to-person payments CHECK month
Paid by check (paper)
Range: 0..^pu021_b2_scalevar

PU021_b3  person-to-person payments CHECK year
Paid by check (paper)
Range: 0..1000

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

PU021_b1mo  person-to-person payments MONEY ORDER WEEK
Paid by money order
Range: 0..^pu021_b1mo_scalevar

PU021_b2mo  person-to-person payments MONEY ORDER month
Paid by money order
Range: 0..^pu021_b2mo_scalevar

PU021_b3mo  person-to-person payments MONEY ORDER year
Paid by money order
Range: 0..1000

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

PU021_c1  person-to-person payments DEBIT CARD week
Paid with your debit card, through an intermediary such as PayPal or Square
Range: 0..^pu021_c1_scalevar

PU021_c2  person-to-person payments DEBIT CARD month
Paid with your debit card, through an intermediary such as PayPal or Square
Range: 0..^pu021_c2_scalevar

PU021_c3  person-to-person payments DEBIT CARD year
Paid with your debit card, through an intermediary such as PayPal or Square
Range: 0..1000

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

PU021_d1  person-to-person payments CREDIT CARD week
Charged to your credit card, through an intermediary such as PayPal or Square
Range: 0..^pu021_d1_scalevar

PU021_d2  person-to-person payments CREDIT CARD month
Charged to your credit card, through an intermediary such as PayPal or Square
Range: 0..^pu021_d2_scalevar

PU021_d3  person-to-person payments CREDIT CARD year
Charged to your credit card, through an intermediary such as PayPal or Square
Range: 0..1000
ENDIF

IF BA ADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU021_e1</th>
<th>person-to-person payments account payment week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account to account payment</td>
<td></td>
</tr>
<tr>
<td>Range: $0..^pu021_e1_scalevar</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU021_e2</th>
<th>person-to-person payments account payment month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account to account payment</td>
<td></td>
</tr>
<tr>
<td>Range: $0..^pu021_e2_scalevar</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU021_e3</th>
<th>person-to-person payments account payment year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account to account payment</td>
<td></td>
</tr>
<tr>
<td>Range: $0..1000</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU021_f1</th>
<th>person-to-person payments online banking bill payment WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid using the online banking bill payment function on your bank's web site</td>
<td></td>
</tr>
<tr>
<td>Range: $0..^pu021_f1_scalevar</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU021_f2</th>
<th>person-to-person payments online banking bill payment month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid using the online banking bill payment function on your bank's web site</td>
<td></td>
</tr>
<tr>
<td>Range: $0..^pu021_f2_scalevar</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU021_f3</th>
<th>person-to-person payments online banking bill payment year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid using the online banking bill payment function on your bank's web site</td>
<td></td>
</tr>
<tr>
<td>Range: $0..1000</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

| IF (( person-to-person payments online banking bill payment WEEK <> empty and ( person-to-person payments online banking bill payment month <> empty or person-to-person payments online banking bill payment year <> empty)) or ( person-to-person payments online banking bill payment month <> empty and person-to-person payments online banking bill payment year <> empty)) THEN |
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN |
| You gave more than one answer in a single row. Please go back and change your answer. |

ENDIF

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU009</th>
<th>CARRY UNPAID BALANCE ON ANY CREDIT CARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>During the past 12 months, did you carry an unpaid balance on any credit card from one month to the next (that is, you did not pay the balance in full at the monthly due date)?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>
IF CARRY UNPAID BALANCE ON ANY CREDIT CARD = Yes THEN

[The following questions are displayed as a table]

**PU010 UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONT**
Last month, about how much was the unpaid balance on all your credit cards that you carried over from the previous month? Enter 0 if none.
Integer

**PU011 COMPAred TO 12 MONTHS AGO UNPAID CREDIT CARDS BALANCE**
How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month's balance is...
1 Much lower
2 Lower
3 About the same
4 Higher
5 Much higher

[End of table display]
IF UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONT > 1000000 THEN

**PU010_check large answer check**
Your answer seems large. Please go back and double check your response, or click Next if it is correct.

ENDIF
ELSE
ENDIF
ELSE
ENDIF

**PH006 CREDIT RATING**
Please estimate your most recent credit rating, as measured by a FICO score?
1 Below 600
2 600-649
3 650-699
4 700-749
5 750-800
6 Above 800
7 I don't know

**PH004 identity theft victim**
Have you, or anyone you know well (family, friends, neighbors, coworkers, etc.), ever been a victim of what you consider to be identity theft?
1 Yes, myself and someone I know well
2 Yes, someone I know well only
3 Yes, myself only
4 No

IF BA ADOPTER = 1 or HAD EVER BANK ACCOUNT = 1 THEN

**PH007 OVERDRAW BANK ACCOUNT**
During the past 12 months, did you overdraw any of your bank accounts?
1 Yes and I paid an overdraft fee
2 Yes but I did not pay an overdraft fee
3 No
ELSE
ENDIF

[The following questions are displayed as a table]

**PH022_intro** stolen or lost
In the past 12 months, have you had any of the following stolen or lost?

**PH022_a** Cash
Cash
1 Yes
2 No

IF CREDIT CARD ADOPTER = 1 THEN

**PH022_b** Credit card
Credit card
1 Yes
2 No
ELSE
ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

**PH022_c** Debit card
Debit card
1 Yes
2 No
ELSE
ENDIF

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

**PH022_d** checks or check book
Checks or check book (from your own checking account)
1 Yes
2 No
ELSE
ENDIF

[End of table display]
IF Cash = Yes THEN

**PH023_a** cash stolen
In the past 12 months, what was the total amount of cash was lost or stolen?
IF Credit card = Yes THEN
   PH023_b fraudulent credit card charges
   In the past 12 months, what was the total value of the fraudulent charges on your credit card?
   If none, please enter 0.
   Integer
ELSE
ENDIF

IF fraudulent credit card charges > THEN
   PH024_b Credit card fraud liable for
   Of the $[fraudulent credit card charges] of fraudulent charges on your credit card, how much of that were you personally liable for? If none, please enter 0.
   Integer
ENDIF

IF debit card = Yes THEN
   PH023_c fraudulent debit card charges
   In the past 12 months, what was the total value of the fraudulent charges on your debit card? If none, please enter 0.
   Integer
ELSE
ENDIF

IF fraudulent debit card charges > THEN
   PH024_c Credit card fraud liable for
   Of the $[fraudulent debit card charges] of fraudulent charges on your debit card, how much of that were you personally liable for? If none, please enter 0.
   Integer
ENDIF

IF checks or check book = Yes THEN
   PH023_d fraudulent checking account value
   In the past 12 months, what was the total value of the fraudulent activity on your checking account? If none, please enter 0.
   Integer
ELSE
ENDIF
IF fraudulent checking account value > THEN

PH024_d checking account fraud liable for
Of the $\text{[fractional checking account value]}$ of fraudulent activity on your checking account, how much of that were you personally liable for? If none, please enter 0.

Integer

ENDIF

[Questions PH009_intro to PH009_e are displayed as a table]

PH009_intro financial difficulties intro
During the past 12 months, did you experience any of these financial difficulties?

PH009_a financial difficulties 1
[fills for PH009]
1 Yes
2 No

PH009_b financial difficulties 2
[fills for PH009]
1 Yes
2 No

PH009_c financial difficulties 3
[fills for PH009]
1 Yes
2 No

PH009_e financial difficulties 4
[fills for PH009]
1 Yes
2 No

IF flag2 = 2 or flag3 = 2 THEN

IF randomPH020 = empty THEN

ENDIF

IF randomPH020 = 1 THEN

[Questions PH020_intro to dummytableend are displayed as a table]

PH020_intro part 7 years financial difficulties
We just asked you about financial difficulties that happened in the past year. Now we'd like you to think back 7 years. During the past 7 years, have you experienced any of these financial difficulties?

IF flag2 = 2 THEN

PH020_a You declared bankruptcy
You declared bankruptcy
1 Yes
2 No
ELSE
ENDIF

IF flag3 = 2 THEN

PH020_b Mortgage foreclosure on your primary home
Mortgage foreclosure on your primary home
1 Yes
2 No
ELSE
ENDIF

ELSEIF randomPH020 = 2 THEN

[Questions PH020_intro to dummytableend are displayed as a table]

PH020_intro part 7 years financial difficulties
We just asked you about financial difficulties that happened in the past year. Now we'd like you to think back 7 years. During the past 7 years, have you experienced any of these financial difficulties?

IF flag3 = 2 THEN

PH020_b Mortgage foreclosure on your primary home
Mortgage foreclosure on your primary home
1 Yes
2 No
ELSE
ENDIF

IF flag2 = 2 THEN

PH020_a You declared bankruptcy
You declared bankruptcy
1 Yes
2 No
ELSE
ENDIF

ENDIF

ENDIF

DE011 PERSONAL INCOME RANK WITHIN HOUSEHOLD
Where does your own personal income rank within your household?
1 Highest in my household
2 About equal to the highest (roughly the same as another household member)
3 2nd highest
4 3rd highest or lower

**DE013** OWN PRIMARY HOME
Do you and/or your spouse/partner own your primary home? NOTE: Even if you have an unpaid mortgage, you are considered the owner of the home.

1 Yes
2 No

IF OWN PRIMARY HOME = Yes THEN

**DE014** MARKET VALUE OF PRIMARY HOME
What is the approximate market value of your primary home? Please enter your answer below in thousands of dollars.
Range: 0..1000000

IF MARKET VALUE OF PRIMARY HOME > 4500 THEN

<table>
<thead>
<tr>
<th>checkDE014 DE014 &gt; 4500</th>
</tr>
</thead>
<tbody>
<tr>
<td>You told us that the market value of your primary home is [] If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.</td>
</tr>
</tbody>
</table>

ENDIF

**DE015** OWE ON LOANS FOR PRIMARY HOME
About how much do you owe on loans for your primary home, including mortgages, home equity loans, and home equity lines of credit? Please enter your answer below in thousands of dollars.
Range: 0..1000000

IF OWE ON LOANS FOR PRIMARY HOME > 2000 THEN

<table>
<thead>
<tr>
<th>checkDE015 DE015 &gt; 2000</th>
</tr>
</thead>
<tbody>
<tr>
<td>You told us that the amount you owe on loans for your primary home is [] If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.</td>
</tr>
</tbody>
</table>

ENDIF

ELSE

ENDIF

**DE016** HOUSEHOLD NET WORTH
[TEXT FILL FOR DE016]
Range: 0..100000

IF OWN PRIMARY HOME = Yes THEN

| IF ( FAMILY INCOME PREVIOUS .000-.999 MONTHS <= .000-.999 and HOUSEHOLD NET WORTH > 500 ) or |
| ( ( FAMILY INCOME PREVIOUS 12 MONTHS = 12 or FAMILY INCOME PREVIOUS 12 MONTHS = .000-.999 ) |
| and HOUSEHOLD NET WORTH > 750 ) or ( FAMILY INCOME PREVIOUS 12 MONTHS = .000-.999 and |
| HOUSEHOLD NET WORTH > 3000 ) THEN |

<table>
<thead>
<tr>
<th>checkDE016_1 check DE016 when DE013 = 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>You told us that the market value of your household's non-home assets is [] If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response</td>
</tr>
</tbody>
</table>

ENDIF
ELSE

IF (FAMILY INCOME PREVIOUS,000-.999 MONTHS <= .000-.999 and HOUSEHOLD NET WORTH > 500) or
((FAMILY INCOME PREVIOUS 12 MONTHS = 12 or FAMILY INCOME = .000 to .999) and HOUSEHOLD NET
WORTH > 750) or (FAMILY INCOME PREVIOUS 12 MONTHS = .000-.999 and HOUSEHOLD NET WORTH >
3000) THEN

checkDE016_2 check DE016 when DE013 <> 1
You told us that the market value of your household's assets is [ ] If this is correct, please
choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

ENDIF

ENDIF

DE019 debts
[TEXT FILL FOR DE019] Examples of [/other] debts include credit card debt, student loan debt, and car loan debt.
Range: 0..100000

IF OWN PRIMARY HOME = Yes THEN

IF debts > 1000 THEN

checkDE019_1 check DE019 when DE013 = 1
You told us that the dollar value of your household's non-mortgage debt is [ ] If this is correct,
please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

ENDIF

ELSE

IF debts > 1000 THEN

checkDE019_2 check DE019 when DE013 <> 1
You told us that the dollar value of your household's debt is [ ] If this is correct, please
choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

ENDIF

ENDIF

CS_001 HOW PLEASANT INTERVIEW
Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting