

INSTITUTIONS CARD

Institution Name	Checking	Savings	Mortgage	CDs	Line of Credit	Installment Loan	Student Loan	Money Market	IRA/Keogh	Trust/Annuity	Personal Loans	
1												1
2												2
3												3
4												4
5												5
6												6

"Have you included the institutions for all of the people living in the household?"

"Have you included all of the banks, savings and loans, credit unions, finance companies, loan companies, brokerage and other similar institutions and personal loans from non-family members?"

Commercial Bank

Savings and Loan/Savings Bank

Credit Union

Finance or Loan Company

Brokerage

Other

Visa, Mastercard, Discover, Optima

Sears, K-Mart, furniture, clothing and other store cards

Gasoline cards such as Shell, Exxon, BP, Texaco and Amoco

American Express, Diners Club, Carte Blanche

Airline, Car Rental, or other cards

Recommended to you

Low interest rates

Location of Offices

Do other business with them

Easy to qualify for the loan

Some other reason

**Loans for household appliances, furniture, or hobby or
recreational equipment**

Loans for medical bills

Loans from friends or relatives

Other loans or money owed

Location of their offices

Had the best interest rates

You were able to obtain many services at one place

Were recommended by someone else

Some other reason

Education for your children

Education for others

Future health care for self/spouse

Health care for others

Other major financial obligations

Next few months

Next year

Next few years

Next 5 - 10 years

Longer than 10 years

**Take substantial financial risks
expecting to earn substantial returns**

**Take above average financial risks
expecting to earn above average returns**

**Take average financial risks expecting
to earn average returns**

Not willing to take any financial risks

Don't save -- usually spend more than income

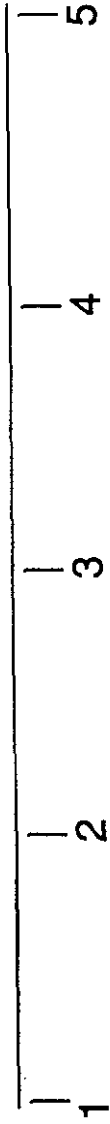
Don't save -- usually spend about as much as income

**Save whatever is left over at the end of the month -- no
regular plan**

Save income of one family member, spend the other

Spend regular income, save other income

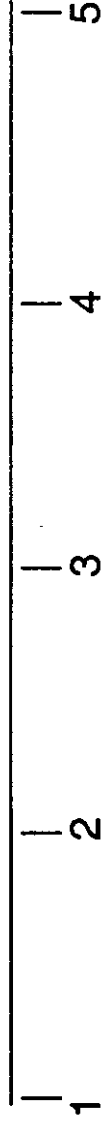
Save regularly by putting money aside each month



1. Totally inadequate

3. Enough to maintain living standards

5. Very satisfactory



1. Almost no shopping for the very best terms

5. A great deal of shopping for the very best terms

**Don't write enough checks to make
it worthwhile**

Minimum balance is too high

Do not like dealing with banks

Service charges are too high

No bank has convenient hours or location

Some other reason

Location of their offices

Had the lowest fees or minimum balance requirement

Able to obtain many services at one place

Offered safety and an absence of risk

Some other reason

Working now or on strike

Temporarily laid off; on sick leave; or other type of leave

Unemployed and looking for work

Student

Homemaker

Disabled

Retired

Other

Formula plan: the monthly retirement benefit is usually based on a formula, involving age, years of service, and salary

Account plan: money is accumulated in an account for you until retirement

Combination of both types

Native American; Eskimo; Aleut

Asian

Hispanic

Black

White

Other

Too expensive, can't afford health insurance

Can't get insurance because of poor health, age, or illness

Don't believe in health insurance

Not much sickness in the family; we haven't needed insurance

Dissatisfied with previous insurance

Job layoff or job loss

Some other reason

Your home

Stocks

Bonds

Mutual funds

Money market funds

Business

Other real estate

Other kind of asset

RANGE CARD

- A. \$1 to \$100**
- B. \$101 to \$500**
- C. \$501 to \$750**
- D. \$751 to \$1,000**
- E. \$1,001 to \$2,500**
- F. \$2,501 to \$5,000**
- G. \$5,001 to \$7,500**
- H. \$7,501 to \$10,000**
- I. \$10,001 to \$25,000**
- J. \$25,001 to \$50,000**
- K. \$50,001 to \$75,000**
- L. \$75,001 to \$100,000**
- M. \$100,001 to \$250,000**
- N. \$250,001 to \$1,000,000**
- O. \$1,000,001 to \$5,000,000**
- P. \$5,000,001 to \$10,000,000**
- Q. \$10,000,001 to \$25,000,000**
- R. \$25,000,001 to \$50,000,000**
- S. \$50,000,001 to \$100,000,000**
- T. More than \$100,000,000**