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**Almost no  
shopping**

**Moderate  
shopping**

**A great deal  
of shopping**

**Commercial Bank**

**Savings and Loan or Savings Bank**

**Credit Union**

**Finance or Loan Company**

**Brokerage**

**Other**

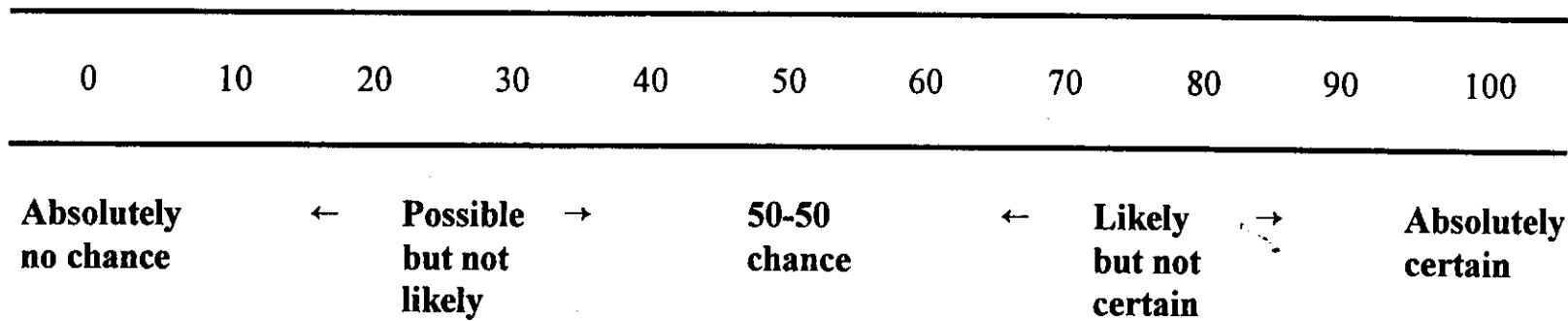
**Visa, MasterCard, Discover, Optima**

**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 credit cards**



**Recommended**

**Low interest rates**

**Location of offices**

**Other business with them**

**Easier to qualify**

**Other reason**

**Loans for household appliances, furniture**

**Loans for hobby or recreational equipment**

**Loans for medical bills**

**Loans from friends or relatives**

**Other loans or money owed**

**Education for your children**

**Education for others**

**Future health care for self/spouse**

**Health care for others**

**Purchase of new home**

**Other major financial obligations**

**Next few months**

**Next year**

**Next 5 to 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 each 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**

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**Totally  
inadequate**

**Enough to  
maintain  
standard**

**Very  
satisfactory**

**CARD 11**  
NORC 4679

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

**Minimum balance 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 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 work, and final salary.

*Sometimes called a "defined-benefit plan."*

### **ACCOUNT PLAN**

Money is accumulated in an account for you until retirement.

*For example: TIAA/CREF, 401(k) and 403(b) plans, thrift plans, SEPs, tax-deferred annuities or TDAs, stock purchase plans or ESOPs, defined contribution plans, salary-reduction plans, etc.*

### **COMBINATION OF BOTH TYPES**

Some combination plans allow employees to take a lump sum settlement instead of regular retirement benefits if they leave the employer before retirement age.

*The most common such plan is the pre-1984 Federal pension plan or CSRS.*

**If you have both a formula and an account plan, please report them separately.**

**Native American; Eskimo; Aleut**

**Asian; Pacific Islander**

**Hispanic**

**Black; African American**

**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

NORC 4679

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