

Financial wellbeing questionnaire

If you usually manage your finances on your own, please answer the following questions from an *individual* perspective.

If you usually manage your finances as a household/family/whānau, please answer from the perspective of that *group*.

1: Saving and emergency funds

Question 1

select one

Do you or your whānau typically set aside money for savings?

No

Yes, occasionally

Yes, regularly

Question 2

select one

In the past six months, have you or your whānau increased the amount of money you regularly set aside?

No, I/we don't have any spare money to put aside

No it's not something I/we have thought about

No, I/we planned to but something got in the way

No, I/we increased it a while ago, so won't make any changes for a while

Yes

Question 3

select one

How much could you or your whānau access if you urgently needed it without having to borrow?

\$0

\$1 to \$50

\$51 to \$100

\$101 to \$500

\$501 to \$1000

\$1001 to \$3000

\$3001 to \$5000

More than \$5000

2: Debt and borrowing

Question 4

select one

How many of the following debt products do you or your whānau owe money on (not including home loans, business loans or student loans)? Buy now, pay later; store card; credit card; bank overdraft; car loan; personal loan; payday loan (a loan that needs to be paid off by your next payday); money owed to friends or whānau; other.

3 or more debt products

2 debt products

1 debt product

I/We don't owe money on any of these

Question 4a

select one

Do you or your whānau have a home loan?

Yes

No

Question 5

select one

Do you or your whānau typically borrow to:

Pay for essentials (not counting a mortgage)

Pay for non-essentials

Pay for an emergency situation

I/we don't borrow money for anything

Question 6

select one

Thinking about a typical month, which debt repayment typically reflects you or your whānau? 'Across all of my/our debt products, I/we..._____'

Don't have any debts to repay

Have been **unable to pay any** of the required payments

Have paid **some money** but been **unable to meet all the minimum** payments

Have **met all minimum** payments

Have paid **more than the minimum** on (or paid off) **at least some**

Have paid **more than the minimum** payment on (or **paid off**) **all** debt

3: Reducing fees and interest paid

Question 7 select one

In the past year, have you or your whānau taken actions to reduce the interest you're paying on your debts, e.g. consolidating loans, balance transfer, switching to a cheaper provider?

I/we don't owe any money

No, I/we haven't tried to

I/we have thought about trying to but haven't yet started looking

I/we have started looking at ways to do this

I/we have looked at this but can't get the interest rates any lower

Yes, I/we have taken actions to reduce the interest I/we are paying

Question 8 select one

How many times each month do you or your whānau typically have to pay extra because you missed a payment, e.g. late fees, default fees, loss of prompt payment discounts?

I/we don't have any debt

Can't remember

More than four times

Four times

Three times

Twice

Once

Never

Question 9 select one

In the past year, were you or your whānau able to lower the fees associated with your bank accounts, cards, KiwiSaver or investments?

I/we don't know/prefer not to answer

I/we don't have bank accounts, cards, KiwiSaver or investments

No, I/we haven't tried to

I/we have thought about trying to but haven't yet started looking

I/we have started looking at ways to do this

I/we determined that I'm/we're getting value for money with the current fees

Yes, I/we made changes that improved the value for money of the fees

4: KiwiSaver and investing

Question 10

select one

Are you or your whānau actively contributing to KiwiSaver or other investments, e.g. managed funds, shares?

No, I/we don't have any spare money to contribute or invest

No, I/we haven't thought about doing so

No, but I/we are planning to do so in the near future

No, but I/we are actively researching where I/we wish to contribute or invest

Yes

Question 11

select one

In the past six months, have you or your whānau increased the regular amount you contribute to KiwiSaver or other investments?

I/we don't have KiwiSaver or other investments

No, it's not something I/we have thought about

No, I wasn't/we weren't able to

No, I/we planned to but something got in the way

Yes

Question 12

select one

Have you or your whānau checked if your KiwiSaver or other investment choices are in line with your goals, i.e. fund type, or kinds of investments based on your timeframe and risk comfort level?

I'm/we're not sure what this means

I/we don't have KiwiSaver or other investments

I/we don't know and probably won't check

I/we don't know, but intend to check in the near future

I/we have checked within the past year and am/are in the process of making appropriate changes

I/we have checked in the past year and am/are happy with the investments and types of funds I/we have

5: Protecting what's important

Question 13

select one

Thinking about the things that are important to you or your whānau, such as your health, life/funeral, whānau, property, income, car and 'stuff', which describes you? ('Insurance' includes things like health insurance, home and contents insurance, third-party or full car insurance, funeral insurance, life insurance, income protection, etc.)

Don't know

I/we don't have insurance to cover any of the things that are important to me/us

I am/we are in the process of getting insurance for some of the things that are important to me/us

I/we have insurance for some of the things that are important to me/us

I/we have insurance for all the things that are important to me/us

Question 14

select one

How many of these do you or your whānau have: a will, enduring power of attorney (health), enduring power of attorney (property/financial affairs)?

Don't know

All three

Two of these

One of these

None of these

Question 15

select one

Have you or your whānau thoroughly reviewed your insurance cover, your will or enduring powers of attorney within the past three years? (This needs to be more than reading an annual review letter but does not necessarily have to be with an adviser or lawyer.)

Don't know/can't remember

I/we don't have any of these

No, I/we haven't thought about it

No, but I/we have thought about it

No, but I am/we are planning to do so in the near future

Yes

Optional context questions (no scores)

Name or unique ID (if known)

Are you:

Male

Female

Non-binary

Prefer not to answer

Prefer to specify

Which age category do you fall into?

Under 18

18 to 24

25 to 34

35 to 44

45 to 54

55 to 64

65+

Prefer not to answer

Which of the following ethnic groups best describes you? select multiple

NZ European

Māori

Cook Islands Māori

Tongan

Samoaan

Fijian

Other Pacific Person

Indian

Chinese

Other Asian

Other ethnicity

Prefer not to answer

Who in your household makes the financial decisions?

Mainly me

Mainly someone else

Prefer not to answer

I share the financial decision-making with others

If you answered this survey from the perspective of your household/family/whānau, what is your household income per year (before tax)?

Under \$10,000

\$10,000 to 19,999

\$20,000 to \$29,999

\$30,000 to \$39,999

\$40,000 to \$49,999

\$50,000 to \$59,999

\$60,000 to \$69,999

\$70,000 to \$99,999

\$100,000 to \$119,999

\$120,000 to \$149,999

\$150,000 to \$199,999

\$200,000 or more

Don't know

Prefer not to answer

If you answered this survey from the perspective of yourself only, what is your personal income per year (before tax)?

Under \$10,000

\$10,000 to 19,999

\$20,000 to \$29,999

\$30,000 to \$39,999

\$40,000 to \$49,999

\$50,000 to \$59,999

\$60,000 to \$69,999

\$70,000 to \$99,999

\$100,000 to \$119,999

\$120,000 to \$149,999

\$150,000 to \$199,999

\$200,000 or more

Don't know

Prefer not to answer

Are there any comments you'd like to make about your financial situation?

Open-ended