

About Money

Use of form: Wisconsin Works (W-2) Agency's Refugee Program Liaisons involved in the Wilson-Fish TANF Coordination Program (WFTCP) can share these questions with WFTCP participants to discuss family money management.

Instructions: Please read and answer each question.

1. Spending Your Money

- a. Do you plan the use of the money you earn and/or receive? (Do you budget spending of your money?)

- b. How much money do you spend to pay regular expenses each month (Examples: rent, electricity, food)?

- c. Do you save any money each month? (If so, where do keep the money that you save? In a bank?)

2. Giving Money to Your Family

- a. Other than your spouse or children, do you give any money to other members of your family or your friends?

- b. Do you give money to your family or friends in cash? Do you ever use a wire transfer to give out money?

3. Paying Your Bills

- a. When do you pay your bills? (Do you pay your bills in-full by the due date?)

- b. Do you ever skip paying your bills? (If yes, why? And how often?)

- c. Do you know how to write a check to pay for something? (How do you pay rent to your landlord?)

4. Banks and Saving Money

- a. Do you have a bank account? If so, do you know how to use the account to save money and pay bills?

- b. Do you know how to use a debit card issued by the bank?

- c. Do you know about a bank's overdraft fees? Do you know how to avoid these fees?

- d. Do you know how to protect yourself when using online banking? (Do you use an "App" to pay bills?)

- e. Do you know how to use your phone or computer to check your account balance?

5. Credit and Using Credit Cards

- a. Do you know how to obtain credit? (Do you know how to apply for a credit card or bank loan?)

 - b. How often do you use a credit card? What do you use it for?

 - c. If you have a credit card(s), how much do pay on your credit card bill each month? Do you pay your bill in-full each month?

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