Q1 Personal Financial Management

Q2 Please answer the following:

	Never	Sometimes	Frequently	Always
I have a weekly or monthly budget that I follow.	0	0	Ο	О
I track my spending in order to stay within my budget	0	O	о	О
I track all debit card transactions/checks to balance my account.	0	0	0	0
I pay my bills on time every month.	О	0	0	•
I add to my savings on a regular basis	0	0	0	Ο

Q3 Please indicate the extent to which you agree or disagree with the following statements:

	Strongly Disagree	Disagree	Agree	Strongly Agree
I rely on family members for financial advice.	0	0	Ο	О
I rely on friends for financial advice.	Ο	О	0	О
I am confident that I can manage my finances.	0	О	0	О
I manage my money well.	О	О	0	О
I have enough money to participate in most of the same activities as my peers do.	0	0	O	О
I have enough money to participate in most activities that I enjoy.	0	O	O	o
I regularly spend more money than I have by using credit or borrowing.	0	0	0	O
In the past three months, I purchased something expensive that I wanted, but did not need.	О	0	Ο	Ο



Q4	Q4 Concerning my infances, i have met with a/an (Please mark ALL that apply.)							
		Never	During high school	During College				
	Financial aid counselor							
	Financial counselor or adviser							
	Peer counselor							
	Credit counselor							
	Investment adviser							
	Attorney							
	Insurance agent							
	Tax adviser or accountant							
	Banker or trust officer							

Q4 Concerning my finances, I have met with a/an... (Please mark ALL that apply.)

Q5 Financial Support

Q6

	Yes	No
Are you considered a financial dependent of your parent(s) or guardian(s)?	0	0
Are you financially responsible for a child or children?	0	O
Are you financially responsible for a spouse/partner?	•	Ο
Are you financially responsible for a family member(s) other than a spouse/partner or child?	0	0

 $\langle \cdot \rangle$



Q7 Thease indicate now inden of you	reenege	experieee a	e para rei b		ig ocurees.
	Not at all	Less than 25% of my total expenses	About 50% of my total expenses	About 75% of my total expenses	Completely
Student loans I have taken out for myself	0	0	0	О	О
Parents or other family members from their current income or past savings	0	•	o	о	о
Parents or other family members from loans taken out to assist me	O	0	0	0	0
Scholarships or grants that don't need to be repaid	O	0	0	0	О
Money from my current job	0	Ο	0	Ο	О
Money from my savings	0	0	0	0	О
Money borrowed from family or friends	Ο	О	0	0	O
Credit cards	О	0	0	0	Ο

Q7 Please indicate how much of your college expenses are paid for by the following sources:

Q8 If you feel the choices above do not accurately describe sources for your current financial support, please explain here.



Q9 Although you may use multiple sources of funding for each item, please list the PRIMARY source of funding for each expense during the current academic term.

	Student loans	Parents and/or family	Scholarships and/or grants	Current employment	Personal savings	Credit card	Other	N/A
Tuition	О	О	0	0	Ο	0	0	0
Housing	О	О	0	0	Ο	0	0	0
Books	О	О	0	0	О	0	0	0
Food	О	О	0	О	0	0	0	0
Entertainment	О	О	О	О	0	0	0	ο
Apparel	О	О	Ο	0	0	0	Ο	o
Expenses for Family	О	О	•	о	0	••	Ο	o
Transportation (e.g. car expenses, bus pass)	0	0	0	0	0	0	0	0
Other purchases Please specify:	0	0	0	0	0	О	О	О

Q10 If you indicated "Other" as the primary source of funding for any expense, please specify.

Q11 Financial Socialization

Q12 Please indicate the extent to which you agree or disagree with the statements below about your experience PRIOR TO COLLEGE/ UNIVERSITY.

	Strongly Disagree	Disagree	Agree	Strongly Agree
My parents(s) or guardian(s) were comfortable talking about money with me.	0	0	0	О
My parent(s) or guardian(s) told me what I needed to know about money management.	0	0	0	O
My parent(s) or guardian(s) were role models of sound financial management.	0	Ο	Ο	Ο



Q13 Please answer the questions below about your experience PRIOR TO COLLEGE/ UNIVERSITY.

	Yes	No
Did you ever receive an allowance as a child (age 12 or younger)?	Ο	О
Did you ever receive an allowance as a teenager (age 13 or older)?	Ο	О
Did you ever work for pay while in high school?	Ο	О
Did your parents or guardians encourage you to save money?	0	Ο
Did your parents or guardians encourage you to open a bank account?	О	Ο
Did your parents or guardians encourage you to invest your money?	0	0

Q14			
	Yes- one- time event(s)	Yes- term long course(s) or repeated sessions	No
Did you attend personal finance classes/ workshops while in high school?	0	Ο	О
Have you attended personal finance classes/ workshops while in college?	o	О	О

Q15 Credit Cards

Q16 How many credit cards do you currently have?

- **O** 0
- **O** 1
- **O** 2 **O** 3
- **O** 4
- **O** 5

O 6 or more

If 0 Is Selected, Then Skip To End of Block

Q17 When you get a credit card bill, do you usually:

- O Make the monthly minimum payment
- **O** Pay more than the monthly minimum, but not the full balance
- Pay the full balance
- O Someone else pays my bill



Answer If When you get a credit card bill, do you usually... Make the monthly minimum payment Is Selected Or When you get a credit card bill, do you usually... Pay more than the monthly minimum, but not the full balance Is Selected. Or When you get a credit card bill, do you usually... Someone else pays my bills Is Selected

Q18 What is the typical balance left on your credit cards after making your monthly payment? Q \$0

- **O** \$1-\$499
- **O** \$500-\$999
- **O** \$1,000-\$1,499
- **O** \$1,500-\$1,999
- O \$2,000-\$2,499
- **O** \$2,500-\$2,999
- **O** \$3,000+

Q19 How much credit card debt do you expect to have at the time you graduate?

- **O** \$0
- **O** \$1-\$499
- **O** \$500-\$999
- O \$1,000-\$1,499
- **O** \$1,500-\$1,999
- \$2,000-\$2,499
- \$2,500-\$2,999
- **O** \$3,000+

Q20 Student Loans

Q21 Do you now have or have you ever had a student loan to pay for your college?

- O Yes
- O No
- O Don't Know

If No or Don't Know Is Selected, Then Skip To End of Block

Q22 Which best describes your student loans?

- O Federal (e.g. Perkins, Stafford)
- Private (e.g. from a bank, from a credit union)
- O Both federal and private
- O Don't know

Q23 How much student loan money have you borrowed up to this point in time?

- **O** \$1-\$9,999
- \$10,000-\$19,999
- **O** \$20,000-\$29,999
- **O** \$30,000-\$39,999
- **O** \$40,000-\$49,999
- \$50,000-\$59,999
- **O** \$60,000-\$79,999
- **O** \$80,000-\$99,999
- **O** \$100,000+
- Don't know



Q24 How much student loan debt do you EXPECT to have when you complete your current degree?

- **O** \$1-\$9,999
- **O** \$10,000-\$19,999
- **O** \$20,000-\$29,999
- **O** \$30,000-\$39,999
- **O** \$40,000-\$49,999
- **O** \$50,000-\$59,999
- **O** \$60,000-\$79,999
- **O** \$80,000-\$99,999
- **O** \$100,000+
- Don't know

Q25 Do you know what your student loan monthly payment will be when you graduate?

- O Yes, I have a good idea
- **O** I have an approximate idea
- No, I do not have a good idea

Q26 Please select all that apply. When deciding how much money I will need to borrow for the school year, I:

- Borrow the maximum amount available in my aid package, regardless of the amount
- Use my budget and borrow only what I think I will need
- □ Try to borrow as little as possible
- Consider the total amount of debt I will graduate with
- Consider the amounts I have borrowed in the past
- Other _____

Q27 Please select all that apply. When deciding how much money I will need to borrow for the school year, I:

- Decide on my own how much I will need to borrow
- Consult with a parent, guardian, or family member to determine how much I will need to borrow
- Consult with a financial aid counselor to determine how much I will need to borrow
- **Use information obtained from the internet to determine how much I will need to borrow**
- Other _____

Answer If Have you ever taken out a student loan to pay for your... Yes Is Selected Q28 Entrance/ Exit Counseling for Loans

Answer If Have you ever taken out a student loan to pay for your... Yes Is Selected Q29 Do you remember completing the entrance counseling for your student loan?

- O Yes
- O No



Answer If Regarding your entrance counseling for your student loan: - No Is Not Selected Q30 Regarding your entrance counseling for your student loan:

	No	Somewhat	Yes
Was it helpful?	Ο	Ο	0
Did it help you decide how much money to borrow?	0	0	O
Did it help you understand the general terms of your loan?	О	О	O
Did it help you understand your different repayment options?	О	ο	ο

Answer If Regarding your entrance counseling for your student loan: - No Is Not Selected Q31 What suggestions do you have, if any for improving the student loan entrance counseling?



Q32 Debt

Q33 Do you currently have debt from ANY SOURCE, including student loans, credit cards, car loans, personal loans from financial institutions or from family/friends, or any other type of credit or loans?

- O Yes
- O No
- O Don't know

Q34 After graduation, I will be able to pay off any debt acquired while I was a student.

- Strongly Disagree
- O Disagree
- O Agree
- O Strongly Agree
- O N/A, I won't acquire debt as a student

Q35 Finance-Related Stress

Q36 Please indicate what extent you agree or disagree with the following statements.

	Strongly Disagree	Disagree	Agree	Strongly Agree
I feel stressed about my personal finances in general.	0	О	0	О
I worry about being able to pay my current monthly expenses.	0	0	O	О
I worry about having enough money to pay for school.	0	Ο	0	Ο
When I think about my financial situation, I am optimistic about the future.	O	О	O	О
After graduation, I will be able to support myself financially.	O	О	O	О
I think that the cost of college is a good investment for my financial future.	0	0	0	О

Q37 Please indicate your level of concern with the issues listed below.

	None	Small amount	Medium amount	Large amount	Extreme amount	N/A
How much stress does the student loan debt you are accruing cause you?	0	0	0	0	0	ο
How much stress does the credit card debt you are accruing cause you?	0	0	О	О	0	Ο
How much stress does the total amount of money you owe cause you?	0	0	0	0	0	ο



	Never	Sometimes	Frequently	N/A
Has the amount of money you owe ever caused you to neglect your academic work?	0	О	О	O
Has the amount of money you owe ever caused you to reduce your class load?	0	O	О	Ο
Has the amount of money you owe ever caused you to consider taking a break from college/ university?	О	0	0	•
Has the amount of money you owe ever caused you to consider dropping out of college/university?	ο	0	0	0

Q38 Please indicate the best response to the following questions:

Q Has the amount of money you owe ever caused you to do any of the following? Please select all that apply.

- □ Taken a break from college/ university
- Dropped out of college/university
- □ Transferred to a different institution

Answer If Have you ever taken out a student loan to pay for your... Yes Is Selected Q39 How much does the amount of student loan debt you expect to graduate with influence your decisions about the following:

	None	A little	Some	Alot
Current major or area of study	0	0	0	Ο
Post-college career selection	•	0	0	Ο
To pursue a professional degree (e.g., MD, DDC, JD))	0	0	0	Ο
To pursue a graduate degree (e.g., MBA, MA, MS, PhD)	•	0	0	Ο
To assume additional consumer debt in the future (e.g., home mortgage, car loan)	0	ο	0	Ο

Q40 Cost of College

Q41 Did the cost of college influence your decision to attend your current institution for your current degree?

- O Yes
- O No



Answer If Did the cost of college influence your decision to attend... Yes Is Selected Q42 How much did the cost of attendance influence your decision to attend for your current degree:

	None	A little	Some	A lot
Before considering any available financial assistance or aid	0	0	0	О
After considering financial assistance that DOES NOT have to be repaid (e.g. scholarships, grants, and awards)	0	О	0	О
After considering financial assistance that both DOES and DOES NOT have to be repaid (e.g., scholarships, grants, other awards, AND student loans)	О	0	o	o

Q43 Assuming you are paying, or had to pay for college on your own, how much debt would you be willing to personally accumulate in order to complete your current degree?

- O None
- **O** \$1-\$9,999
- **O** \$10,000-\$19,999
- **O** \$20,000-\$29,999
- **O** \$30,000-\$39,999
- \$40,000-\$49,999
- **O** \$50,000-\$59,999
- **O** \$60,000-\$79,999
- **O** \$80,000-\$99,999
- **O** \$100,000+
- O Don't know

Q44 Academic Plans

Q45 What type of degree are you currently pursuing?

- O 2-year (associate's degree)
- O 4-year (bachelor's degree)
- O Other (e.g., non-degree seeking)

Q46 From start to finish, how long do you expect to take to complete your current degree?

- O 2 years
- O 3 years
- O 4 years
- O 5 years
- O More than 5 years
- O N/A, non-degree seeking



Answer If Type of degree being pursued 2-year Is Selected And From start to finish, how long to you expect to take to c... 2 years Is Not Selected

Skip If Other is selected

Q47 What is the **primary** reason that you are taking extra time to complete your current degree.

_____ Changed my major

_____ Changed institutions

_____ Wanted to earn multiple majors, a minor, or a certificate

_____ My program requires more than the average completion time

_____ Had to take fewer classes in order to work more

_____ Could not afford to pay tuition

_____ Could not get into the courses I needed

_____ Was delayed getting accepted to my college/major

Had to drop or re-take courses because of academic trouble

_____ Participated in an internship, co-op, or other work experience

_____ Wanted to take advantage of co-curricular opportunities (e.g. study abroad, student

organization participation, service learning)

Illness

_____ Other - Please specify:

Q47 What is the second most important reason that you are taking extra time to complete your current degree.

_____ Not applicable

_____ Changed my major

_____ Changed institutions

_____ Wanted to earn multiple majors, a minor, or a certificate

_____ My program requires more than the average completion time

Had to take fewer classes in order to work more

_____ Could not afford to pay tuition

_____ Could not get into the courses I needed

_____ Was delayed getting accepted to my college/major

_____ Had to drop or re-take courses because of academic trouble

_____ Participated in an internship, co-op, or other work experience

_____ Wanted to take advantage of co-curricular opportunities (e.g. study abroad, student

organization participation, service learning)

____ Illness

_ Other - Please specify:

THE OHIO STATE UNIVERSITY

Q48 Please rate how important each of the following are to you during the completion of your current degree

	Not at all important	Somewhat important	Moderately important	Very important
Graduate with little or no debt	0	О	О	Ο
Graduate on time, or as soon as possible	Ο	О	0	Ο
Graduate with a high grade point average	Ο	О	0	Ο
Take advantage of multiple opportunities (e.g. double major, study abroad, internships, student organizations)	О	0	0	o
Get accepted to graduate or professional school	O	0	0	0
Be prepared for the job market	0	0	0	Ο
Earn a high starting salary	0	0	0	0

Q49 Do you plan to attend graduate school?

- O Yes, I plan to begin immediately after completing my current degree
- O Yes, I plan to begin a few years after completing my current degree
- O No
- O Have not decided/Don't know
- Q50 What is the highest degree you plan to obtain?
- Associate's degree
- **O** Bachelor's degree
- Master's degree
- O Professional degree (e.g., (e.g., MD, DDC, JD))
- O Doctoral degree (e.g., , Ph D, EdD, DMA)
- Other (e.g. non-degree seeking coursework) ____

Q51 Financial Knowledge

Q52 Imagine that the interest rate on your savings account is 1% per year and inflation is 2% per year. After 1 year, would you be able to buy more than today, exactly the same as today, or less than today with the money in this account?

- O More than today
- O Exactly the same as today
- Less than today
- Don't know

Q53 Suppose you have \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much would you have in the account if you left the money to grow?

- O More than \$102
- O Exactly \$102
- O Less than \$102
- O Don't know



Q55 Suppose you borrowed \$5,000 to help cover college expenses for the coming year. You can choose to repay this loan over 10 years, 20 years, or 30 years. Which of these repayment options will cost you the least amount of money over the length of the repayment period?

- **O** 10-year repayment option
- 20-year repayment option
- **O** 30-year repayment option
- O Don't know

Q56 All paycheck stubs show your gross pay (the total amount you earned before any taxes were taken out for the pay period) and your net pay (the amount of your check after all taxes). The taxes that are commonly taken out include federal, state and local income tax, Social Security tax, and Medicare tax. On average, what percentage of your income would you expect to receive as take-home pay?

- **O** 100%
- **O** 90-99%
- **O** 80-89%
- **O** 70-79%
- O Don't know

Q Which of the following make up the two large components of a credit score?

- O Amounts owed
- O New credit
- Types of credit used
- **O** Length of credit history
- **O** Payment history

Q57 Demographics

Q58 What is your employment status during this academic year?

- Employed full-time
- Employed part-time
- Not employed

Answer If What is your employment status during the academic year? Employed full-time Is Selected Or What is your employment status during the academic year? Employed part-time Is Selected

Q59 How many hours a week do you typically work, on average, during the academic year? Q 1-5

- **O** 6-10
- **O** 11-15
- **O** 16-20
- **O** 21-25
- **O** 26-30
- **O** 31-35
- **O** 36-40
- **O** Over 40



Answer If What is your employment status during the academic year? Employed full-time Is Selected Or What is your employment status during the academic year? Employed part-time Is Selected

Q60 Where do you work during the academic year?

- \mathbf{O} On-campus
- Off-campus
- Both on-campus and off-campus

Q61 What is the highest level of education your mother/guardian 1 has obtained?

- Less than high school
- High school diploma or the equivalent (e.g., GED)
- Attended college but did not earn a degree
- O Associate degree (including occupational or academic degrees)
- O Bachelor's degree
- O Master's degree
- Professional degree (e.g., MD, DDC, JD)
- Doctorate degree (e.g., PhD, EdD)
- O Don't know

Q62 What is the highest level of education your father/guardian 2 has obtained?

- Less than high school
- High school or equivalent (e.g., GED)
- Attended college but did not earn a degree
- Associate's degree (including occupational or academic degrees)
- O Bachelor's degree
- Master's degree
- Professional degree (e.g., MD, DDC, JD)
- O Doctorate degree (e.g., PhD, EdD, DMA)
- O Don't know

Q63 What is your current annual income?

- **O** \$0
- **O** \$1-\$2,500
- **O** \$2,500-\$4,999
- **O** \$5,000-\$7,499
- **O** \$7,500-\$9,999
- **O** \$10,000-\$14,999
- **O** \$15,000-\$19,999
- **O** \$20,000-\$24,999
- **O** \$25,000-\$29,999
- \$30,000 or higher
- O Prefer not to answer
- Don't know



Q64 What is your parent(s)/ guardian(s) current annual income?

- O Less than \$15,000
- **O** \$15,000-\$29,999
- **O** \$30,000-\$39,999
- **O** \$40,000-\$59,999
- **O** \$60,000-\$79,999
- **O** \$80,000-\$99,999
- **O** \$100,000-\$149,999
- **O** \$150,000-\$199,999
- \$200,000 or higher
- O Don't know
- O Prefer not to answer

Q65 What do you expect your starting annual salary to be when you enter the workforce after completing your current degree?

- N/A, I plan to pursue additional education immediately following completion of my current degree
- O N/A, not planning on entering the workforce
- O N/A, not currently pursuing a degree
- O Less than \$15,000
- **O** \$15,000-\$29,999
- **O** \$30,000-\$39,999
- **O** \$40,000-\$59,999
- **O** \$60,000-\$79,999
- **O** \$80,000-\$99,999
- \$100,000-\$149,999
- \$150,000-\$199,999
- \$200,000 or higher

Q66 What do you expect your annual salary to be 10 years after entering the workforce? • N/A, not planning on being in the workforce

- O Less than \$15,000
- **O** \$15,000-\$29,999
- **O** \$30,000-\$39,999
- **O** \$40,000-\$59,999
- **O** \$60,000-\$79,999
- **O** \$80,000-\$99,999
- O \$100,000-\$149,999
- **O** \$150,000-\$199,999
- \$200,000 or higher

Q67 What is your gender?

- O Male
- O Female
- O Transgender
- O Self-defined
- **O** Prefer not to answer



Q68 What is your race/ethnicity? Please select all that apply.

- O Native American / American Indian / Alaskan Native
- O Asian American / Asian (East, South, and Southeast)
- **O** Black or African American
- Hispanic or Latino(a)
- O Native Hawaiian or Other Pacific Islander
- O White
- Prefer not to answer

Q69 How many years have you been enrolled in post-secondary or higher education (not counting any post-secondary work completed in high school)?

- **O** 1
- O 2
- **O** 3
- O 4
- O 5 or more

Q70 Are you majoring in more than one field of study?

- Yes
- No

[Display if are you majoring... is yes]

Q71 Which field of study does your first major best fall under?

- Agriculture or Agricultural Science
- o Architecture, Design or Urban Planning
- Biological Sciences (for example, biology, biochemistry, neuroscience)
- o Business or Marketing
- o Computer or Information Sciences
- o Communications (e.g., journalism)
- Construction or Construction Management
- Education (for example, early childhood education, teaching)
- Engineering or Engineering Technology
- Environmental Studies
- o Fine Arts or Performing Arts (for example, music, theater or dance)
- o Health or Medicine (for example, medical technology, pre-med, nursing, public health)
- o Humanities (for example, English, philosophy, history, foreign language)
- Law (for example, para-legal, pre-law)
- o Mathematics or Statistics
- Mechanics or Repair Technician
- Physical Sciences (for example, physics, chemistry)
- o Recreation or Fitness Studies
- Religious Studies or Theology
- Social Sciences (for example, economics, sociology, psychology, politics)
- o Social Work
- Other Vocational Program (e.g., cosmetology, culinary arts)
- Undecided or General Education
- Other (please specify) ______

Q72 Which field of study does your second major best fall under?

- Agriculture or Agricultural Science
- Architecture, Design or Urban Planning
- o Biological Sciences (for example, biology, biochemistry, neuroscience)
- Business or Marketing
- Computer or Information Sciences



- o Communications (e.g., journalism)
- o Construction or Construction Management
- Education (for example, early childhood education, teaching)
- Engineering or Engineering Technology
- Environmental Studies
- Fine Arts or Performing Arts (for example, music, theater or dance)
- o Health or Medicine (for example, medical technology, pre-med, nursing, public health)
- o Humanities (for example, English, philosophy, history, foreign language)
- Law (for example, para-legal, pre-law)
- o Mathematics or Statistics
- o Mechanics or Repair Technician
- o Physical Sciences (for example, physics, chemistry)
- Recreation or Fitness Studies
- o Religious Studies or Theology
- Social Sciences (for example, economics, sociology, psychology, politics)
- o Social Work
- o Other Vocational Program (e.g., cosmetology, culinary arts)
- Undecided or General Education
- Other (please specify) _____

[Display if are you majoring... is no]

Q73 Which field of study does your major best fit?

- o Agriculture or Agricultural Science
- Architecture, Design or Urban Planning
- Biological Sciences (for example, biology, biochemistry, neuroscience)
- o Business or Marketing
- o Computer or Information Sciences
- Communications (e.g., journalism)
- Construction or Construction Management
- Education (for example, early childhood education, teaching)
- Engineering or Engineering Technology
- o Environmental Studies
- Fine Arts or Performing Arts (for example, music, theater or dance)
- o Health or Medicine (for example, medical technology, pre-med, nursing, public health)
- Humanities (for example, English, philosophy, history, foreign language)
- Law (for example, para-legal, pre-law)
- Mathematics or Statistics
- o Mechanics or Repair Technician
- Physical Sciences (for example, physics, chemistry)
- o Recreation or Fitness Studies
- o Religious Studies or Theology
- o Social Sciences (for example, economics, sociology, psychology, politics)
- o Social Work
- Other Vocational Program (e.g., cosmetology, culinary arts)
- Undecided or General Education
- Other (please specify) ______

Q74 What is your cumulative GPA?

- Q75 Are you a varsity-level athlete?
- O Yes
- O No



[For public institution attendees, 4- and 2-year] Q76 Do you qualify for:

- O In-state tuition
- O Out-of-state tuition

Q77 Where do you currently live?

- a. On-campus in residence halls or college/ university-owned apartment or housing
- b. On-campus in sorority or fraternity housing (e.g., floor within residence hall, college/ university-owned apartment or housing)
- c. Off-campus in sorority or fraternity house or residence
- d. Residence within walking distance of campus (e.g., apartment or house not owned by university)
- e. Residence outside of walking distance of campus (e.g., apartment or house not owned by university)

Q78 Who do you currently live with? (check all that apply)

- o Alone
- With roommates
- My parent(s) or guardian(s)
- My spouse or partner
- My child or children
- With other family members

Q79 In what year were you born? (please enter as 19xx)

Q80 What is your citizenship status?

- o Natural born U.S. citizen
- Naturalized U.S. citizen
- Permanent Resident U.S.
- Citizen of country other than U.S.

Q81 Is English your native language (the first language you learned to speak as a child)?

- o Yes
- o **No**
- o I learned both English and another language at the same time

