



Perth and Kinross Credit Union Project

MONEY SURVEY

1. Do you have a bank account? (please circle) YES NO

2. Do you use any other financial services? YES NO

2a. If yes, which ones: (please circle all that apply)

Bank loan Savings Account Life insurance/assurance Mortgage Payday loan

Doorstep Loan Payment Protection Ins. Catalogue Overdraft Credit/Store Card

Other (please specify)

3. Do you find it easy to access the services you need? YES NO

3a. If not, why not? (please circle all that apply)

Geographical location Opening Hours Declined by bank Confusing Information

Call centres Do not meet my needs Disability/health Costs Poor credit score

Other (please specify)

4. Are you happy with the services you use? YES NO

4a. If no, why not? (please circle all that apply)

Too expensive Charges Do not meet my needs Credit pushed at me Fat cats

Incompetence Don't feel valued Lack of choice Inconvenient Unfriendly

Other (please specify)

5. Will recent events influence your use of financial services?
(eg the credit crunch, taxpayers funding banks, mergers etc) YES NO

If yes, what will you do differently?

6. What would your ideal financial service be like?

7. Have you heard of credit unions before? YES NO

8. If a new local, community managed financial service was
launched, would you be interested in it? YES NO

8a. What would you want this service to have?

Savings account Xmas account Budget account Loans Budgeting education

A say in how it is run Insurance Convenience Ethical practices Friendly service

Current/basic account Mortgage Credit card Work experience Community spirit

Other (please specify)

9. Do you save regularly?

YES NO

9a. If *no*, what prevents you from saving?

Not enough money No access to account Lack of planning/budgeting No need to

Prefer to borrow Debts Worried bank will collapse/distrust Effect on benefits

Other (please specify)

10. What do you think it is important to save for? (even if you don't at the moment)

Special occasions (eg birthdays, Xmas etc) Emergencies/Drop in income

Old age Holidays Family Home improvements Study costs House deposit

Car purchase/repairs Financial security Budgeting Funeral Costs Legacy

Other (please specify)

11. Age: 18-25 26-35 36-45 46-55 56-65 65+

12. Employed/Self Employed Parent/Carer Disabled Retired Jobseeker Student

Perth and Kinross Council has funded Perth Citizens Advice Bureau to look at whether access to a credit union would benefit people in the local area, with a view to possibly making a local financial service available to everyone.

13. Are you interested in hearing about the project's progress?

YES NO

14. Would you be willing to take part in further research?

YES NO

If you answered *yes* to any of the above, please provide contact details (these will be kept private and used only for the stated purpose in accordance with the Data Protection Act 1998).

Full Name:

Address:

Postcode:

Telephone/e-mail: