

Student spending habits questionnaire

This questionnaire is about how you get, spend and save money. Do not write your name. Answer for yourself; there are no right answers.

School or class

Date

For each statement, tick one box from 1 (strongly disagree) to 5 (strongly agree).

1 Where does most of your spending money come from?

☐ Family allowance ☐ Paid work ☐ Scholarship or grant ☐ Student loan ☐ Selling or side gigs

2 About how much money do you have to spend in a typical week?

☐ Under \$20 ☐ \$20 to \$49 ☐ \$50 to \$99 ☐ \$100 to \$199 ☐ \$200 or more

3 Which of these do you spend money on in a typical week? (tick all that apply)

☐ Food and snacks ☐ Transport ☐ School costs ☐ Going out ☐ Clothes ☐ Games and apps
☐ Phone and data

STATEMENT	STRONGLY DISAGREE					STRONGLY AGREE				
4 I decide how much I can spend before the week starts.	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
5 I know roughly how much I spent last week.	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
6 I save part of my money before I spend the rest.	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
7 I stick to what I planned to buy when I shop.	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
8 I compare prices before I buy anything costly.	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
9 I can say no to plans with friends I cannot afford.	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
10 My money usually lasts until my next allowance or pay.	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5

11 When your money runs out early, what do you usually do?

☐ Borrow from family ☐ Borrow from friends ☐ Use my savings ☐ Go without ☐ It never runs out

12 How do you pay for most things you buy?

☐ Cash ☐ Debit card ☐ Credit card ☐ E-wallet or phone ☐ Buy now, pay later

13 What is one thing you would like to change about how you spend money?

Optional questions (1 of 3)

Add any of these to the core questions. Keep the numbering running on from page one.

Where the money goes

14 On a school day, how often do you buy food or drinks?

☐ Never ☐ Rarely ☐ Sometimes ☐ Often ☐ Always

15 Last month, how much did you spend on school costs such as supplies and printing?

☐ Nothing ☐ Under \$10 ☐ \$10 to \$24 ☐ \$25 to \$49 ☐ \$50 or more

16 In a typical week, how much do you spend getting to and from school?

☐ Nothing ☐ Under \$5 ☐ \$5 to \$14 ☐ \$15 to \$29 ☐ \$30 or more

17 How often do you spend money going out with friends?

☐ Never ☐ Monthly or less ☐ 2 to 3 times a month ☐ Weekly ☐ Several times a week

18 In a typical month, how much do you spend on phone load, data or apps?

☐ Nothing ☐ Under \$5 ☐ \$5 to \$14 ☐ \$15 to \$29 ☐ \$30 or more

Saving habits

19 How often do you put money into savings?

☐ Every day ☐ Every week ☐ Every month ☐ Now and then ☐ Never

20 Where do you keep most of your savings?

☐ Bank account ☐ E-wallet ☐ At home ☐ A family member ☐ I have no savings

21 What are you saving for? (tick all that apply)

☐ School costs ☐ Something I want ☐ Emergencies ☐ Helping my family ☐ Future plans
☐ Nothing right now

STATEMENT	STRONGLY DISAGREE					STRONGLY AGREE				
22 I have savings I could use if something went wrong.	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
23 Saving money feels easy for me.	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

Thank you. Your answers are anonymous.

poll-maker.com/spending-habits

Optional questions (2 of 3)

Add any of these to the core questions. Keep the numbering running on from page one.

What pushes you to buy

24 How often do you buy something mainly because people around you have it?

☐ Never ☐ Rarely ☐ Sometimes ☐ Often ☐ Always

25 Which of these made you buy something in the past month? (tick all that apply)

☐ A sale or discount ☐ A social media post ☐ An influencer ☐ A friend's suggestion ☐ Free delivery
☐ None of these

26 How often do you shop online?

☐ Never ☐ Monthly or less ☐ 2 to 3 times a month ☐ Weekly ☐ Several times a week

STATEMENT	STRONGLY DISAGREE				STRONGLY AGREE
27 I wait a day before any unplanned purchase.	☐	☐	☐	☐	☐

28 Think of something you bought and later regretted. What made you buy it?

Budgets, cards and borrowing

29 How do you keep track of what you spend?

☐ Banking app ☐ Budget app or sheet ☐ Notebook ☐ In my head ☐ I do not track

30 Do you have a credit card in your own name?

☐ Yes, I pay it in full ☐ Yes, I carry a balance ☐ No

31 Have you used buy now, pay later in the past year?

☐ More than once ☐ Once ☐ Never

STATEMENT	STRONGLY DISAGREE				STRONGLY AGREE
32 I know what it costs to borrow before I borrow.	☐	☐	☐	☐	☐

Optional questions (3 of 3)

Add any of these to the core questions. Keep the numbering running on from page one.

About you (optional)

33 What year or grade are you in?

- ☐ Grades 9 to 10 ☐ Grades 11 to 12 ☐ College year 1 or 2 ☐ College year 3 or more ☐ Other

34 How old are you?

- ☐ Under 16 ☐ 16 to 17 ☐ 18 to 20 ☐ 21 to 24 ☐ 25 or older

35 What is your gender?

- ☐ Female ☐ Male ☐ Another gender ☐ Prefer not to say

36 Where do you live during term?

- ☐ With family ☐ Dorm or boarding house ☐ Shared rental ☐ On my own

37 Do you work for pay during term?

- ☐ No ☐ Under 10 hours a week ☐ 10 to 19 hours ☐ 20 hours or more

Thank you. Your answers are anonymous.

poll-maker.com/spending-habits