

# Profina Debt Solutions® Personal Finances Survey

1. What do you feel is the level of your financial stress today?

|                   |        |          |     |      |
|-------------------|--------|----------|-----|------|
| 1                 | 2      | 3        | 4   | 5    |
| Over-<br>whelming | Severe | Moderate | Low | None |

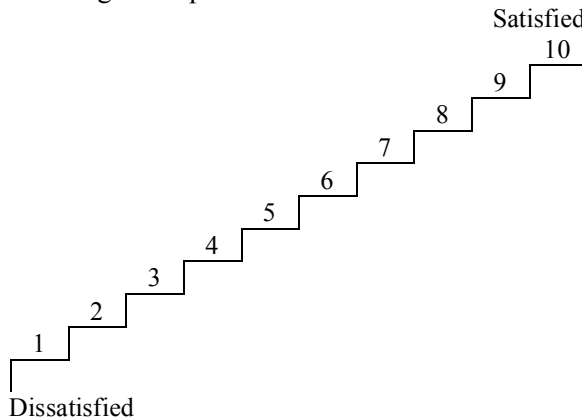
The following are personal **financial behaviors** that you may have accomplished since you became a Profina client. Please circle each answer that is appropriate for your situation.

- |  | <u>Yes</u> | <u>No</u> |
|--|------------|-----------|
| 2. Developed a plan for my financial future . . . . .  | Yes        | No        |
| 3. Started or increased my savings . . . . .   | Yes        | No        |
| 4. Reduced some of my personal debts . . . . .   | Yes        | No        |
| 5. Followed a budget or spending plan . . . . .  | Yes        | No        |
| 6. Cut down on living expenses . . . . .   | Yes        | No        |
| 7. Contacted a financial planner . . . . .   | Yes        | No        |
| 8. Participated in <u>and</u> contributed money to a pre-tax dependent care<br>or health care program. . . . . | Yes        | No        |
| 9. Tried to determine how much I will need to live comfortably<br>in retirement . . . . .                      | Yes        | No        |
| 10. Contributed to my employer's retirement plan . . . . .   | Yes        | No        |
| 11. On the whole, how would you characterize your <u>financial behaviors</u> ?                                 |            |           |

|           |      |              |      |
|-----------|------|--------------|------|
| 1         | 2    | 3            | 4    |
| Very good | Good | Satisfactory | Poor |

Now, we'd like to ask you about your **financial wellness**. Please circle the appropriate response.

12. On the stair steps below, mark (with a circle) how satisfied you are with your **present financial situation**. Those who **are not** satisfied will be toward the lower steps. Those who **are** satisfied will be toward the higher steps.



Client number \_\_\_\_\_

13. Now, we'd like to ask you to think about your financial life during the past 12 months. Tell us how often during that time period you experienced the following. Please check all that apply:

|   | <u>Never</u> | <u>Once</u> | <u>More<br/>Than Once</u> |
|---|--------------|-------------|---------------------------|
| a. Received an overdue notice from a creditor                     | 0            | 1           | 2                         |
| b. Paid one or more utility bills late (beyond the due date)      | 0            | 1           | 2                         |
| c. Paid a credit card bill late (beyond the due date)             | 0            | 1           | 2                         |
| d. Paid a late fee for paying a bill late                         | 0            | 1           | 2                         |
| e. Received a phone call from a creditor about a past due bill    | 0            | 1           | 2                         |
| f. Received a call from a collection agency about an overdue bill | 0            | 1           | 2                         |
| g. Reached the maximum limit on a credit card                     | 0            | 1           | 2                         |
| h. Took a cash advance on a credit card                           | 0            | 1           | 2                         |
| i. Did not have enough money to pay for a minor emergency         | 0            | 1           | 2                         |
| j. Could not afford to go out when desired                        | 0            | 1           | 2                         |
| k. Could not afford to make vehicle payments                      | 0            | 1           | 2                         |
| l. Bounced a check  | 0            | 1           | 2                         |

14. How secure do you feel about your personal finances for retirement?

| 1              | 2                  | 3                    | 4                |
|----------------|--------------------|----------------------|------------------|
| Very<br>secure | Somewhat<br>secure | Somewhat<br>insecure | Very<br>insecure |

15. Overall, would you say your health is

| 1            | 2    | 3            | 4    |
|--------------|------|--------------|------|
| Very<br>good | Good | Satisfactory | Poor |

16. Do you feel your health has been affected by your financial problems?  
 \_\_\_\_\_ No \_\_\_\_\_ Yes If yes, please explain.

17. Since you joined Profina, has your health improved?  
 \_\_\_\_\_ No \_\_\_\_\_ Yes

18. By and large, your family relationships are

| 1            | 2    | 3            | 4    |
|--------------|------|--------------|------|
| Very<br>good | Good | Satisfactory | Poor |

19. In general, your life at work is

| 1            | 2    | 3            | 4    |
|--------------|------|--------------|------|
| Very<br>good | Good | Satisfactory | Poor |

20. Since you joined Profina, has your life at work improved?

\_\_\_\_\_ No \_\_\_\_\_ Yes

21. Everyone spends some time at work doing things unrelated to their jobs. This is often necessary and good. How much work time would you say you have spent on each of the following tasks in an average month? Please write the number of hours in the blanks below. If you did not engage in these activities while at work, write a 0 in the appropriate blank.

Average Month  
(Hours)

- a. Spent time worrying about personal finances instead of working \_\_\_\_\_
- b. Talked with co-worker about personal financial problem \_\_\_\_\_
- c. Talked to creditor about past due payment \_\_\_\_\_
- d. Talked to a collection agency about past due payment \_\_\_\_\_
- e. Took time to handle personal financial concerns while at work \_\_\_\_\_
- f. Asked employer about payroll advances \_\_\_\_\_
- g. Consulted lender about consolidating debts \_\_\_\_\_
- h. Talked to lender about taking out a 2<sup>nd</sup> mortgage to pay debts \_\_\_\_\_
- i. Talked to a lawyer about bankruptcy \_\_\_\_\_

22. People have many reasons for missing work and most people will miss some time occasionally. How many days of work did you miss over the past 12 months (excluding vacation and holidays)?

- a. None
- b. 1 – 2 days
- c. 3 – 4 days
- d. 5 – 6 days
- e. 7 – 8 days
- f. 9 – 10 days
- g. 11 – 12 days
- h. More than 12 days

We realize that people are sometimes distracted at work and unable to give all their attention to their jobs. Please think about your job responsibilities, specifically the things you normally do on a day-to-day basis.

23. On how many days last month were you at work but were totally unable to carry out your normal work activities?

- a. None
- b. 1 day
- c. 2 days
- d. 3 days
- e. 4 days
- f. 5 days
- g. 6 days
- h. 7 days
- i. 8 days
- j. 9 days
- k. 10 days
- l. 11 or more days

24. On how many days during the last month were you able to work and carry out your normal activities, but had to cut down on what you did, or felt you did not get as much done as usual?

- a. None
- b. 1 day
- c. 2 days
- d. 3 days
- e. 4 days
- f. 5 days
- g. 6 days
- h. 7 days
- i. 8 days
- j. 9 days
- k. 10 days
- l. 11 or more days

25. How often do you feel that concerns about your personal finances interfere with your work, such as getting to work on time, accomplishing daily tasks, or working overtime?

|            |           |           |       |
|------------|-----------|-----------|-------|
| 1          | 2         | 3         | 4     |
| Very often | Sometimes | Not often | Never |

26. I intend to quit my job or leave my primary employer within the next 12 months.

|          |                  |               |       |
|----------|------------------|---------------|-------|
| 1        | 2                | 3             | 4     |
| Disagree | Tend to disagree | Tend to agree | Agree |

Finally, we'd like to ask you a few personal questions. The following are necessary only for us to be able to describe the people who responded to our survey. Your responses will remain strictly confidential.

27. Are you employed now?

- a. No
- b. Yes *If yes*, is this?
  - a. Full-time
  - b. Part-time

28. What is your current marital status? (circle one)

- a. Married
- b. Not Married, but living with a partner
- c. Not Married

29. How many people do you support financially at home?

\_\_\_\_\_ Self \_\_\_\_\_ Spouse/Partner \_\_\_\_\_ Others

30. How much was the total income you (and your family living with you) received last year from all sources before taxes and other deductions were made?

- a. Less than \$20,000
- b. \$20,001 - \$30,000
- c. \$30,001 - \$40,000
- d. \$40,001 - \$50,000
- e. \$50,001 - \$60,000
- f. \$60,001 - \$70,000
- g. \$70,001 - \$80,000
- h. \$80,001 - \$90,000
- i. \$90,001 - \$100,000
- j. More than \$100,000

31. Since you joined Profina, did anything happen in your life that improved your personal finances?

- \_\_\_\_\_ No
- \_\_\_\_\_ Yes

\_\_\_\_\_ *If Yes*, please check one or more of the following that occurred:

- |   |  |
|---|--|
| _____ Reduced or paid off some debts      | _____ My partner received salary/wage increase |
| _____ Refinanced home mortgage            | _____ My partner found a better paying job     |
| _____ Received increase in salary or wage | _____ Health or day-care flex account at work  |
| _____ Help from Profina                   | _____ Filed bankruptcy                         |
| _____ Found a better paying job           | _____ Other (Please describe) _____            |

32. You have been in the Profina Debt Management Program for some time now. Please tell us what motivated you to stay in the program.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Email address, please: \_\_\_\_\_

***Thank you very much for providing your confidential responses to these questions. The information will help Profina Debt Solutions® provide better services to clients, and we truly appreciate your assistance!***

*Please return your survey using the enclosed return envelope to:*  
D.B. Sorhaindo, Senior Researcher, Profina Debt Solutions®, 1768 Park Center Drive  
Suite 280, Orlando, FL 32835  
If you have any questions, please call 407-532-5704.