



# FINANCIAL EDUCATION IN PRIMARY AND JUNIOR HIGH SCHOOLS

## ENDLINE STUDENT SURVEY

A. PRE-INTERVIEW IDENTIFICATION		
***WRITE ALL ANSWERS IN CAPITAL LETTERS***		
2	ENUMERATOR ID:	_ _ _ _
4	REGION ID	_ _ _
5	SCHOOL ID	_ _ _ _
7	RESPONDENT ID NUMBER	_ _ _ _ _ _ _
7a	RESPONDENT NAME	<i>PRE FILLED</i>
7B	QUESTIONNAIRE ID	_ _ _ _ _ _ _
8	DATE OF INTERVIEW	DD/MM/YYYY:  _ _ _ _ / _ _ _ / _ _ _ _ _
9A	START TIME	HH:MM  _ _ _ : _ _ _  (24HRS)
9B	LANGUAGE OF INTERVIEW	1=ENGLISH 2=TWI 3=GA 4=FANTI 5=EWE 6=OTHER: _____
9C	Were you interviewed by an IPA surveyor last year?	YES-----1 NO-----2
CONSENT!	DO NOT READ : Did the respondent answer yes to the consent?	YES-----1 NO-----2 →END TIME
B. DEMOGRAPHICS		
10	GENDER OF RESPONDENT	MALE-----1 FEMALE-----2
11	What is your tribe or ethnic group? [PROMPT IF NECESSARY – CIRCLE ONLY ]	01)Asante      10)Guan      19)Kusasi 02)Akwapim    11)Nzema     20)Kassena- 03)Fanti        12)Hausa     Nankani 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?	_ _ _  years
13	What is your class? [PROMPT IF NECESSARY – CIRCLE ONLY ONE CODE]	01) P3            05) JHS1 02) P4            06) JHS2 03) P5            07) JHS3 04) P6            08) OTHER_____
14	Have you ever repeated a class?	YES-----1 NO-----2 →TO Q.16A
15	How many times have you repeated in total?	_ _ _  times
16	Has there been a full week of school before this week?	YES-----1 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      REFUSE = -77       _ _ _ _  days
C. HOUSEHOLD DATA		
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		

household is the dwelling where you sleep and includes all those who sleep in that place with you and who share meals with you. Your household includes those who stay there on a **relatively permanent basis**. You should include **those who you believe will spend at least until the next school term** on a consistent basis; you should exclude temporary **visitors**.

18	How many people are there in your household?	DON'T KNOW = -99 REFUSE = -77  __ __  people	
19	Who stays in your household?	A. BIOLOGICAL MOTHER B. BIOLOGICAL FATHER C. LEGALLY ADOPTIVE MOTHER D. LEGALLY ADOPTIVE FATHER E. STEP-MOTHER F. STEP-FATHER G. AUNT H. UNCLE I. OLDER SISTER J. YOUNGER SISTER K. OLDER BROTHER L. YOUNGER BROTHER M. GRANDMOTHER N. GRANDFATHER O. OWN CHILD P. SPOUSE Q. COUSINS R. OTHER BIOLOGICAL FAMILY MEMBER: _____ S. OTHER NON-BIOLOGICAL FAMILY MEMBER: _____ T. OTHER NON-FAMILY MEMBER: _____	YES=1 NO=2 YES=1 NO=2 YES=1 NO=2 YES=1 NO=2  __ __  YES=1 NO=2  __ __   __ __   __ __   __ __   __ __   __ __   __ __   __ __   __ __   __ __   __ __   __ __   __ __   __ __   __ __   __ __
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 = -77  __ __  people IF "00" → TO Q.31	





41	How much money did you get in the last 7 days? This can be money you were given or worked for. Ok to estimate.	DON'T KNOW = -99 REFUSE = -77  __ __ __ __ Cedis  __ __ Pesewas
-99	DO NOT READ : Did the respondent answer that they received ZERO money in the last 7 days?	YES..... 1 NO..... 2 →TO Q.44
42	How much of the money given to you was for you to use on things <b>for yourself</b> , like food, clothes, or school supplies?	DON'T KNOW = -99 REFUSE = -77  __ __ __ __ Cedis  __ __ Pesewas <b>IF EQUAL TO RESPONSE for Q.41 → TO 44</b>
	DO NOT READ: Did the respondent answer that ALL the money was for things for his/her self?	YES..... 1 NO..... 2 →TO Q.44
43	How much of the money given to you was for you to use on things for <b>your household</b> , like food or water?	DON'T KNOW = -99 REFUSE = -77  __ __ __ __ Cedis  __ __ Pesewas
44	In the past <b>FOUR MONTHS</b> , did you work or complete tasks and chores, either inside or outside of your household, to earn money?	YES..... 1 NO..... 2 →TO Q.52
45	Is some or all of money you earn yours to keep or do you give it to your household?	ALL FOR SELF..... 1 SOME FOR SELF/SOME FOR HOUSEHOLD..... 2 ALL FOR HOUSEHOLD..... 3 DON'T KNOW..... -99 REFUSE..... -77

I want to ask you about the work you do inside or outside of the household to earn money.  
**FOR EACH OF THE ACTIVITIES BELOW, USE THESE CODES:**

- |  |                                |
|--|--------------------------------|
| 16) PERSONAL AGRIC. /HUSBANDRY PROD. FOR MARKET      | 23) WAGE LABOUR FOR CONTRACT   |
| 17) SUBSISTENCE AGRIC. /HUSBANDRY PROD.              | 24) CASUAL WAGE LABOUR         |
| 18) OTHER PROD. FOR MARKET                           | 25) RENTING LAND/MONEY-LENDING |
| 19) AGRICULTURAL /HUSBANDRY WAGE LABOUR OUTSIDE HOME | 26) HOUSEHOLD CHORES           |
| 20) SELF-OWNED RETAILER                              | 27) OTHER: _____               |
| 21) OTHER SELF-OWNED ENTERPRISE                      | -99) DON'T KNOW                |
| 22) SALARIED POSITION IN A COMPANY                   | -77) REFUSE                    |

	46	47A	47B	48	49	50	51
	What work activities do you do to earn money?  ACTIVITY CODE	How much money did you earn in direct payment for completing this activity in the past 30 days?Ok to estimate. (-99=DK, -77=Refuse)	What amount of this money did you <b>give to someone in your household</b> rather than keep for yourself?	In the past 30 days, how many days did you do this activity? OK to estimate. DK=-99 R=-77	In what months did you do this activity? 01) Feb 02) March 03) April 04) May [CIRCLE ALL THAT APPLY]	Did you do this activity inside your household or outside your household or both?  01) INSIDE 02) OUTSIDE 03) BOTH	How often do you 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 04) NONE
A	__ __	DK=-99 R=-77  __ __ __ Cedis  __ __ Pesewas	__ __ __ C  __ __ Ps	__ __  days	1 2 3 4	__ __	__ __
B	__ __	DK=-99 R=-77  __ __ __ Cedis  __ __ Pesewas	__ __ __ C  __ __ Ps	__ __  days	1 2 3 4	__ __	__ __
C	__ __	DK=-99 R=-77  __ __ __ Cedis  __ __ Pesewas	__ __ __ C  __ __ Ps	__ __  days	1 2 3 4	__ __	__ __
D	__ __	DK=-99 R=-77  __ __ __ Cedis  __ __ Pesewas	__ __ __ C  __ __ Ps	__ __  days	1 2 3 4	__ __	__ __
E	__ __	DK=-99 R=-77  __ __ __ Cedis  __ __ Pesewas	__ __ __ C  __ __ Ps	__ __  days	1 2 3 4	__ __	__ __



		NO -----2 →TO Q.64		
63a	How much?	__ __ __ __ Cedis  __ __ Pesewas		
64	Apart from these monies, do you have any money saved right now at school?	YES-----1 NO -----2 →TO Q.65		
64a	How much?	__ __ __ __ Cedis  __ __ Pesewas		
65	Apart from these monies, do you have any money saved right now with a family member?	YES-----1 NO -----2 →TO Q.66		
65a	How much?	__ __ __ __ Cedis  __ __ Pesewas		
66	Apart from these monies, do you have any money saved right now at home?	YES-----1 NO -----2 →TO Q.667		
66a	How much?	__ __ __ __ Cedis  __ __ Pesewas		
67	Apart from these monies, do you have any money saved right now with a susu collector?	YES-----1 NO -----2 →TO Q.68		
67a	How much?	__ __ __ __ Cedis  __ __ Pesewas		
68	Apart from these monies, do you have any money saved right now with a group of friends?	YES-----1 NO -----2 →TO Q.69		
68a	How much?	__ __ __ __ Cedis  __ __ Pesewas		
69	Apart from these monies, do you have any money saved right now in any other place?	YES -----1 (SPECIFY) _____ NO -----2 →TO Q.70		
69a	How much?	__ __ __ __ Cedis  __ __ Pesewas		
70	Do you regularly save money during the week?	YES-----1 NO -----2 → TO Q.72A		
71	How much did you save last week?	__ __ __ __ Cedis  __ __ Pesewas		
72A	Do you ever save money with friends in order to buy something together?	YES-----1 NO -----2 DON'T KNOW = -99 REFUSE = -77		
72B	Would someone in your household be angry or upset if they found out that you were saving for yourself?	YES-----1 NO -----2 DON'T KNOW = -99 REFUSE = -77		
73	Please rank the following ways to save by how safe you think they are: <b>[READ CHOICES AND USE CODES IN SECOND COLUMN]</b> DON'T KNOW = -99 REFUSE = -77	<b>READ THE FOLLOWING:</b> 01) WITH FRIEND 02) SUSU COLLECTOR 03) BANK 04) MONEY BOX 05) WITH FAMILY MEMBER	<b>A</b> <b>B</b> <b>C</b> <b>D</b> <b>E</b>	<b>RANKING:</b>  __ __   __ __   __ __   __ __   __ __
74a	Have you talked to your parents or relatives about the importance of savings in the last 7 days?	YES-----1 NO -----2 DON'T KNOW = -99 REFUSE = -77		
74b	If there was a money box at school that everyone could use and that was locked and that everyone was responsible for keeping, would you save your money in the box?	YES-----1 NO -----2 DON'T KNOW = -99 REFUSE = -77		
READ ALOUD : I would like to ask you some questions about situations in which you will be asked to make a decision. Think about which option you would prefer in each case.				
75	Suppose your auntie surprises you with a present. She gives you a choice: you can collect 6GHC in cash today or 9GHC in cash one week from today. Which would you choose?	1. 6 GHC today 2. 9 GHC in one week →76 98. Don't know →76 99. Refused →76		

75A	How much would the cash have to be for you to choose to wait a week instead of collecting the 6 GHC cash today?	__ __ __ __ __ __  GHC 98. Don't know 99. Refused
76	Now let's say she asks you to choose between 6 GHC in cash 4 weeks from today or 9 GHC in cash 5 weeks from today. Which would you choose?	1. 6 GHC four weeks from today → 77A 2. 9 GHC five weeks from today → 77A 98. Don't know → 77A 99. Refused → 77A
76A	How much would the cash have to be five weeks from today for you to choose to wait the extra week instead of collecting the 6GHC cash after 4 weeks?	__ __ __ __ __ __  GHC 98. Don't know 99. Refused

**READ ALOUD:** Now I'm going to ask you to agree or disagree with statements that I say. You can say "strongly agree", "agree", "disagree", Or "strongly disagree".

77A	I often find that I regret spending my money. I wish I was more disciplined and saved my money more often	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
77B	I often find that I regret teasing friends. I wish I was better behaved and was nice to them more often.	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
77C	I often find that I regret delaying my house duties. I wish I was more obedient and helped out more in the house.	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
77D	I often find that I regret not doing my homework. I wish I was better disciplined and did my homework more often.	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
77E	I often find that I regret littering in public places. I wish I was better disciplined and kept my environment clean.	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
77F	I often regret not washing my hands after visiting the toilet. I wish I was better behaved and washed my hands more often.	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE

78	On a ladder with ascending steps 0 to 10, How do you see yourself: Are you generally very prepared to take risks or do you try to avoid taking risks? 0 means "unwilling to take risks" and goes up to 10 which means "fully prepared to take risks." Select the step that represents you :	10 9 8 7 6 5 4 3 2 1 0 98. Don't know 99. Refused
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I would like to ask you some questions about situations in which you will be asked to make a decision. Think about which option you would prefer in each case.

79	Suppose you have some money to do business, and you have the choice between two options: <b>Option A:</b> A business that can give a lot of profit every month, but there is a chance you could lose money. <b>Option B:</b> A business with less profit every month, but you can't lose your money. Which option would you choose?	OPTION A----- 1 OPTION B----- 2 NO PREFERENCE----- 3 DON'T KNOW----- -99
80	Imagine you are sick (but not dying) and you have the choice between the following two options: <b>Option A:</b> You can get some medicine today which will make you feel somewhat better, but you will continue to feel a small amount sick	OPTION A----- 1 OPTION B----- 2 NO PREFERENCE----- 3 DON'T KNOW----- -99



	for another month. <b>Option B:</b> You can wait and continue to be sick a week until a better medicine is available that will make you feel entirely good again. You can only choose one medicine. Which option would you choose?	
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READ ALOUD : Say you were offered the following series of choices. Please pick which one you would prefer for each:

81A	Would you rather play Game A: where you get 3GHC win or lose, or Game B: where you get 6 GHC if you win and 0GHC if you lose.	1. Game A: 3 GHC win or lose 2. Game B : 6 GHC win, 0GHC lose 98. Don't know 99. Refused
81B	Would you rather play Game A: where you get 2 GHC win or lose, or Game B: where you get 6GHC if you win and 0GHC if you lose.	1. Game A: 2 GHC win or lose 2. Game B : 6 GHC win, 0GHC lose 98. Don't know 99. Refused
81C	Would you rather play Game A: where you get 1 GHC win or lose or Game B: where you get 6GHC if you win and 0GHC if you lose.	1. Game A: 1 GHC win or lose 2. Game B : 6 GHC win, 0GHC lose 98. Don't know 99. Refused

**H. PREFERENCE AND BIAS**

I would like to ask you some questions about how you feel about yourself, your community, your school, and your friends. I would like you to respond in one of four following ways. You can:

- 01) STRONGLY AGREE
- 02) AGREE
- 03) DISAGREE
- 04) STRONGLY DISAGREE

**NOW I WOULD LIKE TO ASK YOU TO RESPOND TO STATEMENTS AND TO DECIDE HOW WELL EACH STATEMENT DESCRIBES YOU. THESE STATEMENTS WILL BE PHRASED AS IF YOU ARE THE ONE SAYING THEM. YOU CAN SAY "STRONGLY AGREE", "AGREE," "DISAGREE," OR "STRONGLY DISAGREE."**

82A	I don't need to save up for anything because my parents or relatives buy me the things I like.	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
82B	I don't need to save because my parents or relatives give me more money than I usually spend.	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
83C	Saving money is not necessary if you live at home with your family.	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
84D	Saving is a good thing to do.	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
84E	Saving is for adults only	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
84F	My parents or relatives would be proud of me for saving.	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
84G	Saving money is only for parents or relatives to do.	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
84H	Managing to save makes me feel happy with myself.	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
85I	It's better to spend money today than to save it for use in the future	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
86J	Every time I get money I put away some money for saving	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
87A	I am pretty happy	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE
87B	I am confident when I take exams in schools	01) STRONGLY AGREE 02) AGREE 03) DISAGREE	04) STRONGLY DISAGREE -99) DON'T KNOW -77) REFUSE



-99=DON'T KNOW	C	PENCILS	__ __ __ pencils	__ __ GhC __ __ Pesewas
-77=REFUSE	D	LEFT OVER?		__ __ GhC __ __ Pesewas

READ FROM PAPER

		ITEM	UNITS	MONEY ALLOCATED
101A	<b>ALLOCATION:</b> -99=DON'T KNOW - 77=REFUSE  <b>[FOR 101A: CIRCLE "Ls" (LITRES) OR "bottles" FOR UNITS]</b>	A	PALM OIL  __ __ .  __ __  Ls/bottles	__ __ Ghana Cedis __ __ Pesewas
		B	RICE  __ __ .  __ __  tins	__ __ Ghana Cedis __ __ Pesewas
		C	ONIONS  __ __  onions	__ __ Ghana Cedis __ __ Pesewas
		D	LEFT OVER?	__ __ Ghana Cedis __ __ Pesewas
101B	<b>DO NOT READ: IS THE ALLOCATION CORRECT?</b>	YES-----		1
		NO-----		2
102	<b>DO NOT READ: DID THE RESPONDENT PROVIDE CHOICES IN PRICES AND LET ENUMERATOR CALCULATE AMOUNTS OF GOODS?</b>	YES-----		1
		NO-----		2
103	<b>DO NOT READ: DID THE RESPONDENT PREPARE AN ALLOCATION AND THEN TELL ENUMERATOR IN ONE RESPONSE?</b>	YES-----		1 → TO Q.105
		NO-----		2
104	<b>DO NOT READ: DID THE RESPONDENT CHOOSE ONE ITEM, REPORT THE SELECTION OF THAT ITEM, AND THEN ASSESS LEFTOVER FUNDS?</b>	YES-----		1
		NO-----		2
105	<b>DO NOT READ: HOW MANY SECONDS DID IT TAKE THE RESPONDENT TO ARRIVE AT HIS OR HER ALLOCATION?</b>			__ __ __ SECONDS

Now I will allow you to change your purchase. Would you like to do anything differently? [ IF "NO" → TO Q.107]

		ITEM	UNITS	MONEY ALLOCATED
106	<b>CIRCLE BELOW IF APPLICABLE:</b> -99=DON'T KNOW -77=REFUSE  <b>[FOR 106A: CIRCLE "Ls" (LITRES) OR "bottles" FOR UNITS]</b>	A	PALM OIL  __ __ .  __ __  Ls/bottles	__ __ Ghana Cedis __ __ Pesewas
		B	RICE  __ __ .  __ __  tins	__ __ Ghana Cedis __ __ Pesewas
		C	ONIONS  __ __  onions	__ __ Ghana Cedis __ __ Pesewas
		D	LEFT OVER?	__ __ Ghana Cedis __ __ Pesewas

GIVE RESPONDENT A PEN OR PENCIL FOR THE NEXT SECTION