

OECD/INFE TOOLKIT FOR MEASURING FINANCIAL LITERACY, INCLUSION AND WELL-BEING 2026

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1 Introduction

The OECD Recommendation on Financial Literacy (OECD, 2020^[1]) the international standard on financial literacy, aims to assist governments, public authorities and relevant stakeholders to design, implement and evaluate financial literacy policies. To inform such policies, it encourages governments and other stakeholders to use dedicated national or international surveys to collect high-quality, comparable data on levels of financial literacy.

This document presents the OECD/INFE Toolkit for Measuring Financial Literacy, Inclusion and Well-Being 2026 (hereafter, “Toolkit 2026”). It can be used by governments and other stakeholders to collect comprehensive and robust data on financial literacy, inclusion and well-being at the national level, that is also internationally comparable.

1.1. Background

The OECD International Network on Financial Education (OECD/INFE) first developed a Toolkit for Measuring Financial Literacy and Financial Inclusion in 2009. The Toolkit, containing a questionnaire as well as accompanying methodological guidance, was developed for use in an international survey to be coordinated by the OECD/INFE every three to four years.

The first Toolkit was developed in 2009 via a dedicated working group and drawing on an OECD working paper (Kempson, 2009^[2]), national surveys, international research and expert advice. It was piloted in 2010 as part of the first OECD international financial literacy and financial inclusion measurement exercise, which led to the publication of the working paper “Measuring Financial Literacy: Results of the OECD/INFE Pilot Study” (Atkinson and Messy, 2012^[3]). The Toolkit was welcomed by G20 leaders in September 2013.

The Toolkit was then updated in 2015 and used in the second international survey in 2015-2016. Results were published in the OECD/INFE International Survey of Adult Financial Literacy Competencies (OECD, 2016^[4]) and a complementary report was also released focusing on the G20 (OECD, 2017^[5]).

Further revisions to the Toolkit took place in 2018 with the aim of updating its content and enlarging its scope to also cover subjective financial well-being (OECD, 2018^[6]). The Toolkit 2018 was used for the third international survey in 2019/2020, with results collected in the OECD/INFE 2020 International Survey of Adult Financial Literacy (OECD, 2020^[7]). The Toolkit 2018 was also used to collect financial literacy data in a variety of technical assistance projects implemented by the OECD, with results analysed in regional reports (OECD, 2018^[8]; 2020^[9]).

A subsequent revision of the Toolkit was carried out in 2022 to reflect the evolving size and nature of the consumer financial services market, new financial products and services and increased digitalisation of the financial sector (OECD, 2022^[10]). The Toolkit 2022 included an initial set of questions to measure digital financial literacy. It also included questions about holding and use of digital financial products and services, holding sustainable finance products and attitudes toward sustainable finance. The Toolkit 2022 was used for the fourth international survey in 2022-2023, with results reported in in the OECD/INFE 2023 International Survey of Adult Financial Literacy (OECD, 2023^[11]).

The revisions in the Toolkit 2026 reflect a balance between the need to maintain comparability with previous OECD/INFE surveys and results, with the need to ensure a high-quality measure of financial literacy that is in line with recent trends and developments. These revisions consider the experiences of countries and economies that have measured financial literacy using previous versions of the Toolkit, feedback from OECD/INFE members and other stakeholders and results from national pilot testing and dedicated studies. Box 1 below summarises the key updates in the Toolkit 2026.

Box 1. Updates in the Toolkit 2026

Updates in the Toolkit 2026 include:

- reorganising questions into three categories, including creating modules with optional questions which can be used by countries and economies in their national analysis
- updates to questions on financial well-being, based on the G20 Policy Note on Financial Well-being (OECD, 2024^[12])
- updates to questions on digital financial literacy, based on the OECD/INFE Survey Instrument to measure digital financial literacy (OECD, 2024^[13])
- updates to questions on sustainable finance, based on the Draft OECD/INFE Survey Instrument on knowledge, attitudes and behaviours related to sustainable finance
- additional questions on financial attitudes
- additional questions on insurance
- editorial changes (including rephrasing of some questions and statements and further instructions provided as 'Notes to Agency/Interviewer') to clarify intention and to remove ambiguity.

Sources: OECD (2024^[12]), G20 policy note on financial well-being, <https://doi.org/10.1787/7332c99d-en>; OECD (2024^[13]) OECD/INFE survey instrument to measure digital financial literacy, <https://doi.org/10.1787/548de821-en>

1.2. Contents of the Toolkit 2026

The Toolkit 2026 comprises:

- an introduction of the Toolkit 2026 (see section 1)
- methodological guidance (see section 2)
- a questionnaire designed to measure financial literacy and digital financial literacy (including financial behaviour, attitudes and knowledge), financial inclusion and financial well-being (see section 3)
- information to track changes with respect to the previous version of the Toolkit (see Annex A)
- guidance on interviewer briefings (see Annex B)
- a checklist for submitting data to the OECD (see Annex C).

1.3. Scope

The questionnaire included in the Toolkit 2026 covers financial literacy, financial inclusion and financial well-being. The financial literacy component of the questionnaire reflects the OECD definition of financial literacy as set out in the OECD Recommendation on Financial Literacy, namely: *“A combination of financial awareness, knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and ultimately achieve individual financial well-being.”*

The financial literacy questions are largely drawn from previous versions of the Toolkit, other OECD survey instruments as well as academic literature. They represent good practice in financial literacy measurement and cover:

- financial behaviours related to financial literacy, such as around budgeting, planning and managing finances
- financial attitudes related to financial literacy
- financial knowledge.

Questions on digital financial literacy cover the components of behaviour, attitudes and knowledge. Digital financial literacy, a sub-set of financial literacy, is defined as: *“A combination of knowledge, skills, attitudes and behaviours necessary for individuals to be aware of and safely use digital financial services and digital technologies with a view to contributing to their financial well-being”* (OECD, 2024^[14]).

Questions about financial inclusion cover awareness, holding and use of traditional and digital financial products and services.

Questions on financial well-being cover aspects regarding the ability of individuals to smoothly manage their financial needs and obligations, to cope with negative shocks, to pursue aspirations, goals and capture opportunities and to feel satisfied and confident about their financial lives, in line with the G20 Policy Note on Financial Well-being (OECD, 2024^[12]).

The questionnaire also includes a series of socio-demographic questions that can be used for national and international sub-group comparisons.

1.4. The importance and benefits of using the Toolkit 2026

At a national level, institutions can use the Toolkit 2026 to collect valuable information at any point in time, or through regular tracking surveys. Countries and economies can benefit from measuring financial literacy, financial inclusion and well-being using the Toolkit 2026 in the following ways: (i) set a baseline measure and/or monitor trends over time, (ii) identify groups in the population in need of targeted support and priority areas at national level, (iii) develop evidence-based policies and initiatives relating to financial literacy, inclusion and well-being and (iv) participate in international benchmarking and ensure that national financial education efforts are in line with international best practices.

Each of the questions has been included to provide information about a specific aspect of financial literacy, digital financial literacy, financial inclusion, or financial well-being. The responses to various questions can also be combined to produce financial literacy scores or other scores using the methodology devised by the OECD/INFE. Please refer to Box 5 for further information on questions and scores.

Importantly, the Toolkit 2026 is also designed to provide internationally comparable data through the OECD/INFE internationally coordinated exercises. In particular, it can allow countries and economies to benchmark themselves against others with similar characteristics (whether in terms of baseline levels of financial literacy or by some other variable such as national income or geographical location).

2 Methodological guidance

2.1. Preparing the fieldwork

2.1.1. Engaging a survey agency

Institutions seeking to commission a survey based on the questionnaire included in section 3 should identify a reputable survey agency (this may be a private company or government entity, including national statistic agencies). The survey agency should have proven experience and the capacity to complete the process within the required timeframe. The following summary of key tasks and deliverables can be included within the terms of reference for the public procurement process, in addition to background, objectives and scope. The survey agency:

- Should suggest an adequate method of data collection to obtain a representative sample of the adult population aged 18-79. This can be face-to-face, online, telephone or through a mixed-methods approach.
- Is invited to make suggestions on how to make selected adaptations of the questionnaire to the specific national context (e.g. in terms of financial products, digital channels, etc.), following the guidance provided on national adaptations in Box 4.
- Should translate the survey into relevant local languages.
- Should pilot the (translated) questionnaire on a small number of respondents to make sure questions are well understood, should provide feedback and should make suggestions for making further adaptations to the questionnaire.
- Can provide an optional inception report describing the sampling process (e.g. pre-fieldwork planning).
- Should provide documentation of proof of compliance with applicable data protection regulations (see further information below in Box 3)
- Should prepare the raw cleaned microdata (in Excel, SPSS or STATA format) in accordance with the OECD/INFE data template.
- Can provide an optional short methodological report summarising methods of data collection (e.g. post-fieldwork documentation).
- Can provide other optional deliverables such as preliminary and/or detailed analysis of the survey data (e.g. cross-sectional analysis across main socio-demographic characteristics such as age, gender etc.), if required for national analysis (Please note this is not required to be submitted to the OECD/INFE Secretariat).

Further details about all aspects of the data collection process which the survey agency should address are outlined below.

2.1.2. Achieving a robust sample

It is important to discuss with the survey agency how the sample will be drawn and, in particular, how to achieve a sample that is representative of the population. In some cases it may also be necessary to stratify the population to reach particular groups, or even to use quotas in order to ensure that the sample includes certain minorities. In many jurisdictions, the approach taken is to randomly select locations to sample from and then set a quota to ensure the respondents are representative of the groups of interest. Commissioning institutions should discuss with survey agencies the benefit of setting quotas and/or including booster samples of hard to reach groups and the implications in terms of sample size and statistical confidence in the results.

The survey agency should have demonstrated experience in ensuring good response rates. It is recommended that survey agencies are given a target response rate of 60%, meaning at least 60% of the people contacted to take part in the survey should be interviewed. This may require making contact with a sampled individual several times before disengaging. The agency should also have strategies in place (such as contacting people at different times of the day) to reach a representative cross-section of the population.

A **minimum interviewed** sample size of 1 000 respondents per country/economy who are representative of the population should be collected, to analyse the national data by key socio-demographics such as gender and age and for international comparisons. In order to interview 1 000 respondents, survey agencies should have an initial sample pool of 1 700 valid contact details from which to draw respondents. With an achieved sample of 1 000 respondents, this will give a 95% confidence interval on a finding of 50% of around 47% to 53% (assuming a random sample). Commissioning institutions may wish to collect larger samples if they intend to undertake detailed analyses of differences within differences (such as financial literacy by gender within regions) or if they wish to increase the precision of the estimates.

The survey should be representative of adults in the country/economy. For the sake of international comparisons, this is defined as **adult individuals aged between 18 and 79 years**. If additional respondents outside of this age range are included, the sample size should be increased as necessary, to ensure a sufficiently large sample of adult individuals. In countries/economies where 79 years is outside of the normal range for surveying, it would be preferable to set the upper age to 69 years, in keeping with the suggested age bands used for analysis.

2.1.3. Preparing the questionnaire for fieldwork

The questionnaire, including all interviewer instructions, should be translated into the national language(s), as appropriate. It is important that questions are translated so that they retain the same meaning. Translators should have a good understanding of idiosyncratic phrases or words that could be translated in more than one way, such as “saving”. It is advisable to have more than one translator work on the document in parallel and/or to utilise back translation and to discuss any discrepancies/disagreements with the commissioning body before fielding the translated questionnaire.

Whether or not the questionnaire will be translated, it will be necessary to modify some questions for adaptation to the local context. Such instances are indicated in the questionnaire with further guidance provided in Box 4.

The translated and modified questions should be pilot tested before starting fieldwork to make sure that the translation is easy to understand and the options are clear. If the questions are not well understood, or there is any concern that the question wording is ambiguous, then this must be addressed before fieldwork begins.

Once the questionnaire has been prepared in the national language(s) it may be necessary to enter it into a software package designed to make it easier for the interviewer to collect the data. Care should be taken

to make sure that the package allows responses to be stored in the required formats (e.g. letters or digits, decimal places) and that the questions fit a single page of the screen where possible – to aid the interviewer when reading. An online survey will need to take into account all question filters indicated in the paper version, in order to ensure that the intended respondents are questioned in sufficient depth. Further guidance about online surveys is provided in Box 2.

2.2. Fieldwork

2.2.1. Data collection

To overcome issues related to low levels of literacy, the interviews can be undertaken by telephone or face-to-face. In countries/economies with very high levels of literacy and high levels of internet penetration, online questionnaires may be preferred and have been shown to be effective (see Box 2 below for further discussion of online surveys). Some countries/economies may wish to consider using a combination of methods.

In the case of face-to-face data collection, the survey agency will have to brief interviewers. Appendix C provides guidance on conducting interviewer briefings. Interviewers will contact the individual by telephone, email or through a home visit. They will describe the purpose of the survey and its likely length to the potential respondent and encourage them to take part in this important research. The institution commissioning the survey should work with the agency to ensure that the description is clear, unambiguous and includes considerations of applicable data protection regulations.

It is important that face-to-face and telephone interviews are conducted on different days and at different times. It is also important to try to make contact with the identified person several times, if the first attempts are unsuccessful. Without these steps, it is very likely that people who are most often home, such as the elderly, homemakers, students or the unemployed, will be more likely to participate than would be the case in a truly random selection and the results may be biased.

When introducing the questionnaire, the interviewer should make it clear to the respondent that the commissioning body is interested in their own personal situation and views rather than that of the household or main earner, unless otherwise stated. For languages that differentiate between ‘you’ in the singular and ‘you’ in the plural, the singular version should be used for translation purposes in all questions that do not explicitly ask for information about the household.

The interviewers should ask the questions in the order that they are laid out in the questionnaire and they should immediately record the responses. If necessary, they can go back to previous questions to make a correction or clarify a point. The questionnaire is designed so that face-to-face interview respondents do not need to read any of the questions or write down their answers.¹ It is important to inform and reassure respondents that their responses are confidential and encourage them to participate in order to have complete information (see Box 3 below for further information about providing a data protection notice). However, they must never be put under pressure or be rushed to answer, as doing so is unethical and is also likely to significantly bias their responses.

Interviewers should not read out response options that are written in italics (such as “*don’t know*”). However, if the respondent spontaneously gives a response that matches an option in italics, the interviewer should record this accordingly.

Box 2. Online surveys

In countries/economies with almost complete internet penetration and high levels of functional literacy, online data collection methods have become commonplace. Online surveys have several advantages in such settings, most notably including reduced cost, ease of collecting and managing data and allowing people to respond to questions in an anonymous and private manner. However, as with all approaches to collecting data, online surveys also pose certain challenges. In particular, given that reading literacy and digital literacy are pre-requisites for an online survey, it may be difficult to achieve a fully diversified sample and it may also be difficult to verify that the questions were actually answered by the intended respondent. A further challenge is the need to ensure full data protection and confidentiality. Moreover, respondents accessing the survey via a mobile or tablet may devote less attention to answering it than in a face-to-face interview.

In some countries, national statistics offices gather robust data using mixed-methods though relying primarily on online administration. This approach typically involves providing internet access and equipment where necessary and undertaking small numbers of face-to-face interviews to substitute the data collection with information from harder to reach groups.

In the case of online data collection, survey agencies should adapt the wording of some questions/responses given that the questionnaire is self-completed without an interviewer present to administer the survey. For example, questions which refer to the second person “you” should be edited to refer instead to the first person “I”. Further, responses such as “Refused to answer” should not be offered as an option. It is also noted that some questions have an “Interviewer read out” note in bold before the actual question wording which would need to be included as part of the question preamble in online questionnaires.

Consideration of good visual design principles should be made. The layout should avoid formats that require very long (or wide) lists, because people will not scroll down (or sideways). This may mean splitting the attitude and behaviour questions over two or three screens.

Other good practices for online surveys suggest that it may be more appropriate to use drop down boxes for scaled questions, rather than radio buttons otherwise the responses will be biased according to the first text that respondents read. The use of a ‘don’t know’ option should be considered carefully and should never be put alongside a scale, as it makes the scale appear longer than it is, biasing responses. When using open-ended questions, care should be taken to present them appropriately (with sufficient space within the response box for a long response, or a currency symbol already added for responses requiring only digits). Filters will also need to be carefully implemented and question codes must not be added to the screen. Respondents can be informed of their progress through the questionnaire via a visual progress bar.

2.2.2. Data handling and preparation for analysis

The information provided by respondents will become the raw data. This raw data should be submitted to the OECD/INFE Secretariat in a software package such as Excel, SPSS or Stata in order to facilitate detailed analysis. When submitting the data to the OECD/INFE Secretariat, it is important to use the data template that will be provided by the OECD/INFE Secretariat, as it aligns with the instructions on variable codes/labels explained in the questionnaire.

The survey agency will be responsible for providing appropriate weights² for the sample, taking into account the probability of selection and ensuring that the data are representative of the population in terms of individuals (not households) and of their main socio-demographic characteristics. It is important for international comparisons that the weights are labelled appropriately and that information is provided upon submitting the data to the OECD/INFE Secretariat on how they were calculated and with clear instructions for use.

Commissioning institutions should check that the data are being stored and handled securely and in accordance with applicable data protection regulations. They must also ensure that none of the contact details collected during fieldwork are used for any purpose other than to validate the survey responses (or to follow up with the respondent if these questions are included in a national longitudinal study).

The survey agency should check that all values have been entered correctly in line with the questionnaire instructions for each question (e.g. “*Record responses as: 1='Yes', 0='No', -97 = 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'*”). They may create basic tables at this stage, to show that each of the questions has been asked and to report the number of valid responses to each question. This will enable the commissioning institution to check the quality of the data and rectify any issues. It is recommended that the data is de-identified as quickly as possible after any quality checks.

It is noted that some questions in the survey may be considered to collect sensitive information, depending on applicable data protection regulations (e.g. those regarding ethnicity, language spoken, health). These questions are not used in the OECD's international analysis but have been included in the questionnaire as optional questions for use in national analysis. Commissioning bodies will need to ensure compliance with relevant requirements (e.g. specific consent) under applicable data protection regulations regarding such questions. Respondents can be reminded that they can refuse to answer these questions if they wish.

Commissioning bodies should provide the above information and other supporting information to respondents as part of the survey administration in a data protection notice. Guidance on how to prepare the data protection notice is provided in Box 3 below. In addition, commissioning bodies should ensure that they have prepared a plan with their survey agency to implement data subject rights as may be required by applicable data protection regulations. In particular, these rights may include the right to access, correct and erase personal data.

Box 3. Data protection notice

The commissioning body should provide a personal data protection notice to survey respondents as part of administering the survey in which the roles and responsibilities regarding data protection for all involved parties is clearly outlined. The data protection notice should include the following considerations and should make reference to and comply with applicable data protection regulations:

- Purpose of the survey and the name of the body conducting the survey and collecting data (including that respondents' participation is on a voluntary basis)
- Measures taken to ensure personal data protection, including that responses will be combined and de-identified (e.g. stripping from direct and personal identifiers of respondents, such as names, addresses, IP addresses or any other information that could potentially lead to the direct identification of individuals) with no individual responses identified in the data analysis and erasure of linking files as soon as data quality is verified
- Confirmation that measures and precautions will be taken to secure the data from loss, theft, misuse or unauthorised access
- Requirements for sharing the data with researchers (e.g. signed confidentiality statements, agreement not to redistribute the data, disclosure that analysis and interpretation of data is solely the work and opinions of the author/s and that neither the OECD nor its Member countries bear any responsibility for any interpretations, analyses or inferences based upon using the data)
- Individuals' rights to access and rectify their personal data, as well as to object to its processing and request erasure in certain circumstances
- How the commissioning body can be contacted to discuss specific questions regarding the survey
- The OECD coordinates this survey through the OECD/INFE Secretariat and is responsible for survey design and international data analysis. The OECD is committed to protecting the personal data it processes, in accordance with its Personal Data Protection Rules. If respondents have further queries or complaints related to the processing of their personal data, they may contact the OECD Data Protection Officer. If respondents need further assistance in resolving claims related to personal data protection, they may contact the Data Protection Commissioner.

Notes: To read the Personal Data Protection Rules, please refer to [Data protection | OECD](#)

For the OECD Data Protection Officer, please contact dpo@oecd.org

For the Data Protection Commissioner, please contact dpc@oecd.org

2.3. Using the questionnaire standalone or as part of other surveys

There are various approaches to using the questions contained within the questionnaire, depending on whether they will be used alone, or in combination with questions from other sources:

- If the category 1 questions will be added to a larger survey, they should be grouped with other questions that address similar topics (and care should be taken not to make the questionnaire too long).

- If optional modules are added, they should either be placed after the financial literacy questions and before the socio-demographic questions, or grouped with similar topics within the financial literacy questions, depending on the topics to be covered. Again, the length of the questionnaire should be taken into account.
- If no optional modules are incorporated, the question order should be retained.
- In all cases, it is important to remember to avoid providing any information that might influence responses to the questions or give away the answer to particular questions, whether through discussion with the respondent before beginning the survey, or through additional comments.

2.4. Coordinating and sharing with the OECD/INFE Secretariat

This Toolkit 2026 and the questionnaire included is made available for public use by interested parties. Institutions using the questionnaire are requested to cite it and to inform the OECD/INFE Secretariat (SecretariatINFE@oecd.org) about any publications using data collected with the questionnaire.

The questionnaire may be used in the framework of or outside of the 2026 OECD/INFE coordinated survey:

- **Using the questionnaire in the framework of the 2026 OECD/INFE coordinated survey.** Institutions participating in the 2026 OECD/INFE coordinated survey are strongly encouraged to:
 - Inform the OECD/INFE Secretariat in order to facilitate co-ordination and international comparison.
 - Use the dataset template for submitting their data. The template is available from the OECD/INFE Secretariat upon request in SPSS, Stata and Excel formats. Further information on submitting data to the Secretariat is provided in Annex C.

Data submitted as part of the 2026 measurement exercise will be analysed by the OECD/INFE Secretariat. The commissioning body and/or survey agency can also analyse their national data and may wish to publish their own results ahead of the OECD/INFE publication.
- **Using the questionnaire outside of the 2026 OECD/INFE coordinated survey.** Institutions using the questionnaire outside of the 2026 OECD/INFE coordinated survey are invited to inform the OECD/INFE Secretariat, in order to ensure that they have the most up-to-date questionnaire. Countries and institutions using the questionnaire on representative national samples are encouraged to consider giving the OECD permission to use the anonymised raw data for research purposes and for further international comparisons.

3 Questionnaire

The questionnaire included in this Toolkit 2026 is designed to collect relevant information about financial literacy (including digital financial literacy), financial inclusion (including holding of traditional/digital financial products and services) and financial well-being (including financial resilience), within a country,³ and to compare such levels across countries and economies.

The questions are formulated for reading out loud by an interviewer. When applied in this way, there is no requirement for the respondent to be able to read or write. The introduction of the questions and notes for the interviewer/agency (see below) would need to be adapted if the survey is administered online (please see the guidance provided in Box 2 on online surveys and Box 4 on national adaptations).

The right-hand column of each question indicates the variable name and label. These instructions should be closely followed to facilitate international comparison. If an additional question is asked or the wording of a question is changed, alternative codes/labels should be created to avoid confusion. Likewise, if a question is dropped, the associated code/label should also be dropped (e.g. the remaining codes/labels should not be re-organised). An explanatory note should be provided when submitting data to the OECD/INFE Secretariat regarding any modifications made.

Instructional information for the agency and interviewer have been provided throughout the questionnaire, with further explanation regarding specific questions and responses. 'Notes to agency' have been provided above questions and 'Notes to interviewer' appear within the question beneath the coding instructions. In some instances, additional 'Notes to agency' and 'Notes to interviewer' appear within the text of statements.

Instructions are also provided above each question about whether the question should be asked to all respondents (indicated by "ASK TO ALL") or whether a filter should be applied (e.g. ASK if QD14= Yes).

Commissioning bodies and survey agencies should inform respondents about the purpose of the survey, use of the data, respondents' rights about data protection and other relevant information before starting the survey. Section 2 above provides detailed information on how to prepare a data protection notice as one of the preliminary steps of the survey administration.

Box 4 and Box 5 below explain how questions can be modified for national adaptations and how questions are organised into categories and modules, respectively.

Box 4. National adaptations

Some questions should be adapted depending on the method of data collection. For example, referring to “you/your” in face-to-face interviews and “I/me/my” in online surveys. Other considerations related to online surveys are included in Box 2.

Further adaptations should be made to ensure that specific questions are relevant to the national context. This refers in particular to questions containing currency symbols and lists of financial products and services, as well as translation of key terms/phrases into contextually relevant terms/phrases. This is indicated in the ‘Notes to agency’ provided above the questions concerned and with “<>” within the text of certain questions. Table 1 below summarises the questions where adaptations are requested or encouraged. Commissioning bodies wishing to introduce other national adaptations are encouraged to discuss them with the Secretariat before conducting the survey, in order to ensure comparability. Commissioning bodies are also welcome to contact the Secretariat for any concerns about readability for translation purposes.

Commissioning bodies should report any national adaptations to the questions as part of the reporting table in Annex C.

Table 1 National adaptations breakdown

Variable	Label	Action
QD1	Gender	The option “Other answer” may be removed if deemed sensitive in the country/economy.
QF3	Actively saving_<statement>	Please include only voluntary pension plans/funds (e.g. do not include pension savings which are compulsory or automatic. Please replace <savings/deposit> and <informal savings club> with the appropriate term (or, if it is not relevant, drop it from the list of options).
QF12	Making ends meet_<statement>	Please add in country specific options under each category. For the purpose of measuring financial literacy, the number of codes can be reduced by simply using the main category headings (such as Existing resources, Additional resources, etc.) or by dropping options that may not be relevant in the country.
QP1 and QP2	Heard of [followed by product] Currently holds [followed by product]	The list of product types used in the questionnaire should be specific to the country. If necessary, give national examples, in particular as indicated by “<>” for investment accounts, short-term online credit allowing you to buy now and pay later, digital or mobile wallet, crypto assets, stablecoins and crowdfunding/ crowd investing/ peer-to- peer lending. Country specific products and labels can be added as ‘_add_1, _add_2 etc.’.
QP9	<Label using statement>	Add national examples to statement 3 on paying with a mobile phone.
Financial knowledge	(Preamble to questions)	Translation note: a quiz is a fun activity, or game and should not be translated to ‘test’. If in doubt, leave this sentence out.
QK3	Inflation	Change to local currency. Change the relationship between the individuals, if this is likely to be culturally sensitive and provide a note of this for international comparisons. Add in current inflation rate in your country and provide a note on the rate used and reference date.
QK4	Interest on loan	Change to local currency; and consider whether the term interest may be culturally sensitive (possibly replace with profit).

QK5	Simple interest	Change to local currency. If savings accounts incur fees in your country, please include a phrase to reflect the wording in <> and provide a note to this effect for international comparisons.
QK6	Compound interest	Change to local currency.
QK7	QK7_	If the word 'risk' is difficult to translate, it may be preferable to use question QK7_1alt instead of QK7_1. For countries/regions where the stock market may not be widely understood QK7_3alt may be more appropriate than QK7_3. Countries may wish to test both versions of these two questions.
QK7_5	<Label using statement>	Correct reply to this statement to be checked at national level.
QK7_6	<Label using statement>	Correct reply to this statement to be checked at national level.
QP8	<Label using statement>	Add national examples for statement 5 on crowdfunding, crowdinvesting, peer-to-peer lending platforms.
QD6	<Label using statement>	For statement _5 provide national examples of social networks. For statement _6 provide national examples of instant message applications.
QCR_2	Area CR_	Modify examples according to country practices.
QCR_3	Strategy CR_<statement>	Modify examples according to country practices.
QD9	Education level	Reverse the order of the levels if more appropriate in your country, but make sure values remain as shown.
QS3_8	<Label using statement>	Translate the phrase 'make ends meet' into a phrase more commonly used in local context.
QD10	Work situation	The questions on work status may need to be further refined for the purpose of identifying target groups, such as those on parental leave. Additional questions could be added to explore the type of employer, size of enterprise, self-employed status, amount of time in business, etc. as required at the national level. For international comparisons, it will be beneficial to keep the suggested high-level categories.
QD13	Income band	X=75% of median household income; Y=125% of median household income; currency should be changed to local currency. Please make sure the median (not mean) monthly income for a household is used – before or after tax, depending on which is prevalent in your country. If monthly incomes are very uncommon, please choose a different time period and record this. Please provide information with the submitted dataset on the values of X and Y as well as the source and reference date of these values.
QD12	Place of birth	Insert name of country/region as required. Please note this question has been included for countries where migrants are an important target group. However, it may be a sensitive question in some countries.

Box 5. Categories of questions

Questions are organised into the following categories:

- Category 1 contains core mandatory questions/ statements that:
 - are used in the calculation of financial literacy and digital financial literacy scores (e.g. including knowledge, attitudes and behaviours)
 - cover access to and use of traditional and digital financial products and services
 - cover important outcomes (financial well-being, exposure to frauds and scams)
 - are important socio-demographic variables used in international analysis
 - cover a very small number of other attitudes and digital behaviours that are relevant for the international analysis (but that are not used in the calculation of scores).
- Category 2 contains questions/ statements that are organised into optional modules. Each module covers a topic that may be interesting to explore further in national analysis. It is possible to pick one or more modules to include in national surveys (jurisdictions may also pick none). It is noted that questions that appear in optional modules are not used in the calculation of any scores. If enough countries and economies choose to use a given module, results from that module may be analysed in the international report. Optional modules cover the following topics:
 - additional digital finance questions
 - sustainable finance
 - experience with personal finances at school and home (which may be used for instrumental analysis)
 - additional financial knowledge questions
 - financial goals
 - retirement plans
 - additional products and services questions
 - insurance.
- Category 3 contains single questions on socio-demographic variables that are non-mandatory. Countries and economies may decide whether to include any of these questions in their national surveys (not as a module). These are not used in international analysis but may be relevant for national analysis.

At the beginning of the questionnaire there are some Category 1 questions which are then followed by the Category 2 modules. The remaining Category 1 questions and Category 3 questions are grouped at the end.

The OECD/INFE international report based on data collected by the Toolkit 2026 will contain a detailed explanation of how the financial literacy scores are created. Researchers/ institutions using the Toolkit 2026 are welcome to contact the OECD/INFE Secretariat for any enquiries related to scoring.

3.1. Core questions (category 1)

3.1.1. Personal and household characteristics

Note to agency: the option “Other answer” may be removed if deemed sensitive in the country.

RECORD OR ASK TO ALL (DEPENDING ON SURVEY METHOD)

Gender	Question: QD1
	Label: Gender
Male	1
Female	0
Other answer or refused	-99

Note to agency: Those who are away from their usual community, such as temporary migrants, adults being cared for away from home, or students living in a different city than where they are from, can provide information about the community they are living in at the time of the interview, even if it is not their usual community.

RECORD OR ASK TO ALL (DEPENDING ON SURVEY METHOD)

Could you tell me which of these options best describes the community you currently live in at the time of this interview (even if it is not your usual community)?	Question: QD3
	Label: Urban
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
A village, hamlet or rural area (fewer than 3 000 people)	1
A small town (3 000 to about 15 000 people)	2
A town (15 000 to about 100 000 people)	3
A city (100 000 to about 1 000 000 people)	4
A large city (with over 1 000 000 people)	5

NOTE TO INTERVIEWER: Please explain that for the purpose of this survey, a household is composed of either a) a group of people (adults and/or children) living in the same dwelling space who each acknowledge the authority of the same person or couple as the head(s) of household or b) a lone individual.

Note that a young adult living at home should be encouraged to discuss their own financial situation rather than that of their parents.

Family composition can be complicated and this questionnaire is not designed to give a detailed insight. If, for example, the composition of a household is very fluid, the priority is to know whether the respondent lives with dependent children and/or a partner. If the respondent comments that they have dependents living elsewhere, it is better not to record them as part of the household, to ensure consistency.

ASK TO ALL

Who do you usually live with in your household?	Question: QD5
	Labels: Household_<statement>
MULTI-CODED. Create a single variable for each response. Record responses as: 1='Yes', 0='No', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT ALL STATEMENTS: MARK ALL THAT APPLY.	
Entirely alone [STOP READING IF YES]	_1
With a partner/spouse	_2
With children under the age of 18	_3
With children aged 18 or over	_4
With other adult relatives	_5
With other adults; not related (e.g. in a shared accommodation with friends, colleagues or students or in a care facility)	_6

ASK IF QD5_1=NO (does not live entirely alone)

How many adults (aged 18 or over) live in your household, including yourself?	Question: QD5_ad
	Labels: Household count ad
Record response [Minimum value=1]	—
<i>Not applicable</i>	-98
<i>Refused</i>	-99

ASK IF QD5_1=NO (does not live entirely alone) AND QD5_3=YES (lives with children under the age of 18)

How many children under the age of 18 live in your household?	Question: QD5_ch
	Labels: Household count ch
Record response [Minimum value=1]	—
<i>Not applicable</i>	-98
<i>Refused</i>	-99

Note to agency: this question is relevant if data collection takes place face-to-face or via the telephone. It may therefore need to be adapted or dropped depending on the method of data collection. Access to the internet in this question covers cases in which the responding individual has independent access through any of the following means: through their mobile phone(s), the household's broadband, public hot-spots (e.g. at libraries, hotels, cafés) or wi-fi at school or work. It does not cover access to the internet through the mobile of a family member or mobile subscription plans that only give access to social networks and messaging apps: this might be specified by the interviewer or in the online survey in jurisdictions in which this is widespread.

ASK TO ALL

Do you have access to the internet (including through your mobile phone, your household's broadband connection, hot-spots or wi-fi, at home, at school or at work)?	Question: QD14
	Label: Internet
Yes	1
No	0
<i>Don't know</i>	-97
<i>Refused</i>	-99

3.1.2. Planning and managing finances

INTERVIEWER READ OUT: *The next set of questions will help us to understand how people think about and plan their finances. There are no right or wrong answers to these questions and your answers will be kept entirely confidential, so please do answer as accurately as you can.*

Budgeting

Note to agency: QF1_a, QF1 and QF2 explore whether the respondent has responsibility for decisions about household or personal money, and their approaches to money management. It is important to note that young people living with parents or other responsible adults are very likely to report that someone else makes the decision; this response is acceptable.

ASK TO ALL

Do you make day-to-day decisions about your own money?	Question: QF1_a
	Label: Personal budget
Yes	1
No	0
Don't know	-97
Refused	-99

ASK TO ALL

And who is responsible for making day-to-day decisions about money in your household?	Question: QF1
	Label: Decisions
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
You make these decisions by yourself	1
You make these decisions with someone else	2
Someone else makes these decisions	3
Don't know	-97
Refused	-99

ASK TO ALL

Do you do any of the following for yourself or your household?	Question: QF2
	Label: Budget_<statement>
MULTI-CODED. Create a single variable for each response. Record responses as: 1='Yes', 0='No', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT ALL STATEMENTS. MARK ALL THAT APPLY.	
Make a plan to manage your income and expenses	_1
Keep a note of your spending	_2
Keep money for bills/invoices separate from day-to-day spending money	_3
Make a note of upcoming bills/invoices to make sure you don't miss them	_4
Use a banking app or money management tool to keep track of your expenses	_5
Set up automatic payments for regular expenses	_6

Active saving and financial shocks

Note to agency: Please include in question QF3 only voluntary pension plans/pension funds (do not include pension savings which are compulsory or automatic). Please replace <savings/deposit> and <informal savings club> with the appropriate term (or, if it is not relevant, drop it from the list of options). Similarly, for national adaptations, please replace with a relevant term or drop from the list <term deposits> or <crypto-assets>.

INTERVIEWER READ OUT: *Now thinking about yourself, rather than your household...*

ASK TO ALL

In the past 12 months have you (personally) been saving money in any of the following ways, whether or not you still have the money? (Please don't take into account any money paid into a mandatory pension, but think about all kinds of savings, such as building up a rainy-day fund or putting money aside for a special occasion, including non-mandatory pension plans/funds.)	Question: QF3
	Labels: Actively saving_<statement>
MULTI-CODED. Create a single variable for each response. Record responses as: 1='Yes', 0='No', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT ALL STATEMENTS. MARK ALL THAT APPLY.	
Saving cash at home or in your wallet	_1
Saving with a <savings/deposit/term deposit> account	_2
Giving money to family to save on your behalf	_3
Saving in <an informal savings club>	_4
Holding products such as bonds, stocks, shares, mutual funds, ETFs, etc.	_5
Saving in non-mandatory pension plans/funds	_6
Buying crypto-assets	_7
Saving in some other way, other than a mandatory pension (e.g. including remitting money to be invested in home country, or buying livestock, gold, real estate or other property)	_8

INTERVIEWER READ OUT: *Some of the following questions consider aspects of your well-being in relation to financial matters. The answers we collect are not intended to judge you or your actions and are collected to ultimately improve the design of information and advice for people who may face such decisions or experiences in the future.*

ASK TO ALL

If you personally faced a major expense today – equivalent to your own monthly income – would you be able to pay it without borrowing the money or asking family or friends to help? [Add if necessary, if you do not currently have an income, please think about an unexpected expense equivalent to the amount of money you typically spend in a month.]	Question: QF4
	Label: Expenditure shock
Yes	1
No	0
Don't know	-97
[Spontaneous] Not applicable (I don't have any personal income)	-98
Refused	-99

Making ends meet

Note to agency: Several questions below refer to living expenses. These are considered to be all the bills and expenses that support an individual's basic needs such as housing, water, food, heating, medical expenses and essential transport as well as all formal financial commitments such as debt repayments, child support or court fines.

ASK TO ALL

Sometimes people find that their income does not quite cover their living expenses. In the last 12 months, has this happened to you, personally?	Question: QF11
	Label: Not covering costs
Yes	1
No	0
Don't know	-97
[Spontaneous] Not applicable (I don't have any personal income)	-98
Refused	-99

Note to agency: Please add in country specific options under each category or remove options if not applicable. This question is multi-coded. Create a single variable for each response, plus a variable for 'don't know' and one for 'refused'. For the purpose of measuring financial literacy, the number of codes can be reduced by simply using the main category headings (such as Existing resources, Additional resources, etc.) or by dropping options that may not be relevant in the country.

ASK TO ALL

Question: QF12	
IF QF11=YES, ASK:	
What did you do to make ends meet the last time this happened?	
IF QF11=NO, ASK:	Labels: Making ends meet_<statement>
If you lost your main source of income today, what would you do to cover your living expenses?	
MULTI-CODED. Create a single variable for each response. Record responses as: 1='Yes', 0='No', -97 = 'Don't know', -98= 'Not applicable'.	
INTERVIEWER: PROBE WITH "DID YOU DO ANYTHING ELSE?" DO NOT READ OUT OPTIONS, ALTHOUGH EXAMPLES CAN BE GIVEN. RECORD ALL RESPONSES GIVEN.	
_1 Existing resources	
Draw money out of savings	_1_1
Cut back on spending or delay a planned expense	_1_2
Sell something that you own	_1_3
Make an insurance claim	_1_4
_2 Additional resources	
Work overtime, take an extra job	_2_1
Claim support from the government	_2_2
Ask for help (without repayment) from family, friends or the community	_2_3
_3 Access credit by using existing contacts or resources	
Borrow from family, friends or the community	_3_1
Borrow from employer/salary advance	_3_2
Pawn something that you own	_3_3
Take a loan from your savings and loans clubs or other <informal savings club>	_3_4
Take money out of a flexible mortgage account	_3_5
Apply for loan/withdrawal on pension fund	_3_6
_4 Access credit from existing credit line	
Use authorised overdraft or line of credit	_4_1
Use credit card for a cash advance	_4_2
_5 Access additional credit	
Take out a personal loan from a financial service provider (including bank, credit union or microfinance)	_5_1
Take out a payday loan	_5_2
Take out a loan from an informal provider/moneylender	_5_3
Take an SMS loan	_5_4
Take an online <instant cash> loan	_5_5
_6 Fall behind/ go beyond arranged amount	
Use unauthorised overdraft	_6_1
Pay bills late; miss payments	_6_2
_7 Other responses	
Other [Note to Agency: record details given]	_7_1
Don't know to the entire question	_97

ASK TO ALL

If you lost your main source of income today, how long could you continue to cover your living expenses, without borrowing any money or moving house?	Question: QF13
	Label: Lost income
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
Less than a week	1
At least a week, but not one month	2
At least one month, but not three months	3
At least three months, but not six months	4
Six months or more	5
<i>Don't know</i>	-97
[Spontaneous] <i>Not applicable (I don't have any personal income)</i>	-98
<i>Refused</i>	-99

ASK TO ALL

Imagine that today you discover that the majority of your personal home contents has been damaged. Which one of these statements best represents what you would do? Please focus on the main one, even if you may do multiple things at the same time.	Question: QF14
	Label: Strategy shock
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
Claim insurance on all or part of the contents	1
Take out a loan to buy new contents	2
Use some personal or household savings	3
Ask family members or friends to lend me money or contents	4
Seek out support from government authorities	5
I have never thought about how I would cope	6
I don't have any contents to insure	7
Other [Note to Agency: record details given]	8
<i>Don't know</i>	-97
<i>Refused</i>	-99

3.1.3. Holding and using financial products and services

INTERVIEWER READ OUT: *The following set of questions is about financial products and services. I will not ask you about the balance of any accounts you hold, we are just interested in whether you have heard of them or used them on your own or together with someone else.*

NOTES TO AGENCY/INTERVIEWER:

- These two questions are used to develop indicators of financial inclusion and to provide context for the financial literacy questions that follow. If space is limited, they could be shortened.
- The list of product types used in the questionnaire **should be specific to the country/economy** and should cover payment products, savings, investments, credit (unsecured and secured, if relevant), non-compulsory pension or retirement products and insurance products as relevant. If necessary, give examples.
- QP1 should be asked of every product type that commissioning bodies/survey agencies are interested in. It should be used to filter the list of products for the following questions.
- QP2 should only be asked for product types that the respondent has heard of at QP1.
- For each question, create one variable for each product type, plus one variable for 'Don't know' and another variable for 'Refused to answer' for such responses given to the question as a whole. For example, the first question will have a variable named QP1_1 and labelled 'Heard of a current/checking/payment account'. This variable will take the value 0 if the response is 'No', 1 if the response is 'Yes', -97 if the response is 'Don't know' or -99 if the response is 'Refused to answer'.

ASK TO ALL

	Question: QP1	Question: QP2
	Label: Heard of [followed by product]	Label: Currently holds [followed by product]
	ASK TO ALL Please can you tell me whether you have heard of any of these types of financial products?	ASK IF QP1=Yes And now can you tell me whether you [personally or jointly] currently hold any of these types of products?
MULTI-CODED. Create a single variable for each response. Record responses as: 1='Yes', 0='No', -97 = 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.		
INTERVIEWER READ OUT <i>RELEVANT</i> PRODUCT TYPES EACH TIME. MARK ALL THAT APPLY.		
A current/checking/payment account	_1	_1
Mobile/cell phone payment account (not directly linked to a bank account) (such as <provide national examples if any>)	_2	_2
A prepaid debit card/ payment card (not directly linked to a bank account)	_3	_3
A credit card	_4	_4
Digital or mobile wallet (such as Apple Pay, Google Pay, <or provide national examples>)	_5	_5
A savings account	_6	_6
A non-compulsory pension or retirement product (such as <provide national examples if any>. Note to agency: The phrasing of this option should be clear so as to exclude compulsory products)	_7	_7
Investment products (e.g. stocks, shares, ETFs, managed funds, other unit trusts, income trusts etc.)	_8	_8
Bonds (including government or corporate bonds)	_9	_9
A mortgage or home-loan	_10	_10
A loan secured on property (not a mortgage)	_11	_11
An unsecured bank loan	_12	_12
Buy Now Pay Later (such as Klarna <or provide national examples>)	_13	_13
A car loan	_14	_14
A microfinance loan	_15	_15
Short-term credit (such as payday loan, <or provide national examples>)	_16	_16
Non-compulsory insurance for investment purposes (e.g. unit-linked insurance plan, life insurance)	_17	_17
Non-compulsory insurance to protect against risks (e.g. theft insurance)	_18	_18
Crypto assets (such as Bitcoin, Ether, Ripple, <or provide national examples>)	_19	_19
Stablecoins (such as Tether <or provide national examples>)	_20	_20
Crowdfunding, crowdinvesting, or peer-to- peer lending (<provide national examples if any>)	_21	_21
[country specific product 1]	_add_1	_add_1
Don't know to the entire question	_97	_97
Refused entire question	_99	_99

ASK IF YES AT ANY OF QP2

Thinking about the financial products you hold, which of the following statements best describes how you have chosen them? Please think about the strategy you have used for most of the products you hold.	Question: QP5
	Label: Shopping around
INTERVIEWER: READ OUT ALL STATEMENTS; RECORD ONLY ONE THAT BEST DESCRIBES.	
I considered several options from different companies before making a decision	1
I considered various options from one company	2
I didn't consider any other options at all	3
I looked around but there were no other options to consider	4
<i>Don't know</i>	-97
<i>Refused</i>	-99

Note to agency: The intention is to identify people who seek unbiased information. Such information could be received in a variety of ways, including through printed materials and information provided online.

ASK IF YES AT ANY OF QP2

Thinking about the financial products you hold, which of these sources of information have influenced your choice? Please think about the sources you have used for most of the products you hold.	Question: QP7
	Label: Information source_<statement>
MULTI-CODED. Create a single variable for each source. Record responses as 1='Yes', 0='No', -97 = 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT ALL STATEMENTS; MARK ALL THAT APPLY.	
Specialist magazine/website with product feature/price comparisons or best-buy guidance	_1
A recommendation from an independent financial advisor (e.g. fee-based rather than commission-based)	_2
Information from an advertisement or brochure/leaflet/pamphlet about this specific product	_3
A recommendation from friends, family or acquaintances	_4
A recommendation from people you do not know (such as social media or "influencers")	_5
Information provided by staff of the financial product provider (in person, online or over the phone)	_6
Other type of information (including Artificial Intelligence) [Note to Agency: record details given]	_7

ASK IF QD14= YES

Note to agency: if necessary, clarify that in the following questions, "online" means via the internet through a computer or mobile device.

In the last 12 months, how often have you done the following? For each statement could you tell me whether you have never, sometimes, often, or very often done these things?	Question: QP9
	Label:<Label using statement>
MULTI-CODED. Create a single variable for each statement. Record responses as 1= 'Never', 2= 'Sometimes', 3= 'Often', 4= 'Very often', -97= 'Don't know', -98 = 'Not applicable', -99= 'Refused'.	
INTERVIEWER: READ OUT ALL STATEMENTS; MARK ALL THAT APPLY.	
Checked the balance and transactions of my bank account online	_1
Bought goods and services online	_2
Paid for goods and services in a physical shop with a mobile phone (e.g. using a QR code or mobile wallet, such as Apple Pay, Google Pay, <national examples>)	_3
Transferred money to others online <(not including money sent through agents)>	_4
Managed savings/investments online	_5
Asked an Artificial Intelligence (AI) tool (e.g. ChatGPT, Copilot, Gemini) for financial advice	_6
Used an online platform for investment trading (stocks, shares, ETFs, etc.)	_7

ASK TO ALL

Thinking about financial products and services in general, in the last 2 years, have you experienced any of the following issues?	Question: QP10
	Label: Issues
MULTI-CODED. Create a single variable for each statement. Record responses as: 1='Yes', 0='No', -97 = 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
Rotate list	
INTERVIEWER: READ OUT ALL STATEMENTS. MARK ALL THAT APPLY.	
{Have you} accidentally provided personal financial information (such as PIN, passwords or card number) in response to an email, phone call or social media message that you later found out was fraudulent and not genuine?	_1
{Have you} discovered that someone has used any of your payment details (such as credit cards, debit card information) to pay for goods without your authorisation?	_2
{Have you} lost money as a result of hackers or phishing scams?	_3
{Have you} made a financial investment that you later found out was not genuine?	_4
{Have you} transferred money to the account of someone you didn't know (e.g. following a request for help from someone pretending to be a friend or relative, or following a job offer on social media)?	_5
{Have you} lost money on a crypto-asset exchange as a result of a fraud or scam?	_6
{Have you personally} paid for a product online that you never received and lost money as a result (e.g. you were not refunded)?	_7

3.1.4. Attitudes and behaviour

INTERVIEWER READ OUT: *Some of the following questions consider aspects of your well-being in relation to financial matters. The answers we collect are not intended to judge you or your actions and are collected to ultimately improve the design of information and advice for people who may face such decisions or experiences in the future.*

NOTE TO INTERVIEWER: repeat the scales as many times as necessary. For QS1_1, if respondent answers (dis)agree: check 'Would you say you completely (dis)agree'? If they say they don't know, check whether they feel they neither agree nor disagree (record as 3 on scale), or if they are really uncertain (record as don't know).

ASK TO ALL

I am now going to read out some statements about your attitudes to financial affairs. I would like to know how much you disagree or agree with each of these statements (as it relates to you, personally) Please use a scale of 1 to 5, where: 1 tells me that you completely disagree with the statement and 5 shows that you completely agree	Question: QS1
	Label:<Label using the statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'Completely disagree', 2, 3, 4, 5= 'Completely agree', -97= 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
Rotate list	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE.	
I find it more satisfying to spend money than to save it for the long term	_1
I am prepared to risk some of my own money when making an investment	_2
I am satisfied with my present financial situation	_3
I keep a close personal watch on my financial affairs	_4
My financial situation limits my ability to do the things that are important to me	_5
I set long term financial goals and strive to achieve them	_6
I have too much debt right now	_7
I value making an effort now to ensure financial security in the future	_8
I value spending for the life I want now more than I value saving for the future	_9

ASK TO ALL

And how often would you say these statements apply to you? For each statement could you tell me whether it never, rarely, sometimes, often or always applies to you?	Question: QS2 Label:<Label using the statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1='Never', 2, 3, 4, 5= 'Always', -97= 'Don't know', -98= 'Not applicable', or -99= 'Refused to answer'.	
Rotate list	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE.	
I tend to worry about paying my normal living expenses	_1
My finances control my life	_2
Before I buy something I carefully consider whether I can afford it	_3
I have money left over at the end of the month	_4
I pay my bills on time	_5
I have enough money to pursue my life goals	_6
I feel that my finances are under control	_7
My finances are a source of stress in my life	_8

ASK TO ALL

I would also like to know how well these statements describe you. For each statement could you let me know whether it describes your situation or thoughts not at all, very little, somewhat, very well or completely.	Question: QS3 Label:<Label using the statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'Not at all', 2, 3, 4, 5= 'Completely', -97= 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
Rotate list	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE.	
Because of my money situation, I feel like I will never have the things I want in life	_1
I am concerned that my money won't last	_2
I am just getting by financially	_3
I tend to live for today and let tomorrow take care of itself	_4
I am confident that I could cope financially for a month if I had an unexpected expense, lost a job or had another emergency	_5
I am confident in my ability to manage my finances	_6

ASK IF QD14= YES

I am now going to read out some statements. I would like to know how much you disagree or agree with each of these statements (as it relates to you, personally) Please use a scale of 1 to 5, where: 1 tells me that you completely disagree with the statement and 5 shows that you completely agree	Question: QS4 Label:<Label using the statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'Completely disagree', 2, 3, 4, 5= 'Completely agree', -97= 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
Rotate list	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE.	
It is safe to shop online using public Wi-Fi networks (e.g., in cafés, airports, shopping malls)	_1
I pay attention to the security of a website before making a transaction online (e.g. https sites, safety logo or certificate)	_2
It is not important to read the terms and conditions when buying something online	_3
I am more likely to buy impulsively when I buy online than in person in a shop	_4
I find it easier to know how much I spend when I pay by cash than when I pay online	_5

ASK IF QD14= YES

I would also like to know how well these statements describe you. For each statement could you let me know whether it describes your situation or thoughts not at all, very little, somewhat, very well or completely.	Question: QS5
	Label:<Label using the statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'Not at all', 2, 3, 4, 5= 'Completely', -97= 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
Rotate list	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE.	
I share the passwords and PINs of my bank account with my close friends	_1
Before buying a financial product online I check if the provider is regulated in my country	_2
I share information about my personal finances publicly online (e.g. on social media)	_3
I regularly change the passwords on websites that I use for online shopping and personal finances	_4

3.1.5. Financial knowledge

INTERVIEWER READ OUT: *The next section of the questionnaire is more like a quiz [translation note: a quiz is a fun activity, or game and should not be translated to 'test'. If in doubt leave this sentence out]. The questions are not designed to trick out, so if you think you have the right answer, you probably do. If you don't know the answer, just say so.*

ASK TO ALL

And, now something slightly different. Could you tell me how you would rate your overall knowledge about financial matters compared with other adults in <COUNTRY NAME>? Would you say it is... [INTERVIEWER: PROBE LEVEL IF NOT CLEAR FROM FIRST RESPONSE]	Question: QK1
	Label: Self-rated knowledge
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
Very low	1
Low	2
About average	3
High	4
Very high	5
Don't know	-97
Refused	-99

Note to agency: It is anticipated that the following questions can be answered without a calculator. However, respondents should not be prevented from using a calculator as this is a valid approach to handling numeracy problems in real life.

Code -999 should only be used if the interviewer is absolutely convinced that the response does not fit within the normal boundaries of the question. The interviewer should not provide hints about the type of response expected, but may ask the respondent to repeat themselves.

It is necessary to change to local currency. It may also be necessary to change the relationship between the individuals, if this is likely to be culturally sensitive and provide a note of this for international comparisons. Add in current inflation rate in your country and provide a note on the rate used. Regarding QK3, option 4 is considered to be correct if reported spontaneously but it is not to be read out loud. Note that for online versions it may be necessary to provide an open-ended statement to replicate this.

ASK TO ALL

IF OPTIONAL QK2 IS USED, ASK: Imagine that the <brothers> have to wait for one year to get their share of the <\$>1,000 and inflation stays at <X> percent. In one year's time will they be able to buy:	Question: QK3
	Label: Inflation
IF OPTIONAL QK2 IS NOT USED, ASK: Five brothers are given a gift of <\$>1,000 in total to share between them. Imagine that the <brothers> have to wait for one year to get their share of the <\$>1,000 and inflation stays at <X> percent. In one year's time will they be able to buy:	
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
More with their share of the money than they could today	1
The same amount; or	2
Less than they could buy today	3
[Spontaneous] <i>It depends on the types of things that they want to buy</i>	4
<i>Don't know</i>	-97
<i>Refused</i>	-99
<i>Irrelevant answer</i>	-999

Note to agency: Change to local currency; and consider whether the term interest may be culturally sensitive (possibly replace with profit).

ASK TO ALL

You lend <\$>25 to a <friend/acquaintance> one evening and get <\$>25 back the next day. How much interest <or profit> have you received on this loan?	Question: QK4
	Label: Interest on loan
Record response [INTERVIEWER: IF RESPONSES SUCH AS 'NOTHING' OR 'ZERO' OR 'HE DIDN'T 'ARE GIVEN, PLEASE RECORD THESE AS '0'.]	—
<i>Don't know</i>	-97
<i>Refused</i>	-99
<i>Irrelevant answer</i>	-999

Note to agency: Change to local currency. Do not change percentage rate. If savings accounts incur fees in your country, please include a phrase to reflect the wording in <> and provide a note to this effect for international comparisons.

ASK TO ALL

Imagine that someone puts <\$>100 into a <no fee, tax free> savings account with a guaranteed interest rate of 2% per year. They don't make any further payments into this account and they don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made?	Question: QK5
	Label: Simple interest
Record Response [Minimum value=0]	—
<i>Don't know</i>	-97
<i>Refused</i>	-99
<i>Irrelevant answer</i>	-999

Note to agency: Change to local currency. Note that this question is intended to indicate whether the respondent knows about compound interest and so the amount in each of the options must be exactly equal to the total interest without compounding.

If savings accounts do not automatically compound interest please ask *and how much would be in the account at the end of five years if the interest was also saved in the account at the end of each year [add if necessary: remembering there are no fees or tax deductions]?*

ASK TO ALL

and how much would be in the account at the end of five years [add if necessary: remembering there are no fees or tax deductions]? Would it be:	Question: QK6
	Label: Compound interest
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
More than <\$>110	1
Exactly <\$>110	2
Less than <\$>110	3
Impossible to tell from the information given	4
<i>Don't know</i>	-97
<i>Refused</i>	-99
<i>Irrelevant answer</i>	-999

Note to agency: if the word 'risk' is difficult to translate, it may be preferable to use question QK7_1alt instead of QK7_1. For countries/economies where the stock market may not be widely understood QK7_3alt may be more appropriate than QK7_3. Countries may wish to test both versions of these two questions.

ASK TO ALL

I would like to know whether you think the following statements are true or false	Question: QK7
	Label:<Label using statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'True', 0= 'False', -97= 'Don't know', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE	
An investment with a high return is likely to be high risk	_1
<i>If someone offers you the chance to make a lot of money it is likely that there is also a chance that you will lose a lot of money</i>	_1alt
High inflation means that the cost of living is increasing rapidly	_2
It is usually possible to reduce the risk of investing in the stock market by buying a wide range of stocks and shares	_3
<i>It is less likely that you will lose all of your money if you save it in more than one place</i>	_3alt
A digital financial contract requires signature of a paper contract to be considered valid	_4
Crypto-assets (such as Bitcoin) are the same legal tender as banknotes and coins in my country [Note to agency: [Note: Correct reply to be checked at national level]	_5
Buying a financial product at a financial institution's branch or website involves the same level of legal protection [Note: Correct reply to be checked at national level]	_6
The value of crypto-assets like Bitcoin can fluctuate dramatically, but it is always possible to recover the initial amount of money invested	_7

ASK TO ALL

When interest rates rise, what will typically happen to bond prices?	Question: QK8
	Label: Bond price
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
They will rise	1
They will fall	2
They will stay the same	3
There is no relationship between bond prices and interest rates	4
<i>Don't know</i>	-97
<i>Refused</i>	-99
<i>Irrelevant answer</i>	-999

3.2. Optional modules (category 2)

3.2.1. Optional module on additional digital finance questions (category 2)

Note to agency: ASK ALL QUESTIONS IN THIS MODULE IF QD14= YES

If necessary, clarify that in the following questions, “online” means via the internet through a computer or mobile device. Some question codes in this module are extensions of category 1 questions and can therefore be administered together with category 1 questions (e.g. the numbering of the statements continues).

I would like to know whether you think the following statements are true or false	Question: QK7
	Label:<Label using statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'True', 0= 'False', -97= 'Don't know', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE	
If I don't repay a loan taken out online, it will affect my ability to get another loan online, but it won't stop me from getting a loan through a traditional financial institution's branch	_8

Have you ever done any of the following?	Question: QP8
	Label:<Label using statement>
MULTI-CODED. Create a single variable for each statement. Record responses as 1='Yes', 0='No', -97 = 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE	
Opened a current or savings account completely online	_1
Requested or applied for a payment, debit or credit card completely online	_2
Subscribed to an insurance policy completely online	_3
Applied for credit completely online	_4

Note to agency: if necessary clarify that in the following questions, “online” means via the internet through a computer or mobile device.

In the last 12 months, how often have you done the following? For each statement could you tell me whether you have never, sometimes, often, or very often done these things?	Question: QP9
	Label:<Label using statement>
MULTI-CODED. Create a single variable for each statement. Record responses as 1= 'Never', 2= 'Sometimes', 3= 'Often', 4= 'Very often', -97= 'Don't know', -98 = 'Not applicable', -99= 'Refused'.	
Managed credit online (e.g. acquired a loan, tracked pending instalments)	_8
Topped-up a pre-paid card online [INTERVIEWER: this means charging/loading/putting money onto a prepaid card before using it to pay. It does not refer to using a prepaid card to make purchases online and 'charging' expenses on the card.]	_9
Paid bills online	_10
Managed insurance online (e.g. purchased insurance, reviewed the policy, tracked a claim request)	_11
Used a website or app to access your different financial accounts in one single place (e.g. <national examples>)	_12
Consulted an online platform for automated financial advice (e.g., <national examples of robo-advice>)	_13
Received government benefits (e.g. welfare, social security, tax refunds) online	_14

In the last 12 months, how often have you done the following? For each statement could you tell me whether you have never/hardly ever, once or twice a month, once or twice a week, or almost every day done these things?	Question: QD6
	Label: <Label using statement>
MULTI-CODED. Create a single variable for each statement. Record responses as 1= 'Never/Hardly ever', 2= 'Once or twice a month', 3= 'Once or twice a week', 4= 'Almost every day', -97= 'Don't know', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE.	
Written document on a personal computer (desktop or laptop)	_1
Sent or received an email	_2
Used a mobile phone to make calls	_3
Made calls over the internet (including video calls)	_4
Participated in social networks online (such as <national examples>)	_5
Used instant messaging applications (such as <national examples>)	_6
Looked for information online (such as reading the news or finding information about goods and services)	_7
Read a magazine on paper	_8
Read a newspaper on paper	_9
Listened to the radio/a podcast	_10
Watched TV/a streaming service	_11
Played a game on an electronic device	_12

I am now going to read out some statements. I would like to know how much you disagree or agree with each of these statements (as it relates to you, personally) Please use a scale of 1 to 5, where: 1 tells me that you completely disagree with the statement and 5 shows that you completely agree	Question: QS4
	Label:<Label using the statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'Completely disagree', 2, 3, 4, 5= 'Completely agree', -97= 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
Rotate list	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE.	
It is more likely that I would read the small print of a contract if it is on paper than online	_6
I would allow my bank to share my personal data with other financial companies, to receive tailored information about my finances	_7
All financial services providers operating online are trustworthy	_8
Financial service providers should use a wide range of non-financial personal data, including from social media, in decisions about granting credit	_9

I would also like to know how well these statements describe you. For each statement could you let me know whether it describes your situation or thoughts not at all, very little, somewhat, very well or completely.	Question: QS5
	Label:<Label using the statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'Not at all', 2, 3, 4, 5= 'Completely', -97= 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
Rotate list	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE.	
I use different passwords for different financial and non-financial accounts (e.g. online banking, bank cards, email, social media, e-commerce accounts, etc.)	_5

3.2.2. Optional module on sustainable finance (category 2)

Note to agency: Some question codes in this module are extensions of category 1 questions and can therefore be administered together with category 1 questions (e.g. the numbering of the statements continues).

ASK TO ALL

	Question: QP1 Label: Heard of [followed by product]	Question: QP2 Label: Currently holds [followed by product]
	ASK TO ALL Please can you tell me whether you have heard of any of these types of financial products?	ASK IF QP1=Yes And now can you tell me whether you [personally or jointly] currently hold any of these types of products?
MULTI-CODED. Create a single variable for each response. Record responses as: 1='Yes', 0='No', -97 = 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.		
INTERVIEWER READ OUT <i>RELEVANT</i> PRODUCT TYPES EACH TIME.		
Financial products labelled as sustainable, or “ESG”, or “green” [Note to agency: This may include investments, non-mandatory pensions, mortgages, bonds, etc. and does not replace other statements in the QP1/QP2 list asking about these products more generally]	_22	_22

ASK TO ALL

I would also like to know how well these statements describe you. For each statement could you let me know whether it describes your situation or thoughts not at all, very little, somewhat, very well or completely.	Question: QS3 Label:<Label using the statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'Not at all', 2, 3, 4, 5= 'Completely', -97= 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
Rotate list	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE.	
It is important to me that my savings and investments do not fund activities that have a negative impact on the environment	_7
It is important to me that my savings and investments do not fund activities that have a negative impact on society (such as increasing inequality, allowing child labour, etc.)	_8

ASK TO ALL

Do you currently live in a region or area which is likely to be affected by climate-related natural hazards? [INTERVIEWER: GIVE A FEW EXAMPLES AMONG THE MOST RELEVANT ONES FOR THE COUNTRY: FLOODS, BUSHFIRES/WILDFIRES, DROUGHTS, STORMS, HURRICANES/CYCLONES/TYPHOONS, TORNADOS, SEVERE HEAT WAVES]	Question: QCR_2 Label: Area CR
No	0
Yes	1
Don't know	-97
Refused	-99

ASK IF QCR_2= YES

Which of the following steps have you taken to help you or your household handle financial expenses caused by climate-related natural hazards in the future? [INTERVIEWER: GIVE A FEW EXAMPLES AMONG THE MOST RELEVANT ONES FOR THE COUNTRY: FLOODS, BUSHFIRES/WILDFIRES, DROUGHTS, STORMS, HURRICANES/CYCLONES/TYPHOONS, TORNADOS, SEVERE HEAT WAVES]	Question: QCR_3 Label: Strategy CR_<statement>
MULTI-CODED. Create a single variable for each statement. Record responses as 1='Yes,' 0='No,' -97='Don't know', -99=Refused	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE	
Adopted energy efficient home improvements (insulated the house, changed the heating system, other maintenance etc.)	_1

Which of the following steps have you taken to help you or your household handle financial expenses caused by climate-related natural hazards in the future?	Question: QCR_3
<i>[INTERVIEWER: GIVE A FEW EXAMPLES AMONG THE MOST RELEVANT ONES FOR THE COUNTRY: FLOODS, BUSHFIRES/WILDFIRES, DROUGHTS, STORMS, HURRICANES/CYCLONES/TYPHOONS, TORNADOS, SEVERE HEAT WAVES]</i>	Label: Strategy CR_<statement>
Increased emergency savings	_2
Bought non-mandatory insurance to protect your home against climate-related natural hazards	_3
Bought health insurance to protect yourself against climate-related natural hazards	_4
Checked how much credit you have access to (for example credit cards/line of credits/personal loans) in case of climate-related natural hazards	_5
Other [Note to Agency: record details given]	_6

ASK TO ALL

I would like to know whether you think the following statements are true or false	Question: QK7
	Label:<Label using statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'True', 0= 'False', -97= 'Don't know', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE	
"Sustainable investments" indicate investments that are less expensive to purchase than others	_9
Green bonds are bonds that are meant to finance projects to protect the environment	_10
<i>Don't know</i>	-97
<i>Refused</i>	-99

3.2.3. Optional module on instrumental variables (category 2)

Note to agency: The following two questions provide information about respondents' experiences with personal finances at school and with parents/guardians. This information could be useful in formulating instrumental variables in causal analysis.

ASK TO ALL

During secondary school, did you receive any formal teaching about managing personal finances (e.g. budgeting, saving for emergencies, earning interest, comparing financial products)?	Question: QD15
	Label: School personal finances
Yes	1
No	2
<i>Don't know/ I don't remember</i>	-97
<i>Refused</i>	-99

ASK TO ALL

As a child, did a parent or guardian speak with you about money (e.g. budgeting, saving for emergencies, earning interest, comparing financial products)?	Question: QD16
	Label: Parent personal finances
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
Yes	1
No	2
<i>Don't know/ I don't remember</i>	-97
<i>Refused</i>	-99

3.2.4. Optional module on additional financial knowledge questions (category 2)

Note to agency: Change to local currency. Change the relationship between the individuals, if this is likely to be culturally sensitive, or if brothers would not typically share money equally and provide a note of this for international comparisons. Some question codes in this module are extensions of category 1 questions

and can therefore be administered together with category 1 questions (e.g. the numbering of the statements continues).

ASK TO ALL

Imagine that five <brothers> are given a gift of <\$>1,000 in total. If the <brothers> have to share the money equally how much does each one get?	Question: QK2
	Label: Five brothers are given a gift of X
INTERVIEWER: READ QUESTION AGAIN IF ASKED	
Record response [Minimum value=0]	
<i>Don't know</i>	-97
<i>Refused</i>	-99
<i>Irrelevant answer</i>	-999

ASK TO ALL

I would like to know whether you think the following statements are true or false	Question: QK7
	Label: <Label using statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'True', 0= 'False', -97= 'Don't know', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE	
If the inflation rate drops from 8% last year to 5% now, you have to pay 3% less for products than last year.	_11
A 15-year loan typically requires higher monthly payments than a 30-year loan, but the total interest paid over the life of the loan will be less.	_12

ASK TO ALL

A stock is...	Question: QK9
	Label: Stock
<u>Rotate list</u>	
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
A loan given to a company	1
A form of life insurance	2
A share of ownership in a company	3
A high-yield savings account	4
<i>Don't know</i>	-97
<i>Refused</i>	-99
<i>Irrelevant answer</i>	-999

ASK TO ALL

Over a very long investment period (20 years or more), which type of investment would you usually expect to have the highest return?	Question: QK10
	Label: Asset return
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
Stocks	1
Saving accounts	2
Corporate bonds	3
<i>Don't know</i>	-97
<i>Refused</i>	-99
<i>Irrelevant answer</i>	-999

ASK TO ALL

When you buy a company's bond, you...	Question: QK11
	Label: Bond
Rotate list	
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
Own part of the company	1
Take out a loan from the company	2
Lend money to the company	3
Become liable for the company's debt	4
<i>Don't know</i>	-97
<i>Refused</i>	-99
<i>Irrelevant answer</i>	-999

3.2.5. Optional module on financial goals (category 2)

Note to agency: The following questions further explore the ways in which people plan for financial goals. Note that QF7 should explore the behaviour of the respondent, even if the goal is set as a couple or at the household level.

ASK TO ALL

Some people set themselves financial goals (such as buying a property, buying a car or becoming debt free). Do you (personally, or with your partner) have any financial goals?	Question: QF5
	Label: Goals
Yes	1
No	0
<i>Don't know</i>	-97
<i>Refused</i>	-99

ASK IF QF5=YES

Could you tell me, briefly, what is your (personally, or with your partner) most important financial goal?	Question: QF6
	Label: Important goal
Record response	
<i>Don't know</i>	-97
<i>Refused</i>	-99

ASK IF QF5=YES

What actions have you personally taken to meet your most important financial goal?	Question: QF7
	Labels: Actions_<statement>
MULTI-CODED. Create a single variable for each response. Record responses as: 1='Yes', 0='No', -99= 'Refused to answer'.	
INTERVIEWER: PROBE, PARTICULARLY IF THE RESPONDENT SAYS 'NOTHING'. READ OUT ALL STATEMENTS. MARK ALL THAT APPLY.	
Prepared a plan of action	_1
Increased your credit card or loan repayments	_2
Saved or invested money	_3
Looked for new/different/additional sources of income	_4
Researched an appropriate source of credit	_5
Cut-back on spending	_6
Something else [Note to agency: record details given]	_7
<i>Nothing</i>	_8

3.2.6. Optional module on retirement plans (category 2)

INTERVIEWER READ OUT: *The next question is about retirement planning and is relevant whether or not you are already retired.*

ASK TO ALL

Overall, on a scale of 1 to 5 where 1 is not at all confident and 5 is very confident, how confident are you that you have done a good job of making financial plans for your retirement?	Question: QF8
	Label: Retirement confidence
INTERVIEWER: PROBE ON LEVEL OF CONFIDENCE IF NOT CLEAR. REPEAT CATEGORIES TO RESPONDENT IF NECESSARY.	
1 not at all confident	1
2	2
3	3
4	4
5 very confident	5
Respondent has no retirement plan [DO NOT READ OUT]	6
Don't know	-97
Refused	-99

NOTE TO INTERVIEWER: If respondents plan to rely on inheritance, please encourage them to indicate the specific type of assets or goods (i.e., if they plan to rely on inheritance in the form of liquid savings, they should reply “yes” to QF9_9).

ASK TO ALL

and how will you, or do you, fund your retirement?	Question: QF9
	Labels: Retirement plans_<statement>
MULTI-CODED. Create a single variable for each response. Record responses as: 1='Yes', 0='No', -97 = 'Don't know', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT ALL STATEMENTS. MARK ALL THAT APPLY.	
With a government pension/old-age benefit	_1
With an occupational or workplace pension plan	_2
With a private pension plan	_3
Sell financial assets (such as: stocks, bonds or mutual funds)	_4
Sell non-financial assets (such as a car, property, art, jewels, antiques, etc.)	_5
From income generated by financial or non-financial assets (such as dividends or rental income)	_6
Rely on a spouse or partner for support	_7
Rely on children or other family members for support	_8
Draw on savings	_9
Continue to work	_10
From the revenues of a business	_11
Something else [Note to agency: record details given]	_12

3.2.7. Optional module on additional products and services questions (category 2)

ASK IF YES AT ANY OF QP2.

Thinking about the financial products you hold, do any of these statements apply?	Question: QP6
	Label: Product_<statement>
MULTI-CODED. Create a single variable for each statement. Record responses as 1='Yes', 0='No', -97 = 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT ALL STATEMENTS. MARK ALL THAT APPLY.	
I chose a product because I wanted to have a quick decision from the financial institution	_1
I chose a product because I trusted the financial institution	_2
I chose a product because I use multiple products from the same financial institution	_3
I chose a product from a financial institution I had never heard of	_4

ASK TO ALL

Thinking about financial products and services in general, in the last 2 years, have you experienced any of the following issues?	Question: QP11
	Label: Other Issues_<statement>
MULTI-CODED: Create a single variable for each statement. Record responses as: 1='Yes', 0='No', -97 = 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
Rotate list	
INTERVIEWER: READ OUT ALL STATEMENTS. MARK ALL THAT APPLY.	
{Have you} made a formal complaint about the service you have received from a bank or other financial institution?	_1
{Have you} tried to open a bank account and been refused for any reason?	_2
{Have you} been refused a claim on an insurance product that you expected to cover you?	_3
{Have you} been denied credit for which you had applied?	_4
{Have you} complained to a remittance provider about high charges when sending or receiving money?	_5
{Have you} been refused an insurance contract to cover a specific risk?	_6

3.2.8. Optional module on insurance (category 2)

Note to agency: Some question codes in this module are extensions of category 1 questions and can therefore be administered together with category 1 questions (e.g. the numbering of the statements continues).

ASK TO ALL

Note to agency: Please note that if this module is used, the following question can replace statement 18 [Non-compulsory insurance to protect against risks (e.g. theft insurance)] in QP1/QP2. For national adaptations, it may be necessary to remove some statements depending on local regulations regarding compulsory insurance.

	Question: QP1	Question: QP2
	Label: Heard of [followed by product]	Label: Currently holds [followed by product]
	ASK TO ALL Please can you tell me whether you have heard of any of these types of financial products?	ASK IF QP1=Yes and now can you tell me whether you [personally or jointly] currently hold any of these types of products?
MULTI-CODED. Create a single variable for each response. Record responses as: 1='Yes', 0='No', -97 = 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.		
INTERVIEWER READ OUT <i>RELEVANT</i> PRODUCT TYPES EACH TIME. MARK ALL THAT APPLY.		
Non-life health insurance (e.g. trauma, total and permanent	_18_1	_18_1

	Question: QP1 Label: Heard of [followed by product]	Question: QP2 Label: Currently holds [followed by product]
	ASK TO ALL Please can you tell me whether you have heard of any of these types of financial products?	ASK IF QP1=Yes and now can you tell me whether you [personally or jointly] currently hold any of these types of products?
disability, income protection)		
Travel insurance	_18_2	_18_2
Civil liability	_18_3	_18_3
Renters' insurance	_18_4	_18_4
Landlord insurance	_18_5	_18_5
Home insurance	_18_6	_18_6
Car insurance	_18_7	_18_7
Phone insurance	_18_8	_18_8
Other asset insurance (e.g. boat)	_18_9	_18_9

ASK TO ALL

I would like to know how well these statements describe you. For each statement could you let me know whether it describes your situation or thoughts not at all, very little, somewhat, very well or completely.	Question: QP12 Label:<Label using the statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'Not at all', 2, 3, 4, 5= 'Completely', -97= 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE.	
I am confident in managing risks that could negatively affect my finances	_1
I take risk management into account as part of my personal financial planning	_2

ASK TO ALL

I would like to know whether you think the following statements are true or false.	Question: QK7 Label:<Label using statement>
MULTI-CODED. Create a single variable for each statement. Record responses as: 1= 'True', 0= 'False', -97= 'Don't know', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT EACH STATEMENT AND WAIT FOR RESPONSE	
When taking up insurance, non-disclosure or misrepresentation of information relating to what is being insured may cause the insurance claim to be rejected	_13
After buying an insurance policy, the customer has no further responsibilities and the insurance company is liable to pay any kind of damages that arise during the policy period	_14

ASK TO ALL

The insurance policy premium is...	Question: QK12 Label: Insurance premium
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
The price you pay to take out a policy	1
The return on a policy	2
The amount reimbursed	3
The amount received if the claim does not occur	4
Don't know	-97
Refused	-99
Irrelevant answer	-999

ASK TO ALL

The insurance deductible is...	Question: QK13
	Label: Insurance deductible
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
The maximum amount compensated	1
The amount of payment that remains to be paid by the insured who has signed the contract	2
The minimum amount compensated	3
The amount beyond which the damage is not compensated	4
<i>Don't know</i>	-97
<i>Refused</i>	-99
<i>Irrelevant answer</i>	-999

ASK TO ALL

The insurance ceiling is...	Question: QK14
	Label: Insurance ceiling
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
The sum reimbursed by the insurer in the event of a claim	1
The fixed amount to be paid by the insured	2
The maximum sum indicated in the policy that the insurer has undertaken to pay in the event of a claim	3
<i>Don't know</i>	-97
<i>Refused</i>	-99
<i>Irrelevant answer</i>	-999

ASK IF QP2_18= YES OR IF ANY OF QP2_18_1, QP2_18_2, ETC = YES

Thinking about the insurance policies you have subscribed to, do you feel you fully understood the following aspects before subscribing to the policy?	Question: QP13
	Label: Insurance information_<statement>
MULTI-CODED: Create a single variable for each statement. Record responses as: 1='Yes', 0='No', -97 = 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
Rotate list	
INTERVIEWER: READ OUT ALL STATEMENTS. MARK ALL THAT APPLY.	
Events covered	_1
Exclusions and limitations of cover (the residual risk you had to bear)	_2
Maximum amount covered in the event of a claim	_3
The amount of the premium	_4
Other costs to be incurred (remuneration for the intermediary, periodic management costs, etc.)	_5

ASK IF QP2_18= NO OR IF ALL OF QP2_18_1, QP2_18_2, ETC = NO

You mentioned that you do not hold (non-compulsory) insurance to protect against risks. Which of the following reasons explain why you have not insured yourself?	Question: QP14
	Label: Insurance issue_<statement>
MULTI-CODED. Create a single variable for each source. Record responses as 1='Yes', 0='No', -97 = 'Don't know', -98= 'Not applicable', -99= 'Refused to answer'.	
INTERVIEWER: READ OUT ALL STATEMENTS; MARK ALL THAT APPLY.	
I have nothing to insure	_1
I do not think I face a risk	_2
The policy is too costly	_3

You mentioned that you do not hold (non-compulsory) insurance to protect against risks. Which of the following reasons explain why you have not insured yourself?	Question: QP14
	Label: Insurance issue_<statement>
I do not understand the policy	_4
I think I will have a negative experience if I make a claim	_5
I do not trust insurance companies	_6

3.3. Background questions (category 1 and category 3)

3.3.1. Core background questions (category 1)

INTERVIEWER READ OUT: *I would now like to ask you a few more questions about yourself and your household. As I mentioned before, we want to make sure that we have talked to people from all kinds of households, to reflect our national population.*

Note to agency: For face-to-face interviews this can be put onto a showcard and the respondent can give the corresponding letter. Do not include 'refused' on a showcard. If the interviewer is reading out the categories it is not necessary to start from 18 if it is clear that the respondent is older.

ASK TO ALL

Would you tell me which of these age bands you fall into?	Question: QD7
	Label: Age bands
INTERVIEWER READ OUT:	
18-19	1
20-29	2
30-39	3
40-49	4
50-59	5
60-69	6
70-79	7
80+	8
Refused	-99

Note to agency: Reverse the order of the levels if more appropriate in your country –but make sure values remain as shown (e.g. Post-graduate should still be recorded as 1). For face-to-face interviews, 1-6 can be put onto a showcard and the respondent can give the corresponding number.

ASK TO ALL

What is the highest level of education that you have completed?	Question: QD9
	Label: Educational level
INTERVIEWER: READ OUT THE LIST, STOP AND MARK THE FIRST THAT APPLIES	
Post-graduate education or equivalent (e.g. master's degree, PhD or advanced professional training)	1
University-level education (e.g. degree or higher-level vocational training)	2
Upper secondary school or high school	3
Lower secondary school or middle school (where relevant)	4
Primary school	5
No formal education	6
Refused	-99

Note to agency: the questions on work status may need to be further refined for the purpose of identifying target groups, such as those on parental leave. Additional questions could be added to explore the type of employer, size of enterprise, self-employed status, amount of time in business etc. as required at the national level. For international comparisons, it will be beneficial to keep the suggested high-level categories.

For face-to-face interviews this can be put onto a showcard and the respondent can give the corresponding letter. Do not include 'don't know' or 'refused' on the showcard.

ASK TO ALL

And which of these options best describes your current work situation? Please refer to your <i>main</i> working status	Question: QD10
	Label: Work situation
INTERVIEWER: READ OUT FROM TOP, STOP AND MARK THE FIRST THAT APPLIES	
Self-employed [e.g. work for yourself/own a business]	1
In paid employment [work for someone else]	2
Apprentice	3
Looking after the home	4
Looking for work [unemployed]	5
Retired	6
Unable to work due to sickness or ill-health	7
Student	8
Not working and not looking for work	9
Other [Note to Agency: record details given]	10
<i>Don't know</i>	-97
<i>Refused</i>	-99

Note to agency: X= 75% of median household income; Y=125% of median household income; currency should be changed to local currency. Please make sure the **median (not mean)** monthly income for a household is used – before or after tax, depending which is prevalent in your country. If monthly incomes are very uncommon, please choose a different time period and record this. Please provide information with the submitted dataset on the values of X and Y as well as the source and reference date of these values. Please create a table of household income before and after tax if necessary in order to be able identify the correct bands regardless of how the respondent chooses to answer. It may also be necessary to create a conversion table of weekly or fortnightly income for the interviewer to use.

ASK TO ALL

And finally, could you tell me which of these categories your household income usually falls into [Use as appropriate: before/after tax]? Would you say it is...	Question: QD13
	Label: Income band
INTERVIEWER: READ OUT ALL STATEMENTS. RECORD ONLY ONE THAT BEST DESCRIBES.	
Up to <\$>X a month	1
Between <\$>X and <\$>Y a month	2
<\$>Y or more a month	3
<i>Don't know</i>	-97
<i>Refused</i>	-99

NOTE TO INTERVIEWER: Please thank the respondent for their time and close the interview. Remind the respondent that the data will remain confidential and provide them with contact details in case of questions.

3.3.2. Optional background questions (category 3)

Note to agency: The following questions are collected for national analyses only; they are not used for international comparisons.

RECORD or ASK TO ALL (DEPENDING ON SURVEY METHOD)

Region	Question: QD2
	Label: Region
<i>Codes and labels will need adding by each country wishing to collect this information</i>	<i><Insert code></i>

RECORD or ASK TO ALL (DEPENDING ON SURVEY METHOD)

Language/dialect of interview	Question: QD4
	Label: Language
<i>Codes and labels will need adding by each country wishing to collect this information</i>	<i><Insert code></i>

ASK TO ALL

Can you tell me how you would describe your ethnicity?	Question: QD8
	Label: Ethnicity
<i>Codes and labels will need adding by each country wishing to collect this information</i>	<i><Insert code></i>
<i>Don't know</i>	<i>-97</i>
<i>Refused</i>	<i>-99</i>

Note to agency: For face-to-face interviews this can be put onto a showcard and the respondent can give the corresponding letter. Do not include 'don't know' or 'refused' on the showcard.] Please also note that QD11 is worded as a continuation of QD10 (which is a category 1 question).

ASK TO ALL

And are any others also relevant?	Question: QD11
	Label: Additional work situation_ <statement>
MULTI-CODED. Create a single variable for each response. Record responses as: 1='Yes', 0='No', -97 = 'Don't know', -99= 'Refused to answer'.	
INTERVIEWER READ OUT ALL STATEMENTS. MARK ALL THAT APPLY.	
Self-employed [work for yourself]	_1
In paid employment [work for someone else]	_2
Apprentice	_3
Looking after the home	_4
Looking for work [unemployed]	_5
Retired	_6
Unable to work due to sickness or ill-health	_7
Student	_8
Not working and not looking for work	_9
Other [Note to Agency: record details given]	_10
<i>Refused</i>	<i>_99</i>

Note to agency: this question has been included for countries where migrants are an important target group. However, it may be a sensitive question in some countries.

ASK TO ALL

Were you born in <Name of country/economy>?	Question: QD12
	Label: Place of birth
Yes	1
No	0
<i>Refused</i>	-99

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[4]

Annex A. Overview of questions

The questionnaire in this Toolkit 2026 has been updated since the previous international study was published.⁴ The table below is intended to provide an overview of questions and to help users of the current questionnaire to track changes with respect to previous versions.

Table A A.1. Summary of questions

Question number	Change with respect to previous versions	Information collected	Additional information	Notes regarding responses
QD1		Demographic variable- Gender.		
QD2	This optional question can now be found with other category 3 questions.	Demographic variable- Region (used for national analysis).	Useful for country level analysis.	
QD3	Edited to include part of the note to agency in question wording to provide clarity.	Demographic variable- Size of settlement.	The size of the settlement can make a difference to access to services, including financial services. Previous versions of this question asked about the usual community, but the question has been simplified following feedback.	
QD4	This question can now be found with other category 3 questions.	Demographic variable- Language of the interview (used for national analysis).	Useful for country level analysis. Differences by language may indicate inequalities and identify whether there is a need to develop financial education in various languages.	

Question number	Change with respect to previous versions	Information collected	Additional information	Notes regarding responses
QD5, QD5_ad, QD5_ch	For QD5, minor edit to statement 6 to provide clarity.	Demographic variable - Household composition.	National institutions using the questionnaire may wish to add additional questions to explore the <i>financial</i> relationships between household members.	
QD14	Changed to a mandatory question and wording edited to provide clarity.	Access to Internet.	Depending on the data collection method, this question can be used to filter subsequent questions.	
QF1_a		Used to create the budgeting variable- Day to day financial decision making.	Considers people who take care of their own money but not that of their household.	Financial literacy score - Financial behaviour: 1 point if personally or jointly responsible for money management [QF1=1 or 2 OR QF1_a=1] AND actively keeping track of money [at least 2 Yes responses on QF2]. 0 in all other cases.
QF1		Used to create the budgeting variable- Day to day financial decisions of the household.	Identifies those who take responsibility for financial decisions.	
QF2	Minor edits to statements _3, to _6 to provide clarity.	Used to create the budgeting variable- Various behaviours that are related to budgeting.	Identifies active tracking of money.	
QF3	Minor edits to some statements to provide clarity.	Used to create the active saving variable- Various forms of active saving.	Allows the respondent to identify a range of ways in which they are exhibiting saving behaviour.	Financial literacy score - Financial behaviour: 1 point for any type of active saving (answers yes to any option including any relevant options added at the national level). 0 in all other cases.
QF4		Financial resilience in the face of an expenditure shock –at the time of interview.	Indicates access to existing resources for an unexpected expense and may be an aspect of financial well-being.	
QF4pre	This optional question has been deleted.			
QF5	Minor edit to question wording to provide clarity. This question can now be found with other category 2 questions (module on financial goals).	Used in additional analyses- Goal setting (used for national analysis).	Identifies people that have one or more financial goals, either alone or with their partner.	
QF6	Minor edit to include part of the note to interviewer in question wording. This question can now be found with other category 2 questions (module on financial goals).	Most important goal (used for national analysis).	May be useful when designing financial education programmes targeted to specific needs.	

Question number	Change with respect to previous versions	Information collected	Additional information	Notes regarding responses
QF7	Minor edit to clarify statement _5. This question can now be found with other category 2 questions (module on financial goals).	Action to meet a goal (used for national analysis).	Identifies the types and combination of behaviours taken to meet a goal.	
QF8	This question can now be found with other category 2 questions (module on retirement).	Confidence that retirement plans are adequate (used for national analysis).	Creates a simple indicator of the level of confidence that the respondent is/will be comfortable in retirement.	
QF9	This question can now be found with other category 2 questions (module on retirement).	Method of funding retirement (used for national analysis).	Identifies the types and combination of actions taken to fund retirement. Useful when designing financial education programmes and analysing national trends.	
QF11		Making ends meet.	Identifies how people manage a shortfall.	
QF12	Edited to provide a hypothetical question for those who answer 'No' to QF11. Minor edits/re-ordering of some statements to provide clarity.	Used to create the making ends meet variable- Approach taken to making ends meet.	The various responses are used to create a variable that identifies people who borrowed to make ends meet.	Financial literacy score - Financial behaviour. This variable takes the value of 0 if the respondent borrowed or would hypothetically borrow to make ends meet and 1 if the respondent did not or would not hypothetically borrow to make ends meet. Specifically, it takes a value of 0 if the respondent answered Yes at any _3 [Access credit by using existing contacts or resources] or any _4 [Borrow from existing credit line] or any _5 [Access additional credit] or any _6 [Fall behind] or other country specific responses indicating that he/she used or would use credit to make ends meet. 1 point is awarded in all other cases. Note that this means that missing data will therefore result in 1 point on this measure. This approach assumes that the % of missing data is small.
QF13		Financial resilience in the face of an income shock –at the time of interview.	Indicates flexibility in the face of an income shock and may be an aspect of financial well-being. Note that the previous version of this question asked about the household, but this was not relevant to all respondents.	
QF13pre	This previously optional question has been deleted.			

Question number	Change with respect to previous versions	Information collected	Additional information	Notes regarding responses
QF14	New mandatory question.	Approach to dealing with a shock event (insurance behaviour).	Determines whether people would use insurance or other means to deal with a shock event.	Financial literacy score - Financial behaviour. This variable takes the value of 1 if the respondent would claim insurance or use personal/household funds. 0 otherwise.
QP1	Several new statements added or edited to provide clarity Order of statements also changed. One statement can now be found with other category 2 questions (module on sustainable finance).	Used as a measure of financial inclusion; and used as a filter for QP2.- Financial product awareness. Some responses used for national analysis.	Awareness is considered to be an important aspect of inclusion. Edits should be made to ensure that the list of products provides relevant data at the national level.	Financial literacy score - Financial behaviour: The variable is constructed by creating two intermediate variables and then creating a derived variable. Country specific responses can also be coded. The two intermediate variables are the following: 1. QP_D1: Tried to compare across providers taking value of: 1 if variable QP5 is equal to 1 or 4 (I considered several or I looked around but there were no others) and 0 otherwise. 2. QP_D2: Sought information or advice taking values • 2 if yes at any of QP7_1 or QP7_3 (Best-buy guidance or Price comparison website/Recommendation from independent financial adviser) • 1 if yes at any of QP7_4, QP7_5, QP7_6, QP7_7 or QP7_8 (information from an advert or brochure, recommendation from friends etc., information from bank staff, or other information • 0 otherwise. The final variable Qb7_new Tried to shop around or use independent info or advice takes the following values: • 2 if QP_D2 =2. The value of 2 indicates 'Used independent info or advice' • 1 if QP_D1 =1 or QP_D2 =1. The value of 1 indicates 'Some attempt to make informed decision' • 0 Otherwise. The value of 0 indicates 'Not shopped around and no attempt to make informed decisions.
QP2	Edits as above for QP1.	Used to create variables of product holding as an indicator of financial inclusion- Product holding.		
QP3	This question has been deleted.			
QP4	This question has been deleted.			
QP5	Question wording edited to refer to product holding and question is therefore now asked to those who answer Yes at any of QP2.	Used to create a variable on product choice behaviour- How the product choice is made.	Shows whether people are shopping around for financial products.	
QP6	Question wording edited to match QP2 and QP5 and therefore statements edited to match question. Now asked to those who answer Yes at any of QP2. This question can now be found with other category 2 questions (module on products and services).	Used to explore product choice- explores aspects of the importance of the company (used for national analysis).	The options are intended to highlight the relevance of speed, trust and customer loyalty.	
QP7	Question wording edited to match QP2, QP5 and QP6. Statement 1 was edited to include websites and merged with statement 2. Minor edit s to statement 7 to clarify intention. Now asked to those who answer Yes at any of QP2.	Used to create the product choice variable- Question about the information that influences product choice decision.		

Question number	Change with respect to previous versions	Information collected	Additional information	Notes regarding responses
QP8	Now asked to those who answer Yes to QD14. Minor edits to some statements. This question can now be found with other category 2 questions (module on digital finance).	Information about using digital financial services (used for national analysis).	Focuses on actions related to digital financial services that are not carried out often, such as opening accounts or taking out credit.	
QP9	Edits to some statements to improve clarity. Now asked to those who answer Yes to QD14. Some statements can now be found with other category 2 questions (module on digital finance).	Information about using digital financial services. New statements taken from the OECD/INFE digital financial literacy survey. Some responses used for national analysis.	Focuses on actions related to digital financial services that are carried out more often.	
QP10	Edits, deletions and additions of some statements to provide clarity.	Information about issues related to financial product use. New statements taken from the OECD/INFE digital financial literacy survey.	Provides information that could be used to inform financial education and financial consumer protection policy.	
QP11	Edits and additions of some statements to provide clarity. This question can now be found with other category 2 questions (module on products and services).	Information about issues related to financial product use (used for national analysis).		

Question number	Change with respect to previous versions	Information collected	Additional information	Notes regarding responses
QS1	Statement 'Money is there to be spent' has been deleted. Statements 8 and 9 have been added to measure financial attitudes. Response scale re-ordered from 1=completely disagree to 5=completely agree.	Various statements that are designed to indicate attitudes and behaviours and explore financial well-being.		Financial literacy score - Financial behaviours: - I keep a close personal watch on my financial affairs: 1 point for respondents who put themselves at 4 or 5 on the scale [agrees]. 0 in all other cases. - I set long term financial goals and strive to achieve them: 1 point for respondents who put themselves at 4 or 5 on the scale [agrees]. 0 in all other cases. Financial literacy score - Financial attitude: - I find it more satisfying to spend money than to save it for the long term: 1 point for respondents who put themselves at 1 or 2 on the scale [disagree]. 0 in all other cases. - I value making an effort now to ensure financial security in the future: 1 point for respondents who put themselves at 4 or 5 on the scale [agree]. 0 in all other cases. - I value spending for the life I want now more than I value saving for the future: 1 point for respondents who put themselves at 1 or 2 on the scale [disagree]. 0 in all other cases.
QS2	Deletions and additions of some statements. Response scale re-ordered from 1=never to 5=always.	Various statements that are designed to indicate attitudes and behaviours as well as explore financial well-being.		Financial literacy score - Financial behaviours: - Before I buy something I carefully consider whether I can afford it: 1 point for respondents who put themselves at 4 or 5 on the scale [always]. 0 in all other cases. Digital financial literacy – behaviour: - I share the passwords and PINs of my bank account with my close friends: 1 point for respondents who put themselves at 1 or 2 on the scale [never or rarely]. 0 in all other cases. - Before buying a financial product online I check if the provider is regulated in my country: 1 point for respondents who put themselves at 4 or 5 on the scale [always]. 0 in all other cases. - I share information about my personal finances publicly online (e.g. on social media): 1 point for respondents who put themselves at 1 or 2 on the scale [never]. 0 in all other cases.

Question number	Change with respect to previous versions	Information collected	Additional information	Notes regarding responses
QS3	Some statements have been deleted and some were added to explore financial well-being and financial attitudes. Statements relating to sustainable finance can be found with other category 2 questions (module on sustainable finance). Response scale re-ordered from 1= not at all to 5= completely.	Various statements that are designed to indicate attitudes and behaviours as well as explore financial well-being. Some responses used for national analysis.		Financial literacy score - Financial attitude: - I tend to live for today and let tomorrow take care of itself: 1 point for respondents who put themselves at 1 or 2 on the scale [not at all]. 0 in all other cases. Digital financial literacy – behaviour: - I regularly change the passwords on websites that I use for online shopping and personal finance: 1 point for respondents who put themselves at 4 or 5 on the scale [completely]. 0 in all other cases.
QS4	Some statements were edited to provide clarity, deleted or added Now asked to those who answer Yes to QD14. Some statements can now be found with other category 2 questions (module on digital finance). Response scale re-ordered from 1= completely disagree to 5= complete agree.	Various statements about attitudes related to digital financial services.		Digital financial literacy – attitudes: - It is safe to shop online using public Wi-Fi networks: 1 point for respondents who put themselves at 1 or 2 on the scale [disagree]. 0 in all other cases. - It is important to pay attention to the security of a website before making a transaction online: 1 point for respondents who put themselves at 4 or 5 on the scale [agree]. 0 in all other cases. - It is not important to read the terms and conditions when buying something online: 1 point for respondents who put themselves at 1 or 2 on the scale [disagree]. 0 in all other cases.
QS5	This question was replaced with a new question (same label) on digital financial literacy. Now asked to those who answer Yes to QD14. Some statements can now be found with other category 2 questions (module on digital finance). Minor edits to wording of some statements. Response scale re-ordered from 1= not at all to 5= completely.	Various statements about digital financial literacy. Some responses used for national analysis.		
QK1	Minor edits to wording of some response options to provide clarity.	Compared with the financial knowledge score. Self-rated assessment of financial knowledge.		

Question number	Change with respect to previous versions	Information collected	Additional information	Notes regarding responses
OK2	This question can now be found with other category 2 questions (module on financial knowledge).	Basic numeracy- division.	This is an easy question in some countries and therefore is not included in the knowledge score.	
QK3		Impact of inflation on spending power.		Financial literacy score - Financial knowledge: 1 for correct responses [c, unless the country indicates otherwise; or d, if mentioned spontaneously]. 0 in all other cases.
QK4		Identification of interest.		Financial literacy score - Financial knowledge: 1 for correct response [0]. 0 in all other cases.
QK5		Simple interest calculation.		Financial literacy score - Financial knowledge: 1 for correct response [102 or dependent on national adaptations made]. 0 in all other cases.
QK6		Understanding the implication of compounding.		Financial literacy score - Financial knowledge: 1 for a correct response [1] to QK6 if and only if the response to Calculation of interest plus principal (QK5) was also correct. 0 in all other cases.
QK7_1		Relationship between risk and reward.		Financial literacy score - Financial knowledge: 1 for a correct response [True]. 0 in all other cases.
QK7_2		Definition of inflation.		Financial literacy score - Financial knowledge: 1 for a correct response [True]. 0 in all other cases.
QK7_3		Risk diversification.		Financial literacy score - Financial knowledge: 1 for a correct response [True]. 0 in all other cases.
QK7_4		Understanding of digital contracts.		Digital financial literacy – knowledge: 1 for a correct response [False – this will be checked at national level in participating countries]. 0 in all other cases.
QK7_5		Understanding of crypto-assets.		Digital financial literacy – knowledge: 1 for a correct response [False – this will be checked at national level in participating countries]. 0 in all other cases.
QK7_6	This is a new statement.	Understanding of online subscription of product.		Digital financial literacy – knowledge: 1 for a correct response [True – this will be checked at national level in participating countries]. 0 in all other cases.
QK7_7	This is a new statement	Understanding of crypto-assets.		Digital financial literacy – knowledge: 1 for a correct response [0/False – this will be checked at national level in participating countries]. 0 in all other cases.

Question number	Change with respect to previous versions	Information collected	Additional information	Notes regarding responses
QK8	This is a new question.	Financial knowledge- Bond price.	Identifies knowledge of bond prices and interest rates.	Financial literacy score - Financial knowledge: 1 for a correct response (1) [they will fall]. 0 in all other cases.
QK7_8	This is a new statement.	Understanding of legal protection of online subscription of product.		Digital financial literacy – knowledge: 1 for a correct response [1/True – this will be checked at national level in participating countries]. 0 in all other cases.
QD6	Response scale modified to refer to time. This question can now be found with other category 2 questions (module on digital finance). Minor edits to some statements.	Media use (used for national analysis).	To understand levels of familiarity with digital media and tools and possibly to identify suitable delivery channels for financial education.	
QCR_2	This is a new question which can be found with other category 2 questions (module on sustainable finance).	Sustainable finance (used for national analysis).		
QCR_3	This is a new question which can be found with other category 2 questions (module on sustainable finance).	Sustainable finance (used for national analysis).		
QK7_9	This is a new statement which can be found with other category 2 questions (module on sustainable finance).	Sustainable finance (used for national analysis).	Sustainable finance knowledge	Not scored. Correct response: False.
QK7_10	This is a new statement which can be found with other category 2 questions (module on sustainable finance).	Sustainable finance (used for national analysis).	Sustainable finance knowledge	Not scored. Correct response: False.
QD15	This is a new question which can be found with the other category 2 questions (module on instrumental variables).	School experience with financial education (used for national analysis).	Provides information that could be used as an instrumental variable in causal analysis.	
QD16	This is a new question which can be found with the other category 2 questions (module on instrumental variables).	Speaking with parents about money (used for national analysis).	Provides information that could be used as an instrumental variable in causal analysis.	
QK7_11	This is a new statement which can be found with other category 2 questions (module on financial knowledge).	Financial knowledge- inflation calculation (used for national analysis).		Not scored. Correct response: False.

Question number	Change with respect to previous versions	Information collected	Additional information	Notes regarding responses
QK7_12	This is a new statement which can be found with other category 2 questions (module on financial knowledge).	Financial knowledge- loan repayments (used for national analysis).		Not scored. Correct response: True.
QK9	This is a new question which can be found with other category 2 questions (module on financial knowledge).	Financial knowledge- stocks (used for national analysis).		Not scored. Correct response: A share of ownership in a company.
QK10	This is a new question which can be found with other category 2 questions (module on financial knowledge).	Financial knowledge- asset returns (used for national analysis).		Not scored. Correct response: Stock.
QK11	This is a new question which can be found with other category 2 questions (module on financial knowledge).	Financial knowledge- bond purchase (used for national analysis).		Not scored. Correct response: Lend money to the company.
QP12	This is a new question which can be found with other category 2 questions (module on insurance). Response scale re-ordered from 1= not at all to 5= completely.	Insurance attitude (used for national analysis).		
QK7_13	This is a new statement which can be found with other category 2 questions (module on insurance).	Insurance knowledge (used for national analysis).		Not scored. Correct response: True.
QK7_14	This is a new statement which can be found with other category 2 questions (module on insurance).	Insurance knowledge (used for national analysis).		Not scored. Correct response: False.
QK12	This is a new question which can be found with other category 2 questions (module on insurance).	Insurance knowledge (used for national analysis).		Not scored. Correct response: The price you pay to take out a policy.
QK13	This is a new question which can be found with other category 2 questions (module on insurance).	Insurance knowledge (used for national analysis).		Not scored. Correct response: The amount of payment that remains to be paid by the insured who has signed the contract.
QK14	This is a new question which can be found with other category 2 questions (module on insurance).	Insurance knowledge (used for national analysis).		Not scored. Correct response: The maximum sum indicated in the policy that the insurer has undertaken to pay in the event of a claim.
QP13	This is a new question which can be found with other category 2 questions (module on insurance).	Insurance information (used for national analysis).		

Question number	Change with respect to previous versions	Information collected	Additional information	Notes regarding responses
QP14	This is a new question which can be found with other category 2 questions (module on insurance).	Insurance issue (used for national analysis).		
QD7	This is the new variable code for what was previously QD7_a in Toolkit 2022. That is, QD7 from Toolkit 2022 has been deleted.	Demographic variable- Age band.	Categories should be kept the same for international comparisons.	
QD8	This question can now be found with other category 3 questions.	Demographic variable- Ethnicity (used for national analysis).	Ethnicity may be useful in analyses of vulnerability or inequality at the national level.	
QD9		Demographic variable- Education level.		
QD10	Minor edit to statement 1.	Demographic variable- Employment status (main).		
QD11	This question can now be found with other category 3 questions.	Demographic variable- Employment status (additional) (used for national analysis).	Accounts for people with multiple roles, to be used in national analyses.	
QD12	This question can now be found with other category 3 questions.	Demographic variable- Place of birth (used for national analysis).	Added to indicate migrants in a similar manner to that used in PISA.	
QD13		Demographic variable- Income level.	Countries would need relevant household statistics to create this variable.	

Annex B. Interviewer briefings

Interviewers and their managers should be provided with a thorough briefing before undertaking the financial literacy survey, to ensure that they fully understand the purpose of the survey and the mechanics of the questionnaire. The interviewers are working on behalf of the commissioning body and a poorly prepared interviewer will not only collect low quality data but will also risk damaging the public image of the body commissioning the research.

This section details a recommended approach for such a briefing.

What is an interviewer briefing?

An interviewer briefing is typically a structured meeting between representatives of the commissioning body and fieldwork agency staff held in advance of fieldwork.⁵ The meeting provides an opportunity for the fieldwork team to discuss the project directly with the authority. This opportunity for conversation can help to create a common sense of purpose which will encourage the fieldwork team to collect data of the highest quality. Note that if the fieldwork will be conducted in several languages it is important to make sure the briefing(s) reflect this.

Who should conduct the briefing?

The briefing should be conducted by someone who can represent the commissioning body, or 'client'. It should be given by someone who has detailed knowledge of the purpose of the survey and some experience of research processes. This person (or team) will need to understand why the data is required and how it will be used.

Where and when should the briefing occur?

Ideally the briefing should occur in the offices of the fieldwork agency or in a nearby facility, to maximise the number of interviewers that can be briefed. It may be necessary to return to the agency or facility on more than one occasion if the interviewers work in shifts.

If it is not possible to undertake onsite/local briefings (e.g. in the situation that the agency uses regional interviewers) an alternative approach would be to use a teleconference or even a video conference if technology permits.

Other methods of briefing the interviewers are possible. For example, it is possible to record a video briefing to share with remote workers or part-time staff. Alternatively, a written guidebook can be useful. Both of these methods will be less effective than a two-way conversation because the interviewers will be less likely to refer to the commissioning body at a later date to ask questions and seek clarification, but they do have the distinct advantage of providing a reference tool that can be returned to on numerous occasions and that can be accessed at a time that suits. Indeed, such materials are of value in all cases for interviewers who were unable to attend the briefing or who would welcome the opportunity to prepare further.

It is a good idea to plan for the briefing to occur approximately a week before the fieldwork begins. This means that the discussion will be fresh in the minds of the interviewers, but still gives the commissioning body time to return to interviewers with responses to unanswered questions and solutions to issues raised.

However, if it is necessary to use inexperienced interviewers, it will be important to ensure that they are trained appropriately and supervised.

Note that there is also a small possibility that the briefing session highlights concerns over the choice of fieldwork agency or the interviewers that have been assigned to the survey. In such cases it will be essential to allocate time to address these difficulties before fieldwork begins even if this puts pressure on timelines.

Who should attend the briefing?

The briefing is designed to ensure that the interviewers know why they are conducting the survey, what the rules and expectations are and how to deal with any issues that might arise during the survey process. It is therefore important that the briefing is attended by all staff who anticipate working on the survey and it is imperative that their managers attend as well, so that they fully appreciate the purpose of the survey and hear first-hand any concerns of their staff to properly monitor the survey process for consistency and rigour.

How should the briefing be structured?

A briefing will typically have two components:

- a motivational presentation to make the interviewers feel involved and engaged with the project and
- an instructional seminar to ensure the survey process is undertaken consistently and professionally. This should also include plenty of time for discussion, practice and questions.

It is beneficial to circulate the questionnaire amongst the interviewers before the briefing so that they have time to read it and make a note of any questions they may be uncomfortable with or uncertain about.

For the briefing itself, the following structure could be employed, which can be tailored as necessary to fit the time and resources available. Note that this assumes an interactive briefing, but a similar format could be employed for paper/video-based briefings:

Opening remarks

- Introduce individuals, the commissioning body and the purpose of the commissioning body.
- Provide an overview of the issues that led to the survey being commissioned – making points that will resonate with the interviewers, in order to make them enthusiastic about the project.

Overview of the survey

- Explain that the survey has a small number of questions that are designed to understand what people know about financial matters and how well people control their finances, make ends meet, plan for their future and choose financial products.

- Explain that the survey is being undertaken around the world and stress that this is why it is so important that they follow the agreed approach. They might be interested to know which other countries will be participating.

It is essential that the overview of the survey provides the interviewers with a clear message about its importance. This message can then be developed into an introduction for the interviewers to use when speaking to potential respondents in order to encourage participation.

In-depth discussion of the questions

It is worth going through each question in turn during the briefing session, or talking about a few questions that work as a cluster asking about similar things.

- First of all, read the question out loud. Let the interviewers hear the sound of it and the intonations used to stress various elements of the question. Some of them may want to mark-up a questionnaire to make sure that they ask the question in the same way. For example, underlining a word that may otherwise be overlooked, or stressing a phrase that needs contemplating carefully.
- Ask them to consider how they would respond and then to look at the response codes. If they feel that there are any gaps in the codes, make a note of them and advise them on how to code answers that do not easily fit within the existing categories. If the question allows contextual changes, this can also provide an opportunity to edit questions.
- Explain the purpose of the question. It is much easier for the fieldworker to ask a question and listen to the answer if they understand why they are asking it.
- Pay particular attention to questions that require probing. The interviewers are sometimes expected to listen to the answers given and probe for additional answers. Many of them will be very experienced at doing this. It is often worth letting them come up with ideas of how to approach such questions. This has two advantages. First, it allows some of them to show their skills, which will build their own confidence and second, it helps those less experienced members of the fieldwork team to learn from their colleagues. However, if they cannot come up with any suggestions, you will need to offer guidance. One solution may be to practice role -playing these questions during the briefing session.
- Check that the interviewers are comfortable with the idea of asking each of the questions. Some interviewers may feel that the survey is very personal and private. If necessary, allow the interviewers time to discuss how they might deal with sensitive questions and encourage them to propose solutions.

Addressing potential issues

- Interviewers will be experienced at undertaking interviews on a range of topics, acting in a professional manner to make sure that the respondents feel comfortable and respected. However, it is still important to address specific issues that they may face whilst undertaking this specific survey and making sure that the necessary procedures and measures are in place to ensure the wellbeing of the respondent and the fieldworker.
- Discuss how the interviewers are going to encourage participation. Review the way in which the interviewers will introduce themselves and the survey to potential respondents.
- It is particularly important that respondents do not feel that their participation will be linked to any services or privileges provided by the state, or privately such as social benefits, bankruptcy proceedings or access to financial services. If necessary, provide the interviewers with some

suggested words to make sure that the respondent feels that they are not under any obligation to take part and that they will not receive or lose any benefits or goodwill from doing so.

- If the interviewers are going to be visiting people at home, discuss ways to ensure the personal safety of the interviewers in line with the agency's policy. This shows that the commissioning body also cares about the welfare of the interviewers.
- Ask the interviewers to try to ensure that they can conduct the interviews in private, or away from distractions. This is not always possible, but the respondent is less likely to answer honestly if there are people who might overhear – whether this is household members at home or strangers in a public place. If people are close enough to overhear the conversation it may be necessary to stop the interview to protect confidentiality.
- Whether the interview is conducted by phone or face-to-face, it is possible that the respondent will indicate that they have serious financial problems, or that they have a need for further information. It is good practice to have leaflets, telephone numbers or addresses to give to respondents, but only if you have good, reliable, reputable, impartial agencies that you are comfortable recommending. At no time and under no circumstances should the interviewer provide any kind of advice or guidance to the respondent, or try to access any service on their behalf. If they are asked their opinion they should politely explain that they are not allowed to provide this as they do not have the necessary training.

Do remember to give the interviewers plenty of opportunity to discuss the process with each other and with you. Provide them with your contact details so that they can get in touch if they have additional questions or concerns and make sure that any questions that you couldn't answer immediately are recorded and answered before fieldwork begins. Survey agencies are also encouraged to ensure the quality of interviews (e.g. by assigning an observer for a random selection of interviews, or similar random control method) in the case of face-to-face data collection.

Annex C. Checklist for submitting data to the OECD

The OECD/INFE Secretariat encourages users of this Toolkit to share their data for comparative analyses. When submitting data to the OECD/INFE Secretariat (SecretariatINFE@oecd.org), please provide:

- The raw de-identified microdata following the template to be provided by the OECD/INFE Secretariat
- The questionnaire used to collect data at national level (into the national language(s), or back translated into English) with a clear indication of any changes made to the questionnaire
- Replies to questions in the following table:

Please provide answers to the following questions and supporting materials, such as questionnaires, where relevant.
Which authority or body commissioned the research? (with contact details)
Which survey agency undertook the research?
What were the dates of fieldwork?
What sample size has been achieved?
Have any groups of the population been over-sampled? If so, which?
How was the sample drawn? (e.g. random digit dialing, stratified sampling, what strata were used, etc.)
What was the data collection method? (e.g. face-to-face, telephone, online, mixed-methods)
How were weights created? How should they be applied (if relevant)?
Which languages has the questionnaire been used in/translated into? Can the OECD share the questionnaire with researchers?
Have any of the core (category 1) questions been changed or dropped? Please provide a detailed description of any changes with respect to the current questionnaire. If yes, what were the reasons for doing so? [Please note that this is strongly discouraged for countries wishing to participate in the international comparison]
Were changes made to any questions for national adaptation purposes? If so, please provide explanatory notes (including inflation rate used in QK3 and median income information in QD13).
Were any problems encountered during the data collection process that might have affected the quality of the data?
The OECD plans to use the data collected through this exercise to inform its future research and analysis, in addition to the international report of the results of the survey itself. If you DO NOT agree that data from your country is re-analysed by the OECD to inform future work , after the publication of the results of the international comparative survey, please let us know. After the release of the results of the international survey, the OECD will share original country data submissions to researchers upon request. If you DO NOT agree to sharing the data from your country , please let us know.
Does the commissioning body plan to publicly release the microdata for their own country/economy (e.g. on the website of their own institution)? If so, at what link?

Does the commissioning body plan to analyse these data for their own country/economy and publish the results (independently of the international analysis of the OECD/INFE Secretariat)?

Can the link to the final report be added to the OECD member's portal?

Notes

¹ In practice, some agencies have preferred to create a card of potential options for respondents to read through. Such a decision should be made at the country level, taking into account the levels of literacy and possible bias that such an approach may have.

² Weighting is designed to adjust samples when certain groups are over or under-represented in the sample.

³ The questionnaire can also be used to measure the financial literacy of a smaller population, such as the population of a region, or the employed population. Users should note that there may be relatively little variation in scores if the population being surveyed is particularly homogenous.

⁴ OECD/INFE 2023 International Survey of Adult Financial Literacy [OECD/INFE 2023 International Survey of Adult Financial Literacy | OECD](#)

⁵ The term fieldwork refers to the data collection process, which may occur in people's homes, or via the telephone.

