

SURVEY QUESTIONS:

Talker Research team members are members of the Market Research Society (MRS) and the European Society for Opinion and Marketing Research (ESOMAR).

Talker Research is also part of the Transparency Initiative through the American Association for Public Opinion Research (AAPOR) – to view the complete methodology as part of this initiative, please visit the [Talker Research Process and Methodology page](#).

For more information on the survey or any additional questions, please contact: questions@talkerresearch.com

PROJECT NAME:

Teeing Up Teens for Success

SAMPLE: 2,000 parents of teens ages 13 to 17

SPLITS: Age, gender, region and age of teen

Survey Questions:

What is your gender? [SINGLE SELECT, MAINTAIN ORDER]

1. Male
2. Female
3. Non-Binary
4. Other
5. Prefer not to say

KEEP NON-BINARY/OTHER/PNTS IN TOTAL, REMOVE FROM GENDER SPLIT

QSEX. HIDDEN GENDER RECODE

1. Male
2. Female

If D1=1, QSEX=Male

If D1=2, QSEX=Female

D2. What is your age in years?

[NUMERICAL OPEN-END; RANGE 0-99]

[TERMINATE IF UNDER 18]

D2a. Please select the year in which you were born.

[Dropdown list of years from 2007 to 1926]

[TERMINATE if age and birth year do not align +/- 1 year]

QAGE: HIDDEN AGE RECODE BY GENERATION

IF D2a=1997-2008, QAGE=Generation Z

IF D2a=1981-1996, QAGE=Millennials

IF D2a=1965-1980, QAGE=Generation X

IF D2a=1946-1964, QAGE=Baby Boomers

IF D2a=1927-1945, QAGE=Silent Generation

D3. Which state do you live in?

[DROP DOWN OF 50 U.S. STATES AND "I DO NOT LIVE IN A U.S. STATE".

TERMINATE IF OUTSIDE THE U.S.]

QRGN5: HIDDEN REGION RECODE

- 1. Northeast
- 2. Southeast
- 3. Southwest
- 4. Midwest
- 5. West

SQ1. Do you have any children aged...? [Select all that apply]

- b. Under 5
- c. 5-9
- c. 10-12
- d. 13-17 [Continue]
- e. 18 or older
- f. N/A: I am not a parent [Exclusive]

SQ2. The following survey will ask questions about your child aged 13-17. Before continuing, please confirm that one of your child aged 13-17 is nearby and available to participate in the second part of this survey. Please indicate the age of the child who is nearby and available to participate, or if you do not have a 13-17 year old available, please select "I do not have a 13-17 year old nearby and available to take this survey."

For the first part of this survey, please think about this child when answering the questions.

13

14

15

16

17

I do not have a 13-17 year old nearby and available to take this survey

Survey Questions:

- 1. [GRID] Today, at what age do you think a child should get their first... [Select one for each]
 - a. Credit card

- b. Debit card**
- c. Savings account**
- d. Checking account**

- i. [GRID BY]
- ii. Before 10
- iii. 11
- iv. 12
- v. 13
- vi. 14
- vii. 15
- viii. 16
- ix. 17
- x. 18
- xi. 19
- xii. 20
- xiii. 21
- xiv. 22+
- xv. Not sure

2. [GRID] At what age did your child get their first...[Select one for each]

- a. Credit card**
- b. Debit card**
- c. Savings account**
- d. Checking account**

- i. [GRID BY]
- ii. Before 10
- iii. 11
- iv. 12
- v. 13 [SHOW IF SQ2 = 13-17]
- vi. 14 [SHOW IF SQ2 = 14-17]
- vii. 15 [SHOW IF SQ2 = 15-17]
- viii. 16 [SHOW IF SQ2 = 16-17]
- ix. 17 [SHOW IF SQ2 = 17]
- x. N/A: My teen doesn't have this yet

3. [GRID] When did you get your first.... [Select one for each]

- a. Credit card**

- b. Debit card**
- c. Savings account**
- d. Checking account**

- i. [GRID BY]
- ii. Before 10
- iii. 11
- iv. 12
- v. 13
- vi. 14
- vii. 15
- viii. 16
- ix. 17
- x. 18
- xi. 19
- xii. 20
- xiii. 21
- xiv. 22+
- xv. Not sure

4. [GRID] Today, at what age do you think a child should get their first...

- a. Job**
- b. Cell phone**
- c. Car**
- d. Social media account**

- i. [GRID BY]
- ii. Before 13
- iii. 14
- iv. 15
- v. 16
- vi. 17
- vii. 18
- viii. 19
- ix. 20
- x. 21
- xi. 22+
- xii. Not sure

5. How much money does your teen need during an average week? [Slider scale]

- a. [0 – 500] [increments of 1] [left label \$0 | right label \$500+]
- b. Not sure

6. Compared to when you were growing up, does your teen need more or less money per week? [Select one]

- a. Much more
- b. Somewhat more
- c. Neither more nor less
- d. Somewhat less
- e. Much less

7. [SHOW IF Q6 = MORE, A OR B] Why does your teen need more money per week? [Select all that apply] [RANDOMIZE, ANCHOR LAST 2]

- a. Everything is more expensive
- b. There's more of a focus on digital payments (Zelle, Venmo, etc.)
- c. They have more expenses than I did (a car, side hustle, extracurriculars, etc.)
- d. They have more access to money than I did at their age
- e. Other (please specify)
- f. Not sure [EXCLUSIVE]

8. To what extent do you agree or disagree with the following statement? "I feel like I'm behind financially in terms of preparing for my teen's next steps (college, getting a car, getting a job, graduating from high school, etc.)? [Select one]

- a. Strongly agree
- b. Somewhat agree
- c. Neither agree nor disagree
- d. Somewhat disagree
- e. Strongly disagree

9. How financially prepared do you feel your child is to...

- a. Go to college/graduate high school**
- b. Get a job**
- c. Get a car**
 - i. [GRID BY]
 - ii. Very prepared
 - iii. Somewhat prepared

- iv. Neither prepared nor unprepared
- v. Somewhat unprepared
- vi. Very unprepared

10. How easy or difficult is it for you to teach your child how to understand and navigate online banking tools? [Select one]

- a. Very easy
- b. Somewhat easy
- c. Neither easy nor difficult
- d. Somewhat difficult
- e. Very difficult

11. What aspects of your teen's spending do you/would you like to monitor or work with your teen on? [Select all that apply] [RANDOMIZE, ANCHOR LAST 2]

- a. Blocking age inappropriate purchases (vape, tobacco, alcohol, etc.)
- b. Understanding the difference between in-game purchases that use real money compared to in-game money
- c. Seeing where they're spending money
- d. Understanding product and ad placements on social media
- e. Ensuring they have access to the amount of money they need
- f. Other (please specify)
- g. Not sure [EXCLUSIVE]

12. How much control/oversight do you have over your teen's finances? [Select one]

- a. A lot
- b. A little bit
- c. Not very much
- d. None at all

13. [SHOW IF Q12 = B OR C OR D] Do you want more control/oversight over your teen's finances? [Select one]

- a. Yes
- b. No
- c. Not sure

14. When you were growing up, how much control/oversight did your parents have over your finances? [Select one]

- a. A lot
- b. A little bit
- c. Not very much
- d. None at all

15. How open are you with your teen about your financial situation (salary, debt, loans, etc.)? [Select one]

- a. Very open
- b. Somewhat open
- c. Not very open
- d. Not open at all

16. When you were growing up, how open were your own parents with you about their financial situation (salary, debt, loans, etc.)? [Select one]

- a. Very open
- b. Somewhat open
- c. Not very open
- d. Not open at all

17. Which of the following financial topics would you be comfortable discussing with your teen? [Select all that apply] [RANDOMIZE, ANCHOR LAST 1]

- a. My salary/income
- b. My debts
- c. How much I have in savings
- d. How much I have in checking
- e. What my financial goals are
- f. How much I have saved for retirement
- g. How much I have for their future (e.g., college, wedding, etc.)
- h. My financial mistakes/missteps
- i. None of the above [EXCLUSIVE]

18. How frequently do you discuss finances with your teen? [Select one]

- a. Always
- b. Often
- c. Sometimes
- d. Rarely
- e. Never

19. What is the hardest thing about finances to teach your teen? [Select up to 5]

[RANDOMIZE, ANCHOR LAST 2]

- a. How to save
- b. Understanding credit
- c. How loans work
- d. Managing debt
- e. How to budget
- f. What interest is / how interest works
- g. Online banking safety and security
- h. How to invest
- i. What to invest in
- j. Understanding taxes
- k. Managing a retirement fund/account
- l. Other (please specify)
- m. Not sure [EXCLUSIVE]

20. What emotions do you experience when teaching your child about finances? [Select all that apply] [RANDOMIZE, ANCHOR LAST 2]

[RANDOMIZE, ANCHOR LAST 2]

- a. Satisfaction
- b. Concern
- c. Anxiety
- d. Pride
- e. Stress
- f. Confidence
- g. Other (please specify)
- h. Not sure [EXCLUSIVE]

21. What is the biggest financial challenge that you believe your teen will experience in young adulthood? [Free text response]

- a. Free text
- b. Not sure/prefer not to say

22. How prepared or unprepared do you feel to teach your child how to navigate the current economic climate? [Select one]

- a. Very prepared
- b. Somewhat prepared

- c. Neither prepared nor unprepared
- d. Somewhat unprepared
- e. Very unprepared

23. How knowledgeable would you say your teen is about personal finances? [Select one]

- a. Very knowledgeable
- b. Somewhat knowledgeable
- c. Not very knowledgeable
- d. Not knowledgeable at all

Teen questions:

Info1. **Parents, please pass your device over to your teen and have them answer the following questions or read the questions out loud to your teen and record their responses.**

24. What is the biggest piece of financial knowledge/advice that you've learned from your parents? [Free text response]

- a. Free text
- b. Not sure/prefer not to say

25. [GRID] Thinking about when you got each of the below, did you get them earlier or later than your friends? [GRID]

- a. Credit card [HIDE IF Q2a = N/A]**
- b. Debit card [HIDE IF Q2b = N/A]**
- c. Savings account [HIDE IF Q2c = N/A]**
- d. Checking account [HIDE IF Q2d = N/A]**
 - i. [GRID BY]
 - ii. Much later
 - iii. Somewhat later
 - iv. Same time (neither later nor earlier)
 - v. Somewhat earlier
 - vi. Much earlier

26. How financially prepared or unprepared do you feel to...

[GRID]

- a. Go to college/graduate high school**
- b. Get a job**
- c. [HIDE IF SQ2 = A OR B] Get/manage having a car (gas, maintenance, insurance, etc.)**
 - i. [GRID BY]
 - ii. Very prepared
 - iii. Somewhat prepared
 - iv. Neither prepared nor unprepared
 - v. Somewhat unprepared
 - vi. Very unprepared

27. How easy or difficult is it for you to understand and navigate online banking tools?

[Select one]

- a. Very easy
- b. Somewhat easy
- c. Neither easy nor difficult
- d. Somewhat difficult
- e. Very difficult
- f. N/A: I don't use online banking tools

28. In your opinion, how knowledgeable is/are your parent(s) about finances? [Select one]

- a. Very knowledgeable
- b. Somewhat knowledgeable
- c. Not very knowledgeable
- d. Not knowledgeable at all
- e. N/A: We never discuss finances

29. How prepared or unprepared do you feel to navigate the current economy? [Select one]

- a. Very prepared
- b. Somewhat prepared
- c. Neither prepared nor unprepared
- d. Somewhat unprepared
- e. Very unprepared

