

Real Money. Real World. Participant Self-Assessment

Part 1: Circle an answer in both the “before” and “after” columns below that best describes **how much you realized before** and then **how much you realized after** you participated in *Real Money. Real World*.

| | How much did you realize BEFORE Attending? | How much do you realize now AFTER Attending? |
|--|--|--|
| 1. The level and type of a person’s education greatly impacts the type of job they will get and their earning potential. | Not much A little A lot | Not much A little A lot |
| 2. The amount of deductions taken from a paycheck for taxes and other withholdings. | Not much A little A lot | Not much A little A lot |
| 3. That banks and credit unions provide various types of accounts for money management. | Not much A little A lot | Not much A little A lot |
| 4. That regular savings really add up. | Not much A little A lot | Not much A little A lot |
| 5. The importance of having a spending and saving plan. | Not much A little A lot | Not much A little A lot |
| 6. The costs to maintain a household. | Not much A little A lot | Not much A little A lot |
| 7. The costs to care for a child. | Not much A little A lot | Not much A little A lot |

Part 2: Circle the answer in both the “before” and “after” columns below that best describes **how important you thought these things were before** participating and **how important you think they are now – after** participating in *Real Money. Real World*.

| | How important did you think this was BEFORE Attending? | How important do you think this is now AFTER Attending? |
|--|--|---|
| 8. Learning how to make wise financial decisions | Not much A little A lot | Not much A little A lot |
| 9. Having a spending plan to meet various living expenses and needs. | Not much A little A lot | Not much A little A lot |
| 10. Asking questions before a purchase leads to better choices. | Not much A little A lot | Not much A little A lot |
| 11. Waiting until I am financially ready before having children. | Not much A little A lot | Not much A little A lot |

Part 3: Circle the answer that best describes **how likely it is that you will make changes** in the following areas as a result of your participation in *Real Money. Real World.* If you are already doing what is listed (for example: if you already have a savings account, circle “No change needed, I’m already doing this.”)

| | How likely is it that you will make changes in these areas? | | | |
|--|--|-----------------|-------------|---|
| 12. Get more training or education after high school. | Not Likely | Somewhat Likely | Very Likely | No change needed, I’m already doing this. |
| 13. Have a plan for my money that includes both needs and wants. | Not Likely | Somewhat Likely | Very Likely | No change needed, I’m already doing this. |
| 14. Think about how my spending impacts other people. | Not Likely | Somewhat Likely | Very Likely | No change needed, I’m already doing this. |
| 15. Think through how my spending impacts other opportunities and choices. | Not Likely | Somewhat Likely | Very Likely | No change needed, I’m already doing this. |
| 16. Open a savings account. | Not Likely | Somewhat Likely | Very Likely | No change needed, I’m already doing this. |

Part 4: Circle the answer that best describes your thoughts about participating in *Real Money. Real World.*

| | | | |
|--|----------|----------|-------|
| 17. I believe that participating in this program gave me a better idea of what is involved in earning, spending, and managing money. | Not much | A little | A lot |
| 18. I believe that participating in this program will help me in the future. | Not much | A little | A lot |

Part 5: Tell us more about your *Real Money. Real World.* experience...

19. What did you learn in this program that surprised you the most?

20. What one thing do you plan to change as a result of participating in this program?

21. Other thoughts about your participation in *Real Money. Real World.*

Part 6: Tell us about yourself...

22. Are you...(check one) _____Female _____Male

23. What is your race/ethnicity: _____

24. What is your age? _____Age

25. What is your grade? _____Grade

26. I am currently involved in a 4-H club or program _____No _____Yes