

INTAKE INTERVIEW

Facilitator Script	Notes
<p>Before we start, I want to let you know that this whole process is about what you want and NOT about me telling you a whole lot of things that you SHOULD do. So if at any time you don't like something or you feel uncomfortable, I really want to know because that would mean that I was not doing my job of focusing on what you want. How does that sound?</p>	
<p>First off, what comes to mind when you think about the whole issue of money?</p> <p>How do you feel thinking about the subject?</p>	
<p>What parts do you feel most comfortable with?</p> <p>What do you think you do really well?</p>	
<p>On a scale of 1 to 10 with 1 being the lowest and 10 being the highest, how much control do you feel you have over your current money situation?</p> <p>What would it take to get you to a 10?</p>	<p style="text-align: center;">Financial Control</p> <p style="text-align: center;">1 2 3 4 5 6 7 8 9 10</p>
<p>On a scale of 1 to 10 with 1 being the lowest and 10 being the highest, how knowledgeable do you feel about managing your money on a day-to-day basis?</p> <p>What would you need to learn to get to a 10?</p>	<p style="text-align: center;">Money Management Knowledge</p> <p style="text-align: center;">1 2 3 4 5 6 7 8 9 10</p>
<p>Have you ever developed a family budget?</p> <p>If so, how did you come up with the numbers?</p>	<p>Tracked Expenses? Yes No</p>
<p>Did you learn anything from doing your budget?</p> <p>(If yes) What? (If no) How come?</p>	<p>Learned anything? Yes No</p>

Facilitator Script	Notes
<p>On a scale of 1 to 10 with 1 being the lowest and 10 being the highest, how knowledgeable do you feel about the subject of credit, credit reports and ways to improve your credit standing?</p> <p>What would you need to learn to get to a 10?</p>	<p>Credit Report/Score Knowledge</p> <p>1 2 3 4 5 6 7 8 9 10</p>
<p>Have you ever seen a copy of your credit report?</p> <p>(If yes) how long ago?</p>	
<p>(If yes) Did you review your credit report?</p>	
<p>(If yes) - What did you learn?</p> <p>What, if any, actions did you identify that you needed to take?</p>	
<p>Do you currently have any credit cards?</p> <p>(If yes) - How do you use your credit card(s)?</p> <p>Do you know how much of a balance you have on each one (or in total)?</p> <p>When you make a payment how do you decide how much to send?</p>	<p>Credit Cards? No Yes</p> <p>Cards uses as:</p> <p>Convenience</p> <p>When don't have \$</p> <p>How many cards _____</p> <p>Balances \$_____</p> <p>Payment style:</p> <p>Minimum payment</p> <p>As much as I can afford</p> <p>Full balance</p>

Facilitator Script	Notes
<p>(If no) - Have you ever had a credit card?</p> <p>(If yes) - Why don't you have one now?</p>	<p>Past credit card? No Yes</p> <p>Past problems w/cards? No Yes</p> <p>Details:</p>
<p>On a scale of 1 to 10 with 1 being the lowest and 10 being the highest, how knowledgeable do you feel about financial institutions, like banks, and the services they offer?</p> <p>What would you need to learn to get to a 10?</p>	<p>Financial Institution Knowledge</p> <p>1 2 3 4 5 6 7 8 9 10</p>
<p>How do you pay bills - checks, money orders, other?</p>	<p>Bill Paying Method</p> <p>Checking account</p> <p>Money orders</p> <p>Other _____</p>
<p>(If not using a bank)</p> <p>How do you cash your paychecks?</p> <p>How much does that cost?</p>	<p>Cashes checks by:</p> <p>Cost per month: _____</p>
<p>(If using checking to pay bills)</p> <p>Why have you chosen a checking account to pay your bills?</p> <p>How much are you paying for your checking account?</p> <p>What other services of theirs do you use?</p> <p>Have you had any overdraft or returned check charges?</p> <p>(If yes) How often is that happening?</p> <p>Do you have a sense of how much you are spending?</p>	<p>Why checking?</p> <p>Cost per month _____</p> <p>Other services</p> <p>Incurring NSF charges? No Yes</p> <p>NSF Frequency:</p> <p>Once in a while</p> <p>Often</p> <p>NSF Costs: _____</p>

Facilitator Script	Notes
<p>(If using money orders to pay bills)</p> <p>Why have you chosen to use money orders to pay your bills?</p> <p>How much do you pay for that?</p>	<p>Why money orders?</p> <p>Cost per month: _____</p>
<p>Have you ever used a payday loan service?</p> <p>(If yes) What did you use it for?</p> <p>Why did you choose that type of service?</p> <p>What APR did they charge?</p>	<p>Used payday loan? No Yes</p> <p>Reason:</p> <p>APR: _____ Don't know</p>
<p>What is your process for paying your bills?</p>	
<p>Do you get charged late fees on your bills?</p> <p>(If yes) Is that because you don't have the money when the bill is due, or you just get the payment in late?</p>	<p>Incur late charges? No Yes</p> <p>Late payments due to:</p> <p>Insufficient funds</p> <p>No bill paying process</p>
<p>Well we have covered a lot today. Is there anything else that you would like to add to our conversation?</p>	
<p>Are there certain topics you would like to know more about?</p>	
<p>I took a lot of notes while we were talking and I want to make sure that I heard what you are saying, so let me read you what I have down so far.</p>	

<p>It sounded to me like you would like to work on (<i>summarize their needs</i>). Does that sound right?</p> <p>(If No) - <i>Keep summarizing until client indicates agreement.</i></p> <p>Are there any other goals you would like to add? (<i>The mentor can prompt for longer-term goals. For example: Some people want to buy a home someday or save for their children's education</i>)</p>	
<p>So we have accomplished our first, and most important, step by having you identify some of your personal goals.</p> <p>Our next step will be to meet in person to work on an action plan for you. To get ready for that I am going to send you a packet that includes:</p> <ul style="list-style-type: none"> • A <u>Quick Review</u> summary of the goals you have identified today and an exercise to help you think about other financial goals you may have. • A <u>Quick Quiz</u> so that we can pinpoint what you already know. Please don't stress over this, we just want to make sure that we don't waste your time by covering things you already know. We have found that most of us don't really even know what we don't know, so most of the people who have taken it have found it really helpful. • A <u>Quick Questionnaire</u> so I can get some further details about you. 	
<p>Once you have completed those and mailed them back to me, we will schedule a face-to-face meeting. It will take about two hours, and we will start putting together your action plan. How do you feel about that as a next step?</p>	