

Interviewer: _____ Date: _____ Time: _____

In what language was survey conducted? _____

Where was survey conducted? _____

Financial Services Survey

Script: We're conducting surveys for a nonprofit coalition to improve banking and lending services for immigrants in NYC. Could we ask you some questions? All information will be kept private, and you do not have to give your name. (Hand them brochure and let them know our phone number is inside.)

Participant Profile - Part I.

1) Gender: 1 Male 2 Female

1a) What neighborhood do you live in? _____ 1b) What is your zip code? _____

1c) Where were you born? _____ (If born in the U.S., thank them for their time and explain that this is a survey of immigrants. Stop interview.)

2) Do you use any of the following? (Read choices; mark all that apply.)

1 Check casher

5 Notary Public (Notario)

2 Pawn shop

6 Credit card

3 Rent-to-own store

7 Store charge card

4 Tax preparer

8 Stored value card (aka pre-paid debit card, not linked to a bank account, like "Access" card sold by some check cashers)

3) Do you have a bank or credit union account in the U.S.? 1 Yes 2 No

IF YES:

3a) Do you have a savings or checking account? 1 Savings 2 Checking

3b) At what bank/credit union? _____

3c) Have you ever had problems with a bank account, like (Read choices):

1 Overdraft/bounced checks 2 High fees 3 Frozen account 4 No problems

5 Other? _____

IF NO:

3d) Why not? _____

3e) Have you ever had an account, or tried to open one?

1 Had account in the past 2 Tried, but was turned down 3 Never tried to open an account

4) Do you think banks are a safe place to keep your money?

1 Yes 2 No 3 Sometimes 4 Not Sure

4a) Do you think banks are friendly and welcoming to immigrants?

1 Yes 2 No 3 Sometimes 4 Not Sure

5) Do you send money to family in your home country? 1 Yes 2 No

IF YES:

5a) What city/town do you send to? _____

5b) How often do you send money? _____

5c) On average, how much do you send? _____

5d) What money transfer agency do you use to send money? _____

5e) How satisfied are you with this agency? 1 Very 2 Somewhat 3 Not satisfied 4 Not sure

5f) How much do you pay each time to send money? _____

6) Do you know of any banks in this neighborhood that offer money transfers?

1 Yes: **6b) Which banks?** _____

2 No

7) Have you borrowed money in the past year? 1 Yes 2 No

IF YES:

7b) Where did you borrow from?

1 Bank

2 Credit Union

3 Family/friends

4 Payday lender

5 Microenterprise lender

6 Credit card

7 Pawn shop

8 Other: _____

7c) What was the loan for? 1 Car 2 House 3 Emergency 4 Other: _____

8) Have you ever....? (Read choices; mark all that apply.)

1 Been a victim of identity theft?

4 Had problems sending money transfers?

2 Fallen behind on credit card bills?

5 Received a "rapid refund" from a tax preparer?

3 Been contacted by a debt collector?

6 Other problem? _____

9) Have you or anyone you know ever been turned away from a bank for not having enough ID?

1 Yes 2 No

9a) What kinds of ID have you been able to get, either from the U.S. or your home country?

(Read list. Mark all that apply.)

1 Passport 2 Driver's License 3 Birth certificate 4 Voter registration card 5 ITIN (from IRS)

6 ID from consulate (e.g. Mexican *matricula consular*) 7 Other: _____

8 ID from check casher or money transfer company 9 ID from community group

10) In your opinion, what are the biggest financial needs in this community? _____

11) May we contact you for more info, or to invite you to another interview? 1 Yes 2 No

12) Would you like more information or help with a financial issue? 1 Yes 2 No

If yes to #11 or #12: Name: _____

Phone: _____

(Let them know they can call us, if they prefer.)

Participant Profile - Part II.

1d) How long have you lived in the U.S.? _____

1e) Are you a U.S. citizen or permanent resident? 1 Yes-Citizen 2 No 3 Yes-Resident

1f) What is your age range? 1 18-30 2 31-40 3 41-50 4 51-60 5 Over 60

1g) What is your annual income range? 1 \$0-\$10,000 2 10,001-\$15,000 3 \$15,001-\$20,000

4 \$20,001-25,000 5 \$25,001-30,000 6 \$30,001-\$35,000 7 \$35,001-\$40,000 8 More than \$40,000

Thank you very much for your time and for sharing valuable information with us.

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This survey was prepared by NEDAP and the NYC Immigrant Financial Justice Network.

For more info: www.nedap.org or (212) 680-5100, ext. 209.