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SCHOOL ID:	l	RESPONDENT ID:		i 1



FINANCIAL EDUCATION IN PRIMARY AND JUNIOR HIGH SCHOOLS BASELINE STUDENT SURVEY

INFORMED CONSENT
Hello, my name is We are conducting a research study for an American NGO called Innovations for Poverty Action. The study will look at knowledge about money and finance among primary and junior high school children. Your school has been randomly selected to be a part of this study. You are being invited to participate.
• If you decide to participate, you will be asked to answer questions about yourself for approximately 30 minutes. We will return to resurvey you in 6 months with similar survey questions.
• There are no costs or risks to participating. We will keep all information you provide us completely confidential. The answers you provide will be kept in the offices of Innovations for Poverty Action. Your name and any other identifying information will be seen only by the researchers and will never appear in any sort of public report.
 Participation in this study is your decision; it is completely voluntary. You are free to choose not to participate, to stop at any time for any reason, or to refuse to answer any individual question without penalty.
f you have any questions about this study, you may contact Innovations for Poverty Action at 0268068213 or in the IPA office at Ako Adjei, Osu PMB 57, Accra.
f you agree to participate in the study, please check the box and write your initials to show that you understand the nformation above and that your consent is given.
1. Yes

QUESTIC	ONNAIRE UNIQUI	E ID:	_		SCHOOL ID:	RESPONDENT ID:
				PRE-INTERVIEW IDENTIFIC TE ALL ANSWERS IN CAPIT		
1	ENUMERATO	n	****WKII	IE ALL ANSWERS IN CAPIT	AL LETTERS****	
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2	ENUMERATO R ID:)				
3A	FOR AUDITOR TO COMPLETE ENUMERATO R: LEAVE BLANK	BACK-CHECKED SPOT-CHECKED			2	
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6	SCHOOL					
	NAME					
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	T ID NUMBER					
8	DATE OF					
	INTERVIEW				DD/MM/YYYY: _ / _	/
9A	START TIME				HH:MM	: (24HRS)
9B	LANGUAGE				'	
	OF					
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	tribe or	02)Akwapim	11)Nze		20)Kassena-	
	ethnic	03)Fanti	12)Ha		Nankani	
	group?	04)Akyem		ngomba	21)Konkonba	
	[PROMPT IF NECESSARY –	05)Kwahu 06)Ga		ımprusi 16)Gonja ussi/Frafra	22)Nanumba 23)Builsa	
	CIRCLE ONLY	07)Dangme	18)Da		24)Other	
]	08)Krobo	-5,- 5,	5	-99)Don't Know	
	-	09)Ewe			-77)Refuse	
12	How old are you?					years
13	What is your	01) P3		05) JHS1		
	class?	02) P4		06) JHS2		
	[PROMPT IF	03) P5		07) JHS3		
	NECESSARY – CIRCLE ONLY	04) P6		08) OTHER		
	ONE CODE					
14	Have you					
	ever	YES			1	
	repeated a	NO			2 -> 10.0 164	

QUEST	IONNAIRE UNIC	(UE ID:	2CHOOL ID: _	_ RESPONDENT ID:
	class?			
15	How many			
	times have		I_	times
	you			
	repeated in			
	total?			
16	Has there	YES		
	been a full	NO		TO 0 18
	week of		<i>2</i>	710 Q.10
	school			
	before this			
	week?			
17				
17	During the			
	last full weel	K		
	of school,			
	how many			
	days out of	DON'T KNOW = -99	REFUSE = -77	days
	five did you			
	attend?			
		C. H	DUSEHOLD DATA	
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QUEST	TONNAIRE UN	IQUE ID:	_	SCHOOL ID: RESPONDENT ID:	
	ANSWER TO				
	18] people,	DON'T KNOW = -99	REFUSE = -77	people	
	EXCLUDING			IF "00" → TO Q.3	1
	YOURSELF				
	who stay in				
	your				
	household				
	earn money				
	to pay for				
	things in the				
	household?				

			QUESTIONNAIRE UNIQUE ID:	1 1 1 1	1 1		SCHOOL I	D:	RESPONDENT ID:		
NOV	W I WOULD LIKE TO AS	K YOU ABOUT	THOSE PEOPLE IN YOUR HOUSE	<u>'</u>	OR BRING IN MO	NEY TO PAY FOR					
	YOU SEVERAL QUESTI										
DO I	NOT READ: USE CODES	PROVIDED FO	R HOUSEHOLD MEMBERS AND I	NCOME SOURCE FOI	R CODE OPTIONS.	PROCEED CARE	FULLY THROUGH QU	<u>JESTIONS</u> .			
		-			INCOME SOURCE OPTIONS						
HOUSEHOLD MEMBER OPTIONS D1) BIOLOGICAL MOTHER D2) BIOLOGICAL FATHER D3) ADOPTIVE MOTHER D4) ADOPTIVE FATHER D5) STEP-MOTHER D6) STEP-FATHER D7) AUNT D8) UNCLE D8) UNCLE D9) OLDER SISTER D9) OLDER SISTER D1) YOUNGER SISTER D1) YOUNGER BROTHER D1) YOUNGER BROTHER D2) GRANDMOTHER D3) GRANDMOTHER D4) GRANDMOTHER D5) OWN CHILD D6) SPOUSE D7) COUSIN D7)				03) OTHER PROD. F 04) AGRICULTURAL OUTSIDE HOME 05) SELF-OWNED R	GRIC. /HUSBANDRY OR MARKET /HUSBANDRY WAG E ETAILER VNED ENTERPRISE	PROD. SE LABOUR	08) SALARIED POS 09) TEACHER 10) SOLDIER/POLI 11) WAGE LABOU 12) CASUAL WAGI 13) RENTING LANI 14) TRANSFERS FR 15) OTHER: -99) DON'T KNOW -77) REFUSE	R FOR CONTRACT E LABOUR D/MONEY-LENDING	VΤ		
	Α	В	С	D	E	F	G	Н	I		
	EARNER'S CODE	What is the MAIN way this person earns money?	How much money does this person earn from this activity? You can choose to tell me how much they earn by week, month, or season.	On average, how many days does this person work every week?	Does this person have a susu account? IF "NO" -> PART G	Is the susu account a joint account (two depositors)?	Does this person have a bank account? IF "NO" → PART I	Is the bank account shared with someone else?	Does this person save money at home?		
21		,	, , ,		YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2		
	III		_ _ C _ Ps WEEKLY MONTHLY SEASON	 DAYS DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77		
22	III	ll	_ _ C _ Ps WEEKLY MONTHLY SEASON	 DAYS DK=-99 R=-77	YES=1 NO=2 DK=-99 R=-77	YES=1 NO=2 DK=-99 R=-77	YES=1 NO=2 DK=-99 R=-77	YES=1 NO=2 DK=-99 R=-77	YES=1 NO=2 DK=-99 R=-77		
23			WEEKET WORTHER SEAGON	BR 33 R 77	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2		
	III		C Ps WEEKLY MONTHLY SEASON	 DAYS DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77		
24					YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2		
	III		_ _ C _ Ps WEEKLY MONTHLY SEASON	 DAYS DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77		
25					YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2		
	III		C Ps WEEKLY MONTHLY SEASON	 DAYS DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77		
26					YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2		
			C Ps WEEKLY MONTHLY SEASON	 DAYS DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77		
27					YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2		
	III		_ _ C _ Ps WEEKLY MONTHLY SEASON	 DAYS DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77		
28					YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2		
	lll		_ _ C _ Ps WEEKLY MONTHLY SEASON	 DAYS DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77	DK=-99 R=-77		

QUESTIO	NNAIRE UNIQUE ID: _	SCHO	OOL ID: RESPONDENT ID:
29	Now, INCLUDING	USE THE CODES ON THE PREVIOU	US PAGE. IF RESPONDENT EARNS MOST CODE "21".
	YOURSELF, Who earns		
	the most money in your household?		_
30	INCLUDING YOURSELF		RESPONDENT EARNS SECOND LARGEST <u>CODE "21"</u> .
	who earns the second	IF NO SECOND EARNER, <u>CODE " -66 "</u> .	
	largest amount of		
	money in your household?		1 1 1
31	Who is the head of your	LISE THE CODES ON THE PR	REVIOUS PAGE. IF RESPONDENT IS HEAD CODE "21".
31	household?	OSE THE CODES ON THE TR	EVIOUSTAGE. II RESI GROENT IS HEAD CODE 21.
		DON'T KNOW=-99	REFUSE=-77
32	How many times did		
	you eat meat or fish in		
	the past 3 days?	DON'T KNOW=-99	REFUSE=-77 _ times
33	How many meals (not		
	snacks) did you eat	DON'T KNOW . 00	DEFLICE 77
34	yesterday? How many days did you	DON'T KNOW=-99	REFUSE=-77 _meals
34	go without food in the		
	past 7 days?	DON'T KNOW=-99	REFUSE=-77 times
35	What is the MAIN type	01) COVERED PRIVATE PIT LATRINE	07) PUBLIC TOILET – COVERED LATRINE
	of toilet does your	02) COVERED SHARED PIT LATRINE	08) PUBLIC TOILET – OPEN LATRINE
	household use?	03) OPEN PRIVATE PIT LATRINE	09) PUBLIC TOILET - FLUSH
	[PROMPT IF NECESSARY	04) OPEN SHARED PIT LATRINE	10) BUSH
	- CIRCLE ONLY ONE	05) PRIVATE FLUSH TOILET	11) OTHER:
	CODE]	06) SHARED FLUSHED TOILET	
	DON'T KNOW = -99 REFUSE = -77		
36	What is the MAIN	01) TAP WATER FROM PIPE	07) WELL
	source of drinking water	02) PRIVATE BOREHOLE	08) STREAM/RIVER
	that your household	03) SHARED BOREHOLE	09) DAM
	uses?	04) RAIN WATER	10) OTHER(SPECIFY):
	[PROMPT IF NECESSARY	05) SACHET	-99) DON'T KNOW
	- CIRCLE ONLY ONE	06) OTHER FILTERED WATER	-77) REFUSE
	CODE]		
37	I want to ask you about	A) MOBILE PHONES A) _	1
	things owned by your	B) TELEVISIONS B) _	_' _
	household and that are	C) RADIO/RADIO SYSTEMS C) _	
	in working condition or	D) MATRESSES D) _	_
	alive.	E) BICYCLES E) _	_[
	How many [PROMPT	F) CARS/TRUCKS F) _	_
	EACH ITEM AT LEFT]	G) MOTORCYCLES G) _	_
	does your household own?	H) ELECTRIC/GAS STOVES H) _ I) FRIDGES I) _	_
	[INSTRUCT	J) GOATS J) _	_!
	RESPONDENT TO	K) CHICKENS/GUINEA FOWL K) _	_'
	ESTIMATE IF THEY DO	L) COWS L) _	_ _
	NOT KNOW HOW MANY		
	OF A GIVEN ITEM		
	HIS/HER HOUSEHOLD		
38	POSSESSES] How many school		
36	uniforms do you	DON'T KNOW = -99 REFUSE = -77	uniforms
	yourself have?		111 a
39	How many pairs of		
	shoes and sandals do	DON'T KNOW = -99 REFUSE = -77	shoes and sandals
	you yourself have?		
40	How much money do you	D. ACCESS TO MONEY	
70	you will get in the next 7 (
	This can be money you we		
	given or that you worked		
	okay to estimate.		
		DON'T KNOW = -99 REFUSE = -77	' Pesewas

QUE	STIONNAIRE U	NIQUE ID:	_		SCHOO	L ID: RESPO	ONDENT ID:
41	How mu	ch money did you get in					
	the last ?	7 days? This can be					
	money y	ou were given or money					
	that you	worked for. It is okay to	DON'T KNOW =	-99	REFUSE = -77	_Cedis	Pesewas
	estimate	2.					IF 00 → TO Q.44
42		ch of the money given to					
	you was	for you to use on things					
	for your	<u>self</u> , like food, clothes, or	DON'T KNOW =	-99	REFUSE = -77	_Cedis	
	school su					IF EQUAL TO RESPO	ONSE for Q.41 → TO 44
43		ch of the money given to					
	you was	for you to use on things					
	for your	household , like food or	DON'T KNOW = -99	R	EFUSE = -77	Cedis	Pesewas
	water?						
44	In the pa	est FOUR MONTHS , did					
	you wor	k or complete tasks and	YES				1
	chores, e	either inside or outside of	NO				2 →TO O 52
	your hou	usehold, to earn money?	140	••••••			2 7 10 Q.32
45	Is some	or all of money you earn	ALL FOR SELF				1
	yours to	keep or do you give it to	SOME FOR SELF/SO	ME FOR HOUSE	HOLD		2
	your hou	usehold?					
			DON'T KNOW				99
			REFUSE				77
		I want to ask you				hold to earn money.	
			FOR EACH OF THE A				
16)	PERSONAL AG	GRIC. /HUSBANDRY PROD. FC				BOUR FOR CONTRACT	
17)		AGRIC. /HUSBANDRY PROD.			24) CASUAL W		
	OTHER PROD.					AND/MONEY-LENDING	
,		AL /HUSBANDRY WAGE LABO	UR OUTSIDE HOME		26) HOUSEHO		
	SELF-OWNED				27) OTHER:		
21)		OWNED ENTERPRISE			-99) DON'T KNO		
22)		SITION IN A COMPANY			-77) REFUSE		
	46	47A	47B	48	49	50	51
	ACTIVITY	How much money did you	What amount	In the past	In what	Did you do this activity	How often do you
	CODE	earn in direct payment for	of this money	30 days,	months did	inside your household	do this activity
		completing this activity in	did you give to	how many	you do this	or outside your	during the school
		the past 30 days? It is	someone in	days did you	activity?	household or both?	term – a lot of time,
		okay to estimate.	<u>your</u>	do this			some time, a little
		DK=-99 R=-77	household	activity? It's	01) Sept	01) INSIDE	time, or none at all?
			rather than	okay to	02) August	02) OUTSIDE	01) A LOT
			keep for	estimate?	03) July	03) BOTH	02) SOME
			yourself?	DK=-99	04) June		03) A LITTLE
				R=-77	[CIRCLE ALL		04) NONE
					THAT APPLY]		
Α	_	DK=-99 R=-77			1 2 3 4		
		Cedis	Ps	days			
		Pesewas					
В		DK=-99 R=-77			1 2 3 4		
		Cedis	_Ps	days			
		Pesewas					
С	II	DK=-99 R=-77	_ C		1 2 3 4		_
		Cedis	Ps	days			
		_Pesewas					
D		DK=-99 R=-77	_ C	_	1 2 3 4	_	_
		Cedis	Ps	days			
		_Pesewas					
Е	ll	DK=-99 R=-77	_ C	II	1 2 3 4	_ _	
	 .	Cedis	Ps	days			
		Pesewas					
F	_	DK=-99 R=-77	_ C		1 2 3 4		_
	 .	Cedis	Ps	days			
L		_Pesewas					
			E. I	EXPENDITURE B	EHAVIOUR		
52	How much	money did you spend on					
			201/ - 1/1/21	N 00	DEFLICE 77		I I I I I I I I I I I I I I I I I I I
	yourself in	the last 7 days? This can be	any DON'T KNO\	N = -99	REFUSE = -77		Pesewas

QUEST	TONNAIRE UNIQUE ID:	<u> </u>	SCHOOL ID:		_ RESPONI	DENT I	D:
53	Of the [READ RESPONSE TO 52] you spent in the last 7 days, how much money did you spend on snacks (Fanmilk, CocaCola, etc.)?						
	It is okay to estimate.	DON'T KNOW = -99	REFUSE = -77		_ Cedis		Pesewas
54	Of the [READ RESPONSE TO 52] you spent in the last 7 days, how much money did you spend on non-food goods or activities for your personal use (toys, discs, etc.)? It is						
	okay to estimate.	DON'T KNOW = -99	REFUSE = -77		_ Cedis		Pesewas
55	How much money do you expect to spend in the next 7 days? This can be any money you will have. It is okay to estimate.	DON'T KNOW = -99	REFUSE = -77		_ Cedis	<u></u> _	Pesewas
56	Do you make a plan for how to spend your	YES					
	money during the week?	NO					
		F. SPENDING E				77	
Lwou	ld like to ask how you would spend a certain an			DIS right no	w Vou can	use it :	any way that
	rant. How would you use it and how much wou				w. Tou can	usc it t	arry way triat
	01) SCHOOL FEES/MATERIALS		06) CHURCH TIT				
C	2) NECESSARY FOOD OR HOUSEHOLD ITEMS		07) SHORT-TERM	∕I SAVING (S	UCH AS "KE	EP IT	
	3) HEALTH-RELATED COSTS FOR ME OR ANOT		WITH ME IN		IT OR NEED	TO BU	Υ
	(SUCH AS SNACKS, NON-NECE	SSARY CLOTHING	SOMETHING 08) SAVE FOR EI	,			
(ITEMS, MUSIC SHOWS, ETC.) OBJ GIFT FOR ANOTHER (PERSON OR ORGANIZA	ATION)	09) LONG-TERM			/F FOR	
	(THE FUTURE				
			10) OTHER (SPE	•			
I			-99) DON'T KNO	W	-77) F	EFUSE	
	57 ACTIVITY [<i>OPEN RESPC</i>	NCF1	58 CODE			59 AMOU	NT
Α	ACTIVITI (OF EN NEST O	NOL	I I I		1 1		Cedis
В					''	<u> </u> _	
С					'	<u> </u> _	Pesewas Cedis
D					'	<u> </u>	Pesewas Cedis
E						<u> </u> _	Pesewas
						<u> </u> _	Pesewas
	Da var have any man averaged wight a sec	G. SAVING BEH					
60	Do you have any money saved right now, either with a susu collector, with a friend, in a	YES					
61	money box or bank, or <u>anywhere else</u> ? How much money do you have saved in total						•
01	Thow much money do you have saved in total		1 1	1 1	Cedis		Pesewas
62A	Where do you save your money most often?	01) MONEY BOX	·			<u>'</u> '-	
	[CIRCLE RESPONSE AND ENTER CODE AT	02) SUSU COLLECT	TOR				
	RIGHT]	03) BANK	A 45A 4050				
		04) WITH FAMILY	MEMBER				
		05) WITH FRIEND 06) WITH ANOTHE	ER PERSON				
		07) PURCHASED T					
		METHOD OF S					_
625	NAME and discount of the second	08) OTHER(SPECIF	Y):				
62B	Where do you save the largest amount of you money?	ur 01) MONEY BOX 02) SUSU COLLECT	ror				
	money:	03) BANK					
		04) WITH FAMILY	MEMBER				
		05) WITH FRIEND					
		06) WITH ANOTHE					
		07) PURCHASED T METHOD OF S					1 1 1
		08) OTHER(SPECIF					·

QUES	FIONNAIRE UNIQUE ID:	_		SCHOOL ID:	ll_	_	_ respoi	NDENT I	ID:	ll
63	Do you regularly save money during the	e week?								
			YES					1		
			NO					2	→	TO Q.65A
64	How much did you save last week?			l	1 1	ı	lCedis	1 1		lPesewas
65A	Do you ever save money with friends in	order	YES			!				- 1
	to buy something together?		NO							- 2
					DON'T I	KNOW	/ = -99		RE	FUSE = -77
65B	Would someone in your household be a	angry or	YES							
	upset if they found out that you were s		NO							
	for yourself?		-							- 2
			DON'T KNOW = -99	REFUSE = -77						
66	Please rank the following ways to save	by how	READ THE FOLLOWING:				RAN	IKING:		
	safe you think they are:		01) WITH FRIEND			Α .	!	-!!		
	[READ CHOICES AND USE CODES IN SEC	COND	02) SUSU COLLECTOR			B	!	-!!		
	COLUMN] DON'T KNO	M - 00	03) BANK 04) MONEY BOX			C D		-!!		
		SE = -77	05) WITH FAMILY MEM	IRFR		E		-!!		
67	If there was a money box at school that		YES					<u></u>		1
	everyone could use and that was locked		NO							- 2
	that everyone was responsible for keep	ing,	DON'T KNOW = -99	REFUSE = -77	•					
	would you save your money in the box?)								
			H. PREFERENCE AND E							
	ald like to ask you some questions about h			inity, your school,	and you	ır triei	nds. I wo	uld like	you	ito
respo	ond in one of four following ways. You car		AGREE VERY MUCH AGREE SOMEWHAT							
		-	DISAGREE SOMEWHAT							
		•	DISAGREE VERY MUCH							
NOW	I WOULD LIKE TO ASK YOU TO RESPOND	,		/ WELL EACH STA	TEMENT	DESC	RIBES YO	U. THE	SE	
STAT	EMENTS WILL BE PHRASED AS IF YOU AR	E THE ON	E SAYING THEM. YOU WILL RE	ESPOND IN THE SA	AME WA	Y AS	BEFORE,	BY AGR	EEIľ	NG OR
DISA	GREEING SOMEWHAT OR VERY MUCH.									
68	I am confident in speaking my opinion	-	AGREE VERY MUCH		-		ERY MU	CH		
	about issues in school.		AGREE SOMEWHAT		9) DON'1		W			
60	Lam confident in speaking my eninion		DISAGREE SOMEWHAT AGREE VERY MUCH		7) REFUS		/FDV MILI			
69	I am confident in speaking my opinion about issues at home.	,	AGREE SOMEWHAT		9) DON'1		/ERY MU(\\/	- П		
	about issues at nome.	-	DISAGREE SOMEWHAT		7) REFUS		**			
70	I regularly participate in class.		AGREE VERY MUCH				/ERY MU	 CH		
	- ,,	02)	AGREE SOMEWHAT	-99	9) DON'1	KNO	W			
		03)	DISAGREE SOMEWHAT	-7	7) REFUS	E				
71	I would argue with a friend about an	-	AGREE VERY MUCH		-		ERY MU	CH		
	issue that he or she has a very		AGREE SOMEWHAT		9) DON'1		W			
	different opinion about.	03)	DISAGREE SOMEWHAT	-7	7) REFUS	Ε				
72	I trust people in my community.	01)	AGREE VERY MUCH	04) DISAC	REE \	/ERY MU	CH		
		,	AGREE SOMEWHAT		9) DON'1		W			
			DISAGREE SOMEWHAT		7) REFUS					
73	If a person has a disability, it is not		AGREE VERY MUCH		•		/ERY MU	CH		
	acceptable to be friends with him or	-	AGREE SOMEWHAT DISAGREE SOMEWHAT		9) DON'1 7) REFUS		VV			
	her.	_								
74	If a person has HIV, it is not acceptable		AGREE VERY MUCH		-		ERY MU	CH		
	to be friends with him or her.	-	AGREE SOMEWHAT		9) DON'1		W			
75	I would give money to someone to		DISAGREE SOMEWHAT AGREE VERY MUCH		7) REFUS		/ERY MU	~⊔		
13	keep for me.		AGREE SOMEWHAT		9) DON'1			,I I		
			DISAGREE SOMEWHAT		7) REFUS					
76	I like spending money.		AGREE VERY MUCH				/ERY MU			
		02)	AGREE SOMEWHAT		9) DON'1					
		03)	DISAGREE SOMEWHAT	-7	7) REFUS	Ε				
77	I am good at saving.		AGREE VERY MUCH		•		ERY MU	CH		
			AGREE SOMEWHAT		9) DON'1		W			
70	Lofton give in the townstation and but		DISAGREE SOMEWHAT		7) REFUS		/EDV 8 41 14	<u> </u>		
78	I often give in to temptation and buy something I want but don't need.	•	AGREE VERY MUCH AGREE SOMEWHAT)		/ERY MU(\\/	.п		
	sometimig i want but don t need.	02)	AGILL SOIVIL WHAT	-9:	DON I	KINO	vv			

03) DISAGREE SOMEWHAT

-77) REFUSE

QUES	TIONNAIRE UNIQUE ID:	_	SCH	100L ID: _	_ RESPONDENT ID):
79	I avoid places and situations that	01) AGREE VERY MUCH		04) DISAG	GREE VERY MUCH	
	involve spending money.	02) AGREE SOMEWHAT		-99) DON'	ΓKNOW	
		03) DISAGREE SOMEWHAT		-77) REFUS	SE	
80	Saving for something for longer than a	01) AGREE VERY MUCH		-	GREE VERY MUCH	
	month is too difficult.	02) AGREE SOMEWHAT		-99) DON'1		
01	Caving manageria and managers if you	03) DISAGREE SOMEWHAT		-77) REFUS		
81	Saving money is not necessary if you live at home with your family.	01) AGREE VERY MUCH 02) AGREE SOMEWHAT		-99) DON'	GREE VERY MUCH	
	iive at nome with your family.	03) DISAGREE SOMEWHAT		-77) REFUS		
82	Saving money is only for parents to do.	01) AGREE VERY MUCH			GREE VERY MUCH	
	g : 1, :: , : p: : ::::::	02) AGREE SOMEWHAT		-99) DON'		
		03) DISAGREE SOMEWHAT		-77) REFUS	SE	
REAL	THE FOLLOWING: NOW I WILL READ GRO	DUPS OF TWO STATEMENTS AND ASK	YOU TO CH	OOSE WHICH STA	ATEMENT DESCRIBES YC	U BEST.
83	1. I plan to do things and finish them the	•	1)	SAME DAY	-99) DON'T KNOW	
	2. I plan to do things and often put them		2)	TOMORROW	-77) REFUSE	
84	 When something bad happens to som fault. 	neone it is usually his or her own	1)		-99) DON'T KNOW	
	 When something bad happens to som 	seone it is usually had luck	2)	BAD LUCK	-77) REFUSE	
85	If I succeed in the future it will be because.		1)	HARD WORK	-99) DON'T KNOW	
	2. If I succeed in the future it will mostly		2)		-77) REFUSE	
	l.			SITUATIONS AN	D GAMES	
Ιwοι	ıld like to ask you some questions about si	tuations in which you will be asked to	make a de	cision. Think abo	ut which option you wo	uld prefer in
each	case.					
86	Suppose you have some money to do bu	usiness, and you have the choice				
	between two options:		OPTION A	\		1
	Option A : A business that can give a lot	of profit every month, but there is a	OPTION E	3		2
	chance you could lose money.		NO PREFI	RENCE		3
	Option B : A business with less profit eve	ery month, but you can't lose your				
	money.		DONTK	10 00		99
	Which option would you choose?					
87	Imagine you are sick (but not dying) and	you have the choice between the				
	following two options:		OPTION A	\		1
	Option A: You can get some medicine to		ODTION	•		2
	somewhat better, but you will continue	to feel a small amount sick for				
	another month.		NO PREFI	RENCE		3
	Option B: You can wait and continue to		DON'T KN	IOW		99
	medicine is available that will make you					
	You can only choose one medicine. Whi					
88	Now imagine that you have a choice bet					
	Game A: We flip a coin. If it lands one si					
	lands on the other, you get 4 Ghana ced	15.				
	Game B: We flip a coin. If it lands heads	s. you win 8 Ghana cedis . If it lands		RENCE		
	tails, you win 1 Ghana cedi.	•	DON'T KN	OW	99	
	Which game would you play?					
89	Imagine that you have a choice between					
	Game A: We flip a coin. If it lands one si					
	lands on the other, you get 3 Ghana ced	ii5.				
	Game B: We flip a coin. If it lands heads	s. you win 8 Ghana cedis . If it lands	NO PREFE	RENCE	3	
	tails, you win 1 Ghana cedis.	•	DON'T KN	OW	99	
	Which game would you play?					
90	Imagine that you have a choice between					
	Game A: We flip a coin. If it lands one s		OPTION A		1	
	lands on the other, you get 2 Ghana ced	lis.				
	Game B: We flip a coin. If it lands heads	vou win 8 Ghana cadis If it lands		RENCE		
	tails, you win 1 Ghana cedis .	, you will b Gilalia Ceuis. If it lailus		OW		
	Which game would you play?					
91	Now imagine you have a choice between	n the following options:	OPTION A		1	
	Option A: you get 5 cedis immediately	- ·	OPTION B		2	
	Option B: you get 7 cedis in two weeks			RENCE		
	Which ontion would you choose?			OW		

QUEST	JESTIONNAIRE UNIQUE ID:						SCHOOL ID:		RE	SPON	DENT	ID:	
92	Now imagine you have a choice between the following options:				OPTI	ON A							
	Option A: you get 5 cedis immediately				OPTI	ON B	2						
	Option B: you get 10 cedis in two weeks			NO P	REFERENCE		3						
	Which option would you choose?				DON'	T KNOW		-99					
93	Now imagine you have a	choice betwe	en the followir	ng options:		OPTI	ON A		1				
	Option A: you get 5 cedis	in two week	S			OPTI	ON B		2				
	Option B: you get 7 cedis	in four week	s			NO P	REFERENCE		3				
	Which option would you	choose?				DON'	DON'T KNOW						
94	You have the choice betw	een two opt	ions.										
	Option A: I give you 7 ced	l is , and I give	a person from	your community		OPTI	ON A		1				
	5 cedis.					OPTI	ON B		2				
	Option B: I give you 8 ced	is, and I give	a person from	your community		NO P	REFERENCE		3				
	1 cedi.					DON'T KNOW99							
	Which option would you	choose?											
_	ne that have 4 Ghana cedi s	s to spend or	things at the s	hop. There are on	ly th	ree item	s to buy: socks, shoe	es, a	nd penc	ls. He	ere is	what each item	
costs:													
(01) o	ne pair of socks costs 50 G	ihana nesew	as										
	ne pair of shoes costs 2 Gl												
	ne pack of 4 pencils costs												
	he shopkeeper. You shoul				in p	airs, but	I can sell you individ	dual	pencils.	Tell r	ne wł	nich items you	
want	to buy and how much of ea	ach item. Yo	u must spend a	Il of your money.									
Once	you buy something you car	nnot give it b	ack again. <i>[IF R</i>	RESPONDENT SPENI	DS T	оо мис		FO.	R LAST IT	ЕМ1			
95A	ALLOCATION:			ITEM	Ī		UNITS	T			ALLC	CATED	
	-99=DON'T KNOW	Α		SOCKS	I_	pair	s	I	Gh0	Ι	I	Pesewas	
	-77=REFUSE	В		SHOES	I.	pair	s		Gh0	: I	<u> </u>	Pesewas	
		С		PENCILS	l.	l	pencils	ш	Gh0	-	<u> </u>	Pesewas	
		D		LEFT OVER?					Gh0		<u> </u>	Pesewas	
95B	DO NOT READ: IS THE ALLOCATION CORRECT?	_									<u>l</u>		
96	DO NOT READ: DID THE										<u>:</u> [
30	RESPONDENT PROVIDE									2			
	CHOICES IN PRICES AND	LET											
	ENUMERATOR CALCULAT	ΤΕ											
	AMOUNTS OF GOODS?												
97	DO NOT READ: DID THE	YES										Q.99	
	RESPONDENT PREPARE A ALLOCATION AND THEN	_								4	<u>)</u>		
	ENUMERATOR IN ONE	, , , , ,											
	RESPONSE?												
98	DO NOT READ: DID THE	YES								1			
	RESPONDENT REPORT TH									2	2		
	SELECTION OF ONE ITEM	_											
	AND THEN ASSESS												
99	LEFTOVER FUNDS? DO NOT READ: HOW MA	MV											
33	SECONDS DID IT TAKE TH												
	RESPONDENT TO ARRIVE												
HIS OR HER ALLOCATION?													
•	_ _ SECONDS ow I will allow you to change your purchase. Would you like to do anything differently? [IF YES, CONTINUE / IF "NO" →TO Q.101]								SECONDS				
		your purchas	e. Would you		diff	erently	-	UE /				-	
100	CIRCLE BELOW IF APPLICABLE:	Α		SOCKS	+	1	UNITS	+		_	ALLC	CATED Pesewas	
	ALT LICABLE.	۲		JUCKS	1 1_	!	pairs		Gh0	· I	1	L COCMQ2	
		B		SHOFS	1	ı	nairs	1	l Gh	1	1	Pesewas	
	-99=DON'T KNOW	B C		SHOES PENCILS	I_	_	pairs pencils	1	Gh0 Gh0	-	<u> </u>	Pesewas Pesewas	
	-99=DON'T KNOW -77=REFUSE	B C D		SHOES PENCILS LEFT OVER?	<u> </u>	_ _	pairs pencils	 	Gh(Gh(Gh(<u> </u> 	Pesewas Pesewas Pesewas	

QUESTI	ONNAIRE UNIQUE ID:					S	CHOOL ID:	_	RESPONDE	NT ID:	I
Imagine that your family is preparing a meal for tonight, and you have 3 Ghana cedis to spend on food at the shop. There are only three items to buy:											
palm o	il, rice, and onions. Here is what each	item costs	: :								
(01) on	e litre bottle of palm oil costs 2 Gha	na cedis									
(02) tw	o margarine tins of rice (one kilo) co	st 3 Ghana	cedis								
-	onions cost 1 cedi 50 pesewas										
I am th	e shopkeeper. You should know that	I will sell m	ny items to you i	n differ	ent amoun	nts - f	or example, I	can sell	you half a bottle	of palm oil.	Tell
me wh	ich items you want to buy and how m	uch of eacl	n item. You mus	t spend	d all of you	r mo	ney				
Once yo	ou buy something you cannot give it b	ack again.	[IF RESPONDEN	T SPEN	DS TOO M	UCH,	LET THEM RET	TRY FOR	R LAST ITEM]		
101A	ALLOCATION:		ITEM		UI	NITS			MONEY ALLO	CATED	
	-99=DON'T KNOW -	Α	PALM OIL	I	. .	_I_	_ Ls/bottles	11	Ghana Cedis	_ Pese	ewas
	77=REFUSE	В	RICE	I		_I_	_ tins	11	Ghana Cedis	_ Pese	ewas
		С	ONIONS	I	onic	ons		11	Ghana Cedis	_ Pese	ewas
	[FOR 101A: CIRCLE "Ls" (LITRES)	D	LEFT OVER?					II	Ghana Cedis	_ Pese	ewas
	OR "bottles" FOR UNITS]										
101B	DO NOT READ: IS THE									1	
	ALLOCATION CORRECT?									2	
102	DO NOT READ: DID THE	_								1	
	RESPONDENT PROVIDE CHOICES	NO								2	
	IN <u>PRICES</u> AND LET ENUMERATOR										
	CALCULATE AMOUNTS OF										
100	GOODS?									. >====	
103	DO NOT READ: DID THE									1 → TO Q.	105
	RESPONDENT PREPARE AN	NO								2	
	ALLOCATION AND THEN TELL										
104	ENUMERATOR IN ONE RESPONSE?	VEC								1	
104	DO NOT READ: DID THE									1	
	RESPONDENT CHOOSE ONE ITEM,	NO								2	
	REPORT THE SELECTION OF THAT										
	ITEM, AND THEN ASSESS LEFTOVER FUNDS?										
105	DO NOT READ: HOW MANY										
103	SECONDS DID IT TAKE THE										
	RESPONDENT TO ARRIVE AT HIS								1 1	l ISECC	NDS
	OR HER ALLOCATION?								11_	_115166	JIVDS
Now L	will allow you to change your purcha	se. Would	you like to do a	nvthing	different	lv?	[IF "NO"→T	0.0.107	71		
106	CIRCLE BELOW IF APPLICABLE:		ITEM			NITS	[Q.1202	MONEY ALLO	CATED	
	-99=DON'T KNOW -77=REFUSE	Α	PALM OIL	1	I I.I	1	_ Ls/bottles	1 1	Ghana Cedis		ewas
		В	RICE	l i	.	- <u>;</u>	tins		Ghana Cedis	_::	ewas
	[FOR 106A: CIRCLE "Ls" (LITRES)	C	ONIONS	l i -	onio	ns	_1	 	Ghana Cedis		ewas
	OR "bottles" FOR UNITS]	D	LEFT OVER?						Ghana Cedis	-!!	ewas
	IS RESPONDENT IN PRIMARY OR J	HS?			PRIMARY	· =	1 → TO Q.107				
							2 →TO Q.107				
	= 7.10 4(127)										
GIVE RESPONDENT A PEN OR PENCIL FOR THE NEXT SECTION											

QUES ⁻	TIONNAIRE UNIQUE ID:				SCHOOL ID: _	_ RESPONDENT ID:			
		J. AF	PTITUDE ASSESSM	IENT - PRIM	IARY				
Now I	would like you to co	mplete a short assessment	for me. The r	esults of t	this assessment will n	ot be shown to anyone,			
the re	sults will not count a	s part of your schoolwork.	I only want to	see how	much you remember	from last term. Do not			
worry	worry if you cannot answer a question. Do the best that you can. YOU HAVE FIVE MINUTES TO COMPLETE THIS SECTION.								
СНОО	CHOOSE THE CORRECT FORM OF THE VERB FROM THE TWO OPTIONS PROVIDED. CIRCLE "1" OR "2" IN THE BOX AT								
RIGHT	DEPENDING ON WH	IICH YOU CHOOSE.							
107A	Somebody	eaten the rice.	HAS	= 1		HAVE = 2			
108A	Mansa and Sefa	well.	WRIT	ES = 1		WRITE = 2			
109A	The girl	ran very far.	RUN	= 1		RUNS = 2			
110A	All of the students	reading.	ARE	= 1		IS = 2			
111A	He	_ tired yesterday.	WERI	E = 1		WAS = 2			
СНОО	SE THE CORRECT FO	RM OF THE ANSWER FROM	M THE FOUR O	PTIONS P	ROVIDED. <u>CIRCLE</u> " A	", " B ", OR " C " IN THE			
BOX A	T RIGHT DEPENDING	ON WHICH YOU CHOOSE	<u>.</u> .						
112A	One teacher bough	t 6 textbooks of the	A = 18 Ghan	a cedis					
	same kind for 96 G	hana cedis. What is the							
	price of one textbo	ok?	B = 9 Ghana	cedis					
		Use this space for work:							
			C = 16 Ghan	a cedis					
113A	Find <u>4</u> x <u>2</u>	Use this space for work:	A = <u>8</u>		B = <u>5</u>	C = <u>6</u>			
	5 2		10		10	7			
114A	Ben is 1.23 metres	tall. His sister is .89	A = 1.33 me	tres	B = 2. 12 metres	C = 2.02 metres			
	metres taller than h	nim. How tall is Ben's							
	sister?								
		Use this space for work:							
115A	Divide 108 by 9.	Use this space for work:	A = 12	B = 16	C = 22				
116A	Subtract 79 from 20	030.	A = 1951	B = 1	.973 C = 1941				
	Use this space for v	vork:							
•			•						

QUES	TIONNAIRE UNIQUE ID:	SCHOOL ID: _ RESPONDENT ID:
	K.	APTITUDE ASSESSMENT - JHS
Now I	would like you to complete a short assessmen	t for me. The results of this assessment will not be shown to anyone,
the res	sults will not count as part of your schoolwork.	. I only want to see how much you remember from last term. Do not
	· · · · · · · · · · · · · · · · · · ·	that you can. YOU HAVE FIVE MINUTES TO COMPLETE THIS SECTION.
		FROM THE THREE OPTIONS PROVIDED. CIRCLE "A ", "B", OR "C " IN
	OX AT RIGHT DEPENDING ON WHICH YOU CH	
107B	The woman gave her customer fruit	A = in exchange to
1075	2 Ghana cedis.	B = on exchange for
	2 Gilalia ceuis.	
1000	1.1.7	C = in exchange for
108B	I don't approve the	A = with
	new rules.	B = in
		C = of
CHOO	SE THE PAST TENSE VERB THAT BEST FITS IN T	HE BLANK:
109B	The girl her head.	A = shaked
		B = shook
		C = has shooken
110B	All of the studentstoday.	A = swimmed
		B = swum
		C = swam
111B	Kofi and Sam tired	A = was
1110		
	yesterday.	B = were
61100		C = are
		M THE FOUR OPTIONS PROVIDED. <u>CIRCLE " A ", " B ", OR " C " IN THE</u>
	T RIGHT DEPENDING ON WHICH YOU CHOOS	
112B	One teacher gave the seller 97 Ghana cedis	A = 18 Ghana cedis and 6 pesewas
	and 20 pesewas for 6 textbooks. She	
	received 12 pesewas in change. What is the	B = 9 Ghana cedis and 12 pesewas
	price of one textbook?	
	Use this space for work:	C = 16 Ghana cedis and 18 pesewas
113B	Find $3 + 1$ Use this space for work:	A = 5 B = 4 C = 3
	4 2	$\frac{1}{4}$ $\frac{1}{6}$ $\frac{1}{8}$
	· -	
114B	Ben is 1.23 metres tall. His sister is .89	A = .56 metres
1140	shorter than him. How tall is Ben's sister?	A50 metres
	<u>Use this space for work:</u>	
115B	Divide 549 by 9. <u>Use this space for work:</u>	A = 102 B = 61 C = 207
116B	Multiple 209 by 14.	A = 1467 B = 2926 C = 29,004
	Use this space for work:	
	· ———	

QUESTI	ONNAIRE UNIQUE ID:	SCHOOL ID: RESPONDENT ID: _						
		L. RESPONDENT TRACKING INFORMATION						
	****WRITE ALL ANSWERS IN CAPITAL LETTERS****							
117	DISTRICT ID CODE:							
118	SCHOOL ID CODE:							
119	RESPONDENT ID CODE:							
120A	What is your full name?	SURNAME FIRST NAMES						
120B	Are you known by a nickname or popular name? IF "NO" → TO Q.111							
121	What is your address or house number?							
122	What is the name of the area or village in which you usually stay?							
123	Can you describe an easy way for someone to find it (e.g., near the Presbyterian church)?							
	PHONE NUMBERS AT WHICH RESPONDENT CAN BE REACHED							
124A	PHONE 1	0 _ - - - - - - - - - - - - - - - - -						
124B	PHONE 2	0 _ - - - - - - - - - - - - - - - - -						
124C	PHONE 3	0 _ - - - - - - - - - - - - - - - - -						
	If we are unable to find you, who could we ask about finding you nine months from now?							
125A	NAME OF CONTACT PERSON 1							
		SURNAME FIRST NAMES						
125B	PHONE OF CONTACT PERSON 1	0 _ - - - - - - - - - - - - - - - - -						
125C	DESCRIBE PLACE WHERE							
	CONTACT PERSON 1 LIVES							
126A	NAME OF CONTACT PERSON 2							
		SURNAME FIRST NAMES						
126B	PHONE OF CONTACT PERSON 2	0 _ - - - - - - - - - - - - - - - - -						
126C	DESCRIBE PLACE WHERE							
10-	CONTACT PERSON 2 LIVES							
127	END TIME OF INTERVIEW	HH:MM _ : (24HRS)						

THANK YOU VERY MUCH FOR YOUR PARTICIPATION!

We greatly appreciate your time and your input. Unfortunately, we cannot offer any compensation. However, we hope that the results of this survey will contribute the provision of improved services to your community. I would like to assure you again that everything you have told me today will remain confidential. Is there anything you would like to ask me now? If you have any questions or concerns, please feel free to contact us under this number or email address.

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