SCHOOL ID:	1 1	1 1	1 1	RESPONDENT ID:	1 1	 i
SCHOOL ID.	I 1		I	RESPONDENTID.	I	 ı



## FINANCIAL EDUCATION IN PRIMARY AND JUNIOR HIGH SCHOOLS ENDLINE STUDENT SURVEY

		A.	PRE-INTERVIEW IDENTI					
	1 -	****WR	TE ALL ANSWERS IN CAF	PITAL LETTERS****				
2	ENUMERATOR ID:				<u> </u>	<u>.ll</u>		
4	REGION ID							
5	SCHOOL ID				l	_ _		
7	RESPONDENT ID NUMBER				<u> </u>			
7a	RESPONDENT NAME					PRE FILLEL		
7B	QUESTIONNAIRE ID				<u>  _  </u>			
8	DATE OF INTERVIEW			DD/MM/YYYY:	_  /	.		
9A	START TIME			1	HH:MM   _ :	_  (24HRS)		
9B	LANGUAGE OF INTERVIEW		ENGLISH 2=TWI 3=0					
9C	Were you interviewed by an							
	IPA surveyor last year?	NO			2			
CONSENT!	DO NOT READ : Did the	YES			1			
	respondent answer yes to the	_			2 <b>→</b> END TII	ME		
	consent?	110				IVIL		
	В.	T		DEMOGRAPH				
10	GENDER OF RESPONDENT				<del>_</del>			
					2			
11	What is your tribe or ethnic	01)Asante	10)Guan	19)Kusasi				
	group?	02)Akwapim	11)Nzema	20)Kassena-				
	[PROMPT IF NECESSARY –	03)Fanti	12)Hausa	Nankani				
	CIRCLE ONLY ]	04)Akyem	13))Dagomba	21)Konkonba				
		05)Kwahu	15)Mamprusi	22)Nanumba				
		06)Ga	16)Gonja	23)Builsa				
		07)Dangme	17)Grussi/Frafra	24)Other				
		08)Krobo	18)Dagati	-99)Don't Know				
		09)Ewe		-77)Refuse				
12	How old are you?				1 1	l years		
13	What is your class?	01) P3	05) JHS1		I	years		
	[PROMPT IF NECESSARY —	02) P4	06) JHS2					
	CIRCLE ONLY ONE CODE]	03) P5	07) JHS3					
	cincia oner one cope	04) P6	08) OTHER	₹				
14	Have you ever repeated a	0.1, 1.0	00) 011121	`	-			
1	class?	VEC			1			
		NO		•••••	2 →TO Q.16	А		
15	How many times have you							
	repeated in total?					times		
16	Has there been a full week of	YES			1			
	school before this week?	NO			2 →TO Q.18	}		
17	During the last full week of							
	school, how many days out of							
	five did you attend?							
		DON'T KNOW	= -99 REFU	SE = -77	I	days		
			C. HOUSEHOLD DA	TA				
I would like	I would like to ask you about your "household." By household I mean the place where you stay and the people who stay there with you. A							

QUESTIONN	AIRE UNIQUE ID:	_	SCHOOL ID:     RESPONDENT ID:
household	is the dwelling where you sleep	and includes all those who sleep in that place v	with you and who share meals with you. Your household
includes the	ose who stay there on a relative	ely permanent basis. You should include those	who you believe will spend at least until the next school
term on a c	consistent basis; you should exc	lude temporary <u>visitors</u> .	
18	How many people are there		
	in your household?	DON'T KNOW = -99 REFUSE = -	-77   _   _   people
19	Who stays in your	A. BIOLOGICAL MOTHER	YES=1 NO=2
	household?	B. BIOLOGICAL FATHER	YES=1 NO=2
		C. LEGALLY ADOPTIVE MOTHER	YES=1 NO=2
		D. LEGALLY ADOPTIVE FATHER	YES=1 NO=2
		E. STEP-MOTHER	
		F. STEP-FATHER	YES=1 NO=2
		G. AUNT	
		H. UNCLE	
		I. OLDER SISTER	
		J. YOUNGER SISTER	
		K. OLDER BROTHER	
		L. YOUNGER BROTHER	
		M. GRANDMOTHER	<u>                                   </u>
		N. GRANDFATHER	<u>                                   </u>
		O. OWN CHILD	
		P. SPOUSE	·
		Q. COUSINS	<u>                                   </u>
		R. OTHER BIOLOGICAL FAMILY	
		MEMBER:	
		S. OTHER NON-BIOLOGICAL FAMILY	
		MEMBER:	
		T. OTHER NON-FAMILY MEMBER:	·—
20	How many of these people,		
	EXCLUDING YOURSELF earn		
	money to pay for things in		
	the household (-99=don't		
	know, -77=refuse)	DON'T KNOW = -99 REFUSE = -7	7     people
	•		IF "00" →TO Q.31
			·

	QUESTIONNAIRE UNIQUE ID:      SCHOOL ID:    RESPONDENT ID:									
Now	Now I would like to ask you about those people in household who earn or bring in money to pay for household needs. For each of these people I will ask you several questions.									
DO I	NOT READ: USE CODES	PROVIDED FOR	R HOUSEHOLD MEMBERS AND II	NCOME SOURCE FO	R CODE OPTIONS.	PROCEED CAREF	ULLY THROUGH QU	<u>JESTIONS</u> .		
	HOUSE	HOLD MEMBEI	R OPTIONS			INCOME S	OURCE OPTIONS			
	BIOLOGICAL MOTHER BIOLOGICAL FATHER ADOPTIVE MOTHER ADOPTIVE FATHER	13) GRANDMO 14) GRANDFA 15) OWN CHII 16) SPOUSE	THER	MARKET	IC. /HUSBANDRY PF GRIC. /HUSBANDRY OR MARKET		08) SALARIED POSITION IN GOVERNMENT 09) TEACHER 10) SOLDIER/POLICE 11) WAGE LABOUR FOR CONTRACT			
06) 07) 08) 09) 10)	STEP-MOTHER STEP-FATHER AUNT UNCLE OLDER SISTER YOUNGER SISTER OLDER BROTHER	19) OTHER NO	OLOGICAL FAMILY MEMBER DN-BIOLOGICAL FAMILY MEMBER ON-FAMILY MEMBER OW	O4) AGRICULTURAL /HUSBANDRY WAGE LABOUR     OUTSIDE HOME      O5) SELF-OWNED RETAILER      O6) OTHER SELF-OWNED ENTERPRISE      O7) SALARIED POSITION IN A COMPANY			12) CASUAL WAGE LABOUR 13) RENTING LAND/MONEY-LENDING 14) TRANSFERS FROM OTHERS 15) OTHER:99) DON'T KNOW -77) REFUSE			
12)	YOUNGER BROTHER									
-	Α	В	С	D	E	F	G	Н	I	
	Who in your household earns or brings money in to pay for household needs? 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	needs: EANNER S CODE	money.	by week, month, or season.	WCCK.	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	YES=1 NO=2	
21	ll	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	III	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	l_l_l	_	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	
24	III	_	_ _ _ 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	
25	III	_	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	
26	III	_	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	
27	III	_	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	
28	III		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	

QUESTIO	NNAIRE UNIQUE ID:   _			SCHOO	L ID:     R	ESPONDENT ID:
29	Now, <b>INCLUDING</b>		USE THE CO	DES ON THE PREVIOUS	PAGE. IF RESPONDEN	T EARNS MOST <u>CODE "21"</u> .
	YOURSELF, Who earns					
	the most money in your					_
20	household?		LICE THE CODES ON THE	DDELVIOUS DAGE IF DE	COONDENIT FARNIC CE	COND LADGEST CODE ((24))
30	INCLUDING YOURSELF who earns the second		IF NO SECOND EARNER,		SPUNDENT EARNS SEC	COND LARGEST CODE "21".
	largest amount of		II NO SECOND LARNER,	CODL -00 .		
	money in your					
	household?					1 1 1
31	Who is the head of your		USE TH	IE CODES ON THE PREV	IOUS PAGE. IF RESPON	NDENT IS HEAD CODE "21".
	household?					
			DON	N'T KNOW=-99	REFUSE=-77	<u> </u>
32	How many times did					
	you eat meat or fish in					
	the past 3 days?		DO	N'T KNOW=-99	REFUSE=-77	times
33	How many meals (not snacks) did you eat					
	yesterday?		DOI	N'T KNOW=-99	REFUSE=-77	meals
34	How many days did you		DOI	V 1 KNOVV33	ILLI USL77	IIIeais
34	go without food in the					
	past 7 days?		DOI	N'T KNOW=-99	REFUSE=-77	times
35	What <b>MAIN</b> type of	01)	COVERED PRIVATE PIT LATRIN			ILET – COVERED LATRINE
	toilet does your		COVERED SHARED PIT LATRIN		•	ILET – OPEN LATRINE
	household use?	03)	OPEN PRIVATE PIT LATRINE		09) PUBLIC TO	ILET - FLUSH
	[PROMPT IF NECESSARY		OPEN SHARED PIT LATRINE		10) BUSH	
	- CIRCLE ONLY ONE		PRIVATE FLUSH TOILET		11) OTHER:	
	CODE]	06)	SHARED FLUSHED TOILET			
	DON'T KNOW = -99 REFUSE = -77					
36	What is the <b>MAIN</b>	01	TAP WATER FROM PIPE		07) WELL	
30	source of drinking water		PRIVATE BOREHOLE		08) STREAM/R	IVFR
	that your household		SHARED BOREHOLE		09) DAM	
	uses?	1	RAIN WATER		10) OTHER(SPE	ECIFY):
	[PROMPT IF NECESSARY	05)	SACHET		-99) DON'T KNO	
	- CIRCLE ONLY ONE	06)	OTHER FILTERED WATER		-77) REFUSE	
	CODE]					
27	1aut ta aalaabat	۵)	MAODILE DIJONES	A)		
37	I want to ask you about things owned by your	A) B)	MOBILE PHONES TELEVISIONS	A)    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	H)	ELECTRIC/GAS STOVES	H)		
	own?	1)	FRIDGES	')   _		
	[INSTRUCT	1)	GOATS	J)		
	RESPONDENT TO ESTIMATE IF THEY DO	K) L)	CHICKENS/GUINEA FOWL COWS	K)     L)		
	NOT KNOW HOW MANY	L)	COWS	L)		
	OF A GIVEN ITEM					
	HIS/HER HOUSEHOLD					
	POSSESSES]					
38	How many school					
	uniforms do you	DON'T R	NOW = -99 REFUS	E = -77	l	uniforms
	yourself have?					
39	How many pairs of					
	shoes and sandals do	DON'T R	(NOW = -99 REFUS	E = -77	sho	es and sandals
	you yourself have?	<u> </u>	D. ACCESS	TO MONEY		
40	How much money do you	think	D. ACCESS	TO IVIONET		
	you will get in the next 7 o					
	This can be money you w					
	given or work for. OK to					
	estimate. (-99=DK, -77=Re	efuse).				
			DON'T KNOW = -99	REFUSE = -77	_ C	edis   Pesewas

QUE	STIONNAIRE L	JNIQUE ID:	_		SCHOO	L ID:     RESP	ONDENT ID:			
41		ich money did you get in								
		7 days? This can be								
		ou were given or worked								
	for. Ok	to estimate.	DON'T KNOW =	= -99	REFUSE = -77	Cedis	Pesewas			
-99	DO NOT	READ : Did the								
	respond	lent answer that they	YES				1			
	received	ZERO money in the last 7								
	days?	·	110				2 710 Q.44			
42		ich of the money given to								
		for you to use on things								
	for your	<b>self</b> , like food, clothes, or	DON'T KNOW =	= -99	REFUSE = -77	_Cedis	Pesewas			
		upplies?				IF EQUAL TO RESPO	ONSE for Q.41 → TO 44			
		READ: Did the								
		lent answer that ALL the	YES				1			
		was for things for his/her	NO							
- 12	self?	1 (.1								
43		ich of the money given to for you to use on things								
		household, like food or	DON'T KNOW = -99	) DI	EFUSE = -77	Cedis	l l lPesewas			
	water?	ilicuseriolu, like 1000 ol	DON I KNOW = -99	, Ki	LI 03L = -//	_	resewas			
44		ast <b>FOUR MONTHS</b> , did								
		k or complete tasks and	YES				1			
		either inside or outside of	NO				2 <b>→TO Q.52</b>			
		usehold, to earn money?								
45		or all of money you earn								
		keep or do you give it to	SOME FOR SELF/SOME FOR HOUSEHOLD							
	your ho	usehold?	ALL FOR HOUSEHOLD							
							77			
		•	about the work you FOR EACH OF THE A			hold to earn money.				
16)	PERSONAL A	GRIC. /HUSBANDRY PROD. FO		CTIVITIES DELOV		OUR FOR CONTRACT				
		AGRIC. /HUSBANDRY PROD			24) CASUAL W					
		. FOR MARKET			25) RENTING L	AND/MONEY-LENDING				
19)	AGRICULTUR	AL /HUSBANDRY WAGE LABO	OUR OUTSIDE HOME	Ī	26) HOUSEHOI	LD CHORES				
20)	SELF-OWNED	RETAILER	27) OTHER:							
, ,		OWNED ENTERPRISE			-99) DON'T KNO	DW .				
22)		SITION IN A COMPANY	<del></del>	ı	-77) REFUSE	T	T			
	46	47A	47B	48	49	50	51			
	What work	How much money did you earn in direct payment for	What amount	In the past	i in what	Did you do this activity	I I a constant			
	activities	earn in direct payment for		20 -1	In what	-	How often do you			
				30 days,	months did	inside your household	do this activity			
	-	completing this activity in	did you <u>give to</u>	how many	months did you do this	inside your household or outside your	do this activity during the school			
	to earn	the past 30 days?Ok to	did you give to someone in	how many days did you	months did	inside your household	do this activity during the school term – a lot of time,			
1	-	the past 30 days?Ok to estimate. (-99=DK, -	did you give to someone in your	how many	months did you do this activity?	inside your household or outside your	do this activity during the school term – a lot of time, some time, a little			
	to earn	the past 30 days?Ok to	did you give to someone in	how many days did you do this	months did you do this	inside your household or outside your household or both?	do this activity during the school term – a lot of time, some time, a little time, or none at all?			
	to earn money?	the past 30 days?Ok to estimate. (-99=DK, -	did you give to someone in your household	how many days did you do this activity? OK	months did you do this activity?	inside your household or outside your household or both?	do this activity during the school term – a lot of time, some time, a little			
	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -	did you give to someone in your household rather than	how many days did you do this activity? OK to estimate.	months did you do this activity? 01) Feb 02) March	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -	did you give to someone in your household rather than keep for	how many days did you do this activity? OK to estimate. DK=-99	months did you do this activity?  O1) Feb O2) March O3) April O4) May [CIRCLE ALL	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME			
	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, - 77=Refuse)	did you give to someone in your household rather than keep for yourself?	how many days did you do this activity? OK to estimate. DK=-99	months did you do this activity?  O1) Feb O2) March O3) April O4) May [CIRCLE ALL THAT APPLY]	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
Α	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)	did you give to someone in your household rather than keep for yourself?	how many days did you do this activity? OK to estimate.  DK=-99  R=-77	months did you do this activity?  O1) Feb O2) March O3) April O4) May [CIRCLE ALL	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
Α	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)  DK=-99 R=-77	did you give to someone in your household rather than keep for yourself?	how many days did you do this activity? OK to estimate. DK=-99	months did you do this activity?  O1) Feb O2) March O3) April O4) May [CIRCLE ALL THAT APPLY]	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)  DK=-99 R=-77    Cedis	did you give to someone in your household rather than keep for yourself?	how many days did you do this activity? OK to estimate.  DK=-99  R=-77	months did you do this activity?  O1) Feb O2) March O3) April O4) May [CIRCLE ALL THAT APPLY]  1 2 3 4	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
A	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)  DK=-99 R=-77    Cedis    Pesewas DK=-99 R=-77	did you give to someone in your household rather than keep for yourself?     C	how many days did you do this activity? OK to estimate.  DK=-99  R=-77	months did you do this activity?  O1) Feb O2) March O3) April O4) May [CIRCLE ALL THAT APPLY]	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)  DK=-99 R=-77    Cedis	did you give to someone in your household rather than keep for yourself?     C   Ps	how many days did you do this activity? OK to estimate.  DK=-99  R=-77	months did you do this activity?  O1) Feb O2) March O3) April O4) May [CIRCLE ALL THAT APPLY]  1 2 3 4	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)  DK=-99 R=-77    Cedis    Pesewas DK=-99 R=-77   _ Cedis	did you give to someone in your household rather than keep for yourself?     C   Ps	how many days did you do this activity? OK to estimate.  DK=-99  R=-77	months did you do this activity?  O1) Feb O2) March O3) April O4) May [CIRCLE ALL THAT APPLY]  1 2 3 4	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
В	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)  DK=-99 R=-77    Cedis   Pesewas DK=-99 R=-77   _ Cedis	did you give to someone in your household rather than keep for yourself?    _ _ C   Ps	how many days did you do this activity? OK to estimate.  DK=-99  R=-77	months did you do this activity?  01) Feb 02) March 03) April 04) May [CIRCLE ALL THAT APPLY]  1 2 3 4	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
В	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)  DK=-99 R=-77    Cedis   Pesewas DK=-99 R=-77   _ Cedis   Pesewas DK=-99 R=-77   _ Cedis	did you give to someone in your household rather than keep for yourself?    _ _ Ps	how many days did you do this activity? OK to estimate.  DK=-99  R=-77  III days	months did you do this activity?  O1) Feb O2) March O3) April O4) May [CIRCLE ALL THAT APPLY]  1 2 3 4	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
В	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)  DK=-99 R=-77     Cedis    Pesewas DK=-99 R=-77   _  Cedis    Pesewas DK=-99 R=-77   _ Cedis    Pesewas DK=-99 R=-77	did you give to someone in your household rather than keep for yourself?    _ _ C   Ps	how many days did you do this activity? OK to estimate.  DK=-99  R=-77  III days  III days	months did you do this activity?  01) Feb 02) March 03) April 04) May [CIRCLE ALL THAT APPLY]  1 2 3 4	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
В	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)  DK=-99 R=-77     Cedis    Pesewas DK=-99 R=-77   _  Cedis    Pesewas DK=-99 R=-77   _  Pesewas DK=-99 R=-77	did you give to someone in your household rather than keep for yourself?    _ _ Ps	how many days did you do this activity? OK to estimate.  DK=-99  R=-77  III days	months did you do this activity?  O1) Feb O2) March O3) April O4) May [CIRCLE ALL THAT APPLY]  1 2 3 4	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
B C	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)  DK=-99 R=-77       Cedis	did you give to someone in your household rather than keep for yourself?	how many days did you do this activity? OK to estimate.  DK=-99  R=-77  III days  III days	months did you do this activity?  O1) Feb O2) March O3) April O4) May [CIRCLE ALL THAT APPLY]  1 2 3 4  1 2 3 4	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			
В	to earn money? ACTIVITY	the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)  DK=-99 R=-77     Cedis    Pesewas DK=-99 R=-77   _  Cedis    Pesewas DK=-99 R=-77   _  Pesewas DK=-99 R=-77	did you give to someone in your household rather than keep for yourself?        C     Ps        C     Ps	how many days did you do this activity? OK to estimate.  DK=-99  R=-77  III days  III days	months did you do this activity?  O1) Feb O2) March O3) April O4) May [CIRCLE ALL THAT APPLY]  1 2 3 4	inside your household or outside your household or both? 01) INSIDE 02) OUTSIDE	do this activity during the school term – a lot of time, some time, a little time, or none at all? 01) A LOT 02) SOME 03) A LITTLE			

QUES	TIONNAIRE UNIQUE ID:	_[	SCHOOL ID:    _	RESPONDENT ID:						
F	_  DK=-99 R=-77  _   _ _ Cedis  _	C       Ps   days	1 2 3 4							
	Pesewas									
	Have great by a constitution of the constituti	E. EXPENDITURE E	BEHAVIOUR							
52	How much money did you spend on yourself in the last 7 days? This can be any money you had. OK to estimate	DON'T KNOW = -99	REFUSE = -77	_ Cedis   _Pesewas						
	DO NOT READ: Did the respondent answer that they spent ZERO money on his/her self in the last 7 days?	_		-,						
53	Of the money you spent in the last 7 days, how much money did you spend on snacks, Fanmilk, CocaCola, etc.? OK to estimate									
	0	DON'T KNOW = -99	REFUSE = -77	Cedis   _Pesewas						
54	Of the money 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.?Ok 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. Ok to estimate	DON'T KNOW = -99	REFUSE = -77	Cedis      Pesewas						
56	Do you make a plan for how to spend your money during the week?	YES		1 2						
	REFUSE									
Lwor	F. SPENDING EXERCISE I would like to ask how you would spend a certain amount of money. Imagine that I give you 5 GHANA CEDIS right now. You can use it any way that									
	you want. How would you use it and how much would you use for each thing that you choose to use it for?									
	01) SCHOOL FEES/MATERIALS 06) CHURCH TITHE									
	02) NECESSARY FOOD OR HOUSEHOLD ITEMS		07) SHORT-TERM SAVING (S	SUCH AS "KEEP IT						
	03) HEALTH-RELATED COSTS FOR ME OR ANO		WITH ME IN CASE I WAI	NT OR NEED TO BUY						
	04) ENJOYMENT (SUCH AS SNACKS, NON-NEC	ESSARY CLOTHING	SOMETHING SOON")							
	ITEMS, MUSIC SHOWS, ETC.)	7.A.T.I.O.N.I.\	08) SAVE FOR EMERGENCIE							
	05) GIFT FOR ANOTHER (PERSON OR ORGANIZ	TION) 09) LONG-TERM SAVING (SUCH AS "SAVE FOR THE FUTURE")								
			10) OTHER (SPECIFY)							
			-99) DON'T KNOW -77) REFUSE							
	57		58	59						
	ACTIVITY [OPEN RESPO	ONSE]	CODE	AMOUNT						
Α				Cedis       Pesewas						
В			111							
С				Cedis						
D			1 1 1							
E			111	_ _ Cedis   _ Pesewas						
		G. SAVING BEH	IAVIOUR							
60	Do you have any money saved right now,	YES		1						
	either with a susu collector, with a friend, in money box or bank, or <b>anywhere else</b> ?	a NO		2 →TO Q.62						
61	How much money do you have saved in tota	1?								
	, , , , , , , , , , , , , , , , , , , ,		_	Cedis   _Pesewas						
READ	ALOUD: Now I would like to ask you about the									
62	Do you have any money saved right now in a moneybox?									
62a	How much?									
		_ _ Cec	dis   Pesewas							
63	Apart from these monies, do you have any	YES		1						

QUEST	IONNAIRE UNIQUE ID:		SCHOOL ID:				
		NO				2 <del>-)</del>	TO Q.64
63a	How much?						
			I_	_ _ _	Cedis	_	Pesewa
64	Apart from these monies, do you have any	YES				1	
	money saved right now at school?	NO					TO 0 65
	•	110					10 0.03
64a	How much?						
		Cedis	Pesew	as			
65	Apart from these monies, do you have any	YES				1	
	money saved right now with a family member?	NO				2 <del>-</del>	TO Q.66
65a	How much?						-
osa	now mach:			1 1 1	l C = d:=	1 1	I Danassus
			l_	ll	_ Ceals	<u> </u>	Pesewa
66	Apart from these monies, do you have any	YES				1	
	money saved right now at home?	NO				2 <del>-)</del>	TO Q.667
66a	How much?						
			1	_	lCedis	1 1	Pesewa
<i>C</i> <b>7</b>	A nearly fire as the second second second second second second	YES					
67	Apart from these monies, do you have any						
	money saved right now with a susu collector?	NO				2 <del>-)</del>	TO Q.68
67a	How much?						
			1		l Cedis	1 1	Pesewa
60	Apart from these manies do you have any						
68	Apart from these monies, do you have any	YES				-	
	money saved right now with a group of	NO				2 <del>-)</del>	TO Q.69
	friends?						
68a	How much?						
		YES	l_		_ Cedis	_	Pesewa
69	Apart from these monies, do you have any	YES				1	
	money saved right now in any other place?	(SPECIFY)					
	, , , ,	NO				2 -2	TO 0 70
		110				Z 7	710 Q.70
69a	How much?						
			l_		_ Cedis	_	Pesewa
70	Do you regularly save money during the week?						
	, , , ,	YES				1	
		NO					TO O 72A
		NO				2 7	10 Q.72A
71	How much did you save last week?						
				.	Cedis	ll	Pesewas
72A	Do you ever save money with friends in order	YES					- 1
	to buy something together?	NO					- 2
				DON'T KNOW =	: -99	REI	USE = -77
72B	Would someone in your household be angry or	YES					
, _5	upset if they found out that you were saving						_
	for yourself?	NO					- 2
	Tor yourself.	DON'T KNOW = -99	REFUSE = -77				
73	Please rank the following ways to save by how	READ THE FOLLOWING:			RANK	ING	
73		01) WITH FRIEND			KANK	iivo.	
	safe you think they are:	02) SUSU COLLECTOR		A		!	
	[READ CHOICES AND USE CODES IN SECOND	,		В		!	
	COLUMN]	03) BANK		С	!!	!	
	DON'T KNOW = -99	04) MONEY BOX		D	!	!	
	REFUSE = -77	05) WITH FAMILY MEMB		E			
74a	Have you talked to your parents or relatives	YES					- 1
	about the importance of savings in the last 7	NO					- 2
	days?	DON'T KNOW = -99	REFUSE = -77				
74b	If there was a money box at school that	YES					- 1
	everyone could use and that was locked and	NO					- 2
	that everyone was responsible for keeping,	DON'T KNOW = -99	REFUSE = -77	•			
	would you save your money in the box?						
READ	ALOUD: I would like to ask you some questions al	out situations in which you will l	be asked to mak	e a decision. Th	ink about	t which or	otion you
	prefer in each case.	,					•
75	Suppose your auntie surprises you with a	1. 6 GHC today					
. •	present. She gives you a choice: you can collect	2. 9 GHC in one week	<del>&gt;</del> 76				
	6GHC in cash today or 9GHC in cash one week	98. Don't know	<del>&gt;</del> 76				
	from today. Which would you choose?		<del>&gt;</del> 76				
	today. Willell Would you tilouse:	55. Neruseu	270				

QUEST	IONNAIRE UNIQUE ID:	SCHC	OOL ID:     RESPONDENT ID:
75A	How much would the cash have to be for you	_  GHC	
	to choose to wait a week instead of collecting	98. Don't know	
	the 6 GHC cash today?	99. Refused	
76	Now let's say she asks you to choose between	1. 6 GHC four weeks from today	
	6 GHC in cash 4 weeks from today or 9 GHC in		<del>&gt;</del> 77A
	cash 5 weeks from today. Which would you	98. Don't know	<del>)</del> 77A
	choose?	99. Refused	<del>)</del> 77A
76A	How much would the cash have to be five	GHC	
	weeks from today for you to choose to wait	98. Don't know	
	the extra week instead of collecting the 6GHC	99. Refused	
	cash after 4 weeks?		
REAL	ALOUD: Now I'm going to ask you to agree or o	disagree with statements that I say. You	a can say "strongly agree", "agree", "disagree", Or
"stro	ngly disagree".		
77A	I often find that I regret spending my money. I	01) STRONGLY AGREE	04) STRONGLY DISAGREE
	wish I was more disciplined and saved my	02) AGREE	-99) DON'T KNOW
	money more often	03) DISAGREE	-77) REFUSE
77B	I often find that I regret teasing friends. I wish I	01) STRONGLY AGREE	04) STRONGLY DISAGREE
///	was better behaved and was nice to them	02) AGREE	-99) DON'T KNOW
		03) DISAGREE	-77) REFUSE
	more often.	•	·
77C	I often find that I regret delaying my house	01) STRONGLY AGREE	04) STRONGLY DISAGREE
	duties. I wish I was more obedient and helped	02) AGREE	-99) DON'T KNOW
	out more in the house.	03) DISAGREE	-77) REFUSE
77D	I often find that I regret not doing my	01) STRONGLY AGREE	04) STRONGLY DISAGREE
	homework. I wish I was better disciplined and	02) AGREE	-99) DON'T KNOW
	did my homework more often.	03) DISAGREE	-77) REFUSE
77E	I often find that I regret littering in public	01) STRONGLY AGREE	04) STRONGLY DISAGREE
	places. I wish I was better disciplined and kept	02) AGREE	-99) DON'T KNOW
		03) DISAGREE	-77) REFUSE
	my environment clean.	,	,
77F	I often regret not washing my hands after	01) STRONGLY AGREE	04) STRONGLY DISAGREE
	visiting the toilet. I wish I was better behaved	02) AGREE	-99) DON'T KNOW
	and washed my hands more often.	03) DISAGREE	-77) REFUSE
78	On a ladder with ascending steps 0 to 10, How	10	
	do you see yourself: Are you generally very	9	
	prepared to take risks or do you try to avoid	8	
	taking risks? 0 means "unwilling to take risks"	7	
	and goes up to 10 which means "fully prepared	6	
	to take risks." Select the step that represents	5	
	you:	4	
	you.	2	
		1	
		0	
		98. Don't know	
		99. Refused	
I wou	ld like to ask you some questions about situations i		sion. Think about which option you would prefer in
each o		•	. , , , , , , , , , , , , , , , , , , ,
79	Suppose you have some money to do business,		
	and you have the choice between two options:	OPTION A	4
	<b>Option A</b> : A business that can give a lot of		
	profit every month, but there is a chance you	OPTION B	2
	could lose money.	NO PREFERENCE	
	Option B: A business with less profit every	DON'T KNOW	
	month, but you can't lose your money.		
	Which option would you choose?		
80	Imagine you are sick (but not dying) and you	OPTION A	1
	have the choice between the following two		
	options:	OPTION B	2
	Option A: You can get some medicine today	NO PREFERENCE	3
	which will make you feel somewhat better, but		
	which will have you reel somewhat better, but	DON'T KNOW	

QUEST	IONNAIRE UNIQUE ID:	_	SCH	HOOL ID:	_	RESPONDENT ID:	
	for another month.						
	Option B: You can wait and continue to	be sick					
	a week until a better medicine is availa	ble that					
	will make you feel entirely good again.						
	You can only choose one medicine. Wh	ich					
	option would you choose?						
READ	ALOUD : Say you were offered the follow	ing series of	choices. Please pick which one you v	vould pref	er for each	1:	
81A	Would you rather play Game A: where	vou get	L. Game A: 3 GHC win or lose				_
	3GHC win or lose, or Game B: where y		2. Game B : 6 GHC win, 0GHC lose	!			
	GHC if you win and 0GHC if you lose.		98. Don't know				
			9. Refused				
81B	Would you rather play Game A: where		. Game A: 2 GHC win or lose				
	2 GHC win or lose, or Game B: where y	-	Game B : 6 GHC win, 0GHC lose				
	6GHC if you win and 0GHC if you lose.	1	98. Don't know 99. Refused				
81C	Would you rather play Game A: where		. Game A: 1 GHC win or lose				_
	1 GHC win or lose or Game B: where y	-	. Game B: 6 GHC win, 0GHC lose				
	6GHC if you win and 0GHC if you lose.		98. Don't know				
	·		99. Refused				_
		<u> </u>	H. PREFERENCE AND BIAS				
	d like to ask you some questions about he in one of four following ways. You car		bout yourseif, your community, you RONGLY AGREE	ir school, a	ına your tr	lends. I would like you to	
respo	id in one of four following ways. Tou can	02) AGI					
		03) DIS					
		04) STR	ONGLY DISAGREE				
	I WOULD LIKE TO ASK YOU TO RESPOND						
	MENTS WILL BE PHRASED AS IF YOU AR	E THE ONE SA	AYING THEM. YOU CAN SAY "STRO	NGLY AGR	EE", "AGR	EE," "DISAGREE," OR	
	ONGLY DISAGREE."	04) 67	DONOLY A ODEF	0.4)	CTRONG		
82A	I don't need to save up for anything because my parents or relatives buy	01) SI 02) A(	RONGLY AGREE	-	STRONGI DON'T KN	LY DISAGREE	
	me the things I like.	•	SAGREE	·	REFUSE	10 VV	
82B	I don't need to save because my		RONGLY AGREE			LY DISAGREE	
	parents or relatives give me more	02) A	GREE	· ·	DON'T KN		
	money than I usually spend.	03) DI	SAGREE	-77)	REFUSE		
83C	Saving money is not necessary if you	•	RONGLY AGREE	-		LY DISAGREE	
	live at home with your family.	02) AC		· ·	DON'T KN	IOW	
84D	Saving is a good thing to do		SAGREE RONGLY AGREE		REFUSE	LY DISAGREE	
040	Saving is a good thing to do.	02) A			DON'T KN		
			SAGREE	· ·	REFUSE		
84E	Saving is for adults only	01) ST	RONGLY AGREE	04)	STRONG	LY DISAGREE	
		02) A		-99)	DON'T KN	10W	
_		•	SAGREE		REFUSE		
84F	My parents or relatives would be	-	RONGLY AGREE			LY DISAGREE	
	proud of me for saving.	02) A(	SAGREE		DON'T KN REFUSE	IOW	
84G	Saving money is only for parents or		RONGLY AGREE			LY DISAGREE	_
. · ·	relatives to do.	02) A		· ·	DON'T KN		
		-	SAGREE		REFUSE		
84H	Managing to save makes me feel	01) ST	RONGLY AGREE	04)	STRONG	LY DISAGREE	
	happy with myself.	02) A			DON'T KN	IOM	
			SAGREE		REFUSE		
85I	It's better to spend money today than to save it for use in the future		RONGLY AGREE	-		LY DISAGREE	
	than to save it for use in the future	02) A(	SAGREE	· ·	DON'T KN REFUSE	IOW	
86J	Every time I get money I put away		RONGLY AGREE			LY DISAGREE	_
	some money for saving	02) A		-	DON'T KN		
		-	SAGREE		REFUSE		
87A	I am pretty happy	•	RONGLY AGREE	-		LY DISAGREE	
		02) A		· ·	DON'T KN	IOW	
075			SAGREE		REFUSE	- V DICA ODEF	
87B	I am confident when I take exams in schools	01) ST 02) A0	RONGLY AGREE	· ·	STRONGI DON'T KN	LY DISAGREE	
	30110013	•	SAGREE		REFUSE	IO VV	
		22, 01		,			

QUEST	TIONNAIRE UNIQUE ID:	_ _	_  _	_			SC	HOOL ID:	RESPO	NDENT	ID:
88C	Most things are not going	g well	in my	01)	STRONGLY AGREE			,	ONGLY DISAGRE	E	
	life.			- /	AGREE			1	I'T KNOW		
					DISAGREE			-77) REFU			
88D	Children usually follow m	ıy idea	as	,	STRONGLY AGREE			-	ONGLY DISAGRE	E	
				,	AGREE			,	I'T KNOW		
					DISAGREE			-77) REFU			
88E	I have a low opinion of m	iyselt		-	STRONGLY AGREE			-	ONGLY DISAGRE	Ē	
				-	AGREE			1	I'T KNOW		
005	Laftan faalaat in aaba	_ I			DISAGREE STRONGLY AGREE			-77) REFU	ONGLY DISAGRE		
88F	I often feel upset in scho	OI .		-	AGREE				ONGLY DISAGRE I'T KNOW	Ξ	
				,	DISAGREE			-77) REFU			
88G	My parents understand r	ne			STRONGLY AGREE				ONGLY DISAGRE	 F	
000	iviy parents understand me			-	AGREE				I'T KNOW	-	
				•	DISAGREE			-77) REFU			
88H	My teacher makes me fe	el I an	n not		STRONGLY AGREE			· · · · · · · · · · · · · · · · · · ·	ONGLY DISAGRE	 E	
	good enough.			-	AGREE				I'T KNOW		
				03)	DISAGREE			-77) REFU	JSE		
881	Most people are better li	ked tl	han I	01)	STRONGLY AGREE			04) STR	ONGLY DISAGRE	E	
	am			02)	AGREE			-99) DON	I'T KNOW		
					DISAGREE			-77) REFU			
88J	I often get discouraged in	ı scho	ool	-	STRONGLY AGREE				ONGLY DISAGRE	Ε	
				-	AGREE				I'T KNOW		
					DISAGREE			-77) REFU			
	THE FOLLOWING: NOW I					D ASK Y					
89A	1. I plan to do things and						1)	SAME DAY	-99) DON'T		
000	2. I plan to do things and		_				2)	TOMORROW	•		
89B	When something bad fault.	napp	ens to so	meone it is	usually his or her ow	vn	1)	OWN FAULT	-99) DON'T KN	JW	
	2. When something bad	hann	ans to so	maona it is	usually had luck		2)	BAD LUCK	-77) REFUSE		
89C	If I succeed in the future of the futur						1)	HARD WORK	-99) DON'T KN	IOW/	
050	2. If I succeed in the futu						2)	GOOD LUCK	-77) REFUSE		
				., «	I. SITUATIONS	S AND O			77, 112, 002		
					READ FROM F						
95A	ALLOCATION:				ITEM		UI	NITS	MONE	Y ALLC	CATED
	-99=DON'T KNOW	Α			SOCKS	i i	pairs	-	GhC  _	T	Pesewas
	-77=REFUSE	В			SHOES	i	pairs		GhC	<del></del>	Pesewas
		С			PENCILS	i	per	ncils	GhC  _		Pesewas
		D			LEFT OVER?				GhC  _		Pesewas
95B	DO NOT READ: IS THE		YES							1	
	ALLOCATION CORRECT?		NO							2	
96	DO NOT READ: DID THE		YES							1	
	RESPONDENT PROVIDE		NO							2	
	CHOICES IN <u>PRICES</u> AND										
	ENUMERATOR CALCULAT	ΤΕ									
	AMOUNTS OF GOODS?									- \	
97	DO NOT READ: DID THE	١٨/								1 <b>→</b> TC	, Q.99
	RESPONDENT PREPARE A ALLOCATION AND THEN		INU							2	
	ENUMERATOR IN ONE	LLL									
	RESPONSE?										
98	DO NOT READ: DID THE		YFS							1	
	RESPONDENT REPORT TH	ΙE	NO							2	
	SELECTION OF <b>ONE ITEM</b>	!									
	AND THEN ASSESS										
	<u>LEFTOVER FUNDS</u> ?										
99	DO NOT READ: HOW MA										
	SECONDS DID IT TAKE TH										
	RESPONDENT TO ARRIVE										
	HIS OR HER ALLOCATION	?							1	1 1	l lescons
NI	Ludli allawasan ta aham		Lunch a s	Month	u like to de couth!	a 4:tt-	- CIsan	IF VEC CONTENT	 	_	SECONDS
	I will allow you to change	your p	purcnase.	. would yo		g airrer					-
100	CIRCLE BELOW IF APPLICABLE:	^			ITEM	+		NITS rc	+	1 ALLC	DCATED
	ALT LICABLE.	A B			SOCKS SHOES	+	pai    pa		GhC  _      GhC	<del>- </del>	Pesewas   Pesewas
		נ			JIIULJ		<u>.ıIpa</u>	113		!	l i cocwas

QUEST	ΓΙΟΝΝΑΙRE UNIQUE ID:	_  _	SCHOOL ID:     RESPONDENT ID:   _				
	-99=DON'T KNOW	С	PENCILS	_pencils	GhC    Pesewas		
	-77=REFUSE	D	LEFT OVER?		GhC       Pesewas		

			READ F	ROM P	APER			
101A	ALLOCATION:		ITEM		UNITS		MONEY ALI	OCATED
	-99=DON'T KNOW -	Α	PALM OIL		.	_ Ls/bottles	Ghana Cedis  _	Pese
	77=REFUSE	В	RICE		.  _	_  tins	Ghana Cedis	Pese
		С	ONIONS		onions	-	Ghana Cedis	Pese
	[FOR 101A: CIRCLE "Ls" (LITRES) OR "bottles" FOR UNITS]	D	LEFT OVER?				Ghana Cedis  _	Pese
101B	DO NOT READ: IS THE	_						1
	ALLOCATION CORRECT?							2
102	DO NOT READ: DID THE							1
	RESPONDENT PROVIDE CHOICES	NO						2
	IN PRICES AND LET ENUMERATOR							
	CALCULATE AMOUNTS OF							
102	GOODS?	VEC						1->1001
103	DO NOT READ: DID THE							1 <b>→TO Q.1</b> 2
	RESPONDENT PREPARE AN ALLOCATION AND THEN TELL	NO						2
	ENUMERATOR IN ONE RESPONSE?							
104	DO NOT READ: DID THE	VFS						1
104	RESPONDENT CHOOSE ONE ITEM,							2
	REPORT THE SELECTION OF THAT	110						_
	ITEM, AND THEN ASSESS							
	LEFTOVER FUNDS?							
105	DO NOT READ: HOW MANY							
	SECONDS DID IT TAKE THE							
	RESPONDENT TO ARRIVE AT HIS							SECO
	OR HER ALLOCATION?							
	will allow you to change your purcha	se. Would	d you like to do a	nything		[IF "NO"→TC		
							MONEV ALI	
	CIRCLE BELOW IF APPLICABLE:		ITEM	+	UNITS			OCATED
<b>Now I</b> 106		A	PALM OIL	<u> </u>	UNITS	_ Ls/bottles	Ghana Cedis	Pese
	CIRCLE BELOW IF APPLICABLE: -99=DON'T KNOW -77=REFUSE	В	PALM OIL RICE	<u> </u>	·  _   ·  _	_ Ls/bottles _  tins	Ghana Cedis     Ghana Cedis	Pese
	CIRCLE BELOW IF APPLICABLE:		PALM OIL		UNITS   .     .      onions	-: -	Ghana Cedis	Pese