<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Almost no shopping</td>
<td>Moderate shopping</td>
<td>A great deal of shopping</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


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
<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>10</th>
<th>20</th>
<th>30</th>
<th>40</th>
<th>50</th>
<th>60</th>
<th>70</th>
<th>80</th>
<th>90</th>
<th>100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolutely no chance</td>
<td>←</td>
<td>Possible but not likely</td>
<td>→</td>
<td>50-50 chance</td>
<td>←</td>
<td>Likely but not certain</td>
<td>→</td>
<td>Absolutely certain</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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
<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Totally inadequate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Enough to maintain standard</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Very satisfactory</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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
<table>
<thead>
<tr>
<th>Column</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>$1 - $100</td>
</tr>
<tr>
<td>B</td>
<td>$101 - $500</td>
</tr>
<tr>
<td>C</td>
<td>$501 - $750</td>
</tr>
<tr>
<td>D</td>
<td>$751 - $1,000</td>
</tr>
<tr>
<td>E</td>
<td>$1,001 - $2,500</td>
</tr>
<tr>
<td>F</td>
<td>$2,501 - $5,000</td>
</tr>
<tr>
<td>G</td>
<td>$5,001 - $7,500</td>
</tr>
<tr>
<td>H</td>
<td>$7,501 - $10,000</td>
</tr>
<tr>
<td>I</td>
<td>$10,001 - $25,000</td>
</tr>
<tr>
<td>J</td>
<td>$25,001 - $50,000</td>
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<td>K</td>
<td>$50,001 - $75,000</td>
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<td>L</td>
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</tr>
<tr>
<td>M</td>
<td>$100,001 - $250,000</td>
</tr>
<tr>
<td>N</td>
<td>$250,001 - $1 million</td>
</tr>
<tr>
<td>O</td>
<td>$1 million - $5 million</td>
</tr>
<tr>
<td>P</td>
<td>$5 million - $10 million</td>
</tr>
<tr>
<td>Q</td>
<td>$10 million - $25 million</td>
</tr>
<tr>
<td>R</td>
<td>$25 million - $50 million</td>
</tr>
<tr>
<td>S</td>
<td>$50 million - $100 million</td>
</tr>
<tr>
<td>T</td>
<td>More than $100 million</td>
</tr>
</tbody>
</table>