

## CreditSmart Español On-line Workshop Participant Survey

In order to ensure that the *CreditSmart*® Español Consumer Credit Education Workshop is successful in meeting your credit needs and in providing quality-related information, please complete the following survey.

Name: \_\_\_\_\_ Date of workshop(s): \_\_\_\_\_

**Please rate the following on a scale of 1 to 10 (with 10 meaning excellent and 1 meaning poor)**

Overall Workshop	1	2	3	4	5	6	7	8	9	10
Organization of Material	1	2	3	4	5	6	7	8	9	10
Language Use Appropriate	1	2	3	4	5	6	7	8	9	10
Slides/Handouts	1	2	3	4	5	6	7	8	9	10
Imagery/Graphics	1	2	3	4	5	6	7	8	9	10

**Please rate the workshop modules on a scale of 1 to 10**

1- Your Credit and Why It Is Important	1	2	3	4	5	6	7	8	9	10
2- Managing Your Money	1	2	3	4	5	6	7	8	9	10
3- Goal Setting	1	2	3	4	5	6	7	8	9	10
4- Banking Services, An Important Step	1	2	3	4	5	6	7	8	9	10
5- Establishing & Maintaining Your Credit	1	2	3	4	5	6	7	8	9	10
6- Understanding Credit Scoring	1	2	3	4	5	6	7	8	9	10
7- Thinking Like a Lender	1	2	3	4	5	6	7	8	9	10
8- Avoiding Credit Traps	1	2	3	4	5	6	7	8	9	10
9- Restoring Your Credit	1	2	3	4	5	6	7	8	9	10
10- Planning for Your Future	1	2	3	4	5	6	7	8	9	10
11- Becoming a Homeowner	1	2	3	4	5	6	7	8	9	10

Instructions: After completing the *CreditSmart*® Español Consumer Credit Education Workshop answer the following questions. Responses will be used to verify completion of the workshop. Write the correct answer in the line next to the question number.

\_\_\_\_1. The cost of credit expressed as a yearly rate. It includes the interest rate, points, broker fees and certain other credit charges that the borrower is required to pay.

- A. APR
- B. Credit Score
- C. Interest

\_\_\_\_2. The ability of a person to borrow money, or obtain goods with payments over time, as a consequence of the favorable opinion held by a lender as to the person's financial situation and reliability.

- A. APR
- B. Credit Score
- C. Interest

\_\_\_\_3. The things in life that are required for basic survival, such as shelter, food and clothing.

- A. Wants
- B. Needs
- C. Budget

\_\_\_\_4. Your take-home pay after taxes and other deductions. It is the amount of money that you actually receive in your paycheck.

- A. Fixed expenses
- B. Variable expenses
- C. Net income

\_\_\_\_5. Money set aside into an interest-bearing or investment account. Also defined as the difference between net income and expenses

- A. Savings
- B. Budget
- C. Collateral