# (MS572) MONEY MANAGEMENT AND FRAUD [MM272ALP-JHU]

intro1

[Not required]

In this survey, we are interested in money management activities and experience with financial fraud.
Q1
[Not required]
On a scale from 1 to 7, where 1 means very low and 7 means very high, how would you assess your overall financial knowledge?
<ul> <li>○ 1 - Very low (1)</li> <li>○ 2 (2)</li> <li>○ 3 (3)</li> <li>○ 4 (4)</li> <li>○ 5 (5)</li> <li>○ 6 (6)</li> <li>○ 7 - Very high (7)</li> <li>○ I don't know (8)</li> </ul>
Q2
[Not required]
Because of a health or memory problem, do you have any difficulty with managing your money – such as paying your bills and keeping track of expenses?
<ul><li>Yes (1)</li><li>No (5)</li><li>I don't know (8)</li></ul>
Q3
[Not required]
Are you involved with regularly managing money for your household through activities like paying bills and filing taxes?
<ul><li>Yes (1)</li><li>No (5)</li><li>I don't know (8)</li></ul>
Q4
[Not required]
Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow – more than \$102, exactly \$102, or less than \$102?
<ul> <li>More than \$102 (1)</li> <li>Exactly \$102 (2)</li> <li>Less than \$102 (3)</li> <li>I don't know (8)</li> </ul>
05

much would you be able to buy with the money in this account – more than today, exactly the same as today, or less than today?
O More than today (1) O Exactly the same (2) O Less than today (3) O I don't know (8)
Q6
[Not required]
Is the following statement true or false: buying a single company's stock usually provides a safer return than a stock mutual fund?
<ul><li>True (1)</li><li>False (2)</li><li>I don't know (8)</li></ul>
Q7
[Not required]
Are you worried about running out of money during your retirement?
<ul><li>Yes (1)</li><li>No (5)</li><li>I don't know (8)</li></ul>
Q8a
[Not required]
In the past 5 years, has someone without your permission used an existing account of yours, such as a credit or debit card, checking, savings, telephone, online, or insurance account?
<ul> <li>Yes (1)</li> <li>No (5)</li> <li>I don't know (8)</li> </ul>
Q8b
[Not required]
In the past 5 years, has someone without your permission unsuccessfully attempted to use an existing account of yours, such as a credit or debit card, checking, savings, telephone, online, or insurance account?
<ul> <li>Yes (1)</li> <li>No (5)</li> <li>I don't know (8)</li> </ul>
intro2
We are now interested in whether you have family or friends who have experienced difficulties managing money or other types of financial problems. If you work in financial services, please do not include information about clients when answering the following questions.

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how

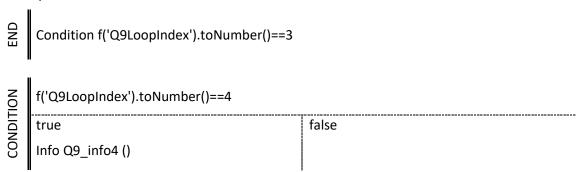
Q9

[Not required]

In the past 5 years, have any of your friends or family members had trouble remembering to pay their bills or taxes on time or lost money due to fraudulent activities like identity theft, romance scams, paying money to receive a prize or lottery winnings, or joining a Ponzi scheme or similar investment that was "too good to be true"?			
<ul><li>Yes (1)</li><li>No (5)</li><li>I don't know (8)</li></ul>			
CONDITION	f('Q9')=='1' true	false	
CON	Question Q9_1()		
<b>Q9_</b> :		annened to?	
How many family members and friends has this happened to?  One (1)  Two (2)  Three (3)  Four (4)  Five or more (5)  I don't know (8)			
LION	f('Q9_1').toBoolean && f('Q9_1').none('8')		
CONDITION	true Question initializeQ9LoopIndex()	false	
NOIL	f('Q9LoopIndex').toNumber()==2		
CONDIT	true Info Q9_info2 ()	false	
Q9_info2  Now we want to know about the second person who had trouble remembering to pay their bills or taxes on time or lost money due to fraudulent activities.			
END	Condition f('Q9LoopIndex').toNumber()==2		
NOI	f('Q9LoopIndex').toNumber()==3		
CONDITION	true Info Q9_info3 ()	false	

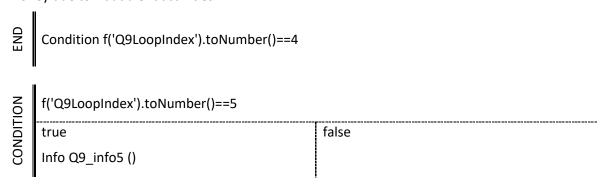
#### Q9\_info3

Now we want to know about the third person who had trouble remembering to pay their bills or taxes on time or lost money due to fraudulent activities.



#### Q9\_info4

Now we want to know about the fourth person who had trouble remembering to pay their bills or taxes on time or lost money due to fraudulent activities.



### Q9\_info5

Now we want to know about the fifth person who had trouble remembering to pay their bills or taxes on time or lost money due to fraudulent activities.

Condition f('Q9LoopIndex').toNumber()==5

#### Q9\_2

Person ^f('Q9LoopIndex')^

What is your relationship to this person? This person is my:

- Spouse/partner (1)
  Parent (2)
  Child (3)
  Grandparent (4)
  Grandchild (5)
  Sibling (6)
- Aunt/Uncle (7)Niece/Nephew (8)
- **O** Cousin (9)
- **O** Friend (10)
- O I don't know (98)

Q9\_3 Person ^f('Q9LoopIndex')^ How old is this person? • 17 years old or younger (17) **O** 18 years old (18) **O** 19 years old (19) **Q** 20 years old (20) **Q** 21 years old (21) **Q** 22 years old (22) **Q** 23 years old (23) **Q** 24 years old (24) **Q** 25 years old (25) **Q** 26 years old (26) **2** 27 years old (27) **2**8 years old (28) **Q** 29 years old (29) **O** 30 years old (30) **3**1 years old (31) **3** 32 years old (32) **O** 33 years old (33) **3**4 years old (34) **Q** 35 years old (35) **3** 36 years old (36) **3**7 years old (37) **3**8 years old (38) **3** 39 years old (39) **O** 40 years old (40) • 41 years old (41) **Q** 42 years old (42) **Q** 43 years old (43) **Q** 44 years old (44) **Q** 45 years old (45) **Q** 46 years old (46) **4**7 years old (47) **Q** 48 years old (48) **Q** 49 years old (49) **O** 50 years old (50) **O** 51 years old (51) **O** 52 years old (52) **O** 53 years old (53) **O** 54 years old (54) **O** 55 years old (55) **O** 56 years old (56) **O** 57 years old (57) **O** 58 years old (58) **O** 59 years old (59) **O** 60 years old (60)

G1 years old (61)G2 years old (62)G3 years old (63)G4 years old (64)

O 65 years old (65)
O 66 years old (66)
• 67 years old (67)
O 68 years old (68)
• 69 years old (69)
70 years old (70)
71 years old (71)
72 years old (72)
• 73 years old (73)
○ 74 years old (74)
<b>O</b> 75 years old (75)
<b>O</b> 76 years old (76)
<b>O</b> 77 years old (77)
<b>O</b> 78 years old (78)
• 79 years old (79)
<b>O</b> 80 years old (80)
<b>O</b> 81 years old (81)
• 82 years old (82)
<b>O</b> 83 years old (83)
• 84 years old (84)
S5 years old (85)
86 years old (86)
87 years old (87)
88 years old (88)
89 years old (89)
90 years old (90)
91 years old (91)
92 years old (92)
93 years old (93)
94 years old (94)
95 years old (95)
96 years old (96)
97 years old (97)
98 years old (98)
<b>9</b> 99 years old (99)
O 100 years old or older (100)
O I don't know (998)
00.4
Q9_4
Person ^f('Q9LoopIndex')^
What is this person's sex?
O Female (1)
O Male (2)
O I don't know (8)
(-,
Q9_5
Person ^f('Q9LoopIndex')^
What is this person's race?
O White (1)
O Black (2)
O Other (3)

<b>O</b> 10	don't know (8)	
Q9_6	5	
	on ^f('Q9LoopIndex')^ this person have memory problems?	
O N	es (1) o (5) don't know (8)	
Q9_7	,	
	on ^f('Q9LoopIndex')^ this person manage their own finances?	
N C	es (1) o (5) don't know (8)	
Q9_8	3	
	on ^f('Q9LoopIndex')^ this person managing their own finances whe	n they experienced fraud or forgot to pay bills?
O N	es (1) o (5) don't know (8)	
Q9_9	)	
	on ^f('Q9LoopIndex')^ much money do you estimate was lost becau	se of these forgotten payments or fraudulent activities?
<ul><li>\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$</li></ul>	nder \$500 (1) 500 - \$999 (2) 1,000 - \$4,999 (3) 5,000 - \$9,999 (4) 10,000 - \$24,999 (5) 25,000 or more (6) usiness, home, or other large loss (7) don't know (99998)	
<b>Q</b> 9_1	10	
	on ^f('Q9LoopIndex')^ this due to missed payments, fraud, or both?	
<b>O</b> M	raud (1) lissed payments (2) oth (3) don't know (8)	
NOI	f('Q9LoopIndex') > f('Q9_1').toNumber()	
CONDITION	true Question terminateQ9Loop()	false

END	   Condition f('Q9LoopIndex') > f('Q9_1').toNun	nber()	
END	Condition f('Q9_1').toBoolean && f('Q9_1').none('8')		
END	Condition f('Q9')=='1'		
Q10			
In th used		a friend or family member of yours: someone without permission at friend or family member, such as a credit or debit card, checking,	
	es (1) lo (5) don't know (8)		
CONDITION	f('Q10')=='1' true Question Q10_1()		
TIQN	true	false	
CO	Question Q10_1()		
Q10 <sub>.</sub>	_1		
How	many family members and friends has this ha	ppened to?	
O T O T O F O F	One (1) wo (2) hree (3) our (4) ive or more (5) don't know (8)		
NOI	f('Q10_1').toBoolean && f('Q10_1').none('8')		
CONDITION	true	false	
8	Question initializeQ10LoopIndex()		
NOI	f('Q10LoopIndex').toNumber()==2		
CONDITION	true	false	
8	Info Q10_info2 ()		

## Q10\_info2

Now we want to know about the second person who had someone without permission use or attempt to use an existing account of theirs.

### Q10\_info3

Now we want to know about the third person who had someone without permission use or attempt to use an existing account of theirs.

Condition f('Q10LoopIndex').toNumber()==3

F('Q10LoopIndex').toNumber()==4

true
Info Q10\_info4 ()

false

#### Q10\_info4

Now we want to know about the fourth person who had someone without permission use or attempt to use an existing account of theirs.

### Q10\_info5

Now we want to know about the fifth person who had someone without permission use or attempt to use an existing account of theirs.

Condition f('Q10LoopIndex').toNumber()==5

### Q10\_2

Person ^f('Q10LoopIndex')^

What is your relationship to this person? This person is my:

- O Spouse/partner (1)
- O Parent (2)
- **O** Child (3)
- O Grandparent (4)

<ul> <li>○ Grandchild (5)</li> <li>○ Sibling (6)</li> <li>○ Aunt/Uncle (7)</li> <li>○ Niece/Nephew (8)</li> <li>○ Cousin (9)</li> <li>○ Friend (10)</li> <li>○ I don't know (98)</li> </ul>
Person ^f('Q10LoopIndex')^ How old is this person?
<ul> <li>53 years old (53)</li> <li>54 years old (54)</li> <li>55 years old (55)</li> <li>56 years old (56)</li> </ul>

○ 57 years old (57)
O 58 years old (58)
O 59 years old (59)
O 60 years old (60)
O 61 years old (61)
• 62 years old (62)
• 63 years old (63)
• 64 years old (64)
O 65 years old (65)
O 66 years old (66)
• 67 years old (67)
O 68 years old (68)
O 69 years old (69)
O 70 years old (70)
O 71 years old (71)
O 72 years old (72)
→ 73 years old (73)
74 years old (74)
75 years old (75)
<b>O</b> 76 years old (76)
→ 77 years old (77)
○ 78 years old (78)
○ 79 years old (79)
O 80 years old (80)
O 81 years old (81)
O 82 years old (82)
O 83 years old (83)
O 84 years old (84)
② 85 years old (85)
36 years old (86)
87 years old (87)
88 years old (88)
→ 89 years old (89)
<b>9</b> 90 years old (90)
91 years old (91)
O 92 years old (92)
O 93 years old (93)
O 94 years old (94)
O 95 years old (95)
O 96 years old (96)
○ 97 years old (97)
98 years old (98)
<b>9</b> 99 years old (99)
O 100 years old or older (100)
O I don't know (998)
Q10_4
Person ^f('Q10LoopIndex')^
What is this person's sex?
•
O Female (1)

**O** Male (2)

O I don't know (8)			
Q10_	_5		
	on ^f('Q10LoopIndex')^ t is this person's race?		
<b>O</b> B	<ul> <li>White (1)</li> <li>Black (2)</li> <li>Other (3)</li> <li>I don't know (8)</li> </ul>		
Q10_	_6		
	on ^f('Q10LoopIndex')^ s this person have memory problems?		
ON	es (1) lo (5) don't know (8)		
Q10_	_7		
Person ^f('Q10LoopIndex')^ How much money do you estimate was lost as a result of this unauthorized account access?			
<ul> <li>Under \$500 (1)</li> <li>\$500 - \$999 (2)</li> <li>\$1,000 - \$4,999 (3)</li> <li>\$5,000 - \$9,999 (4)</li> <li>\$10,000 - \$24,999 (5)</li> <li>\$25,000 or more (6)</li> <li>Business, home, or other large loss (7)</li> <li>I don't know (99998)</li> </ul>			
Q10_	_8		
	on ^f('Q10LoopIndex')^ s this person manage their own finances?		
<ul><li>Yes (1)</li><li>No (5)</li><li>I don't know (8)</li></ul>			
NOIT	f('Q10LoopIndex') > f('Q10_1').toNumber() 		
CONDITION	true false Question terminateQ10Loop()		
END	Condition f('Q10LoopIndex') > f('Q10_1').toNumber()		
END	Condition f('Q10_1').toBoolean && f('Q10_1').none('8')		

END	Condition f('Q10')=='1'	
Q11		
Do y	ou manage money for anyone who cannot do s	so on their own?
O N	es (1) lo (5) don't know (8)	
ı		
CONDITION	f('Q11')=='1'	
ONC	true	false
S	Question Q11_1()	
Q11	_	
	many people do you help?	
<ul> <li>One (1)</li> <li>Two (2)</li> <li>Three (3)</li> <li>Four (4)</li> <li>Five or more (5)</li> <li>I don't know (8)</li> </ul>		
NOI	f('Q11_1').toBoolean && f('Q11_1').none('8')	
CONDITION	true	false
8	Question initializeQ11LoopIndex()	
f('Q11LoopIndex').toNumber()==2		
CONDITION	true	false
8	Info Q11_info2 ()	
Q11	_info2	'
		u manage money for who cannot do so on their own.
END	Condition f('Q11LoopIndex').toNumber()==2	
CONDITION	f('Q11LoopIndex').toNumber()==3	
NDI.	true	false
00	Info Q11_info3 ()	
II		ı

### Q11\_info3

Now we want to know about the third person you manage money for who cannot do so on their own.

#### Q11\_info4

Now we want to know about the fourth person you manage money for who cannot do so on their own.

Condition f('Q11LoopIndex').toNumber()==4

| F('Q11LoopIndex').toNumber()==5 | true | false | Info Q11\_info5 ()

### Q11\_info5

Now we want to know about the fifth person you manage money for who cannot do so on their own.

Condition f('Q11LoopIndex').toNumber()==5

#### Q11\_2

Person ^f('Q11LoopIndex')^
Why does this person not manage their own finances?

O Memory problems (1)
O Doesn't know how (2)
O Other (please specify): (3)\_\_\_\_\_\_ [Other]
O I don't know (8)

#### Q11\_3

Person ^f('Q11LoopIndex')^

What is your relationship to this person? This person is my:

- O Spouse/partner (1)
- O Parent (2)
- **O** Child (3)
- O Grandparent (4)
- O Grandchild (5)
- O Sibling (6)
- O Aunt/Uncle (7)
- O Niece/Nephew (8)

O Cousin (9) O Friend (10) O I don't know (98)  Q11_4  Person ^f('Q11LoopIndex')^ How old is this person? O 17 years old or younger (17) O 18 years old (18) O 19 years old (20) O 21 years old (21) O 22 years old (22) O 23 years old (23) O 24 years old (24) O 25 years old (26) O 27 years old (27) O 28 years old (28) O 29 years old (30) O 31 years old (31) O 32 years old (32) O 30 years old (33) O 34 years old (34) O 35 years old (35) O 36 years old (36) O 37 years old (37) O 38 years old (39) O 40 years old (41) O 42 years old (42) O 43 years old (44) O 45 years old (45) O 46 years old (46) O 47 years old (47) O 48 years old (48) O 49 years old (50) O 51 years old (51) O 52 years old (55) O 56 years old (56) O 57 years old (59) O 60 years old (60)	
Q11_4  Person ^f('Q11LoopIndex')^ How old is this person?  ① 17 years old or younger (17) ① 18 years old (18) ① 19 years old (20) ② 21 years old (21) ② 22 years old (22) ② 23 years old (23) ③ 24 years old (24) ③ 25 years old (25) ③ 26 years old (26) ③ 27 years old (27) ⑤ 28 years old (28) ⑥ 29 years old (30) ⑥ 31 years old (31) ⑥ 32 years old (32) ⑥ 33 years old (33) ⑥ 34 years old (34) ⑥ 35 years old (35) ⑥ 36 years old (36) ⑥ 37 years old (37) ⑥ 38 years old (38) ⑥ 39 years old (39) ⑥ 40 years old (40) ⑥ 41 years old (41) ⑥ 42 years old (42) ⑥ 43 years old (44) ⑥ 45 years old (45) ⑥ 46 years old (47) ⑥ 48 years old (48) ⑥ 49 years old (50) ⑥ 51 years old (51) ⑥ 52 years old (52) ⑥ 53 years old (55) ⑥ 56 years old (56) ⑥ 57 years old (57) ⑥ 58 years old (58) ⑥ 59 years old (59)	O Cousin (9)
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Person ^f('Q11LoopIndex')^ How old is this person?  17 years old or younger (17) 18 years old (19) 20 years old (20) 21 years old (21) 22 years old (22) 23 years old (23) 24 years old (24) 25 years old (25) 26 years old (26) 27 years old (27) 28 years old (28) 29 years old (29) 30 years old (30) 31 years old (31) 32 years old (32) 33 years old (32) 33 years old (33) 34 years old (34) 35 years old (35) 36 years old (36) 37 years old (37) 38 years old (38) 39 years old (39) 40 years old (40) 41 years old (41) 42 years old (42) 43 years old (43) 44 years old (44) 45 years old (45) 46 years old (46) 47 years old (47) 48 years old (48) 49 years old (50) 51 years old (51) 52 years old (55) 53 years old (56) 57 years old (57) 58 years old (58) 59 years old (59)	011 4
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<b>○</b> 59 years old (59)	
<b>O</b> 60 years old (60)	<b>○</b> 59 years old (59)
	<b>O</b> 60 years old (60)

**O** 61 years old (61) **O** 62 years old (62) **O** 63 years old (63) **O** 64 years old (64) **O** 65 years old (65) **O** 66 years old (66) **O** 67 years old (67) **O** 68 years old (68) **O** 69 years old (69) **O** 70 years old (70) **O** 71 years old (71) **O** 72 years old (72) **O** 73 years old (73) **O** 74 years old (74) **O** 75 years old (75) **O** 76 years old (76) **O** 77 years old (77) **O** 78 years old (78) **O** 79 years old (79) **O** 80 years old (80) **O** 81 years old (81) **Q** 82 years old (82) **Q** 83 years old (83) **Q** 84 years old (84) **O** 85 years old (85) **Q** 86 years old (86) **O** 87 years old (87) **O** 88 years old (88) **Q** 89 years old (89) **9** 90 years old (90) **O** 91 years old (91) **Q** 92 years old (92) **O** 93 years old (93) **O** 94 years old (94) **O** 95 years old (95) **9** 96 years old (96) **O** 97 years old (97) **9**8 years old (98) **O** 99 years old (99) O 100 years old or older (100) **O** I don't know (998) Q11\_5

Person ^f('Q11LoopIndex')^ What is this person's sex?

- O Female (1)
- **O** Male (2)
- O I don't know (8)

Person ^f('Q11LoopIndex')^ What is this person's race?			
O 0	<ul> <li>White (1)</li> <li>Black (2)</li> <li>Other (3)</li> <li>I don't know (8)</li> </ul>		
TION	f('Q11LoopIndex') > f('Q11_1').toNumber()	<sub>-</sub>	
CONDITION	true Question terminateQ11Loop()	false	
END	Condition f('Q11LoopIndex') > f('Q11_1').toNumber()		
END	Condition f('Q11_1').toBoolean && f('Q11_1').none('8')		
END	Condition f('Q11')=='1'		
Q12  Do you have any friends or family members who do not receive help managing their finances, but you think need it?  Yes (1)  No (5)  I don't know (8)			
	f('Q12') == '1'		
CONDIT	true Question Q12_1()	false	
Q12_1			
How many friends or family members do you think need help?			
<ul><li>O T</li><li>O T</li><li>O F</li><li>O F</li></ul>	One (1) Iwo (2) Ihree (3) Our (4) Ive or more (5) don't know (8)		
CONDITI	f('Q12_1').toBoolean && f('Q12_1').none('8')		
ပ္ပ	true	false	

Q11\_6

	Question initializeQ12LoopIndex()	
NDITION	f('Q12LoopIndex').toNumber()==2	
	true	false
CO	Info Q12_info2 ()	

#### Q12\_info2

Now we want to know about the second person who does not receive help managing their finances, but you think needs it.

Condition f('Q12LoopIndex').toNumber()==2

| f('Q12LoopIndex').toNumber()==3 | true | false | Info Q12\_info3 ()

### Q12\_info3

Now we want to know about the third person who does not receive help managing their finances, but you think needs it.

#### Q12\_info4

Now we want to know about the fourth person who does not receive help managing their finances, but you think needs it.

Condition f('Q12LoopIndex').toNumber()==4

| f('Q12LoopIndex').toNumber()==5 | true | false | Info Q12\_info5 ()

#### Q12 info5

Now we want to know about the fifth person who does not receive help managing their finances, but you think needs it.

Condition f('Q12LoopIndex').toNumber()==5

# Q12\_2 Person ^f('Q12LoopIndex')^ Why do you think this person needs help managing their finances? O Memory problems (1) O Doesn't know how (2) O Other (please specify): (3) [Other] O I don't know (8) Q12\_3 Person ^f('Q12LoopIndex')^ What is your relationship to this person? This person is my: O Spouse/partner (1) O Parent (2) O Child (3) O Grandparent (4) O Grandchild (5) O Sibling (6) O Aunt/Uncle (7) O Niece/Nephew (8) O Cousin (9) **O** Friend (10) O I don't know (98) Q12\_4 Person ^f('Q12LoopIndex')^ How old is this person? • 17 years old or younger (17) **O** 18 years old (18) **O** 19 years old (19) **Q** 20 years old (20) **Q** 21 years old (21) **Q** 22 years old (22) **Q** 23 years old (23) **Q** 24 years old (24) **Q** 25 years old (25) **Q** 26 years old (26) **Q** 27 years old (27) **Q** 28 years old (28) **Q** 29 years old (29) **O** 30 years old (30) **3**1 years old (31) **3** 32 years old (32) **3** 33 years old (33) **O** 34 years old (34) **3**5 years old (35) **3** 36 years old (36) **O** 37 years old (37) **3**8 years old (38)

39 years old (39)40 years old (40)

- **Q** 41 years old (41)
- **Q** 42 years old (42)
- **Q** 43 years old (43)
- **Q** 44 years old (44)
- **Q** 45 years old (45)
- **Q** 46 years old (46)
- **Q** 47 years old (47)
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- **O** 60 years old (60)
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- **O** 78 years old (78)
- **O** 79 years old (79)
- 2 75 (cars ora (75)
- **Q** 80 years old (80)
- **3** 81 years old (81)
- **3** 82 years old (82)
- **O** 83 years old (83)
- O 84 years old (84)
- **Q** 85 years old (85)
- **Q** 86 years old (86)
- **Q** 87 years old (87)
- **3** 88 years old (88)
- 39 years old (89)90 years old (90)
- **O** 91 years old (91)
- **Q** 92 years old (92)

```
Q 93 years old (93)
9 94 years old (94)
O 95 years old (95)
9 96 years old (96)
9 97 years old (97)
9 98 years old (98)
9 99 years old (99)
• 100 years old or older (100)
O I don't know (998)
Q12_5
Person ^f('Q12LoopIndex')^
What is this person's sex?
O Female (1)
O Male (2)
O I don't know (8)
Q12_6
Person ^f('Q12LoopIndex')^
What is this person's race?
O White (1)
O Black (2)
O Other (3)
O I don't know (8)
CONDITION
     f('Q12LoopIndex') > f('Q12_1').toNumber()
     true
                                                    false
     Question terminateQ12Loop()
     Condition f('Q12LoopIndex') > f('Q12_1').toNumber()
     Condition f('Q12_1').toBoolean && f('Q12_1').none('8')
     Condition f('Q12') == '1'
CONDITION
     !(f('Q9') == '1') && !(f('Q10') == '1') && !(f('Q11') == '1') && !(f('Q12') == '1')
     true
                                                     false
     Question reward flag()
```

#### Q13\_1

The next set of questions describe a hypothetical situation that might happen to respondents in another study. Please let us know how you would feel if you had been participating in a study for several years and were asked these questions.

The research team is interested in outcomes that are available on credit reports. This research may lead to policies that protect older adults from financial scams but may not directly benefit you. This process cannot affect your credit or credit score in any way. The team would keep all personal information confidential and securely store the reports. Would you give them permission to access your credit report?

O Yes	(1)
-------	-----

**O** No (5)

O I don't know (8)

lon	f('Q13_1')=='1'		
CONDIT	true	false	
	Question Q13_2()	Question Q13_4()	

#### Q13\_2

Would you be willing to give the team your Social Security number to make sure that they receive the right report?

- **O** Yes (1)
- **O** No (5)
- O I don't know (8)

NOL	!(f('Q13_2')=='1')		
CONDIT	true	false	
CO	Question Q13_3()		

### Q13\_3

Would you be willing to give the team your name and mailing address to make sure that they receive the right report?

- **O** Yes (1)
- **O** No (5)
- O I don't know (8)

#### Q13 4

Imagine that you participate in this survey every year. If researchers ask for your credit report this year, how likely would you be to take the survey next year?

- O More likely (1)
- O Just as likely (3)

- O Less likely (5)
- O I don't know (8)

Condition !(
$$f('Q9') == '1'$$
) && !( $f('Q10') == '1'$ ) && !( $f('Q11') == '1'$ ) && !( $f('Q12') == '1'$ )

## CS\_001 - CS\_001

[Not required]

Could you tell us how interesting or uninteresting you found the questions in this interview?

- O Very interesting (1)
- O Interesting (2)
- O Neither interesting nor uninteresting (3)
- O Uninteresting (4)
- O Very uninteresting (5)