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**The relationship between financial capability, financial competence and household
economic wellbeing in rural Fijian households in Naitisiri Province, Fiji**

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Abstract

The study examined the use of money by households in a monetising rural Fijian community, and developed and tested a model of financial competence, bringing together previously disparate strands in the literature to better explain the relationship between the financial competence of those who make financial decisions on behalf of the household and the economic wellbeing of the household. Ex post facto field experiment methodology was used, with control and treatment groups sampled from villages in Naitisiri Province, Fiji that had participated in a financial capability development intervention comprising a financial literacy training workshop and a rural banking service.

The study found evidence of a positive relationship between villagers' levels of functional literacy and their levels of financial knowledge and skill and financial inclusion (as measured by ownership of a bank account). Evidence was also found to indicate a positive relationship between villagers' levels of financial knowledge and skill and financial inclusion, and their level of competent financial behaviour. This relationship appears to be moderated by villagers' attitude to money. Men generally evidenced greater financial knowledge and skill than women, but lower levels of competent financial behaviour. Evidence of a positive relationship between the economic wellbeing of the household and the level of competent financial behaviour of the household's principal financial decision makers was also found.

The findings of the study have implications for policy. Low levels of functional literacy may lead to self-exclusion from financial capability development initiatives which may impede engagement with the formal financial system. The study found evidence to support Robinson's (2001, 2002) argument that the extension of existing institutional retail financial services is likely to be more successful in reducing levels of financial exclusion than the promotion of poverty-lending based microfinance schemes. The findings also suggest accurate targeting of training programmes to enhance financial knowledge and skill is required.

There is a requirement for further research to validate the theoretical model and determine modalities for extending the competency approach to international development in a wider range of contexts. Within the context of Pacific Island States, there is a requirement for baseline studies of financial competence.

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Chapter One: Introduction

'Money is probably the most emotionally meaningful object in contemporary life; only food and sex are its close competitors as common carriers of such strong and diverse feelings, significances and strivings.' (Kreuger, 1986)

1.1. Purpose of the Study

Financial literacy and the inclusion of rural households in the formal financial system has become the focus of increased attention in recent years. However, we know little about levels of financial literacy and patterns of financial behaviour in rural households, in particular, households in communities transitioning from subsistence lifestyles to monetised lifestyles. We know little about attitudes to money held by people for whom engagement with the money economy is not a core component of their daily life; and we know little about the relationship between financial behaviour and economic wellbeing in these households.

This study examines the use of money by households in a rural Fijian community which is migrating from a subsistence lifestyle toward increasing engagement with the money economy. The study examines the ways in which rural Fijian villagers use money and access the formal financial system; and the nature of the relationship between rural villagers' levels of financial competence and the economic wellbeing of their households. Within this context, this study examines whether there is evidence that a financial capability development intervention to enhance competent engagement with the money economy and the formal financial system through an expansion of financial outreach by a commercial bank using a mobile banking service and a concurrent financial literacy training programme, facilitated the enhancement of household economic wellbeing.

Money is fundamental to modernity and modernity is fundamental to international development. In an urbanised and industrialised society we tend implicitly to accord money the role of the 'universal mediator between things, the universal equivalent of all values' (Frisby, 2004, p. xix). Money saturates our language and provides many of the metaphors

through which we constitute reality (Lakoff & Johnson, 1980). Monetisation is, of course, not the exclusive province of affluent industrialised societies. However, the history of many previously colonised countries, commencing in the colonial era and continuing through to independence, is typified by the limitation of financial inclusion (and therefore effective participation in the money economy) to colonial and subsequently local elites. Post colonial countries, with the exception of countries in which the settler population now dominates numerically, are typified by high levels of financial exclusion. Chaia and colleagues (2009) estimate approximately 50% of the world's population do not have access to a bank account. This figure, whilst high in itself, masks very high levels of financial exclusion in many developing countries. It is estimated between 5-20% of the adult population of OECD countries do not have access to banks or other regulated financial intermediaries (Kempson, Whyley, Caskey, & Collard, 2000). By contrast, it is estimated 80% of the population of sub-Saharan countries cannot access regulated financial institutions (Chaia et al., 2009). These levels of exclusion have been significantly influenced by colonial policy and practice and subsequently development policy and practice. An increasing number of development practitioners and theorists now argue that financial outreach (the extension of financial services to low income communities) has an important role in facilitating wellbeing. This study supports the argument for a focus by development researchers, policy makers and practitioners on financial outreach and extends this to include a focus on competent engagement with the money economy.

1.2. Significance of the Study

Rural communities in Pacific Island Nations are experiencing increasing monetisation. Even at the most basic level, households must fund children's education and family medical expenses. Increasing electrification and consumerism bring an increased imperative to engage successfully with the money economy. As urbanisation increases across the Pacific there is an increased reliance on wage and salary employment. In several Pacific Island Nations, domestic remittances (money sent by people living away from their home community to support people who continue to live in the home community) and international remittances (money sent by people living in another country to support people who continue to live in the home community) now provide a significant component of national cash inflows. However, levels of financial exclusion in Pacific Island Nations remain very high (Liew, 2005a)

This study contributes to theory, policy and practice. From a theoretical perspective, the study develops and tests a model of financial competence, bringing together previously disparate strands in the literature to better explain the relationship between the financial competence of those who make financial decisions on behalf of the household and the economic wellbeing of the household. From a policy perspective this study informs policy formation in respect to financial education and financial inclusion in monetising rural communities. From the perspective of practice this study contributes to our ability to prioritise and measure financial capability enhancement priorities and outcomes through the determination of financial competencies. This is the first study to link financial capability enhancement, financial competence and household economic wellbeing.

1.3. Organization of the Thesis

Chapter one examines the role of money and financial outreach in a contemporary urbanised and industrialised society and contrasts this with evolving development policy and practice. Financial inclusion in rural Fijian villages is then examined as an example of systemic failure to achieve significant and sustainable levels of financial inclusion.

Chapter two reviews the literature relating to financial inclusion (including microfinance), financial capability, and attitude to money; in addition to the literature relating to subjective wellbeing and objective household wellbeing.

A theoretical model of the relationship between the constructs and the role of competence is discussed in chapter three.

The research design and the methodology used for the study are discussed in chapter four.

Chapter five examines the Rural Financial Competency Framework and the UNDP/ ANZ Rural Financial Services Initiative.

The financial competence and wellbeing of rural Fijian households is examined in chapter six.

Chapter seven summarises the findings of the study relative to the research questions, and discusses the role of money and financial outreach in a monetising community.

Recommendations for further research are outlined.

1.4. Monetisation, Financial Outreach and International Development

1.4.1. Introduction

The objective of this section is to ground the study within the wider context of international development, and to examine the role of money and financial outreach in contemporary society and, by extension, evolving development theory. The discussion commences with an examination of modern money as a complex and nuanced component of modernity. The major strands of development theory are then discussed briefly to highlight a central issue with successive approaches to development: whilst development is grounded in modernity, development theorists and practitioners have tended to adopt a model of money which is too narrow and which has either failed to adequately account for participation in the formal financial system (primarily access to regulated banks), or has assumed participation will occur as a consequence of the process of modernisation and monetisation. The section concludes with a brief examination of the increasing focus on financial outreach as a fundamental component of contemporary development theory and practice.

1.4.2. Modernity and Money

Contemporary conceptualisations of money derive largely from Aristotle's functional definition of money as a means of exchange, a store of value, and a universal measure of things based on need (Aristotle, 1984, pp. 22-27; Meikle, 1994). However, money is also a social construct that has an important subjective dimension (Zelizer, 1994). Money is more than a medium of exchange; it is a complex symbol with both concrete and abstract meanings (Vitt et al., 2000, p. 32).

Modern money exists within the wider context of modernity: the ongoing social, cultural and economic changes initiated during the Enlightenment and the 'great transformation' of the industrial revolution (Gillen & Ghosh, 2007; Polanyi, 2001). Giddens (1998, p. 94) has defined modernity as:

“... a shorthand term for modern society or industrial civilization. Portrayed in more detail, it is associated with (1) a certain set of attitudes towards the

world, the idea of the world as open to transformation by human intervention;
(2) a complex of economic institutions, especially industrial production and a
market economy; (3) a certain range of political institutions, including the
nation-state and mass democracy.”

Modernity is typified by a pervasive focus on rationality and order (Weber, 1967). This is evident particularly in the structuring of social institutions, the emphasis on regulated time and the use of money as a primary means of codifying and abstracting value (Frisby, 2004; Simmel, 1991, 2004; Thompson, 1967; Weber, 1967, 2001). The Enlightenment and the emergence of modernity also mark the commencement of the ascendancy of monetisation in Western society (refer for example Smith (2000)) and the emergence of a perceived relationship between monetisation and freedom (refer for example Locke (2002) Sections 47 & 48). Two approaches to the conceptualisation of money have emerged from modernity: a narrow, rational, economic approach and a broader sociological approach which regards money as a social phenomenon. Both approaches are important in the consideration of development, in particular, as economics and, more recently, sociology are the two principal disciplines which have tended to inform theorising about development.

a. Money as a Rational Economic Commodity

The economic approach to money focuses on commodity value and differentiates between pre-modern and modern money. Pre-modern money is typically specific purpose money (for example ‘bride-money’ and ‘blood-money’ (Dalton, 1965)), whereas modern money is commoditised and general purpose. Commodity money is considered to have evolved from pre-modern money as society became increasingly ‘developed’ (Polanyi, 2001, pp. 46-48). Menger (1892) has developed an explanation of how commodity money evolves based on efficiency: it is easier to trade something which is widely accepted. Overtime the ‘thing’ which facilitates trade becomes commodity money. This explanation has been very influential and continues to be widely accepted and utilised as an explanation of the inherent characteristics of money as a means of exchange, a unit of account and a store of value. For example, von Mises (1953) argued money spontaneously originates in the market and that the value of money is based on its usefulness as an exchange commodity. Money is therefore an inevitable outcome of market transactions. An alternative argument that money derives from the State and is anything the State will accept as payment (Knapp, 1924), has not been widely accepted.

Dodd and Zelizer have contested the rational economic conceptualisation of modern money as homogenised and general purpose. Dodd (1994, p. xviii) has argued there is no form of money which serves all tasks simultaneously. Zelizer (1989, 1994) has identified multiple contemporary monies co-existing within a cohesive formal financial system and argues, in a modernised society, people continue to develop their own 'special' forms of money to meet individual needs and incorporate these into personalised webs of relationships in ways which are difficult to homogenise into economic theory.

Even when considered through a narrow economic lens, contemporary money is complex and takes multiple forms. These include (in no particular order) cash, demand deposits, time deposits, travelers cheques, e-cash (for example phone cards and urban travel cards), foreign currency deposits, overnight repurchase agreements ('repo's'), euro-dollars, money-market fund units, commercial paper and bonds, promissory notes, bank drafts, trade obligations, government bonds, Special Drawing Rights (the IMF currency), credit card obligations, overdrafts, home-equity lines of credit, leasing arrangements and, more recently 'virtual-monies' (for example exchangeable monies used in massive multi player online role-playing games e.g. Linden Dollars in *Second Life*). This list is not exhaustive and new forms of money continue to be created.

Despite the complexity of modern money, the economic approach continues to regard money as value-free and money related decisions as inherently rational (Finn, 1992). Money is considered to be solely a means of measurement and a 'technically perfect medium of modern economic exchange' (Zelizer, 1994, p.7). This approach to money has, until very recently, dominated international development theorising, primarily because international development has been dominated by development economics. This study asserts that the narrow economic conceptualisation of money constrains the effectiveness of development interventions, primarily because of assumptions of rationality and the tendency to assume participation in the formal financial system is an inevitable consequence of financial deepening (the monetisation of the economy). These assumptions are both limiting and fail to account for the need to ensure the ability to access the formal financial system expands to include all participants as the economy monetises; and to ensure all participants have an adequate understanding of the basis on which the system operates and how they can participate effectively.

b. Money as a Social Phenomenon

Social approaches to money have tended to focus on socially constructed conceptualisations which extend from the Aristotelian conceptualisation of money. Weber (1967) regarded money as a symbol of modernity. Parsons (2003) has argued Weber's conceptualisation of money was significantly influenced by the (Aristotelian) Austrian School of Economics. Weber's discussion of money in *Economy and Society* (Weber, 1967, pp. 166-193) focuses on money as mechanistic, rational and unitised. Weber argued that modern conceptions of money contribute to the process of rationalisation and bureaucratisation and result in the removal of emotion from social relations and interaction (Adler, 2004) and result in a focus on the acquisition of wealth as an end in itself (Deflem, 2003; Weber, 2001).

Simmel, following Weber, also adopted an economically grounded conceptualisation of money in his monumental *Philosophy of Money* (Simmel, 2004), focusing on the instrumental, impersonal, quantitative elements of money. Simmel argued money does not have a function, rather it is a function based on trust ('non aes sed fides'¹) which goes beyond that derived from mutual familiarity. Modern money shifts trust from people known to the payer to the system of payment itself (Simmel, 2004, p. 169). This trust is grounded in a strong state (Simmel, 2004, pp. 185-186) with a developed bureaucracy and legal system (Simmel, 2004, p. 333). Modern money is therefore created by a formal and impersonal set of relations and institutions. Zelizer, critiquing Simmel's analysis of money, argues Simmel 'failed to capture the rich new social hues emerging in a monetized economy as people improvise different ways to personalize and differentiate monies' (Zelizer, 1994, p. 201). Simmel (1991) does, however, argue that modern money becomes the means by which the community is held together. This is achieved by creating new distinctions between people, thereby creating a new community unified by objective relations (Poggi, 1993, p. 183). This is potentially very disruptive for social systems which do not base social and power relations on money and which are forced, due to rapid modernisation, to interact with the money economy with little opportunity for incremental adaptation.

Marx, in the *Grundrisse* (Marx, 1973), also characterised money as 'the autonomous representation of value through which modern social intercourse is structured' (Rundell, 1987, p. 179). Marx (1973, pp. 221-236) identified three levels of an autonomous (i.e. abstracted)

¹ What matters is not the bronze but the trust

representation of value. Firstly, money is 'wealth itself... an individuated tangible object'. Secondly, money becomes the 'general material representation of wealth' symbolised by a socially recognised price or exchange value. At the third level of abstraction money becomes an 'autonomous representative of value'. In *Capital*, Marx (1979), focused on money as an abstracted symbol of production. The possession of money is the possession of the product of labour, and is therefore a symbolic process of social encoding (Rundell, 1987, pp. 178-179).

Talcott Parsons (1977), developing both Weber's and Marx's conceptualisations of money as a symbol of modernity, regarded money as one of the generalised symbolic media of social exchange which cannot be explained by focusing only on economic transactions. Parsons argued money is both institutionalised within the formal financial system and is a means of binding together the normative fabric of society. Money therefore has a key role in the processes of adaptation, differentiation and integration that drive social development (Peet & Hartwick, 2009, p. 118).

Giddens (1990) has also conceptualised money as a symbolic token and an important example of the disembedding mechanisms associated with modernity, detaching social relations from particular times and places. Money is, however, also an important enabler of social interaction, through which social systems are developed and reproduced. Heller has argued monetisation contributes to the destruction of qualitative social arrangements causing a fundamental change in social positions, from 'who are you' to 'how much' (Heller, 1999, p. 85). Arguably, in a highly developed economy, money has become the symbol of value against which many or perhaps most of the elements of people's lives are measured. In contemporary society there are strong parallels between the symbolic value of money and religious symbolism (Belk & Wallendorf, 1990; Durkheim, 1995; Furnham & Argyle, 1998). Money becomes not only a measure of value but a socially derived measure of self-worth (Gresham, Austin, & Fontenot, 1989).

Dodd (1994, p. XV) and Ingham (1996) argue the social relationships which monetary transactions involve are more important than the objects which mediate the relationships. Within this context the differentiator between pre-modern and modern money is the information exchanged. This information reflects the sociological conditions used to validate money and the institutional mechanisms for operating the payments system (Dodd, 1994, p. XXIV). These must be embedded in the transaction as the relationship between the transactors exists typically only for the duration of the transaction. Modern monetary exchange is

conclusive rather than conditional. Dodd (1994, pp. XXIV - XXV) identifies a minimum set of social network requirements for a monetary system:

- 1) A standard accounting system into which monetary form within the network is divisible.
- 2) Temporal continuity - money accepted as payment can be re-used.
- 3) Agreed limitations on spatial characteristics (the places where exchange can take place).
- 4) Knowledge of the behaviour and expectations of others (trust in money's abstract properties).

Monetary networks have a fiduciary dimension which cannot be reduced to the orientation of individuals and firms pursuing self-interest, to the role of the state in issuing or validating forms of money, or to the normative principles by which societies or social groups are integrated (Dodd, 1994, p. 157). Money is therefore not value-free. Information is encoded in money beyond the unit of account. Modern money is the unitised, objectified abstraction of value, sustained by an institutionalised network of relations and susceptible to adaptation for individual purposes. Contemporary money is both a foundational component of, and a product of, modernity. Trust in money is, as Crump (1992) points out, a genuine act of faith. To understand money the user must understand and believe in a complex set of objective and subjective aspects of money. Implicit in monetary exchange is an understanding of the system within which money exists, its rules and its limits. Money cannot be conceptualised simply in terms of utility. The act of monetary exchange assumes all participants have a common belief and sufficient knowledge and skill to undertake the exchange competently. Granovetter (1985) has argued these beliefs are developed and sustained in networks of social relations which are inherent ('embedded') in economic transactions and in the institutions within which, and between which, economic transactions are enacted.

c. The Social Implications of Monetisation

Monetisation is a fundamental component of modernity. Whether considered from an economic or a social perspective, modern money is complex, immensely powerful and abstract. Money shapes social relations and takes a multiplicity of forms, both formal and informal. Understanding the complexity of modern money and the formal and informal systems within modern money is created and transacted is not intuitive; rather it must be

learned. In a monetised society learning about money and participation in the formal financial system is typically progressive, commencing in childhood and continuing through adulthood. In a monetising society, however, both learning and participation are likely to be concentrated, and are more likely to commence in adulthood. In addition, participation in the formal financial system is not an inevitable outcome financial deepening. The formal financial system must facilitate the inclusion of all participants in the monetised economy. This is particularly important in situations in which opportunities to participate are limited. In a monetised society, the inability to participate in the formal financial system has wide ranging economic and social implications.

1.4.3. International Development and Financial Outreach

Development is the act of intervening in a socio-economic system in order to extend or deepen modernity (Peet & Hartwick, 2009), or to ameliorate the ravages of modernity affecting those who are becoming 'modern' (C. Murphy, 2006, pp. 29-30). Development is embedded in the Enlightenment belief in rationality, science, technology and self-determination as key means of facilitating the use resources to enhance wellbeing (Peet & Hartwick, 2009, p. 1). Modernity divides the world into centres of modern progress and peripheries of 'backwardness' (Peet & Hartwick, 2009, p. 104). One of the primary objectives of the geographic extension of modernity is the expansion of the 'developed' centre and the consequent reduction of the 'undeveloped' periphery. International development focuses on reducing the periphery through the transfer of technical, scientific or industrial skills, processes, resources or capital from a 'developed' environment to an 'undeveloped' or 'developing' environment.

As a construct, international development is complex and ambiguous (Thomas, 2000a) and encompasses potential change in a variety of aspects of the human condition: economic, social, political, legal and institutional, technological, environmental, religious, artistic and cultural (Sumner & Tribe, 2008, p. 10). As Peet and Hardwick (2009, p. 2) note, international development is also optimistic and utopian and seeks 'human emancipation' (expressed primarily as control over the environment and personal freedom).

Various scholars have attempted to define the outcome of international development. Definitions range from the overly general and optimistic: 'Development is good change'

(Chambers, 2006); 'Development means making a better life for everyone' (Peet & Hartwick, 2009, p. 1); 'By development I mean the movement upward of the entire social system' (Myrdal, 1974), to the unrelentingly bleak and pessimistic: 'Development is a process whereby other peoples are dominated and their destinies are shaped according to an essentially western way of conceiving and perceiving the world' (Tucker, 1999, p. 1); 'Development consists of a set of practices... which require, for the reproduction of society, the general transformation and destruction of the natural environment and of social relations' (Rist, 2008, p. 13). An increasingly influential definition of international development outcomes was provided by Mahbub Ul Haq in the first UNDP Human Development Report (UNDP, 1990, p. 9) 'The purpose of development is to create an enabling environment for people to enjoy long, healthy and creative lives'.

a. International Development and Financial Outreach in the Colonial Era

The initial impetus to extend modernity beyond Western Europe and North America was provided by European colonialism in the 19th century. Colonialism involved the occupation, control, and exploitation of a territory and the people living in that territory by people and institutions from another territory. Occupation was achieved typically through colonisation. The Concise Oxford Dictionary defines colonisation as 'the act of settling people from an imperial power in a place, of establishing control over the (indigenous) people of a colony, and of appropriating a place or domain' (Colonise, 2008).

Economic development in colonial territories was typically based on the exploitation of natural resources for the benefit of the colonial occupier (Arndt, 1981; Havinden & Meredith, 2005, pp. 45-69). As colonialism progressed, a second and separate notion of 'trusteeship' emerged, the basis of which was the colonial power 'accepted responsibility' for the welfare of indigenous communities, who were assumed to be incapable of managing their own affairs (Barnes, 1938; Havinden & Meredith, 2005; Simms, 2007, p. xviii). This further expanded into the notion of the 'civilising mission', which held that a period of political dependence was required in a colonised territory in order to develop, through the agency of migrants and capital, the institutions required for self-government (Etherington, 2005, p. 4). The 'civilising mission' derives from the Stages thesis associated with the Scottish Enlightenment (Stanford Encyclopedia of Philosophy, 2006). The thesis argued all societies naturally progress from hunting, to herding, to farming and finally to commerce. This process was contemporaneous

with a progression from 'savagery' to 'barbarism' to 'civilisation', the pinnacle of which was 'modern' western civilisation based on wealth and commerce (Kohn, 2006). Civilised societies were therefore acting in the interests of less-developed peoples by exercising government over them, through the agency of colonisation. Colonial rule was justified as a necessary instrument of modernisation (Fieldhouse, 1981, p. 42).

In most colonial territories, the development of the money economy excluded indigenous populations. Most colonial jurisdictions were economic satellites of the colonial power. Typically, industries in colonial jurisdictions were owned and controlled by interests external to the colony. Capital was supplied by the institutions of the colonial power rather than generated internally. This applied to legal systems, education systems and commercial systems (Fieldhouse, 1981, p. 9), and included commercial and retail banking systems.

A feature of 19th and 20th century colonisation was the establishment by immigrants of societies very similar to those they had left behind. Colonisers were typically not concerned with the indigenous communities they encountered (Fieldhouse, 1981, p. 4), although in several countries (most notably in Africa) missionary activity was closely associated with the dissemination of agricultural and craft skills and the provision of basic education. Missionaries became a primary means by which Western culture and knowledge were disseminated and the 'civilising mission' enacted. Importantly, missionaries were typically not involved in commerce or banking and sought to transmit knowledge and skill rather than providing the means by which the knowledge and skill could be enacted to improve wellbeing (Adas, 1989, p. 207; Dunch, 2002; Etherington, 2005, p. 4; Gillen & Ghosh, 2007, p. 64; Howland Sanks, 1999; MacCulloch, 2009, p. 875; Porter, 2004, p. 317).

The later period of colonialism, in particular, in the period following the second world-war marked a significant change in British and French colonial administration. Colonial officials began to attempt to make their colonies more productive by sending experts to the colonies to initiate agricultural and industrial improvement programs and to restructure health and education (Havinden & Meredith, 2005, pp. 206-234). These activities were subsequently assimilated into post-independence development programmes focusing on health, agriculture, urbanism and transport (Beinart, 1984; Bernstein, 2000, p. 267; Cooper, 1997, p. 64; Vaughan, 1991). The period also marks a change in colonial discourse. The focus on agricultural productivity and industrialisation marked the end of claims by colonial administrations to be acting on behalf of indigenous peoples and slowly bringing them into civilisation. This included

the development of 'indirect' rule through the extension of the colonial administration to include 'native chiefs' (Cooke, 2003). To some extent this indicates an emergent acceptance that indigenous peoples could engage directly in their own modernity (Cooper, 1997; Fergusson, 1997, p. 158). However, as Cooke (2003) points out, the extension of colonial administration to include participation by indigenous elites was simply a managerialist approach to controlling the local population (one that continues in many contemporary 'participatory development' interventions).

The Financial Services Legacy of Colonialism

Colonial banking was an important part of colonial commercial activity. The colonial administrations were expected to fund themselves (Cooper, 1997; Havinden & Meredith, 2005, p. 45). The high levels of financial exclusion in many developing countries are in large part due to colonial banking activity. The development of retail and commercial branch networks is time consuming, slow and expensive, particularly in situations in which the bank must both construct and staff the branch. The expense of constructing a branch was particularly high during the colonial era as branches had to be purpose built, each branch typically included a vault, and (usually) accommodation had to be provided for the bank manager above the branch. Bank branch networks were established in colonial territories to serve the interests of the commercial and related settler population. Colonial banking resulted in the financial deepening of the colonial economy, but this did not commonly include financial outreach to indigenous communities. The literature examining colonial banking is limited and to date there has been no extensive study of colonial banking other than Newlyn and Rowan's contemporary study of money and banking in eight (then) British colonies in Africa (Newlyn & Rowan, 1955). In each of the colonies surveyed, banking was undertaken primarily by commercial banks with London head offices and extensive overseas branch networks. Newlyn and Rowan considered these banks to have pioneered the development of the money economy in most parts of British controlled Africa.

However, this activity was not without its issues. Austin and Uche (2007), in an examination of banking in British West Africa found extensive collusion and price fixing had been undertaken by the only two banks operating in British West Africa during much of the era of British colonial rule. Both banks were offshore units of British commercial banks. Chatterjee (1993) has examined banking and early colonial rule in India and found a two tier banking system

emerged as the British Raj exerted increasing control over Indian commerce. The established indigenous Indian banking houses continued to finance domestic (indigenous) commerce. However, the London-based commercial banks dealt with external trade, 'modern' large-scale industry and corporate business, much of which was directly controlled by colonial interests. Newland and Rowan (1955) were critical of the British banks operating in Africa for failing to promote economic development among indigenous communities. Cowen and Shenton (1991) have found the activities of colonial administrators may have constrained banks in their ability to lend to indigenous communities due to the establishment of 'customary' forms of land tenure which were hostile to the recognition of indigenous private property. This was the case with Fiji for example, where, in addition to the limited development of bank branch networks, the concept of 'native land' was legislated by the British Administration in the 1880's. 87% of land in Fiji continues to be administered by the Native Lands Trust Board and cannot be sold (Native Lands Trust Board, 2010). Indigenous Fijians have, therefore, been constrained both in their ability to access banks, and in their ability to use banks due to an inability to pledge their land as security.

As Figure 1 shows, evidence for the failure of financial outreach to indigenous populations can still be seen in retail and commercial bank branch networks in countries previously subject to 19th century colonial rule. Until very recently the principal means by which retail customers have accessed a bank is through a bank branch. The density of bank branch networks has therefore been a critical factor in facilitating financial outreach. In colonial countries in which (typically urbanised) colonist and migrant populations became both numerically and economically dominant, banks developed extensive branch networks to meet the needs of settlers and businesses. In countries with limited colonial populations (for example most of sub-Saharan Africa and the Indian Sub-Continent) little effort was made to develop branch networks to serve the indigenous population.

Figure 1: Bank Branch Density in Former British Colonies 2007

	Country	Branches per 100,000 people
Former British colonies with numerically dominant colonial and migrant populations	Canada	45.60
	Australia	29.86
	New Zealand	28.04
Former British colonies in Africa	South Africa	5.99
	Zimbabwe	3.27
	Tanzania	0.57
	Nigeria	2.41
	Kenya	1.38
	Ghana	1.60
	Botswana	3.77
Former British colonies in the Sub-Continent	India	6.30
	Pakistan	4.73
	Bangladesh	4.47
	Sri Lanka	6.87

(Source: Beck, Demirguc-Kunt & Peria (2007). Data 2004-2007)

In the post second world-war period of colonial development there appears to have been little or no focus on the development of local banking systems and financial outreach to non-colonist communities. The lack of focus by commercial banks on the provision of financial services to indigenous populations (other than elites) continued following decolonisation. Banking in many previously colonial regions has continued to be dominated by foreign capital, processes and skills. The descendants of the colonial banks, along with newer foreign banks continue to dominate the banking landscape in many post-colonial territories. Across the Pacific, for example, with the exception of Papua New Guinea, there continues to be a lack of local banking capability. Independence was often followed by a reduction in the quality of local banking surveillance and regulation due to the repatriation of colonial administrators. Localisation where it has occurred has been focused on increasing the employment of indigenous staff, often with mixed success (Cowen & Shenton, 1991; Decker, 2005).

One positive financial services legacy of colonial administration was the development of postal savings banks in many colonial territories during the second half of the 19th century. The British postal savings model was disseminated through British colonies and the postal-giro

system through European colonies. The objective of the postal savings banks was to encourage household savings and to provide an additional source of colonial government funding. Postal savings banks were semi-formal financial institutions and were not banks *per se*, but were typically agencies of the colonial post office system. The postal savings banks did not form part of the formal financial system and only provided a very limited range of services focused on safe custody. Generally credit services were not provided. The model was, however, popular. By 1914, Holdsworth, in a textbook on money and banking could state ‘nearly all the leading countries of the world now have a system of postal savings banks’ (Holdsworth, 1914, p. 150). However, postal savings bank systems have generally not flourished in the post-colonial era and have been largely ignored in the economic development literature. During the 1980s many countries, including post-colonial states, corporatised and subsequently sold their postal savings banks (Scher, 2001).

b. International Development and Financial Outreach in the Post Second World War Era

Several fundamental changes impacting international development occurred in the post second world war period: the United States and the Soviet Union emerged as the two dominant world powers, replacing the European colonial powers; international banking and financial management agencies were established, in particular, the International Bank for Reconstruction and Development (the ‘World Bank’) and the International Monetary Fund (the ‘IMF’); virtually all colonial territories became independent within a relatively brief period (Gillen & Ghosh, 2007, p. 75). Many of the newly independent countries had inadequate infrastructures, industries and skill sets required to function successfully following independence (Cooper, 1997, p. 79; Meier, 1984), these typically included inadequate domestic banking infrastructures and regulation (Daumont, Le Gall, & Leroux, 2004).

The development era is often considered to have commenced with President Harry Truman’s inauguration address. Truman’s explicit political agenda was to build a bulwark against communism (Thomas, 2000b, p. 6). In point four of his inauguration address² Truman links this agenda to international development by explicitly committing the United States to assisting ‘peace loving’ developing countries to ‘modernise’ by making ‘the benefits of science, technology, industrialisation and capital available’ in order to enhance wellbeing (‘a better life’) through increased economic growth and poverty reduction (Truman, 1949). Truman

² Refer Appendix 1a for the full text of Point Four of President Truman’s Inaugural Address.

introduced the notion of under-development and explicitly linked development to modernity (Escobar, 1995, pp. 7-11).

Examined from the perspective of those who provide development assistance, the post-World War II period marks a break from the colonial era, primarily because the dominant providers of development assistance changed with the emergence of a new post-war political hegemony. Examined from the perspective of those who receive development assistance, however, many of the attitudes and activities associated with development exhibit hallmarks similar to those of colonialism (Escobar, 1995; C. Murphy & Augelli, 1993). Whilst the political landscape may have changed, the external assertion of authority and the linking of development assistance with access to raw materials have tended to continue (Escobar, 1995, p. 31).

Three approaches to international development are recognised in the literature: Economic development, human development and post-development. To these the recent emergence of a pragmatic approach to development can be added. In broad terms, the initial focus of international development was economic. The focus on human development emerged during the 1970s and has subsequently co-existed with economic development. During the 1990s a group of scholars, using discourse analysis, began to question the underpinning assumptions of international development. Recent literature suggests the emergence of a pragmatic approach to international development. With the exception of pragmatic development, increasing levels of financial inclusion and the competent management of money have generally not formed part of the objectives or activities encompassed by development interventions.

Economic Development

For much of the post-war period economic development grounded in Rosenstein-Rodan's proposition of growth through contemporaneous broad based industrialisation (the 'Big Push' (K. M. Murphy, Shleifer, & Wishny, 2001)) has been the dominant focus of international development:

'It is generally agreed that industrialisation of "inter-national depressed areas " ... is in the general interest not only of those countries, but of the world as a whole. It is the way of achieving a more equal distribution of income between different

areas of the world by raising incomes in depressed areas at a higher rate than in the rich areas.’ (Rosenstein-Rodan, 1943)

Two approaches to industrialisation have been adopted: mainstream economic approaches and Dependency approaches.

Mainstream Economic Approaches

International development grounded in mainstream approaches to economic development, has tended to be influenced by the ‘transformational’ approach (Polanyi, 2001) focusing on stages of growth (derived from Enlightenment Stage theory), in particular, the conditions required for industrialisation. One of the most influential of these approaches has been Rostrow’s model of international economic development (Rostrow, 1960), which argued societies progress from ‘traditional’ societies based on subsistence production, a fixed social hierarchy and political power based on land through to ‘take-off’ (or ‘transformation’) during which a ‘modern’ urbanised, industrialised and democratised society emerged, the principal drivers of which are technology and political change. The final stage of development is the emergence of mass consumption with production focused on consumer goods purchased by a population affluent enough to engage in ‘recreational consumption’.

The mainstream economic approach focuses on the ‘take-off’ stage and seeks to increase income and infrastructural investment to support an expanded industrial base (refer for example Bauer (1984); Clark (1984); Meier (1984); Myrdal (1957, 1974); Willis (2005, pp. 33-61); Peet and Hardwick (2009, pp. 23-102)). The migration of rural populations to urban areas to work in newly created industries has been an important component of this approach (Toye, 2003, pp. 22-25). Several theorists (notably Lewis (1954) and Clark and Haswell (1964)) have focused on improvements in agricultural productivity. However the dominant theme has been industrialisation and related urbanisation.

During the 1980s a particularly hard-line neo-liberal version of mainstream economic development emerged which emphasised market based approaches and the liberalisation of finance and trade (Balassa, 1981; Lal, 1983; Thomas, 2000b; Williamson, 1990, 1999; Williamson & Mahar, 1998). The neo-liberal approach was adopted by the World Bank and IMF and resulted in linking development finance to ‘structural adjustment’ which sought to reduce the role of the state, focus public expenditure on areas which could generate high

economic returns, deregulate, increase fiscal discipline, and, most importantly from the perspective of financial outreach, encourage financial liberalisation and privatisation.

The predominant mainstream economic view has held that deepening the wholesale financial system through increased monetisation, rather than expanding the retail financial system to be more inclusive, is linked to economic development (Kiyotaki & Moore, 2005; Shaw, 1973). Increased levels of monetisation are assumed to reflect increased acceptance of the banking system and a willingness to hold indirect private bank debt as money (Kiyotaki & Moore, 2005; Saltzman & Duggal, 1995).

The mainstream view argues that economic development creates demand for financial services and the financial system will tend to respond automatically to these demands. This view is based on the premise that financial systems usually function reasonably smoothly and direct intervention to develop the scope of the system to increase outreach is not required (Holden & Prokopenko, 2001). This assumption, when combined with Kuznets' influential thesis that the effects of growth on income distribution vary at different stages of development, with income inequality widening during the early stages of development (Kuznets, 1955), creates a perspective of economic development which suggests there is little need for those who are enduring increased poverty to be encouraged to engage with the formal financial system. At a later stage in the development cycle this situation will adjust as the financially excluded develop economically and engage with the money economy. Consequently, the high levels of financial exclusion which existed in many colonial territories continued into independence. This was particularly the case in rural areas which, whilst often receiving extensive supply-led rural finance (the World Bank, for example, provided USD16.5b in agricultural credit between 1948 and 1992 (Nair & Von Pischke, 2007, p. 90)) to promote the modernisation of agriculture (an approach which proved largely unsuccessful (Braverman & Guasch, 1986; Hoff & Stiglitz, 1990; Nair & Von Pischke, 2007, p. 91; Robinson, 2001, pp. 139-168, 2002)), appear to have been generally excluded from inclusion in the formal financial system.

It is reasonable to surmise the mainstream approach to economic development, in particular, neo-liberalism, has increased levels of financial exclusion in developing countries. Williamson and Mahar (1998) examining government ownership of banks in nineteen developing countries, found an average reduction in government ownership from 74% to 43% between

1973 and 1996. This process has continued. The World Bank privatisation website³ records USD 13.2b in privatised banking assets between 2000 and 2007, primarily in Africa and the Sub-Continent (excluding India). Williamson and Mahar (1998) found financial liberalisation has led to financial deepening. However, there is little evidence liberalisation has led to increased savings (Braverman & Guasch, 1986; Kaminsky & Schmukler, 2003; Joseph E. Stiglitz, Jaramillo-Vallejo, & Park, 1993). Liberalisation has also led to an increased number of financial crises (Daumont et al., 2004; Williamson & Mahar, 1998). Commercial and retail banks tend to contract branch networks to 'quality' areas following liberalisation (Leyshon & Thrift, 1994, 1995, 1997). Whilst empirical evidence is limited, levels of financial exclusion in developing countries may have been further exacerbated by the sale of state owned banks and postal savings banks and the subsequent reduction in branching.

Dependency Theory and World-Systems Economic Approaches

Dependency Theory (Prebisch, 1972) emerged in Latin America, as a consequence of criticism of the mainstream focus on the market (Peet & Hartwick, 2009; Willis, 2005) and criticism of Marxism in Latin America in the early 1960s (So, 1990). The Dependency approach, in line with modernist thinking, divided the world into a centre of economic power (the United States and Europe) and a periphery (Latin America, Africa and Asia) and argued the periphery was under-developed due to its function as a provider of food and raw materials to the centre, rather than industrial goods. The continued modernisation and affluence of the core was achieved by the ongoing under-development of the periphery which, in turn, continued to be dependent on the core (Baran, 1960; Dos Santos, 1970; Frank, 1969). An expanded version of Dependency Theory, World Systems Theory, developed by Wallerstein (1974, 1979, 1980, 1988) added an intermediate zone, the 'semi-periphery', with relations between the three zones being exploitative. Both theories enjoyed wide support across Latin America, India and Sub-Saharan Africa (Peet & Hartwick, 2009, p. 181).

Dependency Theory and World Systems Theory favoured import-substitution over trade as a driver of economic growth. Countries adopting a Dependency approach also tended to favour bank nationalization. Williams (1975) in a survey of nationalised industries identified 24 developing countries in which 282 bank nationalisations occurred between 1956 and 1972.

³ <http://rru.worldbank.org/Privatization/QueryDetails.aspx>. Note: Does not include privatisation of postal savings banks

The countries are clustered regions which favoured Dependency Theory (Sub-Saharan Africa, MENA states, and Latin America). Outcomes from nationalization were typically unsuccessful, resulting in cronyism and poor lending practices (Braverman & Guasch, 1986; Daumont et al., 2004; Hoff & Stiglitz, 1990; Maxfield, 1992; Robinson, 2002). There is little evidence nationalization resulted in increased levels of financial outreach and, ultimately, may have resulted in increased levels of financial exclusion due to the reduction in bank and postal banking branching following financial services liberalisation and privatisation under structural adjustment (evidence from the IMF suggests there has been greater concern for bank financial performance than financial outreach (Clarke, Cull, & Fuchs, 2007; Cull & Spreng, 2008)). These regions continue to suffer the highest levels of financial exclusion of all developing countries.

Human Development

An alternative approach to international development emerged during the 1970s which placed less emphasis on economic development in favour of a focus on the reduction of poverty and the improvement of social conditions as pre-conditions for economic development.

Basic Needs Approach

The initial focus of the human development approach was the Basic Needs approach developed during the 1970s by the International Labour Organisation. The Basic Needs approach altered the focus of development from top-down and systemic to bottom up and localised, with a focus on the poorest people in society (Farooq, 1988; Streeten, 1977; Willis, 2005, p. 93). Basic needs were considered to include the essentials for physical survival, (food, water supply, sanitation, housing) access to services (in particular, health, education), employment and decision-making. The approach brought a greater focus on agricultural development and support for the informal urban sector and focused on labour-intensive production techniques and small scale production as well as improving education and skill levels (Willis, 2005, P95; Richards, 1981; Singer, 1977) in addition to emphasising the role of government in providing for basic needs (Sabina Alkire & Deneulin, 2009). Perhaps most importantly, the Basic Needs Approach introduced the concept of participation to development, arguing that those who will benefit from development must participate in the decisions and processes of development.

The Basic Needs approach was normative and sought to develop measures for each identified need (Richards, 1981; Singer, 1977). Financial outreach and the competent management of money were, however, not considered to be basic needs and therefore did not receive focus. As with the economic approaches to development there appears to have been an assumption that, as people are able to meet their basic needs and engage with the money economy, their level of financial inclusion will increase automatically.

Capability Approach

During the 1990s a new approach to human development emerged, in part as a reaction to neo-liberal economic development. This approach, the Capability Approach, championed by Mahboub ul Haq, Martha Nussbaum and Amartya Sen has had a profound impact on development thinking. The Capability Approach can be summarised in ul Haq's introduction to the first United Nations Development Programme *Human Development Report*:

“The basic objective of development is to create an enabling environment for people to enjoy long, healthy and creative lives.” (UNDP, 1990)

The Capability Approach is grounded in individual freedom (Maboloc, 2008; Sen, 1993, p. 3, 1999b), in particular, the freedom to achieve those things a person may value doing and being. Capability encompasses a broad range of potential interventions, economic, social and technical, to enhance capability. The Capability Approach specifically links wellbeing and agency (Sabina Alkire & Deneulin, 2009, p. 37; Sen, 1993, 1999b). Development undertaken within the context of the Capability Approach, focuses on the enhancement and expansion of the set of capabilities from which people can choose (UNDP, 1990) and the enhancement of agency (a person's ability to pursue and realise valued goals). There is an emphasis on outcomes and processes to achieve outcomes (Sabina Alkire & Deneulin, 2009, pp. 22-48). Martha Nussbaum has contributed extensively to the development of a theory of capability (refer for example Nussbaum (2000, 2003, 2006)). Whilst acknowledging the critical importance of Nussbaum's contribution, this is not been discussed in this chapter. Nussbaum's contribution has focused on the development of a defined set of capabilities which can guide constitutional law, rather than international development *per se*.

Sen, in *Commodities and Capabilities* (Sen, 1999a) and *Development as Freedom* (Sen, 1999b) has developed the theory and conceptual model of capability. Sen has, however, declined to adopt a normative approach to capability and has consistently argued capabilities are situated (Sen, 1993, 1999b). Alkire (2002) has argued the lack of specificity can create issues in using the approach to develop policy. As Robeyns (2003, 2005a) notes, discussions of basic capabilities tend quickly to become utilitarian, focusing back on basic needs such as health, education and housing. However, Sen differentiates between means (instrumental freedoms) and ends (constitutive freedoms). Instrumental freedoms are capabilities, the choice set available to a person. Constitutive freedoms comprise the set of capabilities people select using agency. These freedoms are described by Sen as 'functionings' (n -tuple bundles of capabilities (Sen, 1993, p. 43)). Some capabilities are elementary (for example adequate food, health); others are more complex and situated (for example being socially integrated and achieving self-respect). Importantly, in *Development as Freedom* Sen specifically identifies access to finance as an important instrumental freedom (Sen, 1999b, p. 39).

The Development Impasse and Globalisation

In the 1980s two influences emerged which have had a significant impact on approaches to development: an impasse in development theory and globalisation.

During the 1980s an increasing acceptance emerged that international development had frequently not achieved the hoped for economic and social outcomes. This has led to several scholars arguing an impasse had emerged between modernisation and underdevelopment (Schoorman, 2000, 2008, 1993; Sumner & Tribe, 2008, p. 87; Willis, 2005, p. 26). The emergence of an impasse has been attributed to several factors, in particular, an increasing gap between rich and poor communities and within this context a pre-occupation with debt management by poor nations (in particular, by the World Bank); environmental degradation in the pursuit of economic growth; the demise of socialism and the progressive reduction in the ability of the state to influence change as a consequence of globalisation; and advances in discourse analysis, in particular, feminism, post-modernism and post-colonialism which have revealed the close links in practice between colonialism and much development activity, the destructive outcomes from many development interventions (in particular, Structural Adjustment), the encouragement and entrenchment of post-independence elites, the failure to achieve social empowerment (in particular, the empowerment of women) or even basic

improvements in living standards.

The second factor leading to a re-assessment of development has been the escalation of globalisation during the 1990s. There is an emergent argument that globalisation is beginning to dominate consideration of development (Thomas, 2000b, p. 4). McGrew (2000, p. 348) has defined globalization as:

"A process (or set of processes) which embodies a transformation in the spatial organization of social relations and transactions - assessed in terms of their extensity, intensity, velocity and impact - generating transcontinental or interregional flows and networks of activity, interaction, and the exercise of power".

Globalization is resulting in a growing interconnectedness and enmeshment of peoples, capital and systems (Bauman, 1998, 2001; Castells, 2000; McGrew, 2000) and is speeding up global interactions and processes in particular, global banking, transport and communication systems. This is resulting in an increased velocity in the diffusion of ideas, goods, information, capital and people.

The principal driver of globalisation is increasing economic openness, interdependence and integration (Nayyar, 2003). This is particularly evident in the phenomenal growth in international banking. For example, global foreign exchange flows have grown from USD60 billion per day in 1983 (Nayyar, 2003, p. 73) to USD 3200 billion per day in 2007 (BIS, 2007)⁴. By comparison, world GDP in 2008 was estimated at USD166 billion per day (World Bank, 2009b).

Globalisation is changing the conceptualisation of international development (Hettne, 2008, pp. 8-11). There is an increasing focus on supporting communities to adjust to a globalised society and ongoing engagement with increasingly sophisticated and rapidly evolving systems.

One Response: Post-Development

One response to the perceived development impasse and globalisation has been the

⁴ Converted to daily GDP for comparison

emergence of a third strand in the development literature, usually termed post-development. Most post-development scholars argue development has failed; developing countries have not replicated OECD countries, the transfer of technical knowledge has often not taken place, or has not achieved greater production or productivity increases, prosperity and peace (refer for example Escobar (1995), Rist (2008), Sachs (1992), Rahnema and Bawtree (1997), and Munck & O'Hearn (1999)). Several writers, in particular, Escobar (1995), Rahnema (1997) and Rist (2008) argue the extension of modernity beyond North America and Europe is inherently inappropriate and is primarily a continuation of the previous colonial practice of domination, albeit through the temporary migration of technicians and specialists and capital. The objective of development is therefore no different to that of colonialism, to maintain control over raw materials or to develop new markets for goods and services.

The post-development thesis is contentious. Peet and Hardwick (2009, p. 233), for example, argue that the post-development attack on the discourse of development tends to over generalise and overstate. Both Nederveen Pieterse (2000) and Schuurman (2000) have argued post-development, by focusing on critique, is flawed as it does not provide a program for development practice. Crewe and Harrison (2000, p. 18), note Escobar implicitly assumes developers 'develop', while local people resist and this resistance is the most important part of their lives. Post-development tends to assume those who receive development assistance are powerless. However, the Capability Approach, with its focus on agency challenges this. Capacity building involves the combination of local knowledge with acquired knowledge and asserts the receiver has agency and is able to take concepts, procedures and skills from a variety of sources (local and offshore), to contextualise and re-combine them to meet local requirements (C. Murphy, 2006, p. 45). Post-development provides an important critique. However, to date, there has been little effort to consider the reconstruction of development practice. This may in part be due to the relatively recent emergence of post-development and the focus on exposing limitations in the development orthodoxy (for example Sachs (1992), Escobar (1995) and Rist (2008)). Where, a position has been offered it has been typically to either deny the validity of development (for example Escobar (1995)), or to propose a somewhat utopian 'return to the village' (for example Rahnema (1997)).

Post-development scholars have, to date, not discussed participation in the money economy or financial outreach.

Another Response: Pragmatic Development

There is some evidence a pragmatic approach to development is emerging, influenced by the Capability Approach and encompassing both economic and human development, whilst being sensitive to the post-development criticism of 'grand narratives'. Kothari and Minogue (2002, p. 186) for example, argue many proponents of development would suggest the key to progress lies not in debating contested ideas and values, but in the practical task of 'getting things done'. Sumner and Tribe (2008, p. 3), note development studies is typified by a highly porous boundary between academia and practice. Thomas (2000a, 2000b, p. 10), argues development is now considered primarily within the context of ameliorating problems rather than seeking wholesale social transformation. Molteberg and Bergstrom (2000), consider development is increasingly being viewed through a pragmatic lens, represented by a focus on a limited number of normative goals (influenced by the Millennium Development Goals (United Nations, 2010) ⁵), with activity to achieve those goals being primarily project based. Molteberg and Bergstrom (2000) have also argued the objective of theory building in development studies has largely been redefined from the promotion of development and growth to the understanding of processes of change and differentiation. Other evidence for a pragmatic approach can be found in the increased focus on local participation in development projects, the significant increase in the number of smaller scale projects and, concurrent with this, the emergence of NGO's as primary participants in development (Anheier & Cunningham, 1994; Berthoud, 2001; Edwards, 1999; Edwards & Hulme, 1995; Peet & Hartwick, 2009, pp. 213-215; Willis, 2005, p. 97).

Arguably, a catalyst for the enhanced emphasis on pragmatic approaches to development has been the agreement of the Millennium Development Goals by United Nations member countries in 2001, following the 2000 Millennium Summit. The goals encompass both economic and human development targets and assert an improvement in wellbeing is possible. Within this context, the United Nations Development Programme's current approach exemplifies a pragmatic approach to development: "when UNDP looks for answers for questions about development, its official (and largely effective) strategy is to 'just ask' the people whom 'development' is meant to serve" (C. Murphy, 2006, p. 3). This approach does not require adherence to a specific ideology and is focused on 'getting things done to better people's lives' (C. Murphy, 2006, pp. 7-12).

⁵ Refer Appendix 1b

One of the most successful examples of a pragmatic approach to development has been the emergence of microfinance, the provision of financial services to poor and disadvantaged communities which have been, historically, unable to access the formal financial system. Microfinance began in the mid 1970s as a local, small scale, participatory initiative undertaken by a Bangladeshi economist, Muhammad Yunus, who was seeking to resolve a local issue, the inability of women in poor communities to access reasonably priced finance to fund their businesses. Yunus used a local solution, group based lending to resolve the issue, providing the initial funding from his own resources (Hulme, 2008). The global diffusion and growth of microfinance has been remarkable and microfinance appears to be going some way toward meeting previously unmet demand for access to financial services by financially excluded households. In 2007 the Microcredit Summit reported there were over 133 million microfinance clients globally (Daley-Harris, 2007). Over the past thirty years multiple forms of microfinance have emerged in response to local conditions and capability requirements. Most microfinance initiatives continue to be small scale and local. Perhaps most importantly, microfinance is not the product of an initiative by a global agency (although a range of global agencies are now involved). Neither is microfinance the product of economic development, human development or post-development theory (although Sen does acknowledge access to finance as an instrumental capability). Arguably, microfinance has emerged despite development orthodoxy, rather than because of it.

1.5. Financial Capability in Rural Fijian Villages

The objective of this section is to contextualise the preceding discussion within the context of rural villages in Fiji.

Fiji is a Pacific island State. The population at the 2007 census was 827,900 of whom 57% were indigenous Fijian. Slightly less than half of the population lives in rural areas. There is a steady urban drift with the urbanised population increasing by approximately 1.5% pa (Fiji Islands Bureau of Statistics, 2008). In 2008 Fiji was ranked 78th among 135 developing countries for which the Human Poverty Index has been calculated (UNDP, 2008). Current estimates are that 35% of the Fijian population is living below the Basic Needs Poverty Line (Narsey, 2008), with rural dwellers experiencing a higher incidence of poverty (approximately 40%) (ADB, 2006, p. 4).

The Fijian population has a relatively recent exposure to the money economy. During the colonial era, the indigenous Fijian population was dissuaded from engagement with the money economy. (For example, in order to ensure economic separation, indigenous taxation in 19th century colonial Fiji was based on produce rather than monetary income (Veracini, 2008)). Reciprocal gift giving and exchange (*kere kere*) are deeply embedded in Fijian society and continue to play a key role in extended family and community relations (Ravuvu, 1983). Traditional forms of saving (for example weaving mats for exchange) are non-monetised. The urbanised Fijian community is monetised. The rural community is shifting increasingly from subsistence to a monetised economy (Abbott & Pollard, 2004). Rural Fijian communities have had very limited access to banking services and there is no adult education infrastructure to support financial literacy training (Cavu, 2008). At the community level, therefore, rural financial capability is limited.

1.5.1. The Formal Financial Sector in Fiji

The financial sector is dominated by foreign owned banks (refer Table 1.). Domestic banks have not been successful. The government owned National Bank of Fiji commenced operations in 1974 with the conversion of the (postal) Savings Bank of Fiji to a commercial bank. The bank was declared insolvent in 1995. In 1998 a 51% share was sold to Colonial, a subsidiary of the Commonwealth Bank of Australia (Tschoegl, 2005). Currently 93% of assets supervised by the Reserve Bank of Fiji are controlled by foreign owned (in particular, Australian) banks and credit companies:

Table 1: Banks and Credit Institutions in Fiji

Company	Country of Ownership	Assets (FJD,000) (Latest Disclosure)
ANZ Banking Group Ltd.	Australia	\$1,526,813
Westpac Banking Corporation	Australia	\$1,152,817
Colonial National Bank	Australia	\$ 741,976
Bank of Baroda	India	\$ 377,703
Bank South Pacific	Papua New Guinea	\$ 32,408
Home Finance Co. Ltd.	Fiji	\$ 178,871
Credit Corporation (Fiji) Ltd.	Papua New Guinea	\$ 65,206

Merchant Finance	Fiji	\$ 92,793

(Source: Reserve Bank of Fiji (2009))

Fiji has a long established credit union movement. However, credit unions are in decline. In the early 1990s there were 180 credit unions in Fiji. There are currently 45 credit unions with 15,000 members and FJD25m in assets. The legal and regulatory framework for credit unions is outdated and regulatory oversight is weak (Narube, 2008).

Table 2 describes branch and ATM density in four countries. Fiji has been compared to New Zealand, Australia and the UK. Branch density in Fiji is low, with branches and ATMs concentrated in urban areas:

Table 2: Bank Branch and ATM Density

Country	Branches per 100,000 people	ATM's per 100,000 people
Fiji	5.51	12.46
Australia	29.86	64.18
New Zealand	28.04	50.36
UK	18.35	42.45

(Source: Beck, Demirguc-Kunt and Peria (2007))

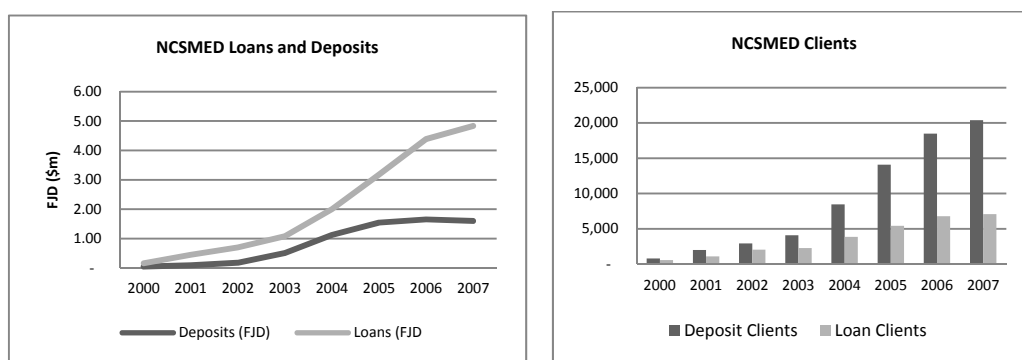
Prior to the commencement of the ANZ Rural Banking Service, there had been a progressive withdrawal of banking services across rural Fiji. In the years following independence the postal savings service provided the principal means by which rural Fijians could access savings services. This service was subsequently transferred to the National Bank of Fiji, which was in turn became Colonial Bank. Whilst a social contract between the Government and Colonial Bank continues in force, there has been a progressive reduction in the number of postal agencies. It is estimated there has been a 60-75% reduction in the number of postal outlets providing banking services in recent years (Liew, 2005b).

1.5.2. Microfinance in Fiji

Since 1999 the Fiji government has supported poverty-lending microfinance. Several microfinance models have been trialed with mixed success: a Grameen replication model, a direct (individual) lending model, village banks and a cooperative model. Kinivuwai (2005b) reviewing these initiatives noted the Grameen replication model evolved to a greater focus on

individual lending. The individual lending model was closed due to 'laxity of controls with little regard for proper procedural practices' (Kinivuwai, 2005b). The village banks were established taking into account the traditional hierarchy of the indigenous village system. Some progress was achieved with this model, with cooperatives enjoying varying success. Overall the growth of loans and deposits, and borrowers and depositors has been significant.

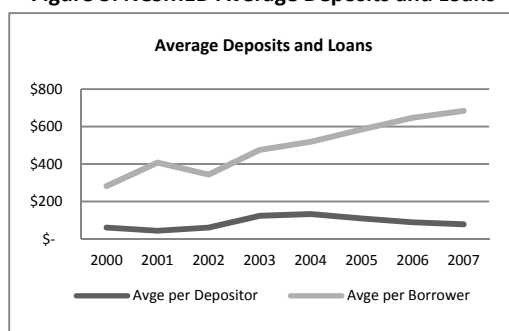
Figure 2: NCSMED Loans and Deposits and NCSMED Clients



(Source NCSMED (2009))

The growth in the number of depositors has significantly exceeded that of borrowers. However, growth in outstandings per borrower has significantly exceeded growth in average deposit size. At current growth rates it is unlikely the microfinance schemes will be able to attract sufficient depositors to be self-funding in the foreseeable future and will continue to require government or donor funding.

Figure 3: NCSMED Average Deposits and Loans



(Source NCSMED (2009))

Issues of overhead and governance resulting from subscale operations aside, the principal issue for microfinance in Fiji, as with most microfinance schemes, has been the need to build from a very small base and the length of time required to achieve scale.

1.5.3. Access to Financial Services in Rural Fijian Villages

Sharma and Reddy (2002) determined 64% of people living in rural Fiji did not have a convenient and secure means of managing money. The principal reasons cited were institutional-led causes (e.g. lack of an accessible branch or ATM, pricing, perception banks would not provide services to lower income rural dwellers) rather than individual factors. Sharma and Reddy found women, and those with lower income and education levels had less access to financial services. A survey of the demand for rural banking services by Tebbut Research for the Reserve Bank of Fiji (2005) found that whilst bank and non-bank savings are low, the demand for savings services is high. Whilst 65% of respondents did not currently have a bank account, 93% of those without a bank account stated they would use a bank account if one were available. Prior use of bank services may have been reasonably high. Tebbut Research found that 64% of respondents stated they had had a personal bank account in the past, primarily for depositing and withdrawing money. Use of bank services other than the safe custody of cash was very limited. The research found that 76% of respondents kept money in specie at home (usually hidden).

Rural financial exclusion may therefore not necessarily be caused by a lack of financial knowledge and skill or a lack of willingness to participate in the formal financial system, but may be due primarily to a lack of access. The Tebbut study (2005, 9) concluded knowledge of banking services 'can be described as good for basic service of deposit accounts. However, it should be considered poor for any other bank services, especially in relation to safe deposit boxes, chequeing accounts and loans'. The high level of financial exclusion in Fiji would appear, therefore, to be largely attributable to systemic factors rather than individual factors, in particular, the progressive withdrawal of banking services from rural Fiji.

Concern within Government and the Reserve Bank of Fiji about the lack of banking services in rural areas mounted during the 1990s. The 1999 Committee of Enquiry into Financial Services recommended action be taken. In 2001 the Reserve Bank of Fiji established a working group with representation from the Reserve Bank and the commercial banks. In the 2003 Budget, the Fiji Government identified the provision of banking services in rural areas as a priority. Following this a Workshop on Rural Banking was convened in 2003 by the Reserve Bank with participation by commercial banks. Research to develop an understanding of the demand for banking services in rural areas was initiated (Tebbut Research, 2005) and consideration was

given to the establishment of a fund for rural banking services, funded by commercial banks (1% of profits).

1.5.4. Functional Literacy in Rural Fijian Villages

As indicated in Table 3, published education indicators suggest Fiji has a high level of adult literacy.

Table 3: Fiji Education Indicators

Adult literacy rate		Primary school enrolments 2006		Secondary school enrolment 2006	
Male	Female	Male	Female	Male	Female
96%	92%	91%	91%	76%	83%

(Sources (Hughes & Sodhi, 2008; UNDP, 1999; UNESCO, 2006))

Adult literacy rates for men and women are considered to have reached gender parity in age groups up to forty years. Women over forty years have lower levels of literacy than men. This gap widens as age increases. Rural literacy rates are slightly lower than urban literacy rates (Chandra & Lewai, 2005, p. 18). The claimed level of adult literacy is, however, likely to be inaccurate. The 1999 Pacific Development Report (UNDP, 1999, p. 14) stated:

“The figures usually cited for the Pacific are misleadingly high. In most cases they are not based on any real measurement of functional literacy but instead come from census counts of the number of adults with three or less years of primary school education.”

The likely level of functional literacy, when combined with the absence of an adult training infrastructure in rural Fiji, suggests levels of knowledge and skill may be lower than required for financial competence. The impact of this on financial inclusion, financial behaviour and household economic wellbeing is poorly understood.

1.6. Summary

The objective of this chapter has been to discuss the complexity and pervasiveness of modern money and to review colonialism and post-independence international development in order to highlight the failure of successive approaches to development to focus on participation in the money economy and the formal financial system by indigenous communities, in particular,

rural communities in developing countries. Concurrent with this there has been a failure to build broadly accessible banking infrastructures in many developing countries. This has occurred across economic and political structures, commencing with colonialism and becoming entrenched post-independence due, at least in part, to the failure of development theory to consider financial outreach as a priority. Economic development has tended to promote policies which have, arguably, at best maintained, or possibly even exacerbated, high levels of financial exclusion in developing countries. The emergence of the Capability Approach has introduced a focus on agency and freedom and this has, in turn, introduced the concept of financial inclusion as an instrumental freedom. The emergence of a pragmatic approach to development, in particular, microfinance, has significantly increased the focus on financial outreach, primarily by development practitioners. With this there has been an increasing acceptance; by both development practitioners and development theorists that effective participation in the money economy and the formal financial system should be at the core of development interventions seeking to extend modernity and thereby to enhance wellbeing. Evidence from Fiji indicates there is, a need for research to better understand the nature of the relationship between financial capability and wellbeing, in order to develop understanding, improve policy targeting and inform practice.

Chapter Two: Literature Review of Financial Capability and Wellbeing

2.1. Introduction

Chapter one examined the complexity of modern money and the legacy of limited financial outreach in many developing countries, within the context of colonial and post-independence development policy and practice. This chapter commences with an examination of financial capability from a social perspective and reviews the literature relating to financial exclusion and financial inclusion. The discussion of financial exclusion examines the characteristics of financially excluded households, the contemporary causes of financial exclusion and the economic and social consequences of financial exclusion, and the potential social and economic outcomes resulting from increasing financial outreach. Because of the importance of microfinance in expanding financial outreach in developing countries, the microfinance literature is discussed separately. Following the discussion of financial capability from a social perspective, financial capability from an individual perspective is discussed, in particular, financial literacy, financial behaviour and attitude to money. The third section of the literature review focuses on wellbeing. The objective wellbeing and subjective wellbeing literatures are examined. The review concludes with a discussion of the relationship between financial inclusion, financial capability and wellbeing.

2.2. Financial Capability from a Social Perspective

2.2.1. Introduction

Engagement with the contemporary money economy requires both the capability to engage with the formal financial system, in particular, the banking system and the capability to develop an appropriate level of financial knowledge and skill. These capabilities are becoming increasingly important as the complexity of the money economy and the formal financial system continue to increase. As Atkinson and colleagues (2007) note, many developed countries have shifted responsibility for income security from the state to the individual. Concurrent with this there has been a rapid increase in levels of consumer borrowing and increasing proliferation and complexity of financial products. This can generate information

asymmetries which can prejudice consumers. Developing countries are not immune from these trends.

2.2.2. Defining Financial Exclusion and Financial Inclusion

Financial exclusion emerged as a policy concern in several OECD countries during the 1990s. Carbo has argued in highly monetized market economies ‘financial exclusion lies at the heart of a modern and challenging political-economic-social dilemma’ (Carbo, Molyneux, & Gardener, 2005, p. 100). Owning a bank account is widely accepted as a basic indicator of financial inclusion (Sinclair, McHardy, Dobbie, Lindsay, & Gillespie, 2009). However, ownership is merely an instrumental capability as it only implies agency. The UK Treasury (2007), adopting a broader approach, has proposed a non-product based, situated definition which includes agency, describing financial inclusion as ‘access to appropriate financial services so that people can manage their money effectively, securely and confidently on a day-to-day basis; plan for the future and cope with financial distress to protect against short term variations in income and expenditure and take advantage of longer term opportunities and deal effectively with financial distress’ (Treasury, 2007, p. 25).

There is no generally accepted definition of financial exclusion. In a recent survey, the Reserve Bank of India determined “most operational definitions are context-specific, originating in country specific problems of financial exclusion and socio-economic conditions” (RBI., 2008). Carbo (2005, p. 4) has proposed a simple definition of financial exclusion focusing on access: ‘the inability (however occasioned) of some societal groups to access the financial system’. Sinclair (2001) has adopted a causal approach arguing financial services must be ‘necessary and appropriate to the needs of the user’. Financial exclusion is ‘the inability to access necessary financial services in an appropriate form. Exclusion can come about as a result of problems with access, conditions, process, marketing or self-exclusion in response to negative experiences or dimensions’. Connolly and Hajaj (2001) propose a more limited context for financial exclusion and argue it is restricted to marginalised groups. They propose a set of causal and consequential conditions: ‘Financial exclusion refers to those processes that prevent poor and disadvantaged social groups from gaining access to the financial system. It has important implications for uneven development because it amplifies geographical differences in levels of income and economic development. In recent years the financial services industry has become increasingly exclusionary in response to a financial crisis founded

in higher levels of competition'. The European Commission (2008), in a study of financial services provision in European Union countries, has proposed an inclusive definition, which focuses on consequences rather than causal conditions: 'a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society to which they belong'. Kempson and colleagues (Kempson et al., 2000, p. 2) have argued financial exclusion is a component of the wider concept of social exclusion and polarization.

2.2.3. Characteristics of Financially Excluded Populations

Studies examining financial exclusion are dominated by policy studies, undertaken either by policy agencies or by academic researchers on behalf of policy agencies. Several studies have been published directly and have also been published in the academic literature.

a) The Financially Excluded Population in OECD Countries

In addition to the lack of definitional clarity, there is also a general lack of reliable data in respect to financial exclusion (Sinclair, 2001). Consequently, estimates of levels of adult financial exclusion in OECD countries tend to vary. Using account ownership as a proxy, studies in the UK and Europe indicate between 5% and 20% of the adult population of core European Union countries is financially excluded (British Bankers Association, 2002; Carbo et al., 2005, p. 5; European Commission, 2008, p. 18; Kempson & Whyley, 1999). The level of financial exclusion rises to 34% for the adult population of new European Union member countries (principally ex-Soviet countries) (European Commission, 2008, p. 18). Hogarth and O'Donnell (1999), using panel data from the US Survey of Consumer Finances have found between 10% - 20% of Americans has neither a savings account nor a cheque account. Washington (2006), using panel data from the US Survey of Income and Program Participation, determined 35% - 45% of low income households in the USA do not own any form of bank account.

Care must be taken in interpreting these estimates. Ownership of a bank account does not necessarily imply usage of the account or participation in the electronic payments system (the core of the contemporary financial transaction system). In addition, lack of ownership of a bank account may not be indicative of financial exclusion in countries in which cash continues

to be the most common payment method (for example most developing countries and EU new-member countries) and collective savings models continue to be popular (for example, building societies and credit unions). Carbo and colleagues (2005, p. 5) note approximately 20% of the adult population in the UK can be considered to be 'on the margin of financial services' as the household owns only one bank account. Whether the account is a transaction account or safe custody (savings) is not stated. Kempson and Whyley also find between 15% and 23% of the adult population in the UK does not have a transaction account and therefore cannot make non-cash payments (Kempson & Whyley, 1999). The *effective* level of financial exclusion in the UK may exceed 23%. Revolving credit (bank overdrafts and credit cards) and mortgage lending can also be seen as significant indicators of participation in the financial system. The UK Office of Fair Trading (1999a, 1999b), estimates approximately 19% of households in the UK do not use any form of credit.

b) The Financially Excluded Population in Developing Countries

As Karlan and Morduch (2010, p. 4705) and Rutherford (2000) note, low income households in developing countries have the same core financial needs as affluent households: the ability to manage cash flows, mechanisms for accumulating assets, and tools to cope with risk. There is limited research examining household-level financial inclusion in developing countries (Beck, Demirguc-Kunt, & Martinez Peria, 2008; Honohan, 2005). A cross-country data set has been developed by Beck and Honohan (both previously researchers at the World Bank) and members of the World Bank Finance and Private Sector Research team led by Demirguc-Kunt. As primary data sources are limited, indicators are derived principally from data supplied to the World Bank by central banks (the 'World Bank Financial Structure' data set⁶). Ownership of a bank deposit account was used as a proxy for financial inclusion. Several studies of financial inclusion in sub-Saharan countries have been undertaken by the Finmark Trust⁷ (the 'Finscope' studies⁸) to determine access to retail financial services across transaction, deposit and credit product groups. There have also been a number of ad hoc studies. For example, Solo has examined financial outreach in several South American countries (Tovia Maria Solo, 2008; Tova Maria Solo & Manroth, 2006); the Asian Development Bank has examined financial

⁶ <http://go.worldbank.org/S3EWE0I440>. For a discussion of the dataset refer Beck, Demirguc-Kunt and Levine (Beck, Demirguc-Kunt, & Honohan, 2009), and Beck and Demirguc-Kunt (Beck et al., 2009)

⁷ www.finmark.org.za

⁸ www.finscope.co.za

outreach, primarily in the Asia-Pacific region (Fernando, 2007) and the Indian government has examined financial exclusion in India (Committee on Financial Sector Reforms, 2009).

Using the World Bank Financial Structure dataset, Beck and colleagues (2009) have found that typically less than 50% of the adult population has access to the banking system in developing countries. FinMark Trust (2007) has found levels of financial exclusion in several sub-Saharan countries ranging from 40% in South Africa to greater than 80% in Uganda. Honohan, using the World Bank data set has found the level of financial exclusion in South Africa to be approximately 54 percent⁹. Deshpande and Pickens (2006), in a study examining savings activity in Uganda found a similar level of financial exclusion to those estimated by the Finmark Trust. Solo (Tovia Maria Solo, 2008; Tova Maria Solo & Manroth, 2006) has found levels of household financial exclusion between 65% and 85% of households in Brazil, Colombia and Mexico. Fernando (2007) in an Asian Development Bank study has noted that ‘in a typical developing economy in the Asia and Pacific region, the formal financial system at best serves no more than 20–30% of the population, and excludes 70–80%, the vast majority of whom are low-income households in rural areas’. The Indian Committee on Financial Sector Reforms (2009), found a very broad diversity in levels of financial exclusion in India. Exclusion among the affluent population was found to be between 5% and 10%, reflecting developed country levels; whereas 85% of agricultural wage labourers were found to be financially excluded.

2.2.4. Causes of Financial Exclusion

The causes of financial exclusion can be clustered into two groups of factors: socio-economic factors leading to exclusion; and bank practices and policies which restrict inclusion.

a) Socio-Economic Factors

A series of studies across several OECD countries, using a range of data (nationally sampled panel data, large scale cross-sectional data, small sample qualitative data) have consistently found income and poverty to be the principal drivers of financial exclusion (ANZ., 2004; Bell & Hogarth, 2009; Carbo et al., 2005; Connolly & Hajaj, 2001; European Commission, 2008; Finney & Kempson, 2009; Goodwin, Adelman, Middleton, & Ashworth, 2001; Kempson & Whyley, 1999; Kempson et al., 2000; Kennickel, Starr-McCluer, & Surette, 2000; McDonnell, 2003;

⁹ The World Bank data excludes services provided by the South African Post Office

Office of Fair Trading, 1999a; Sinclair, 2001). These studies have found in particular, that poverty, demonstrated by low income, unemployment, and within this context being in receipt of a welfare benefit, significantly increases the likelihood of being financially excluded.

Studies in the UK (Finney & Kempson, 2009; Kempson & Whyley, 1999; Kempson et al., 2000; Office of Fair Trading, 1999a, 1999b; Sinclair, 2001) suggest the financially excluded population tends to be concentrated in lower socio-economic groups, characterised by lower education levels, unemployment or receipt of a social welfare benefit (including a retirement benefit), and reliance on rented accommodation. Kempson and colleagues (2000), in a research review of financial exclusion in the UK, found exclusion appears to be most prevalent among groups at the margins of monetised community, the primary determinants of which are: ethnicity, gender, level of education and age. Members of migrant communities (in particular, low income Pakistani and Bangladeshi communities), women and retired people are more likely to be financially excluded (primarily due to lower income). The characteristics apply both to individuals who do not have a bank account and households in which all members are excluded from the financial system. Sinclair (2001) in a survey of financial exclusion in the UK found the order of factors (excluding self-exclusion) that best predict financial exclusion to be: receipt of a welfare benefit, low income, extended unemployment, living in rental accommodation, pensioners living alone, membership of Pakistani or Bangladeshi communities, low education (leaving school before the age of 16).

Meadows and colleagues (2004), in an analysis of panel data from the UK Family Resources Survey found non-consumers of financial services are distinguishable from consumers by belonging to social networks where financial services usage is relatively low, indicating self-exclusion may be peer influenced. Kempson and Whyley (1999) found the reason given for self-exclusion to be the perception there was little point in attempting to apply for a financial product. This perception was also reflected in work undertaken by the Financial Inclusion Taskforce in the UK (2006). Financial exclusion may therefore be self re-enforcing. This may also be the case in the United States. Both Kempson and colleagues (2000, p. 68) and Caskey (2002) have found a significant reason households do not have either a transaction or a savings account in the USA is because of a lack of month-to-month savings and a perception that there is no point in having a bank account.

Kempson and colleagues (2000, p. 68) and Caskey (2002) have also found the profile of the financially excluded population in the USA to be a similar to that in the UK: low income,

younger (less than 35 years old) or older (more than 75 years old), unemployed, non-white, bottom 25% of wealth distribution. The migrant population in the USA is also significantly more likely to be financially excluded. Between 33% and 44% of Latinos living in the US do not have a bank account, with recent migrants even more likely to be financially excluded. For example, 75% of Mexican remittance senders living in the United States are estimated to be unbanked (Orozco, 2004; Stookey, 2006).

Studies of financial exclusion in OECD countries outside the European Union and the United States are limited. A review of financial exclusion in Australia by ANZ Bank (2004, p. 80) was unable to locate a study quantifying financial exclusion in Australia. Connolly and Hajaj (2001, p. 21) also examining financial exclusion in Australia, were also unable to quantify the extent of financial exclusion. However, they noted remote communities, urban depressed communities, low income and older consumers, consumers from non-English speaking backgrounds, and consumers with disabilities or with literacy difficulties were more likely to be financially excluded. There appears to be no published study of financial exclusion in Canada or New Zealand.

The characteristics of the financially excluded population in developing countries appear to be relatively consistent with those of the financially excluded population in OECD countries. The United Nations (2006) found gender and age to be significant factors in developing countries, with women and older people more likely to be financially excluded. Literacy was also found to be a major factor, in part because of a greater likelihood of illiterate people self-excluding from the financial system. Amaeshi and colleagues (2006; 2007) in a study of financial exclusion and social responsibility in Nigeria, found illiteracy resulted in approximately 33% of the Nigerian population being unable to access the formal financial system. Solo (2008; 2006) found the financially excluded population in South America tends to exhibit characteristics of marginality: lower income, lower educational levels, higher representation by migrant and minority populations, living in informal settlements. The World Bank (2009a) in a survey of banking regulators and commercial banks in 54 developing countries examined the provision of banking services to the poor and found income to be a primary indicator of financial inclusion. The Finscope surveys (FinMark Trust, 2007), have also found income to be a key determinant. The United Nations report *Building Inclusive Financial Sectors* (2006, p. 1), reviewing the literature on financial exclusion, found the financially included population in countries with a high GINI coefficient to be typically restricted to elites. A range of studies, for example Chaia and colleagues' (2009) meta analysis of the World Bank Financial Structure

dataset, Honohan's estimates of the financially excluded populations in 160 countries (Honohan, 2008) and the Consultative Group to Assist the Poor (2009) examination of financial exclusion in developing countries, have also found financially excluded populations to be biased to low income and rural households.

b) Bank Policies and Practices

Carbo and colleagues (2005) have identified two key financial services related factors which can lead to an increased likelihood of financial exclusion: bank strategies that follow from a 'free market model' and asymmetric information.

Bank Strategies that flow from the 'free market model'

Sinclair (2001) has argued financial institutions in the UK have historically not focused on servicing economically vulnerable and marginalised groups. This situation has been exacerbated by deregulation which appears to increase financial exclusion by forcing banks to focus on 'profitable' customers and to cease to offer suitable products to unprofitable or marginally profitable groups (Boyce, 2000). In an environment in which financial services providers can target or abandon customer groups with no requirement to provide broad based access to the formal financial system, banks tend to target groups which are perceived to offer higher returns and to abandon groups considered to be marginal. This tends to result in the withdrawal of physical access in marginal or unprofitable locations (Leyshon & Thrift, 1994, 1995, 1997). In the UK, for example, there has been during the period 1989 – 1999 a 30% reduction in bank branches (Carbo, 2005, p105). Similar patterns have been reported in Australia (Connolly & Hajaj, 2001), with significant issues being encountered in rural Australia due to the closure of bank branches and the withdrawal of services with a consequential increase in socio-economic marginalisation (Argent & Rolley, 2000).

The neo-liberal focus on deregulation and financial liberalisation emphasises 'value' as the 'driver' of bank marketing and consumer free choice. Value maximization appears to foster banking consolidation and a growing emphasis on the 'standardised customer'. Drakeford and Sachdev (2001), in a survey of bank marketing practices, found a tendency by banks to focus on 'higher value' customers, thereby excluding lower value (usually low income) households from essential financial services. Dymksi (2005), in a review of bank strategies subsequent to

financial liberalisation in the United States, also found evidence of a 'flight to quality'. Beck and Peria (2009) found evidence of the 'flight to quality' in Mexico following financial liberalisation, the outcome of which was a decline in financial outreach.

In the United States the focus on higher income customers has been accompanied by an increase in second tier non-bank suppliers of financial services (for example cheque cashing, pawn-broking and pay-day lending). This can generate distrust, in particular, by lower income consumers. Blake and de Jong (2008), in a desk study of financial exclusion found that distrust of financial institutions and lack of financial skills and poor product design are contributing causes of financial exclusion.

In addition to financial services deregulation during the 1980s and 1990s, the period also evidenced the emergence of retail electronic transaction services. The emergence of electronic transaction networks appears to have contributed to a contraction in bank branch networks as paper transaction volumes have reduced. Whilst branching has reduced, new forms of distribution have emerged. Kempson and colleagues (2000) cite as an example the expansion by supermarkets in the UK into banking, linking the offer of banking services to loyalty cards. This enables new entrants to 'cherry pick' potentially attractive customers. This process, whilst potentially increasing options for the financially included, can further entrench the marginalisation of the excluded. Leyshon and Thrift (1997) argue technology has enabled financial services providers to acquire increasingly precise information about prospective customers without the need for face-to face contact. This has enabled providers to narrow the parameters of target markets and to deliver offers for products through direct selling. Technology has also lead to increased product proliferation which has both widened access to financial services and made use of financial services more difficult for people unfamiliar with network technologies (Anderloni & Carluccio, 2006; Bell & Hogarth, 2009).

Asymmetric information

Asymmetric information (a situation in which one party to a transaction has more information than the other party) can give rise to adverse selection and moral hazard (Akerlof, 1970; Hoff & Stiglitz, 1990; Joseph E. Stiglitz & Weiss, 1981). Carbo (2005) suggests financial exclusion results in banks not having information on which to construct adequate risk based pricing as the borrower's credit profile cannot be known *ex ante* by the lender. There is evidence (Chakravarty, 2006) that proximity between the potential borrower and the lending officer

provides this knowledge and plays a key role in information-processing when assessing loan requests. Remote processing, in particular, when combined with standardisation and the use of credit scoring (a common model in contemporary retail banking), serves to further alienate potential borrowers who are excluded from the financial system by redefining risk assessment from an individual decision made by a lending officer to a statistical credit-score effected by algorithm, the product of which is stored on a central credit rating data base (Kempson et al., 2000). This can both exacerbate and entrench 'good' and 'bad' geo-demographies (Leyshon, Thrift, & Pratt, 1998). There is evidence in rural credit markets in developing countries, for example, that asymmetric information reduces lending (Hoff & Stiglitz, 1990).

Restrictive Practices by Banks

Beck, Demirguc-Kunt and Peria (2007) studying bank access in developing countries have identified a set of practices adopted by banks which tend to restrict access to the formal financial system to economic elites. In a subsequent survey of barriers to bank access in 62 developing countries (Beck et al., 2008), the authors found common bank practices created significant barriers to the financial inclusion of lower income consumers. These practices appear to be widespread and include minimum balances (which can be significantly in excess of monthly income (Ketley, Davis, & Truen, 2005)), (relatively) high account fees (both account keeping fees and transaction fees), extensive documentation requirements in particular, identification requirements which many lower income consumers can have difficulty in meeting (Kempson, Atkinson, & Pilley, 2004), minimum loan balances and extended loan processing delays. Similar practices have been found by Beck and Peria (2009) in a study of foreign bank participation and outreach in Mexico, by Burritt (2005) in a study of opportunities to enhance financial inclusion in Malawi, by Deshpande and Pickens (2006) in an assessment of savings activity in Malawi, by Pelrine and Kabatalyta (2005) in a study of household savings activity and priorities in Uganda, and by Solo and Manroth (2006) in a study of access to financial services in Colombia. Some bank practices result from market forces or issues arising from asymmetric information. Other practices result from regulatory requirements (in particular, disclosure requirements). Importantly, Beck and colleagues (2008) found characteristics associated with financial depth (for example, effectiveness of creditor rights, contract enforcement mechanisms and credit information systems) were weakly correlated with barriers; whereas characteristics associated with restrictions on bank activity, bank disclosure requirements and the development of the physical infrastructure were closely correlated.

2.2.5. Consequences of Financial Exclusion

Financial exclusion appears to exacerbate income differentials. Theory suggests that financial market barriers that prevent broad access to the formal financial system can be a critical factor generating persistent income inequality or poverty traps (Bannerjee & Newman, 1993; Beck et al., 2008; Galor & Zeira, 1993). Kempson and colleagues (2000), Anderloni and Carluccio (2006) and the European Commission (European Commission, 2008) have found a link between financial exclusion and social exclusion. Withdraw of financial services has been associated with deterioration in the built environment, restricted economic growth and social problems (Chakravarty, 2006; Leyshon & Thrift, 1994, 1995, 1997). Connolly and Hajaj (2001) have argued the more likely a community is excluded from accessing formal financial services the more likely members of the community will be socially excluded, exacerbating civic marginalisation. McDonnell (2003), in a study examining the financial exclusion of indigenous communities in central Australia, found financial exclusion tended to reinforce other aspects of social exclusion.

Lack of access to transaction banking facilities restricts access to the formal payments system generally. Kempson and Whyley (1999) found the priority product for financially excluded households in the UK to be an account to receive income and make payments. Lack of a bank account imposes increased transaction costs and reduces the household's ability to access a range of common transaction and payment services (Kearton, 2009; Tovia Maria Solo, 2008). This makes money management more complex, more expensive, and less secure and more time consuming. Bill payment, in particular, is likely to be more complex in an environment in which cheque and electronic payment systems are unavailable (Bell & Hogarth, 2009; Carbo et al., 2005, p. 39; Kempson & Whyley, 1999). Financial exclusion limits opportunities for secure short-medium term and longer term savings. There is extensive evidence financial exclusion restricts access to regulated credit and forces households to resort to higher cost (and potentially predatory) sources of credit (Anderloni & Carluccio, 2006; Burritt, 2005; Collard & Kempson, 2005; Drakeford & Sachdev, 2001; Palmer & Conaty, 2002). Even employment can be more difficult in environments in which employers pay wages and salaries by electronic funds transfer (Kempson & Whyley, 1999; Speak & Graham, 2000). Fernando (2007) has examined outcomes and costs arising from a lack of access to the formal financial system. These are summarised in Table 4:

Table 4: Results and Costs of Lack of Access to Formal Financial Services

Financial Service	Outcomes	Costs
Deposit facilities	• Savings kept at home in cash • Savings in nonfinancial assets (livestock, etc.) • Incentives to save reduced • Savings reduced	• Lower returns on savings • Value of savings erode because of inflation • Partial or complete loss of savings due to theft/floods/quality deterioration of assets/death of animal owing to sickness • Decrease in risk management capacity and increase in vulnerability
Credit facilities	• Limit investments to the amount of self savings and/or amount that can be borrowed from informal sources • Forego profitable investment opportunities • Less able to finance children's education • Less able to afford medical expenses • Less able to finance consumption smoothing • Increased vulnerability to external shocks • Compelled to rely on commercial informal credit markets	• Foregone income due to sub-optimal investments • Scale of existing economic activity remains micro. • Foregone income because of inability to take advantage of a potentially high-return investment opportunity • Low-household income • Underemployment of household labor • Children unable to get better education • Household member malnutrition • Higher costs incurred on informal sector borrowings • Low net return on investments with informal borrowings • Increased socioeconomic inequalities • Increased severity of poverty
Domestic money transfer services	• Carry cash to the destination • Use friends/relatives to physically transfer cash • Use other informal cash carriers	• Loss of cash because of theft, etc. • Increased debt burden • High transaction costs
Payment services	• Inability to make payments in time	• Incur greater transaction costs
Exclusion from formal financial system	• Forced to rely on self-savings and/or informal sources for the needed services • Increased pressure for welfare programs	• Freedom of choice reduced drastically • Low income/savings • Low social development • Persistent poverty • Greater economic/social inequality • Increase in government welfare costs • Social exclusion

(Source: Fernando (2007))

2.2.6. Financial Outreach

a) Potential Benefits from Expanding Financial Outreach

Evidence suggests financial inclusion can facilitate engagement with the money economy and the enhancement of wellbeing. The OECD survey of financial literacy in OECD countries (OECD., 2005, p. 78) concluded bringing more unbanked customers into the financial mainstream would lead to:

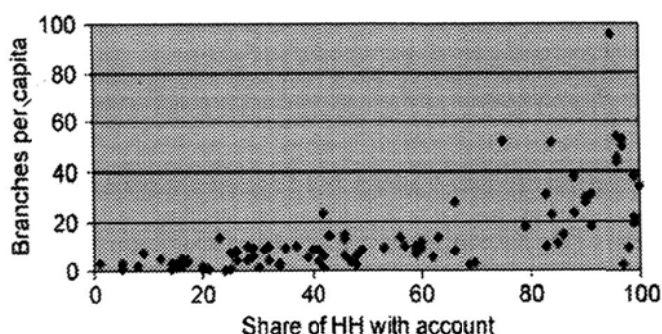
- Higher household savings levels and therefore an increase in savings levels in the economy
- Higher levels of home-buying and asset building in local communities
- A greater number of consumers covered by consumer protection laws and safeguarded against predatory lending (in jurisdictions with adequate consumer protection legislation)
- Systemic cost savings through improved scale and reduced fraud
- Enhanced business for financial institutions.

In a developing country context, Beck, Demirguc-Kunt and Levine (2004) found financial development reduces income inequality by disproportionately boosting the incomes of low income households. Countries with better-developed financial intermediaries experience faster declines in measures of poverty and income inequality. The authors found a positive correlation between private credit (a component of financial deepening) and growth in the income of the poor. Beck, Demirguc-Kunt and Peria, (2007), attribute this to financial development fostering economic growth through facilitating the entry of new firms. An inability to access the formal financial system can result in low income households experiencing difficulty in obtaining credit to finance high-return investments. In a recent paper, Beck, Demirguc-Kunt and Honohan (2009) have found the direct benefits accruing from the provision of financial services to low income households may be less important than second round effects created through more efficient product and labour.

There appears, however, to be a limited nexus between financial deepening and financial outreach. Williamson and Mahar (1998) have found financial deepening does not improve savings. However financial outreach does appear to facilitate financial inclusion. As shown in Figure 4, Beck, Demirguc-Kunt and Honohan (2009) examining contemporary financial access

in developing countries have found a relationship between branch penetration and financial inclusion:

Figure 4: Financial Inclusion and Bank Branch Penetration



(Source Beck, Demirguc-Kunt and Honohan (2009))

A graphic illustration of this can be seen in the comparative levels of financial exclusion between South Africa and Uganda¹⁰ is summarised in Table 5. Both countries have British colonial origins. Both have extensive urbanised and rural populations. The significant differential in levels of financial inclusion between South Africa and Uganda can, at least in part, be attributed to the density of bank branch networks in South Africa (combined with the provision of core retail deposit and transaction services by the South African Post Office). Uganda, by contrast has a very limited bank branch network and no evidence can be found for a current postal savings programme:

Table 5: Retail Financial Services Outlets in South Africa and Uganda

Country	Financially Excluded Adult Population	Bank Branches per 100,000 people	Postal (Savings) Outlets per 100,000 people
South Africa	40% - 54%	5.99	15.6
Uganda	80%	0.53	NA

(Source: Demirguc-Kunt, Beck and Honohan (2008), Finmark Trust (2007), South African Post Office (2009))

b) Policy Initiatives to Expand Financial Outreach

Claessens, in a series of papers reviewing issues and public policy objectives relating to access

¹⁰ Selected as both countries were studied by the World Bank and Finmark Trust

to financial services (Claessens, 2006; Claessens, Honohan, & Rojas-Suarez, 2009; Claessens & Perotti, 2007), has argued countries can introduce a range of policy measures to encourage financial access. These include strengthening institutional infrastructures, liberalising markets, facilitating greater competition and encouraging financial literacy and technology training in order to stimulate informed demand. Beck, Demirguc-Kunt, & Peria (2007) found financial depth (loan and deposit accounts per capita) and financial outreach (geographic and population density of bank branches and ATM's per capita) were positively associated with the quality of the overall financial environment. All of the outreach indicators used was significantly correlated with the measure of governance¹¹. The study also found that the greater the state owned share of banks in the system the lower the level of financial bank branch and ATM outreach, which suggests the private financial sector may be more effective in building outreach. However, Claessens and Perotti (2007) in a literature review of finance and inequality found that financial liberalisation tended to deepen rather than broaden financial access.

The 2009 Consultative Group to Assist the Poor (CGAP, 2009) study of access to financial services recommended regulators adopt several policies: make bank branching easier through regulation, use banking agents to expand outreach and use the post office to expand outreach (in countries without postal savings services). The UK has established a national strategy and multi-stakeholder Taskforce (Financial Inclusion Taskforce, 2006, 2008; HM Treasury, 2004). This provides some evidence the use of a government initiated and nationally coordinated approach based on voluntary participation can result in increased participation in the formal financial system. An alternative approach has been suggested by Connolly and Hajaj (2001) based on regulatory and social initiatives to increase financial inclusion. Initiatives suggested include imposing community obligations on financial services providers, enacting social charters, establishing a 'peoples' bank', and requiring financial inclusion requirements to be included in government banking tenders. It is considered unlikely that the present policy environment in most countries, which encourages a competitive response, would support these initiatives.

There appears to be an emergent consensus in Europe that public sector and private sector organisations must work together through partnerships to reduce financial exclusion (Carbo et al., 2005, pp. 106-111; European Commission, 2008; House of Commons Treasury Committee,

¹¹ Kaufman, Kray and Mastruzzi Governance Index (2003)

2006; Kempson et al., 2000). Strategies adopted range from fostering voluntary financial inclusion, the development of charters and government mediation (used in the UK, France, Germany and Belgium); to legislation to require financial services providers to open bank accounts for residents. France, Portugal and Norway, for example have enacted legislation mandating the right to open a bank account (European Commission, 2008, p. 101). Whilst there is no direct evidence, it is possible a coordinated approach has also encouraged commercial banks to increase ATM representation in lower income areas (New Policy Institute, 2007).

The use of the post office to facilitate financial access has also been advocated by the United Nations Department for Social and Economic Affairs (Scher, 2001) as a means of providing financial services to rural areas and low-income urban households, mobilizing domestic financial resources and mobilizing intermediate savings for development. The principal advantage of the postal system is its geographic reach and capacity to provide universal access for a wide range of social groups. The World Savings Bank Institute (not surprisingly) also endorses the potential for the postal system to enhance financial access in developing countries (Peachey & Roe, 2006). Several researchers support the continued provision of savings banks and postal banking as a means of facilitating financial inclusion in several European countries (FSA., 2002; Kempson et al., 2004; Sinclair et al., 2009). This support, which is primarily European, may be due to the heterogeneous structure of consumer banking services in Europe and the relative consistency of the Giro system (Carbo et al., 2005, p. 106).

Welfare policy has been used to foster inclusion in several jurisdictions by requiring welfare benefits be paid to a bank account. For example, from 2003 all social welfare benefits in UK have been paid through the banking system (Carbo et al., 2005, p. 107). A similar situation exists in Australia (Kempson et al., 2004). The adoption of a policy of only paying benefits to a bank account provided the initial impetus for increased financial inclusion in the UK (Financial Inclusion Taskforce, 2008; Mitton, 2008, p. 12).

Policy and regulation have been used in the United States to reduce financial exclusion. The Community Reinvestment Act sought to reduce levels of financial exclusion by forcing banks to meet the credit needs of their communities (Carbo et al., 2005, p. 89). In the UK, the Financial Services Authority has been charged with responsibility for leading a National strategy to increase levels financial capability (House of Commons Treasury Committee, 2006). This has encouraged a range of regional and industry strategy initiatives (refer for example

(British Bankers Association, 2002; Elrick, 2007; Small Change Research Partnership, 2006; Welsh Assembly Government, 2009)). There is some evidence that the adoption of a national strategy, enacted through national, regional and local government agencies in conjunction with commercial financial services providers is proving successful. Levels of financial exclusion appear to have reduced by 50% (primarily due to the opening of basic bank accounts and postal banking accounts) (Financial Inclusion Taskforce, 2008).

The provision of basic banking accounts has been promoted as a means of increasing financial inclusion in the UK, Belgium, Germany, Italy, the Netherlands and the USA (British Bankers Association, 2000; European Commission, 2008; Financial Inclusion Taskforce, 2008; Kempson et al., 2004; Washington, 2006). Overall, however, the success of basic banking accounts appears to be limited. Doyle and colleagues (1998) and Washington (2006) using panel data have found the impact of basic banking accounts on financial exclusion in the United States to be limited and lagged. Sinclair and colleagues (2009), in a qualitative study, found disagreement as to whether basic bank accounts had increased levels of financial inclusion in the UK. Similar findings are reported in a qualitative study of Basic Bank Accounts undertaken by Devlin and McGregor for Toynbee Hall (Devlin & Gregor, 2008).

2.2.7. Microfinance

Microfinance is the provision of financial services to financially excluded low income communities (Armendariz de Aghion & Morduch, 2005, p. 17). Microfinance originated as a means of channeling funding to facilitate poverty reduction through the establishment of small-scale businesses and build livelihoods. Governments and practitioners in an increasing number of developing countries have determined microfinance is superior to past initiatives to deliver credit to the rural poor (Morduch, 1999). Within this contest, microfinance was initially regarded as a means of social transformation, an alternative to capitalism with the primary objective of reducing poverty (Arun & Hulme, 2008; Woller, 2002). As microfinance has developed the focus has shifted. Arun and Hulme (2008), have described microfinance as 'drawing the benefits of contemporary capitalism down to those on low-incomes, rather than promoting an alternative to capitalism'. Microfinance overcomes several issues, in particular, local access and information asymmetry, which have restricted access to financial services by the poor (Beck et al., 2008; Beck, Demirguc-Kunt, & Peria, 2007; Demirguc-Kunt et al., 2008) and has become a successor to state delivered (and frequently unsuccessful) rural finance

(Zeller & Meyer, 2002, p. 4).

Whilst microfinance is a recent phenomenon within the context of development, it is not a new concept. As Robinson points out, there is nothing new in very small scale finance: 'Moneylenders the world over know that microfinance is profitable' (Robinson, 2001, p. 35). Many of the skills moneylenders have developed have been adopted by microfinance providers: knowledge of the local market, development of personal relationships with clients, simple products (in particular, working capital loans), quick easy credit procedures, repeat lending to borrowers who repay promptly, with gradually increasing loan sizes (Robinson, 2001, p. 173).

Microfinance also has close links with the world-wide tradition of revolving savings and credit associations (ROSCA's): groups of people who, informally, band together and commit to contribute savings to a pool from which the participants then borrow in turn (Armendariz de Aghion & Morduch, 2005, pp. 57-59). Armendariz de Aghion and Morduch cite as examples the 8-10% of Ethiopian GDP which is saved in ROSCA's; the 50% of rural residents in Cameroon, Cote d'Ivoire, Congo, Liberia, Togo and Nigeria who participate in ROSCA's; and the 20% of Taiwanese adults who participate in ROSCA's. As vehicles for credit ROSCA's overcome the problems of adverse selection and moral hazard. A more advanced form of group savings, the Accumulating Savings and Credit Association (ASCA) is a common evolution from a ROSCA and breaks the nexus between saving and borrowing inherent in the ROSCA. Credit unions, for example, were fostered by the British in South Asia during the colonial era and provided a precedent for microfinance. Seibel has argued many societies develop forms of microfinance during the emergence of the retail and small business banking sector, as part of the process of economic development, (Seibel, 2001, 2003).

a) Social and Commercial Microfinance Models

Perhaps the most important aspect of microfinance is that it emerged as an independent local initiative. Microfinance has only become a mainstream activity as it has grown and developed. Robinson (2001) has defined two approaches to the provision of microfinance services: the Poverty Lending approach typically delivered by non-profit microfinance institutions (MFI's) and other semi-formal organisations, and the Financial Systems approach typically delivered by banks or other formal financial organisations.

Poverty Lending Approach to Microfinance

The poverty lending approach to microfinance extends from the pioneering work undertaken by Muhammad Yunus. Yunus launched Grameen in 1976 to provide culturally and organisationally acceptable loans to the 'landless poor' in Bangladesh. Yunus convinced the Central Bank of Bangladesh to set up a branch for the poor in Jobra (the village where he had been lending money from his own resources) (Armendariz de Aghion & Morduch, 2005, p. 11; Egger, 1986). The guiding principles Yunus developed were to 'bring the bank to the people of the villages', to replace collateral by group liability and to enable borrowers to determine the use of the funds with supervision exercised by the group. Grameen has become a global symbol for microfinance (Armendariz de Aghion & Morduch, 2005, p. 11). The primary motivation of the original Grameen model was poverty alleviation rather than financial inclusion (Hulme, 2008). During the 1980s and 1990s Grameen grew rapidly, supported by large inflows of donor funding. Yunus considered Grameen's low income customers to be 'micro-entrepreneurs' who, once they were able to access credit were able to seize market opportunities.

The original Grameen model operated through a network of village branches. Each branch was staffed by a manager, and a small support staff (usually up to five staff at least two of whom had to be women). Managers had a strong educative role, training potential borrowers in the Grameen rules and procedures. The operation was membership based with a strong group ethos and was a form of Accumulating Savings and Credit Association. Loans could be either individual or group based and were repaid weekly. Borrowers were also required to save with Grameen. Most loans were advanced to support small scale trading and shop-keeping, food processing and livestock. The repayment rate was stated as being approximately 95%. This was attributed to the bank's decentralized operations and group ethos (Egger, 1986). This model, in varying forms¹² has been replicated in at least 30 countries, with varying success (Armendariz de Aghion & Morduch, 2005, p. 11).

The poverty lending approach to microfinance is typified by the persistence of sub-scale operations with high absolute and relative overheads, high portfolio risk and a persistent inability to mobilise savings to achieve a stable, affordable funding base. In part this is due to

¹² In India for example an autonomous Self Help Group model predominates (Beck et al., 2009). The basic operating model is, however, ostensibly the same as the Grameen group based approach

the organizational model typically used by group based microfinance organisations which consists of a central coordinating unit tightly coupled to collaborative lending groups. This can constrain the capability for rapid expansion and can lead to a lack of flexibility which can, in turn, contribute to weak institutional capacity (Beck & Demirguc-Kunt, 2008; Lascelles, 2008). Most poverty lending based microfinance organisations are small (less than 10,000 customers) and non-profit. Many depend on donor or government funding. Nearly all poverty lending microfinance organisations are unregulated and unsupervised (Robinson, 2001, p. 27). Many organisations are not sustainable without donor funding.

Despite the rapid growth in the number of institutions the diffusion rate has been inhibited by the operational model which requires full replication in each new site and cannot, therefore, readily develop economies of scale. The development of a competitive microfinance environment has occurred in only a few regions: Bangladesh, Indonesia, Uganda, Kenya and Bolivia (Arun & Hulme, 2008). Robinson (2001, p. 22) argues, the poverty lending model is not well suited to building large scale microfinance. Supporting this, Armendariz de Aghion and Morduch (2005, p. 235) cite the example of Grameen Bank. Between 1985 and 1996 Grameen received USD16.4m in direct subsidies and USD47m of implicit subsidies through government equity holdings and at least USD27m of delayed loan loss provisions. Direct grants were included as income on the Income Statement. Grameen reported a profit of USD1.5m over the period. Without the grants Grameen would not have been sustainable.

Brandsma and Hart (2001) have argued that to reach scale, sustainable microfinance organisations need to access commercial sources of funding and to successfully mobilise savings. However, many poverty lending microfinance organisations have difficulty accessing financial markets. In a review of the commercialisation of microfinance in Bangladesh, Charitonenko and Rahman (2002), found a range of constraints to commercialisation including: weak institutional capacity, lack of vision for the industry, a large number of poorly performing State microcredit programs, inadequate secured transactions framework, absence of a credit bureau, lack of appropriate legal framework, prevalence of grants and soft loans, pervasively weak capacity, weak ownership and governance, lower levels of technical understanding of banking and finance, lack of transparency. Charitenko, Campion and Fernando (2004) found similar constraints in a review of South and South East Asian microfinance institutions. These studies suggest there is a trade-off between improved financial outreach to low income communities and financial sustainability (Zeller & Meyer, 2002, p. 4).

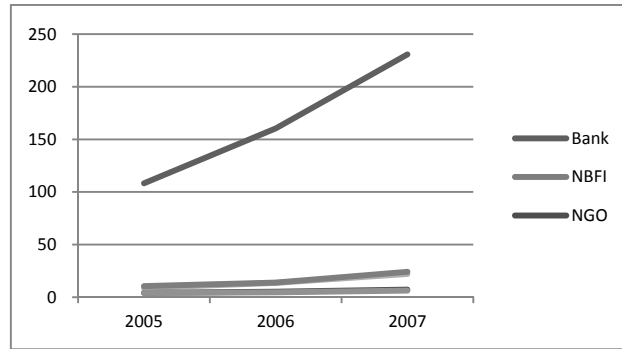
Grameen Bank has ceased to use the joint liability (group lending) model and, following a crisis in 1998, has restructured to become a commercial organisation (with 60% shareholding held by the state) (Egger, 1986; Woller, 2002). The product range now resembles that of a retail bank, albeit a retail bank focusing on low income customers (Hulme, 2008). This transformation is indicative of a broader transformation occurring in socially focused microfinance. Commercialisation appears to be increasingly be regarded as a logical extension of the poverty lending approach and required to achieve financial sustainability (Charitonenko et al., 2004; Charitonenko & Rahman, 2002). Commercialisation is, however, complex and requires a major adaptation of socially focused internal systems to commercially focused systems (which may lead to 'mission drift') and a strong enabling environment (Charitonenko et al., 2004, p. 9). Charitonenko and Rahman (2002) identified several challenges to the commercialisation of poverty lending based microfinance organisations, in particular, negative perceptions of commercialisation and low levels of technical understanding of banking and finance, and weak governance and a lack of transparency.

Robinson (2001, p. 173) has also argued informal financial services cannot contribute to the reallocation of purchasing and investment activity as, whether through group based poverty lending microfinance or a moneylender, informal finance can only be local and therefore has a limited capability to expand production and investment. Robinson's argument provides an insight into the wider problem with the poverty lending approach which is rarely addressed in the literature. The poverty lending approach perpetuates the problem of access to the formal financial system which has been a feature of many developing countries from colonial times. The claimed extension of outreach appears, too often, to be illusory.

Financial Systems approach to Microfinance

The financial systems approach to microfinance seeks to extend outreach by commercial financial services providers to include the financially excluded (Robinson, 2001, 2002). As the microfinance industry has matured, the financial systems approach has emerged as the dominant microfinance model (Arun & Hulme, 2008). The growth rate of financial systems based microfinance is significantly faster than that of poverty lending based microfinance.

Figure 5: Microfinance Benchmark Trend Lines Median Total Assets (USDM)



(Source: Microfinance Information Exchange¹³)

The financial systems approach to microfinance emphasises large scale outreach and focuses on institutional self sufficiency (Robinson, 2001, p. 22). Commercial banks potentially bring a range of capabilities to microfinance. These commonly include an extensive physical and human infrastructure (in particular, extant branch networks), market presence and brand recognition, access to low cost funds and scale economies. In addition, in most countries, commercial financial organisations are subject to regulation and supervision by a central bank or financial services regulator, which is usually not the case with informal microfinance schemes.

USAid, in an early study of commercial bank involvement in microfinance (Baydas, Graham, & Valenzuela, 1997), identified a set of constraints commonly faced by commercial banks seeking to enter microfinance markets. These include a lack of organizational commitment, inappropriate organization structure, credit methodologies which are incompatible with micro-credit, a lack of staff with an understanding of microfinance and low-income customers, and potentially restrictive regulatory requirements. Nevertheless as commercial banks better understand the potential of lower income and poor customers, microfinance appears to be increasingly perceived as attractive. A study by the Consultative Group to Assist the Poor (2005), identified 225 commercial banks and other formal financial institutions currently engaged in microfinance. There have been a range of case studies of these banks (refer for example Robinson (2001, 2002), Gallardo Randhawa and Sacay (1997), Harper and Singh (2005), Young and colleagues (Young & Drake, 2005; Young et al., 2005), USAID (2005), and Nair and Von Pischke (2007)). Unfortunately these studies tend to be somewhat laudatory and rather uncritical (a not uncommon issue in the microfinance literature). Robinson (2001), for example, has argued an approach grounded in commercial financial institutions is the *only*

¹³ <http://www.themix.org/publications/trend-lines-2005-2007-mfi-benchmarks>

viable way to meet the widespread demand for convenient and secure financial services by the poor. Whilst Robinson's assertion is congruent with Demirguc-Kunt, Beck and Honohan's (2008) finding that there is an inverse relationship between financial system depth and absolute poverty, the provision of scalable, efficient and socially relevant banking services to rural customers in developing countries who typically do not have access to an extant branch network, requires a structural model which combines the local focus of the poverty lending approach with the scalability and efficiency of the financial systems approach. It is not clear that this is an inherent feature of the financial services approach.

Perhaps it is not surprising that outcomes for commercial banks entering the market have been mixed. Valenzuela (2002) reviewing the experience of 18 banks over the period 1998-2002 found four banks had experienced strong growth (>100%), three had experienced moderate growth (100%), five had experienced low growth (<100%), two had experienced a decline in borrowers and four had closed or withdrawn from the market. Valenzuela (2002, p. 60) concluded the major issues appeared to be internal rather than external and that difficulties were greater if micro-credit was integrated into existing operations. The World Bank (2009a) has noted that in areas where commercial banks have not embraced the provision of basic banking services, laws and regulations to promote the provision of basic banking have done little to increase access.

Harper and Arora (2005), in a series of descriptive case studies examining commercial banks' involvement in microfinance, found several modes of engagement:

- Wholesaling funds to microfinance institutions (for example ICICI bank in India)
- Extending current services to very small scale depositors and borrowers (for example BRI in Indonesia and Hatton National Bank in Bangladesh)
- Using service companies through which services are provided for a fee (the example used by Hatton and Arora is Sogesol in Haiti)

It is not clear from Harper and Arora's study which of these modes is likely to be the most successful.

Young and Drake (2005), in a publication by USAID which promotes opportunities for commercial banks to enter microfinance, identified four similar models (again the authors do not critique the models):

- The use of internal units

- The use of financial subsidiaries
- The use of service companies
- The use of strategic alliances with non-profit microfinance institutions

Both publications seek to encourage commercial banks to enter the microfinance market. There is little discussion of the risks to commercial banks, in particular, the risk to profit from low marginal returns and the risk of credit losses. The examples commonly cited of commercial banks engaging in microfinance are local commercial banks entering local markets. There are few examples of international commercial banks entering microfinance markets. This is particularly important in developing countries as the commercial banking system is often foreign owned.

The literature, which is practitioner oriented, tends to focus on the potentially positive aspects of commercial bank involvement in microfinance. Little attention has been paid to either the potentially negative aspects, or factors which may constrain commercial bank involvement in microfinance. Baydas and colleagues (Baydas et al., 1997, a study for USAid, identified several constraints which commercial banks must overcome in entering microfinance markets:

- Fragile commitment resulting from a tendency for organisational involvement to be dependent on a 'visionary leader'. Commitment to microfinance is therefore potentially vulnerable unless involvement can be institutionalised.
- The need to balance programme independence with the requirement for scale. Commercial retail banking is scale dependent and typically uses standardised processing systems which, in a contemporary retail banking environment, are usually highly automated. Microfinance, which typically delivers services to communities with limited access to secure telecommunications infrastructure and limited physical infrastructure, has inherently higher unit delivery and servicing costs which, when combined with lower unit revenues due to small loan or deposit size, can significantly reduce the attractiveness of microfinance to commercial banks. This can constrain the willingness of commercial banks to extend high cost networks to low-income communities with limited opportunities for economies of scale.
- Development of cost-effective servicing methodologies, in particular credit assessment methodologies. Contemporary consumer credit scoring methodologies based on

automated electronic linkage to credit databases, cannot usually be used in microfinance as the borrower is unlikely to have a formal credit history, or assets which can be used to support a credit application.

- Recruitment, training and retention of specialised staff who understand microfinance.

The skill set required to develop and sustain relationships with low income and poor communities, often typified by limited functional literacy and a lack of familiarity with the formal financial system, is different to that required for commercial retail banking. It can be difficult to attract existing staff to microfinance units. It can also be difficult to attract staff who have poverty lending based microfinance experience to an organisation which has commercial rather than social goals.

- Management of relationships with regulators and other reporting agencies.

Commercial banks are commonly supervised by either the central bank or a specialised regulatory agency. Most banking regulators have limited experience with microfinance. This can create issues with management of regulatory relationships.

To these constraints can be added the perhaps more fundamental constraint which results from the inherent conflict between a profit centered commercial bank mission and a socially focused and less profit focused microfinance mission. The higher unit costs and lower unit revenues associated with microfinance which can limit the ability to generate acceptable sustainable profits can create a significant barrier to commercial bank participation in microfinance.

b) Microfinance Product Groups

Microcredit

Two forms of credit are used in microfinance: Group based credit and individual credit. Individual credit is ostensibly retail credit. Loans may be secured or unsecured. Terms and repayment rates vary depending on risk and funding. Loans may be subsidised in order to accommodate welfare objectives. Group based credit has been central to microfinance and operates using a variety of models based on groups of people guaranteeing a loan to one member of the group. Group based microcredit can assist in resolving information asymmetries and can stimulate screening, monitoring and enforcement of contracts and can therefore mitigate the risk of adverse selection (Hermes & Lensink, 2007). Group based

microfinance can also overcome the inability of low-income borrowers to provide suitable collateral (Beck & Demirguc-Kunt, 2008; Ghatak & Guinnane, 1999; Karlan, 2007).

There is some evidence the group lending approach is open to abuse. Coleman (2006), examining outreach and impact of two microfinance programmes in Thailand found wealthier villagers were more likely to become microfinance committee members and to borrow substantially more than other villagers. There is evidence that group membership may be more important than group lending. Karlan (2007), analysing a natural experiment in Peru in which participants in microcredit could not self-select, found groups with stronger social capital had higher repayment rates. Zeller (1998), in an analysis of group based lending in Madagascar, found a correlation between in-group social ties and repayment rates. Cassar and colleagues (2007) report similar findings from field experiments in South Africa and Armenia. Conversely, Sharma and Zeller (1997) in an impact analysis of four microcredit programmes in Bangladesh, found repayment issues increased when people in the same group were related. Paxton and colleagues (2000), also found repayment rates were inversely related to the homogeneity of group membership. These studies suggest group lending as a base model for microfinance is not necessarily more successful than individual lending models. This may explain why group lending has only been adopted by 16% of microcredit providers (Lapenu & Zeller, 2001).

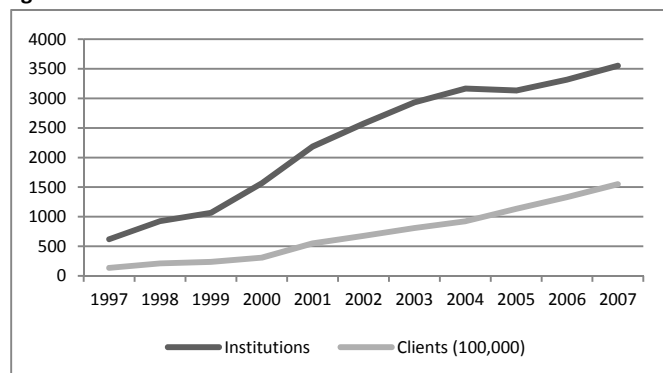
Micro-savings

The provision of savings services has tended to play a less prominent role in microfinance. In part this is because of the use of microfinance as a replacement for rural credit and a vehicle for business development. The provision of savings and safe custody services has, however, rapidly increased in importance as microfinance has expanded. Where data is available (and it is important to note data is often unavailable) the financial services product most commonly demanded by the financially excluded in developing countries is safe savings (Demirguc-Kunt et al., 2008; United Nations, 2006; World Bank, 2009a). Whilst the intended purpose of much poverty lending microfinance is to assist with investment, there is evidence a significant percentage of microfinance is used to fund consumption needs (Hulme, 2008; Johnston & Morduch, 2008). This may signal a demand for savings products rather than credit products (Beck & Demirguc-Kunt, 2008).

c) The Impact of Microfinance

As shown in Figure 6, the global growth in the number of microfinance organisations and clients has been significant. In 2008 3,552 microcredit institutions reported to the annual update of the Microcredit Summit Campaign, reaching an estimated 154,825,825 clients (2009, p. 25):

Figure 6: Growth in Microfinance Institutions and Clients 1997-2008



(Source: Daley-Harris (2009))

This reporting must be treated with some care as figures are largely self reported. The Microcredit Summit figures (refer Table 6) suggest microfinance is concentrated in the Asia/Pacific Region, in particular, South Asia and South East Asia. Microfinance appears to have been markedly less successful in achieving outreach in Sub-Saharan Africa and Latin America.

Table 6: Region Breakdown of Microfinance Institutions 2008

Region	Number of programs	Clients
Sub-Saharan Africa	935	9,189,825
Asia and the Pacific	1,727	129,438,919
Latin America & Caribbean	613	7,772,769
Middle East & North Africa	85	3,310,477
Developing World Totals	3,360	149,711,990
North America & Western Europe	127	176,958
Eastern Europe and Central Asia	65	4,936,877
Industrialised World Totals	192	5,113,835
Global Totals	3,552	154,825,825

(Source: Daley-Harris (2009, p. 25))

Claims as to numbers of clients may provide some indication of outreach, however greater specificity is required. Beck, Demirguc-Kunt and Peria (2007), propose a set of indicators of banking sector outreach: Geographic and demographic branch and ATM penetration, loan and deposit accounts per capita, average loan and deposit size to per capita GDP. These measures require comprehensive, accurate and independent data collection and are generally not available for microfinance activity. As Armendariz de Aghion and Morduch note (2005, p. 199), the microfinance literature 'abounds with inspiring anecdotes and stories of the success of a microfinance interventions in improving the wellbeing of a participant in a microfinance initiative'. Anecdotes are, however, simply anecdotes. Despite the rapid scale and scope of diffusion of microfinance globally, the overall impact of microfinance on reducing poverty is unclear (Armendariz de Aghion & Morduch, 2005, p. 4; Beck & Demirguc-Kunt, 2008). Honohan (2004), for example, has found no correlation between microfinance penetration and poverty alleviation. Importantly, neither the poverty lending approach, nor the financial systems approach to microfinance appears to be successful in extending outreach to the very poor. Woller (2002), reviewing the market orientation of microfinance institutions found microfinance customers tend to be clustered around the poverty line. Matin (2003) in an examination of targeted programmes for the very poor in Bangladesh, found microfinance does not appear to be successful in reaching the very poor.

d) Measuring Microfinance Impact

Hulme, in a series of studies for USAID and the Consultative Group to Assist the Poor (Hulme, 1997, 2000), developed a conceptual and methodological framework for considering microfinance impact assessment. Hulme argues that the underlying premise of microfinance impact assessment (and aid impact assessment generally) is the assumption that the intervention can change behaviours and practices and these changes can be measured in some way. Hulme (2000) identifies two core approaches to microfinance impact assessment: a focus on the 'intended beneficiary' and a focus on the 'intermediary'. The intermediary approach focuses on changes in the financial intermediary and its operations. The intended beneficiary approach seeks to measure impact through the causal chain, usually focusing on individuals and households. The intended beneficiary approach tends to focus on financial inclusion, whereas the intermediary approach tends to focus on financial access and outreach.

Measuring intermediary effects is straightforward if data is available. This is the approach taken by Honohan, Deligruc-Kunt, Peria and Beck in their series of World Bank sponsored studies of financial inclusion and provides an approximation of financial inclusion based on the determination of the percentage of the population which is able to access financial services, and the services which can be accessed.

The intended beneficiary approach endeavors to develop an understanding of the groups who benefit from access to financial intermediation and the ways in which the benefit is derived. This is methodologically and logistically demanding. Little (1997), for example, contributing to a series of papers for USAID on the assessment of microfinance, notes the difficulty of collecting reliable data and recommends impact measurement using a household portfolio approach. Little argues household expenditure is less sensitive than seeking information on household income and is more reliable to collect, and suggests an approach which accepts fungibility and income diversification as a means of overcoming attribution issues. The USAID *Assessing the Impact of Microfinance Services* project also recommended the development of detailed household economic portfolio's to measure the impact of financial inclusion (Chen & Dunn, 1996; Dunn, 1997; Little, 1997).

The Imp-Act action research studies¹⁴ coordinated by The Institute of Development Studies at the University of Sussex adopted a different approach and sought to develop practitioner focused impact assessment and 'client assessment' approaches based on participatory assessment (Simanowitz, 2000), and socially focused techniques (McGregor, 2000; Revollo-Wright, 2004) which would be 'credible enough' (Simanowitz, 2004) to allow for good decisions to be made. Snodgrass and Sebstad (2002), in a further paper contributing to the USAID series, adopted a mixed method approach, combining longitudinal and cross sectional case studies to assess the impact of three microfinance initiatives. The use of qualitative case studies and participatory impact assessment has also been used to determine the social impact of microfinance (refer for example Revollo-Wright's (2004), examination of microfinance initiatives in Peru; Kabeer and Noponen's (2005), examination of the social and economic impact of a microfinance programme in Jharkhand, India; Copestake and colleagues's (1998) assessment of a microfinance initiative in Zambia).

¹⁴ www.Imp-Act.org

Several researchers (Armendariz de Aghion & Morduch, 2005; Ashraf, Karlan, & Yin, 2003; Karlan, 2001; Karlan & Goldberg, 2007), have recommended the use of control and treatment groups. Karlan, in particular, has strongly advocated randomised field experiments. These can, however, be difficult to undertake, in particular, as impact assessment can usually only be undertaken post programme commencement. Armendariz de Aghion and Morduch (2005, p. 206), suggest one solution is to change the question and to seek to measure the impact of access at a community level, rather than the impact of participation. Using this approach a post-test approach can be adopted, comparing randomly drawn samples from the population of the treatment and control communities. The CGAP Working Group on Impact Assessment Methodologies (Monique Cohen, 1997) determined *inter alia* that comparison and/or control groups are essential for credible impact assessment and longitudinal analysis is essential for credible impact assessment, with a time period long enough for impacts to manifest themselves.

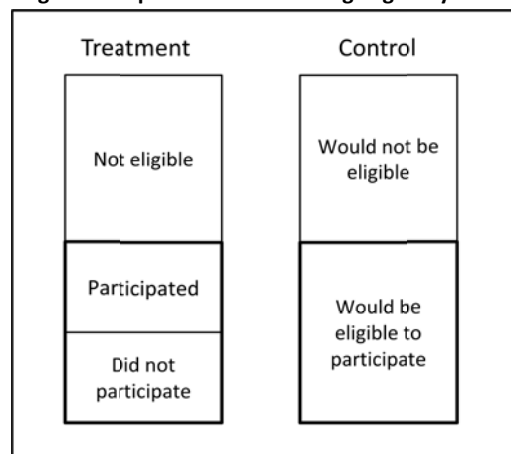
One of the issues affecting the measurement of the impact of a microfinance intervention on beneficiaries is self-selection. Evidence suggests that many self-selecting microfinance clients have an *ex ante* advantage over non-participants. This may be due to a range of factors. Coleman (2006), for example, examining village bank microfinance programs in North East Thailand found borrowers were wealthier than those who did not borrow prior to the commencement of the program. In an earlier study of group lending in North East Thailand, Coleman (1999) undertook a field experiment to measure the benefit of participation in microfinance lending. Coleman sought to control for attitude by asking participants prior to the commencement of the field experiment if they would be willing to participate in a microfinance loan. Loans were subsequently offered only to a subset of those who had responded positively. When compared against the control (the balance of those who indicated a willingness to participate) Coleman found little benefit other than for members of the microfinance committee who had been able to obtain larger loans. McKernan (2002), in an examination of Grameen Bank lending, found that failing to control for selection bias could lead to overestimation of the effect of participation on profits by as much as 100%. Gine (2007), in a review of the impact of financial inclusion on economic growth and poverty reduction, noted most microfinance program evaluations neglect self-selection and endogenous program placement. Therefore benefits may be overstated.

Another approach to measuring impact has been to compare 'new' and 'old' borrowers within the same area using cross-sectional data (Nelson et al., 2000). This approach has been promoted by USAID through the AIMS project (Armendariz de Aghion & Morduch, 2005, p.

209). The method assumes borrowers' characteristics are common and constant over time. As Karlan (2001) notes, the assumption of consistency is fundamentally flawed. The approach does not account for program dropouts. People who have difficulty managing credit are the most likely to abandon a credit based program. Therefore simply measuring 'new' borrowers (some of whom may drop out) and 'old' borrowers without taking into account those who have dropped out will overstate the benefits of a program. A similar situation is likely to occur if the objective is to measure the impact of participation in a savings program using 'new' and 'old' savers.

Longitudinal pre-post studies have also been promoted by USAID (Armendariz de Aghion & Morduch, 2005, p. 210). However, as Armendariz de Aghion and Morduch note, the method is subject to selection bias and controlling for this over a study lasting several years has practical limitations. The authors (2005, pp. 213-222) suggest the use of instrumental variables for programme participation. This allows problems relating to measurement error, reverse causality and omitted variable biases to be better managed. Instrumental variables must explain program participation, but have no direct relationship with the outcomes of interest (for example household income). The authors admit determining appropriate variables is difficult. They suggest the approach may be viable when there are variations in program access within a community which can be measured against a control group. This can provide a measure of the benefit of access and participation (on the basis potentially significant confounding variables can be controlled for) and is summarised in Figure 7:

Figure 7: Impact Evaluation Using Eligibility Rules



(Source: Armendariz de Aghion and Morduch (2005))

Morduch (Armendariz de Aghion & Morduch, 2005, p. 217), using this approach examined the impact of a microfinance initiative in Bangladesh and found no significant evidence for strong impacts from microfinance on household consumption, but evidence that microfinance

assisted with diversification of income streams.

Hulme (2000), has categorised impact assessment into three modalities:

- Scientific studies using quasi-experimental methods seeking to compare outcomes with a counterfactual, using either regression or field experiment methods. In addition to the issues previously discussed, Hulme also highlights reverse causality issues; in particular, feedback loops from impact back to intervention. The use of regression models is often not feasible due to the difficulty in obtaining sufficiently large and comprehensive data sets.
- Qualitative studies using case studies. Whilst low cost, qualitative approaches lead to issues in attributing causality. Hulme suggests the use of multiple methods to determine causality.
- Participatory approaches centred on the experience of the beneficiary, with parameters defined by the beneficiary. Participatory assessment is still developing and methodology tends to be qualitative, with associated attribution issues.

Hulme (1997, 2000), has supported longitudinal randomised quasi-experiments for larger scale studies, but has acknowledged the cost and logistics may be beyond the resources of medium-smaller scale studies and has recommend the use of multiple methods along with control groups for medium scale studies, and triangulation for smaller scale studies. Figure 8 summarises Hulme's suggested four models of impact assessment with most studies adopting a 'moderate' approach':

Figure 8: Approaches to Microfinance Impact Assessment

Methodological Approach	Objectives	Method
Simple	To test existing under-standing of impacts and improve programme performance.	A range of methods used. No dominant method.
Moderate	Proving impact to a reasonable degree of reliability and improving programmes.	Sample survey with control group. Rapid appraisal, case studies, participant observation also used.
Complex	Proving programme impact.	Large scale sample survey with control group.

(Source: Adapted from Hulme (1997, 2000))

2.2.8. Summary

This section has examined financial exclusion, financial outreach and microfinance and has found financial exclusion to be pervasive in low income communities in both developed and developing countries. Financial exclusion impacts the household's ability to save, borrow, transact and, as a consequence, may negatively affect the household's wellbeing. Financial exclusion is exacerbated in many developing countries due to the poor development of bank branch networks. Microfinance emerged as a means of providing small scale credit to poor households to support small-scale entrepreneurial activity and has spread rapidly due to a perceived potential for poverty reduction. The link between microfinance and poverty reduction is however, tenuous. There are issues with impact measurement. Appropriately designed and administered empirical studies are considered a more robust means of measuring impact. To date, however, there have been few empirical studies of microfinance impact. Studies undertaken suggest the expansion of the financial system through increased bank outreach is likely to be a more successful mode of expanding financial capability than the poverty lending microfinance model.

2.3. Financial Capability from an Individual Perspective

2.3.1. Introduction

Extending access to the formal financial system expands the capability set of the financially excluded. Of itself, however, access is insufficient. Those who use the banking system must have sufficient knowledge, skill and understanding of the system to engage proactively. This section discusses the components of individual financial capability, in particular, financial knowledge and skill, financial behaviour and attitude to money. The discussion then concludes with an examination of approaches to increasing individual financial capability.

2.3.2. Financial Literacy

a) Introduction

Two approaches to the consideration of financial knowledge and skill and financial behaviour have emerged in the literature (Huhmann & McQuitty, 2009). The literature in the USA, Australia and New Zealand tends to separate financial knowledge and skill ('financial literacy') from financial behaviour (ANZ & New Zealand Retirement Commission, 2006; ANZ., 2003c; Bell & Hogarth, 2009; Hilgert, Hogarth, & Beverly, 2003; Hogarth, Beverly, & Hilgert, 2003; Hogarth & Hilgert, 2002). The literature in the UK tends to link financial knowledge and skill and financial behaviour ('financial capability') (Atkinson et al., 2007; Atkinson, McKay, Kempson, & Collard, 2006; FSA. 2005). In order to examine the components of individual financial capability, financial knowledge and skill is examined separately from financial behaviour. The term 'financial literacy' is used to denote financial knowledge and skill.

b) Defining Financial Literacy

The National Foundation for Educational Research in the UK defined financial literacy as 'the ability to make informed judgments and take effective decisions regarding the use and management of money' (Noctor, Stoney, & Stradling, 1992). Vitt and colleagues (2000) in a review of financial education in the United States adopted a similar approach, defining financial literacy as: 'The ability to read, analyze, manage and communicate about personal financial conditions that affect material well-being'. Jacob and colleagues (2000) in an analysis of financial education programs for low income families in the United States, adopted a process approach and defined financial literacy as 'the ability to understand financial terms and concepts and to translate that knowledge skillfully into behaviour'. The OECD (2005) has also adopted a process approach in defining financial education as 'the process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being'. The Australian Ministerial Council on Education, Employment, Training and Youth Affairs (MCEETYA), defined financial literacy as part of the National Consumer and

Financial Literacy Framework, using a situated process approach. MCEETYA sought to situate behaviours in a broad range of contexts: 'financial literacy is the application of knowledge, understandings, skills and values in consumer and financial contexts and the related decisions that impact on self, others the community and the environment' (MCEETYA, 2005). ANZ Bank in a series of studies of adult financial literacy in Australia (ANZ., 2003c, 2005, 2008), and the New Zealand Retirement Commission in the National Strategy for Financial Literacy (New Zealand Retirement Commission, 2006), have returned to Noctor and colleagues (1992) early narrow knowledge based definition. The New Zealand Retirement Commission has stated the definition was adopted for pragmatic reasons to facilitate measurement (New Zealand Retirement Commission, 2006, p. 30). The narrow definition has been used in the present study.

c) The Components of Financial Literacy

To date there has been a paucity of research examining the components of financial literacy from which a model of financial literacy can be developed. There have been no academic studies and research has been driven by practitioner and policy requirements. Three models have been developed: in the UK, the Financial Services Authority and the Basic Skills Agency have developed an Adult Financial Capability Framework (FSA. & BSA., 2003, 2006); the Australian Ministerial Council on Education, Employment, Training and Youth Affairs has developed a National Consumer and Financial Literacy Framework (MCEETYA, 2005); and the New Zealand Retirement Commission has developed a framework as part of the National Strategy for Financial Literacy (New Zealand Retirement Commission, 2006). In the United States, Sebstad and colleagues have proposed a model to assess the outcomes of financial education programmes (J. Sebstad, Cohen, & Stack, 2006). These models are domain based. Within domains, competencies have been identified, albeit with varying degrees of specificity.

FSA/ Basic Skills Agency Adult Financial Capability Framework

The Adult Financial Capability Framework was developed by the Financial Services Authority and the Basic Skills Agency following recommendations by the Adult Financial Literacy Advisory Group of the need for a framework which could facilitate the measurement of financial literacy and the development of interventions to improve financial literacy. An initial version of the Framework was released in 2003 and a revised version released in 2006. The Framework was

developed using a consultative approach. The Adult Financial Capability Framework is the only model which maps specific financial competencies across domains of activity and levels of financial competence. The Framework was developed within the wider context of adult functional literacy and is linked to the UK Basic Skills functional literacy core curricula¹⁵. As shown in Table 7, three levels of financial literacy have been determined and referenced to the three levels of the UK Adult Literacy and Numeracy Core Curricula (DCSF, 2000), to the UK Vocations Skills Standards and to the National Curriculum:

Table 7: Adult Financial Capability Framework Reference Levels

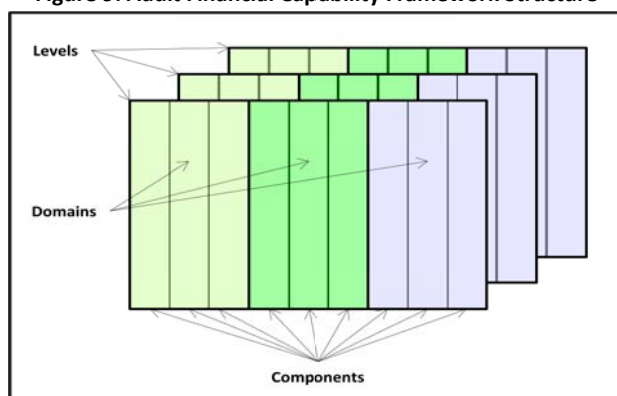
Adult Financial Capability Framework	UK Adult Literacy and Numeracy Core Curricula	Vocational Skills (Key Skills/ NVQs)	National Curriculum
'Basic Understanding'	'Survival' Entry Level 1-3	NA	Key Stage 1 Level 2 Age 7
'Developing Competence'	'Functional' Level 1	Level 1	Key Stage 2 Level 4 Age 11
'Extending Competence'	'Operational' Level 2	Level 2	Key Stage 3/4 GCSE A*-C Age 16

Source: FSA. & BSA. (2003, P8)

The Framework does not prescribe a set of financial knowledge and skills which adults should be competent in enacting. Rather a broad set of capabilities has been determined which can be clustered into subsets depending on specific individual or environmental requirements (FSA. & BSA., 2003, pp. 3-6). The Framework can therefore be deployed across a range of modes of engagement with the money economy and the formal financial system. The Framework is structured along two axes: Financial Capability Level and Financial Capability Domain. Each domain comprises a set of components for which (depending on the component) either knowledge and skill capabilities or behavioral competencies have been determined. This is illustrated in Figure 9:

¹⁵ <http://www.skillsworkshop.org/>

Figure 9: Adult Financial Capability Framework Structure



The levels of financial capability and the domains are summarised in Table 8 and Table 9:

Table 8: Adult Financial Capability Framework Levels of Capability

Level	Description
Basic understanding and developing confidence	Adults, who are currently not engaged in, but require skills to make informed judgments about personal and household finances and to use appropriate financial services.
Developing competence and confidence	Adults who have a basic understanding and competence in handling financial services and who have sufficient knowledge to use their skills to meet their needs but need to further develop their financial knowledge and engagement with the formal financial system (for example longer term borrowing).
Extending competence and confidence	Adults who require the skills to understand the wider range of services (for example superannuation planning) to make informed decisions

(Source: FSA. & BSA. (2003, P6)

Table 9: Adult Financial Capability Framework Domains

Domain	Description	Components ¹⁶
Financial knowledge and understanding	The ability to make sense of and manipulate money to deal with 'everyday' financial matters	- Understanding different types of money and payments - Understanding income generation - Understanding spending
Financial skills and competence	The ability to apply knowledge and skill across a range of contexts in particular, planning, monitoring and managing money and resolving financial issues	- Gathering information and record keeping - Financial planning – saving, spending and budgeting - Understanding risk and return
Financial responsibility	The ability to appreciate the wider impact of financial decisions at the level of the individual, the household and the wider community, including rights and responsibilities and the recognition of the need for advice	- The financial implications of personal choices - Consumer rights and responsibilities and sources of advice - Understanding the financial system

(Source: FSA. & BSA. (2003, P7)

¹⁶ Paraphrased

National Consumer and Financial Literacy Framework

The National Consumer and Financial Literacy Framework was developed by the Australian Ministerial Council on Education, Employment, Training and Youth Affairs to articulate goals for consumer and financial education in schools for students in years 3-11 (MCEETYA, 2005). The MCEETYA Framework was designed to determine learning outcomes, support curriculum development and support the development of teaching and related professional development materials. The MCEETYA Framework is less specific than the FSA/ Basic Skills Framework. However a similar approach has been adopted. Levels of competence have been related to the level of education. As shown in Table 10, four dimensions were identified. Within each dimension a set of competencies was determined. Dimensions were not decomposed into components:

Table 10: Australian Adult Financial Literacy Framework

Dimension	Description
Knowledge and Understanding	Understanding the nature and forms of money, how it is used and the consequences of consumer decisions.
Competence	The application of consumer and financial knowledge and skill in a 'range of changing contexts'.
Enterprise	The opportunity to use initiative, build financial capabilities and manage risk-taking when making financial decisions.
Responsibility	Making appropriate consumer and financial decisions that demonstrate care for self, others, the community and the environment.

Source: (MCEETYA, 2005)

New Zealand National Strategy for Financial Literacy

The New Zealand Retirement Commission has responsibility for enhancing levels of financial literacy in New Zealand. A National strategy has been developed (New Zealand Retirement Commission, 2006). The Strategy includes a set of 'Priority Learning Areas'. Three levels of financial literacy ('low', 'medium' and 'high') and four categories of financial literacy have been determined but not defined ('financial understanding', financial competence', financial planning', consumer rights and protection'). Key learning areas were developed for each category at each level.

Microfinance Opportunities Model

Cohen and colleagues (M. Cohen, McGuinness, Sebstad, & Stack, 2006; J. Sebstad et al., 2006), in a set of working papers examining financial education for Microfinance Opportunities have also adopted a categorisation approach. Cohen proposes the use of market research to determine financial knowledge and skill and current and 'desired financial behaviours'. Cohen categorises behaviours by financial activities, but does not propose levels of competence:

- Budgeting
- Savings
- Debt Management
- Financial Negotiations
- Bank Services

The model, whilst less structured than the FSA & BSA model, recognises the situated nature of financial behaviours.

The financial capability models developed to date have been focused on enhancing financial literacy in highly monetised economies. A model relevant to monetising contexts has not been developed.

d) Measuring Financial Literacy

A range of studies have been undertaken to determine levels of financial literacy, or to measure financial literacy and financial behaviour. An OECD review of financial literacy (OECD, 2005) identified financial literacy studies in 15 OECD countries. The majority of studies have been cross-sectional surveys. There is currently no equivalent test to measure levels of financial literacy to those developed to measure adult literacy (Piprek, Diamini, & Coetzee, 2004, p. 7). Cross-country comparisons of financial literacy are therefore difficult due to differences in questionnaire design and the range of topics covered. Nevertheless, studies indicate levels of financial literacy in OECD countries to be generally low, with people tending to overestimate their financial skills and knowledge (Miller, Godfrey, Levesque, & Stark, 2008; OECD, 2005). These findings are similar to those reported by surveys of financial exclusion; respondents with low financial literacy tend to have lower levels of education and to be members of lower socio economic groups.

The OECD review found two methodological approaches. The most common assessment method was participant self-assessment of financial understanding and knowledge. Few studies endeavoured to objectively test knowledge and understanding of financial terms and concepts. In addition to population studies, a range of studies have been undertaken to measure the impact of financial literacy training programmes. The studies tend to be ad hoc and, as Piprek and colleagues (2004, p. ii) note, tend to measure changes in knowledge, rather than linking changes in knowledge to changes in behaviour.

United Kingdom

The UK Financial Services Authority (FSA) is required to promote financial literacy in the UK (House of Commons Treasury Committee, 2006). The FSA has undertaken a range of studies to develop an understanding of levels of adult financial literacy in the UK (Atkinson et al., 2006; FSA., 2005, 2006a, 2006b, 2006c). An initial exploratory study was undertaken on behalf of the FSA by Atkinson and colleagues at the Personal Finance Research Centre at the University of Bristol (FSA., 2005). The study used focus groups and depth interviews to explore a model of financial capability developed from the literature and from an adaptation of the FSA and Basic Skills Agency Adult Financial Capability Framework (FSA. & BSA., 2003, 2006). The study adopted a different categorisation model to that developed for the Adult Financial Capability Framework. Table 11 shows the categorisation which was also based on clustering financial activities into domains:

Table 11: FSA Financial Capability Domains

Category	Description
Managing Money	Financial activities relating to the management of current income and expenditure.
Planning Ahead	Financial activities related to the management of future income and expenditure.
Making Choices	Financial activities relating to making decisions between potential financial options, and understanding the likely outcome. This includes deciding between different financial products.
Getting Help	Financial activities relating to seeking advice to assist with financial decision making.

(Source: FSA., 2005, Pp42-53)

A closed question survey was developed from the exploratory study. Most of the questions were categorical and covered both knowledge and skill and behaviour. Administration of the survey was by individual interview, with participants randomly selected based on UK Census Output Areas. In total 5,328 surveys were administered (this included a booster sample from Census Output Areas with a non-white population of 20% or more (FSA., 2006a, pp. 12-13)). Responses to questions within each domain were factored to create a domain score¹⁷. The distribution of scores was then analysed to develop an understanding of respondents' relative financial capability. Respondents were clustered based on domain scores and five clusters were identified. These ranged from respondents who evidenced few weak areas (typically affluent mature people who owned a range of financial products), to respondents who evidenced weakness across all domains (typically younger adults with children, struggling on low incomes who were also disorganised) (Atkinson et al., 2007). The study found many people in the UK did not plan ahead, either for general saving or for retirement. For example 50% of respondents had no savings whatsoever. There was a general lack of understanding of financial risk. Few people appeared to budget. For example only 37% of people put money aside to ensure they could meet bills and other financial commitments.

United States

Several large scale studies have been undertaken in the United States. Hilgert and Hogarth (Hilgert et al., 2003; Hogarth & Hilgert, 2002), undertook an early study administering a questionnaire as a part of the University of Michigan monthly omnibus Surveys of Consumers. The survey was cross-sectional and was administered by telephone to 1000 respondents. The survey tested consumers' financial knowledge using a set of true/false questions. A similar pattern was found to that of the UK population base-line study. Financially literate consumers tended to be better educated, have higher incomes and to be white (Hogarth & Hilgert, 2002). The survey also collected data on consumer's financial behaviour. This indicated high levels of financial inclusion (89% of respondents) but low use of budgeting (46% of respondents). Whilst 80% of people said they had a savings account, only 46% of people saved regularly. 75% of respondents stated they owned their own home. This may indicate a bias in responses. 75.8% of white adults in the United States own their own home. However, home ownership drops to 49.5% for Hispanic or Latino adults¹⁸. Hilgert and Hogarth found a

¹⁷ It is not evident from the reports of the study (FSA., 2006a) how the factoring was achieved

¹⁸ <http://www.census.gov/hhes/www/housing/hvs/annual05/ann05t20.html>

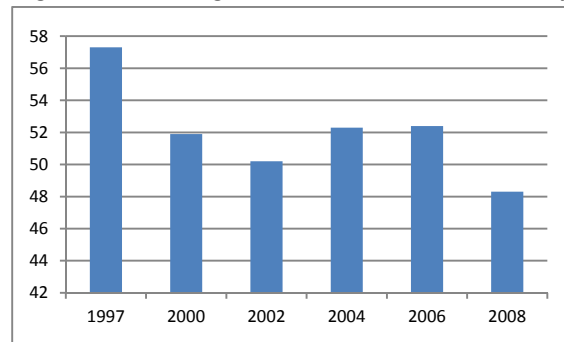
correlation between financial knowledge and skill and financial behaviour. However the direction of causality was unclear.

The Financial Industry Regulatory Authority, in conjunction with the U.S. Department of Treasury and the President's Advisory Council on Financial Literacy, has conducted a National Financial Capability Study (Applied Research & Consulting, 2009). The study combined three linked surveys: a randomised national telephone survey, an on-line State-by-State survey and a Military survey. Total sampling was approximately 27,000 respondents. The objective of the survey was to benchmark adult financial literacy, financial behaviour and attitude to finance. The survey found lower educated, younger and lower income respondents were less able to manage their spending. This bias was also found in the number of people who endeavoured to find out how much they needed to save for their retirement. The level of home ownership matched that of the population, with home ownership higher among college graduates, Caucasians and higher income earners. Levels of financial literacy were generally low. 64% of respondents, for example, did not understand the impact of inflation on savings. Higher income and better educated groups demonstrated higher levels of financial literacy.

The JumpStart Coalition has been measuring Year 12 High School students' financial literacy every two years since 1997/8¹⁹. The survey has been conducted six times in the United States and once in South Korea and comprises 31 questions to measure students understanding of the basics of personal finance in four areas: income, money management, savings and investment, and spending and debt. The target sample size for the 2008 survey was 5,150 High School students (the 2008 Report does not state the final number of students who participated). Sampling was undertaken using voluntary enrolment by schools and was stratified by age group. Three hundred and eighty eight schools from a population of 1,888 schools participated. The questions are multi-choice and relate to the general financial environment in the USA and to common financial calculations. As shown in Figure 10, the results of the successive samples indicate a progressive deterioration in the financial literacy of American high school senior students:

¹⁹ <http://www.jumpstart.org/index.cfm>

Figure 10: Senior High School Student Financial Literacy



(Source: Mandell (2009))

The 2008 iteration included a survey of college (undergraduate) students. A sample of 1,030 full time college students participated in the study. The average score of 62.2 percent was considered by Mandell to indicate college students were 'close to being financially literate' (Mandell, 2009, p. 5). As Mandell notes, only 25% of High School graduates go on to college. Potentially, therefore, 75% of young Americans may have very low levels of financial literacy.

Australia and New Zealand

ANZ Bank has undertaken a series of financial literacy studies to measure adult financial literacy and financial behaviour in Australia (ANZ., 2003a, 2003b, 2003c, 2004, 2005, 2008). The studies have been telephone based, with 3,500 respondents in each round. The questions focus on respondents' self-assessment of their knowledge and confidence. The surveys have found a similar pattern to that found in the USA and the UK studies. Respondents with lower levels of financial literacy tend to have lower income levels and lower levels of education. Older people tended to be less financially literate. Those who are more literate and who have higher incomes, tend to own more financial products. As the studies are primarily descriptive, causality has not been investigated. Worthington (2006), used logit models to predict financial literacy using data from the 2003 survey and determined people aged between 50-60 years, professionals and business or farm owners and university graduates were most likely to be financially literate, whereas the unemployed, females and those from non-English speaking backgrounds were least likely to be financially literate.

Respondents to each of the surveys generally considered they were financially competent in respect to most of the financial activities they engaged in. For example in the 2003 round of the study, 80% of respondents considered they were 'well informed' when making financial decisions and 90% of people considered they knew how to use ATM's, cheques, EFTPOS and

credit cards. However, the study revealed a disparity between respondents' self-assessed levels of financial literacy and the level of financial literacy revealed by those elements of the study in which respondents were required to demonstrate competence:

- 33% of respondents did not have a reasonable understanding of compound interest. When tested the actual level of comprehension was lower than self-reported levels. Only 28% of respondents evidenced a 'good level' of comprehension.
- It was evident levels of understanding of important aspects of credit card operation were lower than self-reported statements about understanding of credit cards. For example, only 37% of respondents indicated they had a reasonable understanding of 'charge-backs' on credit cards.
- Only 41% of respondents understood the term 'capital guaranteed' either 'very well' or 'fairly well'.
- Only 56% of respondents could correctly identify likely reasons for a bad credit rating.
- 32% of respondents could not state the difference between secured and unsecured loans.

The reports have a strong product bias and some caution must be exercised in interpreting the findings as the questions used are in-part based on self-assessed levels of financial literacy (Atkinson et al., 2007). The 2008 survey concludes with a suggestion that future surveys focus on financial behaviour and the nexus between financial knowledge and skill and financial behaviour.

The Australian Financial Literacy Foundation has also undertaken a study of financial literacy in Australia (Financial Literacy Foundation, N.D.). The study was telephone based and sampled 6,947 respondents aged between 12 – 75 years. The report is not dated. The questions are purely self-reported skill and knowledge. The response rate was 10%. The report is of little value and does not appear to have been referenced in the literature.

ANZ Bank has also supported a financial literacy survey in New Zealand undertaken by the New Zealand Retirement Commission (ANZ & New Zealand Retirement Commission, 2006). The study used a financial knowledge framework similar to, but simpler than that used for the FSA studies in the UK. The study examined financial literacy and financial behaviour and found a similar pattern to that of the UK, USA and Australian studies. 83% of respondents claimed to

be confident about managing their financial affairs. However levels of adult financial knowledge were generally low:

- 75% of respondents could not explain the impact of compound interest.
- Approximately 25% of respondents had difficulty with terms such as asset, liability, net worth secured loan and equity.
- 20% of respondents stated their greatest difficulty in managing money was controlling impulse behaviour.
- 20% of credit card holders did not understand the benefit of interest-free days on their credit card.
- Only 20% of respondents had a written financial plan.

The demographic profile was similar to that of other studies. In addition to older people, people on low incomes and people with lower levels of education, Maori and Pasifika people evidenced lower levels of financial knowledge. The findings of the ANZ-Retirement Commission study correlate with earlier findings by Morris (2001) who administered a shortened version of the Jumpstart Coalition survey to senior secondary school students in New Zealand and found levels of financial knowledge to be generally low. 52% of students failed to answer at least 50% of the questions correctly. Similar correlations were found between financial literacy and socio-economic status to those found in other studies. Morris also found Maori and Pasifika respondents had a lower level of financial literacy.

e) Consequences of Inadequate Financial Literacy

There appears to be an emergent consensus that the level of financial sophistication required to participate effectively in the contemporary economy is increasing. The importance of people being able to make appropriate decisions about the management of their personal and household finances has been recognized as a national problem in a number of developed countries: The Financial Services Authority in the UK commenced a national strategy to enhance financial capability in 2003. The US Government established the Financial Literacy and Education Commission in 2003. The Australian Ministerial Council on Education, Employment, Training and Youth Affairs developed a framework for financial capability in 2005. The New Zealand Retirement Commission developed a National Strategy for Financial Literacy in 2006.

The OCED study of financial literacy programs (OECD., 2005) identified a set of common factors which have increased the importance of financial literacy:

- *The complexity of financial products.* There is increasing complexity in financial product, the quality and risk parameters of which can be difficult to assess.
- *The increase in the number of financial products.* Deregulation of financial markets and technology has resulted in an explosion of financial products available to retail consumers.
- *The baby boom and increases in life expectancy:* In many countries, the baby boom generation is the first generation to have significant financial assets and to need to provide for an extended retirement.
- *Changes in pension arrangements:* There has been a major shift away from defined benefit promise to defined contribution lump sum retirement provision, and an increased emphasis on individual, rather than state based provision.
- *Low levels of financial literacy:* Financial literacy surveys consistently indicate the level of financial literacy people have is lower than that required to make appropriate financial decisions.

Jacob and colleagues (2000), in a survey of financial literacy programs in the USA, argue financial illiteracy can contribute to people making poor financial choices that can be harmful to both individuals and communities. Piprek and colleagues (2004) in a review of financial literacy programs determined that at an individual level insufficient financial literacy can result in poor decisions which affect economic well being; at an institutional level a lack of financial literacy may result in the selection of inappropriate products which could negatively affect both the client and the institution; and at a market level financial illiteracy can inhibit the proper functioning of the market due to poor flow of information among participants. Hilgert and colleagues (2003) found those who score higher on financial literacy tests are more likely to follow recommended financial practices. Perry and Morris (2005) in a study examining the relationship between self-perception, knowledge and income in explaining consumer financial behaviour, identified a relationship between financial knowledge, income and the locus of control on financial behavior. However this correlation (similar to that found by Hilgert and colleagues (2003)) does not imply direction and does not necessarily mean an increase in knowledge improves financial behavior. Martin (2003), and Hathaway and Khatiwada (2003) in recent reviews of the literature, found several studies claimed evidence of a causal connection between increases in financial knowledge and changes in financial behaviour.

However, both reviews noted most studies reviewed tended to assume a causal relationship where there is at best a weak correlation.

2.3.3. Financial Behaviour

a) Introduction

Financial behaviour is the operationalisation of financial knowledge and skill encompasses a broad range of activities, including *inter alia* (FSA. & BSA., 2006):

- Making payments using a range of payment mechanisms
- Managing income and expenditure
- Financial record keeping, planning and budgeting
- Financial decision making, including risk management
- Seeking information and advice to assist with financial decision making and ensuring knowledge and understanding of the regulatory economic and financial environment is up to date.

Two approaches can be taken to describing and measuring financial behaviour: a descriptive approach and an explanatory approach. The descriptive approach seeks to identify specific financial behaviours and to determine the economic consequences of those behaviours. The explanatory approach seeks to develop an understanding of why people adopt particular behaviours. The descriptive approach focuses on general behaviours, whereas the explanatory approach focuses on identifying and explaining psychological factors which influence financial decisions and to thereby explain financial decisions by combining psychological and economic methodologies.

b) Behavioural Economics

It is tempting to seek to use behavioural economics theory to explain the financial behaviour of poor people in developing countries who are largely excluded from the formal financial system. However this must be undertaken with care. Whilst peoples' financial behaviour is impacted by a range of biases and heuristics (Gilovich, 2002; Kahneman, Slovic, & Tversky, 1982) and it is possible that, for example, the base-rate fallacy (ignoring available information when assessing conditional probability) (Kahneman & Tversky, 1973), or the money-illusion

(concentrating on the face value of money rather than purchasing power) (Shafir, Diamond, & Tversky, 1997), are as evident in a remote village in a developing country as they are in downtown Manhattan, we have no basis for assuming that behavioural modalities employed by literate individuals participating in a highly sophisticated monetised economy, will also apply to people beginning to engage with the money economy who lack familiarity with the set of financial decisions most people engaging with the formal financial system on a daily basis tend to take for granted. A simple example is the use of mental accounting (Thaler, 1980, 1985, 1990, 1999). Thaler argues the life-cycle theory of savings (consumption should be based on the annuity value of wealth) is moderated by people's tendency to compartmentalise assets and income (e.g. spending money, short term savings, longer term savings). Therefore money is not fungible. Whether this applies in a context in which most assets must be continuously deployed to sustain current income is simply unknown. This has important implications for research in developing countries. Behavioural economics has, to date, not examined financial behaviour in monetising communities. Consequently, the examination of financial behaviour in this review focuses on studies which have sought to identify and describe household financial behaviour.

c) Household Financial Behaviour

Hogarth, Beverly and Hilgert (2003) found few US households follow 'recommended financial management practices. In a review of the literature and an analysis of the Survey of Consumer Finances (SCF), the authors determined 13% of households in the bottom 20% of income distribution reported at least one late payment, whereas only 1% of households in the top 20% reported a late payment. Many households did not appear to use written budgets or compare actual expenditure against planned expenditure. Where budgets were used they were typically short term (less than 1 month) and informal ('mental budgets'). There is also evidence of a tendency by households at all income levels to spend impulsively. This may be a factor in the very high debt-income ratios of many households in the US. 11% of households had debt-income ratios greater than 40%²⁰. The percentages were higher for lower income households. Many households in the United States appear to be making inadequate provision for retirement.

²⁰ This is, of course, prior to the downturn in the US economy.

The reasons for poor financial behaviour may be due, at least in part, to low levels of financial literacy. Perry and Morris (2005) in a review of the relationship between financial knowledge, locus-of-control and financial behaviour using data from the 1999 Freddie Mac Consumer Credit Survey, found an individual's propensity to save, budget and control spending depends in part on financial knowledge and in part on financial resources and the individual's perceived control over outcomes. Howlett, Kees and Kemp (2008), in an experiment using graduate students at a public university in the United States, found participants who expressed higher levels of future orientation were more likely to save for retirement. However, for participants who had limited financial knowledge, future orientation did not influence the likelihood of saving for retirement, irrespective of future orientation.

Acquisition patterns of financial products by households in developed economies have been the subject of several studies (Canova, Rattazi, & Webley, 2005; Paas, 1998; Stafford, Kasulis, & Lusch, 1982). Households appear to purchase financial products in a common focal order with progressively longer time horizons (for example, cash management accounts are purchased before savings accounts, which are purchased before long term savings products). Canova and colleagues (2005), using network analysis, determined a hierarchy of goals. At the lower levels, goals tend to be specific (for example ensuring money is available). At the higher levels, goals tend to be focused on self-esteem and self-gratification. In a rare study comparing financial behaviours in a developed economy (the Netherlands) with those in a transitional economy (Belarus), Rabinovich and Webley (2007), using panel data found a positive relationship between an individual's time horizon and their propensity to save. However, the authors also found fundamental differences in time horizon between Dutch and Belarus respondents, with Dutch respondents having a time horizon of 12 months, whereas the Belarus respondents had a time horizon of a month or less. This suggests that, whilst cognitive models relating to deferred spending may be common, the environment may force time horizons that result in negative longer-term opportunities.

To date, the only significant studies of financial behavior in developing countries are those undertaken by the FinMark Trust in Southern Africa (FinMark Trust, 2007; Piprek et al., 2004) to support the development of market-led financial inclusion initiatives. The studies have been descriptive and have focused primarily in identifying product usage. FinMark have identified several key imperatives for a study of financial capability in a developing country²¹:

²¹ The approach is similar to Hulme's (1997, 2000) approach to the measurement of microfinance interventions

- The development of an understanding of both financial behaviour and financial literacy is required.
- The measurement of the impact of a financial capability intervention should include measurement of changes to financial behaviour consequent on participation in the intervention.

There appears to be a positive relationship between financial knowledge and skill and financial inclusion in developing countries. Cole, Sampson and Zia (2009) found financial literacy predicts demand for and use of financial services and is correlated with household wealth, education and well-being. Households with low levels of financial literacy tend not to engage in long term financial planning, and tend to borrow at higher interest rates and participate less in the formal financial system than financially literate people. The authors found higher levels of financial literacy were associated with greater use of bank accounts in Indonesia (although wealth may be a stronger predictor), and with insurance in India. Rutherford (Collins, Morduch, Rutherford, & Ruthven, 2009; Rutherford, 2000), has used financial diaries to develop an understanding of the financial behaviours of poor households in Bangladesh and has found households engage in a broad range of coping strategies involving savings and credit activities across the formal and informal financial sectors. However, the diaries were collected over a relatively brief period (less than a year) and were not intended to be generalisable.

2.3.4. Attitude to Money

Attitude to money has a potentially significant impact on financial behaviour. As Carbo and colleagues note (2005, p. 12), 'a significant barrier to the take up of financial services is the existence of various psychological barriers, in particular, mistrust and disinterest in financial services'. Two models have been developed for the measurement of attitude to money: attribute models and psychological models.

Attribute models focus on measuring respondents' attitude to elements of financial activity, for example respondents' commitment to working toward a financial goal and keeping to a budget and spending plan; how confident respondents say they are about managing money; how motivated they are to save, how confident they are in dealing with bank staff. The FSA and Financial Education (J. Sebstad et al., 2006) models use an attribute approach to attitude

to money. Attribute models are *a priori* and assume respondents are able to objectively describe their attitude to a particular aspect of financial management with which they are involved.

An alternative approach is to develop a scale to measure components of respondents' attitude to money: both psychological significance and symbolism (Adrian. Furnham & Argyle, 1998, pp. 35-44). The standard method is to develop a scale using factor techniques. Several scales have been developed.

Tang (1992, 1993; 1995) and colleagues (Tang, Chiu, Tang, Teo, & Vlerick, 2002; Tang, Kim, & Tang, 2002), in a series of empirical studies have developed a Money Ethic Scale (MES) examining 'the love of money' (Thomas Li-Ping Tang et al., 2002). Tang argues money has an *affective* component (good/ evil), a *cognitive* component (relationship to achievement, respect, and freedom) and a *behavioral* component. The scale comprises thirty items grouped into six factors: Money is good, money is evil; money represents achievement; money increases respect (self-esteem); money should be carefully budgeted; money provides freedom. Tang has found a positive correlation between income and positive affect (also found by Wernimont and Fitzpatrick (1972)). The research has found the ability to budget money is correlated with age and gender (female). The perception of money representing achievement tends to have a positive correlation with income and to the perception of money as being less evil. High Protestant Ethic respondents tend to budget money carefully. High Leisure Ethic respondents tend to see money as good. Tang (1993) also suggests people who have lower expectations of money (lower levels of materialism) tend to perceive themselves as leading a happier and less stressful life. The studies have found people generally have a positive attitude to money, seeing money as something that represents success, and as not being evil. People also value the careful budgeting of money. Overall those who endorse the Money Ethic tend to be more materialistic and to be sensitive to monetary rewards. Generally people in monetised environments tend to see money as a symbol of success and to value careful money management.

Yamauchi and Templer (1982) have developed a Money Attitude Scale (MAS). The scale comprises twenty nine items grouped into five factors:

- Power – prestige (The use of money to influence others)
- Retention – time (Saving and planning for the future)
- Distrust (Negative feelings about using money)

- Quality (Tendency to purchase high value items)
- Anxiety (Lack of confidence about money)

Yamauchi and Templer have found a person's attitude to money to be largely independent of their income. The Money Attitude Scale has been deployed in two Mexican-American cross-cultural contexts (Medina, Saegert, & Gresham, 1996; Roberts & Sepulveda M, 1999b). Medina and colleagues (1996) found Mexican-Americans had lower retention-time and quality scores than Anglo-Americans. Gresham and Fontenot (1989) used the Money Attitude Scale to examine gender differences in the use of money and found a similar factor structure with two factors (distrust and anxiety) combining to a single factor. Women tended to place greater emphasis on money as a power tool than men and to be more willing to pay for quality. Women also tended to have higher levels of distrust of money than man. Both sexes had the same attitude to time, suggesting a similar emphasis on financial preparation for the future.

Furnham (1984) further developed the Money Attitude Scale by combining elements from Rubenstein's 7-item scale (Rubenstein, 1980) developed for the magazine *Psychology Today* to investigate readers' attitudes and feelings about money, and items identified by Goldberg and Lewis (1978) in an early study examining attitudes to money, to create the Money Beliefs and Behaviours Scale (MBBS). Furnham found older people, and more wealthy people tended to be more worried about the future than younger people and less wealthy people. Masuo and colleagues (2004), using the MBBS found similar patterns in gender attitudes to money between Asian (Korean and Japanese) and Asian-American college students, to those found by Gresham and Fontenot. Baker and Hagedorn (2008), in a recent study assessing the validity of the MAS and MBBS using a randomised sample of adults (n=200), factored the MAS and the MBBS and found the factor structure of the MAS to be consistent with the original factor structure. However, the study did not replicate the MBBS factor structure.

Furnham and Argyle (1998, p. 53) note that while demographic, nationality and personality factors appear to influence beliefs about money and money related behaviors, it is difficult to draw firm conclusions due to the lack of large population studies. This is particularly relevant in developing countries as little attention has been paid to attitude to money. Empirical studies have been conducted in Mexico and Swaziland. Roberts and Sepulveda (1999b) examined money attitudes and compulsive buying in Mexico using the Money Attitude Scale and found the factor structure retained its original structure, indicating similar attitudes to money between Mexicans involved in an emerging consumer culture and Americans involved

in a highly developed consumer culture. Gbadamosi and Joubert (2005) used Tang's shortened Money Ethic Scale (Tang, 1995) in a study of perceptions of ethical and moral conduct in the public sector in Swaziland and found 75.9% of respondents either disagreed or strongly disagreed that money is evil and 54.4% either disagreed or strongly disagreed that money is the root of all evil. These results suggest ethical perceptions of money may be, at least to some extent, culturally influenced.

2.3.5. Expanding Individual Financial Capability

There appears to be broad agreement that people can accelerate the acquisition of financial knowledge and skill through participation in a structured training intervention and that this can have a positive impact on financial behaviour (OECD., 2005, p. 12; Worthington, 2006). Kozup and Hogarth (2008) have argued consumers must know the information they require, how to process the information, how to make effective financial decisions and how to use financial products effectively. Financial education, along with appropriate disclosure is a primary means of imparting this knowledge. A large number of financial literacy programs have been launched in recent years, in particular, in the UK, USA and Australia. Most of the programs have been launched within the past decade (Fox, Bartholomae, & Lee, 2005). Fox and colleagues (2005) identified three dominant themes in financial literacy training:

- Programs addressing personal finance topics: budgeting, saving, credit management
- Programs addressing retirement and longer term savings
- Programs focusing on home buying and home ownership.

There have been few studies which have sought to determine appropriate modes of intervention (OECD., 2005, p. 91). To date there appear to have been no studies which have sought to understand the impact of financial literacy programs on financial behaviour or well-being.

a) Adult Financial Education Programmes in OCED Countries

An increasing number of governments are investing in financial education programmes. The OECD review of financial literacy identified 109 programs targeting the unbanked/underserved population (OECD., 2005, p. 80). Vitt and colleagues (2000), Fox and colleagues (2000),

Braunstein & Welch (2002), Piprek and colleagues (2004) provide general overviews of a range of these programs. Most programmes reviewed were intended for a heterogeneous audience. Many programmes were integrated into the provision of specific financial services. Delivery modes were primarily through passive means (brochures, magazines, booklets, web-sites). Active means such as training courses and advisory services were less common (OECD., 2005).

Financial literacy training has received the greatest focus in the UK and the USA. Carbo and colleagues (2005, p. 55).have found evidence for the increasing institutionalisation of financial literacy training in the UK. Financial literacy has recently been incorporated as part of the citizenship component of the National Curriculum (it is not, however a compulsory component). From 2005 every school pupil in the UK has been entitled to at least 5 days enterprise education. At 6th form level (16-18 year olds) the Institute of Financial Services has introduced a new qualification (Certificate in Financial Studies) which can be used to gain points for university entry (Carbo et al., 2005, p. 55). A Personal Finance Education Group²² has been established 'to promote and facilitate the education of all UK school pupils about their personal finances and long-term security' (British Bankers Association, 2002, p. 16). Coben and colleagues, in a review of financial literacy education programmes for the National Research and Development Centre for Adult Literacy and Numeracy (Coben, Dawes, & Lee, 2005), found significant diversity across both the public and private sectors. They concluded both provision and accreditation were small scale and 'patchy and piecemeal'. Most providers did not identify progression paths for learners, used unqualified trainers, with programmes concentrated in urban areas (Coben et al., 2005, p. 8). Similar conclusions were reached by Granville and colleagues (2009) in a review of the provision of financial literacy education in Scottish primary and secondary schools. The authors found the delivery of financial literacy education to be inconsistent. There was a lack of coordination within schools and a lack of confidence among teachers.

Financial education has a longer history in the United States. The National Council on Economic Education was established in 1949 to improve school-based economic education. The Office of Financial Education was established in 2002 by the US Treasury to focus financial education policy making. The Office supports the Financial Literacy and Education Commission (SEDI, 2004, p. 14). Braunstein and Welch (2002) in a review of financial literacy training programs also found the success of programs delivered in the US to be mixed. The authors

²² www.pfeg.org.uk

found no significant evidence of improved financial behaviour as a consequence of participating in a financial literacy training programme. Vitt and colleagues (2000), in a review of financial literacy education for the Fannie Mae Foundation, found that, whilst training programs had proliferated, research measuring the effectiveness of the training had not kept pace. Hogarth, Beverly and Hilgert (2003), in a review of outcomes of US financial education programs concluded a generic ‘one size fits all’ approach to financial education is likely to be less effective than targeted, tailored approaches. Hathaway and Khatiwada, (2003), in a review of financial education programmes for the Cleveland Federal Reserve bank, reached a similar conclusion. Several financial literacy programs in the USA focus on the specific needs of Latino and Native American communities. Malkin, (2003), in a briefing paper for the Native American Financial Literacy Coalition, reported that limited financial expertise and inadequate financial education resources to meet the demand in Native American communities had significantly hindered the economic health of these communities. The failure of financial institutions to understand, or acknowledge opportunity in indigenous communities was considered by Malkin to be a significant barrier to increasing financial inclusion by Native Americans. The National Council of La Raza²³ (2004, p. 31ff) in a review of financial education in Latino communities, determined five key elements were required for successful program implementation. The elements, which are summarised in Table 12, were derived from the organisation’s experience in delivering financial education programs.

Table 12: La Raza Key Elements for Successful Financial Literacy program Implementation

Link the program on relevant financial products	Stand alone programs have less chance of success than programs linked to access to products or tools (e.g. savings accounts, mortgage products)
Programs should be customized	Generic programs are less successful than programs tailored to the unique requirements of Latinos
Community based programs are more successful	Programs developed and implemented through a community based channel were more credible to Latino households and therefore had a greater impact
Financial Education Programs must be relevant	Good instruction was (not surprisingly) found to be critical to engaging Latino audiences. Good instruction requires connecting with audiences, interacting with participants to determine their financial interests and tailoring classes to meet those interests and involving experts (as required) to address participants
Programs should be outcomes focused	The objective of a financial education program should be behavioral change – in respect to both financial behaviour and engagement in lifelong learning. This should include measurement of outcomes and, if possible tracking over time. In addition programs should be grounded in capability (‘how to’ do something)

(Source: National Council of La Raza (2004))

As summarised in Table 13, the National Council of La Raza (2004) also determined three baseline issues financial literacy providers must address:

²³ www.nclr.org

Table 13: La Raza Baseline Issues

Language	Material needs to be trans-created rather than simply transliterated – as material may be unintelligible
Participation	Programs must allow for participants ability to attend (especially if holding down multiple jobs)
Cultural experience	Programs must take account of relevant cultural experience (e.g. lack of experience at using reliable financial instruments)

(Source: National Council of La Raza (2004))

b) Delivery of Financial Education Programmes

A range of mechanisms are utilised for the delivery of financial literacy programs. The OECD review of financial literacy (OECD., 2005) identified a hierarchy of preferred delivery channels: training courses, multiple delivery channels, printed/online publications, advisory services, internet web sites, public awareness raising campaigns, events. The relative success of each delivery channel was not determined. Jacob and colleagues (2000, p. 48), in an assessment of financial literacy programs for lower-income families in the United States concluded banks, credit unions and other financial institutions were not a primary means by which lower-income households receive financial education. Nevertheless, Dove Consulting (2008), in a survey for the Federal Deposit Insurance Corporation (FDIC) of US Banks' actions to serve the unbanked determined that slightly over 50% of FDIC insured banks provided some form of financial literacy or financial education sessions that targeted unbanked or under-banked individuals. Most of these activities were focused on basic banking and were not undertaken in conjunction with schools or community based organisations. The OECD review (OECD., 2005) identified problems in the delivery of financial literacy programs could occur when the roles of providers and instructors were unclear and the aims of the program were uncertain. The OECD concluded courses should be delivered with local trainers using local incentives for participation. Both courses and seminars were found to have worked well in a classroom environment, in particular, a community or small group setting with a trusted community leader as instructor. Purely paper-based materials were not found to be effective. Vitt and colleagues (2000) determined many participants considered the workplace to be the most effective venue. Community environments (faith based and community based organisations) were, however, a more comfortable environment for many people. To date little attention has been paid in the literature to financial literacy programs in developing countries (Piprek et al., 2004; Jennifer Sebstad & Cohen, 2003).

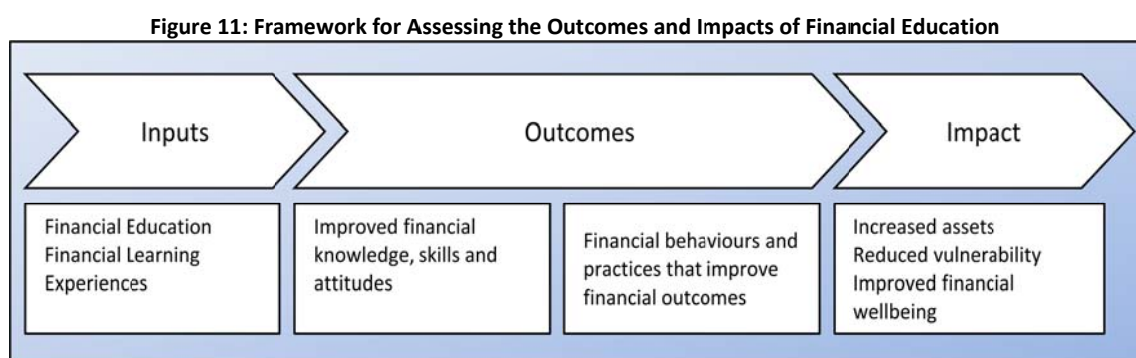
c) Evaluation of Financial Education Programmes

Evaluation of the impact of financial literacy training programmes is necessary, but is currently problematic (Hathaway & Khatiwada, 2003; Lyons, 2005; Lyons, Palmer, Jayaratne, & Scherpf, 2006). Of the 109 programs survey by the OECD (2005) only three evaluation programs were identified (two in the USA and one in the UK), all of which evaluated training courses. Hopley (2003) in a review of financial education programs in the USA found 57% of programs endeavored to measure the immediate impact of the program and 47% of programs conducted follow up studies. Studies were primarily survey based or post training meetings with program graduates. The US Consumer Bankers Association (CBA, 2005) found 56% of bank-sponsored programs evaluated their programs. However, only 21% of programs used a pre-posttest method to identify program impact, with 35% of programs deemed effective based simply on the number of students completing the program. Piprek and colleagues (2004) found limited research had been undertaken to assess the impact of financial literacy programs through changes in knowledge levels or behavior. It was concluded this was due, in part, to the recent launch of many programs, and in part to the difficulty in assessing changes in behavior and attributing these to the training program. A broad array of measures has been employed to measure financial education programme impact. Measures used have included changes in savings rates, changes in debt levels, wealth accumulation, delinquency and bankruptcy and home ownership (Bernheim & Garrett, 2003; Bernheim, Garrett, & Maki, 2001; Haynes-Bordas, Kiss, & Yilmazer, 2008; Lyons, 2005; Lyons et al., 2006; Sanders, Weaver, & Schnabel, 2007).

Evidence for an enduring effect from participating in financial education programs is inconsistent (Fox et al., 2005; Hathaway & Khatiwada, 2003; Lyons, 2005). As Fox and colleagues (2005) note, assessments of the impact of financial literacy programs tend to measure immediate benefits. There is also a tendency to assume financial education will positively impact financial behaviour (Hogarth, 2006). Several studies have shown a correlation between financial education and financial management behaviours. Bernheim, Garrt and Maki (2001), found that consumers who graduated from schools in States in the USA with mandated financial education were more likely to have higher savings rates and higher net worth. Hilgert, Hogarth and Schuchardt (2002), found that the better a consumer's performance on a financial quiz (an indicator of financial literacy), the greater the probability the consumer would adopt positive financial behaviours. The nature of these relationships was, however, unclear. Conversely, Martin (2003), reviewing several financial education

programme evaluations for the Richmond Federal Reserve Bank, concluded there is a causal relationship between increases in financial knowledge and financial behaviour. Positive benefits could be found across a range of product groups, including long term savings, short term savings, home ownership and credit.

There is no evidence in the literature, however, of the adoption of a consistent evaluation framework. There is an absence of widely accepted methodology and little comparative data. This poverty of instrumentation and methodology may, in part, account for the inconsistency in findings. Capability frameworks such as the Adult Financial Capability Framework (FSA. & BSA., 2003, 2006), do not appear to have been adopted as a model for measurement even though they have been used as a framework to measure population financial literacy. Lyons (2005) has proposed the use of the Trans-theoretical Model of Change (refer Prochaska (2004)) as a basis for measurement of program impact. However the theory has not been tested in a financial education context. Sebstad, Cohen and Stack (2006), have proposed an impact based framework for assessing financial education programs. Whilst not explicitly competency based, the framework proposes a causal chain linking changes in knowledge, skill and attitudes to changes in behaviour which in turn enhance financial wellbeing. The proposed 'desired behaviors' shown in Figure 11, are similar to, although less formal than the capabilities outlined in the UK Basic Skills Financial Capability Framework.



(Source: (J. Sebstad et al., 2006))

Sebstad, Cohen and Stack suggest financial knowledge, skills and attitudes should be measured prior to and following the education programme, with follow up tests over a longer period (to measure retention). They suggest behavioural outcomes and financial outcomes be measured six months to one year after the completion of the programme, with longer term outcomes

measured over a longer (unspecified) time frame. No examples have been located of the use of the framework in the evaluation financial literacy education programmes.

2.3.6. Summary

This section has examined social and individual financial capability. Social capability encompasses financial outreach and the provision of financial education programmes; individual financial capability encompasses financial literacy, financial behaviour and attitude to money. Access to the financial system, in particular, the banking system is an instrumental capability. Exercising agency requires appropriate knowledge, skill and understanding of money and banking. Available evidence suggests many adults do not have adequate knowledge to engage effectively with the formal financial system. There appears to be broad agreement that people can accelerate the acquisition of financial knowledge and skill through participation in a structured training intervention and that this may have a positive impact on financial behaviour. However, further research is required to develop a better understanding of the direction of causality. Attitude to money may influence financial behavior. However, little is known about attitude to money in communities which have limited but increasing engagement with the money economy and the formal financial system.

The research agenda has, to date, focused on a relatively small number of developed economies. There is a paucity of research examining financial literacy and financial behaviour in monetising communities. Financial capability models have been based on the requirements for participation in highly monetised economies. A framework relevant to monetising economies has not been developed.

2.4. Wellbeing

2.4.1. Introduction

This section examines the two dominant conceptualisations of wellbeing and their inter-relationship: the normative approach focused on 'objective wellbeing' and the relativist approach focused on 'subjective wellbeing'. The section concludes with a discussion of the

relationship between wellbeing (broadly defined) and capability and an examination of the literature examining wellbeing in developing countries.

Wellbeing is a broad construct, encompassing the concept of personal health and the concept of an appropriate environment within which to enjoy a fulfilling life. Whilst the initial focus of research examining wellbeing used a narrowly defined notion of wellbeing: income and consumption (McGillivray & Clark, 2006), with the emergence and increasing dominance of the Capability Approach, a broader and more nuanced concept of wellbeing has been developed. Manderson, in a discussion of the social context of wellbeing, argues that conceptualisations of wellbeing need to be ‘sensitive to social, cultural and economic context, as well as to the complications that follow from individual life circumstances, opportunity and chance’ (Manderson, 2005, p. 11). As intuitively appealing as this is, determining what it means in terms of measurable variables is complex, not least because wellbeing cannot be observed directly or measured directly (McGillivray & Clark, 2006).

2.4.2. Objective Wellbeing

The concept of objective wellbeing was developed initially in the economic literature and focuses on utility. The concept has broadened as the focus of development has extended to include a wider range of facets of life, in particular, health and education. However, consumption and income as proxy measures of wellbeing continue to underpin the literature. Whilst there is little agreement on how consumption (or income) represents human wellbeing, McGillivray and Clark (2006) suggest one reason for this continued dominance may be data availability and reliability.

With the development of the capability approach, composite measures of wellbeing have been developed, in particular, the Human Development Index (HDI) (UNDP, 1990, 2008). The HDI combines life expectancy, adult literacy, school enrolments and per capita GDP. The development of the Human Development Index has been a major driver of the broadening of social indicators beyond economic indicators. However, as McGillivray and Clarke (2006) note, the reliability of many indicators is questionable. No country conducts a yearly national census and many countries, in particular, low per capita income countries, do not have the resources to obtain accurate or comprehensive data. The range of social indicators commonly measured by the human development approach include: income generated by members of the

household, household consumption patterns, household investment activity, household inventory (net assets), the dwelling used by the household, the level of education of members of the household, health and mortality, and the observance of human rights within the community. A recent survey of measures of wellbeing undertaken for the Canadian Prime Minister's Advisory Council on Science and Technology (Sharpe & Smith, 2005) which examined indicators of well-being in Canada, USA, UK, the Netherlands, Sweden, Australia, New Zealand, Germany and Ireland found a range of measures which are summarised in Table 14 and include:

Table 14: Objective Measures of Well-being

Economic	Social	Political/Environmental
GDP (and related income measures)	Education	Defense commitment
Consumption	Health	Welfare infrastructure
Inflation	Gender	Public infrastructure
Employment	Culture	Land use
Household assets (durables)	Life expectancy and mortality	Environmental degradation
	Demographic changes	Observance of human rights
	Quality of housing	Food production

(Source: Sharpe & Smith (2005))

Economic Wellbeing and Poverty

International development has increasingly sought to develop multi-dimensional measures of poverty (Addison, Hulme, & Kanbur, 2009, p. 3). Income measures as a proxy for wealth are inherently unreliable in many developing country contexts (Moser & Felton, 2009, p. 104). In part this is due to the prevalence of subsistence production, the use of barter and informal employment which is not included in national statistics. Standard of living approaches using expenditure or consumption as proxy measures resolve some of these issues, but do not resolve self-sufficiency issues unless imputed measures are used. Moser and Felton arguing in favour of asset measures, suggest asking people what they own from a list of assets has less likelihood of recall or measurement issues (Moser & Felton, 2009, p. 109). This is particularly the case where income cannot be verified and must be estimated retrospectively (arguably, it is the consistency of the amount estimated across households engaging in similar activities which is of interest in these circumstances, rather than the amount retrospectively estimated). Moser and Felton describe several means of determining a capital value for household assets: the use of prices (cardinal measure), the use of units (binary measure), and the use of asset classes.

There are several income and expenditure and poverty assessment tools available to measure objective wellbeing. The unit of measure is typically the household. A significant number of

tools, however, are designed for large scale social assessments, for example the World Bank Poverty and Social Impact Analysis methodology (World Bank, 2003); the widely used Living Standard Measurement Survey (LSMS)²⁴ (Grosh & Glewwe, 1998; Zeller, 2004); the ESRC Research Group on Well-being Income and Expenditure surveys²⁵ and the USAID IRIS Centre Project for Developing Poverty Measurement Tools²⁶. These large scale household questionnaires collect data on a broad range of aspects of household welfare, including household income and expenditure, education, health, and household composition. Deployed nationally the tools can be used to estimate national income and to develop poverty lines. However they have limited application in measuring program impact or community standard of living due to logistical complexity (Zeller, 2004, p. 6).

Several agencies have developed tools to measure objective wellbeing within the context of microfinance. USAID has developed the Accelerated Microenterprise Advancement Project Poverty Assessment Tools²⁷, and CGAP has developed Microfinance Poverty Assessment Tool (C. Henry, Sharma, Lapenu, & Zeller, 2003)²⁸. These instruments attempt to capture a range of dimensions of household standard of living, including household demographics, economic activity, household assets including the adequacy of housing, and food security. A poverty index is then constructed. The CGAP approach is relative and does not measure participation in education or the health of household members, whilst the AIMS approach is absolute. Dunn (1997) in a paper examining household income diversification for the USAID Microenterprise Impact Project has proposed a household economic portfolio approach as a superior modality to simple enterprise growth measurement. Dunn, argues, a failure of a microenterprise to achieve growth may not be an indicator of a failure of microenterprise financing. Rather, cash may have been used by the household to improve wellbeing. The USAID tool is very comprehensive and requires extensive administrative and logistical support. The tool is suited to a standalone baseline or calibration study. The CGAP tool provides a framework for a data collection instrument rather than a fully developed instrument. The tool is designed to be contextualised and to enable the development of a situated poverty index. Accion International, a microfinance support organisation focusing principally on Latin American countries, has also developed a poverty assessment tool (Horn-Welch & Devaney, 2002). The AIMS Project has recommended the development of Household Economic Portfolios (Chen &

²⁴ <http://econ.worldbank.org>

²⁵ <http://www.welldev.org.uk/>

²⁶ <http://www.povertytools.org>

²⁷ <http://www.povertytools.org>

²⁸ <http://www.cgap.org/p/site/c/template.rc/1.9.3004/>

Dunn, 1996; Dunn, 1997; Little, 1997). The Household Economic Portfolio approach emphasises (*inter alia*) the close relationship between household cash flows and income generating activity (in particular, small enterprise and agricultural activity) and the difficulty of untangling the nexus between commercial and household activity. The AIMS approach assumes capital and income are fungible across household and enterprise activities and across sets of expenditure, and investment activities assets are fungible across the household. The approach focuses on assets (as a primary use of income) and expenditure (as an indicator of income levels and income changes) and views asset ownership as an important means of differentiating households and enterprises. The model proposes an ordinal ranking of wealth/economic well-being based on defined sets of assets, education levels and other related criteria as a simple means of categorising households. The Asian Development Bank has developed a model to support the evaluation of microfinance savings product innovations (Ashraf et al., 2003). The model incorporates a set of templates for data collection. The templates enable a comprehensive picture of household and enterprise economic activity to be developed. None of the microfinance tools reviewed incorporates questions to determine the participation in education by members of the household, or the health of members of the household.

2.4.3. Subjective Wellbeing

The objective social indicators approach to the determination of well-being, does not necessarily reflect people's experience of well-being or their perception of the quality of their life (Diener & Suh, 1997). Subjective well-being examines the ways in which people assess their sense of personal wellbeing and how they evaluate their lives (Diener, Suh, & Oishi, 1997, p. 210). The construct incorporates life satisfaction, mental state, mood and affect. Subjective well-being encompasses a broad category of phenomena (Diener, Eunkook, Suh, & Smith, 1999) and includes emotional responses, domain satisfactions, and global judgments of life satisfaction. As Diener and Suh (1997) note, the underlying assumption of subjective wellbeing research is that wellbeing can be defined by people's conscious experience. Subjective wellbeing comprises three interrelated components: life satisfaction, the cognitive sense of satisfaction with life and pleasant affect and unpleasant effect, pleasant and unpleasant moods and emotions (Arthaud-Day, Rode, Mooney, & Near, 2005; E. Diener & E. Suh, 1997). Ryan and Deci (2001), argue that there are two strands of subjective wellbeing research: a 'hedonic' strand encompassing the work of Kahneman, Diener, Cummins *et al*

focusing on happiness and wellbeing and a 'eudemonic' strand focusing on the realisation of a person's 'true potential'. This difference does not appear to be generally accepted in the literature and has not been examined.

The principal theories of subjective wellbeing are set-point theories which argue individuals have a consistent level of wellbeing, usually positive, which is only defeated by sustained extraordinary circumstances (Cummins, 2003; Cummins, Gullone, & Lau, 2002; Diener & Diener, 1995; Diener, Diener, & Diener, 1995; E. Diener & E. Suh, 1997). Adaptation or habituation is central to these theories (Triandis, 2000). Brickman, for example, found evidence to suggest people who receive a windfall (for example a lottery win) were not significantly happier than a control group, whilst people with spinal cord injuries were not as unhappy as might be expected, suggesting a measure of adaptation in both instances (Brickman, Coates, & Janoff-Bulman, 1978). There is also evidence that the ongoing ability to adapt to continuing conditions is an important factor in subjective well-being (Loewenstein & Frederick, 1999).

Early research into subjective well-being revealed external factors (for example age, gender, income, education), have at best only a moderate influence on self-reported happiness. Personality appears to be the strongest and most consistent predictor of subjective well-being (Diener & Lucas, 1999; Diener, Suh, Lucas, & Smith, 1999). Extraversion appears to influence positive affect (Costa & McCrae, 1980) as does optimism (Scheier & Carver, 1985). Research also suggests personality may interact with situations and the environment to influence subjective well-being. Shields, Wheatley-Price and Wooden (2009), analysing the Household, Income and Labour Dynamics in Australia (HILDA) panel data, found a small but significant influence (1.5-2.0%) on individual life satisfaction, whereas individual characteristics explained over 15% of the variance.

Diener, Suh, Lucas and Smith (1999), in a survey of the literature noted the most common method of assessing subjective wellbeing is the single-occasion self-report scale. There are a range of scales seeking to measure subjective well-being. Cummins has identified over 100 instruments which attempt to measure quality of life in some form (Cummins, 1996, 1998). Several major scales are discussed.

Diener, Emmons, Larsen and Griffen (1985) and Pavot, Diener, Colvin and Sandvik (1991) developed an early five item scale which focused on the cognitive element life satisfaction and

adopted a global top-down approach grounded in Schwarz's universal values model (Schwartz, 1994). The scale does not measure domain components of satisfaction. Diener and colleagues (Diener & Diener, 1995; Diener et al., 1995; E. Diener & E. Suh, 1997; Diener et al., 1999) subsequently developed the Quality of Life Index to measure a range of universal social variables which can indicate subjective wellbeing. The Index encompasses 45 values clustered to measure four categories of phenomena: pleasant affect (for example joy, elation, and happiness), unpleasant affect (for example guilt and shame, sadness, anxiety, and stress), and Life satisfaction (for example satisfaction with current life, desire to change life) and domain satisfactions (for example work, family and health). Estes (1997) has also constructed a broad based 'social progress' index.

The alternative approach is to develop a 'bottom up' set of domains or facets of life satisfaction (Campbell, 1976; Wills, 2009). The World Health Organisation has undertaken significant work to develop a domain based quality of life scale capable of being deployed in a broad range of health related contexts (World Health Organization, 1997, 1998). Rutter, Camfield and Donaldson (2007), in a discussion of the relationship between capability and quality of life, adopt a domain based approach, examining *inter alia* social relationships, religious and spiritual beliefs, political participation and income and propose a curvilinear (diminishing utility) relationship between increasing inputs (goods or commodities required for domain quality) and overall quality of life. The World Health Organization defines Quality of Life as an 'individual's perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns. It is a broad concept affected by a person's physical health, psychological state, level of independence, social relationships, personal beliefs and their relationship to salient features of their environment (World Health Organization, 1997). The WHOQOL-100 scale, which is summarised in Table 15, comprises 100 items (a brief version of the scale (WHOQOL-BREF) measures only the domains). The WHOQOL scale is broadly applicable in health related contexts and has been widely adopted:

Table 15: WHOQOL Domains and Items

Domain	Item
Physical health	Energy and fatigue Pain and discomfort Sleep and rest
Psychological	Bodily image and appearance Negative feelings Positive feelings Self-esteem Thinking, learning, memory and concentration

Level of Independence	Mobility Activities of daily living Dependence on medicinal substances and medical aids Work Capacity
Social relationships	Personal relationships Social support Sexual activity
Environment	Financial resources Freedom, physical safety and security Health and social care: accessibility and quality Home environment Opportunities for acquiring new information and skills Participation in and opportunities for recreation/leisure Physical environment (pollution/noise/ traffic/climate) Transport
Spirituality/Religion/Personal beliefs	Religion /Spirituality/Personal beliefs

(Source: World Health Organization (1997))

Kreitler and Kreitler (2006) have endeavoured to broaden the WHOQOL approach and have developed a multi-dimensional quality of life scale. Niebor, Lindenberg, Boomsma and Bruggen (2005), similarly, have developed a socially focused subjective wellbeing scale.

Cummins and colleagues (Cummins, 2003; International Wellbeing Group, 2006), have developed the Personal Well-being Index (PWI) to measure personal well-being across eight life domains: standard of living, health, achievement in life, relationships, safety, community connectedness, future security and spirituality. The scale has been validated in a broad range of cross-cultural contexts and has been successfully translated into several languages (Gullone & Cummins, 2002; Lau, Cummins, & McPherson, 2005). The PWI uses an 11 point (0-10) end defined scale. Cummins and Gullone (2000) have argued an 11 point scale is more sensitive to change than a 5 point scale. In the context of instruments requiring translation, Cummins and Gullone argue the labeling used on each choice point of a Likert scale introduces error variance due to the broad range of relationships people make between numeric values and labels. The International Wellbeing group which uses the scale has representation in 51 countries and spans a wide range of cultural and economic contexts. The (translated) scale has been successfully deployed in a range of environments, for example: Algeria (Tiliouine, Cummins, & Davern, 2006), the Tibetan Plateau (Webb, 2009), Hong Kong (Lau et al., 2005), Australia (Cummins, Eckersley, Pallant, Van Vugt, & Misajon, 2003; Cummins, Woerner, & Chester, 2009) and Chinese Canadians and British Canadians (Spiers & Walker, 2009). Importantly, the scale has been found to be valid in both developed and developing country contexts (Wills, 2009).

The reliance on cross-section design has limited tests of causality. However, Diener, Suh and Oishi (1997), in a review of the subjective wellbeing literature, note that self-reported subjective wellbeing scales tend to correlate with each other, and converge with subjective wellbeing reported by other methods. Measures of subjective wellbeing also show moderate to high temporal reliability. Schwarz and Stack (1999), note that subjective wellbeing values can change depending on the scale used, the order of items, the time-frame of the questions and current mood at the time of measurement. Conversely, Eid and Diener (2004) have found that in normal testing situations the stable component of life satisfaction overshadowed mood. Recent research by Headley (2010), using the German Socio-Economic Panel Survey and comparing definitions of set-point, found that, over twenty a year period, between 14% and 30% of panel members recorded large and apparently permanent changes in their set-points. As Headley points out, these changes have occurred in peace-time during a period in which there was no serious economic downturn. Recent publications by Easterlin (2005; 2006) support Headley's argument. Ruta, Camfield and Donaldson (2007), propose a set of destabilizing variables which exert a negative effect of the homeostatic mechanism: loss of human relationships, chronic pain and depressive illness. Headly concludes set-point theory gives a satisfactory account of why most people's level of subjective wellbeing does not change, but it does not adequately account for why the level of subjective wellbeing for a minority of people does record large positive or negative shifts. Vitterso, Biswas-Diener and Diener (2005), using a Rasch model, examined apparent response similarity between two cross-cultural populations based on mean difference and found evidence of significant within sample differences. The authors conclude care must be exercised when undertaking cross cultural comparisons.

2.4.4. Wellbeing and Capability

As discussed, there is no generally accepted conceptualisation or measure of poverty or well-being (D. A. Clark & McGillivray, 2007). The absence of a single conceptualisation of poverty is not the consequence of an inability to draw together the strands of poverty into a universal framework, but results from the multiplicity of human capabilities and the inherent ambiguity in the concept of well-being. Chambers (2006) notes: "What poverty is taken to mean depends on who asks the question, how it is understood, and who responds".

Inherent in the contemporary conceptualisation of development is the contention that increased capability will lead to increased material wellbeing and this in turn will lead to an improvement in quality of life. As Gasper (2004) notes, the concept of well-being involves an evaluation of a person's situation, or the situation of a group of people which is focused on the quality of 'being'. Poverty is therefore situated. By way of example, in an examination of poverty in the Pacific, Abbott and Pollard (2004) have developed a definition of poverty relevant for the Pacific, within the broader context of an inadequate level of sustainable human development:

- A lack of access to basic services such as primary health care, education and potable water
- A lack of opportunities to participate fully in the socio-economic life of the community
- Lack of adequate resources (including cash) to meet the basic needs of the household or the customary obligations to the extended family, village community, and/or church.

Human well-being cannot be measured directly (McGillivray & Clark, 2006). However, once a definition is developed, an attempt can be made to measure the elements separately. Annand and van Hees (2006) propose an interesting approach to measuring capability using domains to measure the scope of subjective wellbeing. Annand and van Hees measure people's perception of the proportion of the population with severely constrained ability to achieve domain satisfaction and compare this with the respondent's own satisfaction with each domain. Using this approach the authors contend they can determine people's perception of their own scope relative to the scope they perceive the population has, and the extent to which personal domain satisfaction has been achieved. Whilst the approach is possibly an expansion of the subjective wellbeing construct rather than a measure of capability *per se*, it nevertheless introduces perceived relative scope as an additional component of the construct in addition to achievement. Robeyns (2005b) examines a range of approaches to selecting capabilities for quality of life measurement and concludes selection is possible in small scale projects using participatory methods and proposes the use of broad input following an initial selection by subject matter experts. Robeyns does not differentiate between objective and subjective quality of life measures or related capabilities. Annand, Hunter and Smith (2005), modeled British Household Panel Survey data against Nussbaum's list of basic capabilities (Nussbaum, 2000) and found evidence to support empirical modeling of capabilities.

2.4.5. The Relationship between Objective and Subjective Wellbeing

The relationship between objective wellbeing and subjective wellbeing is unclear and research presents contradictory and paradoxical findings. The research agenda has focused on the relationship between economic wellbeing and subjective wellbeing. In an early study Easterlin (1974) found people in the same country with higher incomes were happier than those with lower incomes at a particular point in time. However the happiness of a cohort did not increase over time as GDP per capita increased. Oswald (1997), in a subsequent paper, contested Easterlin's findings. Using shorter time series, Oswald demonstrated in a comparison of US and selected European countries that the polarities of happiness (very happy/ very unhappy), did vary over time, even though the average remained relatively constant. Easterlin and Angelescu (2009), in a study of the relationship between the rate of growth of GDP per capita and happiness in 17 developed, 9 developing and 11 transition countries, found short term effects but no long term effects. Easterlin and Sawangfa (2009), in a separate study of 13 developing countries found no significant relationship between trends in subjective wellbeing and the growth rate of GDP per capita. Di Tella, MacCulloch and Oswald (2003), analysing the relationship between the change in per capita GDP and happiness in the United States and Europe, found, at a national level, a positive relationship between increasing income and happiness. Oswald and Wu (2009), analysing United States BRFSS health surveys²⁹, found a strong correlation between life satisfaction and quality of life when data was analysed geographically. Headley and Wooden (2005, pp. 91-108), in a recent analysis using the Household, Income and Labour Dynamics in Australia panel survey (HILDA Survey), support the point in time differentiation. Blanchflower, and Oswald (2005), however, analysing the relationship between the HDI ranking of Australia (#3) and performance across a range of happiness indicators, found Australia, performed poorly relative to other OECD countries in respect to job satisfaction and happiness even though the country has a very high HDI ranking. Van Praag, Fritjers and Ferrer-i-Carbonnell (2003), analysing panel data from the German Socio-Economic Panel Dataset over the period 1992 - 1997, examined the relationship between satisfaction with job, finance, house, health, leisure and environment and found positive relationships between income/ affluence and domain wellbeing. However as Diener and Suh (1997) note, the causal factors relating wealth to wellbeing are poorly understood. Diener and Suh have found political stability to correlate with higher levels of subjective wellbeing. Veenhoven (2000) has found economic freedom correlates with subjective well-

²⁹ www.cdc.gov/BRFSS

being. Inglehart, Foa, Peterson and Welzel (2008), in a longitudinal examination of wellbeing from the World Values Survey (R. Veenhoven, 2010), found happiness rose in 45 of the 52 countries for which time series data was available over the period 1981 – 2007. The rise in happiness correlates with increased economic, political and social freedom, and economic development. The authors argue the change in well-being is attributable to the environmental changes over the period. There is evidence individualist cultures consider happiness to be more important than collectivist cultures which tend to place greater emphasis on values such as 'harmony' and 'respect' (E. Diener & E. M. Suh, 1997; Triandis, 2000). Triandis (2000) has argued cultures which are associated with 'tightness' (high power distance and greater uncertainty avoidance) tend to exhibit lower levels of subjective well-being.

Diener and colleagues Rojas (E. Diener & E. Suh, 1997; Rojas, 2007) suggest the weak linkages between subjective wellbeing and objective wellbeing may be due to peoples' ability to adapt to their circumstances. Cummins (2003) argues subjective wellbeing is largely independent of external circumstances. Easterlin, however contests this (2005, pp. 32-35) and demonstrates using Brickman and colleagues' early study of the satisfaction of patients with severe chronic illness and disability (Brickman et al., 1978) that differences in subjective wellbeing exist and the difference can be attributed to the illness or disability. Easterlin also demonstrates, using United States General Social Survey panel data that adaptation to adverse changes in health is incomplete (R. Easterlin, 2005) and that happiness increases through youth to mid-life and reduces thereafter. Rojas (2007) finds evidence that the weak relationship may be due to people associating happiness with different conceptual referents for happiness. The link between happiness and income may, therefore, be determined at least in part by the role of money, or money related attributes as a referent.

Several researchers (Costa & McCrae, 1980; Diener & Diener, 1995; Scheier & Carver, 1985) have found relationships between positive subjective wellbeing and personality traits to be stronger than those between subjective and objective wellbeing. Cummins, Gullone and Lau (2002) argue personality has a significant role in determining an individual's homeostatic level of subjective wellbeing, with adaptation and habituation acting as buffers against changed extrinsic conditions. Part of the reason for the heterogeneity in findings may be due to differences in the construct being measured. Easterlin's approach, which seeks to map economic wellbeing to psychological wellbeing, is to conflate 'well-being', 'utility', 'happiness', 'life satisfaction' and 'welfare' into a general construct 'happiness' (R. Easterlin, 2005, p. 29). Easterlin's (2005, p. 52), utility maximisation approach, argues happiness is a function of the

shortfall between objective and subjective domain aspirations and achievements. The psychological literature, by contrast, differentiates between affect (shorter term and related to 'happiness') and satisfaction (homeostatic and longer term). Happiness tends to focus on 'here and now'. Within this context, whilst there appears to be a correlation between wealth and happiness, satisfaction tends to focus on a general state of being and therefore changes in affluence (once the poverty threshold has been crossed), may have a limited impact on wellbeing due to adaptation. This may also in part explain why the correlation between objective wellbeing and subjective wellbeing in developed countries appears to be weak (Diener & Biswas-Diener, 2002; E. Diener & E. Suh, 1997; Diener et al., 1997; Headey & Wooden, 2005; McGillivray & Clark, 2006). An additional factor may be due to income being only one of several key determinants of population wellbeing. In a cross-national cross-sectional study of the relationship between objective and subjective wellbeing, Deiner, Diener and Diener (1995) found that, at a national level, subjective wellbeing correlates strongly to income, human rights and social equality. Diener and Suh (1997) argue this suggests the extent to which a society fulfills the basic needs of individuals and provides opportunities for them to achieve their goals (in other words provides an environment with significant capability) are important determinants of national subjective wellbeing, although as Diener and Suh (1997) caution, subjective wellbeing measures are insufficient by themselves for evaluating a society.

Longitudinal studies in the USA suggest that, whilst over the long term happiness is rising, it has not risen at the same rate as income (Oswald, 1997). In a study examining longitudinal trends in thirteen developing countries, Easterlin and Sawafanga (2009) found that, within a country, life satisfaction and financial satisfaction tend to trend in the same direction. However the researchers could not find a consistent relation between long-term economic growth and the growth rate of subjective well-being. Vitterso, Roysamb and Diener (2002), using the Satisfaction With Life Scale (SWLS) (Diener et al., 1985), found a small and non-significant correlation between national wealth and life satisfaction in a re-analysis of data from an earlier study of respondents from 41 countries (Suh, Diener, & Triandis, 1998). The authors found, however, that regressing GNP on the factor loadings of each of the five SWLS items, revealed that the first item ('In most ways my life is close to my ideal') was a more significant satisfaction construct in rich countries than poor countries, suggesting that whilst the overall relationship between subjective and objective wellbeing may be weak, the relationship between selected subjective wellbeing domains and objective wellbeing may be significantly stronger.

Deiner and Suh (1997) have argued that the perceived difference between objective and subjective wellbeing is not as great as is generally suggested by the literature. Deiner argues objective indicators are informed by subjective decisions. These include decisions made by those who compile base data to decisions made by researchers as to what variables to include or exclude in constructing a measure. Further, objective measures reflect the subjective concerns of a society: we tend to measure that which we consider to be important. All objective measures are therefore value-laden. Similarly, subjective measures encompass objective components. People who report higher levels of happiness tend to talk and think more positively, can recall more positive than negative events in their lives, and tend to be more productive (E. Diener & E. Suh, 1997).

The current divergence between measures of objective and subjective wellbeing may, therefore, be due, at least in part, to instrumental limitations rather than construct incompatibility. Whilst there is disagreement in the literature about the nature and extent of the relationship between subjective wellbeing and objective wellbeing, there appears to be agreement that there is benefit in measuring both objective and subjective wellbeing in order to determine the general level of self-reported happiness in a community and the assets the community can draw on in order to facilitate the enjoyment of a full and rewarding life.

2.4.6. Measuring Wellbeing in Developing Countries

Development interventions seldom attempt to measure subjective wellbeing and to link outcomes from the intervention to changes in perceived quality of life. A key question however, embedded in the act of intervening to improve quality of life, is the extent to which an intervention to increase objective wellbeing will impact the happiness of members of the community involved in the intervention. The dominant logic appears to assume there will be a positive correlation, or at the very least the intervention will not undermine the subjective wellbeing of the community.

There have been few significant studies of subjective and objective wellbeing in rural communities in developing countries. The most comprehensive study undertaken to date of wellbeing in developing countries which has focused on rural communities, is the series of

studies currently being undertaken by the ESRC Research Group³⁰ at the University of Bath 'Wellbeing in Developing Countries'. The research program encompasses a range of studies of poverty, inequality and quality of life in poor countries and has completed several qualitative studies examining happiness. The program is grounded in Doyal and Gough's *Theory of Human Need* (1991), which is related to, but separate from, the Capability Approach. The Theory of Human Need seeks to provide a 'universalisable' conception of needs within an explicit critique of cultural relativism (Gough, McGregor, & Camfield, 2007, p. 13). The theory is a thorough working through of the basic needs approach and has a significant normative and prescriptive component.

Reports from studies published to date (Camfield, Choudhury, & Devine, 2006; Jongudomkarn & Camfield, 2005; Royo & Velazco, 2006) indicate that, whilst respondents evidence strong subjective wellbeing, this is primarily associated with family relationships, strong social lives and health, rather than income. In Thailand, the *perceived* economic position of the household relative to other households is also associated with higher subjective well-being (Royo & Velazco, 2006). Camfield, Choudhury and Devine (Camfield et al., 2006), report similar findings from Bangladesh. The Bangladesh findings are particularly important as they highlight that the tenuous relationship between household income and subjective wellbeing extends to monetising rural communities in developing countries. Despite widespread chronic poverty, Bangladeshi respondents report high levels of subjective wellbeing. It is questionable whether adaptation alone can account for this. However the most important influences on quality of life have also been found to be family relations, health, money, occupation and housing (Jongudomkarn & Camfield, 2005). In Bangladesh (Camfield et al., 2006) respondents associated the absence of sufficient money to meet needs as reducing subjective wellbeing. These studies underscore the importance of a local focus.

Studies of wellbeing in developing communities must account for poverty. The economic perspective suggests increasing utility should be associated with increasing life satisfaction. The adaptive set-point model suggests that, so long as basic needs are met, people are likely evidence positive life satisfaction. In line with other cross-sectional studies, Moller and Saris (2001), examining subjective wellbeing and domain satisfaction of urban and rural black communities, the coloured community and the white community in South Africa, found evidence to suggest differences in subjective wellbeing can occur as a consequence of

³⁰ <http://www.welldev.org.uk>

differences in living conditions. Biswas-Diener and Diener (2001), found slum dwellers in Calcutta reported lower subjective wellbeing than more affluent comparison groups. It is likely the basic needs of these groups are not being met. However, as Gough, McGregor and Camfield (2007, p. 3) note, any study of the wellbeing of poor communities must 'acknowledge the fully rounded humanity of poor men, women and children in developing countries; recognising they are not completely defined by their poverty, nor can they be fully understood in its terms alone'.

Poor people strive to achieve wellbeing in the same way and with the same objectives as do members of more affluent communities. It is important not to infer wellbeing from available resources to sustain or increase wellbeing. This is particularly important given the shift in the focus of international development from economic growth to wellbeing. Sen's argument is of great importance in this context. The focus of international development is not on increasing the wellbeing of the poor. The evidence is quite clear that poor communities are just as capable of achieving wellbeing as are affluent communities. The focus of international development is to increase the range of freedoms available to people from which agency can be exercised. In this context, Diener is perhaps correct in arguing that the distinction between objective and subjective wellbeing is to some extent arbitrary. International development may not be about intervening to make people happier by making them wealthier; rather it may be about identifying and supporting the expansion of capabilities required that enable people to sustainably engage in activities which will assist them in achieving and sustaining a level of wellbeing they consider appropriate. The greater imperative may therefore be to allow people to enunciate what it is they need to be able to 'do' in order to live the life they want to live (Sabina Alkire, 2007, p. 97). 'Doing' in this context encompasses a range of objective and subjective inputs and related measures.

2.4.7. Summary

This section has examined two approaches to wellbeing: objective wellbeing (in particular, economic wellbeing) and subjective wellbeing. The relationship between objective and subjective wellbeing is significant in the context of development interventions. The primary focus of development has been to increase economic wellbeing. Despite the tenuous relationship between economic wellbeing and subjective wellbeing, the development literature, and the interventions undertaken by development professionals implicitly assume

individuals, families and communities will enjoy an enhanced quality of life as a consequence of an improvement in economic or social conditions. The review has concluded wellbeing is not generalisable and therefore a more appropriate primary focus may be the identification of 'things' people define they need to be able to 'do' in order to live the life they want to live. From this, appropriate capability enhancement interventions and related subjective and objective measures can be developed and the relationship between the expansion of capability, consequent activity and resultant wellbeing can be determined and measured. The final section of the literature review examines this relationship within the context of participation in the money economy and the formal financial system.

2.5. The Relationship between Financial Inclusion, Financial Capability and Wellbeing

There appears to be broad agreement that access to a well-functioning financial system can economically and socially empower people (United Nations, 2006, p. 4). As discussed, Beck and colleagues have found a positive relationship between financial inclusion, lower levels of poverty and economic growth. Beck, Demirguc-Kunt and Levine (2004) using country level cross-sectional data have found financial intermediary development disproportionately increases the income of the poor, thereby reducing poverty.

This relationship appears to be confined to the development of the formal financial sector. Honohan (2008), using microfinance data, found a relationship between financial development and poverty reduction, whereas the inclusion of a financial access variable in the regression equation did not produce a significant change. This suggests access to the formal financial system is more important than access to the informal financial system. Burgess, Pande and Wong (Burgess & Pande, 2005; Burgess, Pande, & Wong, 2005), in an analysis of the relationship between the state-led expansion of branching following the nationalization of the 14 largest commercial banks in India in 1969 until the program ended in 1990), found the expansion of bank branches into rural areas contributed to a reduction in rural poverty through increased savings mobilization and credit disbursement. Conversely, little impact was evidenced in urban areas. Wright and Mutesasira (2001) examining the relative risks to the savings of the poor in Uganda found that people who used savings vehicles available from the formal financial sector reported saving three times as much over a twelve month period than people who were forced to save in the informal (ROSCA's, savings clubs) or semi-formal sector (MFI's). In addition, reported losses of money were low among people saving in the formal

financial sector, whilst those utilising the informal and semi-formal sectors reported significantly higher levels of losses.

These findings must be tempered by a lack of information on the specific financial practices of those on low incomes. As Collins and colleagues (2009) note, existing data sources offer few insights into the financial practices of those on low incomes. The only detailed study is that undertaken by Rutherford (2000) which found the financial activities of very low income households are generally similar to those of households with higher incomes, albeit with a narrower margin for error. However, low income households need to use a range of adaptive strategies to counter the poor quality, or total absence of formal financial services available to assist them in the management of their cash flows.

Financial exclusion appears to inhibit economic development and both human and physical capital accumulation (Beck & Demirguc-Kunt, 2008). Beck and colleagues (Beck, Demirguc-Kunt, & Levine, 2007) have found that, over the period 1960-2005, almost 30% of the cross-country variation in changing poverty rates can be explained by variation in financial development. Institution building is, however, a long and difficult process (Beck et al., 2009; Beck et al., 2008). Li, Squire and Zou (1998) analysed inequality in 49 countries. Their analysis suggests financial development reduces inequality. Demirguc-Kunt, Beck and Honohan have found that, in societies with the same average per capita income, those with deeper financial systems have lower absolute poverty (Demirguc-Kunt et al., 2008, p. 107). Bringing more unbanked customers into the financial mainstream can lead to higher household savings levels, which in turn can lead to a rise in savings levels in the economy and asset building in communities (OECD, 2005a, 78).

There appears to be a relationship, therefore, between poverty and participation in the money economy (Beck, Demirguc-Kunt & Peria, 2005). The development of inclusive financial sectors is therefore a potentially powerful tool in the fight against poverty. These findings have led Beck and colleagues (Beck & Demirguc-Kunt, 2008; Beck et al., 2009; Beck et al., 2004; Beck, Demirguc-Kunt, & Levine, 2007; Beck et al., 2008; Beck, Demirguc-Kunt, & Peria, 2007) to argue that the promotion of broader access to financial services should be at the core of the development agenda.

2.6. Summary

Chapter one concluded access to the formal financial system and positive engagement with the money economy are instrumental capabilities denied to many people in developing countries, in particular, those living in rural communities. This chapter has examined the literature relating to social and individual financial capability, in particular, financial access, financial knowledge and skill, financial behaviour and attitude to money, and has concluded the provision of financial services to the poor is more likely to lead to improved participation on the money economy if the products and services offered are grounded in clearly identified and explicit activities required by those for whom the service is and closely linked to relevant financial literacy training. The subsequent section examined this relationship within the context of participation in the money economy and the formal financial system and concluded that, at a systemic level, the relationship between financial capability and wellbeing is likely to be positive, however individual factors and social factors will influence the relationship. From a capability perspective, the objective of international development is to increase the range of instrumental freedoms available to people. This creates an imperative to allow people to identify and enunciate what it is they need to be able to 'do' in order to live the life they want to live. In the context of participation in the formal financial system and engagement with the money economy this requires a localised focus centred on the financial activities people consider important in order to achieve and sustain an appropriate level of wellbeing. To date, the development literature and the microfinance literature has failed to pay adequate attention to this.

Chapter Three: A Model of the Relationship between Financial Capability, Financial Competence and Household Wellbeing³¹

3.1. Introduction

The objective of this Chapter is to discuss the relationship between financial capability and household wellbeing, both the economic wellbeing of the household and the subjective wellbeing of the householders. The Chapter argues that the relationship between financial capability and household wellbeing can be conceptualised as being mediated by competent financial behaviour. A model of the relationship between financial capability, financial competence and household wellbeing is proposed.

Human development, grounded in the capability approach, has become one of the two principle approaches to international development. As Robeyns (2005b) argues, the capability approach, as outlined in Sen's writings, provides a framework rather than a theory and, as such, has provided a framework for studies examining financial knowledge and skill and financial behaviour in Australia (ANZ., 2003c, 2005, 2008), the UK (FSA., 2005, 2006c), New Zealand (ANZ & New Zealand Retirement Commission, 2006) and the USA (Applied Research & Consulting, 2009). The capability approach provides a model within which to examine the relationship between financial capability and household and personal wellbeing in a developing country. Capability theory is, however, still developing. Financial capability theory is embryonic. This Chapter discusses both generally and within the specific context of financial capability, Sen's concept of 'functionings' ('what a person is actually able to do' (Sen, 1999b, p. 75)). The Chapter proposes an alternative conceptualisation of 'functionings' to that defined by Sen and discussed in the capability literature, and related theoretical model.

3.2. Functioning

As discussed in Chapter one, the capability approach is grounded in agency and freedom. The set of things a person can do or be was defined by Sen as a 'capability set' set' (Annand & van Hees, 2006; Kajanoja, 2002). The things a person chooses to do are 'functionings'. Sen has

³¹ An earlier version of the model discussed in this Chapter was published in Sibley (2007)

argued that the determination of wellbeing requires a consideration of both functionings and capabilities (potential functionings).

Clark and Gough (2005) have presented a model of Sen's concept of capability which differentiates between capability to function and functioning. The model, shown in Figure 12, begins with commodities which have characteristics that can be exploited and which provide a capability to function. Functioning is the selection and operationalisation of capabilities from the capability set. The product of functioning is utility:

Figure 12: Sen's Capability Model

Commodities > Characteristics > Capability to Function > Functioning > Utility

(Source: Clark and Gough (2005))

Annand and van Hees (2006) use the example of water to describe the relationship between commodities, functionings and utility. A person may be able to use water (commodity) to drink (functioning) and thereby quench thirst (utility). Alternatively water can be used to irrigate plants (a second functioning) and thereby produce crops (utility). The person therefore has two elements to the capability set. This approach can, however, lead to a focus on commodities (broadly conceptualised) and options for utilising commodities, rather than capabilities *per se*. Robeyns (2005b), considering the applicability of the capability approach in measuring quality of life, notes the selection of relevant capabilities is a 'key lacuna in the capability approach'. Robeyns suggests it may be appropriate to focus on developing a basic list of capabilities and within this context, how capabilities should be determined and who should decide which capabilities to include in a list of basic capabilities. Perhaps most importantly, an attempt to develop the capability approach into a theory of capability must consider the role of functionings in relation to both the capability set and wellbeing. Alkire (2002; 2007) focusing on the policy application of the capability approach, has highlighted issues with the prioritisation and selection of capabilities for enhancement through policy or programme interventions. Alkire and Deneulin (2009, p. 43) have argued 'the capability approach is incomplete. It relies on the agency and involvement of people in different contexts to specify which capabilities to focus on'. The issue is not just selection, but the mode of identification and selection.

An alternative approach to conceptualising the relationship between capability and wellbeing, having regard for Robeyn's and Alkire's concerns, is to focus on required functionings.

Robeyns approach is considered inadequate as it inevitably leads back to the basic needs approach and the consequent issues of identifying the 'basic list'. The key point Sen makes is that there is no basic list. Capabilities (and therefore functionings) cannot be considered as independent from the person who will select capabilities and enact them as functionings. Kanajojja (2002) describes functionings as 'events'. A change in human well-being is, therefore, the product of choices made and actions taken ('events'). An optimal set of functionings is one that enables a person to lead the life they want to lead (in a particular context, at a particular time) by engaging competently with their environment. This leads us back to Peet and Hardwick's conception of international development as human emancipation (Peet & Hardwick, 2009, p. 2). This can be expressed as providing a person with the ability to exercise control over their environment and the personal freedom this inevitably entails. The set of required functionings is a subset of the capability set. Sen has argued that the enlargement of the capability set is, of itself, an enhancement to wellbeing as the set of choices has been expanded. However this is contested. The issue is not simply choice, but adequacy of choice. In situations in which a person is not able to exercise sufficient agency the required set of functionings may be a superset of the capability set. Sen's focus is individual. This has been criticised as failing to take account of social requirements (Sabina Alkire, 2006). However, Sen's approach is supported. Considered at the level of the individual, an optimal set of functionings (and therefore capabilities) is self-defined. This does not suggest capability is overly individual. Rather that the consideration of collective capabilities is, depending on the socio-political environment, either negotiated or enforced. In a situation in which all participants have agency, when capability is considered at the level of the group or society generally, the extension or limitation of individual sets of required functionings must be negotiated and mediated by power-relations.

3.3. Competence

The concept of functionings is, however, problematic for two reasons: the conception that functionings follow capability, and the (implied) conception that there is a one-one correspondence between an enacted functioning and a capability. Both of these conceptions are contested. Whilst it is correct that capability must be present in order to exercise agency and achieve a functioning or set of functionings, it is not correct that the requirement for the functioning is consequent on the presence of the capability to function. The converse is just as likely. The realisation of the need to be able to do something often precedes the existence of

the capacity to act. Secondly, the correspondence between capabilities and functionings is more complex. Several capabilities may be required to achieve a single functioning. Similarly, a capability may be able to be enacted to achieve multiple functionings. In order to clarify the relationship between capability, functioning and wellbeing, we must first define functioning more accurately. It is proposed that the construct 'competence', which is related to, but more fully developed than the construct 'functioning, has greater efficacy in mediating the relationship between capability and wellbeing.

Competencies are the components of a person's ability to interact with their environment. The competence construct originates in White's early paper 'Motivation Reconsidered: The concept of competence' (White, 1959). White argued that, collectively, the elements of a person's ability to interact effectively with their environment could be termed 'competence'. Competence can be either broadly defined as success with major (developmental) tasks expected for a person of a given age in a given context; or narrowly defined in terms of specific domains of achievement and mastery (Masten & Coatsworth, 1998). The desire to be competent appears to be innate (White, 1959). Competence is developed over time through the learning which occurs as a consequence of a person's opportunities to interact with their environment. The set of competencies a person has or requires will change over time as the contexts in which they function change (Masten & Coatsworth, 1998).

Competence is fundamental to enabling people to develop and adapt to their environment. Elliot and Dweck argue competence has a central role in human functioning:

"Competence motivation is ubiquitous in daily life, it has a substantial impact on emotion and wellbeing, it is operative across the lifespan, and it is evident in all individuals across cultural boundaries." (Elliot & Dweck, 2005, p. 7)

Competence can be decomposed into two processes: perceived competence, which represents the extent someone is able to perform well at an activity, and competence valuation, which represents the extent to which a person values doing well in an activity (Elliot et al., 2000). Competence therefore has both a behavioural and a motivational component.

Several recent multi-country studies have sought to determine an appropriate basic set of adult behavioural competencies. The OECD Definition *and Selection of Competencies* study

(DeSeCo³²) (Rychen, Salganik, & McLaughlin, 2002) and the *Programme for the International Assessment of Adult Competencies* (PIAAC) (Schleicher, 2008) developed a frame of reference for determining, assessing and selecting adult competencies. The DeSeCo study defined competence as 'the ability to meet individual or social demands successfully or to carry out an activity or task' (OECD, 2002). This external demand-oriented approach is complemented by internal abilities and dispositions (knowledge, skills, attitudes and emotions, values and ethics, motivations). The study noted competencies are only observable in actions enacted by individuals in particular situations. The study also noted the definition and selection of competencies will be influenced by the things societies and individuals, groups and institutions within a society consider important. This definition of competence is a restatement of White's conceptualisation, within an educational context.

Competencies can be domain specific or can be applicable across multiple domains. The key competencies the DeSeCo study considered were required by people to achieve a successful life were the ability to act autonomously, the ability to use tools interactively and the ability to function in socially heterogeneous groups (OECD, 2002). The related OECD *Adult Literacy and Life Skills* study identified five groups of essential life skills (Murray, Clermont, & Binkley, 2005, p. 65). These are, in effect, competency domains:

- Communication skills (Speaking, listening, reading, writing)
- Applied mathematical skills
- Problem solving skills
- Intrapersonal skills
- Information Technology utilisation skills

Perceived competence can be decomposed into component elements which can be codified at varying levels of specificity. This facilitates measurement. Inherent in the concept of competence is the specification of contextual competencies, the things a person needs to be able to do to engage effectively with their environment in a particular situation. This approach forms the basis of most skills training in the UK, Australia, New Zealand and the USA (Kerka, 1998) and increasingly in developing countries (African Union, 2007; ILO, 2003; World Bank & European Training Foundation, 2005). It is important to differentiate between the components of competence as defined in the pedagogical and skills literature and capability as defined in the development literature. In the pedagogical and skills literature competence

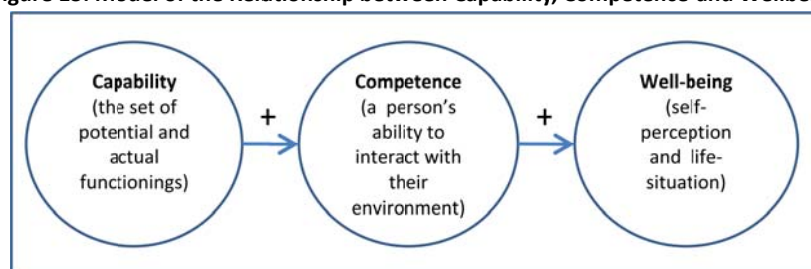
³² <http://www.deseco.admin.ch/>

encompasses both the knowledge and skill required to perform a task and the performance of the task at the required level. In the development literature, knowledge and skill is a capability and provides the ability to do something. Within the context of this discussion and this study when competence is used as a noun ('a specific competence') the term includes both the knowledge and skill and behavioural elements required to enact the task effectively. When competence is used as an adjective ('competent financial behaviour') the term refers specifically to behaviour (which will have a related capability: knowledge and skill).

Competence is therefore analogous to the set of functionings a person requires in a specific situation; within this context the focus on specific activities facilitates accurate determination. Using Sen's approach, the set of potential functionings can be determined by aggregating the group of specific situations a person may encounter across the term of their life. In practical terms, of course, this has little value. By focusing on specific situations and allowing people to enunciate those things they need to be able to do, a competency set can be determined. This set is both situation-specific and temporal. Inherent in this conceptualisation is the notion that it is the user (or related stakeholder) that is best placed to determine the set of competencies they require to successfully interact with their environment. The development practitioner cannot second guess or claim specialist knowledge in respect to the determination of the competency set.

A focus on competency facilitates the definition of the capability set, in particular, the identification of deficiencies in the capability set. As shown in figure 13, competency also provides a link between capability and wellbeing. A person's ability to successfully interact with their environment (in whatever context) influences their wellbeing, both their subjective wellbeing and the objective wellbeing they can achieve or sustain. The greater a person's capability set the more likely competence can be exercised. The greater the level of competence the more likely an acceptable level of subjective and objective wellbeing can be achieved. By focusing on the elements required to interact effectively with the environment, a set of competencies can be determined. In the event of deficiency, capability interventions can be developed to expand the capability set. As competence increases there should be a resultant increase in wellbeing. We can depict the relationship as follows:

Figure 13: Model of the Relationship between Capability, Competence and Wellbeing



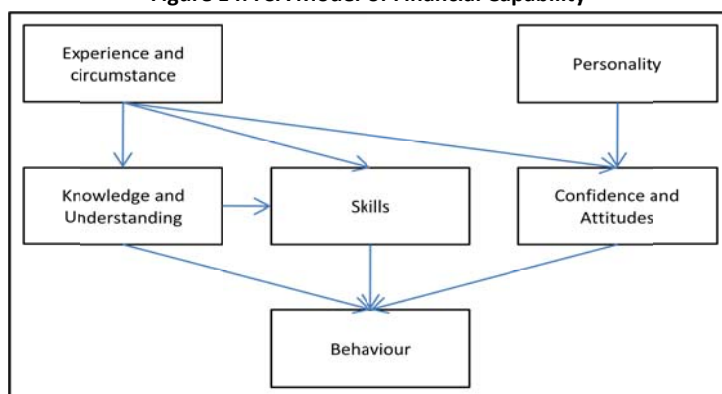
Importantly, whilst those who require a specific set of competencies are best placed to determine the competency set they require, determination of the capabilities required to enable competencies to be enacted may require input from a range of actors and agencies.

3.4. Financial Competence

The financial capability research agenda has, to date, been practitioner and policy centred and has not focused on the development of models of financial capability. The concept of competence has been implicit rather than explicit. The Adult Financial Capability Framework (FSA. & BSA., 2003, 2006) used a process approach to the categorisation of the development of financial knowledge and skill³³ (and to some extent, financial behaviour). The Framework identified *a priori* three elements of financial capability: financial knowledge and understanding, financial skills and competence, and financial responsibility. The exploratory study to measure financial capability in the UK, undertaken by the Personal Finance Research Centre at the University of Bristol for the UK Financial Services Authority (FSA., 2005) developed the Framework into a model of financial capability (refer Figure 14). The model also used a process approach to the categorisation of financial activity: managing money, planning income and expenditure, making financial choices, and seeking financial advice:

³³ The term 'financial literacy' was used in the literature review as this was congruent with terminology in the majority of studies and interventions reviewed. The term 'financial knowledge and skill' better encapsulates the construct and has been used to describe the construct for the remaining chapters. Where the term 'financial literacy' has been used, it refers specifically to the UNDP Rural Financial Literacy Training workshop.

Figure 14: FSA Model of Financial Capability



Source: (FSA., 2005, p. 2)

The FSA model can be further developed using a competency approach. In further developing the FSA model it is important to differentiate between Sen's transformational capability model and the definition of financial capability developed by Kempson and used in the FSA study. Sen's model, developed in 'Commodities and Capabilities' (Sen, 1999a) and summarised by Clark and Gough (2005), seeks to demonstrate the mediating relationship played by capabilities and functionings in facilitating the transformation of commodities to utility. Kempson's definition of financial capability adopts a different approach and encompasses financial knowledge and skill, attitude and financial behaviour within the concept of 'financial capability'. Kempson's model is not a process model. Rather it is (an important) expansion of the construct of financial literacy to include financial behaviour and attitude.

This study, whilst acknowledging Kempson's contribution, uses Sen's transformational model of capability. The study suggests the 'competence' construct may enable Sen's model to be used more effectively in development contexts in which measurement of 'functioning' is attempted, or a means of prioritising capability development initiatives is sought. All references to capability used in this study, unless explicitly stated otherwise, are references to Sen's capability approach and the proposed adaptation of the approach used in the present study which substitutes competence for functioning

From the literature we can determine a model of financial competence will require consideration of several individual factors: financial knowledge and skill, antecedent functional literacy, and attitude to money. Financial inclusion is a key external factor which must be included in the model as this is a primary enabler of competent financial behaviour. The literature also suggests functional knowledge and skill is likely to have a positive influence on both financial inclusion and objective wellbeing. The extent to which a person can engage in

required competent financial behaviours will have a positive impact on their objective wellbeing. Whilst a person's ability to successfully interact with their environment may influence their subjective wellbeing, the relationship between competent financial behaviour and subjective wellbeing is currently unclear.

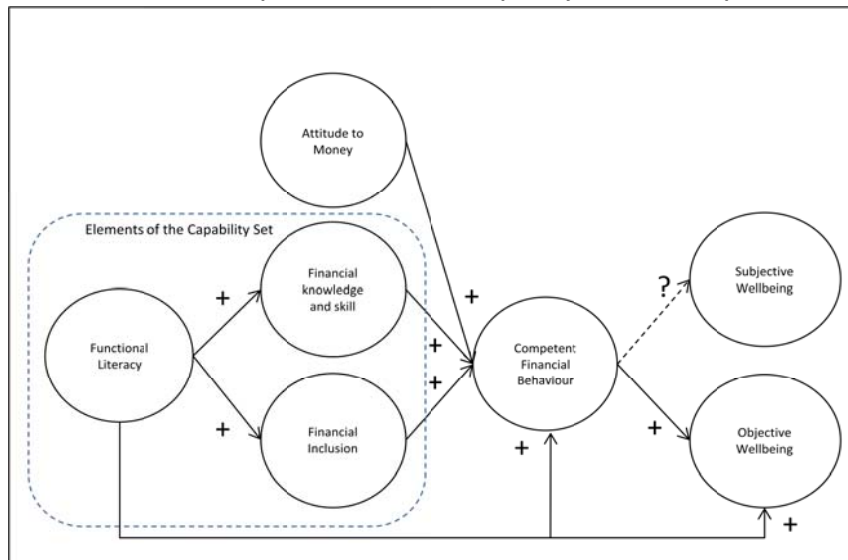
Financial competence is therefore a set of specific competent behaviours, derived from a person's capability set, which permit successful interaction with the financial environment in order to maintain or enhance wellbeing. A person's financial capability set will comprise both the individual capabilities relating to financial knowledge and skill, and the social capabilities relating to financial inclusion³⁴. The situations in which competent financial behaviour must be demonstrated, and the components of the competency set will vary depending on a person's circumstances, from the relatively simple (for example a rural community commencing engagement with the money economy) to the highly complex (for example the requirement to be competent at making individual retirement provision in a society with a complex financial system and a regulatory environment which requires formal individual provision for retirement savings). The competency set is therefore situation specific and defined by a person's mode of financial engagement with their environment and is likely to change over time. However, irrespective of a person's particular situation, in a monetised economy, financial competence is a core component of the set of competencies required to function effectively.

The following relationships, summarised in Figure 15, between financial capability, competent financial behaviour and wellbeing are proposed:

1. There will be a positive relationship between functional literacy and financial knowledge and skill, financial inclusion, competent financial behaviour and objective wellbeing.
2. There will be positive relationships between attitude to money, financial knowledge and skill, and financial inclusion, and competent financial behaviour.
3. There will be a positive relationship between competent financial behaviour and objective wellbeing, in particular, economic wellbeing. The relationship between competent financial behaviour and subjective wellbeing is unclear.

³⁴ The term 'financial knowledge and skill' has been used in preference to 'financial capability' as financial knowledge and skill refers specifically to learned elements of a person's financial capability set, whereas 'financial capability' can refer to both learned and socially provided elements of a person's financial capability set.

Figure 15: Model of the Relationships between Financial Capability, Financial Competence and Wellbeing



It is therefore likely that, in households which evidence a higher level of economic wellbeing, the members of the household who make financial decisions on behalf of the household will:

1. Exhibit more competent financial behaviour than financial decision makers in households with a lower level of economic wellbeing.
2. Have a higher level of financial knowledge and skill than financial decision makers in households with a lower level of economic wellbeing.
3. Evidence a better ability to engage in sustainable income generating activity than financial decision makers in households with a lower level of economic wellbeing.
4. Evidence a better ability to manage household and business cash flows than financial decision makers in households with a lower level of economic wellbeing.

3.5. Summary

This Chapter has proposed a model of financial competence. Competence represents a person's ability to interact effectively with their environment and mediates between capability, the things a person can do or be, and wellbeing, the product of a person's engagement with their environment. Capabilities encompass both individual capabilities, capabilities which are unique to a person, and social capabilities, capabilities society provides. Within the context of financial competence, the capability set encompasses the individual capabilities of financial knowledge and skill and functional literacy, and socially provided

opportunities to enhance financial knowledge and skill and participate in the formal financial system as well as attitude to money. In order to determine core components of the capability set, we must first define competencies and determine whether expansion of the capability set is required. Having defined competencies and capability requirements, we have a basis for measuring the outcome of an intervention to enhance capability, in terms of both competent behaviour and wellbeing.

Colonial and development policy has paid inadequate attention to the capabilities required for effective participation in the money economy and the formal financial system; and the financial behaviours people must be able to enact in order to interact effectively with the monetised economy. A core capability is the ability to engage with the formal financial system. Colonial and development policy has, until recently, tended to ignore the requirement for financial outreach, other than for elites. This, combined with limited opportunities to increase financial knowledge and skill, has constrained opportunities for a significant number of people in developing countries to engage effectively with the money economy. Compounded over several generations this disadvantage appears to have become very significant. Microfinance emerged as a means of circumventing deficiencies in the financial capability set available to poor people. However microfinance has weak links to the formal financial system and a slow diffusion rate. The poverty lending approach to microfinance cannot therefore provide adequate capability. Financial competence is a function of financial capability. People who are more competent financially are more likely to be able to manage their household cash flows to build household assets and ensure sustainable wellbeing for the members of the household. A fundamental role of international development is to support people in the development of the competencies they require to interact effectively with their environment. In a monetised economy, financial competence is pre-requisite, it is not an option.

Chapter Four: Research Design

4.1. Introduction

This Chapter discusses the design of the study, the research methodology for each phase of the study, the experimental design and instrumentation used for the field-work, the field work and the threats to validity and limitations of the findings.

The empirical examination of the theoretical model results from an opportunity to undertake a field study of a capability based development intervention to expand the financial capability set available to rural villagers in Fiji. In 2005 the United Nations Development Programme Pacific Centre (UNDP) launched a financial literacy training programme for rural communities in Fiji. Concurrently, ANZ Bank in Fiji launched a mobile banking service for rural communities in Fiji. The initiatives (collectively the 'Rural Financial Services Initiative') were formally linked by a Memorandum of Understanding. The Rural Financial Services Initiative provided an opportunity to examine the relationship between financial capability, financial competence and wellbeing in the context of a monetising rural community. UNDP was approached and agreed to support a study. It was agreed the study would be structured as primary research and would not be an impact evaluation. It was also agreed the rural communities who would be asked to participate in the study would be directly involved in the project from commencement. UNDP agreed to facilitate the study and to provide support services. UNDP also agreed to fund stakeholder workshops, translation of the instruments and data collection.

The study has been influenced by the researcher's previous employment as a banker with ANZ Bank. During his career as a banker the researcher became interested in issues relating to financial exclusion and poor financial knowledge and skill; in particular the potential impact of these factors on the economic wellbeing of low income households. The researcher ceased to be employed by ANZ Bank five years prior to the commencement of the study. Ongoing relationships with colleagues who continued to be employed by ANZ facilitated initial meetings with ANZ Bank in Fiji and the Reserve Bank of Fiji. The researcher received no other support from ANZ Bank and received no financial support from ANZ Bank in undertaking the study.

4.2. Research Questions

A set of research questions was developed from the literature and the theoretical model. Due to the difficulty in controlling for confounding variables (discussed in Section 4.5), formal hypotheses were not developed.

Functional Literacy

1. To what extent is there evidence of a significant positive relationship between a person's level of functional literacy and their level of financial knowledge and skill?
2. To what extent is there evidence of a significant positive relationship between a person's level of functional literacy and their use of financial services?
3. To what extent is there evidence of a significant positive relationship between the level of functional literacy of the household's principal financial decision makers and the level of the household's objective well-being?

Financial Capability

1. To what extent is there evidence of a significant positive relationship between a person's level of financial knowledge and skill and the extent to which they engage in competent financial behaviours?
2. To what extent is there evidence of a significant positive relationship between a person's use of formal financial services and the extent to which they engage in competent financial behaviours?
3. To what extent is there evidence of a significant positive relationship between a person's attitude to money and the extent to which they engage in competent financial behaviours?

In respect to households which expanded their capability set by participating in the Rural Financial Services Initiative:

1. To what extent is there evidence that the household's principal financial decision makers demonstrate significantly greater financial competence than the principal financial decision makers in households which did not participate in the initiative?

2. To what extent is there evidence that households which participated in both elements of the Initiative demonstrate significantly greater financial competence than households which participated in only one element of the initiative?
3. To what extent is there evidence that households which operate a Rural Savings Account (or other bank account) but which did not participate in the financial literacy training demonstrate significantly greater financial competence than households which participated in the financial literacy training but do not operate a bank account?

Financial Competence

1. To what extent is there evidence of a significant positive relationship between the level of competent financial behaviour of the household's principal financial decision makers and their level of subjective wellbeing?
2. To what extent is there evidence of a significant positive relationship between the level of competent financial behaviour of the household's principal financial decision makers and the household's objective wellbeing as demonstrated by:
 - I. The household's ability to withstand financial shocks, in particular:
 - a. The household's ability to generate sustainable income
 - b. The household's ability to manage household and business cash flows
 - c. The diversity of the household's sources of sustainable income, in particular, sustainable entrepreneurial income
 - d. The use of deposit/savings services to manage liquidity
 - e. Ownership of longer term income generating assets and investments
 - II. The household's ability to maintain a secure living environment, in particular:
 - a. The general condition and permanence of the house
 - b. The size of the house
 - c. The number of services connected to the house
 - III. The range and number of household durables the household owns and how these are financed.

4.3. Research Design

The research design was developed from the research design developed for the FSA base-line study of financial capability in the UK (Atkinson et al., 2006; FSA., 2005, 2006a, 2006b, 2006c).

The FSA study used a two-phase approach. The first phase comprised an exploratory study using focus groups to develop an understanding of perceptions of financial capability and depth interviews to develop the content of the survey. The second phase comprised the baseline survey. The exploratory study was, in part, developed within the general context of the FSA/ BSA Adult Financial Capability Framework. The FSA study did not differentiate between capability and competence. Consequently competencies were implicit in the design rather than explicit. Financial behaviour was encompassed within the capability construct.

The present study commenced with the development of a rural financial competency set, derived from the FSA/ BSA Adult Financial Capability Framework. The competency set was then mapped to relevant sections of the FSA survey. The New Zealand financial knowledge survey (ANZ & New Zealand Retirement Commission, 2006) was also used as, whilst being based on the FSA study, the New Zealand study placed greater emphasis on financial knowledge than the UK study which tended to focus on financial behaviour. Where required, questions were developed to ensure both capability and competence was measured by the study. The survey also included sections to measure subjective and objective wellbeing, and attitude to money. Table 16 summarises the similarities and differences between the present study and the FSA Study:

Table 16: Comparison of the Naitisiri Study and FSA Study

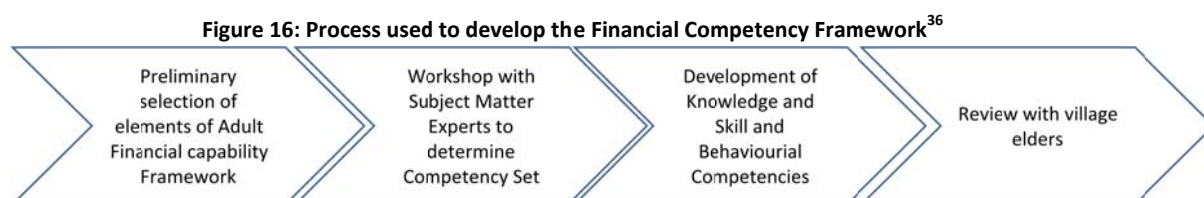
	Survey	FSA Baseline Survey
Objective	Examine the relationship between financial capability, financial competence and wellbeing in rural Fijian households	Establish a baseline of adult financial capability (and competence) in the UK
Method	Survey - primarily closed question or categorized answer	Survey - primarily closed question or categorized answer
Instrument development	Phases: 1) Development of competency framework using subject matter experts and community representatives 2) Map competency set to FSA (and New Zealand) study questions 3) Adjust/ add questions for Fijian context 4) Pre-test	Phases: 1) Focus groups and depth interviews to scope financial capability (and competence) 2) Instrument development 3) Pre-test
Administration	Interviewer administered - face-to face interview	Interviewer administered - face-to face interview
Scope	Rural Fijian villagers in Naitisiri Province Fiji	Nationally representative, oversampling lower socio-economic households

The research was divided into three phases:

- Phase One: participative development of the rural financial competency framework
- Phase Two: examination of the Fiji Rural Financial Services Initiative
- Phase Three: examination of the relationship between financial capability, financial competence and wellbeing.

4.3.1. Phase One: Development of the Rural Financial Competency Framework

The development of the set of financial competencies required by rural Fijian villagers was based on the FSA/ BSA Adult Financial Capability Framework (FSA. & BSA., 2006). A participatory approach (Laws, 2003) was used. Consideration was given to determining the competencies through Participatory Rural Appraisal (McGee, 2002; Willis, 2005, pp. 103-108). However discussions with UNDP and the National Centre for Small and Micro Enterprise Development (the Fiji government agency responsible for microfinance programmes) indicated this would be logistically very difficult, in part because of the (then) likelihood of political unrest (the discussions were held prior to the December 2006 coup), and in part because of the difficulty of arranging meetings in remote rural villages. An alternative approach was developed using a working group of community representatives and subject matter experts. The working group comprised members of the Fijian community living in Suva who had close links to rural Fijian villages and a deep understanding of financial services and/or the provision of training in rural communities. Representatives from the Reserve Bank of Fiji, UNDP, the National Centre for Small and Micro Enterprise Development (NCSMED), the Fiji Bureau of Statistics, ANZ Bank and the Foundation for the People's of the South Pacific participated in the working group. The working group met over several days³⁵ to develop the rural financial competency framework and to review the proposed instruments. Figure 16 illustrates the process used:



³⁵ Refer Appendix 4a for the composition of the Working Group

³⁶ To re-iterate: when competence is used as a noun ('a specific competence') the term includes both the knowledge and skill and behavioural elements required to enact the task effectively. When competence is used as an adverb ('competent financial behaviour') the term refers specifically to behaviour (which will have a related capability: knowledge and skill).

4.3.2. Phase Two: Assessment of Rural Financial Services Initiative

The objective of the second phase of the study was to develop an understanding of the Rural Financial Services Initiative. Case methodology was used, with data sourced from primary documents and interviews. A *post hoc* analysis of the financial literacy training curriculum and training materials was undertaken to map the competencies covered by the training workshops. The effectiveness of the training delivery was not examined due to the lag (2.5 years) between the training workshops and the commencement of the study. The rural banking service outreach was measured against the outreach achieved by the (government sponsored) NCSMED rural microfinance programmes. Due to data limitations the rural banking service outreach could not be compared with the rural outreach achieved by the banking agency service provided by the Fiji Postal Service.

4.3.3. Phase Three: Examination of the Relationship between Financial Capability, Financial Competence and Household Wellbeing

An experimental design was used to examine the relationship between financial capability, financial competence and wellbeing. The initial experimental design was amended due to the December 2006 coup in Fiji and the subsequent economic downturn.

a) Experimental Design

A field experiment was initially proposed, using an untreated control group design with pre-test post-test as this is generally considered the most reliable means of measuring differences between groups and is generally considered to be capable of causal inference (Ashraf et al., 2003; Cook & Campbell, 1979; Hulme, 1997, 2000; Karlan & Goldberg, 2007; Nelson et al., 2000; J. Sebstad et al., 2006). It was intended the field-experiment be supported by longitudinal financial diaries collected from a subset of households participating in the study in order to develop a more nuanced picture of household economic activity.

The field experiment design was based on the extension of the rural financial literacy training program and the rural banking service to a new region in Viti Levu. The rural financial literacy training program was to be further developed to ensure all competencies in the rural financial competency framework were included in the training. Treatment groups were to be randomly

selected from households in villages to which the UNDP Financial Literacy Training and ANZ Rural Banking Service had been extended at the time of the commencement of the study. Control groups were to be drawn from villages in which it was not intended the financial literacy workshops and rural banking service would be extended during the duration of the study.

Preparations for the field-work were well advanced when in December 2006, Fiji experienced a third coup. In March 2007, the Managing Director of ANZ Bank in Fiji advised UNDP that ANZ could no longer extend the Rural Banking Service to new villages due to the sharp economic downturn following the coup.

As a consequence the study was unable to proceed as planned. Two options were considered. One option was to narrow the scope of the field experiment to examine the impact of the financial literacy training. A second option was to retain the scope of the study but to amend the design from a field experiment to an ex post facto field experiment. Following discussion with doctoral supervisors and UNDP it was decided to retain the scope and amend the design to an ex post facto causal-comparative design.

Causal-comparative designs generally involve the use of pre-existing groups to explore differences between or among the groups on dependent variables (Schenker & Rumrill Jr., 2004) and therefore cannot make the same claims to causality as a field- experiment, principally because subjects cannot be randomly assigned to treatment or control groups. Cook and Campbell (1979, p. 98), have argued the absence of a pre-test in post-test only designs leads to the possibility that differences between the groups may not be due to treatment effect but to selection differences between the groups. Particular attention must therefore be paid to selection in order to minimize bias due to self-selection.

b) Instrumentation

The set of principles used to guide the development of the data collection instruments is summarised in Table 17:

Table 17: Instrumentation Principles

Principal	Rationale and actions
Develop a contextual understanding	Answers provided by villagers are contextualised relative to their village environment. It was therefore important to understand key environmental influences. A separate, qualitative instrument was developed to collect village level information.
Collect data in Fijian, using bi-lingual interviewers	The language spoken in villages is Fijian. It was therefore inappropriate to undertake the study in English. Interviewer data collection was considered preferable to self-completion as villagers' primary method of information exchange is verbal.
Use forced choice and categorised answer questions as the primary data collection method	Reducing the role of the interviewer is recommended by Fowler (1995, p. 30) as a means of reducing the likelihood of response distortion. To ensure commonality across interviewers and households, forced choice questions and standard tabulations of household financial and economic activity were used. Closed questions are more specific than open questions and more likely to communicate the same frame of reference to respondents (Converse & Presser, 1986, pp. 33-38). Extensive use was made of explanatory show-cards to further reduce the risk of distortion as a consequence of interviewer interpretation.
Use extant instruments and validated scales	It was considered preferable to use extant instruments and validated scales which had been used in a range of environments and which could be localised for conditions in rural Fiji, rather than to attempt to develop instrumentation de novo.
Accept respondents' answers	It was not considered reasonable to require respondents to substantiate their answers, in particular, answers to questions relating to household income and expenditure and assets and liabilities. Verbal reports can be accepted as data (Ericsson & Simon, 1980, 1993). The structure of all questions was kept as simple as possible to increase the likelihood respondents would be able to answer all questions (Converse & Presser, 1986, p. 9; Fowler Jr, 1995, p. 40). Care was taken to minimize the risk of embarrassment which could lead to respondents providing socially desirable rather than accurate answers (Fowler Jr, 1995, p. 28)

Two instruments were developed: a village survey and a household survey.

Village Survey

A template was developed to obtain contextual information. Information was collected by semi-structured interview with the village Turanga ni Koro³⁷ and Chief. The interview was conducted by the leader of the data collection team. Table 18 summarises the topic areas covered by the village survey³⁸:

Table 18: Village Survey Elements

Topic	Data
Financial literacy training and Rural Banking Service	Date of training/commencement of Rural Banking service. Estimate of the number of households which participated in the initiative.
Access and geography	Distance to nearest town, bank, schools and medical services. Road access.
Population	Village population, number of households, size of the working age population.

³⁷ The village headman, appointed by the government to liaise between the village and government agencies.

³⁸ Refer Appendix 2g for a copy of the Village Survey.

Sources of income	Principal sources of income for households in the village
Projects	Details of current village and church projects
Services	Access to public transport, health services, number of households with access to electricity and source
Environmental influences	Any recent positive and/or negative environmental changes impacting households in the village.

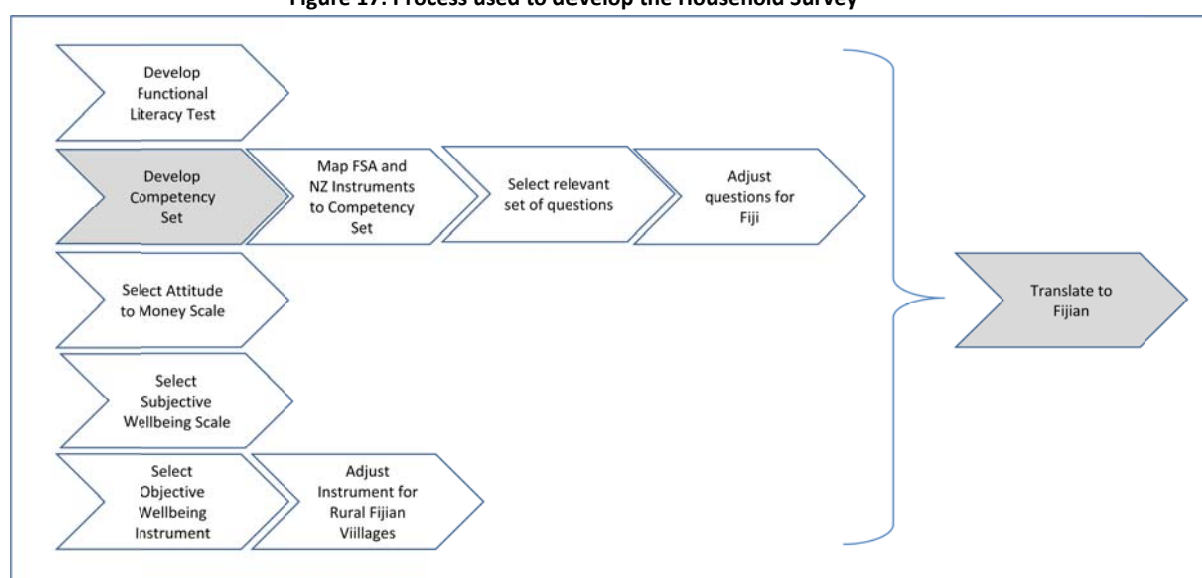
A comparison with the 1996 census was made to determine the difference between the estimated village population and the population reported at the last census.

Household Survey

The household survey was based on the FSA UK financial capability baseline survey and the New Zealand Retirement Commission financial knowledge survey. Financial knowledge and skill and financial behaviour questions were referenced to the rural financial competency framework and were reviewed by the working group.

Figure 17 illustrates the process used to develop the household survey:

Figure 17: Process used to develop the Household Survey

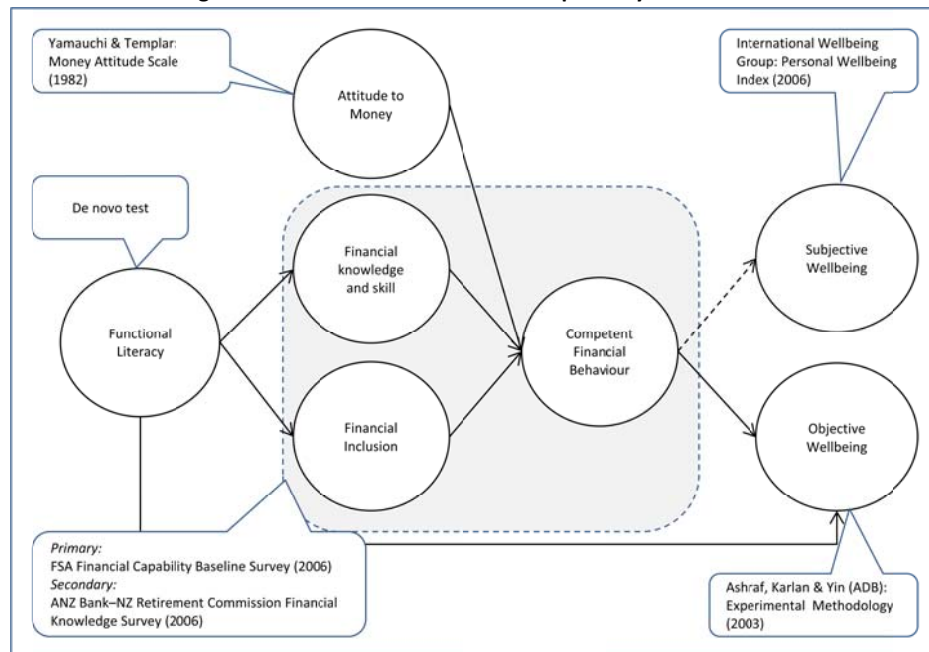


NB. Shaded arrows indicate linkage to prior or subsequent processes

Elements of the Household Survey

Figure 18 summarises the instruments used as the base elements for the Household Survey. As there was no suitable instrument to measure functional literacy a brief test was developed:

Figure 18: Instruments used to Develop Survey Instrument



Functional Literacy

The functional literacy test was intended as an indicator of functional literacy rather than as a formal test as a formal literacy test was beyond the scope of the study. The test comprised a literacy test and a numeracy test. Document based procedural literacy (the ability to read a document and identify key information, using continuous texts) (Murray et al., 2005, p. 97), was tested as this related to the reading activity villagers would typically be required to undertake in engaging with the formal financial system (for example reading bank brochures, and account opening and related documentation). The purpose was to determine whether respondents could locate information in the text. The document used was the Fijian language version of the ANZ Rural Banking brochure. The Fijian language reading level cannot be determined. The English language version was pre-tested by administration to a group of randomly selected 9-11 year old native English speakers, each of whom was able to answer the questions successfully.

The numeracy questions tested respondents' ability to use common arithmetic operations, including common compound operations (for example adding two figures and then multiplying the sum by a third figure) as these are commonly required numeracy skills.

The FSA Financial Capability Baseline Survey Questions and the ANZ-New Zealand Retirement Commission Financial Knowledge Survey were mapped to the FSA/BSA Adult Financial Capability Framework. Following development of the Rural Financial Competency Framework, relevant questions from the two surveys were selected and amended for conditions in Fiji. The FSA study focused on financial behaviour whereas the related ANZ-New Zealand Retirement Commission Financial Knowledge survey focused on financial knowledge. The Rural Financial Competence framework was drawn primarily from Level One of the FSA/ BSA Adult Financial Capability Framework ('basic understanding and developing confidence'), with a several competencies drawn from Level Two ('developing competence and confidence'). There were no gaps between the financial behaviour and/or financial knowledge and skill questions and the rural financial competence set. The FSA / BSA Adult Financial Capability Framework and the FSA Financial Capability Baseline Survey elements and domains are generally congruent. The Naitisiri survey used the domain structure developed for the FSA Baseline study as this more closely represented the topics examined by the study. This did not impact the competencies examined. However, there are slight differences in the ordering and grouping of competencies between the FSA/ BSA Framework and the Naitisiri Survey.

The draft questions were work-shopped with the Working Group. Several questions were localised for the Fijian environment. Questions were added to develop an understanding of household financial priorities. Questions were also added to determine whether respondents had attended the financial literacy training workshop, reasons for attendance (or non-attendance) and the benefits respondents considered they had derived from attending the workshop.

A male and female version of the survey was developed³⁹. The Working Group recommended that, due to consistent and pervasive gender role differences in rural Fijian communities, the male household financial decision maker be asked about the household's farming income and expenditure and the female household financial decision maker be asked about the household's durables and the dwelling. This criterion was relaxed for single parent households. Both men and women were asked about household expenditure.

³⁹ Refer Appendix 2a for the English Language version of the female Survey and Appendix 2c for the male version of the survey. Refer Appendix 2e for the English language version of the Show-cards.

Attitude to money

The Money Attitude Scale (MAS) (Yamauchi & Templer, 1982) was selected as the most appropriate scale for use in the study. The MAS has been successfully deployed in a context in which respondents are less likely to be tertiary educated and also likely to be less familiar with the contemporary money economy (Medina et al., 1996). The scale can be efficiently administered as part of a broader study. The scale was reviewed by Working Group which requested the four questions relating to respondents' attitude toward quality as a determinant of consumer choice be excluded as the questions were considered to have no relevance in the context of purchasing opportunities in remote rural Fijian villages. This was considered acceptable as it was not intended to compare responses from rural villagers with those of other respondents.

Subjective wellbeing

The Personal Wellbeing Index (PWI) (International Wellbeing Group, 2006) was selected as the most appropriate scale for use in the study. The PWI has been translated into several languages and used successfully in a broad range of socio-cultural contexts. The Scale comprises nine elements and was suitable for inclusion as part of a broader study.

Objective wellbeing

The AIMS Project (Chen & Dunn, 1996) recommended the development of household economic portfolios as part of the assessment of the effectiveness of a microfinance intervention. The recommended household economic portfolio encompasses household expenditure and assets, farm income, expenditure and assets, business income, expenditure and assets and wage/salary income (if present). This approach was adopted for the study in order to develop a comprehensive understanding of family income and outgoings. Due to identification and measurement issues, data was only gathered for individual households. No attempt was made to measure economic linkages within the village. Household income was modeled using a farm/business-household model with assumed joint income and asset utility between the adult household members (Chen & Dunn, 1996).

The Asian Development Bank, Economics and Research Department sample survey modules for testing savings product innovations (Ashraf et al., 2003) were used as the basis for the economic wellbeing section of the survey (refer Table 19). The ADB instrument was selected as it is modularised, has been developed within a microfinance context and is relatively concise. The following modules were used for the survey:

Table 19: ADB Experimental Methodology Modules

III. Physical Assets Module	A) Buildings and Land - Residential
	B) Consumer Durables
	C) Agricultural Assets
	D) Agricultural Equipment
	E) Agricultural Supplements
IV. Nonagricultural Enterprise Assets Module	A) General Characteristics
	B) Revenue and Expenditure
	C) Physical Assets
V. Financial Assets Module	A) Savings
	B) Loans

The demographic and labour income modules (modules I and II), were not used as these were not considered suitable for the study. Demographic criteria suitable for rural Fiji were developed. The labour income module was not considered appropriate as it was known levels of participation in wage or salary income were very low. The informal savings section of the financial assets module was not used as this was not relevant for Fiji. The remittances section was not used as the information sought was too detailed for rural Fijian villagers. A simplified set of questions was developed. The decision making module (module VI) was not used as these aspects were covered by other questions in the survey. Questions were added to explore the health of the household's members, the education being undertaken by children and adolescents in the household, and the travel undertaken by members of the household.

Structure of the Household Survey

The structure of the Household Survey is summarised in Table 20. The minimum number of questions asked (depending on the household's use of financial services) was 270, the maximum was 331. The length of the survey was reviewed with the Working Group, who considered rural villagers would be willing to participate for up to three hours and that interest in the survey would facilitate participation. The domains developed by the FSA (2006) were retained.

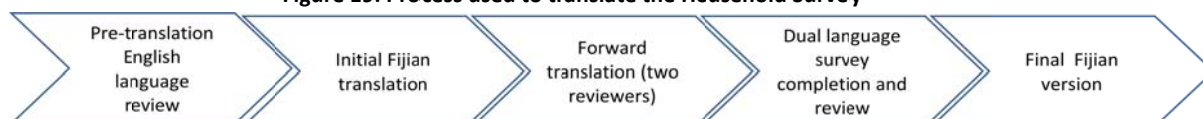
Table 20: Household Survey Questions

Section	Sub-section	# of Questions
Demographics		7
Functional Literacy		11
Managing Money	Making Payments	13
	Managing Income	8
	Managing Expenses	32
	Taxes & FNPF	17
	Keeping Records	14
Making Financial Choices	Saving	33
	Investing	21
	Borrowing	37
	Cost of Money/Financial Terms	13
	Financial Organisations	11
Planning Ahead	Budgeting and Planning	29
Getting Help	Seeking Advice	9
Attitude to Money		38
Subjective Wellbeing		8
Objective Wellbeing	Household	9
	Farm	12
	Business	9
Total Questions		331

Translation of Household Survey

The translation of the survey instrument from English to Fijian was complex as the Fijian language has few words which encapsulate financial constructs. It was important not to effectively provide the answer for questions when translating constructs.

The commonly used translation/ back-translation approach was not considered satisfactory due to the need to carefully consider definitions used to describe key terms and the risk this would not be managed effectively in forward/back translation. Schmidt and Bulliner (2007, p. 228), have argued translation should involve: two forward translators, the possible use of a back translator and the use of focus groups to evaluate the applicability of the translated questionnaire. This approach was adopted. Geisinger's (1994) modified direct translation method was employed. Geisinger's model was amended to include elements of Brislin's (1973) 'Ultimate Test' methodology. Figure 19 summarises the translation model used:

Figure 19: Process used to translate the Household Survey

Prior to the translation an independent pre-translation English language review was conducted by an experienced teacher who was fluent in English and Fijian, to ensure the wording of the English language version was suitable for translation into Fijian. The survey was then translated into Fijian by a single translator. Following the direct translation a forward translation review was undertaken by two reviewers, and following this an open group review was undertaken. The method used for the open-group review was completion of the English language and Fijian language versions of the survey by the team of interviewers, followed by group discussion. Each interviewer was fluent in English and Fijian and understood the key financial terms. Open review was also used to evaluate whether each question could be successfully delivered verbally. The translators and reviewers were asked to focus on semantic equivalence, conceptual equivalence and normative equivalence (Behling & Law, 2000, pp. 4-5). Following open review, responses to both versions of the survey were compared and a final adjustment was made to the translation⁴⁰.

c) Household Survey Sampling

Population of Interest

Rural Fijian villages were selected as the population of interest. Rural Fijian communities typically have a high level of socio-economic and cultural homogeneity (Ravuvu, 1983), evidenced in community structures, traditions, sources of income, family structures and household roles. By sampling from rural Fijian villages a broad range of social economic and cultural factors could be controlled for and ecological validity maintained with the wider community of rural Fijian villages.

In consultation with UNDP and NCSMED, Naitisiri Province was selected as an appropriate region from which to develop the sample. Villages in the hinterland of the Province have little day-day contact with coastal villages or urban areas. The Wainamala, Wainumbuka and Matailobau Tikina (districts) were selected for the study. These are circled on the map of Viti Levu in Figure 20. These Tikina share a common geography (hill country). Villages have similar sources of primary income (horticulture). Prior to the commencement of the ANZ Rural

⁴⁰ Refer Appendix 2b for the Fijian language version of the female Survey and Appendix 2d for the male version of the survey. Refer Appendix 2f for the Fijian language version of the Show-cards.

Banking Service, the villages did not have access to either a formal banking service, either directly, through EFTPOS or through a Post Office outlet, or informal banking services through microfinance or credit unions.

Figure 20: Geographic Focus for Study

Sampling Unit

Two sampling units were used. The primary sampling unit was the family⁴¹. The International Labour Organisation definition was used:

‘A type of household consisting of two or more persons related by blood, marriage or adoption who also satisfy the conditions of sharing the same housing unit and making common provisions for food and other essentials of living’ (ILO., 1973)

The second sampling unit was the male and female financial decision makers within the household who were responsible for making most of the financial decisions on behalf of the household. These were usually, but not exclusively, the husband and wife. There is a divergence between the economic development, human development and capability development literatures. Economic and human develop have tended to focus on the household as the unit of analysis. Capability has tended to focus on the individual. Financial

⁴¹ For simplicity, and in line with convention, the term ‘household’ has been used rather than family.

actions are undertaken by individuals, either in their own interest or on behalf of others. It is therefore important to understand both the factors influencing a financial action (which requires an individual level of analysis) and the consequences of the action on the individual and others in the family unit which requires a collective unit of analysis.

Sampling Methodology

A two-step sampling methodology was used: A set of villages was selected. Following this households in each village were selected.

Selection of Villages

Stratified sampling was used to select villages to decrease the risk of variability (Dattalo, 2008, p. 5; G. T. Henry, 1990, pp. 99-106). An initial population of 49 villages in the three Tikina met the geographic sampling criteria (at least 20 kilometers from the nearest town, bank branch, Post Office outlet, ATM or EFTPOS terminal). Figure 21 shows the initial four cell sampling grid:

Figure 21: Initial Village Sampling Frame

Rural Bank visits village Financial literacy training in village	Rural Bank does not visit village Financial literacy training in village
Rural Bank visits village No financial literacy training in village	Rural Bank does not visit village No financial literacy training in village

The number of villages which had not received financial literacy training was small (7). These villages were excluded from the sample as it was not possible to randomly sample from these villages. Figure 22 shows the revised sampling frame:

Figure 22: Revised Village Sampling Frame

Rural Bank visits village Financial literacy training in village	Rural Bank does not visit village Financial literacy training in village

Villages which did not receive Rural Banking visits but which were adjacent to a village which did receive visits ($\leq 1\text{km}$) were excluded, along with villages which were on the Rural Banking schedule but were only visited infrequently. Table 21 shows the final population of 26 villages:

Table 21: Final Village Population

Rural Banking Visits	No Rural Banking Visits
8 Villages	17 Villages

Six villages were randomly selected within each cell. The remaining villages were held in reserve in the event there were insufficient households in the selected villages. During enrolment two additional villages were required from the reserve villages receiving rural banking visits in order to achieve the target minimum number of households. Subsequent to completion of the field work it transpired one of the six villages selected from the villages which ANZ Bank had advised did not receive rural banking visits (and which had been confirmed with village elders), did in fact receive visits from the Rural Banking Service. It was not possible to return to the field to collect additional surveys. Table 22 shows village sample used for the study:

Table 22: Village Sample

Rural Banking Visits	No Rural Banking Visits
9 Villages	5 Villages

Selection of Households

A four cell sampling frame was developed. This is shown in Figure 23:

Figure 23: Household Sampling Frame

Household had Rural Bank account and participated in financial literacy training	Household did not have Rural Bank account and participated in financial literacy training
Household had Rural Bank account and did not participate in financial literacy training	Household did not have Rural Bank account and did not participate in financial literacy training

Sample size is a function of alpha, power and effect. The alpha was set at 0.05. A moderate-high power (≥ 0.80) was sought (Dattalo, 2008, p. 16). It was not possible to determine the likely average effect resulting from participation in the financial capability initiative as the literature provides no lead. In the absence of information a 'medium' effect ($d = 0.5$) (J. W.

Cohen, 1988) was assumed. These factors generate a minimum sample size of 44 households (88 individuals) per cell (Erdfelder, Paul, & Buchner, 1996; Keppel & Wickens, 2004, pp. 172-173). In order to allow for inaccurately completed surveys, a target sample size of 50 households per sampling cell was established, with a total target sample of 200 households and 400 usable surveys.

Enrolment was managed by NCSMED. Meetings were held in each village and households were categorised and allocated to each cell. For consistency households which did not have a Rural Banking account were excluded from Rural Bank cells. This was considered acceptable as, in villages in which the Rural Banking Service visited; anecdotal evidence from villagers and the Turanga ni Koro was that very few households had not opened a Rural Banking Account (this could not be verified against bank records for confidentiality reasons).

Households were then randomly selected from each cell. Due to data limitations the number of households was not weighted based on the number of villages, the size of the village or the percentage of households in the village which met the cell sampling criteria. The male and female financial decision makers were not weighted. Henry (1990, p. 57), suggests weighting may be required in studies with two sampling criteria, in particular, in situations in which the first unit is likely to be of varying size (for example families). This was not required for the present study as the selection of individuals within households was quota based. It was thought there may be issues in determining household composition as there may be a significant number of inter-generational households. However this was not the case. Nearly all households surveyed were single families that pooled household income and shared household assets, with the wife and husband as the principal financial decision makers.

Completed Surveys

It was not possible to accurately determine the number of households in the three Tikina. Household counts were not available and anecdotal evidence suggested significant ongoing urban migration since the last census. A confidence level relative to the Tikina population has, therefore, not been calculated. On average 28% of households in villages participating in the study were surveyed. The number of households participating in the study is shown in Table 23:

Table 23: Villages and Households Participating in the Study

Village	Rural Bank Visits	#Households	#Households Sampled	%Households Sampled
Naitauvoli	No	32	14	44%
Laselevu	Yes	32	13	41%
Nadovu	Yes	34	9	26%
Lomai	No	50	29	58%
Nauluvatu	Yes	48	15	31%
Naivucini	Yes	107	15	14%
Nakorasule	Yes	113	16	14%
Nasele	Yes	32	9	28%
Delailasekau	Yes	32	7	22%
Naseuvou	Yes	36	6	17%
Sawanikula	No	62	34	55%
Bukunivatu	No	13	6	46%
Botenaulu	No	30	17	57%
Nabukaluka	Yes	126	16	13%
Total		747	206	28%

The number of completed surveys is shown in Table 24. The target number of households per sampling cell was achieved for three of the four cells:

Table 24: Completed Surveys

	Household had a Rural Bank account	Household did not have a Rural Bank account	Total
Household participated in Financial Literacy Training	48 households	63 households	111 households
Household did not participate in Financial Literacy Training	34 households	61 households	95 households
Total	82 households	124 households	208 households

The principal reason for the lower number of households in the Rural Banking/ non financial literacy training cell was due to the surveys from eight villagers being misclassified during data collection as having participated in the training and having a Rural Banking Account. The villagers did not have a Rural Banking Account. The error only became evident during data entry.

Sampling and Selection Bias

Hulme (1997) has identified the following sampling and selection biases. Steps were taken to minimise the likelihood of each bias. These are summarised in Table 25:

Table 25: Sampling and Selection Bias

Bias	Management
Sampling Bias: Systematic error that results in over sampling, or under sampling a portion of the study population	Random sampling was the principal means of controlling for selection bias. There is sampling bias in respect to the number of households in the Rural Banking/No Financial Literacy Training Cell. This only became evident at the completion of the field work. Several households had been incorrectly classified in the tabulation sheets. It was not possible to return to the field and re-sample. Whilst comparative analysis has been possible, the power of responses from this cell is lower than that of the other cells.
Difficulties in finding a location at which the control group's economic, physical and social environment matches that of the treatment group	There was a high level of environmental, socio-cultural and economic homogeneity between control and treatment groups.
The treatment group systematically possesses an 'invisible' attribute which the control group lacks	There was a risk of selection bias in respect to participation in the financial literacy training workshop by households in villages visited by the Rural Banking Service and villages which were not visited by the Rural Banking Service, as it was possible there could be different motivational factors depending on access to banking. Villagers who did not attend the training were asked why they did not attend. There was no difference in the structure of the answers between households in villages visited by the Rural Banking Service and villages not visited by the Rural Banking Service. The majority of respondents who did not attend stated this was because they were not in the village at the time the training was held. Consequently motivational bias between banking/ non-banking cells was considered to be minimal. There is a gender difference between villagers who attended the training and who did not attend the training. Fewer women attended the training than men. The principal reason why fewer women attended appears to be because some women were not asked to participate. There is no significant difference between villages visited by the Rural Banking Service and villages not visited by the Rural Banking Service. The difference is therefore not considered to be motivational bias between banking/ non-banking cells. There is a difference in participation in the initiative in respect to functional literacy. Villagers who did not participate in the initiative exhibited lower levels of functional literacy. As discussed in Chapter Six, it is considered likely villagers with lower levels of functional literacy self selected to not participate in the initiative. This is not a function of 'invisible' sampling bias between cells. Rather it is a consequence of the influence of functional literacy on financial competence.
Receiving any form of intervention may result in a short term positive response from the treatment group (Hawthorne Effect)	The study undertaken 2.5 years after the financial literacy training was held in the villages and the Rural Banking Service commenced in the villages.
The control group becoming contaminated by contact with the treatment group	This is inevitable in respect to participants in the Financial Literacy training. However due to geographic constraints between villages which receive Rural Banking visits and villages which do not receive visits, this is considered unlikely in respect to the Rural Banking Service.
The fungibility of the treatment.	This is only an issue for the Rural Banking component of the intervention and was not an issue for the study as the product offering was savings rather than credit.

d) Field Work and Data Entry

Timeline

The initial project timeline telescoped due to the need to revise the research design following the political events of December 2006. Issues were also encountered in sampling due to data

gaps and inaccuracies. Data entry was protracted due to the large number and complexity of the questions and the need to enter data manually. Table 26 summarises the project timeline:

Table 26: Project Timeline

Date	Activity
January 2006 – July 2006	Project development Initial research design, Instrumentation and sampling methodology
August 2006	Workshop to review proposed competencies and instrumentation
September 2006 – December 2006	Revision of competencies and instrumentation Initial translation of instrument
December 2006	Fiji Coup
January 2007 – June 2007	Project Restructure Revision of research design and sampling Continuing translation of instrument
July 2007	Ethics Committee approval to proceed with field-work Interviewer training and pre-test/pilot
August 2007 – September 2007	Final revision of instrument and translation Revision of sampling
October 2007 – December 2007	Field work
February 2008 – January 2009	Data entry
February 2009 – December 2009	Data analysis Drafting of Research Report for UNDP (Published 2010)
January 2010 – October 2010	Thesis write up

Pre-Test and Pilot

Completion Time

The duration of each completed interview was recorded on an Enumerator Checklist. The typical interview duration was between 1.45 – 3.00 hours.

Pre-Test and Pilot

The survey was pre-tested with the team of interviewers and subsequently piloted in two villages which would not be participating in the study. Converse and Prosser (1986, p. 65) suggest two pre-tests are preferable for a new study. This was not possible. The pilot confirmed interviewers were able to successfully administer the translated instrument to villagers and that the length of the survey was acceptable. A focus group was held in each village following administration of the survey. Villagers indicated they understood the questions. However, following feedback the ordering of questions was revised. Villagers' responses were analysed to determine whether there were indications questions had not been understood or had been misinterpreted. There were no questions which had a high level of respondent answers as 'don't know', don't understand' or 'refused'.

Data Collection and Field Work

The surveys were administered by members of the Fijian community who had close links to rural Fijian villages and who understood both the research project and the financial issues faced by rural Fijian communities. The role of the interviewer was of particular importance as this was the primary link between the research project and the population of interest. Field work was managed by the NCSMED who were contracted by UNDP. NCSMED has previously been responsible for the delivery of the rural financial literacy training workshops for UNDP.

An initial group of interviewers was selected following an advertisement in the several national newspapers. All interviewers were fluent in Fijian and English. Several interviewers had delivered the financial literacy training programme in rural villages. Other interviewers had a background in communications, training or teaching, or had prior experience as interviewers in rural communities. All short listed interviewers were required to participate in a training programme. Training was based on Babbie's General Guidelines for Survey Interviewing (Babbie, 2004, pp. 264-266). In addition to ensuring interviewers understood their role as interviewers and the research protocol⁴², the training focused on ensuring interviewers were very familiar with the elements of the survey. Research ethics were stressed and interviewers were required to formally commit to both confidentiality and ethical interview practice⁴³

Interviewer training was held in June 2007. However, due to environmental and ongoing sampling issues data collection could not commence until October 2007. A training revision session was held prior to the commencement of field-work. Two teams of interviewers travelled to villages, and conducted interviews at times suitable to villagers (usually in the morning or evening). In order that villagers, in particular, women, were able to speak freely, all participants were interviewed individually at a location selected by the participant. To encourage open responses, it was considered important that the interviewer be the same gender as the respondent. The village teams were therefore grouped into household teams comprising a female and a male interviewer. Concern has been expressed (Chen & Dunn, 1996) that using the household as a sampling unit can mask income issues experienced by women, in particular, women who may control only part of their income. Confidential, individual interviews provided an opportunity for women to speak freely. UNDP employed a

⁴² Refer Appendix 3i for a copy of the Interview Protocol

⁴³ Refer Appendix 3h for a copy of the Interviewer Confidentiality document and Appendix 3j for a copy of the Requirement for Ethical Interviewing form.

full time coordinator to support the team of interviewers. An independent auditor was also employed by UNDP to review surveys to ensure completion in accordance with the interview protocol. A manual was developed for each interviewer. The manual contained the English and Fijian versions of the Surveys and the Show-cards, the Interview Protocol and Logistics. Data collection was completed by the end of the third week of December 2007. The completed surveys were sent to Australia for data entry and analysis late January 2008.

Data Entry

Surveys were collected using printed media. Data entry was therefore manual. Data entry was undertaken between February and December 2008. The protracted time-frame was due to the number of surveys and complexity of questions. To facilitate data entry, survey questions were divided into two groups: 'simple' questions which required standard coding and 'complex' questions which required non-standardised coding. Code books were developed for each group of questions⁴⁴.

Data entry for the simple questions was undertaken by volunteer students at the Melbourne campus of Central Queensland University. Twenty students participated for 3-4 hours each evening for three weeks. Students were supervised by the researcher and a senior colleague. All students attended a training workshop prior to the commencement of data entry. Data entry templates were developed using Microsoft Excel. Students were grouped into teams of two. One student entered the data the second student read out the datum and checked the entry. The teams rotated roles. The data entry model was pre-tested and found to result in significantly higher levels of accuracy than individual keying. A separate template was developed for the complex data using Microsoft Excel. Data was entered by the researcher with daily reviews of accuracy. The simple and complex spreadsheets were merged to a single Excel spreadsheet. Several questions were re-categorised to simplify categories. The spreadsheet was then ported through to SPSS for analysis. Two questions relating to the prioritisation of future expenditure were not included in the merged data set as it was discovered during data entry these had been misinterpreted by some interviewers and may not have been completed correctly. The questions were independently re-translated. A possible ambiguity was discovered and the questions were excluded from the data set.

⁴⁴ Refer Appendix 5a for the 'Short' data entry code book and Appendix 5b for the 'Complex' data entry code book

Data Accuracy

Data accuracy was monitored in the field by independently auditing 10% of the surveys. An independent field-auditor was appointed by UNDP to visit households following the interview and to check the survey had been completed correctly. The auditor visited 10% of respondents in each village to review the survey and the survey completion process. In addition, the auditor checked each completed survey to ensure interview protocols had been observed and the survey had been completed correctly.

Data was checked for accuracy during data entry by using teams for data entry with one member responsible for checking the accuracy of the keying. A post hoc test for the accuracy of data entry was undertaken by randomly selecting and re-keying 20 percent of surveys. The error rate for the original data entry was found to be 0.55%. A subsequent check of the error rate for each section of the survey revealed the error rate for the final section of the survey 'Seeking Financial Advice' was significantly higher than the error rate for the earlier sections (including the penultimate section). The error rate was 6.81% and was common to both the original data entry and the re-entry. It was decided to exclude these questions (FA13 – FA28) from the analysis. The questions related to general sources of financial advice available to villagers. Separate questions were asked in earlier sections of the survey about advice sought in respect to savings, investment and credit products. The integrity of the survey and the analysis is not considered to be compromised by the exclusion of the final nine questions.

Missing/ Incorrect Data

Missing variables were excluded on a case-wise basis, with the exception of the analysis of Attitude to Money and Subjective Wellbeing which used extant scales. Missing variables for both scales were excluded on a list-wise basis to preserve the integrity of the scale. Questions which the respondent refused to answer were excluded from the analysis. There were, however, very few instances of refused answers (<0.25% per question). Questions which were completed incorrectly by the interviewer were excluded from the analysis. There were few instances of this. Questions BP25, BP26 and BP27 which asked villagers to provide examples of possible short, medium and long term financial priorities were excluded from the analysis as the pattern of responses suggested there may have been misinterpretation by villagers.

e) Inferring Causality and Threats to Validity

The study is ex post facto causal-comparative. For nomothetic causality to be inferred, it is generally accepted three criteria must be present (Babbie, 2004, p. 90; Davis, 1985): there must be a correlation between the two variables, the cause must precede the effect in time, and other possible causes must be ruled out (the relationship must be shown to be non-spurious). Whilst the logic of nomothetic causality is inherent in the experimental design, causality cannot be confirmed by purely statistical analysis (relationship present: chance discounted) as there is always a risk of spurious correlation due to unmeasured factors and selection bias as participants self-selected for participation in the Rural Financial Services Initiative.

King, Keohane and Verba (1994, p. 85), adopting a counterfactual approach, define causality in terms of a causal effect: “the mean causal effect is the difference between the systematic component of a dependent variable when the causal variable takes on two different values”⁴⁵. However, controlling for spurious relationships can be complex in causal-comparative designs, primarily due to the absence of random selection and a pre-test which creates the possibility that posttest differences between groups may be attributed either to the treatment effect or to selection differences between the groups (Cook & Campbell, 1979, p. 98). Cook and Campbell (1979, p. 15), have argued “observed relationships in the social sciences are fallible rather than inevitable and the connections between antecedents and consequences will be probabilistic”, and that this is more likely in open systems (for example field research in the social sciences) (Cook & Campbell, 1979, p. 34). This is particularly the case with causal-comparative studies in which the independent variable cannot be manipulated. Cook and Campbell (1979, p. 296), suggest the best means of inferring causality is to ‘render rival hypothesis implausible’.

The principal threat to causal inference is attribution risk. An increase in financial competence can potentially result from a range of capabilities. The capability based interventions investigated in this study are one means of increasing financial capability. Whilst the location facilitates standardisation of environmental variables, the research is a natural experiment and environmental variables cannot be controlled. Formal training programs are one way villagers can increase their knowledge and understanding of the formal financial system and how to

⁴⁵ $(\partial_{i=1} y_i^1 - y_i^0)$

manage household cash flows. It is, possible; however, that villagers increased their knowledge and skill through other means. Whilst ANZ is the only accessible financial services provider in Naitisiri Province, ANZ is not the only provider of banking services in Fiji. Furthermore, whilst there are no accessible microfinance programs, banks are not the only providers of safe custody for villagers' savings. Attribution risk has been mitigated by ensuring all subjects were drawn from an homogenous group which differed substantively only in respect to the treatment (participation in the initiative).

In addition to causal inference, there are also threats to validity. Cook and Campbell (1979) identified several types of validity relevant to quasi-experimental research designs. There are risks to content validity (the extent to which the instrument measures all relevant aspects of the conceptual or behavioral domain) and to construct validity (whether the instrument actually measures the constructs) (Bryant, 2000; Cronbach & Meehl, 1955). These risks have been minimised by:

- Using validated instruments to measure the psychological constructs (Attitude to Money and Subjective Wellbeing). The Money Attitude Scale domains were tested during the analysis using PCA. The domain structure was confirmed.
- Using a standard instrument to measure Objective Wellbeing (ADB Savings Product Instrument). The categories for which data was collected were standard categories for HIES instruments.
- Using a stakeholder defined competency set derived from a carefully developed competency model (the FSA/BSA Adult Financial Capability Framework) to determine financial knowledge and skill elements and financial behaviours to be measured, and relating this to relevant sections of proven instruments (the FSA and New Zealand Retirement Commission financial capability instruments).
- Reviewing all elements of the survey with the Working Group and using an iterated translation model.
- Using standard commonly used financial terms and avoiding neologism.

Statistical conclusion validity relates to whether the experimental manipulation influenced the dependent variable. The sample size is sufficient to minimise the risk of Type I error. There is a varying risk of Type II error as the measured effect varies across elements measured. In addition multiple questions were asked across a broad range of financial and wellbeing domains in order to develop a comprehensive understanding of relationships within and between the constructs.

Cook and Campbell (1979, pp. 51-55), identified several specific threats to internal validity in ex post facto designs. These are discussed in Table 27:

Table 27: Threats to Internal Validity of Causal Inference in Ex Post Facto Designs

Threat	Present	Minimisation
History (and event prior to the test which may cause the effect)	This threat was not present. Access to banking services did not predate the Rural Financial Capability Initiative.	NA
Maturation	This threat was not present as there was not sufficient time for significant general increase in engagement with the money economy which would increase competence due to increased engagement with the formal financial system.	NA
Testing, Instrumentation and Statistical Regression	This threat was not present. The instrument was administered once.	NA
Selection	This threat was present due to participants' self-selecting participation in the Rural Financial Services Initiative. There were potential differences in motivation between treatment and control group participants.	It is possible villagers who participated in the financial literacy training were more motivated to increase their financial competence than participants who did not participate. Self-selection is, in this instance however, not a threat to validity but a contributor to financial competence.
Mortality	This threat was present due to likely varying levels of usage of the Rural Banking Account.	The threat could not be minimised. Therefore villagers were asked how often they used their account.
Interactions with Selection	This threat was present due primarily to differing levels of functional literacy affecting changes to financial knowledge and skill.	The threat could not be minimised. However, social learning is not considered to undermine the validity of the findings.
Ambiguity about the direction of causal inference	It is not considered likely that differences in financial competence result from differences in objective wellbeing. It is, however, possible that differences in subjective wellbeing influence financial behaviour.	NA
Diffusion or imitation of treatments	This can result from communication between control and treatment groups. This may have occurred and may have resulted in bank accounts being opened post the introduction of the Rural Banking Service.	The survey asked when Bank accounts were opened in order to differentiate between accounts opened during and subsequent to the initial marketing period.
Compensatory rivalry by respondents receiving less desirable treatments and resentful demoralization of respondents receiving less desirable treatments	This threat was not present. All participants self-selected.	

Very careful attention was paid to translating the instrument from English to Fijian. However, despite the attention paid to the translation of financial terms to ensure specificity (Converse & Presser, 1986), there is a risk financial terms have not been accurately translated into Fijian

and therefore the level of villagers' financial competence has been miss-stated. Analysis suggests this is not the case. However the threat cannot be discounted.

All data was collected verbally by interviewers. A fixed format, forced choice instrument with a pre-determined question script was used from which interviewers were not permitted to deviate. In addition, surveys were independently audited. There is a risk that some interviewers may have departed from the fixed script and this may bias results.

All behaviour was self-reported. Whilst there is consistency in reported behavior and wellbeing between households and between villages, individual claims cannot be verified independently. A related factor is that the use of a causal comparative design reduced confidence in the financial literacy training having been delivered appropriately. As the training had been delivered prior to the commencement of the study, it was not possible to be certain the training was delivered effectively at all locations. This risk was considered to be manageable as the training program was audited *in situ* by UNDP. In addition, master trainers accompanied local trainers during the initial training workshops to ensure the program was delivered appropriately. It is, however, possible that villagers who participated in the financial literacy training workshop did not evidence the level of increase in financial knowledge and skill that could have been achieved had each training session been monitored as part of the field experiment. There was also a possibility that the impact of the financial literacy training workshop would have been both diluted and diffused in the period between the training workshop and the administration of the survey:

- Workshop participants and non-workshop participants will have engaged in a range of money related activities and it is likely experiential learning will have occurred
- In a significant number of households (60%) only one adult in the household attended the Financial Literacy Workshop. It is therefore likely that there will have been knowledge transfer within households.

Importantly, whilst these risks impact the ability to draw conclusions in respect to the efficacy of the Financial Literacy Training Workshop, they do not impact the ability to draw conclusions in respect to the relationship between financial knowledge and skill and financial behaviour.

4.4. Research Ethics

The study was conducted under the auspices of the Massey University Ethics Committee (HEC: Southern A Application 06/57)⁴⁶. The Massey University Code of Ethical Conduct was adhered to. The research design was structured to ensure the field-work would be undertaken by members of the Fijian community who would not be acting as ‘outsiders’ (Sumner & Tribe, 2008, p. 43). The use of a Working Group of subject matter experts and Fijian interviewers was also designed to reduce the intrusion of the researcher and to emphasise the researcher as a participant in the research process, rather than the primary agent. Interviews were conducted at a location suitable to the interviewee. All data were collected in confidence and recorded anonymously. All participants were enrolled on the basis of informed consent⁴⁷ (Wilkinson, 2001). An information sheet was provided to each participant prior to villagers being asked if they would participate in the study. Villagers were given time to read the information sheet (often several days prior to formal enrolment) and an opportunity was provided for each villager to ask questions about the study. The information sheet stressed participation in the study was voluntary and villagers were under no obligation to answer any or all of the questions in the survey. Each interview was conducted privately at a location determined by the villager. Covert data collection methods were not used. Participants were not remunerated for participating in the study. Villages participating in the study were provided with a small donation to the village fund. All interviewers were indigenous Fijians with a deep understanding of, and respect for, traditional village life, customs and protocols.

Extensive consultation was undertaken as part of the research process. NCSMED was contracted by UNDP to manage the field-work. NCSMED is statutory organisation funded by the Government of Fiji. A structured enrolment strategy was used based on informed consent and formal commitment. NCSMED met with the Naitisiri Provincial Council, the Wainamala, Wainumbuka and Matailobau District Councils, the elders and Turanga-ni-Koro from each village selected to participate in the study. Traditional protocols were observed at each meeting. The Provincial and District councils and villages were supportive of the study. Meetings were then held in each village to provide information for villagers about the study and to answer questions. Each household which had been selected was then visited by two members of the NCSMED enrolment team. Additional information about the study was

⁴⁶ Refer Appendix 3b for a copy of the Ethics Committee Approval

⁴⁷ Refer Appendix 3e for a copy of the English language version of the Information Sheet, Appendix 3c for a copy of the English Language version of the Consent Form, Appendix 3f for the Fijian language version of the Information Sheet and Appendix 3d for the Fijian language version of the Consent Form

provided and individual agreement to participate in the study was obtained. Enrolment was undertaken over a two month period, to ensure all parties had time to consider whether they wished to participate in the study⁴⁸.

4.5. Limitations

The findings are generalisable in two contexts. In respect to the theoretical model, the findings provide generalisable support for the model. In respect to household change as a consequence of the intervention, it is only possible to generalise to other rural Fijian villages. The environment within which the study was undertaken was 'typical' of rural villages in Fiji and therefore the findings are considered to have ecological validity. There are, however, limitations to the extent to which findings can be generalised. Whilst the findings are referenced to the theoretical model, the competencies are specific to rural Fijian villagers who are increasing their engagement with the money economy. The competency set cannot be generalised. In addition, the study is point-in-time. Monetization, engagement with the formal financial system and the agencies and instruments which comprise the formal financial system continue to evolve. Care needs to be taken in assuming situational continuity. Neither the theoretical development, nor the confidence in measurement quality is sufficient to justify contemporary LISREL or path analysis approaches.

⁴⁸ Refer Appendix 3a for a copy of the National Centre for Small and Micro Enterprise Development Enrolment Process and Appendix 3g for the Terms of Reference for the Survey Manager (NCSMED)

Chapter Five: The Rural Financial Competency Set, Financial Capability in Rural Fijian Villages and the Rural Financial Services Initiative⁴⁹

5.1. Introduction

This chapter examines the Rural Financial Competency Framework and the Rural Financial Services Initiative in order to understand whether the social and individual financial capability of rural villagers was expanded by the Initiative and, if so, to what extent and in what ways. The Chapter commences with a discussion of development and components of the rural financial competency framework and then examines financial capability in rural Fiji. Following this both elements of the Rural Financial Services Initiative are examined.

5.2 Rural Financial Competency Framework

5.2.1. Development of the Rural Financial Competency Framework

The Rural Financial Competency Framework was developed using participatory techniques. The competency set was derived from the FSA/BSA Adult Financial Capability Framework⁵⁰. Whilst the mix of capabilities and competencies required in a given situation varies, the set of components is considered to be relatively generic, given the homogeneity of the financial system across jurisdictions⁵¹. The FSA framework therefore provides a basis for the development of a set of competencies relevant for rural Fiji.

The development of the Rural Competency Framework commenced with the establishment of a working group⁵². A draft set of competencies was proposed by the researcher. The working group then developed these iteratively into a set of competencies relevant for rural Fijian villagers. The objective was to map the financial activities and related knowledge and skill required by rural Fijian villagers whose interaction with the money economy was periodic and primarily cash based. In August 2006 the working group met in Suva, under the auspices of

⁴⁹ An earlier version of this chapter was previously published in Sibley (2010)

⁵⁰ Refer Appendix 4b for a copy of the FSA/BSA Adult Financial Capability Framework

⁵¹ Sharia jurisdictions excepted

⁵² Refer Appendix 4a for a list of Working Group participants

UNDP. As it was not feasible to bring villagers into Suva for the workshop, due to logistical and language issues, it was decided the competency set would be reviewed with villagers during the pre-test.

5.2.2. Rural Financial Competency Framework

The literature examining financial capability and competence in rural Fijian villages is very limited. However, Abbot and Pollard's review of poverty in the Pacific (2004), the 1999 Pacific Human Development Report (UNDP, 1999), and the preliminary studies undertaken by UNDP (Evers, 2005; Liew, 2006) and ANZ Bank (Blacklock, 2005b, 2005c; Lyon, 2005) as part of the development of the Rural Financial Services Initiative, suggested indigenous rural communities in Fiji generally participated at the 'basic understanding' and 'developing competence' levels as defined by the FSA (FSA. & BSA., 2003, 2006). The 'extending' level comprised financial activities generally not undertaken by rural Fijian villagers (for example, understanding a range of superannuation and pension options). This was confirmed by the working group.

The FSA/BSA Adult Financial Capability Framework focuses on financial knowledge and skill and places less emphasis on financial behaviour. As part of the development of the Rural Financial Competency Framework, the set of financial activities was mapped to financial knowledge and skill elements in the FSA Framework. Behavioural elements were defined for each knowledge and skill element. In several instances the FSA Adult Financial Capability Framework defined financial activities, rather than financial knowledge and skills. In these instances the related financial knowledge and skill was also determined. As an example, the FSA Adult Financial Capability Framework determined the following capability: B(a)1 - Recognise notes and coin and understand differences in value. A related financial activity was not defined (although it is implicit). The relevant financial behaviour is to be able to use notes and coin and demonstrate an ability to use specie of different values (for example, give or receive change).

As shown in Table 28, a set of 33 competencies relevant for villagers in rural Fiji was determined⁵³. Each competency comprised both knowledge and skill, and behavioural elements.

⁵³ Refer Appendix 4c for a the Rural Financial Competency Framework

Table 28: Rural Financial Competency Framework

Domain	Element	Competencies (summarised)	Code(s)
Managing Money	Making Payments	Forms of money	B(a)2-3
		Forms of payment	D(a)3-4
	Managing household income	Types of income	B(b)1
		Calculating earnings	D(b)1
	Managing household expenses	Differentiating between essential and non-essential spending	B(c)1
		Managing household expenditure	D(c)1
		Differentiating between one-off and regular financial commitments	B(c)2
		Managing taxes and FNPF	D(c)3
	Keeping records of household income and expenses	Keep 'official' financial documents	D(d)2
		Keeping financial records	B(d)4
		Checking financial records	D(d)4
Making Financial Choices	Saving	Keeping money safe	B(d)1
		Saving money	B(e)1
		Forms of saving/ investing money	D(e)1
		Using a bank account for saving money	D(d)1
	Investing	Forms of Investing	D(e)1
	Borrowing	Implications of Debt	B(g)3
		Managing debt	D(g)5
		Forms of debt	D(g)5 - adj
	Cost of Money/ Financial Terms	Cost of money	B(f)2
		Managing Interest rate variance	D(f)4
		Financial terms and conditions	D(f)2
	Financial Organisations	Financial organisations	D(i)1
		Local/National financial issues	D(i)2
Planning Ahead	Budgeting and Planning	Budgeting (simple)	B(e)4
		Budgeting (detailed)	D(e)3
		Planning and goal setting	D(e)2
		Differentiate short/medium/ long term household needs	D(g)2
		Prioritise expenditure relative to income	D(g)3
Getting Help	Seeking Financial Advice	Seeking financial advice	B(h)1
		Critically assessing advice	D(h)1
		Be aware purpose of advertising	D(h)2

Each domain and component in the FSA framework was considered relevant for rural Fijian villagers. The sub-components were, however, a sub-set of the FSA framework as the range of activities rural villagers engage in was more limited than that required by urban dwellers in a highly monetised economy. The sub-components selected for the rural financial competency framework were drawn from level one and level two of the FSA framework. No level three sub-components are included.

The competency set was used to guide the development of the survey instrument. As discussed, the relevant sections of the FSA Financial Capability Base-line Survey Questionnaire⁵⁴ and the ANZ-New Zealand Retirement Commission Financial Knowledge

⁵⁴ Refer Appendix 6a for a copy of the FSA Financial Capability Base-line Survey Questionnaire

Survey Questionnaire⁵⁵ were mapped to the Rural Financial Competency Framework. These questions were used as the basis for the financial capability and financial competence section of the Household survey⁵⁶. The Rural Financial Capability Framework and the draft Household Survey were then reviewed with the working group.

The Rural Financial Capability Framework is the first attempt to develop a model of the financial knowledge and skill rural Fijian villagers must have and the financial activities which rural Fijian villagers must be able to engage in. It is believed to be the first model developed for a rural community in a monetising economy. Importantly the competency framework is point in time. As villagers increasingly engage with the money economy and the formal financial system, the competency framework must be revised. The development of a competency framework enables the development of further capability development interventions and a range of measurement instruments. The use of a framework also enables comparison to be made between the financial competencies required in a range of contexts. This is particularly important in the context of rural/urban migration which is now a feature of rural Fijian society

5.3. Rural Financial Services Initiative

5.3.1. Introduction

In 2003, UNDP began to explore alternative approaches to developing sustainable microfinance services and to seek partnerships with commercial financial service providers (Liew, 2005b). Concurrently, as discussed, the Reserve Bank of Fiji had become concerned about the lack of banking services in rural Fiji and had initiated a workshop involving the commercial banks in Fiji and community stakeholders to determine possible paths forward (Reserve Bank of Fiji, 2003). Following this, ANZ Bank undertook an initial fact finding study to determine the feasibility of extending banking representation into rural areas not currently serviced by the bank (Blacklock, 2005). The feasibility study indicated interest in a local banking service. UNDP had developed an extensive knowledge base in extending microfinance

⁵⁵ Refer Appendix 6b for a copy of the ANZ-New Zealand Retirement Commission Financial Knowledge Survey Questionnaire

⁵⁶ Refer Appendix 4f for a copy of the Household Survey Questions ordered by Rural Financial Competency and Appendix 4d for a summary of the FSA Domains, the Rural Financial Competency Framework components, and the survey questions used for each competency

and economic empowerment services to low income and rural communities in the Pacific. This expertise was sought by ANZ Bank and the two organisations agreed to jointly seek a viable solution to extending appropriate financial services to rural Fiji; beginning with an extensive community consultation and demand assessment exercise (Liew, 2005b). The exercise further indicated unmet demand for a simple and affordable savings product conveniently accessible to villagers. It also identified a low level of financial literacy in rural villages as a potential constraint to the successful uptake of a rural banking service. In 2004 a Memorandum of Agreement was signed between UNDP and ANZ Bank (Liew, 2005b). The ANZ Rural Banking Service was launched in October 2004. Financial literacy training commenced shortly after. UNDP also worked with ANZ in securing dispensations from the Reserve Bank of Fiji in respect to reduced customer identification requirements (UNDP, 2006).

5.3.2. UNDP Rural Financial Literacy Training

The financial literacy training program sought to increase villagers' individual financial capability by increasing villagers' financial knowledge and skill at managing their household cash flows and saving money.

a) Development

The rural financial literacy training program was designed and supported by UNDP. The program was developed in consultation with a range of stakeholders, including the Department of Social Welfare, the Reserve Bank of Fiji, regional councils, and interest groups (Liew, 2006). Participatory needs assessment and consultation was an important element in the development of the training program (Liew, 2005a). As shown in Table 29, development of the training was undertaken in five stages.

Table 29: Development of Financial Literacy Training Workshop

Stage	Activity
One	Workshop to discuss financial literacy education, develop an appropriate delivery model and to explore potential learning outcomes and content, involving UNDP, the National Microfinance Unit and rural community service providers.
Two	Development of initial training materials
Three	Second workshop to finalise materials and the delivery model
Four	Initial roll-out
Five	Evaluation workshop with trainers to revise the delivery model, teaching aids, exercises and logistics

(Source: Evers (2005))

Trainers were typically retired school teachers living in rural areas. 56 trainers were recruited. A cascade training model was used. Training was organized by UNDP in conjunction with the NCSMED. Trainers were required to have previous training experience, knowledge of livelihood issues in rural Fiji, fluency with local dialects and to be able to command respect in rural communities (Evers, 2005).

b) Training Materials

All training materials were designed and approved by the stakeholders. Materials were translated and edited in Fijian. The workshop used a range training materials based around a set of posters and a participant workbook. The training model was based on oral delivery by trainers, supported by 50 posters (in Fijian) illustrating key elements of the training which were displayed during the training, handouts and the participant workbook⁵⁷. All materials were printed in English and Fijian. Trainers were provided with a training manual, based on the workshop posters⁵⁸. Over the course of the training workshop participants used the workbook to identify and record household income and expenditure, to set financial goals and priorities and to prepare a household budget, and to prepare a savings plan (Evers, 2005; UNDP, 2004). Villagers' levels of functional literacy were not determined prior to participation in the Workshop. It is therefore not possible to determine accurately whether villagers possessed the required reading level to be able to comprehend the text unaided. However, training materials were developed for comprehension by participants with limited formal education. Extensive use was made of illustrations and examples.

c) Delivery Model

Training delivery was workshop based. Workshops were held during week-days to suit the rhythm of village life. Emphasis was placed on ensuring women were able to participate in the workshops. As participants progressed through the workshop they completed sections of the workbook, the outcome of which was a listing of household income and expenditure, household financial goals (including savings goals), and a household budget. Participants completed the workbook in household groups (usually husband and wife). To ensure

⁵⁷ Refer Appendix 4j for a copy of the English language version of the Participant Workbook

⁵⁸ Refer Appendix 4h for a copy of the Trainers Manual and Workshop Posters

appropriate delivery of the training, the master trainers accompanied trainers for the first week of training. Trainers were monitored to ensure training was delivered as intended. The principal issue encountered in delivering the training was the difficulty, in part due to terrain and access, of the trainers arriving in villages on time. Anecdotal evidence (NCSMED, 2006) indicates a four hour workshop may have been too long for some participants. Where breaks were held during the workshops difficulty was on occasion encountered in encouraging the participants to return to the training.

d) **Competencies**

Competencies were not determined as part of the development of the training curriculum. A content analysis was undertaken of the trainers' manual and the English language version of the workshop posters, augmented by an analysis of the participant's workbook⁵⁹. The trainer's manual outlined the specific knowledge and skill elements of each of the workshop posters and workbook sections. The financial literacy training covered a subset of the competencies in the Rural Financial Competency Set. The competencies covered by the training are shown in Table 30. The knowledge and skill elements of eighteen of the thirty four rural financial competencies were covered during the workshop. Emphasis was placed on increasing competence with the management of income and expenses, planning expenditure and budgeting, and saving.

Table 30: Rural Financial Competencies Covered During Financial Literacy Training

Component	FSA Code	Knowledge and Skill element of Competency
Income generation	B(b)1	Recognise there are regular and irregular sources of money
Income disposal	B(c)1	Understand the difference between essential and non-essential spending (and prioritise spending).
	B(c)2	Recognise household expenses and regular financial commitments
	D(c)1	Understand household expenditure and how to manage it
Gathering information and record keeping	B(d)1	Recognise the need to keep money safe and the options available
	B(d)4	Be able to keep a simple record of money coming in and going out.
	D(d)1	Understand keeping money in an account
Financial planning – saving, spending, budgeting	B(e)1	Begin to understand that saving can offer options for future spending and the different ways of saving
	B(e)4	Understand how to use simple budgets to plan and control spending (begin to plan ahead).
	D(e)1	Understand the need to consider saving and the potential benefits together with the variety of ways and places to save
	D(e)1 - adj	Understand the different ways of saving for the long term

⁵⁹ Set and Appendix 4i for the Map of Training Elements to Competencies and Learning Outcomes and Appendix 4g for a summary of the learning outcomes from the training mapped to the Rural Financial Competency Framework

	D(e)2	Begin to be able to plan and think ahead, considering choices based on financial information gathering , identifying needs and what needs to be spent.
	D(e)3	Understand how to use detailed budgets to plan and control spending.
Risk and return	B(f)2	Understand that you need to pay (interest) to borrow money and will be paid (interest) if you save.
Personal choices and financial implications	D(g)2	Be able to identify, plan and make decisions for short, medium and long term needs.
	D(g)3	Be able to prioritise different needs working within the constraints of limited resources
Implications of finance	D(i)1	Know about and understand the roles of financial organisations.

Several key rural financial competency framework sub-components were not covered by the training, in particular, forms of money and payment (other than cash), the taxation and superannuation system (FNPF), keeping financial records, borrowing, making financial decisions and seeking assistance in respect to financial matters. These are shown in Table 31:

Table 31: Rural Financial Competencies Not Covered During Financial Literacy Training

Component	FSA Code	Knowledge and Skill element of Competency
Different Types of money/payments	B(a)2-3	Recognise there are different forms of money and understand cash isn't the only way to pay for goods/services.
	D(a)3-4	Understand different forms of payment including cheques, debit cards automatic payments and direct debits.
Income generation	D(b)1	Understand how earnings and salaries are calculated.
Income disposal	D(c)2	Understand why and how deductions, such as tax and FNPF, are deducted from earnings.
	D(c)3	Begin to understand taxes, and the FNPF system.
Gathering information and record keeping	D(d)2	Know about some official financial records (e.g. Bank statements, ATM vouchers, passbooks, bills) and the need to keep financial records).
	D(d)4	Be able to check for accuracy bank statements, utility and other bills.
Risk and return	D(f)2	Begin to understand that both savings and borrowing are offered on differing terms and conditions.
	D(f)4	Begin to understand that interest rates vary over time.
Personal choices and financial implications	B(g)3	Begin to understand the implications of being in debt.
	D(g)5	Begin to understand how to plan and manage household debt.
	D(g)5 - adj	Understand different forms of debt and related terms and conditions.
Consumer rights and responsibilities and sources of advice	B(h)1	Begin to understand different sources of advice/information, how to access such information/advice and know some local contacts, including advice on managing debt.
	D(h)1	Understand that different people and organisations may give different advice on finances.
	D(h)2	Be aware of the purpose of advice, advertising and marketing information and how it might influence customer choice.
Implications of finance	D(i)2	Begin to understand that local/national finance can impact on your own life and personal finances.

d) Participation

Villagers were asked why they participated in the financial literacy training workshop. As shown in Table 32, there are gender differences in the reasons cited for attending the Financial Literacy Training workshop. 44% of men stated they attended the workshop either to learn about budgeting and managing money. 31% of men stated they attended simply because they were asked to attend. 46% of women stated they attended to learn more about saving and using a bank account. Importantly, 35% of women who did not attend the workshop stated they did not attend because they were not asked to attend or were not aware of the training.

Table 32: Reasons for Attending/Not Attending Financial Literacy Training

Why attended the Financial Literacy Training Workshop	Men	Women
To learn how to manage money and/or budget	44%	20%
To learn how to save and/or learn about using a bank account	24%	46%
To learn how to better manage a business	16%	16%
Respondent was asked to attend	31%	13%
Why did not attend the Financial Literacy Training Workshop		
Was not in the village when the training was held	60%	33%
Had other work or family commitments	25%	20%
Was not aware of training/ was not asked	10%	35%
Was not interested in attending	5%	9%

N=100 (Answers do not sum to 100% due to multiple reasons for attendance/ non-attendance)

e) Outcomes

Villagers were also asked to describe the benefit they considered they had derived from participation in the financial literacy training. Villagers responses are summarised in Table 33. Villagers appear to have gained a broader range of learning outcomes to those they expected to gain.

Table 33: Benefit from Participating in the Financial Literacy Training Workshop

	Men	Women
Learned how to manage money and/or budget	60%	31%
Learned how to save and/or learned about using a bank account	30%	52%
Learned how to better manage a business	11%	16%
No benefit	8%	8%

N=100 (answers do not sum to 100%)

There are approximately 1200 formal villages and 500 settlements in Fiji (Narsey, 2006). UNDP provided funding to enable financial literacy training to be undertaken in 500 rural villages

(Liew, 2006). In total 347 villages participated in the financial literacy training workshops (NCSMED, 2006, 2009). 139 Villages participated in the pilot phase of the program and a further 208 villages participated in the second phase of the NCSMED training program. Targets were not established for attendance. The average number of villagers attending each training workshop was 25, with attendance ranging up to 50 participants (NCSMED, 2006, 2009). Training was delivered to an average of 23 villages per month. It is estimated between 8,500 and 9,000 villagers attended the training sessions during the period of the training (2004-2006) (Liew, 2005b). The achievement of learning outcomes was not measured. As shown in Table 34, the Rural Financial Literacy Training did however achieve the key elements identified by the National Council of La Raza (2004).

Table 34: Comparison of UNDP Financial Literacy Training and La Raza Key Elements for Successful Financial Literacy Program Implementation

Element	UNDP Financial Literacy Training
Link the program to relevant financial products	The financial literacy training was deployed in conjunction with the deployment of Rural Banking Service. The training was able to be used immediately, in particular, the use of the formal financial system as a means of keeping money safe and facilitating management of household cash-flows.
Programs should be customised	The program was developed in conjunction with villagers in order to meet villagers' financial priorities (household cash flow management and saving).
Community based programs are more successful	The program was community based.
Financial Education Programs must be relevant	The program was developed following an identified need to enhance individual financial capability in rural Fijian villages. Delivery used visual and oral media and was group based to suit villagers,
Programs should be outcomes focused	The training was capability based with the principal objective of encouraging behavioural change (better management of household cash flows and retention of household cash surplus). Training outcomes were, however, not measured.

Anecdotal evidence suggests the workshops were the first occasion many participants had documented their household income and expenditure and it was not uncommon for participants to discover their household income was greater than they had thought and that a significant portion of their income was spent on unplanned, impulse items (Liew, 2005b). The level of functional literacy required to participate in the initiative is not known. Villagers were not tested following the workshops to determine whether financial knowledge and skill had increased. It is therefore not possible to determine, from an examination of the training programme, to what extent participants' individual financial capability increased as a consequence of participation in the workshop.

5.3.3. ANZ Rural Banking Service

The ANZ Rural Banking Service sought to increase villagers' social financial capability. Following the initial Reserve Bank of Fiji workshop, ANZ began to examine rural banking options (Lyon, 2005). ANZ estimated the potentially accessible and bankable market for a rural banking service to be approximately 300,000 - 350,000 rural villagers. ANZ also estimated it could capture 40% of the potential market. This suggested a potential market of between 120,000 – 140,000 new customers, assuming consistent market share (approximately 40%) (Blacklock, 2005b).

a) Delivery Model

The initial proposal was to build several new branches in rural areas. This was abandoned due to capital and operating costs and the low probability of achieving significant penetration due to the limited number of branches which could be opened. Branches were also not favoured by villagers (Blacklock, 2005c). An alternative delivery model was developed based on a mobile rural banking service. Six trucks were commissioned as counter-based mobile banks. The service was provided to rural villages on Viti Levu, Vanua Levu, Taveuni and Kadavu islands. An initial group of bank staff was trained in the provision of banking services to rural communities. Care was taken to ensure staff were bi-lingual and were sensitive to the customs and traditions of rural villagers. Training included familiarisation with the UNDP financial literacy training workshop for rural villagers.

Villages are visited on a two week rotation. On average each truck made between 5 and 8 scheduled visits to villages each day, in addition to unscheduled visits and visits to schools. In total 300 communities and 170 schools were visited by the Rural Banking service over a two week cycle (Ragogo, 2007).

b) Product Range

The product range was focused on savings accounts. Two accounts were introduced: an 'Everyday account' and a "Savings account". The fee and initial deposit structures of the two products differed:

- The ‘Everyday Account’ charged a FJD3pm fee but allowed unlimited deposits and withdrawals and required a minimum opening balance of FJD5. Interest was paid on deposits.
- The “Savings Account” had no monthly account fee but charged \$3 per withdrawal and had no minimum opening balance. There was no charge for deposits. Interest was paid on deposits.

A brochure was developed to provide information about both products in particular, the fee structure and account opening requirements. The brochure was printed in English, Fijian and Hindi⁶⁰.

Opening a bank account in Fiji usually requires two forms of identification. This was amended for the rural banking service as many villagers have no formal form of identification. The Reserve Bank of Fiji allowed the provision of a letter of confirmation of identity from a village elder as adequate identification (Blacklock, 2005b).

Five months after the introduction of the savings products a micro loan was introduced. A condition of application for a micro loan was the successful operation of the savings account for six months and the support of a senior member of the community. No other security was required for the loan.

c) Internal Constraints

ANZ Bank was able to overcome the set of constraints faced by commercial banks seeking to enter microfinance markets identified by USAid (Baydas et al., 1997). These are summarised in Table 35:

Table 35: ANZ Actions to Overcome Constraints to Microfinance Participation by Commercial Banks

Constraint	ANZ Bank Action
The commitment of commercial banks (particularly the larger banks) to micro-enterprise lending/ microfinance is often fragile, and generally dependent on one or two visionary board members rather than based solidly in its institutional mission	The Rural Banking Service quickly generated broad based commitment within ANZ Bank. Commitment extended from the Group Board, to the Group CEO, the CEO in Fiji, and bank staff in Fiji.
Microfinance programs need to be inserted into the larger bank structure in such a way that they have relative independence and, at the same time, have the scale to handle thousands of small transactions efficiently.	The Rural Banking Service leveraged ANZ Bank’s transaction banking capability. Transaction volume was minor, relative to the transaction volumes the system had been structured to handle. The organisation structure combined separation of project management but integration of transaction processing, security, and risk management.

⁶⁰ Refer Appendix 2e Show-cards – English Version for a copy of the Rural Banking Service brochure.

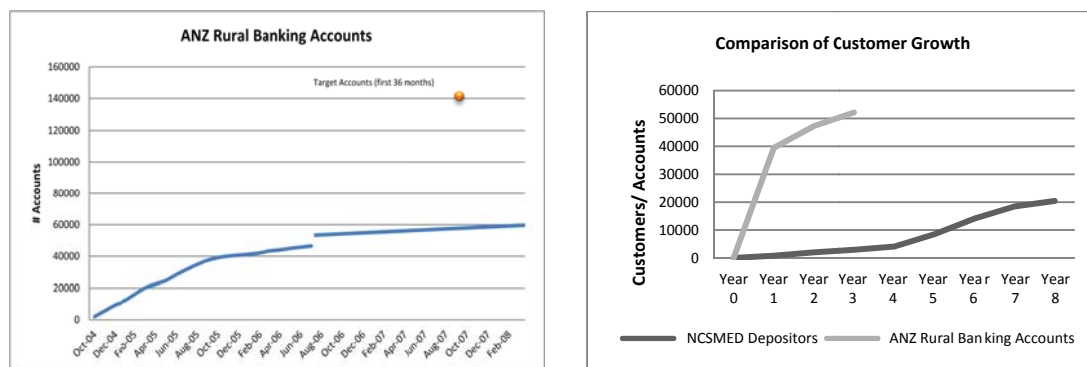
Banks need to acquire an appropriate financial methodology to service the microenterprise sector — financial innovations that permit a cost-effective analysis of creditworthiness, the monitoring of a large number of relatively poor clients, and the adoption of effective collateral substitutes.	The development of an appropriate financial methodology was a key component of the successful development of the Service. The use of recommendation by a village elder both simplified credit management and ensured there was a moral obligation to repay that was familiar to the borrower. This enabled the risk non-payment due to a lack of understanding of the importance of meeting a financial obligation to be effectively and efficiently managed.
Given that microfinance programs differ so radically from traditional banking, banks must recruit and retain specialized staff to manage these programs. Issues of recruitment, training, and performance-related incentives require special consideration.	Specialised staff were recruited for the service. Staff were required to have a deep understanding of either Fijian or Indo-Fijian culture, and to be familiar with Bank processes and systems.
Microfinance programs are costly because of the small size of their loans and because banks cannot operate them with their traditional mechanisms and overhead structures. Strategies must be found to minimize processing costs, increase staff productivity, and rapidly expand the scale of their microenterprise portfolios — that is, increase the number of loans. Banks must cover the costs of microfinance operations and specialised training through scale economies.	The mobile banking delivery model, linking to existing Bank systems and processes and based on pass-book savings products was both cost effective and scalable.
Banks must communicate with banking authorities to ensure that reporting and regulatory requirements take into account the specialized nature of microfinance programs.	The Rural Banking Service was developed and launched with the support of the Reserve Bank of Fiji and UNDP. ANZ was able to demonstrate careful attention has been paid to risk management and that existing systems could be extended to the Rural Banking Service.

(Source Blacklock (2005a, 2005b, 2005c, 2006), Lyon (2005), Liew (2005a))

d) Outcomes

The Rural Banking Service commenced October 2004. Hurdle rates were set to the level of other ANZ projects in Fiji. The target cost/income ratio was consistent with banking operations in Fiji generally (Lyon, 2005). During the first 12 months of operation approximately 40,000 new deposit accounts were opened at an average of one account per customer (CMGR 38%). Growth during the subsequent period was considerably slower (CMGR 2.2%). ANZ estimated most Rural Savings accounts were opened by customers without a current bank account (Blacklock, 2006). As shown in Table 24, the initial target of 140,000 accounts within three years was not met. However, the rate of growth in the number of accounts was significantly stronger than that which had been achieved by the NCSMED group based microfinance schemes. This is considered to be due to ANZ's ability to leverage extant capability and the ability to build broad geographic coverage quickly through the use of mobile delivery.

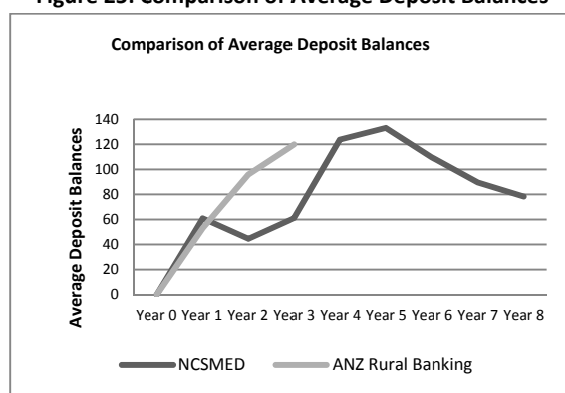
Figure 24: ANZ Rural Banking Accounts and Customer Growth Relative to NCSMED Microfinance



(Sources: ANZ Bank (2008), Reserve Bank of Fiji (Reddy, 2008; Whiteside & Chang, 2005), NCSMED (Kinivuwai, 2005a, 2005b; NCSMED, 2009))

The average balance per account increased from FJD12 in 2004 to FJD127 in 2008. The increase is likely to be due to progressive increases in savings by existing customers and a broadening of the target market from to include extended family groups (Mataqali) (Blacklock, 2005b, 2006). As shown in Figure 25, the growth in average Rural Banking deposit balances is broadly in line with the growth of average deposit balances achieved by the NCSMED group based microfinance schemes:

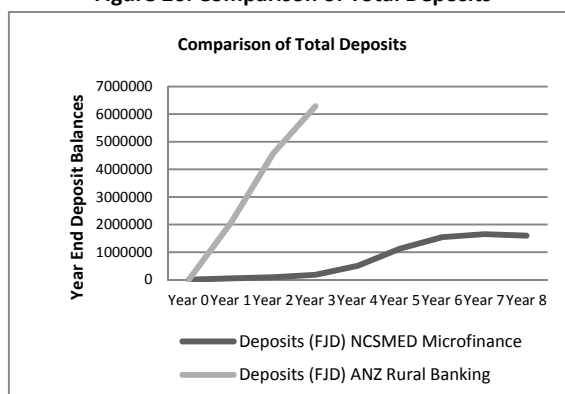
Figure 25: Comparison of Average Deposit Balances



(Sources: ANZ (2008), NCSMED (2009))

As shown in Figure 26, the initial focus on opening accounts and gathering deposits resulted in ANZ gathering a significantly greater deposit base than the NCSMED group-based microfinance schemes. Distribution capacity is a significant factor in the rapid growth in deposits:

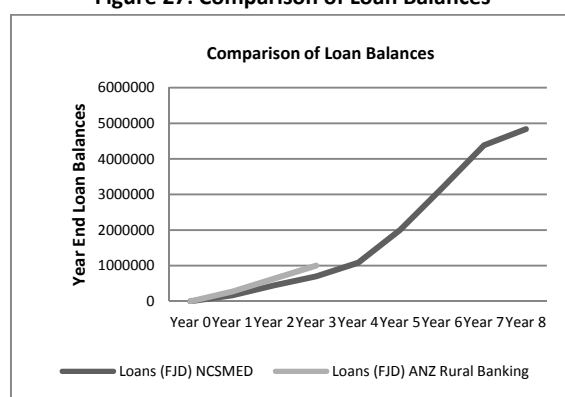
Figure 26: Comparison of Total Deposits



(Sources: ANZ (2008), NCSMED (2009))

There was little difference in the rate of growth of aggregate loan balances between the ANZ individual and NCSMED group based loans (refer Figure 27). Distribution reach may not be as significant a factor in growing the loan portfolio as it is in growing the deposit base:

Figure 27: Comparison of Loan Balances



(Sources: ANZ (2008), NCSMED (2009))

There was, however, a significant difference in average loan balances between ANZ Bank and NCSMED. The average balance for the NCSMED group based micro-lending was FJD683. The average loan balance for ANZ Rural Banking micro-loans was FJD2, 500. This is significantly higher than the initial target loan size of FJD125- FJD1250 (Liew, 2006) and is likely to be a reflection of the broadening in focus of the Rural Banking Service to include extended family groups and a focus on larger loans. This is reflected in the significant difference in the number of borrowers. By the end of the third year of operations NCSMED had 2,000 loans clients, compared with ANZ's 400 micro-loan clients over a comparable period of operations.

5.4. Summary

This Chapter has examined the Rural Financial Competency Framework, and the Rural Financial Services initiative. The Initiative leveraged institutional capacity and facilitated the resolution of bank and villager information asymmetries (Hoff & Stiglitz, 1990; Joseph E. Stiglitz, 1986; Joseph E. Stiglitz & Weiss, 1981) which facilitated an increase in social and individual capability. The Rural Financial Services Initiative increased the social financial capability of rural villagers in villages visited by the ANZ Rural Banking Service. However the increase appears to have been limited to savings activity and did not translate into increased provision of microcredit. It is likely the financial literacy training assisted in developing villagers' individual capability in respect to the management of money and the use of the formal financial system for safe custody of cash, although this was not measured following the training.

The principal reason for the successful deployment of both the training and the banking components of the initiative appears to have been the ability to leverage extant institutional capacity in order to achieve rapid growth. ANZ Bank leveraged existing banking skill, processing and risk management frameworks. This enabled rapid development and deployment of the Rural Banking Service which was facilitated by the development of a flexible, low-cost distribution model. The initial focus on opening savings accounts enabled a significant customer base to be recruited quickly. Neither ANZ Bank, nor the banking system generally, was required to assume new or expanded risk, beyond that of current day-day operations. The growth in customer numbers relative to that achieved by the NCSMED poverty lending approach, would appear to support Robinson's (2001, 2002) contention that the financial systems approach has greater potential to achieve outreach than the poverty lending approach. However, this must be tempered by the limited outreach achieved by ANZ Bank in respect to micro-credit.

An important question is the extent to which the Rural Financial Services Initiative was an effective human development intervention. Ul Haq (Sabina Alkire & Deneulin, 2009, pp. 29-30), proposed four procedural principals which can be used in assessing a human development intervention. As shown in Table 36, the Rural Financial Services Initiative would appear to have achieved a measure of success in respect to each principle:

Table 36: Human Development Intervention Procedural Principals

Principle	Description	Rural Financial Services Initiative Impact
Equity	Justice, impartiality, fairness: correcting or addressing unequal opportunities	Access to both elements of the initiative was open to all adults in participating villages.
Efficiency	Optimal use of existing resources: using the least cost method to achieve goals through optimal use of human, material, environmental or institutional resources	Both elements of the Initiative leveraged existing capacity. Efficiency is considered to be one of the key factors in the success of the Initiative. However, the emergence of mobile phone banking may threaten efficiency as mobile phone delivery costs are significantly lower than branch or truck based delivery.
Participation and Empowerment	Participants using agency: did participants have freedom to make decisions about matters that affected their lives, freedom to hold others accountable, or freedom to influence development in their community	Participants self-selected. Both elements of the Initiative involved extensive consultation with stakeholders
Sustainability	Durability: is the initiative sustainable over time, given changing social, political and financial circumstances	This is less clear. ANZ has claimed an ongoing commitment to the Rural Banking Service. However sustainability is likely to be dependent on net cash flows. Currently the Rural Banking Service has a monopoly. It is not clear whether competition, in particular, from mobile phone banking, will undermine viability.

The expansion of financial capability does not, however, necessarily result in an increase in financial competence or improved wellbeing. The next Chapter examines the relationship between the financial capability, financial competence and wellbeing of rural Fijian villagers.

Chapter Six: The Financial Competence and Wellbeing of Rural Fijian Households in Naitisiri Province⁶¹

6.1. Introduction⁶²

This Chapter examines the financial competence of rural villagers in Naitisiri Province Fiji and subsequently examines the relationship between villagers' financial competence, their subjective wellbeing and the wellbeing of their households, in particular, economic wellbeing. The analysis has been divided into four sections:

Part One: Sample

The sample has been analysed at the level of the village and the household and the individual: villages which received rural banking visits (and therefore have access to banking services) were compared with villages which did not have access to the rural banking service. Preliminary analysis has indicated, that, with the exception of village size (which is not a significant explanatory variable), the villages are comparable and are from the same population of rural Fijian villages. Similarly households are comparable and drawn from the same population.

Part Two: Independent Variables

Villagers' indicative functional literacy was examined and a summative functional literacy score developed, combining the scores for numeracy and literacy. Functional literacy has been analysed in order to develop a scale against which financial knowledge and skill and financial behaviour can be analysed. The literature indicates functional literacy is likely to influence financial competence. An important focus of the analysis has been to endeavour to understand the extent to which differences in financial knowledge and skill and/ or financial behaviour can be attributed to differences in functional literacy. Gender and participation in the Rural Financial Services Initiative has also been analysed for the same reason. Villagers' attitude to money was analysed. The Money Attitude Scale (Yamauchi & Templer, 1982) was re-factored to determine comparability with administration of the scale in other contexts as this is indicative of similarities and differences in rural Fijian villagers' attitude to money.

⁶¹ An earlier version of this chapter was discussed in Sibley (2010)

⁶² Refer Appendix 5e for a copy of the data-set (SPSS v.16)

Factors were analysed against financial knowledge and skill and financial behaviour to determine whether and in what ways attitude to money influences financial competence. The components of the rural financial competency framework were examined, with capabilities grouped using the financial domains identified by the FSA Baseline Study (FSA., 2006a). Domain sub-sections used for the survey were maintained for the analysis. Financial knowledge and skill and financial behaviour were analysed for each group of competencies in order to determine relevant components of a financial knowledge and skill scale and a financial behaviour score for each competency. Competencies were summarised for each domain in order to develop an understanding of the relationship between domains and the relationship within domains between financial knowledge and skill and financial behaviour. Functional literacy, gender and participation in the Rural Financial Services Initiative were used as independent variables for the analysis

Part Three: Dependent Variables

Villagers' subjective wellbeing and the wellbeing of their households were analysed. A subjective wellbeing score was developed by summing the Personal Wellbeing Index domains (International Wellbeing Group, 2006). The objective wellbeing analysis has focused on economic wellbeing as there is little variance in other objective variables measured (health and education). A summative wellbeing score was developed by calculating income sustainability, expenditure management, the quality of the housing, and household durables (having regard for access to electricity). Education and health were not included due to homogeneity of responses.

Part Four: Relationship between the Independent and Dependent Variables

The analysis of the relationship between functional literacy, financial competence and household wellbeing has been examined using the functional literacy, financial competence and wellbeing scales.

Naming Convention

In order to reduce the size of tables, the following naming convention, summarised in Figure 28, has been used in respect to participation in the Rural Financial Services Initiative:

Figure 28: Nomenclature for Participation in Rural Financial Services Initiative

Participated in both Training & Rural Savings Ac	Participated in Rural Savings Ac only	Participated in Training only	Participated in neither Training nor Rural Savings Ac
F/B	nF/B	F/nB	nF/nB

6.2. Village and Household Overview

6.2.1. Village Overview

The geographic, social, cultural and economic features of villages which received Rural Banking Service visits were very similar to those of villages which did not receive visits by the Rural Banking Service. All villages were formal Fijian villages⁶³. There were no informal settlements. Villages had the same primary sources of income: horticulture with some livestock farming. The population of each village was exclusively Fijian. All villages had access to primary schools, and public transport. Generally the distance to the nearest secondary school (≥ 15 km) indicated attendance would require access to transport. Similarly visiting health care services would require access to transport.

Key village statistics are summarised in Table 37. Villages which received visits from the Rural Banking service were 1.7 times larger on average than villages which did not receive visits from the Rural Banking Service (measured by the number of households in the village). These villages were also typically slightly closer to the nearest town, had slightly more frequent access to bus services and were therefore less reliant on private truck services for transport. With the exception of villagers who owned a truck for commercial purposes, villagers did not own private powered transport. Villages which did not receive visits from the Rural Banking Service were further away from the nearest primary school than villages which did receive visits. This is likely to be a function of the sampling rather than the population as two of the non Rural Banking Service villages were a considerable distance (4km and 6km) from the nearest primary school.

⁶³ The village is a recognised municipal entity and is identified in the Census.

Table 37: Key Village Statistics

	All Villages	Villages with access to the Rural Banking Service (n=9)	Villages without access to the Rural Banking Service (n=5)
Average village population (1996 census ⁶⁴)	188	214 (Range: 70 – 415)	178 (Range 88 – 247)
Average number of households per village	53	62 (Range 36-126)	37 (Range 13-50)
Average distance to nearest Town and/or Bank/ATM	63 km	59 km (Range 40-88km)	71 km Range 53-80km)
Average distance to nearest Primary School	1.1Km	0.4	2.8
Average distance to nearest Secondary School	15.5Km	15.0	16.5
Average distance to nearest Primary Health Service	20Km	18.6	24.3
Villages with road access	86%	89% (2 had road access across a river)	80%
Public Transport	Bus: 57% Truck: 43%	Bus: 67% Truck: 33%	Bus: 40% Truck: 60%

No village had experienced a major environmental event (for example a flood or cyclone) which could have affected household cash flow management or the household's ability to generate income. Several villages were undertaking projects to repair the village hall or the church. No project was stated, either by village elders or by survey participants, as being a significant burden on household cash flows.

Whilst there are differences in the average number of households and minor differences in proximity to the nearest town between villages which received visits by the Rural Banking Service and villages which did not receive visits, these are considered to be indicative of commercial considerations in providing the Rural Banking Service, rather than indicative of population differences.

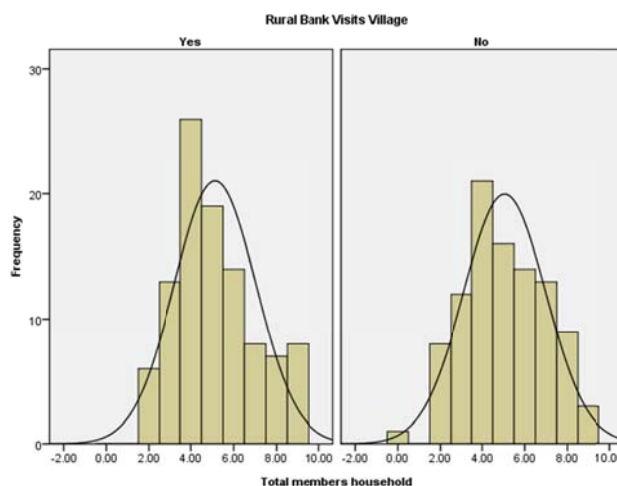
6.2.2. Household Overview

Households which participated in the study have been compared to rural Fijian households, using available measures, in order to determine whether the characteristics of households sampled are comparable to those of the population from which the sample was drawn. The households of villagers who owned a bank account have been compared with the households of villagers who did not own a bank account to determine whether the two groups of households are comparable. As shown in Figure 29, the composition and size of the household

⁶⁴ 1996 Census (Fiji Islands Bureau of Statistics, 1996) was used as village populations were not available for the 2007 Census

is consistent across the sample. The average household size was 5.09 members. The modal household size and composition was four members, comprising wife and husband and two children. The average household size is larger than the average rural household size of 4.5 reported by the Reserve Bank of Fiji sponsored Survey of Demand for Rural Banking Services (Tebbut Research, 2005), but is comparable with the 2003-3 Household Income and Expenditure Survey (HIES) average rural Fijian household size of 5.25 (Narsey, 2006). The difference between the present study and the HIES may be due to the present study excluding household members not currently living in the household (for example children at boarding school) from the calculation of household size. Because of the consistency in the structure and size of the household, household income has not been adjusted for household size (as suggested by Headey and Wooden (2005, p. 99).

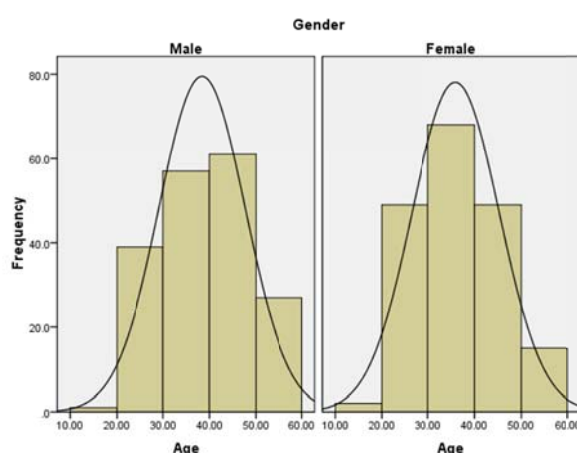
Figure 29: Distribution of Household Size



N=387

Ninety percent of villagers interviewed stated they were married. Those who were not married were either widowed or separated. There were no reported de facto relationships. There is an even gender distribution across the sample (Male 49%, Female 51%). The average age of respondents was consistent at 37 years. The mean age of males was 38.4 years. The mean age of females was 35.9 years. As shown in Figure 30, this is consistent across the sample.

Figure 30: Age Distribution



N=387

Villagers exhibited a consistent health profile. 80% of households reported no illness over the previous three months. Where ill health was reported it was typically physical injury related to physical labour or minor illness. There were no reported instances of illness resulting from dietary deficiency or inability to access basic health services and very few reported instances of degenerative illness.

Villagers' sources of income were homogenous across the sample. The principal (and usually sole source) of income was horticulture. A small number of households grazed animals or operated a small family business (usually a village canteen⁶⁵). Average gross household income was similar to that reported in the Survey of Demand for Rural Banking Services (Tebbut Research, 2005), but was significantly lower than average rural Fijian household gross income in the 2002-3 Household Income and Expenditure Survey (Narsey, 2008). The sample is positively skewed. As shown in Table 38, if outliers (annual income >\$8500pa) are removed, income is distributed around \$3336pa within normal limits (Skewness=0.82, Kurtosis=0.37):

Table 38: Gross Annual Household Income

Naitisiri (2007)	\$ 4182pa
Demand for Banking Services (2005)	\$ 4100pa
HIES (2002)	\$11082pa

The study was conducted in remote rural villages with relatively small average farm sizes (average 1 hectare +/-) and limited opportunity to supplement farm income with small business income or wage and salary income. This is likely to result in lower gross household income levels. Respondents were asked to estimate agricultural and business income and

⁶⁵ A small store operated from the villager's house

expenditure each month over the previous twelve months. It is possible the methodology used in the present study has resulted in a different level of net income estimation.

As shown in Table 39, respondent's education levels were broadly similar to those of respondents in the Reserve Bank study.

Table 39: Rural Villagers' Level of Education

Education Level	Current Study	Reserve Bank Study
Primary	43%	36%
Secondary	57%	53%
Tertiary	2%	8%

Participation in secondary education was higher for women (63%) than men (49%). The difference was significant, however the effect was small ($t(373)=-2.686$, $p=.008$, $\eta^2=.02$). Fiji Census data indicates approximately 50% of Fijian women and men had attended secondary school. There is no comparative data for the Tikina from which the survey sample was drawn. It is considered likely there will be a lower level of participation in secondary education by men in remote rural Fijian villages due to the need to work on family farms. The reason for the higher level of secondary participation by women, relative to the 1996 census average, is not known.

Access to electricity is an important determinant of ownership of household durables. 65% of households sampled reported they had access to electricity. This is comparable to the percentage of rural Fijian households with electricity (62%) in the 2002-3 Household Income and Expenditure Survey (HIES) (Narsey, 2006). The correlation between the number of households in the village with access to electricity, the total number of households in the village, and the village's distance to the nearest town was weak and non-significant (Spearman correlation: Village size: $r=.103$, $n=14$, $p=.726$; Distance from town: $r=.006$; $n=14$, $p=.983$). Other environmental variables (access to school, health, and transport) were not analysed as there is no causal relationship to household access to electricity. The size of the village is likely to influence the village having mains electricity or a village generator. Distance from town is likely to affect villagers' ability to obtain petrol or diesel for household (portable) generators.

As shown in Table 40, the principal form of electricity was a household generator, owned by the household or shared with other households. One village had access to mains electricity. Five villages owned a multi-household generator. Village and household generators are powered by petrol or diesel and usage by the household was intermittent.

Table 40: Village/Household Access to Electricity by Source

Source of electricity	% Households with electricity	Average Village distance from nearest town,	Rural Banking Service visits village	Rural Banking Service does not visit village
Mains	100%	88km	1	0
Village generator	100%	55km	5	0
Household generator	35%	65km	3	5

N=14

Mains access to electricity may result in a bias in the number of electrical appliance owned by the households with mains electricity, in particular, appliances which require continuous supply (for example a refrigerator). This only affects one village of 32 households (6% of households in the village population).

It is reasonable to conclude households from villages visited by the Rural Banking Services and households from villages not visited by the Rural Banking Service were drawn from the same population and the population is generally representative of remote rural Fijian villages. The principal difference between households in the sample was a function of the size of the village and distance from the nearest town and, related to this, access to banking services.

6.2.3. Participation in the Rural Financial Services Initiative

As shown in Table 41, the gender and level of education of villagers who participated in differing elements of the Rural Financial Services initiative differed across sampling cells. Villagers who participated in both elements of the initiative were biased to men and villagers who reported secondary education. Conversely villagers who participated in neither element of the initiative were biased to women.

Table 41: Gender and Education Level of Rural Financial Services Initiative Participants

		Sample	F/B	nF/B	F/nB	nF/nB
Gender	Men	49%	67%	57%	53%	39%
	Women	51%	33%	43%	47%	61%
Education	Primary	43%	33%	33%	46%	50%
	Secondary	57%	67%	67%	54%	50%

N=389

Logistic regression was performed to examine the impact of villagers' gender, level of education, and level of functional literacy on participation in the Rural Financial Services Initiative. The full model was statistically significant ($\chi^2(3, n=389) = 41.223, p<.001$) and explained between 16.3% (Cox & Snell R^2) and 25.5% (Nagelkerke R^2) of the variance between

villagers who participated in both elements of the initiative and villagers who participated in neither element of the initiative. Gender and level of functional literacy were both significant (Gender: Wald=11.313, $p<.001$; Functional Literacy: Wald=17.337, $p<.001$). Level of education was, however, not a significant predictor of participation. ($p=.127$).

6.3. Functional Literacy

As discussed, published data indicates high levels of adult literacy in Fiji (92.9%) (UNDP, 1999). The indicative functional literacy test suggests levels of functional literacy may be significantly lower than published figures (refer Table 42). Approximately half of the villagers who participated in the study were able to answer only half of the questions correctly. The literacy questions tested villagers' ability to locate information in a simple text. Interpretation was not required. The numeracy questions tested arithmetic computations commonly required for the day-to-day management of money.

Table 42: Literacy and Numeracy Questions Answered Correctly

Level of Education	Percentage of Villagers	Literacy Questions answered correctly	Numeracy questions answered correctly
Primary	42%	34%	45%
Secondary	56%	42%	73%
Tertiary	2%	60%	95%

N=386

Literacy and numeracy scores were summed to create a functional literacy score. The functional literacy score was categorised (low: 0-3 correct; medium: 4-7 correct; high: 8-11 correct) and mapped to villagers' level of education. As shown in Table 43, there are significant differences in levels of functional literacy across levels of education.

Table 43: Categorisation of Villagers' Level of Education and Functional Literacy

Level of Education	Functional Literacy		
	Low	Medium	High
Primary	47%	33%	20%
Secondary	14%	44%	42%
Tertiary	0%	29%	71%

N=386

The correlation between villagers' level of education, in particular, secondary education, and their indicative level of functional literacy was significant, in particular, in respect to numeracy. This is shown on Table 44 and is consistent with the International Adult Literacy Survey findings (OECD, 2000).

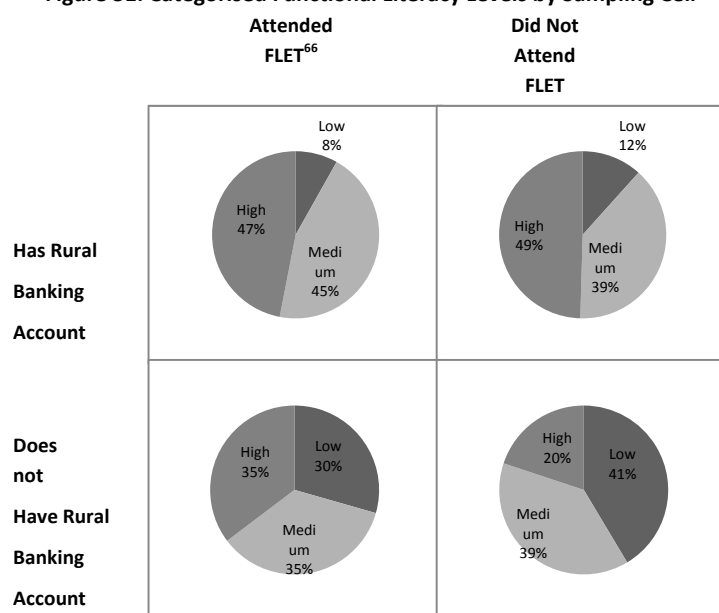
Table 44: Correlation between Villagers Level of Education and Functional Literacy

	Functional Literacy	Numeracy	Literacy
Correlation Coefficient	0.37**	0.41**	0.21**
Sig. (1-tailed)	.000	.000	.000

N=386, ** Correlation is significant at the 0.01 level

It is possible villagers' awareness of functional literacy limitations may have negatively influenced their decision to participate in the financial literacy training workshop and, in respect to villagers living in villages visited by the Rural Banking Service, their willingness to open a rural savings account. The categorised functional literacy level was mapped to each of the sampling cells. As shown in Figure 31, there are significant differences in the mix of levels of functional literacy for each of the sampling cells.

Figure 31: Categorised Functional Literacy Levels by Sampling Cell



N=389

As shown in Table 45, there was a significant difference ($t(377)=2.15$, $p=0.032$) between the level of functional literacy for men ($M = 53.6$, $SD= 30.2$) and women ($M=47.2$, $SD=26.6$). The magnitude of the difference was, however, very small ($\text{Eta}^2=0.01$) and suggests gender differences in financial knowledge and skill and financial behaviour are not likely to be a consequence of differences in functional literacy.

⁶⁶ FLET – Financial Literacy Training Workshop

Table 45: Functional Literacy Score

	Participation				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Mean correct	7.2	6.7	5.5	4.5	5.9	5.2	1.3	5.7	8.9
Re-weight (100)	65.1	60.9	50.1	40.9	53.6	47.4	11.8	51.8	80.9

N=389

6.4. Attitude to Money

The Money Attitude Scale (MAS) (Yamauchi & Templer, 1982) was used to explore villagers' attitude to money. The modified four factor structure found by Gresham, Austin and Fontenot (1989) (Power/ Prestige, Retention/ Time, Distrust/ Anxiety, Quality) was tested, in preference to the Yamauchi and Templar (1982) original five factor structure which treated distrust and anxiety as separate factors. The four factor structure was found to be consistent in replication studies (Gresham et al., 1989; Medina et al., 1996; Roberts & Sepulveda M, 1999b). The scale was further adjusted to allow for conditions in rural Fiji. As discussed the workshop participants⁶⁷ reviewed the MAS scale and determined there was little value in asking questions relating to 'quality' ("I am willing to spend more to get the very best", "I buy top-of-the-line products. "I buy name brand products", "I pay more for some things because I know I have to in order to get the best", "I buy the most expensive items available"), as these questions examine the trade-offs people make between price and quality. This has little application in the life in rural villagers who have limited or no opportunity to base major purchase decisions on selection from a range of potential items. The three factors tested were:

- *Power/Prestige*. Indicative of status seeking behaviour, competitiveness, the desire for external recognition and the acquisition of material goods. Higher scorers place greater importance on the use of money to impress and signal success.
- *Retention/Time*. Indicative of behaviours and attitudes which emphasise the use of money to plan and prepare for the future. Higher scorers place greater value on the use of money to prepare for the future.
- *Distrust/Anxiety*. Indicative of a lack of faith in the ability to make effective purchase decisions and suspicion toward the price of goods and services. Higher scorers are

⁶⁷ Refer Appendix 4a

more likely to regard money as a source of anxiety, and also as a protection from anxiety (Medina et al., 1996).

Villagers' responses were factored using Principal Components Analysis. Orthogonal rotation was used (Varimax) in order to develop a clearly defined factor structure (orthogonal rather than oblique rotation had been used in prior studies). A cut-off of 0.4 was set as this had been used in prior studies. The Kaiser-Meyer-Olkin value was 0.843. This is above the recommended value of 0.6 (Kaiser, 1970, 1974). Bartlett's Test of Sphericity (Bartlett, 1954) was statistically significant ($p < .001$). The analysis revealed seven factors with eigenvalues greater than 1.0, cumulatively explaining 55.19% of the variance. The scree-plot revealed a clear break after the second factor. Because of the difference between the factors which would be selected using eigenvalues and the scree plot, a Parallel Analysis was performed (Watkins, 2000). This showed three factors exceeded the corresponding criterion values for a comparable randomly generated data matrix. The three factor solution explained 37.8% of the variance (21.5%, 32.2%, and 37.8%). The scale was re-factored. All items loaded onto the three factors. Factor loadings varied between 0.316 and 0.743, with most items loading ≥ 0.600 . The re-factored scale was tested and found to be reliable. The Cronbach's Alpha was 0.849 (Devellis, 2003) and was consistent with values reported by prior studies (Yamauchi and Templar: 0.77, Medina; Saegert and Gresham: 0.82 – 0.83 (for comparable factors)). The Cronbach's Alpha for each of the subscales was also above 0.7. No item resulted in an increased scale alpha if the item was deleted.

As shown in Table 46, the MAS factor structure was, with the exception of a small number of items, the same as that revealed in previous studies (adjusting for the reduced scope of the scale). The three factors determined in previous studies (Power/Prestige, Retention/ Time and Distrust/ Anxiety) were found in the present study. Rural Fijian villagers were slightly less confident in the use of money than respondents in earlier studies. This was evident in three items which loaded onto the Distrust/ Anxiety factor in prior studies ("I worry about not having enough money to buy things"; "When I make major purchases I suspect I have been taken advantage of"; "I show signs of anxiety when I don't have enough money"), but which loaded onto the Power/ Prestige factor in the present study. This is not surprising given rural Fijian villagers' engagement with the money economy is likely to be both less extensive and less intensive than (for example) urban dwelling Americans and Mexican-Americans (subjects of prior studies). The Retention/Time factor exhibited the same factor structure as that of prior studies. Items which coded to the Distrust/Anxiety factor were the same as those in earlier

studies, with the exception of “I try to find out if other people make more money than I do”, which had previously coded to Power/Prestige. This is also indicative of a lower level of confidence in engaging with money, evident in rural Fijian households.

The factor structure and item coding suggests that, whilst there will be differences between individuals, rural Fijian villagers generally hold similar attitudes to money to attitudes found in other socio-economic-cultural groups and are therefore likely to see money as a source of status, consider the use of money should be planned and regard money as both a source of anxiety and a means of relieving anxiety. However rural Fijian households appear to be generally more concerned that there may not enough money to achieve social status and evidence a general lack of confidence when using money, indicative of transition from subsistence to a monetised lifestyle.

Table 46: Money Attitude Scale Factor Structure

	Power Prestige	Distrust/ Anxiety	Retention/ Time
I tend to judge people by their money rather than what they do	0.426995		
I behave as if money were the ultimate symbol of success	0.45058		
I find I seem to show more respect to those people who have more possessions than I do	0.560806		
I want to own nice things in order to impress others	0.733865		
I worry about not having enough money to buy things	0.489177		
I want to purchase things because I know they will impress others	0.74288		
When I make a major purchase I suspect I have been taken advantage of	0.446298		
People that know me tell me that I place too much emphasis on the amount of money people have, as a sign of their success	0.567095		
I show signs of anxiety when I don't have enough money	0.534876		
I enjoy telling people about the money I make	0.444319		
It bother me when I discover I could have bought something for less than I paid		0.371618	
I complain about the cost of things I buy		0.624909	
People that know me tell they are concerned about my behaviour when it comes to money		0.506698	
After buying something I wonder if I could have bought the same for less elsewhere		0.557328	
I try to find out if other people make more money than I do		0.586152	
Even if I can afford it, I try not to spend money, even on necessities		0.450955	
It is hard for me to pass up a bargain		0.65368	
I automatically say 'I can't afford it' whether I can afford it or not		0.544521	
I am bothered when I have to pass up a sale		0.546669	

I think it is important to put money aside (save) on a regular basis			0.604709
I think it is important to plan money use for the future			0.620931
I think it is important to save now to prepare for my old age			0.683494
I think it is important to keep money aside in case there is no money coming in			0.69318
I prefer to carefully budget my money			0.688147
I like to be careful with the money I spend			0.451788
I like to keep track of my money			0.483454

N=369

The MAS uses a seven-point scale (always = 1, never = 7, and sometimes = 4 as midpoint). Factor scores were developed using unit weighted factor scores (Norusis, 2006, p. 416). Field (2009, p. 633), suggests regression is a stronger method of developing factor scores than weighted averages. However, regression will generate factor scores with an average of 0, which was considered inappropriate for the present analysis. Field's criticism relates particularly to the use of weighted scores based on variables with different measurement scales. The MAS uses a consistent scale and therefore the use of weighted average was considered acceptable. The 7-point scale was reversed (to ensure higher loading generated higher scores) and re-weighted to 100 for consistency with other measures in the analysis. The weighted and re-scaled scores are shown in Table 47:

Table 47: Weighted and re-scaled Factor Scores

	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Power/Prestige	71.8	67.3	69.9	68.5	70.2	67.4	72.3	66.8	67.9
Distrust/ Anxiety	75.5	70.3	71.3	73.0	73.7	71.2	75.9	71.2	70.9
Retention/ Time	88.5	86.6	87.4	85.0	87.1	85.3	84.6	85.6	88.3

N=369

A correlation matrix was developed to explore relationships between the factors, and the between the factors and several independent variables (age, gender, functional literacy and participation in the Rural Financial Services Initiative). As shown in Table 48, the correlation matrix reveals modest but significant correlations between participation in the financial literacy training and the Power/Prestige and Retention/ Time factors, and ownership of a bank account and the Retention/Time Factor. The correlation with Retention/ Time (indicating greater emphasis on the planned use of money) is strongest for villagers who participated in both elements of the Initiative. There is a modest but significant negative correlation between gender (Men = 1, Women = 2) and each of the three factors, suggesting rural Fijian Women

may place less emphasis on money *per se* than men and greater emphasis on utility. There is a modest but significant correlation between age and Anxiety/Distrust, indicating older villagers may exhibit higher levels of anxiety toward money. This finding is consistent with the findings of Roberts and Sepulveda (1999a). There is a moderate and significant inverse correlation between villagers' level of functional literacy and Power/ Prestige and Distrust/ Anxiety and a moderate but significant correlation between functional literacy and Retention/ Time. This is consistent with Roberts and Sepulveda's findings that villagers with lower education levels tend to place more emphasis on money as a symbol of power. Villagers with higher levels of functional literacy are slightly less anxious in their attitude to money, place less emphasis on money as a source of status and more emphasis on the planned use of money. There is a strong and significant correlation between Power/ Prestige and Distrust/ Anxiety, indicating a close linkage between the factors and a modest and significant correlation between Distrust/ Anxiety and Retention/ Time, indicating a weak linkage between the factors. The correlation between Power/ Prestige and Retention/ Time is not significant.

Table 48: Attitude to Money Correlation Matrix

	1	2	3	4	5	6	7	8	9
1. Participated in Training	-	.120*	-1.00**	-.128*	.050	.145**	.115*	.056	.142**
2. Has a Bank Account		-	-1.00**	-.183**	.075	.333**	-.004	-.031	.113*
3. Participated in Training and has a Bank Account			-	.234**	-.121	-.343**	-.126	-.102	-.188**
4. Gender				-	-.134*	-.109*	-.133**	-.128*	-.121*
5. Age					-	-.107*	.055	.178**	.099
6. Functional Literacy						-	-.187**	-.206**	.225**
7. Power/ Prestige							-	.585**	.100
8. Distrust/ Anxiety								-	.220**
9. Retention/ Time									-

* Correlation is significant at the 0.05 level (2-tailed)

**Correlation is significant at the 0.01 level (2-tailed)

N=389

A logistic regression was conducted to examine the relationship between the factors and participation in the Rural Financial Services Initiative. The model were statistically significant for participation in the financial literacy training ($X^2(3, n=367) = 13.09, p=0.004$), indicating villagers who placed greater emphasis on money as a source of prestige and the planned use of money were more likely to have attended the financial literacy training. However the impact was weak (Cox & Snell R Square = 0.035, Nagelkerke R Square = 0.052). The model was not statistically significant for ownership of a bank account ($X^2(3, n=367) = 5.83, p=0.121$). This

suggests instrumental, rather than attitudinal factors are more likely to influence the decision to open a bank account.

6.5. Financial Competence⁶⁸

6.5.1. Introduction

a) Structure of the Analysis

The analysis of the financial competence of rural Fijian households used the financial domain structure developed by the FSA (FSA., 2005) and adopted for the survey. Within domains competencies have been grouped into sub-sections. These are summarised in Table 49:

Table 49: Analysis of Financial Competencies⁶⁹

Domain	Sub-Section
Managing Money	Making payments
	Managing household income
	Managing household expenditure
	Paying taxes and superannuation
	Keeping Household records
Making financial choices	Saving
	Investing
	Borrowing
	The cost of money and financial terms and conditions
	Financial organisations and financial issues
Planning Ahead	Planning
	Budgeting
Getting Help	Seeking financial Advice

The analysis of each domain proceeds as follows:

- Introductory overview of the domain, subsections and competencies
- Analysis of sub-sections, and within sub-sections analysis of competencies
- Regression analysis of factors impacting domain financial competence

⁶⁸ To re-iterate: when competence is used as a noun ('a specific competence') the term includes both the knowledge and skill and behavioural elements required to enact the task effectively. When competence is used as an adverb ('competent financial behaviour') the term refers specifically to behaviour (which will have a related capability: knowledge and skill).

⁶⁹ Refer Appendix 4e for tables of the individual question components of each competence, normalised to 100, and the competency scores

Analysis of sub-sections

The first part of the sub-section analysis explores differences in the patterns of response for each group of competencies within the sub-section. Both the individual capability of financial knowledge and skill and the related competent financial behaviour have been examined. Each group of competent behaviours has been examined separately. As noted in the Introduction, three groups of independent variables have been used for the sub-section analysis: participation in the Rural Financial Services Initiative, gender, and functional literacy:

- Participation in the Rural Financial Services Initiative has been included to determine the impact of participation on competent financial behaviour generally.
- Gender has been included as the working group considered there were likely to be significant gender differences in respect to the management of household cash-flows. The household analysis and the analysis of attitude to money indicate significant gender differences.
- Functional literacy is an important capability has been included due to the expected influence of functional literacy on financial knowledge and skill and competent financial behaviour.

The second part of the Sub-Section analysis examines the correlation between the competencies within the sub-section.

b) Competency Scores

A summative financial knowledge and skill and financial behaviour score has been developed for each competency. The literature provides little guidance as to an appropriate scoring methodology. The FSA base-line study (FSA., 2006a) developed a summative score using Principal Components Analysis and developed a single factor for each of the financial capability domains examined by the study. The method used to convert categorical responses to ordinal or scale responses was not discussed in the FSA Report. An additive, unweighted approach has been used for the analysis as this treats each element equally. This is considered appropriate as there is no basis in the literature for determining the relative importance of competencies, or of weighting competencies based on importance. The competency set comprises those competencies considered necessary for effective participation by rural Fijian villagers in the

money economy and the formal financial system. Denominating a competency as ‘basic’ level or ‘developing’ level is an indication of complexity and is not an indication of importance.

The survey used two forms of financial competence question: binary and composite. Binary questions sought a yes/no answer, or a specific response. Composite questions were either categorical questions which explored the range of respondents’ financial knowledge and/or financial behaviour, or scale questions which explored the limits of respondents’ financial knowledge or specific financial behaviours. The categorisation is summarised in Table 50. Composite questions used the pre-categorised answer approach adopted by the UK, Australia and New Zealand financial capability studies (all questions had an ‘other’ category to allow for non-standard responses and ‘don’t know’, don’t understand’ and ‘refused’ categories).

Table 50: Question Structure and Scoring

	Binary	Composite
Questions testing financial knowledge and skill	Measures knowledge/understanding	Measures extent of knowledge/understanding
Questions exploring financial behaviour	Measures whether behaviour not adopted/ adopted	Measures extent behaviour not adopted/ adopted

The number of questions used to examine each competence varied from 1 to 7. The average number of questions per competence was 2.7 for knowledge and skill competencies and 2.4 for behaviour competencies. Each question was re-scaled to a notional value of 100. Values were averaged for the competence. Filter questions were excluded. Financial knowledge and skill binary questions were assigned a value of 100 for a correct answer and 0 for an incorrect answer. Financial behaviour binary questions were assigned a value of 100 if the villager reported the behaviour being present and 0 if the behaviour was not reported as being present. Composite categorical questions were converted to a scale response by measuring the number of pre-categorised responses provided (including ‘other’ and ‘don’t know’ or ‘don’t understand’ where relevant) against the total number of responses which could have been provided, or the extent to which the knowledge and skill or behaviour was present. Composite scale questions were also rescaled to a notional value of 100. A value of 0 was assigned for all financial competence questions if a respondent did not know the answer or did not understand the question. Questions excluded from the analysis were the (rare) instances in which the villager refused to answer a question or the interviewer completed a question incorrectly.

The knowledge and skill and behaviour competency scores reflect villagers' ability to answer questions relating to the competence correctly (in respect to knowledge and skill questions), or to demonstrate positive financial behaviour (in respect to the behaviour questions). Competency scores have been summed to generate a financial knowledge and skill score and a financial behaviour score for the competence. These have been averaged to create domain scores.

c) Regression Models

Two regression models were developed for each domain: financial knowledge and skill, and financial behaviour. A common set of independent variables was used covering the competency, individual factors, household factors, community factors and the Rural Financial Services Initiative. These are summarised in Table 51:

Table 51: Variables used in Regression Analysis

	Variables	Measure	Reason for inclusion
Competency	(Either) Domain financial knowledge and skill (or) Domain financial behaviour	Scale	Examine the inter-relationship between financial knowledge and skill and financial behaviour
Individual	Age	Scale	Examine whether age (as a proxy for experience) impacts financial competence
	Gender	Nominal	Examine the impact of gender roles on financial competence
	Functional Literacy	Scale	Examine the impact of functional literacy on financial competence (Level of education is ordinal)
	# Sources of income	Scale	In the context of the study, multiple sources of income indicate greater involvement with the money economy.
Household	Household size	Scale	Larger households are likely to have a greater engagement with the money economy (health, transport, school fees etc).
	Household has electricity	Nominal	Households with electricity are likely to have a greater engagement with the money economy
Community	Village distance from nearest town	Scale	Villagers living closer to town are more likely to have greater interaction with the urban money economy.
	Village size	Scale	Larger villages are likely to have greater community and small business activity.
Initiative	Bank available	Nominal	Villages in which the bank is available may have higher community-level engagement with the money economy, even if the household does not have a bank account.
	Villager has a bank account	Nominal	An element of the Rural Financial Services Initiative.
	Household has a bank account	Nominal	An element of the Rural Financial Services Initiative. Household ownership included to

			allow for joint use of accounts held in one name.
	Villager attended the financial literacy training	Nominal	An element of the Rural Financial Services Initiative.
	Member of the household attended the financial literacy training	Nominal	An element of the Rural Financial Services Initiative. Household participation included to allow for possible intra-household knowledge transfer.

Standard multiple regression was used as there is no basis in the literature for using step-wise regression. The number of children in the household, whilst indicative of likely expenditure, has not been included as the question was not answered consistently, whereas the question relating to household size was answered consistently. Electricity was used as an indicator of services to the household and is a pre-requisite for electrical durables. Other services do not typically incur a cost in rural Fijian villages.

6.5.2. Managing Money

a) Introduction

The financial domain spans activities relating to household cash-flow management: making payments to third parties, managing household income and expenditure and keeping records of the household's financial transactions. Competencies span both basic and developing levels and examine:

- Understanding and use of non-cash and electronic payment
- Differentiation between regular/ irregular sources of income
- Managing wages and salaries
- Understanding and monitoring household expenditure
- Differentiating between essential/ non-essential and regular/ one-off expenditure
- Understanding and managing taxes and superannuation contributions
- Understanding and keeping household records
- Understanding and checking financial documents

b) Making Payments

The use of non-cash (cheque and electronic) payment mechanisms are central to exchange

transactions in the contemporary money economy. Two competencies were tested: a basic level competence of being able to recognise and use different forms of money, and a developing level competence building on this and focusing on forms of payment effected through bank accounts. The competencies are shown in Table 52. Neither competence was covered by the financial literacy training:

Table 52: Competencies - Different Types of Money and Payment

Knowledge and Skill Elements of Competency	Behaviourial Elements of Competency
Recognise there are different forms of money and understand cash isn't the only way to pay for goods/services.	Use different forms of money to pay for goods and services.
Understand different forms of payment including cheques, debit cards automatic payments and direct debits.	Use different forms of payment, including cheques, debit cards automatic payments direct debits, to manage financial commitments.

Financial Knowledge and Skill

Villagers generally exhibit a good knowledge of cash-based payments, but a limited knowledge of the range of payment mechanisms accessible through the formal banking system.

Identification of Non-Cash Payment Types

Participants were shown photographs of a range of money and transaction items (bank notes, a cheque, a bank card, credit card and store card, a bank deposit slip, a money order and a hire purchase (store) deposit slip) and were asked to identify them. Villagers were typically unable to identify more than 25% of the items. There was no difference in knowledge and understanding of payment types between villagers who attended the financial literacy training workshop and villagers who did not attend the training, or between villagers who had a rural savings account and villagers who did not have a rural savings account. Men were able to identify a greater range of non-cash payment types than women (Men: 34% of methods shown; Women: 14.4% of methods shown). There is a correlation between functional literacy and villagers' ability to identify non-cash payment types ($r=.389$, $p<.001$). Villagers who exhibited low functional literacy were able to identify few payment methods (9.9% of methods shown). Villagers who exhibited high functional literacy were able to identify 35.9% of payment methods shown. An independent samples t-test indicates there is a significant difference between the financial knowledge and skill of men ($M = 34.03$, $SD= 36.27$) and

women ($M=14.4$, $SD=20.06$; $t(294)=6.58$, $p=0.000$ (two-tailed)). The magnitude of the difference is moderate ($\eta^2=0.10$).

Identification of Bank Payment Types

Villagers were asked to identify (unprompted) several methods of effecting periodic payment and remitting money. Whilst most villagers stated cash could be used for both transactions, very few villagers were able to identify non-cash methods. Responses were consistently low across sampling cells, gender and level of functional literacy. Villagers were also asked to describe several standard non-cash transaction products (savings and cheque accounts, automatic payments and direct debits, credit cards, bank cards and store cards). Whilst overall levels of knowledge were low, there was a positive correlation in response between participation in the Rural Financial Services Initiative and understanding of electronic forms of payment ($Rho = .123$, $n=389$, $p=.015$). A similar pattern of response was evident in respect to functional literacy. Overall women and men exhibited similar levels of financial knowledge (Men: $M=12.01$, $SD=18.08$; Women: $M=12.26$, $SD=19.24$). However, the pattern of response varied. Men exhibited a greater knowledge of savings and transaction accounts, and automatic payments/ direct debits. This may be due to the greater level of bank account ownership by men (47%) than women (30%). Women exhibited a greater knowledge of card based products. The reasons for this cannot be determined from the data set. A one-way between-groups ANOVA, comparing knowledge of payment types against villagers levels of participation in the Rural Financial Services Initiative, indicated a significant difference between villagers who participated in both elements of the initiative and villagers who participated in neither element of the initiative ($F(3,207)=2.884$, $p=.037$, $\eta^2=.02$), but no significant difference for villagers who participated in one element of the initiative.

Overall, it appears likely that villagers do not have the knowledge and skill required to engage effectively with the electronic formal payments system. Villagers with low levels of functional literacy appear to be particularly vulnerable.

Financial Behaviour

All villagers reported buying items or paying bills using cash, only 1.5% of villagers reported purchasing items using either a credit card or a cheque. 23% of villagers reported having

remitted money, either within Fiji or internationally. Of those who had remitted money 57% had sent cash. Only 15% of villagers reported having remitted money by telegraphic (wire) transfer.

Tests for differences were not undertaken due to the homogeneity of scores across sampling cells, gender and levels of functional literacy. Villagers exhibited competence with cash payment. However, given the very low scores in respect to the use of non-cash based payment methods, it is reasonable to conclude villagers were not competent in the use of electronic forms of payment.

Correlation between Financial Knowledge and Financial Behaviour

As shown in Table 53, villagers' financial knowledge appears to be greater than their ability to use the knowledge. This is likely to be due principally to a lack of opportunity to use non-cash payment types.

Table 53: Financial Competence: Payments

	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Knowledge and Skill									
Recognise there are different forms of money and understand cash isn't the only way to pay for goods/services.	25.5	25.4	21.9	23.5	34.0	14.4	9.9	24.0	35.9
Understand different forms of payment including cheques, debit cards automatic payments and direct debits.	18.4	13.9	10.6	9.9	12.0	12.3	4.3	11.5	19.4
Behaviour									
Use different forms of money to pay for goods and services.	16.7	17.5	17.3	16.9	17.5	16.8	17.1	16.6	17.7
Use different forms of payment, including cheques, debit cards automatic payments direct debits, to manage financial commitments.	1.40	1.00	0.70	0.80	0.90	0.90	0.80	1.20	0.60

As shown in Table 54, there is a weak but significant correlation between the financial knowledge competencies. The correlation between financial knowledge and financial behaviour is weak and is not significant. It is likely this is due principally to a lack of opportunity to utilise a wide range of payment types.

Table 54: Correlation Matrix: Financial Knowledge and Financial Behaviour

	1	2	3	4
1. Recognise there are different forms of money and understand cash isn't the only way to pay for goods/services.	-	.146**	.069	.045
2. Understand different forms of payment including cheques, debit cards automatic payments and direct debits.		-	.028	.030
3. Use different forms of money to pay for goods and services.			-	.015
4. Use different forms of payment, including cheques, debit cards automatic payments direct debits, to manage financial commitments.				-

** . Correlation is significant at the 0.01 level (2-tailed).

N=389

c) Managing Household Income

Household income relates to cash, as opposed to subsistence income. Two competencies were tested: a basic level competence focusing on villagers' ability to differentiate and manage regular and irregular sources of income, and a developing level competence focusing on wage and salary income. These are shown in Table 55. The basic level competence was covered by the financial literacy training programme. The developing level competence was not covered.

Table 55: Competencies: Household Income

Knowledge and Skill Element of Competency	Behaviourial Element of Competency
Recognise there are regular and irregular sources of money	Monitor household income, differentiating between regular and unpredictable sources of money.
Understand how (net) earnings and salaries are calculated.	Periodically check earnings and salary for accuracy.

Financial Knowledge and Skill

Villagers generally had difficulty differentiating regular and irregular forms of income.

Villagers did, however, demonstrate a good general understanding of the basic information requirements in respect to the calculation of wage or salary earnings.

Identifying Regular and Irregular Sources of Income

Villagers were asked to identify regular and irregular (occasional or one off) sources of income on a show-card. Villagers could typically only classify 1-2 sources of income (usually sale of

items at the market or sale of crops). Few villagers could determine whether wage/salary income was regular/ irregular (Women = 4.5%, Men = 1.5%). There are no differences in knowledge relative to functional literacy or participation in Rural Financial Services Initiative. It is likely the low level of knowledge is due to limited exposure to paid employment (primarily by men), with casual employment predominating (for example agricultural work, cane cutting or forestry).

Understanding How Earnings and Salaries are calculated

Questions relating to salaries were included, despite few villagers stating they earned wage or salary income (4%). Interaction between rural and urban communities is increasing and this increases the requirement for competence in the management of wage or salary income. Villagers were shown a salary slip and were asked to identify the net pay. As shown in Table 56, there were significant differences in ability to identify net pay.

Table 56: Able to Identify Net Pay on a Pay Slip

Participation in the Initiative				Gender		Functional Literacy		
F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
32.6%	28.2%	19.6%	19.4%	26.7%	20.2%	3.7%	21.7%	41.9%

N=387

The difference between sampling cells was not statistically significant ($p=.125$). The gender difference was also not statistically significant ($p=.131$). The difference between levels of functional literacy was significant and large ($F(2, 386)=27.266$, $p<.001$, $\eta^2=.12$). Post hoc comparisons (Tukey HSD) indicated differences between each of the levels of functional literacy are significant.

Many villagers had difficulty answering questions relating to information which should be sought in respect to wages and salaries at the commencement of employment. Most villagers could identify 1-2 items of information which should be sought. Between 80% - 90% of villagers knew that a salary slip should be received with wages or salaries. 83% of villagers with high functional literacy stated they should determine net pay, against 54% of villagers with low functional literacy. Few villagers stated they should determine how much tax and FNPF (superannuation) would be deducted, and if other amounts would be deducted. Men could typically identify twice as many items than women.

Financial Behaviour

Monitoring Household Income and Checking Earnings for Accuracy

83% of villagers stated their household income was typically managed by both the husband and wife. However, as shown in Table 57, more women than men considered household income to be managed individually:

Table 57: Management of Household Income

	Men	Women
Household income managed collectively	89%	74%
Individuals keep and manage own income	11%	27%

N=387

The difference may be due to women having greater income diversity. 27% of women reporting they had no direct source of income and 14% of women reported multiple sources of income (generally canteen, market or handcraft income). It is possible some women who earned individual income retained a portion of the income they earned⁷⁰. By contrast men reported one source of income (farming).

70% of households stated they checked household income periodically. However, only 5% of villagers stated they checked household income regularly. Women were more likely to report someone in the household checked income periodically than men (Men=56.0%, Women=81.3%).

Correlation between Financial Knowledge and Financial Behaviour

As shown in Table 58, financial knowledge and skill and financial behaviour scores are generally consistent. Villagers with higher functional literacy appear to exhibit a greater understanding of questions to ask in order to determine how net earnings have been calculated. Levels of financial knowledge and skill appear to be lower than comparable competent behaviour. This is probably due primarily to villagers having limited exposure to regular wage or salary income.

⁷⁰ It was reported anecdotally that women would 'hide' money from men on occasion to ensure money was kept for basic needs and to provide for children.

Table 58: Financial Competence: Household Income

	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Knowledge and Skill									
Recognise there are regular and irregular sources of money	7.2	8.2	8.6	9.5	6.9	10.6	5.7	10.2	9.6
Understand how (net) earnings and salaries are calculated.	48.0	48.5	50.5	46.7	52.4	43.4	34.3	46.7	60.4
Behaviour									
Monitor household income, differentiating between regular and unpredictable sources of money.	90.9	78.0	85.2	86.1	84.3	84.3	82.7	86.7	83.5
Periodically check earnings and salary for accuracy.	10.5	11.3	11.6	12.2	8.8	14.5	8.4	13.5	12.3

As shown in Table 59, there are significant correlations between financial knowledge and skill and financial behaviour. The weak correlation between monitoring household income and other variables is likely to be a function of high levels of self-employment.

Table 59: Correlation Matrix: Financial Knowledge and Financial Behaviour

	1	2	3	4
1. Recognise there are regular and irregular sources of money	-	.085	-.055	.563**
2. Understand how earnings and salaries are calculated.		-	-.016	.146**
3. Monitor household income, differentiating between regular and unpredictable sources of money.			-	.011
4. Periodically check earnings and salary for accuracy.				-

** . Correlation is significant at the 0.01 level (2-tailed).

N=389

d) Managing Household Expenses

Managing household expenditure is central to financial competence, particularly in rural Fijian households which have limited ability to smooth income. Three competencies were tested: understanding and managing household expenditure, differentiating between and prioritising essential and non-essential expenditure, and recognising and monitoring one-off and regular financial commitments. The competencies are shown in Table 60. All competencies were covered by the financial literacy training workshop.

Table 60: Competencies: Managing Household Expenditure

Knowledge and Skill Element of Competency	Behaviourial Element of Competency
Understand household expenditure and how to manage it	Monitor and manage overall household expenditure.
Understand the difference between essential and non-essential expenditure (and prioritise spending).	Prioritise household essential expenditure and non-essential expenditure.
Recognise household expenses and regular financial commitments	Identify and periodically monitor the household's one off household expenses and regular financial commitments.

Financial Knowledge and Skill

Villagers' financial knowledge and skill at managing household expenditure was generally consistent across sampling cells, gender and level of functional literacy.

Understand Household Expenditure and How to Manage Expenditure

Villagers were asked to describe ways households might manage spending. Two primary methods of managing expenditure were identified: using a household budget and matching spending to income. Women were more likely than men to identify the use of a household budget as a means of managing household expenditure (Women 54%, Men 37%). The difference was small but significant ($t(387)=3.593$, $p<.001$, $\eta^2=.03$). Conversely men were more likely to cite matching spending to income (Men 40%, Women 32%). The difference was not significant ($t(384)$, $p=.102$).

Differentiate between Essential/ Non-Essential Expenditure

Villagers were provided with a list of 19 expenses rural Fijian households would be likely to incur⁷¹. The list comprised basic needs (for example food, medical expenses, school fees, transport expenses), regular community and family commitments (for example church contributions, village and *vanua*⁷² contributions), occasional expenses (for example purchase of consumer durables, seasonal expenses) and contractual commitments (for example loan repayments). Villagers were asked to identify items would usually be considered essential or

⁷¹ The list of expenses was reviewed with the Working Group

⁷² Clan

non-essential expenditure⁷³. Whilst there is a subjective element (in particular, in respect to church and community contributions), items on the list were common expenditure items and were considered to be readily attributable. Villagers typically identified 40% - 45% of items which would commonly be considered essential expenditure. Most villagers understood essential spending should have priority over non-essential spending and essential expenses should be planned for, prioritised and, if possible, money should be put aside to meet essential expenses. Villagers with lower levels of functional literacy were less likely to regard essential spending as having a higher priority (Low FL: M= 72.2, SD= 45.0; Medium FL: M= 75.7, SD=43.0; High FL: M = 92.5%, SD=28.0). A one-way between groups ANOVA, comparing villagers with low/medium functional literacy with villagers with high functional literacy indicates a moderate and statistically significant difference ($F(3,43)=4.71, p<.001, \eta^2=.06$).

Differentiate between Regular/ Irregular Expenditure

Villagers were also asked to determine which items on the list of common expenses would usually be regarded as regular expenditure and which items would not usually be regarded as regular expenditure⁷⁴. Whilst there is also a subjective element, items on the list were readily attributable. Villagers typically identified 50% - 53% of items which would commonly be considered regular expenditure. Again, not surprisingly, most villagers understood regular expenses should be managed differently from other household expenses, in particular, that regular expenses should be prioritised and budgeted, and met out of the household's regular income. Tests for difference were not undertaken as the pattern of responses was generally consistent across the sample.

Financial Behaviour

Financial behaviour was also consistent across the sample. There is some evidence of divergence between villagers' financial knowledge and their financial behaviour.

⁷³ Categorisation had been reviewed with the Working Group

⁷⁴ Categorisation had been reviewed with the Working Group

Monitor and Manage Household Spending

Whilst villagers ranked managing expenditure on an ad hoc basis as the least appropriate means of managing expenditure, between 40% and 55% of villagers stated they used an ad hoc cycle for managing expenditure. The pattern of responses was consistent across sampling cells, gender and levels of functional literacy. Villagers whose households owned a bank account were 70% more likely to state the household had funds remaining at the end of the payment cycle than households which did not own a bank account. As shown in Table 61, there are significant correlations between the household owning a bank account, gender, functional literacy and the household having funds left over at the end of the payment cycle. Participation in the functional literacy training workshop was not significant.

Table 61: Correlation Matrix Funds Left Over at the End of the Payment Cycle

	1	2	3	4	5
1. Frequency funds left over at end of payment cycle	-	.164**	-.172**	.189**	.037
2. Household owned a bank account		-	-.004	.245**	.074
3. Gender (M=1, F=2)			-	-.109**	-.128**
4. Functional Literacy				-	.145**
5. Villager attended financial literacy training					-

N=389

Multiple regression analysis was used to assess whether ownership of a bank account and functional literacy can predict household cash surplus. The regression analysis is summarised in Table 62. Gender was included in the model, but was not a primary variable of interest as there was a bias in bank account ownership to men (Women=30%; Men= 48%). All variables other than participation in the financial literacy training were significant. However, the R^2 was only 7.6% ($F(5,362)=5.938$, $P<.001$) which indicates that, whilst the correlations are significant, the model has little explanatory power. Ownership of a bank account appears to facilitate the household having funds left over at the end of the payment cycle, but is not a key determinant of the household's ability to have surplus funds.

Table 62: Regression Model: Frequency Funds Left Over at the end of the Payment Cycle

	Beta	t	Sig.	Tolerance	VIF
(Constant)		2.684	.008		
Household has a Bank Account (Yes=1)	.126	2.394	.017	.925	1.081
Gender (Male =0)	-.154	-2.967	.003	.954	1.048
Functional Literacy	.147	2.759	.006	.894	1.119
Villager attended the financial literacy training	-.015	-.297	.767	.962	1.039

N=389

Villagers were asked to identify actions they would take if the household did not have adequate funds at the end of the payment cycle. The most common action was to cut back on expenditure (30-40% of households). Between 20-30% of households stated they would ask for credit at the local store/canteen. Villagers who had attended the Financial Literacy Training and had a Rural Savings Account were an exception to this, only 5% of villagers in this group stated they would ask for credit, which suggests stronger household cash flow management. Between 15-20% of households stated they would endeavour to sell something to raise funds.

Identify and Manage Essential and Regular Expenditure

80% of villagers stated they managed their household's expenditure at least part of the time. The breakdown of answers is summarised in Table 63. 50% of villagers used mental accounting to manage expenditure. Whilst villagers ranked ad hoc expenditure management as the least appropriate means of managing expenditure, they tended to use mental accounting and an ad hoc expenditure management cycle. This suggests villagers' perceptions of their competence with the management of household expenditure may be optimistic.

Table 63: Method Used to Manage Household expenditure

	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Don't Manage	27%	19%	19%	18%	31%	10%	20%	18%	20%
Manage Sometimes	29%	28%	23%	26%	19%	33%	24%	28%	26%
Manage Not Written	42%	45%	58%	50%	45%	52%	50%	48%	48%
Manage Written	2%	9%	0%	6%	6%	6%	5%	6%	6%

N= 369

91% of villagers understood spending should be prioritised; however significantly fewer households prioritised spending (72.5%). The difference is large and significant (Should Prioritise M= 90.74, SD=29.02; Do Prioritise M=72.75, SD=44.58; $t(388)=-8.05$, $P<.001$, $\eta^2=.14$). The gender difference is particularly significant (Men=64%, Women=81%). This is possibly a reflection of greater involvement by women in the management of household expenditure.

Correlation between Financial Knowledge and Financial Behaviour

As shown in Table 64, financial knowledge and skill and financial behaviour was generally consistent across sampling cells and gender. Villagers with higher functional literacy consistently exhibited higher financial competence than villagers with lower functional literacy.

Table 64: Financial Competence: Household Expenditure

	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Knowledge and Skill									
Understand household expenditure and how to manage it.	49.0	48.0	48.5	42.4	46.4	44.6	37.1	45.3	52.7
Understand the difference between essential and non-essential spending (and prioritise spending).	46.1	50.2	54.4	48.3	47.6	51.0	47.2	48.2	52.5
Recognise household expenses and regular financial commitments.	12.5	15.2	14.0	14.6	12.5	16.2	12.4	14.6	15.8
Competence	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Monitor and manage overall household expenditure.	50.6	50.0	50.7	45.3	43.1	52.6	36.9	49.1	55.9
Prioritise household essential spending and non-essential spending.	54.9	43.6	43.1	43.4	36.9	52.6	37.3	43.3	53.1
Identify and periodically monitor the household's one off household expenses and regular financial commitments.	36.6	44.0	36.3	37.0	36.7	40.7	33.2	39.4	42.6

As shown in Table 65, there are significant correlations between financial knowledge and skill competencies and financial behaviour competencies, and between financial knowledge and skill and financial behaviour. The inter-relationships are likely to be experiential as the influence of participation in the financial literacy training appears to be weak:

Table 65: Correlation Matrix: Financial Knowledge and Financial Behaviour

	1	2	3	4	5	6
1. Understand household expenditure and how to manage it	-	.472**	.149**	.352**	.397**	.290**
2. Understand the difference between essential and non-essential spending (and prioritise spending).		-	.130*	.305**	.493**	.206**
3. Recognise household expenses and regular financial commitments			-	.024	.105*	.154**
4. Monitor and manage overall household expenditure.				-	.523**	.334**
5. Prioritise household essential spending and non-essential spending.					-	.280**
6. Identify and periodically monitor the household's one off household expenses and regular financial commitments.						-

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

N=389

e) Managing Taxes and Superannuation

4% of villagers reported receiving wage or salary income. Financial knowledge and financial behaviour were examined as the payment of tax and FNPf is likely to increase as levels of wage and salary income increase. Two competencies were tested: understanding and checking deductions from earnings to provide for tax and superannuation (FNPf) obligations, and understanding of the tax and superannuation regime in Fiji. The competencies are shown in Table 66. Neither competency was covered by the financial literacy training:

Table 66: Competencies: Managing Taxes and Superannuation

Understand why and how deductions, such as tax and FNPf, are deducted from earnings.	(Salaried) Check tax and FNPf deductions from wages for accuracy. (Self-employed) Calculate and provide for future tax payments.
Basic understanding of taxes, and the FNPf system.	Keep knowledge of taxation and FNPf system up to date.

Financial Knowledge and Skill

Understand Deduction of Taxes and FNPf from Earnings

Villagers were asked to identify which parties in an employment relationship are responsible for the deduction of PAYE and FNPf contributions. 44% of men did not know who was responsible for the deduction of PAYE and FNPf, against 74% of women. 80% of villagers with low functional literacy did not know who was responsible for the deduction of PAYE and FNPf, against 33% of villagers with high functional literacy. These differences may be experiential, but may also be indicative of some reluctance, in particular, by villagers with low functional literacy, to explore opportunities for paid employment.

Basic Understanding of Taxes and the FNPf System

Villagers were asked to identify modes of taxation used in Fiji. Knowledge of taxes, other than VAT ⁷⁵ was low. Between 40-45% of villagers could identify VAT. Twice as many men (54%) identified VAT as women (27%). Villagers with high functional literacy were three times more

⁷⁵ Consumption tax on goods and services

likely to identify VAT (59%) than villagers with low functional literacy (21%). 29% of villagers identified both the employer and employees contribute to FNPF. 44% of villagers correctly identified the age at which contributors can access contributions. However, only 8% of villagers could correctly identify the rate of contribution to FNPF.

There is a strong, positive correlation between functional literacy and knowledge of taxes and FNPF ($r=.540$, $n=389$, $p<.001$). Men have a greater understanding of the operation of the tax and superannuation systems. The difference is likely to be experiential. An independent samples t-test indicates the difference between men ($M=72.9$, $SD=61.48$) and women ($M=44.07$, $SD=49.80$) is moderate and significant ($t(365)=5.07$, $P<.001$, $\eta^2=.07$).

Financial Behaviour

Check Tax and FNPF deductions

Very few villagers paid income tax⁷⁶ or contributed to FNPF. The competence has therefore not been analysed.

Keep Knowledge of Taxation and the FNPF Systems up to date

24% of villagers stated they endeavoured to keep their knowledge of taxes and FNPF up to date. Differences between sampling cells, gender and level of functional literacy were not significant.

Correlation between Financial Knowledge and Financial Behaviour

As shown in Table 67, villagers generally exhibited greater financial knowledge than financial behaviour, although villagers with low functional literacy had very limited financial knowledge.

⁷⁶ Incomes were below the taxable threshold

Table 67: Financial Competence: Taxes and FNPF

	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Knowledge and Skill									
Understand why and how deductions, such as tax and FNPF, are deducted from earnings.	42.9	37.4	27.5	22.0	37.7	21.5	8.3	25.3	51.9
Basic understanding of taxes, and the FNPF system.	38.6	34.3	26.0	24.0	35.2	22.6	13.4	25.1	46.0
Behaviour	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
(Salaried) Check tax and FNPF deductions from salary for accuracy. (Self-employed) Calculate and provide for future tax payments.	10.2%	7.8%	0.0%	2.2%	4.7%	4.0%	0.0%	0.7%	12.4%
Keep knowledge of taxation and FNPF system up to date.	26.0%	19.7%	15.2%	14.5%	19.0%	15.9%	10.9%	17.6%	22.7%

N=389

Correlations between financial knowledge and skill and financial behaviour are shown in Table 68. The correlations are significant ($p < .01$). There is a strong correlation between the financial knowledge and skill competencies. This suggests that, with the exception of villagers with low functional literacy, villagers are likely to be able to seek paid employment and to have a basic understanding of deductions from gross earnings:

Table 68: Correlation Matrix: Financial Knowledge and Financial Behaviour

	1	2	3	4
1. Understand why and how deductions, such as tax and FNPF, are deducted from earnings.	-	.647**	.296**	.188**
2. Basic understanding of taxes, and the FNPF system.		-	.356**	.301**
3. (Check tax and FNPF deductions from salary for accuracy/ Calculate and provide for future tax payments			-	.244**
4. Keep knowledge of taxation and FNPF system up to date.				-

** . Correlation is significant at the 0.01 level (2-tailed).

f) Keeping Household Financial Records

Keeping financial documents and keeping a record of cash-flows are basic financial competencies. Three competencies were tested: Keeping financial documents, keeping a record of household cash-flows, and checking financial documents for accuracy. The competencies are shown in Table 69. Keeping a record of household cash-flows was covered by the financial literacy training. The other competencies were not covered by the training.

Table 69: Keeping Household Financial Records

Knowledge and Skill Element of Competency	Behavioral Element of Competency
Know about some official financial documents (e.g. Bank statements, ATM vouchers, passbooks, bills) and the need to keep financial records).	Keep official financial documents (e.g. Bank statements, ATM vouchers, passbooks, bills).
Understand how to keep a simple record of money coming in and going out of the household.	Keep a simple record of money coming and going out of the household.
Be able to check bank statements, utility and other bills for accuracy.	Periodically check bank statements, utility and other bills for accuracy.

Financial Knowledge and Skill

Know about financial records and the need to keep copies of financial records

90% of villagers stated it was important to keep financial documents. Women were significantly more likely to state that keeping financial documents was important than men (Men: $M=83.2$, $SD=37.4$; Women: $M=95.9$, $SD=19.74$; $t(285)=4.167$, $p<.001$, $\eta^2=.06$). Knowledge of specific financial documents was, however, low. On average 20.5% of villagers could describe a bank statement or savings account passbook, against 39% of villagers in the sample who had a bank account and 53% of the sample whose household had a bank account.

There were significant differences relative to account ownership and functional literacy. 36% of villagers with high functional literacy could describe a bank statement or passbook (57% of villagers had a bank account), against 6% villagers with low functional literacy (all of whom had a bank account). 8.5% of villagers could describe an EFTPOS receipt. This is not surprising as only 3% of villagers reported having an EFTPOS card.

Understand how to keep a simple record of household cash-flows

Villagers were asked to describe ways of keeping a record of household cash flows. Few men (17%) cited written methods (keeping a list on paper or using a notebook). 54% of men cited memorisation. Conversely 58% of women cited written methods. 12% of villagers cited keeping receipts in a safe place and adding them up from time to time. It is possible the gender difference in responses is due to differing roles in the respect to the management of household cash flows. The difference in understanding the importance of keeping written

records is large and significant (Men: $M=17.0$, $SD=32.6$; Women: $M=58.0$, $SD=50.0$; $t(340)=8.07$, $p<.001$, $Eta^2=.16$).

Be able to check financial common financial documents for accuracy

Villagers were shown a savings bank passbook and were asked to determine the passbook balance, changes in the passbook balance over two periods of time and savings over time. There was considerable variance in villagers' ability to undertake the tasks successfully. There was a positive correlation between functional literacy and being able to check a passbook ($r=.347$, $n=389$, $p<.001$), and a moderate and significant correlation between participation in the Rural Financial Services Initiative and being able to check a passbook ($Rho=.169$, $n=389$, $p<.001$). The gender difference was weak but significant (Men: $M=19.02$, $SD=31.23$; Women: $M=28.28$, $SD=37.05$; $t(380)=2.67$, $p<.008$, $Eta^2=.02$). The standard deviations are very wide indicating considerable variation in ability for both men and women.

Financial Behaviour

Villagers display considerably lower levels of competent financial behaviour than comparable levels of financial knowledge and skill.

Keep copies of financial documents

Financial behaviour in respect to keeping copies of financial documents is lower than comparable financial knowledge and skill. 83% of men and 96% of women stated copies of financial documents should be kept. However, 36% of men and 61% of women stated they kept either all or some financial documents. An independent samples t-test indicates the difference in gender response is weak but significant (Men: $M=27.48$, $SD=39.6$; Women: $M=41.66$, $SD=38.29$; $t(387)=-3.59$, $P<.001$, $Eta^2=.03$). The standard deviations are wide indicating a wide range of responses from both men and women. A one-way between groups ANOVA indicates large and significant differences between levels of functional literacy ($F(2,368)=22.181$, $p<.001$, $Eta^2=.10$). Post hoc comparisons (Tukey HSD) indicate a significant difference ($p<.001$) between villagers with low functional literacy and villagers with moderate

and high functional literacy. The difference between villagers with moderate and high functional literacy is not significant.

Keep a simple record of household cash flows

The gender differences in financial knowledge did not translate into differences in financial behaviour in respect to keeping a record of household cash flows. 46% of women stated keeping a written record of household cash flows was the best means of tracking cash flows. However, only 5% of women reported actually keeping a written record. 5% of men stated they kept a written record. 55% of men and 62% of women reported they did not keep any records of household cash flows. Differences across sampling cells and levels of functional literacy were not significant. The lack of household record keeping is likely to impact the accuracy of villagers' understanding of their household's net financial position.

Check common financial documents for accuracy

There are moderate and significant gender differences in respect to checking financial documents for accuracy. 61% of women stated they checked documents always or sometimes, against 36% of men ($t(387)=-3.78, p<.001, \text{Eta}^2=.04$). There are moderately strong and significant differences between levels of functional literacy and checking financial documents for accuracy ($F(, 2, 361)=18.897, p<.001, \text{Eta}^2=.09$). Post hoc comparisons (Tukey HSD) indicate significant differences across all levels of functional literacy.

Correlation between Financial Knowledge and Financial Behaviour

As shown in Table 70, villagers generally exhibit a greater level of financial knowledge than financial behaviour. It is likely women take a more active role than men in the day-day management of household cash-flows and financial records. Gender differences are, however, smaller than differences resulting from the villagers level of functional literacy. Perhaps most importantly, most households kept few or no records of household cash-flows.

Table 70: Financial Competence: Keeping Household Records

	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Knowledge and Skill									
Know about some official financial documents (e.g. Bank statements, ATM vouchers, passbooks, bills) and the need to keep financial records).	43.1	41.8	39.7	35.9	40.5	37.7	32.0	37.5	44.7
Understand how to keep a simple record of money coming in and going out of the household.	18.2	20.8	22.2	20.6	14.3	26.6	15.0	24.0	21.2
Be able to check bank statements, utility and other bills for accuracy.	36.7	26.2	19.6	20.1	19.0	28.3	7.7	23.0	38.0
Behaviour	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Keep financial documents (e.g. Bank statements, ATM vouchers, passbooks, bills).	30.8	26.4	21.9	18.3	17.6	27.1	10.0	24.7	30.3
Keep a simple record of money coming and going out of the household.	13.8	13.1	15.2	14.1	11.5	16.3	6.9	17.1	16.1
Periodically check bank statements, utility and other bills for accuracy.	31.0	32.3	22.9	22.9	18.4	34.1	15.5	25.8	36.1

As shown in Table 71, all correlations between financial knowledge and skill and financial behaviour were significant. Most correlations were moderate-strong. Correlations relating to being able to check a savings passbook were weaker. This is likely to be because approximately 50% of the sample did not have a Rural Savings Account.

Table 71: Correlation Matrix: Financial Knowledge and Financial Behaviour

	1	2	3	4	5	6
1. Know about some official financial documents (e.g. Bank statements, ATM vouchers, passbooks, bills) and the need to keep financial records).	-	.231**	.144**	.382**	.290**	.161**
2. Understand how to keep a simple record of money coming in and going out of the household.		-	.244**	.207**	.417**	.579**
3. Be able to check bank statements, utility and other bills for accuracy.			-	.113*	.290**	.145**
4. Keep official financial documents (e.g. Bank statements, ATM vouchers, passbooks, bills).				-	.320**	.227**
5. Keep a simple record of money coming and going out of the household.					-	.418**
6. Periodically check bank statements, utility and other bills for accuracy.						-

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

N=389

g) **Summary**

Comparison between Domain Financial Knowledge and Skill and Financial Behaviour

As shown in Table 72, villagers' levels of financial knowledge and skill and financial behaviour are low-moderate.

The difference between villagers' financial knowledge and skill and financial behaviour is not significant at the level of the domain.

Table 72: Managing Money: Comparison of Financial Knowledge and Skill and Financial Behaviour

	All Villagers	Participation in the Initiative				Gender		Functional Literacy		
		F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Knowledge and Skill	28.0	31.5	30.3	27.7	25.8	29.1	26.8	17.9	27.3	37.1
Behaviour	27.5	30.9	28.5	26.5	26.2	25.1	29.7	21.9	27.8	31.7
Difference Knowledge and Skill and Behaviour	0.50	0.6	1.8	1.1	-0.4	4.0	-2.9	-4.1	-0.5	5.5

A one-way between groups ANOVA's indicated there was a weak but significant difference between sampling cells in respect to both financial knowledge and financial behaviour. Post hoc comparisons (Tukey HSD) indicated significant differences between villagers who participated in neither element of the Rural Financial Services Initiative and villagers who participated in both elements, and villagers who opened a Rural Savings Account but did not attend the financial literacy training. One-way between groups ANOVA's also indicated a strong and significant difference between levels of functional literacy in respect to both financial knowledge and financial behaviour. Post hoc comparisons (Tukey HSD) indicated the differences were significant between all groups ($p < .001$). Gender differences were not statistically significant. The tests for differences are summarised in Table 73:

Table 73: Tests for Differences: Managing Money

Element	Factor	df1	df2	t	F	p	Eta ²
Financial Knowledge and Skill	Sampling Cell	3	385	-	4.289	<.01	.03
	Functional Literacy	2	371	-	103.633	<.001	.34
	Gender	356	-	1.730	-	NS	-
Financial Behaviour	Sampling Cell	3	385	-	2.968	<.05	.02
	Functional Literacy	2	386	-	26.359	<.001	.12
	Gender	356	-	1.730	-	NS	-

Regression

Multiple regression analysis was conducted to examine the impact of financial behaviour, individual factors, household factors, community factors and the Rural Financial Services Initiative on financial knowledge and skill. Preliminary analysis indicated no violation of assumptions of normality, linearity, multicollinearity and homoscedasticity. Total variance explained by the model was 55.6% ($F(17,332)=24.496$, $p<.001$). Seven variables were statistically significant. These variables indicate level of financial behaviour and individual factors (older, male, having higher functional literacy, having multiple sources of income and perceiving money means of impressing people and an indicator of success) have a significant impact on financial knowledge and skill. Household and community factors do not have a significant impact. Residence in a village which is not visited by the rural banking service has a significant impact. The reason for this cannot be determined from the data.

Multiple regression analysis was also conducted to examine the impact of financial knowledge and skill, individual factors, household factors, community factors and the Rural Financial Services Initiative on financial behaviour. Preliminary analysis indicated no violation of assumptions of normality, linearity, multicollinearity and homoscedasticity. Total variance explained by the model was 41.2% ($F(17,332)=13.699$, $p<.001$). Six variables were statistically significant. These variables indicate level of financial knowledge and skill; individual factors (female and having fewer sources of income), community factors (distance from nearest town) and the Rural Financial Services Initiative (living in a village the Rural Banking Service visits and owning a bank account) have a significant impact. Household factors do not have a significant impact. The correlation matrix is presented in Table 74. The Beta coefficients and significance levels are presented in Table 75:

Table 74: Correlation Matrix: Managing Money

	1	2	3	4	5	6	7	8	9
1. Knowledge and Skill	-	.525**	.043	-.088	.633**	.096	-.284**	-.255**	.191**
2. Behaviour		-	.021	.210**	.397**	-.102*	-.183**	-.159**	.200**
3. Age			-	-.134*	-.084	.031	.055	.178**	.099
4. Gender				-	-.123*	-.065	-.133**	-.128*	-.121*
5. Functional Literacy					-	-.010	-.189**	-.228**	.249**
6. # sources of income						-	-.056	.009	-.037
7. ATM – Power/ Prestige							-	.585**	.100
8. ATM – Distrust/ Anxiety								-	.220**

9. ATM – Retention/ Time									-
10. Household size									
11. Electricity to house									
12. Village Distance									
13. Village population									
14. Bank Available									
15. Ind. Bank									
16. HH Bank									
17. Ind. Training									
18. HH Training									

** Correlation significant at 0.01 level (2 tailed)

* Correlation significant at 0.05 level (2 tailed)

	10	11	12	13	14	15	16	17	18
1. Knowledge and Skill	-.043	-.052	-.126*	.056	.209**	.171**	.149**	.181**	.031
2. Behaviour	-.037	-.069	-.181**	.108*	.171**	.136**	.195**	.178**	.028
3. Age	.085	.042	-.042	.033	.044	.075	.083	.121	.056
4. Gender	-.015	-.007	-.005	-.020	.002	-.183**	-.004	-.234**	-.020
5. Functional Literacy	-.098	-.098	-.099	.032	.254**	.328**	.239**	.339**	.097
6. # sources of income	-.068	.005	.005	-.055	-.027	-.046	-.071	-.044	-.052
7. ATM – Power/ Prestige	.040	-.018	-.051	.030	-.023	-.004	-.074	.126	.067
8. ATM – Distrust/ Anxiety	.035	-.005	-.063	.061	-.017	-.031	-.037	.102	.059
9. ATM – Retention/ Time	-.058	-.024	-.194**	.187**	.128*	.113*	.104*	.188**	.074
10. Household size	-	.037	-.036	.112*	.030	-.015	-.022	.106	.117*
11. Electricity to house		-	.174**	-.066	.176**	.073	.064	.032	-.075
12. Village Distance			-	-.493**	-.422**	-.199**	-.293**	-.058	.094
13. Village population				-	.276**	.135**	.171**	-.006	-.123*
14. Bank Available					-	.618**	.811**	.490**	.011
15. Ind. Bank						-	.733**	1.000**	.076
16. HH Bank							-	.618**	.078
17. Ind. Training								-	.651**
18. HH Training								.	-

Table 75: Managing Money: Significant variables

	Variables	Financial Knowledge and Skill		Financial Behaviour	
		Beta	p	Beta	p
Competency	1/2. Financial knowledge and skill/ Financial behaviour	.355	<.001	.470	<.001
Individual	3. Age	.077	<.05	-	NS
	4. Gender (1-Male, 2-Female)	-.124	<.01	.276	<.001
	5. Functional Literacy	.456	<.001	-	NS

	6. # Sources of income	.113	<.001	-.117	<.01
	7. ATM – Power Prestige	-.116	<.05	-	NS
	8. ATM – Distrust/ Anxiety	-	NS	-	NS
	9. ATM – Retention/ Time	-	NS	-	NS
Household	10. Household size	-	NS	-	NS
	11. Household has electricity (0-no, 1-yes)	-	NS	-	NS
Community	12. Village distance from nearest town	-	NS	-.122	<.05
	13. Village size	-	NS	-	NS
Initiative	14. Bank available (1-yes, 2-no)	.195	<.01	-.203	<.05
	15. Villager has a bank account (0-no, 1-yes)	-	NS	-	NS
	16. Household has a bank account (0-no, 1-yes)	-	NS	.202	<.05
	17. Villager attended the financial literacy training (0-no, 1-yes)	-	NS	-	NS
	18. Member of the household attended the financial literacy training (0-no, 1-yes)	-	NS	-	NS

Functional literacy makes a significant contribution to financial knowledge and skill, but not to financial behaviour. This may be due to gender as men typically exhibit higher financial knowledge and skill at managing money; whereas women exhibit more competent financial behaviour. Having multiple sources of income has a positive impact on financial knowledge and skill, possibly due to greater learning opportunities, and a negative impact on financial behaviour, possibly due to increased complexity and limited financial management resources. Perceiving money as a means of impressing people and an indicator of success is likely to influence people to increase their knowledge of how to manage money effectively. This does not flow through into financial behaviour, possibly due to women taking greater responsibility for household cash-flow management and placing significantly less emphasis on money as means of impressing people and an indicator of success. Residence in a village which is closer to town and is visited by the Rural Banking service and owning a bank account has a positive impact on competent financial behaviour. Why residence in a village not visited by the rural banking service has a positive impact on financial knowledge and skill is not immediately evident.

6.5.3. Making Financial Choices

a) Introduction

The financial domain spans activities relating saving and investing money, borrowing money,

understanding and managing financing costs and understanding formal financial organisations, in particular, banks. Competencies span both basic and developing levels and examine:

- Keeping cash safe
- Keeping cash in a bank account
- Saving money for planned future events
- Saving for the long term
- Comparing and selecting savings options against household requirements
- Understanding debt and repaying loans in accordance with terms and conditions
- Planning and managing household debt
- Using short term debt to smooth cash flows and medium term debt to build assets
- Understanding and monitoring interest received and paid
- Understanding variable interest and managing financial commitments accordingly
- Understanding formal financial institutions
- Understanding local and national financial issues and the potential impact on the household

b) Saving

Managing surplus household cash flow by saving is a core financial competence. Four competencies were tested, two basic level competencies relating to keeping money safe and the options provided by saving, and two developing level competencies focusing on the use of a bank account and the selection of appropriate financial products. The competencies are presented in Table 76. Saving using a bank was a core component of the Rural Financial Services Initiative. At inception the Rural Banking Service offered one product to rural villagers, a savings account. The planned management of household cash flows and the use of an account for saving were the two key learning outcomes from the financial literacy workshop.

Table 76: Saving

Knowledge and Skill Element of Competency	Behaviourial Element of Competency
Recognise the need to keep money safe and the options available	Keep money in a safe place
Understand keeping money in an account	Keep money in a bank account.
Begin to understand that saving can offer options for future spending and the different ways of saving	Save money for planned future events.
Understand the need to consider saving and the potential benefits together with the variety of ways and places to save	Use methods of saving appropriate for planned future spending.

Financial Knowledge and Skill

Villagers generally exhibited a good understanding of the need to keep money safe and the benefits of keeping money in a bank account. Knowledge of financial products suitable for saving, other than a savings account, was limited. This is likely to be a function of the limited choice-set available to rural villagers.

Recognise the need to keep money safe and the options available

Villagers were asked to identify ways money could be kept safe. 91.8% (SD=27.4) of villagers whose household had a bank account answered money should be put in the bank against 79.4% (SD=40.3) of villagers who household did not have a bank account. The difference, whilst significant, was however small ($t(307)=-3.483$, $P<.001$, $\text{Eta}^2=.04$). Few villagers identified other options. Similarly an independent groups t-test indicated a significant but small difference between men and women, with men more likely to identify keeping money safe in a bank account ($t(387)=-2.733$, $P<.001$, $\text{Eta}^2=.02$). The principal alternative option identified was to put money in a Unit Trust (2% of villagers).

Understand keeping money in a bank account

Villagers were asked to identify reasons why it might be better to keep money in a bank account. Three principal reasons were identified: safety, prevention of funds being spent and to assist in achieving goals. Whilst there are differences in the percentage of villagers citing reasons between sampling cells and levels of functional literacy, the most significant difference is the pattern of responses provided by men and women. 65% of men and 47% of women cited safety as a principal reason. However, 74% (SD=43.84) of women cited a reason to keep money in the bank was to prevent money from being spent. By contrast only 31% (SD=46.54) of men cited this as a reason. The difference is both large and significant ($t(383)=-9.336$, $P<.001$, $\text{Eta}^2=.19$). Women appear to place less emphasis on security (the use of a bank account as a way of keeping money safe) and greater emphasis on the use of a bank account to promote positive cash flow management (use of a bank account reduces the likelihood of money being spent).

Understand saving offers options for future spending/ ways and places to save

Villagers' knowledge of financial products which can be used to save money is limited. Other than a bank account, villagers have limited awareness of deposit based financial services. In part this is likely to be due to the limited range of financial services available to villagers. It is also likely to be due to limited use of financial services. 81% of villagers were aware a bank account could be used to save money. However, there was a significant difference in non-bank savings opportunities cited by men and women. 18% of women cited savings clubs or microfinance against 1% of men. This is, perhaps, not surprising as microfinance in Fiji has targeted women (Kinivuwai, 2005a). 22% of men cited unit trusts compared to 4% of women. The distinction is important as unit trusts are formal products, whereas savings clubs are informal products. Women appear to have a lower level of knowledge of formal financial services than men. 5% of villagers cited term deposits or FNPF.

Financial Behaviour

Keep money in a safe place

Villagers were asked if they kept household cash in a safe place. Not surprisingly villagers whose households had a bank account were more likely to answer money was kept safe ($M=85.6\%$, $SD=35.1$) than households which did not have a bank account ($M=55\%$, $SD=49.88$). The difference is large and significant ($t(315)=-6.89$, $P<.001$, $\eta^2=.13$). The most common means of keeping money safe cited by villagers was to keep money in a bank account.

Keep money in a bank account

Keeping money in a formal (regulated) bank account is a key financial competence in a monetised economy. There are significant and important differences in the pattern of account ownership between men and women and levels of functional literacy. Logistic regression was performed to examine the impact of a range of factors on the likelihood of the villager stating they had a bank account. Five independent variables were tested (Participation in the functional literacy training, age, gender, level of education and functional literacy). The full

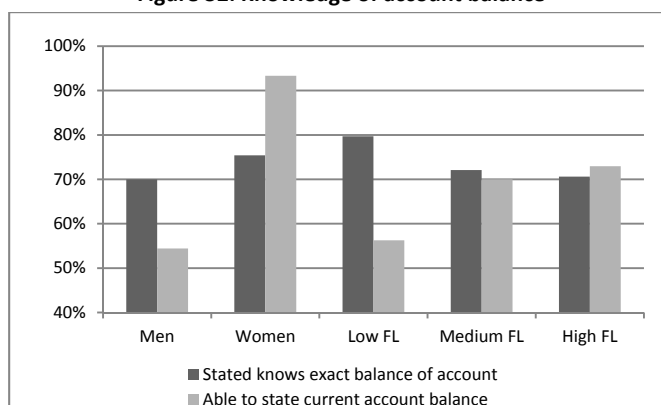
model was statistically significant (X^2 (5, n=389)=62.058, $p<.001$) and explained between 16% (Cox and Snell R^2) and 21.7% (Nagelkerke R^2) of the variance, and classified 70% of cases. The strongest predictors were level of education and functional literacy. Participation in the financial literacy training was not a significant predictor. The findings from the logistic regression are summarised in Table 77:

Table 77: Logistic Regression predicting likelihood of owning a Bank Account

	B	S.E.	Wald	df	p	Odds Ratio	95.0% C.I. for Odds Ratio	
							Lower	Upper
Attended Financial Literacy Training	0.22	0.27	0.67	1	0.41	1.25	0.74	2.12
Gender	-0.70	0.25	8.02	1	0.00	0.50	0.31	0.81
Age	0.03	0.01	5.37	1	0.02	1.03	1.00	1.06
Level of Education	0.52	0.27	3.83	1	0.05	1.68	1.00	2.84
Functional Literacy	0.25	0.05	28.69	1	0.00	1.28	1.17	1.40
Constant	-3.55	0.77	21.29	1	0.00	0.03		

70% of men and 75% of women who had a bank account stated they knew the exact balance of the account. When asked to provide the current balance, 93% of women were able to do so, but only 54% of men. Similarly, 80% of villagers with low functional literacy stated they knew the exact balance of their bank account, but only 56% could provide the balance when requested, whereas 71% of villagers with medium-high functional literacy stated they knew the exact balance of their account and 70-73% of those who had an account could provide the exact balance. The comparisons are presented in Figure 32. This suggests there may be a difference between perceived and actual financial competence in respect to management of a savings account for men and villagers with low functional literacy.

Figure 32: Knowledge of account balance



Villagers were asked to describe their household's savings activity. Villagers' responses are summarised in Table 78. 36% of villagers whose household had a bank account stated they saved regularly, against 22% of households which did not have a bank account. The difference is moderate but significant ($t(387)=4.267$, $p<.001$, $\eta^2=.04$). Households which did not have access to the Rural Banking Service still endeavoured to save, primarily by hiding money at home. Few villagers stated they did not save due to the household having insufficient money to enable the household to save.

Table 78: Household Savings Activity

	Have bank account	Do not have bank account
Household Saving		
Regularly	36%	22%
Intermittently	47%	49%
Do not have enough money to save	7%	8%
Do not have access to safe and accessible means of saving	3%	14%
Means of Saving		
Put money in the bank (or savings club/ microfinance)	80%	30%
Hide money somewhere safe	17%	29%

N=387

20% of villagers who had a Rural Savings Account stated they deposited money fortnightly (the frequency of visits by the Rural Banking Service). Villagers who owned a bank account stated they typically withdrew funds less frequently than depositing funds. This, in part, explains the progressive increase in average balances in Rural Banking (and Microfinance) deposits.

50% of villagers whose household had a bank account stated they checked their account balance every time they use the account. 50% stated they did not check the account balance. 20%-25% of villagers knew how much interest they had earned on their savings. Women appear to be better savers than men. On average women had 37% higher balances in savings accounts than men and saved an extra \$8 per month. Average account balances and savings per month are presented in Table 79. Given the relative savings account balances and monthly savings, it is possible women either withdraw funds less often than men or in smaller average increments. The average balances of rural villagers' accounts was similar to the balance range

(43% of balances <\$500) reported by Tebbut Research in the Survey of Demand for Rural Banking Services (Tebbut Research, 2005).

Table 79: Average Account Balance and Net Savings per Month

	Men	Women
Account balance	\$284	\$390
Average net savings per month	\$21	\$29

N=160

Save Money for planned future events

Villagers who had a bank account were asked why they opened the account. Villagers' responses are summarised in Table 80. The most common reason cited was to provide for future expenditure. Villagers were also asked the benefits they had derived from having a bank account. Villagers cited a broader range of benefits than they cited as reasons for opening the account. In particular, villagers stated that the ability to achieve goals, manage household cash-flows and provide for future needs were key benefits. Whilst the Rural Savings Accounts may have been opened primarily for safe custody, use of the account over time appears to have generated a range of positive outcomes.

Table 80: Reasons for Opening a Bank Account and Benefit from the Account

	Why Opened Rural Savings Account	Benefit From Having a Rural Savings Account
Money is safe	14%	6%
Able to save money	45%	18%
Provide for children/ education	18%	6%
Bank Cash (business/farm)	8%	-
Achieve goals, manage money, provide for future needs	-	41%
Earn Interest	-	8%

N=160

Use methods of saving appropriate for planned future spending

Villagers were asked if they compared options prior to opening the Rural Savings Account. Most villagers stated they opened the account because it was the only banking service

available. Very few villagers were able to access the account other than over-the-counter transactions when the Rural Banking truck visited the village. 11 villagers stated they had an ATM card. Only two villagers stated they used the card to withdraw funds or for purchases.

Correlation between Financial Knowledge and Financial Behaviour

Villagers' exhibited an awareness of the need to save. However, as shown in Table 81, primarily due to limited options, villagers' knowledge of product options was limited. Not surprisingly, villagers with a bank account exhibited more competent financial behaviour than villagers who did not have a bank account.

Table 81: Competent Financial Knowledge and Skill: Saving

Knowledge and Skill	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Recognise the need to keep money safe and the options available	29.5	28.2	25.6	24.4	28.0	24.5	22.2	26.6	29.2
Understand keeping money in a bank account	63.5	60.2	60.6	57.4	59.2	59.4	58.4	59.7	59.7
Begin to understand that saving can offer options for future spending and the different ways of saving	25.2	25.1	22.2	23.7	22.9	25.2	22.5	24.2	25.1
Understand the need to consider saving and the potential benefits together with the variety of ways and places to save	13.8	13.6	12.9	12.1	13.5	12.2	9.4	13.3	15.2
Behaviour	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Keep money in a safe place	57.1	57.1	37.6	33.2	40.0	46.1	30.6	45.7	50.6
Keep money in a bank account.	72.8	67.4	0.0	0.0	63.0	78.5	64.1	66.4	72.5
Save money for planned future events.	68.4	71.1	53.9	59.9	60.6	65.7	56.5	62.0	70.2
Use methods of saving appropriate for planned future spending.	53.1	55.8	0.0	0.0	51.7	59.8	54.7	56.5	53.7

As shown in Table 82, there is a moderate and significant correlation between three of the four financial knowledge and skill competencies, and between the three internally correlated knowledge and skill competencies and the financial behaviour competencies. The pattern of responses for the basic level competency 'begin to understand that saving can offer options for future spending and the different ways of saving' was more consistent across the sample than the other knowledge and skill competencies which exhibited differences based on gender

and level of functional literacy. There are moderate and significant correlations between the financial behaviour competencies.

Table 82: Correlation Matrix: Financial Knowledge and Financial Behaviour

	1	2	3	4	5	6	7	8
1. Recognise the need to keep money safe and the options available	-	.325**	.093	.610**	.209**	.177**	.130*	.164**
2. Understand keeping money in a bank account		-	.119*	.284**	.098	.149**	.111*	.126*
3. Begin to understand that saving can offer options for future spending and the different ways of saving			-	.076	.070	.128*	.077	.081
4. Understand the need to consider saving and the potential benefits together with the variety of ways and places to save				-	.188**	.143**	.110*	.102*
5. Keep money in a safe place					-	.435**	.360**	.399**
6. Keep money in a bank account.						-	.208**	.835**
7. Save money for planned future events.							-	.204**
8. Use methods of saving appropriate for planned future spending.								-

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

N=387

c) Investing

One longer term savings competency was tested: understanding and using appropriate longer term savings methods (refer Table 83). The competency was not covered by the financial literacy training:

Table 83: Investing

Understand the different ways of saving for the long term	Use methods of savings appropriate for long term savings

Villagers were aware of a range of longer term savings opportunities. Men appeared to have a greater knowledge of non-bank based longer term saving options than women. 77% of men and 81% of women cited bank accounts or term deposits as suitable for longer term savings. 39% of men cited unit trusts, against 15% of women. 8% of men cited FNPf against 2% of women. The gender difference in respect to non-bank investments is significant ($f(320)=5.832$, $p<.001$, $\eta^2=.10$) and is likely to be a result of the management of household investments by men.

15% of villagers stated their household had a financial investment. The types of investment held by villagers are presented in Table 84. The most common investment was a unit trust. Of the unit trust investments cited, 80% were cited by men.

Table 84: Type of Investment

Term Deposit	8%
Unit trust	73%
FNPF	8%
Other	4%

N=58

The average amount invested by households who had investments varied between 15% of average household income (\$675) and 75% of average household income (\$3,000). Between 20% and 30% of villagers with investments stated they had made investments, either initial or additional, within the past six months. Between 10%-20% of villagers stated they had withdrawn funds within the past six months.

The greater knowledge of household investments displayed by men may be a further example of the bifurcation of household financial roles in rural Fijian households. More men owned bank accounts than women. Men appeared to have a significantly greater knowledge of the household's investments than women. Women, however, exhibited a greater knowledge of the household's cash flow management. Women appeared to assume responsibility for day-to-day financial management, whereas men appeared to control the interaction between the household and the formal financial system. This may be a function of traditional gender roles in rural Fijian society. It is also possible more men than women in rural households have had the opportunity (through past wage or salary employment) to engage with the wider economy and the financial system.

Correlation between Financial Knowledge and Financial Behaviour

Financial competency scores for investment related financial knowledge and skill and financial behaviour are shown in Table 85. The calculation of a score for financial behaviour relates only to villagers who have an investment. As only 15% of villagers stated they had an investment and the overwhelming majority of villagers who stated they had an investment were men, investment related financial behaviour has not been included in the calculation of the behavioral domain score. Financial knowledge and skill has been included as the questions

were asked of all villagers and the financial knowledge correlation between villagers who have investments and villagers who do not have investments is 1.0.

Table 85: Financial Competency Scores

Knowledge and Skill	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Understand the different ways of saving for the long term	14.0	14.6	15.7	13.8	16.2	12.4	10.9	14.2	17.2
Understand the different ways of saving for the long term (if have investments)	9.4	16.9	20.8	17.1	18.1	14.8	10.2	17.0	19.0
Behaviour	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Use methods of savings appropriate for long term savings (if have investments)	42.9	45.0	44.4	31.6	51.7	26.9	9.1	45.5	50.0

There is a strong and significant correlation between financial knowledge and skill and financial behaviour ($r=.489$, $n=389$, $p<.001$).

d) Borrowing

The ability to use credit to smooth cash-flows and to assist in the purchase of assets is central to the contemporary money economy. Three competencies were tested: villagers' understanding of debt obligations and ability to repay current loans in accordance with terms and conditions; villagers' ability to plan and manage household debt; and villagers' understanding of different forms of debt. There is no related behavioral competence as non-use of debt does not imply a lack of competence. The competencies are shown in Table 86. Borrowing was not covered by the financial literacy training.

Table 86: Borrowing

Begin to understand the implications of being in debt.	Repay loans in accordance with terms and conditions.
Begin to understand how to plan and manage household debt.	- Keep a record of household borrowing and repayments. - Ensure household debt can be repaid from household net cash flow. - Ensure household debt can be repaid if an unexpected event occurs.
Understand different forms of debt and related terms and conditions.	NA

Financial Knowledge and Skill

Begin to understand the implications of being in debt

Villagers were asked to describe how a loan from an organisation such as a bank works⁷⁷. The results are summarised in Table 87. 76% - 82% of men and villagers with high functional literacy who had borrowed money were able to describe how a loan works. 46% - 50% of men and/or villagers with high functional literacy who had not borrowed money were able to describe how a loan works. By contrast, only 24% of women and 13% of villagers with low functional literacy who had borrowed money could describe how a loan works. An independent samples t-test indicates the gender difference is large and significant ($t(361)=7.708, p<.001, \text{Eta}^2=.14$). A one-way between groups ANOVA indicates the difference between levels of functional literacy is moderate and significant ($f(2,386)=15.987, p<.001, \text{Eta}^2=.08$). It is of concern that 76% of women and 68%-88% of villagers with low-moderate functional literacy who stated they had borrowed money could not describe how a loan works:

Table 87: Able to Describe How a Loan Works

	Gender				Functional Literacy					
	Male		Female		Low		Medium		High	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Correct	82%	50%	24%	18%	13%	19%	32%	36%	76%	46%
Incorrect	0%	2%	0%	2%	0%	3%	0%	1%	0%	2%
Don't Know/ understand	18%	48%	76%	80%	88%	78%	68%	63%	24%	52%

N=387

Begin to understand how to plan and manage household debt

Villagers were asked to describe actions which should be taken before signing a loan contract. 50% of villagers stated that the Offer Letter should be read. 20% of villagers stated an understanding of the terms of the borrowing should be gained by asking the lender questions about the loan. 20% of villagers stated the lender should be asked to read out the Offer Letter. Most villagers (60-65%) were aware that failure to repay a loan could result in the borrower being taken to court and being forced to repay the outstanding balance. 85% of

⁷⁷ Following the general format "A sum of money is borrowed and is repaid at a future date. Money (interest) is paid on the borrowing.

villagers understood that a retailer may repossess items financed by hire purchase should the borrower fail to keep up repayments. Most villagers (80%) also understand that a loan should be able to be repaid from 'normal' income.

Understand different forms of debt and related terms and conditions

Villagers were asked to describe different types of loan. As shown in Table 88, villagers demonstrated limited knowledge of different types of credit. The most common type of loan cited was a personal loan from a bank. There were significant gender differences in respect to villagers' knowledge of various forms of credit. Men demonstrated a greater knowledge of overdraft financing than women (14% of men and 3% of women). This may be a function of agricultural or business finance being accessed more frequently by men. Conversely, women were far more likely to cite store credit (25% of women and 7% of men), and hire purchase (12% of women and 3% of men) as forms of credit. This is also possibly a function of experience.

Table 88: Knowledge of Types of Credit

	Male	Female
Bank overdraft	14%	3%
Bank personal loan	33%	29%
Store credit	7%	25%
Hire purchase	3%	12%

N=387

Between 65%-75% of villagers are aware that a hire purchase contract incurred an interest charge. However, between 40%-50% of villagers could not describe how a hire purchase contract worked. 69% of men understood store credit is a form of borrowing, against 36% of women. The difference is significant ($t(387)=6.097$, $p<.001$, $\text{Eta}^2=.08$). A similar pattern is evident in respect to functional literacy. 39% of villagers with low functional literacy understood store credit is a form of borrowing, against 69% of villagers with high functional literacy. The difference is significant but is weaker than the gender difference ($F(2, 369)=13.847$, $p<.001$, $\text{Eta}^2=.06$).

Financial Behaviour

The analysis of financial behaviour is focused on households which had, or had previously had a loan at the time the survey was conducted.

Repay loans in accordance with terms and conditions

Villagers were asked about current and previous loans. Most villagers stated they had not previously borrowed money, or bought items on credit, and that, if they had previously borrowed, obligations had been successfully repaid. The results are summarised in Table 89. Villagers' statements were cross-checked with villagers' expenses. There were a number of instances in which the villager had stated they did not currently have a loan, but subsequently advised repayment of hire purchase or store credit obligations were a priority. It is evident villagers generally had a limited understanding of credit. Most villagers stated they did not have current credit obligations. However, it is considered credit obligations, in particular, store credit, may be understated.

Table 89: Household Borrowing

	Male	Female
Had a loan in the past	15%	17%
Loan repaid successfully	79%	85%
Currently have a loan	23%	33%

N=387

Keep a record of household borrowing and repayments/ ensure household debt can be repaid

Between 75%-80% of villagers who stated they had a loan also stated they did not keep a written record of their out standings and repayments. 70% of villagers did not know how much interest they had paid on their borrowings.

The use of a bank account appears to have a positive impact on cash-flow management. Villagers who did not have a bank account have significant levels of loan arrears. These villagers report 42% of store loans as being in arrears and 25% of hire purchase contracts. The higher level of reported arrears by women is likely to be a function of the greater incidence of store credit and hire purchase reported by women. Levels of loan repayment arrears are summarised in Table 90:

Table 90: Current Loan Repayment Arrears

Participation in the Initiative				Gender		Functional Literacy		
F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
0%	0%	31.3%	36.8%	18.6%	28.1%	31.3%	21.7%	24.4%

N=107

Villagers' statements in respect to loan arrears may need to be treated with caution given the high level of informal record keeping in respect to credit obligations. Villagers' lack of knowledge in respect to the interest they have paid may indicate a lack of understanding of net credit obligations and a failure to include interest in the calculation of outstanding loan balances. Women reported higher levels of store credit and hire purchase than men. This may be due to women entering into credit obligations or because women accept responsibility on behalf of the household for management of borrowings. A level of arrears of 30% (+/-) of current loans is very high and is strongly indicative of very poor credit management. The difference in the arrears patterns between villagers who participated in the Rural Financial Services Initiative and villagers who did not participate is stark and is indicative of significant differences in financial competence in respect to debt management. An independent samples t-test indicates the gender difference is not significant ($t(88)=1.89$, $p<.061$). A one-way between-groups ANOVA also indicates there are no significant differences between levels of functional literacy ($F(2,88)=.979$, $p=.380$).

Use short term debt to manage household cash flows and medium-long term debt to purchase items

Villagers' current borrowing is summarised in Table 91. Villagers typically use store credit to smooth cash-flows, or hire purchase to facilitate the purchase of consumer durables.

Table 91: Current Borrowing

Has a current loan	28%
Store credit	53%
Bank - personal loan	7%
Hire purchase	22%
Commercial/ agricultural	7%
Family	3%
Money lender	2%
Other	6%

N=107

The average amount borrowed by villagers varies considerably. The typical domestic loan balance is between \$150 and \$200. The outstanding balances represent between 50 – 70% of villagers typical monthly income and the credit contracts are typically short term (12 – 18 months). Villagers who have commercial or agricultural borrowing have higher average loan balances (\$1500). Use of store credit and hire purchase are summarised in Table 92:

Table 92: Households with current borrowings: Use of store credit and hire purchase

	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Store Credit	37.5%	42.3%	62.5%	57.9%	69.8%	42.2%	62.5%	58.7%	44.4%
Hire Purchase	12.5%	15.4%	18.85	28.1%	7.0%	32.8%	31.3%	21.7%	20.0%

N=108

Ownership of a bank account appears to influence the use of store credit. Villagers whose households did not have a bank account were significantly more likely to state they used store credit ($t(105)=3.535$, $p<.001$, $\text{Eta}^2=.11$). The difference in the use of hire purchase was not significant ($t(105)=-.615$, $p=.540$). This suggests that the ownership of a bank account has a significant positive impact on household cash-flow management and that households without a bank account have more limited ability to pro-actively manage cash-flows and must therefore utilise short term credit to smooth cash-flows. The gender differences in the use of store credit and hire purchase are moderate and significant (Store credit: ($t(105)=2.885$, $p<.01$, $\text{Eta}^2=.07$; Hire purchase: ($t(105)=-3.266$, $p<.001$, $\text{Eta}^2=.09$). Men appear to have a significantly greater involvement in short term credit than the use of credit to purchase durables. The reasons for this are not immediately evident from the data and require further research. The differences in the use of store credit and hire purchase by level of functional literacy are not significant (Store credit: ($F(2,104)=1.244$, $p=.293$); Hire purchase: ($F(2,104)=.432$, $p<.651$).

Correlation between Financial Knowledge and Financial Behaviour

Villagers who had borrowed demonstrated greater financial knowledge and skill than villagers who did not have a loan. This is not surprising and further underscores the experiential nature of much learning about financial services by rural villagers. Villagers who had a current loan demonstrated comparable levels of financial knowledge and skill and competent financial behaviour. Villagers financial competence scores are summarised in Table 93:

Table 93: Financial Competence Scores

	Participation in the Initiative				Gender		Functional Literacy		
Knowledge and Skill	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Begin to understand the implications of being in debt.	55.1	47.6	37.3	25.3	54.5	19.2	18.5	35.5	52.7
Begin to understand the implications of being in debt (if have loan).	87.5	65.4	31.3	29.8	83.7	15.6	6.3	32.6	66.7
Begin to understand how to plan and manage household debt.	56.4	58.0	58.1	58.4	56.6	59.3	49.4	58.3	64.8
Begin to understand how to plan and manage household debt (if have loan).	81.2	82.7	78.1	78.1	85.8	75.2	68.8	78.5	84.2
Understand different forms of debt and related terms and conditions.	55.8	54.4	51.3	48.3	54.9	47.8	41.4	50.6	60.3
Understand different forms of debt and related terms and conditions (if have loan)	66.9	63.3	50.2	53.0	65.3	50.0	41.6	54.5	63.0
Behaviour	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Repay loans in accordance with terms and conditions (if have loan)	90.0	92.3	78.6	73.7	89.3	78.3	70.0	81.0	86.1
Keep a record of household borrowing and repayments. Ensure household debt can be repaid from household net cash flow. Ensure household debt can be repaid if an unexpected event occurs (if have loan)	71.9	68.8	77.1	67.8	66.7	72.5	62.0	68.2	73.2

Whilst the level of financial knowledge and skill of villagers who had a loan, and who did not have a loan at the time the survey was conducted were different, the correlation is very strong (1.0). The correlation of knowledge and skill competencies is moderately strong and significant. The correlation between financial knowledge and skill and behaviour is weak and is not significant. Villagers do not appear to translate knowledge into behaviour, in particular, keeping records of borrowings, knowing how much interest has been paid and ensuring credit obligations are not in arrears. The correlation matrix is shown in Table 94:

Table 94: Correlation Matrix: Borrowing

	1	2	3	4	5	6	7	8
1. Begin to understand the implications of being in debt.	-	1.00 **	.307 **	.378 **	.473 **	.583 **	.224	.047
2. Begin to understand the implications of being in debt (if have loan).		-	.378 **	.378 **	.583 **	.583 **	.224	.047
3. Begin to understand how to plan and manage household debt.			-	1.00 **	.533 **	.468 **	.180	.042
4. Begin to understand how to plan and manage household debt (if have loan).				-	.468 **	.468 **	.180	.042
5. Understand different forms of debt and related terms and conditions.					-	1.00 **	.132	.050
6. Understand different forms of debt and related terms and conditions (if have loan)						-	.132	.050
7. Repay loans in accordance with terms and conditions (if have loan)							-	.095
8. Keep a record of household borrowing and repayments. Ensure household debt can be repaid from household net cash flow. Ensure household debt can be repaid if an unexpected event occurs (if have loan)								-

** . Correlation is significant at the 0.01 level (2-tailed).

N=387

Financial knowledge and skill in the management of credit has been included in the calculation of the domain score. The pattern of responses for villagers who did not have a loan is very similar to those of villagers who did have a loan. Financial behaviour for villagers who had a loan at the time the survey was conducted has also been included as 28% of villagers had a loan and had borrowed using a range of instruments. In addition borrowing patterns are similar between villages which had access to the Rural Banking Service and villages which did not have access and there is therefore no reason to conclude villagers who did not have a loan will exhibit a different pattern of behaviour, given the similarities in the pattern of financial knowledge and skill.

e) Cost of Money and Financial Terms and Conditions

Understanding interest is fundamental to financial competence. This is particularly important in rural Fijian communities transitioning to greater engagement with the money economy as the concept of interest does not exist in traditional Fijian society, which uses reciprocal obligation (*kere kere*) rather than pricing. Three competencies were tested: understanding and monitoring interest, comparing products before entering into financial commitments and

ensuring the household can manage adverse changes in interest rates. The competencies are shown in Table 95. Understanding interest was covered by the financial literacy training. The other two competencies were not covered.

Table 95: Cost of Money and Financial Terms and Conditions

Knowledge and Skill Element of Competency	Behaviourial Element of Competency
Understand that you need to pay (interest) to borrow money and will be paid (interest) if you save.	Monitor the interest rate and interest received on household deposits and the interest rate and interest charged on household loans.
Begin to understand that both savings and borrowing are offered on differing terms and conditions.	Compare different savings or borrowing options against household requirements before entering into, or when reviewing, a financial commitment.
Begin to understand that interest rates vary over time.	Ensure household financial commitments allow for adverse changes in interest rate.

Financial Knowledge and Skill

Understand Interest

Villagers were asked to describe simple interest. The ability to describe interest is important as there is no construct in Fijian for 'cost of money'. Therefore the ability to describe interest is indicative of engagement with the contemporary money economy. As shown in Table 96, a significant number of villagers were unable to describe interest; either interest received on deposits or interest charged on loans. Most villagers who were able to describe interest did so in respect to interest received on deposits. Few villagers were able to describe interest in terms of a charge for borrowing. Very few villagers are able to describe interest in terms of both depositing and borrowing. An independent samples t-test indicates women were less likely to be able to describe interest than men. The difference is moderate but significant ($t(387)=5.734$, $p<.001$, $Eta^2=.08$). One-way between-groups ANOVA indicates the villagers with high functional literacy were moderately and significantly more likely to be able to describe interest than villagers with lower financial literacy ($F(2,386)=18.705$, $p<.001$, $Eta^2=.09$). Post hoc tests (Tukey HSD) indicate the variance is significant across all levels of functional literacy. An independent samples t-test indicates there is likely to be no significant difference based on the household owning a bank account ($t(387)=-1.961$, $p<.051$). The difference based on individual account ownership is significant but weak ($t(387)=-3.543$, $p<.001$, $Eta^2=.03$).

Table 96: Understand Simple Interest

Participation in the Initiative				Gender		Functional Literacy		
F/B	nF/B	Low	Low	Low	F	Low	Med	High
34.7%	33.5%	27.5%	23.1%	35.6%	20.5%	18.8%	26.0%	38.4%

N=387

Villagers were provided with several examples of the impact of compound interest which they may encounter (saving money over time, effecting additional repayments on a loan) and were asked to determine between two scenarios which scenario would result in the greatest/ least interest payment. As shown in Table 97, villagers appear to have a similar understanding of compound interest to their understanding of simple interest. There were no significant gender differences or differences resulting from participation in the Rural Financial Services Initiative. There is a weak but significant difference based on villagers level of functional literacy ($F(2, 386)=7.135$, $p<.001$, $\text{Eta}^2=.04$). Post hoc comparisons (Tukey HSD) indicate villagers with low-medium functional literacy were significantly different to villagers with higher functional literacy.

Table 97: Understand Compound Interest

Participation in the Initiative				Gender		Functional Literacy		
F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
39.1%	34.5%	37.3%	31.2%	32.2%	35.4%	25.5%	35.0%	39.5%

N=387

Understand Deposit and Credit Terms and Conditions

Villagers were also provided with scenarios which tested their knowledge of the relationship between duration and interest rates (longer term deposits earning a higher interest rate, shorter term loans incurring a higher interest rate). Gender differences and differences based on participation in the Rural Financial Services Initiative were minor and not significant. Differences based on functional literacy were weak, but significant ($F(2,364)=10.201$, $p<.001$, $\text{Eta}^2=.05$). Post hoc comparisons (Tukey HSD) indicate significant difference between the three functional literacy levels.

Understand Variable Interest Rates

62% of villagers understood interest rates can vary over time. There was a moderate and significant variance in financial knowledge relative to villagers' levels of functional literacy

($F(2,369)=21.317$, $p<.001$, $\eta^2=.10$). The gender based differences and differences relative to participation in the Initiative were not significant.

Financial Behaviour

Monitor Interest Paid and Received

As shown in Table 98, a significant number of villagers who had a bank account, investments or loans could not state how much interest had been earned, or paid, over the previous year. Differences in investments and loans based on participation in the Rural Financial Services Initiative have not been examined due to the small numbers for each cell. The differences in financial knowledge between levels of functional literacy, in particular, between villagers with low functional literacy and villagers with medium-high functional literacy, are significant. Women appear to have a greater knowledge of interest earned on savings accounts and paid on loans (primarily hire purchase), but have a very limited knowledge of interest received on investments. The gender based difference in respect to knowledge of interest earned on savings accounts is not significant ($t(148)=-.655$, $p=.513$).

Table 98: Know how much interest received/ paid over past year

Knowledge and Skill	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Know how much interest earned on savings over past year (if have savings)	22.4%	19.8%	0.0%	0.0%	18.9%	23.3%	18.8%	15.0%	25.7%
Know how much interest earned on investments past year (if have investment)	50.0%	5.0%	33.3%	10.5%	31.0%	3.7%	0.0%	18.2%	26.1%
Know how much interest paid on loan over past year (if have loan)	0.0%	23.1%	12.5%	10.5%	9.3%	15.6%	0.0%	13.0%	17.8%

N=107

Compare Savings and Credit Options

Villagers who had investments or loans were asked whether they compared product choices before entering into an investment or committed to a loan⁷⁸. Less than 20% of villagers stated they compared product or provider options. This is considered to be primarily due to the limited range of product options available to rural villagers.

⁷⁸ Villagers whose households had a bank account were not asked as there was only one option available.

Manage Household Financial Commitments to Allow for Adverse Interest Rate Movements

Villagers who had a financial product were asked the action they would take if the interest they earned on their savings reduced significantly or (for a loan) increased significantly. One third of villagers stated they would do nothing. Two thirds stated they would seek a more advantageous rate, either by switching to another product or by seeking to find another product provider. Given the limited options available to villagers, and villagers' limited knowledge of the interest they had received or paid, the statement must be treated cautiously.

Correlation between Financial Knowledge and Skill and Financial Behaviour

As shown in Table 99, villagers demonstrate a higher level of financial knowledge in respect to the cost of money, than their comparable financial behaviour. Despite demonstrating an understanding of interest, many villagers who had a bank account, investments or loans, did not demonstrate competent financial behaviour in respect to monitoring interest rates and financing terms and conditions.

Table 99: Financial Knowledge and Skill and Financial Behaviour

Knowledge and Skill	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Understand that you need to pay (interest) to borrow money and will be paid (interest) if you save.	38.0	34.2	34.8	29.2	33.0	31.7	23.6	32.7	39.2
Begin to understand that both savings and borrowing are offered on differing terms and conditions.	35.4	24.9	28.1	18.5	26.0	21.2	14.5	23.9	30.7
Begin to understand that interest rates vary over time.	37.8	38.3	38.8	35.2	34.2	39.3	23.4	37.8	46.9
Behaviour	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Monitor the interest rate and interest received on household deposits and the interest rate and interest charged on household loans.	24.1	16.0	15.3	7.0	19.7	14.2	6.3	15.4	23.2
Compare different savings or borrowing options against household requirements before entering into, or when reviewing, a financial commitment.	18.8	13.3	14.2	8.8	11.5	12.6	6.3	10.1	17.6
Ensure household financial commitments allow for adverse changes in interest rate.	37.2	37.1	37.5	28.1	39.6	40.2	12.5	45.2	42.8

The correlation matrix has been calculated using summarised data. Correlations cannot be measured across individual villagers due to differences in the patterns of product ownership. Consequently, significance levels have not been calculated. At a summarised level there are strong correlations between the financial knowledge and skill and financial behaviour. The correlation matrix is shown in Table 100:

Table 100: Correlation Matrix: Financial Knowledge and Financial Behaviour

	1	2	3	4	5	6
1. Understand that you need to pay (interest) to borrow money and will be paid (interest) if you save.	-	0.94	0.88	0.92	0.94	0.80
2. Begin to understand that both savings and borrowing are offered on differing terms and conditions.		-	0.68	0.94	0.94	0.67
3. Begin to understand that interest rates vary over time.			-	0.68	0.77	0.85
4. Monitor the interest rate and interest received on household deposits and the interest rate and interest charged on household loans.				-	0.89	0.73
5. Compare different savings or borrowing options against household requirements before entering into, or when reviewing, a financial commitment.					-	0.62
6. Ensure household financial commitments allow for adverse changes in interest rate.						-

N=387

f) Financial Organisations and Financial Issues

Effective participation in the money economy requires an understanding of financial/economic issues and the selection of formal financial organisations. Two developing level competencies were tested: the selection and use of financial organisations and understanding of local and national financial issues. The competencies are shown in Table 101. The first competency was covered by the financial literacy training. The second competency was not covered by the training.

Table 101: Financial Organisations and Financial Issues

Knowledge and Skill Element of Competency	Behaviourial Element of Competency
Know about and understand the roles of financial organisations.	Select a financial organization based on suitability and risk.
Begin to understand that local/national finance can impact on your own life and personal finances.	Be informed about local and national financial issues.

Financial Knowledge and Skill

Understand the roles of financial organisations

Villagers were asked to describe the range of products and services provided by banks. 78% of villagers identified savings services. 14% of villagers identified term deposits. 29% of men identified personal loans, against 13% of women. The gender difference in the range of products and services provided is weak but significant ($t(377)=2.317$, $p<.05$, $\text{Eta}^2=.01$).

Villagers were also asked to describe the role of the Reserve Bank of Fiji. As shown in Table 102, villagers had a limited understanding of the role of the central bank. No villager identified regulation and supervision of financial organisations. 18% of villagers identified issuing specie. 4.5% of villagers identified economic stability (monetary policy). Gender differences were not significant ($t(387)=-7.28$, $p=.467$). The difference between levels of functional literacy was weak but significant ($F(2, 376)=9.026$, $p<.001$, $\text{Eta}^2=.04$). Post hoc comparisons (Tukey HSD) indicate significant differences between villagers with low-moderate functional literacy and villagers with higher functional literacy.

Table 102: Understand the Role of the Reserve Bank of Fiji

	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Issuing notes and coin	14%	16%	18%	21%	14%	22%	6%	20%	26%
Economic stability	10%	6%	4%	2%	6%	3%	1%	3%	9%

N=387

Understand the impact of local/ national financial issues

Villagers were asked how important it was for people like themselves to keep up with local and national financial and economic matters. 63% of villagers stated it was either important or very important. There were no significant differences in responses based on gender or sampling cell. Villagers with higher functional literacy were more likely to consider it important to keep up with financial and economic issues. The difference between groups was moderate and significant ($F(2,386)=22.908$, $p<.001$, $\text{Eta}^2=.11$). Post hoc comparisons (Tukey HSD) indicate the differences between villagers with low functional literacy and villagers with moderate to high functional literacy were significant.

Villagers were provided with a set of scenarios relating to the future value of money and were asked to determine if purchasing power and savings would have the same value in the future as the current value, and if there was a difference what were the causal factors. 86% of villagers demonstrated an understanding of the impact of inflation on prices. Less than 1% of villagers demonstrated an understanding of the impact of inflation on savings (i.e. assets). There were no significant differences among villagers.

Financial Behaviour

Select financial organisations based on suitability and risk

Villagers have very limited opportunity to select from a range of financial organisations. Only one bank visited the villages. There is a very limited range of unit trust providers in Fiji. There is only one major superannuation provider (FNPF). Villagers had limited opportunity to borrow from a microfinance initiative as these had not been established in the *Tikina*. Villagers could borrow from the Development Bank of Fiji. However the very small scale of villagers' agricultural businesses was generally outside the scope of development finance. The competence has therefore not been analysed.

Be informed about local and national financial issues

Villagers were asked to identify local and national financial and economic issues they tried to keep up to date with. Two thirds of villagers stated they tried to keep up to date with prices for items they commonly purchased. One third of villagers stated they tried to keep up to date with market prices for their produce. Responses were generally consistent across the sample

Correlation between Financial Knowledge and Skill and Financial Behaviour

As shown in Table 103, villagers demonstrated limited competence with systemic financial issues. This is likely to be a functional of limited engagement with the formal financial system. Villagers demonstrated greater competence with economic matters, in particular, inflation, which has a direct and immediate impact on their lives.

Table 103: Financial Knowledge and Skill and Financial Behaviour

	Participation in the Initiative				Gender		Functional Literacy		
	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Knowledge and Skill									
Know about and understand the roles of financial organisations.	18.3	18.1	17.3	14.2	19.2	13.3	10.6	16.7	20.2
Begin to understand that local/national finance can impact on your own life and personal finances.	53.4	51.6	52.6	47.8	48.7	51.6	41.8	51.3	55.8
Behaviour	F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Be informed about local and national financial issues.	20.0	20.8	20.2	17.8	18.7	19.6	13.3	20.1	22.9

There are moderate and significant correlations between the two financial knowledge competencies and between financial knowledge and skill and financial behaviour. The correlation matrix is shown in Table 104:

Table 104: Correlation Matrix: Financial Organisations and Financial Issues

	1	2	3
Know about and understand the roles of financial organisations.	-	.331**	.283**
Begin to understand that local/national finance can impact on your own life and personal finances.		-	.496**
Be informed about local and national financial issues.			-

** . Correlation is significant at the 0.01 level (2-tailed). N=387

g) Summary

Comparison between Domain Financial Knowledge and Skill and Financial Behaviour

Villagers' levels of financial knowledge and skill and financial behaviour are moderate. As shown in Table 105, villagers exhibit lower levels of competent financial behaviour than comparable levels of financial knowledge. In part this is due to individual factors (for example understanding the importance of keeping a record of financial commitments but failing to keep a record). In part this is due to social and experiential factors (in particular, the limited range of financial services available to rural villagers).

Table 105: Managing Money: Comparison of Financial Knowledge and Skill and Financial Behaviour

	All Villagers	Participation in the Initiative				Gender		Functional Literacy		
		F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Knowledge and Skill	32.95	38.0	35.0	34.2	30.1	35.3	30.7	26.0	33.2	38.5
Behaviour (excl. Investments)	19.72	29.3	29.7	14.2	13.2	19.1	20.3	11.2	20.4	26.0
Difference Knowledge and Skill and Behaviour	13.23	8.7	5.3	20.0	16.9	16.1	10.4	14.8	12.7	12.5

A one-way between-groups ANOVA indicated a weak but significant difference between sampling cells in respect to financial knowledge and skill and a strong and significant difference in respect to functional literacy. Post hoc comparisons (Tukey HSD) indicated a significant difference between villagers who had not participated in the Rural Financial Services Initiative and villagers who had participated in one or both elements of the Initiative and between levels of financial literacy. There is a strong and significant difference between sampling cells and levels of functional literacy in respect to financial behaviour. The difference is largely influenced by ownership of a bank account. Post hoc comparisons indicated there is a significant difference between sampling cells, with the exception of villagers who had a bank account. There is also a significant difference between levels of functional literacy.

An independent samples t-test indicated a weak but significant difference in financial knowledge. The difference in financial behaviour was not significant. The results from the t-test are shown in Table 106. The primary drivers of difference are therefore functional literacy and ownership of a bank account.

Table 106: Tests for Differences: Making Financial Choices

Element	Factor	df1	df2	t	F	p	Eta ²
Financial Knowledge and Skill	Sampling Cell	3	385	-	8.720	<.001	.06
	Functional Literacy	2	386	-	42.779	<.001	.18
	Gender	387	-	4.005	-	.001	.04
Financial Behaviour	Sampling Cell	3	385	-	65.846	<.001	.34
	Functional Literacy	2	354	-	44.728	<.001	.18
	Gender	387	-	-.835	-	NS	-

Regression

Multiple regression analysis was conducted to examine the impact of financial behaviour, individual factors, household factors, community factors and the Rural Financial Services Initiative on financial knowledge and skill. Preliminary analysis indicated no violation of assumptions of normality, linearity, multicollinearity and homoscedasticity. Total variance explained by the model was 35.9% ($F(17,332)=10.941$, $p<.001$). The correlation matrix is shown in Table 107 and the results from the regression analysis are shown in Table 108. Five variables were found to be statistically significant. These variables indicate level of financial behaviour and individual factors (male, having higher functional literacy and lower levels of distrust/ anxiety about money) have a significant impact on financial knowledge and skill. Household and community factors do not have a significant impact. Participation in the

financial literacy training workshop also has a significant impact.

Multiple regression analysis was also conducted to examine the impact of financial knowledge and skill, individual factors, household factors, community factors and the Rural Financial Services Initiative on financial behaviour. Preliminary analysis indicated no violation of assumptions of normality, linearity, multicollinearity and homoscedasticity. Total variance explained by the model was 52.4% ($F(17,332)=21.463, p<.001$). Five variables were statistically significant. These variables indicate level of financial knowledge and skill; individual factors (female and having higher functional literacy), household factors (household having access to electricity, although the beta is weak: 0.087) and the Rural Financial Services Initiative (owning a bank account) have a significant impact. Community factors do not have a significant impact.

Table 107: Correlation Matrix: Making Financial Choices

	1	2	3	4	5	6	7	8	9
1. Knowledge and Skill	-	.418**	.058	-.200**	.465**	.070	-.189**	-.235**	.181**
2. Behaviour		-	.064	.042	.457**	-.001	-.130*	-.162**	.204**
3. Age			-	-.134*	-.084	.031	.055	.178**	.099
4. Gender				-	-.123*	-.065	-.133**	-.128*	-.121*
5. Functional Literacy					-	-.010	-.189**	-.228**	.249**
6. # sources of income						-	-.056	.009	-.037
7. ATM – Power/ Prestige							-	.585**	.100
8. ATM – Distrust/ Anxiety								-	.220**
9. ATM – Retention/ Time									-
10. Household size									
11. Electricity to house									
12. Village Distance									
13. Village population									
14. Bank Available									
15. Ind. Bank									
16. HH Bank									
17. Ind. Training									
18. HH Training									

** Correlation significant at 0.01 level (2 tailed)

* Correlation significant at 0.05 level (2 tailed)

	10	11	12	13	14	15	16	17	18
1. Knowledge and Skill	-.043	-.045	-.097	.091	.178**	.212**	.136**	.274**	.070
2. Behaviour	-.012	-.132*	-.215**	.155**	.434**	.582**	.457**	.539**	.072

3. Age	.085	.042	-.042	.033	.044	.075	.083	.121	.056
4. Gender	-.015	-.007	-.005	-.020	.002	-.183**	-.004	-.234**	-.020
5. Functional Literacy	-.098	-.098	-.099	.032	.254**	.328**	.239**	.339**	.097
6. # sources of income	-.068	.005	.005	-.055	-.027	-.046	-.071	-.044	-.052
7. ATM – Power/ Prestige	.040	-.018	-.051	.030	-.023	-.004	-.074	.126	.067
8. ATM – Distrust/ Anxiety	.035	-.005	-.063	.061	-.017	-.031	-.037	.102	.059
9. ATM – Retention/ Time	-.058	-.024	-.194**	.187**	.128*	.113*	.104*	.188**	.074
10. Household size	-	.037	-.036	.112*	.030	-.015	-.022	.106	.117*
11. Electricity to house		-	.174**	-.066	.176**	.073	.064	.032	-.075
12. Village Distance			-	-.493**	-.422**	-.199**	-.293**	-.058	.094
13. Village population				-	.276**	.135**	.171**	-.006	-.123*
14. Bank Available					-	.618**	.811**	.490**	.011
15. Ind. Bank						-	.733**	1.000**	.076
16. HH Bank							-	.618**	.078
17. Ind. Training								-	.651**
18. HH Training									-

Table 108: Making Financial Choices: Significant Variables

Factor	Variables	Financial Knowledge and Skill		Financial Behaviour	
		Beta	p	Beta	p
Competency	1/2. Financial knowledge and skill/ Financial behaviour	.314	<.001	.234	<.001
Individual	3. Age	-	NS	-	NS
	4. Gender (1-Male, 2-Female)	-.194	<.001	.208	<.001
	5. Functional Literacy	.265	<.001	.176	<.001
	6. # Sources of income	-	NS	-	NS
	7. ATM – Power Prestige	-	NS	-	NS
	8. ATM – Distrust/ Anxiety	-	NS	-	NS
	9. ATM – Retention/ Time	-.147	<.05	-	NS
Household	10. Household size	-	NS	-	NS
	11. Household has electricity (0-no, 1-yes)	-	NS	.087	<.05
Community	12. Village distance from nearest town	-	NS	-	NS
	13. Village size	-	NS	-	NS
Initiative	14. Bank available (1-yes, 2-no)	-	NS	-	NS
	15. Villager has a bank account (0-no, 1-yes)	-	NS	.492	<.001
	16. Household has a bank account (0-no, 1-yes)	-	NS	-	NS*
	17. Villager attended the financial literacy training (0-no, 1-yes)	.134	<.05	-	NS
	18. Member of the household attended the financial literacy training (0-no, 1-yes)	-	NS	-	NS

*Competence calculated at individual level. Individual Impact would replicate at household level.

Functional literacy makes a significant contribution to both financial knowledge and skill, and financial behaviour. Within this context participation in the financial literacy training appears to have had a positive influence on villagers' knowledge of financial services. Causality cannot, however, be inferred as pre-training tests of financial knowledge were not administered. Generally, men exhibit higher financial knowledge and skill at making financial choices; whereas women exhibit more competent financial behaviour. Attitude to money does not appear to have a significant impact on financial behaviour. There appears to be an inverse correlation between financial knowledge and skill and the importance placed on the future benefit money can provide. This is in some ways counter intuitive, but may be a function of the focus, both in the study and in villagers' lives on shorter term savings and borrowing rather than longer term investment. Owning a bank account has a positive impact on competent financial behaviour. This is, however to some extent a function of the competency scale.

6.5.4. Planning Ahead

a) Introduction

Planning the household's future income and expenditure is a core financial competence. Planning household expenditure and the development of a household budget was the second key learning outcome of the financial literacy training. Planning and budgeting are closely linked and have not, therefore, been separated into elements. Four competencies were tested: Using simple budgets, using detailed budgets, developing household financial goals and differentiating between short, medium and longer term household expenditure priorities. The competencies are shown in Table 109. Each of the competencies was covered by the financial literacy training workshop.

Table 109: Budgeting and Planning

Knowledge and Skill Element of Competency	Behavioral Element of Competency
Understand how to use simple budgets to plan and control spending (begin to plan ahead).	Develop and utilise a simple overall household income and expenditure budget.
Understand how to use detailed budgets to plan and control spending.	Develop and utilise detailed household budgets for different components of household income and expenditure.
Begin to be able to plan and think ahead, considering choices based on financial information gathering , identifying needs and	i) Develop household financial goals and a plan to achieve the goals. ii) Monitor achievement of the household's

what needs to be spent.	financial goals and periodically adjust the household financial plan as the household's situation changes.
Be able to identify, plan and make decisions for short, medium and long term needs.	Identify and differentiate short, medium and long term household needs.
Be able to prioritise different needs working within the constraints of limited resources	Prioritise household expenditure relative to household income.

Financial Knowledge and Skill

Understand how to use Simple Budgets

Villagers were asked to describe what a budget was. 63% of villagers were able to describe a budget⁷⁹ and considered it useful for the household to have a budget. A significantly smaller percentage of villagers (17%) were able to describe why it could be useful for the household to have a budget. There was a gender difference in the reasons cited by villagers. 67% of men cited a budget as being useful in assisting the household in achieving financial goals, against 49% of women. Women appear to be more pragmatic in their approach to budgeting. 34% of women stated a budget is useful in helping to prioritise spending, against 20% of men. 23% of women stated a budget is a means of knowing about the household's income and expenditure, against 9% of men. Overall, men and women exhibited a similar pattern of responses as did respondents from each of the sampling cells. Villagers with higher functional literacy were significantly more likely to understand budgeting and the potential benefits the household could derive from having a budget than villagers with lower functional literacy. A one-way between groups ANOVA indicates the difference was large and significant ($F(2, 332)=28.151$, $p<.001$, $\eta^2=.13$). Post hoc comparisons (Tukey HSD) indicate significant differences between each of the levels of functional literacy.

Understand how to use Detailed Budgets

Villagers were asked to describe ways of keeping a detailed record of household income, expenditure and assets. 40% of men cited keeping a written list, against 33% of women. Conversely, 40% of women cited keeping copies of receipts, against 24% of men. 26% of

⁷⁹ 'A plan to help manage income and expenditure' (or similar)

women cited memorizing, against 17% of men. The gender differences are, however, not significant ($p=.114$). There are no significant differences across sampling cells. Villagers with higher functional literacy are more as likely to cite keeping a detailed written record as are villagers with lower functional literacy (49% against 27%). The differences are moderate and significant ($F(2,374)=23.685$, $p<.001$, $\text{Eta}^2=.11$).

Financial Planning

Villagers were whether they considered it important the household had a plan in order to achieve household goals. Not surprisingly, 82% of villagers stated they considered it important to have a plan. There was little variance across sampling cells, gender or levels of functional literacy.

Determining Short, Medium and Longer Term Financial Needs

Villagers were asked to describe ways households could manage spending and other financial commitments over short, medium and longer term time horizons. The time horizon was not defined. There will therefore be differences in villagers' perspectives of duration. However, as shown in Table 110, there is a common pattern of increasing uncertainty as the time horizon extends. The pattern was consistent across the sample and was particularly significant for women who appear to evidence a shorter planning horizon than men.

Table 110: Financial Management Techniques by Time Horizon

		Sample	Men	Women
Short term	Budget	74%	74%	74%
	Don't know/ understand	21%	19%	22%
Medium term	Budget	72%	77%	67%
	Don't know/ understand	25%	20%	30%
Longer term	Plan	62%	72%	53%
	Don't know/ understand	32%	24%	40%

N=387

Prioritising Needs within Limited Resources

Villagers were provided with several methods of prioritising household spending and were asked to rank the examples. The results are summarised in Table 111. Three groups of options were provided: social (prioritising based on family or community obligations), procedural (prioritising using a list or a budget) and ad hoc prioritisation (spending as needed). Villagers consistently preferred socially based prioritisation to procedurally based prioritisation. All villagers ranked prioritising spending based on meeting family obligations first. Women, villagers with higher functional literacy, and villagers who had participated in both elements of the Rural Financial Services Initiative ranked the use of a household budget second; all other villagers ranked community obligations second. All villagers ranked the use of a prioritised list fourth and spending as needed fifth. This suggests that, even in households which stated they had and used a budget, immediate family and (possibly) community expenditure obligations were likely to be accorded priority, even if this impacted known future spending requirements.

Table 111: Rank Ordering of Expenditure Prioritisation Options

	Rank
Family obligations first	1
Community obligations first	2
Use household budget	3
Keep a prioritised list	4
As needed	5

N= 387

Financial Behaviour

Develop and use Simple Budgets

Villagers were asked if their household had a budget. 70% of villagers stated their household had a budget. Responses were consistent for men and women. Villagers with higher functional literacy or who had participated in both elements of the Rural Financial Services Initiative were more likely to state the household had a budget (Functional Literacy *M*=82.9%, Rural Financial Services Initiative *M*=81.6%). Logistic regression was performed to examine the impact of a range of factors on the likelihood of households having a budget. The results of the logistic regression are shown in Table 112. Eight independent variables were tested (Gender, age, level of education, level of functional literacy, whether the household had a bank account, whether the villager attended the financial literacy training, whether someone from the household attended the financial literacy training, the number of sources of income available to the household). The number of sources of income was included as this is an

indicator of the complexity of the household's cash-flows. The full model was statistically significant (χ^2 (8, n=354)=23.115, $p<.01$) and explained between 6.3% (Cox and Snell R^2) and 9.1% (Nagelkerke R^2) of the variance, and classified 72.6% of cases. Only two variables were significant predictors of the household having a budget: the villager's level of functional literacy and a member of the household having attended the financial literacy training workshop. Attendance by the respondent at the workshop was not significant. This is indicative of learning within the household following participation in the training workshop.

Table 112: Logistic Regression predicting likelihood of the household using a budget

	B	S.E.	Wald	df	p	Odds Ratio	95.0% C.I. for Odds Ratio	
							Lower	Upper
Gender	0.06	0.25	0.05	1	0.81	1.06	0.65	1.75
Age	0.01	0.01	1.01	1	0.32	1.01	0.99	1.04
Level of Education	0.08	0.27	0.09	1	0.76	1.09	0.63	1.86
Functional Literacy	0.15	0.05	10.44	1	0.00	1.16	1.06	1.27
Household has a bank account	0.18	0.25	0.49	1	0.48	1.20	0.73	1.97
Villager attended Financial literacy training	-0.29	0.43	0.44	1	0.51	0.75	0.32	1.76
Member of household attended financial literacy training	0.74	0.38	3.79	1	0.05	2.10	1.00	4.42
# Sources of income	0.13	0.25	0.30	1	0.59	1.14	0.71	1.85
Constant	-0.87	0.76	1.30	1	0.25	0.42		

Develop and use Detailed Budgets

Villagers exhibited less competent financial behaviour in respect to keeping detailed budgets than their comparable level of financial knowledge. 11% of men and 19% of women stated they kept a record of 'most items' the households income and expenditure. Women were also more likely to state the household kept a record of the value of major purchases (this is likely to be by keeping copies of purchase receipts).

Develop and Monitor Achievement of Household Goals

Villagers were asked whether the household had financial goals and, if so, a plan to achieve the goals. Women were significantly more likely to state the household had goals and a plan than men (Women 83.8%, Men 53.9%). The difference was moderately strong and significant ($t(382)=-.841$, $p<.001$, $\eta^2=.11$). Villagers were asked to state their household's goals. The most common goals were to renovate or extend the dwelling, to fund children's education and

to further develop the farm or business. There were no significant differences by level of functional literacy. As shown in Figure 33, there were, however, differences, particularly in the pattern of investment goals, depending on villagers' level of involvement with the Rural Financial Services Initiative. Villagers who participated in both elements of the Initiative were more likely to cite investment related goals and less likely to cite social goals than villagers who were not involved in the Initiative. Men tended to emphasise goals that related to further developing the household's income earning capability. Women tended to emphasise goals that related to the improvement of the household or children's education. Both men and women stated that the household's financial goals had not changed over the previous year.

Figure 33: Household Financial Goals



N=387

Differentiate between Short, Medium and Longer Term Household Needs

Villagers were asked whether they differentiated between short, medium and longer term household needs. Women were more likely to state the household differentiated household needs depending on duration (Women 74%, Men 55%). Villagers were also asked how they differentiated needs. Men tended to state the household used multiple budgets (Men 47%, Women 39%), whereas women tended to state the household only planned for short term

household needs (Women 44%, Men 33%). The gender difference is not significant ($\chi^2(2, n=251) = 4.920, p=.0854$). Villagers with higher functional literacy were more likely to state the household prioritised by focusing on short term needs, than villagers with lower functional literacy. The difference is significant ($\chi^2(3, n=389) = 51.899, p=.001$). It is considered likely that the emphasis by women and villagers with higher functional literacy on shorter term budgeting is likely to be a more accurate reflection of actual practice.

Prioritise Expenditure Relative to Income

Villagers were asked to state their financial priorities. The pattern of priorities was consistent across the sample and is summarised in Table 113. There were significant differences between the villagers' financial goals and their financial priorities which were, not surprisingly, more immediate than the household goals. Generally villagers stated their principal financial priorities were their children's education and the immediate welfare of their family.

Table 113: Household Financial Priorities

Education	31%
Basic needs	21%
Improve house	16%
Family/ other obligations	13%
Develop farm/ business	11%
Repay loans/ canteen credit	3%
Saving/ investment	3%

N=387

Household goals relating to enhancing income have a lower financial priority. Instead, village, church and vanua contributions, which were not significant household goals, had a higher priority in respect to household financial cash flow management.

Comparison between Domain Financial Knowledge and Skill and Financial Behaviour

As shown in Table 114, villagers' levels of financial knowledge and skill and financial behaviour are broadly comparable.

Table 114: Planning Ahead: Comparison of Financial Knowledge and Skill and Financial Behaviour

	All Villagers	Participation in the Initiative				Gender		Functional Literacy		
		F/B	nF/B	F/nB	nF/nB	M	F	Low	Med	High
Knowledge and Skill	58.48	58.48	59.22	62.26	57.61	57.74	59.74	49.24	58.40	67.14
Behaviour	61.33	61.33	58.53	60.69	55.12	50.58	64.23	44.18	58.88	67.12
Difference Knowledge and Skill and Behaviour	-2.84	-2.84	0.69	1.58	2.57	7.15	-4.46	5.06	-0.41	0.02

One-way between-groups ANOVAs indicated no significant difference between sampling cells in respect to financial knowledge and skill and financial behaviour. Independent samples t-test comparing villagers who attended the financial literacy training and who did not attend the training indicate there is no significant difference ($t(195) = -1.657, p < .099$). There is, however a weak but significant difference in respect to households in which one member of the household attended the financial literacy training workshop ($t(374) = -1.992, p < .05, \eta^2 = .01$). These households exhibit slightly higher competence in respect to financial behaviour. It is possible this is evidence of intra-household learning. More men attended the training than women. However women take a greater role in the management of household cash-flows than men and may have used the workbook and related materials to assist in planning the household's income and expenses.

Tests of functional literacy indicated large and significant differences in respect to both financial knowledge and skill and financial behaviour. Post hoc comparisons (Tukey HSD) indicated significant differences for all levels of functional literacy in respect to financial knowledge and skill and between low-medium levels of functional literacy, but not between medium-high levels.

Independent samples t-tests indicated no significant difference between men and women in respect to financial knowledge and skill, but a moderate and significant difference in respect to financial behaviour, with women demonstrating a higher level of competent financial behaviour. The results of the tests for differences are summarised in Table 115:

Table 115: Tests for Differences: Planning Ahead

Element	Factor	df1	df2	t	F	p	Eta ²
Financial Knowledge and Skill	Sampling Cell	3	385	-	.794	NS	-
	Functional Literacy	2	317	-	28.132	<.001	.13
	Gender	374	-	-1.013	-	NS	-
Financial Behaviour	Sampling Cell	3	385	-	1.184	NS	-
	Functional Literacy	2	359	-	26.359	<.001	.12
	Gender	374	-	-5.341	-	<.001	.07

Regression

Multiple regression analysis was conducted to examine the impact of financial behaviour, individual factors, household factors, community factors and the Rural Financial Services Initiative on financial knowledge and skill. Preliminary analysis indicated no violation of assumptions of normality, linearity, multicollinearity and homoscedasticity. Total variance explained by the model was 40.9% ($F(17,332)=13.520$, $p<.001$). Three variables were statistically significant. These variables indicate level of financial behaviour, higher functional literacy and less distrust/ anxiety in respect to money have a significant impact on financial knowledge and skill.

Multiple regression analysis was also conducted to examine the impact of financial knowledge and skill, individual factors, household factors, community factors and the Rural Financial Services Initiative on financial behaviour. Preliminary analysis indicated no violation of assumptions of normality, linearity, multicollinearity and homoscedasticity. The correlation matrix is shown in Table 116 and the results from the regression analysis are presented in Table 117. Total variance explained by the model was 45.4% ($F(17,332)=16.260$, $p<.001$). Six variables were statistically significant. These variables indicate level of financial knowledge and skill; individual factors (female, having higher functional literacy, placing less emphasis on money as an indicator of success and more emphasis on money as a means of planning for the future), and household factors (household having access to electricity, although the beta is low: $-.109$) have a significant impact. Community factors did not have a significant impact.

Table 116: Correlation Matrix: Planning Ahead

	1	2	3	4	5	6	7	8	9
1. Knowledge and Skill	-	.418**	.058	-.200**	.465**	.070	-.188**	-.271**	.085
2. Behaviour		-	.064	.042	.457**	-.001	-.229**	-.191**	.199**
3. Age			-	-.134*	-.084	.031	.055	.178**	.099
4. Gender				-	-.123*	-.065	-.133**	-.128*	-.121*
5. Functional Literacy					-	-.010	-.189**	-.228**	.249**
6. # sources of income						-	-.056	.009	-.037
7. ATM – Power/ Prestige							-	.585**	.100
8. ATM – Distrust/ Anxiety								-	.220**
9. ATM – Retention/ Time									-
10. Household size									
11. Electricity to house									

12. Village Distance									
13. Village population									
14. Bank Available									
15. Ind. Bank									
16. HH Bank									
17. Ind. Training									
18. HH Training									

** Correlation significant at 0.01 level (2 tailed)

* Correlation significant at 0.05 level (2 tailed)

	10	11	12	13	14	15	16	17	18
1. Knowledge and Skill	-.063	-.044	-.058	-.024	.004	.009	-.003	.017	.009
2. Behaviour	-.038	-.124*	-.094	.038	.101*	.058	.087	.098	.098
3. Age	.085	.042	-.042	.033	.044	.075	.083	.121	.056
4. Gender	-.015	-.007	-.005	-.020	.002	-.183**	-.004	-.234**	-.020
5. Functional Literacy	-.098	-.098	-.099	.032	.254**	.328**	.239**	.339**	.097
6. # sources of income	-.068	.005	.005	-.055	-.027	-.046	-.071	-.044	-.052
7. ATM – Power/ Prestige	.040	-.018	-.051	.030	-.023	-.004	-.074	.126	.067
8. ATM – Distrust/ Anxiety	.035	-.005	-.063	.061	-.017	-.031	-.037	.102	.059
9. ATM – Retention/ Time	-.058	-.024	-.194**	.187**	.128*	.113*	.104*	.188**	.074
10. Household size	-	.037	-.036	.112*	.030	-.015	-.022	.106	.117*
11. Electricity to house		-	.174**	-.066	.176**	.073	.064	.032	-.075
12. Village Distance			-	-.493**	-.422**	-.199**	-.293**	-.058	.094
13. Village population				-	.276**	.135**	.171**	-.006	-.123*
14. Bank Available					-	.618**	.811**	.490**	.011
15. Ind. Bank						-	.733**	1.000**	.076
16. HH Bank							-	.618**	.078
17. Ind. Training								-	.651**
18. HH Training									-

Table 117: Planning Ahead: Significant Variables

	Variables	Financial Knowledge and Skill		Financial Behaviour	
		Beta	p	Beta	p
Competency	1/2. Financial knowledge and skill/ Financial behaviour	.495	<.001	.457	<.001
Individual	3. Age	-	NS	-	NS
	4. Gender (1-Male, 2-Female)	-	NS	.272	<.001
	5. Functional Literacy	.245	<.001	.124	<.001
	6. # Sources of income	-	NS	-	NS
	7. ATM – Power Prestige	-	NS	-.129	<.05
	8. ATM – Distrust/ Anxiety	-.170	<.01	-	NS

	9. ATM – Retention/ Time	-	NS	.138	<.01
Household	10. Household size	-	NS	-	NS
	11. Household has electricity (0-no, 1-yes)	-	NS	.108	<.05
Community	12. Village distance from nearest town	-	NS	-	NS
	13. Village size	-	NS	-	NS
Initiative	14. Bank available (1-yes, 2-no)	-	NS	-	NS
	15. Villager has a bank account (0-no, 1-yes)	-	NS	-	NS
	16. Household has a bank account (0-no, 1-yes)	-	NS	-	NS
	17. Villager attended the financial literacy training (0-no, 1-yes)	-	NS	-	NS
	18. Member of the household attended the financial literacy training (0-no, 1-yes)	-	NS	-	NS

Functional literacy makes a significant contribution to both financial knowledge and skill, and financial behaviour. Women exhibit slightly higher financial knowledge and skill and significantly higher financial behaviour. Having less anxiety toward money appears to impact knowledge and skill, whilst placing less emphasis on money as a measure of success and more emphasis on money as a means of achieving future goals appears to support competent financial behaviour. There is no evidence at the level of the domain of a significant difference between households which attended the financial literacy training and households which did not attend the training.

6.5.5. Seeking Financial Advice

a) Introduction

Villagers have few readily available sources of professional advice in respect to money or financial services and are therefore reliant on family or community members. Three competencies were tested in order to develop an understanding of the importance villagers place on seeking financial advice and the sources of advice they use: Accessing reputable sources of advice, critically reviewing advice and critically reviewing marketing material. The competencies were not covered by the financial literacy training. The competencies are summarised in Table 118. Only one competency has been analysed (“Access locally available reputable sources of financial advice”). The competency has only been analysed in respect to bank accounts. Few villagers answered questions in respect to sources of advice relating to investments or loans. Checks for data accuracy indicated deterioration in the quality of data entry for the final section of the survey (Seeking Financial Advice). This section has, therefore

not been analysed.

Table 118: Seeking Financial Advice

Knowledge and Skill Element of Competency	Behavioral Element of Competency
Begin to understand different sources of advice/information, how to access such information/advice and know some local contacts, including advice on managing debt.	Access locally available reputable sources of financial advice.
Understand that different people and organisations may give different advice on finances.	Critically review finance advice, or consult multiple sources of advice before entering into a financial commitment.
Be aware of the purpose of advice, advertising and marketing information and how it might influence customer choice.	Critically assess advertising or marketing material, or seek advice, before entering into a financial commitment.

b) Accessing Locally Available Reputable Sources of Advice

Villagers were asked whether they sought advice before opening a Rural Savings Account and, if so, who they sought advice from. As shown in Table 119, women were more likely to seek advice than men (Women 55%, Men 28%). The difference is moderate and significant. Villagers who attended the financial literacy training were also more likely to seek advice. The difference is also moderate but significant. There are small but significant differences based on villagers level of functional literacy ($F(2, 85)=4.275$, $p<.05$, $\text{Eta}^2=.05$). Post hoc comparisons (Tukey HSD) indicate the variance between villagers with low functional literacy and villagers with moderate-high functional literacy are significant. The results from the tests for differences are summarised in Table 120:

Table 119: Information Sought before opening a Rural Banking Account

Behaviour	Financial Services Initiative				Gender		Functional Literacy Level		
	F/B	nF/B	F/nB	nF/nB	Male	Female	Low	Medium	High
Information sought before opening account	53%	31%	0%	0%	28%	55%	19%	32%	49%
Brochure	14%	1%	0%	0%	5%	5%	6%	2%	8%
Advice from someone at bank	43%	21%	0%	0%	20%	43%	19%	24%	35%
Advice from friends/relatives	2%	8%	0%	0%	3%	10%	0%	8%	5%

N=152

Table 120: Tests for Differences: Seeking Financial Advice

Element	Factor	df1	df2	t	F	p	Eta ²
Financial Behaviour	Sampling Cell	3	88	-	2.476	<.05	.07
	Functional Literacy	2	85	-	4.275	<.05	.05
	Gender	114	-	-3.123	-	<.01	.08

6.5.6. Summary

Findings in respect to each of the domains measured are summarised below. Overall villagers exhibited a moderate level of financial knowledge and skill, with men typically exhibiting higher levels of financial knowledge and skill than women. Villagers also exhibited a moderate level of competent financial behaviour, with women typically exhibiting more competent financial behaviour than men. Functional literacy plays an important role in both knowledge and skill and behaviour. Overall, ownership of a bank account has a positive overall impact on managing money and making financial choices. However, participation in the Rural Financial Services Initiative does not appear to have had a strong influence on villagers' knowledge of financial planning or their behaviour in respect to the planned use of money. Table 121 summarises the analysis of financial competence:

Table 121: Summary of Analysis

		Financial Knowledge and Skill	Competent Financial Behaviour
Managing Money	Overall level	Low-Moderate	Low-Moderate
	Gender	Men exhibit greater knowledge and skill	Women exhibit more competent financial behaviour
	Functional Literacy	Strong positive relationship	Strong positive relationship
	Participation in RFS ⁸⁰	NS	Moderate positive relationship (Bank)
Making Financial Choices	Overall level	Moderate	Moderate
	Gender	Men exhibit greater knowledge and skill	Women exhibit more competent financial behaviour
	Functional Literacy	Moderate positive relationship	Moderate positive relationship
	Participation in RFS ⁸¹	NS	Strong positive relationship (Bank)
Planning Ahead	Overall level	Moderate	Moderate
	Gender	NS	Women exhibit more competent financial behaviour
	Functional Literacy	Moderate positive	Moderate positive

⁸⁰ Rural Financial Services Initiative

⁸¹ Rural Financial Services Initiative

		relationship	relationship
	Participation in RFS ⁸²	NS	NS

a) **Factor Analysis**

Factor analysis (PCA) was used to generate weightings for the three domains in respect to both financial knowledge and skill and financial behaviour and to test whether a single factor would emerge from the analysis.

Financial Knowledge and Skill

The three domains (Managing Money, Making Financial Choices and Planning Ahead) were factored using Principal Components Analysis. Orthogonal rotation was used (Varimax) in order to develop a clearly defined factor structure. A cut-off of 0.4 was set. The Kaiser-Meyer-Olkin value was 0.677. This is above the recommended value of 0.6 (Kaiser, 1970, 1974). Bartlett's Test of Sphericity (Bartlett, 1954) was statistically significant ($p < .001$). The analysis revealed one factor which explained 71% of the variance. The factor loadings are shown in Table 122:

Table 122: Financial Knowledge and Skill Factor Structure

Managing Money	0.884
Making Financial Choices	0.854
Planning Ahead	0.785

N=389

Financial Behaviour

The three domains (Managing Money, Making Financial Choices and Planning Ahead) were factored using Principal Components Analysis. The fourth domain (Getting Ahead) was not included in the factor analysis as only one competence had been analysed. Orthogonal rotation was used (Varimax). A cut-off of 0.3 was set. The Kaiser-Meyer-Olkin value was 0.652. Bartlett's Test of Sphericity was statistically significant ($p < .001$). The analysis revealed one factor which explained 66.5% of the variance. The factor loadings are shown in Table 123:

⁸² Rural Financial Services Initiative

Table 123: Financial Behaviour Factor Structure

Managing Money	0.861
Making Financial Choices	0.849
Planning Ahead	0.729

N=389

b) Financial Competence

Unit weighted factor scores were developed, using the 100 point scale adopted for the analysis. The factor scores are shown in Table 124. The correlation between knowledge and skill and financial behaviour is significant ($r=.659$, $p<.001$).

Table 124: Weighted Scores: Financial Competence

	Financial Services Initiative				Gender		Functional Literacy Level		
	F/B	nF/B	F/nB	nF/nB	Male	Female	Low	Medium	High
Financial Knowledge and Skill	106.21	103.22	102.55	93.74	101.19	96.84	76.65	98.33	118.43
Financial Behaviour	96.19	92.47	79.12	73.94	74.75	89.63	60.63	84.21	98.26

Participation in the Rural Financial Services Initiative and Financial Competence

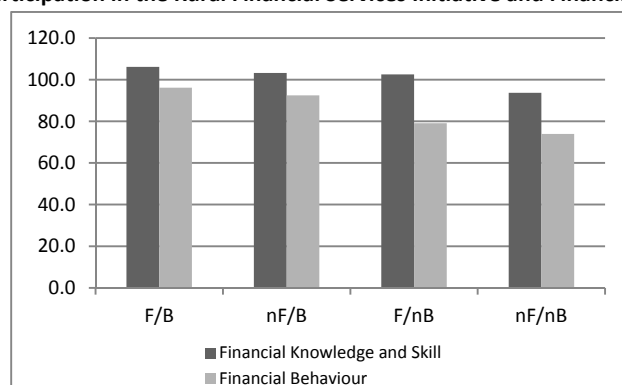
One-way between groups ANOVA's were conducted to examine the relationship between participation in the Rural Financial Services Initiative and financial knowledge and skill and financial behaviour. The results from the ANOVA are shown in Table 125:

Table 125: ANOVA Results: Financial Competence

Element	df1	df2	<i>F</i>	<i>p</i>	Eta ²
Financial Knowledge and Skill	3	385	3.690	<.01	.03
Financial Behaviour	3	385	11.180	<.001	.08

There is a positive relationship between villagers' participation in the Rural Financial Services Initiative and their levels of financial knowledge and skill and financial behaviour. The difference is shown in Table 34. Whilst the differences were significant, the effect was small for knowledge and skill and moderate for behaviour. It is, however, reasonable to conclude participation in the Rural Financial Services Initiative has influenced financial behaviour, primarily through the provision of access to a bank account.

Figure 34: Participation in the Rural Financial Services Initiative and Financial Competence



N=387

Functional Literacy and Financial Competence

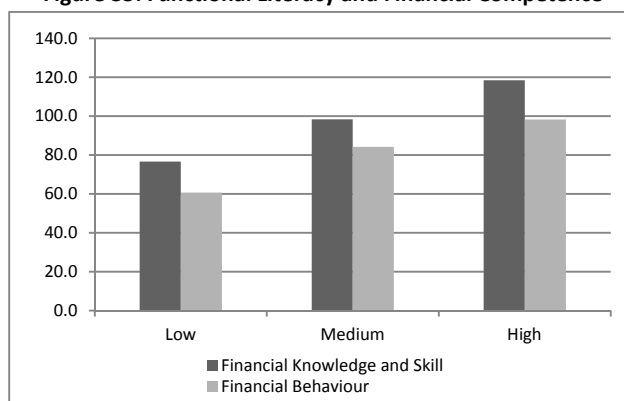
One-way between groups ANOVA's were also conducted to examine the relationship between functional literacy and financial knowledge and skill and financial behaviour. The results from the ANOVA are shown in Table 126:

Table 126: ANOVA Results: Financial Competence

Element	df1	df2	F	p	Eta ²
Financial Knowledge and Skill	2	386	75.929	<.001	.28
Financial Behaviour	2	354	48.391	<.001	.20

There is a positive relationship between villagers' level of functional literacy and their levels of financial knowledge and skill and competent financial behaviour. This is shown in Figure 35. The differences were significant, the effect size was large for both knowledge and skill and behaviour. It is reasonable to conclude functional literacy has a major influence on villagers' financial competence, in respect to both knowledge and skill and behaviour.

Figure 35: Functional Literacy and Financial Competence



N=387

Gender and Financial Competence

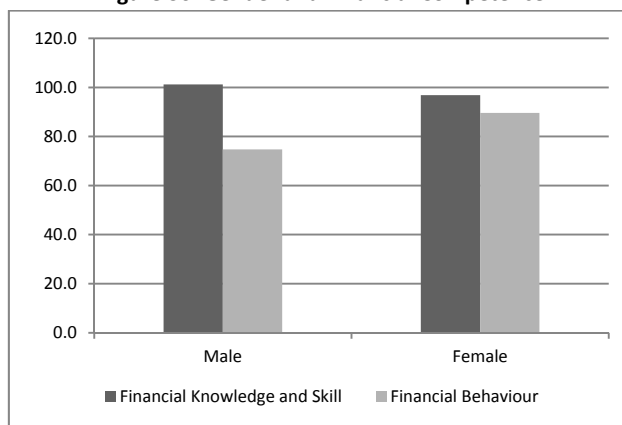
Independent samples t-test were conducted to examine the relationship between gender and financial competence. The results of the t-test are shown in Table 127. There are no significant gender differences in respect to financial knowledge and skill. There is a significant gender difference in respect to financial behaviour, however the effect is small.

Table 127: T-Test Results: Financial Competence

Element	df	t	p	Eta ²
Financial Knowledge and Skill	344	1.392	NS	-
Financial Behaviour	372	-4.562	<.001	.05

While gender differences are minimal at the aggregate financial competence level, there are important differences at the domain level. The differences are illustrated in Figure 36. In particular, gender differences which influence the household's ability to manage money effectively. As discussed women appear to accept greater responsibility for household financial management and consequently demonstrate more competent financial behaviour than men. This is evident in the greater emphasis by women on keeping household records, checking bills and accounts are correct, ensuring the household has a budget, and planning the household's spending.

Figure 36: Gender and Financial Competence



N=387

Attitude to Money and Financial Competence

As shown in Table 128, there is a significant relationship between attitude to money and financial competence. Villagers with higher financial competence tend to place less emphasis

on money as a symbol of success, to exhibit less distrust toward money, and to place more emphasis on the use of money to prepare for the future.

Table 128: Correlation: Financial Competence and Attitude to Money

	1	2	3	4	5
1. Financial Behaviour	-	.659**	-.230**	-.212**	.244**
2. Financial Knowledge and Skill		-	-.260**	-.305**	.171**
3. ATM - Power/Prestige			-	.585**	.100
4. ATM - Distrust/ Anxiety				-	.220**
5. ATM - Retention/ Time				.	-

N=387

c) Summary

Financial Competence

Multiple regression analysis was conducted to examine the impact of financial behaviour, individual factors, household factors, community factors and the Rural Financial Services Initiative on financial knowledge and skill. The correlation matrix is shown in Table 129 and the results from the regression analysis are shown in Table 130. Preliminary analysis indicated no violation of assumptions of normality, linearity, multicollinearity and homoscedasticity. Total variance explained by the model was 61.2% ($F(17,332)=30.808, p<.001$). Multiple regression analysis was also conducted to examine the impact of financial knowledge and skill, individual factors, household factors, community factors and the Rural Financial Services Initiative on financial behaviour. Total variance explained by the model was 61.5% ($F(17,332)=16.260, p<.001$).

Table 129: Correlation Matrix: Financial Competence

	1	2	3	4	5	6	7	8	9
1. Knowledge and Skill	-	.659**	.039	-.071	.583**	.087	-.260**	-.305**	.171**
2. Behaviour		-	.046	.227**	.478**	-.046	-.230**	-.212**	.244**
3. Age			-	-.134*	-.084	.031	.055	.178**	.099
4. Gender				-	-.123*	-.065	-.133**	-.128*	-.121*
5. Functional Literacy					-	-.010	-.189**	-.228**	.249**
6. # sources of income						-	-.056	.009	-.037
7. ATM – Power/ Prestige							-	.585**	.100
8. ATM – Distrust/ Anxiety								-	.220**
9. ATM – Retention/ Time									-
10. Household size									

11. Electricity to house									
12. Village Distance									
13. Village population									
14. Bank Available									
15. Ind. Bank									
16. HH Bank									
17. Ind. Training									
18. HH Training									

** Correlation significant at 0.01 level (2 tailed)

* Correlation significant at 0.05 level (2 tailed)

	10	11	12	13	14	15	16	17	18
1. Knowledge and Skill	-.061	-.056	-.107*	.038	.137**	.136**	.098	.159*	.039
2. Behaviour	-.037	-.138**	-.181**	.107*	.260**	.277**	.266**	.283**	.090
3. Age	.085	.042	-.042	.033	.044	.075	.083	.121	.056
4. Gender	-.015	-.007	-.005	-.020	.002	-.183**	-.004	-.234**	-.020
5. Functional Literacy	-.098	-.098	-.099	.032	.254**	.328**	.239**	.339**	.097
6. # sources of income	-.068	.005	.005	-.055	-.027	-.046	-.071	-.044	-.052
7. ATM – Power/ Prestige	.040	-.018	-.051	.030	-.023	-.004	-.074	.126	.067
8. ATM – Distrust/ Anxiety	.035	-.005	-.063	.061	-.017	-.031	-.037	.102	.059
9. ATM – Retention/ Time	-.058	-.024	-.194**	.187**	.128*	.113*	.104*	.188**	.074
10. Household size	-	.037	-.036	.112*	.030	-.015	-.022	.106	.117*
11. Electricity to house		-	.174**	-.066	.176**	.073	.064	.032	-.075
12. Village Distance			-	-.493**	-.422**	-.199**	-.293**	-.058	.094
13. Village population				-	.276**	.135**	.171**	-.006	-.123*
14. Bank Available					-	.618**	.811**	.490**	.011
15. Ind. Bank						-	.733**	1.000**	.076
16. HH Bank							-	.618**	.078
17. Ind. Training								-	.651**
18. HH Training									-

Table 130: Financial Competence: Significant Variables

	Variables	Financial Knowledge and Skill		Financial Behaviour	
		Beta	p	Beta	p
Competency	1/2. Financial knowledge and skill/ Financial behaviour	.583	<.001	.579	<.001
Individual	3. Age	-	NS	-	NS
	4. Gender (1-Male, 2-Female)	-.198	<.001	.324	<.001
	5. Functional Literacy	.310	<.001	-	NS
	6. # Sources of income	.087	<.05	-	NS
	7. ATM – Power Prestige	-	NS	-	NS

	8. ATM – Distrust/ Anxiety	-.136	<.01	-	NS
	9. ATM – Retention/ Time	-	NS	.120	<.01
Household	10. Household size	-	NS	-	NS
	11. Household has electricity (0-no, 1-yes)	-	NS	.114	<.01
Community	12. Village distance from nearest town	-	NS	-	NS
	13. Village size	-	NS	-	NS
Initiative	14. Bank available (1-yes, 2-no)	-	NS	-	NS
	15. Villager has a bank account (0-no, 1-yes)	-.148	<.01	.193	<.001
	16. Household has a bank account (0-no, 1-yes)	-	NS	-	NS
	17. Villager attended the financial literacy training (0-no, 1-yes)	-	NS	-	NS
	18. Member of the household attended the financial literacy training (0-no, 1-yes)	-	NS	-	NS

Six variables were statistically significant in explaining differences in financial knowledge and skill. These variables indicate level of financial behaviour, gender (male), higher functional literacy, number of sources of income, and lower distrust/ anxiety in respect to money have a significant impact on financial knowledge and skill. Ownership of a bank account is negatively related to financial knowledge and skill (Beta=-.148). As ownership of a bank account is positively correlated with financial knowledge and skill ($r=.136$, $p<.001$), the negative beta weight suggests the variable is likely to be acting as a net suppressor variable (J. W. Cohen & Cohen, 1983; Darmawan & Keeves, 2006) relative to financial knowledge and skill, suppressing error variance in other variables in the model rather than directly explaining variance in financial knowledge and skill. The regression analysis was re-run with ownership of a bank account removed from the model. The beta weights for financial behaviour, gender, functional literacy and distrust/anxiety reduced slightly.

Five variables were statistically significant in explaining differences in financial behaviour. These variables indicate level of financial knowledge and skill, gender (female), higher functional literacy, higher importance placed on the planned use of money (retention/ time) and ownership of a bank account have a significant impact on financial knowledge and skill. The household having electricity also has a positive impact on financial behaviour. This is likely to be indicative of both the household's ability to plan for and purchase consumer durables and the household's need to plan the use of money in order to ensure funds are available to pay for fuel (in the case of a generator) or electricity (in the case of mains power).

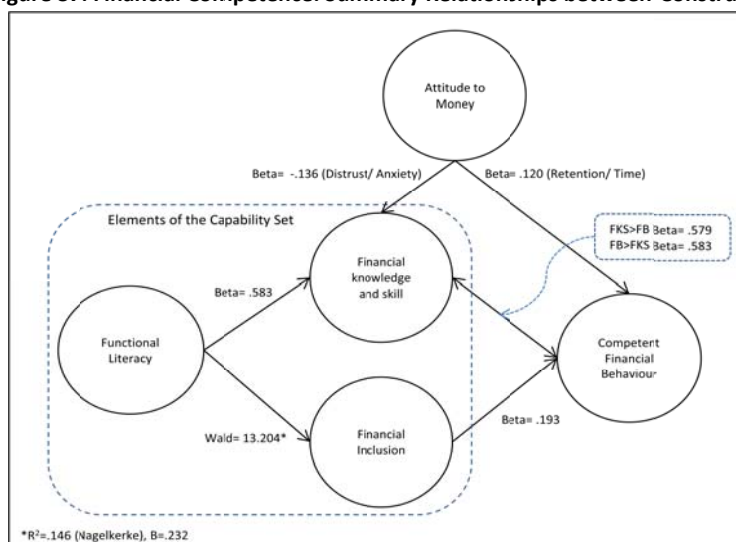
Men exhibit significantly higher levels of financial knowledge and skill and women significantly more competent financial behaviour. This appears to be a function of the bifurcation of

gender roles in rural Fijian households, with women managing household cash-flows and men controlling assets. Attitude to money appears to impact competent financial behaviour directly and indirectly. Having a lower level of anxiety toward money appears to remove barriers to learning. Placing more emphasis on money as a means of achieving future goals appears to encourage positive behaviours.

Whilst ownership of a bank account has a positive impact on financial behaviour, there is no evidence to support a relationship between participation in the financial literacy training and financial competence. It would be inappropriate to conclude the training has been ineffective. As financial knowledge and skill was not measured prior to the financial literacy training it is not possible to determine the direct impact of the workshop. It is also likely there has been intra-household and intra-community learning. The impact of the financial literacy workshops is, however, likely to be significantly less than learning resulting from positive engagement with the formal financial system and the money economy.

The relationship between the constructs is summarised in Figure 37. The Beta weights are derived from the regression analysis undertaken at each section of the analysis. The Wald value is derived from the analysis of ownership of a bank account.

Figure 37: Financial Competence: Summary Relationships between Constructs



Ownership of a Bank Account

Ownership of a bank account is a primary indicator of financial inclusion. Logistic regression was undertaken to examine the impact of financial knowledge and skill, the availability of a

bank in the village, participation in the financial literacy training, gender and functional literacy of ownership of a bank account in order to determine the impact of individual and social capabilities on ownership of a bank account. Gender was included due to the influence of gender revealed during the analysis. The results from the regression analysis are shown in Table 131. The model was statistically significant (χ^2 (5, $N= 389$) = 207.062, $p<.001$) and explained between 41.3% (Cox and Snell R^2) and 56.0% (Nagelkerke R^2) of the variance. 82% of cases were correctly classified. Not surprisingly the availability of a bank was a significant predictor. Participation in the Financial Literacy training and financial knowledge and skill were not significant. Men were more likely to own a bank account. Villagers with higher levels of functional literacy were also more likely to own a bank account.

Table 131: Logistic Regression Predicting Likelihood of Owning a Bank Account

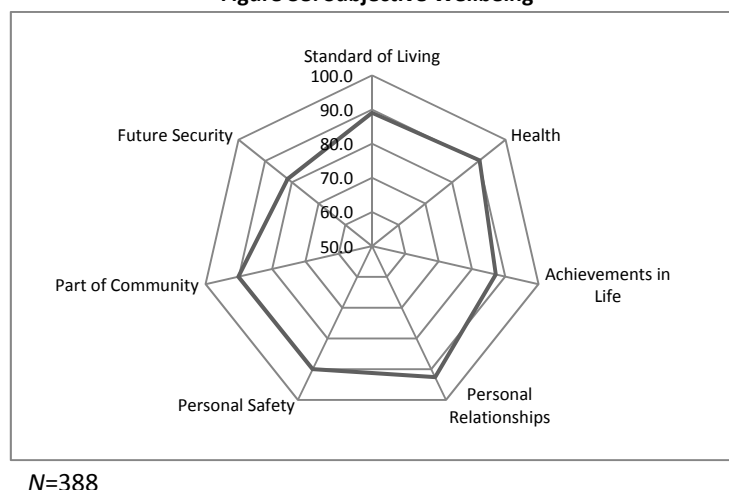
	B	S.E.	Wald	df	p	Odds Ratio	95.0% C.I. for Odds Ratio	
							Lower	Upper
Bank available	3.369	.341	97.765	1	.000	29.050	14.897	56.646
Attended Financial Literacy Training	.619	.335	3.409	1	.065	1.857	.963	3.580
Financial Knowledge and Skill	-.009	.006	2.188	1	.139	.991	.980	1.003
Gender (0=male)	-1.119	.302	13.772	1	.000	.327	.181	.590
Functional Literacy	.232	.064	13.204	1	.000	1.261	1.113	1.428
Constant	-2.490	.564	19.477	1	.000	.083		

Functional literacy does not directly influence ownership of a bank account. The influence is mediated by financial knowledge and skill. The relationship between financial knowledge and skill and financial behaviour appears to be mutually reinforcing. Villagers with low levels of functional literacy may self-exclude and are therefore unable to develop sufficient levels of financial knowledge to enable positive financial behaviours to be enacted, with ongoing reinforcement benefits.

6.6. Subjective Wellbeing

Villagers' subjective wellbeing was tested using the Personal Wellbeing Index (International Wellbeing Group, 2006). As shown in Figure 38, villagers exhibited high levels of wellbeing across all domains. Villagers' sense of wellbeing with their future security, whilst still high, was slightly lower than for other domains. This is not surprising as the survey was conducted during the period of tension and uncertainty following the 3rd military coup.

Figure 38: Subjective Wellbeing



As shown in Table 132, there were no significant variances in subjective wellbeing across sampling cells, gender or levels of functional literacy. Multiple regression analysis was conducted to examine the impact of financial competence, individual factors, household factors, community factors and the Rural Financial Services Initiative on subjective wellbeing. No variables were significant. It is reasonable to conclude economic and financial factors may not play a significant role in determining wellbeing in rural Fijian communities.

Table 132: Subjective Wellbeing

Financial Services Initiative				Gender		Functional Literacy Level		
F/B	nF/B	F/nB	nF/nB	Male	Female	Low	Medium	High
92.7	88.0	86.6	88.6	88.8	88.6	88.5	88.6	88.9

N=389

The average aggregate response of 88.68 is significantly higher than the average aggregate response from administration of the scale in Australia (75.02) and is above typical 'Western' aggregate responses (70-80) (International Wellbeing Group, 2006). These findings are congruent with those of the WellDev studies of subjective wellbeing in rural communities in several developing countries (Camfield, Choudhury, & Devine, 2006; Jongudomkarn & Camfield, 2005; Royo & Velazco, 2006) which found that, whilst respondents evidenced strong subjective wellbeing, this was primarily associated with family relationships, strong social lives and health, rather than economic factors.

6.7. Objective Wellbeing

6.7.1. Introduction

The analysis of household wellbeing has examined patterns of income and expenditure and asset accumulation in rural Fijian households and related this to the financial competence and functional literacy of those who make financial decisions on behalf of the household. Functional literacy has been included due to the relationship between functional literacy and income and assets found in other studies. The analysis has been structured as follows:

Household Income: The household's ability to generate sustainable income and the household's financial decision makers' understanding of the household's income and expenditure patterns.

Household Expenditure: Patterns of household expenditure, in particular, differences in pattern relative to financial competence and functional literacy.

Household Durables and Dwelling: Differences in the pattern of ownership of household durables, including electrical goods, between households in which the financial decision makers are more competent and households in which the decision makers are less competent. Quality of housing has also been examined to determine if there are differences in the size and quality of housing between more financially competent and less financially competent households.

The analysis is considered tentative. There are limitations on income and expenditure verification in rural Fijian households. This inevitably weakens claims to veracity. In addition, most households comprised more than one adult who made financial decisions on behalf of the household and there appear to be important gender differences in the financial decision making within the household. Therefore the relationship between individual financial competence and functional literacy and collective household wellbeing can only be examined generally. The sample size is too small to enable examination of intra-household differences. It is therefore not possible to determine whether there are compensatory patterns of behaviour within households which compensate for significant differences between the financial decision makers' levels of functional literacy and/or financial competence, or power

relations which mask differences.

6.7.2. Household Income

Male villagers were asked to estimate monthly agricultural and business income and expenditure across a range of categories, and to describe the scale and scope of the household's agricultural and small business activity. Participants at the stakeholder workshop considered it would be inappropriate to ask women to estimate farm income and activity as few women in rural Fijian households have primary responsibility for management of the household's agricultural activity.

Examining household income in rural communities transitioning to the money economy is problematic as villagers tend to use cash and mental accounting and therefore have few records available for verification. In addition, villagers typically do not separate household and farming income. Little independent data is collected in Fiji against which to compare villagers' statements about their household income. Household income and expenditure surveys tend to measure aggregate annual income. Most villagers do not pay income tax, consequently income cannot be imputed from tax paid, or salaries and wages reported by employers. Measures based on cash income can also misrepresent total household income as values for subsistence income must be imputed and no estimate can be made of the value of *kere kere*. Importantly, whilst financial competence may impact the level of income the household can generate, there are a range of social, economic and environmental factors which can impact income irrespective of financial competence.

Nevertheless, the average estimated gross income was broadly comparable with gross income estimates from the Reserve Bank of Fiji study (although slightly lower), but was lower than reported household income in the 2002-3 HIES⁸³. Average estimated income levels equated to the first decile of average rural incomes in the 2002-3 HIES. The reason for the difference is likely to be due to the very low levels of wage and salary income received by villagers participating in the study, the relatively small size of villagers' plots of land, the distance of villages from the market and possibly to the economic downturn following the political events of late 2006. Villages which participated in the study also evidenced a high level of homogeneity of patterns of agricultural production. Villages are geographically proximate and

⁸³ Refer Table 39

are therefore subject to similar environmental factors. Cropping patterns are similar. It is reasonable to expect unit income per crop type to be similar across villages and households. Factors which can affect net agricultural income are likely therefore to be principally the hectareage under cultivation and the yield per hectare. Yield per hectare is, in turn, likely to be impacted by irrigation and supplements applied. The other major factor which can affect agricultural income is the household's ownership of livestock as the yield from livestock is additional to horticultural income. The third major factor impacting household income is likely to be the extent to which household income is augmented by small business income.

The analysis compared household income relative to the functional literacy and competent financial behaviour of the household's male principal financial decision maker (usually the husband). An ordinal financial behaviour score was developed. Scores less than one standard deviation from the mean were categorised low (28% of households), scores one standard deviation either side of the mean were categorised medium (58% of households) and scores greater than one standard deviation were categorised high (14% of households). Financial knowledge and skill was not used as an independent variable as knowledge and skill can only influence household wellbeing only through financial behaviour. Functional literacy can directly influence objective wellbeing (for example the ability to calculate prices, yields, unit costs). One way between groups ANOVA's were used. An initial analysis using two-way between groups ANOVA found Leven's Test for Equality of Variances was violated. As interaction effects were not a focus of the analysis (these were examined in the previous section), it was considered preferable to use one-way between groups ANOVA.

a) Agricultural Income

There is a common pattern of ownership and labour in rural Fijian villages. Villagers farm individual plots of land within a formal clan title (predominantly '*mataqali*'⁸⁴) (Overton, 1993). Ownership is based on enduring exclusive individual usage rights (Tanner, 2007). Land which is 'owned' by an individual is used by members of his (or her) residential family group. Breaking fallow soil is undertaken collectively by the village men. All other tasks (planting, cultivation and harvesting) are done by members of the owner's household (Tanner, 2007).

⁸⁴ Extended family

The pattern of horticultural activity was similar across households. The principal crops grown were root-crops. Many villagers also grew yaqona⁸⁵. Approximately a quarter of households produced fruit and vegetables. As shown in Table 133, there are indications male villagers who demonstrated more competent financial behaviour tended to cultivate a narrower range of crops (possibly indicative of cash cropping). A Chi-square test for independence indicated a moderate and significant relationship between financial competence and cropping pattern (χ^2 (2, n=187) = 7.58, Cramer's V = .201).

Table 133: Horticultural Production

	Functional Literacy (Men)			Financial Behaviour (Men)		
	Low	Med	High	Low	Med	High
Single crops	41%	45%	42%	36%	40%	67%
Multiple crops	59%	55%	58%	64%	60%	33%

N=187

Male villagers were asked to estimate the area of the land farmed by the household. The average number of hectares was 1.25. As shown in Table 134, there were, however significant differences in villagers' estimation of hectareage. Villagers with lower levels of functional literacy and/ or competent financial behaviour tended to estimate a larger hectareage, with a wide standard deviation in responses. By contrast, villagers with higher functional literacy and/ or competent financial behaviour tended to be both more conservative and more consistent in their estimation.

Table 134: Total Hectares Farmed

Functional Literacy (Men)						Financial Behaviour (Men)					
Low		Medium		High		Low		Medium		High	
M	SD	M	SD	M	SD	M	SD	M	SD	M	SD
1.70	3.78	1.10	0.71	1.12	0.79	1.44	3.23	1.17	0.81	1.06	0.56

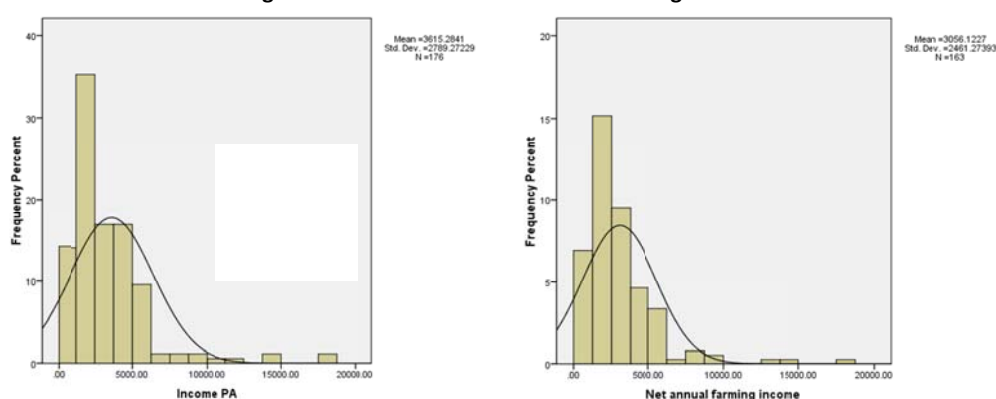
N=187

Farming income was the most significant contributor to household income. Male villagers were asked to estimate their household's monthly income from agricultural production and monthly agricultural expenditure (including supplements, pesticides and fungicides) for each month over the previous 12 months. Monthly estimates were summed to an annual income and expenditure and are shown in Figure 39. Average gross annual income from agricultural activity was \$3615 per household. Modal gross income was \$2400 and Median gross income \$2840, with a small number of households reporting significantly higher levels of farming

⁸⁵ Kava

income. Average net agricultural income was \$3056. Modal net agricultural income was \$1800 and Median net agricultural income \$2400.

Figure 39: Estimated Gross and Net Farming Income



As shown in Table 135, there were significant differences in estimated income and expenditure. Male villagers with higher levels of competent financial behaviour and/ or functional literacy reported higher levels of income, both in absolute terms and per hectare. Interestingly, male villagers who demonstrated higher levels of competent financial behaviour also estimated higher (and therefore more conservative) expenditure/ income ratios. Differences in level of income and expense/income ratios were not, however significant.

Table 135: Estimated Gross and Net Farming Income

	Functional Literacy (Men)			Financial Behaviour (Men)		
	Low	Medium	High	Low	Medium	High
Average income PA	\$ 2,820.20	\$ 3,808.57	\$ 4,028.57	\$ 3,392.17	\$ 3,597.83	\$ 4,120.00
Average expenses PA	\$ 391.95	\$ 650.59	\$ 581.76	\$ 360.00	\$ 568.14	\$ 805.00
Expense/ Income	14%	17%	14%	11%	16%	20%
Average net annual income	\$ 2,530.14	\$ 3,210.15	\$ 3,272.79	\$ 2,884.21	\$ 3,059.29	\$ 3,315.00

N=176

Male villagers were asked how many head of livestock the farm carried, in addition to horticultural activity. The results are shown in Table 136. The average head of stock was 3.2. Livestock carried were typically cattle, cows or pigs. The pattern of differences in estimation of income and expenditure was also found in the number of livestock owned by the household. Households in which the male financial decision maker had higher functional literacy and/ or financial competence tended to own more live-stock, and a greater percentage of these households owned more than the average number of livestock. A one-way between groups ANOVA indicates a moderate and significant difference in the average number of

livestock owned ($F(2, 190) = 4.234, p < .05, \eta^2 = .04$). Post hoc comparisons (Tukey HSD) indicate the difference is statistically significant for villagers who exhibited high levels of competent financial behaviour. There is no significance difference in respect to levels of functional literacy.

Table 136: Number of Livestock

	Functional Literacy (Men)			Financial Behaviour (Men)		
	Low	Med	High	Low	Med	High
Average # livestock	2.7	3.4	3.4	2.7	3.0	5.1
Households <3	67%	58%	53%	68%	59%	37%
Households ≥ 3	39%	45%	49%	38%	44%	63%

$N=176$

Male villagers were also asked whether the farm was irrigated and what supplements were applied. As shown in Table 137, households in which the male financial decision maker had lower functional literacy and/ or a lower level of financial competence appeared to be less likely to re-invest in the farm to further develop farm productivity and income generation capability. There was less use of irrigation and lower levels of expenditure on supplements (including expenditure on pesticide and fungicide). Whilst the difference in supplement expenditure was not statistically significant, the difference in irrigation was moderate and significant ($F(2, 183)=1.670, p < .05, \eta^2 = .04$).

Table 137: Re-Investment in Agricultural Production

	Functional Literacy (Men)			Financial Behaviour (Men)		
	Low	Med	High	Low	Med	High
% irrigated	40%	52%	44%	36%	45%	67%
Supplement Expenditure Per Hectare	\$221	\$372	\$389	\$335	\$336	\$408

$N=176$

Households in which the male financial decision maker demonstrated higher functional literacy and/ or more competent financial behaviour evidenced more conservative and more consistent estimation of the land area used by the household for cultivation, more conservatism in estimating levels of expenditure relative to levels of income, higher levels of irrigation and greater supplement expenditure, and higher stock levels.

b) Small Business Income

Male villagers were asked if their household had a small business (or businesses). The percentage of households reporting ownership of a small business is shown in Table 138. The most common form of business operated by households was a home-based canteen (75%), usually operated by the wife. Other businesses included owning a truck (a carrier business), owning billiard tables, selling kerosene, selling cigarettes or phone-cards, or operating a stall at the market. The pattern evidenced in agricultural activity was also evidenced in small business activity. Households in which the male financial decision maker demonstrated higher functional literacy and/ or more competent financial behaviour reported higher levels of small business ownership. The difference was moderate and significant ($\chi^2(2, n=192) = 7.784, p < .05$, $\phi = .201$).

Table 138: Household Owning a Small Business

Functional Literacy (Men)			Financial Behaviour (Men)		
Low	Med	High	Low	Med	High
14%	19%	22%	12%	18%	37%

N=192

Male villagers were asked to estimate monthly small business income and expenditure. The estimates are shown in Table 139. Households in which the male financial decision maker demonstrated higher functional literacy and/ or more competent financial behaviour tended to report higher levels of small business income and lower income/expense ratios. The lower expense/ income ratio may, in part, be due to these households reporting ownership of more profitable businesses (for example truck and billiard table businesses). The cost of capital has not been included in the estimate of expenditure for these businesses⁸⁶.

Table 139: Small Business Income (Households which owned a Small Business)

	Functional Literacy (Men)			Financial Behaviour (Men)		
	Low	Med	High	Low	Med	High
Average income PA	\$ 2,132	\$ 3,199	\$ 4,379	\$ 2,606	\$ 3,223	\$ 4,791
Average expense PA	\$ 1,334	\$ 2,245	\$ 2,094	\$ 1,629	\$ 2,071	\$ 2,090
Expense/income	68%	68%	55%	69%	64%	53%
Net Income PA	\$ 798	\$ 954	\$ 2,465	\$ 977	\$ 1,152	\$ 3,069

N=192

⁸⁶ Caution is required as the number of non-canteen businesses is very low.

c) Total Household Income

Average gross income available to the household was \$4182, net income was \$3342. The modal income level was \$2400. As shown in Table 140, households in which the male financial decision maker demonstrated higher functional literacy and/ or more competent financial behaviour reported levels of income available to the household 40% greater than levels reported by households in which the male financial decision maker demonstrated lower levels of functional literacy and/ or less competent financial behaviour. The difference is not, however, statistically significant due to high within group variance.

Table 140: Income Available to the Household

	Functional Literacy (Men)			Financial Behaviour (Men)		
	Low	Med	High	Low	Med	High
Gross Farm/Business Income	\$ 3,033	\$ 4,380	\$ 4,875	\$ 3,619	\$ 4,115	\$ 5,650
Net Farm/Business Income	\$ 2,623	\$ 3,387	\$ 3,738	\$ 2,987	\$ 3,253	\$ 4,180

N=192

As shown in Table 141, the correlation between competent financial behaviour and functional literacy, and net farm/business income is moderate and significant.

Table 141: Correlation between Financial Behaviour, Functional Literacy and Net Farm/ Business Income

	1	2	3
1. Financial Behaviour (Male)	-	.466**	.189*
2. Functional Literacy		-	.159*
3. Total Net Farm/Business Income			-

** . Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

N=163

6.7.3. Household Expenditure

Both men and women were asked to estimate household expenditure by category. 23% of women and 83% of men did not answer the question. For consistency, estimates of household expenditure made by women have been used in examining household expenditure patterns, with the exception of households in which only the male financial decision maker estimated expenditure. The expenditure estimates are summarised in Table 142.

Where possible estimates of expenditure have been compared with the estimates of expenditure in the 2002-3 HIES (Narsey, 2006). Whilst the categories do not match exactly (the HIES for example does not specify telecom expenditure), there is broad comparability between the expenditure pattern reported by rural villagers in Naitisiri and that reported by rural Fijian communities in the HIES. There is considerable consistency in the estimation of household expenditure across levels of functional literacy and competent financial behaviour. Villagers in rural Naitisiri estimate lower percentages of total household expenditure on food than rural Fijians generally. However, expenditure on food in the present study does not include an imputed cost for food produced by the household (most households produce at least 50% of the food consumed by the household). Villagers estimate higher expenditure on education (in particular, households in which the villagers exhibit higher levels of functional literacy and/or more competent financial behaviour). The higher average level of education expenditure is likely to be a consequence of the relative isolation of many villages and the higher cost of travel to the nearest town and the greater need to board children attending secondary school.

Table 142: Estimated Category Expenditure as % Total Household expenditure

	Functional Literacy (Women)			Financial Behaviour (Women)			All	2002-3 HIES ⁸⁷
	Low	Med	High	Low	Med	High		
Food	40%	30%	31%	40%	31%	33%	32%	43%
Telecommunications	3%	5%	4%	3%	4%	6%	5%	-
New Items for household	10%	8%	9%	8%	9%	8%	9%	-
House	9%	19%	17%	12%	19%	12%	17%	18%
Education	9%	8%	14%	4%	10%	13%	10%	2%
Medical	2%	3%	5%	2%	3%	8%	4%	3%
Transport	9%	11%	5%	15%	8%	6%	8%	10%
Community/ Church	11%	10%	10%	11%	10%	9%	10%	10%
Other Spending	7%	6%	5%	5%	6%	6%	6%	14%
Average Total Household Expenditure	\$2,209	\$2,239	\$2,640	2,010	\$2,318	\$2,914	\$2,361	

N=190

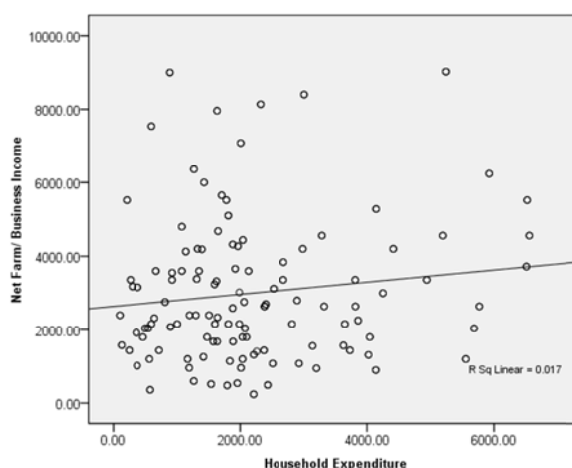
6.7.4. Household Net Cash Flow

It is not possible to estimate average household net cash flow by subtracting average household income from average household expenditure as, in several households only one

⁸⁷ Rural Fijian communities; adjusted to 100% from 85% (to exclude savings), Refer 2002-3 HIES (Narsey, 2006, p. 50)

financial decision maker provided estimates. Household net cash flow has therefore been estimated using households in which both the female and male decision makers provided estimates. Outliers ($<2SD$) were removed. As shown in Figure 40, when examined in aggregate the relationship between income and expenditure estimates is weak:

Figure 40: Household Net Cash Flow (Matched Households - Outliers Removed)



$N=234$ (117 households)

In order to understand the relationship between functionally literate and/or financially competent households and household net cash flow, the polarities of participation in the Rural Financial Services Initiative were examined. As shown in Table 143, there is a strong and consistent relationship between both functional literacy and competent financial behaviour and participation in either both elements or neither element of the Initiative at both the individual and (averaged) household levels. The financial decision makers in households which participated in both elements of the Initiative have higher functional literacy and exhibit more competent financial behaviour than households which participated in neither element of the Initiative.

Table 143: Relationship between Functional Literacy Financial Behaviour and Participation in the Rural Financial Services Initiative

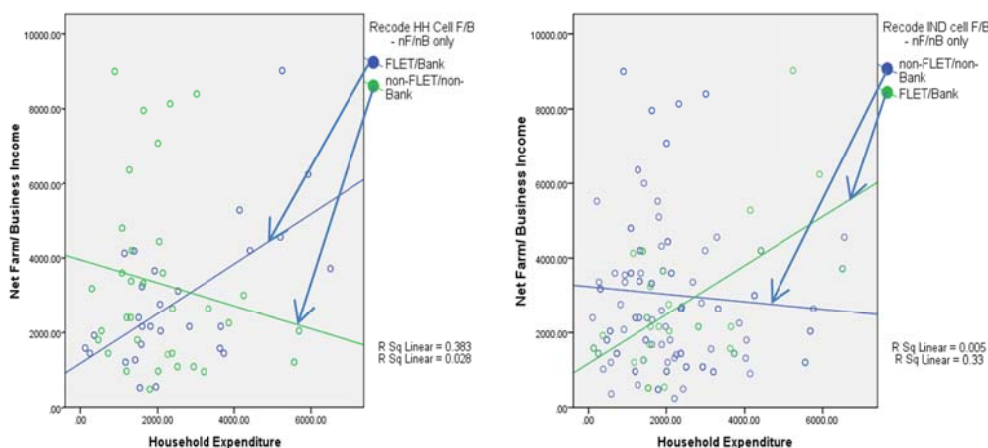
		Functional Literacy			Financial Behaviour		
		Low	Med	High	Low	Med	High
Household	FLET/Bank	22%	51%	61%	14%	45%	79%
	non-FLET/non-Bank	78%	49%	39%	86%	55%	21%
Individual	FLET/Bank	5%	23%	38%	6%	19%	55%
	non-FLET/non-Bank	95%	77%	62%	94%	81%	45%

$N=235$ (Individual)

A comparison of income and expenditure estimates for individuals and households that

participated in either both elements or neither element of the Rural Financial Services Initiative reveals a fundamental difference in the pattern of income and expenditure estimation. As shown in Figure 41, individuals and households which participated in both elements of the Initiative (and in which the financial decision makers tend to have higher functional literacy and exhibit more competent financial behaviour) demonstrate a positive relationship between income and expenditure estimates. Conversely, households which participated in neither element of the initiative (and in which the financial decision makers tend to have lower financial literacy and exhibit lower levels of competent financial behaviour) demonstrate an inverse relationship between income and expenditure estimates. This may in part explain the more frequent use of store credit by households in which the financial decision makers exhibit lower levels of competent financial behaviour. These households would appear to have both a very limited understanding and an unrealistic perception of the relationship between the household's income and expenditure, leading to cash shortfalls over the household's income and payment cycle.

Figure 41: Disaggregated Household Income and Expenditure Estimates



N=207 (Individual)

It is possible this tendency may be exacerbated by the typical bifurcation of financial management responsibility in rural Fijian households, with financial competence manifesting in either the management of income (primarily in the case of men) or household expenditure (primarily in the case of women), rather than the joint management of household cash-flows.

6.7.5. Dwelling and Services

Interviewers who interviewed women were asked to assess the quality of the dwelling used by the household. The assessment was subjective. Interviewers were also asked to determine the number of rooms in the house, whether the house had a septic tank or sewer connection,

whether there was tap water at the house and electricity connected to the house (either mains or generator). As shown in Table 144, the pattern evident in the analysis of income and expenditure was also evident in respect to the dwelling and services to the house. Interviewers tended to assess the dwellings of villagers with higher functional literacy and/ or more competent financial behaviour as being in better condition than the dwellings of villagers with lower levels of functional literacy and/ or competent financial behaviour. In addition to being of better quality, the houses tended to be slightly larger and were more likely to have services connected to the house. The differences between levels of competent financial behaviour were not, however, significant. Access to electricity was comparable to the percentage of rural households with electricity on the 2002-3 HIES (62%) (Narsey, 2006). Most households used wood or kerosene for cooking. Very few households used electricity for cooking (2-5%). This is consistent with the level of households reported as using electricity for cooking in the 2002-3 HIES (2%).

Table 144: Dwelling and Services

		Functional Literacy (Women)			Financial Behaviour (Women)		
		Low	Med	High	Low	Med	High
House Condition	Good	43%	60%	51%	39%	51%	67%
	Acceptable	47%	32%	45%	44%	43%	26%
	Poor	9%	8%	4%	17%	6%	8%
Number of rooms		1.5	1.4	1.9	1.5	1.5	1.8
Sewer/Septic tank at house		61%	73%	76%	44%	73%	73%
Tap water at house		96%	89%	94%	89%	92%	95%
Electricity at house		52%	60%	74%	38%	62%	68%
Number of services to house		2.1	2.2	2.4	1.7	2.3	2.4

N=190

6.7.6. Household Durables

Women were asked the number and type of durables owned by the household. Durables ownership is summarised in Table 145. Villagers generally owned fewer electrical durables than the average for rural Fijian households in the 2002-3 HIES. Whilst the number of households with electricity was similar between the current study and the HIES, villagers in rural Naitisiri typically do not have access to mains electricity. This may, in part, explain the lower level of ownership of electrical durables requiring continuous electricity (for example refrigerators). The lower level of income reported by rural villagers in Naitisiri may also in part explain the difference in household durable ownership. The higher level of telephone

ownership by villagers participating in the study, relative to the 2002-3 HIES, is likely to be a due to the expansion of the mobile phone network in rural Fiji subsequent to data being collected for the 2002-3 HIES. Villagers with higher levels of functional literacy and greater financial competence tend to own more durables, in all categories. The difference in the average number of durables owned is significant ($F(2, 170) = 7.559, p < .001, \eta^2 = .08$). Post hoc comparisons (Tukey HSD) indicate the difference is primarily in respect to villagers who exhibit higher levels of competent financial behaviour.

Table 145: Selected Household Durables

		Functional Literacy (Women)			Financial Behaviour			2002 HIES
		Low	Med	High	Low	Med	High	
	Number of durables	2.34	2.68	3.42	1.71	2.61	3.71	-
Appliances	Refrigerator/Freezer	2%	3%	3%	0%	3%	4%	22%
	Washing machine	1%	3%	3%	0%	2%	6%	12%
	Oven	5%	9%	9%	0%	6%	22%	31%
Entertainment	Television	9%	8%	9%	3%	9%	13%	28%
	Radio	22%	30%	22%	8%	27%	37%	-
Furniture	Bedroom furniture	43%	55%	35%	20%	49%	57%	-
	Living room furniture	9%	16%	12%	1%	14%	21%	-
Transport	Car/van	0%	1%	1%	0%	0%	3%	8%
Communication	Telecommunications	4%	14%	12%	1%	10%	19%	11%

N=190

6.7.7. Summary

The analysis of household income, household expenditure and net cash flows, the dwelling occupied by the household and the services to the dwelling, and the durables owned by the household has revealed a consistent pattern. Households in which the principal financial decision makers have higher levels of functional literacy and exhibit more competent financial behaviour consistently tend to exhibit higher levels of household wellbeing.

6.8. The Relationship between Functional Literacy, Financial Capability, Financial Competence and the Economic Wellbeing in Rural Fijian Households

6.8.1 Household Economic Wellbeing

A household wellbeing score was developed using principal components analysis. Twelve variables were initially selected spanning the household's agricultural activity, business activity, income, expenditure, dwelling and durables ownership. Household net cash-flow was not selected as several households did not estimate both income and expenditure. The provision of tap water to the house was not selected as >90% of households reported the household had tap water connected to the house. The variables are summarised in Table 146:

Table 146: Variables Used in Initial Factor Analysis

Agriculture	Hectarage
	Supplement expenditure per hectare
	Irrigation
	Number of livestock
Business	Household has business
Income	Net farm/ business income
Expenditure	Total household expenditure
Dwelling	House condition
	Number of rooms
	Electricity to house
	Sewer/Septic tank to house
Durables	Number of durables owned

Orthogonal rotation was used (Varimax) in order to develop a clearly defined factor structure. A cut-off of 0.4 was set. The Kaiser-Meyer-Okin value was 0.640. This is above the recommended value of 0.6 (Kaiser, 1970, 1974). Bartlett's Test of Sphericity (Bartlett, 1954) was statistically significant ($p < .001$). The analysis revealed five factors with eigenvalues greater than 1.0, cumulatively explaining 58.22% of the variance. The scree-plot revealed a clear break after the second factor. Because of the difference between the factors which would be selected using eigenvalues and the scree plot, a Parallel Analysis was performed (Watkins, 2000). This showed two factors exceeded the corresponding criterion values for a comparable randomly generated data matrix. The factor loadings are shown in Table 147. The two factor solution explained 30.65% of the variance (22.13%, 30.65%). The variables were re-factored. The number of livestock owned by the household, whether the household had a

business and whether there was a sewer or septic tank connection to the household did not load to either factor. Factor loadings varied between 0.416 and -0.773.

Table 147: Household Economic Wellbeing Two-Factor Rotated Component Matrix

	1	2
Household durables	0.779	
Number of rooms	0.606	
Electricity to house	0.551	
Total household expenditure	0.544	
Total net farm/ business Income	0.476	
House condition	-0.471	
Total hectares farmed		-0.783
% plots irrigated		0.469
Supplements expenditure per hectare		0.416

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 3 iterations

The two factors describe two discrete constructs. The first factor describes general household wellbeing, encompassing income, expenditure, services (electricity), house condition and durables. The second factor describes re-investment of household net cash flows in the further development of sustainable agricultural income and the land area under cultivation. The negative coding of hectares farmed relates to the inverse levels of estimation relative to the level of competent financial behaviour demonstrated by the household's male financial decision maker. Weighted factor scores were developed. Regression analysis indicated the agricultural investment factor score could not be explained by the major variables examined by the study. The principal components analysis was re-factored to a single factor and a weighted factor score developed. This is shown in Table 148:

Table 148: Household Economic Wellbeing Single Factor Rotated Component Matrix

Household durables	0.777
Number of rooms	0.605
Electricity to house	0.534
Total household expenditure	0.540
Total net farm/ business income	0.476
House condition	-0.476

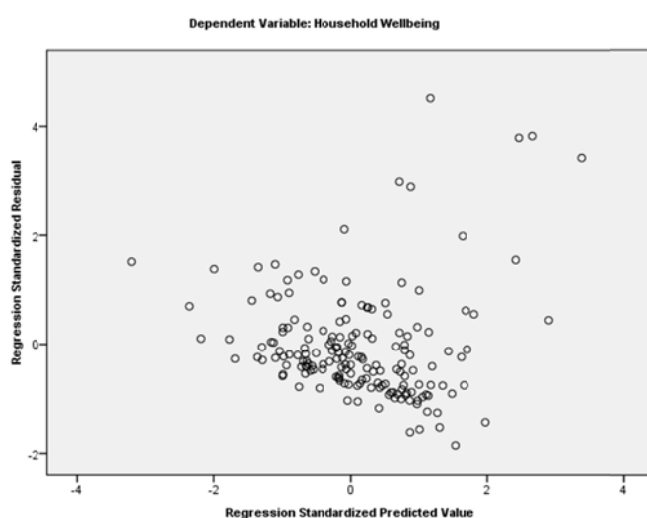
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 3 iterations

6.8.2 Regression Analysis

Multiple regression analysis was conducted to examine the impact of the functional literacy, financial behaviour, attitude to money and subjective wellbeing of the household's principal financial decision makers on the household's wellbeing. The age and gender of the principal financial decision makers was also included. Age was included as it is likely household wellbeing increases through working lifespan as surplus is invested in the household and farm/business activity. Gender was included due to the differences in financial management roles in rural Fijian households. Three environmental variables were also included: the village population, the distance of the village from the nearest town and whether banking services were available in the village. Village population was included due to the likely relationship between village resources and village size. Distance to the nearest town was included as it was considered possible there would be a positive relationship between access to urban markets and services, and household wellbeing. Access to banking services was included as this is was the core ongoing component of the Rural Financial Services Initiative. Financial knowledge and skill was excluded as the correlation with financial behaviour was .659. This is close to the maximum acceptable collinearity of 0.7 recommended by Pallant (2007, p. 155). Household ownership of a bank account was included in preference to the availability of the bank in the village. The correlation between the two variables was .810.

Regression analysis was performed against both of the initial factors. Significant coefficient relationships were found in respect to financial behaviour, age and village distance against household wellbeing as the dependent variable. No significant relationships were found in respect to agricultural investment. As discussed above, the factor analysis was re-run and a single household wellbeing factor developed. The regression analysis was re-run with the re-factored household wellbeing as the dependent variable. Outliers were checked against Mahalanobis distances (Critical Value 31.264 (Tabachnick & Fidell, 2007, p. 949). One case exceeded the critical value. The regression analysis was re-run with the case removed. As shown in Figure 42, the scatterplot indicates a degree of heteroscedasticity of residuals. Tabachnick and Fidell (2007, p. 85), suggest this weakens but does not invalidate the analysis. The data has not been transformed to improve homoscedasticity as the regression analysis is exploratory.

Figure 42: Scatterplot of Residuals



Total variance explained by the model was 24.7% ($F(12,172)=4.713$, $p<.001$). Three variables were statistically significant. These variables indicate level of competent financial behaviour; age and the distance of the village from the nearest town may have a significant impact on household wellbeing. The correlation matrix is shown in Table 149 and the results from the regression analysis is shown in Table 150:

Table 149: Correlation Matrix: Household Economic Wellbeing

	1	2	3	4	5	6	7	8	9	10	11	12
1. Household Ec. Wellbeing	-	.193**	.283**	.216**	-.003	-.063	.042	.140*	.068	.229**	-.175**	.085
2. Functional Literacy		-	.474**	-.077	-.128**	-.193**	-.233**	.234**	-.031	-.094*	.034	.235**
3. Financial Behaviour			-	.054	.223**	-.234**	-.217**	.230**	.048	-.177**	.109*	.263**
4. Age				-	-.130**	.058	.183**	.137**	.035	-.047	.031	.088*
5. Gender (Male = 0)					-	-.135**	-.130**	-.147**	-.004	-.002	-.019	-.007
6. ATM Power/Prestige						-	.585**	.093*	.102*	-.050	.031	-.076
7. ATM Distrust/ Anxiety							-	.218**	.140**	-.061	.062	-.039
8. ATM Retention/ Time								-	.119**	-.186**	.204**	.091*
9. Subjective Wellbeing									-	-.094*	.005	.129**
10. Village Distance										-	-.495**	-.291**
11. Village Population											-	.172**
12. Household has Bank Ac												-

** Correlation significant at 0.01 level (1 tailed)

* Correlation significant at 0.05 level (1 tailed)

Table 150: Household Economic Wellbeing: Significant Variables

	Variables	Beta	p
Individual	2. Functional Literacy	-	NS
	3. Financial Behaviour	.269	<.01

	4. Age	.190	<.01
	5. Gender (Male = 0)	-	NS
	6. Attitude to Money: Power/Prestige	-	NS
	7. Attitude to Money: Distrust/ Anxiety	-	NS
	8. Attitude to Money: Retention/ Time	-	NS
	9. Subjective Wellbeing	-	NS
Community/ Access to financial services	10. Village Distance	.295	<.001
	11. Village Population	-	NS
	12. Household has a bank account	-	NS

6.8.3. Summary

There appears to be a positive relationship between both the age and level of competent financial behaviour of the household's principal financial decision makers and the economic wellbeing of their household. The relationship between age and household economic wellbeing is not surprising. The relationship between the level of competent financial behaviour and the economic wellbeing of the household suggests that, in a monetised (or in the case of rural Fijian households, monetising) economy, there is a direct relationship between financial competence and household economic wellbeing. There also appears to be a positive relationship between the economic wellbeing of the household and the distance of the village from the nearest town. To some extent this is counter-intuitive, in particular, as there does not appear to be a relationship between the size of the village and the economic wellbeing of households in the village. The relationship may be explained to some extent by the weak but significant relationship between the distance of the village from the nearest town and access by households to electricity ($r=.178$, $p<.05$). The houses of villagers living further from the nearest town also appear to be, on average, slightly larger (village <50k = 1.15 rooms; village >70k = 1.70 rooms). Further research is required to understand why the inverse relationship appears to exist.

Functional literacy does not appear to influence household economic wellbeing directly. The analysis of financial knowledge and skill and financial behaviour indicates functional literacy influences household economic wellbeing through financial competence. Financial inclusion appears to influence household economic wellbeing through financial behaviour rather than directly. The analysis of the subjective wellbeing of rural Fijian villagers suggested financial and economic factors do not play a significant role in influencing the subjective wellbeing of rural Fijian villagers. This is confirmed by the regression analysis. Attitude to money does not

appear to influence household economic wellbeing directly. At the household level gender does not appear to be significant. This is likely to be because the majority of the households which participated in the survey comprised a husband and wife.

Chapter Seven: Discussion and Conclusions

7.1. Discussion

7.1.1. Discussion

a) International Development and Engagement with the Money Economy

This study has argued that whilst money is central to modernity, development theorists and practitioners have tended to use a model of money which is too narrow and which assumes individuals, households and communities will engage with the money economy and the formal financial system as the economy monetises. There is evidence to indicate this has not been the case and high levels of financial exclusion have resulted, primarily due to the failure of the formal financial system to provide adequate financial outreach. Until recently, international development has failed to focus on financial inclusion and the financial behaviours required by low income households to function effectively in a monetised economy. The economic approach to development has focused on financial deepening rather than financial outreach. The human development approach has typically not regarded access to financial services as a basic need. These approaches to development, combined with colonial policy which did not seek to facilitate the financial inclusion of indigenous populations, have resulted in high levels of financial exclusion in many previously colonised countries, in particular, countries in which the settler population comprised a numeric minority.

Microfinance emerged as a locally initiated, pragmatic effort to improve the financial capability of low income households and communities (Armendariz de Aghion & Morduch, 2005; Arun & Hulme, 2008; Morduch, 1999). However, the poverty lending approach to microfinance cannot readily meet the financial services requirements of low income households due to significant structural weakness (Brandsma & Hart, 2001; Robinson, 2001). A more appropriate approach is to facilitate financial outreach by formal financial organisations, in particular, regulated banks. The emergence of the capability approach to development has facilitated an increased focus on the provision of financial education and financial services to low income households in developing countries.

b) The Relationship between Capability and Competence

This study is grounded in Sen's capability approach (Sen, 1993), but argues that a focus on capability is insufficient. Capability is relevant in the context of the actions people need to be able to undertake in order to live the life they want to lead. However, there is an acknowledged difficulty in determining and measuring the nexus between an increase in capability and a subsequent change in the wellbeing of those to whom an intervention is targeted (Alkire, 2007; Annand, Hunter & Smith, 2005; Annand & van Hees, 2006). These issues can be resolved by the inclusion of competence as a mediating variable. Competence encompasses a person's ability to interact with their environment (White, 1959; Masten & Coatsworth, 1998, Elliot & Dweck, 2005). Competence is specific and grounded in the requirements of those who seek an enhanced ability to engage effectively with their environment. By focusing on competence, elements of the capability set can be determined and prioritised, and appropriate development interventions can be developed and deployed.

The model developed at the commencement of the study (refer Figure 43) was derived from the literature and proposed a relationship between capability, competence and wellbeing.

Figure 43: Initial Model of the Relationship between Capability, Competence and Wellbeing



The findings from the study suggest the model can be further refined. The initial model used the individual lens adopted by Sen (1993, 1999a, 1999b). The findings from the study suggest the model can be deployed on several levels:

- Individual: the relationship between a person's capability set, their consequent level of competent behaviour (their interaction with their environment) and their resultant wellbeing.
- Household: the relationship between the capability sets of those living in the household and the household's collective capabilities (for example access to services),

the consequent levels of competent behaviour of the household members and the resultant wellbeing of those living in the household.

- Community: the relationship between the capability sets of those living in the community and the community's collective capabilities (for example access to education and health care), the consequent levels of competent behaviour of the community's members and the resultant wellbeing of those living in the community.
- Society: the relationship between the capability sets of those living in the society and the society's collective capabilities (for example resources), the consequent levels of competent behaviour of the society's members and the resultant wellbeing of those living in the society.

The model contributes to explaining the relationship between individual capability, individual behaviour and collective wellbeing. The findings from the study also suggest the unit of analysis, particularly in respect to the independent variable is particularly important in explaining the relationship between capability and wellbeing. For example, within the context of the present study, had the notional 'head of the household' been surveyed on behalf of the household (as is typically the case in household level studies), it is likely only the male responsible for making financial decisions on behalf of the household would have participated in the study. Whilst the conclusions in respect to household income would have been consistent with the findings from the study, a very different picture would have emerged of household expenditure and the management of household cash-flows.

The findings from the study suggest the capability construct comprises two components which should be examined separately: social capability and individual capability. Social capability comprises those factors, which if accessed by an individual acting either in their own interest or in the interest of others, enables more effective interaction with the environment and consequently facilitates an increase in wellbeing. Social capability includes a wide range of elements, including access to resources and services, and framing social codes (both formal and informal).

Individual capability comprises both a person's ability to access social capabilities and capabilities specific to the person (for example knowledge and skill). The findings from the study suggest socially defined and individually accepted gender roles are likely to exert a significant influence in mediating the translation of social capabilities into individual capabilities. In a wider context culture and social group also appear to have a significant influence. The findings from the study also suggest a person's attitude to the capability and/

or the interaction with the environment is likely to influence both individual capability and the level of competent behaviour. The initial model of the relationship between capability, competence and wellbeing can, therefore, be further developed. This is shown in Figure 44:

Figure 44: Revised Model of the Relationship between Capability, Competence and Wellbeing

The revised model of the relationship between capability, competence and wellbeing provides a framework for the consideration of international development interventions and development related policy and provides a basis for the measurement of intervention and policy outcomes.

c) The Relationship between Financial Capability and Financial Competence

This study confirms findings from previous research that there is a positive relationship between financial capability and household wellbeing (Atkinson, McKay, Collard & Kempson, 2006, 2007; Beck, Demirgic-Kunt & Levine, 2004, 2007, Caskey, 2002; Chakravarty, 2006; FSA, 2006c; Goodwin, Adelman, Middleton & Ashworth, 2001; Hogarth, 2006; Hogarth, Beverly & Hilgert, 2003; Honohan, 2004; Kempson & Whyley, 1999; Leyshon & Thrift, 1994, 1995, 1997; Rutherford, 2000; Sibley, 2007; United Nations, 2006). The findings from the study suggest, however, that Beck, Demirgic-Kunt and Levines (2004) finding that financial development reduces income inequality must be considered in the context of the potential consequences of self-exclusion by individuals with low levels of functional literacy.

The study also confirms findings from earlier research that suggest there are generic components to attitude to money (Gresham & Fontenot, 1989; Medina, Saegert & Gresham, 1996; Yamauchi & Templar, 1982). These findings suggest the use of scalar approaches to the measurement of attitude to money is preferable to attribute approaches.

This study has proposed a model of financial competence, developed from the literature and a methodology for measuring competence, derived from field experiment methodology. The methodology has been used to examine the model by measuring the financial competence of rural Fijian villagers whose villages participated in a rural financial capability development initiative. The Rural Financial Services Initiative in Fiji is an example of a capability development intervention designed to enhance competent financial behaviour in low income rural communities in Fiji. The Rural Financial Services Initiative sought to facilitate an increased level of competent financial behaviour, in respect to both household cash-flow management and use of formal financial services.

The study developed a set of financial competencies appropriate for rural Fijian villagers. This is the first time a rural financial competency framework has been developed for members of a monetising community. The competency set is therefore indicative rather than definitive. The study then examined the deployment of the Rural Financial Services Initiative and concluded there is evidence that the rural financial outreach based on extending extant retail banking services was more effective in providing financial services to unbanked communities than the poverty-lending microfinance schemes. The financial training programme covered a subset of the financial competencies identified by the working group as necessary rural Fijian villagers. There is tentative evidence that villagers who participated in the training are more financially competent in the key elements covered by the training. It is, however, not possible to know whether this competence preceded the training.

The study also measured the financial competence of the adults who make financial decisions in rural Fijian households and the subjective wellbeing of the adults and the objective wellbeing of their households, with a particular focus on economic wellbeing. The study found evidence of a positive relationship between financial competence and economic wellbeing in rural Fijian households. Households in which the principal financial decision makers are more financially competent appear more likely to adopt positive household cash flow management practices and to plan future expenditure. These households are more conservative in estimating household expenditure and household income, including income from farming and

businesses owned by the household. As a consequence these households appear to be more likely to have a cash surplus at the end of their payment cycle and to re-invest cash in the farm or business to further enhance income. Households in which the principal financial decision makers are financially competent are more likely to save money regularly and to use a bank account for saving. By contrast, households in which the principal financial decision makers are less financially competent appear to be more likely to under-estimate household expenditure and to over-estimate household income. These households appear less likely to manage household cash flows and to plan future expenditure. In addition, households in which the principal financial decision makers are not financially competent are less likely to have family businesses to augment farming income. Importantly these households appear less likely to have surplus cash at the end of their payment cycle and more likely to have to resort to the use of store credit to purchase food and other household consumables; and to use hire purchase to facilitate the purchase of household durables. Consequently they appear less likely to re-invest cash in the farm or business. These households may therefore have a lower level of income sustainability. Within this context the study has found significant gender differences. Men in rural Fijian villages appear to exercise control over the household's assets (in particular, income generating assets and investments) and the economic interaction between the household and the wider economy. Women appear to manage the household's cash-flows. There are also indications that financial management in rural Fijian households may be bifurcated, with men and women having a limited understanding of the financial affairs managed by their partner. This may inhibit the relationship between the individual financial competence of those who make financial decisions on behalf of the household and the economic wellbeing of the household.

This study is the first detailed research which has sought to develop an understanding of financial capability and financial competence in a rural monetising community. The findings are therefore indicative and further research is required before strong claims to causality can be made. Whilst having regard for the limitations to the study, the economic wellbeing of monetising rural Fijian households does appear to be positively influenced by the financial behaviour of the adults responsible for making financial decisions on behalf of the household. Financial behaviour appears to be influenced by villager's levels of financial knowledge and skill, attitude to money and the household's access to formal financial services. Financial knowledge and skill and use of financial services appear to be influenced by villager's level of functional literacy. Taken over time, in particular, as the level of monetisation increases, these differences are likely to be amplified.

The study has found no evidence to indicate a direct relationship between financial competence and subjective wellbeing. There may be a mediated relationship between financial competence and subjective wellbeing through economic wellbeing. However, the relationship between economic and subjective wellbeing in rural Fijian households was not examined due to limitations in the range of household economic wellbeing in the sample. In a wider context, a fundamental objective of capability centered development is to increase human wellbeing by increasing human agency. The focus of development activity is commonly centered on increasing objective wellbeing, in particular economic wellbeing. If the outcome of development activity is to be better understood, it may be appropriate that impact studies place greater emphasis the measurement of the impact of development interventions on both objective and subjective wellbeing.

The relations between the constructs measured are summarised in Figure 45. The beta-weights (and the Wald value in the case of financial inclusion) are derived from the regression analyses undertaken at each section of the analysis.

Figure 45: The Relationship between Functional Literacy, Financial Capability, Financial Competence and the Economic Wellbeing in Rural Fijian Households

7.1.2. Implications of the Findings for Development Policy

International development research has a significant role in informing policy formulation. The concept of development, dating from President Truman's inauguration speech until the present day, is inextricably linked to facilitating the accelerated adaptation of societies, communities, households and individuals to modernity and within this context their adaptation to monetisation and the use of the formal financial system. There are three policy implications arising from the findings of the study.

a) Functional Literacy

Studies in OECD countries have found a link between financial exclusion and lower education levels. Extrapolating functional literacy from years of attendance at primary school appears to be flawed. This has been acknowledged by UNDP (1999, p14) and has been demonstrated in this study. There is evidence to indicate adults with lower levels of functional literacy have an increased likelihood of self exclusion from the money economy and the formal financial system. This study has found a significant relationship between functional literacy and financial knowledge and skill, financial inclusion and, indirectly, financial behaviour generally. In an environment in which many adults have low functional literacy (such as has been found in rural Fijian villages), financial literacy programs and financial outreach programs may result in the unintended consequence of increased inequality rather than increased participation in the formal financial system, due to issues of self-exclusion.

b) Financial Inclusion

Development policy has paid inadequate attention to the capabilities required for effective participation in the money economy and the formal financial system by low income households; and the financial behaviours people must be able to enact in order to interact effectively with the monetised economy. Inherent in this is the ability to engage with the formal financial system. Development policy has, until recently, tended to ignore the requirement for effective and sustainable financial outreach. This, when combined with limited opportunities to increase financial literacy, has constrained opportunities for a significant numbers of low income households in developing countries to engage effectively with the money economy.

Contemporary development theory suggests a lack of access to finance is a significant factor in slower economic growth and persistent income inequality. Developing the financial sector and improving access to finance may accelerate growth and facilitate a reduction in income inequality and therefore promote an increase in wellbeing for the disadvantaged (RBI., 2008). Demirguc-Kunt and colleagues have shown that even in societies with the same average income, those with deeper financial systems have lower absolute poverty (Demirguc-Kunt, Beck, & Honohan, 2008, p. 107). Bringing more unbanked customers into the financial mainstream can lead to higher household savings levels, which in turn can lead to a rise in savings levels in the economy and asset building in communities (OECD, 2005a, 78).

Aligned with this, in a monetised economy households which do not access the financial system have an enhanced risk of marginalisation. Lack of access to transaction banking facilities restricts access to the formal payments system. This imposes increased transaction costs and reduces ability to access a range of common transaction and payment services. Financial exclusion restricts access to regulated credit and forces utilisation of higher cost (and potentially predatory) sources of credit. Financial exclusion also limits opportunities for secure savings, both short/medium term and longer term savings. The findings from the study suggest that development of an appropriate financial services environment for unbanked rural communities can play an important role in enhancing positive participation in the money economy, enabling access to the formal payments system (both domestic and international), to secure savings and to well regulated and affordable credit.

A key issue in the provision of financial services to low income rural communities is the ability to achieve economies of scale or to leverage existing economies of scale. A primary issue for many microfinance initiatives is both a lack of scale and an inability to achieve scale and unacceptably high management and governance costs. Evidence from the study supports a focus on outreach centred on commercial institutions rather than poverty lending microfinance organisations. ANZ Bank was able to quickly and efficiently extend to rural areas and in doing did not need to alter the existing risk profile or amend core systems. The ANZ Rural Banking Service was able to open in a matter of months a similar number of accounts which had taken the NCSMED Microfinance several years to open.

c) Financial Education

Rural Fijian villagers' understanding of the formal financial system, the taxation system and the superannuation system is weak. There is a pervasive lack of understanding of investment and credit. Many villagers cannot read a salary slip. Whilst low levels of financial knowledge and skill are not unique to rural villagers in Pacific Island States, the consequences of poor financial decisions are potentially more significant for rural communities with limited financial resources to draw on and few sources of independent and unbiased financial advice. Evidence from the present study suggests rural villagers who have a low level of financial knowledge and skill have a greater risk of self-exclusion from the formal financial system.

Concurrent with this, villagers commonly exhibit higher levels of financial knowledge than they evidence in the level of comparable financial behaviour, across a range of competencies. Villagers appear to have a limited ability to translate knowledge into practice, particularly in respect to the management of household cash-flows and the forward planning of household expenditure. This suggests training programmes are required which both increase financial knowledge and enable those who make financial decisions on behalf of their household to develop the skill to translate knowledge into competent practice.

Within this context, accurate targeting is important. It appears women in rural Fijian villages accept primarily responsible for the management of household expenditure. Women also appear to place greater emphasis on sound household financial management practices and have a greater understanding of the importance of budgeting and household record keeping than men. However, despite this, it appears fewer women were asked to participate in the financial literacy training workshops than men.

7.2. Conclusions

7.2.1. Research Questions

a) Functional Literacy

1. *To what extent is there evidence of a significant positive relationship between a person's level of functional literacy and their level of financial knowledge and skill?*

The study finds evidence of a pervasive strong and significant positive relationship between all aspects of financial knowledge and skill measured by the study and villagers' levels of functional literacy.

2. *To what extent is there evidence of a significant positive relationship between a person's level of functional literacy and their use of financial services?*

The study finds evidence of a moderate and significant positive relationship between villagers' levels of functional literacy and their ownership of a rural savings account.

3. *To what extent is there evidence of a significant positive relationship between the level of functional literacy of the household's principal financial decision makers and the level of the household's objective well-being?*

The findings from the study do not provide support for a direct relationship between the functional literacy of the household's principal financial decision makers and their level of competent financial behaviour, and the household's economic wellbeing. The relationship appears to be mediated by financial knowledge and skill, and financial inclusion.

b) Financial Capability

1. *To what extent is there evidence of a significant positive relationship between a person's level of financial knowledge and skill and the extent to which they engage in competent financial behaviours?*

The study finds evidence of a pervasive strong and significant positive relationship between element of financial knowledge and skill measured by the study and the related financial behaviours.

2. *To what extent is there evidence of a significant positive relationship between a person's use of formal financial services and the extent to which they engage in competent financial behaviours?*

The study finds evidence of a moderate and significant positive relationship between villager's ownership of a rural savings account and their engagement in positive financial behaviours. To some extent this is to be expected as *ipso facto* ownership of a bank account is a positive financial behaviour. However, importantly, villagers who own directly, or through their households, a rural savings account (the only financial service readily available to villagers in the *tikina* studied), appear to exhibit generally more positive financial behaviours.

3. *To what extent is there evidence of a significant positive relationship between a person's attitude to money and the extent to which they engage in competent financial behaviours?*

The study finds evidence to indicate rural Fijian villagers exhibit a similar attitude to money to that exhibited by other communities, including communities in highly urbanised, monetised societies. The study has also found evidence to indicate villagers who score higher on the retention/ time factor in the Money Attitude Scale tend to exhibit more competent financial behaviours. The retention/ time factor is associated with the planned use of money and preparing for the future. There is evidence to indicate villagers who score lower on the distrust/ anxiety factor tend to exhibit higher levels of financial knowledge and skill. Lower scores on the distrust/ anxiety factor are associated with a greater trust of money and a higher level of confidence in making efficient and effective purchase decisions.

4. *In respect to households which expanded their capability set by participating in the Rural Financial Services Initiative:*

- a. *To what extent is there evidence that the household's principal financial decision makers demonstrate significantly greater financial competence than the principal financial decision makers in households which did not participate in the initiative?*
- b. *To what extent is there evidence that households which participated in both elements of the Initiative demonstrate significantly greater financial competence than households which participated in only one element of the initiative*
- c. *To what extent is there evidence that households which operate a Rural Savings Account (or other bank account) but which did not participate in the financial literacy training demonstrate significantly greater financial competence than households which participated in the financial literacy training but do not operate a bank account?*

The study finds evidence to indicate a positive relationship between participation in the banking component of the Rural Financial Services Initiative and competent financial behaviour. The study does not, however, find evidence to indicate a positive relationship between ownership of a rural savings account and financial knowledge and skill. The study finds little evidence to indicate a relationship between participation in the financial literacy training workshop and either increased financial knowledge and skill or more positive financial behaviour. This is possibly to be due, to a range of factors: individual learning which occurred between the financial literacy workshop and measurement of financial knowledge and skill; intra-household learning which occurred between the financial literacy workshop and measurement of financial knowledge and skill; and self-selection by villagers to participate in the financial literacy training workshop. As it was not possible to measure villagers' financial knowledge and skill pre and post the training, it is not possible to determine learning as a consequence of participation in the workshop.

c) Financial Competence

1. *To what extent is there evidence of a significant positive relationship between the level of competent financial behaviour of the household's principal financial decision makers and their level of subjective wellbeing?*

The study finds no evidence to indicate either a positive or negative relationship between financial behaviour and subjective wellbeing. Rural Fijian villagers appear to enjoy very high levels of subjective wellbeing, irrespective of their level of financial competence.

2. *To what extent is there evidence of a significant positive relationship between the level of competent financial behaviour of the household's principal financial decision makers and the household's objective wellbeing as demonstrated by:*
 - a. *The household's ability to withstand financial shocks, in particular, the household's ability to generate sustainable income, to manage household and business cash flows.*
 - b. *The diversity of the household's sources of sustainable income, in particular, sustainable entrepreneurial income*
 - c. *The use of deposit/savings services to manage liquidity and the ownership of longer term income generating assets and investments*

- d. *The household's ability to maintain a secure living environment, in particular, the general condition and permanence of the house, the size of the house and the number of services connected to the house, and the range and number of household durables the household owns and how these are financed.*

There is evidence to suggest households in which the principal financial decision makers are, on average, more competent, are able to generate higher levels of sustainable income (including higher levels of re-investment to improve agricultural income), are better able to manage household, farming and business cash-flows and have more diverse income sources (in particular, a greater likelihood of owning a small business). These households are more likely to own a rural savings account. Few villagers have investments. Villagers who do have investments appear to exhibit generally more competent financial behaviour.

There is also evidence to suggest households in which the principal financial decision makers demonstrate, on average, more competent financial behaviours typically have slightly larger dwellings which are in better condition and have more services connected to the dwelling (in particular, electricity) than households in which the principal financial decision makers demonstrate, on average, less competent financial behaviours. These households also typically own a greater number of household durables.

7.2.2. Limitations

There are limitations to this study. The study has not examined the extent to which disparities in functional literacy and/ or financial competence by one household member are compensated by another household member. Neither has the study examined power relations within rural Fijian households, in particular, gender based power-relations. Both of these factors may have a powerful influence on both the financial behaviour of individuals and household's economic wellbeing. Whilst the study examined the financial knowledge and behaviour of men in respect to household expenditure, the study did not examine the financial knowledge and behaviour of women in respect to income generation. Whilst women demonstrated significantly lower levels of financial knowledge relating to financial regulation, taxation and superannuation, which lends to support to the working group assertion that men should be asked questions relating to income generation, further research is required to develop an understanding of women's role and understanding of the management of non-

wage and salary income generation, particularly in respect to small business activity.

Importantly, rural Fijian households are not fully monetised. Subsistence production and reciprocal obligation (*kere kere*) continue to play a significant role in the economic life of rural Fijian villages. Imputed values cannot be accurately determined for either of these factors. It has not been possible to determine in what ways reciprocal obligation may compensate for poor financial behaviour in a monetising community through social insurance, or alternatively may hinder economic development as the household monetises due to increased pressure for financial support from the extended family. This is a sensitive topic which cannot be examined through quantitative research.

The study has also not examined motivation. Participants in the Rural Financial Services Initiative self selected. Whilst this is inherent in the motivation to increase financial competence, care must be taken when considering the impact of the Rural Financial Services Initiative. Coleman (1999, 2006), for example, has found villagers in North East Thailand who participated in a microfinance initiative were more motivated prior to the intervention than villagers who did not participate. This does not invalidate interventions. It does, however, indicate an understanding is required of financial motivation and the differences and reasons for differences between people who are motivated and who are not motivated to engage with the money economy and the formal financial system.

7.2.3. Contribution of the Study

This study provides support for the capability approach to international development. The study has contributed to the development of the pragmatic international development paradigm and has demonstrated that research based on the definition and measurement of competencies can facilitate an examination of linkages between capability (and within this context initiatives to enhance capability) and wellbeing.

Development seeks to increase the ability of people to “do something” in order to enhance their wellbeing. As such the concept of competency, people’s ability to effectively interact with their environment, is implicit in development activity. Competency provides a potentially powerful lens through which to consider capability development and provides a means to linking capability and wellbeing at societal, community, household and individual levels.

Undefined competencies, however, cannot be measured and therefore a potentially significant component of development interventions may remain unmeasured or, if measured, may be unable to be compared with similar interventions in other contexts. The study has contributed to the further enhancement of the development construct by expanding the concept of development to include the grounded development and empirical measurement of explicit competencies, linked to capabilities and to wellbeing.

The study has also contributed to furthering our knowledge and understanding of financial capability requirements and the financial competence of households in a rural monetising community. This research is in its infancy and significant further research is required to develop an understanding of patterns which may be common to households in rural monetising communities.

The study has also revealed an issue with self-reported data, in particular, self-reported economic data. A more financially capable respondent appears likely to report behaviour more conservatively and thus more accurately than a low capability respondent. *Prima facie* they will appear to be less competent. It is only by disaggregating and comparing responses from respondents who demonstrate higher levels of competence against respondents who demonstrate lower levels of competence that the difference becomes evident. A focus on competence can, therefore, facilitate a more nuanced analysis of self-reported data and suggests that, in situations in which respondents do not exhibit competent behaviour, triangulation and/or verification may be required.

7.2.4. Further Research

The pragmatic paradigm and the use of competency as a basis for the determination and prioritisation of international development interventions and international development research have potential application in a range of contexts, in particular, contexts in which the principal focus of the intervention is the enhancement of people's ability to interact with their environment, whether physical or social. Research is required to validate the theoretical model and determine modalities for extending the competency approach to international development into a wider range of contexts.

Monetisation is increasing across the Pacific and there is an increasing need to significantly expand our knowledge of the ways in which urban and rural households across the Pacific engage with the money economy and manage household cash-flows. There is a requirement for base-line studies of financial capability and financial competence in households and communities in Pacific Island States generally. The present study is the only known study undertaken in a Pacific country.

This study is also one of a small number of studies which have sought to develop an understanding of financial capability and financial competence in rural monetising communities. The use of competence to identify and measure the effectiveness of money management and engagement with the formal financial system is novel. Consequently the findings from the study are indicative. Further development and testing of methodologies for defining and measuring financial competencies will be required before strong claims to causality can be made.

There is a requirement for further research to develop financial competency frameworks appropriate for rural communities in Pacific Island States. The present study has adapted a financial capability framework developed for households in a highly monetised urbanised economy. Whilst the competencies used for the study were considered to be appropriate by the researcher and the Working Group, grounded development of competency frameworks is required prior to the commencement of a comprehensive research programme.

There is a need to develop an understanding of individual versus household financial capability and the relationship between financial competence and power relations (in particular, gender based power relations) within households, in particular, the ways in which power relationships may change as the household monetises and agricultural and small business income is replaced by wage and salary income. Research is also required to develop an understanding of the extent to which disparities in functional literacy and/ or financial competence by one household member are compensated by another household member.

Finally, there is a need to better understand cultural aspects of monetisation in Melanesian communities for whom reciprocal obligations form a foundation of social relations. Anecdotal evidence suggests tension between traditional obligations and monetisation which may influence motivation to participate in the money economy. However, we know little about levels of financial knowledge and skill and patterns of financial behaviour in rural households,

in particular, households in communities transitioning from subsistence lifestyles to monetised lifestyles. We know little about attitudes to money held by people for whom engagement with the money economy is not a core component of their daily life; and we know little about the relationship between financial behaviour and economic wellbeing in these households.

This study has examined financial competence in a rural monetising community. The study has demonstrated the potential value of a competency based approach to development and development research, within a pragmatic paradigm. By determining competency in conjunction with those whom development is intended to assist, and by examining competency rigorously, we can develop an understanding of the required capability set and determine the causal linkages between capability and wellbeing which can suggest potentially successful intervention strategies. A competency based approach to development may provide a path out of the development impasse.

Appendices

(Refer Attached CDROM)

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Appendix 1a: President Harry Truman's 1949 Inauguration Address – Point Four

'We must embark on a bold new program for making the benefits of our scientific advances and industrial progress available for the improvement and growth of underdeveloped areas.

More than half the people of the world are living in conditions approaching misery. Their food is inadequate. They are victims of disease. Their economic life is primitive and stagnant. Their poverty is a handicap and a threat both to them and to more prosperous areas.

For the first time in history, humanity possesses the knowledge and the skill to relieve the suffering of these people.

The United States is pre-eminent among nations in the development of industrial and scientific techniques. The material resources which we can afford to use for the assistance of other peoples are limited. But our imponderable resources in technical knowledge are constantly growing and are inexhaustible.

I believe that we should make available to peace-loving peoples the benefits of our store of technical knowledge in order to help them realize their aspirations for a better life. And, in cooperation with other nations, we should foster capital investment in areas needing development.

Our aim should be to help the free peoples of the world, through their own efforts, to produce more food, more clothing, more materials for housing, and more mechanical power to lighten their burdens.

We invite other countries to pool their technological resources in this undertaking. Their contributions will be warmly welcomed. This should be a cooperative enterprise in which all nations work together through the United Nations and its specialized agencies wherever practicable. It must be a worldwide effort for the achievement of peace, plenty, and freedom.

With the cooperation of business, private capital, agriculture, and labor in this country, this program can greatly increase the industrial activity in other nations and can raise substantially their standards of living.

Such new economic developments must be devised and controlled to benefit the peoples of the areas in which they are established. Guarantees to the investor must be balanced by guarantees in the interest of the people whose resources and whose labor go into these developments.

The old imperialism—exploitation for foreign profit—has no place in our plans. What we envisage is a program of development based on the concepts of democratic fair-dealing.

All countries, including our own, will greatly benefit from a constructive program for the better use of the world's human and natural resources. Experience shows that our commerce with other countries expands as they progress industrially and economically.

Greater production is the key to prosperity and peace. And the key to greater production is a wider and more vigorous application of modern scientific and technical knowledge.

Only by helping the least fortunate of its members to help themselves can the human family achieve the decent, satisfying life that is the right of all people.

Democracy alone can supply the vitalizing force to stir the peoples of the world into triumphant action, not only against their human oppressors, but also against their ancient enemies—hunger, misery, and despair.'

Truman (1949)

Appendix 1b: Millennium Development Goals

Goal 1: Eradicate extreme poverty and hunger

- Target 1A: Halve the proportion of people living on less than \$1 a day
- Target 1B: Achieve Employment for Women, Men, and Young People
- Target 1C: Halve the proportion of people who suffer from hunger

Goal 2: Achieve universal primary education

- Target 2A: By 2015, all children can complete a full course of primary schooling, girls and boys

Goal 3: Promote gender equality and empower women

- Target 3A: Eliminate gender disparity in primary and secondary education preferably by 2005, and at all levels by 2015

Goal 4: Reduce child mortality

- Target 4A: Reduce by two-thirds, between 1990 and 2015, the under-five mortality rate

Goal 5: Improve maternal health

- Target 5A: Reduce by three quarters, between 1990 and 2015, the maternal mortality ratio
- Target 5B: Achieve, by 2015, universal access to reproductive health

Goal 6: Combat HIV/AIDS, malaria, and other diseases

- Target 6A: Have halted by 2015 and begun to reverse the spread of HIV/AIDS
- Target 6B: Achieve, by 2010, universal access to treatment for HIV/AIDS for all those who need it
- Target 6C: Have halted by 2015 and begun to reverse the incidence of malaria and other major diseases

Goal 7: Ensure environmental sustainability

- Target 7A: Integrate the principles of sustainable development into country policies and programmes; reverse loss of environmental resources
- Target 7B: Reduce biodiversity loss, achieving, by 2010, a significant reduction in the rate of loss
- Target 7C: Halve, by 2015, the proportion of people without sustainable access to safe drinking water and basic sanitation (for more information see the entry on water supply)
- Target 7D: By 2020, to have achieved a significant improvement in the lives of at least 100 million slum-dwellers

Goal 8: Develop a global partnership for development

- Target 8A: Develop further an open, rule-based, predictable, non-discriminatory trading and financial system
- Target 8B: Address the Special Needs of the Least Developed Countries (LDC)
- Target 8C: Address the special needs of landlocked developing countries and small island developing States
- Target 8D: Deal comprehensively with the debt problems of developing countries through national and international measures in order to make debt sustainable in the long term
- Target 8E: In co-operation with pharmaceutical companies, provide access to affordable, essential drugs in developing countries
- Target 8F: In co-operation with the private sector, make available the benefits of new technologies, especially information and communications

United Nations (2010)

Appendix 2a

The Relationship between Adult Financial Competence and Household Wellbeing in Indigenous Rural Communities in Fiji

August 2007



Interview Points to Remember

You are the primary interface between the respondent and the survey. To do this you engage in a structured conversation with interviewee.

Be neutral at all times. Neither advocate for the research nor the respondent. NEVER share opinions with the respondent.

Be independent at all times. You must not influence the respondent

Be accurate and comprehensive. The survey must be completed properly and in its entirety

Be prepared and knowledgeable. Ensure you are to answer respondent's questions. Study the survey material and become very familiar with the questionnaire. Ensure you are very familiar with the procedures

Be positive and likeable. Present yourself as a friendly but professional person. Be polite and respectful at all times – especially if the respondent is rude. Use positive verbs and expressions and show you are happy to conduct the survey

Engage the interviewee. Don't just read out the survey and look down at the survey form

Pay attention to the interviewee. This is a long interview. Be aware if the interviewee is getting bored or needs a rest. Do not rush – but keep the momentum going.

Remember to tell the interviewee at the beginning of the interview it is quite acceptable to answer 'don't know' or don't understand' and that they can decline to answer any question.

Interview Diary

Please complete for each interview.

Issues encountered in completing the interview	
Questions the participant raised which you could not answer	

Part One - Filter Questions to Determine Principal Financial Actors

PF2. Are you responsible for making financial decisions for the household - for example decisions about what money will be spent on (including day-to-day spending), either on your own, or with someone else in the household?

(Code one only)

Yes	1
No	2
Don't know	3
Don't understand the question	4
Refused	5

If the interviewee answered yes to PF2, continue with the interview. Otherwise ask if there is anyone else in the household who is responsible for making financial decisions on behalf of the household.

If there is someone who meets these criteria end the interview and re-commence with the person suggested. Note this on the incident report.

If there is no one in the household who meets the criteria, or who is willing to be interviewed, advise your Team Leader. Note this on the Interview Diary

Part Two Demographics

DE1. Gender (Do not ask)

(Code one only)

Male	1
Female	2
Don't understand the question	3
Refused	4

DE2. Age

(Code one only)

Age	
Don't know	1
Don't understand the question	2
Refused	3

DE3. Marital status

(Code one only)

Single	1
Married/ living with partner	2
Separated	3
Widowed	4
Don't know	5
Don't understand the question	6
Refused	7

DE4. Highest level of schooling - all adult members of the household

(Code as appropriate. Hand draw additional columns if necessary)

	Interviewee	Other	Other	Other	Other
Primary	1	1	1	1	1
Secondary	2	2	2	2	2
University	3	3	3	3	3
Don't know	4	4	4	4	4
Don't understand the question	5	5	5	5	5
Refused	6	6	6	6	6

DE5. Number of children in the household?

(Code all that apply)

Age	<5yrs	5-10yrs	10-15 yrs	>15 –18 yrs
Male children				
Male children at school				
Female children				
Female children at school				
Don't know				1
Don't understand the question				2
Refused				3

SS11. Please look at the card (Showcard SS9). I would like you to describe the people who live in the household. I do not want you to tell me the person's name. I want you to tell me their relationship to you. For instance, I will ask you to describe the people who live with the household permanently and who are members of your immediate family. If your daughter lives with you please do not tell me her name, instead say 'my daughter'.

(This question is seeking a broader range of information than was sought in question DE6. Work through each cell in turn. Ask a question for each cell. For example: "Please tell me the people who usually live with the household permanently and are members of your immediate family". If more than one person with the same relationship (for instance daughter) number separately)

	People who usually live with the household permanently.	People who used to live with the household permanently, but have left and now live elsewhere.	People who sometimes live with the household.
Immediate family	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6
Extended family	1 2 3 4	1 2 3 4	1 2 3 4
Other	1 2 3 4	1 2 3 4	1 2 3 4

SS12. I would now like to ask you about the role each of the people you have listed above plays in contributing financially to the household and making financial decisions that affect the household. For each question please answer 'yes' or 'no'.

(For each person listed in SS9 complete the following. Use numbering from SS9.)

Person	Does this person contribute financially to the household (Yes/No)?	Does this person participate in making major financial decisions which affect the household (Yes/No)?	Does this person participate in making day-day financial decisions which affect the household (Yes/No)?
1			
2			
3			
4			
5			

SS16. Has a member of the household been ill at any time during the past three months. If so could you please tell me the nature of the illness and whether the person

was unable to work or go to school and whether they required the assistance of medical services (for instance a doctor, a nurse, a pharmacist, a dentist). If a member of the household has been ill on more than one occasion during the past three months please tell me about each illness.

(Note all illnesses. Prompt if necessary.)

	Member of the household	Ill at any time over the past 3 months (Yes/No)	Nature of Illness	Unable to work or go to school (Yes/No)	How long unable to work or go to school	Medical Assistance required (Yes/No).	Who was assistance sought from?
Immediate family	1						
	2						
	3						
	4						
	5						
	6						
Extended family	1						
	2						
	3						
	4						
Other	1						
	2						
	3						
	4						

SS15. I would like you to describe the travel that the members of the household (those people who currently live in the household permanently) do which takes them outside the village.

(If necessary prompt in respect to destination - for instance: Another village, town, city (Suva etc), or international. Please note the specific destination - for instance if a member of the household travels to a city state which city. If necessary prompt in respect to reason - for instance: To sell things at the market, to work in Suva).

Member of the household	Destination	Reason	Frequency	Duration	Mode

DE7. What is your job/ work Please use the Card as a guide.
 (Showcard10. Code all that apply for interviewee)

	Interviewee
None	1
Farming industry – self employed	2
Farming industry - farmhand/fishing	3
Tourism industry - service	4
Tourism industry - supervision/management	5
Office - supervision/management	6
Office - clerical	7
Factory – supervision/management	8
Factory - manual	9
Retail store (<i>or similar</i>)	10
Handi-Craft (<i>Specify</i>)	11
Trades (<i>Specify</i>)	12
Managing the house	13
Don't understand the question	14
Don't know the answer	15
Refused	16

Part Two(a) Financial Literacy Training

P1. Did you attend the Financial Literacy training when it was held in your village?

Yes ☐ (Ask P2 and SS2)

No ☐ (Ask P3)

P2. Why did you participate in the Financial Literacy Training?

Target the five most important reasons (+/-). Ask the interviewee to rate the importance of each reason using the following scale: Very Important - Important - Moderately Important.

#	Reason	Importance
1		
2		
3		
4		
5		

SS2. Can you please tell me what you consider to be the main benefit or benefits you consider you gained by attending the Financial Literacy session:

(Note all reasons given. Summarise if necessary)

P3. Why did you not participate in the Financial Literacy Training?

Target the five most important reasons (+/-). Ask the interviewee to rate the importance of each reason using the following scale: Very Important - Important - Moderately Important.

#	Reason	Importance
1		
2		
3		
4		
5		

Part Three: Household Objective Wellbeing

Note: Only ask HW1 if you cannot answer the questions by observation

HW1. Please look at the card. Which of the services listed on the card are available for your household?

(Showcard36. Code all that apply)

Electricity connected to the house	1
Tap water connected to the house	2
Waste disposal (sewer/ septic tank) connected to or near to the house	3
Transport to nearest town/city readily available	4
Doctor readily available	5
Children can attend primary school as day pupils	6
Children can attend secondary school as day pupils	7
Telephone/ internet connected to the house	8
Don't understand the question	9
Don't know the answer	10
Refused	11

HW2. Questions A1, A2, A3 should not be asked. Observe and circle the category that best describes the main housing material.

(Code as appropriate)

A1. Main Flooring Material	Earth	1
	Cement/ concrete	2
	Wood/tiles/lino	3
	Other (Specify)	4
A2. Main materials of walls	Makeshift/salvaged/scrap material	1
	Poorly fitted planks	2
	Painted and well-fitted boards	3
	Mix of concrete/wood	4
	Concrete/concrete block/ brick	5
	Other (Specify)	6
A3. Main materials of roof	Makeshift/salvaged/scrap material	1
	Galvanised iron	2
	Tiles/clay tiles	3
	Other (specify)	4
Is the house owned by a member of your household?	Yes	1
	No	2
If 'No', what is the arrangement?	Rent	1
	Stay free	2
	Other (Specify)	3
	Don't know	4
Number rooms		
General condition of house	Good	1
	Acceptable	2
	Poor	3
Method of cooking	Electric oven/stove	1
	Gas hob (bottled gas)	2
	Other (specify)	3
Type of toilet	Flush toilet connected to house	1
	Flush toilet separate from house	2
	Latrine	3
Don't understand the question		1
Don't know the answer		2
Refused		3

Note: deleted 'Could you sell this house if you wanted to?'

HW3. Consumer durables. Please look at the card. Which items on the card your does household own, and if so how many items and when was the item purchased.

(Showcard37. Code as appropriate)

	Does your household currently own a _____? 1 = Yes 2 = No	How many _____ does the household own (Indicate actual number)	When was the item purchased, or if more than one, the newest item purchased (months/years)
1. Refrigerator			
2. Freezer			
3. Sewing machine			
4. Car/van			
5. Motorcycle			
6. Telephone			
7. Mobile Telephone			
8. Television			
9. Video			
10. Computer			
11. Washing machine			
12. Electric or gas stove/oven			
13. Water pump			
14. Bed/ bedroom furniture			
15. Electric fan			
16. Microwave			
17. Electrical kitchen appliances			
18. Electric hand tools			
19. Living room furniture			
20. Radio			
Don't understand the question			1
Don't know the answer			2
Refused			3

Part Four: Attitude to Money

AM1. Please look at the card. I would like you to tell me how well each statement applies to you. The card shows a scale, from 1 'Always' to 7 'Never'. For example, if I were to read out the statement 'I enjoy thinking about money'. If you always enjoy thinking about money you should answer '1'. If you sometimes enjoy thinking about money you should answer '4'. If you never enjoy thinking about money you should answer '7' Would you like me to repeat what I have just said?

(Showcard1 and 1a. Code one for each question)

	Always			Sometimes			Never
1. I tend to judge people by their money rather than what they do	1	2	3	4	5	6	7
2. I think it is important to put money aside (save) on a regular basis for the future	1	2	3	4	5	6	7
3. It bothers me when I discover I could have bought something for less than I paid	1	2	3	4	5	6	7
4. I behave as if money were the ultimate symbol of success	1	2	3	4	5	6	7
5. I think it is import to plan money use for the future	1	2	3	4	5	6	7
6. I complain about the cost of things I buy	1	2	3	4	5	6	7
7. I find I seem to show more respect to those people who have more possessions than I do	1	2	3	4	5	6	7
8. I think it is important to save now to prepare for my old age	1	2	3	4	5	6	7
9. People that know me tell me they are concerned about my behaviour when it comes to money	1	2	3	4	5	6	7
10. I want to own nice things in order to impress others	1	2	3	4	5	6	7
11. I think it important to keep money aside in case there is no money coming in	1	2	3	4	5	6	7
12. I worry about not having enough money to buy things	1	2	3	4	5	6	7
13. I want to purchase things because I know they will impress others	1	2	3	4	5	6	7
14. I prefer to carefully budget my money	1	2	3	4	5	6	7
15. When I make a major purchase I suspect I have been taken advantage of	1	2	3	4	5	6	7
16. People that know me tell me that I place too much emphasis on the amount of money people have, as a sign of their success	1	2	3	4	5	6	7
17. I like to be careful with the money I spend	1	2	3	4	5	6	7
18. I show signs of anxiety when I don't have enough money	1	2	3	4	5	6	7
19. I enjoy telling people about the money I make	1	2	3	4	5	6	7
20. I like to keep track of my money	1	2	3	4	5	6	7

21. After buying something, I wonder if I could have bought the same for less elsewhere	1	2	3	4	5	6	7
22. I try to find out if other people make more money than I do	1	2	3	4	5	6	7
23. Even if I can afford it, I try not to spend money, even on necessities	1	2	3	4	5	6	7
24. It is hard for me to pass up a bargain	1	2	3	4	5	6	7
25. I automatically say 'I can't afford it' whether I can afford it or not	1	2	3	4	5	6	7
26. I am bothered when I have to pass up a sale	1	2	3	4	5	6	7

Additional Questions

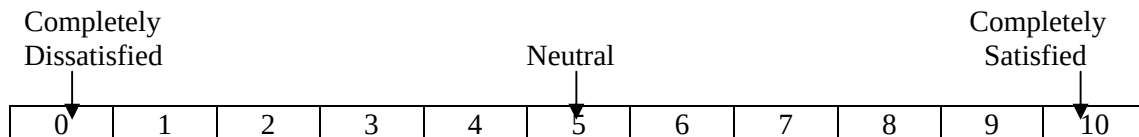
AM2. I will now read out a number of statements. I would like you to tell me how much you agree or disagree with the statement. Please look at the card. The card shows a scale, from 1 'Agree strongly' to 7 'Disagree strongly'. For example, if I were to read out the statement 'I spend all of my income as I get it and don't really plan for the future'. If you agree strongly with the statement you should answer '1'. If you neither agree nor disagree with the statement you should answer '4'. If you disagree strongly with the statement you should answer '7' Would you like me to repeat what I have just said?

(Showcard1 and 1b. Code one for each question)

	Agree Strongly			Neither agree nor disagree			Disagree Strongly
1. I spend all of my money as I get it and don't really plan for the future	1	2	3	4	5	6	7
2. I feel out of control with my borrowing and debts generally	1	2	3	4	5	6	7
3. I feel confident about managing my money	1	2	3	4	5	6	7
4. I find it hard to make ends meet because there is not enough money	1	2	3	4	5	6	7
5. I believe I am personally responsible for managing my financial future	1	2	3	4	5	6	7
6. Saving money is a way for me to achieve my goals	1	2	3	4	5	6	7
7. I don't worry about the future and let tomorrow take care of itself	1	2	3	4	5	6	7
8. I always try to make sure I have money saved for a rainy day	1	2	3	4	5	6	7
9. I find it more satisfying to spend money than to save it for the long term	1	2	3	4	5	6	7
10. I trust banks with my money	1	2	3	4	5	6	7

Part Five: Household Subjective Wellbeing

SW1 I am now going to ask you how satisfied you feel on a scale from zero to 10. (On this scale) zero means you are completely dissatisfied. 10 means you are completely satisfied. And the middle of the scale of 5 which means you are neutral (i.e. neither satisfied not dissatisfied. Would you like me to repeat what I have just said?
(Showcard2. Code one only for each question)



In that case I will start by asking how satisfied you feel with life. So,.... (Refer to the test items below).

Thinking about your own life and personal circumstances, how satisfied are you with your life as a whole?

How satisfied are you with your standard of living?

How satisfied are you with your health?

How satisfied are you with what you are achieving in life?

How satisfied are you with your personal relationships?

How satisfied are you with how safe you feel?

How satisfied are you with feeling part of your community?

How satisfied are you with your future security?

Additional Question

SW2. Thinking about the things your household owns (including any savings or investments you may have), would you say that:

(Showcard2A. Code one only)

Our household owns more things or better things (including savings and investments) than other households in our village, or among our friends, or among members of our family	1
Our household owns about the same things or things of the same value (including savings and investments) as other households in our village, or among our friends, or among members of our family	2
Our household owns fewer things or things of less value (including savings and investments) than other households in our village, or among our friends, or among members of our family	3
Other (<i>specify</i>)	4
Don't know	5
Don't understand the question	6
Refused	7

Part Six: Functional Literacy

a) Functional literacy: Arithmetic/mathematic literacy

Addition

FL1. Please read the card. ['A person spent \$13 to buy food one day but only \$8 the next day']. How much did they spend to buy food over the two days?
(Showcard3. Do not prompt. Interviewee may use paper and pen to work out answer. Code one only)

\$21	1
Other (specify)	2
Don't know	3
Don't understand the question	4
Refused	5

Subtraction

FL2. Please read the card. ['A person has \$50 in cash and spends \$12 on food and \$9 on clothing']. How much money do they have remaining?
(Showcard4. Do not prompt. Interviewee may use paper and pen to work out answer. Code one only)

\$29	1
Other (specify)	2
Don't know	3
Don't understand the question	4
Refused	5

Multiplication

FL3. Please read the card. ['20 people each won a prize of \$35']. What was the total amount of money shared between the 20 people?
(Showcard5. Do not prompt. Interviewee may use paper and pen to work out answer. Code one only)

\$700	1
Other (specify)	2
Don't know	3
Don't understand the question	4
Refused	5

Division

FL4. Please read the card. ['A prize of \$18 is shared equally between six people']. How much will each person receive?
(Showcard6. Do not prompt. Interviewee may use paper and pen to work out answer. Code one only)

\$3	1
Other (specify)	2
Don't know	3
Don't understand the question	4
Refused	5

Composite: Calculation of percentage and subtraction

FL5. Please read the card. ['A person earns \$140 a month and 50% of this is paid in rent']. What is the monthly rent the person pays?

(Showcard7. Do not prompt. Interviewee may use paper and pen to work out answer. Code one only)

\$70	1
Other (specify)	2
Don't know	3
Don't understand the question	4
Refused	5

Composite: Multiplication and subtraction

FL6. Please read the card . ['A person pays for goods valued at \$165 with four \$50 notes']. How much change would they receive?

(Showcard8. Do not prompt. Interviewee may use paper and pen to work out answer. Code one only)

\$35	1
Other (specify)	2
Don't know	3
Don't understand the question	4
Refused	5

b) Functional literacy: Standard Literacy

FL7. Please read the card. I would like you to answer the following questions.

FL7a. With the Everyday Account, how much do you pay for Account Maintenance?

(Showcard9. Allow interviewee to read the card. Code one only)

\$3pm	1
Other <i>(specify)</i>	2
Don't know	3
Don't understand the question	4
Refused	5

FL7b. Do both accounts pay interest?

(Showcard9. Allow interviewee to read the card. Code one only)

Yes	1
No	2
Other <i>(specify)</i>	3
Don't know	4
Don't understand the question	5
Refused	6

FL7c. What happens when you take money out of the Rural Banking Savings Account?

(Showcard9. Allow interviewee to read the card. Code one only)

A \$3 withdrawal fee is charged	1
Other <i>(specify)</i>	2
Don't know	3
Don't understand the question	4
Refused	5

FL7d. What is one type of identification that you need to take to the bank to open an account?

(Showcard9. Allow interviewee to read the card. Code one only)

Birth certificate	1
Drivers license	2
Baptism certificate	3
Letter from employer	4
Passport	5
Other <i>(specify)</i>	6
Don't know	7
Don't understand the question	8
Refused	9

FL7e. How much money do you need to have in an Everyday Account before you start earning interest?

(Showcard9. Allow interviewee to read the card. Code one only)

\$250	1
Other <i>(specify)</i>	2
Don't know	3
Don't understand the question	4
Refused	5

Part Seven: Financial Competence

Making Payments

MM1. What ways do you use to pay for things you buy from day-to-day (such as groceries)?
(Do not prompt. Code all that apply)

Cash (\$F)	1
Credit at the local store	2
Cheque	3
Bank card	4
Credit card	5
Telegraphic Money Order (TMO)	6
Store card	7
Local Purchase Order	8
Barter/exchanges	9
Other (<i>specify</i>)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

MM3. Please look at the pictures on this card. Please tell me which of these can be used by people to pay for the things they want to buy?
(Showcard10. Do not prompt. Code all that apply)

Cash (\$F)	1
Cheque	2
Bank card	3
Credit card	4
Bank withdrawal slip	5
Telegraphic Money Order (TMO)	6
Bank deposit slip	7
Courts credit slip	8
Store card	9
Local Purchase Order	10
Don't understand the question	11
Don't know the answer	12
Refused	13

MP1. Have you ever bought something and paid for it afterwards, perhaps paying for it over time?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MP2. All other ask MP3.

MP2. How did you pay for the things you bought and paid for afterwards or paid for over time?

(Do not prompt. Code all that apply)

Cash	1
Cheque	2
Automatic Payment or Direct Debit from a bank account	3
Credit card	4
Telegraphic Money Order (TMO)	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

MP3. Have you ever sent money to someone (for example a member of your family who lives somewhere else, or to pay a bill that you could not pay in person)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MP4. All other ask MP5.

MP4. How did you send the money?

(Do not prompt. Code all that apply)

Cash (by post or by asking someone to deliver the cash)	1
Cheque (by post or by asking someone to deliver the cheque)	2
Telegraphic Money Order (TMO) - within Fiji	3
Telegraphic Transfer - to another country	4
Automatic Payment or Direct Debit from a bank account	5
Credit card	6
Other <i>(specify)</i>	7
Don't understand the question	8
Don't know the answer	9
Refused	10

MP5. How do you usually pay (for the following)?
(Read out. Do not prompt. Code all that apply)

	NA	Cash	Credit Card	Cheque	AP/DD	TMO	Don't Know	Other (specify)
Electricity	1	1	1	1	1	1	1	
School fees	2	2	2	2	2	2	2	
University Fees	3	3	3	3	3	3	3	
Sky TV	4	4	4	4	4	4	4	
Hire Purchase (Time payment from a store)	5	5	5	5	5	5	5	
Loan or mortgage repayments	6	6	6	6	6	6	6	
Rent	7	7	7	7	7	7	7	
Tax	8	8	8	8	8	8	8	
Don't understand the question								9
Don't know the answer								10
Refused								11

MP6. What are the different ways people can make a payment for things over time (for instance paying off a loan or hire purchase)?
(Do not prompt. Code all that apply)

Cash	1
Cheque	2
Automatic Payment or Direct Debit from a bank account	3
Credit card	4
Telegraphic Money Order (TMO)	5
Other (specify)	6
Don't understand the question	7
Don't know the answer	8
Refused	9

MP7. What ways can people use to send money to someone (for example to pay money to a member of their family who lives somewhere else, or a bill that they cannot pay in person)?
(Do not prompt. Code all that apply)

Cash (by post or by asking someone to deliver the cash)	1
Cheque (by post or by asking someone to deliver the cheque)	2
Telegraphic Money Order (TMO) - within Fiji	3
Telegraphic Transfer - to another country	4
Automatic Payment or Direct Debit from a bank account	5
Credit card	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

MP8. What is the difference between a savings account and a cheque account?

(Do not prompt.)

A savings account is a way of keeping money safe by giving the money to the bank to look after <i>(or similar)</i>	1
A cheque account is also a way of keeping money safe by giving the money to the bank to look after. It also allows someone to pay another person directly by writing a cheque and giving it to them <i>(or similar)</i>	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MP9. How does an Automatic Payment or Direct Debit work?

(Do not prompt. Code one only)

An automatic payment or direct debit is a payment to someone which the bank makes for me <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MP10. What is the difference between a credit card and a store card?

(Do not prompt.)

A credit card can be used to pay for things at many different places. With a credit card someone buys something and then pays the bank for it later <i>(or similar)</i> .	1
A store card can only be used to pay for things at one store. With a store card someone buys something and then pays the store for it later <i>(or similar)</i>	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MP11. What is the difference between a credit card and a bank card?

(Do not prompt.)

A credit card can be used to pay for things at many different places. With a credit card someone buys something and then pays the bank for it later <i>(or similar)</i> .	1
A bank card can be used to pay for things at many different places - but the person must have the money in their bank account first. <i>(or similar)</i> .	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

Managing Household Income

HW7. Please look at the card. Which statement best describes how the household income was managed during the past six months?

(Showcard39. Do not prompt. Code one only)

All earnings were managed collectively	1
Everyone kept and managed most of their own money	2
The income was managed by 1-2 people in the household	3
Other (specify)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

If answer to HW7 is 'Everyone kept and managed most of their own money', answer M12/HW6 for Person1 only.

MI2/HW6. Please look at the card. Using the card as a guide please give me an estimate of the usual monthly net income (that is income brought home after tax and FNPF has been deducted) for all adults living in the household.

(Showcard11. Code as appropriate)

	Person1	Person2	Person3	Person4
No Income				
Wages or salary				
Money from casual work				
Money from family or friends (remittances)				
Sale of produce/items at markets				
Profit from co-operatives				
Profit from sale of crops				
Profit from a business				
Government assistance				
FNPF payments				
Interest or dividends				
Land Lease payments				
Other (specify)				
Don't understand the question				1
Don't know the answer				2
Refused				3

MI4. Do you or does someone else in the household check that the income people who are currently living in the household receive is correct and up to date?

(Do not prompt. Ask for each of the forms of income identified in question M12. Code all that apply)

	No	Yes Regularly	Yes Sometimes	Don't Know
Wages or salary	1	1	1	1
Money from casual work	2	2	2	2
Money from family or friends	3	3	3	3
Sale of produce/items at markets	4	4	4	4
Profit from co-operatives	5	5	5	5
Profit from sale of crops	6	6	6	6
Profit from a business	7	7	7	7
Government assistance	8	8	8	8

FNPF payments	9	9	9	9
Interest or dividends	10	10	10	10
Land Lease payments	11	11	11	11
Other (<i>specify</i>)	12	12	12	12
Don't understand the question				13
Refused				14

If 'regular' or 'sometimes' for any form of income ask M15. Otherwise ask M13

MI5. Who checks that the income people who are living in the household receive is correct. Is it the person who receives the income or someone else?

(Do not prompt. Ask for each of the people identified in question M12. Code all that apply)

	Self	Someone else	Don't Know
Person 1	1	1	1
Person 2	2	2	2
Person 3	3	3	3
Person 4	4	4	4
Don't understand the question			5
Refused			6

MI3. Please look at this card. There are several different types of income listed on the card. Please tell me which types of income would usually be received regularly (for instance every week or every month) and which types of income would usually not be received regularly but would only be received sometimes.

(Showcard11. Do not prompt. Code all that apply. Advise interviewee 'No income' and 'Other' on Showcard does not apply)

	Regular	Sometimes	Don't Know
Wages or salary	1	1	1
Money from casual work	2	2	2
Money from family or friends	3	3	3
Sale of produce/items at markets	4	4	4
Profit from co-operatives	5	5	5
Profit from sale of crops	6	6	6
Profit from a business	7	7	7
Government assistance	8	8	8
FNPF payments	9	9	9
Interest or dividends	10	10	10
Land Lease payments*	11	11	11
Don't understand the question			12
Refused			13

Note: 'Other' deleted

M16. If someone is hired for formal work for three weeks, what are the things they should find out so that they will know how much money they will take home?

(Do not prompt. Code all that apply)

How much they will be paid for every hour (or week) worked	1
How many hours they will need to work each week	2
How much tax will be owing on the wages	3
Whether tax will be deducted directly from the wages	4
Whether there will be FNPF deductions from the wages	5
Whether there will be other deductions from the wages	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

M17. If you work for wages or salary should you receive a salary slip when you receive your pay?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask M18. Otherwise ask ME1.

M18. What information should there be on the salary slip?

(Do not prompt. Code all that apply)

The time period the payment covers	1
Gross earnings (earnings before tax and deductions)	2
How much tax has been deducted	3
Other deductions (for example FNPF contributions)	4
Net earnings (earnings after deductions)	5
Name of the person receiving the pay	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

Managing Household Expenses

ME1. Please look at the card. Which of the statements on the card best describes the way you manage your household spending?

(Showcard12. Do not prompt. Code one only)

We don't manage expenses at all	1
We manage our expenses sometimes but not all the time	2
We manage our expenses but don't keep a written record of them	3
We manage our expenses by keeping a written (or electronic) record of them	4
Don't understand the question	5
Don't know the answer	6
Refused	7

ME8. What are some ways people can manage spending?

(Do not prompt. Code all that apply)

Match spending to income	1
Do a household budget to plan spending	2
Don't buy things when there isn't enough money to pay for them	3
Save up to pay for major expenses which will happen in the future	4
Only borrow money if there is enough income to pay off the loan	5
Keep a record of what money is spent on	6
Work out what spending is important and make sure there is enough money to pay for those things first	7
Keep money put aside for unexpected spending	8
Other (specify)	9
Don't know	10
Don't understand the question	11
Refused	12

If ME1 answer is 2, 3 or 4 ask ME2. Otherwise ask ME3.

ME2. Please look at the card. Which of the statements on the card best describes the general pattern of spending in the household?

(Showcard13. Do not prompt. Code one only)

We manage our costs weekly	1
We manage our costs fortnightly	2
We manage our costs monthly	3
We manage our costs as they occur (no cycle)	4
Other (specify)	5
Don't know	6
<i>(Do not read out)</i> Too hard to say/ varies too much to say	7
Don't understand the question	8
Refused	9

HW8. Please look at the Card. Using the card as a guide please give me an estimate of the typical (weekly, fortnightly, monthly) expenses for the household. For some items it will be easier if you estimate how much you spend every year.

(Showcard18. Code as appropriate)

Circle correct cycle as given in ME2	Mthly/frtngtly /wkly	Annual	Don't know
1. Food			2
2. Other items for the household (for instance			2

kitchen or cleaning items)			
3. Clothing			2
4. Telephone calls and cards, Postage, TMO fees			2
5. Linen and bedding			2
6. Electrical items (radio or TV, video or DVD)			2
7. Furniture			2
8. House repairs (for instance roof, taps, electrical, timber)			2
9. Rent (if you are renting a house or leasing land)			2
10. School fees and building fees			2
11. Medical expenses			2
12. Transport expenses (for example bus fares)			2
13. Village, Tikina and Province or other Vanua contribution			2
14. Annual church contribution or other religious contribution			2
15. Christmas or Easter festivities contributions			2
16. Cash to family, extended family, kere kere			2
17. Savings			2
18. Loan or hire purchase (time payment) repayments			2
19. Lay-by payments			2
Don't understand the question			1
Refused			3

HW10. What proportion of your household food does the household produce itself ?
(Do not prompt. Code one only)

Most/all	1
Some (about half)	2
Little (the household has to purchase most of its food)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

ME3. Please look at the card. Which of the statements on the card best describes how often in the past six months your household had money left over at the end of the (week/fortnight/month)? Use timeframe from ME2. If other than 1, 2, or 3 use fortnight. (Showcard14. Do not prompt. Code one only).

Always	1
More than half of the time	2
About half of the time	3
Less than half of the time	4
Very Rarely or Never	5
Don't know	6
(Do not read out) Too hard to say/ varies too much to say	7
Don't understand the question	8
Refused	9

If answer is 1, 2, 3 or 4 ask ME4. Otherwise ask ME5.

ME4. What does your household usually do with the money you have left over?

(Do not prompt. Code all that apply.)

Put it into (or leave it in) the bank	1
Spend it	2
Save it in cash at home	3
Give it to someone else to look after	4
Give it to the church	5
Give it to friends or family	6
Put it into the farm or the business	7
Varies too much to say	8
Other (specify)	9
Don't know	10
Don't understand the question	11
Refused	12

ME5. (Do not ask if answer to ME3 is 1) Please look at the card. Which statement best describes how often in the past six months your household needed more money than is available every (week/fortnight/month)? Use timeframe from M2. If other than 1, 2, or 3 use fortnight.

(Showcard14. Do not prompt. Code one only).

Always	1
More than half of the time	2
About half of the time	3
Less than half of the time	4
Very Rarely or Never	5
Don't know	6
(Do not read out) Too hard to say/ varies too much to say	7
Don't understand the question	8
Refused	9

If answer is 1, 2, 3 or 4 ask ME6. Otherwise ask ME7.

ME6. What do people in your household usually do if there is not enough money?

(Do not prompt. Code all that apply.)

Ask family or friends for money	1
Get a loan from the bank	2
Cut back spending and do without	3
Ask for credit from shops	4
Sell something	5
Use money from savings	6
Do something to earn extra money (for instance a grog session or kati)	7
Borrow from a money lender or pawnbroker	8
Other (specify)	9
Don't know	10
Don't understand the question	11
Refused	12

Note 'Probe' deleted from instruction

ME7. Please look at the card. Which statement best describes how well your household is currently keeping up with paying bills and repaying loans (if the household has any)?

(Showcard15. Do not prompt. Code one only)

Keeping up with all bills and loan repayments without difficulty	1
Keeping up with all bills and loan repayments, but it is a struggle sometimes	2
Keeping up with all bills and loan repayments, but it is always a struggle	3
Falling behind with some bills and loan repayments	4
Having real financial problems and have fallen behind with many bills or loan repayments	5
Don't know	6
Don't understand the question	7
Refused	8

ME11. Do you chose whether some household spending is more important than other household spending?

(Do not prompt Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME12. Otherwise ask ME13.

ME12. How do you usually chose which household spending is more important?

(Do not prompt. Code all that apply)

Have a family meeting to determine which spending is more important	1
Use a household budget to prioritise household spending	2
Keep a prioritised list of future household spending (either written down or memorised) <i>(or similar)</i>	3
Spend money for things it is expected the household will contribute to first (e.g.e church or the village projects) even if it means the household will go without something. <i>(or similar)</i>	4
Spend money on things for the family first (e.g school fees or paying off store credit) even if it means not being able to contribute to the church or the village projects. <i>(or similar)</i>	5
Spend money as things are needed. The most important spending is spending needed right now. <i>(or similar)</i>	6
Don't know	7
Don't understand the question	8
Refused	9

ME13. Should people prioritise what they need to spend money on?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If Yes ask ME14. Otherwise ask ME15.

ME14. Please look at the card. Listed on the card are several ways of prioritising your household spending. Starting with the method you consider is the best way that your household might prioritise spending, please put the different methods in priority order. Start by telling me the best way to prioritise spending. Then tell me the next best way.

(Showcard 16. Do not prompt. Code all.)

	Order
Use a household budget to prioritise household spending	
Keep a prioritised list of future household spending (either written down or memorised)	
Spend money for things it is expected the household will contribute to first (e.g.e church or the village projects) even if it means the household will go without something. <i>(or similar)</i>	
Spend money on things for the family first (e.g school fees or paying of store credit) even if it means not being able to contribute to the church or the village projects. <i>(or similar)</i>	
Spend money as things are needed.	
Don't know	6
Don't understand the question	7
Refused	8

ME15. Do you monitor the household's regular costs and one-off household costs?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME17. Otherwise ask ME19.

ME17. Do you manage the household's regular costs differently in any way from the household's one-off or occasional costs?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME 18. Otherwise ask ME19.

ME18. Please look at the card. Which statement best describes how you manage the household's regular costs differently?

(Showcard17. Do not prompt. Code all that apply)

Regular costs are planned or budgeted for.	1
Regular costs are usually paid for out of 'normal' household income	2
Regular costs are prioritised	3
Money is not usually borrowed to pay for regular costs	4
Other <i>(specify)</i>	5
Don't know the answer	6
Don't understand the question	7
Refused	8

ME19. Please look at the card. On the card is a list of items many households spend money on. Please tell me which of these items would usually be regarded as regular spending (for instance spending which happens every week, or every month) and which items would usually not be regarded as regular spending.

(Showcard18. Code as appropriate)

Circle correct cycle as given in ME2	Mthly/frtngtly /wkly	Annual	Don't know
1. Food			2
2. Other items for the household (for instance kitchen or cleaning items)			2
3. Clothing			2
4. Telephone calls and cards, Postage, TMO fees			2
5. Linen and bedding			2
6. Electrical items (radio or TV, video or DVD)			2
7. Furniture			2
8. House repairs (for instance roof, taps, electrical, timber)			2
9. Rent (if you are renting a house or leasing land)			2
10. School fees and building fees			2
11. Medical expenses			2
12. Transport expenses (for example bus fares)			2
13. Village, Tikina and Province or other Vanua contribution			2
14. Annual church contribution or other religious contribution			2
15. Christmas or Easter festivities contributions			2
16. Cash to family, extended family, kere kere			2
17. Savings			2
18. Loan or hire purchase (time payment) repayments			2
19. Lay-by payments			2
Don't understand the question			1
Refused			3

ME20. Should regular spending be managed differently in any way from other costs?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If Yes ask ME21. Otherwise ask ME22.

ME21. How should regular spending be managed differently from other costs?

(Do not prompt. Code all that apply)

Regular costs need to be planned for	1
Regular costs can often be paid for out of 'normal' household income (income the household would expect to receive every week, or fortnight, or month)	2
It is easier to prioritise regular costs	3
It is often better not to borrow money to pay for regular costs	4
Other <i>(specify)</i>	5
Don't know the answer	6
Don't understand the question	7
Refused	8

ME22. Do you **monitor** the household's essential costs (spending which the household has to make) and non-essential costs (spending the household does not have to make)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME24. Otherwise ask ME26.

ME24. Do you manage the household's essential costs differently in any way from the household's non-essential costs?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME25. Otherwise ask ME26.

ME25. How do you manage the household's essential costs differently from the household's non-essential costs?

(Do not prompt. Code all that apply)

Essential costs are planned for	1
Money is put aside to ensure essential costs can be paid	2
Essential costs are prioritised	3
Money is not borrowed to pay essential costs	4
If necessary money is borrowed to pay essential costs	5
Other <i>(specify)</i>	6
Don't know the answer	7
Don't understand the question	8
Refused	9

ME26. Please look at the card. On the card is a list of items many households spend money on. Please tell me which of these items would usually be regarded as essential and which items would usually be regarded as non-essential.

(Showcard18. Code as appropriate)

Circle correct cycle as given in ME2	Mthly/frtngtly /wkly	Annual	Don't know
1. Food			2
2. Other items for the household (for instance kitchen or cleaning items)			2
3. Clothing			2
4. Telephone calls and cards, Postage, TMO fees			2
5. Linen and bedding			2
6. Electrical items (radio or TV, video or DVD)			2
7. Furniture			2
8. House repairs (for instance roof, taps, electrical, timber)			2
9. Rent (if you are renting a house or leasing land)			2
10. School fees and building fees			2
11. Medical expenses			2
12. Transport expenses (for example bus fares)			2
13. Village, Tikina and Province or other Vanua contribution			2
14. Annual church contribution or other religious contribution			2
15. Christmas or Easter festivities contributions			2
16. Cash to family, extended family, kere kere			2
17. Savings			2
18. Loan or hire purchase (time payment) repayments			2
19. Lay-by payments			2
Don't understand the question			1
Refused			3

ME27. Should essential costs be managed differently in any way from other costs?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If Yes ask ME28. Otherwise ask ME34.

Taxes

ME34. Do you actively try to keep your knowledge of things like taxes or the Fiji National Provident Fund up to date?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME35. Otherwise ask ME37.

ME35. In the past six months what things have you done to keep your knowledge of things like taxes or the Fiji National Provident Fund up to date?

(Do not prompt. Code all that apply)

Read the newspaper or watch television	1
Ask a friend or a member of the family	2
Ask at the bank or the Post Office	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

ME36. In the past six months how often have done something to keep your knowledge of taxes and the Fiji National Provident Fund up to date?

(Code one only)

Once or twice	1
At least every couple of months	2
Don't understand the question	3
Don't know	4
Refused	5

ME37. What are the main types of taxation (compulsory contribution) used by the government?

(Do not prompt. Code all that apply)

Income tax (tax on personal income)	1
Company tax (tax on business income)	2
VAT	3
Import duty	4
Provincial Levy (Soli Ni Yasana)	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

ME38. What is the Fiji National Provident Fund?

(Do not prompt. Code one only)

It was established by the government to help people to provide for their retirement <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

ME39. Who contributes to the Fiji National Provident Fund?

(Do not prompt. Code one only)

Employers and employees contribute to the Fund	1
Only employers contribute to the Fund	2
Only employees (workers) contribute to the Fund	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

ME40. What is the rate of contribution to the Fiji National Provident Fund?

(Do not prompt. Code one only)

8% of wages is paid by both the employer and employee (worker)	1
8% of wages is paid by the employer	2
8% of wages is paid by the employee (worker)	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

ME41. At what age can people usually access their contributions to the Fiji National Provident Fund?

(Do not prompt. Code one only)

From the age of 55	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

ME42. Do you pay PAYE (income) tax on your wages or salary?

(Code one only)

Yes	1
No - PAYE is not deducted from my wages	2
No - do not earn wages	3
Don't understand the question	4
Don't know	5
Refused	6

If yes ask ME43. If no- do not earn wages ask ME48. Otherwise ask ME45.

ME43. Do you check if the amount of tax deducted from your wages or salary is correct?

(Code one only)

Yes	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes ask ME44. Otherwise ask ME45.

ME44. How do you check if the amount of tax deducted from your wages or salary is correct?

(Do not prompt. Code all that apply)

Check it myself (using tax tables)	1
Check with the Inland Revenue Department	2
Ask a friend or a member of the family	3
Ask at the bank or the Post Office	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

ME45. Do you have Fiji National Provident Fund contributions deducted from your wages or salary?

(Code one only)

Yes	1
No - FNPF is not deducted from wages	2
No - do not earn wages	3
Don't understand the question	4
Don't know	5
Refused	6

If yes ask ME46. Otherwise ask ME48.

ME46. Do you check if the amount of Fiji National Provident Fund contributions deducted from your wages is correct?

(Code one only)

Yes	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes ask ME47. Otherwise ask ME48.

ME47. How do you check if the amount of Fiji National Provident Fund contributions deducted from your wages is correct?

(Do not prompt. Code all that apply)

Check it myself	1
Check with the FNPF office	2
Ask a friend or a member of the family	3
Ask at the bank or the Post Office	4
Other (specify)	5
Don't understand the question	6
Don't know the answer	7
Refused	8

ME48. Who is responsible for deducting PAYE or FNPF contributions from wages?

(Do not prompt. Code one only)

The employer is responsible for deducting PAYE and FNPF contributions	1
The employee (worker) is responsible for deducting PAYE and FNPF contributions	2
Other (specify)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

ME49. Why is income tax (PAYE) and Fiji National Provident Fund contributions deducted from someone's wages before they receive them?

(Do not prompt. Code all that apply)

It is easier for the person receiving the wages - they don't have to pay a lot of tax at the end of the year (or similar)	1
It is easier for the government - it means they don't have to wait until the end of the year to get tax money (or similar)	2
Other (specify)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

ME50. Please look at the card. The card shows a wages slip. How much would the person who earned the wages receive in cash (or have paid into their bank account)?

(Showcard19. Do not prompt. Code one only)

\$537.96	1
Other (specify)	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Keeping Household Records

KR1. Do you, or does someone in your household, usually keep a record of how much money people in the household earn and the amount the household spends on day-to-day purchases (such as groceries)

(Do not prompt. Code one only)

Yes, I (or someone else in the household) memorise how much money people in the household earn and the amounts spent on day-day purchases <i>(or similar)</i>	1
Yes, I (or someone else in the household) keep receipts of how much money people in the household earn and the amounts spent on day-day purchases <i>(or similar)</i>	2
Yes, I (or someone else in the household) keep a written record (for instance a notebook) of how much money people in the household earn and the amounts spent on day-day purchases <i>(or similar)</i>	3
No, we do not keep a record how much money people in the household earn and the amounts spent on day-day purchases <i>(or similar)</i>	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

KR2. What ways might someone keep a record of money coming in and money going out of the household?

(Do not prompt. Code all that apply)

Memorise	
Keep a list on a piece of paper	1
Use a notebook (or something similar) to record money coming in and money going out	2
Keep receipts and payments in a safe place and add them up from time to time	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

KR3. Do you keep copies of financial documents (for example bank statements, school fees, wages slips or receipts for major purchases)?

(Code one only)

Yes - all or most financial documents	1
Yes - some financial documents	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes ask KR4. Otherwise ask KR5.

KR4. Which financial documents do you keep copies of?

(Do not prompt. Code all that apply)

Receipts for major purchases	1
Bank statements	2
Loan or hire purchase statements	3
Tax records	4
Major bills such as electricity or school fees	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

KR5. Is it important for people to keep copies of financial documents?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask KR6. Otherwise ask KR7.

KR6. Why might it be important to keep copies of financial documents?

(Do not prompt. Code all that apply)

To keep a record of payments they have made	1
To keep a record of how much is in a bank account	2
Keep a record of how much tax they have paid	3
Keep a record of how much is still owing on a loan	4
Financial records can be used as identification	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

KR9. When you receive a bill or an account do you check if it is correct?

(Code one only)

Yes - always	1
Yes - sometimes	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes - always or yes - sometimes, ask KR10. Otherwise ask KR12.

KR10. How often do you check if the bill or account is correct?

(Code one only)

Every time an account is received	1
From time to time when an account is received	2
Don't understand the question	3
Don't know the answer	4
Refused	5

KR11. What do you do to check on a bill or account to see it is correct?

(Do not prompt. Code all that apply)

Check the name and address	1
Check the amount is similar to previous bills or accounts	2
Check by asking someone else	3
Check the additions or calculations on the bill or account are correct	4
Other <i>(specify)</i>	
Don't understand the question	6
Don't know the answer	7
Refused	8

KR7. What is a bank statement or savings passbook?

(Do not prompt. Code one only)

It is a record of deposits and withdrawals from a bank account <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

KR8. What is an ATM or EFTOS (Bankcard) receipt?

(Do not prompt. Code one only)

It is a receipt of a withdrawal (or deposit) to a bank account <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

KR12. Please look at the card. On the card there is an example of a savings account passbook. How much money was in the account at the end of February?

(Showcard20. Do not prompt. Code one only)

\$26.37	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

KR13. Please look at the card again. Has the person who owns this account saved any during March?

(Showcard20. Do not prompt. Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask KR14. Otherwise ask SA4.

KR14. How much money did they save?
(Showcar20. Do not prompt. Code one only)

\$412.02	1
Other (specify)	2
Don't understand the question	3
Don't know the answer	4

Savings

SA4. Please look at the card. On the card are statements people have made about saving money. Which of the statements best applies to your household?

(Showcard21. Do not prompt. Code one).

Our household saves money on a regular basis	1
Our household sometimes saves money	2
Our household saves money when we want to save up for something important	3
Our household doesn't usually save because there's never enough money left over	4
Our household doesn't save because we do not have access to a safe and accessible way of saving (for instance a bank account)	5
Our household doesn't save because we don't need to	6
Don't understand the question	7
Don't know the answer	8
Refused	9

SA5. Why might someone want to save money?

(Do not prompt. Code all that apply)

To provide for life events (for example births, birthdays, weddings, funerals)	1
To provide for future expenses (for example school fees, repairs/additions to house, travel)	2
To invest for the future (for example starting a business, improving the farm, training or university, to get a loan in the future)	3
To provide for retirement	4
To be a good community member (for example to provide for vanua and church contributions, fundraising, improvements for the village)	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

SA1. Do you keep money you are saving in a safe place?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA2. Otherwise ask SA3.

SA2. How do you keep money you are saving safe?

(Do not prompt. Code all that apply)

Put money in a bank (or microfinance or credit and savings association) account	1
Put money in a savings club	2
Put money in the Fiji National Provident Fund	3
Put money in a unit trust or shares	4
Keep the money hidden at home or somewhere else that is safe	5
Give the money to someone else to look after	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

SA3. What are the various ways people can use to keep money safe?

(Do not prompt. Code all that apply)

Put money in a bank (or microfinance or credit and savings association) account	1
Put money in a savings club	2
Put money in the Fiji National Provident Fund	3
Put money in a unit trust or shares	4
Keep the money hidden at home or somewhere else that is safe	5
Give the money to someone else to look after	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

SA21. What are some of the different types of account people can use to save money?

(Do not prompt. Code all that apply)

Put money in an account with a bank (or microfinance or credit and savings association)	1
Put money in a savings club	2
Put money into a term deposit with a bank	3
Put money in the Fiji National Provident Fund	4
Put money into a unit trust	5
Put money in shares	6
Put money into Fiji Government Stock (bonds)	7
Put money into an investment property	6
Other (specify)	9
Don't understand the question	10
Don't know the answer	11
Refused	12

SA12. Do you consider it is better to keep money in an account than to keep it in cash?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA13 and skip SA16. If no ask SA16 and skip SA13

SA13. Why do you consider is it better to keep money in a bank account than to keep it in cash?

(Do not prompt. Code all that apply)

It is safer - cannot get lost or stolen	1
Means it can't be spent as easily	2
Can make it easier to achieve goals	3
Can make it easier to get a loan in the future	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

SA16. Why do you consider is it better to keep money in cash than to keep it in an account?

(Do not prompt. Code all that apply)

Don't trust banks (or microfinance or credit and savings associations) to look after the money properly <i>(or similar)</i>	1
Makes it more difficult to get the money when it is needed	2
Banks (or microfinance or credit and savings associations) charge fees for keeping money in an account <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

FA1. If someone were thinking about opening a savings account, where would they get information before deciding which account to open

(Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization providing the account (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

MD32. There are several different types of financial organization that provide savings or deposit accounts. Please tell me some of the different types of financial organization you are aware of that provide savings or deposit accounts.

(Do not prompt. Code all that apply)

A bank	1
A microfinance or village bank	2
A credit and savings association	3
A co-operative savings group	4
Other <i>(specify)</i>	5
Don't understand the question	6

Don't know the answer	7
Refused	8

SA6. Do you, or do you and someone else in the household jointly have an account (or accounts) with a bank or similar organization?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask P5. Otherwise got to next Section: "Investing" and ask MD33.

P5. Why did you open the bank account?

Target the five most important reasons (+/-). Ask the interviewee to rate the importance of each reason using the following scale: Very Important - Important - Moderately Important.

#	Reason	Importance
1		
2		
3		
4		
5		

SS4. Can you please tell me the main benefit or benefits you consider you have gained from opening a Rural Banking Account.

(Note all reasons given. Summarise if necessary)

SA17. How many accounts do you have, either in your own name or jointly with someone else? Please tell me the type of account (for example a savings account or cheque account), the organization the account is with (for example a bank, microfinance or a credit and savings association), the reason the account was opened (for example for general savings, for a specific occasion such as a wedding, to provide for school fees) and whether it is in your name only or whether you have the account jointly with someone else.

(Complete for each account. Do not prompt)

Account	Type	Organization	Reason	Own	Joint
A				1	1
B				2	2
C				3	3
D				4	4
Don't understand the question					5

Don't know the answer	6
Refused	7

HW4. Savings. Details (continued)

(Code as appropriate)

	Whose name is the account in?	Current balance of the account \$_____?	Average net savings per month
Cheque (or everyday) account: 1 2 3			NA NA NA
Savings Account: 1 2 3			
Other (Specify): 1 2 3			
Don't understand the question			1
Don't know the answer			2
Refused			3

SA19. Do you save money in your account(s) regularly?

(Do not prompt. Code one only for each account)

	A	B	C	D
Every week	1	1	1	1
Every fortnight	2	2	2	2
Every month	3	3	3	3
Less frequently than once a month	4	4	4	4
Never	5	5	5	5
Other (specify)	6	6	6	6
Don't understand the question	7	7	7	7
Don't know the answer	8	8	8	8
Refused	9	9	9	9

SA20. Do you regularly withdraw the money you have saved from your account(s)?

(Do not prompt. Code one only for each account)

	A	B	C	D
Every week	1	1	1	1
Every fortnight	2	2	2	2
Every month	3	3	3	3
Less frequently than once a month	4	4	4	4
Never	5	5	5	5
Other (specify)	6	6	6	6
Don't understand the question	7	7	7	7
Don't know the answer	8	8	8	8
Refused	9	9	9	9

SA7. Do you have a bank card that you can use to pay for the things you buy using EFTPOS or to get money from your account from an ATM?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA8. Otherwise ask SA9.

SA8. Do you use the bank card to pay for the things you buy or to get money from your account at an ATM?

(Code one only)

Yes - often	1
Yes - occasionally	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

SA9. Please look at the card. Which statement best indicates how well you usually know the balance of your account.

(Showcard22. Do not prompt. Code only one)

I do not usually know the balance of the account	1
I know the balance, but not within \$20	2
I know the balance within \$20	3
I know the balance within \$5	4
I know the exact balance of my account	5
Don't understand the question	6
Don't know the answer	7
Refused	8

SA10. Please look at the card. Which statement best indicates how often you usually check the balance of your account (or accounts)?

(Showcard23. Do not prompt. Code only one)

Every time I use the account	1
Between once a week and every two weeks	2
Between every two weeks and every month	3
Less than once a month	4
Never	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

SA11. Please look at the card. Which statements best indicate the way you usually check how much money is in your account (or accounts)?

(Showcard24. Do not prompt. Code all that apply)

When the passbook is updated or when a bank statement is sent	1
Phone or visit the bank, including rural banking, (or microfinance officer or credit and savings association) and ask for the balance	2
Use an ATM to get the balance	3
Other (specify)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

MD2. Do you currently earn interest on your savings ?

(Code one only)

Yes	1
No	2
No – account does not pay interest (or similar)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD3. Do you know how much interest you earned on your savings over the past year?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD15. What action might you take if the bank lowered the interest rate they paid you on your savings?

(Do not prompt. Code all that apply)

Do nothing	1
See if I could get a better interest rate somewhere else	2
See if there was a different product I could invest in paying a higher rate of interest	3
Stop saving	4
Cut back on household spending	5
Other (specify)	6
Don't understand the question	7
Don't know the answer	8
Refused	9

FA4. Did you seek information about the account or advice from anyone before opening the account?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA5. Otherwise go to next Section: "Investing" and ask MD33.

FA5. Please look at the card. Several sources of financial advice and information are listed on the card. Which, if any, of these sources of financial advice or information did you use before deciding to open the account?

(Showcard35. Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization providing the account (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

FA6. Please look at the card again. Which of these sources of financial advice and information most influenced your decision to open an account?

(Showcard 35. Do not prompt. Code one only)

A brochure about the product.	1
Advice from someone at the organization selling the account (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

If FA5 answer has more than one source of information or advice ask FA17. Otherwise ask MD27

FA17. Did you compare the financial advice or information you received before deciding to open the savings account?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If FA17 answer is 'yes' ask FA18. Otherwise ask MD32

FA18. How did you compare the financial advice or information you received before deciding to open the savings account?

(Do not prompt. Code all that apply)

Discussed the advice and information I/we had been given with family or friends who I/we trusted. (or similar)	1
Considered whether the advice or information was I/we were given was unbiased - or whether we were being encouraged to do something that may not have been right for us. (or similar)	2
Considered the advice relative the expertise and experience of the person providing the advice. (or similar)	3
Other (specify)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

MD27. How did you choose the organization(s) (rather than a account) you currently have a savings or deposit account(s) with?

(Do not prompt. Code all that apply)

It was the only organization with a branch near our village or which visited our village	1
It was safe, my/our money would not be at risk	2
The fees and charges were low	3
The interest rate was high	4
There was a good range of accounts to choose from (or similar)	5
There were people in the organization I could talk to and get advice from. (or similar)	6
It was recommended by someone I trust	7
Other (specify)	8
Don't understand the question	9
Don't know the answer	10
Refused	11

SA18. Please look at the card. Thinking about each of your accounts in turn, what was it about this particular account that made you choose it rather than another account?

(Showcard25. Fill in for each account. Do not prompt. Code all that apply for each account)

	A	B	C	D
It was the only account available at the time	1	1	1	1
The organization had a good reputation	2	2	2	2
I/we had used the organization before	3	3	3	3
It was recommended by a family member, friend or someone else I/we trusted	4	4	4	4
Opening the account would make it easier to get a loan	5	5	5	5
Able to access the money in the village	6	6	6	6
Able to access the money at a branch/ ATM/EFTPOS	7	7	7	7
A good account for day-to-day savings	8	8	8	8
A good account for long term savings	9	9	9	9
Don't understand the question	10	10	10	10
Don't know the answer	11	11	11	11
Refused	12	12	12	12

If other than 'only account available at the time' ask MD18. Other wise go to next Section: "Investing" and ask MD33.

MD18. Did you compare a range of savings or deposit choices(for example different accounts or different banks or credit and savings associations) before opening your savings or deposit account(s)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MD19. Otherwise ask SA22.

MD19. How did you go about comparing savings or deposit account options?

(Do not prompt. Code all that apply)

I/we first determined what type of savings or deposit account we needed and then looked for a product which best met my/our needs <i>(or similar)</i>	1
I/we looked at different savings or deposit account (for example by getting brochures from banks and credit and savings associations, or talking to someone at a bank, post office or credit and savings association branch) and then selected a savings or deposit account which appeared to be the most suitable. <i>(or similar)</i>	2
I/we talked to several people who we trusted and asked their advice about what savings or deposit product would be the most suitable for my/our needs before selecting a savings product. <i>(or similar)</i>	3
I/we talked to several people about their experiences with different savings or deposit accounts before selecting a savings or deposit product. <i>(or similar)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Investing

MD33. There are several different types of financial organizations that you can use for investments (either by investing money with them or using them to help you with your investments). Please tell me some of the different types of financial organizations you are aware of that you can use for investments (either by investing money with them or using them to help you with your investments)?

(Do not prompt. Code all that apply)

A bank	1
A credit and savings association	3
A finance company	4
Fiji National Provident Fund	5
A unit trust manager	6
A share broker	7
A property manager	8
Other <i>(specify)</i>	9
Don't understand the question	10
Don't know the answer	11
Refused	12

SA28. What are some of the different ways and places people use to save money for the long term?

(Do not prompt. Code all that apply)

Put money in an account with a bank (or microfinance or credit and savings association)	1
Put money into a term deposit with a bank	2
Put money in the Fiji National Provident Fund	3
Put money into a unit trust	4
Put money in shares	5
Put money into Fiji Government Stock (bonds)	6
Put money into an investment property (house, commercial building or land)	7
Other <i>(specify)</i>	6
Don't understand the question	9
Don't know the answer	10
Refused	11

FA2. If someone were thinking about an investment, what sources of information could they access before deciding which investment to select?

(Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

SA22. Do you, or do you and someone else in the household jointly, have investments or long term savings (for example savings for your retirement)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA23. Otherwise go to next Section: "Borrowing" and ask BO5.

SA23. What investments or long term savings do you have? Please tell me the type of investment or long term savings (for instance term deposit, FNPF account, or unit trust) and the organization the investment is with.

(Complete for each investment or long term savings. Do not prompt)

Investment	Type	Organization
A		
B		
C		
D		
Don't understand the question		1
Don't know the answer		2
Refused		3

HW5. Investments.

(Code as appropriate)

	Whose name is the investment in?	Current balance of the investment \$_____?	Average net amount added to (or subtracted from) the investment over the past six months
Term deposit (or finance company debenture) 1 2 3			
Unit Trust 1 2 3			
Shares 1 2 3			
Investment property 1 2 3			
FNPF (or other superannuation) 1 2			

3			
Other (<i>Specify</i>):			
1			
2			
3			
Don't understand the question			1
Don't know the answer			2
Refused			3

SA25. Do you add money to the investment(s) regularly, or make additional investments?
(Code one only for each investment)

	A	B	C	D
Yes	1	1	1	1
No	2	2	2	2
Don't understand the question	3	3	3	3
Don't know the answer	4	4	4	4
Refused	5	5	5	5

SA26. Do you regularly withdraw money you have invested?
(Code one only for each investment)

	A	B	C	D
Yes	1	1	1	1
No	2	2	2	2
Don't understand the question	3	3	3	3
Don't know the answer	4	4	4	4
Refused	5	5	5	5

SA27. Before investing were the possible risks explained to you by the organization offering the investment?
(Code one only for each investment)

	A	B	C	D
Yes	1	1	1	1
No	2	2	2	2
Don't understand the question	3	3	3	3
Don't know the answer	4	4	4	4
Refused	5	5	5	5

MD2. Do you currently earn interest or other return on your investments?
(Code one only)

Yes	1
No	2
No – account does not pay interest (<i>or similar</i>)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD3. Do you know how much interest or other return you earned on your investments over the past year?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4

Refused	5

MD16. What action might you take if the return you receive on your investments reduced?
(Do not prompt. Code all that apply)

Do nothing	1
Do nothing - the money cannot be easily withdrawn from the investment (for example money invested in a rental property)	2
See if I could get a better return from another investment	3
Stop investing and use the money for something else	4
Cut back on household spending	5
Other (specify)	6
Don't understand the question	7
Don't know the answer	8
Refused	9

FA7. Thinking back to the time you decided make an investment, did you seek information about the investment or advice from anyone before going ahead?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA8. Otherwise ask MD29.

FA8. Please look at the card. A number of sources of financial advice and information commonly used by people are listed on the card. Which, if any, of these sources of financial advice or information did you use, before deciding which investment to choose?
(Showcard35. Do not prompt. Code all that apply)

A brochure about the investment.	1
Advice from someone at the organization selling the investment (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other (specify)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

FA9. Please look at the card again. Which of these sources of financial advice and information most influenced your decision to choose an investment?
(Showcard35. Do not prompt. Code one only)

A brochure about the investment.	1
Advice from someone at the organization selling the investment (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4

Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other (<i>specify</i>)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

If FA8 answer has more than one source of information or advice ask FA19. Otherwise ask MD29 .

FA19. Did you compare the financial advice or information you received before deciding to choose an investment?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

FA20. How did you compare the financial advice or information you received before deciding to choose an investment?

(Do not prompt. Code all that apply)

Discussed the advice and information I/we had been given with family or friends who I/we trusted. (<i>or similar</i>)	1
Considered whether the advice or information was I/we were given was unbiased - or whether we were being encouraged to do something that may not have been right for us. (<i>or similar</i>)	2
Considered the advice relative the expertise and experience of the person providing the advice. (<i>or similar</i>)	3
Other (<i>specify</i>)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

MD29. How did you choose the organization(s) you currently use for investments (either by investing money with them or using them to assist you with your investments)?

(Do not prompt. Code all that apply)

It was the only organization with a branch near our village or which visited our village	1
It was safe, my/our money would not be at risk (<i>or similar</i>)	2
The fees and charges were low	3
The returns (or promised returns) were high (<i>or similar</i>)	4
There was a good range of products to choose from	5
There were people in the organization I could talk to and get advice from (<i>or similar</i>)	6
It was recommended by someone I trust	7
Other (<i>specify</i>)	8
Don't understand the question	9
Don't know the answer	10
Refused	11

SA24. Please look at the card. Thinking about each of your investments (or long term savings) in turn, what was it about the particular investment that made you choose it?

(Showcard26. Do not prompt. Code all that apply for each investment)

	A	B	C	D
It was the only opportunity available at the time	1	1	1	1
The organization had a good reputation	2	2	2	2
The investment risk was acceptable	3	3	3	3
I/we had used the organization before	4	4	4	4
It was recommended by a family member, friend or someone else I/we trust.	5	5	5	5
I/we were familiar with the type of investment	6	6	6	6
The investment returns are attractive	7	7	7	7
The money was/is deducted from wages	8	8	8	8
Don't understand the question	9	9	9	9
Don't know the answer	10	10	10	10
Refused	11	11	11	11

MD20. Did compare investment choices when considering your investment?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MD21. Otherwise go to next Section: "Borrowing" and ask BO5..

MD21. How did you go about comparing investment choices?

(Do not prompt. Code all that apply)

I/we first determined what type of investment we needed and then looked for a product which best met my/our needs (or similar)	1
I/we looked at different investment choices(for example by getting brochures from bank, credit and savings associations, unit trusts, FNPF, or talking to someone at a bank, post office, credit and savings association branch or FNPF) and then selected an investment which appeared to be the most suitable. (or similar)	2
I/we talked to several people who we trusted and asked their advice about what investments would be the most suitable for my/our needs. (or similar)	3
I/we talked to several people about their experiences with different investments before selecting a investment. (or similar)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Borrowing

BO5. How does a loan (for example from a place such as a bank) work?

(Do not prompt. Code one only)

A person borrows money. They pay interest to the bank on the money they have borrowed and they have to pay back to the bank the money they have borrowed. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD34. There are several different types of financial organizations that you can borrow money from. Please tell me some of the different types of financial organizations you are aware of where you can borrow money.

(Do not prompt. Code all that apply)

A bank	1
Microfinance or village bank	2
A credit and savings association	3
A retailer (hire purchase or time payment)	4
A finance company	5
A money lender	6
A pawn broker	7
Fiji Development bank	8
Other <i>(specify)</i>	9
None	10
Don't understand the question	11
Don't know the answer	12
Refused	13

BO22. Why might someone choose a particular lender or type loan?

(Do not prompt. Code all that apply)

There are special conditions (for example an interest free period or the ability to take a 'repayment holiday' <i>(or similar)</i>)	1
The interest rate is low	2
The repayments are affordable	3
The loan was appropriate for their requirements (for example hire purchase when buying furniture or a short term loan to cover cash shortfall) <i>(or similar)</i>	4
The lender was reputable. <i>(or similar)</i>	5
The lender or loan was recommended by someone they trust.	6
Other <i>(specify)</i>	7
Don't understand the question	8
Don't know the answer	9
Refused	10

BO6. What are some the different ways someone might borrow money (other than borrowing from family or friends)?

(Do not prompt. Code all that apply)

An overdraft from a bank	1
A personal loan from a bank (or credit and savings association)	2
A mortgage from a bank (or credit and savings association)	3
A credit card	4
Store credit (buying goods and paying for them later, say the following week)	5

Hire purchase (time payment - buying goods and paying for them over time)	6
A loan from a money lender or pawnbroker	7
Other (<i>specify</i>)	8
Don't understand the question	9
Don't know the answer	10
Refused	11

Ask BO7 if store credit not stated as a form of personal borrowing. Otherwise ask BO8.

BO7. Is buying something from a store (for example buying new furniture) and paying for it later a type of loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO8. How does a hire purchase contract work (for example purchasing some furniture and are paying it off over time)?

(Do not prompt. Code one only)

A person buys something and pays it off over time. (<i>or similar</i>)	1
Other (<i>specify</i>)	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO9. If someone buys something and pays it off over time using hire purchase, do they pay interest as part of their re-payments?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO23. Should someone who takes out a loan be able to repay the loan from their 'normal' income (the income they usually receive every week, or fortnight, or month)?

(Code one only)

Yes	1
No	2
Don't understand the question	2
Don't know the answer	3
Refused	4

BO24. What should someone do if they cannot repay their loan from their 'normal' income (for example if their household income dropped due to work no longer being available)?

(Do not prompt. Code all that apply)

Repay the loan(s) from savings	1
Ask a member of the family (or a friend) for money to repay the loan	2
Explain the situation to the lender and ask for payments to be stopped for a period (<i>or similar</i>)	3
Simply not repay the loan(s)	4

Seek advice and assistance from someone they trust	5
Other (<i>specify</i>)	6
Don't understand the question	7
Don't know the answer	8
Refused	9

BO10. If someone does not repay a loan, is the lender allowed to sell **the** persons possessions (for instance a house) that were used as security for the loan?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO11. What may happen to someone who borrows money and does not repay the money?
(Do not prompt. Code all that apply)

They can be taken to court by the lender and forced to pay the money back. (<i>or similar</i>)	1
If they are taken to court and cannot repay the loan they may be bankrupted by the court, which means they will have their possessions taken to pay off their debts and may not be able to get another loan in the future. (<i>or similar</i>)	2
They can damage their credit rating (other lenders may not be willing to give them a loan in the future). (<i>or similar</i>)	3
Other (<i>specify</i>)	4
Nothing can happen to someone who does not repay a loan	5
Don't understand the question	6
Don't know the answer	7
Refused	8

BO12. If someone does not make repayments on a hire purchase contract (e.g purchased some furniture and are paying it off over time), is the company that lent them the money allowed to take back the goods (furniture) if repayments are not kept up to date?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO21a. Before signing a loan agreement what should someone do?
(Do not prompt. Code all that apply)

Read the offer letter and terms and conditions carefully	1
Have the offer letter and terms and conditions read to them by the lender	2
Have the offer letter and terms and conditions were read to them by someone they trust (<i>or similar</i>)	3
Ask questions about the loan to make sure they understand the terms and conditions	4
Other (<i>specify</i>)	5
Don't understand the question	6
Don't know the answer	7
Refused	8

FA3. If someone were thinking about taking out a loan, what sources of information could they access before deciding to take out the loan?

(Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

BO1. Have you, either on your own or with someone else in the household, ever taken out a loan in the past?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BO2. Otherwise ask BO13.

BO2. Were you able to repay the loan successfully?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO13. Please look at the card. On the card are several types of loan used by people when they borrow money. Do you (either on your own or with someone else in the household) currently have any loans, or are you paying off something you have bought (for example furniture) over time, or do you currently owe money at a store for things you have bought but not yet paid for?

(Showcard27. Complete for each loan. Use codes from Showcard27 for type of loan. Do not prompt)

Loan #	Type of Loan	Lender	Reason for borrowing
1			
2			
3			
4			
5			
6			
7			

8			
No loans			
Don't understand the question			1
Don't know the answer			2
Refused			3

If BO13 answer is no loans go to next Section: "Cost of Money and Financial Terms and Conditions" and ask MD1. Otherwise ask BO15.

BO15. Do you know how much you have borrowed and how much you have repaid on your loans?

(Code one only)

Yes - memorised	1
Yes - a written record (for instance loan statements)	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

BO22a. Should someone keep a record of how much they have borrowed and how much they have repaid on their loans?

(Code one only)

Yes	1
No	2
No - the lender keeps the records	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If BO13 answer is no loans ask BO23.

If BO15 answer is yes - memorised or yes - a written record, ask HW5.

Otherwise ask BO16

HW5. For each loan you have please tell me whose name the loan is in, the current balance of the loan and the amount of the loan paid off over the past six months.

(Code as appropriate)

	Whose name is the loan in?	Current balance of the Loan \$_____?	Amount paid off the principal over the past six months
1			
2			
3			
4			
5			
6			
Don't understand the question			1
Don't know the answer			2
Refused			3

BO16. Do you usually repay your loans from your household's 'normal' income (the income you usually receive every week, or fortnight, or month)?

(Code one only)

Yes	1

No	2
Don't understand the question	2
Don't know the answer	3
Refused	4

BO17. Are all the repayments on your loan(s) up to date?

(Code one only)

Yes	1
No	2
Don't understand the question	2
Don't know the answer	3
Refused	4

If no ask BO18. Otherwise ask BO19.

BO18. Which loans have re-payments which are not up to date and how far behind in the re-payments are you currently?

(Complete for each loan from BO13. Do not prompt)

Loan #	Arrears
A	
B	
C	
D	
E	
F	
G	
H	
Don't understand the question	1
Don't know the answer	2
Refused	3

BO19. If you are not able to make loan repayments from your 'normal' income (for example if your household income dropped due to work no longer being available), what do you do?

(Do not prompt. Code all that apply)

Repay the loan(s) from savings	1
Ask a member of the family (or a friend) for money to repay the loan <i>(or similar)</i>	2
Ask the lender to allow payments to be stopped for a period <i>(or similar)</i>	3
Could not repay the loan(s)	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

MD4. Do you pay interest on your loan(s) or hire purchase

(Code one only)

Yes	1
No	2
No – loan or hire purchase does not charge interest <i>(or similar)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD5. Do you know how much interest you paid on your loan(s) or hire purchase over the past year?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD17. What action would you take if the bank raised the interest rate they charged you on your loan(s)?

(Do not prompt. Code all that apply)

Do nothing	1
See if I could get a lower interest rate somewhere else	2
See if there was a new loan I could take with a lower interest rate	3
Pay off the loan more quickly	4
Pay off the loan more slowly	5
Cut back on other household spending	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

BO21. Please look at the card. Before you signed the agreement for the loan(s) which of the statements on the card best describes what you did?

(Showcard29. Code only one)

Read the offer letter and terms and conditions carefully	1
Looked at the offer letter and terms and conditions briefly	2
Did not read the offer letter or terms and conditions at all	3
Did not read the offer letter or terms and conditions as they were in English	4
Read the offer letter and terms and conditions but did not understand them	5
The offer letter and terms and conditions were read out to me by the lender	6
The offer letter and terms and conditions were read to me by some I trusted (for example a member of the family or a friend)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

FA10. When you decided to take out a loan, did you seek information about the investment or advice from anyone before taking out the loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA11. Otherwise ask MD22.

FA11. Please look at the card. A number of sources of financial advice and information commonly used by people are listed on the card. Which, if any, of these sources of financial advice or information did you use, before deciding take out the loan?

(Showcard35. Do not prompt. Code all that apply)

A brochure about the loan.	1
Advice from someone at the organization selling the loan (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

FA12. Please look at the card again. Which of these sources of financial advice and information most influenced your decision to take out the loan?

(Showcard35. Do not prompt. Code one only)

A brochure about the loan.	1
Advice from someone at the organization selling the loan (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

If FA11 answer has more than one source of information or advice ask FA21. Otherwise ask MD22.

FA21. Did you compare the financial advice or information you received before deciding to take out the loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

FA22. How did you compare the financial advice or information you received before deciding to take out the loan?

(Do not prompt. Code all that apply)

Discussed the advice and information I/we had been given with family or friends who I/we trusted. <i>(or similar)</i>	1
Considered whether the advice or information was I/we were given was unbiased - or whether we were being encouraged to do something that may not have been right for us. <i>(or similar)</i>	2
Considered the advice relative the expertise and experience of the person providing the advice. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

BO20. Why did you choose the particular type of loan(s)?

(Showcard28. Do not prompt. Code all that apply for each loan)

	A	B	C	D
It was the only loan available	1	1	1	1
There was an interest free period	2	2	2	2
The interest rate was low	3	3	3	3
The lender allowed a 'repayment holiday'	4	4	4	4
The repayments were affordable	5	5	5	5
The loan was appropriate for my/our requirements (for example hire purchase when buying furniture or a short term loan to cover cash shortfall)	6	6	6	6
The lender was reputable.	7	7	7	7
The lender or loan was recommended by someone I trust.	8	8	8	8
Other <i>(specify)</i>	9	9	9	9
Don't understand the question	10	10	10	10
Don't know the answer	11	11	11	11
Refused	12	12	12	12

MD22. Did you compare borrowing choices when considering your loan(s)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MD23. Otherwise ask MD31

MD23. How did you go about comparing borrowing choices?

(Do not prompt. Code all that apply)

I/we first determined what type of loan we needed and then looked for a loan which best met my/our needs <i>(or similar)</i>	1
I/we looked at different borrowing options (for example by getting brochures from bank, credit and savings associations, or talking to someone at a bank, post office, credit and savings association branch) and then selected a loan which appeared to be the most suitable. <i>(or similar)</i>	2
I/we talked to several people who we trusted and asked their advice about what	3

type of loan would be the most suitable for my/our needs. <i>(or similar)</i>	
I/we talked to several people about their experiences with different loans before selecting a loan. <i>(or similar)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

MD31. How did you choose the organization(s) you currently have a loan with
(Do not prompt. Code all that apply)

It was the only organization with a branch near our village or which visited our village	1
It was the only organization which would lend me/us the money	2
The interest rate or fees and charges were low	3
There was a good range of products to choose from	4
There were people in the organization I could talk to and get advice from	5
It was recommended by someone I trust	6
Other <i>(specify)</i>	7
Don't understand the question	8
Don't know the answer	9
Refused	10

Cost of Money and Financial Terms and Conditions

MD1. What is interest?

(Do not prompt. Code all that apply)

Payment you receive for saving money in a bank or credit and savings association <i>(or similar)</i>	1
Payment you make if you borrow money	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD6. Please look at the card. On the card are two types of bank deposit. Would one of the bank deposits pay more interest than the other, or would both bank deposits pay the same amount of interest?

(Showcard30. Do not prompt. Code one only)

A deposit kept in the bank for one year which pays 7% interest a year with the interest paid at the end of the year would pay more interest	1
A deposit kept in the bank for one year which pays 7% interest a year with the interest paid quarterly (every three months) and added to the deposit would pay more interest	2
They would pay the same amount of interest	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD7. Please look at the card. ["Two people are the same age and both put their money into a savings account earning interest. Both accounts pay interest at the same rate. One person (Sarah) started saving when she was 20 years old and has saved \$250 each year. The other person (Ben) started saving when he was 40 years old and has saved \$500 each year. They are now both 60 years old"]. Do Ben and Sarah both have the same amount saved, or does one person have more saved than the other person?

(Showcard31. Do not prompt. Code one only)

Same amount	1
One has more than the other	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If 'One has more than the other' ask question MD8. Otherwise ask question MD10.

MD8. Who has more money in their account?

(Do not prompt. Code one only)

Ben	1
Sarah	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD9. Why do they have more money?

(Do not prompt. Code one only)

Ben will have earned more interest	1
Sarah will have earned more interest	2

Other (<i>specify</i>)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD10. Please look at the card. [“Two people are the same age and both borrow money to buy a tractor each. They borrow the same amount of money. The interest rate charged on each loan is the same. Each loan is for 15 years and can be repaid early. One person (John) makes extra payments each month in addition to his regular monthly repayment. The other (Anne) makes her regular repayment each month”]. Will John and Anne both pay the same amount of interest on their loans or will one of them pay less interest?

(*Showcard32. Do not prompt. Code one only*)

Same amount	1
One will pay more interest than the other	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If 'One will pay less than the other' ask question MD11. Otherwise ask question MD13.

MD11. Who will pay less interest on their loan?

(*Do not prompt. Code one only*)

John will have paid less interest on his loan	1
Anne will have paid less interest on her loan	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD12. Why will they pay less interest on their loan?

(*Do not prompt. Code one only*)

Because John made additional payments on his loan	1
Because Anne made her regular repayment each month	2
Other (<i>specify</i>)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD13. Do interest rates paid on savings or investments and charged on loans change over time?

(*Code one only*)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MD14. Otherwise ask MD24.

MD14. What are some of the reasons why interest rates might change over time?

(*Do not prompt. Code all that apply*)

Changes in the economy (for example more companies investing money in Fiji, or fewer companies investing in Fiji) (<i>or similar</i>)	1
Changes made by the Government (Reserve Bank) to raise or lower interest	2

rates (<i>or similar</i>)	
Changes in the exchange rate	3
Changes made by the Bank or credit and savings association (<i>or similar</i>)	4
Other (<i>specify</i>)	5
Don't understand the question	6
Don't know the answer	7
Refused	8

MD24. If one person invests in a term deposit for two years, and another person deposits money in a savings account for one month, will they both be paid the same interest rate or will one person receive a higher interest rate?

(Do not prompt. Code one only)

They will both receive the same interest rate	1
The person who deposits money for two years will receive a higher rate	2
The person who deposits money for one month will receive a higher interest rate	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD25. If one person borrows money from the bank to buy a tractor with repayments spread over five years, and another person borrows money from the bank for one month, will they both pay the same interest rate on their loan or will one person pay a higher interest rate?

(Do not prompt. Code one)

Same interest rate	1
The person who borrows money for five years will pay a higher interest rate	2
The person who borrows money for one month will pay a higher interest rate	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD26. If one person invests in a term deposit with a bank for two years, and another person deposits money in a savings account, can both people withdraw their money from the bank whenever they want?

(Do not prompt. Code one only)

Yes	1
Yes - but the bank may charge the person who has the term deposit a fee for taking money out before the deposit matures (ends).	2
No - the person who has the term deposit may not be able to withdraw their money	3
No - the person who has the savings account may not be able to withdraw their money	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Organizations and Financial Issues

MD35. Banks offer a range of services. What are some of the things you can go to a bank to do?

(Do not prompt. Code all that apply)

Savings and deposit account	1
Term deposits	2
Personal loans (for example to buy furniture or a car)	3
Loans to buy a house (mortgages)	4
Credit cards	5
Payments (for example cheque accounts or bank cards)	6
Get cash (from the teller or the ATM)	7
Send money overseas - or receive money from overseas (remittances)	8
Loans for businesses or farms	9
Buying or selling currency from another country (foreign exchange)	10
Insurance	11
Other <i>(specify)</i>	12
Don't understand the question	13
Don't know the answer	14
Refused	15

MD36. Where would you go if you wanted to invest in a unit trust or buy shares?

(Do not prompt. Code all that apply)

Fiji National Provident Fund	1
A unit trust manager	2
A share broker	3
A bank	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

MD37. What are some of the things the Reserve Bank of Fiji is responsible for?

(Do not prompt. Code all that apply)

Issuing notes and coin (money). <i>(or similar)</i>	1
Managing payments between people ('the payments system'). <i>(or similar)</i>	4
Supervising the banks in Fiji. <i>(or similar)</i>	2
Supervising insurance companies in Fiji. <i>(or similar)</i>	
Managing the Fiji government's borrowing. <i>(or similar)</i>	3
Making sure Fiji has a stable financial environment. <i>(or similar)</i>	
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

MD38. How important is it for people like you to keep up to date with financial or economic matters in Fiji?

(Read out. Code only one)

Very important	1
Important	2
Not important	3
Don't understand the question	4
Don't know the answer	5

Refused	6

If very important or important ask MD39. Otherwise ask MD41

MD39. What are some of the financial or economic matters that you keep up to date with?
(Do not prompt. Code all that apply)

Changes in prices of things I/we buy. (or similar)	1
Changes in wages	2
Changes in prices of things I/we sell at the market. (or similar)	3
Changes in prices of things we grow and sell (crops). (or similar)	4
Changes in interest rates	5
Changes in exchange rates	6
Changes in the inflation rate	7
Changes in taxes	8
Changes in government benefits/incentives/ assistance. (or similar)	9
Changes in the number of jobs available. (or similar)	10
Other (specify)	11
Don't understand the question	12
Don't know the answer	13
Refused	14

MD40. What are some of the things you do to monitor financial or economic events in Fiji?
(Do not prompt. Code all that apply)

Read the newspaper	1
Listen to the radio	2
Watch television	3
Talk to people	
Get information at the bank or Post Office	4
Other (specify)	5
Don't understand the question	6
Don't know the answer	7
Refused	8

MD41. Imagine yourself in five years time. Do you think will you have to spend the same amount of money you spend today to buy the same things you buy today; or do you think you will need to spend more money, or spend less money?
(Code one only)

Same amount of money	1
More money	2
Less money	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If **more money** ask question MD42.

If **less money** ask question MD43.

Otherwise ask question MD44.

MD42. Why do you think you will need to spend more money?
(Do not prompt. Code one only)

Because prices are likely to go up (inflation). (or similar)	1
Other (Specify)	2
Don't understand the question	3
Don't know the answer	4

Refused	5

MD43. Why do you think you will need to spend less money?

(Do not prompt. Code one only)

<i>(Specify)</i>	1
Don't understand the question	2
Don't know the answer	3
Refused	4

MD44. Please look at the card. ['Imagine you have just opened a savings account at a bank and that you have put \$100 on deposit. The inflation rate in Fiji is about 2% a year']. If you leave the money on deposit for a full year and then withdraw the money, do you think you would be able to buy the same things with the money at the end of the year that you can buy now, or that you would be able to buy fewer things, or that you would be able to buy more things?

(Showcard33. Code one only)

Same	1
More	
Less	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD45. If the government increases income tax rates how will this affect you and your household? *(Do not prompt. Code one)*

My income/ the household's income will reduce	1
A change of income tax rates will not affect me/ the household	2
Other (specify)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

Budgeting and Planning

BP1. Does your household have a budget to help manage income and spending?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP3. What is a household budget?

(Do not prompt. Code one only).

A plan to help manage what your income and what you spend <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If 'a plan to help manage what you earn and what you spend' or 'other', ask BP4. Otherwise ask BP6.

BP4. Do you think it is useful for a household to have a budget?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP5. Otherwise ask BP6.

BP5. Why do you think is it useful to have a household budget?

(Do not prompt. Code all that apply)

To help the household set financial goals and objectives and to decide what the household wants to spend money on and how much money it wants to save. <i>(or similar)</i>	1
To prioritise spending - to decide which things it is very important to spend money on and which things are not important. <i>(or similar)</i>	2
To plan household financial activities so that there are no - or few - surprises. <i>(or similar)</i>	3
To know what your household income and expenses are	4
To help the household to save regularly for a goal	5
To plan what the household will spend money on	6
Other <i>(specify)</i>	7
Don't understand the question	8
Don't know the answer	9
Refused	10

BP6. How would you set up a household budget?

(Do not prompt. Code all that apply)

List the types of income the household has (for example every week or month). <i>(or similar)</i>	1
Agree financial goals and priorities for the household to help work out which expenditure is most important. <i>(or similar)</i>	2
List the types of expenses the household currently has (for example every week or month) and then agree how much can be spent on each type of expense and how much will be saved. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

BP7. How often should the budget be checked?

(Do not prompt. Code one only)

At least every week or fortnight.	1
At least every month	2
Less frequently than every month	3
Don't understand the question	4
Don't know the answer	5
Refused	6

BP8. How often should the budget be reviewed or changed?

(Do not prompt. Code one only)

Once a month or more frequently	1
Between once a month and every six months	2
Once every six months - once a year	3
It should not be reviewed or changed	4
Don't understand the question	5
Don't know the answer	6
Refused	7

If BP1 answer is yes ask BP9. Otherwise ask BP10.

BP9. How detailed is your household budget?

(Code one only)

Major items of household income and expenditure are budgeted for. <i>(or similar)</i>	1
Most items of household income and expenditure are budgeted for. <i>(or similar)</i>	
All items of household income and expenditure are budgeted for. <i>(or similar)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP10. Do you know the value of the major things your household owns (things such as a house, car, savings, investments, business or farm equipment)

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP11. Do you keep a record (for instance in a notebook) of the value of the major things your household owns (things such as a house, car, savings, investments, business or farm equipment)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP12. What are some of the ways people can keep a detailed record of their household's income and expenditure, and major things the household owns?

(Do not prompt. Code all that apply)

Keep a written list (for example using a notebook) to record the household's income and expenses. <i>(or similar)</i>	1
Keep receipts from purchases and add them up from time to time. <i>(or similar)</i>	3
Memorise. <i>(or similar)</i>	2
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

BP13. Is there an event or activity that you expect your household is going to be involved in that you will have to save for (for instance a wedding, a church event, a village activity)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

SS9. Tell me some of the goals you, or you and your partner have set for your family - things you want your family or members of your family (for instance your children) to achieve over the next year?

(Note all goals. Summarise if necessary)

1
2
3
4
5
6
7
8

SS10. Have your family goals changed over the past year? If so what have the changes been and why?

(Note all changes. Summarise if necessary)

Goal	Change	Reason
1		
2		

3		
4		
5		
6		
7		
8		

SS13. You have already told me about your typical household income and expenses. I would now like you to describe your main financial priorities. What do you think are the most important financial priorities for your household and why these things priorities.

(Allow the interviewee to respond. Note all financial priorities and reasons- summarise if necessary. If necessary suggest possible items, for instance: Paying day-to-day expenses, school fees, sending money to relatives, supporting the church, supporting the village, repaying loans, saving for a major purchase.)

Priority	Reason
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

SS14. I would like you to tell me whether your financial priorities have changed recently. Are there things which have become more or less important? Are there new financial priorities? Are there things which were priorities but which are no longer a priority? If your priorities have changed please also tell me what has caused the change.

(Note all financial priorities which have changed and reasons- summarise if necessary.)

Priority	Change (e.g. increase/decrease, new, no longer a priority)	Reason
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

BP14. Does your household have financial goals for things you want to achieve (for example ensuring your children can attend secondary school or university, starting or expanding a business or farm, saving for retirement)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes to either BP13 or BP14 ask BP15. Otherwise ask BP18.

BP15. Have you set up a plan of how you will achieve your financial goals or a plan to save for the event or activity you expect your household is going to be involved in?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP16. Otherwise ask BP18.

BP16. How did you set up a plan to achieve your financial goals or to save for the event or activity you expect your household is going to be involved in?

(Do not prompt. Code one only)

I set up the plan on my own	1
Someone else in the household set up the plan	2
My husband/wife and I set up the plan	3
We discussed it as a family and then set up the plan	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

BP17. Did you write the plan down?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP18. Do you check from time to time how well your household is progressing with your financial plan and achieving your goals?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP19. Otherwise ask BP20.

BP19. Do you adjust your household financial plan from time to time as the household's situation changes (for example if people in your household earn more or less money, or when you complete an event or activity, or achieve one of your household financial goals)?

Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP20. Do you consider it important for people to have a plan to help them to achieve their financial goals or to save for an event or activity they are going to be involved in?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP21. If no ask BP22.

BP21. What do you think is the best way for someone to set up a plan to achieve their financial goals or to save for the event or activity they expect they are going to be involved in?

(Do not prompt. Code all that apply)

Determine what the household will need to save for and to spend in the future	1
Determine the household's goals and priorities	2
Determine how they will achieve their goals and priorities when they will try to achieve them. <i>(or similar)</i>	3
Find out the best savings, investment or borrowing options to help them achieve their goals. <i>(or similar)</i>	4
Review and adjust their household budget if necessary. <i>(or similar)</i>	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

BP22. When thinking about the things your household needs to spend money on, do you decide whether the spending is short-term (spending you will incur now, or in the next 3-5 months) or medium-term (spending you will incur in the next 6-12 months) or long term (spending which you will incur over a period longer than 12 months)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP23. Otherwise ask BP25.

BP23. Do you manage short-term spending separately from medium and long-term spending?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If 'Yes' ask BP24. Otherwise ask BP25.

BP24. In what ways do you manage short-term spending separately from medium and long-term spending?

(Do not prompt. Code one only)

Use separate budgets for short-term and medium and long-term spending (for example putting some money in savings for medium term needs and investing for long term needs). (or similar)	1
Only plan for short-term spending	2
Only plan for medium or long-term spending	3
Other (specify)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

BP25. Please give me three or four examples of short-term spending needs?

(Do not prompt - code all)

Don't understand the question	1
Don't know the answer	2
Refused	3

BP26. Please give me three or four examples of medium-term spending needs?

(Do not prompt - code all)

Don't understand the question	1
Don't know the answer	2
Refused	3

BP27. Please give me three or four examples of long-term spending needs?

(Do not prompt - code all)

Don't understand the question	1
Don't know the answer	2
Refused	3

BP28. How might someone manage their short term spending and money commitments?

(Do not prompt. Code one only)

Develop a budget and try to make sure there was enough money to pay for the	1

expenses. <i>(or similar)</i>	
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP29. How might someone manage their medium term spending and money commitments?
(Do not prompt. Code one only)

Develop a budget and try to make sure enough money is saved to meet the commitments. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP30. In what ways would you manage long term spending and money commitments?
(Do not prompt. Code one only)

Develop a financial plan and try to progressively invest money so that they can meet the long term household need. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Seeking Financial Advice

FA13. Within the last two years has anyone in the household had any money difficulties? By that I mean have they been three payments or more behind with a loan or other regular commitment (for example paying the electricity bill)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA14. Otherwise ask FA23. .

FA14. Did they seek advice from anybody?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA16. Otherwise ask FA23.

FA16. Who did they seek advice from?

(Do not prompt. Code all that apply)

Advice from the bank. (or similar)	2
Advice from friends or relatives	3
Advice from someone at work	5
Advice from someone in the village whose advice they trusted	6
Advice from someone at the church whose advice they trusted	7
Advice from a lawyer or accountant	8
Advice from a stock broker or financial adviser	9
Other (specify)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

FA23. Is it better that people seek advice from more than one person before deciding to open a savings account, or select an investment or take out the loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA24. Otherwise ask FA26.

FA24. Why do you think it is better for people to seek advice from more than one person deciding to open a savings account, or select an investment or take out the loan?

(Do not prompt. Code all that apply)

People can give advice which might seem to be fair and unbiased - but they	1

may actually be trying to sell something which might not be suitable. <i>(or similar)</i>	
Different people have different levels of experience and expertise. <i>(or similar)</i>	2
By asking several people for their advice a person is able to consider things they may not thought of themselves. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

FA25. How might someone compare the financial advice or information they receive before deciding to open a savings account, or select an investment or take out the loan?

(Do not prompt. Code all that apply)

Discussed the advice and information I/we had been given with family or friends who I/we trusted. <i>(or similar)</i>	1
Considered whether the advice or information was I/we were given was unbiased - or whether we were being encouraged to do something that may not have been right for us. <i>(or similar)</i>	2
Considered the advice relative the expertise and experience of the person providing the advice. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

FA26. Have you ever sought to confirm information you have read in a brochure or advertisement before opening bank account, making an investment or taking out a loan?

(Code one only)

Yes	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes ask FA27. Otherwise ask FA28.

FA27. How did you seek to confirm the information you read in a brochure or advertisement before purchasing a financial product or service?

(Do not prompt. Code all that apply)

Compared information in brochures/advertisements with advice received	1
Read brochures/advertisements from more than one financial services provider	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

FA26. What is the purpose of advertising or marketing information (for instance information in brochures)?

(Do not prompt. Code all that apply)

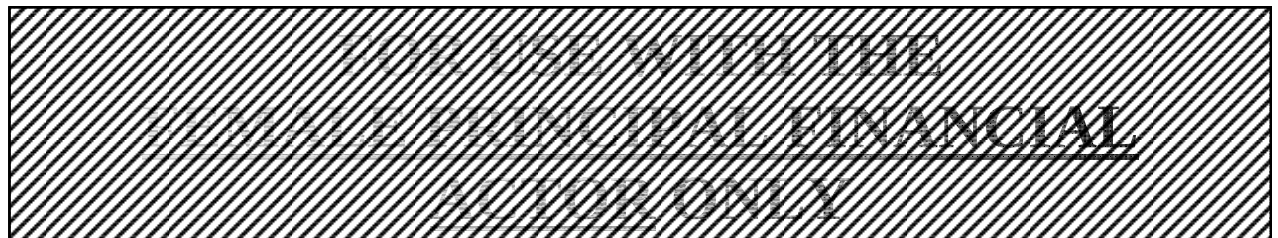
To convince someone to buy something. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

END OF SURVEY

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Appendix 2b

**Na Vakaveiwekanitaki Ni Kena Yalomatuataki Na
Vakayagataki Ni Lavo Kei Na Kena Qaravi Vakavinaka
Ni Bula Vakamatavuvale E Na Noda I Tikotiko Vaka I
Taukei.**



**Cross Sectional Survey
Version 7 August 2007**



**NATIONAL CENTER FOR SMALL AND
MICRO ENTERPRISES DEVELOPMENT**

Na veika me nanumi e na gauna ni veitarogi

Mo nanuma tiko ni o iko na i vakavakadewa ni tukutuku ni veitarotarogi. E na nomudrau veitarotarogi e dodonu me na muri e na dua na gaunisala tuvani ka matata vinaka.

Mo nanuma mo kua ni taro vakaliuliu se vakavure vakasama se soli vakasala vei koya e tarogi.

Mo vakatulewa vakataki iko. Mo kua ni vakavure vakasama vei koya e tarogi.

Mo vola vakadodonu ka vakamatata na nona i sau ni taro o koya e tarogi. Raica me saumi kece sara vakamatata na veitaro.

Mo na vakarautaki iko sara vakavinaka. Mo nanuma mo na dau sauma tale ga vakavinaka na nodra taro o ira na vakatarogi. Vakadikeva vakavinaka ka vulica na i tukutuku ni veitarotarogi vakarautaki. E dodonu mo vakamatau taki iko e na i tuvatuva ni veitarogi.

Mo vakaraitaka na i vakarau vinaka ka taleitaki. Oqo e vakabibi kevaka e mani viavialevu se baleca na i vukivuki se sau ni taro e solia mai o koya e tarogi. Mo matavinaka ka vakaraitaka ni o marautaka na nomu cakacaka.

Mo vadei taki koya e tarogi e na loma ni nomudrau vei talanoa. Kua ni o wilika tu ga na taro ka rai sobu tu.

Mo vakarorogo vakavinaka vei koya e saumi taro tiko. Nanuma tiko ni balavu na veitarotarogi oqo. E na vinaka me so na cegu lekaleka e soli e na gauna ni veitarotarogi. Mo kua ni vakatotolo taka na nodra saumi taro mai ka mo raica me toso vinaka ga na i lakolako ni veitarogi.

Mo nanuma mo vakaraitaka ena tekivu ni veitarotarogi ni rawa vei ira na tarogi tiko me ra tukuna mai ni ra 'sega ni kila' se 'sega ni matata vei ira na taro e tarogi tiko yani.' E rawa tale ga vei ira me ra tukuna mai ni ra sega ni via sauma na taro e tarogi tiko yani.

Interview Diary

Me vakaleweni e na vukui koya ka vakatarogi tiko.

Na veika e sotavi e na gauna ni veitarotarogi	
Na vei taro e sega ni sauma rawa o koya e tarogi	

PLEASE WRITE ALL ANSWERS IN ENGLISH

1 AI MATAI NI WASEWASE - Na Veitaro Me Na Tarogi Me Vakadeitaki Kina Ko Koya Ka Dau Vakatalewataka Na Veika Vakailavo Ni Vuvale.

PF2. Sa i kemuni taudua ga ka dau vakatulewa e na veika vakailavo ena nomudou vuvale? Oqo na vakatulewa e na levu ni lavo me na vakayagataki e na veisiga yadua se tiko tale e dua ko drau veivuketaka na vakatalewataki ni veika vakailavo ni nomudou vuvale?

(Toqa ga e dua na i vakatakilakila)

Io	1
E sega	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

Me na toso tikoga na vakatataro kevaka o koya ka vakatarogi tiko ka sa sauma na 'Io' e na taro PF2.

Ia, kevaka e sauma na taro e na 'Sega' sa dodonu me vakaqarai o koya ka a dau vakatulewa e na veika vakailavo ni matavuvale.

Ia, ke sa kune e dua tale, sa na cegu na nona vakatarogi o koya ka vakatarogi tiko, ka sa na tekivu me vakatarogi o koya ka se qai kune. Me vakaleweni sara na kena i vakamacala e na 'Incident Report'.

Ia, ke sega e kune e na matavuvale me na sauma vakadodonu ka vakaidina na taro vakarautaki me na cegu na veisiko e na vale ko ya. Mo na qai tukuna vei nomudou liuliu ni timi. Me nanumi me na vakaleweni na vu ni veisau e na 'Incident Report'.

2 AI KARUA NI WASEWASE - Ai Tukutuku Me Baleti Kemuni

DE1. Oi Kemuni

(Kakua ni taroga. Raica ga ka toqa e dua na i vakatakilakila)

Turaga	1
Marama	2
E sega ni matata vei au na taro	3
Au sega ni via sauma na taro	4

DE2. Na Yabaki Ni Nomuni Bula

(Toqa ga e dua na i vakatakilakila)

Yabaki ni bula	1
Au sega ni kila	2
E sega ni matata vei au na taro	3
Au sega ni via sauma na taro	4

DE3. Bula Ni Vakawati

(Toqa ga e dua na i vakatakilakila)

Sega ni vakawati	1
Vakawati	2
Au sa veibiu	3
Sa mate na watiqu	4
Au sega ni kila	5
E sega ni matata vei au na taro.	6
Au sega ni via sauma na taro.	7

DE4. Na i Vakatedegede Ni Vuli Dou Sa Yacova. (Vei ira ga na sa sivia na yabaki 21).

(Vakatakilakilataka na veisau ni taro e veiganit. Me na vakuri ke levu na lewe ni matavuvale)

	Oi kemuni	Dua tale	Dua tale	Dua tale	Dua tale
Primary	1	1	1	1	1
Secondary	2	2	2	2	2
Univesiti	3	3	3	3	3
Au sega ni kila	4	4	4	4	4
E sega ni matata vei au na taro	5	5	5	5	5
Au sega ni via sauma na taro	6	6	6	6	6

PLEASE WRITE ALL ANSWERS IN ENGLISH

DE5. Na levu ni gone era tiko e na nomuni matavuvale
(*Me vakatakilakilataki ga e na vanua e ganita*)

Yabaki ni bula	Yabaki <5	Yabaki 5-10	Yabaki 10 -15	Yabaki 15 – 18
Gone tagane				
Gone tagane era vuli tiko				
Gone Yalewa				
Gone Yalewa era vuli tiko				
Au sega ni kila				1
E sega ni matata vei au na taro				2
Au sega ni via sauma na taro				3

SS11. Au kerea moni dikeva nai yaloyalo oqo (Showcard SS9). Kerea mo vakamacalataka o cei era lewe ni matavuvale oqo. Au kerea moni kakua ni cavata na yacana . Mo tukuna na nomuni sema ni veiwekeni. Dua nai vakaraitaki, au na kerea mo vakamacalataki ira era tiko tudei ena matavuvale kei ira era lewe ni matavuvale voleka. Kevaka e tiko e vale na luvevu goneyalewa, mo kakua ni cavuta mai na yacana, mo kaya mai “na luvevu yalewa”

(Na taro oqo e gadrevi me vakarabailevutaka na veitaro ka tarogi ena DE6. Vakamura yadua na veilomanibai. Taroga yadudua na taro mai na veilomanibai. Vakaraitaki, “Tukuna mai vei au o kaya e tiko ena matavuvale ka lewe ni matavuvale voleka”. Kevaka e sivia e lewe dua ka tautauvata nai sema ni veiwekani (kaya mada luvena goneyalewa, me naba taki yadudua.)

PLEASE WRITE ANSWER IN ENGLISH

	O ira era lewe ni matavuvale tudei	O ira era lewe ni matavuvale ena dua na gauna, toki ka vakaitikotiko ena dua tale na vanua	O ira era lewe ni matavuvale ena so na gauna.
Matavuvale tudei	1	1	1
	2	2	2
	3	3	3
	4	4	4
	5	5	5
Veiwekani	6	6	6
	7	7	7
	8	8	8
	9	9	9
Veiwekani tale eso	10	10	10
	11	11	11
	12	12	12
	13	13	13

PLEASE WRITE ALL ANSWERS IN ENGLISH

SS12. Au gadreva meu taroga na nodra cau vakailavo kina matavuvale ko ira era volai mai cake se na nodra vakatulewa ena veika vakailavo ni matavuvale. Ena veitaro ena tarogi mo sauma ga “io” se “sega”.

(Vakayagataka na veiyaca e volai ena SS9. Vakamuria vakaveitaravi me vaka ena SS9)

PLEASE WRITE ANSWER IN ENGLISH

Lewe ni vuvale	E vakaitavi li na lewe ni vuvale oqo ena kena vakailavotaki na vuvale (Io/Sega)?	E vakaitavi li na lewe ni vuvale oqo ena kena vakatulewataki nai vei tuvatuva lelevu vakailavo ni matavuvale (Io/Sega)?	E vakaitavi li na lewe ni matavuvale oqo ena vakatulewa vakailavo ni bula ena veisiga (Io/Sega)?
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			

PLEASE WRITE ALL ANSWERS IN ENGLISH

SS16. E dua li na lewe ni matavuvale e sa bau tauvimate ena loma ni vula tolu sa oti? Vakacava nona tauvimate, e vakaleqa na nona laki vuli se cakacaka ka gadreva li na veiqravi ni bula (me vaka na vale ni wai, nasi, vuniwai se veicavubati?) Kevaka e dua na lewe ni vuvale e tauvimate vaka rua se tolu ena loma ni vula tolu sa oti – na cava e vuna.

(*Vola sobu na mate. Standard*)

PLEASE WRITE ANSWER IN ENGLISH

	Lewe ni matavuvale	Tauvi mate ena loma ni tolu na vula sa oti (lo/Sega)	Na vuni tauvimata	Rawa ni cakacaka se vuli (lo/Sega)	Cava na dede ni nona sega tu ni vuli se cakacaka	Gadrev a na veiqravi ni bula (lo/Sega)	Vakaqarai mai vein a veivuke
Matavuvale voleka	1 2 3 4 5						
Veiweka	6 7 8 9						
Ira tale e so	10 11 12 13						

SS15. Au gadreva mo vakamacalataka na cava e vuna na nodra toki na lewe ni vuvale kina so tale na vanua mai na taudaku ni nodra koro [o ira na lewe ni vuvale tudei]

(*Wasea e so nai vakaraitaki me vaka – dua tale na koro, koro lelevu, vanuatani. Vola vakamatata na vanua e laki vakaitikotiko kina na lewe ni vuvale – Lautoka se Delainavesi. Rawa talega niko solia e so nai vakaraitaki ni veika e vakavuna na biu koro – me vaka na volivolitaki, qaravi vuli*)

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Lewe ni vuvale	Tikitiko Vou	Na ka e vakavuna na kena biu na koro	Levu ni gauna	Balavu ni gauna	Gaunisala ni veitosoyaki e vakayagataki

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DE7. Na cava na nomuni cakacaka.Yalovinaka mo ni vakayagataka na i dusidusi 10.

(Voladusidusi 10. Toqa kece na i vakatakilakila me baleti koya ka vakatarogi tiko kei na nona lewe ni vale)

	Oi kemuni
E sega na cakacaka	1
Dau teitei – rawa i lavo vakai koya	2
Laki qaravi teitei se na qoli ki vei dua tale ka sa i vurevure ni lavo	3
Veiqaravi e na vanua se baleti ira na vulagi saravanua	4
Manidia se veiliutaki e na cakacaka me baleti ira na saravanua	5
Manidia se veiliutaka e na vale ni volavola	6
Vunivola e na vale ni volavola	7
Manidia se veiliutaki e na vanua ni buli yaya	8
Liga ga ni cakacaka e na vanua buli yaya	9
Cakacaka tiko e na vanua ni volivolitaki (retail store)	10
Cakacaka ni liga se ta i yaya (handicraft)	11
Dau cakacaka tara (trade)	12
Dua tale	
Veiqaravi e vale	13
E sega ni matata vei au na taro	14
Au sega ni kila na i sau ni taro	15
Au sega ni via sauma na taro	16

2a VULI NI VEIKA VAKA I LAVO

P1. Vakacava ko sa bau tiko e na du na vuli ni veika vaka I lavo?

Io ☐ (Taroga na P2 kei SS2)

Sega ☐ (Taroga na P3)

P2. Cava e vakavuna na nomu tiko e na Vuli?

Takete taka e 5 na ka e rawa ni vakavuna (+/-). Kerei koya e vakatarogi me tuva na kedra bibi ka vakayagataka na veidusidusi oqo: Rui bibi - Bibi – Sega soti ni bibi.

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#	Veika e Vakavuna	Kena Bibi
1		
2		
3		
4		
5		

SS2. Rawa ni o vakaraitaka na veika yaga ko vulica mai kina.

(Vola nai sau ni taro. Umani ira vata ke uasivi cake)

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P3. Cava e vakavuna na nomu sega ni tiko e na Vuli?

Takete taka e 5 na ka e rawa ni vakavuna (+/-). Kerei koya e vakatarogi me tuva na kedra bibi ka vakayagataka na veidusidusi oqo: Rui bibi - Bibi – Sega soti ni bibi.

PLEASE WRITE ANSWER IN ENGLISH

#	Veika e Vakavuna	Kena Bibi
1		
2		
3		
4		
5		

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3 AI KA VITU NI WASEWASE - Bula Vinaka Ni Matavuvale

Taroga ga na HW1 kevaka o sega ni rawa ni vakaraica ka toqa na vatakilakila e ra tiko e na HW1. Vakayagataka na I dusidusi 36 ke vaka e ganiti.

HW1. Na veiqaravi cava soti ka vakaraitaki tiko kina e vakarautaki ena nomuni vuvale?
(Vakaraica ga ka toqa. Me vakatakilakilataki ga e na vanua e ganita)

E vaka livaliva tiko li na nomudou vale?	
E vakadrodroi tiko li na nomudou wai ena paipo?	
E tiko beka li e dua na vanua me maroroi kina na benu ni vale lailai (se septic tank) se tiko voleka ki na nomu vale ?	
E rawarawa beka na gaunisala ni veitosoyaki ki na koro vakavavalagi ka voleka ena nomu koro?	
E tu vakarawarawa tu beka na veiqaravi vaka vuniwai?	
E rawa beka ni ra vuli suka na gonevuli ena nomudou koro?	
E rawa beka ni ra vuli suka na gonevuli ena veikoro ni vuli lelevu (Secondary School)	
E tiko beka li na Talevoni se Internet ena nomu vale?	
E sega ni matata vei au na taro	1
Au sega ni kila na i sau ni taro	2
Au sega ni via sauma na taro	3

HW2. Na taro A1, A2 kei na A3 me kua ni tarogi. Vakadikeva ga ka toqa ko koya e veiganiti kei na tuvaki ni vale se I tikotiko (Vakatakilakilataka me vaka na veisau ni taro e veiganiti)

A1. Yaya vakayagataki ena vuloa ni vale	Qele	1
	Simede se buloko	2
	Kau/tile/ibe ni valagi	3
	Dua tale (Vakamatatataka)	4
A2. Yaya vakayagataki ena Lalaga ni vale	Veitikitiki ni yaya ka vakatomiki mai	1
	Kau semasema ka sega ni veisotari vinaka tu	2
	Kau boro ka veisotari vinaka tu	3
	Kau kei na simede	4
	Simede se buloko	5
	Dua tale (vakamatatataka)	6
A3. Yaya vakayagataki ena Doka ni vale	Veitikitiki ni yaya ka vakatomiki mai	1
	Kava	2
	I ubi ni vuloa (se tile)	3
	Dua tale (vakamatatataka)	4
E taukena beka na vale ogo e dua na lewe ni nomuni vuvale?	Io	1
	Sega	2
Ke sega, na cava na nomudou veidinadinati kei koya na i taukei ni vale ogo?	Saumi rede	1
	Sega ni saumi e dua na ka	2

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	Dua tale (vakamatatataka)	3
	Sega ni kila	4
Na levu ni rumu		
Nai tuvaki ni vale	Tu vinaka tu	1
	Vakarauta na kena i tuvaki	2
	Tu vaka ca tu	3
Walewale ni vakasaqa	Sitovu se ovani livaliva	1
	Sitovu kasi	2
	Dua tale (vakamacalataka)	3
Mataqali vale lailai	Vale ni vo dre ka tiko ena loma ni vale	1
	Vale ni vo dre ka tiko ena taudaku ni vale	2
	Vale ni vo sova wai	3
Sega ni matata vei au na taro		1
Sega niu kila na i sau ni taro		2
Sega ni u via sauma na taro		3

HW3. Veiyaya tudei dou taukena.Yalovinaka mo raica mada na i dusidusi oqo. Na vei yaya cava soti dou taukena vakamatavuvale ka ra voli ena gauna cava na veiyaya oqori.

(Voladusidusi 37. Vakatakilakilataka na veisau ni taro e veiganiti)

	E taukena li na nomu matavuvale e dua na_____? 1 = Io 2 = Sega	E vica na_____e taukena na nomu matavuvale? (Toqa e vica)	Na gauna cava e a voli kina na i yaya oqo, se ke dou taukena e vica, na gauna cava beka e a voli kina na i yaya ka voli taudua e muri (vula/ yabaki)
1. Kato ni wai liliwa			
2. Kato ni wai liliwa lelevu (se freezer)			
3. Misini ni culacula			
4. Motoka se van			
5. Motopai			
6. Talevoni			
7. Talevoni veikauyaki (se mobile)			
8. Retio yaloyalo se tv			
9. Video			
10. Mona livaliva se Computer			
11. Misini ni savasava			
12. Ovani livaliva se kasi			
13. Pamu ni wai			
14. Davodavo kei na i yaya ni rumu ni moce			
15. Iri ni cagi livaliva			
16. Ovani livaliva lalai (se Microwave)			
17. Yaya ni vakasaqa/vale			

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ni kuro livaliva			
18. Yaya vaka livaliva eso ka dau vakayagataki e liga (Electric hand tools)			
19. Yaya ni rumu ni gade			
20. Retio			
Sega ni matata vei au na taro			1
Sega niu kila na i sau ni taro			2
Sega ni u via sauma na taro			3

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4 AI KATOLU NI WASEWASE - Na Veika Ko Nanuma Me Baleta Na i Lavo

AM1. Kerea mo raica vinaka na i dusidusi ka ni dusia tiko na i balebale ni veimatanifika ka vakayagataki tiko e ra. Na i vola dusidusi e vakayagataki 1 ke dau yaco e na veigauna kei na 7 ke sega ni bau yaco vakadua se dina na ka e tukuni tiko. Dua na kena vakaraitaki, kevaka au na wilika yani “Au dau taleitaka na vakasamataka na i lavo”. Kevaka o dau vakasamataka ena veigauna kece, vakatakilakilataka na ‘1’. Kevaka o dau vakasamataka ena so na gauna, vakatakilakilataka na ‘4’. Kevaka o sega ni dau vakasamataka, vakatakilakilataka na ‘7’.

(Voladusidusi 1 kei na 1a. Toqa ga e dua na i vakatakila kila e na veitaro yadua.)

	Veigauna kece			So na gauna			Sega
Au dau vakaraici ira cake na tamata e na levu ni nodra i lavo ka sega ni ka era cakava	1	2	3	4	5	6	7
Au vakabauta ni vinaka meu dau maroroi lavo vakawasoma me sotava na vei siga ni mataka.	1	2	3	4	5	6	7
E dau mositi au niu qai kila ni ka au volia e rawa ni voli e na sau e lailai sobu	1	2	3	4	5	6	7
Au bula ena nanuma ni na i lavo e i dewadewa ni bula sautu	1	2	3	4	5	6	7
Au nanuma ni bibi me dau tuvai na vakayagataki ni lavo me baleta na veisiga ni mataka	1	2	3	4	5	6	7
Au dau kudruvaka na i sau ni yaya au dau volia	1	2	3	4	5	6	7
Sa vaka meu dau rokovi ira e levu cake na ka era taukena	1	2	3	4	5	6	7
Au nanuma ni bibi meu maroroi lavo e na gauna ogo me qaravi au niu sa qase.	1	2	3	4	5	6	7
Ko ira era kilai au era dau vakaraitaka vei au na nodra kauwai e na noqu dau vakayagataki lavo	1	2	3	4	5	6	7
Au dau via taukena na veika vivinaka me’u qoroi kina	1	2	3	4	5	6	7
Au nanuma ni dodonu me da maroroi lavo me baleta na gauna ni dredre vaka i lavo.	1	2	3	4	5	6	7
Au dau niuqawaqawa vakalevu ke lailai na i lavo e tu vei au me’u volia kina na veika au vinakata.	1	2	3	4	5	6	7
Au dau via volia na i yaya me’u qoroi kina	1	2	3	4	5	6	7
E vinaka cake vei au meu tuva vaka matau na vakayagataki ni noqu i lavo	1	2	3	4	5	6	7
Ni’u dau volia e dua na i yaya sau levu au vakila se au nanuma niu sa	1	2	3	4	5	6	7

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lawakitaki							
Era dau kaya vei au niu vakabibi taka na levu ni lavo era taukena na so me i vakatakilakila ni nodra rawa ka	1	2	3	4	5	6	7
Au dau qarauna na noqu vakayagataki i lavo	1	2	3	4	5	6	7
Au dau nuiqawaqawa niu leqa vaka i lavo.	1	2	3	4	5	6	7
E ka marautaki vei au meu talanoa taka na i lavo au rawata.	1	2	3	4	5	6	7
Au dau yadrava na noqu vakayagataki i lavo	1	2	3	4	5	6	7
Ni'u sa volia oti e dua na ka au dau qai vakananuma de na volitaki tiko na i yaya vata oya e na dua tale na vanua ka sau lailai.	1	2	3	4	5	6	7
Au dau via kila ke so tale era rawa i lavo cake vakalevu mai vei au	1	2	3	4	5	6	7
Kevaka mada ga e tiko vei au nai i lavo au na tovolea me kua niu vakayagataka e na ka sara mada ga e gadrevi.	1	2	3	4	5	6	7
E dau dredre vei au me'u lako sivia e dua na lutusobu.	1	2	3	4	5	6	7
Ke tiko vei au na i lavo se sega, au sa dau kaya tu ga niu sega ni rawa ni sauma.	1	2	3	4	5	6	7
Au dau kauwai ke'u sega ni volia e dua na i yaya lutu sobu.	1	2	3	4	5	6	7

PLEASE WRITE ALL ANSWERS IN ENGLISH

Ai Kuri Ni Taro:

AM2. Kerea mo ni raica mada na i vola dusidusi 1 ke ko ni duavata kina kei na '7' ke ko ni sega ni duavata kina. Me vaka beka oqo: Kevaka au wilika yani na i tukutuku oqo, "Au dau vakayagataka kece na noqu i lavo au rawata, ia au sega ni dau tuvana na noqu vakayagataka lavo". Kevaka ko vakadinata na i tukutuku o ya mo toqa na 1. Ia, kevaka ko lomalomarua kina, mo toqa na '4'. Kevaka ko sega ni duavata kina mo toqa na '7'. Au na rawa ni lesuva tale na i vakamacala kevaka ko ni vinakata.

(Voladusidusi 1 kei na 1b. Toqa ga e dua na i vakatakilakila e na veitaro yadua)

	Duavata			Loma-lomarua			Sega ni Duavata
Au dau vakayagataka kece na i lavo au taura ka'u sega ni dau tuva na noqu vakayagataki lavo	1	2	3	4	5	6	7
Au sa sega ni lewai au rawa e na kere dinau kei na veivoli vakadinau	1	2	3	4	5	6	7
Au nuidei tu e na noqu lewa vakavinaka na noqu i lavo	1	2	3	4	5	6	7
E dredre me'u qarava vinaka na noqu i tavi ka ni takiveiyaga na i lavo au taura	1	2	3	4	5	6	7
Au vakabauta ni sa noqu i tavi dina me'u maroroya e so na i lavo me baleta na veisiga ni mataka.	1	2	3	4	5	6	7
Na maroroi lavo sa gaunisala ni noqu rawata na veika au sa tuva.	1	2	3	4	5	6	7
Au sega ni dau leqataka na noqu veisiga ni mataka .	1	2	3	4	5	6	7
Au dau tovolea vagumatua me'u maroroi lavo me baleta na veigauna dredre vakailavo sa tu mai liu	1	2	3	4	5	6	7
Au dau taleitaka vakalevu na vakayagataki lavo ka vakalailai sara na maroroi lavo	1	2	3	4	5	6	7
Au vakabauta ni na maroroi vinaka na noqu i lavo ke vakacurumi e na baqe.	1	2	3	4	5	6	7

5

AI KA VA NI WASEWASE - Na Nomu Bula Vakacegu Se Bula Sautu

SW1. Au na cavuta yani e vica na i tukutuku me baleta na nomuni marautaka na nomuni vakarau ni bula raraba. Na i vola dusidusi e vakaraitaka mai na 0 kevaka ko sega ni marautaka 10 ke ko marautaka dina. Kevaka ko lomalomarua mo vakayagataka na 5. Ko ni na vinakata beka me'u vakarautaka tale na noqu i vakamacala ?

(Voladusidusi 2. Toqa ga e dua na i vakatakilakila e na veitaro yadua)

Sega ni marautaka			Lomaloma rua					Maraudaka dina		
0	1	2	3	4	5	6	7	8	9	10

Au sa na tarogi kemuni oqo e na i vakatagedegede ni nomuni taleitaka tiko na bula.

Vakananuma mada na nomu bula kei na veika kece e tara ka bau vakatoka evei na nomu marautaka na veika e yaco tiko vei iko.

E vakaevei na nomu marautaka na nomu i vakatagedegede ni bula?

E vakaevei na nomu marautaka na bulabula ni yagomu?

E vakaevei na nomu marautaka na veika kece ko sa rawata?

E vakaevei na nomu marautaka na nomu bula ni veiwekani?

E vakaevei na nomu marautaka na taqomaki ni nomu bula?

E vakaevei na nomu marautaka na bula veimaliwai vaka i tikotiko?

E vakaevei na nomu marautaka na veika ko sa vakarautaka me maroroi se taqomaki kina na nomu veisiga ni mataka?

PLEASE WRITE ALL ANSWERS IN ENGLISH

Ai Kuri Ni Taro

SW2. Vakananuma mada na veika e taukena na nomu matavuvale (ka wili kina na nomudou i lavo maroroi (savings) se vakatubuilavo (investment). E rawa beka ni ko tukuna ni :

(Voladusidusi 2A. Toqa ga e dua na i vakatakilakila)

Keitou taukena e levu na ka (savings kei na investments) ka vinaka cake mai na veimatauvuale e na loma ni neitou koro, se ko ira na neitou i tokani se ko ira na wekaqu dina.	1
E tautauvata ga na veika keitou taukena vakamatavuvale (savings kei na investments) kei ira kece na matavuvale e na loma ni neitou koro se ko ira na neitou i tokani se ko ira na wekaqu dina.	2
E lailai na veika keitou taukena vaka matavuvale (savings kei na investments) ni vakatautauvatataki kei na veika era taukena na veimatauvuale e na neitou koro, se ko ira na neitou i tokani se ko ira na wekaqu dina.	3
Dua tale (<i>vakamacalataka</i>)	4
Au sega ni kila	5
E sega ni matata vei au na taro.	6
Au sega ni via sauma na taro	7

6 AI KA LIMA NI WASEWASE - Na Nomu Kila

a) Nomu kila ka vakafika kei na nomu kila na cakacaka vakafika.

Na fika soqoni (addition)

FL1. Kerea mo raica mada na i dusidusi naba 3.[‘O vakayagataka e \$13.00 mo voli kakana kina e na matai ni siga ka \$8.00 e na karua ni siga’]. E vica taucoko na i lavo o vakayagataka e na voli kakana e na loma ni rua na siga?

(Voladusidusi 3. Kua ni taro vakaliuli. Me galala o koya e vakatarogi tiko me vakayagataka na peni kei na pepa me cakacakataka kina na i sau ni taro. Toqa ga e dua na i vakatakilakila)

\$21.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

Na fika veikerei (Subtraction)

FL2. Kerea mo raica mada na ka 4 na i dusidusi naba 4.[‘E tiko vei iko e \$50.00. O vakayagataka e \$12.00 e na voli kakana kei na \$9.00 e na voli sulu’]. E vica beka na i lavo e vo mai na nomu i volivoli ?

(Voladusidusi4. Kua ni taro vakaliuli. Me soli na galala vei koya e vakatarogi tiko me vakayagataka na peni kei na pepa me cakacakataka kina na i sau ni taro. Toqa ga e dua na i vakatakilakila)

\$29.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

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Na fika vakalevutaki (Multiplication)

FL3. Kerea mo raica mada na i dusidusi naba 5. ['Era lewe 20 era dui rawata e tauya \$35.00 me i cocovi']. E vica taucoko beka na levu ni lavo era rawata?

(Voladusidusi 5. Kua ni taro vakaliuliu. Me soli na galala vei koya e vakatarogi tiko me vakayagataka na peni kei na pepa me cakacakataka kina na i sau ni taro. Toqa ga e dua na i vakatakilakila)

\$700.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

Na fika veiwasei (Division)

FL4. Kerea mo raica mada na i dusidusi naba 6. ['E ratou wasea vakatautauvata e lewe 6 na i cocovi vakailavo e \$18.00']. E ratou tau yavica beka na i lavo?

(Voladusidusi 6. Kua ni taro vakaliuliu. Me soli na galala vei koya e vakatarogi tiko me vakayagataka na peni kei na pepa me cakacakataka kina na i sau ni taro. Toqa ga e dua nai vakatakilakila)

\$3.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

Na kena cakacakataka vata na fika vakapasede (percentage) kei na fika veikerei (subtraction)

FL5. Kerea mo raica mada na i dusidusi naba 7. ['E dua e saumi ena \$140.00 e na veivula ka vakayagataka e 50% me i sau ni rede (rent)']. E vica beka na levu ni rede e dau sauma e na veivula?

(Voladusidusi 7. Kua ni taro vakaliuliu. Me galala o koya ka vakatarogi tiko me vakayagataka na peni kei na pepa me cakacakataka kina na nona i sau ni taro. Toqa ga e dua na i vakatakilakila)

\$70.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

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Na kena cakacakataki vata na fika vakalevutaki (multiplication) kei na fika veikerei (subtraction)

FL6. Kerea mo raica mada na i dusidusi naba 8. ['E tiko vei iko e 4 na noti tauya \$50.00. O vakayagataka e \$165.00 mo voli yaya lelevu kina']. E na vica beka na nomuni veisau?

(Voladusidusi 8. Kua ni taro vakaliuliu. Me soli na galala vei koya ka vakatarotarogi tiko me vakayagataka na peni kei na pepa me cakacakataka kina na nona i sau ni taro. Toqa ga e dua na i vakatakilakila)

\$35.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

(b) Na Kila Ka Vakaiwalewale (functional literacy) : Na Kila Ka Vaka i Vakarau Tudei (standard literacy)

FL7. Au kerea mo raica mada na i dusidusi naba 9. Au gadreva mo sauma mai na veitaro oqo.

FL7a. E na nomu dikeva na nomu 'Akaude ni Veisiga' (Everyday Account), e vica beka na i lavo ko kila ni dau tikici e na kena maroroi ka cakacakataki na nomu akaude (Account Maintenance).

(Voladusidusi 9. Solia na galala vei koya ka vakatarogi tiko me wilika na i vola dusidusi. Toqa ga e dua na i vakatakilakila.)

\$3.00 dua na vula	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

FL7b. E vakacava ko saumi tubu (interest) tiko e na nomu akaude ruarua?

(Voladusidusi 9. Solia na galala vei koya ka vakatarogi tiko me wilika na i vola dusidusi. Toqa ga e dua na i vakatakilakila.)

Io	1
Sega	2
Dua tale (vakamacalataka)	3
Au sega ni kila	4
E sega ni matata vei au na taro	5
Au sega ni via sauma na taro	6

FL7c. Na cava e dau yaco kevaka ko tauri i lavo mai na nomu 'Akaude ni Mamaroroi' (Rural Banking Savings Account).

(Voladusidusi 9. Solia na galala vei koya ka vakatarogi tiko me wilika na i vola dusidusi. Toqa ga e dua na i vakatakilakila.)

E dau tikici e \$3.00 me i sau ni nodratou cakacaka	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

FL7d. Vakaraitaka mada e dua vei ira na i vakadinadina (identification) e dau vinakata na bage mo vakaraitaka me rawa ni ko dolava kina e dua na nomu akaude.

(Voladusidusi 9. Solia na galala vei koya ka vakatarogi tiko me wilika na i vola dusidusi. Toqa ga edua na i vakatakilakila)

Vola ni sucu	1
Laiseni ni draiva	2
Vola ni papitaiso	3
Vola vakadinadina mai vua na i taukei ni cakacaka	4
Vola ni curu vanua (Passport)	5
Dua tale (vakamacalataka)	6
Au sega ni kila	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

FL7e. E vica na levu ni i lavo me curu e na nomu 'Akaude ni Veisiga' (EverydayAccount) me na qai rawa tubu (interest).

(Voladusidusi 9. Solia na galala vei koya ka vakatarogi tiko me wilika na i vola dusidusi. Toqa ga edua na i vakatakilakila)

\$250.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

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7 AI KA ONO NI WASEWASE - Na nomu kila na cakacaka vaka i lavo kei na kena veigacagaca tale e so (Financial Competence)

Na Sausaumi. (Making Payments)

MM1. Na veisala cava ni sausaumi ko dau vakayagataka e na nomu volivoli e na veisiga ka vakauasivi e na voli ni kakana ni matavuvale.

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Lavo qaqa (\$)	1
Volivoli vakadinau	2
Volivoli e na jeke	3
Volivoli e na Card ni Bage (ATM)	4
Volivoli e na Card ni Dinau (Credit Card)	5
TMO (telegram money order)	6
Na card ni sitoa lelevu. (Store Card)	7
Na ota ni volivoli (Local Purchase Order :LPO)	8
Na veisa	9
Dua tale (Vakamacalataka)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

MM3. Raica mada e so na i yaloyalo ka tiko e na tikidua. Yalovinaka ka vakaraitaka mai e so na ka o ni raica e na i yaloyalo era dau vakayagataka na lewe ni vanua me ra veivoli kina.

(Vola dusidusi 10 .Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Lavo qaqa (\$)	1
Volivoli e na jeke	2
Volivoli e na Card ni Bage (ATM)	3
Volivoli e na Card ni Dinau (Credit Card)	4
Na tikidua ni tauri lavo mai na bage	5
TMO (Telegram Money order)	6
Na tikidua ni vakacuru i lavo ena bage	7
Tiki dua ni volivoli vaka dinau vei Courts (Courts Credit Slip)	8
Na card ni sitoa lelevu. (Store Card)	9
Na ota ni volivoli (Local Purchase Order :LPO)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

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MP1. Ko sa bau volia oti mada e dua na ka ko ni na qai sauma malua se sausaumi toka e na dua na gauna?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na MP2. Ke dua tale, toso ki na MP3

MP2. Ko ni a sauma vakacava e na veika ko ni a taura ka me qai saumi vakamalua.

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita).

Lavo qaqa	1
Na jeke	2
Sausaumi ga vakadodonu mai na baqe	3
Card ni volivoli vaka dinau (Credit Card)	4
TMO (Telegraphic Money Order)	5
Dua tale (vakamatatataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

MP3. Ko a sa bau vakau i lavo ki vua e dua? (Me vaka e dua na lewe ni nomu matavuvale ka tiko e na duatani na vanua se me laki sauma na nomu i dinau).

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e sau ni taro na ‘Io’ taroga na MP4. Ke dua tale, toso ki na MP5

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MP4. Ko a vakauta vakacava na i lavo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Lavo qaqa (e vakau e na posi se kerei e dua me kauta na i lavo)	1
Jeke (e vakau e na posi se kerei e dua me kauta na jeke)	2
TMO (e na dua ga na vanua e Viti)	3
Vakau mai na baqe e Viti ki na baqe ki vanua tani	4
E sausaumi ga na baqe (vakacurumi ena akaude)	5
Card ni dinau (Credit card)	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

MP5. Ko dau sauma vakacava na veika oqo?

(Wilika yadudua. Kua ni taro vakaliuliu. Me vakatakilakilataki ga na vanua e ganita.)

	N/A	Lavo qaqa	Card ni Dinau	Jeke	Sausaumi ena baqe	TMO	Sega ni'u kila	Sala Tale e so
Livaliva	1	1	1	1	1	1	1	
Curucuru ni vuli	2	2	2	2	2	2	2	
Curucuru e na University	3	3	3	3	3	3	3	
Sky TV	4	4	4	4	4	4	4	
Voli yaya vakadinu mai na sitoa ka saumi tu vakamalua (hire purchase)	5	5	5	5	5	5	5	
Sau ni dinau / mokiti (mortgage)	6	6	6	6	6	6	6	
Sau ni rede	7	7	7	7	7	7	7	
Sau ni vakacavacava	8	8	8	8	8	8	8	
E sega ni matata vei au na taro								9
Au sega ni kila na i sau ni taro								10
Au sega ni via sauma na taro								11

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MP6. Na gaunisala cava soti e rawa ni ra vakayagataka na lewe ni vanua me ra sauma lesu kina na i yaya voli vaka dinau. (Me vaka na kena saumi na dinau (loan) se volivoli vaka dinau (hire purchase)?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Lavo qaqa	1
Jeke	2
Saumi ga mai na baqe. (musu mai na akaude ena baqe)	3
Card ni volivoli vaka dinau (Credit Card)	4
TMO (Telegraphic Money Order)	5
Dua tale (vakamacalataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

MP7. Na gaunisala cava era rawa ni vakayagataka na lewenivanua me ra vakau i lavo kina vei ira na wekadra era tu vakayawa se me ra sauma kina na veika e dodonu me ra sauma ka ra sega ni rawa ni qarava vakataki ira?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita)

Lavo qaqa (e vakau e na posi se kerei e dua me na kauta)	1
Jeke (e vakau e na posi se kerei e dua me kauta)	2
TMO e na dua ga na vanua e Viti	3
Vakau mai na baqe e Viti kina baqe e vanua tani	4
E sausaumi ga e na baqe (vakacurumi ena akaude)	5
Card ni volivoli vakadinou (Credit Card)	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

MP8. Na cava na kedrau duidui na Savings Account kei na Cheque Account?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na savings account o ya na nomu akaude e na baqe ko vakayagataka me la'ki maroroi kina na nomu i lavo (se dua tale e tautauvata kaya)	1
Na cheque account o ya na nomu akude e na baqe ko vakayagataka me la'ki maroroi kina na nomu i lavo. E rawa talega mo vola e dua na jeke ka solia vua e dua tale (se dua tale e tautauvata kaya)	2
Dua tale (vakamacalataka)	3
E sega ni matata vei au na taro	4

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Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MP9. A cava na “Automatic Payment” se “Direct Debit?”

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na Automatic Payment se Direct Debit sa i koya na sausaumi e sa vakayacora ga na baqe e na vukuqu (se dua tale e tautauvata kaya)	1
Dua tale (<i>Vakamatatataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MP10. Na cava na kedrau duidui na Card ni Dinau (Credit Card) kei na Card ni Veivoli e na Sitoa Lelevu (Store Card)?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na Credit Card e rawa ni vakayagataki e na vuqa na vanua me caka kina na volivoli se sausaumi. E da rawa ni tauri yaya ka qai laki sausaumi ga ena baqe. (se dua tale e tautauvata kaya)	1
Na Store Card e dau vakayagataki me da sauma kina na veika eda volia e na dua na sitoa. E da rawa ni volivoli e na store card ka da na qai sauma vakamalua ki na sitoa e da volivoli kina. (se dua tale e tautauvata kaya)	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MP11. Na cava na kedrau duidui na Credit Card kei na Bank (ATM) Card?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na Credit Card e vakayagataki me da volia kina na veika eda vinakata e na vuqa sara na sitoa. Ia, e da na qai dau la'ki sausaumi ga kina baqe. (se dua tale e tautauvata kaya)	1
Na Bank Card e rawa ni vakayagataki ena vuqa na vanua me caka kina na volivoli se sausaumi. Ia, ena vakatau na levu ni lavo o rawa ni vakayagataka ena levu ni lavo e tiko e na noda akaude e na baqe. (se dua tale e tautauvata kaya)	2
Dua tale (<i>vakamacalatataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

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NA VAKATULEWATAKI NI LAVO E RAWA TIKO MAI KI NA MATAVUVALE:

HW7. Ni raica mada na tikidua. Digitaka se i tukutuku cava e dodonu ka lako vata kei na kena vakatulewataki na i lavo kece e rawa tiko mai na matavuvale e na loma ni vula ono sa oti.

(Voladusidusi 39. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E kumuni na i lavo kece e rawa	1
E ra dui maroroya ka vakatulewataka na nodratou i lavo na lewe ni matavuvale yadua	2
E dua ga se lewe 2 e rau monataka tu na vakayagataki ni lavo kece e rawa mai	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au ssega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

Kevaka i sau ni taro ena HW7 na ‘E kumuni na i lavo kece e rawa’, taroga na M12/HW6 vei koya ga na matai ni lewe ni vale.

M12/ HW6. Au kerea mo ni raica mada na i dusidusi naba 11. E na i dusidusi oqo, kerea mo ni cakacakataka mai na i lavo bula e rawa e na veivula mai vei iratou kece na lewe ni matavuvale era sa rawa i lavo tiko mai. (O ya na i lavo bula e rawa ni sa saumi oti na i vakacavacava kei na musumusu ki na FNPF).

(Voladusidusi 11. Vakatakilakilataka na vei sau ni taro e veiganiti).

	Na i matai ni lewe ni matavuvale	Na i karua ni lewe ni matavuvale	Na i katolu ni lewe ni matavuvale	Na i kava ni lewe ni matavuvale
Sega ni rawa i lavo				
I sau ni cakacaka tudei				
Sau ni cakacaka vakagauna (casual)				
I lavo era solia na veiwekani/tokani				
I lavo ni volivolitaki ena makete				
Tubu mai na Coop				
Tubu e na volitaki ni i tei				
Tubu mai na bisinisi				
Veivuke ni matanitu				
Ai lavo mai na FNPF				
Tubu ni sea				
I lavo ni lisi				
Dua tale (<i>vakamacalataka</i>)				
E sega ni matata vei au na taro				1
Au sega ni kila na i sau ni taro				2
Au sega ni via sauma na taro				3

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M14. E vakacava e bau dau dua vei kemudou e dau raica ni donu vinaka kece na i lavo era rawata na lewe ni nomudou matavuvale ka me dau raica tale ga ni tauri na veisaumi ogo ena kena gauna dodonu?

(Kua ni taro vakaliuliu. Kerea mo raica na vei vurevure kece ni i lavo ni vuvale me vaka e vakadeitaki e na M12. Me vakatakilakilataki ga e na vanua e ganita)

	E sega	Io, ka vakawasoma	Io, e na so ga na gauna	Sega ni kila
Na kena i sau vaka i lavo	1	1	1	1
Ai sau ni cakacaka vagauna (casual)	2	2	2	2
I lavo era solia na veiwekani/tokani	3	3	3	3
I lavo ni volivolitaki e na makete	4	4	4	4
Tubu mai na Co-op	5	5	5	5
Na tubu ni volitaki vua ni qele	6	6	6	6
Tubu mai na bisinisi	7	7	7	7
Na veivuke ni matanitu	8	8	8	8
Na i lavo mai na FNPF	9	9	9	9
Na tubu ni sea	10	10	10	10
I lavo ni lisi	11	11	11	11
Dua tale (vakamacalataka)	12	12	12	12
E sega ni matata vei au na taro				13
Au sega ni via sauma na taro				14

Ke i sau ni taro na ‘vakawasoma’ se ‘so na gauna’ taroga na M15. Ke dua tale, toso ki na M13.

M15. Ko cei e dau dikeva ni sa donu kece na i lavo e ratou rawata mai na lewe ni vuvale? E ra dui dikeva ga se dua tale?

(Kua ni taro vakaliuliu. Taroga me baleti ira na lewe ni vuvale ka ra vakaraitaki ena taro M12. Me vakatakilakilataki ga e na vanua e ganita).

	Oi au	E dua tale e qarava	Au sega ni kila
Matai ni lewe ni vale	1	1	1
Ai karua ni lewe ni vale	2	2	2
Ai katolu ni lewe ni vale	3	3	3
Ai kava ni lewe ni vale	4	4	4
E sega ni matata vei au na taro			5
Au sega ni via sauma na taro			6

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M13. Ni raica mada na tikidua oqo. E levu na i vurevure ni lavo e volai koto e na tikidua. Ni vakaraitaka mai na i vurevure ni lavo ko ni dau rawata vakawasoma (o ya e na veimacawa, se veivula) kei na i vurevure ni lavo ko ni dau rawata vakavudua.

(Voladusidusi 11. Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita). **Vakaraitaka vei koya e tarogi tiko ni na vakatakilakila ‘sega ni rawa i lavo’ vatakei na vatakilakila ‘dua tale’ e na dusidusi 11 e rau sega ni sau ni taro e na taro oqo.**

	Veigauna	Vakagauna	Sega kila
Kena i sau vaka i lavo (wages /salary)	1	1	1
Ai sau ni cakacaka vagauna	2	2	2
I lavo era solia na veiwekani/tokani	3	3	3
Na volivolitaki e na makete	4	4	4
Na tubu mai na Co-op	5	5	5
Na tubu mai na volitaki vua ni qele	6	6	6
Na tubu ni bisinisi	7	7	7
Na veivuke mai na matanitu	8	8	8
Na i lavo mai na FNPF	9	9	9
Na tubu ni sea	10	10	10
Na i lavo ni lisi	11	11	11
Na veika tale e so (vakamacalataka)	12	12	12
E sega ni matata vei au na taro			13
Au sega ni via sauma na taro			14

M16. Kevaka e dua e saumi me cakacaka tudei me tolu na macawa, na cava so na veika me na vakataroga me na matata kina vua na kena i sau ka na kauta ki vale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E na vica na kena i sau e na dua na aua (se macawa) ni cakacaka	1
E na vica na aua ni nona cakacaka e na dua na macawa	2
E na vica e musu mai na i sau me i vakacavacava (tax)	3
E na musu li na vakacavacava mai na i sau	4
E na musu tale beka ga na FNPF mai na i sau	5
Na cava tale na musumusumu e na yaco kina i sau.	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

M17. Kevaka ko cakacaka ka taura na kemu i sau, e dodonu beka mo dau taura na i vakamacala matailalai ni kemu i sau kei na veika kece e musu.(wage slip)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na M18. Ke dua tale, toso ki na ME1.

M18. Na mataqali tukutuku cava e dodonu me tiko e na nomu i vola ni veisaumi (salary slip)?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Na levu ni gauna e cakacaka taki me saumi	1
Na levu taucoko ni sau e rawa (ni bera ni musu na veika eso)	2
E vica na i vakacavacava e musuki	3
Na musumusumu tale eso (me vaka na FNPF)	4
Na i lavo e vo ni oti na veika kece e musu	5
Na yaca i koya ka veisaumi	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

NA VAKATULEWATAKI NI KENA VAKAYAGATAKI NA I LAVO NI MATAVUVALE

ME1. Kerea mo ni raica na i dusidusi naba 12. Na veiyatuvosa cava e rawa ni okati ni duavata kei na nomu dau vakatulewataka na vakavakayagataki ni lavo ni nomu matavuvale?

(Voladusidusi 12. Kua ni taro vakaliuliu . Toqa ga e dua na i vakatakilakila)

Keitou sega ni dau vakatulewataka vata na vakayagataki ni neitou i lavo	1
Keitou dau vakatulewataka vata ga e na so na gauna ka sega ni veigauna kece	2
Keitou dau vakatulewataka vata na vakayagataki ni neitou i lavo ia e sega ga ni dau volai tu vakaivola	3
Keitou dau vakatulewataka vata na vakayagataki ni neitou i lavo ka keitou dau maroroya tu na kena i tukutuku vakaivola se ena monalivaliva (computer)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

ME8. Na cava soti na gaunisala e rawa ni vakatulewataka kina vakavinaka na vakayagataki ni lavo?

(Kua ni taro vakaliuliu.. Me vakatakilakilataki ga e na vanua e ganita)

Me vakadutaitakivata na i lavo e rawa kei na i lavo e vakayagataki	1
Me vakarautaki e dua na i tuvatuva ni vakayagataki i lavo	2
Me kakua ni dau voli e dua na ka ke sega ni tu na i lavo me voli kina	3
Me dau biu vakatikitiki tiko e so na i lavo me baleta na veicakacaka lelevu e na qai qaravi vakamalua	4
Dau dinau ga kevaka e veiraurau kei na i lavo e rawati me saumi lesu kina.	5
Dau maroroya na i vola tukutuku ni nomu vakayagataki lavo	6
Me matata vinaka na veika bibi me na dau saumi ka qarauni me tu na i lavo me saumi kina e na kena gauna donu	7
Me dau maroroi e dua na uma i lavo me sotava na leqa tubu koso	8
Dua tale (vakamacalataka)	9
Au sega ni kila	10
E sega ni matata vei au na taro	11
Au sega ni via sauma na taro	12

Kevaka e i sau ni taro ena ME1 na 2,3 se 4, taroga na ME2. Ke dua tale, toso ki na ME3.

ME2. Ni raica na tikidua. Na veiyatuvosa cava ka tu e na tikidua e na dusia vakadodonu na i vakarau ni vakayagataki lavo ni nomu vuvale.

(Voladusidusi 13. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Keitou vakatulewataka vakamacawa na neitou vakayagataki i lavo	1
Keitou vakatulewataka vakamacawaru na neitou vakayagataki i lavo	2
Keitou vakatulewataka vakavula na neitou vakayagataki i lavo	3
Keitou na qai vakatulewa ga ena gauna ni vakayagataki i lavo (sega ni tuvai vakagauna)	4
Dua tale (vakamacalataka)	5

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Sega ni kila	6
(Kua ni taroga. Mo qai vakatulewa kina) Dredre me vakamacalataki/dau veiveisau	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

HW8. Ni raica mada na tikidua. Ni vakayagataka na i dusidusi e na tikidua me rawa ni ko ni vakaraitaka mai vakacaca sara na i vakarau ni nomudou vakayagataki i lavo e na nomu vuvale (e na veimacawa, se vakamacawa rua se vakavula). E na so beka na ulutaga e rairai rawarawa ga mo ni vakaraitaka na levu ni lavo ko ni na vakayagataka e na veiyabaki. Kevaka e sega ni matata vinaka vei iko na i lavo o vakayagataka e na dua na ulutaga oqo, au kerea mo ni sauma ga ni ko sega ni kila

(Voladusidusi 18. Vakatakilakilataka na vei sau ni taro e veiganiti)

Mo qai vakatakilakilataka me vaka e vakaraitaki e na ME2	Vakavula se vakamacawarua se veimacawa	Vakayabaki	Sega ni kila
1. Na kakana			2
2. Veika ni sasamaki e so:(loma ni vale, valenikuro)			2
3. Sulu vou			2
4. Talevoni/Recharge card, Telecard			2
5. Na siti, tawelu, tutuvi, waqanilokoloko, taunamu			2
6. Yaya vakalivaliva (retio, TV, video, DVD)			2
7. Yaya ni loma ni vale			2
8. Na vakavinakataki ni vale: del ani vale, paipo, yaya livaliva, kau			2
9. Rede ni vale se qele			2
10. Curucuru ni vuli kei na tara valenivuli			2
11. Lavo ni veiqaravi vakavuniwai se isau ni wainimate			2
12. Vodovodo kin a vuli kei na I sau ni vakasigalevu			2
13. Soli vakoro, se soli ni yasana kei na soli lavaki mai na yasana, kei na tikina			2
14. Soli kina a lotu kei na soqoni kece vakalotu			2
15. Lavo e vakayagataki me baleta na Siga ni Sucu se Siga ni Mate			2
16. Lavo e soli vei ira na veiwekani se ko ira era mai kerekere			2
17. Lavo e vakabulai (Savings)			2
18. Sausaumi vakalailai (hire purchase)			2
19. Sasaumi e na veiyaya ka tauri mai vakadinou (Lay-by)			2
E sega ni matata vei au na taro			1
Au sega ni via sauma na taro			3

PLEASE WRITE ALL ANSWERS IN ENGLISH

HW10. Na i wase cava ni veika e lau kana tiko e vale era tea ga na lewe ni vuvale?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E levu sara / taucoko	1
E rauta ni veimama	2
E lailai (keitou voli kakana ga vakalevu)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

ME3. Ni dikeva mada na tikidua. Ena ono na vula sa oti, e vakavica sara mada na gauna e vo kina na nomudou i lavo ni mai cava e na (dua na macawa, macawa rua se dua na vula). ***Vakayagataka me i dusidusi na ME2. Kevaka e sega ni sau ni taro na 1,2 se 3, vakayagataka na macawa rua.***

(Voladusidusi 14. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Veigauna kece	1
Sivia na veimama ni gauna	2
Rauta na veimama ni gauna	3
Lailai sobu mai na veimama ni gauna	4
Vakavudua se sega sara ga	5
Au sega ni kila	6
(Kua ni taroga. Mo qai vakatulewa kina) Dredre me vakamacalataki/dau veiveisau	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

Kevaka e i sau ni taro na 1,2,3 se 4, taroga na ME4. Ke sega, toso ki na ME5

ME4. Na cava era dau vakayacora na nomu vuvale e na i lavo e dau vo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Vakacurumi ki na baqe	1
Vakayagataki	2
Maroroi tu ga e vale	3
Soli tale vua e dua me maroroya tiko	4
Soli ki na lotu	5
Soli vei ira na noqu i tokani se vei ira na mataveiwekani	6
Vakayagataki e na teitei se bisinisi	7
Sega ni dua na i tuvatuva tudei/veivukiyaki vakalevu	8
Dua tale (vakamacalataka)	9
Au sega ni kila	10
E sega ni matata na taro	11
Au sega ni via sauma na taro	12

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ME5. (Kakua ni taroga ke a nona i sau ni taro e na ME3 na 1) Ni raica mada na tikidua. Ena ono na vula sa oti, e vakavica sara mada na gauna e sivia kina na i lavo e gadrevi mai na i lavo sa tiko rawa e na (dua na macawa, macawa rua se dua na vula). Me vakayagataki na i tuvatuva e na ME2. Kevaka e duatale ka sega ni 1, 2, 3 me vakayagataki ga na veimacawa rua.

(Voladusidusi 14. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Veigauna kece	1
Sivia na veimama ni gauna	2
Rauta na veimama ni gauna	3
Lailai sobu mai na veimama ni gauna	4
Vakavudua se sega sara ga	5
Au sega ni kila	6
(Kua ni wilika) Dredre me tukuni/Rui dau veivukiyaki vakalevu.	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

Ke i sau ni taro na 1,2,3 se 4, taroga na ME6. Ke dua tale, toso ki na ME7.

ME6. Na cava e vakayacora na matavuvale ke takiveiyaga na i lavo e rawa tiko mai ki vale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita).

Keitou na kere i lavo vei ira na mataveiwekani se veitokani	1
Dinau mai e na bage	2
Musu na vakayagataki lavo se kakua ni voli e so na ka	3
Kere volivoli dinau e na sitoa	4
Volitaki e so na ka e tu vei keitou	5
Vakayagataki na i lavo e maroroï tu	6
Vakasagarai na gaunisala e so me rawa mai kina na i lavo (kati, gunusede)	7
Dinau mai vua e dua na 'money-lender' se vale ni vesu i yaya (pawnshop)	8
Dua tale (vakamacalataka)	9
Au sega ni kila	10
E sega ni matata vei au na taro	11
Au sega ni via sauma na taro	12

ME7. Ni raica mada na tikidua. Na i yatuvosa cava e dina ena nomudou dau yadrava na sausaumi (bills) kei na saumi ni dinau (ke tiko)?

(Voladusidusi 15. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E sega sara ga na leqa ni sausaumi	1
Sausaumi tiko ia e dau dredre e na so na gauna	2
Sausaumi tiko ia e sa dau i colacola	3
E sa bera tiko na sausaumi	4
Sa leqa dina sara ga vakailavo ka sa bera tu ga na sausaumi	5
Au sega ni kila	6
E sega ni matata vei au na taro	7
Au sega ni via sauma na taro	8

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ME11. Ko dau wasewasea li na bibi ni veika e vakayagataki kina na i lavo ena loma ni vuvale?

(Kakua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kei sau ni taro na 'Io', taroga na ME12. Ke dua tale, taroga na ME13.

ME12. Ko dau digitaka vakacava na kena e bibi?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita).

E vakayacori na bose ni matavuvale ka qai lewai na veika e bibi me saumi taumada	1
E vakayagataki ga na i tuvatuva ni vakayagataki i lavo (budget) ka vakamuri na veika e vakabibitaka.	2
E sa tu ga na i tuvatuva ni veika me na saumi taumada. (E volai tu se sa vakananumi oti tu.) (se dua tale e tautauvata kaya).	3
E na dau saumi taumada ga na i tavi se cau ni matavuvale ki na oga raraba (lotu se vakavanua) ka rawa sara ga ni vakuwai na matavuvale. (se dua tale e tautauvata kaya)	4
E na dau saumi taumada na veika e vakatabakidua ki na matavuvale (curucuru ni vuli, dinau ki na sitoa) ka rawa sara ga ni vakuwai na lotu se na veika vakavanua (se dua tale e tautauvata kaya)	5
E na qai vakayagataki ga na i lavo ena gauna e gadrevi kina e dua na ka . E bibi cake na ka saraga e gadrevi ena gauna oqo. (se dua tale e tautauvata kaya)	6
Au sega ni kila	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

ME13. E dodonu li me da tuva na veitarataravi ni veika e da vakayagataka kina na i lavo?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na 'Io' taroga na ME14. Ke dua tale, toso ki na ME15

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ME14. Ni raica mada na tikidua. E koto kina eso na i vakaraitaki ni kena wasei na bibi ni veika e dau vakayagataki kina na i lavo e vale. Tuva ena kena ko nanuma ni bibi ena nomudou vuvale ka qai veitarataravi sobu. Tekivu e na kena ko nanuma ni bibi duadua ena nomudou vuvale.

(Voladusidusi 16. Kua ni taro vakaliuliu. Vakatakilakilataki ira taucoko)

	Tuvatuva e ke
E vakayagataki ga na i tuvatuva ni vakayagataki lavo (budget) sa davo tu ka vakamuri ga na veika e vakabibitaka.	
E sa tu ga na i tuvatuva ni veika me na saumi taumada. (e volai tu se sa dau vakasamataki ga)	
E na dau saumi taumada ga na i tavi se cau ni matauvale ki na oga raraba (lotu se ka vakavanua) ka rawa sara ga ni cegu e so na sausaumi me baleta vakatabakidua na matavuvale . (se dua tale e tautauvata kaya)	
E na dau saumi taumada na veika e vakatabakidua ki na matavuvale (curucuru ni vuli, dinau ki na sitoa) ka rawa sara ga ni cegu na i tavi ki na lotu se ka vakavanua. (se dua tale e tautauvata kaya)	
E na qai vakayagataki ga na i lavo ena gauna e gadrevi kina.	
Au sega ni kila	6
E sega ni matata vei au na taro	7
Au sega ni via sauma na taro	8

ME15. Ko dau vakamuria tiko li na vakayagataki ni lavo ka dau yaco vakawasoma kei na kena e dau yaco vakavudua ena matavuvale?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na ME17. Ke dua tale, toso ki na ME19.

ME17. E duidui beka na i vakarau ni nomu vakatulewataka na vakayagataki ni lavo kina na ka e dau yaco vakawasoma kei na veika e dau yaco vakavudua?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na ME18. Ke duatale, toso ki na ME19

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ME18. Ni raica mada na tikidua. Ko vakatulewataka vakacava na i lavo e dau vakayagataki vakawasoma e vale.?

(Voladusidusi 17. Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita).

E sa tuvai (budget) oti tu	1
E dau saumi ga mai na i lavo e rawata na vuvale	2
E vakamuri ga na i tuvatuva ka vakatau ga ena kena bibi	3
E sega ni dau dinautaki mai na kena i lavo.	4
Dua tale (vakamacalataka)	5
Au sega ni kila na i sau ni taro	6
E sega ni matata vei au na i sau ni taro	7
Au sega ni via sauma na taro	8

ME19. Ni raica mada na tikidua. E tiko kina na veika era dau vakayagataka kina na nodra i lavo e vuqa sara na matavuvale. E vei vei ira oqo e dau saumi vakawasoma (regular) vakamacawa se vakavula, ka e vei e sega ni dau saumi vakawasoma.

(Vola dusidusi 18. Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita)

	Saumi wasoma	Sega ni dau saumi vakawasoma	Sega ni kila
1. Na kakana	1	1	1
2. Veika ni sasamaki e so:(loma ni vale, valenikuro)	2	2	2
3. Sulu vou	3	3	3
4. Talevoni/Recharge card, Telecard	4	4	4
5. Na siti, tawelu, tutuvi, waqanilokoloko, taunamu	5	5	5
6. Yaya vakalivaliva (retio, TV, video, DVD)	6	6	6
7. Yaya ni loma ni vale	7	7	7
8. Na vakavinakataki ni vale: del ani vale, paipo, yaya livaliva, kau	8	8	8
9. Rede ni vale se qele	9	9	9
10. Curucuru ni vuli kei na tara valenivuli	10	10	10
11. Lavo ni veiqaravi vakavuniwai se isau ni wainimate	11	11	11
12. Vodovodo kin a vuli kei na I sau ni vakasigalevu	12	12	12
13. Soli vakoro, se soli ni yasana kei na soli lavaki mai na yasana, kei na tikina	13	13	13
14. Soli kina a lotu kei na soqoni kece vakalotu	14	14	14
15. Lavo e vakayagataki me baleta na Siga ni Sucu se Siga ni Mate	15	15	15
16. Lavo e soli vei ira na veiwekani se ko ira era mai kerekere	16	16	16
17. Lavo e vakabulai (Savings)	17	17	17
18. Sausaumi vakalailai (hire purchase)	18	18	18
19. Sasaumi e na veiyaya ka tauri mai vakadiniau (Lay-by)	19	19	19
E sega ni matata vei au na taro			20
Au sega ni via sauma na taro			21

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ME20. E dodonu beka me duatani na vakatulewataki ni kena saumi na veika e dau saumi vakawasoma mai na veika tale e so?

(Toqa ga e dua nai vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na ME21. Ke duatale, toso ki na ME22.

ME21. Na veigaunisala cava e duidui kina na kena vakatulewataki ni kena saumi na veika e dau saumi vakawasoma kei na veika e dau saumi tale eso?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E sa dodonu me tuva oti tu na veika e dau saumi vakawasoma	1
E na rawa ni dau saumi ga mai na i lavo e rawata na vuvale (nai lavo ka namaka na matavuvale me rawata ena veimacawa, macawa rua se veivula)	2
E rawarawa cake me sa tuva tu vakamatata na veika e dodonu me saumi vakawasoma	3
E vinaka cake me kua ni dinautaki na i lavo me saumi kina na veika e dau saumi vakawasoma.	4
Dua tale (vakamacalataka)	5
Au sega ni kila na i sau ni taro	6
E sega ni matata vei au na taro	7
Au sega ni via sauma na taro	8

ME22. Ko dau vakamuria tiko li na vakayagataki ni lavo ena veika e gadreva dina (essential) na matavuvale mai na kena e sega soti ni dau gadrevi (non essential)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na ME24. Ke duatale, toso ki na ME 26.

ME24. E duidui beka na i vakarau ni nomu vakatulewataka na vakayagataki ni lavo ena veika e gadreva dina (essential) mai na kena e sega soti ni dau gadrevi (non essential)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni'u kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na 'Io' taroga na ME25. Ke dua tale, toso ki na ME26.

ME25. Na cava na duidui e koto e na nomu vakatulewataka na vakayagataki ni lavo ena veika e gadrevi dina (essential) mai na kena e sega soti ni dau gadrevi (non essential)?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E sa dodonu me tuva oti tu na kena saumi na veika e dau gadrevi dina	1
E sa dau biu vakatikitiki e so na i lavo me saumi kina na veika e gadrevi dina	2
E rawarawa cake me sa tuva tu vakamatata na bibi ni veika e gadrevi dina.	3
E sega ni dinautaki na i lavo me saumi kina na ka e gadrevi dina	4
Kevaka e sa gadrevi saraga, sa na qai dinau taki na i lavo me saumi kina na veika e gadrevi dina.	5
Dua tale (vakamacalataka)	6
Au sega ni kila na i sau ni taro	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

ME26. Ni raica mada na tikiua. E tiko kina na veika era dau vakayagataka kina na nodra i lavo e vuqa sara na matavuvale. E vei vei ira oqo e dau vakabibitaki (essentials) kei na kena e sega soti ni dau vakabibitaki?

(Voladusidusi 18. Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

	Bibi ki na vuvale	Sega ni bibi kin a vuvale	Sega ni'u kila
1. Na kakana	1	1	1
2. Veika ni sasamaki e so:(loma ni vale, valenikuro)	2	2	2
3. Sulu vou	3	3	3
4. Talevoni/Recharge card, Telecard	4	4	4
5. Na siti, tawelu, tutuvi, waqanilokoloko, taunamu	5	5	5
6. Yaya vakalivaliva (retio, TV, video, DVD)	6	6	6
7. Yaya ni loma ni vale	7	7	7
8. Na vakavinakataki ni vale: del ani vale, paipo, yaya livaliva, kau	8	8	8
9. Rede ni vale se qele	9	9	9
10. Curucuru ni vuli kei na tara valenivuli	10	10	10
11. Lavo ni veiqaravi vakavuniwai se isau ni	11	11	11

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wainimate			
12. Vodovodo kin a vuli kei na I sau ni vakasigalevu	12	12	12
13. Soli vakoro, se soli ni yasana kei na soli lavaki mai na yasana, kei na tikina	13	13	13
14. Soli kina a lotu kei na soqoni kece vakalotu	14	14	14
15. Lavo e vakayagataki me baleta na Siga ni Sucu se Siga ni Mate	15	15	15
16. Lavo e soli vei ira na veiwekani se ko ira era mai kerekere	16	16	16
17. Lavo e vakabulai (Savings)	17	17	17
18. Sausaumi vakalailai (hire purchase)	18	18	18
19. Sasaumi e na veiyaya ka tauri mai vakadinou (Lay-by)	19	19	19
E sega ni matata vei au na taro			20
Au sega ni via sauma na taro			21

ME27. E dodonu li me duatani ga na qaravi ni i sau ni veika e gadrevi dina ki na matavuvale mai na kena qaravi na i sau ni veika e sega soti ni dau gadrevi?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na ME28. Ke duatale, toso ki na ME29

ME28. Me duatani vakacava?

(Kua ni taro vakaliuliu. Me vakatakilakiataki ga e na vanua e ganita)

E sa dodonu me tuva oti tu na kena saumi na veika e gadrevi dina	1
Me tu na i lavo me rawa ni saumi kina na veika e gadrevi dina	2
E rawarawa cake me sa tuva tu vakamatata na veika e dodonu me saumi vakawasoma	3
Me kakua ni kerei mai na i lavo me baleta na veika e bibi	4
Kevaka e dodonu ia, me kerei mai na i lavo me saumi kina na veika e bibi	5
Dua tale (vakamacalataka)	6
Au sega ni kila na i sau ni taro	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

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NA VAKACAVACAVA (TAXES)

ME34. Ko bau dau tovolea tu mo vakatorocaketaka na nomu kila me baleta nai vakacavacava (taxes) se na veika me baleta na FNPF?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na ME35. Ke dua tale, toso ki na ME37.

ME35. E na loma ni ono na vula sa oti ogo, na cava o bau cakava me vakatorocaketaka na nomu kila na veika me baleta na vakacavacava (taxes) se na FNPF?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Wili pepa se sara ‘television’	1
Taro vua e dua se o ira na lewe ni noqu matavuvale	2
Taro e na baqe se e na positovesi	3
Dua tale (vakamacalataka)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni u via sauma na taro	7

ME36. E na loma ni ono na vula sa oti, sa bau vakavica na nomu segata mo vakatorocaketaka na nomu kila me baleta na vakacavacava (taxes) se FNPF?

(Toqa ga e dua na i vakatakilakila)

Vakadua ga se vakarua	1
E oti e vica na vula	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

ME37. Na cava so na mataqali vakacavacava (taxes) e dau lavaka na matanitu?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Vakacavacava ni kequ i sau	1
Vakacavacava ni lavo e rawa e na kabani (bisinisi)	2
VAT	3
Vakacavacava ni veika e voli mai vanua tani (Import duty)	4
Vakacavacava ni soli ni yasana	5
Dua tale (vakamacalataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

PLEASE WRITE ALL ANSWERS IN ENGLISH

ME38. Na cava na Fiji National Provident Fund?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E tauyavutaka na matanitu me vukei ira na lewe ni vanua era cakacaka saumi e na gauna era sa vakacegu kina (retirement) (se dua tale e tautauvata kaya)	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

ME39. O cei era soli lavo ki na Fiji National Provident Fund?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

O i taukei na cakacaka kei koya e cakacaka	1
O i taukei ni cakacaka	2
O koya e cakacaka	3
Dua tale (vakamacalataka)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

ME40. E vica na pasede e dau saumi ki na Fiji National Provident Fund?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

8% ni sau ka sauma ko i taukei ni cakacaka kei koya e cakacaka	1
8% ni sau ka sauma ko i taukei ni cakacaka	2
8% ni sau ka sauma o koya ka cakacaka	3
Dua tale (vakamacalataka)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

PLEASE WRITE ALL ANSWERS IN ENGLISH

ME41. Na yabaki ni bula cava me na yacova e dua me qai rawa ni taura na nona i lavo ni FNPF?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Mai na gauna ko sa yabaki 55 kina	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

ME42. Ko dau sauma na vakacavacava ka vakatokai me PAYE mai na kemu i sau?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega – e sega ni musu na PAYE mai na kequ i sau	2
Au sega ni veisaumi	3
E sega ni matata vei au na taro	4
Au sega ni kila	5
Au sega ni via sauma na taro	6

Kevaka e i sau ni taro na ‘Io’ taroga na ME43. Ke “Au sega ni veisaumi”, toso kina ME48. Ia ke dua tale, toso kina ME45.

ME43. E vakaevei, ko bau dau vakadikeva tale se sa donu vinaka tu na veika e dau musu tiko mai na kemu i sau me baleta na nomu i vakacavacava?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na ME44. Ia, ke duatale, toso ki na ME45.

ME44. Ko dau vakadinadinataka vakacava ni sa donu vinaka tiko na veika e musu me baleta na nomu vakacavacava?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Au dau dikeva ga ko i au (vakayagataka na tax-tables)	1
Au dau vakatataro ki na ‘Inland Revenue’	2
Au dau tarogi ira na noqu i tokani se ko ira na wekaqu	3
Au dau taro ki na baqe se ki na positovesi	4
Dua tale (vakamacalataka)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

PLEASE WRITE ALL ANSWERS IN ENGLISH

ME45. E vakacava e sa dau musu tiko na FNPF mai na kemu i sau?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega- e sega ni dau musu na FNPF mai na kequ i sau	2
Sega – e sega ni veisaumi	3
E sega ni matata vei au na taro	4
Au sega ni kila	5
Au sega ni via sauma na taro	6

Kevaka e i sau ni taro na ‘Io’ taroga na ME46. Ia ke dua tale,, toso ki na ME48

ME46. Ko dau vakadikeva tale se sa donu vinaka tiko na veika e musu tu mai na kemu i sau me baleta na nomu FNPF?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e sau ni taro na ‘Io’ taroga na ME47. Ia ke dua tale, toso kina ME48

ME47. Ko dau vakadinadinataka vakacava ni sa donu vinaka tu na veika e musu mai na kemu i sau ki na FNPF?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Au dau vakadikeva ga ko i au	1
Au dau taro ki na valenivolavola ni FNPF	2
Au dau tarogi ira na noqu i tokani se ko ira na wekaqu	3
Au dau taro ki na bage se ki na positovesi	4
Dua tale (vakamacalataka)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

ME48. O cei e nona i tavi me dau musuka na i vakacavacava ni PAYE kei na FNPF mai na kemu i sau?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

A i tavi nei taukei ni cakacaka me raica na musu ni vakacavacava (FNPF & PAYE)	1
A i tavi nei tamata cakacaka me raica na musu ni vakacavacava (FNPF & PAYE)	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

ME49. Na cava na vuna e dau musu rawa kina na vakacavacava ni PAYE kei na FNPF mai na kemu i sau ni bera ni qai soli vei iko na kena vo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E na rawarawa cake vei koya ka saumi – sega kina ni na sauma e levu na i vakacavacava ni cava na yabaki (se dua tale e tautauvata kaya)	1
E na rawarawa ki na matanitu – sega ni na wawa sara me cava na yabaki ka qai kumuna na i vakacavacava (se dua tale e tautauvata kaya)	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

ME50. Yalovinaka ka raica na dusidusi. E vakaraitaki tiko kina e dua na tukutuku ni veisaumi. E vica beka na i lavo e na saumi vua ka cakacaka se saumi ki na nona akaude e na baqe?

(Vola dusidusi 19. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

\$537.96	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila nai sau ni taro	4
Au sega ni via sauma na taro	5

NA MAROROI NI TUKUTUKU VAKA I LAVO NI VUVALE

KR1. Ko dau maroroya tu beka na i tukutuku vaka i lavo ni matavuvale, na levu ni lavo e ra dui rawata na lewe ni vuvale yadudua, kei na veika e dau vakayagataki e na veisiga, se dua tani tale e dau maroroya?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Io, au dau maroroya (se duatani tale) tu ga e na noqu vakanananu na veika e rawata na matavuvale kei na veika e vakayagataki ena veisiga yadudua (se dua tale e tautauvatakaya)	1
Io, au dau maroroya (se duatani tale) tu na risiti ni lavo e rawati kei na veika e vakayagataki ena veisiga yadudua (se dua tale e tautauvatakaya)	2
Io, au dau maroroya (se duatani tale) tu vakaivola na i tukutuku ni lavo ni vuvale kei na veika e vakayagataki e na veisiga yadudua (se dua tale e tautauvatakaya)	3
Sega, e sega ni maroroi tu e dua na i tukutuku ni lavo e rawati kei na i lavo e vakayagataki e na veisiga yadudua (se dua tale e tautauvatakaya)	4
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

KR2. Na vei sala cava e so era dau vakayagataka na lewe ni matavuvale me maroroi kina na i tukutuku ni lavo e dau rawa mai kei na kena i vakayagataki?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Maroroi tu e na vakasama	1
Me dau maroroi tu e na dua na tiki ni pepa	2
Me dau maroroi tu e na dua na i vola	3
Maroroi tu na risiti kei na i vola tukutuku ni veika me saumi ka qai soqoni ga ena gauna e gadrevi kina.	4
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

KR3. Ko bau dau maroroya nai lavelave ni nomu i tukutuku vakailavo me vaka na 'bank statements' risiti ni nodra i curucuru ni vuli na gone, tikidua ni kemu i sau ni cakacaka, se risiti ni nomu volivoli lelevu e so?

(Toqa ga e dua na i vakatakilakila)

Io, - dau maroroi taucoko/se vakalevu na i lavelave ni lavo e vakayagataki	1
Io, - dau maroroi ga e so na i lavelave ni lavo e vakayagataki	2
Sega	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

PLEASE WRITE ALL ANSWERS IN ENGLISH

Kevaka e i sau ni taro na 'Io' taroga na KR4. Ke duatale, toso ki na KR5.

KR4. Na i tukutuku vakailavo cava so ko bau dau maroroya?

(Kua ni taro vakaliuii. Vakatakilakilataka na vei sau ni taro e veiganiti)

Na risiti ni volivoli lelevu	1
Tukutuku vakailavo mai na baqe (bank statements)	2
Lavelave ni kere i lavo se 'hire purchase'	3
Lavelave ni vakacavacava	4
Bili lelevu me vaka na sau ni livaliva se curucuru ni vuli	5
Dua tale (vakamacalataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na is au ni taro	8
Au sega ni via sauma na taro	9

KR5. E ka bibi beka me da dau maroroya na noda i tukutuku vakailavo?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke i sau ni taro na 'Io' taroga na KR6. Ke duatale, toso ki na KR7.

KR6. Na cava e bibi kina na noda dau maroroya na noda i tukutuku vakailavo?

(Kua ni taro vakaliuii. Me vakatakilakila ga e na vanua e ganita))

Me macala kina na i tukutuku ni sausaumi sa vakayacori oti	1
Me macala kina na i tukutuku ni lavo e sa curu tu e na baqe	2
Me macala kina na i tukutuku ni vakacavacava sa saumi oti	3
Me macala kina na i tukutuku ni dinau e sa vo tu me saumi	4
Me vakayagataki me i vakadinadina	5
Dua tale (vakamacalataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

KR9. Ni o taura e dua na bili se akaude ko bau dau vakadikeva ke donu vakavinaka?

(Toqa ga e dua na i vakatakilakila)

Io, e na veigauna kecega	1
Io, e na so ga na gauna	2
Sega	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

PLEASE WRITE ALL ANSWERS IN ENGLISH

Ke i sau ni taro na ‘Io, se ‘Io, ena so na gauna’, taroga na KR10. Ke duatale, toso ki na KR12

KR10. E dau vakayavica na nomu vakadikeva lesu na nomu bili se akaude se sa donu vinaka tu se sega?

(Toqa ga e dua na i vakatakilakila)

Veigauna kece e dau yaco mai kina vei au na bili se akaude	1
E na so ga na gauna e yaco mai kina vei au na bili se akaude	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

KR11. Na cava o dau cakava mo vakadinadinataka kina ni sa donu vinaka tu na nomu bili se akaude ni dau yaco yani vei iko?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Vakadikeva na yaca kei na vanua e vakau tiko mai kina	1
Vakadikeva se tautauvata kei na veibili se akaude au sa taura oti	2
Vakadikeva e na noqu vakataroga tale e dua	3
Vakadikeva se donu tu na sosoqoni e na bili se akaude	4
Dua tale (vakamacalataka)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

KR7. Na cava na ‘bank statement’ se ‘savings passbook’?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na i tukutuku ni lavo kece e vakacurumi yani se tauri mai ki tuba (se dua tale e tautauvata kaya)	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

KR8. Na cava na risiti ni ATM se EFTPOS (dusidusi mai na baqe)?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Risiti ni lavo e tauri mai se vakacurumi ki na akaude e na baqe (se dua tale e tautauvata kaya)	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

KR12. Yalovinaka ka raica na i dusidusi. E koto e na i dusidusi oqori e dua na i vakaraitaki ni akaude ni lavo maroroi. ('savings account') E vica taucoko na i lavo e tiko e na akaude ni cava na vula ko feperuweri?

(Vola dusidusi 20. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

\$26.37	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

KR13. Yalovinaka ka raica tale mada na i dusidusi. E vakacava beka, e sa bau maroroya rawa e dua na i lavo na i taukei ni akaude oqori e na loma ni vula ko maji?

(Vola dusidusi 20. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na 'Io' taroga na KR14. Ia ke duatani tale, toso ki na SA4.

KR14. E vica taucoko na levu ni i lavo e sa maroroya rawa.?

(Vola dusidusi 20. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

\$412.02	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4

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MAROROI I LAVO (SAVINGS)

SA4. Yalovinaka ka raica na i dusidusi. Ena i dusidusi e tu kina na nodra i vakamacala e so me baleta na maroroi lavo. Na i vakamacala cava e lako vata kei na veika ko dau vakayacora e na nomudou vale.

(Vola dusidusi 21. Kua ni taro vakaliuliu. Toqa ga e dua nai vakatakilakila)

Keitou dau maroroi lavo vakawasoma na neitou matavuvale	1
Keitou dau maroroi lavo ga vakavudua na neitou matavuvale	2
Keitou dau maroroi lavo na matavuvale ke dua na ka keitou via qarava	3
Keitou dau sega ni maroroi lavo na matavuvale baleta ni sega ga ni dau tu e dua na i lavo me maroroi	4
Keitou sega ni maroroi lavo baleta e sega ni dua tu na neitou “safe” se dua tale na vanua me vaka na baqe	5
Keitou sega ni maroroi lavo baleta ni sega ni dua na kena yaga vei keitou	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

SA5. Na cava beka era dau via maroroi lavo kina na tamata?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Me vakarautaki ira kina ke na qaravi na veika me vaka: na sucu ni gone, siganisucu, vakamau, veibulu	1
Me vakarautaki ira kina kena qaravi na veika me vaka: i curucuru ni vuli, vakavinakataki ni vale, na veilakoyaki	2
Me vakarautaki ira kina kena qaravi na veika me vaka: bisinisi, vakavinakataki ni teitei, vuli e na university, vakarau taki ira ena tauri dinau e na veigauna e tu mai liu	3
Vakarautaki ira kina gauna ni nodra sa na vakacegu mai na cakacaka	4
Me vakarautaki ira me ra na dau ni veiqaravi vinaka e na vanua era tu kina e na kena qaravi na veika me vaka: veivuke vakavanua, veivuke kina lotu, veivakatorocaketaki	5
Dua tale (vakamatatataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

SA1. E vakacava, ko maroroi lavo tiko e na dua na vanua ko vakabauta ni na sega ni yali vakasakasaka kina?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e sau ni taro na ‘Io’ taroga na SA2. Ke duatale, toso ki na SA3

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SA2. Na cava o dau cakava me qarauni kina me kakua ni yali vakasakasaka na i lavo ko dau via maroroya?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Vakacurumi e na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau)	1
Vakacuruma kina i soqosoqo ni maroroi lavo	2
Vakacuru ki na FNPF	3
Vakacuruma kina 'Unit Trust'	4
Vunitaka tuga e vale se e na dua na vanua e na sega ni yali rawa kina	5
Solia vua e dua me maroroya	6
Dua tale (vakamatatataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

SA3. Na cava so na veigaunisala e rawa ni vakayagataki me taqomaki kina na i lavo e da via maroroya?

(Kua ni tarovakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Vakacurumi e na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau)	1
Vakacuruma kina i soqosoqo ni maroroi i lavo	2
Vakacuruma kina FNPF	3
Vakacuruma kina 'Unit Trust'	4
Vunitaka tuga e vale se e na dua na vanua e na sega ni yali rawa kina	5
Solia vua e dua me maroroya	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

SA21. Na cava so na veimataqali akaude e rawa ni vakayagataki me maroroi kina na i lavo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Vakacurumi e na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau)	1
Vakacuruma kina i soqosoqo ni maroroi i lavo	2
Vakacuruma na i lavo e na 'term deposit' e na baqe	3
Vakacuruma kina FNPF	4
Vakacuruma kina 'Unit Trust'	5
Vakayagataka na i lavo e na nomu voli sea (shares)	6
Vakayagataka na i lavo e na nomu voli 'bonds' e na matanitu	7
Vakacuruma na i lavo e na dua na vanua ni vakatubu i lavo 'investment property'	8
Dua tale (vakamacalataka)	9
E sega ni matata vei au na taro	10
Au sega ni kila na i sau ni taro	11
Au sega ni via sauma na taro	12

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SA12. E vinaka beka me maroroi na i lavo e na dua na akaude mai na kena maroroi na i lavo qaqa?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

**Kevaka e i sau ni taro na ‘Io’ taroga na SA13 ka kua ni taroga na SA16.
Kevaka e i sau ni taro na ‘sega’ taroga na SA16, kakua ni taroga na SA13.**

SA13. Na cava e daumaka kina na maroroi ni lavo e na akaude mai na kena maroroi na i lavo qaqa?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita)

E na sega ni yali se butakoci rawa	1
E na dredre kina na kena vakayagataki	2
E na rawarawa kina na kena vakavotukanataki ni sasaga	3
E na rawarawa kina na noda kere dinau e na veigauna sa tu mai liu	4
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

SA16. Na cava e vinaka kina na maroroi ni lavo qaqa mai na kena maroroi e na dua na akaude?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita)

Sega na noqu veivakabauti ni ratou na rawa ni qarauna na noqu i lavo na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau)	1
E na vakadredretaka na noqu taura mai na i lavo ni’u vinakata	2
Era dau vakacavacavataka na baqe na kena maroroi tu na i lavo	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

FA1. Kevaka e dua e gadreva me dolava e dua na nona akaude ni maroroi lavo, e vei na vanua me na la'ki taro i vakasala kina ni bera ni digitaka se akaude cava me na vakayagataka.?

(Kua ni taro vakaliuliu.Me vakatakilakilataki ga e na vanua e ganita)

Wilika na i vola dusidusi vakarautaki me baleta na dolavi ni akaude	1
Taro i vakasala mai vei ira e na baqe se mai na vanua cava ga e via dolava kina na nona akaude	2
Taro i vakasala mai vei ira na nona i lala se mai vei ira na wekana	3
Wilika e na niusipepa, vakarogoca e na walesi, se sarava e na retio-yaloyalo	4
Taro ivakasala mai vei ira e na vanua ni cakacaka	5
Taro i vakasala mai vua e dua e dau vakabauta e na koro	6
Taro i vakasala mai vua e dua lewe ni lotu e dau vakabauta	7
Taro i vakasala mai vua e dua na loya se 'accountant'	8
Taro i vakasala mai vua e dua na daunifika	9
Duatale (<i>vakamacalataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

MD32. Era tu e vuqa sara na veitabana ka ra qarava tu na tabana ni soli akaude ni maroroi lavo, se vakacuru i lavo. Yalovinaka ka tukuna mada na veivanua duidui e so ko kila ni ra qarava tiko na veika oqo.

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e na vanua e ganita)

Baqe	1
"Microfinance" se baqe ni koro	2
Soqosoqo ni maroroi i lavo kei na dinau	3
Soqosoqo ni maroroi i lavo vaka co-operative	4
Duatale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega nii via sauma na taro	8

SA6. E dua tiko na nomu akaude se dua tiko na nomudrau akaude vata kei na dua e na nomudou matavuvale (joint account) e na dua ga na baqe se dua ga na i soqosoqo?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauam an taro	5

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Kevaka e i sau ni taro na ‘Io’ taroga na P5 Ia ke duatale, toso ki na tabana ni vatataro ‘Vakatubu I lavo.’ Taroga na MD33.

P5. Na cava e vakavuna na nomu dolava?

Takete taka e 5 na ka e rawa ni vakavuna (+/-). Kerei koya e vakatarogi me tuva na kedra bibi ka vakayagataka na veidusidusi oqo: Rui bibi - Bibi – Sega soti ni bibi.

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#	Veika e Vakavuna	Kena Bibi
1		
2		
3		
4		
5		

SS4. Rawa ni o vakaraitaka na kena yaga se veika vinaka e kauta mai.

(Vola nai sau ni taro. Umani ira vata ke uasivi cake)

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SA17. E vica taucoko na i wiliwili ni nomu akaude, nomu taudua ga se kemudrau vata tale kei na dua? Tukuna se mataqali akaude vakacava, (savings account, se cheque account) Tukuna se e vei na vanua e tu kina me vaka: baqe, microfinance, soqosoqo ni maroroi i lavo kei na dinau (credit and savings association). Tukuna na vuni kena dola (me vaka, me'u maroroi lavo kina, me ka ni vakamau, curucuru ni nodra vuli na gone), E nomu taudua ga se dua tale drau taukena vata?
(Kua ni taro vakaliului. Me vakaleweni kece sara)

Akaude	Mataqali Akaude cava	Soqosoqo se Baqe	Naki ni kena tauyavutaki	Noqu duadua	Neirau vata kei na dua
A					1
B					2
C					3
D					4
E sega ni matata vei au na taro					5
Au sega ni kila na i sau ni taro					6
Au sega ni'u via sauma na taro					7

HW4. Na maroroi i lavo. Vakamatailalai (kena i kuri)
(Toqa na veika e vakaibalebale vei iko)

	'O cei e volai tu vua na akaude?	E vica na i lavo e bula tu e na akuade?	Na cava na i vakatautauvata ni lavo bula e na veivula?
Jeke Akaude: 1 2 3			
Akaude ni lavo maroroi: 1 2 3			
Akaude tale e so: 1 2 3			
Au sega ni kila na i sau ni taro			1
Au sega ni'u kila na i sau ni taro			2
Au sega ni via sauma na taro			3

SA19. E vakacava ko bau dau maroroi lavo vakawasoma e na nomu akaude?

(Kua ni taro vakalului. Toqa ga e dua mai na vei akaude)

	A	B	C	D
E na veimacawa	1	1	1	1
E na veimacawa rua	2	2	2	2
E na veivula	3	3	3	3
Lailai sobu mai na veivula	4	4	4	4
Sega vakadua	5	5	5	5
Veika tale e so (tukuna matata)	6	6	6	6
E sega ni matata vei au na taro	7	7	7	7

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Au sega ni kila na i sau ni taro	8	8	8	8
Au sega ni via sauma na taro	9	9	9	9

SA20. E vakacava ko bau dau taura tale mai ki tuba na i lavo ko sa dau maroroya rawa tu e na nomu akaude?

(Kua ni taro vakaliuliu. Toqa ga e dua mai na vei akaude)

	A	B	C	D
E na veimacawa	1	1	1	1
E na veimacawa rua	2	2	2	2
E na veivula	3	3	3	3
Lailai sobu mai na veivula	4	4	4	4
Sega vakadua	5	5	5	5
Veika tale e so (<i>tukuna matata</i>)	6	6	6	6
E sega ni matata vei au na taro	7	7	7	7
Au sega ni kila na i sau ni taro	8	8	8	8
Au sega ni via sauma na taro	9	9	9	9

SA7. E vakacava e tiko e dua na nomu 'bank card' mo rawa ni vakayagataka me saumi kina na veika o volia mo vakayagataka kina na EFTPOS se mo tauri lavo mai kina e na ATM?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na "Io" taroga na SA8. Ia kevaka e duatale, toso ki na SA 9

SA8. Ko dau vakayagataka na 'bank card' mo sauma kina na veika o volia se mo tauri lavo mai kina mai na nomu akaude e na ATM?

(Toqa ga e dua na i vakatakilakila)

Io, vakawasoma	1
Io, e na so na gauna	2
E sega	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

SA9. Yalovinaka ka raica mada na tikidua. E vei vei ira na i tukutuku ogo e vakaraitaka na nomu dau kila vakavinaka na i levu ni lavo e tu e na nomu akuade?

(Vola dusidusi 22. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Au sega ni dau kila na i levu ni lavo e tu e na akaude	1
Au dau kila na levu ni lavo, sega ni kevaka e tiko e na loma ni \$20.00	2
Au dau kila na levu ni lavo ke tiko e na loma ni \$20.00	3
Au dau kila na levu ni lavo ke tiko e na loma ni \$5.00	4
Au dau kila vakavinaka na i levu ni lavo e tu e na noqu akaude	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

SA10. Yalovinaka ka raica mada na tikidua. E vei vei ira na i tukutuku ogo e vakaraitaka na gauna o dau vakadikeva tale kina na i lavo e sa tu e na nomu akaude?

(Vola dusidusi 23. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E na veigauna kecega au vakayagataka kina na akude	1
E na loma ni veimacawa kei na veimacawa rua	2
E na loma ni veimacawa rua kei na veivula	3
Lailai sobu mai na vakadua e na veivula	4
E sega vakadua	5
Veika tale e so (<i>tukuna matata</i>)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

SA11. Yalovinaka ka raica na dusidusi. E vei vei ira na i tukutuku ogo e vakamacalataka vakavinaka na veigaunisala o dau muria e na nomu dau vakadikeva na i levu ni lavo e tu e na nomu akaude?

(Volala dusidusi 24. Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Ni vakadodonutaki oti na noqu i vola (passbook) se ni ratou vakauta mai na na i tukutuku ni noqu akaude (<i>statement</i>)	1
Au dau qirita na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau) se'u lako vei iratou ka taroga na veika me baleta na noqu i tukutuku vaka i lavo	2
Au dau vakayagataka na ATM me'u kila kina na noqu i tukutuku vakailavo	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

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MD2. O bau rawata tiko e so na tubu e na i lavo ko sa maroroya rawa tu e na nomu ‘savings’?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
Sega – e sega ni saumi na tubu e na akaude	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD3. O bau kila tu na tubu ni veika ko sa maroroya rawa tu e na nomu ‘savings’ e na loma ni vica na yabaki sa oti?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD15. Na cava o na cakava kevaka e vakalutuka sobu na baqe na veika e ratou sauma me tubu vakailavo ni nomu i lavo e sa maroroi tu vei iratou?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Au na sega ni cakava e dua na ka	1
Au na raica de vinaka cake tale na tubu e na dua tale na vanua	2
Au na raica de tiko tale e dua na ka au rawa ni maroroi lavo kina ka vinaka cake na kena tubu vakailavo	3
Me sa cegu ga na noqu maroroi lavo	4
Me musu sobu na vakayagataki lavo e na vuvale	5
Duatale (vakamacalataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

FA4. Ko a bau taro i vakasala mai vua e dua ni bera ni o qai dolava na akaude?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au seg ani via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na FA 5. Ia ke duatale, toso ki na tabana ni vatataro na ‘Vakatubuilavo.’ Taroga na MD33.

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FA5. Yalovinaka ka raica na i dusidusi. E so na vanua e rawa ni kau mai kina na i vakasala era volai koto e na i dusidusi. E vei vei ira oqo o a vakayagataka mo tauri vakasala kina ni bera ni o qai dolava e dua na nomu akaude?

(Vola dusidusi 35. Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Wilika na i vola dusidusi vakarautaki me baleta na dolavi ni akaude	1
Taro i vakasala mai vei ira e na baqe se mai na vanua cava ga au via dolava kina na noqu akaude	2
Taro i vakasala mai vei ira na noqu i lala se mai vei ira na wekaqu	3
Wilika e na niusipepa, vakarogoca e na walesi, se sarava e na retio yaloyalo	4
Taro i vakasala mai vei ira e na vanua ni cakacaka	5
Taro i vakasala mai vua e dua au dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na lewe ni lotu au dau vakabauta	7
Taro i vakasala mai vua e dua na loya se 'accountant'	8
Taro i vakasala mai vua e dua na daunifika	9
Duatale (vakamacalataka)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

FA6. Yalovinaka ka raica na i dusidusi. E vei vei ira na veigaunisala ni soli vakasala ka tukuna toka oqo e vukea na nomu vakatulewa me sa dola e dua na nomu akaude?

(Voladusidusi 35. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Wilika na i vola dusidusi vakarautaki me baleta na dolavi ni akaude	1
Taro i vakasala mai vei ira e na baqe se mai na vanua cava ga au via dolava kina na noqu akaude	2
Taro i vakasala mai vei ira na noqu i lala se mai vei ira na wekaqu	3
Wilika na niusepepa, vakarogoca e na walesi, se sarava e na retio-yaloyalo	4
Taro i vakasala mai vei ira e na vanua ni cakacaka	5
Taro i vakasala mai vua e dua au dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na lewe ni lotu au dau vakabauta	7
Taro i vakasala mai vua e dua na loya se 'accountant'	8
Tao i vakasala mai vua e dua na daunifika	9
Duatale (vakamacalataka)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

Kevaka e sivia na dua na gaunisala ni veivakasalataki e i sau ni taro, taroga na FA17. Ia ke dua ga, toso ki na MD27

FA17. O a bau vakatautauvatataka mada e liu na veivakasala e soli vei iko ni bera ni o qai vakatulewataka na nomu dolava na nomu akaude ni maroroi lavo?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

Kevaka i sau ni taro na'io' taroga na FA18. Ke duatale, toso ki na MD27.

FA18. Ko a vakatautauvatataka vakacava na veivakasala e a soli vei iko ni bera ni o qai vakatulewataka na nomu dolava na nomu akaude ni maroroi lavo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Veitalanoataka na veivakasala sa soli vei au kei iratou na noqu lewe ni mata vuvale, se kei ira na noqu i lala au dau vakabauti ira.	1
Vakasamataka vakavinaka ni sa i vakasala dodonu sa soli vei au ka sega ni veivakacalai	2
Vakasamataka vakavinaka ni sa i vakasala vinaka duadua e sa soli ni vakasamataki vata kei na nona kila ko koya ka veivakasalataki tiko	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

MD27. Ko digitaka vakacava na vanua ka sa tiko kina na nomu akaude e na gauna oqo?

(Kua ni taro vakaliuliu. Me vakatakilakitaki ga e na vanua e ganita)

E taba ni veiqaravi taudua ga e tiko voleka na noqu tikotiko/koro se dau talevi keimami yani	1
E maroroi vinaka kina na neimami lavo sega ni dua na ka me rivarivabitaki kina	2
E rawarawa ka lailai na i sau ni veiqaravi (fees)	3
E levu cake na tubu e rawa kina	4
E levu sara na veimataqali akaude e da rawa ni digidigi kina	5
E tu ko ira e da rawa ni veitalanoa se taro i vakasala vei ira	6
E vakauqeti au e dua au dau vakabauta vakalevu	7
Dua tale (<i>vakamacalataka</i>)	8
E sega ni matata vei au na taro	9
Au sega ni kila na i sau ni taro	10
Au sega ni via sauma na taro	11

SA18. Yalovinaka ka raica mada na i vola dusidusi. Ni o vakasamataka kece na nomu akaude, na cava e tiko e na nomu akaude oqo ka vakavuna na nomu digitaka?

(Voladusidusi 25. Vakalewena me baleta na nomu akaude kece. Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

	A	B	C	D
Oqo duadua ga na akaude e a se tu e na gauna o ya	1	1	1	1
E vinaka na i rogorogo ni nodratou veiqaravi na tabana oqo	2	2	2	2
Au/ Keimami sa vakayagataka oti e liu na tabana ni veiqaravi oqo	3	3	3	3
Keimami ciqoma na nodratou i tukutuku mai vei ira na wekai keimami se mai vei ira na neimami lawalawa ka keimami dau veivakabauti vakalevu	4	4	4	4
Na kena dola e dua na akaude e na vakarawarawataka na kere dinau (loan).	5	5	5	5
Rawa ni tauri ga na i lavo e na koro	6	6	6	6

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Rawa ni tauri ga na i lavo e na dua na tabana (ATM/EFTPOS)	7	7	7	7
Matata na i tukutuku ni maroroi lavo e na veisiga	8	8	8	8
Matata na i tukutuku ni maroroi lavo (long term savings)	9	9	9	9
E sega ni matata vei au na taro	10	10	10	10
Au sega ni kila na i sau ni taro	11	11	11	11
Au sega ni via sauma na taro	12	12	12	12

Kevaka e duatani tale mai na sau ni taro ni Oqo duadua ga na akaude e a se tu e na gauna o ya, taroga na MD18. Ia, ke dua tale, toso ki na tabana ni vakatataro 'Vakatubuilavo.' Taroga na MD33.

MD18. Ko a bau vakatautauvatataka e so na veiqaravi mai na veibaqe duidui e so ni bera ni o qai dolava na nomu akaude?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e sau ni taro na 'Io' taroga na MD19. Ke dua tale, toso ki na SA22

MD19. Ko a vakatautauvatataka rawa vakacava na akaude ni maroroi lavo kei na akaude ni vakacuru i lavo ?

(Kua ni taro vakaliuliu. Me vakatakilakila taki ga e na vanua e ganita)

E liu taumada na noqu/neirau vakamatatataka na mataqali akaude vakacava keirau vinakata 'savings se deposit' au/keirau qai vaqara na mataqali keirau vinakata	1
Au/Keirau vakadikeva mada na veimataqali akaude ('savings se deposit') e na neirau vakawilika na i vola dusidusi e so, se taro i vakasala mai na baqe se positovesi kei na veisoqosoqo e so, au/keirau sa qai digitaka o koya me vakayagataki	2
Au/Keirau taro i vakasala mai vei ira au/keirau vakabauta na nodra i vakasala me baleta na akaude cava e na vinaka duadua vei au/keirau ni bera ni 'u/keirau qai digitaka na mataqali akaude cava me vakayagataki	3
Au/Keirau veitalanoa kei ira e so me baleta na veika era sa vakila e na vuku ni akaude duidui (savings se deposit) ni bera ni qai digitaki o koya me vakayagataki	4
E sega ni matata vei au na taro	5
Au sega ni kila na sau ni taro	6
Au sega ni via sauma na taro	7

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VAKATUBU I LAVO: (INVESTING)

MD33. E tu e so na veivanua e rawa me da vakatubuilavo vei ira (mo vakatubuilavo vei ira se me ra vukei iko e na nomu vakatubuilavo) Tukuna mada e so na vanua ko kila ni rawa ni da vakayagataka e na veika sa vakamacalataki oti koto mai cake?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Baqe	1
Soqosoqo ni dinau kei na maroroi lavo	2
Kabani dau veivuke e na ka vakailavo	3
FNPF	4
Unit Trust	5
Dau volitaki 'shares'	6
Dau volitaki yau taukeni (property manager)	7
Dua tale (vakamacalataka)	8
E sega ni matata vei au na taro	9
Au sega ni kila na i sau ni taro	10
Au sega ni via sauma na taro	11

SA28. Na cava so na veigaunisala kei na veivanua e vuqa e rawa ni vakayagataki me maroroi kina na i lavo e na dua na gauna balavu?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Vakacuruma na i lavo e na baqe (se Microfinance se soqosoqo ni maroroi i lavo kei na dinau (credit & savings association)	1
Vakacuruma nai lavo e na 'term deposit' e na baqe	2
Biuta na i lavo e na 'FNPF'	3
Biuta na i lavo e na 'Unit Trust'	4
Vakayagataka na i lavo e na nomu voli sea (shares)	5
Vakayagataka na i lavo e na nomu voli 'bonds' ni matanitu	6
Biuta na i lavo e na dua na vanua ni vakatubuilavo me vaka na voli vale (investment property)	7
Dua tale (vakamacalataka)	8
E sega ni matata vei au na taro	9
Au sega ni kila na i sau ni taro	10
Au sega ni via sauma na taro	11

FA2. Kevaka e dua e gadreva tiko me na vakatubuilavo, na i vakasala cava e rawa ni soli vei koya ni bera ni qai digitaka na mataqali vakatubuilavo cava me na taura?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Na i vola dusidusi me baleta na vakatubuilavo	1
Taro i vakasala mai vua e dua na vakaillesilesi ni tabana ni vakatubuilavo me vaka main a baqe	2
Taro i vakasala mai vei ira na nona i lala se mai vei ira na veiwekani	3
Kau i vakasala main a nusiwepa, retio se retio-yaloyalo	4
Taro i vakasala mai vua e dua e navanua ni cakacaka	5

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Taro i vakasala mai vua e dua o dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na tamata lotu ko dau vakabauta	7
Taro i vakasala mai vua e dua na loya se 'accountant'	8
Taro i vakasala mai vua e dua na daunifika	9
Duatale (<i>vakamatatataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila n ai sau ni taro	12
Au sega ni via sauma na taro	13

SA22. E bau tu na sala ni vakatubuilavo ko lewena se ko drau lewena vata kei na dua e na nomu matavuvale me vaka na nomu vakatubuilavo me baleta na nomu vakacegu (retirement)?

(*Toqa ga e dua na i vakatakilakila*)

Io	
Sega	
E sega ni matata vei au na taro	
Au sega ni kila na i sau ni taro	
Au sega ni via sauma na taro	

Ke i sau ni taro na 'Io' taroga na S23.Ke duatale, toso ki na tabana ni vakatataro 'Na Kere I lavo.' Taroga na BO5.

SA23. Na vakatubuilavo se maroroi lavo (investment se long term savings) cava ko bau cakava tiko? Yalovinaka ka tukuna mada: oqo e so na i vakaraitaki: Term Deposit, FNPF, Unit Trust, kei na veivanua tale e so

(*Vakatakilakilataka ena vei sala ni vakatubu i lavo se maroroi i lavo, lavo maroroi vaka balavu. Kua na taro vakaliuli.*)

Vakatubuilavo	Mataqali cava	Na tabana e qarava
A		
B		
C		
D		
E sega ni matata vei au na taro		1
Au sega ni kila na sau ni taro		2
Au sega ni via sauma na taro		3

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HW5. Vakatubuilavo (Investments)*(Toqa na veika e vakaibalebale vei iko)*

	O cei e volai tu na yacana e na i tikidua ni vakatubuilavo	Na wiliwili taucoko ni lavo sa matata tu na kena tu e na vanua ni vakatubuilavo	Na vakatautauvata ni lavo e vakacurumi ki na vakatubuilavo e na loma ni ono na vula sa oti
I lavo vakacurumi ka tiko na kena veiyalayalati (Term Deposit) 1 2 3			
Unit Trust 1 2 3			
Shares 1 2 3			
Vakatubuilavo e na veika e taukeni 1. 2. 3.			
FNPF (kei na veivanua tale e so) 1. 2. 3.			
Veika tale e so: (tukuni vakamatata) 1 2 3			
E sega ni matata vei au na taro			1
Au sega ni kila na i sau ni taro			2
Au sega ni via sauma na taro			3

SA25. E vakacava, ko bau dau kuria tiko vakawasoma na i lavo ko biuta ki na veigaunisala ni nomu vakatubuilavo ko sa tekivutaka oti?

(Toqa ga e dua na i vakatakilakila ena veisala ni vakatubui lavo)

	A	B	C	D
Io	1	1	1	1
Sega	2	2	2	2
E sega ni matata vei au na taro	3	3	3	3
Au sega ni kila na i sau ni taro	4	4	4	4
Au sega ni via sauma na taro	5	5	5	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

SA26. E vakacava, ko bau dau biuta tale li ki tuba e so na i lavo ko sa biuta rawa tu me vakatubu i lavo?

(Toqa ga e dua na i vakatakilakila e na veisala ni vakatubuilavo)

	A	B	C	D
Io	1	1	1	1
Sega	2	2	2	2
E sega ni matata vei au na taro	3	3	3	3
Au sega ni kila na i sau ni taro	4	4	4	4
Au sega ni via sauma na taro	5	5	5	5

SA27. Ni bera ni ko ciqoma mo sa vakatekivu vakatubuilavo e a vakamacalataki vei iko e so na leqa e na rawa ni ko na sotava mai vei iratou eratou a volitaka tiko vei iko na i voli oqo?

(Toqa ga e dua e na veigaunisala ni vakatubuilavo)

	A	B	C	D
Io	1	1	1	1
Sega	2	2	2	2
E sega ni matata vei au na taro	3	3	3	3
Au sega ni kila na i sau ni taro	4	4	4	4
Au sega ni via sauma na taro	5	5	5	5

MD2. Ko bau dau rawata mai e so na tubu se so tale na veika vakailavo mai na veika ko sa biuta tu me vakatubuilavo vei iko?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
Sega – e sega ni dau saumi na tubu se dua tale na ka	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD3. Ko bau kila se cava na tubu se ka vakailavo e rawa mai na veika ko a biuta tu me vakatubuilavo vei iko e na yabaki sa oti?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

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MD16. Na cava o na cakava ke mani lailai sobu na i lavo e lesu mai vei iko mai na nomu vakatubuilavo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Au na sega ni cakava e dua na ka	1
Sega ni dua naka au na cakava – sega ni rawarawa na tauri lesu mai ni lavo e na vanua ni vakatubuilavo me vaka na kena ka tu e na redetaki ni veika e taukeni	2
Au na raica de rawa ni vinaka cake na i lavo e na rawa mai na so tale na vanua ni vakatubui lavo	3
Cegu na vakatubuilavo ka vakayagataka nai lavo e dua tale na ka	4
Musuka sobu na vakayagataki lavo e na vuvale	5
Duatale (<i>vakamacalataka</i>)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

FA7. Ni o vakasamataka lesu na gauna o sa vakadeitaka kina mo sa vakatubuilavo, ko a bau vaqara i vakasala me baleta na vakatubuilavo e liu ni bera ni o qai vakatekivu?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’, taroga na FA8 .Ia ke duatale, toso ki na MD29

FA8. Yalovinaka ka raica na i dusidusi. E vuqa sara na gaunisala ni veivakasalataki e na vuku ni veika vakailavo e tuvai koto e na i vola dusidusi. E vei vei ira na veigaunisala oqo o a vakayagataka ni bera ni o qai digitaka na vakatubuilavo cava mo vakayagataka?

(Vola dusidusi 35. Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Na i vola dusidusi me baleta na vakatubuilavo	1
Taro i vakasala mai vua e dua na i vakaillesilesi ni tabana ni vakatubuilavo me vaka mai na baqe	2
Taro i vakasala mai vei ira na nona i lala se mai vei ira na veiwekani	3
Kau i vakasala mai na nusi pepa, retio se retio-yaloyalo	4
Taro i vakasala mai vua e dua e na vanua ni cakacaka	5
Taro i vakasala mai vua e dua o dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na tamata lotu o dau vakabauta	7
Taro i vakasala mai vua e dua na loya se ‘accountant’	8
Taro i vakasala mai vua e dua na daunifika	9
Dua tale (<i>vakamacalataka</i>)	10
E sega ni matata na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

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FA9. Yalovinaka ka raica tale mada na i dusidusi. E vei vei ira na gaunisala ni veivakasalataki e vakayavalati iko vakalevu ka vakavuna na nomu digitaka na vakatubuilavo o taura?

(Vola dusidusi 35. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na i vola dusidusi me baleta na vakatubuilavo	1
Taro i vakasala mai vua e dua na i vakalesilesi ni tabana ni vakatubuilavo me vaka main a baqe	2
Taro i vakasala mai vei ira na noqu i lala se mai vei ira na veiwekani	3
Kau i vakasala mai na niusipepa, retio, se retio-yaloyalo	4
Taro i vakasala main a vanua ni cakacaka	5
Taro i vakasala mai vua e dua o dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na tamata lotu au dau vakabauta	7
Taro i vakasala mai vua e dua na loya se dua na ' accountant'	8
Taro i vakasala mai vua e dua na daunifika	9
Dua tale (<i>vakamacalataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

Kevaka e sivia e dua na gaunisala ni veivakasalataki e na FA8, taroga na FA19. Ia, ke sega toso ki na MD29.

FA19. Ko a bau vakatautauvatataka na veivakasala duidui e a soli vei iko me baleta na vakatubuilavo ni bera ni o qai digitaka na gaunisala ni vakatubuilavo mo taura?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA20. Ko a vakatautauvatataka vakacava na veivakasala ni vakatubuilavo duidui e a soli vei iko ni bera ni o qai digitaka o koya mo taura?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Veitalanoataka na veivakasala sa soli vei au kei iratou na noqu matavuvale, se kei ira na noqu i lala au dau vakabauti ira	1
Vakasamataka vakavinaka ni sa i vakasala dodonu e sa soli vei au ka sega ni na veivacalai	2
Vakasamataka vakavinaka ni sa i vakasala vinaka duadua e sa soli ni vakasamataki vata kei na nona kila ko koya ka veivakasalataki tiko	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

PLEASE WRITE ALL ANSWERS IN ENGLISH

MD29. Ko digitaka vakacava na tabana ni veiqaravi ni vakatubu i lavo mo vakayagataka ka mo dau taro vakasala kina?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E taba ni veiqaravi taudua ga e tiko voleka na noqu tikotiko/koro se dau talevi keimami yani	1
E maroroi vinaka kina na neimami lavo, sega ni dua na ka me rivarivabiti kina	2
E rawarawa ka lailai sara na i sau ni veiqaravi (fees)	3
E levu cake na tubu e rawa kina	4
E levu sara na veimataqali akaude e da rawa ni digidigi kina	5
E tu ko ira e da rawa ni veitalanoa se taro i vakasala kina	6
E vakauqeti au e dua au dau vakabauta vakalevu	7
Dua tale (<i>vakamacalataka</i>)	8
E sega ni matata vei au na taro	9
Au sega ni kila na i sau ni taro	10
Au sega ni via sauma na taro	11

SA24. Yalovinaka ka raica mada na i dusidusi. Ni o vakasamataka lesu tale na nomu vakatubuilavo se na nomu maroroi lavo na cava sara mada o digitaka kina o koya o sa qai vakadeitaka mo taura?

(Voladusidusi 26. Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita ena veisala ni vakatubuilavo)

	A	B	C	D
Ogo duadua ga na akaude e a se tu e na gauna o ya	1	1	1	1
E vinaka na i rogorogo ni nodrau veiqaravi	2	2	2	2
E lailai sobu na kena rivarivabiti na yali ni i lavo	3	3	3	3
Keimami sa vakayagataka oti e liu na tabana ni veiqaravi ogo	4	4	4	4
Keimami ciqoma na kedratou i tukutuku mai vei ira na wekai keimami se mai vei ira na neimami lawalawa keimami dau veivakabauti vakalevu	5	5	5	5
Keimami sa kila oti tu na veika me baleta na sala ni vakatubuilavo se maroroi i lavo ogo	6	6	6	6
E vinaka na tubu e rawati	7	7	7	7
Na sausaumi e musu ga mai na i sau	8	8	8	8
E sega ni matata vei au na taro	9	9	9	9
Au sega ni kila na i sau ni taro	10	10	10	10
Au sega ni via sauma na taro	11	11	11	11

MD20. E vakacava, ko a bau vakatautauvatataka na veivakatubuilavo tale eso e na nomu vakasamataka tiko na vakatubuilavo ko sa digitaka?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

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Kevaka e i sau ni taro na ,Io' taroga na MD21. Ke duatale, toso ki na 'Na Kere I lavo,' Taroga na BO5.

MD21. E caka vakacava na nomu vakatautauvatataka tiko na digidigi e na veivanua ni vakatubuilavo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E liu taumada na noqu/neirau vakamatatataka na mataqali akaude vakacava keirau vinakata (savings se deposit) au/keirau qai vagara na mataqali keirau vinakata	1
Au/Keirau vakadikeva mada na veimataqali akaude (savings se deposit) e na neirau vakawilika na i vola dusidusi e so, se taro i vakasala ma i na baqe se positovesi kei na veisoqosoqo e so, au/keirau sa qai digitaka o koya me vakayagataki	2
Au/Keirau taro i vakasala mai vei ira au/keirau vakabauta na nodra i vakasala me baleta na akaude cava e na vinaka duadua vei au/keirau ni bera ni'u/keirau qai digitaka na mataqali akaude cava me vakayagataki	3
Au/Keirau veitalanoa kei ira e so me baleta na veika era vakila e na vuku ni akaude duidui (savings se deposit) oti sa qai digitaki o koya me vakayagataki	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

NA KERE I LAVO (BORROWING):

BO5. E vakaevei beka na I walewale ni dinau (loan) mai na baqe?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Ni kere i lavo e dua, e na sauma kina baqe na nona dinau kei na tubu ni lavo e a kerea (se duatale e tautauvata kaya)	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD34. E vuqa tu na veimataqali soqosoqo vaka i lavo ko ni rawa ni kere i lavo se dinau mai kina. Yalovinaka mo ni tukuna mada mai na yaca ni veitabana vaka i lavo ka ko ni kila e rawa ni ko kere i lavo se dinau mai kina?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Na baqe	1
Tabana ni Microfinance se na tabana ni maroroi lavo kei na soli dinau ena veikorokoro (se village bank)	2
Soqosoqo ni maroroi lavo kei na soli dinau.	3
E na sitoa (e na volivoli vaka dinau se sausaumi)	4
Soqosoqo vaka i lavo	5
O ira na dau soli dinau (se money lender)	6
Dau vesu i yaya (se ena pawn shop)	7
Baqe ni veivakatorocaketaki (se Fiji Development Bank)	8
Dua tale (vakamacalataka)	9
Sega ni dua	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

BO22. Na cava soti na veika e rawa ni vakavuna na nona digitaka e dua na mataqali dinau (loan) se soqosoqo vaka i lavo cava me na tauri dinau mai kina?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E veiganiti na veika keitou rawata kei na veika e lavaki mai kei na dinau oqo (me vaka e a soli e dua na gauna me vakuwai kina na sausaumi ni tubu kei sausaumi lesu ni dinau) (se dua tale e tautauvata kaya)	1
E lailai na tubu e lavaki ena dinau	2
Keitou/au rawa ni ceguva na sausaumi lesu ni dinau	3
Na dinau oqo e ganita vinaka na noqu/neitou gagadre se na veika keitou namaka tiko me keitou rawata (me vaka na voli yaya ni vale ena volivoli vaka dinau se na dinau lalai me sotavi kina na leqa tubu koso vaka i lavo) (se dua tale e tautauvata kaya)	4

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E kilai levu/vinaka na i soqosoqo ni soli dinau oqo. (se dua tale e tautauvata kaya)	5
E a vakatututaki na i soqosoqo se na dinau oqo mai vei dua kau dau vakabauta se solia kina na noqu veivakabauti	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

BO6. Na cava tale e so na gaunisala e rawa ni da kere i lavo kina (kakua ni wili kina na noda kerekere mai vei ira na wekada se mai vei ira na noda i lawalawa?)

(Kua ni taro vakaliuliu. Me vakatakilakilatakiga e na vanua e ganita)

Dua na 'overdraft' mai na baqe	1
Dua na nomu kerekere ki na baqe (personal loan) se mai na i soqosoqo ni mamaroro I lavo kei na dinau (credit and savings)	2
Dua na mokiti (mortgage) mai na baqe (se mai na i soqosoqo ni 'credit and savings')	3
Vakayagataki na 'credit card'	4
Dinau mai na sitoa (me qai saumi vakamalua)	5
Voli na i yaya qai saumi tu vakamalua 'hire purchase'	6
Kere i lavo mai na 'money lender' se 'pawnshop'	7
Dua tale (vakamacalataka)	8
E sega ni matata vei au na taro	9
Au sega ni kila na i sau ni taro	10
Au sega ni via sauma na taro	11

Taroga na BO7 kevaka e sega ni vakaraitaki me dua vei iratou na i sau ni taro na 'Dinau mai na sitoa' me dua na sala ni kere i lavo. Ke sa vakaraitaki mai, toso .ki na BO8

BO7. E vakacava na kau mai ni yaya mai na sitoa me vaka kina na yaya ni vale ka qai laki saumi vakamalua, e wili beka oqori me dua na mataqali kere i lavo (loan)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

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BO8. E caka vakaevei na konitaraki ni 'hire purchase' me vaka na kena dau kau e so na i yaya ni vale ka qai sauma tu vakamalua e na dua na gauna balavu?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Ni dua e voli i yaya ka qai sausaumi tu e na dua na gauna balavu	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO9. Kevaka e dua e voli i yaya e na 'hire purchase' ka qai sausaumi tiko e na dua na gauna balavu, e vakacava e sa dau sauma talega tiko beka ga na kena tubu me tiki ni veidinadinati e na veivoli?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO23. Kevaka e dua e dinau, e dodonu beka me sauma rawa na nona dinau mai na veika e dau saumi kina e na veigauna. (veimacawa, veimacawarua, se veivula)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO24. Kevaka e dua sa sega ni rawa ni sauma na nona dinau mai na veika e dau saumi kina e na veigauna (sa lailai sobu na i lavo ni matavuvale ni sa sega na cakacaka) na cava e dodonu me cakava.

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Sauma na dinau mai na veika e sa maroroi tu (savings)	1
Kerei lavo mai vua e dua e na vuvale (nomu i lala) me saumi kina	2
Vakamacalataka na veika sa yaco vei koya ko dinau tu vua, ka kerea me tarovi tu mada na sausaumi e na dua na gauna	3
Sa sega ga ni saumi na dinau	4
Taro e vakasala se veivuke mai vua e dua e na vakabauta	5
Dua tale (vakamacalataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

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BO10. Kevaka e dua e sega ni sauma rawa na nona dinau e sa na rawa beka vei koya e a solia na dinau me volitaka na veika e taukena ka vakayagataki me i vakadei ni dinau?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO11. A cava e rawa ni caka vua e dua e kere i lavo (dinau) ka qai sega ni sauma na i lavo e kerea?

(Kua ni taro vakaliuliu. Me vakatakilakilatakiga e na vanua e ganita)

E rawa ni kauti koya kina mataveilewai o koya ka a volitaka vua na i yau ka vakasaurarataki me sauma lesu na i lavo	1
Kevaka e sa kau ki na mataveilewai ka sega ni sauma rawa na dinau, sa na rawa ni vakatulewataka na mataveilewai ni sa beqaravu (bankrupt), e kena i balebale o ya ni sa na kau na i yau e taukena e so me saumi kina na nona dinau, ka sa na sega tale ni rawa me soli vua e dua na dinau e na dua na gauna mai muri	2
Sa na rawa ni vakalutuka sara ki ra na nona veivakabauti (credit ratings) ka na yaco me ra sega talega ni via soli dinau vua ko ira na dau soli dinau tale e so	3
Dua tale (vakamacalataka)	4
E sega ni dua na ka e na caka vua e dua e sega ni sauma na nona dinau	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

BO12. Kevaka e dua e sega ni vinaka tiko na nona sausaumi e na konitaraki ni 'hire purchase' e sa na rawa beka vua na kabani ka a solia na i yaya me taura lesu tale na i yaya mai vei koya ka sega ni vinaka tiko na nona sausaumi?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA3. Kevaka e dua e vakasamataka tiko me dinau, na mataqali i vakamacala cava e rawa ni soli vua ni bera ni dinau?

(Kua ni taro vakaliuliu. Me vakatakilakilatakiga e na vanua e ganita)

Na i vola dusidusi me baleta na soli dinau	1
Taro i vakasala mai vua e dua na i vakaillesilesi ni tabana ni dinau me vaka mai na bage	2
Taro i vakasala mai vei ira na nona i lala se mai vei ira na wekana	3
Kau i vakasala main a nusiwepa, retio se retio-yaloyalo	4
Taro i vakasala mai vua e dua e na vanua ni cakacaka	5

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Taro i vakasala mai vua e dua au dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na tamata lotu ko dau vakabauta	7
Taro i vakasala mai vua e dua na loya se mai vua e dua na 'accountant	8
Taro i vakasala mai vua e dua na daunifika	9
Dua tale (<i>vakamacalataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

BO21a. Ni bera ni sainitaki e dua na veiyalayalati ni dinau, na cava e dodonu mo cakava?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Wilika vakavinaka na veika kece e koto e na veiyalayalati	1
Raica me wilika vei iko ko koya ka soli dinau nai veika kece ni veidinadinati kei na veiyalayalati	2
Raica me wilika vei iko na veika ni veidinadinati kei veiyalayalati e dua ko dau vakabauta	3
Taroga na ka ko sega ni kila me matata vei iko na yavu tu ni veiyalayalati	4
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

BO1. Ko sa bau kere dinau oti, se ko drau bau kere dinau vata oti kei na dua e na nomu matavuvale e na dua na gauna?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e sau ni taro na 'Io' taroga na BO2. Ia ke duatale, toso ki na BO13.

BO2. Ko a bau sauma oti vakavinaka na dinau o ya?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

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BO13. Raica mada na tikidua. E volai koto e na loma ni tikidua oqori na veimataqali dinau e rawa ni da vakayagataka. E vakacava e bau tiko e dua na dinau o taura duadua ga se ko drau taura vata kei na dua na nomu lewe ni vale se ko sa sausaumi tiko (me vaka na i yaya ni vale) se ko se dinau tu kina sitoa e na veika ko volia ka se bera tu ni saumi vakaoti?

(Vola dusidusi 27. Vakalewena e na vei dinau kece. Vakayagataka ga na i vakatakilakila mai na Vola dusidusi 27. Kua ni taro vakaliuli)

Na dinau	Mataqali dinau cava	O koya e soli dinau	Na i naki ni kerekere
1			
2			
3			
4			
5			
6			
7			
8			
Sega na kere dinau			
E sega ni matata vei au na taro			1
Au sega ni kila na i sau ni taro			2
Au sega ni via sauma na taro			3

Ke i sau ni taro na ‘Sega na kere dinau’, toso ki na tabana ni vatataro ‘Na I Sau ni lavo kei na I vakamacala eso me Baleta na Veika Vaka I lavo ka taroga na MD1. Ke duatale, toso ki na BO15.

BO15. E vakacava, ko bau kila na i levu ni lavo ko a kerea kei na i levu ni lavo ko sa sauma oti e na nomu dinau?

(Toqa ga e dua na i vakatakilakila)

Io- e tuga e na noqu vakasama	1
Io- e tu vakaivola (statement)	2
Sega	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

BO22a. E dodonu beka me ra dau maroroya tu vakaivola na i tukutuku ni lavo era dinautaka kei na i lavo era sa sauma oti?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
Sega – e dau maroroya ga o koya ka soli dinau	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

Ke na sau ni taro na ‘io’ mai na BO15, toso ki na HW5. Ia ke dua tale toso ki na BO16.

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HW5. E na nomu dinau kece sara, tukuna mada se volai tu vei cei na dinau, na i tukutuku me baleta na dinau me yacova mai na siga nikua, kei na i tukutuku ni sausaumi e na loma ni ono na vula sa oti?

(Toqa na veika e vakaibalebale vei iko)

	E volai vei cei na dinau	Levu ni dinau sa vo	Levu ni dinau sa saumi oti e na loma ni ono na vula sa oti
1			
2			
3			
4			
5			
6			
E sega ni matata vei au na taro			1
Au sega ni u kila na i sau ni taro			2
Sega ni'u via sauma na taro			3

BO16. Ko dau sauma beka na dinau mai na nomudou i lavo vakamatavuvale? (veika dou dau taura e na veimacawa, veimacawarua se veivula)

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
E sega ni via sauma na taro	5

BO17. E vakacava tu na nomu sausaumi e na nomu dinau, e saumi tiko beka e na kena veigauna dodonu?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na 'Sega' taroga na BO18. Ke duatale, toso ki na BO19.

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BO18. Na nomu dinau cava e bera tiko na kena sausaumi, ka ko bera tiko beka e na vica na sausaumi?

(Vakayagataka na i veika e koto e na BO13 e na nomu saumi taro. Kua ni taro vakaliuliu)

Dinau	Sausaumi e bera
A	
B	
C	
D	
E	
F	
G	
H	
E sega ni matata na taro	1
Au sega ni kila na i sau ni taro	2
Au sega ni via sauma na taro	3

BO19. Kevaka ko sega ni dau rawa ni sauma na nomu dinau mai na i lavo ko dau saumi kina e na veigauna, (kevaka e lutu na i lavo ni vuvale me baleta na sega ni cakacaka) na cava ko dau cakava?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Sauma na dinau mai na veika sa maroroi tu (savings)	1
Kerea i lavo mai vua e dua e na vuvale (se nomui lala) me saumi kina	2
Kerea vua ko dinau kina me tarovi tu mada na sausaumi e na dua na gauna	3
Sega ni rawa ni sauma na dinau	4
Dua tale (vakamacalataka)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

MD4. Ko dau sauma na tubu ni nomu dinau se ‘hire purchase’

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
Sega – e sega ni lavaki na tubu e na dinau se na ‘hire purchase’	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD5. Ko bau kila tu na i levu ni tubu ni nomu dinau se ‘hire purchase’

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

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MD17. Na cava o na cakava ke tosoya cake tale na baqe na tubu ni nomu dinau?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Sega ni'u na cakava e dua na ka	1
Raica se rawa ni lailai sobu na tubu e na dua tale na vanua	2
Raica de rawa ni tiko tale e dua na dinau e na rawa ni lailai sobu na kena tubu	3
Sauma totolo ga na dinau	4
Sauma vakaberabera na dinau	5
Musuka sobu na vakayagataki lavo e vale	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

BO21. Raica mada na i dusidusi. Ni bera ni o sainitaka na veiyalayalati ni nomu loan, e vei vei ira na i tukutuku e na i dusidusi e vakamacalataka vakavinaka na ka o a cakava?

(Vola dusidusi 29. Toqa ga e dua na i vakatakilakila)

Wilika vakavinaka sara na veika ni veidinadinati kei na veiyalayalati	1
Raica vakatotolo sara na veika ni veidinadinati kei na veiyalayalati	2
Sega ni'u bau wilika na veika ni veidinadinati kei na veiyalayalati	3
Sega ni'u bau wilika na veika ni veidinadinati kei na veiyalayalati ka volai tu vakavalagi	4
Wilika na veika ni veidinadinati kei na veiyalayalati ia e sega ni matata vei au	5
E wilika vei au na veika ni veidinadinati kei na veiyalayalati o koya ka solia vei au na dinau	6
E wilika vei au na veika ni veidinadinati kei na veiyalayalati e dua ka'u dau vakabauta	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

FA10. Ni ko sa via dinau, ko a bau taro i vakasala me baleta na vakatubuilavo ni bera ni ko dinau?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na 'Io' taroga na FA11. Ia ke duatale, toso ki na MD22.

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FA11. Raica mada na dusidusi. Era koto e na loma ni dusidusi e vuqa sara na vanua e rawa ni kau mai kina na i vakamacala me baleta na veika vakailavo era dau vakayagataka na lewe levu. E vei ira oqo ko a vakayagataka ni bera ni ko dinau?

(Vola dusidusi 35. Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita)

Na i voladusidusi me baleta na dinau	1
Taro i vakasala mai vua e dua na i vakaillesilesi ni tabani ni dinau me vaka mai na baqe	2
Taro i vakasala mai vei ira a noqu i lala se mai vei ira na veiwekani	3
Kau i vakasala mai na niusipepa, retio se retio-yaloyalo	4
Taro i vakasala mai vua e dua e na vanua ni cakacaka	5
Taro i vakasala mai vua e dua au dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na tamata lotu au dau vakabauta	7
Taro i vakasala mai vua e dua na loya se mai vua e dua na 'accountant'	8
Taro i vakasala mai vua e dua na daunifika	9
Dua tale (<i>vakamacalataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

FA12. Yalovinaka ka raica tale mada na i dusidusi. E vei vei ira na i vakamacala ka koto oqori e vakauqeta na yalomu ka ko vinakata kina mo dinau?

(Vola dusidusi 35. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na i vola dusidusi me baleta na dinau	1
Vakasala mai vua na i lesilesi ni tabana ni dinau (me vaka na baqe)	2
Vakasala mai vei ira na noqu i lala se mai vei ira na veiwekani	3
Vakasala ni niusipepa, retio, se retio-yaloyalo	4
Vakasala mai vua e dua e na vanua ni cakacaka	5
Vakasala mai vua e dua au dau vakabauta i na koro	6
Vakasala mai vua e dua na tamata lotu au dau vakabauta	7
Vakasala mai vua na loya se mai vua e dua na 'accountant'	8
Vakasala mai vua e dua na daunifika	9
Dua tale (<i>vakamacalataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

Kevaka e vakaraitaka ni levu na vanua e kau i vakasala mai kina me i sau ni taro FA11, taroga na FA21. Ke duatale, toso ki na MD22

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FA21. Ko a bau tovolea mo raica na duidui ni vakasala kei na vakamacala e soli vei iko ni bera ni ko vakadeitaka mo dinau?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA22. Ko ni a veiduitaka vakacava na veivakasala vaka i lavo ko ni a ciqoma ni bera ni ko dinau?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Au/keitou a veivosakitaka na veivakasala kei na veitukutuku vaka i lavo kece au/keitou a ciqoma kei iratou na lewe ni noqu matavuvale kei ira na noqu/neitou i tokani kau/keitou dau vakabauti ira.	1
Veidutaitaka na veivakasala oqo me dikevi ni dodonu ka sega ni keitou vakaukauwataki se vakasaurarataki me kitou cakava e dua na ka ka sega ni veiganiti kei keitou. <i>(se dua tale e tautauvata kaya)</i>	2
Keitou a veidutaitaka na veivakasala keitou a ciqoma kei na vakatagedegede ni kilaka kei na cakacaka nei koya ka solia tiko mai na i vakasala me keitou kila kina se digidigi cava me keitou vakaliuca. <i>(se dua tale e tautauvata kaya)</i>	3
Dua tale <i>(vakamacalataka)</i>	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

BO20. Na cava o digitaka vakatabakidua kina na dinau (se loan) oqo?

(Vola dusidusi 28. Kua ni taro vakaliuliu. Toqa na i vakatakilakila ni vei dinau (loan) ka veiganiti)

	A	B	C	D
Sa i koya ga oqo na dinau (se loan) ka vakarautaki tu	1	1	1	1
E a soli e dua na gauna ka sega ni saumi kina na tubu ni dinau oqo	2	2	2	2
E lailai cake na sausaumi ni tubu ni dinau oqo	3	3	3	3
Na dau dinau e a vakatara e dua na gauna me cegu tu mada kina na sausaumi lesu ni dinau	4	4	4	4
Au/keitou rawa ni ceguva na levu ni lavo ka lavaki mai ena sausaumi	5	5	5	5
Na dinau oqo e ganita vinaka na noqu/neitou gagadre se na veika keitou namaka tiko me keitou rawata (me vaka na voli yaya ni vale ena volivoli vaka dinau se na dinau lalai me sotavi kina na leqa tubu koso vaka i lavo).	6	6	6	6
E vinaka na i rogorogo ni nodratou veiqaravi na tabana oqo	7	7	7	7
E a vakatututaki na i soqosoqo se na dinau oqo mai vei dua kau dau vakabauta se solia kina na noqu veivakabauti	8	8	8	8

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Dua tale (<i>vakamacalataka</i>)	9	9	9	9
E sega ni matata vei au na taro	10	10	10	10
Au sega ni kila na i sau ni taro	11	11	11	11
Au sega ni via sauma na taro	12	12	12	12

MD22. Ko ni a veiduitaka li na veimataqali walewale ni dinau ena gauna ko ni a via taura kina na nomuni dinau (se loan?)

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na ‘Io’, taroga na MD23. Ke dua tale, toso ki na MD31

MD23. Ko ni a veiduitaka vakacava na veiwalewale ni dinau oqo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Au/keitou a vakadeitaka taumada na mataqali dinau cava keitou gadreva ka keitou qai vaqara okoya e veiganiti se sotava vinaka na neitou gagadre (<i>se dua tale e tautauvata kaya</i>)	1
Au/keitou a vakaraica se kerei vakasala me baleta na veiwalewale ni dinau eso (E a talevi na i vei vola tikidua kei na veivakamacala mai na veitabana ni baqe se i soqosoqo ni soli dinau eso se keitou a veitalanoa ka kere vakasala kei na dua na i vakalesilesi mai na baqe, soqosoqo ni maroroi lavo kei na soli dinau, positovesi ka qai digitaka na i walewale ni dinau e veiganiti vinaka kei keitou. (<i>se dua tale e tautauvata kaya</i>)	2
Au/keitou a veivosaki kei na so na tamata au/keitou dau solia kina na noqu/neitou veivakabauti ka kere vakasala me baleta na mataqali dinau (se Loan) cava e veiganiti vinaka duadua kei na veika au/keitou gadreva. (<i>se dua tale e tautauvata kaya</i>)	3
Au/keitou a veitalanoa se veivosaki kei na so tale me baleta na veika era a sotava me baleta na dinau era a taura ni bera ni u/keitou digitaka e dua na dinau (se loan). (<i>se dua tale e tautauvata kaya</i>)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	
Au sega ni via sauma na taro	7

MD31. Ko ni a digitaka vakacava na i soqosoqo ko ni tauri dinau tiko kina ena gauna saraga oqo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Nai i soqosoqo taudua ga oqo e tiko e dua na nodratou tabana ni veiqaravi ka voleka se dau veisiko mai ki na neimami koro.	1
Na i soqosoqo taudua ga oqo e na rawa ni solia vei keimami na dinau.	2
E lailai ga na tubu e lavaki mai kei na so tale na veika e lavaki mai me saumi.	3
E levu na i walewale ni veiqaravi ka keimami rawa ni digidigi mai kina.	4

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E tu na i vakalesilesi ni tabana ni veiqaravi oqo kau rawa ni veivosaki kaya ka taro vakasala mai kina.	5
E a vakatura vei au na i soqosoqo oqo e dua ka u dau solia kina na noqu veivakabauti	6
Dua tale (<i>vakamacalataka</i>)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

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Na i Sau ni i Lavo kei na i Vakamacala eso me Baleta na Veika Vaka i Lavo

MD1. Na cava na tubu (se interest)?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Na sausaumi e ciqomi ena vuku ni mamaroroi lavo ena baqe se ena dua na i soqosoqo ni mamaroroi lavo kei na soli dinau. <i>(se dua tale e tautauvata kaya)</i>	1
Na sausaumi ko na vakayacora ke o taura e dua na dinau	2
Dua tale <i>(vakamacalataka)</i>	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD6. Yalovinaka mo raica mada na i dusidusi oqo ka vakaraitaki tu kina e rua na mataqali walewale ni vakacuru i lavo ena baqe. E vei veirau na i walewale ni vakacuru i lavo oqo e na saumi kina na tubu (interest)?

(Vola dusidusi 30. Kua ni taro vakaliuliu. Toqa ga e dua)

Na i lavo vakacurumi ena baqe ka maroroi tu me rauta e dua na yabaki ka saumi tiko kina e vitu (7) na pasede (%) ni tubu ka dau saumi na tubu oqo ni sa cava na Yabaki e na levu kina na tubu e na saumi	1
Na i lavo vakacurumi ena baqe ka maroroi tu kina ena loma ni dua na yabaki ka saumi tiko kina e vitu (7) na pasede (%) ni tubu ka dau saumi na tubu oqo ena vei tolu na vula ka saumi mei kuri ni lavo maroroi e na levu kina na tubi e na saumi	2
E tautauvata na levu ni tubu ka saumi.	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD7. Yalovinaka mo raica mada na i dusidusi oqo. [“O Sera kei Peni e tautauvata na nodrau Yabaki ni bula. Rau vakacuruma na nodrau i lavo e na akaude ni maroroi ena baqe ka saumi tiko kina na tubu. E tautauvata na tubu ka saumi tiko ena nodrau akaude. O Sera ka tekivu mamaroroi mai na gauna ka yabaki 20 kina ka dau maroroya e \$250 ena veiyabaki. Ko Peni a qai tekivu mamaroroi ni sa yabaki 40, ka dau maroroya e \$500 ena vei yabaki. E rau sa yacova ruarua mai oqo na yabaki 60.”]. E tautauvata na levu ni lavo e rau maroroya tu o Peni kei Sera se e levu cake na i lavo e maroroya e dua vei rau?

(Vola dusidusi 31. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E tautauvata na levu ni i lavo e rau maroroya	1
E dua vei rau e levu cake na i lavo e maroroya	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke i sau ni taro na ‘E dua vei rau e levu cake na i lavo e maroroya’, ,taroga na MD8. Ke dua tale, toso ki na MD10.

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MD8. O cei e levu cake na i lavo ka tiko e na nona akaude?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Peni	1
Sera	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD9. Na cava e levu cake kina na nona i lavo?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E levu cake na tubu ka rawata o Peni	1
E levu cake na tubu ka rawata o Sera	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni vcia sauma na taro	6

MD10. Yalovinaka mo raica mada na i dusidusi oqo. [“O Jone kei Ana e rau tautauvata na nodrau yabaki ni bula ka rau tauri dinau me rau dui volia kina na nodrau katavila. E tautauvata na levu ni i lavo e rau dui dinau taka ka tautauvata talega na levu ni tubu ka lavaki vei rau. Na dinau oqo me na saumi lesu ena loma ni tinikalima (15) na yabaki ka soli na galala me saumi totolo ke rawati. O Jone e dau sauma tale tiko e so na i lavo me i kuri ni nona sausaumi ena veivula. Ia o Ana e dau sauma tiko ga na i lavo ka lavaki me dau sauma ga ena veivula. E na tautauvata beka li na levu ni tubu ka lavaki me baleta na nodrau dinau se na lailai cake na tubu e lavaki kivei dua vei rau.

(Vola dusidusi 32. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E tautauvata na levu ni tubu e rau sauma	1
E dua vei rau e levu cake na tubu e sauma	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke i sau ni taro na ‘E dua vei rau e levu cake na tubu e sauma’, taroga na MD11. Ke dua tale, toso ki na MD13.

MD11. O cei ena lailai cake na tubu ena sauma?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E lailai cake na tubu ena sauma o Jone ena nona dinau	1
Ena lailai cake na tubu ena sauma o Ana ena nona dinau	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

MD12. Na cava e lailai cake kina na tubu ena sauma okoya ena nona dinau (se loan)?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Baleta o Jone e a sauma tiko e so tale na i lavo me i kuri ni nona sausaumi ni dinau (se loan)	1
Baleta o Ana e dau sauma tiko ga na i lavo e lavaki mai me sauma ena veivula.	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Aus ega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD13. E dau veisau li kei na toso ni gauna na tubu e saumi me baleta na i lavo maroroi se vakatuburi kei koya ka saumi me baleta na dinau?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na 'Io, taroga na MD14. Ke duatale, taroga na MD24.

MD14. Na cava na veika e rawa ni vakavuna na kena veisau na sausaumi ni tubu (se interest rates) ni toso tiko na gauna?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga na vanua e ganita)

Na veisau ni bula vaka i lavo (me vaka na kena toso cake na vei kabani ka ra mai vakatubu i lavo ena noda vanua) (<i>se dua tale e tautauvata kaya</i>)	1
Na veisau e vakayacora na Matanitu (ena tabana ni Baqe na Reserve Bank) ena kena vakatuburi se vakalailaitaki na sausaumi ni tubu (se interest rates) (<i>se dua tale e tautauvata kaya</i>)	2
Na veisau ena i sau ni lavo (se exchange rate)	3
Na veisau e vakavuna se cakava na baqe se na i soqosoqo ni maroroi lavo kei na dinau (<i>se dua tale e tautauvata kaya</i>)	4
Dua tale (<i>vakamacalataka</i>)	5
Esega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

MD24. E dua na tamata e vakacuruma na nona i lavo ena baqe ka maroroya tu kina vaka term deposit me rauta e 2 na yabaki. E dua tale e vakacuruma na nona i lavo ena baqe ena akaude ni mamaroroi (se savings account) me rauta ni dua na vula. Ena tautauvata li na levu ni sausaumi ni tubu ena saumi ki vei rau se na levu cake na sausaumi ka na taura e dua vei rau?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E na tautauvata na sausaumi ni tubu (se interest rate) ena saumi vei rau	1
O koya vei rau ka vakacuru i lavo tiko ena loma ni rua na yabaki ena levu cake na sausaumi ni tubu ena taura	2
O koya vei rau ka vakacuru i lavo tiko ena loma ni dua na vula ena levu cake na sausaumi ni tubu ena taura	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD25. E dua na tamata e dinau mai na baqe me volia kina e dua na nona katavila ka rauta ni lima (5) na yabaki na dede ni gauna me na sauma oti kina na nona dinau, ka dua tale e dinau talega mai na baqe ka dua (1) ga na vula na dede ni gauna me sauma lesu tale kina na nona dinau. Ena tautauvata li na levu ni sausaumi ni tubu (se ‘interest rate’) e rau na sauma se na levu cake na nona sausaumi e dua vei rau.

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E tautauvata na sausaumi ni tubu (se interest rate) ka na lavaki vei rau	1
O koya e lima na yabaki na dede ni nona sausaumi ena levu cake na sausaumi ni tubu (se interest rate) ena lavaki vei koya	2
O koya e dua na vula na dede ni nona sausaumi ena levu cake na sausaumi ni tubu (se interest rate) ena lavaki vei koya	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD26. Ke dua na tamata e vakatubu i lavo ena nona maroroya na nona i lavo ena ‘term deposit’ se ena ‘Lavo maroroi ka tiko na kena veiyalayalati’ ena baqe ka rauta ni rua na yabaki, ka dua tale a vakacuruma na nona i lavo ena akaude ni mamaroroi (se savings account), ena rawa li ni rau na taura mai na nodrau i lavo ena gauna ga rau vinakata kina?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Io	1
Io – ia na baqe ena rawa ni lavaka vei koya ka maroroya tu na nona i lavo ena ‘Lavo maroroi ka tiko na kena veiyalayalati’ (se term deposit) me sauma e dua na i lavo ena vuku ni nona sa taura mai na nona i lavo ni sebera ni cava na rua na yabaki ka vakadonuya taumada me na maroroya tiko kina na baqe na nona i lavo.	2
Sega – o koya ka maroroya tu na nona i lavo ena ‘Lavo maroroi ka tiko na kena veiyalayalati’ (se term deposit) ena sega ni rawa ni na taura na nona i lavo ena gauna ga e vinakata kina.	3
Sega – o koya e maroroya tu na nona i lavo ena akaude ni mamaroroi (se savings account) ena sega ni na taura rawa na nona i lavo ena gauna ga e vinakata kina.	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

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Na Veitabana kei na Veivakamacala me Baleta na Veika Vaka i Lavo

MD35. Na baqe e vakarautaka e vuqa na veimataqali walewale ni veiqaravi. Na cava soti na veimataqali veiqaravi oqo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga na vanua e ganita)

Akaude ni maroroi lavo se vakacuru i lavo	1
Lavo maroroi ka tiko na kena veiyalayalati (se term deposit)	2
Na dinau me baleta na tamata yadua (se Personal loan) (ka vakayagataki me voli kina na vale se na motoka)	3
Dinau ni voli vale (se mortgage)	4
Card ni Dinau (Credit Card)	5
Sausaumi (me vaka na akaude ni jeke se na sausaumi ni vei 'card' ni dinau eso)	6
Tauri lavo (mai na tela se misini ni tauri lavo - ATM)	7
Na kena vakauti na i lavo se na kena ciqomi na i lavo mai valagi.	8
Na vei dinau ni bisinisi se koya me baleta na i teitei.	9
Na kena volitaki se voli na i lavo ni veivanua tani	10
Inisua	11
Dua tale (vakamacalataka)	12
E sega ni matata vei au na taro	13
Au sega ni kila na i sau ni taro	14
Au sega ni via sauma na taro	15

MD36. Ko kila li na vanua mo na gole kina ke o via voli sea se vakatubu i lavo ena *Unit Trust*?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga na vanua e ganita)

FNPF (Fiji National Provident Fund)	1
Manidia ni Unit Trust	2
E dua ka kena dau ni kena voli se volitaki na sea (share)	3
E na baqe	4
Dua tale (vakamacalataka)	5
E sega ni matata vei au na taros	6
Au sega ni kila na i sau na taro	7
Au sega ni via sauama na taro	8

MD37. Na veitavi cava soti e qarava na baqe na '*Reserve Bank of Fiji*'?

(Kua ni taro vakaliuliu. Me vakatakilakiloataki ga na vanua e ganita)

Na kena veisoliyaki mai na i lavo (noti kei na sede). (se dua tale e tautauvata kaya)	1
Na kena qaravi na i tavi ni sausaumi ni lavo tauri vakadinou eso (se dua tale e tautauvata kaya)	4
Na nodra wanonovi se vakadikevi na i tavi era qarava na vei baqe eso e Viti. (se dua tale e tautauvata kaya)	2
Na nodra wanonovi se vakadikevi na i tavi era qarava na veikabani ni inisua e Viti. (se dua tale e tautauvata kaya)	
Na kena vakatulewataki na veidinau eso ni matanitu. (se dua tale e tautauvata)	3

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<i>kaya)</i>	
Na kena qarauni ka vakadeitaki na kena tiko vinaka na tuvaki ni bula vaka i lavo e Viti (<i>se dua tale e tautauvata kaya</i>)	
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

MD38. O nanuma ni bibi li vua e dua me kila na i tuvaki ni bula vaka i lavo se veika eso vaka i lavo ka yaco tiko e viti?

(*Wilika na vei sau ni taro. Toqa qa e dua na i vakatakilakila*)

Bibi Vaka Levu	1
Bibi	2
E sega ni bibi	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

Ke i sau ni taro na ‘Bibi vaka levu’ se ‘Bibi’, taroga na MD39. Ke dua tale, taroga na MD41.

MD39. Na cava soti na veika vaka i lavo ko dau vakamuria vaka voleka?

(*Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita*)

Veisau ni sau ni yaya au/keitou dau volia vakawasoma (<i>se dua tale e tautauvata kaya</i>)	1
Veisau ni sau ni cakacaka	2
Veisau ni sau ni veika au/keitou dau volitaka e na makete (<i>se dua tale e tautauvata kaya</i>)	3
Veisau ni veika au/keitou tea se volitaka. (<i>se dua tale e tautauvata kaya</i>)	4
Veisau ni sausaumi ni tubu (<i>se interest rates</i>)	5
Veisau ni i sau ni i lavo (<i>se exchange rates</i>)	6
Veisau ni ‘sau ni bula (<i>se inflation rate</i>)	7
Veisau ni i vakacavacava	8
Veisau ni vei sala ni veivuke vaka matanitu. (<i>se dua tale e tautauvata kaya</i>)	9
Veisau ena levu ni veimataqali cakacaka e tiko rawa (<i>se dua tale e tautauvata kaya</i>)	10
Dua tale (<i>vakamacalataka</i>)	11
E sega ni matata vei au na taro	12
Au sega ni kila na i sau ni taro	13
Au sega ni via sauma na taro	14

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MD40. Na veika cava soti ko dau cakava mo dau vakamura se ilova kina na bula vaka i lavo ena noda vanua?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Wilika na niusiveva	1
Vakarorogo ena retio	2
Sara retio yaloyalo	3
Veitalanoa kei ira na so tale na tamata	4
Tauri vakasala mai na positovesi se ena baqe	5
Dua tale (<i>vakamacalataka</i>)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

MD41. E na loma ni lima na yabaki mai oqo, ko nanuma ni na tautauvata tiko ga na levu ni lavo ko vakayagataka mo volia kina na vei yaya ko volia ena gauna oqo, se o nanuma ni na levu cake se lailai cake na i lavo o na vakayagataka me vakatautauvatani kei koya ko vakayagataka tiko ena gauna oqo?

(Toqa ga e dua na i vakatakilakila)

E na tautauvata na levu ni lavo au na vakayagataka	1
E na levu cake na i lavo au na vakayagataka	2
E na lailai cake na i lavo au na vakayagataka	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

Ke levu cake na i lavo, taroga na MD42.

Ke lailai cake na i lavo, taroga na MD43.

Ke dua tale, taroga na MD44.

MD42. Na cava o nanuma kina ni o na vakayagataka e levu cake na i lavo mai vei koya ko vakayagataka tiko ena gauna oqo?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Baleta ena tubu na i sau ni yaya (<i>se dua tale e tautauvata kaya</i>)	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD43. Na cava o nanuma kina ni na lailai cake na levu ni lavo o na vakayagataka?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

<i>(Vakamacalataka)</i>	1
E sega ni matata vei au na taro	2
Au seg ani kila na i sau ni taro	3
Au sega ni via sauma na taro	4

MD44. Yalovinaka mo raica mada na i dusidusi oqo. Vakaraitayaloyalotaka mada ni o sa dolava e dua na nomu akaude ena baqe ka vakacuruma kina e \$100. Na i Sau ni bula' (se inflation rate) e Viti e rauta ni (3.5) na pasede (%) ena dua na yabaki. Ke maroroi tu na i lavo oqo ena baqe ena loma ni dua taucoko na yabaki ka qai lai taura mai, ena tautauvata beka li na levu ni yaya o na volia ena i lavo oqo ni sa lai cava na yabaki se ena levu cake se lailai cake na levu ni yaya o na rawa ni volia?

(Vola dusidusi 33. Toqa ga e dua na i vakatakilakila)

Tautauvata na levu ni i yaya o rawa ni volia	1
Ena levu cake na levu ni yaya o rawa ni volia	2
Ena lailai sobu na levu ni yaya o rawa ni volia	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD45. Na veisau cava ena yaco ena nomudou vuvale ke sa na vakatubura na matanitu na i vakacavacava ka lavaki ena i sau ni cakacaka?

(Kua ni taro vakaliuliu Toqa ga e dua na i vakatakilakila)

E na lailai cake na levu ni lavo au/keitou rawata vakamatavuvale	1
E na sega ni dua na veisau ena yaco ena noqu vuvale ke na veisau taka na matanitu na i vakacavacava ka lavaki ena i sau ni cakacaka.	2
Dua tale <i>(vakamacalataka)</i>	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

Tuvai ni Lavo kei na Tuvatuva ka

BP1. E tiko li e dua na i tuvatuva ni vakayagataki ni lavo ni matavuvale ka vukea na kena vakayagataki vakamatau ni nomudou i lavo vakamatavuvale?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP3. Na cava sara mada na i tuvatuva ni lavo ni matavuvale?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Oqo nai tuvatuva me na vukea na matavuvale ena kena vakayagataki vakamatau na i lavo e rawati kei na i lavo e dau vakayagataka na matavuvale. <i>(se dua tale e tautauvata kaya)</i>	1
Dua tale <i>(vakamacalataka)</i>	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na ‘Nai tuvatuva me na vukea na matavuvale ena kena vakayagataki vakamatau na i lavo e rawati kei na i lavo e dau vakayagataka na matavuvale’ se tautauvata, taroga na taro BP4, Ke dua tale, toso ki na BP6.

BP4. Ko nanuma ni yaga li ki na dua na matavuvale me tiko na nodratou i tuvatuva ni vakayagataki i lavo?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na’ Io’, taroga na BP5. Ke duatale, toso ki na BP6.

BP5. Na cava ko nanuma kina ni yaga me tiko na nodratou i tuvatuva ni vakayagataki i lavo e dua na matavuvale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Me vukea na matavuvale ena kena tuvai vakamatau na nodratou takete se na veika eso e ratou na sasaga kina kei na kena vakatulewataki vakamatau na levu ni lavo me vakayagataki kei koya me na maroroi. (se dua tale e tautauvata kaya)	1
Ena kena vakatulewataki vakamatau se vaka liuci na i lavo e vakayagataka na matavuvale – me digitaki na veika e bibi ka dodonu me vakayagataki kina na i lavo kei koya e sega soti ni bibi. (se dua tale e tautauvata kaya)	2
Me tuvai na veika kece vaka i lavo ka qarava na matavuvale ka me vakalailaitaki kina na veiogaoga se sausaumi sega tu ni namaki. (se dua tale e tautauvata kaya)	3
Me rawa ni kilai kina na levu ni lavo e rawata kei koya e vakayagataka na matavuvale.	4
Me vukea na matavuvale ena nodratou mamaroroi i lavo vakawasoma me na rawati kina na nodratou takete	5
Me navuci na kena vakayagataki na i lavo ni matavuvale.	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

BP6. E na caka vakacava na i tuvatuva ni vakayagataki i lavo ni mata vuvale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Toqa na veivurevure kece ni lavo ni matavuvale (ena veimacawa se veivula). (se dua tale e tautauvata kaya)	1
Na kena vakadeitaki se cava soti na vei takete se na veika dou vakaliuca vakamatavuvale ka me na veivuke ena kena cakacakataki se e vei okoya e bibi taudua me vakayagataki kina na i lavo. (se dua tale e tautauvata kaya)	2
Toqa na veika kece ka vakayagataki kina na i lavo ni matavuvale ena gauna oqo (me vaka na i lavo vakayagataki ena veimacawa se veivula) ka qai vakadeitaka e vica na i lavo e rawa ni vakayagataki ena veiogaoga oqo kei na levu ni lavo ena maroroi rawa. (se dua tale e tautauvata kaya)	3
Dua tale (vakamacalataka)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

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BP7. Na cava na vakawasoma ni kena dau talevi na i tuvatuva ni vakayagataki i lavo oqo?

(Kua ni taro vakaliuliu. Me vakatakilakialtaki ga e na vanua e ganita)

Talevi ena veimacawa se macawa rua	1
Talevi ena veivula	2
Talevi ena gauna ka lailai cake mai na dua na vula	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

BP8. Na cava na kena vakawasoma e dodonu me dau raici lesu ka veisautaki kina na i tuvatuva ni vakayagataki lavo ni matavuvale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Talevi vaka dua e na loma ni dua na vula se vakawasoma cake mai na gauna oqo	1
Talevi vaka dua na loma ni dua ki na ono na vula	2
Talevi vakadua ena vei ono na vula se vakadua ena dua na yabaki	3
E sega ni dodonu me talevi se veisautaki	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

Ke sau ni taro na 'Io', taroga na BP9 ke vaka na sau ni taro ni BP1 na'io'. Ke dua tale,toso ki na BP10.

BP9. E vakamatailalai taki li na nomudou i tuvatuva ni vakayagataki i lavo ni matavuvale?

(Toqa ga e dua na i vakatakilakila)

E dau tuvai na veika bibi eso ka okati ena i lavo ka rawati kei na i lavo e vakayagataka na matavuvale <i>(se dua tale e tautauvata kaya)</i>	1
E dau tuvai na veika eso ka okati me i lavo ka rawati kei na i lavo ka vakayagataka vakawasoma na matavuvale <i>(se dua tale e tautauvata kaya)</i>	
E dau tuvai na veika kece ka okati me i lavo ka rawati kei na i lavo e vakayagataka na matavuvale <i>(se dua tale e tautauvata kaya)</i>	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP10. Ko kila li na veisau ni yaya ka dou taukena vakamatavuvale (me vaka na nomudou vale, motoka, lavo maroroi, lavo vakayagataki ena vakatubu i lavo, bisinisi se yaya ni teitei).

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

BP11. Ko maroroya tiko li (ena dua na i vola) e dua na i vola tukutuku me baleta na kedra i sau na veiyaya lelevu ka dou taukena vakamatavuvale (me vaka na vale, motoka, lavo maroroi, lavo vakayagataki ena vakatubu i lavo, bisinisi se yaya ni teitei)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP12. Na cava soti na veisala e rawa ni dau maroroi kina na i vola tukutuku me baleta na i lavo e rawati se vakayagataki kei na i sau ni veiyaya e taukena na matavuvale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Na kena maroroi tiko e dua na i vola tukutuku me baleta na i vurevure ni lavo kei koya e vakayagataka na matavuvale. <i>(se dua tale e tautauvata kaya)</i>	1
E na kena maroroi na risiti eso ni vei yaya e voli ka me ra dau qai vakasoqoni ena gauna e lokuci. <i>(se dua tale e tautauvata kaya)</i>	3
Au dau vakananuma vinaka ka tugana ena noqu vakasama <i>(se dua tale e tautauvata kaya)</i>	2
Dua tale <i>(vakamacalataka)</i>	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

SS9. E rawa ni ko vakaraitaka e so na takete ni matavuvale drau sa tuvana se navuca vakaveiwatini - veika drau gadreva na matavuvale raraba se dua na lewe in matavuvale (me vaka o ratou gone) me rawata ena loma ni dua na yabaki?

(Vola sobu na takete. Umani ira vata ke uasivi cake)

PLEASE WRITE ANSWER IN ENGLISH

1
2
3
4
5
6

PLEASE WRITE ALL ANSWERS IN ENGLISH

SS10. E sa bau veisau na takete vakamatavuvale ena dua na gauna ena loma ni yabaki sa oti? Kevaka kina, na cava beka e veisau kei na cava e vuni veisau?

(Vola sobu na takete. Umani ira vata ke uasivi cake)

PLEASE WRITE ANSWER IN ENGLISH

Takete	Na Veisau	Na vuni veisau
1		
2		
3		
4		
5		
6		
7		
8		

SS13. Koni sa vakaraitaka vakacaca na veika e rawati kei na veika e vakayagataki ena matavuvale. Au gadreva moni vakaraitaka na nomuni tuvatuva vakailavo bibi taudua. Na cava sara mada nai tuvatuva vakailavo bibi taudua ena matavuvale kei na vuna era rui bibi kina.

(Solia na guana vua e vakatarogi me vakamacala. Vola sobu na veika e bibi kei na vuna – umani ira vata kevaka e uasivi cake. Ke rawa, wasea eso nai vakaraitaki:saumi ni bula ena veisiga, curucuru ni vuli, vakau I lavo vei ira na weka, soli ni lotu, soli ni koro, saumi dinau, mamaroi me voli kina e dua nai yaya tudei.)

PLEASE WRITE ANSWER IN ENGLISH

Veika e bibi	Na vuna e bibi kina
1	
2	
3	
4	
5	

PLEASE WRITE ALL ANSWERS IN ENGLISH

6	
7	
8	
9	
10	

SS14. Au gadreva mo vakaraitaka kevaka e sa veisau e dua vei ira nai tuvatuva bibi oqo ena dua na loma ni gauna lekaleka sa oti? E sa veisau me mamada sobu na kena bibi se mai na mamada kina bibi cake? E so beka na veika bibi vovou? E so beka na ka era a bibi taumada ka sa oti na kena vakabibitaki? O ira e sa veisau na kedra bibi, na cava beka e vuna?

PLEASE WRITE ANSWER IN ENGLISH

Veika e bibi	Na veisau (mai na bibi kina sega soti ni bibi, oti na kena bibi kei na veika bibi vou)	Na veika e vakavuna na veisau.
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

PLEASE WRITE ALL ANSWERS IN ENGLISH

BP13. Dou mamaroroi tiko li vakamatavuvale me baleta e dua na oga se dua na soqo ka dou nanamaki tiko kina mo dou na vakaitavi kina vakamatavuvale (me vaka na vakamau, soqo ni lotu se ogaoga va koro)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP14. E tiko beka e dua na nomudou takete se nakinaki me baleta na nomudou bula vaka i lavo kei na veika dou gadreva me dou na taukena vakamatavuvale? (me vaka na i nakinaki ni nodra vuli vinaka na gone me yacova yani na secondary se univesiti, se na kena tekivutaki se vakalevutaki ni bisinisi se i teitei, se ena mamaroroi i lavo me baleta na gauna ni vakacegu mai na cakacaka)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke i sau ni taro kivei rau na taro BP13 se BP14 na 'Io', taroga na taro BP15. Ke dua tale, toso ki na BP20.

BP15. Dou sa vakadavara li e dua na kena i tuvatuva me na rawati kina na veitakete oqo se na i navunavu ni mamaroroi me baleta na i tavi se soqo dou sa nanamaki tiko kina?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na 'Io', taroga na BP16. Ke dua tale ,toso ki na BP20.

BP16. O navuca vakacava na nomu i tuvatuva mo rawata kina na vei takete vaka i lavo ko sasagataka se na kena navuci na mamaroroi me baleta e dua na oga se soqo ka dou namaka mo dou vakaitavi kina vakamatavuvale?

(Kua ni taro vakaliuli. Toqa ga e dua na i vakatakilakila)

Au vakaduria se navuca ga vaka i au na i tuvatuva ogo	1
E dua tale na lewe ni vuva e a navuca se vakaduria na i tuvatuva ogo	2
Keirau a navuca se vakaduria vata na i tuvatuva ogo kei noqu lewe ni vale	3
Keitou a veitalanoataka vakamatavuvale ka qai vakaduria na neitou tuvatuva	4
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

BP17. Ko a vola na i tuvatuva ogo?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP18. Ko dau taleva ka dikeva li ke dou sa vakamuria tiko mai vakavinaka vakamatavuvale na nomudou i tuvatuva vaka i lavo ka dou sa rawata tale tikoga na vei takete dou sasaga kina?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni u via sauma na taro	5

Ke sau ni taro na 'io', taroga na BP19. Ke dua tale, taroga na BP20.

BP19. Dou dau veisautaka beka li na nomudou i tuvatuva vaka i lavo me veiganiti kei na veisau eso e yaco ena loma ni matavuvale? (me vaka na kena veisau na levu ni lavo e ra rawata tiko na lewe ni nomu matavuvale; se dou sa qarava oti eso na veiogaoga se soqo dou a namaka tiko mai; se dou sa rawata e dua na nomudou takete vakamatavuvale)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
Sega ni matata vei au na taro	3
Sega niu kila na I sau ni taro	4
Sega ni u via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

BP20. Ko nanuma ni bibi li me da dau mamaroroi me baleta na veiogaoga namaki kei na kena tiko e dua na i tuvatuva matata vaka i lavo me na veivuke ena kena rawati na vei takete eso eda nanamaki kina?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
Sega ni matata vei au na taro	3
Sega niu kila na i sau ni taro	4
Sega ni u via sauma na taro	5

Ke sau ni taro na 'Io', taroga na taro BP21. Ke sega, taroga na taro BP22.

BP21. Na sala cava o nanuma ni vinaka duadua me na vukea na kena vakaduri se navuci e dua na i tuvatuva me rawati kina na takete vaka i lavo eso se na sasaga ni maroroi i lavo me qaravi kina na e dua na oga se soqo namaki ka vakaitavi kina na matavuvale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Vakadeitaki taumada na veika e gadreva na matavuvale ka dodonu me maroroi na kena i lavo kei koya me na vakayagataki.	1
Vakadeitaka na takete ni matavuvale kei na veika eso e vakabibitaki ka me qaravi taumada.	2
Vakadeitaka na veisala eso me na muri me na rawati kina na veitakete ka ratou sa nanamaki tu kina. <i>(se dua tale e tautauvata kaya)</i>	3
Vakadikeva na veiwarewale ni mamaroroi, vakatubu i lavo kei na dinau ka veiganiti vinaka kei na nodratou sasaga me rawati na vei takete ka ratou sasaga taka. <i>(se dua tale e tautauvata kaya)</i>	4
Taleva ka veisautaka na nodratou i tuvatuva vaka i lavo ke laurai ni yaga me vaka kina. <i>(se dua tale e tautauvata kaya)</i>	5
Dua tale <i>(vakamacalataka)</i>	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni u via sauma na taro	9

BP22. Ena nomu vakasamataka na veika eso me vakayagataki kina na i lavo ni matavuvale, ko dau wasea li o koya me na saumi taumada (me vakayagataki se voli saraga oqo se ena loma ni tolu (3) ki na lima(5) na vula mai oqo), na veika ka dau rawa ni wawa me qai saumi vakamalua (me rauta e na loma ni ono (6) se tinikarua (12) na vula mai oqo), se o koya e na qai saumi vakaberabera (ka na qai saumi se vakayagataki ena loma ni tinikarua na vula mai oqo se sivia)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega niu kila na i sau ni taro	4
Au sega ni u via sauma na taro	5

Ke sau ni taro na 'Io' taroga na BP23. Ke dua tale, toso ki na BP25.

PLEASE WRITE ALL ANSWERS IN ENGLISH

BP23. E dau duidui li na nomu vakatulewataka vakamatau na lavo ko vakayagataka me baleta na veika ka gadrevi me saumi taumada (loma ni 3 ki na 5 na vula), kei koya ka dau rawa ni wawa me qai saumi vakamalua (loma ni 6 se 12 na vula) kei koya me qai saumi sara tu vakaberabera (o ya ena loma ni 12 na vula mai oqo se sivia)

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega niu kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na ‘Io’ taroga na BP24.. Ke dua tale, toso ki na BP25.

BP24. Na gaunisala cava ko dau vakatulewataka vakamatau kina na veika ko dau sauma taumada kei koya ka dau rawa ni wawa me qai saumi vakamalua kei koya me dau qai saumi sara tu vakaberabera?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E dau duidui na i tuvatuva vaka i lavo ni veika e dau saumi taumada kei koya e dau rawa ni wawa me qai saumi vakamalua kei koya me dau qai saumi sara tu vakaberabera? <i>(se dua tale e tautauvata kaya)</i>	1
Au dau tuva ga na i tuvatuva me baleta na veika me saumi taumada	2
Au dau tuva ga na i tuvatuva me baleta na veika ka dau vakarauta na gauna ni kena saumi kei koya ka dau qai saumi sara tu vakaberabera.	3
Dua tale <i>(vakamacalataka)</i>	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

BP25. Yalovinaka mo vakaraitaka mada mai e tolu se va na i vakatakilakila ni veika e dau saumi taumada?

(Kua ni taro vakaliuliu. Vakatakilakila taki ira taucoko)

E sega ni matata vei au na taro	1
Au sega ni kila na i sau ni taro	2
Au sega ni via sauma na taro	3

BP26. Yalovinaka mo vakaraitaka mada mai e tolu se va na i vakatakilakila ni veika ka dau rawa ni wawa me qai saumi vakamalu?

(Kua ni taro vakaliuliu. Vakatakilakila taki ira taucoko)

E sega ni matata vei au na taro	1
Au sega ni kila na i sau ni taro	2
Au sega ni via sauma na taro	3

BP27. Yalovinaka mo ni tukuna mada mai e tolu se va na i vakatakilakila ni veika ka dau rawa ni qai saumi sara tu vakamalu?

(Kua ni taro vakaliuliu. Vakatakilakila taki ira taucoko)

E sega ni matata vei au na taro	1
Au sega ni kila na i sau ni taro	2
Au sega ni via sauma na taro	3

BP28. E na rawa vakacava vua e dua me na lewa vakamatau na kena qaravi na veika e tu me dau saumi taumada?

(Kua ni taro vakaliuliu. Toqa e dua na i vakatakilakila)

Tauyavutaka e dua na i tuvatuva vaka i lavo ka me rawa ni veirauti na i lavo me saumi kina na veika oqo. <i>(se dua tale e tautauvata kaya)</i>	1
Dua tale <i>(vakamacalataka)</i>	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP29. E na rawa vakacava vua e dua me na lewa vakamatau na kena qaravi na veika e tu me saumi, ia e rawa ni wawa ka me qai saumi vakamalu?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Tauyavutaka e dua na i tuvatuva vaka i lavo ka me rawa ni maroroi na i lavo me saumi kina na veika oqo. <i>(se dua tale e tautauvata kaya)</i>	1
Dua tale <i>(vakamacalataka)</i>	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

BP30. E na rawa vakacava vua e dua me na lewa vakamatau na kena qaravi na veika e tu me na qai saumi sara tu vakaberabera?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Tauyavutaka e dua na i tuvatuva vaka i lavo ka sasaga me vakatubu i lavo vakawasoma me na rawa ni sotavi kina na veika oqo. <i>(se dua tale e tautauvata kaya)</i>	1
Dua tale <i>(vakamacalataka)</i>	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Taro vakasala me baleta na veika vaka i lavo

FA13. E bau sotava na bula leqa vaka i lavo e dua na lewe ni nomuni vuvale ena loma ni rua na yabaki sa oti oqo? E dua beka na kena vakaraitaki oqo oya ni bera na sausaumi lesu ni dinau (se loan) se so tale na veika e dodonu me saumi? (me vaka na saumi ni bili ni livaliva?)

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na 'Io', taroga na FA14. Ke dua tale, toso ki na FA23.

FA14. E a bau sasaga me lai kere/taro vakasala mai vei dua?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na 'Io', taroga na FA16. Ke dua tale, toso ki na FA23.

FA16. E vei soti na vanua a lai kere vakasala mai kina ?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita)

Vakasala mai na baqe. <i>(se dua tale e tautauvata kaya)</i>	1
Vakasala mai vei ira na nona I tokani se veiwekani	2
Vakasala mai vei dua nona I tokani vakacakacaka	3
Vakasala mai vei dua na lewe ni koro ka ra dau nuitaka	4
Vakasala mai vei dua na lewe ni lotu ka ra dau nuitaka	5
Vakasala mai vua e dua na lawyer se dau ni fika	6
Vakasala mai vei dua na dau ni volitaki sea (share/unit) se dua na dau soli	7

PLEASE WRITE ALL ANSWERS IN ENGLISH

vakasala me baleta na veika vaka i lavo	
Dua tale (<i>vakamacalataka</i>)	8
E sega ni matata vei au na taro	9
Au sega ni kila na i sau ni taro	10
Au sega ni via sauma na taro	11

FA23. Ko nanuma ni vinaka cake li ke lai kere vakasala mai vei ira na lewe levu e dua ni bera ni dolava e dua nona akaude ni mamaroroi se digitaka e dua na sala ni vakatubu i lavo me vakayagataka se ni sebera ni taura e dua na dinau (se loan)?

(*Toqa ga e dua na i vakatakilakila*)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na ‘Io’, taroga na FA24. Ke dua tale, taroga na FA26.

FA24. Na cava o nanuma kina ni vinaka vua e dua me lai kere vakasala mai vei ira na lewe levu ni bera ni dolava e dua nona akaude ni mamaroroi se digitaka e dua na sala ni vakatubu i lavo me vakayagataka se ni sebera ni taura e dua na dinau (se loan)?

(*Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita*)

Eso e ra rawa ni soli vakasala ka rairai dodonu ka galala ia nai yaloyalo dina oya e ra sasaga tiko me ra volitaka e dua na I voli ka sega ni veiganiti kei na rawa ka se na gagadre e tiko. (<i>se dua tale e tautauvata kaya</i>)	1
E duidui na tamata ka duidui talega vakakina na nodra dui vakatagedegede kei na kila ka vakacakacaka. (<i>se dua tale e tautauvata kaya</i>)	2
E na nona kere i vakasala mai vei ira na lewe vuqa, ena rawa vua e dua me na kila kina e levu na veika ka sega ni rawa ni vakasamataka ga vaka i koya. (<i>se dua tale e tautauvata kaya</i>)	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

FA25. Ena veiduitaki vakacava na veivakasala se veitukutuku eso e dua ni bera ni dolava e dua nona akaude ni mamaroro se digitaka e dua na sala ni vakatubu i lavo me vakayagataka se ni sebera ni taura e dua na dinau (se loan)?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Veitalanoataka na veivakasala kei na i tukutuku eso e ciqomi kei ira na lewe ni vuvale se tokani voleka au/keitou dau vakabauta. (se dua tale e tautauvata kaya)	1
Vakadikeva me laurai ni dodonu ka galala na i tukutuku kei na vei vakasala eso ka soli vei au/keitou se na kena laurai ni keitou sega ni vakauqeti tiko me keitou vakaitavi ena dua na ka ka sega ni vinaka se veiganiti kei keitou. (se dua tale e tautauvata kaya)	2
Veiduitaitaka na i vakasala e ciqomi kei na kila vakacakacaka se na dede ni cakacaka nei koya e soli vakasala tiko. (se dua tale e tautauvata kaya)	3
Dua tale (vakamacalataka)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

FA26. Ko bau sasaga li ena dua na gauna mo vakadeitaka na vei tukutuku eso ko wilika ena vola tikidua se rogoca ena tukutuku ni veivoli eso ni sebera ni o dolava e dua na nomu akaude ena baqe, vakacuru i lavo ena dua na tabana ni vakatubu i lavo se tauri dinau (se loan)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na 'Io', taroga na FA27. Ke dua tale, toso ki na FA28.

FA27. Na veisala cava soti o saga mo vakadei taka kina na veika ko rogoca ena tukutuku ni veivoli kei na veika o wilika ena vola tikidua ni bera ni o vakayagataka se volia e dua na i voli se vakayagataka e dua na sala ni veiqaravi vaka i lavo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Veiduitai taka na veitukutuku tabaki ena i vola tikidua se i tukutuku ni veivoli kei na i vakasala e ciqomi	1
Wilika na i vola tiki dua/vakadikeva na vei tukutuku ni veivoli eso mai na vei tabana ni veiqaravi vaka i lavo.	2
Dua tale (vakamacalataka)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

PLEASE WRITE ALL ANSWERS IN ENGLISH

FA28. Na cava na i naki ni tukutuku kaburaki ni veivoli (me vaka na veitukutuku ka tu ena vei vola tikidua)?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Me vakaugeta e dua me volia e dua na i yaya. <i>(se dua tale e tautauvata kaya)</i>	1
Dua tale <i>(vakamatatataka)</i>	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

END OF SURVEY

PLEASE WRITE ALL ANSWERS IN ENGLISH

Appendix 2c

The Relationship between Adult Financial Competence and Household Wellbeing in Indigenous Rural Communities in Fiji

August 2007

IN WITH THE
FINANCIAL ACTOR
ONLY

Interview Points to Remember

You are the primary interface between the respondent and the survey. To do this you engage in a structured conversation with interviewee.

Be neutral at all times. Neither advocate for the research nor the respondent. NEVER share opinions with the respondent.

Be independent at all times. You must not influence the respondent

Be accurate and comprehensive. The survey must be completed properly and in its entirety

Be prepared and knowledgeable. Ensure you are to answer respondent's questions. Study the survey material and become very familiar with the questionnaire. Ensure you are very familiar with the procedures

Be positive and likeable. Present yourself as a friendly but professional person. Be polite and respectful at all times – especially if the respondent is rude. Use positive verbs and expressions and show you are happy to conduct the survey

Engage the interviewee. Don't just read out the survey and look down at the survey form

Pay attention to the interviewee. This is a long interview. Be aware if the interviewee is getting bored or needs a rest. Do not rush – but keep the momentum going.

Remember to tell the interviewee at the beginning of the interview it is quite acceptable to answer 'don't know' or don't understand' and that they can decline to answer any question.

Interview Diary

Please complete for each interview.

Issues encountered in completing the interview	
Questions the participant raised which you could not answer	

Part One - Filter Questions to Determine Principal Financial Actors

PF2. Are you responsible for making financial decisions for the household - for example decisions about what money will be spent on (including day-to-day spending), either on your own, or with someone else in the household?

(Code one only)

Yes	1
No	2
Don't know	3
Don't understand the question	4
Refused	5

If the interviewee answered yes to PF2, continue with the interview. Otherwise ask if there is anyone else in the household who is responsible for making financial decisions on behalf of the household.

If there is someone who meets these criteria end the interview and re-commence with the person suggested. Note this on the incident report.

If there is no one in the household who meets the criteria, or who is willing to be interviewed, advise your Team Leader. Note this on the Interview Diary

Part Two Demographics

DE1. Gender (Do not ask)

(Code one only)

Male	1
Female	2
Don't understand the question	3
Refused	4

DE2. Age

(Code one only)

Age	
Don't know	1
Don't understand the question	2
Refused	3

DE3. Marital status

(Code one only)

Single	1
Married/ living with partner	2
Separated	3
Widowed	4
Don't know	5
Don't understand the question	6
Refused	7

DE4. Highest level of schooling - all adult members of the household

(Code as appropriate. Hand draw additional columns if necessary)

	Interviewee	Other	Other	Other	Other
Primary	1	1	1	1	1
Secondary	2	2	2	2	2
University	3	3	3	3	3
Don't know	4	4	4	4	4
Don't understand the question	5	5	5	5	5
Refused	6	6	6	6	6

SS11. Please look at the card (Showcard SS9). I would like you to describe the people who live in the household. I do not want you to tell me the person's name. I want you to tell me their relationship to you. For instance, I will ask you to describe the people who live with the household permanently and who are members of your immediate family. If your daughter lives with you please do not tell me her name, instead say 'my daughter').

(This question is seeking a broader range of information than was sought in question DE6. Work through each cell in turn. Ask a question for each cell. For example: "Please tell me the people who usually live with the household permanently and are members of your immediate family". If more than one person with the same relationship (for instance daughter) number separately)

	People who usually live with the household permanently.	People who used to live with the household permanently, but have left and now live elsewhere.	People who sometimes live with the household.
Immediate family	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6
Extended family	1 2 3 4	1 2 3 4	1 2 3 4
Other	1 2 3 4	1 2 3 4	1 2 3 4

SS12. I would now like to ask you about the role each of the people you have listed above plays in contributing financially to the household and making financial decisions that affect the household. For each question please answer 'yes' or 'no'.

(For each person listed in SS9 complete the following. Use numbering from SS9.)

Person	Does this person contribute financially to the household (Yes/No)?	Does this person participate in making major financial decisions which affect the household (Yes/No)?	Does this person participate in making day-day financial decisions which affect the household (Yes/No)?
1			
2			
3			
4			
5			

SS16. Has a member of the household been ill at any time during the past three months. If so could you please tell me the nature of the illness and whether the person

was unable to work or go to school and whether they required the assistance of medical services (for instance a doctor, a nurse, a pharmacist, a dentist). If a member of the household has been ill on more than one occasion during the past three months please tell me about each illness.

(Note all illnesses. Prompt if necessary.)

	Member of the household	Ill at any time over the past 3 months (Yes/No)	Nature of Illness	Unable to work or go to school (Yes/No)	How long unable to work or go to school	Medical Assistance required (Yes/No).	Who was assistance sought from?
Immediate family	1						
	2						
	3						
	4						
	5						
	6						
Extended family	1						
	2						
	3						
	4						
Other	1						
	2						
	3						
	4						

SS15. I would like you to describe the travel that the members of the household (those people who currently live in the household permanently) do which takes them outside the village.

(If necessary prompt in respect to destination - for instance: Another village, town, city (Suva etc), or international. Please note the specific destination - for instance if a member of the household travels to a city state which city. If necessary prompt in respect to reason - for instance: To sell things at the market, to work in Suva).

Member of the household	Destination	Reason	Frequency	Duration	Mode

DE7. What is your job/ work Please use the Card as a guide.
 (Showcard10. Code all that apply for interviewee)

	Interviewee
None	1
Farming industry – self employed	2
Farming industry - farmhand/fishing	3
Tourism industry - service	4
Tourism industry - supervision/management	5
Office - supervision/management	6
Office - clerical	7
Factory – supervision/management	8
Factory - manual	9
Retail store (<i>or similar</i>)	10
Handi-Craft (<i>Specify</i>)	11
Trades (<i>Specify</i>)	12
Managing the house	13
Don't understand the question	14
Don't know the answer	15
Refused	16

Part Two(a) Financial Literacy Training

P1. Did you attend the Financial Literacy training when it was held in your village?

Yes ☐ (Ask P2 and SS2)

No ☐ (Ask P3)

P2. Why did you participate in the Financial Literacy Training?

Target the five most important reasons (+/-). Ask the interviewee to rate the importance of each reason using the following scale: Very Important - Important - Moderately Important.

#	Reason	Importance
1		
2		
3		
4		
5		

SS2. Can you please tell me what you consider to be the main benefit or benefits you consider you gained by attending the Financial Literacy session:

(Note all reasons given. Summarise if necessary)

P3. Why did you not participate in the Financial Literacy Training?

Target the five most important reasons (+/-). Ask the interviewee to rate the importance of each reason using the following scale: Very Important - Important - Moderately Important.

#	Reason	Importance
1		
2		
3		
4		
5		

Part Three: Household Objective Wellbeing

Farming/Agriculture

Land

HW11. Land.

(Code as appropriate)

Does any member of your household use land for agricultural purposes?						Yes No
What is the number of plots used for agricultural purposes by the household?: _____						
	What is the primary use of this land (As of now)? Annual crop .1 Tree crop.....2 Forest.....3 Pasture.....4 Other.....5	Is this land irrigated? Yes.....1 No.....2	What is the main crop grown using this plot? (Specify)	How is the main crop from this plot used? Own use...1 Sell.....2 Both.....3	What is the ownership for this plot? Own 1 Communal.....2 Rented.....3 Free use.....4 Other () 5	What is the area for this plot of land? Sq M.
Plot 1						
Plot 2						
Plot 3						
Plot 4						
Plot 5						

Other Assets

HW12. Please look at the Card. Which items of agricultural equipment do you own?
(Showcard40. Code as appropriate)

	Does your household currently own a _____? 1 = Yes 2 = No	How many _____ does the household own (Indicate actual number)	When was the item purchased, or if more than one, the newest item purchased (months/years)
Machinery			
1. Small tractor			
2. Large tractor			
3. Plough			
4. Harrow			
5. Hand water pump			
6. Mechanical water pump			
7. Sprinkler			
8. Motor thresher			
9. Mill			
10. Motor insecticide pump			
11. Hand insecticide pump			
12. Cart/ wheel-barrow			
Livestock			
13. Cattle (Beef)			
14. Cows (Milk)			
15. Horses			
16. Pigs			
17. Sheep			
18. Goats			
19. Chicken			

Income and Expenses

HW13. The next questions are about the typical income and costs of your farm. For income, please include total cash and in-kind value of goods and services that you receive from the sale of goods and services that you would typically expect from your farm, before subtracting any farm costs and any spending for your household.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Typical farm revenue in month												
Typical farm expenditures in month												

Expenses Agricultural Supplements

HW14. Supplements. I would now like to ask you several questions about items such as fertiliser and sprays.

(Code as appropriate)

Agricultural inputs	How much have you spent on _____ in the past 12 months (Write amount in \$)	In the past 12 months, have you ever needed_____, but could not afford to buy enough? Yes.....1 No.....2
Fertilizer		
Manure		
Pesticide		
Herbicide		
Fungicide		

Business

HW15. General

(Code as appropriate)

Over the past 12 months, has anyone in your household operated a non-agricultural business(s) that produces goods or services, or owned a shop/ trading business?	Yes.....1 No.....2 (If no go to [Section V]: Household financial assets and liabilities)
What kind of business(s) does your household operate?	(As stated. If none write 99)
How long has the business(s) been in operation?	(State time: Months/years)
Where do you operate this business(s)?	Home.....1 Industrial site.....2 Traditional market.....3 Commercial district shop.....4 Roadside.....5 Other fixed place.....6 Mobile.....7 Other (Specify
Who makes decisions regarding operations of the business(s)?	(As stated)

HW16. Please look at the card. Please tell me the assets (that is things such as equipment, buildings, vehicles and tools, tools) that you use in your business.

(Showcard41. Code as appropriate)

	At present does this enterprise own a _____? 1 = Yes 2 = No	Did you borrow money for the purchase of _____? 1 = Yes 2 = No	How much do you still owe in loans on _____?	When was the item purchased, or if more than one, the newest item purchased (months/ years)
Business One:				
1. Land				
2. Buildings				
3. Equipments/ Materials				
4. Furniture				
5. Tools				
6. Large vehicles				
7. Small vehicles				
8. Unfinished goods				
9. Stock/inventory				
Business Two:				
1. Land				
2. Buildings				
3. Equipments/ Materials				
4. Furniture				
5. Tools				
6. Large vehicles				
7. Small vehicles				

8. Unfinished goods				
9. Stock/inventory				

HW17. I would now like to ask you about the typical income and costs of your business. For revenues, please include total cash and in-kind value of goods and services that you receive from the sale of goods and services that you would typically expect from your business, before subtracting any business costs and any spending for your household.

(Code as appropriate)

Business One

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Typical enterprise revenue in month												
Typical enterprise expenditures in month												

Business Two

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Typical enterprise revenue in month												
Typical enterprise expenditures in month												

Part Four: Attitude to Money

AM1. Please look at the card. I would like you to tell me how well each statement applies to you. The card shows a scale, from 1 'Always' to 7 'Never'. For example, if I were to read out the statement 'I enjoy thinking about money'. If you always enjoy thinking about money you should answer '1'. If you sometimes enjoy thinking about money you should answer '4'. If you never enjoy thinking about money you should answer '7' Would you like me to repeat what I have just said?

(Showcard1 and 1a. Code one for each question)

	Always			Sometimes			Never
1. I tend to judge people by their money rather than what they do	1	2	3	4	5	6	7
2. I think it is important to put money aside (save) on a regular basis for the future	1	2	3	4	5	6	7
3. It bothers me when I discover I could have bought something for less than I paid	1	2	3	4	5	6	7
4. I behave as if money were the ultimate symbol of success	1	2	3	4	5	6	7
5. I think it is import to plan money use for the future	1	2	3	4	5	6	7
6. I complain about the cost of things I buy	1	2	3	4	5	6	7
7. I find I seem to show more respect to those people who have more possessions than I do	1	2	3	4	5	6	7
8. I think it is important to save now to prepare for my old age	1	2	3	4	5	6	7
9. People that know me tell me they are concerned about my behaviour when it comes to money	1	2	3	4	5	6	7
10. I want to own nice things in order to impress others	1	2	3	4	5	6	7
11. I think it important to keep money aside in case there is no money coming in	1	2	3	4	5	6	7
12. I worry about not having enough money to buy things	1	2	3	4	5	6	7
13. I want to purchase things because I know they will impress others	1	2	3	4	5	6	7
14. I prefer to carefully budget my money	1	2	3	4	5	6	7
15. When I make a major purchase I suspect I have been taken advantage of	1	2	3	4	5	6	7
16. People that know me tell me that I place too much emphasis on the amount of money people have, as a sign of their success	1	2	3	4	5	6	7
17. I like to be careful with the money I spend	1	2	3	4	5	6	7
18. I show signs of anxiety when I don't have enough money	1	2	3	4	5	6	7
19. I enjoy telling people about the money I make	1	2	3	4	5	6	7
20. I like to keep track of my money	1	2	3	4	5	6	7

21. After buying something, I wonder if I could have bought the same for less elsewhere	1	2	3	4	5	6	7
22. I try to find out if other people make more money than I do	1	2	3	4	5	6	7
23. Even if I can afford it, I try not to spend money, even on necessities	1	2	3	4	5	6	7
24. It is hard for me to pass up a bargain	1	2	3	4	5	6	7
25. I automatically say 'I can't afford it' whether I can afford it or not	1	2	3	4	5	6	7
26. I am bothered when I have to pass up a sale	1	2	3	4	5	6	7

Additional Questions

AM2. I will now read out a number of statements. I would like you to tell me how much you agree or disagree with the statement. Please look at the card. The card shows a scale, from 1 'Agree strongly' to 7 'Disagree strongly'. For example, if I were to read out the statement 'I spend all of my income as I get it and don't really plan for the future'. If you agree strongly with the statement you should answer '1'. If you neither agree nor disagree with the statement you should answer '4'. If you disagree strongly with the statement you should answer '7' Would you like me to repeat what I have just said?

(Showcard1 and 1b. Code one for each question)

	Agree Strongly			Neither agree nor disagree			Disagree Strongly
1. I spend all of my money as I get it and don't really plan for the future	1	2	3	4	5	6	7
2. I feel out of control with my borrowing and debts generally	1	2	3	4	5	6	7
3. I feel confident about managing my money	1	2	3	4	5	6	7
4. I find it hard to make ends meet because there is not enough money	1	2	3	4	5	6	7
5. I believe I am personally responsible for managing my financial future	1	2	3	4	5	6	7
6. Saving money is a way for me to achieve my goals	1	2	3	4	5	6	7
7. I don't worry about the future and let tomorrow take care of itself	1	2	3	4	5	6	7
8. I always try to make sure I have money saved for a rainy day	1	2	3	4	5	6	7
9. I find it more satisfying to spend money than to save it for the long term	1	2	3	4	5	6	7
10. I trust banks with my money	1	2	3	4	5	6	7

Part Five: Household Subjective Wellbeing

SW1 I am now going to ask you how satisfied you feel on a scale from zero to 10. (On this scale) zero means you are completely dissatisfied. 10 means you are completely satisfied. And the middle of the scale of 5 which means you are neutral (i.e. neither satisfied not dissatisfied. Would you like me to repeat what I have just said?
(Showcard2. Code one only for each question)

Completely Dissatisfied					Neutral					Completely Satisfied
↓					↓					↓
0	1	2	3	4	5	6	7	8	9	10

In that case I will start by asking how satisfied you feel with life. So,.... (Refer to the test items below).

Thinking about your own life and personal circumstances, how satisfied are you with your life as a whole?

How satisfied are you with your standard of living?

How satisfied are you with your health?

How satisfied are you with what you are achieving in life?

How satisfied are you with your personal relationships?

How satisfied are you with how safe you feel?

How satisfied are you with feeling part of your community?

How satisfied are you with your future security?

Additional Question

SW2. Thinking about the things your household owns (including any savings or investments you may have), would you say that:

(Showcard2A. Code one only)

Our household owns more things or better things (including savings and investments) than other households in our village, or among our friends, or among members of our family	1
Our household owns about the same things or things of the same value (including savings and investments) as other households in our village, or among our friends, or among members of our family	2
Our household owns fewer things or things of less value (including savings and investments) than other households in our village, or among our friends, or among members of our family	3
Other (<i>specify</i>)	4
Don't know	5
Don't understand the question	6
Refused	7

Part Six: Functional Literacy

a) Functional literacy: Arithmetic/mathematic literacy

Addition

FL1. Please read the card. ['A person spent \$13 to buy food one day but only \$8 the next day']. How much did they spend to buy food over the two days?
(Showcard3. Do not prompt. Interviewee may use paper and pen to work out answer. Code one only)

\$21	1
Other (specify)	2
Don't know	3
Don't understand the question	4
Refused	5

Subtraction

FL2. Please read the card. ['A person has \$50 in cash and spends \$12 on food and \$9 on clothing']. How much money do they have remaining?
(Showcard4. Do not prompt. Interviewee may use paper and pen to work out answer. Code one only)

\$29	1
Other (specify)	2
Don't know	3
Don't understand the question	4
Refused	5

Multiplication

FL3. Please read the card. ['20 people each won a prize of \$35']. What was the total amount of money shared between the 20 people?
(Showcard5. Do not prompt. Interviewee may use paper and pen to work out answer. Code one only)

\$700	1
Other (specify)	2
Don't know	3
Don't understand the question	4
Refused	5

Division

FL4. Please read the card. ['A prize of \$18 is shared equally between six people']. How much will each person receive?
(Showcard6. Do not prompt. Interviewee may use paper and pen to work out answer. Code one only)

\$3	1
Other (specify)	2
Don't know	3
Don't understand the question	4
Refused	5

Composite: Calculation of percentage and subtraction

FL5. Please read the card. ['A person earns \$140 a month and 50% of this is paid in rent']. What is the monthly rent the person pays?

(Showcard7. Do not prompt. Interviewee may use paper and pen to work out answer. Code one only)

\$70	1
Other (specify)	2
Don't know	3
Don't understand the question	4
Refused	5

Composite: Multiplication and subtraction

FL6. Please read the card . ['A person pays for goods valued at \$165 with four \$50 notes']. How much change would they receive?

(Showcard8. Do not prompt. Interviewee may use paper and pen to work out answer. Code one only)

\$35	1
Other (specify)	2
Don't know	3
Don't understand the question	4
Refused	5

b) Functional literacy: Standard Literacy

FL7. Please read the card. I would like you to answer the following questions.

FL7a. With the Everyday Account, how much do you pay for Account Maintenance?

(Showcard9. Allow interviewee to read the card. Code one only)

\$3pm	1
Other (<i>specify</i>)	2
Don't know	3
Don't understand the question	4
Refused	5

FL7b. Do both accounts pay interest?

(Showcard9. Allow interviewee to read the card. Code one only)

Yes	1
No	2
Other (<i>specify</i>)	3
Don't know	4
Don't understand the question	5
Refused	6

FL7c. What happens when you take money out of the Rural Banking Savings Account?

(Showcard9. Allow interviewee to read the card. Code one only)

A \$3 withdrawal fee is charged	1
Other (<i>specify</i>)	2
Don't know	3
Don't understand the question	4
Refused	5

FL7d. What is one type of identification that you need to take to the bank to open an account?

(Showcard9. Allow interviewee to read the card. Code one only)

Birth certificate	1
Drivers license	2
Baptism certificate	3
Letter from employer	4
Passport	5
Other (<i>specify</i>)	6
Don't know	7
Don't understand the question	8
Refused	9

FL7e. How much money do you need to have in an Everyday Account before you start earning interest?

(Showcard9. Allow interviewee to read the card. Code one only)

\$250	1
Other (<i>specify</i>)	2
Don't know	3
Don't understand the question	4
Refused	5

Part Seven: Financial Competence

Making Payments

MM1. What ways do you use to pay for things you buy from day-to-day (such as groceries)?
(Do not prompt. Code all that apply)

Cash (\$F)	1
Credit at the local store	2
Cheque	3
Bank card	4
Credit card	5
Telegraphic Money Order (TMO)	6
Store card	7
Local Purchase Order	8
Barter/exchanges	9
Other (<i>specify</i>)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

MM3. Please look at the pictures on this card. Please tell me which of these can be used by people to pay for the things they want to buy?
(Showcard10. Do not prompt. Code all that apply)

Cash (\$F)	1
Cheque	2
Bank card	3
Credit card	4
Bank withdrawal slip	5
Telegraphic Money Order (TMO)	6
Bank deposit slip	7
Courts credit slip	8
Store card	9
Local Purchase Order	10
Don't understand the question	11
Don't know the answer	12
Refused	13

MP1. Have you ever bought something and paid for it afterwards, perhaps paying for it over time?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MP2. All other ask MP3.

MP2. How did you pay for the things you bought and paid for afterwards or paid for over time?

(Do not prompt. Code all that apply)

Cash	1
Cheque	2
Automatic Payment or Direct Debit from a bank account	3
Credit card	4
Telegraphic Money Order (TMO)	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

MP3. Have you ever sent money to someone (for example a member of your family who lives somewhere else, or to pay a bill that you could not pay in person)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MP4. All other ask MP5.

MP4. How did you send the money?

(Do not prompt. Code all that apply)

Cash (by post or by asking someone to deliver the cash)	1
Cheque (by post or by asking someone to deliver the cheque)	2
Telegraphic Money Order (TMO) - within Fiji	3
Telegraphic Transfer - to another country	4
Automatic Payment or Direct Debit from a bank account	5
Credit card	6
Other <i>(specify)</i>	7
Don't understand the question	8
Don't know the answer	9
Refused	10

MP5. How do you usually pay (for the following)?
(Read out. Do not prompt. Code all that apply)

	NA	Cash	Credit Card	Cheque	AP/DD	TMO	Don't Know	Other (specify)
Electricity	1	1	1	1	1	1	1	
School fees	2	2	2	2	2	2	2	
University Fees	3	3	3	3	3	3	3	
Sky TV	4	4	4	4	4	4	4	
Hire Purchase (Time payment from a store)	5	5	5	5	5	5	5	
Loan or mortgage repayments	6	6	6	6	6	6	6	
Rent	7	7	7	7	7	7	7	
Tax	8	8	8	8	8	8	8	
Don't understand the question								9
Don't know the answer								10
Refused								11

MP6. What are the different ways people can make a payment for things over time (for instance paying off a loan or hire purchase)?
(Do not prompt. Code all that apply)

Cash	1
Cheque	2
Automatic Payment or Direct Debit from a bank account	3
Credit card	4
Telegraphic Money Order (TMO)	5
Other (specify)	6
Don't understand the question	7
Don't know the answer	8
Refused	9

MP7. What ways can people use to send money to someone (for example to pay money to a member of their family who lives somewhere else, or a bill that they cannot pay in person)?
(Do not prompt. Code all that apply)

Cash (by post or by asking someone to deliver the cash)	1
Cheque (by post or by asking someone to deliver the cheque)	2
Telegraphic Money Order (TMO) - within Fiji	3
Telegraphic Transfer - to another country	4
Automatic Payment or Direct Debit from a bank account	5
Credit card	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

MP8. What is the difference between a savings account and a cheque account?

(Do not prompt. Code one only)

A savings account is a way of keeping money safe by giving the money to the bank to look after <i>(or similar)</i>	1
A cheque account is also a way of keeping money safe by giving the money to the bank to look after. It also allows someone to pay another person directly by writing a cheque and giving it to them <i>(or similar)</i>	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MP9. How does an Automatic Payment or Direct Debit work?

(Do not prompt. Code one only)

An automatic payment or direct debit is a payment to someone which the bank makes for me <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MP10. What is the difference between a credit card and a store card?

(Do not prompt.)

A credit card can be used to pay for things at many different places. With a credit card someone buys something and then pays the bank for it later <i>(or similar)</i> .	1
A store card can only be used to pay for things at one store. With a store card someone buys something and then pays the store for it later <i>(or similar)</i>	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MP11. What is the difference between a credit card and a bank card?

(Do not prompt)

A credit card can be used to pay for things at many different places. With a credit card someone buys something and then pays the bank for it later <i>(or similar)</i> .	1
A bank card can be used to pay for things at many different places - but the person must have the money in their bank account first. <i>(or similar)</i> .	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

Managing Household Income

HW7. Please look at the card. Which statement best describes how the household income was managed during the past six months?

(Showcard39. Do not prompt. Code one only)

All earnings were managed collectively	1
Everyone kept and managed most of their own money	2
The income was managed by 1-2 people in the household	3
Other (specify)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

If answer to HW7 is 'Everyone kept and managed most of their own money', answer M12/HW6 for Person1 only.

MI2/HW6. Please look at the card. Using the card as a guide please give me an estimate of the usual monthly net income (that is income brought home after tax and FNPF has been deducted) for all adults living in the household.

(Showcard11. Code as appropriate)

	Person1	Person2	Person3	Person4
No Income				
Wages or salary				
Money from casual work				
Money from family or friends (remittances)				
Sale of produce/items at markets				
Profit from co-operatives				
Profit from sale of crops				
Profit from a business				
Government assistance				
FNPF payments				
Interest or dividends				
Land Lease payments				
Other (specify)				
Don't understand the question				1
Don't know the answer				2
Refused				3

MI4. Do you or does someone else in the household check that the income people who are currently living in the household receive is correct and up to date?

(Do not prompt. Ask for each of the forms of income identified in question M12. Code all that apply)

	No	Yes Regularly	Yes Sometimes	Don't Know
Wages or salary	1	1	1	1
Money from casual work	2	2	2	2
Money from family or friends	3	3	3	3
Sale of produce/items at markets	4	4	4	4
Profit from co-operatives	5	5	5	5
Profit from sale of crops	6	6	6	6
Profit from a business	7	7	7	7
Government assistance	8	8	8	8

FNPF payments	9	9	9	9
Interest or dividends	10	10	10	10
Land Lease payments	11	11	11	11
Other (<i>specify</i>)	12	12	12	12
Don't understand the question				13
Refused				14

If 'regular' or 'sometimes' for any form of income ask M15. Otherwise ask M13

MI5. Who checks that the income people who are living in the household receive is correct. Is it the person who receives the income or someone else?

(Do not prompt. Ask for each of the people identified in question M12. Code all that apply)

	Self	Someone else	Don't Know
Person 1	1	1	1
Person 2	2	2	2
Person 3	3	3	3
Person 4	4	4	4
Don't understand the question			5
Refused			6

MI3. Please look at this card. There are several different types of income listed on the card. Please tell me which types of income would usually be received regularly (for instance every week or every month) and which types of income would usually not be received regularly but would only be received sometimes.

(Showcard11. Do not prompt. Code all that apply. Advise interviewee 'No income' and 'Other' on Showcard does not apply)

	Regular	Sometimes	Don't Know
Wages or salary	1	1	1
Money from casual work	2	2	2
Money from family or friends	3	3	3
Sale of produce/items at markets	4	4	4
Profit from co-operatives	5	5	5
Profit from sale of crops	6	6	6
Profit from a business	7	7	7
Government assistance	8	8	8
FNPF payments	9	9	9
Interest or dividends	10	10	10
Land Lease payments*	11	11	11
Don't understand the question			12
Refused			13

Note: 'Other' deleted

M16. If someone is hired for formal work for three weeks, what are the things they should find out so that they will know how much money they will take home?

(Do not prompt. Code all that apply)

How much they will be paid for every hour (or week) worked	1
How many hours they will need to work each week	2
How much tax will be owing on the wages	3
Whether tax will be deducted directly from the wages	4
Whether there will be FNPF deductions from the wages	5
Whether there will be other deductions from the wages	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

M17. If you work for wages or salary should you receive a salary slip when you receive your pay?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask M18. Otherwise ask ME1.

M18. What information should there be on the salary slip?

(Do not prompt. Code all that apply)

The time period the payment covers	1
Gross earnings (earnings before tax and deductions)	2
How much tax has been deducted	3
Other deductions (for example FNPF contributions)	4
Net earnings (earnings after deductions)	5
Name of the person receiving the pay	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

Managing Household Expenses

ME1. Please look at the card. Which of the statements on the card best describes the way you manage your household spending?

(Showcard12. Do not prompt. Code one only)

We don't manage expenses at all	1
We manage our expenses sometimes but not all the time	2
We manage our expenses but don't keep a written record of them	3
We manage our expenses by keeping a written (or electronic) record of them	4
Don't understand the question	5
Don't know the answer	6
Refused	7

ME8. What are some ways people can manage spending?

(Do not prompt. Code all that apply)

Match spending to income	1
Do a household budget to plan spending	2
Don't buy things when there isn't enough money to pay for them	3
Save up to pay for major expenses which will happen in the future	4
Only borrow money if there is enough income to pay off the loan	5
Keep a record of what money is spent on	6
Work out what spending is important and make sure there is enough money to pay for those things first	7
Keep money put aside for unexpected spending	8
Other (specify)	9
Don't know	10
Don't understand the question	11
Refused	12

If ME1 answer is 2, 3 or 4 ask ME2. Otherwise ask ME3.

ME2. Please look at the card. Which of the statements on the card best describes the general pattern of spending in the household?

(Showcard13. Do not prompt. Code one only)

We manage our costs weekly	1
We manage our costs fortnightly	2
We manage our costs monthly	3
We manage our costs as they occur (no cycle)	4
Other (specify)	5
Don't know	6
<i>(Do not read out)</i> Too hard to say/ varies too much to say	7
Don't understand the question	8
Refused	9

HW8. Please look at the Card. Using the card as a guide please give me an estimate of the typical (weekly, fortnightly, monthly) expenses for the household. For some items it will be easier if you estimate how much you spend every year.

(Showcard18. Code as appropriate)

Circle correct cycle as given in ME2	Mthly/frtngtly /wkly	Annual	Don't know
1. Food			2
2. Other items for the household (for instance			2

kitchen or cleaning items)			
3. Clothing			2
4. Telephone calls and cards, Postage, TMO fees			2
5. Linen and bedding			2
6. Electrical items (radio or TV, video or DVD)			2
7. Furniture			2
8. House repairs (for instance roof, taps, electrical, timber)			2
9. Rent (if you are renting a house or leasing land)			2
10. School fees and building fees			2
11. Medical expenses			2
12. Transport expenses (for example bus fares)			2
13. Village, Tikina and Province or other Vanua contribution			2
14. Annual church contribution or other religious contribution			2
15. Christmas or Easter festivities contributions			2
16. Cash to family, extended family, kere kere			2
17. Savings			2
18. Loan or hire purchase (time payment) repayments			2
19. Lay-by payments			2
Don't understand the question			1
Refused			3

HW10. What proportion of your household food does the household produce itself ?
(Do not prompt. Code one only)

Most/all	1
Some (about half)	2
Little (the household has to purchase most of its food)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

ME3. Please look at the card. Which of the statements on the card best describes how often in the past six months your household had money left over at the end of the (week/fortnight/month)? Use timeframe from ME2. If other than 1, 2, or 3 use fortnight. (Showcard14. Do not prompt. Code one only).

Always	1
More than half of the time	2
About half of the time	3
Less than half of the time	4
Very Rarely or Never	5
Don't know	6
(Do not read out) Too hard to say/ varies too much to say	7
Don't understand the question	8
Refused	9

If answer is 1, 2, 3 or 4 ask ME4. Otherwise ask ME5.

ME4. What does your household usually do with the money you have left over?

(Do not prompt. Code all that apply.)

Put it into (or leave it in) the bank	1
Spend it	2
Save it in cash at home	3
Give it to someone else to look after	4
Give it to the church	5
Give it to friends or family	6
Put it into the farm or the business	7
Varies too much to say	8
Other (specify)	9
Don't know	10
Don't understand the question	11
Refused	12

ME5. (Do not ask if answer to ME3 is 1) Please look at the card. Which statement best describes how often in the past six months your household needed more money than is available every (week/fortnight/month)? Use timeframe from M2. If other than 1, 2, or 3 use fortnight.

(Showcard14. Do not prompt. Code one only).

Always	1
More than half of the time	2
About half of the time	3
Less than half of the time	4
Very Rarely or Never	5
Don't know	6
(Do not read out) Too hard to say/ varies too much to say	7
Don't understand the question	8
Refused	9

If answer is 1, 2, 3 or 4 ask ME6. Otherwise ask ME7.

ME6. What do people in your household usually do if there is not enough money?

(Do not prompt. Code all that apply.)

Ask family or friends for money	1
Get a loan from the bank	2
Cut back spending and do without	3
Ask for credit from shops	4
Sell something	5
Use money from savings	6
Do something to earn extra money (for instance a grog session or kati)	7
Borrow from a money lender or pawnbroker	8
Other (specify)	9
Don't know	10
Don't understand the question	11
Refused	12

Note 'Probe' deleted from instruction

ME7. Please look at the card. Which statement best describes how well your household is currently keeping up with paying bills and repaying loans (if the household has any)?

(Showcard15. Do not prompt. Code one only)

Keeping up with all bills and loan repayments without difficulty	1
Keeping up with all bills and loan repayments, but it is a struggle sometimes	2
Keeping up with all bills and loan repayments, but it is always a struggle	3
Falling behind with some bills and loan repayments	4
Having real financial problems and have fallen behind with many bills or loan repayments	5
Don't know	6
Don't understand the question	7
Refused	8

ME11. Do you chose whether some household spending is more important than other household spending?

(Do not prompt Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME12. Otherwise ask ME13.

ME12. How do you usually chose which household spending is more important?

(Do not prompt. Code all that apply)

Have a family meeting to determine which spending is more important	1
Use a household budget to prioritise household spending	2
Keep a prioritised list of future household spending (either written down or memorised) <i>(or similar)</i>	3
Spend money for things it is expected the household will contribute to first (e.g.e church or the village projects) even if it means the household will go without something. <i>(or similar)</i>	4
Spend money on things for the family first (e.g school fees or paying off store credit) even if it means not being able to contribute to the church or the village projects. <i>(or similar)</i>	5
Spend money as things are needed. The most important spending is spending needed right now. <i>(or similar)</i>	6
Don't know	7
Don't understand the question	8
Refused	9

ME13. Should people prioritise what they need to spend money on?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If Yes ask ME14. Otherwise ask ME15.

ME14. Please look at the card. Listed on the card are several ways of prioritising your household spending. Starting with the method you consider is the best way that your household might prioritise spending, please put the different methods in priority order. Start by telling me the best way to prioritise spending. Then tell me the next best way.

(Showcard 16. Do not prompt. Code all.)

	Order
Use a household budget to prioritise household spending	
Keep a prioritised list of future household spending (either written down or memorised)	
Spend money for things it is expected the household will contribute to first (e.g.e church or the village projects) even if it means the household will go without something. <i>(or similar)</i>	
Spend money on things for the family first (e.g school fees or paying of store credit) even if it means not being able to contribute to the church or the village projects. <i>(or similar)</i>	
Spend money as things are needed.	
Don't know	6
Don't understand the question	7
Refused	8

ME15. Do you monitor the household's regular costs and one-off household costs?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME17. Otherwise ask ME19.

ME17. Do you manage the household's regular costs differently in any way from the household's one-off or occasional costs?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME 18. Otherwise ask ME19.

ME18. Please look at the card. Which statement best describes how you manage the household's regular costs differently?

(Showcard17. Do not prompt. Code all that apply)

Regular costs are planned or budgeted for.	1
Regular costs are usually paid for out of 'normal' household income	2
Regular costs are prioritised	3
Money is not usually borrowed to pay for regular costs	4
Other <i>(specify)</i>	5
Don't know the answer	6
Don't understand the question	7
Refused	8

ME19. Please look at the card. On the card is a list of items many households spend money on. Please tell me which of these items would usually be regarded as regular spending (for instance spending which happens every week, or every month) and which items would usually not be regarded as regular spending.

(Showcard18. Code as appropriate)

<i>Circle correct cycle as given in ME2</i>	Mthly/frtngtly /wkly	Annual	Don't know
1. Food			2
2. Other items for the household (for instance kitchen or cleaning items)			2
3. Clothing			2
4. Telephone calls and cards, Postage, TMO fees			2
5. Linen and bedding			2
6. Electrical items (radio or TV, video or DVD)			2
7. Furniture			2
8. House repairs (for instance roof, taps, electrical, timber)			2
9. Rent (if you are renting a house or leasing land)			2
10. School fees and building fees			2
11. Medical expenses			2
12. Transport expenses (for example bus fares)			2
13. Village, Tikina and Province or other Vanua contribution			2
14. Annual church contribution or other religious contribution			2
15. Christmas or Easter festivities contributions			2
16. Cash to family, extended family, kere kere			2
17. Savings			2
18. Loan or hire purchase (time payment) repayments			2
19. Lay-by payments			2
Don't understand the question			1
Refused			3

ME20. Should regular spending be managed differently in any way from other costs?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If Yes ask ME21. Otherwise ask ME22.

ME21. How should regular spending be managed differently from other costs?

(Do not prompt. Code all that apply)

Regular costs need to be planned for	1
Regular costs can often be paid for out of 'normal' household income (income the household would expect to receive every week, or fortnight, or month)	2
It is easier to prioritise regular costs	3
It is often better not to borrow money to pay for regular costs	4
Other <i>(specify)</i>	5
Don't know the answer	6
Don't understand the question	7
Refused	8

ME22. Do you **monitor** the household's essential costs (spending which the household has to make) and non-essential costs (spending the household does not have to make)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME24. Otherwise ask ME26.

ME24. Do you manage the household's essential costs differently in any way from the household's non-essential costs?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME25. Otherwise ask ME26.

ME25. How do you manage the household's essential costs differently from the household's non-essential costs?

(Do not prompt. Code all that apply)

Essential costs are planned for	1
Money is put aside to ensure essential costs can be paid	2
Essential costs are prioritised	3
Money is not borrowed to pay essential costs	4
If necessary money is borrowed to pay essential costs	5
Other <i>(specify)</i>	6
Don't know the answer	7
Don't understand the question	8
Refused	9

ME26. Please look at the card. On the card is a list of items many households spend money on. Please tell me which of these items would usually be regarded as essential and which items would usually be regarded as non-essential.

(Showcard18. Code as appropriate)

Circle correct cycle as given in ME2	Mthly/frtngtly /wkly	Annual	Don't know
1. Food			2
2. Other items for the household (for instance kitchen or cleaning items)			2
3. Clothing			2
4. Telephone calls and cards, Postage, TMO fees			2
5. Linen and bedding			2
6. Electrical items (radio or TV, video or DVD)			2
7. Furniture			2
8. House repairs (for instance roof, taps, electrical, timber)			2
9. Rent (if you are renting a house or leasing land)			2
10. School fees and building fees			2
11. Medical expenses			2
12. Transport expenses (for example bus fares)			2
13. Village, Tikina and Province or other Vanua contribution			2
14. Annual church contribution or other religious contribution			2
15. Christmas or Easter festivities contributions			2
16. Cash to family, extended family, kere kere			2
17. Savings			2
18. Loan or hire purchase (time payment) repayments			2
19. Lay-by payments			2
Don't understand the question			1
Refused			3

ME27. Should essential costs be managed differently in any way from other costs?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If Yes ask ME28. Otherwise ask ME34.

Taxes

ME34. Do you actively try to keep your knowledge of things like taxes or the Fiji National Provident Fund up to date?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME35. Otherwise ask ME37.

ME35. In the past six months what things have you done to keep your knowledge of things like taxes or the Fiji National Provident Fund up to date?

(Do not prompt. Code all that apply)

Read the newspaper or watch television	1
Ask a friend or a member of the family	2
Ask at the bank or the Post Office	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

ME36. In the past six months how often have done something to keep your knowledge of taxes and the Fiji National Provident Fund up to date?

(Code one only)

Once or twice	1
At least every couple of months	2
Don't understand the question	3
Don't know	4
Refused	5

ME37. What are the main types of taxation (compulsory contribution) used by the government?

(Do not prompt. Code all that apply)

Income tax (tax on personal income)	1
Company tax (tax on business income)	2
VAT	3
Import duty	4
Provincial Levy (Soli Ni Yasana)	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

ME38. What is the Fiji National Provident Fund?

(Do not prompt. Code one only)

It was established by the government to help people to provide for their retirement <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

ME39. Who contributes to the Fiji National Provident Fund?

(Do not prompt. Code one only)

Employers and employees contribute to the Fund	1
Only employers contribute to the Fund	2
Only employees (workers) contribute to the Fund	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

ME40. What is the rate of contribution to the Fiji National Provident Fund?

(Do not prompt. Code one only)

8% of wages is paid by both the employer and employee (worker)	1
8% of wages is paid by the employer	2
8% of wages is paid by the employee (worker)	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

ME41. At what age can people usually access their contributions to the Fiji National Provident Fund?

(Do not prompt. Code one only)

From the age of 55	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

ME42. Do you pay PAYE (income) tax on your wages or salary?

(Code one only)

Yes	1
No - PAYE is not deducted from my wages	2
No - do not earn wages	3
Don't understand the question	4
Don't know	5
Refused	6

If yes ask ME43. If no- do not earn wages ask ME48. Otherwise ask ME45.

ME43. Do you check if the amount of tax deducted from your wages or salary is correct?

(Code one only)

Yes	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes ask ME44. Otherwise ask ME45.

ME44. How do you check if the amount of tax deducted from your wages or salary is correct?

(Do not prompt. Code all that apply)

Check it myself (using tax tables)	1
Check with the Inland Revenue Department	2
Ask a friend or a member of the family	3
Ask at the bank or the Post Office	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

ME45. Do you have Fiji National Provident Fund contributions deducted from your wages or salary?

(Code one only)

Yes	1
No - FNPF is not deducted from wages	2
No - do not earn wages	3
Don't understand the question	4
Don't know	5
Refused	6

If yes ask ME46. Otherwise ask ME48.

ME46. Do you check if the amount of Fiji National Provident Fund contributions deducted from your wages is correct?

(Code one only)

Yes	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes ask ME47. Otherwise ask ME48.

ME47. How do you check if the amount of Fiji National Provident Fund contributions deducted from your wages is correct?

(Do not prompt. Code all that apply)

Check it myself	1
Check with the FNPF office	2
Ask a friend or a member of the family	3
Ask at the bank or the Post Office	4
Other (specify)	5
Don't understand the question	6
Don't know the answer	7
Refused	8

ME48. Who is responsible for deducting PAYE or FNPF contributions from wages?

(Do not prompt. Code one only)

The employer is responsible for deducting PAYE and FNPF contributions	1
The employee (worker) is responsible for deducting PAYE and FNPF contributions	2
Other (specify)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

ME49. Why is income tax (PAYE) and Fiji National Provident Fund contributions deducted from someone's wages before they receive them?

(Do not prompt. Code all that apply)

It is easier for the person receiving the wages - they don't have to pay a lot of tax at the end of the year (or similar)	1
It is easier for the government - it means they don't have to wait until the end of the year to get tax money (or similar)	2
Other (specify)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

ME50. Please look at the card. The card shows a wages slip. How much would the person who earned the wages receive in cash (or have paid into their bank account)?

(Showcard19. Do not prompt. Code one only)

\$537.96	1
Other (specify)	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Keeping Household Records

KR1. Do you, or does someone in your household, usually keep a record of how much money people in the household earn and the amount the household spends on day-to-day purchases (such as groceries)

(Do not prompt. Code one only)

Yes, I (or someone else in the household) memorise how much money people in the household earn and the amounts spent on day-day purchases <i>(or similar)</i>	1
Yes, I (or someone else in the household) keep receipts of how much money people in the household earn and the amounts spent on day-day purchases <i>(or similar)</i>	2
Yes, I (or someone else in the household) keep a written record (for instance a notebook) of how much money people in the household earn and the amounts spent on day-day purchases <i>(or similar)</i>	3
No, we do not keep a record how much money people in the household earn and the amounts spent on day-day purchases <i>(or similar)</i>	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

KR2. What ways might someone keep a record of money coming in and money going out of the household?

(Do not prompt. Code all that apply)

Memorise	
Keep a list on a piece of paper	1
Use a notebook (or something similar) to record money coming in and money going out	2
Keep receipts and payments in a safe place and add them up from time to time	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

KR3. Do you keep copies of financial documents (for example bank statements, school fees, wages slips or receipts for major purchases)?

(Code one only)

Yes - all or most financial documents	1
Yes - some financial documents	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes ask KR4. Otherwise ask KR5.

KR4. Which financial documents do you keep copies of?

(Do not prompt. Code all that apply)

Receipts for major purchases	1
Bank statements	2
Loan or hire purchase statements	3
Tax records	4
Major bills such as electricity or school fees	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

KR5. Is it important for people to keep copies of financial documents?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask KR6. Otherwise ask KR7.

KR6. Why might it be important to keep copies of financial documents?

(Do not prompt. Code all that apply)

To keep a record of payments they have made	1
To keep a record of how much is in a bank account	2
Keep a record of how much tax they have paid	3
Keep a record of how much is still owing on a loan	4
Financial records can be used as identification	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

KR9. When you receive a bill or an account do you check if it is correct?

(Code one only)

Yes - always	1
Yes - sometimes	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes - always or yes - sometimes, ask KR10. Otherwise ask KR12.

KR10. How often do you check if the bill or account is correct?

(Code one only)

Every time an account is received	1
From time to time when an account is received	2
Don't understand the question	3
Don't know the answer	4
Refused	5

KR11. What do you do to check on a bill or account to see it is correct?

(Do not prompt. Code all that apply)

Check the name and address	1
Check the amount is similar to previous bills or accounts	2
Check by asking someone else	3
Check the additions or calculations on the bill or account are correct	4
Other <i>(specify)</i>	
Don't understand the question	6
Don't know the answer	7
Refused	8

KR7. What is a bank statement or savings passbook?

(Do not prompt. Code one only)

It is a record of deposits and withdrawals from a bank account <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

KR8. What is an ATM or EFTOS (Bankcard) receipt?

(Do not prompt. Code one only)

It is a receipt of a withdrawal (or deposit) to a bank account <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

KR12. Please look at the card. On the card there is an example of a savings account passbook. How much money was in the account at the end of February?

(Showcard20. Do not prompt. Code one only)

\$26.37	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

KR13. Please look at the card again. Has the person who owns this account saved any during March?

(Showcard20. Do not prompt. Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask KR14. Otherwise ask SA4.

KR14. How much money did they save?
(Showcar20. Do not prompt. Code one only)

\$412.02	1
Other (<i>specify</i>)	2
Don't understand the question	3
Don't know the answer	4

Savings

SA4. Please look at the card. On the card are statements people have made about saving money. Which of the statements best applies to your household?

(Showcard21. Do not prompt. Code one).

Our household saves money on a regular basis	1
Our household sometimes saves money	2
Our household saves money when we want to save up for something important	3
Our household doesn't usually save because there's never enough money left over	4
Our household doesn't save because we do not have access to a safe and accessible way of saving (for instance a bank account)	5
Our household doesn't save because we don't need to	6
Don't understand the question	7
Don't know the answer	8
Refused	9

SA5. Why might someone want to save money?

(Do not prompt. Code all that apply)

To provide for life events (for example births, birthdays, weddings, funerals)	1
To provide for future expenses (for example school fees, repairs/additions to house, travel)	2
To invest for the future (for example starting a business, improving the farm, training or university, to get a loan in the future)	3
To provide for retirement	4
To be a good community member (for example to provide for vanua and church contributions, fundraising, improvements for the village)	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

SA1. Do you keep money you are saving in a safe place?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA2. Otherwise ask SA3.

SA2. How do you keep money you are saving safe?

(Do not prompt. Code all that apply)

Put money in a bank (or microfinance or credit and savings association) account	1
Put money in a savings club	2
Put money in the Fiji National Provident Fund	3
Put money in a unit trust or shares	4
Keep the money hidden at home or somewhere else that is safe	5
Give the money to someone else to look after	6
Other (<i>specify</i>)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

SA3. What are the various ways people can use to keep money safe?

(Do not prompt. Code all that apply)

Put money in a bank (or microfinance or credit and savings association) account	1
Put money in a savings club	2
Put money in the Fiji National Provident Fund	3
Put money in a unit trust or shares	4
Keep the money hidden at home or somewhere else that is safe	5
Give the money to someone else to look after	6
Other (<i>specify</i>)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

SA21. What are some of the different types of account people can use to save money?

(Do not prompt. Code all that apply)

Put money in an account with a bank (or microfinance or credit and savings association)	1
Put money in a savings club	2
Put money into a term deposit with a bank	3
Put money in the Fiji National Provident Fund	4
Put money into a unit trust	5
Put money in shares	6
Put money into Fiji Government Stock (bonds)	7
Put money into an investment property	6
Other (<i>specify</i>)	9
Don't understand the question	10
Don't know the answer	11
Refused	12

SA12. Do you consider it is better to keep money in an account than to keep it in cash?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA13 and skip SA16. If no ask SA16 and skip SA13

SA13. Why do you consider is it better to keep money in a bank account than to keep it in cash?

(Do not prompt. Code all that apply)

It is safer - cannot get lost or stolen	1
Means it can't be spent as easily	2
Can make it easier to achieve goals	3
Can make it easier to get a loan in the future	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

SA16. Why do you consider is it better to keep money in cash than to keep it in an account?

(Do not prompt. Code all that apply)

Don't trust banks (or microfinance or credit and savings associations) to look after the money properly <i>(or similar)</i>	1
Makes it more difficult to get the money when it is needed	2
Banks (or microfinance or credit and savings associations) charge fees for keeping money in an account <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

FA1. If someone were thinking about opening a savings account, where would they get information before deciding which account to open

(Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization providing the account (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

MD32. There are several different types of financial organization that provide savings or deposit accounts. Please tell me some of the different types of financial organization you are aware of that provide savings or deposit accounts.

(Do not prompt. Code all that apply)

A bank	1
A microfinance or village bank	2
A credit and savings association	3
A co-operative savings group	4
Other <i>(specify)</i>	5
Don't understand the question	6

Don't know the answer	7
Refused	8

SA6. Do you, or do you and someone else in the household jointly have an account (or accounts) with a bank or similar organization?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask P5. Otherwise got to next Section: "Investing" and ask MD33.

P5. Why did you open the bank account?

Target the five most important reasons (+/-). Ask the interviewee to rate the importance of each reason using the following scale: Very Important - Important - Moderately Important.

#	Reason	Importance
1		
2		
3		
4		
5		

SS4. Can you please tell me the main benefit or benefits you consider you have gained from opening a Rural Banking Account.

(Note all reasons given. Summarise if necessary)

SA17. How many accounts do you have, either in your own name or jointly with someone else? Please tell me the type of account (for example a savings account or cheque account), the organization the account is with (for example a bank, microfinance or a credit and savings association), the reason the account was opened (for example for general savings, for a specific occasion such as a wedding, to provide for school fees) and whether it is in your name only or whether you have the account jointly with someone else.

(Complete for each account. Do not prompt)

Account	Type	Organization	Reason	Own	Joint
A				1	1
B				2	2
C				3	3
D				4	4
Don't understand the question					5

Don't know the answer	6
Refused	7

HW4. Savings. Details (continued)

(Code as appropriate)

	Whose name is the account in?	Current balance of the account \$_____?	Average net savings per month
Cheque (or everyday) account: 1 2 3			NA NA NA
Savings Account: 1 2 3			
Other (Specify): 1 2 3			
Don't understand the question			1
Don't know the answer			2
Refused			3

SA19. Do you save money in your account(s) regularly?

(Do not prompt. Code one only for each account)

	A	B	C	D
Every week	1	1	1	1
Every fortnight	2	2	2	2
Every month	3	3	3	3
Less frequently than once a month	4	4	4	4
Never	5	5	5	5
Other (specify)	6	6	6	6
Don't understand the question	7	7	7	7
Don't know the answer	8	8	8	8
Refused	9	9	9	9

SA20. Do you regularly withdraw the money you have saved from your account(s)?

(Do not prompt. Code one only for each account)

	A	B	C	D
Every week	1	1	1	1
Every fortnight	2	2	2	2
Every month	3	3	3	3
Less frequently than once a month	4	4	4	4
Never	5	5	5	5
Other (specify)	6	6	6	6
Don't understand the question	7	7	7	7
Don't know the answer	8	8	8	8
Refused	9	9	9	9

SA7. Do you have a bank card that you can use to pay for the things you buy using EFTPOS or to get money from your account from an ATM?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA8. Otherwise ask SA9.

SA8. Do you use the bank card to pay for the things you buy or to get money from your account at an ATM?

(Code one only)

Yes - often	1
Yes - occasionally	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

SA9. Please look at the card. Which statement best indicates how well you usually know the balance of your account.

(Showcard22. Do not prompt. Code only one)

I do not usually know the balance of the account	1
I know the balance, but not within \$20	2
I know the balance within \$20	3
I know the balance within \$5	4
I know the exact balance of my account	5
Don't understand the question	6
Don't know the answer	7
Refused	8

SA10. Please look at the card. Which statement best indicates how often you usually check the balance of your account (or accounts)?

(Showcard23. Do not prompt. Code only one)

Every time I use the account	1
Between once a week and every two weeks	2
Between every two weeks and every month	3
Less than once a month	4
Never	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

SA11. Please look at the card. Which statements best indicate the way you usually check how much money is in your account (or accounts)?

(Showcard24. Do not prompt. Code all that apply)

When the passbook is updated or when a bank statement is sent	1
Phone or visit the bank, including rural banking, (or microfinance officer or credit and savings association) and ask for the balance	2
Use an ATM to get the balance	3
Other (specify)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

MD2. Do you currently earn interest on your savings ?

(Code one only)

Yes	1
No	2
No – account does not pay interest (or similar)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD3. Do you know how much interest you earned on your savings over the past year?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD15. What action might you take if the bank lowered the interest rate they paid you on your savings?

(Do not prompt. Code all that apply)

Do nothing	1
See if I could get a better interest rate somewhere else	2
See if there was a different product I could invest in paying a higher rate of interest	3
Stop saving	4
Cut back on household spending	5
Other (specify)	6
Don't understand the question	7
Don't know the answer	8
Refused	9

FA4. Did you seek information about the account or advice from anyone before opening the account?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA5. Otherwise go to next Section: "Investing" and ask MD33.

FA5. Please look at the card. Several sources of financial advice and information are listed on the card. Which, if any, of these sources of financial advice or information did you use before deciding to open the account?

(Showcard35. Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization providing the account (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

FA6. Please look at the card again. Which of these sources of financial advice and information most influenced your decision to open an account?

(Showcard 35. Do not prompt. Code one only)

A brochure about the product.	1
Advice from someone at the organization selling the account (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

If FA5 answer has more than one source of information or advice ask FA17. Otherwise ask MD27

FA17. Did you compare the financial advice or information you received before deciding to open the savings account?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If FA17 answer is 'yes' ask FA18. Otherwise ask MD32

FA18. How did you compare the financial advice or information you received before deciding to open the savings account?

(Do not prompt. Code all that apply)

Discussed the advice and information I/we had been given with family or friends who I/we trusted. (or similar)	1
Considered whether the advice or information was I/we were given was unbiased - or whether we were being encouraged to do something that may not have been right for us. (or similar)	2
Considered the advice relative the expertise and experience of the person providing the advice. (or similar)	3
Other (specify)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

MD27. How did you choose the organization(s) (rather than a account) you currently have a savings or deposit account(s) with?

(Do not prompt. Code all that apply)

It was the only organization with a branch near our village or which visited our village	1
It was safe, my/our money would not be at risk	2
The fees and charges were low	3
The interest rate was high	4
There was a good range of accounts to choose from (or similar)	5
There were people in the organization I could talk to and get advice from. (or similar)	6
It was recommended by someone I trust	7
Other (specify)	8
Don't understand the question	9
Don't know the answer	10
Refused	11

SA18. Please look at the card. Thinking about each of your accounts in turn, what was it about this particular account that made you choose it rather than another account?

(Showcard25. Fill in for each account. Do not prompt. Code all that apply for each account)

	A	B	C	D
It was the only account available at the time	1	1	1	1
The organization had a good reputation	2	2	2	2
I/we had used the organization before	3	3	3	3
It was recommended by a family member, friend or someone else I/we trusted	4	4	4	4
Opening the account would make it easier to get a loan	5	5	5	5
Able to access the money in the village	6	6	6	6
Able to access the money at a branch/ ATM/EFTPOS	7	7	7	7
A good account for day-to-day savings	8	8	8	8
A good account for long term savings	9	9	9	9
Don't understand the question	10	10	10	10
Don't know the answer	11	11	11	11
Refused	12	12	12	12

If other than 'only account available at the time' ask MD18. Other wise go to next Section: "Investing" and ask MD33.

MD18. Did you compare a range of savings or deposit choices(for example different accounts or different banks or credit and savings associations) before opening your savings or deposit account(s)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MD19. Otherwise ask SA22.

MD19. How did you go about comparing savings or deposit account options?

(Do not prompt. Code all that apply)

I/we first determined what type of savings or deposit account we needed and then looked for a product which best met my/our needs (or similar)	1
I/we looked at different savings or deposit account (for example by getting brochures from banks and credit and savings associations, or talking to someone at a bank, post office or credit and savings association branch) and then selected a savings or deposit account which appeared to be the most suitable. (or similar)	2
I/we talked to several people who we trusted and asked their advice about what savings or deposit product would be the most suitable for my/our needs before selecting a savings product. (or similar)	3
I/we talked to several people about their experiences with different savings or deposit accounts before selecting a savings or deposit product. (or similar)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Investing

MD33. There are several different types of financial organizations that you can use for investments (either by investing money with them or using them to help you with your investments). Please tell me some of the different types of financial organizations you are aware of that you can use for investments (either by investing money with them or using them to help you with your investments)?

(Do not prompt. Code all that apply)

A bank	1
A credit and savings association	3
A finance company	4
Fiji National Provident Fund	5
A unit trust manager	6
A share broker	7
A property manager	8
Other <i>(specify)</i>	9
Don't understand the question	10
Don't know the answer	11
Refused	12

SA28. What are some of the different ways and places people use to save money for the long term?

(Do not prompt. Code all that apply)

Put money in an account with a bank (or microfinance or credit and savings association)	1
Put money into a term deposit with a bank	2
Put money in the Fiji National Provident Fund	3
Put money into a unit trust	4
Put money in shares	5
Put money into Fiji Government Stock (bonds)	6
Put money into an investment property (house, commercial building or land)	7
Other <i>(specify)</i>	6
Don't understand the question	9
Don't know the answer	10
Refused	11

FA2. If someone were thinking about an investment, what sources of information could they access before deciding which investment to select?

(Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

SA22. Do you, or do you and someone else in the household jointly, have investments or long term savings (for example savings for your retirement)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA23. Otherwise go to next Section: "Borrowing" and ask BO5.

SA23. What investments or long term savings do you have? Please tell me the type of investment or long term savings (for instance term deposit, FNPF account, or unit trust) and the organization the investment is with.

(Complete for each investment or long term savings. Do not prompt)

Investment	Type	Organization
A		
B		
C		
D		
Don't understand the question		1
Don't know the answer		2
Refused		3

HW5. Investments.

(Code as appropriate)

	Whose name is the investment in?	Current balance of the investment \$_____?	Average net amount added to (or subtracted from) the investment over the past six months
Term deposit (or finance company debenture) 1 2 3			
Unit Trust 1 2 3			
Shares 1 2 3			
Investment property 1 2 3			
FNPF (or other superannuation) 1 2			

3			
Other (<i>Specify</i>):			
1			
2			
3			
Don't understand the question			1
Don't know the answer			2
Refused			3

SA25. Do you add money to the investment(s) regularly, or make additional investments?
(Code one only for each investment)

	A	B	C	D
Yes	1	1	1	1
No	2	2	2	2
Don't understand the question	3	3	3	3
Don't know the answer	4	4	4	4
Refused	5	5	5	5

SA26. Do you regularly withdraw money you have invested?
(Code one only for each investment)

	A	B	C	D
Yes	1	1	1	1
No	2	2	2	2
Don't understand the question	3	3	3	3
Don't know the answer	4	4	4	4
Refused	5	5	5	5

SA27. Before investing were the possible risks explained to you by the organization offering the investment?
(Code one only for each investment)

	A	B	C	D
Yes	1	1	1	1
No	2	2	2	2
Don't understand the question	3	3	3	3
Don't know the answer	4	4	4	4
Refused	5	5	5	5

MD2. Do you currently earn interest or other return on your investments?
(Code one only)

Yes	1
No	2
No – account does not pay interest (<i>or similar</i>)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD3. Do you know how much interest or other return you earned on your investments over the past year?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4

Refused	5

MD16. What action might you take if the return you receive on your investments reduced?
(Do not prompt. Code all that apply)

Do nothing	1
Do nothing - the money cannot be easily withdrawn from the investment (for example money invested in a rental property)	2
See if I could get a better return from another investment	3
Stop investing and use the money for something else	4
Cut back on household spending	5
Other (specify)	6
Don't understand the question	7
Don't know the answer	8
Refused	9

FA7. Thinking back to the time you decided make an investment, did you seek information about the investment or advice from anyone before going ahead?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA8. Otherwise ask MD29.

FA8. Please look at the card. A number of sources of financial advice and information commonly used by people are listed on the card. Which, if any, of these sources of financial advice or information did you use, before deciding which investment to choose?
(Showcard35. Do not prompt. Code all that apply)

A brochure about the investment.	1
Advice from someone at the organization selling the investment (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other (specify)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

FA9. Please look at the card again. Which of these sources of financial advice and information most influenced your decision to choose an investment?
(Showcard35. Do not prompt. Code one only)

A brochure about the investment.	1
Advice from someone at the organization selling the investment (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4

Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other (<i>specify</i>)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

If FA8 answer has more than one source of information or advice ask FA19. Otherwise ask MD29 .

FA19. Did you compare the financial advice or information you received before deciding to choose an investment?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

FA20. How did you compare the financial advice or information you received before deciding to choose an investment?

(Do not prompt. Code all that apply)

Discussed the advice and information I/we had been given with family or friends who I/we trusted. (<i>or similar</i>)	1
Considered whether the advice or information was I/we were given was unbiased - or whether we were being encouraged to do something that may not have been right for us. (<i>or similar</i>)	2
Considered the advice relative the expertise and experience of the person providing the advice. (<i>or similar</i>)	3
Other (<i>specify</i>)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

MD29. How did you choose the organization(s) you currently use for investments (either by investing money with them or using them to assist you with your investments)?

(Do not prompt. Code all that apply)

It was the only organization with a branch near our village or which visited our village	1
It was safe, my/our money would not be at risk (<i>or similar</i>)	2
The fees and charges were low	3
The returns (or promised returns) were high (<i>or similar</i>)	4
There was a good range of products to choose from	5
There were people in the organization I could talk to and get advice from (<i>or similar</i>)	6
It was recommended by someone I trust	7
Other (<i>specify</i>)	8
Don't understand the question	9
Don't know the answer	10
Refused	11

SA24. Please look at the card. Thinking about each of your investments (or long term savings) in turn, what was it about the particular investment that made you choose it?

(Showcard26. Do not prompt. Code all that apply for each investment)

	A	B	C	D
It was the only opportunity available at the time	1	1	1	1
The organization had a good reputation	2	2	2	2
The investment risk was acceptable	3	3	3	3
I/we had used the organization before	4	4	4	4
It was recommended by a family member, friend or someone else I/we trust.	5	5	5	5
I/we were familiar with the type of investment	6	6	6	6
The investment returns are attractive	7	7	7	7
The money was/is deducted from wages	8	8	8	8
Don't understand the question	9	9	9	9
Don't know the answer	10	10	10	10
Refused	11	11	11	11

MD20. Did compare investment choices when considering your investment?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MD21. Otherwise go to next Section: "Borrowing" and ask BO5..

MD21. How did you go about comparing investment choices?

(Do not prompt. Code all that apply)

I/we first determined what type of investment we needed and then looked for a product which best met my/our needs (or similar)	1
I/we looked at different investment choices(for example by getting brochures from bank, credit and savings associations, unit trusts, FNPF, or talking to someone at a bank, post office, credit and savings association branch or FNPF) and then selected an investment which appeared to be the most suitable. (or similar)	2
I/we talked to several people who we trusted and asked their advice about what investments would be the most suitable for my/our needs. (or similar)	3
I/we talked to several people about their experiences with different investments before selecting a investment. (or similar)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Borrowing

BO5. How does a loan (for example from a place such as a bank) work?

(Do not prompt. Code one only)

A person borrows money. They pay interest to the bank on the money they have borrowed and they have to pay back to the bank the money they have borrowed. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD34. There are several different types of financial organizations that you can borrow money from. Please tell me some of the different types of financial organizations you are aware of where you can borrow money.

(Do not prompt. Code all that apply)

A bank	1
Microfinance or village bank	2
A credit and savings association	3
A retailer (hire purchase or time payment)	4
A finance company	5
A money lender	6
A pawn broker	7
Fiji Development bank	8
Other <i>(specify)</i>	9
None	10
Don't understand the question	11
Don't know the answer	12
Refused	13

BO22. Why might someone choose a particular lender or type loan?

(Do not prompt. Code all that apply)

There are special conditions (for example an interest free period or the ability to take a 'repayment holiday' <i>(or similar)</i>)	1
The interest rate is low	2
The repayments are affordable	3
The loan was appropriate for their requirements (for example hire purchase when buying furniture or a short term loan to cover cash shortfall) <i>(or similar)</i>	4
The lender was reputable. <i>(or similar)</i>	5
The lender or loan was recommended by someone they trust.	6
Other <i>(specify)</i>	7
Don't understand the question	8
Don't know the answer	9
Refused	10

BO6. What are some the different ways someone might borrow money (other than borrowing from family or friends)?

(Do not prompt. Code all that apply)

An overdraft from a bank	1
A personal loan from a bank (or credit and savings association)	2
A mortgage from a bank (or credit and savings association)	3
A credit card	4
Store credit (buying goods and paying for them later, say the following week)	5

Hire purchase (time payment - buying goods and paying for them over time)	6
A loan from a money lender or pawnbroker	7
Other (<i>specify</i>)	8
Don't understand the question	9
Don't know the answer	10
Refused	11

Ask BO7 if store credit not stated as a form of personal borrowing. Otherwise ask BO8.

BO7. Is buying something from a store (for example buying new furniture) and paying for it later a type of loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO8. How does a hire purchase contract work (for example purchasing some furniture and are paying it off over time)?

(Do not prompt. Code one only)

A person buys something and pays it off over time. (<i>or similar</i>)	1
Other (<i>specify</i>)	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO9. If someone buys something and pays it off over time using hire purchase, do they pay interest as part of their re-payments?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO23. Should someone who takes out a loan be able to repay the loan from their 'normal' income (the income they usually receive every week, or fortnight, or month)?

(Code one only)

Yes	1
No	2
Don't understand the question	2
Don't know the answer	3
Refused	4

BO24. What should someone do if they cannot repay their loan from their 'normal' income (for example if their household income dropped due to work no longer being available)?

(Do not prompt. Code all that apply)

Repay the loan(s) from savings	1
Ask a member of the family (or a friend) for money to repay the loan	2
Explain the situation to the lender and ask for payments to be stopped for a period (<i>or similar</i>)	3
Simply not repay the loan(s)	4

Seek advice and assistance from someone they trust	5
Other (<i>specify</i>)	6
Don't understand the question	7
Don't know the answer	8
Refused	9

BO10. If someone does not repay a loan, is the lender allowed to sell **the** persons possessions (for instance a house) that were used as security for the loan?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO11. What may happen to someone who borrows money and does not repay the money?
(Do not prompt. Code all that apply)

They can be taken to court by the lender and forced to pay the money back. (<i>or similar</i>)	1
If they are taken to court and cannot repay the loan they may be bankrupted by the court, which means they will have their possessions taken to pay off their debts and may not be able to get another loan in the future. (<i>or similar</i>)	2
They can damage their credit rating (other lenders may not be willing to give them a loan in the future). (<i>or similar</i>)	3
Other (<i>specify</i>)	4
Nothing can happen to someone who does not repay a loan	5
Don't understand the question	6
Don't know the answer	7
Refused	8

BO12. If someone does not make repayments on a hire purchase contract (e.g purchased some furniture and are paying it off over time), is the company that lent them the money allowed to take back the goods (furniture) if repayments are not kept up to date?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO21a. Before signing a loan agreement what should someone do?
(Do not prompt. Code all that apply)

Read the offer letter and terms and conditions carefully	1
Have the offer letter and terms and conditions read to them by the lender	2
Have the offer letter and terms and conditions were read to them by someone they trust (<i>or similar</i>)	3
Ask questions about the loan to make sure they understand the terms and conditions	4
Other (<i>specify</i>)	5
Don't understand the question	6
Don't know the answer	7
Refused	8

FA3. If someone were thinking about taking out a loan, what sources of information could they access before deciding to take out the loan?

(Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

BO1. Have you, either on your own or with someone else in the household, ever taken out a loan in the past?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BO2. Otherwise ask BO13.

BO2. Were you able to repay the loan successfully?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO13. Please look at the card. On the card are several types of loan used by people when they borrow money. Do you (either on your own or with someone else in the household) currently have any loans, or are you paying off something you have bought (for example furniture) over time, or do you currently owe money at a store for things you have bought but not yet paid for?

(Showcard27. Complete for each loan. Use codes from Showcard27 for type of loan. Do not prompt)

Loan #	Type of Loan	Lender	Reason for borrowing
1			
2			
3			
4			
5			
6			
7			

8			
No loans			
Don't understand the question			1
Don't know the answer			2
Refused			3

If BO13 answer is no loans go to next Section: "Cost of Money and Financial Terms and Conditions" and ask MD1. Otherwise ask BO15.

BO15. Do you know how much you have borrowed and how much you have repaid on your loans?

(Code one only)

Yes - memorised	1
Yes - a written record (for instance loan statements)	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

BO22a. Should someone keep a record of how much they have borrowed and how much they have repaid on their loans?

(Code one only)

Yes	1
No	2
No - the lender keeps the records	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If BO13 answer is no loans ask BO23.

If BO15 answer is yes - memorised or yes - a written record, ask HW5.

Otherwise ask BO16

HW5. For each loan you have please tell me whose name the loan is in, the current balance of the loan and the amount of the loan paid off over the past six months.

(Code as appropriate)

	Whose name is the loan in?	Current balance of the Loan \$_____?	Amount paid off the principal over the past six months
1			
2			
3			
4			
5			
6			
Don't understand the question			1
Don't know the answer			2
Refused			3

BO16. Do you usually repay your loans from your household's 'normal' income (the income you usually receive every week, or fortnight, or month)?

(Code one only)

Yes	1

No	2
Don't understand the question	2
Don't know the answer	3
Refused	4

BO17. Are all the repayments on your loan(s) up to date?

(Code one only)

Yes	1
No	2
Don't understand the question	2
Don't know the answer	3
Refused	4

If no ask BO18. Otherwise ask BO19.

BO18. Which loans have re-payments which are not up to date and how far behind in the re-payments are you currently?

(Complete for each loan from BO13. Do not prompt)

Loan #	Arrears
A	
B	
C	
D	
E	
F	
G	
H	
Don't understand the question	1
Don't know the answer	2
Refused	3

BO19. If you are not able to make loan repayments from your 'normal' income (for example if your household income dropped due to work no longer being available), what do you do?

(Do not prompt. Code all that apply)

Repay the loan(s) from savings	1
Ask a member of the family (or a friend) for money to repay the loan <i>(or similar)</i>	2
Ask the lender to allow payments to be stopped for a period <i>(or similar)</i>	3
Could not repay the loan(s)	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

MD4. Do you pay interest on your loan(s) or hire purchase

(Code one only)

Yes	1
No	2
No – loan or hire purchase does not charge interest <i>(or similar)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD5. Do you know how much interest you paid on your loan(s) or hire purchase over the past year?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD17. What action would you take if the bank raised the interest rate they charged you on your loan(s)?

(Do not prompt. Code all that apply)

Do nothing	1
See if I could get a lower interest rate somewhere else	2
See if there was a new loan I could take with a lower interest rate	3
Pay off the loan more quickly	4
Pay off the loan more slowly	5
Cut back on other household spending	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

BO21. Please look at the card. Before you signed the agreement for the loan(s) which of the statements on the card best describes what you did?

(Showcard29. Code only one)

Read the offer letter and terms and conditions carefully	1
Looked at the offer letter and terms and conditions briefly	2
Did not read the offer letter or terms and conditions at all	3
Did not read the offer letter or terms and conditions as they were in English	4
Read the offer letter and terms and conditions but did not understand them	5
The offer letter and terms and conditions were read out to me by the lender	6
The offer letter and terms and conditions were read to me by some I trusted (for example a member of the family or a friend)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

FA10. When you decided to take out a loan, did you seek information about the investment or advice from anyone before taking out the loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA11. Otherwise ask MD22.

FA11. Please look at the card. A number of sources of financial advice and information commonly used by people are listed on the card. Which, if any, of these sources of financial advice or information did you use, before deciding take out the loan?

(Showcard35. Do not prompt. Code all that apply)

A brochure about the loan.	1
Advice from someone at the organization selling the loan (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

FA12. Please look at the card again. Which of these sources of financial advice and information most influenced your decision to take out the loan?

(Showcard35. Do not prompt. Code one only)

A brochure about the loan.	1
Advice from someone at the organization selling the loan (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

If FA11 answer has more than one source of information or advice ask FA21. Otherwise ask MD22.

FA21. Did you compare the financial advice or information you received before deciding to take out the loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

FA22. How did you compare the financial advice or information you received before deciding to take out the loan?

(Do not prompt. Code all that apply)

Discussed the advice and information I/we had been given with family or friends who I/we trusted. <i>(or similar)</i>	1
Considered whether the advice or information was I/we were given was unbiased - or whether we were being encouraged to do something that may not have been right for us. <i>(or similar)</i>	2
Considered the advice relative the expertise and experience of the person providing the advice. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

BO20. Why did you choose the particular type of loan(s)?

(Showcard28. Do not prompt. Code all that apply for each loan)

	A	B	C	D
It was the only loan available	1	1	1	1
There was an interest free period	2	2	2	2
The interest rate was low	3	3	3	3
The lender allowed a 'repayment holiday'	4	4	4	4
The repayments were affordable	5	5	5	5
The loan was appropriate for my/our requirements (for example hire purchase when buying furniture or a short term loan to cover cash shortfall)	6	6	6	6
The lender was reputable.	7	7	7	7
The lender or loan was recommended by someone I trust.	8	8	8	8
Other <i>(specify)</i>	9	9	9	9
Don't understand the question	10	10	10	10
Don't know the answer	11	11	11	11
Refused	12	12	12	12

MD22. Did you compare borrowing choices when considering your loan(s)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MD23. Otherwise ask MD31

MD23. How did you go about comparing borrowing choices?

(Do not prompt. Code all that apply)

I/we first determined what type of loan we needed and then looked for a loan which best met my/our needs <i>(or similar)</i>	1
I/we looked at different borrowing options (for example by getting brochures from bank, credit and savings associations, or talking to someone at a bank, post office, credit and savings association branch) and then selected a loan which appeared to be the most suitable. <i>(or similar)</i>	2
I/we talked to several people who we trusted and asked their advice about what	3

type of loan would be the most suitable for my/our needs. <i>(or similar)</i>	
I/we talked to several people about their experiences with different loans before selecting a loan. <i>(or similar)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

MD31. How did you choose the organization(s) you currently have a loan with
(Do not prompt. Code all that apply)

It was the only organization with a branch near our village or which visited our village	1
It was the only organization which would lend me/us the money	2
The interest rate or fees and charges were low	3
There was a good range of products to choose from	4
There were people in the organization I could talk to and get advice from	5
It was recommended by someone I trust	6
Other <i>(specify)</i>	7
Don't understand the question	8
Don't know the answer	9
Refused	10

Cost of Money and Financial Terms and Conditions

MD1. What is interest?

(Do not prompt. Code all that apply)

Payment you receive for saving money in a bank or credit and savings association <i>(or similar)</i>	1
Payment you make if you borrow money	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD6. Please look at the card. On the card are two types of bank deposit. Would one of the bank deposits pay more interest than the other, or would both bank deposits pay the same amount of interest?

(Showcard30. Do not prompt. Code one only)

A deposit kept in the bank for one year which pays 7% interest a year with the interest paid at the end of the year would pay more interest	1
A deposit kept in the bank for one year which pays 7% interest a year with the interest paid quarterly (every three months) and added to the deposit would pay more interest	2
They would pay the same amount of interest	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD7. Please look at the card. ["Two people are the same age and both put their money into a savings account earning interest. Both accounts pay interest at the same rate. One person (Sarah) started saving when she was 20 years old and has saved \$250 each year. The other person (Ben) started saving when he was 40 years old and has saved \$500 each year. They are now both 60 years old"]. Do Ben and Sarah both have the same amount saved, or does one person have more saved than the other person?

(Showcard31. Do not prompt. Code one only)

Same amount	1
One has more than the other	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If 'One has more than the other' ask question MD8. Otherwise ask question MD10.

MD8. Who has more money in their account?

(Do not prompt. Code one only)

Ben	1
Sarah	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD9. Why do they have more money?

(Do not prompt. Code one only)

Ben will have earned more interest	1
Sarah will have earned more interest	2

Other (<i>specify</i>)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD10. Please look at the card. [“Two people are the same age and both borrow money to buy a tractor each. They borrow the same amount of money. The interest rate charged on each loan is the same. Each loan is for 15 years and can be repaid early. One person (John) makes extra payments each month in addition to his regular monthly repayment. The other (Anne) makes her regular repayment each month”]. Will John and Anne both pay the same amount of interest on their loans or will one of them pay less interest?

(*Showcard32. Do not prompt. Code one only*)

Same amount	1
One will pay more interest than the other	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If 'One will pay less than the other' ask question MD11. Otherwise ask question MD13.

MD11. Who will pay less interest on their loan?

(*Do not prompt. Code one only*)

John will have paid less interest on his loan	1
Anne will have paid less interest on her loan	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD12. Why will they pay less interest on their loan?

(*Do not prompt. Code one only*)

Because John made additional payments on his loan	1
Because Anne made her regular repayment each month	2
Other (<i>specify</i>)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD13. Do interest rates paid on savings or investments and charged on loans change over time?

(*Code one only*)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MD14. Otherwise ask MD24.

MD14. What are some of the reasons why interest rates might change over time?

(*Do not prompt. Code all that apply*)

Changes in the economy (for example more companies investing money in Fiji, or fewer companies investing in Fiji) (<i>or similar</i>)	1
Changes made by the Government (Reserve Bank) to raise or lower interest	2

rates <i>(or similar)</i>	
Changes in the exchange rate	3
Changes made by the Bank or credit and savings association <i>(or similar)</i>	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

MD24. If one person invests in a term deposit for two years, and another person deposits money in a savings account for one month, will they both be paid the same interest rate or will one person receive a higher interest rate?

(Do not prompt. Code one only)

They will both receive the same interest rate	1
The person who deposits money for two years will receive a higher rate	2
The person who deposits money for one month will receive a higher interest rate	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD25. If one person borrows money from the bank to buy a tractor with repayments spread over five years, and another person borrows money from the bank for one month, will they both pay the same interest rate on their loan or will one person pay a higher interest rate?

(Do not prompt. Code one)

Same interest rate	1
The person who borrows money for five years will pay a higher interest rate	2
The person who borrows money for one month will pay a higher interest rate	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD26. If one person invests in a term deposit with a bank for two years, and another person deposits money in a savings account, can both people withdraw their money from the bank whenever they want?

(Do not prompt. Code one only)

Yes	1
Yes - but the bank may charge the person who has the term deposit a fee for taking money out before the deposit matures (ends).	2
No - the person who has the term deposit may not be able to withdraw their money	3
No - the person who has the savings account may not be able to withdraw their money	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Organizations and Financial Issues

MD35. Banks offer a range of services. What are some of the things you can go to a bank to do?

(Do not prompt. Code all that apply)

Savings and deposit account	1
Term deposits	2
Personal loans (for example to buy furniture or a car)	3
Loans to buy a house (mortgages)	4
Credit cards	5
Payments (for example cheque accounts or bank cards)	6
Get cash (from the teller or the ATM)	7
Send money overseas - or receive money from overseas (remittances)	8
Loans for businesses or farms	9
Buying or selling currency from another country (foreign exchange)	10
Insurance	11
Other <i>(specify)</i>	12
Don't understand the question	13
Don't know the answer	14
Refused	15

MD36. Where would you go if you wanted to invest in a unit trust or buy shares?

(Do not prompt. Code all that apply)

Fiji National Provident Fund	1
A unit trust manager	2
A share broker	3
A bank	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

MD37. What are some of the things the Reserve Bank of Fiji is responsible for?

(Do not prompt. Code all that apply)

Issuing notes and coin (money). <i>(or similar)</i>	1
Managing payments between people ('the payments system'). <i>(or similar)</i>	4
Supervising the banks in Fiji. <i>(or similar)</i>	2
Supervising insurance companies in Fiji. <i>(or similar)</i>	
Managing the Fiji government's borrowing. <i>(or similar)</i>	3
Making sure Fiji has a stable financial environment. <i>(or similar)</i>	
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

MD38. How important is it for people like you to keep up to date with financial or economic matters in Fiji?

(Read out. Code only one)

Very important	1
Important	2
Not important	3
Don't understand the question	4
Don't know the answer	5

Refused	6

If very important or important ask MD39. Otherwise ask MD41

MD39. What are some of the financial or economic matters that you keep up to date with?
(Do not prompt. Code all that apply)

Changes in prices of things I/we buy. (or similar)	1
Changes in wages	2
Changes in prices of things I/we sell at the market. (or similar)	3
Changes in prices of things we grow and sell (crops). (or similar)	4
Changes in interest rates	5
Changes in exchange rates	6
Changes in the inflation rate	7
Changes in taxes	8
Changes in government benefits/incentives/ assistance. (or similar)	9
Changes in the number of jobs available. (or similar)	10
Other (specify)	11
Don't understand the question	12
Don't know the answer	13
Refused	14

MD40. What are some of the things you do to monitor financial or economic events in Fiji?
(Do not prompt. Code all that apply)

Read the newspaper	1
Listen to the radio	2
Watch television	3
Talk to people	
Get information at the bank or Post Office	4
Other (specify)	5
Don't understand the question	6
Don't know the answer	7
Refused	8

MD41. Imagine yourself in five years time. Do you think will you have to spend the same amount of money you spend today to buy the same things you buy today; or do you think you will need to spend more money, or spend less money?
(Code one only)

Same amount of money	1
More money	2
Less money	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If **more money** ask question MD42.

If **less money** ask question MD43.

Otherwise ask question MD44.

MD42. Why do you think you will need to spend more money?
(Do not prompt. Code one only)

Because prices are likely to go up (inflation). (or similar)	1
Other (Specify)	2
Don't understand the question	3
Don't know the answer	4

Refused	5

MD43. Why do you think you will need to spend less money?

(Do not prompt. Code one only)

<i>(Specify)</i>	1
Don't understand the question	2
Don't know the answer	3
Refused	4

MD44. Please look at the card. ['Imagine you have just opened a savings account at a bank and that you have put \$100 on deposit. The inflation rate in Fiji is about 2% a year']. If you leave the money on deposit for a full year and then withdraw the money, do you think you would be able to buy the same things with the money at the end of the year that you can buy now, or that you would be able to buy fewer things, or that you would be able to buy more things?

(Showcard33. Code one only)

Same	1
More	
Less	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD45. If the government increases income tax rates how will this affect you and your household? *(Do not prompt. Code one)*

My income/ the household's income will reduce	1
A change of income tax rates will not affect me/ the household	2
Other (specify)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

Budgeting and Planning

BP1. Does your household have a budget to help manage income and spending?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP3. What is a household budget?

(Do not prompt. Code one only).

A plan to help manage what your income and what you spend <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If 'a plan to help manage what you earn and what you spend' or 'other', ask BP4. Otherwise ask BP6.

BP4. Do you think it is useful for a household to have a budget?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP5. Otherwise ask BP6.

BP5. Why do you think is it useful to have a household budget?

(Do not prompt. Code all that apply)

To help the household set financial goals and objectives and to decide what the household wants to spend money on and how much money it wants to save. <i>(or similar)</i>	1
To prioritise spending - to decide which things it is very important to spend money on and which things are not important. <i>(or similar)</i>	2
To plan household financial activities so that there are no - or few - surprises. <i>(or similar)</i>	3
To know what your household income and expenses are	4
To help the household to save regularly for a goal	5
To plan what the household will spend money on	6
Other <i>(specify)</i>	7
Don't understand the question	8
Don't know the answer	9
Refused	10

BP6. How would you set up a household budget?

(Do not prompt. Code all that apply)

List the types of income the household has (for example every week or month). <i>(or similar)</i>	1
Agree financial goals and priorities for the household to help work out which expenditure is most important. <i>(or similar)</i>	2
List the types of expenses the household currently has (for example every week or month) and then agree how much can be spent on each type of expense and how much will be saved. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

BP7. How often should the budget be checked?

(Do not prompt. Code one only)

At least every week or fortnight.	1
At least every month	2
Less frequently than every month	3
Don't understand the question	4
Don't know the answer	5
Refused	6

BP8. How often should the budget be reviewed or changed?

(Do not prompt. Code one only)

Once a month or more frequently	1
Between once a month and every six months	2
Once every six months - once a year	3
It should not be reviewed or changed	4
Don't understand the question	5
Don't know the answer	6
Refused	7

If BP1 answer is yes ask BP9. Otherwise ask BP10.

BP9. How detailed is your household budget?

(Code one only)

Major items of household income and expenditure are budgeted for. <i>(or similar)</i>	1
Most items of household income and expenditure are budgeted for. <i>(or similar)</i>	
All items of household income and expenditure are budgeted for. <i>(or similar)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP10. Do you know the value of the major things your household owns (things such as a house, car, savings, investments, business or farm equipment)

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP11. Do you keep a record (for instance in a notebook) of the value of the major things your household owns (things such as a house, car, savings, investments, business or farm equipment)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP12. What are some of the ways people can keep a detailed record of their household's income and expenditure, and major things the household owns?

(Do not prompt. Code all that apply)

Keep a written list (for example using a notebook) to record the household's income and expenses. <i>(or similar)</i>	1
Keep receipts from purchases and add them up from time to time. <i>(or similar)</i>	3
Memorise. <i>(or similar)</i>	2
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

BP13. Is there an event or activity that you expect your household is going to be involved in that you will have to save for (for instance a wedding, a church event, a village activity)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

SS9. Tell me some of the goals you, or you and your partner have set for your family - things you want your family or members of your family (for instance your children) to achieve over the next year?

(Note all goals. Summarise if necessary)

1
2
3
4
5
6
7
8

SS10. Have your family goals changed over the past year? If so what have the changes been and why?

(Note all changes. Summarise if necessary)

Goal	Change	Reason
1		
2		

3		
4		
5		
6		
7		
8		

SS13. You have already told me about your typical household income and expenses. I would now like you to describe your main financial priorities. What do you think are the most important financial priorities for your household and why these things priorities.

(Allow the interviewee to respond. Note all financial priorities and reasons- summarise if necessary. If necessary suggest possible items, for instance: Paying day-to-day expenses, school fees, sending money to relatives, supporting the church, supporting the village, repaying loans, saving for a major purchase.)

Priority	Reason
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

SS14. I would like you to tell me whether your financial priorities have changed recently. Are there things which have become more or less important? Are there new financial priorities? Are there things which were priorities but which are no longer a priority? If your priorities have changed please also tell me what has caused the change.

(Note all financial priorities which have changed and reasons- summarise if necessary.)

Priority	Change (e.g. increase/decrease, new, no longer a priority)	Reason
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

BP14. Does your household have financial goals for things you want to achieve (for example ensuring your children can attend secondary school or university, starting or expanding a business or farm, saving for retirement)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes to either BP13 or BP14 ask BP15. Otherwise ask BP18.

BP15. Have you set up a plan of how you will achieve your financial goals or a plan to save for the event or activity you expect your household is going to be involved in?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP16. Otherwise ask BP18.

BP16. How did you set up a plan to achieve your financial goals or to save for the event or activity you expect your household is going to be involved in?

(Do not prompt. Code one only)

I set up the plan on my own	1
Someone else in the household set up the plan	2
My husband/wife and I set up the plan	3
We discussed it as a family and then set up the plan	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

BP17. Did you write the plan down?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP18. Do you check from time to time how well your household is progressing with your financial plan and achieving your goals?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP19. Otherwise ask BP20.

BP19. Do you adjust your household financial plan from time to time as the household's situation changes (for example if people in your household earn more or less money, or when you complete an event or activity, or achieve one of your household financial goals)?

Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP20. Do you consider it important for people to have a plan to help them to achieve their financial goals or to save for an event or activity they are going to be involved in?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP21. If no ask BP22.

BP21. What do you think is the best way for someone to set up a plan to achieve their financial goals or to save for the event or activity they expect they are going to be involved in?

(Do not prompt. Code all that apply)

Determine what the household will need to save for and to spend in the future	1
Determine the household's goals and priorities	2
Determine how they will achieve their goals and priorities when they will try to achieve them. <i>(or similar)</i>	3
Find out the best savings, investment or borrowing options to help them achieve their goals. <i>(or similar)</i>	4
Review and adjust their household budget if necessary. <i>(or similar)</i>	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

BP22. When thinking about the things your household needs to spend money on, do you decide whether the spending is short-term (spending you will incur now, or in the next 3-5 months) or medium-term (spending you will incur in the next 6-12 months) or long term (spending which you will incur over a period longer than 12 months)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP23. Otherwise ask BP25.

BP23. Do you manage short-term spending separately from medium and long-term spending?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If 'Yes' ask BP24. Otherwise ask BP25.

BP24. In what ways do you manage short-term spending separately from medium and long-term spending?

(Do not prompt. Code one only)

Use separate budgets for short-term and medium and long-term spending (for example putting some money in savings for medium term needs and investing for long term needs). (or similar)	1
Only plan for short-term spending	2
Only plan for medium or long-term spending	3
Other (specify)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

BP25. Please give me three or four examples of short-term spending needs?

(Do not prompt - code all)

Don't understand the question	1
Don't know the answer	2
Refused	3

BP26. Please give me three or four examples of medium-term spending needs?

(Do not prompt - code all)

Don't understand the question	1
Don't know the answer	2
Refused	3

BP27. Please give me three or four examples of long-term spending needs?

(Do not prompt - code all)

Don't understand the question	1
Don't know the answer	2
Refused	3

BP28. How might someone manage their short term spending and money commitments?

(Do not prompt. Code one only)

Develop a budget and try to make sure there was enough money to pay for the	1

expenses. <i>(or similar)</i>	
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP29. How might someone manage their medium term spending and money commitments?
(Do not prompt. Code one only)

Develop a budget and try to make sure enough money is saved to meet the commitments. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP30. In what ways would you manage long term spending and money commitments?
(Do not prompt. Code one only)

Develop a financial plan and try to progressively invest money so that they can meet the long term household need. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Seeking Financial Advice

FA13. Within the last two years has anyone in the household had any money difficulties? By that I mean have they been three payments or more behind with a loan or other regular commitment (for example paying the electricity bill)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA14. Otherwise ask FA23. .

FA14. Did they seek advice from anybody?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA16. Otherwise ask FA23.

FA16. Who did they seek advice from?

(Do not prompt. Code all that apply)

Advice from the bank. <i>(or similar)</i>	2
Advice from friends or relatives	3
Advice from someone at work	5
Advice from someone in the village whose advice they trusted	6
Advice from someone at the church whose advice they trusted	7
Advice from a lawyer or accountant	8
Advice from a stock broker or financial adviser	9
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

FA23. Is it better that people seek advice from more than one person before deciding to open a savings account, or select an investment or take out the loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA24. Otherwise ask FA26.

FA24. Why do you think it is better for people to seek advice from more than one person deciding to open a savings account, or select an investment or take out the loan?

(Do not prompt. Code all that apply)

People can give advice which might seem to be fair and unbiased - but they may actually be trying to sell something which might not be suitable. <i>(or similar)</i>	1
Different people have different levels of experience and expertise. <i>(or similar)</i>	2
By asking several people for their advice a person is able to consider things they may not thought of themselves. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

FA25. How might someone compare the financial advice or information they receive before deciding to open a savings account, or select an investment or take out the loan?

(Do not prompt. Code all that apply)

Discussed the advice and information I/we had been given with family or friends who I/we trusted. <i>(or similar)</i>	1
Considered whether the advice or information was I/we were given was unbiased - or whether we were being encouraged to do something that may not have been right for us. <i>(or similar)</i>	2
Considered the advice relative the expertise and experience of the person providing the advice. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

FA26. Have you ever sought to confirm information you have read in a brochure or advertisement before opening bank account, making an investment or taking out a loan?

(Code one only)

Yes	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes ask FA27. Otherwise ask FA28.

FA27. How did you seek to confirm the information you read in a brochure or advertisement before purchasing a financial product or service?

(Do not prompt. Code all that apply)

Compared information in brochures/advertisements with advice received	1
Read brochures/advertisements from more than one financial services provider	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

FA26. What is the purpose of advertising or marketing information (for instance information in brochures)?

(Do not prompt. Code all that apply)

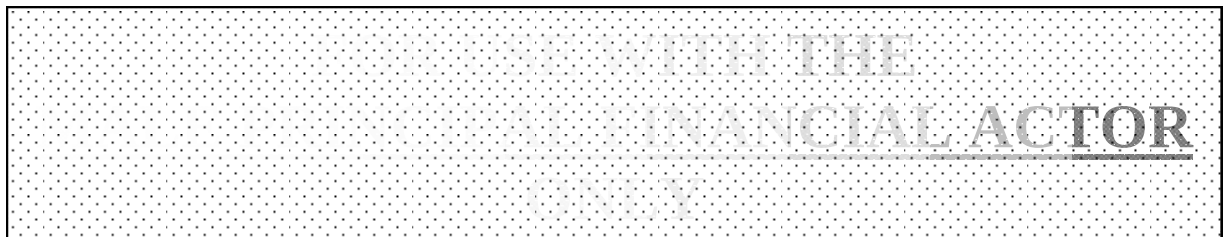
To convince someone to buy something. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

END OF SURVEY

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Appendix 2d

**Na Vakaveiwekanitaki Ni Kena Yalomatuataki Na
Vakayagataki Ni Lavo Kei Na Kena Qaravi Vakavinaka
Ni Bula Vakamatavuvale E Na Noda I Tikotiko Vaka I
Taukei.**



**Cross Sectional Survey
Version 7 August 2007**



**NATIONAL CENTER FOR SMALL AND
MICRO ENTERPRISES DEVELOPMENT**

Na veika me nanumi e na gauna ni veitarogi

Mo nanuma tiko ni o iko na i vakavakadewa ni tukutuku ni veitarotarogi. E na nomudrau veitarotarogi e dodonu me na muri e na dua na gaunisala tuvani ka matata vinaka.

Mo nanuma mo kua ni taro vakaliuliu se vakavure vakasama se soli vakasala vei koya e tarogi.

Mo vakatulewa vakataki iko. Mo kua ni vakavure vakasama vei koya e tarogi.

Mo vola vakadodonu ka vakamatata na nona i sau ni taro o koya e tarogi. Raica me saumi kece sara vakamatata na veitaro.

Mo na vakarautaki iko sara vakavinaka. Mo nanuma mo na dau sauma tale ga vakavinaka na nodra taro o ira na vakatarogi. Vakadikeva vakavinaka ka vulica na i tukutuku ni veitarotarogi vakarautaki. E dodonu mo vakamatau taki iko e na i tuvatuva ni veitarogi.

Mo vakaraitaka na i vakarau vinaka ka taleitaki. Oqo e vakabibi kevaka e mani viavialevu se baleca na i vukivuki se sau ni taro e solia mai o koya e tarogi. Mo matavinaka ka vakaraitaka ni o marautaka na nomu cakacaka.

Mo vadei taki koya e tarogi e na loma ni nomudrau vei talanoa. Kua ni o wilika tu ga na taro ka rai sobu tu.

Mo vakarorogo vakavinaka vei koya e saumi taro tiko. Nanuma tiko ni balavu na veitarotarogi oqo. E na vinaka me so na cegu lekaleka e soli e na gauna ni veitarotarogi. Mo kua ni vakatotolo taka na nodra saumi taro mai ka mo raica me toso vinaka ga na i lakolako ni veitarogi.

Mo nanuma mo vakaraitaka ena tekivu ni veitarotarogi ni rawa vei ira na tarogi tiko me ra tukuna mai ni ra 'sega ni kila' se 'sega ni matata vei ira na taro e tarogi tiko yani.' E rawa tale ga vei ira me ra tukuna mai ni ra sega ni via sauma na taro e tarogi tiko yani.

Interview Diary

Me vakaleweni e na vukui koya ka vakatarogi tiko.

Na veika e sotavi e na gauna ni veitarotarogi	
Na vei taro e sega ni sauma rawa o koya e tarogi	

PLEASE WRITE ALL ANSWERS IN ENGLISH

1 AI MATAI NI WASEWASE - Na Veitaro Me Na Tarogi Me Vakadeitaki Kina Ko Koya Ka Dau Vakatalewataka Na Veika Vakailavo Ni Vuvale.

PF2. Sa i kemuni taudua ga ka dau vakatulewa e na veika vakailavo ena nomudou vuvale? Oqo na vakatulewa e na levu ni lavo me na vakayagataki e na veisiga yadua se tiko tale e dua ko drau veivuketaka na vakatalewataki ni veika vakailavo ni nomudou vuvale?

(Toqa ga e dua na i vakatakilakila)

Io	1
E sega	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

Me na toso tikoga na vakatataro kevaka o koya ka vakatarogi tiko ka sa sauma na 'Io' e na taro PF2.

Ia, kevaka e sauma na taro e na 'Sega' sa dodonu me vakaqarai o koya ka a dau vakatulewa e na veika vakailavo ni matavuvale.

Ia, ke sa kune e dua tale, sa na cegu na nona vakatarogi o koya ka vakatarogi tiko, ka sa na tekivu me vakatarogi o koya ka se qai kune. Me vakaleweni sara na kena i vakamacala e na 'Incident Report'.

Ia, ke sega e kune e na matavuvale me na sauma vakadodonu ka vakaidina na taro vakarautaki me na cegu na veisiko e na vale ko ya. Mo na qai tukuna vei nomudou liuliu ni timi. Me nanumi me na vakaleweni na vu ni veisau e na 'Incident Report'.

2 AI KARUA NI WASEWASE - Ai Tukutuku Me Baleti Kemuni

DE1. Oi Kemuni

(Kakua ni taroga. Raica ga ka toqa e dua na i vakatakilakila)

Turaga	1
Marama	2
E sega ni matata vei au na taro	3
Au sega ni via sauma na taro	4

DE2. Na Yabaki Ni Nomuni Bula

(Toqa ga e dua na i vakatakilakila)

Yabaki ni bula	1
Au sega ni kila	2
E sega ni matata vei au na taro	3
Au sega ni via sauma na taro	4

DE3. Bula Ni Vakawati

(Toqa ga e dua na i vakatakilakila)

Sega ni vakawati	1
Vakawati	2
Au sa veibiu	3
Sa mate na watiqu	4
Au sega ni kila	5
E sega ni matata vei au na taro.	6
Au sega ni via sauma na taro.	7

DE4. Na i Vakatedegede Ni Vuli torocake duadua dou sa yacova. (Vei ira ga na sa sivia na Yabaki 21).

(Vakatakilakilataka na veisau ni taro e veiganit. Me na vakuri ke levu na lewe ni matavuvale)

Primary	1
Secondary	2
Univesiti	3
Au sega ni kila	4
E sega ni matata vei au na taro	5
Au sega ni via sauma na taro	6

PLEASE WRITE ALL ANSWERS IN ENGLISH

SS11. Au kerea moni dikeva nai yaloyalo oqo (Showcard SS9). Kerea mo vakamacalataka o cei era lewe ni matavuvale oqo. Au kerea moni kakua ni cavata na yacana . Mo tukuna na nomuni sema ni veiwekeni. Dua nai vakaraitaki, au na kerea mo vakamacalataka ira era tiko tudei ena matavuvale kei ira era lewe ni matavuvale voleka. Kevaka e tiko e vale na luvemu goneyalewa, mo kakua ni cavuta mai na yacana, mo kaya mai “na luvequ yalewa”

(Na taro oqo e gadrevi me vakarabailevutaka na veitaro ka tarogi ena DE6. Vakamura yadua na veilomanibai. Taroga yadudua na taro mai na veilomanibai. Vakaraitaki, “Tukuna mai vei au o koya e tiko ena matavuvale ka lewe ni matavuvale voleka”. Kevaka e sivia e lewe dua ka tautauvata nai sema ni veiwekani (kaya mada luvena goneyalewa, me naba taki yadudua.)

PLEASE WRITE ANSWER IN ENGLISH

	O ira era lewe ni matavuvale tudei	O ira era lewe ni matavuvale ena dua na gauna, toki ka vakaitikotiko ena dua tale na vanua	O ira era lewe ni matavuvale ena so na gauna.
Matavuvale tudei	1	1	1
	2	2	2
	3	3	3
	4	4	4
	5	5	5
Veiwekani	6	6	6
	7	7	7
	8	8	8
	9	9	9
Veiwekani tale eso	10	10	10
	11	11	11
	12	12	12
	13	13	13

PLEASE WRITE ALL ANSWERS IN ENGLISH

SS12. Au gadreva meu taroga na nodra cau vakailavo kina matavuvale ko ira era volai mai cake se na nodra vakatulewa ena veika vakailavo ni matavuvale. Ena veitaro ena tarogi mo sauma ga “io” se “sega”.

(Vakayagataka na veiyaca e volai ena SS9. Vakamuria vakaveitaravi me vaka ena SS9)

PLEASE WRITE ANSWER IN ENGLISH

Lewe ni vuvale	E vakaitavi li na lewe ni vuvale oqo ena kena vakailavotaki na vuvale (Io/Sega)?	E vakaitavi li na lewe ni vuvale oqo ena kena vakatulewataki nai vei tuvatuva lelevu vakailavo ni matavuvale (Io/Sega)?	E vakaitavi li na lewe ni matavuvale oqo ena vakatulewa vakailavo ni bula ena veisiga (Io/Sega)?
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			

PLEASE WRITE ALL ANSWERS IN ENGLISH

SS16. E dua li na lewe ni matavuvale e sa bau tauvimate ena loma ni vula tolu sa oti? Vakacava nona tauvimate, e vakaleqa na nona laki vuli se cakacaka ka gadreva li na vei qaravi ni bula (me vaka na vale ni wai, nasi, vuniwai se veicavubati?) Kevaka e dua na lewe ni vuvale e tauvimate vaka rua se tolu ena loma ni vula tolu sa oti – na cava e vuna.

(*Vola sobu na mate. Standard*)

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	Lewe ni matavuvale	Tauvi mate ena loma ni tolu na vula sa oti (lo/Sega)	Na vuni tauvimata	Rawa ni cakacaka se vuli (lo/Sega)	Cava na dede ni nona sega tu ni vuli se cakacaka	Gadrev a na vei qaravi ni bula (lo/Sega)	Vaka qarai mai vein a veivuke
Matavuvale voleka	1 2 3 4 5						
Veiweka	6 7 8 9						
Ira tale e so	10 11 12 13						

SS15. Au gadreva mo vakamacalataka na cava e vuna na nodra toki na lewe ni vuvale kina so tale na vanua mai na taudaku ni nodra koro [o ira na lewe ni vuvale tudei]

(*Wasea e so nai vakaraitaki me vaka – dua tale na koro, koro lelevu, vanuatani. Vola vakamatata na vanua e laki vakaitikotiko kina na lewe ni vuvale – Lautoka se Delainavesi. Rawa talega niko solia e so nai vakaraitaki ni veika e vakavuna na biu koro – me vaka na volivolitaki, qaravi vuli*)

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Lewe ni vuvale	Tikitiko Vou	Na ka e vakavuna na kena biu na koro	Levu ni gauna	Balavu ni gauna	Gaunisala ni veitosoyaki e vakayagataki

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DE7. Na cava na nomuni cakacaka .Yalovinaka mo ni vakayagataka na i dusidusi 10.
(Voladusidusi 10. Toqa kece na i vakatakilakila me baleti koya ka vakatarogi tiko kei na nona lewe ni vale)

	Oi kemuni
E sega na cakacaka	1
Dau teitei – rawa i lavo vakai koya	2
Laki qaravi teitei se na qoli ki vei dua tale ka sa i vurevure ni lavo	3
Veiqaravi e na vanua se baleti ira na vulagi saravanua	4
Manidia se veiliutaki e na cakacaka me baleti ira na saravanua	5
Manidia se veiliutaka e na vale ni volavola	6
Vunivola e na vale ni volavola	7
Manidia se veiliutaki e na vanua ni buli yaya	8
Liga ga ni cakacaka e na vanua buli yaya	9
Cakacaka tiko e na vanua ni volivolitaki (retail store)	10
Cakacaka ni liga se ta i yaya (handicraft)	11
Dau cakacaka tara (trade)	12
Dua tale	
Veiqaravi e vale	13
E sega ni matata vei au na taro	14
Au sega ni kila na i sau ni taro	15
Au sega ni via sauma na taro	16

2a VULI NI VEIKA VAKA I LAVO

P1. Vakacava ko sa bau lako e na dua na vuli vaka I lavo?

Io ☐ (Taroga na P2 kei na SS2)

Sega ☐ (Taroga na P3)

P2. Cava e vakavuna na nomu tiko e na Vuli?

Takete taka e 5 na ka e rawa ni vakavuna (+/-). Kerei koya e vakatarogi me tuva na kedra bibi ka vakayagataka na veidusidusi oqo: Rui bibi - Bibi – Sega soti ni bibi.

PLEASE WRITE ANSWER IN ENGLISH

#	Veika e Vakavuna	Kena Bibi
1		
2		
3		
4		
5		

SS2. Rawa ni o vakaraitaka na veika yaga ko vulica mai kina.

(Vola nai sau ni taro. Umani ira vata ke uasivi cake)

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P3. Cava e vakavuna na nomu sega ni tiko e na Vuli?

Takete taka e 5 na ka e rawa ni vakavuna (+/-). Kerei koya e vakatarogi me tuva na kedra bibi ka vakayagataka na veidusidusi oqo: Rui bibi - Bibi – Sega soti ni bibi.

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#	Veika e Vakavuna	Kena Bibi
1		
2		
3		
4		
5		

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3 AI KA VITU NI WASEWASE - Bula Vinaka Ni Matavuvale

Teitei

Qele

HW11. Qele.

(Vakatakilakilataka na veisau ni taro e veiganiti)

E dau vakayagataki qele se teitei li e dua na lewe ni nomu matavuvale				Io Sega		
E vica na levu ni tiki ni qele dou vakayagataka vakamatavuvale me qaravi kina na teitei?: _____						
	Na cava na i naki tudei ni kena vakayagataki na tiki ni qele oqo? (E na gauna saraga oqo)? Tei vakayabaki....1 Kau vuata.....2 Veikau.....3 Me kanakana ni manumanu.....4 Dua tale.....5	E tiko beka na i vakata ni qele oqo me drodro kina na wai? Io.....1 Sega.....2	Na cava na i tei niutaki se tudei e na tiki ni qele oqo? (Vakamatata taka)	E vakayagataki vakacava na i tei tudei ena tiki ni qele oqo (main crop). Vakayagataki ga e vale.....1 Volitaki.....2 Vakayagataki e vale ka volitaki talega.....3	O cei e taukena na tiki ni qele oqo? Au taukena vakataki au.....1 E vuqa e ra taukena.....2 Rede.....3 Sega ni sa.umi na kena vakayagataki.....4 Dua tale (____) 5	Na cava na levu ni tiki ni qele oqo? Sq M.
Tiki ni qele 1						
Tiki ni qele 2						
Tiki ni qele 3						
Tiki ni qele 4						
Tiki ni qele 5						

Kevaka na vuvale ko taroga tiko e vakayagataka na qele me baleta na veika ni teitei taroga na HW12. Ke sega taroga na HW15.

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Vei yau tale eso dou taukena

HW12. Yalovinaka mo ni raica mada na i dusidusi oqo. Na veiyaya cava soti ni teitei dou taukena?

(Voladusidusi 40. Vakatakilakilataka na vei sau ni taro e veiganiti)

	E taukena li na nomu matavuvale e dua na _____? 1 = Io 2 = Sega	E vica na _____e taukena na nomu matavuvale (Toqa na kena levu)	Na gauna cava e a voli kina na i yaya oqo, se ke dou taukena e vica, na gauna cava beka e a voli kina na i yaya ka voli taudua e muri (vula/ yabaki)
Vei misini ni cakacaka eso			
1. Katavila ni teitei lalai			
2. Katavila ni teitei lelevu			
3. Siviya			
4. Aro			
5. Pamu ni wai ka cakacakataki ga e liga			
6. Pamu ni wai vaka idini			
7. Misini ni suisui			
8. Misini ni tatamusuki (Motor thresher)			
9. Na i qaqi			
10. Pamu vaka idini ni wainimate ni manumanu ca lalai dau kania na i tei (Motor insecticide pump)			
11. Pamu (vakayagataki ga e liga) ni wainimate ni manumanu ca lalai dau kania na i tei (Motor insecticide pump)			
12. Qiqi lalai ni usa yaya (se Bara)			
Manumanu			
13. Bulumakau (lewe ni manumanu)			
14. Bulumakau (Sucu)			
15. Ose			
16. Vuaka			
17. Sipi			
18. Me			
19. Toa			

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Na i lavo e rawati kei na i lavo e vakayagataki

HW13. Au sa na taroga yani oqo na vei taro me baleta na i lavo ka dau rawati kei koya e dau vakayagataki ena nomudou i teitei. E na i lavo e rawati, Yalovinaka mo vakalewena na i sau vaka i lavo kei na i sau tale eso ni veiyaya se veiqaravi ko dau namaka mo rawata mai na kena volitaki na i tei kei na kena vakarautaki na veiqaravi eso ena nomuni teitei ni bera ni ko veikerei taka na i lavo taucoko e vakayagataki ena i teitei kei koya e vakayagataki me baleta na vuvale.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Lavo namaki me rawati ena loma ni dua na vula mai na i teitei												
Lavo namaki me dau vakayagataki ena loma ni dua na vula ena i teitei												

Sau ni vei yaya ni teitei eso

HW14. I kuri ni veika e vakayagataki ena i teitei. Au sa tarogi kemuni oqo ena so na taro me baleta na veiyaya vaka na i vakabula ni qele kei na wainimate ni co ca eso.

(Vakatakilakilataka na veisau ni taro e veiganiti.)

Yaya ni teitei	E vica na i lavo o sa vakayagataka ena _____ ena loma ni tini karua na vula sa oti oqo (Toqa na kena levu vaka i lavo)	E na loma ni tini karua na vula sa oti oqo, ko bau gadreva na _____, ia ka qai lailai na i lavo mo volivoli kina? Io.....1 Sega.....2
Vakabula ni qele		
Maniwa (Manure)		
Wai ni mate ni manumanu ca lalai dau vakacacana na i tei (se pesticide)		
Wainimate ni co ca		
Wainimate ni faqasi (se Fungicide)		

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Bisinisi

HW15. Veika Raraba

(Vakatakilakilataka na vei sau ni taro e veiganiti.)

E na loma ni tinikarua na vula ka oti oqo, e bau dua na lewe ni nomu matavuvale e bau cicivaka se tauyavutaka e dua na bisinisi (se vei bisinisi) ka sega ni okati kina na veika vaka teitei se na kena volitaki na veika mai na i teitei ka vakarautaki se volitaki kina na veiyaya se veiqaravi eso, se taukena e dua na sitoa se bisinisi ni volitaki yaya?	Io.....1 Sega.....2 (Ke sega, tinia na veitarotarogi)
Na mataqali bisinisi (se veibisinisi) vakacava dou cicivaka tiko vaka matavuvale?	(Me vaka e vakaraitaki. Ke sega, toqa na 99)
Na cava na dede ni gauna e sa cici tiko mai kina na bisinisi (se veibisinisi) oqo?	(Toqa na dede ni gauna: Vula/Yabaki)
E vei na vanua e cicivaki tiko mai kina na bisinisi (se veibisinisi) oqo?	E vale.....1 E na dua na vanua ni cakacaka.....2 E na makete.....3 Sitoa ka veiqaravi tiko ena dua na vanua ni veivoli.....4 Yasa ni gaunisala.....5 Dua tale na vanua tudei.....6 Veitosoyaki.....7 Dua tale (<i>vakamacalataka</i>)
O cei e dau vakatulewataka na cicivaki ni bisinisi (se veibisinisi) oqo?	(Me vaka e vakaraitaki)

Kevaka e vaka bisinisi tiko na vuvala taroga na HW16. Ke sega, na veitarotarogi e sa na oti i ke.

HW16. Yalovinaka mo ni raica mada na i dusidusi oqo. Ni vakaraitaka mada mai na veiyaya eso (me vaka na vale/i tikotiko, lori se motoka, kei na veiyaya ni cakacaka eso) ko ni vakayagataka ena nomuni bisinisi.

(Voladusidusi 41. Vakalakilataka na veisau ni taro e veiganiti.)

	E na gauna oqo, e taukena tiko beka na bisinisi oqo e dua na _____? 1 = Io 2 = Sega	Ko ni a dinau taka li na i lavo me voli kina na _____? 1 = Io 2 = Sega	E vica taucoko e se vo mo sauma ena nomu dinau taucoko ena _____?	Na gauna cava e a voli kina na i yaya oqo, se ke dou taukena e vica, na gauna cava beka e a voli kina na i yaya ka voli taudua e muri (vula/ yabaki)
Matai ni bisinisi:				
1. Qele				
2. Vale				
3. Misini kei na vei yaya ni cakacaka tale eso				
4. Yaya ni vale				
5. Yaya ni cakacaka				
6. Lori lelevu				
7. Lori lalai				
8. Vei yaya eso ka sebera ni buli vakaoti (Unfinished goods)				
9. Kuri ni yaya volitaki ka maroroi tu (se Stock/inventory)				
Karua ni bisinisi:				
1. Qele				
2. Vale				
3. Misini kei na vei yaya ni cakacaka tale eso				
4. Yaya ni vale				
5. Yaya ni cakacaka				
6. Lori lelevu				
7. Lori lalai				
8. Vei yaya eso ka sebera ni buli vakaoti (Unfinished goods)				
9. Kuri ni yaya volitaki ka maroroi tu (se Stock/inventory)				

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HW17. Au sa na taroga vei kemuni eso na taro me baleta na i lavo e rawati kei koya e vakayagataki ena nomuni bisinisi. Me baleta na i lavo e rawati, yalovinaka mo ni soqona taucoko na i sau vaka i lavo ko ni dau namaka kei na i sau tale eso ni vei qaravi kei na yaya ko ni rawata mai na nomuni bisinisi, ka mo ni qai veiduitaitaka/vakalailaitaka mai na levu ni lavo ka vakayagataki ena bisinisi kei koya e vakayagataki me baleta na nomu matavuvale.

(Vakatakilakilataka na veisau ni taro e veiganiti.)

Matai ni bisinisi

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
I lavo namaki me dau rawata na bisinisi ena loma ni vula												
I lavo e namaki me dau vakayagataka na bisinisi ena loma ni vula												

Karua ni bisinisi

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
I lavo namaki me dau rawata na bisinisi ena loma ni vula												
I lavo namaki me dau vakayagataka na bisinisi ena loma ni vula												

4 AI KATOLU NI WASEWASE - Na Veika Ko Nanuma Me Baleta Na i Lavo

AM1. Kerea mo raica vinaka na i dusidusi ka ni dusia tiko na i balebale ni veimatanifika ka vakayagataki tiko e ra. Na i vola dusidusi e vakayagataki 1 ke dau yaco e na veigauna kei na 7 ke sega ni bau yaco vakadua se dina na ka e tukuni tiko. Dua na kena vakaraitaki, kevaka au na wilika yani “Au dau taleitaka na vakasamataka na i lavo”. Kevaka o dau vakasamataka ena veigauna kece, vakatakilakilataka na ‘1’. Kevaka o dau vakasamataka ena so na gauna, vakatakilakilataka na ‘4’. Kevaka o sega ni dau vakasamataka, vakatakilakilataka na ‘7’.

(Voladusidusi 1 kei na 1a. Toqa ga e dua na i vakatakila kila e na veitaro yadua.)

	Veigauna kece			So na gauna			Sega
Au dau vakaraici ira cake na tamata e na levu ni nodra i lavo ka sega ni ka era cakava	1	2	3	4	5	6	7
Au vakabauta ni vinaka meu dau maroroi lavo vakawasoma me sotava na vei siga ni mataka.	1	2	3	4	5	6	7
E dau mositi au niu qai kila ni ka au volia e rawa ni voli e na sau e lailai sobu	1	2	3	4	5	6	7
Au bula ena nanuma ni na i lavo e i dewadewa ni bula sautu	1	2	3	4	5	6	7
Au nanuma ni bibi me dau tuvai na vakayagataki ni lavo me baleta na veisiga ni mataka	1	2	3	4	5	6	7
Au dau kudruvaka na i sau ni yaya au dau volia	1	2	3	4	5	6	7
Sa vaka meu dau rokovi ira e levu cake na ka era taukena	1	2	3	4	5	6	7
Au nanuma ni bibi meu maroroi lavo e na gauna ogo me qaravi au niu sa qase.	1	2	3	4	5	6	7
Ko ira era kilai au era dau vakaraitaka vei au na nodra kauwai e na noqu dau vakayagataki lavo	1	2	3	4	5	6	7
Au dau via taukena na veika vivinaka me'u qoroi kina	1	2	3	4	5	6	7
Au nanuma ni dodonu me da maroroi lavo me baleta na gauna ni dredre vaka i lavo.	1	2	3	4	5	6	7
Au dau niuqawaqawa vakalevu ke lailai na i lavo e tu vei au me'u volia kina na veika au vinakata.	1	2	3	4	5	6	7
Au dau via volia na i yaya me'u qoroi kina	1	2	3	4	5	6	7
E vinaka cake vei au meu tuva vaka matau na vakayagataki ni noqu i lavo	1	2	3	4	5	6	7
Ni'u dau volia e dua na i yaya sau levu	1	2	3	4	5	6	7

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au vakila se au nanuma niu sa lawakitaki							
Era dau kaya vei au niu vakabibi taka na levu ni lavo era taukena na so me i vakatakilakila ni nodra rawa ka	1	2	3	4	5	6	7
Au dau qarauna na noqu vakayagataki i lavo	1	2	3	4	5	6	7
Au dau nuiqawaqawa niu leqa vaka i lavo.	1	2	3	4	5	6	7
E ka marautaki vei au meu talanoa taka na i lavo au rawata.	1	2	3	4	5	6	7
Au dau yadrava na noqu vakayagataki i lavo	1	2	3	4	5	6	7
Ni'u sa volia oti e dua na ka au dau qai vakananuma de na volitaki tiko na i yaya vata oya e na dua tale na vanua ka sau lailai.	1	2	3	4	5	6	7
Au dau via kila ke so tale era rawa i lavo cake vakalevu mai vei au	1	2	3	4	5	6	7
Kevaka mada ga e tiko vei au nai i lavo au na tovolea me kua niu vakayagataka e na ka sara mada ga e gadrevi.	1	2	3	4	5	6	7
E dau dredre vei au me'u lako sivia e dua na lutusobu.	1	2	3	4	5	6	7
Ke tiko vei au na i lavo se sega, au sa dau kaya tu ga niu sega ni rawa ni sauma.	1	2	3	4	5	6	7
Au dau kauwai ke'u sega ni volia e dua na i yaya lutu sobu.	1	2	3	4	5	6	7

PLEASE WRITE ALL ANSWERS IN ENGLISH

Ai Kuri Ni Taro:

AM2. Kerea mo ni raica mada na i vola dusidusi 1 ke ko ni duavata kina kei na '7' ke ko ni sega ni duavata kina. Me vaka beka oqo: Kevaka au wilika yani na i tukutuku oqo, "Au dau vakayagataka kece na noqu i lavo au rawata, ia au sega ni dau tuvana na noqu vakayagataka lavo". Kevaka ko vakadinata na i tukutuku o ya mo toqa na 1. Ia, kevaka ko lomalomarua kina, mo toqa na '4'. Kevaka ko sega ni duavata kina mo toqa na '7'.

(Voladusidusi 1 kei na 1b. Toqa ga e dua na i vakatakilakila e na veitaro yadua)

	Duavata			Loma-lomarua			Sega ni Duavata
Au dau vakayagataka kece na i lavo au taura ka'u sega ni dau tuva na noqu vakayagataki lavo	1	2	3	4	5	6	7
Au sa sega ni lewai au rawa e na kere dinau kei na veivoli vakadinau	1	2	3	4	5	6	7
Au nuidei tu e na noqu lewa vakavinaka na noqu i lavo	1	2	3	4	5	6	7
E dredre me'u qarava vinaka na noqu i tavi ka ni takiveiyaga na i lavo au taura	1	2	3	4	5	6	7
Au vakabauta ni sa noqu i tavi dina me'u maroroya e so na i lavo me baleta na veisiga ni mataka.	1	2	3	4	5	6	7
Na maroroi lavo sa gaunisala ni noqu rawata na veika au sa tuva.	1	2	3	4	5	6	7
Au sega ni dau leqataka na noqu veisiga ni mataka .	1	2	3	4	5	6	7
Au dau tovolea vagumatua me'u maroroi lavo me baleta na veigauna dredre vakailavo sa tu mai liu	1	2	3	4	5	6	7
Au dau taleitaka vakalevu na vakayagataki lavo ka vakalailai sara na maroroi lavo	1	2	3	4	5	6	7
Au vakabauta ni na maroroi vinaka na noqu i lavo ke vakacurumi e na baqe.	1	2	3	4	5	6	7

5

AI KA VA NI WASEWASE - Na Nomu Bula Vakacegu Se Bula Sautu

SW1. Au na cavuta yani e vica na i tukutuku me baleta na nomuni marautaka na nomuni vakarau ni bula raraba. Na i vola dusidusi e vakaraitaka mai na 0 kevaka ko sega ni marautaka 10 ke ko marautaka dina. Kevaka ko lomalomarua mo vakayagataka na 5. Ko ni na vinakata beka me'u vakarautaka tale na noqu i vakamacala ?

(Voladusidusi 2. Toqa ga e dua na i vakatakilakila e na veitaro yadua)

Sega ni marautaka			Lomaloma rua					Maraudaka dina		
0	1	2	3	4	5	6	7	8	9	10

Au sa na tarogi kemuni oqo e na i vakatagedegede ni nomuni taleitaka tiko na bula.

Vakananuma mada na nomu bula kei na veika kece e tara ka bau vakatoka evei na nomu marautaka na veika e yaco tiko vei iko.

E vakaevei na nomu marautaka na nomu i vakatagedegede ni bula?

E vakaevei na nomu marautaka na bulabula ni yagomu?

E vakaevei na nomu marautaka na veika kece ko sa rawata?

E vakaevei na nomu marautaka na nomu bula ni veiwekani?

E vakaevei na nomu marautaka na taqomaki ni nomu bula?

E vakaevei na nomu marautaka na bula veimaliwai vaka i tikotiko?

E vakaevei na nomu marautaka na veika ko sa vakarautaka me maroroi se taqomaki kina na nomu veisiga ni mataka?

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Ai Kuri Ni Taro

SW2. Vakananuma mada na veika e taukena na nomu matavuvale (ka wili kina na nomudou i lavo maroroi (savings) se vakatubuilavo (investment). E rawa beka ni ko tukuna ni :

(Voladusidusi 2A. Toqa ga e dua na i vakatakilakila)

Keitou taukena e levu na ka (savings kei na investments) ka vinaka cake mai na veimatauvuale e na loma ni neitou koro, se ko ira na neitou i tokani se ko ira na wekaqu dina.	1
E tautauvata ga na veika keitou taukena vakamatavuvale (savings kei na investments) kei ira kece na matavuvale e na loma ni neitou koro se ko ira na neitou i tokani se ko ira na wekaqu dina.	2
E lailai na veika keitou taukena vaka matavuvale (savings kei na investments) ni vakatautauvatataki kei na veika era taukena na veimatauvuale e na neitou koro, se ko ira na neitou i tokani se ko ira na wekaqu dina.	3
Dua tale (<i>vakamacalataka</i>)	4
Au sega ni kila	5
E sega ni matata vei au na taro.	6
Au sega ni via sauma na taro	7

6 AI KA LIMA NI WASEWASE - Na Nomu Kila

a) Nomu kila ka vakafika kei na nomu kila na cakacaka vakafika.

Na fika soqoni (addition)

FL1. Kerea mo raica mada na i dusidusi naba 3.[‘O vakayagataka e \$13.00 mo voli kakana kina e na matai ni siga ka \$8.00 e na karua ni siga’]. E vica taucoko na i lavo o vakayagataka e na voli kakana e na loma ni rua na siga?

(Voladusidusi 3. Kua ni taro vakaliuliu. Me galala o koya e vakatarogi tiko me vakayagataka na peni kei na pepa me cakacakataka kina na i sau ni taro. Toqa ga e dua na i vakatakilakila)

\$21.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

Na fika veikerei (Subtraction)

FL2. Kerea mo raica mada na ka 4 na i dusidusi naba 4.[‘E tiko vei iko e \$50.00. O vakayagataka e \$12.00 e na voli kakana kei na \$9.00 e na voli sulu’]. E vica beka na i lavo e vo mai na nomu i volivoli ?

(Voladusidusi 4. Kua ni taro vakaliuliu. Me soli na galala vei koya e vakatarogi tiko me vakayagataka na peni kei na pepa me cakacakataka kina na i sau ni taro. Toqa ga e dua na i vakatakilakila)

\$29.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

Na fika vakalevutaki (Multiplication)

FL3. Kerea mo raica mada na i dusidusi naba 5. ['Era lewe 20 era dui rawata e tauya \$35.00 me i cocovi']. E vica taucoko beka na levu ni lavo era rawata?

(Voladusidusi 5. Kua ni taro vakaliuliu. Me soli na galala vei koya e vakatarogi tiko me vakayagataka na peni kei na pepa me cakacakataka kina na i sau ni taro. Toqa ga e dua na i vakatakilakila)

\$700.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

Na fika veiwasei (Division)

FL4. Kerea mo raica mada na i dusidusi naba 6. ['E ratou wasea vakatautauvata e lewe 6 na i cocovi vakailavo e \$18.00']. E ratou tau yavica beka na i lavo?

(Voladusidusi 6. Kua ni taro vakaliuliu. Me soli na galala vei koya e vakatarogi tiko me vakayagataka na peni kei na pepa me cakacakataka kina na i sau ni taro. Toqa ga e dua nai vakatakilakila)

\$3.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

Na kena cakacakataka vata na fika vakapasede (percentage) kei na fika veikerei (subtraction)

FL5. Kerea mo raica mada na i dusidusi naba 7. ['E dua e saumi ena \$140.00 e na veivula ka vakayagataka e 50% me i sau ni rede (rent)']. E vica beka na levu ni rede e dau sauma e na veivula?

(Voladusidusi 7. Kua ni taro vakaliuliu. Me galala o koya ka vakatarogi tiko me vakayagataka na peni kei na pepa me cakacakataka kina na nona i sau ni taro. Toqa ga e dua na i vakatakilakila)

\$70.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

Na kena cakacakataka vata na fika vakalevutaki (multiplication) kei na fika veikerei (subtraction)

FL6. Kerea mo raica mada na i dusidusi naba 8. ['E tiko vei iko e 4 na noti tauya \$50.00. O vakayagataka e \$165.00 mo voli yaya lelevu kina']. E na vica beka na nomuni veisau?

(Voladusidusi 8. Kua ni taro vakaliuliu. Me soli na galala vei koya ka vakatarotarogi tiko me vakayagataka na peni kei na pepa me cakacakataka kina na nona i sau ni taro. Toqa ga e dua na i vakatakilakila)

\$35.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

(b) Na Kila Ka Vakaiwalewale (functional literacy) : Na Kila Ka Vaka i Vakarau Tudei (standard literacy)

FL7. Au kerea mo raica mada na i dusidusi naba 9. Au gadreva mo sauma mai na veitaro ogo.

FL7a. E na nomu dikeva na nomu 'Akaude ni Veisiga' (Everyday Account), e vica beka na i lavo ko kila ni dau tikici e na kena maroroi ka cakacakataka na nomu akaude (Account Maintenance).

(Voladusidusi 9. Solia na galala vei koya ka vakatarogi tiko me wilika na i vola dusidusi. Toqa ga e dua na i vakatakilakila.)

\$3.00 dua na vula	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

FL7b. E vakacava ko saumi tubu (interest) tiko e na nomu akaude ruarua?

(Voladusidusi 9. Solia na galala vei koya ka vakatarogi tiko me wilika na i vola dusidusi. Toqa ga e dua na i vakatakilakila.)

Io	1
Sega	2
Dua tale (vakamacalataka)	3
Au sega ni kila	4
E sega ni matata vei au na taro	5
Au sega ni via sauma na taro	6

PLEASE WRITE ALL ANSWERS IN ENGLISH

FL7c. Na cava e dau yaco kevaka ko tauri i lavo mai na nomu ‘Akaude ni Mamaroroi’
(Rural Banking Savings Account).

(Voladusidusi 9. Solia na galala vei koya ka vakatarogi tiko me wilika na i vola dusidusi. Toqa ga e dua na i vakatakilakila.)

E dau tikici e \$3.00 me i sau ni nodratou cakacaka	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

FL7d. Vakaraítaka mada e dua vei ira na i vakadinadina (identification) e dau vinakata na baqe mo vakaraítaka me rawa ni ko dolava kina e dua na nomu akaude.

(Voladusidusi 9. Solia na galala vei koya ka vakatarogi tiko me wilika na i vola dusidusi. Toqa ga edua na i vakatakilakila)

Vola ni sucu	1
Laiseni ni draiva	2
Vola ni papitaiso	3
Vola vakadinadina mai vua na i taukei ni cakacaka	4
Vola ni curu vanua (Passport)	5
Dua tale (vakamacalataka)	6
Au sega ni kila	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

FL7e. E vica na levu ni i lavo me curu e na nomu ‘Akaude ni Veisiga’
(Everyday Account) me na qai rawa tubu (interest).

(Voladusidusi 9. Solia na galala vei koya ka vakatarogi tiko me wilika na i vola dusidusi. Toqa ga edua na i vakatakilakila)

\$250.00	1
Dua tale (vakamacalataka)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

7 AI KA ONO NI WASEWASE - Na nomu kila na cakacaka vaka i lavo kei na kena veigacagaca tale e so (Financial Competence)

Na Sausaumi. (Making Payments)

MM1. Na veisala cava ni sausaumi ko dau vakayagataka e na nomu volivoli e na veisiga ka vakauasivi e na voli ni kakana ni matavuvale.

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Lavo qaga (\$)	1
Volivoli vakadinau	2
Volivoli e na jeke	3
Volivoli e na Card ni Bage (ATM)	4
Volivoli e na Card ni Dinau (Credit Card)	5
TMO (telegram money order)	6
Na card ni sitoa lelevu. (Store Card)	7
Na ota ni volivoli (Local Purchase Order :LPO)	8
Na veisa	9
Dua tale (Vakamacalataka)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

MM3. Raica mada e so na i yaloyalo ka tiko e na tikidua. Yalovinaka ka vakaraitaka mai e so na ka o ni raica e na i yaloyalo era dau vakayagataka na lewe ni vanua me ra veivoli kina.

(Vola dusidusi 10 .Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Lavo qaga (\$)	1
Volivoli e na jeke	2
Volivoli e na Card ni Bage (ATM)	3
Volivoli e na Card ni Dinau (Credit Card)	4
Na tikidua ni tauri lavo mai na bage	5
TMO (Telegram Money order)	6
Na tikidua ni vakacuru i lavo ena bage	7
Tiki dua ni volivoli vaka dinau vei Courts (Courts Credit Slip)	8
Na card ni sitoa lelevu. (Store Card)	9
Na ota ni volivoli (Local Purchase Order :LPO)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

MP1. Ko sa bau volia oti mada e dua na ka ko ni na qai sauma malua se sausaumi toka e na dua na gauna?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na MP2. Ke dua tale, toso ki na MP3

MP2. Ko ni a sauma vakacava e na veika ko ni a taura ka me qai saumi vakamalua.

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita).

Lavo qaqa	1
Na jeke	2
Sausaumi ga vakadodonu mai na baqe	3
Card ni volivoli vaka dinau (Credit Card)	4
TMO (Telegraphic Money Order)	5
Dua tale (vakamatatataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

MP3. Ko a sa bau vakau i lavo ki vua e dua? (Me vaka e dua na lewe ni nomu matavuvale ka tiko e na duatani na vanua se me laki sauma na nomu i dinau).

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e sau ni taro na ‘Io’ taroga na MP4. Ke dua tale, toso ki na MP5

MP4. Ko a vakauta vakacava na i lavo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Lavo qaqa (e vakau e na posi se kerei e dua me kauta na i lavo)	1
Jeke (e vakau e na posi se kerei e dua me kauta na jeke)	2
TMO (e na dua ga na vanua e Viti)	3
Vakau mai na baqe e Viti ki na baqe ki vanua tani	4
E sausaumi ga na baqe (vakacurumi ena akaude)	5
Card ni dinau (Credit card)	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

MP5. Ko dau sauma vakacava na veika oqo?

(Wilika yadudua. Kua ni taro vakaliuliu. Me vakatakilakilataki ga na vanua e ganita.)

	N/A	Lavo qaqa	Card ni Dinau	Jeke	Sausaumi ena baqe	TMO	Sega ni'u kila	Sala Tale e so
Livaliva	1	1	1	1	1	1	1	
Curucuru ni vuli	2	2	2	2	2	2	2	
Curucuru e na University	3	3	3	3	3	3	3	
Sky TV	4	4	4	4	4	4	4	
Voli yaya vakadinou mai na sitoa ka saumi tu vakamalua (hire purchase)	5	5	5	5	5	5	5	
Sau ni dinau / mokiti (mortgage)	6	6	6	6	6	6	6	
Sau ni rede	7	7	7	7	7	7	7	
Sau ni vakacavacava	8	8	8	8	8	8	8	
E sega ni matata vei au na taro								9
Au sega ni kila na i sau ni taro								10
Au sega ni via sauma na taro								11

PLEASE WRITE ALL ANSWERS IN ENGLISH

MP6. Na gaunisala cava soti e rawa ni ra vakayagataka na lewe ni vanua me ra sauma lesu kina na i yaya voli vaka dinau. (Me vaka na kena saumi na dinau (loan) se volivoli vaka dinau (hire purchase)?)

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Lavo qaga	1
Jeke	2
Saumi ga mai na baqe. (musu mai na akaude ena baqe)	3
Card ni volivoli vaka dinau (Credit Card)	4
TMO (Telegraphic Money Order)	5
Dua tale (vakamacalataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

MP7. Na gaunisala cava era rawa ni vakayagataka na lewenivanua me ra vakau i lavo kina vei ira na wekadra era tu vakayawa se me ra sauma kina na veika e dodonu me ra sauma ka ra sega ni rawa ni qarava vakataki ira?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita)

Lavo qaga (e vakau e na posi se kerei e dua me na kauta)	1
Jeke (e vakau e na posi se kerei e dua me kauta)	2
TMO e na dua ga na vanua e Viti	3
Vakau mai na baqe e Viti kina baqe e vanua tani	4
E sausaumi ga e na baqe (vakacurumi ena akaude)	5
Card ni volivoli vakadinu (Credit Card)	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

MP8. Na cava na kedrau duidui na Savings Account kei na Cheque Account?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na savings account o ya na nomu akaude e na baqe ko vakayagataka me la'ki maroroi kina na nomu i lavo (se dua tale e tautauvata kaya)	1
Na cheque account o ya na nomu akude e na baqe ko vakayagataka me la'ki maroroi kina na nomu i lavo. E rawa talega mo vola e dua na jeke ka solia vua e dua tale (se dua tale e tautauvata kaya)	2
Dua tale (vakamacalataka)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

PLEASE WRITE ALL ANSWERS IN ENGLISH

MP9. A cava na “Automatic Payment” se “Direct Debit?”

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na Automatic Payment se Direct Debit sa i koya na sausaumi e sa vakayacora ga na baqe e na vukuqu (se dua tale e tautauvata kaya)	1
Dua tale (<i>Vakamatatataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MP10. Na cava na kedrau duidui na Card ni Dinau (Credit Card) kei na Card ni Veivoli e na Sitoa Lelevu (Store Card)?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na Credit Card e rawa ni vakayagataki e na vuqa na vanua me caka kina na volivoli se sausaumi. E da rawa ni tauri yaya ka qai laki sausaumi ga ena baqe. (se dua tale e tautauvata kaya)	1
Na Store Card e dau vakayagataki me da sauma kina na veika eda volia e na dua na sitoa. E da rawa ni volivoli e na store card ka da na qai sauma vakamalua ki na sitoa e da volivoli kina. (se dua tale e tautauvata kaya)	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MP11. Na cava na kedrau duidui na Credit Card kei na Bank (ATM) Card?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na Credit Card e vakayagataki me da volia kina na veika eda vinakata e na vuqa sara na sitoa. Ia, e da na qai dau la'ki sausaumi ga kina baqe. (se dua tale e tautauvata kaya)	1
Na Bank Card e rawa ni vakayagataki ena vuqa na vanua me caka kina na volivoli se sausaumi. Ia, ena vakatau na levu ni lavo o rawa ni vakayagataka ena levu ni lavo e tiko e na noda akaude e na baqe. (se dua tale e tautauvata kaya)	2
Dua tale (<i>vakamacalatataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

NA VAKATULEWATAKI NI LAVO E RAWA TIKO MAI KI NA MATAVUVALE:

PLEASE WRITE ALL ANSWERS IN ENGLISH

HW7. Ni raica mada na tikidua. Digitaka se i tukutuku cava e dodonu ka lako vata kei na kena vakatulewataki na i lavo kece e rawa tiko mai na matavuvale e na loma ni vula ono sa oti.

(Voladusidusi 39. Kua ni taro vakaliuli. Toqa ga e dua na i vakatakilakila)

E kumuni na i lavo kece e rawa	1
E ra dui maroroya ka vakatulewataki na nodratou i lavo na lewe ni matavuvale yadua	2
E dua ga se lewe 2 e rau monataka tu na vakayagataki ni lavo kece e rawa mai	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au ssega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

Kevaka i sau ni taro ena HW7 na ‘E kumuni na i lavo kece e rawa’, taroga na M12/HW6 vei koya ga na matai ni lewe ni vale.

M12/ HW6. Au kerea mo ni raica mada na i dusidusi naba 11. E na i dusidusi oqo, kerea mo ni cakacakataka mai na i lavo bula e rawa e na veivula mai vei iratou kece na lewe ni matavuvale era sa rawa i lavo tiko mai. (O ya na i lavo bula e rawa ni sa saumi oti na i vakacavacava kei na musumusu ki na FNPF).

(Voladusidusi 11. Vakatakilakilataki na vei sau ni taro e veiganiti).

	Na i matai ni lewe ni matavuvale	Na i karua ni lewe ni matavuvale	Na i katolu ni lewe ni matavuvale	Na i kava ni lewe ni matavuvale
Sega ni rawa i lavo				
I sau ni cakacaka tudei				
Sau ni cakacaka vakagauna (casual)				
I lavo era solia na veiwekani/tokani				
I lavo ni volivolitaki ena makete				
Tubu mai na Coop				
Tubu e na volitaki ni i tei				
Tubu mai na bisinisi				
Veivuke ni matanitu				
Ai lavo mai na FNPF				
Tubu ni sea				
I lavo ni lisi				
Dua tale (<i>vakamacalataka</i>)				
E sega ni matata vei au na taro				1
Au sega ni kila na i sau ni taro				2
Au sega ni via sauma na taro				3

PLEASE WRITE ALL ANSWERS IN ENGLISH

M14. E vakacava e bau dau dua vei kemudou e dau raica ni donu vinaka kece na i lavo era rawata na lewe ni nomudou matavuvale ka me dau raica tale ga ni tauri na veisaumi oqo ena kena gauna dodonu?

(Kua ni taro vakaliuliu. Kerea mo raica na vei vurevure kece ni i lavo ni vuvale me vaka e vakadeitaki e na M12. Me vakatakilakilataki ga e na vanua e ganita)

	E sega	Io, ka vakawasoma	Io, e na so ga na gauna	Sega ni kila
Na kena i sau vaka i lavo	1	1	1	1
Ai sau ni cakacaka vagauna (casual)	2	2	2	2
I lavo era solia na veiwekani/tokani	3	3	3	3
I lavo ni volivolitaki e na makete	4	4	4	4
Tubu mai na Co-op	5	5	5	5
Na tubu ni volitaki vua ni qele	6	6	6	6
Tubu mai na bisinisi	7	7	7	7
Na veivuke ni matanitu	8	8	8	8
Na i lavo mai na FNPF	9	9	9	9
Na tubu ni sea	10	10	10	10
I lavo ni lisi	11	11	11	11
Dua tale (vakamacalataka)	12	12	12	12
E sega ni matata vei au na taro				13
Au sega ni via sauma na taro				14

Ke i sau ni taro na ‘vakawasoma’ se ‘so na gauna’ taroga na M15. Ke dua tale, toso ki na M13.

M15. Ko cei e dau dikeva ni sa donu kece na i lavo e ratou rawata mai na lewe ni vuvale? E ra dui dikeva ga se dua tale?

(Kua ni taro vakaliuliu. Taroga me baleti ira na lewe ni vuvale ka ra vakaraitaki ena taro M12. Me vakatakilakilataki ga e na vanua e ganita).

	Oi au	E dua tale e qarava	Au sega ni kila
Matai ni lewe ni vale	1	1	1
Ai karua ni lewe ni vale	2	2	2
Ai katolu ni lewe ni vale	3	3	3
Ai kava ni lewe ni vale	4	4	4
E sega ni matata vei au na taro			5
Au sega ni via sauma na taro			6

PLEASE WRITE ALL ANSWERS IN ENGLISH

M13. Ni raica mada na tikidua oqo. E levu na i vurevure ni lavo e volai koto e na tikidua. Ni vakaraitaka mai na i vurevure ni lavo ko ni dau rawata vakawasoma (o ya e na veimacawa, se veivula) kei na i vurevure ni lavo ko ni dau rawata vakavudua.

(Voladusidusi 11. Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita). Vakaraitaka vei koya e tarogi tiko ni na vakatakilakila 'sega ni rawa i lavo' vatakei na vatakilakila 'dua tale' e na dusidusi 11 e rau sega ni sau ni taro e na taro oqo.

	Veigauna	Vakagauna	Sega kila
Kena i sau vaka i lavo (wages /salary)	1	1	1
Ai sau ni cakacaka vagauna	2	2	2
I lavo era solia na veiwekani/tokani	3	3	3
Na volivolitaki e na makete	4	4	4
Na tubu mai na Co-op	5	5	5
Na tubu mai na volitaki vua ni gele	6	6	6
Na tubu ni bisinisi	7	7	7
Na veivuke mai na matanitu	8	8	8
Na i lavo mai na FNPF	9	9	9
Na tubu ni sea	10	10	10
Na i lavo ni lisi	11	11	11
Na veika tale e so (vakamacalataka)	12	12	12
E sega ni matata vei au na taro			13
Au sega ni via sauma na taro			14

M16. Kevaka e dua e saumi me cakacaka tudei me tolu na macawa, na cava so na veika me na vakataroga me na matata kina vua na kena i sau ka na kauta ki vale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E na vica na kena i sau e na dua na aua (se macawa) ni cakacaka	1
E na vica na aua ni nona cakacaka e na dua na macawa	2
E na vica e musu mai na i sau me i vakacavacava (tax)	3
E na musu li na vakacavacava mai na i sau	4
E na musu tale beka ga na FNPF mai na i sau	5
Na cava tale na musumusumu e na yaco kina i sau.	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

M17. Kevaka ko cakacaka ka taura na kemu i sau, e dodonu beka mo dau taura na i vakamacala matailalai ni kemu i sau kei na veika kece e musu.(wage slip)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na M18. Ke dua tale, toso ki na ME1.

M18. Na mataqali tukutuku cava e dodonu me tiko e na nomu i vola ni veisaumi (salary slip)?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Na levu ni gauna e cakacaka taki me saumi	1
Na levu taucoko ni sau e rawa (ni bera ni musu na veika eso)	2
E vica na i vakacavacava e musuki	3
Na musumusumu tale eso (me vaka na FNPF)	4
Na i lavo e vo ni oti na veika kece e musu	5
Na yaca i koya ka veisaumi	6
Dua tale (<i>vakamacalataka</i>)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

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NA VAKATULEWATAKI NI KENA VAKAYAGATAKI NA I LAVO NI MATAVUVALE

ME1. Kerea mo ni raica na i dusidusi naba 12. Na veiyatuvosa cava e rawa ni okati ni duavata kei na nomu dau vakatulewataka na vakavakayagataki ni lavo ni nomu matavuvale?

(Voladusidusi 12. Kua ni taro vakaliuliu . Toqa ga e dua na i vakatakilakila)

Keitou sega ni dau vakatulewataka vata na vakayagataki ni neitou i lavo	1
Keitou dau vakatulewataka vata ga e na so na gauna ka sega ni veigauna kece	2
Keitou dau vakatulewataka vata na vakayagataki ni neitou i lavo ia e sega ga ni dau volai tu vakaivola	3
Keitou dau vakatulewataka vata na vakayagataki ni neitou i lavo ka keitou dau maroroya tu na kena i tukutuku vakaivola se ena monalivaliva (computer)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

ME8. Na cava soti na gaunisala e rawa ni vakatulewataki kina vakavinaka na vakayagataki ni lavo?

(Kua ni taro vakaliuliu.. Me vakatakilakilataki ga e na vanua e ganita)

Me vakadutaitakivata na i lavo e rawa kei na i lavo e vakayagataki	1
Me vakarautaki e dua na i tuvatuva ni vakayagataki i lavo	2
Me kakua ni dau voli e dua na ka ke sega ni tu na i lavo me voli kina	3
Me dau biu vakatikitiki tiko e so na i lavo me baleta na veicakacaka lelevu e na qai qaravi vakamalu	4
Dau dinau ga kevaka e veiraurau kei na i lavo e rawati me saumi lesu kina.	5
Dau maroroya na i vola tukutuku ni nomu vakayagataki lavo	6
Me matata vinaka na veika bibi me na dau saumi ka qarauni me tu na i lavo me saumi kina e na kena gauna donu	7
Me dau maroroi e dua na uma i lavo me sotava na leqa tubu koso	8
Dua tale (vakamacalataka)	9
Au sega ni kila	10
E sega ni matata vei au na taro	11
Au sega ni via sauma na taro	12

Kevaka e i sau ni taro ena ME1 na 2,3 se 4, taroga na ME2. Ke dua tale, toso ki na ME3.

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ME2. Ni raica na tikidua. Na veiyatuvosa cava ka tu e na tikidua e na dusia vakadodonu na i vakarau ni vakayagataki lavo ni nomu vuvale.

(Voladusidusi 13. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Keitou vakatulewataka vakamacawa na neitou vakayagataki i lavo	1
Keitou vakatulewataka vakamacawarua na neitou vakayagataki i lavo	2
Keitou vakatulewataka vakavula na neitou vakayagataki i lavo	3
Keitou na qai vakatulewa ga ena gauna ni vakayagataki i lavo (sega ni tuvai vakagauna)	4
Dua tale (<i>vakamacalataka</i>)	5
Sega ni kila	6
<i>(Kua ni taroga. Mo qai vakatulewa kina)</i> Dredre me vakamacalataki/dau veiveisau	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

HW8. Ni raica mada na tikidua. Ni vakayagataka na i dusidusi e na tikidua me rawa ni ko ni vakaraitaka mai vakacaca sara na i vakarau ni nomudou vakayagataki i lavo e na nomu vuvale (e na veimacawa, se vakamacawa rua se vakavula). E na so beka na ulutaga e rairai rawarawa ga mo ni vakaraitaka na levu ni lavo ko ni na vakayagataka e na veiyabaki. Kevaka e sega ni matata vinaka vei iko na i lavo o vakayagataka e na dua na ulutaga oqo, au kerea mo ni sauma ga ni ko sega ni kila.

(Voladusidusi 18. Vakatakilakilataka na vei sau ni taro e veiganiti)

Mo qai vakatakilakilataka me vaka e vakaraitaki e na ME2	Vakavula se vakamacawarua se veimacawa	Vakayabaki	Sega ni kila
1. Na kakana			2
2. Veika ni sasamaki e so:(loma ni vale, valenikuro)			2
3. Sulu vou			2
4. Talevoni/Recharge card, Telecard			2
5. Na siti, tawelu, tutuvi, waqanilokoloko, taunamu			2
6. Yaya vakalivaliva (retio, TV, video, DVD)			2
7. Yaya ni loma ni vale			2
8. Na vakavinakataki ni vale: del ani vale, paipo, yaya livaliva, kau			2
9. Rede ni vale se qele			2
10. Curucuru ni vuli kei na tara valenivuli			2
11. Lavo ni veiqaravi vakavuniwai se isau ni wainimate			2
12. Vodovodo kin a vuli kei na I sau ni vakasigalevu			2
13. Soli vakoro, se soli ni yasana kei na solilavaki mai na yasana, kei na tikina			2
14. Soli kina a lotu kei na soqoni kece vakalotu			2
15. Lavo e vakayagataki me baleta na Siga ni Sucu se Siga ni Mate			2
16. Lavo e soli vei ira na veiwekani se ko ira			2

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era mai kerekere			
17. Lavo e vakabulai (Savings)			2
18. Sausaumi vakalailai (hire purchase)			2
19. Sasaumi e na veiyaya ka tauri mai vakadinau (Lay-by)			2
E sega ni matata vei au na taro			1
Au sega ni via sauma na taro			3

HW10. Na i wase cava ni veika e lau kana tiko e vale era tea ga na lewe ni vuvale?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E levu sara / taucoko	1
E rauta ni veimama	2
E lailai (keitou voli kakana ga vakalevu)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

ME3. Ni dikeva mada na tikidua. Ena ono na vula sa oti, e vakavica sara mada na gauna e vo kina na nomudou i lavo ni mai cava e na (dua na macawa, macawa rua se dua na vula). ***Vakayagataka me i dusidusi na ME2. Kevaka e sega ni sau ni taro na 1,2 se 3, vakayagataka na macawa rua.***

(Voladusidusi 14. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Veigauna kece	1
Sivia na veimama ni gauna	2
Rauta na veimama ni gauna	3
Lailai sobu mai na veimama ni gauna	4
Vakavudua se sega sara ga	5
Au sega ni kila	6
(Kua ni taroga. Mo qai vakatulewa kina) Dredre me vakamacalataki/dau veiveisau	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

Kevaka e i sau ni taro na 1,2,3 se 4, taroga na ME4. Ke sega, toso ki na ME5

ME4. Na cava era dau vakayacora na nomu vuvale e na i lavo e dau vo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Vakacurumi ki na baqe	1
Vakayagataki	2
Maroroi tu ga e vale	3
Soli tale vua e dua me maroroya tiko	4
Soli ki na lotu	5
Soli vei ira na noqu i tokani se vei ira na mataveiwekani	6
Vakayagataki e na teitei se bisinisi	7
Sega ni dua na i tuvatuva tudei/veivukiyaki vakalevu	8
Dua tale (vakamacalataka)	9
Au sega ni kila	10
E sega ni matata na taro	11
Au sega ni via sauma na taro	12

ME5. *(Kakua ni taroga ke a nona i sau ni taro e na ME3 na 1) Ni raica mada na tikidua. Ena ono na vula sa oti, e vakavica sara mada na gauna e sivia kina na i lavo e gadrevi mai na i lavo sa tiko rawa e na (dua na macawa, macawa rua se dua na vula). Me vakayagataki na i tuvatuva e na ME2. Kevaka e duatale ka sega ni 1, 2, 3 me vakayagataki ga na veimacawa rua.*

(Voladusidusi 14. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Veigauna kece	1
Sivia na veimama ni gauna	2
Rauta na veimama ni gauna	3
Lailai sobu mai na veimama ni gauna	4
Vakavudua se sega sara ga	5
Au sega ni kila	6
(Kua ni wilika) Dredre me tukuni/Rui dau veivukiyaki vakalevu.	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

Ke i sau ni taro na 1,2,3 se 4, taroga na ME6. Ke dua tale, toso ki na ME7.

ME6. Na cava e vakayacora na matavuvale ke takiveiyaga na i lavo e rawa tiko mai ki vale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita).

Keitou na kere i lavo vei ira na mataveiwekani se veitokani	1
Dinau mai e na baqe	2
Musu na vakayagataki lavo se kakua ni voli e so na ka	3
Kere volivoli dinau e na sitoa	4
Volitaki e so na ka e tu vei keitou	5
Vakayagataki na i lavo e maroroi tu	6
Vakasagarai na gaunisala e so me rawa mai kina na i lavo (kati, gunusede)	7
Dinau mai vua e dua na 'money-lender' se vale ni vesu i yaya (pawnshop)	8
Dua tale (vakamacalataka)	9

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Au sega ni kila	10
E sega ni matata vei au na taro	11
Au sega ni via sauma na taro	12

ME7. Ni raica mada na tikidua. Na i yatuvosa cava e dina ena nomudou dau yadrava na sausaumi (bills) kei na saumi ni dinau (ke tiko)?

(Voladusidusi 15. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E sega sara ga na leqa ni sausaumi	1
Sausaumi tiko ia e dau dredre e na so na gauna	2
Sausaumi tiko ia e sa dau i colacola	3
E sa bera tiko na sausaumi	4
Sa leqa dina sara ga vakailavo ka sa bera tu ga na sausaumi	5
Au sega ni kila	6
E sega ni matata vei au na taro	7
Au sega ni via sauma na taro	8

ME11. Ko dau wasewasea li na bibi ni veika e vakayagataki kina na i lavo ena loma ni vuvale?

(Kakua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kei sau ni taro na 'Io', taroga na ME12. Ke dua tale, taroga na ME13.

ME12. Ko dau digitaka vakacava na kena e bibi?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita).

E vakayacori na bose ni matavuvale ka qai lewai na veika e bibi me saumi taumada	1
E vakayagataki ga na i tuvatuva ni vakayagataki i lavo (budget) ka vakamuri na veika e vakabibitaka.	2
E sa tu ga na i tuvatuva ni veika me na saumi taumada. (E volai tu se sa vakananumi oti tu.) (se dua tale e tautauvata kaya).	3
E na dau saumi taumada ga na i tavi se cau ni matavuvale ki na oga raraba (lotu se vakavanua) ka rawa sara ga ni vakuwai na matavuvale. (se dua tale e tautauvata kaya)	4
E na dau saumi taumada na veika e vakatabakidua ki na matavuvale (curucuru ni vuli, dinau ki na sitoa) ka rawa sara ga ni vakuwai na lotu se na veika vakavanua (se dua tale e tautauvata kaya)	5
E na qai vakayagataki ga na i lavo ena gauna e gadrevi kina e dua na ka . E bibi cake na ka saraga e gadrevi ena gauna oqo. (se dua tale e tautauvata kaya)	6
Au sega ni kila	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

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ME13. E dodonu li me da tuva na veitarataravi ni veika e da vakayagataka kina na i lavo?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na ME14. Ke dua tale, toso ki na ME15

ME14. Ni raica mada na tikidua. E koto kina eso na i vakaraitaki ni kena wasei na bibi ni veika e dau vakayagataka kina na i lavo e vale. Tuva ena kena ko nanuma ni bibi ena nomudou vuvale ka qai veitarataravi sobu. Tekivu e na kena ko nanuma ni bibi duadua ena nomudou vuvale.

(Voladusidusi 16. Kua ni taro vakaliulu. Vakatakilakilataki ira taucoko)

	Tuvatuva e ke
E vakayagataka ga na i tuvatuva ni vakayagataka lavo (budget) sa davo tu ka vakamuri ga na veika e vakabibitaka.	
E sa tu ga na i tuvatuva ni veika me na saumi taumada. (e volai tu se sa dau vakasamataki ga)	
E na dau saumi taumada ga na i tavi se cau ni matauvale ki na oga raraba (lotu se ka vakavanua) ka rawa sara ga ni cegu e so na sausaumi me baleta vakatabakidua na matavuvale . (se dua tale e tautauvata kaya)	
E na dau saumi taumada na veika e vakatabakidua ki na matavuvale (curucuru ni vuli, dinau ki na sitoa) ka rawa sara ga ni cegu na i tavi ki na lotu se ka vakavanua. (se dua tale e tautauvata kaya)	
E na qai vakayagataka ga na i lavo ena gauna e gadrevi kina.	
Au sega ni kila	6
E sega ni matata vei au na taro	7
Au sega ni via sauma na taro	8

ME15. Ko dau vakamura tiko li na vakayagataka ni lavo ka dau yaco vakawasoma kei na kena e dau yaco vakavudua ena matavuvale?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na ME17. Ke dua tale, toso ki na ME19.

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ME17. E duidui beka na i vakarau ni nomu vakatulewataka na vakayagataki ni lavo kina na ka e dau yaco vakawasoma kei na veika e dau yaco vakavudua?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na 'Io' taroga na ME18. Ke duatale, toso ki na ME19

ME18. Ni raica mada na tikidua. Ko vakatulewataka vakacava na i lavo e dau vakayagataki vakawasoma e vale.?

(Voladusidusi 17. Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita).

E sa tuvai (budget) oti tu	1
E dau saumi ga mai na i lavo e rawata na vuvala	2
E vakamuri ga na i tuvatuva ka vakatau ga ena kena bibi	3
E sega ni dau dinautaki mai na kena i lavo.	4
Dua tale (vakamacalataka)	5
Au sega ni kila na i sau ni taro	6
E sega ni matata vei au na i sau ni taro	7
Au sega ni via sauma na taro	8

ME19. Ni raica mada na tikidua. E tiko kina na veika era dau vakayagataka kina na nodra i lavo e vuqa sara na matavuvale. E vei vei ira oqo e dau saumi vakawasoma (regular) vakamacawa se vakavula, ka e vei e sega ni dau saumi vakawasoma.

(Vola dusidusi 18. Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita)

	Saumi wasoma	Sega ni dau saumi vakawasoma	Sega ni kila
1. Na kakana	1	1	1
2. Veika ni sasamaki e so:(loma ni vale, valenikuro)	2	2	2
3. Sulu vou	3	3	3
4. Talevoni/Recharge card, Telecard	4	4	4
5. Na siti, tawelu, tutuvi, waqanilokoloko, taunamu	5	5	5
6. Yaya vakalivaliva (retio, TV, video, DVD)	6	6	6
7. Yaya ni loma ni vale	7	7	7
8. Na vakavinakataki ni vale: del ani vale, paipo, yaya livaliva, kau	8	8	8
9. Rede ni vale se qele	9	9	9
10. Curucuru ni vuli kei na tara valenivuli	10	10	10
11. Lavo ni veiqaravi vakavuniwai se isau ni wainimate	11	11	11
12. Vodovodo kin a vuli kei na I sau ni vakasigalevu	12	12	12

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13. Soli vakoro, se soli ni yasana kei na soli lavaki mai na yasana, kei na tikina	13	13	13
14. Soli kina a lotu kei na soqoni kece vakalotu	14	14	14
15. Lavo e vakayagataki me baleta na Siga ni Sucu se Siga ni Mate	15	15	15
16. Lavo e soli vei ira na veiwekani se ko ira era mai kerekere	16	16	16
17. Lavo e vakabulai (Savings)	17	17	17
18. Sausaumi vakalailai (hire purchase)	18	18	18
19. Sasaumi e na veiyaya ka tauri mai vakadinau (Lay-by)	19	19	19
E sega ni matata vei au na taro			30
Au sega ni via sauma na taro			31

ME20. E dodonu beka me duatani na vakatulewataki ni kena saumi na veika e dau saumi vakawasoma mai na veika tale e so?

(Toqa ga e dua nai vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na 'Io' taroga na ME21. Ke duatale, toso ki na ME22.

ME21. Na veigaunisala cava e duidui kina na kena vakatulewataki ni kena saumi na veika e dau saumi vakawasoma kei na veika e dau saumi tale eso?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E sa dodonu me tuva oti tu na veika e dau saumi vakawasoma	1
E na rawa ni dau saumi ga mai na i lavo e rawata na vuva (nai lavo ka namaka na matavuvale me rawata ena veimacawa, macawa rua se veivula)	2
E rawarawa cake me sa tuva tu vakamatata na veika e dodonu me saumi vakawasoma	3
E vinaka cake me kua ni dinautaki na i lavo me saumi kina na veika e dau saumi vakawasoma.	4
Dua tale (vakamacalataka)	5
Au sega ni kila na i sau ni taro	6
E sega ni matata vei au na taro	7
Au sega ni via sauma na taro	8

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ME22. Ko dau vakamuria tiko li na vakayagataki ni lavo ena veika e gadreva dina (essential) na matavuvale mai na kena e sega soti ni dau gadrevi (non essential)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na 'Io' taroga na ME24. Ke duatale, toso ki na ME 26.

ME24. E duidui beka na i vakarau ni nomu vakatulewataka na vakayagataki ni lavo ena veika e gadreva dina (essential) mai na kena e sega soti ni dau gadrevi (non essential)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni'u kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na 'Io' taroga na ME25. Ke dua tale, toso ki na ME26.

ME25. Na cava na duidui e koto e na nomu vakatulewataka na vakayagataki ni lavo ena veika e gadrevi dina (essential) mai na kena e sega soti ni dau gadrevi (non essential)?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E sa dodonu me tuva oti tu na kena saumi na veika e dau gadrevi dina	1
E sa dau biu vakatikitiki e so na i lavo me saumi kina na veika e gadrevi dina	2
E rawarawa cake me sa tuva tu vakamatata na bibi ni veika e gadrevi dina.	3
E sega ni dinautaki na i lavo me saumi kina na ka e gadrevi dina	4
Kevaka e sa gadrevi saraga, sa na qai dinau taki na i lavo me saumi kina na veika e gadrevi dina.	5
Dua tale (vakamacalataka)	6
Au sega ni kila na i sau ni taro	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

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ME26. Ni raica mada na tikidua. E tiko kina na veika era dau vakayagataka kina na nodra i lavo e vuqa sara na matavuvale. E vei vei ira oqo e dau vakabibitaki (essentials) kei na kena e sega soti ni dau vakabibitaki?

(Voladusidusi 18. Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

	Bibi ki na vuvale	Sega ni bibi kin a vuvale	Sega ni'u kila
1. Na kakana	1	1	1
2. Veika ni sasamaki e so:(loma ni vale, valenikuro)	2	2	2
3. Sulu vou	3	3	3
4. Talevoni/Recharge card, Telecard	4	4	4
5. Na siti, tawelu, tutuvi, waqanilokoloko, taunamu	5	5	5
6. Yaya vakalivaliva (retio, TV, video, DVD)	6	6	6
7. Yaya ni loma ni vale	7	7	7
8. Na vakavinakataki ni vale: del ani vale, paipo, yaya livaliva, kau	8	8	8
9. Rede ni vale se qele	9	9	9
10. Curucuru ni vuli kei na tara valenivuli	10	10	10
11. Lavo ni vei qaravi vakavuniwai se isau ni wainimate	11	11	11
12. Vodovodo kin a vuli kei na I sau ni vakasigalevu	12	12	12
13. Soli vakoro, se soli ni yasana kei na soli lavaki mai na yasana, kei na tikina	13	13	13
14. Soli kina a lotu kei na soqoni kece vakalotu	14	14	14
15. Lavo e vakayagataki me baleta na Siga ni Sucu se Siga ni Mate	15	15	15
16. Lavo e soli vei ira na veiwekani se ko ira era mai kerekere	16	16	16
17. Lavo e vakabulai (Savings)	17	17	17
18. Sausaumi vakalailai (hire purchase)	18	18	18
19. Sasaumi e na veiyaya ka tauri mai vakadinau (Lay-by)	19	19	19
E sega ni matata vei au na taroNa i lavo ni vei qaravi vakavuniwai/wainimate			20
Au sega ni via sauma na taroE Ssega ni matata vei au na taro			21

PLEASE WRITE ALL ANSWERS IN ENGLISH

ME27. E dodonu li me duatani ga na qaravi ni i sau ni veika e gadrevi dina ki na matavuvale mai na kena qaravi na i sau ni veika e sega soti ni dau gadrevi?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na ME28. Ke duatale, toso ki na ME29

ME28. Me duatani vakacava?

(Kua ni taro vakaliuliu. Me vakatakilakiataki ga e na vanua e ganita)

E sa dodonu me tuva oti tu na kena saumi na veika e gadrevi dina	1
Me tu na i lavo me rawa ni saumi kina na veika e gadrevi dina	2
E rawarawa cake me sa tuva tu vakamatata na veika e dodonu me saumi vakawasoma	3
Me kakua ni kerei mai na i lavo me baleta na veika e bibi	4
Kevaka e dodonu ia, me kerei mai na i lavo me saumi kina na veika e bibi	5
Dua tale (<i>vakamacalataka</i>)	6
Au sega ni kila na i sau ni taro	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

PLEASE WRITE ALL ANSWERS IN ENGLISH

NA VAKACAVACAVA (TAXES)

ME34. Ko bau dau tovolea tu mo vakatorocaketaka na nomu kila me baleta nai vakacavacava (taxes) se na veika me baleta na FNPF?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na 'Io' taroga na ME35. Ke dua tale, toso ki na ME37.

ME35. E na loma ni ono na vula sa oti ogo, na cava o bau cakava me vakatorocaketaka na nomu kila na veika me baleta na vakacavacava (taxes) se na FNPF?

(Kua ni taro vakaliulu. Me vakatakilakilataki ga e na vanua e ganita)

Wili pepa se sara 'television'	1
Taro vua e dua se o ira na lewe ni noqu matavuvale	2
Taro e na baqe se e na positovesi	3
Dua tale (vakamacalataka)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni u via sauma na taro	7

ME36. E na loma ni ono na vula sa oti, sa bau vakavica na nomu segata mo vakatorocaketaka na nomu kila me baleta na vakacavacava (taxes) se FNPF?

(Toqa ga e dua na i vakatakilakila)

Vakadua ga se vakarua	1
E oti e vica na vula	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

ME37. Na cava so na mataqali vakacavacava (taxes) e dau lavaka na matanitu?

(Kua ni taro vakaliulu. Me vakatakilakilataki ga e na vanua e ganita)

Vakacavacava ni kequ i sau	1
Vakacavacava ni lavo e rawa e na kabani (bisinisi)	2
VAT	3
Vakacavacava ni veika e voli mai vanua tani (Import duty)	4
Vakacavacava ni soli ni yasana	5
Dua tale (vakamacalataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

PLEASE WRITE ALL ANSWERS IN ENGLISH

ME38. Na cava na Fiji National Provident Fund?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E tauyavutaka na matanitu me vukei ira na lewe ni vanua era cakacaka saumi e na gauna era sa vakacegu kina (retirement) (se dua tale e tautauvata kaya)	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

ME39. O cei era soli lavo ki na Fiji National Provident Fund?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

O i taukei na cakacaka kei koya e cakacaka	1
O i taukei ni cakacaka	2
O koya e cakacaka	3
Dua tale (vakamacalataka)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

ME40. E vica na pasede e dau saumi ki na Fiji National Provident Fund?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

8% ni sau ka sauma ko i taukei ni cakacaka kei koya e cakacaka	1
8% ni sau ka sauma ko i taukei ni cakacaka	2
8% ni sau ka sauma o koya ka cakacaka	3
Dua tale (vakamacalataka)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

ME41. Na yabaki ni bula cava me na yacova e dua me qai rawa ni taura na nona i lavo ni FNPF?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Mai na gauna ko sa yabaki 55 kina	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

ME42. Ko dau sauma na vakacavacava ka vakatokai me PAYE mai na kemu i sau?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega – e sega ni musu na PAYE mai na kequ i sau	2
Au sega ni veisaumi	3
E sega ni matata vei au na taro	4
Au sega ni kila	5
Au sega ni via sauma na taro	6

Kevaka e i sau ni taro na ‘Io’ taroga na ME43. Ke “Au sega ni veisaumi”, toso kina ME48. Ia ke dua tale, toso kina ME45.

ME43. E vakaevei, ko bau dau vakadikeva tale se sa donu vinaka tu na veika e dau musu tiko mai na kemu i sau me baleta na nomu i vakacavacava?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na ME44. Ia, ke duatale, toso ki na ME45.

ME44. Ko dau vakadinadinataka vakacava ni sa donu vinaka tiko na veika e musu me baleta na nomu vakacavacava?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Au dau dikeva ga ko i au (vakayagataka na tax-tables)	1
Au dau vakatataro ki na ‘Inland Revenue’	2
Au dau tarogi ira na noqu i tokani se ko ira na wekaqu	3
Au dau taro ki na baqe se ki na positovesi	4
Dua tale (vakamacalataka)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

ME45. E vakacava e sa dau musu tiko na FNPF mai na kemu i sau?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega- e sega ni dau musu na FNPF mai na kequ i sau	2
Sega – e sega ni veisaumi	3
E sega ni matata vei au na taro	4
Au sega ni kila	5
Au sega ni via sauma na taro	6

PLEASE WRITE ALL ANSWERS IN ENGLISH

Kevaka e i sau ni taro na ‘Io’ taroga na ME46. Ia ke dua tale,, toso ki na ME48

ME46. Ko dau vakadikeva tale se sa donu vinaka tiko na veika e musu tu mai na kemu i sau me baleta na nomu FNPF?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e sau ni taro na ‘Io’ taroga na ME47. Ia ke dua tale, toso kina ME48

ME47. Ko dau vakadinadinataka vakacava ni sa donu vinaka tu na veika e musu mai na kemu i sau ki na FNPF?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Au dau vakadikeva ga ko i au	1
Au dau taro ki na valenivolavola ni FNPF	2
Au dau tarogi ira na noqu i tokani se ko ira na wekaqu	3
Au dau taro ki na bage se ki na positovesi	4
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

ME48. O cei e nona i tavi me dau musuka na i vakacavacava ni PAYE kei na FNPF mai na kemu i sau?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

A i tavi nei taukei ni cakacaka me raica na musu ni vakacavacava (FNPF & PAYE)	1
A i tavi nei tamata cakacaka me raica na musu ni vakacavacava (FNPF & PAYE)	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

ME49. Na cava na vuna e dau musu rawa kina na vakacavacava ni PAYE kei na FNPF mai na kemu i sau ni bera ni qai soli vei iko na kena vo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E na rawarawa cake vei koya ka saumi – sega kina ni na sauma e levu na i vakacavacava ni cava na yabaki (se dua tale e tautauvata kaya)	1
E na rawarawa ki na matanitu – sega ni na wawa sara me cava na yabaki ka qai kumuna na i vakacavacava (se dua tale e tautauvata kaya)	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

ME50. Yalovinaka ka raica na dusidusi. E vakaraitaki tiko kina e dua na tukutuku ni veisaumi. E vica beka na i lavo e na saumi vua ka cakacaka se saumi ki na nona akaude e na baqe?

(Vola dusidusi 19. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

\$537.96	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila nai sau ni taro	4
Au sega ni via sauma na taro	5

NA MAROROI NI TUKUTUKU VAKA I LAVO NI VUVALE

KR1. Ko dau maroroya tu beka na i tukutuku vaka i lavo ni matavuvale, na levu ni lavo e ra dui rawata na lewe ni vuvale yadudua, kei na veika e dau vakayagataki e na veisiga, se dua tani tale e dau maroroya?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Io, au dau maroroya (se duatani tale) tu ga e na noqu vakanananu na veika e rawata na matavuvale kei na veika e vakayagataki ena veisiga yadudua (se dua tale e tautauvatakaya)	1
Io, au dau maroroya (se duatani tale) tu na risiti ni lavo e rawati kei na veika e vakayagataki ena veisiga yadudua (se dua tale e tautauvatakaya)	2
Io, au dau maroroya (se duatani tale) tu vakaivola na i tukutuku ni lavo ni vuvale kei na veika e vakayagataki e na veisiga yadudua (se dua tale e tautauvatakaya)	3
Sega, e sega ni maroroi tu e dua na i tukutuku ni lavo e rawati kei na i lavo e vakayagataki e na veisiga yadudua (se dua tale e tautauvatakaya)	4
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

PLEASE WRITE ALL ANSWERS IN ENGLISH

KR2. Na vei sala cava e so era dau vakayagataka na lewe ni matavuvale me maroroi kina na i tukutuku ni lavo e dau rawa mai kei na kena i vakayagataka?

(Kua ni taro vakaliulu. Me vakatakilakilataki ga e na vanua e ganita)

Maroroi tu e na vakasama	1
Me dau maroroi tu e na dua na tiki ni pepa	2
Me dau maroroi tu e na dua na i vola	3
Maroroi tu na risiti kei na i vola tukutuku ni veika me saumi ka qai soqoni ga ena gauna e gadrevi kina.	4
Dua tale (vakamacalataka)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

KR3. Ko bau dau maroroya nai lavelave ni nomu i tukutuku vakailavo me vaka na 'bank statements' risiti ni nodra i curucuru ni vuli na gone, tikidua ni kemu i sau ni cakacaka, se risiti ni nomu volivoli lelevu e so?

(Toqa ga e dua na i vakatakilakila)

Io, - dau maroroi taucoko/se vakalevu na i lavelave ni lavo e vakayagataka	1
Io, - dau maroroi ga e so na i lavelave ni lavo e vakayagataka	2
Sega	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

Kevaka e i sau ni taro na 'Io' taroga na KR4. Ke duatale, toso ki na KR5.

KR4. Na i tukutuku vakailavo cava so ko bau dau maroroya?

(Kua ni taro vakaliulu. Vakatakilakilataka na vei sau ni taro e veiganiti)

Na risiti ni volivoli lelevu	1
Tukutuku vakailavo mai na baqe (bank statements)	2
Lavelave ni kere i lavo se 'hire purchase'	3
Lavelave ni vakacavacava	4
Bili lelevu me vaka na sau ni livaliva se curucuru ni vuli	5
Dua tale (vakamacalataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na is au ni taro	8
Au sega ni via sauma na taro	9

PLEASE WRITE ALL ANSWERS IN ENGLISH

KR5. E ka bibi beka me da dau maroroya na noda i tukutuku vakailavo?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke i sau ni taro na ‘Io’ taroga na KR6. Ke duatale, toso ki na KR7.

KR6. Na cava e bibi kina na noda dau maroroya na noda i tukutuku vakailavo?

(Kua ni taro vakaliuli. Me vakatakilakila ga e na vanua e ganita))

Me macala kina na i tukutuku ni sausaumi sa vakayacori oti	1
Me macala kina na i tukutuku ni lavo e sa curu tu e na baqe	2
Me macala kina na i tukutuku ni vakacavacava sa saumi oti	3
Me macala kina na i tukutuku ni dinau e sa vo tu me saumi	4
Me vakayagataki me i vakadinadina	5
Dua tale (vakamacalataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

KR9. Ni o taura e dua na bili se akaude ko bau dau vakadikeva ke donu vakavinaka?

(Toqa ga e dua na i vakatakilakila)

Io, e na veigauna kecega	1
Io, e na so ga na gauna	2
Sega	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

Ke i sau ni taro na ‘Io, se ‘Io, ena so na gauna’, taroga na KR10. Ke duatale, toso ki na KR12

KR10. E dau vakayavica na nomu vakadikeva lesu na nomu bili se akaude se sa donu vinaka tu se sega?

(Toqa ga e dua na i vakatakilakila)

Veigauna kece e dau yaco mai kina vei au na bili se akaude	1
E na so ga na gauna e yaco mai kina vei au na bili se akaude	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

KR11. Na cava o dau cakava mo vakadinadinataka kina ni sa donu vinaka tu na nomu bili se akaude ni dau yaco yani vei iko?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Vakadikeva na yaca kei na vanua e vakau tiko mai kina	1
Vakadikeva se tautauvata kei na veibili se akaude au sa taura oti	2
Vakadikeva e na noqu vakataroga tale e dua	3
Vakadikeva se donu tu na sosoqoni e na bili se akaude	4
Dua tale (vakamacalataka)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

KR7. Na cava na 'bank statement' se 'savings passbook'?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na i tukutuku ni lavo kece e vakacurumi yani se tauri mai ki tuba (se dua tale e tautauvata kaya)	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

KR8. Na cava na risiti ni ATM se EFTPOS (dusidusi mai na baqe)?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Risiti ni lavo e tauri mai se vakacurumi ki na akaude e na baqe (se dua tale e tautauvata kaya)	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

KR12. Yalovinaka ka raica na i dusidusi. E koto e na i dusidusi oqori e dua na i vakaraitaki ni akaude ni lavo maroroi. ('savings account') E vica taucoko na i lavo e tiko e na akaude ni cava na vula ko feperuweri?

(Vola dusidusi 20. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

\$26.37	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

KR13. Yalovinaka ka raica tale mada na i dusidusi. E vakacava beka, e sa bau maroroya rawa e dua na i lavo na i taukei ni akaude oqori e na loma ni vula ko maji?

(Vola dusidusi 20. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na KR14. Ia ke duatani tale, toso ki na SA4.

KR14. E vica taucoko na levu ni i lavo e sa maroroya rawa.?

(Vola dusidusi 20. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

\$412.02	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4

MAROROI I LAVO (SAVINGS)

SA4. Yalovinaka ka raica na i dusidusi. Ena i dusidusi e tu kina na nodra i vakamacala e so me baleta na maroroi lavo. Na i vakamacala cava e lako vata kei na veika ko dau vakayacora e na nomudou vale.

(Vola dusidusi 21. Kua ni taro vakaliuliu. Toqa ga e dua nai vakatakilakila)

Keitou dau maroroi lavo vakawasoma na neitou matavuvale	1
Keitou dau maroroi lavo ga vakavudua na neitou matavuvale	2
Keitou dau maroroi lavo na matavuvale ke dua na ka keitou via qarava	3
Keitou dau sega ni maroroi lavo na matavuvale baleta ni sega ga ni dau tu e dua na i lavo me maroroi	4
Keitou sega ni maroroi lavo baleta e sega ni dua tu na neitou “safe’ se dua tale na vanua me vaka na baqe	5
Keitou sega ni maroroi lavo baleta ni sega ni dua na kena yaga vei keitou	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

SA5. Na cava beka era dau via maroroi lavo kina na tamata?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Me vakarautaki ira kina ke na qaravi na veika me vaka: na sucu ni gone, siganisucu, vakamau, veibulu	1
Me vakarautaki ira kina kena qaravi na veika me vaka: i curucuru ni vuli, vakavinakataki ni vale, na veilakoyaki	2
Me vakarautaki ira kina kena qaravi na veika me vaka: bisinisi, vakavinakataki ni teitei, vuli e na university, vakarau taki ira ena tauri dinau e na veigauna e tu mai liu	3
Vakarautaki ira kina gauna ni nodra sa na vakacegu mai na cakacaka	4
Me vakarautaki ira me ra na dau ni veiqaravi vinaka e na vanua era tu kina e na kena qaravi na veika me vaka: veivuke vakavanua, veivuke kina lotu, veivakatorocaketaki	5
Dua tale (<i>vakamatatataka</i>)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

SA1. E vakacava, ko maroroi lavo tiko e na dua na vanua ko vakabauta ni na sega ni yali vakasakasaka kina?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

Kevaka e sau ni taro na 'Io' taroga na SA2. Ke duatale, toso ki na SA3

SA2. Na cava o dau cakava me qarauni kina me kakua ni yali vakasakasaka na i lavo ko dau via maroroya?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Vakacurumi e na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau)	1
Vakacuruma kina i soqosoqo ni maroroi lavo	2
Vakacuru ki na FNPF	3
Vakacuruma kina 'Unit Trust'	4
Vunitaka tuga e vale se e na dua na vanua e na sega ni yali rawa kina	5
Solia vua e dua me maroroya	6
Dua tale (vakamatatataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

SA3. Na cava so na veigaunisala e rawa ni vakayagataki me taqomaki kina na i lavo e da via maroroya?

(Kua ni tarovakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Vakacurumi e na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau)	1
Vakacuruma kina i soqosoqo ni maroroi i lavo	2
Vakacuruma kina FNPF	3
Vakacuruma k na 'Unit Trust'	4
Vunitaka tuga e vale se e na dua na vanua e na sega ni yali rawa kina	5
Solia vua e dua me maroroya	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

SA21. Na cava so na veimataqali akaude e rawa ni vakayagataki me maroroi kina na I lavo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Vakacurumi e na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau)	1
Vakacuruma kina i soqosoqo ni maroroi i lavo	2
Vakacuruma na i lavo e na 'term deposit' e na baqe	3
Vakacuruma kina FNPF	4
Vakacuruma kina 'Unit Trust'	5
Vakayagataka na i lavo e na nomu voli sea (shares)	6
Vakayagataka na i lavo e na nomu voli 'bonds' e na matanitu	7
Vakacuruma na i lavo e na dua na vanua ni vakatubu i lavo 'investment property'	8
Dua tale (vakamacalataka)	9

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E sega ni matata vei au na taro	10
Au sega ni kila na i sau ni taro	11
Au sega ni via sauma na taro	12

SA12. E vinaka beka me maroroi na i lavo e na dua na akaude mai na kena maroroi na i lavo qaqa?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

**Kevaka e i sau ni taro na ‘Io’ taroga na SA13 ka kua ni taroga na SA16.
Kevaka e i sau ni taro na ‘sega’ taroga na SA16, kakua ni taroga na SA13.**

SA13. Na cava e daumaka kina na maroroi ni lavo e na akaude mai na kena maroroi na i lavo qaqa?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita)

E na sega ni yali se butakoci rawa	1
E na dredre kina na kena vakayagataki	2
E na rawarawa kina na kena vakavotukanataki ni sasaga	3
E na rawarawa kina na noda kere dinau e na veigauna sa tu mai liu	4
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

SA16. Na cava e vinaka kina na maroroi ni lavo qaqa mai na kena maroroi e na dua na akaude?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita)

Sega na noqu veivakabauti ni ratou na rawa ni qarauna na noqu i lavo na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau)	1
E na vakadredretaka na noqu taura mai na i lavo ni’u vinakata	2
Era dau vakacavacavataka na baqe na kena maroroi tu na i lavo	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

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FA1. Kevaka e dua e gadreva me dolava e dua na nona akaude ni maroroi lavo, e vei na vanua me na la'ki taro i vakasala kina ni bera ni digitaka se akaude cava me na vakayagataka.?

(Kua ni taro vakaliuliu.Me vakatakilakilataki ga e na vanua e ganita)

Wilika na i vola dusidusi vakarautaki me baleta na dolavi ni akaude	1
Taro i vakasala mai vei ira e na baqe se mai na vanua cava ga e via dolava kina na nona akaude	2
Taro i vakasala mai vei ira na nona i lala se mai vei ira na wekana	3
Wilika e na niusipepa, vakarogoca e na walesi, se sarava e na retio-yaloyalo	4
Taro ivakasala mai vei ira e na vanua ni cakacaka	5
Taro i vakasala mai vua e dua e dau vakabauta e na koro	6
Taro i vakasala mai vua e dua lewe ni lotu e dau vakabauta	7
Taro i vakasala mai vua e dua na loya se 'accountant'	8
Taro i vakasala mai vua e dua na daunifika	9
Duatale (<i>vakamacalataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

MD32. Era tu e vuqa sara na veitabana ka ra qarava tu na tabana ni soli akaude ni maroroi lavo, se vakacuru i lavo. Yalovinaka ka tukuna mada na veivanua duidui e so ko kila ni ra qarava tiko na veika oqo.

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e na vanua e ganita)

Baqe	1
"Microfinance" se baqe ni koro	2
Soqosoqo ni maroroi i lavo kei na dinau	3
Soqosoqo ni maroroi i lavo vaka co-operative	4
Duatale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega nii via sauma na taro	8

SA6. E dua tiko na nomu akaude se dua tiko na nomudrau akaude vata kei na dua e na nomudou matavuvale (joint account) e na dua ga na baqe se dua ga na i soqosoqo?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauam an taro	5

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Kevaka e i sau ni taro na ‘Io’ taroga na P5 Ia ke duatale, Amerita - please add in following ‘duatal’ : ‘otherwise go to the next section ‘Investing’ and ask question MD33’.

P5. Na cava e vakavuna na nomu dolava?

Takete taka e 5 na ka e rawa ni vakavuna (+/-). Kerei koya e vakatarogi me tuva na kedra bibi ka vakayagataka na veidusidusi oqo: Rui bibi - Bibi – Sega soti ni bibi.

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#	Veika e Vakavuna	Kena Bibi
1		
2		
3		
4		
5		

SS4. Rawa ni o vakaraitaka na kena yaga se veika vinaka e kauta mai.
(Vola nai sau ni taro. Umani ira vata ke uasivi cake)

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SA17. E vica taucoko na i wiliwili ni nomu akaude, nomu taudua ga se kemudrau vata tale kei na dua? Tukuna se mataqali akaude vakacava, (savings account, se cheque account) Tukuna se e vei na vanua e tu kina me vaka: baqe, microfinance, soqosoqo ni maroroi i lavo kei na dinau (credit and savings association). Tukuna na vuni kena dola (me vaka, me'u maroroi lavo kina, me ka ni vakamau, curucuru ni nodra vuli na gone), E nomu taudua ga se dua tale drau taukena vata?

(Kua ni taro vakaliului. Me vakaleweni kece sara)

Akaude	Mataqali Akaude cava	Soqosoqo se Baqe	Naki ni kena tauyavutaki	Noqu duadua	Neirau vata kei na dua
A					1
B					2
C					3
D					4
E sega ni matata vei au na taro					5
Au sega ni kila na i sau ni taro					6
Au sega ni'u via sauma na taro					7

HW4. Na maroroi i lavo. Vakamatailalai (kena i kuri)

(Toqa na veika e vakaibalebale vei iko)

	'O cei e volai tu vua na akaude?	E vica na i lavo e bula tu e na akuade?	Na cava na i vakatautauvata ni lavo bula e na veivula?
Jeke Akaude: 1 2 3			
Akaude ni lavo maroroi: 1 2 3			
Akaude tale e so: 1 2 3			
Au sega ni kila na i sau ni taro			1
Au sega ni'u kila na i sau ni taro			2
Au sega ni via sauma na taro			3

SA19. E vakacava ko bau dau maroroi lavo vakawasoma e na nomu akaude?

(Kua ni taro vakalului. Toqa ga e dua mai na vei akaude)

	A	B	C	D
E na veimacawa	1	1	1	1
E na veimacawa rua	2	2	2	2
E na veivula	3	3	3	3
Lailai sobu mai na veivula	4	4	4	4
Sega vakadua	5	5	5	5
Veika tale e so (<i>tukuna matata</i>)	6	6	6	6

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E sega ni matata vei au na taro	7	7	7	7
Au sega ni kila na i sau ni taro	8	8	8	8
Au sega ni via sauma na taro	9	9	9	9

SA20. E vakacava ko bau dau taura tale mai ki tuba na i lavo ko sa dau maroroya rawa tu e na nomu akaude?

(Kua ni taro vakaliuliu. Toqa ga e dua mai na vei akaude)

	A	B	C	D
E na veimacawa	1	1	1	1
E na veimacawa rua	2	2	2	2
E na veivula	3	3	3	3
Lailai sobu mai na veivula	4	4	4	4
Sega vakadua	5	5	5	5
Veika tale e so (<i>tukuna matata</i>)	6	6	6	6
E sega ni matata vei au na taro	7	7	7	7
Au sega ni kila na i sau ni taro	8	8	8	8
Au sega ni via sauma na taro	9	9	9	9

SA7. E vakacava e tiko e dua na nomu 'bank card' mo rawa ni vakayagataka me saumi kina na veika o volia mo vakayagataka kina na EFTPOS se mo tauri lavo mai kina e na ATM?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na "Io" taroga na SA8. Ia kevaka e duatale, toso ki na SA 9

SA8. Ko dau vakayagataka na 'bank card' mo sauma kina na veika o volia se mo tauri lavo mai kina mai na nomu akaude e na ATM?

(Toqa ga e dua na i vakatakilakila)

Io, vakawasoma	1
Io, e na so na gauna	2
E sega	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

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SA9. Yalovinaka ka raica mada na tikidua. E vei vei ira na i tukutuku ogo e vakaraitaka na nomu dau kila vakavinaka na i levu ni lavo e tu e na nomu akuade?

(Vola dusidusi 22. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Au sega ni dau kila na i levu ni lavo e tu e na akaude	1
Au dau kila na levu ni lavo, sega ni kevaka e tiko e na loma ni \$20.00	2
Au dau kila na levu ni lavo ke tiko e na loma ni \$20.00	3
Au dau kila na levu ni lavo ke tiko e na loma ni \$5.00	4
Au dau kila vakavinaka na i levu ni lavo e tu e na noqu akaude	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

SA10. Yalovinaka ka raica mada na tikidua. E vei vei ira na i tukutuku ogo e vakaraitaka na gauna o dau vakadikeva tale kina na i lavo e sa tu e na nomu akaude?

(Vola dusidusi 23. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E na veigauna kecega au vakayagataka kina na akude	1
E na loma ni veimacawa kei na veimacawa rua	2
E na loma ni veimacawa rua kei na veivula	3
Lailai sobu mai na vakadua e na veivula	4
E sega vakadua	5
Veika tale e so (<i>tukuna matata</i>)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

SA11. Yalovinaka ka raica na dusidusi. E vei vei ira na i tukutuku ogo e vakamacalataka vakavinaka na veigaunisala o dau muria e na nomu dau vakadikeva na i levu ni lavo e tu e na nomu akaude?

(Volala dusidusi 24. Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Ni vakadodonutaki oti na noqu i vola (passbook) se ni ratou vakauta mai na na i tukutuku ni noqu akaude (<i>statement</i>)	1
Au dau qirita na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau) se'u lako vei iratou ka taroga na veika me baleta na noqu i tukutuku vaka i lavo	2
Au dau vakayagataka na ATM me'u kila kina na noqu i tukutuku vakailavo	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

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MD2. O bau rawata tiko e so na tubu e na i lavo ko sa maroroya rawa tu e na nomu ‘savings’?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
Sega – e sega ni saumi na tubu e na akaude	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD3. O bau kila tu na tubu ni veika ko sa maroroya rawa tu e na nomu ‘savings’ e na loma ni vica na yabaki sa oti?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD15. Na cava o na cakava kevaka e vakalutuka sobu na baqe na veika e ratou sauma me tubu vakailavo ni nomu i lavo e sa maroroi tu vei iratou?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Au na sega ni cakava e dua na ka	1
Au na raica de vinaka cake tale na tubu e na dua tale na vanua	2
Au na raica de tiko tale e dua na ka au rawa ni maroroi lavo kina ka vinaka cake na kena tubu vakailavo	3
Me sa cegu ga na noqu maroroi lavo	4
Me musu sobu na vakayagataki lavo e na vuvale	5
Duatale (vakamacalataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

FA4. Ko a bau taro i vakasala mai vua e dua ni bera ni o qai dolava na akaude?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au seg ani via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’ taroga na FA 5. Ia ke duatale, toso ki na tabana ni vatataro ni vakatubu I lavo, ka taroga na MD33.

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FA5. Yalovinaka ka raica na i dusidusi. E so na vanua e rawa ni kau mai kina na i vakasala era volai koto e na i dusidusi. E vei vei ira oqo o a vakayagataka mo tauri vakasala kina ni bera ni o qai dolava e dua na nomu akaude?

(Vola dusidusi 35. Kua ni taro vakaliului. Me vakatakilakilataki ga e na vanua e ganita)

Wilika na i vola dusidusi vakarautaki me baleta na dolavi ni akaude	1
Taro i vakasala mai vei ira e na baqe se mai na vanua cava ga au via dolava kina na noqu akaude	2
Taro i vakasala mai vei ira na noqu i lala se mai vei ira na wekaqu	3
Wilika e na niusipepa, vakarogoca e na walesi, se sarava e na retio yaloyalo	4
Taro i vakasala mai vei ira e na vanua ni cakacaka	5
Taro i vakasala mai vua e dua au dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na lewe ni lotu au dau vakabauta	7
Taro i vakasala mai vua e dua na loya se 'accountant'	8
Taro i vakasala mai vua e dua na daunifika	9
Duatale (vakamacalataka)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

FA6. Yalovinaka ka raica na i dusidusi. E vei vei ira na veigaunisala ni soli vakasala ka tukuna toka oqo e vukea na nomu vakatulewa me sa dola e dua na nomu akaude?

(Voladusidusi 35. Kua ni taro vakaliului. Toqa ga e dua na i vakatakilakila)

Wilika na i vola dusidusi vakarautaki me baleta na dolavi ni akaude	1
Taro i vakasala mai vei ira e na baqe se mai na vanua cava ga au via dolava kina na noqu akaude	2
Taro i vakasala mai vei ira na noqu i lala se mai vei ira na wekaqu	3
Wilika na niusepepa, vakarogoca e na walesi, se sarava e na retio-yaloyalo	4
Taro i vakasala mai vei ira e na vanua ni cakacaka	5
Taro i vakasala mai vua e dua au dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na lewe ni lotu au dau vakabauta	7
Taro i vakasala mai vua e dua na loya se 'accountant'	8
Tao i vakasala mai vua e dua na daunifika	9
Duatale (vakamacalataka)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

Kevaka e sivia na dua na gaunisala ni veivakasalataki e i sau ni taro, taroga na FA17. Ia ke dua ga, toso ki na MD27

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FA17. O a bau vakatautauvatataka mada e liu na veivakasala e soli vei iko ni bera ni o qai vakatulewataka na nomu dolava na nomu akaude ni maroroi lavo?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka i sau ni taro na'Io' taroga na FA18. Ke duatale, toso ki na MD27.

FA18. Ko a vakatautauvatataka vakacava na veivakasala e a soli vei iko ni bera ni o qai vakatulewataka na nomu dolava na nomu akaude ni maroroi lavo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Veitalanoataka na veivakasala sa soli vei au kei iratou na noqu lewe ni mata vuvale, se kei ira na noqu i lala au dau vakabauti ira.	1
Vakasamataka vakavinaka ni sa i vakasala dodonu sa soli vei au ka sega ni veivakacalai	2
Vakasamataka vakavinaka ni sa i vakasala vinaka duadua e sa soli ni vakasamataki vata kei na nona kila ko koya ka veivakasalataki tiko	3
Dua tale (vakamacalataka)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

MD27. Ko digitaka vakacava na vanua ka sa tiko kina na nomu akaude e na gauna oqo?

(Kua ni taro vakaliuliu. Me vakatakilakitaki ga e na vanua e ganita)

E taba ni vei qaravi taudua ga e tiko voleka na noqu tikotiko/koro se dau talevi keimami yani	1
E maroroi vinaka kina na neimami lavo sega ni dua na ka me rivarivabitaki kina	2
E rawarawa ka lailai na i sau ni vei qaravi (fees)	3
E levu cake na tubu e rawa kina	4
E levu sara na veimataqali akaude e da rawa ni digidigi kina	5
E tu ko ira e da rawa ni veitalanoa se taro i vakasala vei ira	6
E vakauqeti au e dua au dau vakabauta vakalevu	7
Dua tale (vakamacalataka)	8
E sega ni matata vei au na taro	9
Au sega ni kila na i sau ni taro	10
Au sega ni via sauma na taro	11

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SA18. Yalovinaka ka raica mada na i vola dusidusi. Ni o vakasamataka kece na nomu akaude, na cava e tiko e na nomu akaude oqo ka vakavuna na nomu digitaka?

(Voladusidusi 25. Vakalewena me baleta na nomu akaude kece. Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

	A	B	C	D
Oqo duadua ga na akaude e a se tu e na gauna o ya	1	1	1	1
E vinaka na i rogorogo ni nodratou veiqaravi na tabana oqo	2	2	2	2
Au/ Keimami sa vakayagataka oti e liu na tabana ni veiqaravi oqo	3	3	3	3
Keimami ciqoma na nodratou i tukutuku mai vei ira na wekai keimami se mai vei ira na neimami lawalawa ka keimami dau veivakabauti vakalevu	4	4	4	4
Na kena dola e dua na akaude e na vakarawarawataka na kere dinau (loan).	5	5	5	5
Rawa ni tauri ga na i lavo e na koro	6	6	6	6
Rawa ni tauri ga na i lavo e na dua na tabana (ATM/EFTPOS)	7	7	7	7
Matata na i tukutuku ni maroroi lavo e na veisiga	8	8	8	8
Matata na i tukutuku ni maroroi lavo (long term savings)	9	9	9	9
E sega ni matata vei au na taro	10	10	10	10
Au sega ni kila na i sau ni taro	11	11	11	11
Au sega ni via sauma na taro	12	12	12	12

Kevaka e duatani tale mai na sau ni taro ni Oqo duadua ga na akaude e a se tu e na gauna o ya, taroga na MD18. Ia, ke dua tale, toso ki na tabana ni vatataro ni vakatubu i lavo, taroga na MD33.

MD18. Ko a bau vakatautauvatataka e so na veiqaravi mai na veibaqe duidui e so ni bera ni o qai dolava na nomu akaude?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila nai sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e sau ni taro na'Io' taroga na MD19. Ke dua tale, toso ki na SA22

MD19. Ko a vakatautauvatataka rawa vakacava na akaude ni maroroi lavo kei na akaude ni vakacuru i lavo ?

(Kua ni taro vakaliuliu. Me vakatakilakila taki ga e na vanua e ganita)

E liu taumada na noqu/neirau vakamatatataka na mataqali akaude vakacava keirau vinakata 'savings se deposit' au/keirau qai vaqara na mataqali keirau vinakata	1
Au/Keirau vakadikeva mada na veimataqali akaude ('savings se deposit) e na neirau vakawilika na i vola dusidusi e so, se taro i vakasala mai na baqe se positovesi kei na veisoqosoqo e so, au/keirau sa qai digitaka o koya me vakayagataki	2
Au/Keirau taro i vakasala mai vei ira au/keirau vakabauta na nodra i vakasala me baleta na akaude cava e na vinaka duadua vei au/keirau ni bera ni'u/keirau qai digitaka na mataqali akaude cava me vakayagataki	3
Au/Keirau veitalanoa kei ira e so me baleta na veika era sa vakila e na vuku ni akaude duidui (savings se deposit) ni bera ni qai digitaki o koya me vakayagataki	4
E sega ni matata vei au na taro	5
Au sega ni kila na sau ni taro	6
Au seg ani via sauma na taro	7

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VAKATUBU I LAVO: (INVESTING)

MD33. E tu e so na veivanua e rawa me da vakatubuilavo vei ira (mo vakatubuilavo vei ira se me ra vukei iko e na nomu vakatubuilavo) Tukuna mada e so na vanua ko kila ni rawa ni da vakayagataka e na veika sa vakamacalataki oti koto mai cake?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Baqe	1
Soqosoqo ni dinau kei na maroroi lavo	2
Kabani dau veivuke e na ka vakailavo	3
FNPF	4
Unit Trust	5
Dau volitaki 'shares'	6
Dau volitaki yau taukeni (property manager)	7
Dua tale (vakamacalataka)	8
E sega ni matata vei au na taro	9
Au sega ni kila na i sau ni taro	10
Au sega ni via sauma na taro	11

SA28. Na cava so na veigaunisala kei na veivanua e vuqa e rawa ni vakayagataki me maroroi kina na i lavo e na dua na gauna balavu?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita))

Vakacuruma na i lavo e na baqe (se Microfinance se soqosoqo ni maroroi i lavo kei na dinau (credit & savings association)	1
Vakacuruma nai lavo e na 'term deposit' e na baqe	2
Biuta na i lavo e na 'FNPF'	3
Biuta na i lavo e na 'Unit Trust'	4
Vakayagataka na i lavo e na nomu voli sea (shares)	5
Vakayagataka na i lavo e na nomu voli 'bonds' ni matanitu	6
Biuta na i lavo e na dua na vanua ni vakatubuilavo me vaka na voli vale (investment property)	7
Dua tale (vakamacalataka)	8
E sega ni matata vei au na taro	9
Au sega ni kila na i sau ni taro	10
Au sega ni via sauma na taro	11

PLEASE WRITE ALL ANSWERS IN ENGLISH

FA2. Kevaka e dua e gadreva tiko me na vakatubuilavo, na i vakasala cava e rawa ni soli vei koya ni bera ni qai digitaka na mataqali vakatubuilavo cava me na taura?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Na i vola dusidusi me baleta na vakatubuilavo	1
Taro i vakasala mai vua e dua na vakaillesilesi ni tabana ni vakatubuilavo me vaka main a baqe	2
Taro i vakasala mai vei ira na nona i lala se mai vei ira na veiwekani	3
Kau i vakasala main a niusipepa, retio se retio-yaloyalo	4
Taro i vakasala mai vua e dua e navanua ni cakacaka	5
Taro i vakasala mai vua e dua o dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na tamata lotu ko dau vakabauta	7
Taro i vakasala mai vua e dua na loya se 'accountant'	8
Taro i vakasala mai vua e dua na daunifika	9
Duatale (<i>vakamatatataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila n ai sau ni taro	12
Au sega ni via sauma na taro	13

SA22. E bau tu na sala ni vakatubuilavo ko lewena se ko drau lewena vata kei na dua e na nomu matavuvale me vaka na nomu vakatubuilavo me baleta na nomu vakacegu (retirement)?

(Toqa ga e dua na i vakatakilakila)

Io	
Sega	
E sega ni matata vei au na taro	
Au sega ni kila na i sau ni taro	
Au sega ni via sauma na taro	

Ke i sau ni taro na 'Io' taroga na S23.Ke duatale, toso ki na tabana ni vatataro 'Na kere I lavo.'Taroga na BO5.

SA23. Na vakatubuilavo se maroroi lavo (investment se long term savings) cava ko bau cakava tiko? Yalovinaka ka tukuna mada: oqo e so na i vakaraitaki: Term Deposit, FNPF, Unit Trust, kei na veivanua tale e so

(Vakatakilakilataka ena vei sala ni vakatubu i lavo se maroroi i lavo, lavo maroroi vaka balavu. Kua na taro vakaliuliu).

Vakatubuilavo	Mataqali cava	Na tabana e qarava
A		
B		
C		
D		
E sega ni matata vei au na taro		1
Au sega ni kila na sau ni taro		2
Au sega ni via sauma na taro		3

PLEASE WRITE ALL ANSWERS IN ENGLISH

HW5. Vakatabuilavo (Investments)

(Toqa na veika e vakaibalebale vei iko)

	O cei e volai tu na yacana e na i tikidua ni vakatabuilavo	Na wiliwili taucoko ni lavo sa matata tu na kena tu e na vanua ni vakatabuilavo	Na vakatautauvata ni lavo e vakacurumi ki na vakatabuilavo e na loma ni ono na vula sa oti
I lavo vakacurumi ka tiko na kena veiyalayalati (Term Deposit) 1 2 3			
Unit Trust 1 2 3			
Shares 1 2 3			
Vakatabuilavo e na veika e taukeni 1. 2. 3.			
FNPF (kei na veivanua tale e so) 1. 2. 3.			
Veika tale e so: (tukuni vakamatata) 1 2 3			
E sega ni matata vei au na taro			1
Au sega ni kila na i sau ni taro			2
Au sega ni via sauma na taro			3

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SA25. E vakacava, ko bau dau kuria tiko vakawasoma na i lavo ko biuta ki na veigaunisala ni nomu vakatubuilavo ko sa tekivutaka oti?

(Toqa ga e dua na i vakatakilakila ena veisala ni vakatubui lavo)

	A	B	C	D
Io	1	1	1	1
Sega	2	2	2	2
E sega ni matata vei au na taro	3	3	3	3
Au sega ni kila na i sau ni taro	4	4	4	4
Au sega ni via sauma na taro	5	5	5	5

SA26. E vakacava, ko bau dau biuta tale li ki tuba e so na i lavo ko sa biuta rawa tu me vakatubu i lavo?

(Toqa ga e dua na i vakatakilakila e na veisala ni vakatubuilavo)

	A	B	C	D
Io	1	1	1	1
Sega	2	2	2	2
E sega ni matata vei au na taro	3	3	3	3
Au sega ni kila na i sau ni taro	4	4	4	4
Au sega ni via sauma na taro	5	5	5	5

SA27. Ni bera ni ko ciqoma mo sa vakatekivu vakatubuilavo e a vakamacalataki vei iko e so na leqa e na rawa ni ko na sotava mai vei iratou eratou a volitaka tiko vei iko na i voli oqo?

(Toqa ga e dua e na veigaunisala ni vakatubuilavo)

	A	B	C	D
Io	1	1	1	1
Sega	2	2	2	2
E sega ni matata vei au na taro	3	3	3	3
Au sega ni kila na i sau ni taro	4	4	4	4
Au sega ni via sauma na taro	5	5	5	5

MD2. Ko bau dau rawata mai e so na tubu se so tale na veika vakailavo mai na veika ko sa biuta tu me vakatubuilavo vei iko?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
Sega – e sega ni dau saumi na tubu se dua tale na ka	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

PLEASE WRITE ALL ANSWERS IN ENGLISH

MD3. Ko bau kila se cava na tubu se ka vakailavo e rawa mai na veika ko a biuta tu me vakatubuilavo vei iko e na yabaki sa oti?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD16. Na cava o na cakava ke mani lailai sobu na i lavo e lesu mai vei iko mai na nomu vakatubuilavo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Au na sega ni cakava e dua na ka	1
Sega ni dua naka au na cakava – sega ni rawarawa na tauri lesu mai ni lavo e na vanua ni vakatubuilavo me vaka na kena ka tu e na redetaki ni veika e taukeni	2
Au na raica de rawa ni vinaka cake na i lavo e na rawa mai na so tale na vanua ni vakatubui lavo	3
Cegu na vakatubuilavo ka vakayagataka nai lavo e dua tale na ka	4
Musuka sobu na vakayagataki lavo e na vuvale	5
Duatale (<i>vakamacalataka</i>)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

FA7. Ni o vakasamataka lesu na gauna o sa vakadeitaka kina mo sa vakatubuilavo, ko a bau vaqara i vakasala me baleta na vakatubuilavo e liu ni bera ni o qai vakatekivu?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Io’, taroga na FA8 .Ia ke duatale, toso ki na MD29

FA8. Yalovinaka ka raica na i dusidusi. E vuqa sara na gaunisala ni veivakasalataki e na vuku ni veika vakailavo e tuvai koto e na i vola dusidusi. E vei vei ira na veigaunisala oqo o a vakayagataka ni bera ni o qai digitaka na vakatubuilavo cava mo vakayagataka?

(Vola dusidusi 35. Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Na i vola dusidusi me baleta na vakatubuilavo	1
Taro i vakasala mai vua e dua na i vakalesilesi ni tabana ni vakatubuilavo me vaka mai na baqe	2
Taro i vakasala mai vei ira na nona i lala se mai vei ira na veiwekani	3
Kau i vakasala mai na niusipepa, retio se retio-yaloyalo	4
Taro i vakasala mai vua e dua e na vanua ni cakacaka	5
Taro i vakasala mai vua e dua o dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na tamata lotu o dau vakabauta	7
Taro i vakasala mai vua e dua na loya se 'accountant'	8
Taro i vakasala mai vua e dua na daunifika	9
Dua tale (<i>vakamacalataka</i>)	10
E sega ni matata na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

FA9. Yalovinaka ka raica tale mada na i dusidusi. E vei vei ira na gaunisala ni veivakasalataki e vakayavalati iko vakalevu ka vakavuna na nomu digitaka na vakatubuilavo o taura?

(Vola dusidusi 35. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na i vola dusidusi me baleta na vakatubuilavo	1
Taro i vakasala mai vua e dua na i vakalesilesi ni tabana ni vakatubuilavo me vaka main a baqe	2
Taro i vakasala mai vei ira na noqu i lala se mai vei ira na veiwekani	3
Kau i vakasala mai na niusipepa, retio, se retio-yaloyalo	4
Taro i vakasala main a vanua ni cakacaka	5
Taro i vakasala mai vua e dua o dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na tamata lotu au dau vakabauta	7
Taro i vakasala mai vua e dua na loya se dua na 'accountant'	8
Taro i vakasala mai vua e dua na daunifika	9
Dua tale (<i>vakamacalataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

Kevaka e sivia e dua na gaunisala ni veivakasalataki e na FA8, taroga na FA19. Ia, ke sega toso ki na MD29.

FA19. Ko a bau vakatautauvatataka na veivakasala duidui e a soli vei iko me baleta na vakatubuilavo ni bera ni o qai digitaka na gaunisala ni vakatubuilavo mo taura?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA20. Ko a vakatautauvatataka vakacava na veivakasala ni vakatubuilavo duidui e a soli vei iko ni bera ni o qai digitaka o koya mo taura?

(Kua ni taro vakaliuliu.Me vakatakilakilataki ga e na vanua e ganita)

Veitalanoataka na veivakasala sa soli vei au kei iratou na noqu matavuvale, se kei ira na noqu i lala au dau vakabauti ira	1
Vakasamataka vakavinaka ni sa i vakasala dodonu e sa soli vei au ka sega ni na veivacalai	2
Vakasamataka vakavinaka ni sa i vakasala vinaka duadua e sa soli ni vakasamataki vata kei na nona kila ko koya ka veivakasalataki tiko	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

MD29. Ko digitaka vakacava na tabana ni veiqaravi ni vakatubu i lavo mo vakayagataka ka mo dau taro vakasala kina?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E taba ni veiqaravi taudua ga e tiko voleka na noqu tikotiko/koro se dau talevi keimami yani	1
E maroroi vinaka kina na neimami lavo, sega ni dua na ka me rivarivabitaki kina	2
E rawarawa ka lailai sara na i sau ni veiqaravi (fees)	3
E levu cake na tubu e rawa kina	4
E levu sara na veimataqali akaude e da rawa ni digidigi kina	5
E tu ko ira e da rawa ni veitalanoa se taro i vakasala kina	6
E vakauqeti au e dua au dau vakabauta vakalevu	7
Dua tale (<i>vakamacalataka</i>)	8
E sega ni matata vei au na taro	9
Au sega ni kila na i sau ni taro	10
Au sega ni via sauma na taro	11

PLEASE WRITE ALL ANSWERS IN ENGLISH

SA24. Yalovinaka ka raica mada na i dusidusi. Ni o vakasamataka lesu tale na nomu vakatubuilavo se na nomu maroroi lavo na cava sara mada o digitaka kina o koya o sa qai vakadeitaka mo taura?

(Voladusidusi 26. Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita ena veisala ni vakatubuilavo)

	A	B	C	D
Ogo duadua ga na akaude e a se tu e na gauna o ya	1	1	1	1
E vinaka na i rogorogo ni nodrau veiqaravi	2	2	2	2
E lailai sobu na kena rivarivabitaki na yali ni i lavo	3	3	3	3
Keimami sa vakayagataka oti e liu na tabana ni veiqaravi ogo	4	4	4	4
Keimami ciqoma na kedratou i tukutuku mai vei ira na wekai keimami se mai vei ira na neimami lawalawa keimami dau veivakabauti vakalevu	5	5	5	5
Keimami sa kila oti tu na veika me baleta na sala ni vakatubuilavo se maroroi I lavo ogo	6	6	6	6
E vinaka na tubu e rawati	7	7	7	7
Na sausaumi e musu ga mai na i sau	8	8	8	8
E sega ni matata vei au na taro	9	9	9	9
Au sega ni kila na i sau ni taro	10	10	10	10
Au sega ni via sauma na taro	11	11	11	11

MD20. E vakacava, ko a bau vakatautauvatataka na veivakatubuilavo tale eso e na nomu vakasamataka tiko na vakatubuilavo ko sa digitaka?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ,Io' taroga na MD21. Ke duatale, toso ki na tabana ni vakatataro'Na kere I lavo.' Taroga na BO5.

MD21. E caka vakacava na nomu vakatautauvatataka tiko na digidigi e na veivanua ni vakatubuilavo? *(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)*

E liu taumada na noqu/neirau vakamatatataka na mataqali akaude vakacava keirau vinakata (savings se deposit) au/keirau qai vaqara na mataqali keirau vinakata	1
Au/Keirau vakadikeva mada na veimataqali akaude (savings se deposit) e na neirau vakawilika na i vola dusidusi e so, se taro i vakasala ma i na baqe se positovesi kei na veisoqosoqo e so, au/keirau sa qai digitaka o koya me vakayagataki	2
Au/Keirau taro i vakasala mai vei ira au/keirau vakabauta na nodra i vakasala me baleta na akaude cava e na vinaka duadua vei au/keirau ni bera ni'u/keirau qai digitaka na mataqali akaude cava me vakayagataki	3
Au/Keirau veitalanoa kei ira e so me baleta na veika era vakila e na vuku ni akaude duidui (savings se deposit) oti sa qai digitaki o koya me vakayagataki	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

PLEASE WRITE ALL ANSWERS IN ENGLISH

NA KERE I LAVO (BORROWING):**BO5.** E vakaevei beka na I walewale ni dinau (loan) mai na baqe?*(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)*

Ni kere i lavo e dua, e na sauma kina baqe na nona dinau kei na tubu ni lavo e a kerea (se duatale e tautauvata kaya)	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD34. E vuqa tu na veimataqali soqosoqo vaka i lavo ko ni rawa ni kere i lavo se dinau mai kina. Yalovinaka mo ni tukuna mada mai na yaca ni veitabana vaka i lavo ka ko ni kila e rawa ni ko kere i lavo se dinau mai kina?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Na baqe	1
Tabana ni Microfinance se na tabana ni maroroi lavo kei na soli dinau ena veikorokoro (se village bank)	2
Soqosoqo ni maroroi lavo kei na soli dinau.	3
E na sitoa (e na volivoli vaka dinau se sausaumi)	4
Soqosoqo vaka i lavo	5
O ira na dau soli dinau (se money lender)	6
Dau vesu i yaya (se ena pawn shop)	7
Baqe ni veivakatorocaketaki (se Fiji Development Bank)	8
Dua tale (<i>vakamacalataka</i>)	9
Sega ni dua	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

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BO22. Na cava soti na veika e rawa ni vakavuna na nona digitaka e dua na mataqali dinau (loan) se soqosoqo vaka i lavo cava me na tauri dinau mai kina?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

E veiganiti na veika keitou rawata kei na veika e lavaki mai kei na dinau oqo (me vaka e a soli e dua na gauna me vakuwai kina na sausaumi ni tubu kei sausaumi lesu ni dinau) (se dua tale e tautauvata kaya)	1
E lailai na tubu e lavaki ena dinau	2
Keitou/au rawa ni ceguva na sausaumi lesu ni dinau	3
Na dinau oqo e ganita vinaka na noqu/neitou gagadre se na veika keitou namaka tiko me keitou rawata (me vaka na voli yaya ni vale ena volivoli vaka dinau se na dinau lalai me sotavi kina na leqa tubu koso vaka i lavo) (se dua tale e tautauvata kaya)	4
E kilai levu/vinaka na i soqosoqo ni soli dinau oqo. (se dua tale e tautauvata kaya)	5
E a vakatututaki na i soqosoqo se na dinau oqo mai vei dua kau dau vakabauta se solia kina na noqu veivakabauti	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

BO6. Na cava tale e so na gaunisala e rawa ni da kere i lavo kina (kakua ni wili kina na noda kerekere mai vei ira na wekada se mai vei ira na noda i lawalawa?)

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Dua na 'overdraft' mai na baqe	1
Dua na nomu kerekere ki na baqe (personal loan) se mai na i soqosoqo ni mamaroro i lavo kei na dinau (credit and savings)	2
Dua na mokiti (mortgage) mai na baqe (se mai na i soqosoqo ni 'credit and savings')	3
Vakayagataki na 'credit card'	4
Dinau mai na sitoa (me qai saumi vakamalua)	5
Voli na i yaya qai saumi tu vakamalua 'hire purchase'	6
Kere i lavo mai na 'money lender' se 'pawnshop'	7
Dua tale (vakamacalataka)	8
E sega ni matata vei au na taro	9
Au sega ni kila na i sau ni taro	10
Au sega ni via sauma na taro	11

Taroga na BO7 kevaka e sega ni vakaraitaki me dua vei iratou na i sau ni taro na 'Dinau mai na sitoa' me dua na sala ni kere i lavo. Ke sa vakaraitaki mai, toso .ki na BO8

PLEASE WRITE ALL ANSWERS IN ENGLISH

BO7. E vakacava na kau mai ni yaya mai na sitoa me vaka kina na yaya ni vale ka qai laki saumi vakamalua, e wili beka oqori me dua na mataqali kere i lavo (loan)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO8. E caka vakaevei na konitaraki ni 'hire purchase' me vaka na kena dau kau e so na i yaya ni vale ka qai sauma tu vakamalua e na dua na gauna balavu?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Ni dua e voli i yaya ka qai sausaumi tu e na dua na gauna balavu	1
Dua tale (vakamacalataka)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO9. Kevaka e dua e voli i yaya e na 'hire purchase' ka qai sausaumi tiko e na dua na gauna balavu, e vakacava e sa dau sauma talega tiko beka ga na kena tubu me tiki ni veidinadinati e na veivoli?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO23. Kevaka e dua e dinau, e dodonu beka me sauma rawa na nona dinau mai na veika e dau saumi kina e na veigauna. (veimacawa, veimacawarua, se veivula)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO24. Kevaka e dua sa sega ni rawa ni sauma na nona dinau mai na veika e dau saumi kina e na veigauna (sa lailai sobu na i lavo ni matavuvale ni sa sega na cakacaka) na cava e dodonu me cakava.

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Sauma na dinau mai na veika e sa maroroi tu (savings)	1
Kerei lavo mai vua e dua e na vuvale (nomu i lala) me saumi kina	2
Vakamacalataka na veika sa yaco vei koya ko dinau tu vua, ka kerea me tarovi tu mada na sausaumi e na dua na gauna	3
Sa sega ga ni saumi na dinau	4
Taro e vakasala se veivuke mai vua e dua e na vakabauta	5
Dua tale (vakamacalataka)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

BO10. Kevaka e dua e sega ni sauma rawa na nona dinau e sa na rawa beka vei koya e a solia na dinau me volitaka na veika e taukena ka vakayagataki me i vakadei ni dinau?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO11. A cava e rawa ni caka vua e dua e kere i lavo (dinau) ka qai sega ni sauma na i lavo e kerea?

(Kua ni taro vakaliuliu. Me vakatakilakilatakiga e na vanua e ganita)

E rawa ni kauti koya kina mataveilewai o koya ka a volitaka vua na i yau ka vakasaurarataki me sauma lesu na i lavo	1
Kevaka e sa kau ki na mataveilewai ka sega ni sauma rawa na dinau, sa na rawa ni vakatulewataka na mataveilewai ni sa beqaravu (bankrupt), e kena i balebale o ya ni sa na kau na i yau e taukena e so me saumi kina na nona dinau, ka sa na sega tale ni rawa me soli vua e dua na dinau e na dua na gauna mai muri	2
Sa na rawa ni vakalutuka sara ki ra na nona veivakabauti (credit ratings) ka na yaco me ra sega talega ni via soli dinau vua ko ira na dau soli dinau tale e so	3
Dua tale (vakamacalataka)	4
E sega ni dua na ka e na caka vua e dua e sega ni sauma na nona dinau	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

PLEASE WRITE ALL ANSWERS IN ENGLISH

BO12. Kevaka e dua e sega ni vinaka tiko na nona sausaumi e na konitaraki ni 'hire purchase' e sa na rawa beka vua na kabani ka a solia na i yaya me taura lesu tale na i yaya mai vei koya ka sega ni vinaka tiko na nona sausaumi?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA3. Kevaka e dua e vakasamataka tiko me dinau, na mataqali i vakamacala cava e rawa ni soli vua ni bera ni dinau?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Na i vola dusidusi me baleta na soli dinau	1
Taro i vakasala mai vua e dua na i vakaillesilesi ni tabana ni dinau me vaka mai na baqe	2
Taro i vakasala mai vei ira na nona i lala se mai vei ira na wekana	3
Kau i vakasala main a nusiwepa, retio se retio-yaloyalo	4
Taro i vakasala mai vua e dua e na vanua ni cakacaka	5
Taro i vakasala mai vua e dua au dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na tamata lotu ko dau vakabauta	7
Taro i vakasala mai vua e dua na loya se mai vua e dua na 'accountant	8
Taro i vakasala mai vua e dua na daunifika	9
Dua tale (<i>vakamacalataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

BO21a. Ni bera ni sainitaki e dua na veiyalayalati ni dinau, na cava e dodonu mo cakava?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Wilika vakavinaka na veika kece e koto e na veiyalayalati	1
Raica me wilika vei iko ko koya ka soli dinau nai veika kece ni veidinadinati kei na veiyalayalati	2
Raica me wilika vei iko na veika ni veidinadinati kei veiyalayalati e dua ko dau vakabauta	3
Taroga na ka ko sega ni kila me matata vei iko na yavu tu ni veiyalayalati	4
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

PLEASE WRITE ALL ANSWERS IN ENGLISH

BO1. Ko sa bau kere dinau oti, se ko drau bau kere dinau vata oti kei na dua e na nomu matavuvale e na dua na gauna?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e sau ni taro na ‘Io’ taroga na BO2. Ia ke duatale, toso ki na BO13.

BO2. Ko a bau sauma oti vakavinaka na dinau o ya?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO13. Raica mada na tikidua. E volai koto e na loma ni tikidua oqori na veimataqali dinau e rawa ni da vakayagataka. E vakacava e bau tiko e dua na dinau o taura duadua ga se ko drau taura vata kei na dua na nomu lewe ni vale se ko sa sausaumi tiko (me vaka na i yaya ni vale) se ko se dinau tu kina sitoa e na veika ko volia ka se bera tu ni saumi vakaoti?

(Vola dusidusi 27. Vakalewena e na vei dinau kece. Vakayagataka ga na i vakatakilakila mai na Vola dusidusi 27. Kua ni taro vakaliuli)

Na dinau	Mataqali dinau cava	O koya e soli dinau	Na i naki ni kerekere
1			
2			
3			
4			
5			
6			
7			
8			
Sega na kere dinau			
E sega ni matata vei au na taro			1
Au sega ni kila na i sau ni taro			2
Au sega ni via sauma na taro			3

Ke i sau ni taro na ‘Sega na kere dinau’, toso ki na tabana ni vakatataro na ‘Na I Sa uni lavo kei na I vakamacala eso me Baleta na Veika Vaka I lavo.’ Taroga na MD1. Ke duatale, toso ki na BO15.

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BO15. E vakacava, ko bau kila na i levu ni lavo ko a kerea kei na i levu ni lavo ko sa sauma oti e na nomu dinau?

(Toqa ga e dua na i vakatakilakila)

Io- e tuga e na noqu vakasama	1
Io- e tu vakaivola (statement)	2
Sega	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

BO22a. E dodonu beka me ra dau maroroya tu vakaivola na i tukutuku ni lavo era dinautaka kei na i lavo era sa sauma oti?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
Sega – e dau maroroya ga o koya ka soli dinau	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

Ke na sau ni taro na 'io' mai na BO15, toso ki na HW5. Ia ke dua tale toso ki na BO16.

HW5. E na nomu dinau kece sara, tukuna mada se volai tu vei cei na dinau, na i tukutuku me baleta na dinau me yacova mai na siga nikua, kei na i tukutuku ni sausaumi e na loma ni ono na vula sa oti?

(Toqa na veika e vakaibalebale vei iko)

	E volai vei cei na dinau	Levu ni dinau sa vo	Levu ni dinau sa saumi oti e na loma ni ono na vula sa oti
1			
2			
3			
4			
5			
6			
E sega ni matata vei au na taro			1
Au sega ni u kila na i sau ni taro			2
Sega ni'u via sauma na taro			3

PLEASE WRITE ALL ANSWERS IN ENGLISH

BO16. Ko dau sauma beka na dinau mai na nomudou i lavo vakamatavuvale? (veika dou dau taura e na veimacawa, veimacawarua se veivula)

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
E sega ni via sauma na taro	5

BO17. E vakacava tu na nomu sausaumi e na nomu dinau, e saumi tiko beka e na kena veigauna dodonu?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na ‘Sega’ taroga na BO18. Ke duatale, toso ki na BO19.

BO18. Na nomu dinau cava e bera tiko na kena sausaumi, ka ko bera tiko beka e na vica na sausaumi?

(Vakayagataka na i veika e koto e na BO13 e na nomu saumi taro. Kua ni taro vakaliuliu)

Dinau	Sausaumi e bera
A	
B	
C	
D	
E	
F	
G	
H	
E sega ni matata na taro	1
Au sega ni kila na i sau ni taro	2
Au sega ni via sauma na taro	3

PLEASE WRITE ALL ANSWERS IN ENGLISH

BO19. Kevaka ko sega ni dau rawa ni sauma na nomu dinau mai na i lavo ko dau saumi kina e na veigauna, (kevaka e lutu na i lavo ni vuvale me baleta na sega ni cakacaka) na cava ko dau cakava?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Sauma na dinau mai na veika sa maroroi tu (savings)	1
Kerea i lavo mai vua e dua e na vuvale (se nomui lala) me saumi kina	2
Kerea vua ko dinau kina me tarovi tu mada na sausaumi e na dua na gauna	3
Sega ni rawa ni sauma na dinau	4
Dua tale (vakamacalataka)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

MD4. Ko dau sauma na tubu ni nomu dinau se ‘hire purchase’

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
Sega – e sega ni lavaki na tubu e na dinau se na ‘hire purchase’	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD5. Ko bau kila tu na i levu ni tubu ni nomu dinau se ‘hire purchase’

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD17. Na cava o na cakava ke tosoya cake tale na baqe na tubu ni nomu dinau?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Sega ni'u na cakava e dua na ka	1
Raica se rawa ni lailai sobu na tubu e na dua tale na vanua	2
Raica de rawa ni tiko tale e dua na dinau e na rawa ni lailai sobu na kena tubu	3
Sauma totolo ga na dinau	4
Sauma vakaberabera na dinau	5
Musuka sobu na vakayagataki lavo e vale	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

BO21. Raica mada na i dusidusi. Ni bera ni o sainitaka na veiyalayalati ni nomu loan, e vei vei ira na i tukutuku e na i dusidusi e vakamacalataka vakavinaka na ka o a cakava?

(Vola dusidusi 29. Toqa ga e dua na i vakatakilakila)

Wilika vakavinaka sara na veika ni veidinadinati kei na veiyalayalati	1
Raica vakatotolo sara na veika ni veidinadinati kei na veiyalayalati	2
Sega ni'u bau wilika na veika ni veidinadinati kei na veiyalayalati	3
Sega ni'u bau wilika na veika ni veidinadinati kei na veiyalayalati ka volai tu vakavalagi	4
Wilika na veika ni veidinadinati kei na veiyalayalati ia e sega ni matata vei au	5
E wilika vei au na veika ni veidinadinati kei na veiyalayalati o koya ka solia vei au na dinau	6
E wilika vei au na veika ni veidinadinati kei na veiyalayalati e dua ka'u dau vakabauta	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

FA10. Ni ko sa via dinau, ko a bau taro i vakasala me baleta na vakatubuilavo ni bera ni ko dinau?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Kevaka e i sau ni taro na 'Io' taroga na FA11. Ia ke duatale, toso ki na MD22.

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FA11. Raica mada na dusidusi. Era koto e na loma ni dusidusi e vuqa sara na vanua e rawa ni kau mai kina na i vakamacala me baleta na veika vakailavo era dau vakayagataka na lewe levu. E vei ira oqo ko a vakayagataka ni bera ni ko dinau?

(Vola dusidusi 35. Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita)

Na i voladusidusi me baleta na dinau	1
Taro i vakasala mai vua e dua na i vakaillesilesi ni tabani ni dinau me vaka mai na baqe	2
Taro i vakasala mai vei ira a noqu i lala se mai vei ira na veiwekani	3
Kau i vakasala mai na niusipepa, retio se retio-yaloyalo	4
Taro i vakasala mai vua e dua e na vanua ni cakacaka	5
Taro i vakasala mai vua e dua au dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na tamata lotu au dau vakabauta	7
Taro i vakasala mai vua e dua na loya se mai vua e dua na 'accountant'	8
Taro i vakasala mai vua e dua na daunifika	9
Dua tale (<i>vakamacalataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

FA12. Yalovinaka ka raica tale mada na i dusidusi. E vei vei ira na i vakamacala ka koto oqori e vakauqeta na yalomu ka ko vinakata kina mo dinau?

(Vola dusidusi 35. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Na i vola dusidusi me baleta na dinau	1
Vakasala mai vua na i lesilesi ni tabana ni dinau (me vaka na baqe)	2
Vakasala mai vei ira na noqu i lala se mai vei ira na veiwekani	3
Vakasala ni niusipepa, retio, se retio-yaloyalo	4
Vakasala mai vua e dua e na vanua ni cakacaka	5
Vakasala mai vua e dua au dau vakabauta i na koro	6
Vakasala mai vua e dua na tamata lotu au dau vakabauta	7
Vakasala mai vua na loya se mai vua e dua na 'accountant'	8
Vakasala mai vua e dua na daunifika	9
Dua tale (<i>vakamacalataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

Kevaka e vakaraitaka ni levu na vanua e kau i vakasala mai kina me i sau ni taro FA11, taroga na FA21. Ke duatale, toso ki na MD22

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FA21. Ko a bau tovolea mo raica na duidui ni vakasala kei na vakamacala e soli vei iko ni bera ni ko vakadeitaka mo dinau?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA22. Ko ni a veiduitaka vakacava na veivakasala vaka i lavo ko ni a ciqoma ni bera ni ko dinau?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Au/keitou a veivosakitaka na veivakasala kei na veitukutuku vaka i lavo kece au/keitou a ciqoma kei iratou na lewe ni noqu matavuvale kei ira na noqu/neitou i tokani kau/keitou dau vakabauti ira.	1
Veidutaitaka na veivakasala oqo me dikevi ni dodonu ka sega ni keitou vakaukauwataki se vakasaurarataki me kitou cakava e dua na ka ka sega ni veiganiti kei keitou. <i>(se dua tale e tautauvata kaya)</i>	2
Keitou a veidutaitaka na veivakasala keitou a ciqoma kei na vakatagedegede ni kilaka kei na cakacaka nei koya ka solia tiko mai na i vakasala me keitou kila kina se digidigi cava me keitou vakaliuca. <i>(se dua tale e tautauvata kaya)</i>	3
Dua tale <i>(vakamacalataka)</i>	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

BO20. Na cava o digitaka vakatabakidua kina na dinau (se loan) oqo?

(Vola dusidusi 28. Kua ni taro vakaliuliu. Toqa na i vakatakilakila ni vei dinau (loan) ka veiganiti)

	A	B	C	D
Sa i koya ga oqo na dinau (se loan) ka vakarautaki tu	1	1	1	1
E a soli e dua na gauna ka sega ni saumi kina na tubu ni dinau oqo	2	2	2	2
E lailai cake na sausaumi ni tubu ni dinau oqo	3	3	3	3
Na dau dinau e a vakatara e dua na gauna me cegu tu mada kina na sausaumi lesu ni dinau	4	4	4	4
Au/keitou rawa ni ceguva na levu ni lavo ka lavaki mai ena sausaumi	5	5	5	5
Na dinau oqo e ganita vinaka na noqu/neitou gagadre se na veika keitou namaka tiko me keitou rawata (me vaka na voli yaya ni vale ena volivoli vaka dinau se na dinau lalai me sotavi kina na leqa tubu koso vaka i lavo).	6	6	6	6
E vinaka na i rogorogo ni nodratou veiqaravi na tabana oqo	7	7	7	7
E a vakatututaki na i soqosoqo se na dinau oqo mai vei dua kau dau vakabauta se solia kina na noqu veivakabauti	8	8	8	8

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Dua tale (<i>vakamacalataka</i>)	9	9	9	9
E sega ni matata vei au na taro	10	10	10	10
Au sega ni kila na i sau ni taro	11	11	11	11
Au sega ni via sauma na taro	12	12	12	12

MD22. Ko ni a veiduitaka li na veimataqali walewale ni dinau ena gauna ko ni a via taura kina na nomuni dinau (se loan?)

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na ‘Io’, taroga na MD23. Ke dua tale, toso ki na MD31

MD23. Ko ni a veiduitaka vakacava na veiwalewale ni dinau oqo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Au/keitou a vakadeitaka taumada na mataqali dinau cava keitou gadreva ka keitou qai vaqara okoya e veiganiti se sotava vinaka na neitou gagadre <i>(se dua tale e tautauvata kaya)</i>	1
Au/keitou a vakaraica se kerei vakasala me baleta na veiwalewale ni dinau eso (E a talevi na i vei vola tikidua kei na veivakamacala mai na veitabana ni baqe se i soqosoqo ni soli dinau eso se keitou a veitalanoa ka kere vakasala kei na dua na i vakalesilesi mai na baqe, soqosoqo ni maroroi lavo kei na soli dinau, positovesi ka qai digitaka na i walewale ni dinau e veiganiti vinaka kei keitou. <i>(se dua tale e tautauvata kaya)</i>	2
Au/keitou a veivosaki kei na so na tamata au/keitou dau solia kina na noqu/neitou veivakabauti ka kere vakasala me baleta na mataqali dinau (se Loan) cava e veiganiti vinaka duadua kei na veika au/keitou gadreva. <i>(se dua tale e tautauvata kaya)</i>	3
Au/keitou a veitalanoa se veivosaki kei na so tale me baleta na veika era a sotava me baleta na dinau era a taura ni bera ni’u/keitou digitaka e dua na dinau (se loan). <i>(se dua tale e tautauvata kaya)</i>	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	
Au sega ni via sauma na taro	7

MD31. Ko ni a digitaka vakacava na i soqosoqo ko ni tauri dinau tiko kina ena gauna saraga oqo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Nai i soqosoqo taudua ga oqo e tiko e dua na nodratou tabana ni veiqaravi ka voleka se dau veisiko mai ki na neimami koro.	1
Na i soqosoqo taudua ga oqo e na rawa ni solia vei keimami na dinau.	2
E lailai ga na tubu e lavaki mai kei na so tale na veika e lavaki mai me saumi.	3
E levu na i walewale ni veiqaravi ka keimami rawa ni digidigi mai kina.	4
E tu na i vakalesilesi ni tabana ni veiqaravi oqo kau rawa ni veivosaki kaya ka taro vakasala mai kina.	5
E a vakatura vei au na i soqosoqo oqo e dua ka u dau solia kina na noqu veivakabauti	6
Dua tale (<i>vakamacalataka</i>)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

PLEASE WRITE ALL ANSWERS IN ENGLISH

Na i Sau ni i Lavo kei na i Vakamacala eso me Baleta na Veika Vaka i Lavo

MD1. Na cava na tubu (se interest)?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Na sausaumi e ciqomi ena vuku ni mamaroroi lavo ena baqe se ena dua na i soqosoqo ni mamaroroi lavo kei na soli dinau. <i>(se dua tale e tautauvata kaya)</i>	1
Na sausaumi ko na vakayacora ke o taura e dua na dinau	2
Dua tale <i>(vakamacalataka)</i>	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD6. Yalovinaka mo raica mada na i dusidusi oqo ka vakaraitaki tu kina e rua na mataqali walewale ni vakacuru i lavo ena baqe. E vei veirau na i walewale ni vakacuru i lavo oqo e na saumi kina na tubu (interest)?

(Vola dusidusi 30. Kua ni taro vakaliuliu. Toqa ga e dua)

Na i lavo vakacurumi ena baqe ka maroroi tu me rauta e dua na yabaki ka saumi tiko kina e vitu (7) na pasede (%) ni tubu ka dau saumi na tubu oqo ni sa cava na Yabaki e na levu kina na tubu e na saumi	1
Na i lavo vakacurumi ena baqe ka maroroi tu kina ena loma ni dua na yabaki ka saumi tiko kina e vitu (7) na pasede (%) ni tubu ka dau saumi na tubu oqo ena vei tolu na vula ka saumi mei kuri ni lavo maroroi e na levu kina na tubi e na saumi	2
E tautauvata na levu ni tubu ka saumi.	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD7. Yalovinaka mo raica mada na i dusidusi oqo. [“O Sera kei Peni e tautauvata na nodrau Yabaki ni bula. Rau vakacuruma na nodrau i lavo e na akaude ni maroroi ena baqe ka saumi tiko kina na tubu. E tautauvata na tubu ka saumi tiko ena nodrau akaude. O Sera ka tekivu mamaroroi mai na gauna ka yabaki 20 kina ka dau maroroya e \$250 ena veiyabaki. Ko Peni a qai tekivu mamaroroi ni sa yabaki 40, ka dau maroroya e \$500 ena vei yabaki. E rau sa yacova ruarua mai oqo na yabaki 60.”]. E tautauvata na levu ni lavo e rau maroroya tu o Peni kei Sera se e levu cake na i lavo e maroroya e dua vei rau?

(Vola dusidusi 31. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E tautauvata na levu ni i lavo e rau maroroya	1
E dua vei rau e levu cake na i lavo e maroroya	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke i sau ni taro na ‘E dua vei rau e levu cake na i lavo e maroroya’, ,taroga na MD8. Ke dua tale, toso ki na MD10.

PLEASE WRITE ALL ANSWERS IN ENGLISH

MD8. O cei e levu cake na i lavo ka tiko e na nona akaude?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Peni	1
Sera	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD9. Na cava e levu cake kina na nona i lavo?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E levu cake na tubu ka rawata o Peni	1
E levu cake na tubu ka rawata o Sera	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni vcia sauma na taro	6

MD10. Yalovinaka mo raica mada na i dusidusi oqo. [“O Jone kei Ana e rau tautauvata na nodrau yabaki ni bula ka rau tauri dinau me rau dui volia kina na nodrau katavila. E tautauvata na levu ni i lavo e rau dui dinau taka ka tautauvata talega na levu ni tubu ka lavaki vei rau. Na dinau oqo me na saumi lesu ena loma ni tinikalima (15) na yabaki ka soli na galala me saumi totolo ke rawati. O Jone e dau sauma tale tiko e so na i lavo me i kuri ni nona sausaumi ena veivula. Ia o Ana e dau sauma tiko ga na i lavo ka lavaki me dau sauma ga ena veivula. E na tautauvata beka li na levu ni tubu ka lavaki me baleta na nodrau dinau se na lailai cake na tubu e lavaki kivei dua vei rau.

(Vola dusidusi 32. Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E tautauvata na levu ni tubu e rau sauma	1
E dua vei rau e levu cake na tubu e sauma	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke i sau ni taro na ‘E dua vei rau e levu cake na tubu e sauma’, taroga na MD11. Ke dua tale, toso ki na MD13.

MD11. O cei ena lailai cake na tubu ena sauma?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E lailai cake na tubu ena sauma o Jone ena nona dinau	1
Ena lailai cake na tubu ena sauma o Ana ena nona dinau	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

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MD12. Na cava e lailai cake kina na tubu ena sauma okoya ena nona dinau (se loan)?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Baleta o Jone e a sauma tiko e so tale na i lavo me i kuri ni nona sausaumi ni dinau (se loan)	1
Baleta o Ana e dau sauma tiko ga na i lavo e lavaki mai me sauma ena veivula.	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Aus ega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD13. E dau veisau li kei na toso ni gauna na tubu e saumi me baleta na i lavo maroroi se vakatuburi kei koya ka saumi me baleta na dinau?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na 'Io, taroga na MD14. Ke duatale, taroga na MD24.

MD14. Na cava na veika e rawa ni vakavuna na kena veisau na sausaumi ni tubu (se interest rates) ni toso tiko na gauna?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga na vanua e ganita)

Na veisau ni bula vaka i lavo (me vaka na kena toso cake na vei kabani ka ra mai vakatubu i lavo ena noda vanua) (<i>se dua tale e tautauvata kaya</i>)	1
Na veisau e vakayacora na Matanitu (ena tabana ni Baqe na Reserve Bank) ena kena vakatuburi se vakalailaitaki na sausaumi ni tubu (se interest rates) (<i>se dua tale e tautauvata kaya</i>)	2
Na veisau ena i sau ni lavo (se exchange rate)	3
Na veisau e vakavuna se cakava na baqe se na i soqosoqo ni maroroi lavo kei na dinau (<i>se dua tale e tautauvata kaya</i>)	4
Dua tale (<i>vakamacalataka</i>)	5
Esega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

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MD24. E dua na tamata e vakacuruma na nona i lavo ena baqe ka maroroya tu kina vaka term deposit me rauta e 2 na yabaki. E dua tale e vakacuruma na nona i lavo ena baqe ena akaude ni mamaroroi (se savings account) me rauta ni dua na vula. Ena tautauvata li na levu ni sausaumi ni tubu ena saumi ki vei rau se na levu cake na sausaumi ka na taura e dua vei rau?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E na tautauvata na sausaumi ni tubu (se interest rate) ena saumi vei rau	1
O koya vei rau ka vakacuru i lavo tiko ena loma ni rua na yabaki ena levu cake na sausaumi ni tubu ena taura	2
O koya vei rau ka vakacuru i lavo tiko ena loma ni dua na vula ena levu cake na sausaumi ni tubu ena taura	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD25. E dua na tamata e dinau mai na baqe me volia kina e dua na nona katavila ka rauta ni lima (5) na yabaki na dede ni gauna me na sauma oti kina na nona dinau, ka dua tale e dinau talega mai na baqe ka dua (1) ga na vula na dede ni gauna me sauma lesu tale kina na nona dinau. Ena tautauvata li na levu ni sausaumi ni tubu (se ‘interest rate’) e rau na sauma se na levu cake na nona sausaumi e dua vei rau.

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E tautauvata na sausaumi ni tubu (se interest rate) ka na lavaki vei rau	1
O koya e lima na yabaki na dede ni nona sausaumi ena levu cake na sausaumi ni tubu (se interest rate) ena lavaki vei koya	2
O koya e dua na vula na dede ni nona sausaumi ena levu cake na sausaumi ni tubu (se interest rate) ena lavaki vei koya	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD26. Ke dua na tamata e vakatubu i lavo ena nona maroroya na nona i lavo ena ‘term deposit’ se ena ‘Lavo maroroi ka tiko na kena veiyalayalati’ ena baqe ka rauta ni rua na yabaki, ka dua tale a vakacuruma na nona i lavo ena akaude ni mamaroroi (se savings account), ena rawa li ni rau na taura mai na nodrau i lavo ena gauna ga rau vinakata kina?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Io	1
Io – ia na baqe ena rawa ni lavaka vei koya ka maroroya tu na nona i lavo ena ‘Lavo maroroi ka tiko na kena veiyalayalati’ (se term deposit) me sauma e dua na i lavo ena vuku ni nona sa taura mai na nona i lavo ni sebera ni cava na rua na yabaki ka vakadonuya taumada me na maroroya tiko kina na baqe na nona i lavo.	2
Sega – o koya ka maroroya tu na nona i lavo ena ‘Lavo maroroi ka tiko na kena veiyalayalati’ (se term deposit) ena sega ni rawa ni na taura na nona i lavo ena gauna ga e vinakata kina.	3
Sega – o koya e maroroya tu na nona i lavo ena akaude ni mamaroroi (se savings account) ena sega ni na taura rawa na nona i lavo ena gauna ga e vinakata kina.	4

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E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

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Na Veitabana kei na Veivakamacala me Baleta na Veika Vaka i Lavo

MD35. Na baqe e vakarautaka e vuqa na veimataqali walewale ni veiqaravi. Na cava soti na veimataqali veiqaravi oqo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga na vanua e ganita)

Akaude ni maroroi lavo se vakacuru i lavo	1
Lavo maroroi ka tiko na kena veiyalayalati (se term deposit)	2
Na dinau me baleta na tamata yadua (se Personal loan) (ka vakayagataki me voli kina na vale se na motoka)	3
Dinau ni voli vale (se mortgage)	4
Card ni Dinau (Credit Card)	5
Sausaumi (me vaka na akaude ni jeke se na sausaumi ni vei 'card' ni dinau eso)	6
Tauri lavo (mai na tela se misini ni tauri lavo - ATM)	7
Na kena vakauti na i lavo se na kena ciqomi na i lavo mai valagi.	8
Na vei dinau ni bisinisi se koya me baleta na i teitei.	9
Na kena volitaki se voli na i lavo ni veivanua tani	10
Inisua	11
Dua tale (vakamacalataka)	12
E sega ni matata vei au na taro	13
Au sega ni kila na i sau ni taro	14
Au sega ni via sauma na taro	15

MD36. Ko kila li na vanua mo na gole kina ke o via voli sea se vakatubu i lavo ena *Unit Trust*?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga na vanua e ganita)

FNPF (Fiji National Provident Fund)	1
Manidia ni Unit Trust	2
E dua ka kena dau ni kena voli se volitaki na sea (share)	3
E na baqe	4
Dua tale (vakamacalataka)	5
E sega ni matata vei au na taros	6
Au sega ni kila na i sau na taro	7
Au sega ni via sauama na taro	8

MD37. Na veitavi cava soti e qarava na baqe na '*Reserve Bank of Fiji*'?

(Kua ni taro vakaliuliu. Me vakatakilakiloataki ga na vanua e ganita)

Na kena veisoliyaki mai na i lavo (noti kei na sede). (se dua tale e tautauvata kaya)	1
Na kena qaravi na i tavi ni sausaumi ni lavo tauri vakadinu eso (se dua tale e tautauvata kaya)	4
Na nodra wanonovi se vakadikevi na i tavi era qarava na vei baqe eso e Viti. (se dua tale e tautauvata kaya)	2
Na nodra wanonovi se vakadikevi na i tavi era qarava na veikabani ni inisua e Viti. (se dua tale e tautauvata kaya)	

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Na kena vakatulewataki na veidinau eso ni matanitu. <i>(se dua tale e tautauvata kaya)</i>	3
Na kena qarauni ka vakadeitaki na kena tiko vinaka na tuvaki ni bula vaka i lavo e Viti <i>(se dua tale e tautauvata kaya)</i>	
Dua tale <i>(vakamacalataka)</i>	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

MD38. O nanuma ni bibi li vua e dua me kila na i tuvaki ni bula vaka i lavo se veika eso vaka i lavo ka yaco tiko e viti?

(Wilika na vei sau ni taro. Toqa qa e dua na i vakatakilakila)

Bibi Vaka Levu	1
Bibi	2
E sega ni bibi	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

Ke i sau ni taro na 'Bibi vaka levu' se 'Bibi', taroga na MD39. Ke dua tale, taroga na MD41.

MD39. Na cava soti na veika vaka i lavo ko dau vakamuria vaka voleka?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Veisau ni sau ni yaya au/keitou dau volia vakawasoma <i>(se dua tale e tautauvata kaya)</i>	1
Veisau ni sau ni cakacaka	2
Veisau ni sau ni veika au/keitou dau volitaka e na makete <i>(se dua tale e tautauvata kaya)</i>	3
Veisau ni veika au/keitou tea se volitaka. <i>(se dua tale e tautauvata kaya)</i>	4
Veisau ni sausaumi ni tubu <i>(se interest rates)</i>	5
Veisau ni i sau ni i lavo <i>(se exchange rates)</i>	6
Veisau ni 'sau ni bula <i>(se inflation rate)</i>	7
Veisau ni i vakacavacava	8
Veisau ni vei sala ni veivuke vaka matanitu. <i>(se dua tale e tautauvata kaya)</i>	9
Veisau ena levu ni veimataqali cakacaka e tiko rawa <i>(se dua tale e tautauvata kaya)</i>	10
Dua tale <i>(vakamacalataka)</i>	11
E sega ni matata vei au na taro	12
Au sega ni kila na i sau ni taro	13
Au sega ni via sauma na taro	14

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MD40. Na veika cava soti ko dau cakava mo dau vakamuria se ilova kina na bula vaka i lavo ena noda vanua?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Wilika na niusiveva	1
Vakarorogo ena retio	2
Sara retio yaloyalo	3
Veitalanoa kei ira na so tale na tamata	4
Tauri vakasala mai na positovesi se ena baqe	5
Dua tale (<i>vakamacalataka</i>)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

MD41. E na loma ni lima na yabaki mai oqo, ko nanuma ni na tautauvata tiko ga na levu ni lavo ko vakayagataka mo volia kina na vei yaya ko volia ena gauna oqo, se o nanuma ni na levu cake se lailai cake na i lavo o na vakayagataka me vakatautauvatani kei koya ko vakayagataka tiko ena gauna oqo?

(Toqa ga e dua na i vakatakilakila)

E na tautauvata na levu ni lavo au na vakayagataka	1
E na levu cake na i lavo au na vakayagataka	2
E na lailai cake na i lavo au na vakayagataka	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

Ke levu cake na i lavo, taroga na MD42.

Ke lailai cake na i lavo, taroga na MD43.

Ke dua tale, taroga na MD44.

MD42. Na cava o nanuma kina ni o na vakayagataka e levu cake na i lavo mai vei koya ko vakayagataka tiko ena gauna oqo?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Baleta ena tubu na i sau ni yaya (<i>se dua tale e tautauvata kaya</i>)	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD43. Na cava o nanuma kina ni na lailai cake na levu ni lavo o na vakayagataka?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

<i>(Vakamacalataka)</i>	1
E sega ni matata vei au na taro	2
Au seg ani kila na i sau ni taro	3
Au sega ni via sauma na taro	4

MD44. Yalovinaka mo raica mada na i dusidusi oqo. Vakaraitayaloyalotaka mada ni o sa dolava e dua na nomu akaude ena baqe ka vakacuruma kina e \$100. Na i Sau ni bula' (se inflation rate) e Viti e rauta ni (3.5) na pasede (%) ena dua na yabaki. Ke maroroi tu na i lavo oqo ena baqe ena loma ni dua taucoko na yabaki ka qai lai taura mai, ena tautauvata beka li na levu ni yaya o na volia ena i lavo oqo ni sa lai cava na yabaki se ena levu cake se lailai cake na levu ni yaya o na rawa ni volia?

(Vola dusidusi 33. Toqa ga e dua na i vakatakilakila)

Tautauvata na levu ni i yaya o rawa ni volia	1
Ena levu cake na levu ni yaya o rawa ni volia	2
Ena lailai sobu na levu ni yaya o rawa ni volia	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD45. Na veisau cava ena yaco ena nomudou vuvale ke sa na vakatubura na matanitu na i vakacavacava ka lavaki ena i sau ni cakacaka?

(Kua ni taro vakaliuliu Toqa ga e dua na i vakatakilakila)

E na lailai cake na levu ni lavo au/keitou rawata vakamatavuvale	1
E na sega ni dua na veisau ena yaco ena noqu vuvale ke na veisau taka na matanitu na i vakacavacava ka lavaki ena i sau ni cakacaka.	2
Dua tale <i>(vakamacalataka)</i>	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

Tuvai ni Lavo kei na Tuvatuva ka

BP1. E tiko li e dua na i tuvatuva ni vakayagataki ni lavo ni matavuvale ka vukea na kena vakayagataki vakamatau ni nomudou i lavo vakamatavuvale?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP3. Na cava sara mada na i tuvatuva ni lavo ni matavuvale?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Oqo nai tuvatuva me na vukea na matavuvale ena kena vakayagataki vakamatau na i lavo e rawati kei na i lavo e dau vakayagataka na matavuvale. <i>(se dua tale e tautauvata kaya)</i>	1
Dua tale <i>(vakamacalataka)</i>	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na ‘Nai tuvatuva me na vukea na matavuvale ena kena vakayagataki vakamatau na i lavo e rawati kei na i lavo e dau vakayagataka na matavuvale’ se tautauvata, taroga na taro BP4, Ke dua tale, toso ki na BP6.

BP4. Ko nanuma ni yaga li ki na dua na matavuvale me tiko na nodratou i tuvatuva ni vakayagataki i lavo?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na’ Io’, taroga na BP5. Ke duatale, toso ki na BP6.

BP5. Na cava ko nanuma kina ni yaga me tiko na nodratou i tuvatuva ni vakayagataki i lavo e dua na matavuvale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Me vukea na matavuvale ena kena tuvai vakamatau na nodratou takete se na veika eso e ratou na sasaga kina kei na kena vakatulewataki vakamatau na levu ni lavo me vakayagataki kei koya me na maroroi. (se dua tale e tautauvata kaya)	1
Ena kena vakatulewataki vakamatau se vaka liuci na i lavo e vakayagataka na matavuvale – me digitaki na veika e bibi ka dodonu me vakayagataki kina na i lavo kei koya e sega soti ni bibi. (se dua tale e tautauvata kaya)	2
Me tuvai na veika kece vaka i lavo ka qarava na matavuvale ka me vakalailaitaki kina na veiogaoga se sausaumi sega tu ni namaki. (se dua tale e tautauvata kaya)	3
Me rawa ni kilai kina na levu ni lavo e rawata kei koya e vakayagataka na matavuvale.	4
Me vukea na matavuvale ena nodratou mamaroroi i lavo vakawasoma me na rawati kina na nodratou takete	5
Me navuci na kena vakayagataki na i lavo ni matavuvale.	6
Dua tale (vakamacalataka)	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

BP6. E na caka vakacava na i tuvatuva ni vakayagataki i lavo ni mata vuvale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Toqa na veivurevure kece ni lavo ni matavuvale (ena veimacawa se veivula). (se dua tale e tautauvata kaya)	1
Na kena vakadeitaki se cava soti na vei takete se na veika dou vakaliuca vakamatavuvale ka me na veivuke ena kena cakacakataki se e vei okoya e bibi taudua me vakayagataki kina na i lavo. (se dua tale e tautauvata kaya)	2
Toqa na veika kece ka vakayagataki kina na i lavo ni matavuvale ena gauna oqo (me vaka na i lavo vakayagataki ena veimacawa se veivula) ka qai vakadeitaka e vica na i lavo e rawa ni vakayagataki ena veiogaoga oqo kei na levu ni lavo ena maroroi rawa. (se dua tale e tautauvata kaya)	3
Dua tale (vakamacalataka)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

BP7. Na cava na vakawasoma ni kena dau talevi na i tuvatuva ni vakayagataki i lavo oqo?

(Kua ni taro vakaliuliu. Me vakatakilakialtiki ga e na vanua e ganita)

Talevi ena veimacawa se macawa rua	1
Talevi ena veivula	2
Talevi ena gauna ka lailai cake mai na dua na vula	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

BP8. Na cava na kena vakawasoma e dodonu me dau raici lesu ka veisautaki kina na i tuvatuva ni vakayagataki lavo ni matavuvale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Talevi vaka dua e na loma ni dua na vula se vakawasoma cake mai na gauna oqo	1
Talevi vaka dua na loma ni dua ki na ono na vula	2
Talevi vakadua ena vei ono na vula se vakadua ena dua na yabaki	3
E sega ni dodonu me talevi se veisautaki	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

Ke sau ni taro na 'Io', taroga na BP9 ke vaka na sau ni taro ni BP1 na 'io'. Ke dua tale,toso ki na BP10.

BP9. E vakamatailalai taki li na nomudou i tuvatuva ni vakayagataki i lavo ni matavuvale?

(Toqa ga e dua na i vakatakilakila)

E dau tuvai na veika bibi eso ka okati ena i lavo ka rawati kei na i lavo e vakayagataka na matavuvale <i>(se dua tale e tautauvata kaya)</i>	1
E dau tuvai na veika eso ka okati me i lavo ka rawati kei na i lavo ka vakayagataka vakawasoma na matavuvale <i>(se dua tale e tautauvata kaya)</i>	
E dau tuvai na veika kece ka okati me i lavo ka rawati kei na i lavo e vakayagataka na matavuvale <i>(se dua tale e tautauvata kaya)</i>	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP10. Ko kila li na veisau ni yaya ka dou taukena vakamatavuvale (me vaka na nomudou vale, motoka, lavo maroroi, lavo vakayagataki ena vakatubu i lavo, bisinisi se yaya ni teitei).

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

BP11. Ko maroroya tiko li (ena dua na i vola) e dua na i vola tukutuku me baleta na kedra i sau na veiyaya lelevu ka dou taukena vakamatavuvale (me vaka na vale, motoka, lavo maroroi, lavo vakayagataki ena vakatubu i lavo, bisinisi se yaya ni teitei)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP12. Na cava soti na veisala e rawa ni dau maroroi kina na i vola tukutuku me baleta na i lavo e rawati se vakayagataki kei na i sau ni veiyaya e taukena na matavuvale?

(Kua ni taro vakaliulu. Me vakatakilakilataki ga e na vanua e ganita)

Na kena maroroi tiko e dua na i vola tukutuku me baleta na i vurevure ni lavo kei koya e vakayagataka na matavuvale. <i>(se dua tale e tautauvata kaya)</i>	1
E na kena maroroi na risiti eso ni vei yaya e voli ka me ra dau qai vakasoqoni ena gauna e lokuci. <i>(se dua tale e tautauvata kaya)</i>	3
Au dau vakananuma vinaka ka tugana ena noqu vakasama <i>(se dua tale e tautauvata kaya)</i>	2
Dua tale <i>(vakamacalataka)</i>	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

SS9. E rawa ni ko vakaraitaka e so na takete ni matavuvale drau sa tuvana se navuca vakaveiwatini - veika drau gadreva na matavuvale raraba se dua na lewe in matavuvale (me vaka o ratou gone) me rawata ena loma ni dua na yabaki?

(Vola sobu na takete. Umani ira vata ke uasivi cake)

PLEASE WRITE ANSWER IN ENGLISH

1
2
3
4
5
6

PLEASE WRITE ALL ANSWERS IN ENGLISH

SS10. E sa bau veisau na takete vakamatavuvale ena dua na gauna ena loma ni yabaki sa oti? Kevaka kina, na cava beka e veisau kei na cava e vuni veisau?
(*Vola sobu na takete. Umani ira vata ke uasivi cake*)

PLEASE WRITE ANSWER IN ENGLISH

Takete	Na Veisau	Na vuni veisau
1		
2		
3		
4		
5		
6		
7		
8		

SS13. Koni sa vakaraitaka vakacaca na veika e rawati kei na veika e vakayagataki ena matavuvale. Au gadreva moni vakaraitaka na nomuni tuvatuva vakailavo bibi taudua. Na cava sara mada nai tuvatuva vakailavo bibi taudua ena matavuvale kei na vuna era rui bibi kina.

(*Solia na guana vua e vakatarogi me vakamacala. Vola sobu na veika e bibi kei na vuna – umani ira vata kevaka e uasivi cake. Ke rawa, wasea eso nai vakaraitaki:saumi ni bula ena veisiga, curucuru ni vuli, vakau I lavo vei ira na weka, soli ni lotu, soli ni koro, saumi dinau, mamaroi me voli kina e dua nai yaya tudei.*)

PLEASE WRITE ANSWER IN ENGLISH

Veika e bibi	Na vuna e bibi kina
1	
2	
3	
4	

PLEASE WRITE ALL ANSWERS IN ENGLISH

5	
6	
7	
8	
9	
10	

SS14. Au gadreva mo vakaraitaka kevaka e sa veisau e dua vei ira nai tuvatuva bibi oqo ena dua na loma ni gauna lekaleka sa oti? E sa veisau me mamada sobu na kena bibi se mai na mamada kina bibi cake? E so beka na veika bibi vovou? E so beka na ka era a bibi taumada ka sa oti na kena vakabibitaki? O ira e sa veisau na kedra bibi, na cava beka e vuna?

PLEASE WRITE ANSWER IN ENGLISH

Veika e bibi	Na veisau (mai na bibi kina sega soti ni bibi, oti na kena bibi kei na veika bibi vou)	Na veika e vakavuna na veisau.
1		
2		
3		
4		
5		
6		
7		
8		
9		

PLEASE WRITE ALL ANSWERS IN ENGLISH

BP13. Dou mamaroroi tiko li vakamatavuvale me baleta e dua na oga se dua na soqo ka dou nanamaki tiko kina mo dou na vakaitavi kina vakamatavuvale (me vaka na vakamau, soqo ni lotu se ogaoga va koro)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP14. E tiko beka e dua na nomudou takete se nakinaki me baleta na nomudou bula vaka i lavo kei na veika dou gadreva me dou na taukena vakamatavuvale? (me vaka na i nakinaki ni nodra vuli vinaka na gone me yacova yani na secondary se univesiti, se na kena tekivutaki se vakalevutaki ni bisinisi se i teitei, se ena mamaroroi i lavo me baleta na gauna ni vakacegu mai na cakacaka)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke i sau ni taro kivei rau na taro BP13 se BP14 na 'Io', taroga na taro BP15. Ke dua tale, toso ki na BP20.

BP15. Dou sa vakadavara li e dua na kena i tuvatuva me na rawati kina na veitakete oqo se na i navunavu ni mamaroroi me baleta na i tavi se soqo dou sa nanamaki tiko kina?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na 'Io', taroga na BP16. Ke dua tale, toso ki na BP20.

BP16. O navuca vakacava na nomu i tuvatuva mo rawata kina na vei takete vaka i lavo ko sasagataka se na kena navuci na mamaroroi me baleta e dua na oga se soqo ka dou namaka mo dou vakaitavi kina vakamatavuvale?

(Kua ni taro vakaliuli. Toqa ga e dua na i vakatakilakila)

Au vakaduria se navuca ga vaka i au na i tuvatuva ogo	1
E dua tale na lewe ni vuvale e a navuca se vakaduria na i tuvatuva ogo	2
Keirau a navuca se vakaduria vata na i tuvatuva ogo kei noqu lewe ni vale	3
Keitou a veitalanoataka vakamatavuvale ka qai vakaduria na neitou tuvatuva	4
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

BP17. Ko a vola na i tuvatuva ogo?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP18. Ko dau taleva ka dikeva li ke dou sa vakamuria tiko mai vakavinaka vakamatavuvale na nomudou i tuvatuva vaka i lavo ka dou sa rawata tale tikoga na vei takete dou sasaga kina?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni u via sauma na taro	5

Ke sau ni taro na ‘io’, taroga na BP19. Ke dua tale, taroga na BP20.

BP19. Dou dau veisautaka beka li na nomudou i tuvatuva vaka i lavo me veiganiti kei na veisau eso e yaco ena loma ni matavuvale? (me vaka na kena veisau na levu ni lavo e ra rawata tiko na lewe ni nomu matavuvale; se dou sa qarava oti eso na veiogaoga se soqo dou a namaka tiko mai; se dou sa rawata e dua na nomudou takete vakamatavuvale)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
Sega ni matata vei au na taro	3
Sega niu kila na I sau ni taro	4
Sega ni u via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

BP20. Ko nanuma ni bibi li me da dau mamaroroi me baleta na veiogaoga namaki kei na kena tiko e dua na i tuvatuva matata vaka i lavo me na veivuke ena kena rawati na vei takete eso eda nanamaki kina?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
Sega ni matata vei au na taro	3
Sega niu kila na i sau ni taro	4
Sega ni u via sauma na taro	5

Ke sau ni taro na 'Io', taroga na taro BP21. Ke sega, taroga na taro BP22.

BP21. Na sala cava o nanuma ni vinaka duadua me na vukea na kena vakaduri se navuci e dua na i tuvatuva me rawati kina na takete vaka i lavo eso se na sasaga ni maroroi i lavo me qaravi kina na e dua na oga se soqo namaki ka vakaitavi kina na matavuvale?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Vakadeitaki taumada na veika e gadreva na matavuvale ka dodonu me maroroi na kena i lavo kei koya me na vakayagataki.	1
Vakadeitaka na takete ni matavuvale kei na veika eso e vakabibitaki ka me qaravi taumada.	2
Vakadeitaka na veisala eso me na muri me na rawati kina na veitakete ka ratou sa nanamaki tu kina. <i>(se dua tale e tautauvata kaya)</i>	3
Vakadikeva na veiwarewale ni mamaroroi, vakatubu i lavo kei na dinau ka veiganiti vinaka kei na nodratou sasaga me rawati na vei takete ka ratou sasaga taka. <i>(se dua tale e tautauvata kaya)</i>	4
Taleva ka veisautaka na nodratou i tuvatuva vaka i lavo ke laurai ni yaga me vaka kina. <i>(se dua tale e tautauvata kaya)</i>	5
Dua tale <i>(vakamacalataka)</i>	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni u via sauma na taro	9

BP22. Ena nomu vakasamataka na veika eso me vakayagataki kina na i lavo ni matavuvale, ko dau wasea li o koya me na saumi taumada (me vakayagataki se voli saraga oqo se ena loma ni tolu (3) ki na lima(5) na vula mai oqo), na veika ka dau rawa ni wawa me qai saumi vakamalua (me rauta e na loma ni ono (6) se tinikarua (12) na vula mai oqo), se o koya e na qai saumi vakaberabera (ka na qai saumi se vakayagataki ena loma ni tinikarua na vula mai oqo se sivia)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega niu kila na i sau ni taro	4
Au sega ni u via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

Ke sau ni taro na 'Io' taroga na BP23. Ke dua tale, toso ki na BP25.

BP23. E dau duidui li na nomu vakatulewataka vakamatau na lavo ko vakayagataka me baleta na veika ka gadrevi me saumi taumada (loma ni 3 ki na 5 na vula), kei koya ka dau rawa ni wawa me qai saumi vakamalua (loma ni 6 se 12 na vula) kei koya me qai saumi sara tu vakaberabera (o ya ena loma ni 12 na vula mai oqo se sivia)

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega niu kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na 'Io' taroga na BP24.. Ke dua tale, toso ki na BP25.

BP24. Na gaunisala cava ko dau vakatulewataka vakamatau kina na veika ko dau sauma taumada kei koya ka dau rawa ni wawa me qai saumi vakamalua kei koya me dau qai saumi sara tu vakaberabera?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

E dau duidui na i tuvatuva vaka i lavo ni veika e dau saumi taumada kei koya e dau rawa ni wawa me qai saumi vakamalua kei koya me dau qai saumi sara tu vakaberabera? <i>(se dua tale e tautauvata kaya)</i>	1
Au dau tuva ga na i tuvatuva me baleta na veika me saumi taumada	2
Au dau tuva ga na i tuvatuva me baleta na veika ka dau vakarauta na gauna ni kena saumi kei koya ka dau qai saumi sara tu vakaberabera.	3
Dua tale <i>(vakamacalataka)</i>	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

BP25. Yalovinaka mo vakaraitaka mada mai e tolu se va na i vakatakilakila ni veika e dau saumi taumada?

(Kua ni taro vakaliuliu. Vakatakilakila taki ira taucoko)

E sega ni matata vei au na taro	1
Au sega ni kila na i sau ni taro	2
Au sega ni via sauma na taro	3

BP26. Yalovinaka mo vakaraitaka mada mai e tolu se va na i vakatakilakila ni veika ka dau rawa ni wawa me qai saumi vakamalu?

(Kua ni taro vakaliuliu. Vakatakilakila taki ira taucoko)

E sega ni matata vei au na taro	1
Au sega ni kila na i sau ni taro	2
Au sega ni via sauma na taro	3

BP27. Yalovinaka mo ni tukuna mada mai e tolu se va na i vakatakilakila ni veika ka dau rawa ni qai saumi sara tu vakamalu?

(Kua ni taro vakaliuliu. Vakatakilakila taki ira taucoko)

E sega ni matata vei au na taro	1
Au sega ni kila na i sau ni taro	2
Au sega ni via sauma na taro	3

BP28. E na rawa vakacava vua e dua me na lewa vakamatau na kena qaravi na veika e tu me dau saumi taumada?

(Kua ni taro vakaliuliu. Toqa e dua na i vakatakilakila)

Tauyavutaka e dua na i tuvatuva vaka i lavo ka me rawa ni veirauti na i lavo me saumi kina na veika oqo. <i>(se dua tale e tautauvata kaya)</i>	1
Dua tale <i>(vakamacalataka)</i>	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP29. E na rawa vakacava vua e dua me na lewa vakamatau na kena qaravi na veika e tu me saumi, ia e rawa ni wawa ka me qai saumi vakamalu?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Tauyavutaka e dua na i tuvatuva vaka i lavo ka me rawa ni maroroi na i lavo me saumi kina na veika oqo. <i>(se dua tale e tautauvata kaya)</i>	1
Dua tale <i>(vakamacalataka)</i>	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

BP30. E na rawa vakacava vua e dua me na lewa vakamatau na kena qaravi na veika e tu me na qai saumi sara tu vakaberabera?

(Kua ni taro vakaliuliu. Toqa ga e dua na i vakatakilakila)

Tauyavutaka e dua na i tuvatuva vaka i lavo ka sasaga me vakatubu i lavo vakawasoma me na rawa ni sotavi kina na veika oqo. <i>(se dua tale e tautauvata kaya)</i>	1
Dua tale <i>(vakamacalataka)</i>	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Taro vakasala me baleta na veika vaka i lavo

FA13. E bau sotava na bula leqa vaka i lavo e dua na lewe ni nomuni vuvale ena loma ni rua na yabaki sa oti ogo? E dua beka na kena vakaraitaki ogo oya ni bera na sausaumi lesu ni dinau (se loan) se so tale na veika e dodonu me saumi? (me vaka na saumi ni bili ni livaliva?)

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na 'Io', taroga na FA14. Ke dua tale, toso ki na FA23.

FA14. E a bau sasaga me lai kere/taro vakasala mai vei dua?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na 'Io', taroga na FA16. Ke dua tale, toso ki na FA23.

FA16. E vei soti na vanua a lai kere vakasala mai kina ?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga ena vanua e ganita)

Vakasala mai na baqe. (se dua tale e tautauvata kaya)	1
Vakasala mai vei ira na nona I tokani se veiwekani	2
Vakasala mai vei dua nona I tokani vakacacaka	3
Vakasala mai vei dua na lewe ni koro ka ra dau nuitaka	4
Vakasala mai vei dua na lewe ni lotu ka ra dau nuitaka	5
Vakasala mai vua e dua na lawyer se dau ni fika	6
Vakasala mai vei dua na dau ni volitaki sea (share/unit) se dua na dau soli vakasala me baleta na veika vaka i lavo	7
Dua tale (vakamacalataka)	8
E sega ni matata vei au na taro	9
Au sega ni kila na i sau ni taro	10
Au sega ni via sauma na taro	11

FA23. Ko nanuma ni vinaka cake li ke lai kere vakasala mai vei ira na lewe levu e dua ni bera ni dolava e dua nona akaude ni mamaroroi se digitaka e dua na sala ni vakatubu i lavo me vakayagataka se ni sebera ni taura e dua na dinau (se loan)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na ‘Io’, taroga na FA24. Ke dua tale, taroga na FA26.

FA24. Na cava o nanuma kina ni vinaka vua e dua me lai kere vakasala mai vei ira na lewe levu ni bera ni dolava e dua nona akaude ni mamaroroi se digitaka e dua na sala ni vakatubu i lavo me vakayagataka se ni sebera ni taura e dua na dinau (se loan)?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Eso e ra rawa ni soli vakasala ka rairai dodonu ka galala ia nai yaloyalo dina oya e ra sasaga tiko me ra volitaka e dua na I voli ka sega ni veiganiti kei na rawa ka se na gagadre e tiko. <i>(se dua tale e tautauvata kaya)</i>	1
E duidui na tamata ka duidui talega vakakina na nodra dui vakatagedegede kei na kila ka vakacacaka. <i>(se dua tale e tautauvata kaya)</i>	2
E na nona kere i vakasala mai vei ira na lewe vuqa, ena rawa vua e dua me na kila kina e levu na veika ka sega ni rawa ni vakasamataka ga vaka i koya. <i>(se dua tale e tautauvata kaya)</i>	3
Dua tale <i>(vakamacalataka)</i>	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

FA25. Ena veiduitaki vakacava na veivakasala se veitukutuku eso e dua ni bera ni dolava e dua nona akaude ni mamaroroi se digitaka e dua na sala ni vakatubu i lavo me vakayagataka se ni sebera ni taura e dua na dinau (se loan)?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Veitalanoataka na veivakasala kei na i tukutuku eso e ciqomi kei ira na lewe ni vuvale se tokani voleka au/keitou dau vakabauta. <i>(se dua tale e tautauvata kaya)</i>	1
Vakadikeva me laurai ni dodonu ka galala na i tukutuku kei na vei vakasala eso ka soli vei au/keitou se na kena laurai ni keitou sega ni vakauqeti tiko me keitou vakaitavi ena dua na ka ka sega ni vinaka se veiganiti kei keitou. <i>(se dua tale e tautauvata kaya)</i>	2
Veiduitaitaka na i vakasala e ciqomi kei na kila vakacacaka se na dede ni cakacaka nei koya e soli vakasala tiko. <i>(se dua tale e tautauvata kaya)</i>	3
Dua tale <i>(vakamacalataka)</i>	4
E sega ni matata vei au na taro	5

PLEASE WRITE ALL ANSWERS IN ENGLISH

Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

FA26. Ko bau sasaga li ena dua na gauna mo vakadeitaka na vei tukutuku eso ko wilika ena vola tikidua se rogoca ena tukutuku ni veivoli eso ni sebera ni o dolava e dua na nomu akaude ena baqe, vakacuru i lavo ena dua na tabana ni vakatubu i lavo se tauri dinau (se loan)?

(Toqa ga e dua na i vakatakilakila)

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

Ke sau ni taro na 'Io', taroga na FA27. Ke dua tale, toso ki na FA28.

FA27. Na veisala cava soti o saga mo vakadei taka kina na veika ko rogoca ena tukutuku ni veivoli kei na veika o wilika ena vola tikidua ni bera ni o vakayagataka se volia e dua na i voli se vakayagataka e dua na sala ni veiqaravi vaka i lavo?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Veiduitai taka na veitukutuku tabaki ena i vola tikidua se i tukutuku ni veivoli kei na i vakasala e ciqomi	1
Wilika na i vola tiki dua/vakadikeva na vei tukutuku ni veivoli eso mai na vei tabana ni veiqaravi vaka i lavo.	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

FA28. Na cava na i naki ni tukutuku kaburaki ni veivoli (me vaka na veitukutuku ka tu ena vei vola tikidua)?

(Kua ni taro vakaliuliu. Me vakatakilakilataki ga e na vanua e ganita)

Me vakauqeta e dua me volia e dua na i yaya. (<i>se dua tale e tautauvata kaya</i>)	1
Dua tale (<i>vakamatatataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

END OF SURVEY

PLEASE WRITE ALL ANSWERS IN ENGLISH

Appendix 2e

Showcards

August 2007

**The Relationship between Adult
Financial Competence and Household
Wellbeing in Indigenous Rural
Communities in Fiji**

Showcard10.

1. None
2. Farming industry – self employed
3. Farming industry - farmhand/fishing
4. Tourism industry - service
5. Tourism industry - supervision/management
6. Office - supervision/management
7. Office - clerical
8. Factory – supervision/management
9. Factory - manual
10. Retail store
11. Handi-Craft
12. Trades
13. Managing the house
14. Other

Showcard 1

Always			Sometimes			Never
1	2	3	4	5	6	7

Agree Strongly			Neither agree nor disagree			Disagree Strongly
1	2	3	4	5	6	7

Showcard 1a

1. I tend to judge people by their money rather than what they do
2. I think it is important to put money aside (save) on a regular basis for the future
3. It bothers me when I discover I could have bought something for less than I paid
4. I behave as if money were the ultimate symbol of success
5. I think it is important to plan money use for the future
6. I complain about the cost of things I buy
7. I find I seem to show more respect to those people who have more possessions than I do
8. I think it is important to save now to prepare for my old age
9. People that know me tell me they are concerned about my behaviour when it comes to money
10. I want to own nice things in order to impress others
11. I think it important to keep money aside in case there is no money coming in
12. I worry about not having enough money to buy things

13. I want to purchase things because I know they will impress others
14. I prefer to carefully budget my money
15. When I make a major purchase I suspect I have been taken advantage of
16. People that know me tell me that I place too much emphasis on the amount of money people have, as a sign of their success
17. I like to be careful with the money I spend
18. I show signs of anxiety when I don't have enough money
19. I enjoy telling people about the money I make
20. I like to keep track of my money
21. After buying something, I wonder if I could have bought the same for less elsewhere
22. I try to find out if other people make more money than I do
23. Even if I can afford it, I try not to spend money, even on necessities
24. It is hard for me to pass up a bargain
25. I automatically say 'I can't afford it' whether I can afford it or not
26. I am bothered when I have to pass up a sale

Showcard 1b

1. I spend all of my money as I get it and don't really plan for the future
2. I feel out of control with my borrowing and debts generally
3. I feel confident about managing my money
4. I find it hard to make ends meet because there is not enough money
5. I believe I am personally responsible for managing my financial future
6. Saving money is a way for me to achieve my goals
7. I don't worry about the future and let tomorrow take care of itself
8. I always try to make sure I have money saved for a rainy day
9. I find it more satisfying to spend money than to save it for the long term
10. I trust banks with my money

Showcard2

**Completely
Dissatisfied**

**Neither
Satisfied
Nor dissatisfied**

**Completely
Satisfied**

↓					↓					↓
0	1	2	3	4	5	6	7	8	9	10

Showcard2A.

1. Our household owns more things or better things (including savings and investments) than other households in our village, or among your friends, or among members of our family

2. Our household owns about the same things or things of the same value (including savings and investments) as other households in our village, or among our friends, or among members of our family

3. Our household owns fewer things or things of less value (including savings and investments) than other households in our village, or among our friends, or among members of our family

Showcard3

A person spent \$13 to buy food one day but only \$8 the next day.

Showcard4:

A person has \$50 in cash and spends \$12 on food and \$9 on clothing.

Showcard5.

20 people each won a prize of \$350

Showcard6.

A prize of \$18,000 is shared equally between six people.

Showcard7.

A person earns \$1,400 a month and 50% of this is paid in rent.

Showcard8.

A person pays for goods valued at \$165 with four \$50 notes.

Showcard9.

The Rural Banking Everyday Account

Is this product for me?

This account is ideal for people, groups, mataqali's, co-operatives etc that have a need to make regular deposits and withdrawals.

What are the features of the Everyday account?

You can withdraw as often as you like and will still only pay \$3 per month as an Account Maintenance Fee. The account can be operated with a passbook or you can receive regular statements.

How much do I need to open the account?

You will need to open the account with at least \$5

Does this account pay interest?

Yes - this account earns interest once the account has a balance of \$250. The rate of interest is available from any ANZ Branch or mobile banking unit.

Rural Banking Savings Account

Is this product for me?

This product has been designed for those people, groups, mataqali's, co-operatives etc that want to save for a specific purpose or want to save for unexpected events. It is ideal for regular deposits but infrequent withdrawals.

What are the features of the Rural Banking Savings account?

There is no monthly Account Service Fee, however, a \$3 Withdrawal fee is charged each time you take money from the account.

How much do I need to open the account?

You do not need to have money to open the account.

Does this account earn interest?

Yes - ANZ will pay you interest on every dollar invested in the Rural Banking Savings account to help you reach your savings goals sooner.

How do I open an account?

You need to take some identification (either a Birth Certificate, Drivers Licence, Baptism Certificate, Letter from your employer, Passport etc) with you to the Rural Banking team when they next visit your community. They will then open the account for you.

Can kids open a Rural Banking account?

Yes - children who are old enough to sign can have their own bank account. Those children too young to sign for themselves can have an account opened in Trust for them by a relative such as Mum or Dad. We have a special Passbook just for kids to encourage them to create a habit of saving.

Showcard10. [NB. Photographs required - number photographs]

Cash (\$F)
Cheque
Bank card
Credit card
Bank withdrawal slip
Telegraphic Money Order (TMO)
Bank deposit slip
Courts credit slip
Store card
Local Purchase Order

Showcard11.

1. No Income
2. Wages or salary
3. Money from casual work
4. Money from family or friends (remittances)
5. Sale of produce/items at markets
6. Profit from co-operatives
7. Profit from sale of crops
8. Profit from a business
9. Government assistance
10. FNPF payments
11. Interest or dividends
12. Land lease payments
13. Other

Showcard12.

1. We don't manage our spending at all
2. We manage our costs sometimes but not all the time
3. We manage our costs but don't keep a written record of them
4. We manage our costs by keeping a written (or electronic) record of them

Showcard13.

1. We manage our costs weekly
2. We manage our costs fortnightly
3. We manage our costs monthly
4. We manage our costs as they occur

Showcard14.

1. Always
2. More than half of the time
3. About half of the time
4. Less than half of the time
5. Very Rarely or Never

Showcard15.

1. Keeping up with all payments without difficulty
2. Keeping up with all payments, but it is a struggle sometimes
3. Keeping up with all payments, but it is always a struggle
4. Falling behind with some payments
5. Having real financial problems and have fallen behind with many payments

Showcard16.

- | |
|--|
| 1. Use a household budget to prioritise household spending |
| 2. Keep a prioritised list of future household spending (either written down or memorised) |
| 3. Spend money for things it is expected the household will contribute to first (e.g. church or the village projects) even if it means the household will go without something. |
| 4. Spend money on things for the family first (e.g. school fees or paying of store credit) even if it means not being able to contribute to the church or the village projects. |
| 5. Spend money as things are needed. |

Showcard17.

1. Regular costs are planned or budgeted for.
2. Regular costs are usually paid for out of ‘normal’ household income
3. Regular costs are prioritised
4. Money is not usually borrowed to pay for regular costs

Showcard18.

1. Food
2. Other items for the household (for instance kitchen or cleaning items)
3. Clothing
4. Telephone calls and cards, Postage, TMO fees
5. Linen and bedding
6. Electrical items (radio or TV, video or DVD)
7. Furniture
8. House repairs (for instance roof, taps, electrical, timber)
9. Rent (if you are renting a house or leasing land)
10. School fees and building fees
11. Medical expenses
12. Transport expenses (for example bus fares)
13. Village, Tikina and Province or other Vanua contributions
14. Annual church contribution (or other religious contribution)
15. Christmas or Easter festivities contributions
16. Cash to family, extended family, kere kere
17. Savings
18. Loan or hire purchase (time payment) repayments
19. Lay-by payments

Showcard19.

Picture of a wages slip

Showcard20.

Picture of savings account passbook showing transactions

Showcard21.

1. Our household saves money on a regular basis
2. Our household sometimes saves money
3. Our household saves money when we want to save up for something important
4. Our household doesn't usually save because there's never enough money left over
5. Our household doesn't save because we do not have access to a safe and accessible way of saving (for instance a bank account)
6. Our household doesn't save because we don't need to

Showcard22.

1. I do not usually know the balance of the account
2. I know the balance, but not within \$20
3. I know the balance within \$20
4. I know the balance within \$5
5. I know the exact balance of my account

Showcard23.

1. Every time I use the account
2. Between once a week and every two weeks
3. Between every two weeks and every month
4. Less than once a month
5. Never

Showcard24.

- | |
|---|
| 1. When the passbook is updated or when a bank statement is sent |
| 2. Phone or visit the bank, including rural banking, (or microfinance officer or credit and savings association) and ask for the balance |
| 3. Use an ATM to get the balance |

Showcard25.

1. It was the only account/investment/loan available at the time
2. The organization had a good reputation
3. I/we had used the organization before
4. It was recommended by a family member, friend or someone else I/we trusted
5. Opening the account would make it easier to get a loan
6. Able to access the money in the village
7. Able to access the money at a branch/ ATM/EFTPOS
8. A good account for day-to-day savings
9. A good account for long term savings

Showcard26.

1. It was the only opportunity available at the time
2. The organization had a good reputation
3. The investment risk was acceptable
4. I/we had used the organization before
5. It was recommended by a family member, friend or someone else I/we trust.
6. I/we were familiar with the type of investment
7. The investment returns are attractive
8. The money was/is deducted from wages

Showcard27.

An overdraft from a bank
A personal loan from a bank (or credit and savings association)
A mortgage from a bank (or credit and savings association)
A credit card
A loan from a moneylender or pawnbroker
Store credit (buying goods and paying for them later, say the following week)
A loan from friends or family that you have to pay back
Hire purchase (time payment - buying goods and paying for them over time)

Showcard28.

1. It was the only loan available
2. There was an interest free period
3. The interest rate was low
4. The lender allowed a ‘repayment holiday’
5. The repayments were affordable
6. The loan was appropriate for my/our requirements (for example hire purchase when buying furniture or a short term loan to cover cash shortfall)
7. The lender was reputable.
8. The lender or loan was recommended by someone I trust.

Showcard29.

1. Read the offer letter and terms and conditions carefully
2. Looked at the offer letter and terms and conditions briefly
3. Did not read the offer letter or terms and conditions at all
4. Did not read the offer letter or terms and conditions as they were in English
5. Read the offer letter and terms and conditions but did not understand them
6. The offer letter and terms and conditions were read out to me by the lender
7. The offer letter and terms and conditions were read to me by some I trusted (for example a member of the family or a friend)

Showcard30.

1. A deposit kept in the bank for one year which pays 7% interest a year with the interest paid at the end of the year would pay more interest

2. A deposit kept in the bank for one year which pays 7% interest a year with the interest paid quarterly (every three months) and added to the deposit would pay more interest

Showcard31.

Two people are the same age and both put their money into a savings account earning interest. Both accounts pay interest at the same rate. One person (Sarah) started saving when she was 20 years old and has saved \$250 each year. The other person (Ben) started saving when he was 40 years old and has saved \$500 each year. They are now both 60 years old.

Showcard32.

Two people are the same age and both borrow money to buy a tractor each. They borrow the same amount of money. The interest rate charged on each loan is the same. Each loan is for 15 years and can be repaid early. One person (John) makes extra payments each month in addition to his regular monthly repayment. The other (Anne) makes her regular repayment each month

Showcard33.

Imagine you have just opened a savings account at a bank and that you have put \$100 on deposit. The inflation rate in Fiji is about 3.5% a year.

Showcard35.

1. A brochure.
2. Advice from someone at the organization selling the account/ investment/ loan (for example someone at the bank).
3. Advice from friends or relatives
4. Information in the newspaper, radio or television
5. Someone at work
6. Someone in the village whose advice you trusted
7. Someone at the church whose advice you trusted
8. A lawyer or accountant
9. A stock broker or financial adviser

Showcard36.

1. Electricity connected to the house
2. Tap water connected to the house
3. Waste disposal (sewer/ septic tank) connected to the house
4. Transport to nearest town/city readily available
5. Doctor readily available
6. Children can attend primary school as day pupils
7. Children can attend secondary school as day pupils
8. Telephone/ internet connected to the house

Showcard37.

1. Refrigerator
2. Freezer
3. Sewing machine
4. Car/van
5. Motorcycle
6. Telephone
7. Mobile Telephone
8. Television
9. Video
10. Computer
11. Washing machine
12. Electric or gas stove/oven
13. Water pump
14. Bed/ bedroom furniture
15. Electric fan
16. Microwave
17. Electrical kitchen appliances
18. Electric hand tools
19. Living room furniture
20. Radio

Showcard39.

1. All earnings were managed collectively
2. Everyone kept and managed most of their income
3. The income was managed by 1-2 people in the household
4. Other

Showcard40.

Machinery
1. Small tractor
2. Large tractor
3. Plough
4. Harrow
5. Hand water pump
6. Mechanical water pump
7. Sprinkler
8. Motor thresher
9. Mill
10. Motor insecticide pump
11. Hand insecticide pump
12. Cart/ wheel-barrow
Livestock
13. Cattle (Beef)
14. Cows (Milk)
15. Horses
16. Pigs
17. Sheep
18. Goats
19. Chicken

Showcard41.

1. Land
2. Buildings
3. Equipments/Materials
4. Furniture
5. Tools
6. Large vehicles
7. Small vehicles
8. Unfinished goods
9. Stock/inventory

ShowcardSS9

People who live with the Household

	People who live with the household permanently.	People who used to live with the household permanently, but within the past year have left and now live elsewhere.	People who sometimes live with the household.
Immediate family			
Extended family			
Other people			

Appendix 2f

I VOLA DUSIDUSI

Version 7 August 2007

**NA KENA VEIWEKANITAKI NI KENA YALOMATUATAKI NA
VAKAYAGATAKI NI I LAVO KEI NA KENA QARAVI VAKAVINAKA NA BULA
VAKAMATAVUVALE ENA NODA I TIKOTIKO VAKA I TAUKEI**

Dusidusi 10.

1. E sega na cakacaka
2. Dau teitei – rawa i lavo vakai koya
3. Laki qaravi teitei se na qoli ki vei dua tale ka sa I vurevure ni noqu I lavo
4. Veiqaravi me baleti ira na vulagi saravanua
5. Manidia se veiliutaki ena tabana ka ra qaravi kina na vulagi saravanua
6. Manidia se veiliutaki ena vale ni volavola
7. Vunivola ena vale ni volavola
8. Manidia se veiliutaki ena vanua ni buli yaya
9. Liga ni cakacaka ena vanua ni buli yaya
10. Cakacaka ena vanua se sitoa ni volivolitaki
11. Cakacaka ni liga se ta I yaya
12. Dau cakacaka tara (trade)
13. Veiqaravi e vale
14. Dua tale

Dusidusi 1

Veigauna kece			So ga na gauna			Sega vakadua
1	2	3	4	5	6	7

Duavata			Lomaloma rua			Sega ni duavata
1	2	3	4	5	6	7

Dusidusi 1a

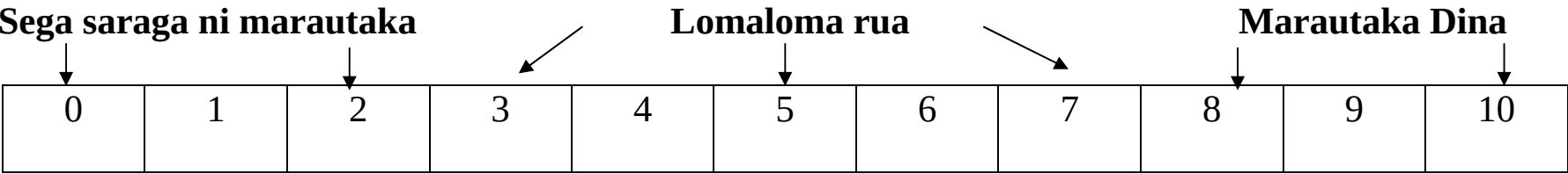
1. Au dau vakaraici ira cake na tamata e na levu ni nodra I lavo ka sega ni ka era cakava
2. Au vakabauta ni vinaka meu dau maroroi lavo vakawasoma me sotava na vei siga ni mataka
3. E dau mositi au niu qaik ila ni ka au volia e rawa ni voli e na sau e lailai sobu
4. Au bula ena nanuma ni na i lavo e i dewadewa ni bula sautu
5. Au nanuma ni bibi me dau tuvai na vakayagataki ni lavo me baleta na veisiga ni mataka
6. Au dau kudruvaka na i sau ni yaya au dau volia
7. Sa vaka meu dau rokovi ira e levu cake na ka era taukena
8. Au nanuma ni bibi meu maroroi lavo e na gauna ogo me qaravi au niu sa qase
9. Ko ira era kilai au era dau vakaraitaka vei au na nodra kauwai e na noqu dau vakayagataki lavo
10. Au dau via taukena na veika vivinaka me'u qoroi kina
11. Au nanuma ni dodonu me da maroroi lavo me baleta na gauna ni dredre vaka i lavo
12. Au dau niuqawaqawa vakalevu ke lailai na i lavo e tu vei au me'u volia kina na veika au vinakata
13. Au dau via volia na i yaya me'u qoroi kina
14. E vinaka cake vei au meu tuva vaka matau na vakaygatakai ni noqu i lavo
15. Ni'u dau volia e dua na i yaya sau levu au vakila se au nanuma niu sa lawakitaki
16. Era dau kaya vei au niu vakabibi taka na levu ni lavo era taukena na so me i vakatakilakila ni nodra rawa ka
17. Au dau qarauna na noqu vakayagataki i lavo
18. Au dau nuiqawaqawa niu leqa vaka i lavo

19. E ka marautaki vei au meu talanoa taka na i lavu au rawata
20. Au dau yadrava na noqu vakayagataki i lavo
21. Ni'u sa volia oti e dua na ka au dau qai vakananuma de na volitak tiko na i yaya vata oya e na dua tale na vanua ka sau lailai
22. Au dau via kila ke so tale era rawa i lavo cake vakalevu mai vei au
23. Kevaka mada ga e tiko vei au nai i lavo au na tovolea me kua niu vakayagataka e na ka sara mada ga e gadrevi
24. E dau dredre vei au me'u lako sivia e dua na lutusobu
25. Ke tiko vei au na i lavo se sega, au sa dau kaya tu ga niu sega ni rawa ni sauma
26. Au dau kauwai ke'u sega ni volia e dua na i yaya lutu sobu

Dusidusi 1b

1. Au dau vakayagataka kece na i lavo au taura ka'u sega ni dau tuva na noqu vakayagataki lavo
2. Au sa sega ni lewai au rawa ena kere dinau kei na veivoli vakadinanau
3. Au nuidei tu e na noqu lewa vakavinaka na noqu i lavo
4. E dredre me'u qarava vinaka na noqu i tavi ka ni takiveiyaga na i lavo au taura
5. Au vakabauta ni sa noqu i tavi dina me'u maroroya e so na i lavo me baleta na veisiga ni mataka
6. Na maroroi lavo sa gaunisala ni noqu rawata na veika au sa tuva
7. Au sega ni dau leqataka na noqu veisiga ni mataka
8. Au dau tovolea vagumatua me'u maroroi lavo me baleta na veigauna dredre vakailavo sa tu mai liu
9. Au dau taleitaka vakalevu na vakayagataki lavo ka vakalailai sara na maroroi lavo
10. Au vakabauta ni na maroroi vinaka na noqu i lavo ke vakacurumi e na bage

Dusidusi 2



Dusidusi 2A.

- | |
|---|
| 1. Keitou taukena e levu na ka (savings kei na investments) ka vinaka cake main a veimatavuvale e na loma ni neitou koro, se ko ira na neitou I tokani se ko ira na wekaqu dina |
| 2. E tautauvata ga na veika keitou taukena vakamatavuvale (savings kei na investments) kei ira kece na matavuvale e na loma ni neitou koro se ko ira naneitou I tokani se ko ira na wekaqu dina |
| 3. E lailai toka na veika keitou taukena vakamatavuvale (savings kei na investments) ni vakatautauvatani kei na veika era taukena na veimatavuvale e na neitou koro, se ko ira na neitou I tokani se ko ira na wekaqu dina |

Dusidusi 3

O vakayagataka e \$13.00 mo voli kakana kina e na matai ni siga ka \$8.00 e na karua ni siga.

Dusidusi 4:

E tiko vei iko e \$50.00. O vakayagataka e \$12.00 e na voli kakana kei na \$9.00 e na voli sulu.

Dusidusi 5.

Era lewe 20 era dui rawata e tauya \$35.00 me i cocovi.

Dusidusi 6.

E ratou wasea vakatautauvata e lewe 6 na i cocovi vakailavo e \$18.00

Dusidusi 7.

E dua e saumi ena \$140.00 e na veivula ka vakayagataka e 50% me i sau ni rede (rent).

Dusidusi 8.

E tiko vei iko e 4 na noti tauya \$50.00. O vakayagataka e \$165.00 mo voli yaya lelevu kina.

Dusidusi 9.

Na Akaude ni Veisiga

E rauti au beka na Akaude oqo?

Na akaude oqo e ganiti kemuni yadudua na lewe ni vanua ena koro,soqosoqo ni veivoli,vei mataqali kei ira era rawa i lavo vaka wasoma.

Na cava soti na veivuke ena solia na Akaude ni veisiga?

E rawa ni ko tauri lavo vakawasoma ka lavaki ga e \$3 ena vei vula me vaka na (Account Maintenance Fee).

Na akaude oqo ena vakayagataki kina e dua nai vola ni baqe.

E vica beka meda solia me rawa ni dola kina e dua na Akaude?

E vinakati ga e \$5 me dola kina e dua na nomuni akaude.

E rawa ni solia na Akaude oqo e dua na tubu?

Io, na akaude oqo e tiko na kena tubu kevaka e sa toso cake na nomu i lavo maroroi me sivia na \$250. E rawa ni tarogi na tubu ena dua ga na tabana ni ANZ se na lori ni Rural Banking.

Na Akaude ni Maroroi i Lavo

E rauti au beka na Akande oqo?

A vakarautaki na akaude oqo me ganiti ira na vei mata tamata, mataqali, vei soqosoqo cokovata vakabisinisi, se kivua ga e dua e gadreva me maroroi i lavo.

Na cava so era tu me baleta na Akaude ni maroroi i lavo?

E sega ni lavaki e dua na musumusu vaka vula ena nomu akaude, ia ena musu ga e \$3 ena vei gauna kece ko tauri i lavo mai kina ena nomu akaude.

E vica beka e vinakati me dola kina e dua na Akaude ni vakacuru i lavo?

E sega ni lavaki e dua na i lavo me dola kina e dua na nomu akaude.

E tiko beka na tubu ni Akaude oqo?

Io, ena saumi tiko na tubu e nai lavo kece ko vakacuruma rawa ena nomu akaude ni maroroi i lavo, me rawa ni ko yacova na tubu ko gadreva tiko.

E rawa beka vakacava meu dolava e dua na noqu Akaude?

E na gadrevi e dua ga na i vakadinadina (vola ni sucu, se laiseni ni draiva , se vola ni papitaiso, i vola mai vei nomu iliuliu ni cakacaka, se vola ni vakamau, se passport) ena gauna era veisiko yani kina ena nomuni koro. E ra na qai dolava veikemuni na nomuni vakalesilesi ni baqe na nomuni dui akaude.

E rawa beka vei ira na gone me ra dolava e dua na Akaude ni vakacuru i lavo?

Io, ko ira na gone era sa rawa ni saini, sa rawa ni ra taura na nodra dui i vola ni vakacuru i lavo. Ia, ko ira na gone era se bera ni kila na saini, e rawa ni dola vei ira e dua na akaude ka ra na saini (Trustee) na nodra dui tubutubu se na dua ga na wekadra. E vakarautaki talega e dua na i vola ni maroroi i lavo vei ira na gone me ra vakauqeti kina me ra dau maroroi i lavo.

Dusidusi 10.



1.

2.

Date	14/12				
Payee	Fiji Gas				
Paid for	37-51				
Forward \$					
Cheque \$					
Deposit \$					
Balance \$					

001954



Australia and New Zealand Banking Group Limited
ABN 11 005 357 522

The e Bank

STAMP
DUTY
PAID

25 VICTORIA PARADE
ANZ HOUSE

Pay John Mor & Sons LTD or Bearer

Date 16/07/07

The sum of Fifty Five Dollars \$ 55.00

ILISONI & LUSE KINIVUWAI

⑈001956 ⑈019⑈072⑈ 0001270953⑈

3.



4.



Australia and New Zealand Banking Group Limited A.B.N. 11 005 357 522



Branch (where account is kept)

Amount in words

Account name

Customer's Signature

Account number

Withdrawal

Date

Exchange rate

Currency

Foreign currency amount

Currency

Amount

801012 10/04

5.



APPLICATION FOR TELEGRAPHIC/EXPRESS MONEY ORDER
(To Be completed in Duplicate and in Block Letters)

POST OFFICE AT WHICH
PAYMENT IS TO BE MADE : _____

MONEY ORDER NO. : _____

AMOUNT IN WORDS : _____

AMOUNT IN FIGURES : \$ _____

NAME OF PAYEE : _____

ADDRESS OF PAYEE : _____

NAME OF SENDER : _____

ADDRESS OF SENDER : _____

PHONE CONTACT : _____

FOR OFFICIAL USE ONLY

TRANSMISSION		TELLER	
TRANS NO.	_____	APPLICATION NO.	_____
OFFICE OF ORIGIN	_____	COMMISSION	\$ _____
WORDS	_____	TELEGRAM CHARGES - \$2.00	
DATE	_____		
TIME HANDED IN	_____	DATE	_____
CLASS	_____	SIGNATURE	_____
TIME SENT	_____	RECEIVING OFFICER	_____
BY	_____	TIME	_____

P010

ORIGINAL - TO TELEGRAPH OFFICE

6.

[illegible]



Courts (Fiji) Ltd
P.O. Box 3726, Samabula
Telephone (679) 338 1333
Fax (679) 338 1355
Email: enquiries@courts.com.fj



Diners Club
International



Cards
Welcome

PAYMENT CARD

PAYMENTS CAN ALSO BE DONE AT
ANY POST FIJI OUTLETS AND ALSO
THROUGH PHONE BANKING.

661009029921

A/C No.

\$3,989.96

AGREEMENT TOTAL

\$147.00

INSTALLMENT

\$0.00

DEPOSIT

8.

9.



ORDER

1625



Date: 21/05/2007

To: Morris Hedstrom

Address: Plt # 740733-01

Please Supply: (Quote our order number on invoices etc.)

Qty.	Particulars	Unit Price	Total
1x	Full Tank Fuel for Motor Vehicle Reg: ED166		

(This order is valid for the next 60 days, from date ordered. Please return carbon copy of this order for payment).

Signed: Signed:

P.O. Box 2532, Government Buildings, Suva, Fiji Islands
82 Robertson Road, Unity House, Suva, Telephone (679) 331 2991 Fax (679) 330 2356 Email info@ncsmcd.org.fj
Website http://www.ncsmcd.org.fj

Dusidusi 11.

1. Sega ni rawa i lavo
2. I sau ni cakacaka tudei
3. Sau ni cakacaka vakagauna
4. I Lavo era solia na veiwekani/tokani
5. I Lavo ni volivolitaki ena makete
6. Tubu ma ina Coop
7. Tubu e na volitaki ni i tei
8. Tubu mai na bisinisi
9. Veivuke ni matanitu
10. Ai lavo mai na FNPF
11. Tubu ni sea
12. I lavo ni lisi
13. Dua tale

Dusidusi 12.

1. Keitou sega ni dau vakatulewataka vata na vakayagataki ni neitou i lavo
2. Keitou dau vakatulewataka vata ga e na so na gauna ka sega ni veigauna kece
3. Keitou dau vakatulewataka vata na vakayagataki ni neitou i lavo ia e sega ga ni dau volai tu vakaivola
4. Keitou dau vakatulewataka vata na vakayagataki ni neitou i lavo ka keitou dau maroroya tu na kena i tukutuku vakaivola se ena monalivaliva (computer)

Dusidusi 13.

1. Keitou dau vakatulewataka vakamacawa na neitou vakayagataki I lavo
2. Keitou dau vakatulewataka vakamacawarua na neitou vakayagataki I lavo
3. Keitou dau vakatulewataka vakavula na neitou vakayagataki I lavo
4. Keitou na qai vakatulewa ga ena gauna ni vakayagataki lavo (sega ni tuvai vakagauna)

Dusidusi 14.

1. Ena veigauna kece
2. Sivia na veimama ni gauna
3. Rauta na veimama ni gauna
4. Lailai sobu mai na veimama ni gauna
5. Vakavudua se sega saraga

Dusidusi 15.

1. E sega sara ga na leqa ni sausaumi
2. Sausaumi tiko ia e dau dredre e na so na gauna
3. Sausaumi tiko ia e sa dau i colacola
4. E sa bera tiko na sausaumi
5. Sa leqa dina sara ga vakailavo ka sa bera tu ga na sausaumi

Dusidusi 16.

- | |
|--|
| 1. E vakayagataki ga na i tuvatuva ni vakayagataki lavo (budget) sa davo tu ka vakamuri ga na veika e vakabibitaka. |
| 2. E sa tu ga na i tuvatuva ni veika me na saumi taumada. (e volai tu se sa dau vakasamataki ga) |
| 3. E na dau saumi taumada ga na i tavi se cau ni matauvale ki na oga raraba (lotu se ka vakavanua) ka rawa sara ga ni cegu e so na sausaumi me baleta vakatabakidua na matavuvale . (se dua tale e tautauvata kaya) |
| 4. E na dau saumi taumada na veika e vakatabakidua ki na matavuvale (curucuru ni vuli, dinau ki na sitoa) ka rawa sara ga ni cegu na i tavi ki na lotu se ka vakavanua. (se dua tale e tautauvata kaya) |
| 5. E na qai vakayagataki ga na i lavo ena gauna e gadrevi kina. |

Dusidusi 17.

1. E sa tuvai (budget) oti tu
2. E dau saumi ga mai na i lavo e rawata na vuvale
3. E vakamuri ga na i tuvatuva ka vakatau ga ena kena bibi
4. E sega ni dau dinautaki mai na kena i lavo.

Dusidusi 18.

1. Na kakana
2. Yaya ni sasamaki e so (valenikuro/loma ni vale)
3. Na siti, tawelu, tutuvi, waqa ni lokoloko, taunamu
4. Peni, pepa, niusiveva kei na yaya ni volavola e so
5. Na vakavinakataki ni vale: dela ni vale, paipo, yaya vakalivaliva, kau
6. Yaya vakalivaliva: Retio, TV,video, DVD
7. Yaya ni sasauni: sau, pini, cokocoko, qato
8. Yaya ni qito kei na veika tale e so
9. Talevoni, re-charge card/telecard, TMO, sitaba
10. I sulu vou
11. Yaya ni vale (furniture)
12. Soli vakoro
13. Soli ni tikina
14. Soli ni yasana se so tale na soli ni vanua
15. Soli ni lotu kei na soqoni kece vakalotu
16. Ai Coloma ni siganisucu, vakamau se sucu
17. Soli se cau ki na veisoqo e so
18. Lavo e vakayagataki me baleta na Siga Ni Mate se Siga Ni Sucu
19. Ai lavo e soli vei ira na veiwekani se a mai kerei e na vuku ni oga
20. Ai curucuru ni vuli se i lavo ni tara valenivuli
21. Ai vodovodo ni vuli kei na i sau ni vakasigalevu
22. Ai lavo e vakayagataki e na veilakoyaki
23. Rede ni vale se lisi
24. Sausaumi ni dinau se yaya tauri vakadinau
25. Na i lavo e maroroi (savings)
26. Na i yaya ni teitei kei na qoli
27. Na sausaumi ni Sky Pacific
28. Na sausaumi vakalalai (Lay-by payments)
29. Na i lavo ni veiqaravi vakavuniwai se i sau ni wainimate

Dusidusi 19



**PaySlip: National Centre for Small & Micro
Enterprise Development
12-Jul-07**

Code: 022
Name: Luse Kui Motoya
Dept: Financial Literac
FNPF No: 2409327

Gross:	\$650.00	YTD Gross:	\$5,169.40
PAYE:	\$60.04	YTD PAYE:	\$399.82
FNPF:	\$52.00	YTD FNPF:	\$413.52
Deds:	\$0.00	NonTaxable:	\$0.00
Net:	\$537.96	Taxable:	\$598.00
Details:		Rate:	\$650.0000

Type/Code	Description	Qty	Rate	Total
T 01	Normal Time	1	650.0000	650.0000
				650.0000

Dusidusi 20

ANZ Banking Group Limited

	Date	BR/Tel	Withdrawal
1	22/12/06	10081	
2	24-1-07	10117	\$ 400 + (3) fee
3	24/07	10066	500
4	"	"	30
5	"	"	3
6	5/2/07	10118	\$ 300 fee (3)
7			
8	05/02/07		
9	08/02/07	72150	— 80 —
10	"	"	— 3 —
11	12/02/07	72180	\$ 3000
12	"	"	\$ 3
13	14/2/07	06100	400 (3) fee
14	16-2-07	10117	\$ 80 + 3 (fee)
15	16-2-07		
16	16-2-07		
17	16-2-07		300 + 3 (fee)
18	28/2/07		80 3 fee
19			
20	5/3/07		

Type	Deposit	Balance
Dep	20-	\$ 20-00
WDL		\$ 24-32
	500	524-47
		494-47
		491-47
WDL		\$ 198-47
Credit	397-69	\$ 596-16
WDL		\$ 503-16
FEE		\$ 473-16
WDL		\$ 470-16
Cr	897-6	67-16
Cr	397-69	\$ 14-16
		\$ 14-85
		\$ 108-85
	0.52	26-37
WDL	412-0	438-37

Are you changing your address?
Please notify ANZ promptly.

Please check entries in your
passbook immediately.

Dusidusi 21.

1. Keitou dau maroroi lavo vakawasoma na neitou matavuvale
2. Keitou dau maroroi lavo ga vakavudua na neitou matavuvale
3. Keitou dau maroroi lavo na matavuvale ke dua na ka keitou via qarava
4. Keitou dau sega ni maroroi lavo na matavuvale baleta ni sega ga ni dau tu e dua na i lavo me maroroi
5. Keitou sega ni maroroi lavo baleta e sega ni dua tu na neitou “safe’ se dua tale na vanua me vaka na baqe
6. Keitou sega ni maroroi lavo baleta ni sega ni dua na kena yaga vei keitou

Dusidusi 22.

1. Au sega ni dau kila na levu ni I lavo ka tu ena noqu akaude
2. Au dau kila na levu ni lavo e tiko ke levu cake mai na ruasagavulu (20) na dola
3. Au dau kila na levu ni I lavo e tiko ke rauta ni ruasagavulu (20) na dola
4. Au dau kila na levu ni lavo ke tiko ena loma ni lima (5) na dola.
5. Au kila vakavinaka na levu ni lavo e dau tu ena noqu akaude

Dusidusi 23.

1. Ena veigauna kece au vakayagataka kina na akaude
2. Ena loma ni dua (1) ki na rua (2) na macawa.
3. E na loma ni rua (2) na macawa ki na dua (1) na vula.
4. Lailai sobu mai na vakadua ena veivula
5. Sega vakadua

Dusidusi 24.

- | |
|---|
| 1. Ni vakadodonutaki oti na noqu i vola (passbook) se ni ratou vakauta mai na na i tukutuku ni noqu akaude (statement) |
| 2. Au dau qirita na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau) se'u lako vei iratou ka taroga na veika me baleta na noqu i tukutuku vaka i lavo |
| 3. Au dau vakayagataka na ATM me'u kila kina na noqu i tukutuku vakailavo |

Dusidusi 25.

1. Ogo duadua ga na akaude e a se tu e na gauna o ya
2. E vinaka na i rogorogo ni nodratou veiqaravi na tabana ogo
3. Au/ Keimami sa vakayagataka oti e liu na tabana ni veiqaravi ogo
4. Keimami ciqoma na nodratou i tukutuku mai vei ira na wekai keimami se mai vei ira na neimami lawalawa ka keimami dau veivakabauti vakalevu
5. Na kena dola e dua na akaude e na vakarawarawataka na kere dinau (loan).
6. Rawa ni tauri ga na i lavo e na koro
7. Rawa ni tauri ga na i lavo e na dua na tabana (ATM/EFTPOS)
8. Matata na i tukutuku ni maroroi lavo e na veisiga
9. Matata na i tukutuku ni maroroi lavo (long term savings)

Dusidusi 26.

1. Ogo duadua ga na akaude e a se tu e na gauna o ya
2. E vinaka na i rogorogo ni nodrau veiqaravi
3. E lailai sobu na kena rivarivabitaki na yali ni i lavo
4. Keimami sa vakayagataka oti e liu na tabana ni veiqaravi ogo
5. Keimami ciqoma na kedratou i tukutuku mai vei ira na wekai keimami se mai vei ira na neimami lawalawa keimami dau veivakabauti vakalevu
6. Keimami sa kila oti tu na veika me baleta na sala ni vakatubuilavo se maroroi I lavo ogo
7. E vinaka na tubu e rawati
8. Na sausaumi e musu ga mai na i sau

Dusidusi 27.

Dinau ka sega ni tu na kena I vakadei mai na bage.
Dinau me baleta na tamata yadudua (se personal loan) mai na bage se soqosoqo ni mamaroroi kei na soli dinau
I vakadei ni dinau mai na bage se I soqosoqo ni maroroi kei na soli dinau (me vaka na vale)
Na credit card
Dinau mai vei ira na dau soli dinau (se moneylender) se dau ni vesu yaya.
Volivoli vaka dinau ena sitoa lalai
Dinau mai vei ira na I tokani se veiwekani voleka ka dodonu me saumi lesu tale
Volivoli vakadinau (se Hire purchase)

Dusidusi 28.

1. Sa I koya ga oqo na dinau (se loan) ka vakarautaki tu
2. E a soli e dua na gauna ka sega ni saumi kina na tubu ni dinau oqo
3. E lailai cake na sausaumi ni tubu ni dinau oqo
4. Na dau dinau e a vakatara e dua na gauna me cegu tu mada kina na sausaumi lesu ni dinau
5. Au/keitou rawa ni ceguva na levu ni lavo ka lavaki mai ena sausaumi
6. Na dinau oqo e ganita vinaka na noqu/neitou gagadre se na veika keitou namaka tiko me keitou rawata (me vaka na voli yaya ni vale ena volivoli vaka dinau se na dinau lalai me sotavi kina na leqa tubu koso vaka I lavo
7. E vinaka na i rogorogo ni nodratou veiqaravi na tabana oqo
8. E a vakatututaki na I soqosoqo se na dinau oqo mai vei dua kau dau vakabauta se solia kina na noqu veivakabauti

Dusidusi 29.

1. Wilika vakavinaka sara na veika ni veidinadinati kei na veiyalayalati
2. Raica vakatotolo sara na veika ni veidinadinati kei na veiyalayalati
3. Sega ni'u bau wilika na veika ni veidinadinati kei na veiyalayalati
4. Sega ni'u bau wilika na veika ni veidinadinati kei na veiyalayalati ka volai tu vakavalagi
5. Wilika na veika ni veidinadinati kei na veiyalayalati ia e sega ni matata vei au
6. E wilika vei au na veika ni veidinadinati kei na veiyalayalati o koya ka solia vei au na dinau
7. E wilika vei au na veika ni veidinadinati kei na veiyalayalti e dua ka'u dau vakabauta

Dusidusi 30.

1. Na I lavo vakacurumi ena baqe ka maroroi tu me rauta e dua na yabaki ka saumi tiko kina e vitu (7) na pasede (%) ni tubu ka dau saumi na tubu ogo ni sa cava na Yabaki e na levu kina na tubu e saumi.

2. Na I lavo vakacurumi ena baqe ka maroroi tu kina ena loma ni dua na yabaki ka saumi tiko kina e vitu (7) na pasede (%) ni tubu ka dau saumi na tubu ogo ena vei tolu na vula ka saumi mei kuri ni lavo maroroi e na levu kina na tubu e saumi

Dusidusi 31.

O Sera kei Peni e tautauvata na nodrau Yabaki ni bula. Rau vakacuruma na nodrau i lavo e na akaude ni maroroi ena baqe ka saumi tiko kina na tubu. E tautauvata na tubu ka saumi tiko ena nodrau akaude. O Sera ka tekivu mamaroiroi mai na gauna ka yabaki 20 kina ka dau maroroya e \$250 ena veiyabaki. Ko Peni a qai tekivu mamaroroi ni sa yabaki 40, ka dau maroroya e \$500 ena vei yabaki. E rau sa yacova ruarua mai oqo na yabaki 60.

Dusidusi 32.

O Jone kei Ana e rau tautauvata na nodrau yabaki ni bula ka rau tauri dinau me rau dui volia kina na nodrau katavila. E tautauvata na levu ni I lavo e rau dui dinau taka ka tautauvata talega na levu ni tubu ka lavaki vei rau. Na dinau oqo me na saumi lesu ena loma ni tinikalima (15) na yabaki ka soli na galala me saumi totolo ke rawati. O Jone, e dau sauma tale tiko e so na I lavo me I kuri ni nona sausaumi ena veivula. Ia o Ana e dau sauma tiko ga na I lavo ka lavaki me dau sauma ga ena veivula.

Dusidusi 33.

Vakaraitayaloyalotaka mada ni o sa dolava e dua na nomu akaude ena baqe ka vakacuruma kina e \$100 na dola. Na I Sau ni bula' (se inflation rate) e Viti e rauta ni 3.5 na pasede (%) ena dua na yabaki.

Dusidusi 35.

1. Wilika na i vola dusidusi vakarautaki me baleta na dolavi ni akaude
2. Taro i vakasala mai vei ira e na baqe se mai na vanua cava ga au via dolava kina na noqu akaude
3. Taro i vakasala mai vei ira na noqu i lala se mai vei ira na wekaqu
4. Wilika e na niusipepa, vakarogoca e na walesi, se sarava e na retio yaloyalo
5. Taro i vakasala mai vei ira e na vanua ni cakacaka
6. Taro i vakasala mai vua e dua au dau vakabauta i na koro
7. Taro i vakasala mai vua e dua na lewe ni lotu au dau vakabauta
8. Taro i vakasala mai vua e dua na loya se ‘accountant’
9. Taro i vakasala mai vua e dua na daunifika

Dusidusi 36

1. E vaka livaliva tiko li na nomudou vale
2. E vaka drodroi tiko li na nomudou wai ena paipo
3. E tiko beka li e dua na vanua me maroroi kina na benu ni vale lailai (se septic tank)
4. E rawarawa beka na gaunisala ni veitosoyaki ki na koro vakavavalagi ka voleka ena nomu koro ?
5. E tu vakarawarawa tu beka na veiqaravi vaka vuniwai
6. E rawa beka ni ra vuli suka na gonevuli ena nomudou koro ?
7. E rawa beka ni ra vuli suka na gonevuli ena veikoro ni vuli lelevu (Secondary school)
8. E tiko beka li na Talevoni se Internet ena nomu vale ?

Dusidusi 37.

1. Kato ni wai liliwa
2. Kato ni wai liliwa lelevu (se Freezer)
3. Misini ni culacula
4. Motoka se van
5. Motopai
6. Talevoni
7. Talevoni veikauyaki (se mobile)
8. Retio yaloyalo se TV
9.Video
10. Mona livaliva se Computer
11. Misini ni savasava
12. Ovani livaliva se kasi
13.Pamu ni wai
14. Davodavo kei na I yaya ni rumu ni moce
15. Iri ni cagi livaliva
16.Ovani livaliva lalai (se Microwave)
17. Yaya ni vakasaqa/vale ni kuro livaliva
18. Yaya vaka livaliva eso ka dau vakayagataki e liga (Electric hand tools)
19. Yaya ni rumu ni gade
20. Retio

Dusidusi 39.

1. E kumuni na i lavo kece e rawa
2. E ra dui maroroya ka vakatulewataka na nodratou i lavo na lewe ni matavuvale yadua
3. E dua ga se lewe 2 e rau monataka tu na vakayagataki ni lavo kece e rawa mai
4. Dua tale (vakamacalataka)

Dusidusi 40.

Vei misini ni cakacaka eso
1. Katavila ni teitei lailai (tractor)
2. Katavila ni teitei lelevu (tractor)
3. Siviya
4. Aro
5. Pamu ni wai ka cakacakataki ga e liga
6. Pamu ni wai vaka idini
7. Misini ni suisui
8. Misini ni tatamusuki
9. Na I qaqi
10. Pamu vaka idini ni wainimate ni manumanu ca lalai dau kania na I tei (se Motor insecticide pump)
11. Pamu (vakayagataki ga e liga) ni wainimate ni manumanu ca lalai dau kania na I tei (se Motor insecticide pump)
12. Qiqi lalai ni usa yaya (se Bara)
Manumanu
13. Bulumakau (lewe ni manumanu)
14. Bulumakau (Sucu)
15. Ose
16. Vuaka
17. Sipi
18. Me
19. Toa

Dusidusi 41.

1. Qele
2. Vale
3.Misini se yaya ni cakacaka tale eso
4. Yaya ni Vale
5. Yaya ni cakacaka eso
6. Lori lelevu
7. Lori lalai
8. Vei Yaya eso kasebera ni buli vakaoti
9. Kuri ni yaya volitaki ka maroroi tu (stock/inventory)

Dusidusi SS9

Ko ira era lewe ni Matavuvale

	Ko ira era lewe ni matavuvale tudei	Ko ira era lewe ni matavuvale tudei ia era sa vakaitikotiko tani ena loma ni dua na yabaki sa oti	Ko ira era lewe ni matavuvale ena so na gauna
Matavuvale voleka			
Veiweka			
Ira tale e so			

Appendix 2g

The Relationship between Adult Financial Competence and Household Wellbeing in Indigenous Rural Communities in Fiji

Village Information
(To be completed by the Team Leader)

Village: _____

Team Leader: _____

Background

- This background Village Information Survey is additional to the household surveys
- The information from the Village Information Survey will provide a context against which the household surveys can be analysed

Instructions

- Please ensure you complete all sections of the survey
- It is very important that each section of the survey this survey is completed accurately and comprehensively.
- Please complete the survey in English.
- Please write clearly.
- If required, please continue writing your answers on the back of the page or on a separate page. If you do add additional pages to the survey, please number each page and clearly identify which question the addition information relates to. To ensure additional pages are not misplaced either staple the additional pages to the survey, or put the survey and the additional pages in an envelope.

- **FLET Training and Rural Banking**

Date FLET training in village(if appropriate)	
Date RB commenced in village(if appropriate)	

Please complete the table for the village overall:

	Rural Banking Account	No Rural Banking Account
Attended Financial Literacy Training	# Households	# Households
Did not attend Financial Literacy Training	# Households	# Households

Enrolment Meeting

Number of households which attended the enrolment meeting	

Please complete the table for those households which attended the enrolment meeting:

	Rural Banking Account	No Rural Banking Account
Attended Financial Literacy Training	# Households	# Households
Did not attend Financial Literacy Training	# Households	# Households

Background

Location (Province/ Tikina)	
Distance from nearest town (km)	
Distance from nearest bank (km)	
Population - 1996 census	
Current Population	
Working age population	
# Households	
# Households Male and Female PFA	
# Households sole male PFA	
# Households sole female PFA	
Principal Sources of Income (e.g. farming, fishing)	
Other sources of income available to villagers	

Access

Road access (if no road note distance to road and quality of access)	
Distance to nearest primary school (km)	
Distance to nearest secondary school (km)	
Distance to primary health care (km)	
Distance to nearest banking/ Post Office or ATM (km)	

Community Activities

Village Projects
Church Projects

Other Community Activities

Environmental Influences

Public Transport (describe the type e.g. local bus service, long distance bus service)
Health Services (please describe the type e.g. doctor, nurse, pharmacy and the distance from the household)
Mains Electricity (please describe whether available)

Environmental Changes

Positive Environmental Changes

Have there have been any major changes over the past six months which have had a positive impact on the village. Changes could include a wide range of things, for example a new school being built which has made it easier for the children to attend school, sealing the road to the village, a new business (for example a resort) opening or expanding which has created new employment opportunities, a new medical service which has made it easier to get medical treatment.

(Include all changes. Prompt if necessary)

Negative Environmental Changes

Have there have been any major changes over the past six months which have had a negative impact on the village. Changes can include a wide range of things which may have impacted the village, for example a major storm which has damaged crops or buildings or roads, a business (for example a resort) which has employed members of the household but can no longer do so, the closure of a school which has made it more difficult for children to attend school, a fire which has damaged an important building.

Appendix 3a: Enrolment Process (NCSMED)

Process to enroll the 12 'Main Survey' Villages in Naitasiri

- A letter was sent to the Provincial Administrator or 'Roko Tui' of the Naitasiri Province, Mr. Joseva Navakaroko briefing him of the FLET Training program that had been conducted in villages within the Province under the leadership of the previous Roko and the proposed Survey that NCSMED plans to undertake in partnership with UNDP and the Massey University in the Province.
- With data provided by the ANZ Rural Banking team at their Nausori branch that serves in Naitasiri and FLET training coverage of villages in Naitasiri, MFU was then able to nominate a total of 13 villages that matched the criteria's for each of the 4 cells of the survey.
- Mr. Timoci Vatuloka, the Survey Supervisor at the Microfinance Unit then set up a briefing meeting with the Roko where the survey team made a brief presentation on the Survey.

Topics discussed included:

- Brief background of FLET training in the Province
- Objectives, sampling guideline/criteria
- Proposed villages in each cell
- Actual process – from traditional enrolment to the survey proper and logistics

After the meeting, the following was established:

- The Roko welcomed the initiative and confirmed that the Provincial office will support the initiative and help where it can
 - A staff of MFU was to present at the 4 Tikina (District) meetings where all the Village Head man or Turaga ni Koro's of the proposed survey villages will be present. The presentation will include a brief on services provided by NCSMED and MFU as well as to brief members of the proposed survey and dates of the traditional enrolment where the enrolment team, accompanied by a staff of the Provincial office will individually visit each village for traditional enrolment and sampling.
-
- However, due to discrepancies in the data given by ANZ and confirmation from the Researcher Mr. Sibley on the need to have a spread of three villages in each cell, the sample needed to be changed. Due to the short notice, the new sample could not be completed before the Tikina meetings so the MFU staff just gave an overview of the survey and informed the Turaga ni Koro's that an enrolment team will precede once the sample was confirmed to visit the 12 villages that have been chosen.

Appendix 3b

23 July 2007

Mr Jonathan Sibley
25 Seddon Street
Wallaceville
UPPER HUTT

Dear Jonathan

Re: HEC: Southern A Application – 06/57
The relationship between adult financial competence and household wellbeing in indigenous communities in rural Fiji

Thank you for your letter dated 17 July 2007.

On behalf of the Massey University Human Ethics Committee: Southern A, I am pleased to advise you that the ethics of your application are now approved. Approval is for three years. If this project has not been completed within three years from the date of this letter, reapproval must be requested.

If the nature, content, location, procedures or personnel of your approved application change, please advise the Secretary of the Committee.

Yours sincerely



Professor John O'Neill, Chair
Massey University Human Ethics Committee: Southern A

cc Prof Ralph Stablein
Dept of Management
PN214

Prof Claire Massey, Acting HoD
Dept of Management
PN214

Appendix 3c: Participant Consent Form - English



Department of Management
Private Bag 11 222
New Zealand Palmerston North
<http://management.massey.ac.nz>



Pacific Sub Regional Centre
YWCA Building Ratu Sukuna Park
Suva, Fiji Islands
<http://regionalcentrepacific.undp.org.fj>

THE RELATIONSHIP BETWEEN ADULT FINANCIAL COMPETENCE AND HOUSEHOLD WELLBEING IN INDIGENOUS RURAL COMMUNITIES IN FIJI

PARTICIPANT CONSENT FORM

This consent form will be held for a period of five (5) years

I have read the Information Sheet and have had the details of the study explained to me. My questions have been answered to my satisfaction, and I understand that I may ask further questions at any time.

I wish/do not wish to have data placed in an official archive.

I agree to participate in this study under the conditions set out in the Information Sheet.

Signature:

.....

Date:

.....

Full Name - printed

.....

Appendix 3d



Department of Management
Private Bag 11 222
Palmerston North, New Zealand
<http://management.massey.ac.nz>

Pacific Sub Regional Centre
YWCA Building Ratu Sukuna Park
Suva, Fiji Islands
<http://regionalcentrepacific.undp.org.fj>

**NA TAUYAVUTAKI NI VEIWEKANI ME BALETA NA KILA KA VAKA I LAVO NI
TAMATA UABULA ENA VEIMATAVUVALE VAKA I TAUKEI KA TU ENA TAUDAKU
NI VEIKORO VAKAVALAGI KEI BULA VINAKA VAKA I LAVO NI DUA NA
MATAVUVALE.**

Veivakadonui me vakaitavi ena vakadidike

Na veivakadonui ogo e na vauca tiko e 5 na yabaki

Au sa wilika na i vola tukutuku me baleta na vakadidike ka sa vakamacalataki oti talega vei au. Sa saumi vakavinaka vei au e so na vakatataro ka tiko vei au, kau kila talega ni rawa meu na vakataroga tale eso na veika e sega ni matata e na dua na gauna mai muri.

Au sa vakadonuya/sega ni vakadonuya me kaburaki raraba na noqui tukutuku, ka me maroroyi vakalawa.

Au sa vakadonuya me au vakaitavi e na vakadidike ogo ka vakamuria na kena i vakaro e vauca.

Saini Tiki ni siga

Yacaqu taucoko

Appendix 3e: Participant Information Sheet – English



Department of Management
Private Bag 11 222
Palmerston North, New Zealand
<http://management.massey.ac.nz>



Pacific Sub Regional Centre
YWCA Building Ratu Sukuna Park
Suva, Fiji Islands
<http://regionalcentrepacific.undp.org.fj>

THE RELATIONSHIP BETWEEN ADULT FINANCIAL COMPETENCE AND HOUSEHOLD WELLBEING IN INDIGENOUS RURAL COMMUNITIES IN FIJI

PARTICIPANT INFORMATION SHEET – Villages which have received Financial Literacy Training

Researcher

Researcher: Jonathan Sibley, PhD candidate, School of Business, Massey University, Palmerston North. Sibleyje@xtra.co.nz

Supervisor: Dr Ralph Stablein, Professor, School of Business, Massey University, Palmerston North.
R.Stablein@massey.ac.nz

Introduction

Bula Vinka – You are invited to take part in a study being carried out in selected villages of Fiji. The reason for the study is to learn and understand the relationship between the way people manage money (financial skills or competence), how well families are able to live and how happy people are (household wellbeing) in the rural communities of Fiji.

The United Nations Development Program and the Fiji National Centre for Small and Micro Enterprise Development have developed a financial literacy training program to help people understand how to better manage their money. ANZ Bank has launched a rural banking service in Fiji. This study is linked with the financial training program and the ANZ rural banking service.

We want to study a number of rural villages to understand if the way people manage money has changed after they have had financial literacy training. We also want to understand if having a bank account changes the way people manage money. [All villages participating in the study will receive financial literacy training]. Some villages will have received training prior to the commencement of the study. Other villages will receive training once the study has been completed. This is necessary so that we can understand changes in the way people manage money.

This study will be used to improve banking and financial services to villages in Fiji by:

- o Improving the financial literacy training to better suit people living in rural communities in Fiji
- o To improve or develop new banking and financial services for rural communities in Fiji

The study is important because money is important in the daily life of people across Fiji and in the Pacific generally.

Your Selection for this Study

Your village has agreed to be part of this study.

The people we are asking to take part in the interviews are those that most often make decisions about money on behalf of their family group. You are being asked to take part in the study because you are one of the members of your family who make financial decisions on behalf of the family. We will be interviewing you. In some cases we may do two interviews in your household. If this is the case we will interview each family member separately.

You will not be paid for participating in the research study. UNDP will, make a donation to your village.

Study Method

Your interviewer is trained and from The Fiji National Centre for Small and Micro Enterprise Development. They will be doing all the interviews. Each interviewer has signed a confidentiality agreement. This means that they cannot tell anyone else about the things you say during the interview. Your name will not be on the interview form. A number will be used on your interview form. Everything you say will be confidential. The numbered interview form will be given to a person called a researcher who will combine all the interviews into a report. The researcher will not know who completed the interviews. A brief report on the outcome of the study will be provided to you. All the interview forms collected during the research will be kept in a secure locked place. The survey responses will be kept separately from the survey cover sheet so that even if someone did read a survey form they would not be able to identify who had been interviewed.

Your involvement

We will do one interview with you. The interview will take between 1.5 and 2 hours. The interview includes questions cover a range of subjects relating to how you think about and manage money. There are also questions about you and your household. These will not identify you. Every person who will be interviewed will be asked the same questions

We will be doing the interviews at a time suitable to you. Interviews will be undertaken in your village. We will hold the interview in a place you chose. If you would like to be interviewed at home - that is where we will do the interview. If you would like to be interviewed at a place other than your home please say and we will respect you wishes.

You will receive a copy of the Report about six months after the study has been completed.

Your Rights

You do not have to accept the invitation to take part in this study. If you do decide to take part, you have the right to:

- Not answer any particular question
- Stop the interview at any time
- Decide to not take part in the study at any time
- Ask any questions about the study at any time
- Know that your name can not be used unless you give permission to the person doing the interview;
- Be given a brief report of the study outcome when it finished.

Project Contacts

There are a number of people you can contact if you wish to discuss this research project:

- Your village Head man
- Luse Motoya at the National Centre for Small and Micro Enterprise Development, 66 McGregor Road, Suva. Telephone 330 7122.
- Jeff Liew at UNDP. YWCA Building, Ratu Sukuna Park, Suva. Telephone 3300399.
- Abigail Chang at The Reserve Bank of Fiji. Pratt Street Suva. Telephone 3313611.
- Jonathan Sibley at Massey University Private Bag 11 222 Palmerston North, New Zealand. Telephone 61-3-86630569.
- Dr Ralph Stablein at Massey University Private Bag 11 222 Palmerston North, New Zealand. Telephone 64-6-3505799.

#

Committee Approval Statement

This project has been reviewed and approved by the Massey University Human Ethics Committee: Southern A 06/57. If you have any concerns about the conduct of this research, please contact Professor John O'Neill, Chair, Massey University Campus Human Ethics Committee: Southern A, Private Bag 11 222 Palmerston North New Zealand. Telephone: 06 350 5799 x8635. Email: humanethicssoutha@massey.ac.nz.

Appendix 3f



NA VAKAVEIWEKANITAKI NI KENA YALOMATUATAKI NA VAKAYAGATAKI LAVO KEI NA KENA QARAVI VAKAVINAKA NI BULA VAKAMATAVUVALE E NA NODA I TIKOTIKO VAKA I TAUKEI.

NOMUNI VOLA DUSIDUSI NA VAKA I TAVI – VEIKORO KA SE SEGA NI VAKAYACORI KINA NA ‘VULI NI VEIKA VAKA I LAVO’.

Dau ni Vakadidike: Jonathan Sibley, PhD candidate, School of Business, Massey University, Palmerston North. Sibleyje@xtra.co.nz

Liuliu: Dr. Ralph Stablein, Professor, School of Business, Massey University, Palmerston North. R.Stablein@massey.ac.nz

I vakamacala taumada

Ni sa bula vinaka – Ko ni sa sureti mo ni vakaitavi ena dua na vakadidike ka na vakayacori ena veikoro digitaki e so e Viti. Na i naki ni vakadidike oqo oya me dikevi ka kilai na veiwekani ka tiko ena kedrau maliwa na kena qaravi se vakavakayagataki ni i lavo ni matavuvale kei na i tuvaki se vakatagedegede ni bula vinaka vaka I lavo kei na bula mamarau ni matavuvale vaka i taukei ka ra tiko ena veikoro ena taudaku ni veikoro vakavavalagi.

E dua na tabana ni veiqaravi ni Matanitu Cokovata kei Vuravura (UN) oya na UNDP se United Nations Development Program (UNDP) ka cakacakavata kei na NCSMED se National Centre for Small and Micro Enterprise Development ena kena vakadavori e dua na tabani ni vuli ni ‘Veika Vaka i Lavo’ me vukei ira na lewe ni vanua ena nodra kila ka vakayagataka vakamatau na nodra i lavo.

Na baqe na ANZ esa mai vakaduria oti talega e dua na taba ni veiqaravi ka vakatokai na ‘ANZ Rural Banking’ ka veiqaravi vakatabakidua vei kemuni na vaka i tikotiko ena taudaku ni veikoro vakavavalagi. Na vakadidike oqo e semati vaka voleka ena vuli ni veika vaka i lavo kei na veiqaravi ni ANZ Rural Banking.

Na vakadidike oqo ena kovuta na kena vakadikevi eso na veikorokoro oqo me kilai ke sa bau veisau na nodra i tovo ni vakayagataki i lavo o ira na lewe ni vanua ka ra sa curuma oti na vuli ni veika vaka i lavo. E via vakadikevi talega oya ke na dua na veisau ena i vakarau ni vakayagataki i lavo ni dua na lewe ni vanua ke dolava e dua na akaude ena baqe.

Na veikorokoro kece ka ra na vaka i tavi ena vakadidike oqo ena vakayacori vei ira na vuli ni veika vaka i lavo. E so na koro e sa vakayacori oti vei ira na na vuli oqo ni sebera ni tekivu na vakadidike oqo. Ia ena qai vakayacori na vuli vei ira na veikoro ka sebera ni caka vei ira na vuli ni sa na mai cava na vakadidike oqo. E vakayacori oqo me vukei keitou ena neitou vakadikeva na veisau ni vakayagataki i lavo ni lewe ni vanua.

Na vakadidike oqo ena vakayagataki ena kena vakatoroicaketaki na veiqaravi ni baqe kei na veitabana vaka i lavo tale eso ena kena:

- vakavinakataki cake na vuli ni veika vaka i lavo me ganiti ira vakavinaka na lewe ni vanua ka ra vaka i tikotiko ena taudaku ni veikoro lelevu
- Vakatoroceketai ka bucini na i walewele vovou ni veiqaravi ni baqe kei na veiqaravi mai vei ira na veitabana tale eso vaka i lavo ka rauti ira vakatabakidua na vaka i tikotiko ena vei tikotiko oqo.

E bibi na vakadidike oqo baleta na i lavo e usutu ni bula ena veisiga ni lewe ni vanua e Viti ka vakatalega kina ena Pasivika.

Walewale ni nomuni digitaki na vaka i tavi

E ra na vakatarogi tiko e lewe 352 taucoko na lewe ni vanua mai na 12 na veikorokoro ena taudaku ni koro lelevu me tiki ni vakadidike oqo.

Esa vakadonuya na nomuni koro me vakaitavi ena vakadidike oqo. E a vaka i vola taka yani na nomuni Turaga ni Koro na yaca ni veimatauvuale kece ka vaka i tikotiko ena loma ni koro oqo. E sa qai mai digitaki e na vakawirimadigi e tini na matauvuale me ra vakaitavi ka sa mai digitaki na nomuni matauvuale me dua vei ira na vakaitavi.

E ra na kerei tiko me ra vakaitavi ena veitarotarogi oqo oya o ira na lewe ni vuvale ka ra dau vakatulewataka na veika me baleta na i lavo ni matauvuale. Ko ni kerei mo ni vakaitavi baleta o kemuni e dua vei rau na rua ka dau vakatulewataka na veika vaka I lavo ena nomuni vuvale. E na duidui na gauna kei na vanua drau na dau vakatarogi kina.

Na nomuni koro e sa mai digitaki me na dua vei ira ka ra na vakaitavi ena vakadidike oqo. E sebera ni bau vakayacori ena nomuni koro na vuli ni veika vaka i lavo.

E sega ni kena i balebale oqo ni o ni sa na calata na vuli ka nomuni koro ena dua vei ira na 6 na koro ka na qai vakayacori vei ira na vuli ni sa na mai vacavari na vakadidike. Na vuli ena qai vakayacori ena loma ni 6 na vula mai na gauna e vakacavari kina na vakadidike oqo.

E na sega ni saumi vaka i lavo e dua na lewe ni vanua ka na vakaitavi ena vakadidike oqo ia ena solia na UNDP e dua na i solisoli me veivuke ena sasaga ni veivakatorocaketaki ena loma ni koro.

Walewale ni vakadidike

Ko ira na mai vakayacora na veitarotarogi era gole tiko mai na tabana ni NCSMED , ka ra sa lakova oti talega mai na kena vuli ka vakarautaki ira ena nodra vakaitavi ena vakadidike oqo.

Ko ira oqori era na vakaitavi ena kena qaravi na veitarotarogi taucoko ka ra sa saina taka oti talega e dua na veidinadinati me baleta na kena maroroi na veitukutuku eso ka kumuni mai vei kemuni na lewe ni vanua.

E kena i balebale oqo oya ni sega ni vakatarai me na lai vakadewataka tale vua e dua na veitukutuku ko ni wasea vua. E na sega ni vakayagataki na yacamuni ena fomu ka na vakaleweni, ia ena soli ga vei kemuni e dua na matanivika me kemuni i vakatakilakila.

Na fomu kece ka vakayagataki ena qai vakasoqonivatataki ka vakadewataki vei koya na dau ni vakadidike , ia okoya ena sega ni kila ira na vakalewe fomu se vakaitavi ka ni ra na kilai ga na tamata yadudua ena matanivika ka soli vei ira me kedra i vakatakilakila. Ena vakadewataki talega vei kemuni na vakaitavi e dua na i vakamacala lekaleka me baleta na macala ni vakadidike oqo. Na macala kece ni veitarotarogi ka vakasoqoni ena fomu ena maroroi ena dua na vanua ka taqomaki tu kina vakavinaka. Na lewe ni fomu ni vakadidike ena sega ni maroroi vata kei na kena waqa e taudaku ka vakayacori oqo oya me na vakadredretaka na nona rawa ni sema e dua ka wilika na vei sau ni taro ka vakaleweni kei koya ka saumi taro tiko.

Na nomu vaka i tavi

E na dua ga na veitarotarogi ena vakayacori ena kei kemuni ka na rauta ni dua veimama ki na rua na auwa na kena dede. Ko ni na vakatarogi tiko me baleta na nomuni kila ka me baleta na i lavo kei na kena vakayagataki. E na tarogi talega e so na taro me baleti iko kei na nomuni matavuvale. Na veitaro oqo ena sega ni vakatakilai kemuni. Ena tautauvata kece na taro ka na tarogi vei ira na vakatarogi.

E na vakayacori tiko na veitarogi ena yakavi siga ena loma ga ni nomuni koro ka na vakayacori ena vanua ko ni digitaka se vinakata mo ni vakatarogi kina. Ke o ni vinakata me na vakayacori na veitarotarogi ena loma ni nomuni vale, ia e sa na vaka kina. Kevaka o ni digitaka e dua tale na vanua me na vakayacori kina, sa kerei mo ni vakaraitaka ka keitou na rokova na nomuni vakatulewa.

E na vakadewataki mai vei kemuni e dua na i lavelave ni macala ni vakadidike ni rauta e 6 na vula mai na gauna ena mai vakacavari kina na vakadidike oqo.

Na nomuni Dodonu

E tiko vei kemuni na dodonu mo ni kua ni ciqoma na veisureti mo ni vakaitavi ena vadidike oqo. Ia ke ko ni sa na vakadonuya mo ni na vaka i tavi, e tu vei kemuni na dodonu mo ni:

- Kua ni sauma e dua vei ira na taro ka na tarogi vei kemuni
- Tiniya na veitarotarogi ena gauna ga ko ni vinakata kina
- Vakataulewa mo ni sa kua ni vakaitavi ena vakadidike ena gauna ga ko ni vinakata kina
- Taroga na veitaro eso me baleta na vakadidike ena gauna ga ko ni vinakata kina
- Kila ni na sega ni rawa ni na vakayagataki na yacamuni ena gauna ni veitarotarogi ka vakatau ke ko ni sa solia oti na veivakadonui vei koya ka vakayacora tiko na veitarotarogi;
- Taura e dua na macala lekaleka ni vakadidike oqo ena gauna e sa na mai vakacavari kina.

Veitaratara:

E toqai toka oqori e ra na yacadra o ira o ni rawa ni veitaratara kaya ke tiko e so na nomuni vakatataro me baleta na vakadidike oqo:

- Nomuni Turaga ni Koro
- Luse Motoya ena tabana ni National Centre for Small and Micro Enterprise Development – 66 McGregor Road, Suva. Talevoni : 3307 122
- Jeff Liew ena tabana ni UNDP. YWCA Building, Ratu Sukuna Park, Suva. Talevoni 3300399
- Abigail Chang ena Reserve Bank of Fiji. Pratt Street Suva. Talevoni 3313611
- Jonathan Sibley ena Massey University Private Bag 11 222 Palmerston North, New Zealand. Talevoni: 64-6-3505799
- Dr. Ralph Stablein, Professor, School of Business, Massey University, Palmerston North. R.Stablein@massey.ac.nz

Tukutuku ni veivakadonui mai na Komiti vei qaravi

Na vakadidike oqo e sa dikevi ka vakadonui mai na tabana ni Komiti ni Vakarau ni cakacaka ena Massey Univesiti.

Southern A 06/57. Ke dua na nomuni vakatataro me baleta na vakadidike oqo, qai veitaratara mai kei Professor John O'Neil na I Liuliu ni komiti, Southern A, Private Bag 11. Email: [humanethicssoutha@massey.ac,NZ](mailto:humanethicssoutha@massey.ac.nz).

**NA VAKAVEIWEKANITAKI NI KENA YALOMATUATAKI NA
VAKAYAGATAKI LAVO KEI NA KENA QARAVI VAKAVINAKA NI BULA
VAKAMATAVUVALE E NA NODA I TIKOTIKO VAKA I TAUKEI.**

**NOMUNI VOLA DUSIDUSI NA VAKA I TAVI – VEIKORO KA SA
VAKAYACORI OTI KINA NA ‘VULI NI VEIKA VAKA I LAVO’.**

Dau ni Vakadidike: Jonathan Sibley, PhD candidate, School of Business, Massey University, Palmerston North. Sibleyje@xtra.co.nz

Liuliu: Dr. Ralph Stablein, Professor, School of Business, Massey University, Palmerston North. R.Stablein@massey.ac.nz

I vakamacala taumada

Ni sa bula vinaka – Ko ni sa sureti mo ni vakaitavi ena dua na vakadidike ka na vakayacori ena veikoro digitaki e so e Viti. Na i naki ni vakadidike oqo oya me dikevi ka kilai na veiwekani ka tiko ena kedrau maliwa na kena qaravi se vakavakayagataki ni i lavo ni matavuvale kei na i tuvaki se vakatagedegede ni bula vinaka vaka i lavo kei na bula mamarau ni matavuvale vaka i taukei ka ra tiko ena veikoro ena taudaku ni veikoro vakavavalagi.

E dua na tabana ni veiqaravi ni Matanitu Cokovata kei Vuravura (UN) oya na UNDP se United Nations Development Program (UNDP) ka cakacakavata kei na NCSMED se National Centre for Small and Micro Enterprise Development ena kena vakadavori e dua na tabani ni vuli ni ‘Veika Vaka i Lavo’ me vukei ira na lewe ni vanua ena nodra kila ka vakayagataka vakamatau na nodra i lavo.

Na baqe na ANZ esa mai vakaduria oti talega e dua na taba ni veiqaravi ka vakatokai na ‘ANZ Rural Banking’ ka veiqaravi vakatabakidua vei kemuni na vaka i tikotiko ena taudaku ni veikoro vakavavalagi. Na vakadidike oqo e semati vaka voleka ena vuli ni veika vaka i lavo kei na veiqaravi ni ANZ Rural Banking.

Na vakadidike oqo ena kovuta na kena vakadikevi eso na veikorokoro oqo me kilai ke sa bau veisau na nodra i tovo ni vakayagataki i lavo o ira na lewe ni vanua ka ra sa curuma oti na vuli ni veika vaka i lavo. E via vakadikevi talega oya ke na dua na veisau ena i vakarau ni vakayagataki i lavo ni dua na lewe ni vanua ke dolava e dua na akaude ena baqe.

Na veikorokoro kece ka ra na vaka i tavi ena vakadidike oqo ena vakayacori vei ira na vuli ni veika vaka i lavo. E so na koro e sa vakayacori oti vei ira na na vuli oqo ni sebera

ni tekivu na vakadidike oqo. Ia ena qai vakayacori na vuli vei ira na veikoro ka sebera ni caka vei ira na vuli ni sa na mai cava na vakadidike oqo. E vakayacori oqo me vukei keitou ena neitou vakadikeva na veisau ni vakayagataki i lavo ni lewe ni vanua.

Na vakadidike oqo ena vakayagataki ena kena vakatoroicaketaki na veiqaravi ni baqe kei na veitabana vaka i lavo tale eso ena kena:

- o vakavinakataki cake na vuli ni veika vaka i lavo me ganiti ira vakavinaka na lewe ni vanua ka ra vaka i tikotiko ena taudaku ni veikoro lelevu
- o Vakatoroceketai ka bucini na i walewele vovou ni veiqaravi ni baqe kei na veiqaravi mai vei ira na veitabana tale eso vaka i lavo ka rauti ira vakatabakidua na vaka i tikotiko ena vei tikotiko oqo.

E bibi na vakadidike oqo baleta na i lavo e usutu ni bula ena veisiga ni lewe ni vanua e Viti ka vakatalega kina ena Pasivika.

Walewale ni nomuni digitaki na vaka i tavi

E ra na vakatarogi tiko e lewe 352 taucoko na lewe ni vanua mai na 12 na veikorokoro ena taudaku ni koro lelevu me tiki ni vakadidike oqo.

Esa vakadonuya na nomuni koro me vakaitavi ena vakadidike oqo. E a vaka i vola taka yani na nomuni Turaga ni Koro na yaca ni veimatauvuale kece ka vaka i tikotiko ena loma ni koro oqo. E sa qai mai digitaki e na vakawirimadigi e tini na matauvuale me ra vakaitavi ka sa mai digitaki na nomuni matauvuale me dua vei ira na vakaitavi.

E ra na kerei tiko me ra vakaitavi ena veitarotarogi oqo oya o ira na lewe ni vuvale ka ra dau vakatulewataka na veika me baleta na i lavo ni matauvuale. Ko ni kerei mo ni vakaitavi baleta o kemuni e dua vei rau na rua ka dau vakatulewataka na veika vaka I lavo ena nomuni vuvale. E na duidui na gauna kei na vanua drau na dau vakatarogi kina.

Na nomuni koro e sa mai digitaki me na dua vei ira ka ra na vakaitavi ena vakadidike oqo. E sebera ni bau vakayacori ena nomuni koro na vuli ni veika vaka i lavo.

E sega ni kena i balebale oqo ni o ni sa na calata na vuli ka nomuni koro ena dua vei ira na 6 na koro ka na qai vakayacori vei ira na vuli ni sa na mai vacavari na vakadidike. Na vuli ena qai vakayacori ena loma ni 6 na vula mai na gauna e vakacavari kina na vakadidike oqo.

E na sega ni saumi vaka i lavo e dua na lewe ni vanua ka na vakaitavi ena vakadidike oqo ia ena solia na UNDP e dua na i solisoli me veivuke ena sasaga ni veivakatorocaketaki ena loma ni koro.

Walewale ni vakadidike

Ko ira na mai vakayacora na veitarotarogi era gole tiko mai na tabana ni NCSMED , ka ra sa lakova oti talega mai na kena vuli ka vakarautaki ira ena nodra vakaitavi ena vakadidike oqo.

Ko ira oqori era na vakaitavi ena kena qaravi na veitarotarogi taucoko ka ra sa sainsi taka oti talega e dua na veidinadinati me baleta na kena maroroi na veitukutuku eso ka kumuni mai vei kemuni na lewe ni vanua.

E kena i balebale oqo oya ni sega ni vakatarai me na lai vakadewataka tale vua e dua na veitukutuku ko ni wasea vua. E na sega ni vakayagataki na yacamuni ena fomu ka na vakaleweni, ia ena soli ga vei kemuni e dua na matanivika me kemuni i vakatakilakila.

Na fomu kece ka vakayagataki ena qai vakasoqonivatataki ka vakadewataki vei koya na dau ni vakadidike , ia okoya ena sega ni kila ira na vakalewe fomu se vakaitavi ka ni ra na kilai ga na tamata yadudua ena matanivika ka soli vei ira me kedra i vakatakilakila. Ena vakadewataki talega vei kemuni na vakaitavi e dua na i vakamacala lekaleka me baleta na macala ni vakadidike oqo. Na macala kece ni veitarotarogi ka vakasoqoni ena fomu ena maroroi ena dua na vanua ka taqomaki tu kina vakavinaka. Na lewe ni fomu ni vakadidike ena sega ni maroroi vata kei na kena waqa e taudaku ka vakayacori oqo oya me na vakadredretaka na nona rawa ni sema e dua ka wilika na vei sau ni taro ka vakaleweni kei koya ka saumi taro tiko.

Na nomu vaka i tavi

E na dua ga na veitarotarogi ena vakayacori ena kei kemuni ka na rauta ni dua veimama ki na rua na auwa na kena dede. Ko ni na vakatarogi tiko me baleta na nomuni kila ka me baleta na i lavo kei na kena vakayagataki. E na tarogi talega e so na taro me baleti iko kei na nomuni matavuvale. Na veitaro oqo ena sega ni vakatakilai kemuni. Ena tautauvata kece na taro ka na tarogi vei ira na vakatarogi.

E na vakayacori tiko na veitarogi ena yakavi siga ena loma ga ni nomuni koro ka na vakayacori ena vanua ko ni digitaka se vinakata mo ni vakatarogi kina. Ke o ni vinakata me na vakayacori na veitarotarogi ena loma ni nomuni vale, ia e sa na vaka kina. Kevaka o ni digitaka e dua tale na vanua me na vakayacori kina, sa kerei mo ni vakaraitaka ka keitou na rokova na nomuni vakatulewa.

E na vakadewataki mai vei kemuni e dua na i lavelave ni macala ni vakadidike ni rauta e 6 na vula mai na gauna ena mai vakacavari kina na vakadidike oqo.

Na nomuni Dodonu

E tiko vei kemuni na dodonu mo ni kua ni ciqoma na veisureti mo ni vakaitavi ena vadidike oqo. Ia ke ko ni sa na vakadonuya mo ni na vaka i tavi, e tu vei kemuni na dodonu mo ni:

- Kua ni sauma e dua vei ira na taro ka na tarogi vei kemuni
- Tiniya na veitarotarogi ena gauna ga ko ni vinakata kina
- Vakataulewa mo ni sa kua ni vakaitavi ena vakadidike ena gauna ga ko ni vinakata kina
- Taroga na veitaro eso me baleta na vakadidike ena gauna ga ko ni vinakata kina
- Kila ni na sega ni rawa ni na vakayagataki na yacamuni ena gauna ni veitarotarogi ka vakatau ke ko ni sa solia oti na veivakadonui vei koya ka vakayacora tiko na veitarotarogi;
- Taura e dua na macala lekaleka ni vakadidike oqo ena gauna e sa na mai vakacavari kina.

Veitaratara:

E toqai toka oqori e ra na yacadra o ira o ni rawa ni veitaratara kaya ke tiko e so na nomuni vakatataro me baleta na vakadidike oqo:

- Nomuni Turaga ni Koro
- Luse Motoya ena tabana ni National Centre for Small and Micro Enterprise Development – 66 McGregor Road, Suva. Talevoni : 3307 122
- Jeff Liew ena tabana ni UNDP. YWCA Building, Ratu Sukuna Park, Suva. Talevoni 3300399
- Abigail Chang ena Reserve Bank of Fiji. Pratt Street Suva. Talevoni 3313611
- Jonathan Sibley ena Massey University Private Bag 11 222 Palmerston North, New Zealand. Talevoni: 64-6-3505799
- Dr. Ralph Stablein, Professor, School of Business, Massey University, Palmerston North. R.Stablein@massey.ac.nz

Tukutuku ni veivakadonui mai na Komiti vei qaravi

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Southern A 06/57. Ke dua na nomuni vakatataro me baleta na vakadidike oqo, qai veitaratara mai kei Professor John O'Neil na I Liuliu ni komiti, Southern A, Private Bag 11. Email: humanethicssoutha@massey.ac,NZ.



SCOPE OF WORK

The Relationship between Adult Financial Competence and Household Wellbeing in Indigenous Rural Villages in Fiji

Interview, Survey Data Collection and Training

A. Objective of the Survey

To determine whether rural Fijian households in Viti Levu who are provided with financial literacy training and access to reliable banking services are able to better manage their money and improve their standard of living.

This study, comprising of 2 surveys, is being implemented by UNDP, in partnership with Massey University of New Zealand, as part of its work program to increase access by the disadvantaged to sustainable financial services in the Pacific.

B. Components of the Survey

There are five components to the work to be undertaken:

- To undertake data collection for a closed question cross-sectional survey. This survey will be conducted at the beginning and at the end of the survey period of 9 months. A total of 270 households will be surveyed in 18 villages. The villages will be in a proximate geographic area.
- To undertake data collection for a small scale longitudinal study over a 9 month period covering 12 households – with household interviews carried out once a month during the 9 months.
- To conduct Phase One (Current Module) Financial Literacy Training in 12 selected villages.
- To conduct Phase Two (Booster Training) Financial Literacy Training in 6 selected villages (of the 12 that have received Phase One training) to augment the Phase One Financial Literacy Training program.

- To carryout the enrolment of villages and households to participate in both the cross-sectional and longitudinal surveys - following the sampling guidelines.

C. Scale of the Study

1. Cross-Sectional Study

The villages from which the sample will be selected are those villages on Viti Levu which have not received any financial literacy training at the start of the survey and where it is intended to deliver Phase One Financial Literacy training during the first 5 weeks of the survey period.

The cross-sectional survey is conducted at the beginning of the survey to establish a baseline and at the end of the longitudinal survey to measure changes in household financial behaviour and situation.

The following sampling grid will be used:

		Financial Services Facilities	No Financial Services Facilities
Treatment Groups		Financial Literacy Training Booster Training Financial Services Facilities	Financial Literacy Training Booster Training No Financial Services Facilities
		Financial Literacy Training Financial Services Facilities	Financial Literacy Training No Financial Services Facilities
Control Groups		No Financial Literacy Training Financial Services Facilities	No Financial Literacy Training No Financial Services Facilities

In each cell, 3 villages will be randomly selected for the survey. In total, 18 villages will be randomly selected.

15 households per village will be randomly selected (= apx. 50% of households in a typical village). In total 270 households will participate in the survey.

In each household the two principal financial actors (main financial decision makers) will be interviewed. In total 540 people will be interviewed.

2. Longitudinal Study

One village per cell (6 villages in total) randomly selected from villages in the cell will be sampled.

Two households per village (12 households in total) will be randomly selected from the villages selected.

In each household the two principal financial actors (the two people in the household primarily responsible for managing the household's finances – usually the husband and wife) will be interviewed. In total 24 people will be interviewed once a month over a 9 month period.

3. Financial Literacy Training

12 villages (4 cells) will receive Phase One financial literacy training.
6 villages (2 cells) will receive Phase One and Phase Two financial literacy training.

D. Village/Household Enrolment Process

Villages and households participating in the surveys must be enrolled on an informed voluntary consent basis.

The process to be used:

- Villages will be randomly allocated to cells by the UNDP research analyst
- Make formal request to village to participate in the survey - within the context of the cell the village has been randomly allocated to. Participation for control villages not receiving banking services will involve less activity than for villages receiving Banking Services, Phase One Financial Literacy Training and Phase Two Financial Literacy Training.
- Agreement to participate (this may require time for consideration and a return visit)
- Random selection of households (in conjunction with the UNDP research analyst)
- Make formal approach to household to participate in the survey
- Time for household to consider
- Agreement by household to participate in the study.

E. Duration of the Study

The duration of the survey is 9 months beginning 1 April 2007.

F. Duration of the Interviews/ Training

- Cross-Sectional Interviews: Closed question. 1.5-2 hours per interview.

- Longitudinal Interviews: Small number of semi-structured questions. 1.5-2 hours per interview.
- Phase One Financial Literacy Training: 4 hours
- Phase Two Financial Literacy Training: 4 hours

G. Sampling Frequency

Villages/households participating in the cross-sectional study will be interviewed at the commencement of the study and interviewed again at the completion of the study.

The subset of villages/households participating in the longitudinal survey will be sampled monthly for the duration of the study.

Villages/households receiving Phase One Financial Literacy Training will receive the training within 4-6 weeks of the commencement of the survey.

Villages/ households receiving Phase Two Financial Literacy Training will receive the training 4-5 months into the study.

H. Location of the Study

The location of the study is a distributed set of rural villages on Viti Levu within a proximate geographic area. Villages will be located more than 20 km from a bank branch, postal outlet or town.

I. Key Requirements the Tenderer Must be able to Meet

The Tenderer will need to:

- Manage the trainers and interviewers for the duration of the study.
- Provide a minimum of 4 experienced community trainers conversant in Fijian and English to conduct both the Phase One and Phase Two Financial Literacy Training modules. UNDP will provide the training if the trainers are not already trained to deliver financial literacy training.
- Provide a minimum of 10 experienced interviewers conversant in Fijian and English – noting that more interviewers may be needed for the 2 cross-sectional surveys
- Provide and train substitute trainers and interviewers as required without affecting the timetable of the survey
- Be able to liaise with villages/households in order to arrange the scheduling of the interviews
- Undertake enrolment/general liaison with villages – following the usual traditional protocol
- Manage the logistics of getting interviewers to and from rural villages

- Manage the logistics related to undertaking the interviews (e.g. supply correct interview form, cover sheets, waterproof document holders.)
- Ensure surveys are completed correctly
- Keep the completed interview documents clean, safe, labelled and ordered
- Keep appropriate accurate records of interviews (coversheets/coding etc)
- Collate and deliver completed interviews to UNDP
- Manage the interviews and training to the required ethical standard as prescribed by the Massey University Ethics Committee.

The tenderer will need to tender for all three elements of the study. A subset of interviewers undertaking the cross-sectional interviews will also be required to undertake the longitudinal interviews and/or the Phase Two Financial Literacy training.

It is important the tenderer understand that the standard required for the interviews is high. For all interviews each question must be asked - and asked in a consistent manner. Interviewers must not prompt, must not provide answers. The tenderer should be able to demonstrate a verification process.

UNDP will conduct independent sample checking of interviews with respondents and penalties, including the termination of the contractual agreement, will be applied if irregularity is found that will invalidate the surveys. High standards are required to ensure the research is valid and has been conducted ethically.

J. Key Interviewer and Trainer Requirements

It is not necessary interviewers have conducted research interviews previously as UNDP will provide appropriate training. NCSMED and/or UNDP will also provide training in the delivery of financial literacy programmes.

If the tenderer can provide experienced market research interviewers and/or experienced financial literacy trainers empathetic to indigenous rural villages, this would significantly aid the success of the study.

Interviewers must:

- Have a clean police record
- Be fluent (both oral and written fluency) in Fijian and English
- Have a deep understanding of Fijian culture and custom
- Be empathetic and able to communicate with rural villagers
- Be respected by rural villagers
- Be willing to formally commit to the required ethical standard

Of the minimum of 10 interviewers, 5 must be male and 5 must be female.

Two interviewers (1 male and 1 female) will visit each household. The male interviewer will interview the male Principal Financial Actor (PFA). The female interviewer will interview the female PFA. Household interviews must be conducted separately at separate locations (e.g. using a different room of the house for each interview).

The number of trainers required will be determined by the bidder. The Phase One Financial Literacy Training must be delivered to 12 villages within 4 to 6 weeks from the commencement of the cross-sectional survey. The Phase Two Financial Literacy Training must be delivered to 6 villages starting between month 4 to month 6 from the commencement of the survey.

Trainers must be:

- Experienced in conducting community-based training in the local vernacular
- Competent in financial and money management concepts
- Familiar with Fijian village protocol
- Prepared to stay in rural villages to conduct the training
- Skilled in enrolling maximum participation of village members – especially the household members selected to participate in the survey.

K. Materials and Support to be provided by UNDP

- Interviewer training
- Financial literacy training (Phase 1 and Phase 2) if required
- All survey documents
- Financial literacy training materials

L. Submission of Proposals

Agencies and organisations with the capacity to undertake the surveys are invited to submit a costed proposal to carry out all the activities listed and implied in this scope of work. Specifically, proposals shall contain, at the minimum, the following information :

- Capability statement of relevant experience, including management capacity
- Name, qualifications and experience of person assigned to manage the scope of work
- Ability to recruit the required number of interviewers and trainers, including process of recruitment and potential source(s) of interviewers and trainers, bio-data of trainers if available and contingency strategy for replacement of key personnel
- Ability to undertake all preparatory activities, including attending training by UNDP, to be able to begin the work on 1 April 2007
- Procedures and systems that will be instituted to ensure ethical and accurate conduct of the interviews and recording of responses

- Detailed costing based on individual activities listed according to the 5 components (and sub-components) entailed in the scope of work and preferred disbursement schedule of the budget (UNDP requires a minimum of 3 disbursements with the last tranche to be released upon satisfactory completion of the scope of work).

The scope of work may be amended by UNDP during the preparatory and implementation stages and these changes will be discussed with the successful tenderer and the contractual arrangements revised accordingly.

A briefing will be provided by UNDP to interested bidders as requested.

Proposals are to be submitted either in hard copy or sent electronically to :
UNDP Pacific Centre
2nd Floor, YWCA Building (JJ's on the Park)
Private Mail Bag,
Suva, Fiji

Attention : Ms Mahezabeen Khan

Tel : 3300399 ext 219 Fax : 3301 976 Email : mahezabeen.khan@undp.org

The closing date for receipt of proposals is 5 pm on Thursday 8 February 2007

Appendix 3h



Department of Management
Private Bag 11 222
New Zealand Palmerston North
<http://management.massey.ac.nz>



Pacific Sub Regional Centre
YWCA Building Ratu Sukuna Park
Suva, Fiji Islands
<http://regionalcentrepacific.undp.org.fj>

THE RELATIONSHIP BETWEEN ADULT FINANCIAL COMPETENCE AND HOUSEHOLD WELLBEING IN INDIGENOUS RURAL COMMUNITIES IN FIJI

CONFIDENTIALITY AGREEMENT

I (Full Name - printed)

agree to keep confidential all information concerning the project: The Relationship between Adult Financial Competence and Household Wellbeing in Indigenous Rural Communities in Fiji.

I will not retain or copy any information involving the project.

Signature:

.....

Date:

.....



Department of Management
Private Bag 11 222
Palmerston North, New Zealand
<http://management.massey.ac.nz>



Pacific Sub Regional Centre
YWCA Building Ratu Sukuna Park
Suva, Fiji Islands
<http://regionalcentrepacific.undp.org.fj>

THE RELATIONSHIP BETWEEN ADULT FINANCIAL COMPETENCE AND HOUSEHOLD WELLBEING IN INDIGENOUS RURAL COMMUNITIES IN FIJI

TRANSLATORS CONFIDENTIALITY AGREEMENT

I (Full Name - printed) agree
to translate the documents provided to me.

I agree to keep confidential all the information provided to me.

I will not make any copies of the translations or keep any record of them, other than those
required for the project.

Signature:

.....

Date:

.....



Financial Competence as a Tool for Poverty Reduction: Financial Literacy and Rural Banking in the Pacific

Interview Protocol and Survey Logistics

**25 October 2007
Final**

PLEASE READ THE PROTOCOL AND LOGISTICS CAREFULLY BEFORE COMMENCING INTERVIEWS. THE CROSS-SECTIONAL SURVEY USES A STRUCTURED INTERVIEW FORM. IT IS IMPORTANT YOU FOLLOW THIS PROTOCOL FOR EACH INTERVIEW.

Background

The study is seeking to determine, within the context of indigenous rural communities in Fiji, the relationship between financial competence and human wellbeing. Specifically, if an individual's financial competence (their understanding of, attitude to and ability to manage money) increases, does the wellbeing of the individual increase and more broadly the wellbeing of the household generally.

The study is using a causal comparative ex post facto experiment methodology to determine and measure the relationship between financial competence and household wellbeing. A cross-sectional survey instrument will be used to measure the relationship between the variables. This will be augmented by a set of semi-structured questions to develop a deeper contextualised understanding.

Logistics Overview

1. The study comprises a survey – with separate versions for the male PFA and the female PFA
2. Several villages in Naitisiri province have agreed to participate in the Study
3. Up to 15-16 households in each village will be interviewed
4. All households to be interviewed will complete the survey.
5. Villages will be visited by a team of trained interviewers
6. Interviewers will comprise teams of male and female interviewers
7. There will be six teams of interviewers
8. Each household will be interviewed by one team
9. Survey forms will be pre-printed and will be in an envelope with a pre-printed check-list on the envelope.
10. Survey forms will be distributed by NCSMED to the Team leader
11. Completed Survey forms must be returned to the Team Leader at the completion of the interview. The Team Leader will return the completed Survey Forms to NCSMED.

Sampling

The following population matrix of villages in Naitisiri Province will be used for the study:

	Rural Banking Visits	No Rural Banking Visits
Villages	The 8 qualifying villages visited by ANZ Rural Banking which have received FLET Training	The 17 qualifying villages which have received FLET training and which do not receive Rural Banking Visits
Households	All households which have an active Rural Banking Account (i.e. a Rural banking Account which has been used <u>at least once</u> during the period 1/10/2006 –30/9/2007)	All households in the village (Estimated – 560 households in total)

The following sampling matrix will be used for the study:

	Rural Banking Visits	No Rural Banking Visits
Financial Literacy Training	At least 3 villages* 50 households	At least 3 villages ¹ 50 households
No Financial Literacy Training	At least 3 villages* 50 households	At least 3 villages ¹ 50 households

* It is acceptable to use the same set of villages for each of the two cells.

¹ It is acceptable to use the same set of villages for each of the two cells.

Interviewees

1. The interview must be conducted with one of the household Principal Financial Actors (PFA)
2. A PFA is a member of the household responsible for making financial decisions on behalf of the household
3. Decisions can involve both major expenditure and day-to-day household spending
4. If there is only one PFA normally living in the Household, interview that person
5. If there is a male and a female PFA normally resident in the household:
 - a. Two interviews must be conducted per household
 - b. One interview must be with the most senior **male** PFA
 - c. One interview must be with the most senior **female** PFA
 - d. If when you commence the interview you are advised that the most senior male and/or most senior female PFS are not available you cannot continue with the interview at that time.
6. Eligibility will have been determined by NCSMED. If there is an issue with the household it is important you advise NCSMED immediately through your Team Leader so that an alternative household can be enrolled.

Interviewers

1. A male interviewer must interview the male PFA
2. A female interviewer must interview the female PFA
3. The dress code for interviewers is clothing suitable for a traditional Fijian village.

Conducting the interview

Prior to your visit to the village:

1. An NCSME representative will have visited the village, met with village elders in order to obtain agreement to the participation of the village.
2. A meeting will have been held with villagers and an information sheet will have been provided to villagers enable them to make informed consent.
3. Households will have been selected for the interviews

Before the Interview:

1. The Team Leader will meet with the Turaga-ni-koro
2. The interviewers will then meet with the Head of the Household (after the Team Leader has met with the Turaga-ni-koro)
3. Determine the people (male and female) who make most of the financial decisions (both major and day-day e.g. groceries)
4. In a household with two PFA's both PFA's must be able to be interviewed
5. If the criteria are met then proceed with the interview

Commencing the Interview:

1. Introduce yourself and the reason for your visit.
2. It may be advisable for you to bring sweets with you as a gift. This is a long interview. Also many households will have children.
3. Ask the interviewee where they would like the interview to be conducted
4. Accompany the interviewee to the location
 - It is important the interview is undertaken in a place selected by the interviewee

- o It is important the interviewee is able to speak freely. It may be preferable that the interviewee cannot be overheard
 - o If at all possible neither you nor the interviewee should be interrupted while you are conducting the interview
 - o It is important to ensure the interviewee is not tired (for instance it is likely an interviewee who has been working on the farm all day will be too tired to complete a 3.00 hour interview when they return to the village)
 - o It is important to ensure there is enough light to complete the interview. It is unlikely a single kerosene lamp will provide enough illumination.
6. Thank the interviewee for agreeing to participate in the study
 7. Advise the interviewee they will be provided with a summary of the findings from the study
 8. Ensure the interviewee has been provided with a copy of the Information Sheet
 9. It is important that you advise the interviewee they have the right to:
 - o Decline to answer any particular question
 - o Withdraw from the interview at any time
 - o Ask any questions about the study at any time
 - o Suspend the interview if they need to.
 10. Before commencing the interview ensure the interviewee has signed the Consent Form.
 11. Advise the interviewee
 - o The interview will take approximately 2.30 - 3.0 hours
 - o There are several sections to the interview
 12. Outline the interview using the Information Sheet as a guide
 13. It is important you advise the interviewee they are providing information on the understanding that their name will not be used unless they give permission to the researcher.
 14. Answer any questions the interviewee may have. If you cannot answer a question write it in the Interview Diary at the front of the Survey and tell the interviewee you will obtain the information and forward it to them later.
 15. At the beginning of the interview tell the interviewee the structure of the questions and how to answer. Importantly re-enforce it is quite appropriate to answer 'I don't understand' or 'I don't know'.
 16. Remind interviewee they do not have to answer any question they do not want to answer

During the Interview

Survey

1. Ensure you have completed the identification section
2. Ask each question in turn
3. Read questions as written. You may repeat the question. If the respondent still does not understand then complete the response 'Don't understand the question'.
4. This is a long interview, therefore:
 - o Try to keep a regular rhythm but do not rush questions
 - o Take a brief break every half hour or so.
5. Ensure you answer each question.
6. Many questions in the survey seek unprompted recall from the interviewee. Unless specifically stated in the instructions for a particular question it is important you do not prompt the interviewee.
7. You may however occasionally need to re-phrase questions or to probe to ensure the interviewee is able to answer the question fully. However please remember at all times not to lead the interviewee or to suggest answers – this will invalidate the survey.
8. Give the Showcards to the Interviewee to use as required during the interview.

9. You can suspend the interview if you need to (for instance if the interviewee needs to go and do something).
10. If you are going to suspend the interview for several hours you should go on to your next interview and then return to complete the interview.

Completing the Survey

1. **EACH QUESTION MUST BE ANSWERED**
2. Some sections of the survey require you to write and answer. **PLEASE ENSURE YOU ALWAYS WRITE CLEARLY AND IN ENGLISH**

Showcards

1. You will be provided with a laminated and bound book of Showcards for use during the Survey
2. Please give the Showcards to the interviewee as required
3. **DO NOT ALLOW THE INTERVIEWEE TO FLICK THROUGH THE BOOK OF SHOWCARDS AS THIS MAY DISTORT THE ANSWERS THE INTERVIEWEE MAY GIVE TO SEVERAL QUESTIONS**

After the Interview

1. Thank the interviewee
2. Ask the interviewee if they have any questions
3. Remind the interviewee a summary of the findings will be provided to them
4. Advise the interviewee they may be contacted by an independent auditor (who may be travelling with the interview team) who will be undertaking a sample audit of the interviews.
5. Ensure the identification is complete and put the interview in the envelope provided. Do not seal the envelope.
6. Write up the interview diary immediately - before you commence the next interview.

Completing survey forms

1. You will receive survey forms in individual envelopes.
2. A check list will be printed on the envelope
3. Each envelope and survey will be printed with a unique number
4. Complete the check sheet at the completion of each interview.
5. Check that the survey and envelope are numbered correctly
6. You must also note the name of the village, the date of the interview and the time the interview commenced and ended on the check sheet
7. **DO NOT** write the interviewees name on the survey.
8. You must also record the interviewees name on the Form which records interviewee names and interviewee numbers and sign the check sheet
9. Collect the completed interviews in the box provided and hand to your Team Leader.
10. Do not seal the envelope. Surveys will be checked by your Team leader and will then be sealed and the envelope signed.

Interview Diary

1. At the completion of each interview you must complete an interview diary for each interview
2. The interview diary is located on the inside cover of the cross-sectional survey. It is important you record any incident which occurred and any questions you were not able to answer

Appendix 3j



Department of Management
Private Bag 11 222
Palmerston North, New Zealand
<http://management.massey.ac.nz>



Pacific Sub Regional Centre
YWCA Building Ratu Sukuna Park
Suva, Fiji Islands
<http://regionalcentrepacific.undp.org.fj>

THE RELATIONSHIP BETWEEN ADULT FINANCIAL COMPETENCE AND HOUSEHOLD WELLBEING IN INDIGENOUS RURAL COMMUNITIES IN FIJI

Acknowledgement of Requirement for Ethical Interviewing

Having participated in the Interviewer Training Program for the Cross-Sectional Survey component of the above research project, I acknowledge my responsibility to conduct all interviews in an ethical manner within the ethical guidelines determined by Massey University (as described in the interview protocol and discussed during the training program).

Signature:

Date:

Full Name - printed

Appendix 3k

Audit Check Sheet

Date audit completed:	
Interviewer name:	
Participant Information Sheet provided <i>(Yes or No)</i>	
Consent Form signed <i>(Yes or No)</i>	
Interview Diary Completed <i>(Yes or No)</i>	
Interview Check Sheet completed <i>(Yes or No)</i>	
Male PFA interviewed by male interviewer <i>(Yes or No)</i>	
Female PFA interviewed by female interviewer <i>(Yes or No)</i>	
Interviewee advised they can: ☐ Decline to answer any particular question ☐ Withdraw from the interview at any time ☐ Ask any questions about the study at any time ☐ Suspend the interview if they need to. <i>(Yes or No)</i>	
Interview outlined by interviewee (or at a group meeting) <i>(Yes or No)</i>	
Time for completion of interview advised <i>(Yes or No)</i>	
Interviewee given opportunity to ask questions <i>(Yes or No)</i>	
Each question answered <i>(Yes or No)</i>	
Answers written clearly and in English (where required) <i>(Yes or No)</i>	

Audit Completion Log

Village	
Number of surveys completed correctly	
Number of surveys not completed correctly	
Corrective action taken for all surveys not completed correctly <i>(Yes or No)</i>	
Survey 1 - number	
Survey 2 - number	
Survey 3 - number	
Survey 4 - number	
Survey 5 - number	

Appendix 4a

WORKSHOP ON FINANCIAL COMPETENCE CROSS-SECTIONAL SURVEY OF RURAL COMMUNITIES IN FIJI 10 & 11 August 2006, PSRC, 2nd Floor, JJ's on the Park, Suva

List of Resource Participants

Fiji Bureau of Statistics

1. Epeli Waqavonovono, Chief Statistician, Household Surveys

Reserve Bank of Fiji

1. Christina Rokoua, Manager Financial Institutions Supervision 3
2. Abdul Habib, Analyst, Policy, Research & Statistics, Financial Institutions Group
3. Abigail Chang, Analyst, Policy, Research & Statistics, Financial Institutions Group

Microfinance Unit, NCSMED

1. Luse Kinivuwai, Director
2. Luse Motoya, Financial Literacy Coordinator
3. Akanisi Waqanicakau, Research Officer

Foundation for the Peoples of the South Pacific International (FSPI)

1. Leonie Smiley, Project Coordinator, IFAD MORDI Program
2. Vikash Kumar, Regional Training, Monitoring and Evaluation Officer, MORDI

ANZ Bank Rural Banking

1. Aporosa Draunibaka, Fiji Rural Banking

Massey University, NZ

1. Jonathan Sibley, Survey Designer & Researcher

UNDP Pacific Centre

1. David Abbott, MDG and Poverty Reduction Team Leader & Macro Economist
2. Jeff Liew, Regional Sustainable Livelihoods Specialist
3. Roderic Evers, Regional Entrepreneurship Development Specialist
4. Tom Victor, Financial Literacy Master Trainer (short-term consultant)



adult financial capability framework

2nd edition



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adult financial capability framework

foreword from the Financial Services Authority and the Basic Skills Agency

The rationale behind the production of an Adult Financial Literacy Framework, what the Framework does and who might benefit from using it.

There has never been a more important time for everyone to improve their financial capability. New ways to earn and spend money, together with increasingly complex financial services, make it essential for individuals to gain the necessary skills, knowledge and understanding to make informed decisions and effective choices regarding their finances.

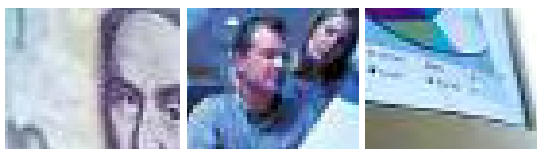
Both the Financial Services Authority and the Basic Skills Agency are committed to supporting those individuals and organisations working to improve the financial capability of themselves and others. The development of the National Strategy for Financial Capability, coordinated by the Financial Services Authority, and the commissioning of a baseline survey into the financial capability of the UK, will both contribute strongly in shaping future progress in this area.

Following the recommendations of the Adult Financial Literacy Advisory Group and *Skills for Life*, the national strategy to improve adult literacy and numeracy, we were keen to develop a framework that outlined the skills and competences that were deemed necessary for financial capability.

The result, the Adult Financial Capability Framework, launched for the first time in 2003, is a document which covers a broad range of money management and consumer issues. This current version is an update of the original framework taking into account how the world of finance and financial education changes over time.

The framework is for all those involved in financial capability education including money advisers, teachers, trainers and helpers interested in improving financial capability skills, knowledge and understanding. It aims to bridge the gap between personal finance education which is taught within the school curriculum and full engagement with financial services through the Financial Services Authority adult learning programme 'Learn on Line'.

Financial Services Authority
Basic Skills Agency



the structure of the framework

This framework is drawn in part from the Department for Education and Skills Personal, Social and Health Education guidance – Financial Capability through Personal Finance Education, July 2000.

Much work went into the development of that guidance for young people and this document considers the applications for adults at three different levels detailed below. It also seeks to take a broad approach not concentrating solely on money management topics, such as budgeting and debt, and to suggest activities based on life change events – both recommendations from the NACAB report, Summing Up, November 2001. Links to the Financial Services Authority 'Learn on Line' are referred to in the 'Extending competence and confidence' section.

The framework has three sections covering the three interrelated areas that go together to form financial capability.

The three interlinked sections are:

Financial Knowledge and Understanding

The ability to make sense of and manipulate money in its different forms, uses and functions. Financial knowledge and understanding allows people to acquire the skills they need to deal with everyday financial matters and make the right choices for their needs.

Financial Skills and Competence

The ability to apply knowledge and understanding across a range of contexts including both predictable and unexpected situations. Issues are identified and the necessary skills are available to plan, monitor, manage and resolve any financial problems or opportunities.

Financial Responsibility

The ability to appreciate the wider impact of financial decisions both on personal circumstances, the family and the broader community and to consider social and ethical issues. Rights and responsibilities together with sources of advice/guidance are understood and appreciated. Understand the need and have the skills/attitudes to plan, analyse, decide, evaluate and monitor financial decisions and choices.

There are three levels in this framework.

The three levels are:

Basic understanding and developing confidence

Aimed at those adults not engaged and requiring skills to make informed judgments concerning their finances, and to use appropriate financial services (denoted in the framework by a "B").

Developing competence and confidence

Aimed at those adults with a basic understanding and competence in handling financial services and the knowledge to apply skills to meet their needs (denoted in the framework by a "D").

Extending competence and confidence

Aimed at adults requiring the skills and knowledge to understand the wider range of services to make informed decisions regarding their own personal circumstances (denoted in the framework by an "E").

Each level is divided into nine components.

The nine components are:

- a. different types of money/payments,
- b. income generation,
- c. income disposal,
- d. gathering financial information and record keeping,
- e. financial planning – saving, spending, budgeting,
- f. risk and return,
- g. personal choices and the financial implications,
- h. consumer rights, responsibilities and sources of advice and
- i. implications of finance.



Within each component the specific skills, knowledge and understanding are listed together with some illustrations giving ideas on practical learning opportunities.

Reference system:

The framework uses a referencing system to help with the production of materials and programme planning:

e.g. **B(a)I** where

B refers to the level

Basic understanding and developing confidence,

(a) refers to the component
different types of money/payments and

I refers to Skill, knowledge or understanding
Recognise notes and coins and understand the difference in value.

Cross-referencing:

Each level has been cross-referenced to the Adult Literacy and Numeracy Curricula and the Extending level has been referenced to the FSA's Learn on Line programme.

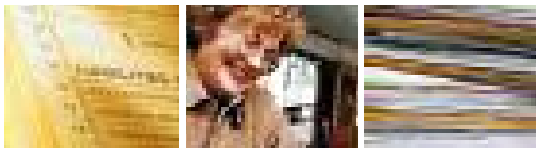
Glossary:

A glossary has been provided (Appendix I). Highlighted words in red that appear within the text of the framework can be found in this glossary.

Resources:

A list of useful resources has been compiled, including software and websites. Wherever possible the details have been checked and the details of suppliers given are up-to-date at the time of going to press.

Confidence is important at each stage as it is one of the key inhibitors to effective financial capability and with it comes the ability to develop the necessary skills/competence, a willingness to acquire appropriate knowledge, a true understanding of the relevant issues/services and a desire to question attitudes relating to financial matters.



how the framework can be used

This framework can be used by a wide range of people working in the field of financial capability to plan their work with adults or to help them to understand the needs of the people who have come to them for help.

People with financial capability needs may also have a need to improve their basic literacy and/or numeracy. This framework may help advisers see that difficulties may stem from e.g. not being able to do percentages, read a leaflet or fill in a form as well as not understanding how to resolve their debt problems.

The framework is linked to the adult basic skills core curricula both to indicate the level of basic skills required to take financial decisions and make informed choices and, also, to assist basic skills specialists to see where financial capability education can be used to deliver literacy and numeracy objectives. The framework also demonstrates that people do not have to be financial experts rather just equipped with the skills to question, challenge and seek advice to understand their financial requirements.

It must be stressed that the framework is meant to be used as a practical tool to develop ideas to help improve financial capability and it is not an attempt to try to measure the financial capability skills of the population. Contained within the framework are examples of activities illustrating how the knowledge, skills and understanding relating to financial capability might be looked at.

It must also be stressed that the sections and levels do not have to be completed in order. Different approaches will be taken according to the needs of different groups or individuals, for example, selecting a particular **strand** (debt, saving, borrowing, etc) across levels or **theme** (lifestage events such as marriage, having children, unemployment, etc) within a level.

You may want to identify the skills, knowledge and understanding required by a particular individual or group and set up an action plan for them to develop those skills or identify resources that may be appropriate for them. Alternatively you may use the framework to identify the support someone may need in sorting out their problems.

*Two illustrations of taking a **strand** approach across levels using 'saving' as the example:-*

B(e)1 Begin to understand that saving can offer options for future spending.



D(e)1 Understand the need to consider saving and the potential benefits.



E(e)3 Able to obtain information and analyse it to decide on an appropriate service taking care to evaluate and monitor the situation on an ongoing basis.

B(e)2 Begin to understand the different ways of saving.



D(e)2 Understand the variety of ways and places to save.



E(f)4 Understand the difference in risk and return between saving and investment products.



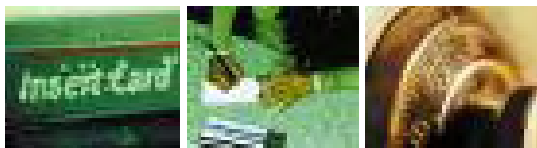
Two illustrations of taking a theme approach within a level using facing unemployment and having children as the examples:-

Facing unemployment – an example at the 'Basic understanding and developing confidence' level

- B(b)2** Understand money is available when there is no/insufficient work.
- B(b)3** Understand ways to increase income, e.g., work opportunities, benefits, etc.
- B(c)1** Understand the difference between essential and nonessential spending.
- B(c)2** Recognise household expenses and regular financial commitments.
- B(d)4** Be able to keep a simple record of money coming in and going out.
- B(g)1** Balancing needs and wants, prioritising spending.
- B(g)2** Begin to prioritise within the constraints of limited resources.
- B(h)1** Begin to understand different sources of advice/information, how to access such info/advice and know some local contacts, including advice on managing debt.
- B(i)1** Begin to understand the consequences of having more or less money.

Having children – an example at the 'Developing competence and confidence' level

- D(e)1** Understand the need to consider saving and the potential benefits.
- D(e)2** Understand the variety of ways and places to save.
- D(e)3** Begin to be able to plan and think ahead.
- D(e)4** Understand how to use budgets to plan and control personal spending.
- D(e)5** Begin to understand the difference between long term and short term financial commitments and how planning and decision making for these differs. (Information gathered based on the need identified, analysed, a decision made and the result evaluated.)
- D(f)2** Begin to understand that both savings and borrowing are offered on differing terms and conditions.
- D(f)3** Understand money is made from money by saving and interest paid on borrowing.
- D(g)2** Ability to identify short, medium and long term needs.
- D(g)3** Ability to prioritise different needs working within the constraints of limited resources.
- D(h)1** Understand that different people and organisations may give different advice on finances.



sensitive issues

People need to appreciate they make both logical and emotional financial choices. Inevitably, sensitive or controversial issues will arise based on personal circumstances, culture or attitudes.

Anyone working in the field of financial capability needs to be aware of the full range of factors which can influence a person's decision making when it comes to financial matters. It is important that these are considered appropriately and ground rules are set.

Case studies and generic material can be helpful when beginning to explore financial choices and decisions as they provide safety. However, the use of personal information, if used sensitively, can provide powerful learning opportunities due to the immediacy and relevance of the data. It is important to bear in mind that some people consider their financial affairs deeply personal and so this may not always be a suitable choice of content for learning. The aim of this framework is to provide individuals and groups with the tools to develop the skills, knowledge and understanding to explore making financial decisions. Having gained financial skills, knowledge and understanding learners will be able to make effective and informed decisions in their own lives.

Ethical, religious and social factors can also have a bearing on the development of financial capability. An example of this is the adoption of different financial practices and services which is relevant for those learners who may choose financial services which are designed to comply with Shariah law.





adult literacy, language & numeracy skills

A Fresh Start, published in March 1999 following the review chaired by Sir Claus Moser, identified up to 7 million (23%) of adults in England whose literacy is below the level we would expect of an 11-year-old. Even more have trouble with numeracy.

In order for adults to acquire financial capability they will require certain literacy, language and numeracy skills. As many adults do not have the literacy and numeracy they need to be financially capable, these skills have been identified to help people working in the field of financial literacy be aware that an individual's difficulties may arise from either a lack of financial literacy skills or literacy, language and numeracy skills or indeed a lack of both.

Where it is felt to be helpful, the literacy and numeracy skills have been referenced to the Adult **Literacy** and **Numeracy** Core Curricula. General literacy references have been given at the start of each level and a few suggestions within the illustrations- this is because literacy needs will vary depending on how the financial skill or knowledge is addressed. Numeracy references have been put in a column throughout each level as particular skills will be needed before the financial skills or knowledge can be addressed. If you are working with people whose first language is not English you may want to refer to the Adult ESOL Core Curriculum.

As adults move through the Financial Capability levels they will require higher levels of literacy and numeracy. It has been assumed that at each Financial Capability level adults will have or need to acquire the literacy and numeracy skills identified for that level and previous levels.

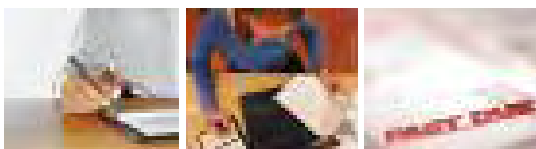
Also, the concept of functional mathematics is becoming increasingly more important. There is a great deal of potential for financial literacy to serve as a useful context for the delivery of functional mathematics. The 2005 pre-budget report issued by H.M. Treasury states (5.44):

“Building on the work of *Skills for Life*, the Government will embed financial capability in functional mathematics aimed at adults...”

The three levels of the national standards for adult literacy and numeracy correspond to the levels of demand of qualifications in the national qualifications framework. As a rough guide Level 1 is equivalent to GCSE grade D-G and Level 2 is equivalent to GCSE A*-C.

National qualifications framework

National qualifications framework:	Level 5
Key Skills:	Level 5
National qualifications framework:	Level 4
Key Skills:	Level 4
National qualifications framework:	Level 3
Key Skills:	Level 3
National qualifications framework:	Level 2
Literacy/numeracy:	Level 2
Key Skills:	Level 2
National qualifications framework:	Level 1
National curriculum:	Level 4
Literacy/numeracy:	Level 1
Key Skills:	Level 1
National qualifications framework:	Entry level
National curriculum:	Level 3
Literacy/numeracy:	Entry 3
National curriculum:	Level 2
Literacy/numeracy:	Entry 2
National curriculum:	Level 1
Literacy/numeracy:	Entry 1



a case study involving the use of the framework

This case study shows how a CAB adviser may work with a basic skills tutor, but parts might be relevant for anyone working with clients who have the same sort of problems as Anne. For example, Credit Union workers, money advisers and resettlement workers from housing associations.

A local CAB is involved with a nearby college in a pilot scheme which aims to help CAB clients with their immediate financial concerns and also to help them to improve their numeracy, literacy and financial skills.

A CAB adviser and a basic skills tutor are working together. The CAB adviser realises that improving clients' basic skills will help to keep them out of money difficulties in the future, and the basic skills tutor sees personal finance as an engaging context for basic skills development.

One day Anne comes into the CAB worried because she thinks she may be evicted from her flat and she is being threatened with court action over debt. Anne has a low income and is struggling to manage her finances generally.

The adviser talks through Anne's situation with her and begins to discover:

- > Rent arrears as a result of inadequately completed housing benefit forms;
- > Benefit overpayments because of incorrectly completed application forms;
- > Court action on a credit debt because the client purchased goods from a home shopping catalogue not realising this was an expensive way to buy;
- > Delay in paying gas arrears because the client did not have a bank account and the gas company would not accept the client's preferred method of postal orders;
- > A high milk bill because the client did not know that it would be cheaper to buy milk in their regular supermarket shop;

- > A series of reminders from TV Licensing – as she was unaware that she didn't have to pay the whole licence fee in one amount and she could pay the fee in installments using one of the payment methods available;

- > A worrying series of letters regarding debts because the client was unable to negotiate or explain the financial position by telephone or letter.

The CAB adviser deals with the here and now issues first. He helps Anne to deal with her rent arrears, benefit overpayments, the reminders from TV Licensing and the letters from the creditors. He also checks that she is claiming all the benefits she is entitled to. As Anne is in a real crisis situation he even helps her make phone calls and write some letters.

The adviser mentions to Anne, a financial literacy programme which runs at a nearby venue. Anne learns a lot from what the adviser tells her and becomes interested in the finding out more about finances so that she can begin to sort out some of the problems for herself. She feels that this might be useful and she would have less chance of getting into difficulties in the future. She even plucks up enough courage to admit she has difficulty filling in forms.

The CAB adviser introduces Anne to the basic skills tutor working on the project. Through discussion they draw up the areas that need to be looked at based on Anne's financial concerns.

Then using the framework the tutor can identify the financial capability skills and accompanying literacy/numeracy skills that Anne will need to be able to manage her money better in the future.



Area to look at	Financial Capability	Literacy/Numeracy skills
Rent arrears	D(g)5 Begin to understand how to plan and manage debt.	Writing L1 Filling in forms
Benefit arrangements	D(g)5 Begin to understand how to plan and manage debt.	Writing L1 Filling in forms
Credit debt	E(a)1 Understand the implications of different forms of credit and debt.	Handling data L2 Percentages L2
Opening a bank account	D(d)1 Understand keeping money in an account.	Handling data L1 Filling in forms L1
Best buys	D(g)4 Begin to be able to assess 'best buy' in a variety of circumstances.	Comparing decimals L1
Responding to letters & phone calls	D(d)3 Know about personal financial statements.	Speaking & listening L1 Reading L1 Writing L1 Letters

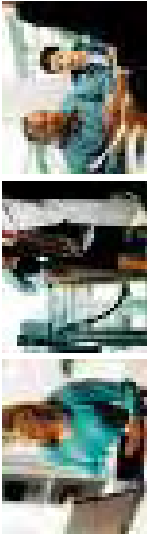
With help from the CAB adviser, the list can then be prioritised and a decision made about where to start. The tutor negotiates an action plan based on the assessment of Anne's current skills level. After further discussion the tutor suggests 'best buys' and 'opening a bank account' as starting points.

Anne finds working on a programme tailored to her needs very rewarding. The framework helps the tutor to devise a step-by-step approach to developing financial capability. The CAB adviser uses the framework to help identify the skills that Anne would benefit from developing. He reads through the framework and identifies areas where clients may have basic skills/financial capability needs. This helps him in his future work with clients and enables him to work more closely with the basic skills tutor to help clients more effectively.

Note:

Basic skills assessments such as 'Fast Track' are available (from the Basic Skills Agency tel. 0870 600 2400) which the non-specialist can use to identify a need for support with literacy and numeracy skills. The questions in 'Fast Track' could be contextualised to include questions relating to e.g. reading letters from the bank and keeping track of the money coming in and going out. Examples on how to develop literacy, language and numeracy skills are outlined within the Adult Literacy, Numeracy and ESOL Core Curricula. To support the Core Curricula, a manual 'Access For All' has been produced to help make the curricula accessible to the whole range of learners, including those with disabilities and/or learning difficulties.

See Appendix 2.



summary of the framework

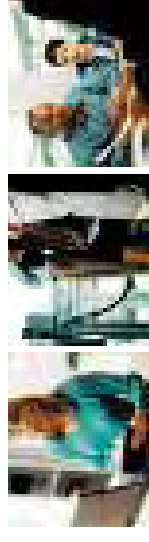
Progression through the levels of financial knowledge, understanding, skills, competence and responsibility

Component	Page	Component	Page	Component	Page
Financial Knowledge and Understanding (a) different types of money/payments, (b) income generation, (c) income disposal,	13	Financial Skills and Competence (d) gathering financial information and record keeping, (e) financial planning – saving, spending, budgeting, (f) risk and return,	14	Financial Responsibility (g) personal choices and the financial implications, (h) consumer rights, responsibilities and sources of advice, (i) implications of finance.	15

Note:
Words highlighted in red appear in the Glossary on Page 37.



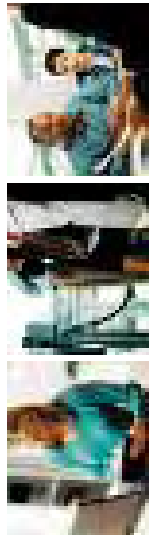
Section	Component	Basic level	Developing level	Extending level
Financial Knowledge and Understanding	Different types of money/payments (a)	1. Recognise notes and coins and understand the differences in value. 2. Recognise there are different forms of money, e.g. cheques, plastic cards, coupons, vouchers. 3. Understand cash isn't the only way to pay for goods/services. 4. Understand different forms of exchange, e.g. money for goods/services, in-kind exchange, etc.	1. Understand that money means different things to different people. 2. Understand that cash isn't the only way to pay for goods and services and recognise the alternatives. 3. Understand different forms of payment including cheques, cheque guarantee cards and debit cards. 4. Understand and compare different forms of payment including standing orders and direct debit arrangements. 5. Understand the key words credit and debt and relate these terms to savings and borrowing currently undertaken.	1. Understand the implications of different forms of credit and debt including credit cards, store cards and catalogue shopping. 2. Understand that exchange rates fluctuate and that commission may be charged to change currency. 3. Increased understanding of implications of credit and debt including overdrafts and different loan arrangements and ways to compare interest rates.
	Income generation (b)	1. Recognise there are regular and unpredictable sources of money and identify your sources of income. 2. Understand money is available when there is no/insufficient work. 3. Understand ways to increase income, e.g. work opportunities, benefits, etc.	1. Understand how earnings and salaries are calculated. 2. Understand there are different forms of benefit, where the money comes from to pay them and how to access them. 3. Begin to understand the need for retirement provision	1. Understand the need for money in retirement – pension – and how this could be paid for. 2. Begin to understand how companies and other organisations are financed including shares. 3. Understand how deductions such as tax, National Insurance and pension contributions are made.
	Income disposal (c)	1. Understand the difference between essential and nonessential spending. 2. Recognise household expenses and regular financial commitments. 3. Begin to understand the tax, pension, National Insurance systems and how deductions are made.	1. Understand personal expenditure and how to manage it. 2. Understand why money, such as pension deductions, National Insurance and tax is deducted from earnings. 3. Begin to understand local and national taxation and spending.	1. Understanding of the range of personal expenditure and how it may be managed. 2. Understand local and national taxation and spending and a basic understanding of how and why Government is financed.



< summary of the framework continued

Financial Skills and Competence				
Section	Component	Basic level	Developing level	Extending level
	Gathering financial information and record keeping (d)	1. Recognise the need to keep money safe and the options available, e.g. at home, banks, credit unions, etc. 2. Understand the need to keep financial records including receipts, benefit claims, council tax payments, etc. 3. Appreciate the importance of bills, etc, as forms of identification needed for various transactions and to open accounts. 4. Be able to keep a simple record of money coming in and going out.	1. Understand keeping money in an account, e.g. bank, post office, building society, credit union. 2. Know about some official financial records, e.g. bank statements, ATM services, credit card vouchers, etc. 3. Know about personal financial statements and other ways of recording income and expenditure. 4. Able to check for accuracy bank statements, utility and other bills.	1. Understanding of personal financial statements including bank statements, credit card statements, TV Licence payment arrangements, utility and other bills. 2. Able to reconcile a bank statement to allow for items not yet presented. 3. Understand credit card statements and other loan/credit financing documents. 4. Able to gather, compare and contrast information on financial services to inform a decision.
	Financial planning – saving, spending, budgeting (e)	1. Begin to understand that saving can offer options for future spending. 2. Begin to understand the different ways of saving. 3. Be able to consider different possibilities for spending money. 4. Identify items that may not be bought from regular income. 5. Use simple budgets to plan and control spending – begin to plan ahead including considering long-term saving/pensions.	1. Understand the need to consider saving and the potential benefits. 2. Understand the variety of ways and places to save. 3. Begin to be able to plan and think ahead. 4. Understand how to use budgets to plan and control personal spending. 5. Begin to understand the difference between long term and short term financial commitments and how planning and decision making for these differs. (Information gathered based on the need identified, analysed, a decision made and the result evaluated.)	1. Understand ways in which to plan, monitor and control personal income and expenditure. 2. Fully understand the difference between short, medium and long term financial commitments and how the planning and decision making for these differ. 3. Able to obtain information and analyse it to decide on an appropriate service taking care to evaluate and monitor the situation on an ongoing basis. 4. Begin to understand local government finances (council tax) and the national budget.
	Risk and return(f)	1. Understand the consequences of losing money.	1. Begin to understand the principles of probability and insurance.	<i>continued ></i>

Section	Component	Basic level	Developing level	Extending level
Financial Skills and Competence	Risk and return(f) < <i>continued</i>	Understand that you need to pay to borrow money and will be paid money if you save money.	- Begin to understand that both savings and borrowing are offered on differing terms and conditions. - Understand money is made from money by saving and interest paid on borrowing. - Begin to understand that interest rates vary over time.	- Understand the principles of probability and insurance in complex situations, identifying potential risks and how to protect against them. - Understand that both saving and borrowing are offered on differing terms and interest rates vary over time. - Understand that some loans and purchase agreements are secured whilst others are unsecured. - Understand the difference in risk and return between saving and investment products. - Understand the need to monitor and evaluate financial services to assess performance and relevance over time.
Financial Responsibility	Personal choices and the financial implications (g)	- Balancing needs and wants, prioritising spending. - Begin to prioritise within the constraints of limited resources. - Begin to understand the implications of debt. - Begin to be able to discuss how satisfaction from purchases can vary. - Begin to consider choices based on personal financial information gathering, identifying needs, what needs to be spent, and what is left if any.	- Begin to make decisions on the basis of short or medium term needs. - Ability to identify short, medium and long term needs. - Ability to prioritise different needs working within the constraints of limited resources. - Begin to be able to assess 'best buy' in a variety of circumstances. - Begin to understand how to plan and manage debt including beginning to look at dealing with debt in a crisis. - Begin to put a financial value on differing needs and wants.	- Understand the difference between short, medium and long term needs and make appropriate decisions. - Understand the difference between manageable, planned debt and unmanageable, unplanned debt including dealing with debt in a crisis. - Able to assess best buy in a variety of financial circumstances. - Knowledge and understanding of a range of generic financial products in the short, medium and long term. Ability to identify personal requirements, obtain information/advice, analyse and decide. <i>continued ></i>

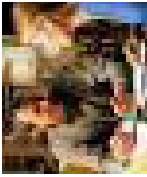


< summary of the framework continued

Section	Component	Basic level	Developing level	Extending level
Financial Responsibility	Personal choices and the financial implications (g) < <i>continued</i>			5. Ability to analyse consumer information and understand the difference between this and advertising/marketing information. 6. Ability to make informed choices based on personal financial information gathering on resources available, outgoings (both needs and wants) and what is left, if any. 7. Ability to put a personal financial value on differing needs/wants and to prioritise these within the constraints of limited resources. 8. Ability to undertake ongoing monitoring and evaluation of needs/wants/services based on changing life circumstances. 9. Ability to evaluate the choice of a particular product on lifestyle, etc. 10. Ability to assess the financial implications of personal life choices in terms of education, life long learning opportunities. 11. Ability to make informed choices when experiencing a drop in income or other changes to financial circumstances.
	Consumer rights, responsibilities and sources of advice (h)	1. Begin to understand different sources of advice/information, how to access such info/advice and know some local contacts, including advice on managing debt.	1. Understand that different people and organisations may give different advice on finances. 2. Be aware of the purpose of advice, advertising and marketing information and how it might influence customer choice.	1. Know about the different sources of generic financial advice, including financial advisers and Citizens Advice Bureau. <i>continued ></i>

Section	Component	Basic level	Developing level	Extending level
Financial Responsibility	Consumer rights, responsibilities and sources of advice (h) <i>< continued</i>	- Be able to identify product information and be aware of the purpose of such information. - Know that consumers should expect to receive good service. - Understand that consumers have rights and responsibility for paying for goods ordered.	- Understand we have responsibilities as well as rights. - Recognise different sources of advice to help in understanding rights and responsibilities in relation to financial services.	- Know about the different sources of advice and the differences between generic and personal advice. - Be able to assess and compare different sources of financial advice and information. - Understand there are different rights and responsibilities in relation to different financial products. - Understand how to identify if it is appropriate to comment or complain and be able to access the procedures.
	Implications of finance (i)	- Begin to understand the consequences of having more or less money. - Begin to understand the roles of financial organisations.	- Know about the roles of financial organisations. - Begin to understand that local/national finance can impact on your own life. - Begin to understand how local/national decisions may affect personal finances.	- Understand there is an ethical, social and religious dimension to financial decisions. - Understand how to plan and manage debt. - Understand what to do if difficulties arise in repaying debt. - Understand the role of regulation and consumer protection in financial institutions. - Understanding of the wider implications of personal financial decisions, e.g. the pros and cons of ethical investment. - Develop an understanding of how local and national decisions may affect personal finances. - Develop an understanding that local, national and global finances can impact on one's own life, e.g. setting of interest rates.

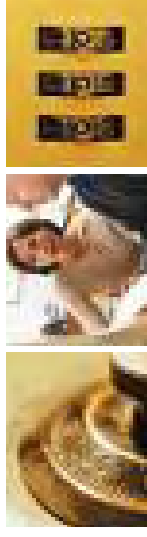
the framework



By level	Page	By level	Page	By level	Page
Basic understanding and developing confidence	19	Developing competence and confidence	25	Extending competence and confidence	30



basic understanding & developing confidence



Underpinning adult literacy skills

Speaking and listening skills at Entry 3 (SLE3) are needed for the discussions to enable understanding. At this level adults can listen and respond, speak to communicate and engage in discussion in familiar formal exchanges connected with education, training, work and social roles.

Reading skills at Entry 3 (RE3) are needed to read simple forms and information sheets. At this level adults can read and understand short straightforward texts on familiar topics and obtain information from everyday sources.

Writing skills at Entry 3 (WE3) are needed to complete simple forms and record a simple budget. At this level adults can write to communicate information with some adaptation to the intended audience.

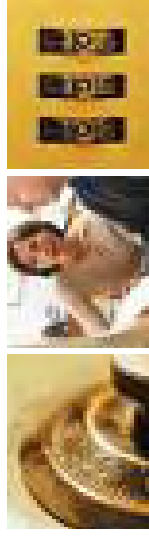
Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills
Financial Knowledge and Understanding	B(a) Different types of money/payments	1. Recognise notes and coins and understand the differences in value. 2. Recognise there are different forms of money, e.g. cheques, plastic cards, coupons, vouchers. 3. Understand cash isn't the only way to pay for goods/services. 4. Understand different forms of exchange, e.g. money for goods/services, in-kind exchange, etc.	> Explore shopping using money and change through family learning work. > Recognise different payment methods on advertisements/shop doors/tills, etc. > Explore barter methods or local exchange systems for goods/services, e.g. LETS. > Recognise different payment methods, e.g. mail order, catalogue and Internet shopping.	Recognise and select coins and notes MSS1/E1.I Add and subtract sums of money using decimal notation MSS1/E3.I
	B(b) Income generation	1. Recognise there are regular and unpredictable sources of money and identify your sources of income.	> Explore which components of a budget are regular and those that are unpredictable, e.g. benefits, salary, overtime/piece work, etc.	<i>continued ></i>



< basic understanding & developing confidence continued

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills
Financial Knowledge and Understanding	B(b) Income generation < continued	- Understand money is available when there is no/insufficient work. - Understand ways to increase income, e.g. work opportunities, benefits, etc.	- Discuss different forms of benefit and allowances. (Include in discussion the proposed automation of benefit payments into an account from 2003 and the potential introduction of the Universal banking service.) - Show how benefits and work co-exist, i.e. tax credits, etc.	
	B(c) Income disposal	- Understand the difference between essential and nonessential spending. - Recognise household expenses and regular financial commitments. - Begin to understand the tax, pension, National Insurance systems and how deductions are made.	- Use case studies to explore the differences between essential and nonessential spending and how different people have different priorities. (Case studies could be based on life stage events such as having children, employment, unemployment or retirement.) - List a number of things a person may want and why they may want them. Then rank them in order of priority – discuss this list. Look at things like peer pressure, advertising, what influences choice. Wt/E3.2 - Use a mock budget to identify regular and one-off payments, e.g. rent, utility bills, TV licence, school uniforms, funeral, etc. - Explore what taxes are used for and how they are collected.	Add and subtract sums of money using decimal notation MSS1/E3.1 Round sums of money to nearest £ and 10p and make approximate calculations MSS1/E3.2 Use a calculator to calculate using whole numbers and decimals to solve problems in context, and to check calculations N2/E3.4

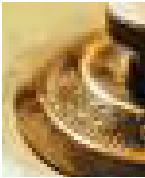
Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills
Financial Skills and Competence	B(d) Gathering financial information and record keeping	1. Recognise the need to keep money safe and the options available, e.g. at home, banks, credit unions, etc. 2. Understand the need to keep financial records including receipts, benefit claims, council tax payments, etc. 3. Appreciate the importance of bills, etc, as forms of identification needed for various transactions and to open accounts. 4. Be able to keep a simple record of money coming in and going out.	➤ Explore the most appropriate place to keep sums of money. Identify the full range of options to keep money safe. ➤ Gather information from a range of organisations (banks, building societies, post office, credit unions) on accounts including the basic bank account and Post Office Card Account. Practise filling in information required to open a bank account. Ww/E3.1 ➤ Use a case study of someone paying bills and then going on a spending spree to show how to keep track of spending and income. ➤ Discuss why you would need to keep financial records, e.g. bills, as a form of identification. ➤ Look at mock bank statements to understand the terminology. Rw/E3.1 ➤ Look at predicted income and expenditure for a student in FE/HE. ➤ Discuss how to remember PINs and how to keep them secret.	Add and subtract sums of money using decimal notation MSS1/E3.1 Represent information so that it makes sense to others HD1/E2.5 Use a calculator to calculate using whole numbers and decimals to solve problems in context and to check calculations N2/E3.4 Read, measure and record time MSS1/E3.3
	B(e) Financial planning – saving, spending, budgeting	1. Begin to understand that saving can offer options for future spending. 2. Begin to understand the different ways of saving. 3. Be able to consider different possibilities for spending money. 4. Identify items that may not be bought from regular income. 5. Use simple budgets to plan and control spending – begin to plan ahead including considering long-term saving/pensions.	➤ Consider when it is best to buy now or save and buy later. ➤ Discuss the range of places where money can be saved. ➤ Discuss the different ways of spending a windfall/unexpected sum of money. ➤ Look at how you would spend a lump sum gained on retirement. ➤ Discuss the different ways for spending a weekly salary.	Use a calculator to calculate using whole numbers and decimals to solve problems in context and to check calculations N2/E3.4 Add and subtract sums of money using decimal notation MSS1/E3.1 Represent information so that it makes sense to others HD1/E2.5 <i>continued ></i>



< basic understanding & developing confidence continued

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills
Financial Skills and Competence	B(e) Financial planning – saving, spending, budgeting < continued		> Consider the need to buy furniture or a car and the different ways of paying. > Use a case study to predict future spending needs and record a budget to plan for them. (Use events such as redundancy/illness – consider priority household payments such as the TV Licence.) > Investigate a credit union to understand the services they offer and how they could assist budgeting.	
	B(f) Risk and return	1. Understand the consequences of losing money. 2. Understand that you need to pay to borrow money and will be paid money if you save money.	> Discuss how money/items would be replaced if lost/stolen and what are the possible safeguards, introducing the idea of insurance. > Discuss that money can be lost or gained through investments and different people's views on investment. > Discuss that money can be lost or gained through gambling and different people's views on gambling. > Investigate methods of saving to show that money is paid in the form of interest.	
Financial Responsibility	B(g) Personal choices and the financial implications	1. Balancing needs and wants, prioritising spending. 2. Begin to prioritise within the constraints of limited resources. 3. Begin to understand the implications of debt. 4. Begin to be able to discuss how satisfaction from purchases can vary.	> Discuss essential and nonessential spending and how different people have different priorities. > Discuss the power of advertising on different financial choices. > Explore identifying needs which encompass self and dependants (present and future).	Add and subtract sums of money using decimal notation MSS1/E3.1 Represent information so that it makes sense to others HD1/E2.5 <i>continued</i> >

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills
Financial Responsibility	B(g) Personal choices and the financial implications < <i>continued</i>	5. Begin to consider choices based on personal financial information gathering, identifying needs, what needs to be spent, and what is left if any.	➤ Discuss long term desires compared to immediate wants. Could be argued that people who are able to prioritise their long term desires over their short term ones are often more able to achieve their goals – but we need to satisfy some short term desires to make life fun. ➤ Discuss the criteria used to decide on supermarket purchases e.g. well known brand versus supermarket brand versus fairly traded products. ➤ Use life stage events to identify priorities, e.g. having children, marriage, unemployment, etc. ➤ Use a case study on the implications of being in debt maybe arising from divorce, bereavement, unemployment, etc. ➤ List the different forms of debt. ➤ Group work to discuss when people have been dissatisfied with a purchase bought on a whim. (Retail therapy) ➤ Use budgets to look at future needs/wants and begin to discuss planning for emergencies or luxuries.	
	B(h) Consumer rights, responsibilities and sources of advice	1. Begin to understand different sources of advice/information, how to access such information/advice and know some local contacts, including advice on managing debt. 2. Be able to identify product information and be aware of the purpose of such information. 3. Know that consumers should expect to receive good service.	➤ Research potential sources of advice locally, e.g. friends, family, CAB, voluntary organisations, credit unions, etc. ➤ Look at the features that make up product information and how you could access the information. ➤ Use case studies to illustrate good or bad service. ➤ Establish when a faulty product can be returned.	<i>continued</i> >

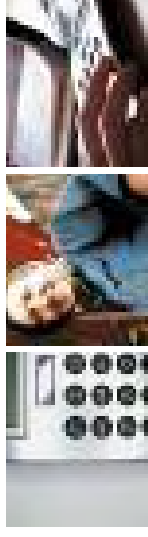


< basic understanding & developing confidence continued

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills
Financial Responsibility	B(h) Consumer rights, responsibilities and sources of advice < continued	4. Understand that consumers have rights and responsibility for paying for goods ordered.	> Discuss what happens when a service has gone wrong, e.g. a hairdresser cuts your hair in a way you don't like. You have rights of redress but you also have responsibilities too – to accurately describe what haircut you wanted in the first place.	
	B(i) Implications of finance	1. Begin to understand the consequences of having more or less money. 2. Begin to understand the roles of financial organisations.	> Use a case study where someone has debt problems outside their control resulting in a shortfall in cash. > Discuss the financial implications of divorce, unemployment, bereavement or retirement. > Research different types of financial organisation, e.g. bank, post office, CU.	



developing competence and confidence



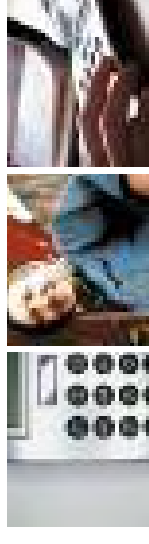
Underpinning adult literacy skills

Speaking and listening skills at Level 1 (SLL1) are needed for the discussions to enable understanding. At this level adults can listen and respond, speak to communicate and engage in discussion in formal exchanges connected with education, training, work and social roles.

Reading skills are required at Level 1 (RL1). At this level adults can read, understand and obtain information in reports, instructional, explanatory and persuasive texts.

Writing skills at Level 1 (WL1) are needed to complete forms, write simple letters and record a budget. At this level adults can write to communicate information, ideas and opinions clearly using length, format and style appropriate to purpose and audience.

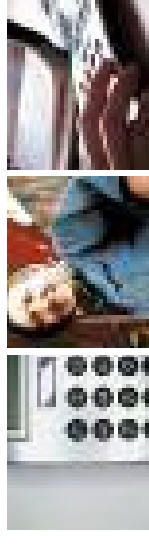
Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills
Financial Knowledge and Understanding	D(a) Different types of money/payments	- Understand that money means different things to different people. - Understand that cash isn't the only way to pay for goods and services and recognise the alternatives. - Understand different forms of payment including cheques, cheque guarantee cards and debit cards. - Understand and compare different forms of payment including standing orders and direct debit arrangements. - Understand the key words credit and debt and relate these terms to savings, borrowing currently undertaken.	> Collect and exchange stories and phrases on attitudes to money. > Investigate different payment methods, e.g. mail order, catalogue, internet. > Calculate the cost of an item and write a cheque or use a debit card. > Pay utility bills using cheques. > Compare paying utility bills by prepayment, cash, monthly, quarterly or direct debit. > Collate examples of everyday credit and debt, e.g. TV cash easy entry scheme, buying from a catalogue. > Understand how to pay for goods and services using chip and PIN.	Read, write, order and compare numbers, including large numbers. N1/L1.1 Order and compare percentages, and understand percentage increase and decrease. N2/L2.7



< developing competence and confidence

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills
Financial Knowledge and Understanding	D(b) Income generation	1. Understand how earnings and salaries are calculated. 2. Understand there are different forms of benefit, where the money comes from to pay them and how to access them. 3. Begin to understand the need for retirement provision.	> Calculate weekly/monthly take home pay from an annual salary. > Discuss salaries and deductions when someone is about to enter employment. > Gather together several simple benefit leaflets and look at financial terms and the main points within leaflets. Rt/L1.3 > Explore the implications of budgeting on a state pension; especially with those approaching retirement.	Add, subtract, multiply and divide sums of money and record MSS/L1.1 Add, subtract multiply and divide decimals up to two places N2/L1.5
	D(c) Income disposal	1. Understand personal expenditure and how to manage it. 2. Understand why money, such as pension deductions, National Insurance or tax is deducted from earnings. 3. Begin to understand local and national taxation and spending.	> Compare case studies with different spending levels to demonstrate how money can be managed. > Discuss the need to pay tax, etc, and use mock salary slips to show salaries and identify the different deductions. > Discuss what taxes could and should be used to fund. > Draw up lists of items on local and national taxation and the differences between them.	Find the arithmetical average (mean) for a set of data HD1/L1.3 Represent information so that it makes sense to others HD1/E2.5 Add, subtract, multiply and divide sums of money and record MSS/L1.1 Percentages N2/L2.7-10
Financial Skills and Competence	D(d) Gathering financial information and record keeping	1. Understand keeping money in an account, e.g. bank, post office, building society, credit union. 2. Know about some official financial records, e.g. bank statements, ATM services, credit card vouchers, etc.	> Investigate different types of a/c for everyday use and the advantages and disadvantages of each option. (Including basic bank accounts and Post Office Card Accounts.)	Extract and interpret information HD1/L1.1 Collect, organise and represent discrete data HD1/L1.2 <i>continued ></i>

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills
Financial Skills and Competence	D(d) Gathering financial information and record keeping < <i>continued</i>	3. Know about personal financial statements and other ways of recording income and expenditure. 4. Able to check for accuracy bank statements, utility and other bills.	> Compare suitability of different accounts at different life stage events, e.g. starting work. > Explore examples of financial records and discuss the terminology/layout. > Case study on organising a social event keeping track of receipts/ticket sales, etc. > Check receipts, bills to a statement. Compare meter readings to a utility bill. > Discuss how to safeguard against identity fraud.	Add, subtract, multiply and divide sums of money and record MSS1/L1.1 Add, subtract multiply and divide decimals up to two places N2/L1.5
	D(e) Financial planning – saving, spending, budgeting	1. Understand the need to consider saving and the potential benefits. 2. Understand the variety of ways and places to save. 3. Begin to be able to plan and think ahead. 4. Understand how to use budgets to plan and control personal spending. 5. Begin to understand the difference between long term and short term financial commitments and how planning and decision making for these differs. (Information gathered based on the need identified, analysed, a decision made and the result evaluated.)	> Compare saving to pay utility bills quarterly by direct debit to prepayment. > Consider regular and one-off savings including access to funds and rate of return. > Use family learning opportunities to identify future spending on children. (Include exploring the implications of the Savings Gateway and the Child Trust Fund.) > Use mock figures to build a uniform annual budget using a variety of weekly, monthly, quarterly and annual figures. > Use budget case studies to show how adjustments can increase/decrease cash available. > Consider the best way to pay for various items, e.g. food, a holiday, house, etc.	Add, subtract, multiply and divide sums of money and record MSS1/L1.1
	D(f) Risk and return	1. Begin to understand the principles of probability and insurance. 2. Begin to understand that both savings and borrowing are offered on differing terms and conditions.	> Discuss what types of insurance are best for set circumstances, e.g. life insurance, flood, theft. > Gather different account information showing different interest rates and accessibility. Discuss the best place for short, medium or long term needs. > Explore how different types of savings and investments have different levels of risk attached.	Show that some events are more likely to occur than others HD2/L1.1 Order and compare percentages, and understand percentage increase and decrease N2/L2.7 <i>continued</i> >

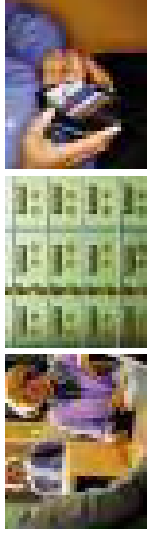


< developing competence and confidence

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills
Financial Skills and Competence	D(f) Risk and return < continued	- Understand money is made from money by saving and interest paid on borrowing. - Begin to understand that interest rates vary over time.	> Practise saying the information you would need to give over the phone when reporting an insurance claim. SLc/L1.3 > Compare interest rates for saving or borrowing now and one month or one year ago. (Begin to understand the impact of inflation on return from savings.)	
	D(g) Personal choices and the financial implications	- Begin to make decisions on the basis of short or medium term needs. - Ability to identify short, medium and long term needs. - Ability to prioritise different needs working within the constraints of limited resources. - Begin to be able to assess 'best buy' in a variety of circumstances. - Begin to understand how to plan and manage debt including beginning to look at dealing with debt in a crisis. - Begin to put a financial value on differing needs and wants.	> Compare the cost of daily, weekly or monthly travel cards. > Use a case study to look at different life stages and various needs at different times. > Set a budget for the month of December and decide how to spend the money on both essentials and luxuries for Christmas. > Compare own brand versus supermarket brands using supermarket price labels. Is the biggest always best value? > Compare different retail 'deals', e.g. £150 item with 20% off compared to £20 off. > Compare the cost of a washing machine buying on credit or saving up. > List different forms of debt and put them into order of priority. > Recognise the benefits and drawbacks of using different payment methods, e.g. credit cards, store cards and catalogue shopping, to pay for goods. > Discuss how ethical and religious choices can impact on financial decisions.	Read, measure and record time, including knowing the units of time MSS1/L1.2 Read, write, order and compare decimals up to three decimal places N2/L1.4 Add, subtract, multiply and divide decimals up to 2 places N2/L1.5 Find simple percentage parts of quantities N2/L1.9
Financial Responsibility				

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills
Financial Responsibility	D(h) Consumer rights, responsibilities and sources of advice	1. Understand that different people and organisations may give different advice on finances. 2. Be aware of the purpose of advice, advertising and marketing information and how it might influence customer choice. 3. Understand we have responsibilities as well as rights. 4. Recognise different sources of advice to help in understanding rights and responsibilities in relation to financial services.	> Discuss the different sorts of advice you might receive from friends, family, banks, voluntary orgs, CAB, IFAs tied and independent/fees, fee charging debt management/consolidation companies, etc. > Draw up a list of questions to obtain information from an adviser. SLd/LI.2 > Investigate how you could check the credentials of a product before purchasing. > Discuss the issues of ownership and not taking what doesn't belong to you. SLd/LI.1-3 > Undertake research into local sources of advice and discuss how they explained rights and responsibilities. (Example could be discussing extended warranties with a local CAB to see how much more protection they give than their rights under consumer law.)	
	D(i) Implications of finance	1. Know about the roles of financial organisations. 2. Begin to understand that local/national finance can impact on your own life. 3. Begin to understand how local/national decisions may affect personal finances.	> Compare banking on the high street, on-line, via supermarkets. > Discuss how changes in the annual Government budget affect individual's spending. > Consider the effects of a slow down in the economic cycle on personal circumstances, e.g. down turn in the stock market and the impact on pensions. > Discuss how local council changes may alter council tax rates and spending.	

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Underpinning adult literacy skills

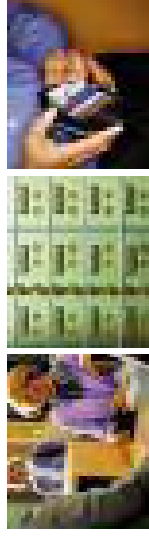
Speaking and listening skills at Level 2 (SLL2) are needed for the discussions to enable understanding. At this level adults can listen and respond, speak to communicate and engage in discussion in a wide range of formal exchanges.

Reading skills are required at Level 2 (RL2). At this level adults can read, understand and obtain information in a wide range of text types.

Writing skills at Level 2 (WL2) are needed to write letters, complete complicated forms and write up research. At this level adults can write to communicate information, ideas and opinions clearly and effectively, using length, format and style appropriate to purpose, content and audience.

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills	FSA Learn online
Financial Knowledge and Understanding	E(a) Different types of money, payments	- Understand the implications of different forms of credit and debt including credit cards, store cards and catalogue shopping. - Understand that exchange rates fluctuate and that commission may be charged to change currency. - Increased understanding of implications of credit and debt including overdrafts and different loan arrangements and ways to compare interest rates.	> Compare the cost of paying cash or using a credit card or catalogue repayments. > Compare buying currency for a foreign holiday through a bank, travel agent, through the Internet. > Select an item to purchase and investigate different deals comparing rates and conditions, e.g. APR.	Extract discrete and continuous data HD1/L2.1 Calculate with sums of money and convert between currencies MSS1/L2.1 Percentages N2/L2.7-10	
	E(b) Income generation	- Understand the need for money in retirement – pension – and how this could be paid for. - Begin to understand how companies and other organisations are financed including shares.	> Consider where the state pension comes from and other provision that could act to supplement it: e.g. pensions (stakeholder, occupational, personal), investments, saving, property.	Percentages N2/L2.7-10 Use fractions to order and compare amount or quantities (e.g. overtime) N2/L2.1 <i>continued ></i>	

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills	FSA Learn online
Financial Knowledge and Understanding	E(b) Income generation < <i>continued</i>	3. Understand how deductions such as tax, national insurance and pension contributions are made.	> Discuss the implications at different life stages, e.g. action to consider when starting work, when less money is available, e.g. unemployment. > Compare voluntary orgs to private companies. Use the FT, teletext to follow shares and explain the stock market. > Use mock salary slips to show salaries and calculate deductions.		
	E(c) Income disposal	1. Understanding of the range of personal expenditure and how it may be managed. 2. Understand local and national taxation and spending and a basic understanding of how and why Government is financed.	> Catalogue personal expenditure and identify where spending could be increased/decreased. > Undertake research into Government funding and the different uses for local, national taxation. > Know what VAT is and how to calculate it.	Calculate with sums of money and convert between currencies MSS1/L2.1 Read, write, order and compare positive and negative numbers of any size in a practical context NI/L2.1 Percentages N2/L2.7-10	Mod 3.1 Assessing resources
Financial Skills and Competence	E(d) Gathering financial information and record keeping	1. Understanding of personal financial statements including bank statements, credit card statements, TV Licence payment arrangements, utility and other bills. 2. Able to reconcile a bank statement to allow for items not yet presented. 3. Understand credit card statements and other loan/credit financing documents. 4. Able to gather, compare and contrast information on financial services to inform a decision.	> Collect/interpret a range of bills, statements to compare the differences and similarities. > Case study with credits/debits to check to a statement and balance to a cheque book. > Compare the implications of making the minimum payment, no payment or the full payment on a credit card statement and decide what to do.	Read, write, order and compare positive and negative numbers of any size in a practical context NI/L2.1 Extract discrete and continuous data from tables, charts and line graphs HD1/L2.1 <i>continued ></i>	



< extending competence and confidence

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills	FSA Learn online
Financial Skills and Competence	E(d) Gathering financial information and record keeping <i>< continued</i>		> Collate a range of information on one product/service from many sources. Compare key data/features, including 'small print'. (Examples could include, investments, pensions, mobile phone contracts.) R/L2.6 > Gather information from different utility suppliers to compare prices/terms.		
	E(e) Financial planning – saving, spending, budgeting	1. Understand ways in which to plan, monitor and control personal income and expenditure. 2. Fully understand the difference between short, medium and long term financial commitments and how the planning and decision making for these differ. 3. Able to obtain information and analyse it to decide on an appropriate service taking care to evaluate and monitor the situation on an ongoing basis. 4. Begin to understand local government finances (council tax) and the national budget.	> Investigate different ways of keeping track of money including spreadsheets, budgets, predictions on investment returns, etc. > Understand weekly budget schemes to pay an annual cost, e.g. TV Licence payments scheme. > Individuals identify their potential short, medium and long term commitments, e.g. saving for children's FE/HE, getting married, buying a holiday, house, furniture, etc. > An identified investment need is used to gather information, advice, analysis made and decisions discussed. > Council tax statements used to discuss spending. Also the national budget statement.	Calculate, measure and record time in different formats MSS/L2.2	Mod 1 Choosing financial products Mod 2.1 Borrowing money Mod 2.3 Saving money Mod 3.2 Setting financial priorities Mod 3.3 Reviewing plan

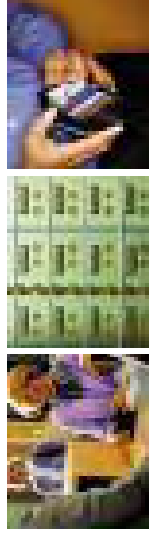
Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills	FSA Learn online
Financial Skills and Competence	E(f) Risk and return	- Understand the principles of probability and insurance in complex situations, identifying potential risks and how to protect against them. - Understand that both saving and borrowing are offered on differing terms and interest rates vary over time. - Understand that some loans and purchase agreements are secured whilst others are unsecured. - Understand the difference in risk and return between saving and investment products. - Understand the need to monitor and evaluate financial services to assess performance and relevance over time.	➤ Investigate life, health, critical illness insurance, mortgage protection plans, accident sickness unemployment cover. Compare costs and benefits including commission. ➤ Complete a house insurance claim form using the information from a case study. Wt/L2.3 ➤ Compare rates of return on savings over 1 or 5 years. Which offers the best return if needed in an emergency? ➤ Investigate the differences between credit cards and store cards, catalogues, hire purchase (HP) and credit deals where there is interest free credit if you pay on time – what are the implications for failing to pay? ➤ Gather information on credit cards or mortgages to compare if secured or unsecured. What happens if repayments cannot be met? ➤ Discuss the differences between deposit based saving and equity based investments. What effect could each have on the capital invested? Discuss the pros and cons of each. ➤ Use a case study on managing risk over time including pension planning. ➤ Use a case study to review the performance of savings (including tax free saving initiatives), investments, mortgages to see if different financial choices should be made and any potential penalties.	Order and compare percentages, and understand percentage increase and decrease N2/L2.7 Calculate with sums of money and convert between currencies MSS1/L2.1	Mod 1 Choosing financial products Mod 2.2 Insurance Mod 2.4 Investment

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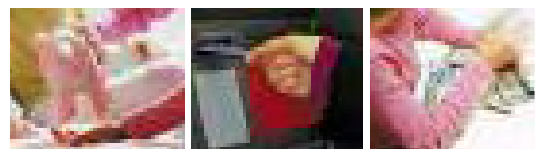
Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills	FSA Learn online
Financial Responsibility	E(g) Personal choices and the financial implications	1. Understand the difference between short, medium and long term needs and make appropriate decisions. 2. Understand the difference between manageable, planned debt and unmanageable, unplanned debt including dealing with debt in a crisis. 3. Able to assess best buy in a variety of financial circumstances. 4. Knowledge and understanding of a range of generic financial products in the short, medium and long term. Ability to identify personal requirements, obtain information/advice, analyse and decide. 5. Ability to analyse consumer information and understand the difference between this and advertising/marketing information. 6. Ability to make informed choices based on personal financial information gathering on resources available, outgoings (both needs and wants) and what is left, if any. 7. Ability to put a personal financial value on differing needs/wants and to prioritise these within the constraints of limited resources. 8. Ability to undertake ongoing monitoring and evaluation of needs/wants/services based on changing life circumstances.	> Use case studies to look at different needs at different life stages and the financial implications. (Examples include employment, unemployment, having children, getting married, divorce, retirement, etc.) > Discuss when debt becomes unmanageable and the sources available to help, e.g. Citizens Advice Bureaux. > Use consumer information to compare products and ways of financing purchases. (Use mobile phone payments, contracts as an example.) > Obtain a range of information on an appropriate product, e.g. basic bank a/c. Compare terms, advice available and suitability. > Research a range of information on a product deciding which is advertising and what contains true consumer information. > Use the FSA 'Learn on Line financial planning section to work through making informed choices. > Investigate balancing eating healthily and budget buying.	Calculate, measure and record time in different formats MSS1/L2.2 Calculate ratio and proportion	
					<i>continued ></i>

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills	FSA Learn online
Financial Responsibility	E(g) Personal choices and the financial implications < continued	9. Ability to evaluate the choice of a particular product on lifestyle. 10. Ability to assess the financial implications of personal life choices in terms of education, life long learning opportunities. 11. Ability to make informed choices when experiencing a drop in income or other changes to financial circumstances.	> Investigate the financial implications of education/training opportunities both long and short term. > Consider opportunities to up-skill or retrain and implications on finances. > Use case studies to discuss a course of action in changed circumstances. Consider advice available and how to plan ahead.		
	E(h) Consumer rights, responsibilities and sources of advice	1. Know about the different sources of generic financial advice, including financial advisers and Citizens Advice Bureaux. 2. Know about the different sources of advice and the differences between generic and personal advice. 3. Be able to assess and compare different sources of financial advice and information. 4. Understand there are different rights and responsibilities in relation to different financial products. 5. Understand how to identify if it is appropriate to comment or complain and be able to access the procedures.	> Ask a local CAB representative, an independent and a tied financial adviser to explain the advice they would offer. > Use case studies to identify the most appropriate sources of advice/information in different circumstances. > Compare the terms of loans from a bank and a credit union. > Discuss a case study to identify if a product is inadequate and to investigate the procedures to complain, etc. > Write a letter of complaint. W/L2.1-7 > Understand the role of credit reference agencies.	Order and compare percentages, and understand percentage increase and decrease N2/L2.7	
	E(i) Implications of finance	1. Understand there is an ethical, social and religious dimension to financial decisions. 2. Understand how to plan and manage debt. 3. Understand what to do if difficulties arise in repaying debt.	> Discuss the environmental impact of different products. Is it worth paying more not to damage the environment? > Explore the principles of Shariah finance. > Understand the reasons behind, and the steps taken by financial organisations to reduce fraud.	Order and compare percentages, and understand percentage increase and decrease N2/L2.7 <i>continued ></i>	



< extending competence and confidence

Section	Component	Skills, knowledge and understanding	Illustrations	Underpinning adult numeracy skills	FSA Learn online
Financial Responsibility	E(i) Implications of finance <i>< continued</i>	- Understand the role of regulation and consumer protection in financial institutions. - Understanding of the wider implications of personal financial decisions, e.g. the pros and cons of ethical investment. - Develop an understanding of how local and national decisions may affect personal finances. - Develop an understanding that local, national and global finances can impact on one's own life, e.g. setting of interest rates.	> A list of products could be read over with a price for each. Then the production conditions for each product could be exposed. Discuss whether they would still purchase the product? > Use a case study illustrating the effect of 'bad debt', ie, debt that cannot be repaid, on an individual. > Illustrate what happens if people cannot repay different creditors – which creditors are more important? > Explore information on debt management companies to see how they work. > Research how consumers are protected from bad financial advice or the collapse of financial organisations. > Discuss the pros and cons of ethical investment. > Use case studies to discuss how changes in tax/benefits impact on individuals. > Find out how interest rates are set and consider the impact of high/low interest rates. (Example could be buying a house and the impact of a change to interest rates on mortgages.)	Order and compare percentages, and understand percentage increase and decrease. N2/L2.7	



appendix 1

glossary

accidental damage

some contents insurance policies will allow you to claim for accidental damage. It is the damage done to your possessions by accident, for example, you spill a pot of paint over your carpet.

accommodation

where you live. This includes living with your parents, in a hostel, renting somewhere or buying on a mortgage.

account

this is the service provided by a bank or building society that holds money for you. A current account is an everyday account for money to be paid in or taken out – it helps you budget and manage your money and pay for things in a convenient and secure way. A deposit account is for savings.

AER

stands for annual equivalent rate. This shows what the interest rate would be if the interest on savings were paid and added to savings at the end of each year. Actually interest is often paid more often, such as four times a year. The AER is worked out in a standard way so you can compare interest rates directly with each other. The higher the AER, the better the return is on your savings.

after tax

means what you are left with after tax has been paid. You must pay tax on most types of income (such as interest from savings, earnings from your job and pensions), but everyone can have some income tax-free. In 2002–3, the tax-free allowance for people under age 65 was £4615. Older people may get a higher allowance.

all-risks

this means that your possessions are covered by the contents insurance policy even though you have taken them outside your home.

a.m.

it means 'ante meridiem' which is Latin for 'before noon'.

annually

every year.

APR

is the Annual Percentage Rate. This tells you the cost of a loan, taking into account the interest you pay, any

other charges and when the payments fall due. The cost is standardised as an annual percentage rate so you can easily compare the cost of one loan with another e.g. a loan with an APR of 15% is more expensive than one with an APR of 11%.

ATM

Automated Teller Machine is a cash-dispensing machine, which you find in many places including banks, shopping centres and railway stations. In order to be able to use an ATM you need a cash withdrawal card and a Personal Identification Number (PIN). People often refer to ATM's as a 'hole in the wall'.

available credit

this is the amount of money the store card or credit card company will lend you now. That is, your credit limit take away the amount you have already borrowed. You can use this money to buy goods or as a loan.

balance

is the amount of money you have in your account at any particular time or which you owe on your credit or store card. It will be shown on your statement.

balance brought forward

the balance that was shown on your last statement.

bank

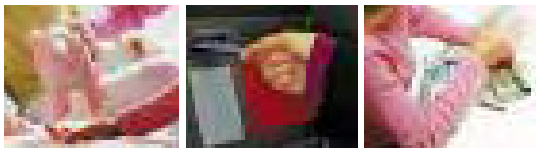
a commercial organisation that undertakes to provide a range of financial services, such as current and deposit accounts. Banks must be authorised to take your money.

bankruptcy

a person or a company faces bankruptcy when they owe more money than they have. It is a procedure which sorts out how money is distributed to people who are owed money by the selling of possessions (assets). A bankrupt person also loses the opportunity to access the full range of financial products and services.

basic bank account

a service from a bank or building society which lets you pay in money, get cash out and pay bills. It doesn't let you spend more than you have in your account, so there's no risk of going overdrawn and running up overdraft charges.



< appendix 1 – glossary

borrowing

getting money from someone else that you intend to pay back. You might borrow informally from friends and family or take out a formal loan with a written agreement.

bounced cheque

a cheque that the bank refuses payment on because there is not enough money in the account of the person who wrote the cheque. The bank usually sends the cheque back to the person it was written out to (the payee). The cheque is marked 'return to drawer'. When this happens you have to ask the person who wrote the cheque to give you cash instead or to put some money in their account.

budget

a plan of your spending.

building society

an organisation that is owned by its members, who are some or all of the customers saving with or borrowing from the society. They often offer a range of financial services and are similar to banks. Building societies must be authorised to take your money.

calendar month

the months on the calendar e.g. January, February etc. The calendar months are generally longer than 4 weeks.

capital

the amount of money you originally save or invest, before any interest, other return or loss is taken into account. It could also be an amount of money that you have borrowed.

cash card/cash machine card

a card that lets you use a cash machine (ATM or hole-in-the-wall) to withdraw money, check your balance or print a mini-statement.

cashflow

a record of all the money coming into the business less all the payments as they are made, measured over a particular time. Money moving into the business (receipts) is known as cash inflow and money moving away from the business (payments) is known as cash outflow.

catalogue

goods are shown in the pages of the catalogue. You can buy them on credit and pay in weekly or monthly installments. The goods will usually be delivered by post. The price of the goods in the catalogue may be more than the price in a shop.

cheque

a written instruction to a bank. It can be used to pay you money. You can write out cheques to yourself to get money out of your account or to pay other people, if you have your own chequebook with your current account.

cheque guarantee card

a plastic card that is issued by a bank or building society and guarantees that the amount of money on any cheque you write will be paid whether or not there is enough money in the account. There is a limit to the amount that is guaranteed – £100 or £250 are common amounts.

charges

fees and interest which you have to pay, for example, when you borrow money or buy on credit.

Child Trust Fund

a Government proposal to give every new-born child a sum paid into a special account. On reaching 18 the child would be able to withdraw the money which should have grown in value.

Chip and PIN

a way of helping to protect against fraud when using bank cards. Each card includes a small computer chip and the card holder has to type in a PIN before the payment goes ahead.

Citizens Advice Bureau (CAB)

a local office where you can get help with a range of problems including your finances or debts. To find your local CAB look in Yellow Pages or ask at the Library.

clearing

clearing is the time between paying cash or a cheque into your bank account and the money being available to spend or withdraw.



compound interest

interest rates are usually compounded – so the amount paid on savings is based on the capital plus the interest paid so far (provided you have not taken anything out of the account). This also works for loans – so the amount you owe can increase dramatically over quite a small time.

consolidation loan

this is a single loan which has been set up in order to pay off a number of smaller debts. Consolidation loans are generally secured loans with repayments over a long term.

consumer

when you buy something you are a consumer.

Council Tax

tax paid to the local council for local services. For example, libraries, police, local roads etc.

credit

an account that is 'in credit' means that there is some money in it that is available to be spent. If you obtain goods or services 'on credit' it means that someone (for example, a bank or credit institution) has given you the money to make the purchase – they have credited you with the money. You must pay the money back. If you do not pay your credit card on time or have a history of not paying back other loans, this will be shown on your file held by a credit reference agency. When shops or banks check your creditworthiness and see this information has been listed, you may find it very difficult to get a loan.

credit card

a plastic card issued by a bank or building society that allows you to make purchases now and pay for them later. Credit will be made available to you to buy the goods. Every month the bank or building society will send you a statement of your account. You must pay back at least a minimum amount each month and interest will be charged if you do not pay off the full amount borrowed.

credit limit

the maximum amount the store card or credit company will lend you altogether at any time.

credit reference agency

an agency that holds information on adults. This information includes public records (e.g. Electoral Roll entries), credit account information (e.g. repayment records for loans, credit, mortgage, hire purchase) and records of credit checks that have previously been made.

credit record

your details held by a credit reference agency. It will include whether you appear on the Electoral Roll, your name and address from the Electoral Roll, how you have handled previous credit, and any other credit checks made about you.

credit risk

the chance that you might not repay your loan or credit.

credit score

a score given by a shop or credit agency to you based on your personal and financial circumstances. It helps them to decide whether you are likely to repay the loan you are asking for.

Credit Union

a non-profit making co-operative savings association that makes loans to its members at low interest and encourages saving.

creditor

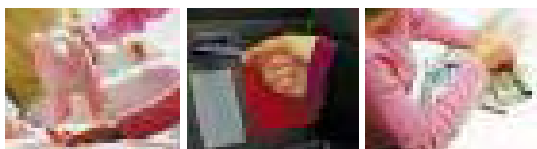
a person you owe money to.

current account

a bank or building society account which helps you to manage your money, pay bills, receive money and keep money secure. It will have more services than a basic bank account, for example, you will get a cheque book.

debit

money which is taken out of an account is 'debited from' that account.



< appendix 1 – glossary

debit card

a plastic card that can be used instead of cash when making a purchase. The amount spent is taken automatically by computer from the account of the person who owns the card – it is debited from the account. Some cards (such as Switch and Delta) could let you spend money you have not got in your account – the balance is not always checked at the time of purchase. Other cards (such as Solo and Electron) only allow the purchase to go ahead if there is enough money in the account – it is always checked. Useful when paying in shops, shopping by phone or on the internet.

debt

if you are in debt you owe money to someone e.g. a bank.

debtor

a person who owes you money.

defaulted

failed to make payments; or failed to pay off the debt.

dependents

people who are financially dependent on you for their livelihood. This is usually children who live with you, but it could be elderly relatives or someone you care for.

deposit

an amount of money paid by you to make sure you get the goods. You may need to pay a deposit when getting goods on credit.

Direct Debit

an arrangement where you instruct the bank to release money from your account to pay bills and other amounts automatically. The billing company requests the money from the bank directly. You are told in advance in writing how much will be taken and the date it will be taken out of your account.

discount

money which is taken off the price of something. You may need to collect coupons or vouchers before claiming the discount. Sometimes shops give a discount to their employees.

dormant

no longer used.

Electoral Roll

a list of names and addresses of people over 18 in the UK. You are required by law to register to be on the Electoral Roll. You can then vote in elections. The Electoral Roll is checked when you make an application for credit.

employee

someone who is paid to work for someone else. The person who you work for is your employer.

employee NIC

stands for employee National Insurance Contributions. This is a form of additional taxation and will be taken off your pay before you get it. You usually need to make contributions before you can claim certain state benefits, such as State Pension when you retire.

expires

on plastic cards – after this date your card cannot be used.

fee

a sum of money you pay, for example, to have a loan or credit arranged for you.

finance company

a company which makes money by lending to people who want to buy goods on credit. Most shops use finance companies for their credit deals.

financial

to do with money.

Financial Adviser

an individual or firm that can assess your financial needs, recommend suitable products, and arrange for you to buy or invest in these products. Some advisers can also manage investments for you. Where advice concerns 'packaged products' (such as unit trusts, open-ended investment companies, investment trust savings schemes, investment-type life insurance and pensions), an adviser must be authorised by the Financial Services Authority (FSA).

financial records

will include statements, bills, receipts etc.

first £50 of damage (also called an 'excess')

some contents insurance policies ask you to pay the first £50 (or other amount) cost of the damage. The insurer will then pay for anything more than this.



free buffer zone

some bank or building society accounts have a buffer zone (a free temporary overdraft) so you can take this money out. You will not be charged for being very slightly overdrawn on this basis.

gross

indicates an amount from which certain items have yet to be deducted.

gross interest

interest on savings before any tax is taken off.

gross profit

in a business – the money you make from selling your goods and services less the cost of materials or making the goods.

gross pay

your pay before anything is taken away from it, like income tax and National Insurance Contributions.

hire purchase

you take away the goods and can use them. You have to make regular payments and after a set length of time, when the goods have been paid for, the goods will become yours. Cars are often bought this way. You would not own the car until you have completed the hire purchase agreement – so you would not be able to sell the car until you had paid for it.

identity fraud

this is a form of financial crime which comes about by someone finding out the personal details of someone else and using these illegally, e.g. the withdrawal of funds from an account or setting up a hire purchase agreement.

index-linked

index-linking means that the value of the financial product or service (e.g. pension, savings certificate) is increased in line with an index (e.g. the Retail Price Index, or inflation).

With some types of contents insurance the insurer works out how much you need to increase your cover by each year.

installments

weekly or monthly repayments made to pay off goods bought on credit or to pay off a loan taken out to buy them.

instant access

means you can get your money back immediately without having to wait for any notice period.

insurance (buildings/content)

insurance taken out to cover the house itself (buildings insurance) or the things in the house (contents insurance). If something happens to the building or contents you may get a pay-out from the insurer.

insurance (car)

by law you have to have insurance if you drive a car on public roads. The basic insurance everyone must have is 'third party' – this means that the insurer will pay out if you damage someone's property (e.g. their car) or cause them an injury in an accident.

You can pay additional premiums and have 'third party, fire and theft' – this means you are covered by the insurance if you damage someone else's property or cause an injury and also you will get a payout if your car is stolen or damaged by fire.

Some people choose to pay extra and have 'fully comprehensive'. This means they are covered for any loss or damage to their own car as well as for damage to other people's property or injury to other people.

interest

the reward you get for lending your money to say, a bank or building society. Also, the cost you pay when you borrow money through a loan or credit agreement.

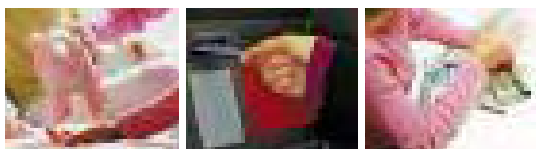
interest rate

is the percentage that is paid on savings or loans. A savings account that was offering 8% would give you a better return than one that was offering 5%. Similarly borrowing money at 22.5% is going to cost more than borrowing at 18%.

investment

financial products which typically involve some risk of losing your original money but give you the opportunity of better returns than you can get from savings. Rather than putting your money into a deposit account and getting the interest, you buy, say, stock market-based investments, such as bonds, shares, unit trusts and so on. A lot of people have shares without realising it as many financial products are actually based on investments, for example, endowment mortgages and pensions. Other products spread the risk of investing in the stock market by putting your money in a range of different shares, for example, unit trusts.

The value of your investment will change over time as the stock market prices go up and down.



< appendix 1 – glossary

ISA

ISA means Individual Savings Account. This is a tax efficient product. You may not have a mini-ISA and a maxi-ISA in the same tax year. You can pay an overall total of £7,000 into ISAs each tax year. You can choose to put your money in up to three mini-ISAs or into one maxi-ISA each year.

> maxi-ISA

an account (or 'wrapper') in which you can hold a wide range of savings and investments products. These must include stocks and shares and may also include savings accounts and life insurance. You can put up to £3,000 into the cash component of your maxi-ISA, up to £7,000 into the stocks and shares component of your maxi-ISA and £1,000 into the life insurance component of your maxi-ISA. However, you must not exceed the overall total of £7,000 paid in any one tax year.

> mini-ISA

you can hold cash, or stocks and shares, or life insurance in mini-ISAs. You can have up to 3 mini-ISAs in any one tax year made up of three different types of holding. The maximum you can pay into a cash ISA is £3,000, in a stocks and shares ISA is £3,000 and in a life insurance ISA is £1,000.

> mini-cash ISA

a savings account that pays tax-free interest. You can save up to £3,000 in a mini-cash ISA in any one tax year.

issue

on some plastic cards – the number of cards you have received from the card issuer ever since opening the account.

loan

a sum of money which you borrow, usually with interest. Loans can be secured or unsecured, depending on whether they are backed by some kind of asset, e.g. a loan secured on a house.

loan shark

someone who lends money and charges a very high rate of interest. They will not hold a consumer credit licence.

loyalty card

a scheme offered by some shops to encourage you to shop there. For each £1 you spend they give you something in return – often money at 1% (a penny in the pound) in the form of vouchers which must be used at that shop.

maximum withdrawal

most cash machines check your bank account before giving you any money and will not give you any more than there is in your account. There is often a limit of, say, £250 per day on your withdrawals.

mini-ISA or cash ISA

ISA means Individual Savings Account. A savings account that pays tax free interest. You may not have a mini-ISA and a maxi-ISA in the same tax year. You can save up to £3,000 in a mini-cash ISA in any one tax year.

minimum payment

on credit or store card statements – the minimum amount you must pay each month off your debt.

mortgage

a loan usually taken out to buy property e.g. a house. If you do not keep up the mortgage repayments the mortgage company can repossess your house. This is an example of a secured loan. The loan is secure for the mortgage company because they can not lose out. They get the value of your house if you default on the loan.

National Insurance

contributions that are paid from a person's income, which are used by the Government to pay for benefits such as state pension and the National Health Service.

net

indicates a sum of money from which certain amounts have already been taken away.

net interest

this is interest which has already had the tax taken off it.

net pay

the pay you actually get. All the deductions have been taken off before you get it.

net profit

in a business – the gross profit less the overheads of the business measured over a particular time.

non-priority debts

less important debts. The people you owe the money to can take you to court to recover the debts but cannot take any other action (such as cutting off a service or repossessing your home). They are likely to accept reasonable repayments.


notice

the time you must wait to get your money after telling, say, your bank or building society that you want to take it out. If you don't wait this time you may be penalised by, for example, losing interest.

occupation

your job, work or profession e.g. bricklayer, checkout operator, teacher.

occupational pension

a pension from a scheme set up by an employer, for example, a Local Council Pension or a Teacher's Pension. Employees have to join the scheme to be eligible and may have to make contributions towards the pension. The scheme may pay a fraction of the final salary as a pension (calculated taking into account the number of years worked) or build up a cash fund used to buy an annuity. An annuity is a special type of investment which can pay out a regular sum over the lifetime of the owner.

overdraft

if you spend more money than you have in your current account you will go overdrawn. You can ask the bank if they can arrange to lend you some money for a short time. This is known as an arranged overdraft. You pay an agreed rate of interest on the overdraft. If you go overdrawn without asking the bank in advance, they might refuse to pay your cheques and charge you a high interest rate on the money that you owe them.

overheads

the costs of running a business. It includes things like rent, office help, heat & light, advertising and distributing your goods and services.

P60

a form produced at the end of a tax year which states how much an employee has earned and how much Income Tax and National Insurance contribution have been paid for the year.

PAYE

stands for Pay As You Earn and is the process by which most employees make Income Tax and National Insurance payments to the government.

pay in

putting money into your account. This could be cash or cheques.

payments

money you pay out, for example, on materials you need for your business, interest on loans, money for services such as gas & electricity.

payment received

a sum of money paid into your account to pay off credit, a loan or for services such as gas and electricity. This will be shown on your statement.

pay period

the year is divided into equal pay periods starting from early April (which is also start of the tax year). If you are paid monthly, there are 12 pay periods; if weekly, 52.

pension

an income paid out after someone retires. The government gives tax relief on money paid into a scheme designed to provide a pension. A pension is a 'locked box' form of savings because you cannot spend any money in the fund until you have reached the minimum age (often 50). You can often take part of the proceeds as a cash lump sum but the rest must be taken as income.

There are different types of pension schemes: occupational; Stakeholder; State; personal.

pension deduction

payments into a pension scheme will be taken automatically from your pay, if you pay into a pension scheme which is arranged by your employer. This will show up on your payslip as 'pension deductions'.

per annum

each year.

personal pension

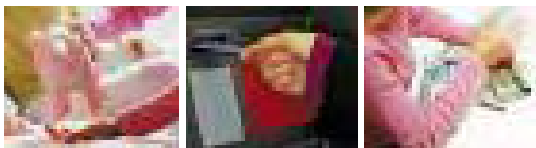
a pension plan, not tied to a particular employment, that you can keep going even if you change job. You might have set up the plan yourself direct with a pension provider or it could have been arranged through your workplace. Some personal pensions are Stakeholder schemes.

PIN

Personal Identification Number – a secret number which you use with a cash machine or other card. You type it in and the cash machine checks the card number and PIN are the same.

p.m.

it means 'post meridiem' which is Latin for 'after noon'.



< appendix 1 – glossary

policy

this sets out everything that is agreed between you and the insurer. It will list everything that is covered as well as what is excluded. Read it carefully before buying the insurance.

premium

the amount you have to pay to buy the insurance. You may be able to pay in monthly installments.

priority debts

these are debts which are more important than others because the law lets the people (you owe the money to) take serious action against you. Priority debts include things like a mortgage because your home could be repossessed if you do not keep up your mortgage repayments and fuel bills because your gas or electricity could be cut off.

profit and loss

in a business, you make a profit if you sell goods or services for more than your costs. You make a loss if the proceeds are less than your costs.

receipts

money coming in, for example, from selling goods and services or taking out a loan.

repayments

the sums of money you pay back weekly or monthly on your loan or credit.

return

the amount you get back on your capital. A general rule is that the higher the return the more risky the investment.

responsibilities

what you should do e.g. finish paying for goods taken out on credit.

rights

the protection that is given to you by law. For example, you have a right to compensation if your bank goes bust and you lose money.

risk

another name for chance or uncertainty. Types of risk include capital risk (your savings or investment fall in value), interest rate risk (the interest rate you agree to may not be good value in the future) and inflation risk (price levels will rise so the buying power of your savings or investments will fall).

Shares and share-based investments, such as unit trusts, are considered higher risk because the value of your investment can fall (capital risk) but growth of these investments tends to outstrip inflation and over the medium- to long-term usually beats the return from savings accounts.

savings

any money you put aside for future use. This may be in a deposit account – or under your bed. 'Rainy day' savings are useful for emergencies and need to be easily accessible, while longer-term savings can be built up to give a 'nest egg'.

savings accounts

savings are often kept in bank, building society or National Savings accounts. The amount you put in does not fall in value but may grow as interest is added.

Savings Gateway

a scheme which is being piloted by the Government. It encourages people who would not normally save to put something by because their savings are matched by money from the Government. There are strict rules about who can benefit from the scheme and how much money they can save. The second set of pilots began in 2005.

shares

an investment which makes you part-owner of a company, along with all the other shareholders. Some shares pay you an income (called dividends) regularly. With all shares, you accept a capital risk. This means, if the share price rises, you will make a profit when you sell, but if the share price falls, you will instead make a loss.

short term

usually means a period of time no longer than, say, five years – and often a lot shorter.

Solo, Electron

types of debit card where your account is always checked to see whether there is enough money to pay for the goods. Your account cannot go overdrawn if you use these types of debit card.

Standing Order

a method of paying regular amounts automatically. You instruct your bank to pay the money for you to a particular person or company. It's your responsibility to change the payment if it needs to alter.



Stakeholder

a type of pension scheme designed to be good value for money by having low charges, flexible payments and so on. Usually it means a personal pension that meets these conditions, but some types of occupational scheme can also be Stakeholder schemes.

statement

a document from the bank or building society which shows all your recent payments into and withdrawals from your account. You should check it with your own records.

State pension

a pension paid to you when you retire by the State. The amount you get will depend on your National Insurance record (or on that of your marriage partner).

stock market

where stocks and shares are bought and sold.

storecard

a plastic card issued by a shop that lets you buy goods at that store on credit. The APR is usually quite high. You must pay something back each month.

Switch, Visa Debit

types of debit card. Your account may be checked if you are paying out a large amount but not always. This means that it is possible for you to go overdrawn on your account.

take home pay

the money you actually get paid after deductions such as income tax and National Insurance Contributions.

taxation

> local

you may pay local taxes such as Council tax. This money is used to pay for local services such as libraries and the police.

> national

you are taxed in a variety of ways, for example, by paying income tax on your wages, by paying VAT when you buy certain goods, by paying the road fund licence for a car. These taxes are used to finance services such as the National Health Service, Armed Forces and education which are of benefit to everyone.

tax code

this code, with special tables, tells your employer how much tax-free pay to give you each pay period. Your tax code is worked out from your tax allowances and other tax adjustments

tax this period

shown on a payslip – how much income tax you have to pay this pay period. It is worked out from tables using your tax code.

tax year

a 12 month period running from 6th April one year to 5th April the next year. Taxes, such as income tax, are worked out over this period.

tenant

someone who rents where they live.

term

the time for which something lasts e.g. how long you have to pay back a loan.

30 day notice

means you get your savings back 30 days after you told your bank or building society that you wanted it. 30 day accounts might pay higher interest than instant access.

3 months notice

means you get your money back 3 months after you told your bank or building society that you wanted it. You may be able to get your savings immediately but lose interest.

total deductions

on a payslip – this is the total amount that will be taken from your gross pay. What is left after this is your take-home pay.

utility bills

the bills for electricity, water, gas and telephone.

voluntary excess

you can get a reduction in your insurance premium if you agree to pay the first part of every insurance claim yourself. The insurer will then pay for anything more than this.

withdraw

taking money out of your account.



appendix 2

resources

Financial Capability Resources

Author	Date	Publisher	Supplier	Cost	Referenced	
					AFCaF	Lit/Num
You & Your Money						
<i>Factsheets (Available from www.moneymanagementcouncil.org.uk)</i>						
Money Management Council				Free		
Face2Face with Finance						
			NatWest	Free		Key Skills
Financial Services Authority Leaflets						
<i>(www.fsa.gov.uk/consumer or tel: 0845 606 1234)</i>						
		FSA	FSA	Free		
Age Concern England has a range of fact sheets						
<i>(www.ageconcern.org.uk)</i>						
				Free		
Cashwise						
	2003	BBC	BBC	Free		
Personal Finance Handbook						
	2004	CPAG/SAFE	CPAG	£14.00	✓	
A Guide to Delivering Financial Literacy						
	2006	SAFE	SAFE	Free		

Adult Literacy, Language and Numeracy through context of finance

Author	Date	Publisher	Supplier	Cost	Referenced	
					AFCaF	Lit/Num
Adult Literacy Core Curriculum						
	2001	DfES	DfES	Free		
Adult Numeracy Core Curriculum						
	2001	DfES	DfES	Free		
Adult ESOL Core Curriculum						
	2001	DfES	DfES	Free		
Access For All						
<i>(A manual to support literacy and numeracy teachers in making the curriculum accessible to the whole range of learners, including those with disabilities and/or learning difficulties.)</i>						
	2002	DfES	DfES	Free		

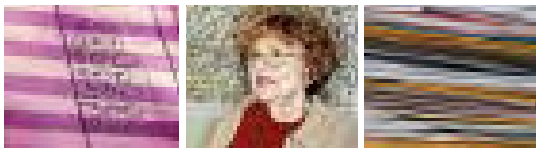
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< Adult Literacy, Language and Numeracy through context of finance

Author	Date	Publisher	Supplier	Cost	Referenced	
					AFCaF	Lit/Num
Basic Maths – Workshop Series:						
Introduction to Money						
	1990	Henley College	Avanti	£8.50		
Life Skills Series:						
Making Ends Meet						
Jayne Garner	2000	Axis Education	Avanti	£34.95		✓
A Place of Your Own						
Jayne Garner	2000	Axis Education	Avanti	£34.95		✓
Budgeting and Money Management: Social and Life skills						
Julie Fairhead	1997	Mallams	Avanti	£24.99		
Fuel for Numbers						
Catrin Maby	2000	C. Maby	Avanti	£19.95		
Fuel for Words (Materials about home energy use and savings)						
Catrin Maby	2000	C. Maby	Avanti	£19.95		
Making the Most of Your Money						
	2002	BSA	BSA	£10.00		
Mathematics – The Basic skills						
S Llewelyn & A Greer	2001	Stanley Thorne	Avanti	£13.95		✓
Oxford Photo Dictionary						
	1991	OUP	Avanti	£11.20		
Practise Percentages						
		NB Publications	Avanti	£10.00		

continued >



< appendix 2 – resources

< Adult Literacy, Language and Numeracy through context of finance

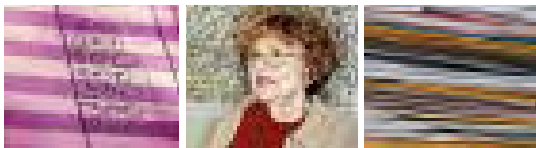
Author	Date	Publisher	Supplier	Cost	Referenced	
					AFCaF	Lit/Num
Skillsheets Series						
Money Basics						
Linzi Henry	1998	L Henry	Avanti	£13.00		✓
Money						
Linzi Henry		L Henry	Avanti	£13.00		✓
Flexi Packs						
The Numeracy Pack						
		BSA	BSA	£11.00		
Using Cashless Pay						
A Workplace Skills Pack		Suffolk County Council	Avanti	£15.00		✓

Author	Date	Publisher	Supplier	Cost	Referenced	
					AFCaF	Lit/Num
Short and Modular Programmes						
	2006	BSA	BSA		✓	✓
Supporting the Adult Literacy and Numeracy Core Curricula						
	2006	BSA	BSA		✓	✓
Financial Products Resource Pack						
	2005	BSA	BSA		✓	✓
Skills for Life and Financial Literacy (6 booklets)						
	2005	DfES	DfES	Free		



Practical

Author	Date	Publisher	Supplier	Cost	Referenced	
					AFCaF	Lit/Num
Mega Money (large cardboard coins)						
		FSA	BEAM	£8.23		
Place Value – Money Cards						
		PCET Publ.	BEAM	£17.61		
Coin Cards						
		PCET Publ	BEAM	£17.61		
Colossal Cards for Adult Learners (large format non-cash forms of money)						
		BSA/FSA	BSA	£10.00	✓	✓
Tips Cards:						
Numbers in Words						
		BSA	BSA	£1.50		
Days and Months						
		BSA	BSA	£1.50		
Multiplication Square						
		BSA	BSA	£1.50		
Percentages & Fractions						
		BSA	BSA	£1.50		



< appendix 2 – resources

Software

Author	Date	Publisher	Supplier	Cost	Referenced	
					AFCaF	Lit/Num
Financial Planning CD Rom (Order on tel: 0845 606 1234)						
		FSA	FSA	Free		
TUC numbers disc – Handling money / Wages						
		CTAD	BSA	£150 + VAT		
Cash Crescent (Tel: 0800 100 900)						
	2003	FSA, University for Industry	Learndirect	on application	✓	✓
Money-go-Round						
	2002	BSA	BSA	£10.00	✓	✓
Money Power						
	2004	BSA	BSA	£10.00	✓	✓
Cashwise CD ROM						
	2004	BBC	BBC	Free		
Money Talk						
	2005	BSA	BSA	£10.00	✓	✓



Online

Using a Bank Account	Learn Online	www.fsa.gov.uk/consumer
Money Matters to Me		www.moneymatterstome.co.uk www.doughuk.org

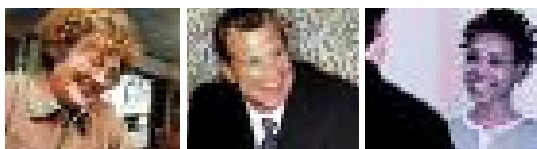
Suppliers

Avanti Books	Tel: 01438 350155	www.avantibooks.com
BEAM	Tel: 020 7684 3330	www.beam.co.uk
The Basic Skills Agency (BSA)	Tel: 0870 600 2400	www.basic-skills.co.uk
DfES	Tel: 0845 60 222 60	www.dfes.gov.uk

Websites

The following websites will help you keep up-to-date in the field of Financial Capability

Skills for Life Strategy Unit	Tel: 020 7273 1223	www.dfes.gov.uk/readwriteplus
Association of British Credit Unions Limited (ABCUL)		www.creditunioncommunities.org
BBC Education		www.bbc.co.uk/education
Citizens Advice	Tel: 020 7833 2181	www.citizensadvice.org.uk
Credit Action	Tel: 01223 324034	www.creditaction.com
Federation of Independent Advice Centres	Tel: 020 7489 1800	www.fiac.org.uk
Law Centres Federation	Tel: 020 7387 8570	www.lawcentres.org.uk
Money Advice Association	Tel: 01476 594970	www.maa.i12.com
National Institute for Adult & Continuing Education (NIACE)	Tel: 0116 204 4200	www.niace.org.uk
Personal Finance Education Group (PFEG)	Tel: 020 7220 1735	www.pfeg.org.uk
The Basic Skills Agency	Tel: 020 7405 4017	www.basic-skills.co.uk
The Financial Services Authority	Tel: 020 7676 1000	www.fsa.gov.uk/consumer
Television Licensing Authority		www.tvlicensing.co.uk
University for Industry	Tel: 0114 291 5000	www.ufi.com



appendix 3

organisations involved in the development of the Financial Capability Framework

ABCUL

Association of British Insurers

Basic Skills Agency

Basic Skills Agency Wales

Birmingham Settlement

British Bankers Association

Citizens Advice (was NACAB)

COI

Consumers Association

Department for Education and Skills

DTI

EGSA

Financial Services Authority (FSA)

Financial Services Research Forum

General Consumer Council for NI

HM Treasury

Inland Revenue

Learning and Skills Development Agency

Money Advice Scotland

Money Management Council

National Consumer Council

National Consumer Council for Wales

National Foundation for Educational Research

NIACE

National Learning and Skills Council

OFT

Pre-retirement Association

SAFE, Toynbee Hall

Trading Standards Service

University for Industry

University of Bristol

Shaun Spiers

Anita Wright

Liz Hanson, Paul Worrall, Jon Scott

Toni Schiavone

Debbie Smith, Andrew Buswell, Libby Aston

Joanna Elson, Jerry Fearnley

Nicola Simpson, Kate Taylor

Gilly Fieldsend, Alice Rickman

Louise Hanson

Jane Bateman, Katherine Cowell, Nick Oatley, Roger Langdon

Alex Chisholm

Anne Osborne

Gill Hind

Faith Noble

Carol Edwards

Keith Davis, Emil Levendoglu

Sean Griffin

Sue Grief

Yvonne Gallacher

Ken Davy

Martin Coppack

Claire Whyley

Sandy Schagen, Anne Lines

Peter Lavender, Jim Soulsby

Amrik Dhesy

Ian Edwards

Mary Davies

Faith Reynolds

David Livingstone

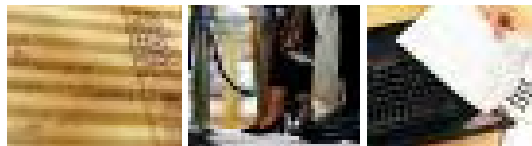
Mary Benwell, Europe Singh

Elaine Kempson

Independent consultants used to develop the framework:-

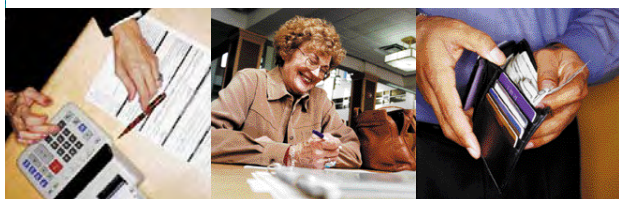
- > Caryn Loftus
- > Sue Skinner

notes









For further information contact:
The Basic Skills Agency, Commonwealth House,
1-19 New Oxford Street, London WC1A 1NU
Tel: 020 7405 4017 • Fax: 020 7440 6626
e-mail: enquiries@basic-skills.co.uk
www.basic-skills.co.uk

For further copies contact:
The Basic Skills Agency
PO Box 5050, Sherwood Park,
Annesley, Nottingham, NG15 0DL
Tel: 0870 600 2400 • Fax: 0870 600 2401

There has never been a more important time for everyone to improve their financial capability. New ways to earn and spend money together with increasingly complex financial services make it essential for individuals to gain the necessary skills, knowledge and understanding to make informed decisions and effective choices regarding their finances.

The Adult Financial Capability Framework covers a broad range of money management and consumer issues. It is for all those involved in financial capability education including money advisers, teachers, trainers and helpers interested in improving financial capability skills, knowledge and understanding.

Stock code: A1957



department for
education and skills
creating opportunity, releasing potential, achieving excellence

Appendix 4c: Rural Financial Competency Framework

Component	Competency	Knowledge and Skill Element of Competency	Behaviourial Element of Competency
Different Types of money/ payment	B(a)2-3	Recognise there are different forms of money and understand cash isn't the only way to pay for goods/services.	Use different forms of money to pay for goods and services.
	D(a)3-4	Understand different forms of payment including cheques, debit cards automatic payments and direct debits.	Use different forms of payment, including cheques, debit cards automatic payments direct debits, to manage financial commitments.
Income generation	B(b)1	Recognise there are regular and irregular sources of money	Monitor household income, differentiating between regular and unpredictable sources of money.
	D(b)1	Understand how earnings and salaries are calculated.	Periodically check earnings and salary for accuracy.
Income disposal	B(c)1	Understand the difference between essential and non-essential spending (and prioritise spending).	Prioritise household essential spending and non-essential spending.
	D(c)1	Understand household expenditure and how to manage it	Monitor and manage overall household expenditure.
	B(c)2	Recognise household expenses and regular financial commitments	Identify and periodically monitor the household's one off household expenses and regular financial commitments.
	D(c)2	Understand why and how deductions, such as tax and FNPf, are deducted from earnings.	(Salaried) Check tax and FNPf deductions from salary for accuracy. (Self-employed) Calculate and provide for future tax payments.
	D(c)3	Begin to understand taxes, and the FNPf system.	Keep knowledge of taxation and FNPf system up to date.
Gathering financial information and record keeping	B(d)1	Recognise the need to keep money safe and the options available	Keep money in a safe place
	D(d)1	Understand keeping money in an account	Keep money in a bank account.
	D(d)2	Know about some official financial records (e.g. Bank statements, ATM vouchers, passbooks, bills) and the need to keep financial records).	Keep official financial records (e.g. Bank statements, ATM vouchers, passbooks, bills).
	B(d)4	Be able to keep a simple record of money coming in and going out.	Keep a simple record of money coming and going out.

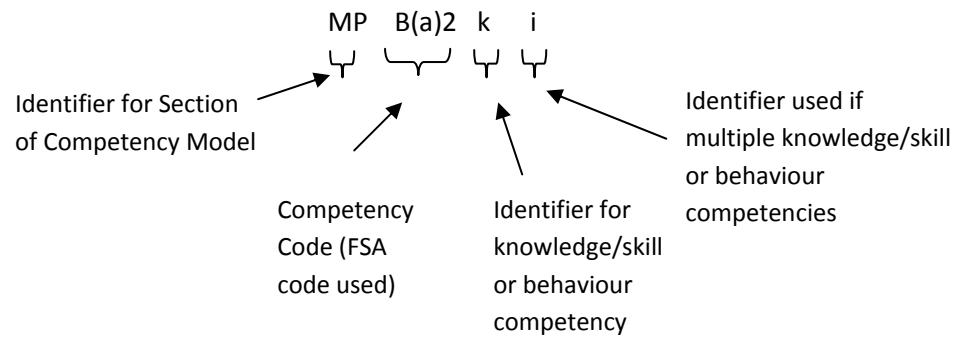
	D(d)4	Be able to check for accuracy bank statements, utility and other bills.	Periodically check for accuracy bank statements, utility and other bills.
Financial planning: saving, spending, budgeting	B(e)1	Begin to understand that saving can offer options for future spending and the different ways of saving	Save money for planned future events.
	D(e)1	Understand the need to consider saving and the potential benefits together with the variety of ways and places to save	Use methods of saving appropriate for planned future spending.
	D(e)1 - adj	Understand the different ways of saving for the long term	Use methods of savings appropriate for long term savings
	D(e)2	Begin to be able to plan and think ahead, considering choices based on financial information gathering , identifying needs and what needs to be spent.	i) Develop household financial goals and a plan to achieve the goals. ii) Monitor achievement of the household's financial goals and periodically adjust the household financial plan as the household's situation changes.
	D(e)3	Understand how to use detailed budgets to plan and control spending.	Develop and utilise detailed household budgets for different components of household income and expenditure.
	B(e)4	Understand how to use simple budgets to plan and control spending (begin to plan ahead).	Develop and utilise a simple overall household income and expenditure budget.
Risk and return	B(f)2	Understand that you need to pay (interest) to borrow money and will be paid (interest) if you save.	Monitor the interest rate and interest received on household deposits and the interest rate and interest charged on household loans.
	D(f)2	Begin to understand that both savings and borrowing are offered on differing terms and conditions.	Compare different savings or borrowing options against household requirements before entering into, or when reviewing, a financial commitment.
	D(f)4	Begin to understand that interest rates vary over time.	Ensure household financial commitments allow for adverse changes in interest rate.
Personal choices and the financial implications	D(g)2	Be able to identify, plan and make decisions for short, medium and long term needs.	Identify and differentiate short, medium and long term household needs.
	B(g)3	Begin to understand the implications of being in debt.	Repay loans in accordance with terms and conditions.
	D(g)3	Be able to prioritise different needs working within the constraints of limited resources	Prioritise household expenditure relative to household income.
	D(g)5	Begin to understand how to plan and manage household debt.	Keep a record of household borrowing and repayments. ii) Ensure household debt can be repaid from household net cash flow. iii) Ensure household debt can be repaid if an unexpected event

			occurs.
	D(g)5 - adj	Understand different forms of debt and related terms and conditions.	Use short term debt effectively to manage household cash flows. ii) Use medium-long term debt effectively to purchase items not able to be purchased from regular income.
Consumer rights, responsibilities and sources of advice	B(h)1	Begin to understand different sources of advice/information, how to access such information/advice and know some local contacts, including advice on managing debt.	Access locally available reputable sources of financial advice.
	D(h)1	Understand that different people and organisations may give different advice on finances.	Critically review finance advice, or consult multiple sources of advice before entering into a financial commitment.
	D(h)2	Be aware of the purpose of advice, advertising and marketing information and how it might influence customer choice.	Critically assess advertising or marketing material, or seek advice, before entering into a financial commitment.
Implications of finance	D(i)1	Know about and understand the roles of financial organisations.	Select a financial organization based on suitability and risk.
	D(i)2	Begin to understand that local/national finance can impact on your own life and personal finances.	Be informed about local and national financial issues.

NB: FSA Codes: B = Basic understanding and developing confidence, D= Developing competence

Rural Financial Competency Framework Identifiers

Explanation of coding:



Forms of Money

- MPB(a)2k: Recognise there are different forms of money and understand cash isn't the only way to pay for goods/services.
- MPB(a)2b: Use different forms of money to pay for goods and services.

Forms of Payment

- MPD(a)3k: Understand different forms of payment including cheques, debit cards automatic payments and direct debits.
- MPD(a)3b: Use different forms of payment, including cheques, debit cards automatic payments or direct debits, to manage financial commitments.

Types of income

- MIB(b)1k: Recognise there are regular and irregular sources of money.
- MIB(b)1b: Monitor household income.

Calculating earnings

MID(b)1k: Understand how earnings and salaries are calculated.

MID(b)1b: Periodically check earnings and salary for accuracy.

Managing household expenditure

MED(c)1k: Understand household expenditure and how to manage it.

MED(c)1b: Monitor and manage overall household expenditure.

MED(g)3k: Be able to prioritise different needs working within the constraints of limited resources.

MED(g)3b: Prioritise household expenditure relative to household income.

Differentiating between one-off and regular financial commitments

MEB(c)2k: Differentiate between one off household expenses and regular financial commitments.

MEB(c)2b: Identify and periodically monitor the household's one off household expenses and regular financial commitments.

Differentiating between essential and non-essential spending

MEB(c)1k: Understand the difference between essential and non-essential spending and prioritise spending.

MEB(c)1b: Prioritise household essential spending and non-essential spending.

MEB(e)3k: Identify items that may not be bought from 'normal' income.

MEB(e)3b: Plan for expenditure on items that may not be bought from 'normal' income.

Managing taxes and FNPf

MED(c)3k: Begin to understand taxes, and the FNPf system.

MED(c)3b: Keep a basic knowledge of taxation and FNPf system up to date.

MED(c)2k: Understand why and how deductions, such as tax and FNPf, are deducted from earnings.

MED(c)2b: Check tax and FNPF deductions from salary for accuracy.

Keeping financial records

KRB(d)4k: Be able to keep a simple record of money coming and going out.

KRB(d)4b: Keep a simple record of money coming and going out.

KRD(d)2k: Know about some official financial records (eg. Bank statements, ATM vouchers, passbooks, bills) and the need to keep financial records.

KRD(d)2b: Keep official financial records (eg. Bank statements, ATM vouchers, passbooks, bills).

Checking financial records

KRD(d)4k: Be able to check for accuracy bank statements, utility and other bills.

KRD(d)4b: Periodically check for accuracy bank statements, utility and other bills.

Keeping money safe

SAB(d)1k: Recognise the options available to keep money safe.

SAB(d)1b: Keep money in a safe place.

Saving money

SAB(e)1ki: Begin to understand that saving can offer options for planned future spending.

SAB(e)1bi: Save money for planned future events.

Using a bank account for saving money

SAD(d)1k: Understand keeping money in an account.

SAD(d)1b: Keep money in a bank account.

Forms of saving money

SAD(e)1kii: Understand the different ways of saving and places to save.

SAD(e)1bii: Use methods of saving appropriate for planned future spending.

SAD(e)1kiii: Understand the different ways of saving for the long term

SAD(e)1biii: Use methods of savings appropriate for long term savings

Implications of debt

BOB(g)3k: Begin to understand the implications of being in debt.

BOB(g)3b: Repay loans in accordance with terms and conditions.

Managing debt

BOD(g)5ka: Begin to understand how to plan and manage household debt.

BOD(g)5bai: Keep a record of household borrowing and repayments.

BOD(g)5bail: Ensure household debt can be repaid from household net cash flow or if an unexpected event occurs.

Forms of Debt

BOD(g)5kb: Understand different forms of debt and related terms and conditions.

BOD(g)5bbi: Use debt effectively to manage household cash flows and purchase items not able to be purchased from regular income.

Cost of money

MDB(f)2k: Understand that you need to pay (interest) to borrow money and will be paid (interest) money if you save money.

MDB(f)2b: Monitor the interest rate and interest received on household deposits and the interest rate and interest charged on household loans.

MDD(f)4k: Begin to understand that interest rates vary over time.

MDD(f)4b: Ensure the household can manage adverse changes in interest rate.

Financial terms and Conditions

MDD(f)2k: Begin to understand that both savings and borrowing are offered on differing terms and conditions.

MDD(f)2b: Compare different savings or borrowing options against household requirements before entering into, or when reviewing, a financial commitment.

Financial organizations

- MDD(i)1k: Know about and understand the roles of financial organizations.
MDD(i)1b: Select a financial organization based on suitability and risk.

Local/National financial issues

- MDD(i)2k: Begin to understand that local/national finance can impact on your own life and personal finances.
MDD(i)2b: Be informed about local and national financial issues.

Budgeting

- BUB(e)4k: Understand how to use simple budgets as a means of planning and controlling spending.
BUB(e)4b: Develop and utilise a simple overall household income and expenditure budget.
- BUD(e)3k: Understand how to use detailed budgets (and other ways of recording income and expenditure) to plan and control personal spending.
BUD(e)3b: Develop and utilise detailed household budgets for different components of household income and expenditure and assets and liabilities.

Planning

- BUD(e)2k: Begin to be able to plan and think ahead, considering choices based on financial information gathering , identifying needs and what needs to be spent.
BUD(e)2bi: Develop household financial goals and a plan to achieve the goals.
BUD(e)2bii: Monitor achievement of the household's financial goals and periodically adjust the household financial plan as the household's situation changes.
- BUD(g)2k: Be able to identify, plan and make decisions for short, medium and long term needs.
BUD(g)2b: Identify, differentiate and plan separately for short, medium and long term household needs.

Obtaining financial advice

- GHB(h)1k: Begin to understand different sources of advice/information, how to access such information/advice and know some local contacts, including advice on managing debt.
- GHB(h)1b: Access locally available reputable sources of financial advice.

Critically assessing advice

- GHD(h)1k: Understand that different people and organisations may give different advice on finances.
- GHD(h)1b: Compare advice provided by multiple sources before entering into a financial commitment.
- GHD(h)2k: Be aware of the purpose of advice, advertising and marketing information and how it might influence customer choice.
- GHD(h)2b: Critically assess advertising or marketing material, or seek advice, before entering into a financial commitment.

Appendix 4d

Map of FSA Survey Domains, FSA Framework Components, Rural Finan

ocial Competencies and Related Survey Questions

Appendix 4e

Rural Financial Competency Scores and Questions Used For Each Comp

etency

Appendix 4f

Household Survey Questions Mapped to Rural Financial Competencies

Financial Activity:	Managing Money
Component:	Making Payments
Sub-Component:	Forms of Money

MPB(a)2b: Behaviour

Use different forms of money to pay for goods and services

MM1. What ways do you use to buy things you buy from day-to-day (such as groceries)?

(Do not prompt. Code all that apply)

Cash (\$F)	1
Cheque	2
Bank card	3
Credit card	4
Telegraphic Money Order (TMO)	6
Store card	7
Local Purchase Order	8
Other (<i>specify</i>)	9
Don't understand the question	10
Don't know the answer	11
Refused	12

Financial Activity:	Managing Money
Component:	Making Payments
Sub-Component:	Forms of Money

MPB(a)2k: Knowledge and Skill.

Recognise there are different forms of money and understand cash isn't the only way to pay for goods or services.

MM3. Please look at the pictures on this card. Please tell me which of these can be used by people to pay for the things they want to buy?

(Showcard10. Do not prompt. Code all that apply)

Cash (\$F)	1
Cheque	2
Bank card	3
Credit card	4
Bank withdrawal slip	5
Telegraphic Money Order (TMO)	6
Bank deposit slip	7
Courts credit slip	8
Store card	9
Local Purchase Order	10
Don't understand the question	11
Don't know the answer	12
Refused	13

Financial Activity:	Managing Money
Component:	Making Payments
Sub-Component:	Forms of Payment

MPD(a)3b: Behaviour

Use different forms of payment, including cheques, debit cards, automatic payments or direct debits to manage financial commitments

MP1. Have you ever bought something and paid for it afterwards, perhaps paying for it over time?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MP2. All other ask MP3.

MP2. How did you pay for the things you bought and paid for afterwards or paid for over time?
(Do not prompt. Code all that apply)

Cash	1
Cheque	2
Automatic Payment or Direct Debit from a bank account	3
Credit card	4
Telegraphic Money Order (TMO)	5
Other (specify)	6
Don't understand the question	7
Don't know the answer	8
Refused	9

MP3. Have you ever sent money to someone (for example a member of your family who lives somewhere else, or to pay a bill that you could not pay in person)?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MP4. All other ask MP5.

(Do not prompt. Code all that apply)

Cash (by post or by asking someone to deliver the cash)	1
Cheque (by post or by asking someone to deliver the cheque)	2
Telegraphic Money Order (TMO) - within Fiji	3
Telegraphic Transfer - to another country	4
Automatic Payment or Direct Debit from a bank account	5
Credit card	6
Other (<i>specify</i>)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

(Read out. Do not prompt. Code all that apply)

[illegible]

Financial Activity:	Managing Money
Component:	Making Payments
Sub-Component:	Forms of Payment

MPD(a)3K: Knowledge and Skill

Understand different forms of payment including cheques, debit cards, automatic payments and direct debits.

MP6. What are the different ways people can make a payment for things over time (for instance paying off a loan or hire purchase)?

(Do not prompt. Code all that apply)

Cash	1
Cheque	2
Automatic Payment or Direct Debit from a bank account	3
Credit card	4
Telegraphic Money Order (TMO)	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

MP7. What ways can people use to send money to someone (for example to pay money to a member of their family who lives somewhere else, or a bill that they cannot pay in person)?

(Do not prompt. Code all that apply)

Cash (by post or by asking someone to deliver the cash)	1
Cheque (by post or by asking someone to deliver the cheque)	2
Telegraphic Money Order (TMO) - within Fiji	3
Telegraphic Transfer - to another country	4
Automatic Payment or Direct Debit from a bank account	5
Credit card	6
Other <i>(specify)</i>	7
Don't understand the question	8
Don't know the answer	9
Refused	10

MP8. What is the difference between a savings account and a cheque account?

(Do not prompt. Code one only)

A savings account is a way of keeping money safe by giving the money to the bank to look after <i>(or similar)</i>	1
A cheque account is also a way of keeping money safe by giving the money to the bank to look after. It also allows someone to pay another person directly by writing a cheque and giving it to them <i>(or similar)</i>	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MP9. How does an Automatic Payment or Direct Debit work?

(Do not prompt. Code one only)

An automatic payment or direct debit is a payment to someone which the bank makes for me <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MP10. What is the difference between a credit card and a store card?

(Do not prompt. Code one only)

A credit card can be used to pay for things at many different places. With a credit card someone buys something and then pays the bank for it later <i>(or similar)</i> .	1
A store card can only be used to pay for things at one store. With a store card someone buys something and then pays the store for it later <i>(or similar)</i>	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MP11. What is the difference between a credit card and a bank card?

(Do not prompt. Code one only)

A credit card can be used to pay for things at many different places. With a credit card someone buys something and then pays the bank for it later <i>(or similar)</i> .	1
A bank card can be used to pay for things at many different places - but the person must have the money in their bank account first. <i>(or similar)</i> .	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

Financial Activity:	Managing Money
Component:	Managing Household Income
Sub-Component:	Types of Income

MIB(b)1b: Behaviour

Monitor household income, differentiating between regular and irregular sources of money

MI2. What are the different types of income people who are currently living in the household receive?

(Do not prompt. Code all that apply)

Wages or salary	1
Money from casual work	2
Money from family or friends	3
Sale of produce/items at markets	4
Profit from co-operatives	5
Profit from sale of crops	6
Profit from a business	7
Government assistance	8
FNPF payments	9
Interest or dividends	10
Other (<i>specify</i>)	11
Don't understand the question	12
Don't know	13
Refused	14

[Also note DE7 – own income sources]

Financial Activity:	Managing Money
Component:	Managing Household Income
Sub-Component:	Types of Income

MIB(b)1k: Knowledge and Skill

Recognise there are regular and unpredictable sources of money and identify household's sources of income.

MI3. Please look at this card. There are several different types of income listed on the card. Please tell me which types of income would usually be received regularly (for instance every week or every month) and which types of income would usually not be received regularly but would only be received sometimes.

(Showcard11. Do not prompt. Code all that apply)

	Not Mentioned	Regular	Sometimes	Don't Know
Wages or salary	1	1	1	1
Money from casual work	2	2	2	2
Money from family or friends	3	3	3	3
Sale of produce/items at markets	4	4	4	4
Profit from co-operatives	5	5	5	5
Profit from sale of crops	6	6	6	6
Profit from a business	7	7	7	7
Government assistance	8	8	8	8
FNPF payments	9	9	9	9
Interest or dividends	10	10	10	10
Other (<i>specify</i>)	11	11	11	11
Don't understand the question				12
Refused				13

Financial Activity:	Managing Money
Component:	Managing Household Income
Sub-Component:	Calculating Earnings

MID(b)1b: Behaviour

Periodically check earnings and salary for accuracy

MI4. Do you or does someone else in the household check that the income people who are currently living in the household receive is correct?

(Do not prompt. Ask for each of the forms of income identified in question M12. Code all that apply)

	Not Mentioned	Regular	Sometimes	Don't Know
Wages or salary	1	1	1	1
Money from casual work	2	2	2	2
Money from family or friends	3	3	3	3
Sale of produce/items at markets	4	4	4	4
Profit from co-operatives	5	5	5	5
Profit from sale of crops	6	6	6	6
Profit from a business	7	7	7	7
Government assistance	8	8	8	8
FNPF payments	9	9	9	9
Interest or dividends	10	10	10	10
Other (<i>specify</i>)	11	11	11	11
Don't understand the question				12
Refused				13

If 'regular' or 'sometimes' for any form of income ask M15. Otherwise ask M16

MI5. Who checks that the income people who are living in the household receive is correct?
(Do not prompt. Ask for each of the forms of income identified in question M12. Code all that apply)

	Not Mentioned	Regular	Sometimes	Don't Know
Wages or salary	1	1	1	1
Money from casual work	2	2	2	2
Money from family or friends	3	3	3	3
Sale of produce/items at markets	4	4	4	4
Profit from co-operatives	5	5	5	5
Profit from sale of crops	6	6	6	6
Profit from a business	7	7	7	7
Government assistance	8	8	8	8
FNPF payments	9	9	9	9
Interest or dividends	10	10	10	10
Other (<i>specify</i>)	11	11	11	11
Don't understand the question				12
Refused				13

Financial Activity:	Managing Money
Component:	Managing Household Income
Sub-Component:	Calculating Earnings

MID(b)1k: Knowledge and Skill

Understand how earnings and salaries are calculated

MI6. If someone is hired to work for three weeks, what are the things they should find out so that they will know how much money they will take home?

(Do not prompt. Code all that apply)

How much they will be paid for every hour (or week) worked	1
How many hours they will need to work each week	2
How much tax will be owing on the wages	3
Whether tax will be deducted directly from the wages	4
Whether there will be FNPF deductions from the wages	5
Whether there will be other deductions from the wages	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

M17. If you work for wages or salary should you receive a salary slip when you receive your pay?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask M18. Otherwise ask ME1.

M18. What information should there be on the salary slip?

(Do not prompt. Code all that apply)

The time period the payment covers	1
Gross earnings (earnings before tax and deductions)	2
How much tax has been deducted	3
Other deductions (for example FNPF contributions)	4
Net earnings (earnings after deductions)	5
Name of the person receiving the pay	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

Financial Activity:	Managing Money
Component:	Managing Household Expenses
Sub-component:	Managing Household Expenditure

MED(c)1b: Behaviour

Monitor and manage overall household expenditure

ME1. Please look at the card. Which of the statements on the card best describes the way you manage your household spending?

(Showcard12. Do not prompt. Code one only)

We don't manage expenses at all	1
We manage our expenses sometimes but not all the time	2
We manage our expenses but don't keep a written record of them	3
We manage our expenses by keeping a written (or electronic record) of them	4
Don't understand the question	5
Don't know the answer	6
Refused	7

If 2, 3 or 4 ask ME2. Otherwise ask ME3.

ME2. Please look at the card. Which of the statements on the card best describes the general pattern of spending in the household?

(Showcard13. Do not prompt. Code one only)

We manage our expenditure on a weekly cycle	1
We manage our expenditure on a fortnightly cycle	2
We manage our expenditure on a monthly cycle	3
Other (<i>specify</i>)	5
Don't know	6
<i>(Do not read out)</i> Too hard to say/ varies too much to say	7
Don't understand the question	8
Refused	9

ME3. Please look at the card. Which of the statements on the card best describes how often in the past six months your household had money left over at the end of the (week/fortnight/month)? *Use timeframe from ME2. If other than 1, 2, or 3 use fortnight.*

(Showcard14. Do not prompt. Code one only).

Always	1
More than half of the time	2
About half of the time	3
Less than half of the time	4
Very Rarely or Never	5
Don't know	6
<i>(Do not read out)</i> Too hard to say/ varies too much to say	7
Don't understand the question	8
Refused	9

If 1, 2, 3 or 4 ask ME4. Otherwise ask ME5.

ME4. What does your household usually do with the money you have left over?
(Do not prompt. Code all that apply.)

Put it into (or leave it in) the bank	1
Spend it	2
Save it in cash at home	3
Give it to someone else to look after	4
Give it to the church	5
Give it to friends or family	6
Put it into the farm or the business	7
Varies too much to say	8
Other (specify)	9
Don't know	10
Don't understand the question	11
Refused	12

ME5. (Do not ask if answer to ME3 is 1) Please look at the card. Which statement best describes how often in the past six months your household has needed more money than it has earned by the end of the (week/fortnight/month)? Use timeframe from M2. If other than 1, 2, or 3 use fortnight. (Showcard14. Do not prompt. Code one only).

Always	1
More than half of the time	2
About half of the time	3
Less than half of the time	4
Very Rarely or Never	5
Don't know	6
(Do not read out) Too hard to say/ varies too much to say	7
Don't understand the question	8
Refused	9

If 1, 2, 3 or 4 ask ME6. Otherwise ask ME7.

ME6. What do people in your household usually do if there is not enough money?
(Probe. Do not prompt. Code all that apply.)

Ask family or friends for money	1
Get a loan from the bank	2
Cut back spending and do without	3
Ask for credit from shops	4
Sell something	5
Use money from savings	6
Do something to earn extra money (for instance a grog session or kati)	7
Borrow from a money lender or pawnbroker	8
Other (specify)	9
Don't know	10
Don't understand the question	11
Refused	12

ME7. Please look at the card. Which statement best describes how well your household is currently keeping up with paying bills and repaying loans (if the household has any)?

(Showcard15. Do not prompt. Code one only)

Keeping up with all bills and loan repayments without difficulty	1
Keeping up with all bills and loan repayments, but it is a struggle sometimes	2
Keeping up with all bills and loan repayments, but it is a constant struggle	3
Falling behind with some bills and loan repayments	4
Having real financial problems and have fallen behind with many bills or loan repayments	5
Don't know	6
Don't understand the question	7
Refused	8

Financial Activity:	Managing Money
Component:	Managing Household Expenses
Sub-component:	Managing Household Expenditure

MED(c)1k: Knowledge and Skill

Understand household expenditure and how to manage it

ME8. What are some ways people can manage spending?

(Do not prompt. Code all that apply)

Match spending to income	1
Do a household budget to plan spending	2
Don't buy things when there isn't enough money to pay for them	3
Save up to pay for major expenses which will happen in the future	4
Only borrow money if there is enough income to pay off the loan	5
Keep a record of what money is spent on	6
Work out what spending is important and make sure there is enough money to pay for those things first	8
Keep money put aside for unexpected spending	9
Other (specify)	10
Don't know	11
Don't understand the question	12
Refused	13

Financial Activity:	Managing Money
Component:	Managing Household Expenses
Sub-component:	Managing Household Expenditure

MED(g)3b: Behaviour

Prioritise household expenditure relative to household income

ME11. Do you usually determine whether some household spending is more important than other household spending?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME12. Otherwise ask ME13.

ME12. How do you usually determine which household spending is more important?

(Do not prompt. Code all that apply)

Have a family meeting to determine which spending is more important	1
Use a household budget to prioritise household spending	2
Keep a prioritised list of future household spending (either written down or memorised) <i>(or similar)</i>	3
Use money for things it is expected the household will contribute to first (for instance something for the church or the village) even if it means the household will go without something. <i>(or similar)</i>	4
Spend money on things for the family first (such as school fees or other major bills) even if it means not being able to contribute to something for the church or the village. <i>(or similar)</i>	5
Spend money as things are needed. The most important spending is spending needed right now. <i>(or similar)</i>	6
Don't know	7
Don't understand the question	8
Refused	9

Financial Activity:	Managing Money
Component:	Managing Household Expenses
Sub-component:	Managing Household Expenditure

MED(g)3k: Knowledge and Skill

Be able to prioritise different needs working within the constraints of limited resources

ME13. How should people prioritise what they need to spend money on?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If Yes ask ME14. Otherwise ask ME15.

ME14. Please look at the card. Listed on the card are several ways of prioritising household spending. Starting with the method you consider is the best way a household prioritise spending, please put the different methods in rank order.

(Showcard 16. Do not prompt. Code all.)

	Order
Use a household budget to prioritise household spending	
Keep a prioritised list of future household spending (either written down or memorised)	
Use money first for things it is expected the household will contribute to (for instance something for the church or the village) even if it means the household will go without something, and then spend money on other things.	
Spend money first on important things for the family (such as school fees or other major bills) even if it means not being able to contribute to something for the church or the village, and then spend money on other things.	
Spend money as things are needed.	
Don't know	6
Don't understand the question	7
Refused	8

Financial Activity:	Managing Money
Component:	Managing Household Expenses
Sub-component:	Differentiating between one-off and regular financial commitments

MEB(c)2b: Behaviour

Identify and periodically monitor the household's regular financial commitments and one-off and occasional household expenses.

ME15. Do you monitor the household's regular expenses and one-off household expenses?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME17. Otherwise ask ME19.

ME17. Do you manage the household's regular expenses differently in any way from the household's one-off or occasional expenses?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME 18. Otherwise ask ME19.

ME18. Please look at the card. Which statement best describes how you manage the household's regular expenses differently?

(Showcard17. Do not prompt. Code all that apply)

Regular expenses are planned or budgeted for.	1
Regular expenses are usually paid for out of 'normal' household income	2
Regular expenses are prioritised	3
Money is not usually borrowed to pay for regular expenses	4
Other <i>(specify)</i>	5
Don't know the answer	6
Don't understand the question	7
Refused	8

Financial Activity:	Managing Money
Component:	Managing Household Expenses
Sub-component:	Differentiating between one-off and regular financial commitments

MEB(c)2k: Knowledge and Skill

Differentiate between one-off household expenses and regular expenses

ME19. Please look at the card. On the card is a list of items many households spend money on. Please tell me which of these items would usually be regarded to be regular spending (for instance spending which happens every week, or every month) and which items would usually be regarded as not being a regular expense.

(Showcard18. Do not prompt. Code all that apply)

	Regular Expense	Not a Regular Expense	Don't Know
Food items	1	1	1
Other items for the household (for instance kitchen or cleaning items)	2	2	2
Sheets, towels, blankets, pillow cases, mosquito nets	3	3	3
Pens, paper, newspaper and other stationery	4	4	4
House repairs (for instance roof, taps, electrical, timber)	5	5	5
Electrical items (radio or TV, video or DVD)	6	6	6
Jewellery and personal items	7	7	7
Sports gear and other hobbies	8	8	8
Telephone calls and cards, Postage, TMO fees	9	9	9
Postage, TMO fees	10	10	10
New clothing	11	11	11
Furniture	12	12	12
Village contribution (Vanua)	13	13	13
Tikina contribution (Vanua)	14	14	14
Province or other Vanua contributions	15	15	15
Annual church contribution or other religious contribution	16	16	16
Presents for birthdays, weddings or births	17	17	17
Contributions to other functions	18	18	18
Christmas or Easter festivities contributions	19	19	19
Cash to family, extended family, kere kere	20	20	20
School fees and building fees	21	21	21
Bus Fare to school and lunch money	22	22	22
Other transport expenses	23	23	23
Rent (if you are renting a house or leasing land)	24	24	24
Loan or hire purchase (time payment) repayments	25	25	25
Savings	26	26	26
Farming or fishing equipment	27	27	27
Sky Pacific television	28	28	28
Lay-by payments	29	29	29
Medical expenses	30	30	30
Don't understand the question			31
Refused			32

ME20. Should regular expenses be managed differently in any way from other expenses?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If Yes ask ME21. Otherwise ask ME22.

ME21. How should regular expenses need to be managed differently from other expenses?
(Do not prompt. Code all that apply)

Regular expenses need to be planned for	1
Regular expenses can often be paid for out of 'normal' household income	2
It is easier to prioritise regular expenses	3
It is often better not to borrow money to pay for regular expenses	4
Other <i>(specify)</i>	5
Don't know the answer	6
Don't understand the question	7
Refused	8

Financial Activity:	Managing Money
Component:	Managing Household Expenses
Sub-component:	Differentiating between essential and non-essential spending

MEB(c)1b: Behaviour

Prioritise household essential spending and non-essential spending

ME22. Do you monitor the household's essential expenses and non-essential expenses?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME24. Otherwise ask ME26.

ME24. Do you manage the household's essential expenses differently in any way from the household's non-essential expenses?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME25. Otherwise ask ME26.

ME25. How do you manage the household's essential expenses differently from the household's non-essential expenses?

(Do not prompt. Code all that apply)

Essential expenses are planned for	1
Money is put aside to ensure essential expenses can be paid	2
Essential expenses are prioritised	3
Money is not borrowed to pay essential expenses	4
If necessary money is borrowed to pay essential expenses	5
Other (<i>specify</i>)	6
Don't know the answer	7
Don't understand the question	8
Refused	9

Financial Activity:	Managing Money
Component:	Managing Household Expenses
Sub-component:	Differentiating between essential and non-essential spending

MEB(c)1k: *Knowledge and Skill*

Understand the difference between essential and non-essential spending and prioritising spending

ME26. Please look at the card. On the card is a list of items many households spend money on. Please tell me which of these items would usually be regarded as essential (spending which the household has to make) and which items would usually be regarded as non-essential (spending the household does not have to make).

(Showcard 18. Do not prompt. Code all that apply)

Item	Essential	Non-essential	Don't Know
Food items	1	1	1
Other items for the household (for instance kitchen or cleaning items)	2	2	2
Sheets, towels, blankets, pillow cases, mosquito nets	3	3	3
Pens, paper, newspaper and other stationery	4	4	4
House repairs (for instance roof, taps, electrical, timber)	5	5	5
Electrical items (radio or TV, video or DVD)	6	6	6
Jewellery and personal items	7	7	7
Sports gear and other hobbies	8	8	8
Telephone calls and cards, Postage, TMO fees	9	9	9
New clothing	10	10	10
Furniture	11	11	11
Village contribution (Vanua)	12	12	12
Tikina contribution (Vanua)	13	13	13
Province or other Vanua contributions	14	14	14
Annual church contribution or other religious contribution	15	15	15
Presents for birthdays, weddings or births	16	16	16
Contributions to other functions	17	17	17
Christmas or Easter festivities contributions	18	18	18
Cash to family, extended family, kere kere	19	19	19
School fees and building fees	20	20	20
Bus Fare to school and lunch money	21	21	21
Other transport expenses	22	22	22
Rent (if you are renting a house or leasing land)	23	23	23
Loan or hire purchase repayments	24	24	24
Savings	25	25	25
Farming or fishing equipment	26	26	26
Sky Pacific television	27	27	27
Lay-by payments	28	28	28
Medical expenses	29	29	29
Don't understand the question			30
Refused			31

ME27. Should essential expenses be managed differently in any way from other expenses?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME23. Otherwise ask ME29.

Financial Activity:	Managing Money
Component:	Managing Household Expenses
Sub-component:	Managing taxes and FNPF

MED(c)3b: Behaviour

Keep a basic knowledge of taxation and the Fiji National Provident Fund up to date

ME34. Do you actively try to keep your knowledge of things like taxes or the Fiji National Provident Fund up to date?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know	4
Refused	5

If yes ask ME35. Otherwise ask ME37.

ME35. In the past six months what things have you done to keep your knowledge of things like taxes or the Fiji National Provident Fund up to date?

(Do not prompt. Code all that apply)

Read the newspaper or watch television	1
Ask a friend or a member of the family	2
Ask at the bank or the Post Office	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

ME36. In the past six months how often have done something to keep your knowledge of taxes and the Fiji National Provident Fund up to date?

(Code one only)

Once or twice	1
At least every couple of months	2
Don't understand the question	3
Don't know	4
Refused	5

Financial Activity:	Managing Money
Component:	Managing Household Expenses
Sub-component:	Managing taxes and FNPF

MED(c)3k: Knowledge and Skill

Begin to understand taxes and the Fiji National Provident Fund

ME37. What are the main types of taxation (compulsory contribution) used by the government?

(Do not prompt. Code all that apply)

Income tax (tax on personal income)	1
Company tax (tax on business income)	2
VAT	3
Import duty	4
Provincial Levy (Soli Ni Yasana)	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

ME38. What is the Fiji National Provident Fund?

(Do not prompt. Code one only)

It was established by the government to help people to provide for their retirement <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

ME39. Who contributes to the Fiji National Provident Fund?

(Do not prompt. Code one only)

Employers and employees contribute to the Fund	1
Only employers contribute to the Fund	2
Only employees (workers) contribute to the Fund	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

ME40. What is the rate of contribution to the Fiji National Provident Fund?

(Do not prompt. Code one only)

8% of wages is paid by both the employer and employee (worker)	1
8% of wages is paid by the employer	2
8% of wages is paid by the employee (worker)	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

ME41. At what age can people usually access their contributions to the Fiji National Provident Fund?
(Do not prompt. Code one only)

From the age of 55	1
Other (<i>specify</i>)	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Financial Activity:	Managing Money
Component:	Managing Household Expenses
Sub-component:	Managing taxes and FNPF

MED(c)2b: Behaviour

Check tax and FNPF deductions from salary for accuracy

ME42. Do you pay PAYE income tax on your wages or salary?

(Code one only)

Yes	1
No - PAYE is not deducted from my wages	2
No - do not earn wages	3
Don't understand the question	4
Don't know	5
Refused	6

If yes ask ME43. If no- do not earn wages ask ME48. Otherwise ask ME45.

ME43. Do you check if the amount of tax deducted from your wages or salary is correct?

(Code one only)

Yes	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes ask ME44. Otherwise ask ME45.

ME44. How do you check if the amount of tax deducted from your wages or salary is correct?

(Do not prompt. Code all that apply)

Check it myself (using tax tables)	1
Check with the Inland Revenue Department	2
Ask a friend or a member of the family	3
Ask at the bank or the Post Office	4
Other (<i>specify</i>)	5
Don't understand the question	6
Don't know the answer	7
Refused	8

ME45. Do you have Fiji National Provident Fund contributions deducted from your wages?

(Code one only)

Yes	1
No - FNPF is not deducted from wages	2
No - do not earn wages	3
Don't understand the question	4
Don't know	5
Refused	6

If yes ask ME46. Otherwise ask ME48.

ME46. Do you check if the amount of Fiji National Provident Fund contributions deducted from your wages is correct?

(Code one only)

Yes	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes ask ME47. Otherwise ask ME48.

ME47. How do you check if the amount of Fiji National Provident Fund contributions deducted from your wages is correct?

(Do not prompt. Code all that apply)

Check it myself	1
Check with the FNPF office	2
Ask a friend or a member of the family	3
Ask at the bank or the Post Office	4
Other (specify)	5
Don't understand the question	6
Don't know the answer	7
Refused	8

Financial Activity:	Managing Money
Component:	Managing Household Expenses
Sub-component:	Managing taxes and FNPF

MED(c)2k: Knowledge and Skill

Understand why and how deductions, such as tax and FNPF, are deducted from earnings

ME48. Who is responsible for deducting PAYE or FNPF contributions from wages?

(Do not prompt. Code one only)

The employer is responsible for deducting PAYE and FNPF contributions	1
The employee (worker) is responsible for deducting PAYE and FNPF contributions	2
Other (<i>specify</i>)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

ME49. Why is income tax (PAYE) and Fiji National Provident Fund contributions deducted from someone's wages before they receive them?

(Do not prompt. Code all that apply)

It is easier for the person receiving the wages - they don't have to pay a lot of tax at the end of the year (<i>or similar</i>)	1
It is easier for the government - it means they don't have to wait until the end of the year to get tax money (<i>or similar</i>)	2
Other (<i>specify</i>)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

ME50. Please look at the card. The card shows a wages slip. How much would the person who earned the wages receive in cash (or have paid into their bank account)?

(Showcard19. Do not prompt. Code one only)

\$520 [NB AMOUNT TO BE DETERMINED]	1
Other (<i>specify</i>)	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Financial Activity:	Managing Money
Component:	Keeping Records of Household Income and Expenses
Sub-component:	Keeping Financial Records

KRB(d)4b: Behaviour

Keep a simple record of money coming in and out.

KR1. Do you, or does someone in your household, usually keep a record of how much money people in the household earn and the amount the household spends on day-to-day purchases (such as groceries)

(Do not prompt. Code one only)

Yes, I (or someone else in the household) memorise how much money people in the household earn and the amounts spent on day-day purchases <i>(or similar)</i>	1
Yes, I (or someone else in the household) keep receipts of how much money people in the household earn and the amounts spent on day-day purchases <i>(or similar)</i>	2
Yes, I (or someone else in the household) keep a written record (for instance a notebook) of how much money people in the household earn and the amounts spent on day-day purchases <i>(or similar)</i>	3
No, we do not keep a record how much money people in the household earn and the amounts spent on day-day purchases <i>(or similar)</i>	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

Financial Activity:	Managing Money
Component:	Keeping Records of Household Income and Expenses
Sub-component:	Keeping Financial Records

KRB(d)4k: *Knowledge and Skill*

Be able to keep a simple record of money coming and going out

KR2. What ways might someone keep a record of money coming in and money going out of the household?

(Do not prompt. Code all that apply)

Memorise	
Keep a list on a piece of paper	1
Use a notebook (or something similar) to record money coming in and money going out	2
Keep receipts and payments in a safe place and add them up from time to time	3
Other (<i>specify</i>)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Activity:	Managing Money
Component:	Keeping Records of Household Income and Expenses
Sub-component:	Keeping Financial Records

KRD(d)2b: Behaviour

Keep official financial records (eg. Bank statements, ATM vouchers, passbooks)

KR3. Do you keep copies of financial documents (for example bank statements, school fees, wages slips or receipts for major purchases)?

(Code one only)

Yes - all or most financial documents	1
Yes - some financial documents	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes ask KR4. Otherwise ask KR5.

KR4. Which financial documents do you keep copies of?

(Do not prompt. Code all that apply)

Receipts for major purchases	1
Bank statements	2
Loan or hire purchase statements	3
Tax records	4
Major bills such as electricity or school fees	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

Financial Activity:	Managing Money
Component:	Keeping Records of Household Income and Expenses
Sub-component:	Keeping Financial Records

KRD(d)2k: Knowledge and Skill

Know about some official financial records (eg. Bank statements, ATM vouchers, passbooks) and the need to keep financial records

KR5. Is it important for people to keep copies of financial documents?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask KR6. Otherwise ask KR7.

KR6. Why might it be important to keep copies of financial documents?

(Do not prompt. Code all that apply)

To keep a record of payments they have made	1
To keep a record of how much is in a bank account	2
Keep a record of how much tax they have paid	3
Keep a record of how much is still owing on a loan	4
Financial records can be used as identification	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

KR7. What is a bank statement or savings passbook?

(Do not prompt. Code one only)

It is a record of deposits and withdrawals from a bank account <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

KR8. What is an ATM or EFTOS (Bankcard) receipt?

(Do not prompt. Code one only)

It is a receipt of a withdrawal (or deposit) to a bank account <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Financial Activity:	Managing Money
Component:	Keeping Records of Household Income and Expenses
Sub-component:	Checking Financial Records

KRD(d)4b: Behaviour

Periodically check for accuracy bank statements, utility and other bills.

KR9. When you receive a bill or an account do you check if it is correct?

(Code one only)

Yes - always	1
Yes - sometimes	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes - always or yes - sometimes, ask KR10. Otherwise ask KR12.

KR10. How often do you check if the bill or account is correct?

(Code one only)

Every time an account is received	1
From time to time when an account is received	2
Don't understand the question	3
Don't know the answer	4
Refused	5

KR11. What do you do to check on the bill or account to see if it is correct?

(Do not prompt. Code all that apply)

Check the name and address	1
Check the amount is similar to previous bills or accounts	2
Check by asking someone else	3
Check the additions or calculations on the bill or account are correct	4
Other <i>(specify)</i>	
Don't understand the question	6
Don't know the answer	7
Refused	8

Financial Activity:	Managing Money
Component:	Keeping Records of Household Income and Expenses
Sub-component:	Checking Financial Records

KRD(d)4k: Knowledge and Skill

Be able to check for accuracy bank statements, utility and other bills

KR12. Please look at the card. On the card there is an example of a savings account passbook. How much money was in the account at the end of the month?

(Showcard20. Do not prompt. Code one only)

\$200	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

KR13. Please look at the card again. Has the person who owns this account saved any money this month?

(Showcard20. Do not prompt. Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask KR14. Otherwise ask SA1.

KR14. How much money did they save?

(Showcar20. Do not prompt. Code one only)

\$800	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4

Financial Activity:	Making Choices
Component:	Saving
Sub-component:	Keeping Money Safe

SAB(d)1b: Behaviour

Keep money in a safe place

SA1. Do you keep money you are saving in a safe place?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA2. Otherwise ask SA3.

SA2. How do you keep money you are saving safe?

(Do not prompt. Code all that apply)

Put money in a bank (or microfinance or credit and savings association) account	1
Put money in a savings club	2
Put money in the Fiji National Provident Fund	3
Put money in a unit trust or shares	4
Keep the money hidden at home or somewhere else that is safe	5
Give the money to someone else to look after	6
Other (<i>specify</i>)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

Financial Activity:	Making Choices
Component:	Saving
Sub-component:	Keeping Money Safe

SAB(d)1k: *Knowledge and Skill*

Recognise the options available to keep money safe:

SA3. What are the various ways people can use to keep money safe?

(Do not prompt. Code all that apply)

Put money in a bank (or microfinance or credit and savings association) account	1
Put money in a savings club	2
Put money in the Fiji National Provident Fund	3
Put money in a unit trust or shares	4
Keep the money hidden at home or somewhere else that is safe	5
Give the money to someone else to look after	6
Other (<i>specify</i>)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

Financial Activity:	Making Choices
Component:	Saving
Sub-component:	Saving Money

SAB(e)1bi: Behaviour

Save money for planned future events

SA4. Please look at the card. On the card are statements people have made about saving money. Which of the statements best applies to your household?

(Showcard21. Do not prompt. Code one).

Our household saves money on a regular basis	1
Our household sometimes saves money	2
Our household saves money when we want to save up for something important	3
Our household doesn't usually save because there's never enough money left over	4
Our household doesn't save because we do not have access to a safe and accessible way of saving (for instance a bank account)	5
Our household doesn't save because we don't need to	6
Don't understand the question	7
Don't know the answer	8
Refused	9

Financial Activity:	Making Choices
Component:	Saving
Sub-component:	Saving Money

SAB(e)1ki: Knowledge and Skill

Begin to understand that saving can offer options for future spending.

SA5. Why might someone want to save money?

(Do not prompt. Code all that apply)

To provide for life events (for example births, birthdays, weddings, funerals)	1
To provide for future expenses (for example school fees, repairs/additions to house, travel)	2
To invest for the future (for example starting a business, improving the farm, training or university, to get a loan in the future)	3
To provide for retirement	4
To be a good community member (for example to provide for vanua and church contributions, fundraising, improvements for the village)	5
Other (<i>specify</i>)	6
Don't understand the question	7
Don't know the answer	8
Refused	9

Financial Activity:	Making Choices
Component:	Saving
Sub-component:	Using a Bank Account for Saving Money

SAD(d)1b: Behaviour

Keep money in a (bank) account

SA6. Do you, or do you and someone else in the household jointly have an account (or accounts) with a bank or similar organization?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA7. Otherwise ask SA13.

SA7. Do you have a bank card that you can use to pay for the things you buy using EFTPOS or to get money from your account from an ATM?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA8. Otherwise ask SA9.

SA8. Do you use the bank card to pay for the things you buy or to get money from your account at an ATM?

(Code one only)

Yes - often	1
Yes - occasionally	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

SA9. Please look at the card. Which statement best indicates how well you usually know the balance of your account.

(Showcard22. Do not prompt. Code only one)

I do not usually know the balance of the account	1
I know the balance, but not within \$20	2
I know the balance within \$20	3
I know the balance within \$5	4
Don't understand the question	5
Don't know the answer	6
Refused	7

SA10. Please look at the card. Which statement best indicates how often you usually check the balance of your account (or accounts)?

(Showcard23. Do not prompt. Code only one)

Every time I use the account	1
Between once a week and every two weeks	2
Between every two weeks and every month	3
Less frequently than once a month	4
Never	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

SA11. Please look at the card. Which statements best indicate the way you usually check how much money is in your account (or accounts)?

(Showcard24. Do not prompt. Code all that apply)

When the passbook is updated or when a bank statement is sent	1
Phone or visit the bank, including rural banking, (or microfinance officer or credit and savings association) and ask for the balance	2
Use an ATM to get the balance	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Activity:	Making Choices
Component:	Saving
Sub-component:	Using a Bank Account for Saving Money

SAD(d)1k: Knowledge and Skill

Understand keeping money in an account

SA12. Do you consider it is better to keep money in a bank account than to keep it in cash?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA13. If no ask SA14

SA13. Why do you consider it is better to keep money in an account than to keep it in cash?

(Do not prompt. Code all that apply)

It is safer - cannot get lost or stolen	1
Means it can't be spent as easily	2
Can make it easier to achieve goals	3
Can make it easier to get a loan in the future	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

SA16. Why do you consider it is better to keep money in cash than to keep it in an account?

(Do not prompt. Code all that apply)

Don't trust banks (or microfinance or credit and savings associations) to look after the money properly <i>(or similar)</i>	1
Makes it more difficult to get the money when it is needed	2
Banks (or microfinance or credit and savings associations) charge fees for keeping money in an account <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Activity:	Making Choices
Component:	Saving
Sub-component:	Forms of Saving Money

SAD(e)bii: Behaviour

Use methods of saving appropriate for planned future spending

Ask SA17 if the answer to SA6 is yes. Otherwise ask SA21.

SA17. How many accounts do you have, either in your own name or jointly with someone else? Please tell me the type of account (for example a savings account or cheque account), the organization the account is with (for example a bank, microfinance or a credit and savings association), the reason the account was opened (for example for general savings, for a specific occasion such as a wedding, to provide for school fees) and whether it is in your name only or whether you have the account jointly with someone else.

(Complete for each account. Do not prompt)

Account	Type	Organization	Reason	Own	Joint
A				1	1
B				2	2
C				3	3
D				4	4
Don't understand the question					5
Don't know the answer					6
Refused					7

SA18. Please look at the card. Thinking about each of your accounts in turn, what was it about this particular account that made you choose it rather than another account?

(Showcard 25. Fill in for each account. Do not prompt. Code all that apply for each account)

	A	B	C	D
It was the only product available at the time	1	1	1	1
The organization had a good reputation	2	2	2	2
I/we had used the organization before	3	3	3	3
It was recommended by a family member, friend or someone else I/we trusted	4	4	4	4
Opening the account would make it easier to get a loan	5	5	5	5
Able to access the money in the village	6	6	6	6
Able to access the money at a branch/ ATM/EFTPOS	7	7	7	7
A good account for day-to-day savings	8	8	8	8
A good account for long term savings	9	9	9	9
Don't understand the question	10	10	10	10
Don't know the answer	11	11	11	11
Refused	12	12	12	12

SA19. Do you save money in your account(s) regularly?

(Do not prompt. Code one only for each account)

	A	B	C	D
Every week	1	1	1	1
Every fortnight	2	2	2	2
Every month	3	3	3	3
Less frequently than once a month	4	4	4	4
Never	5	5	5	5
Other (<i>specify</i>)	6	6	6	6
Don't understand the question	7	7	7	7
Don't know the answer	8	8	8	8
Refused	9	9	9	9

SA20. Do you regularly withdraw the money you have saved from your account(s)?

(Do not prompt. Code one only for each account)

	A	B	C	D
Every week	1	1	1	1
Every fortnight	2	2	2	2
Every month	3	3	3	3
Less frequently than once a month	4	4	4	4
Never	5	5	5	5
Other (<i>specify</i>)	6	6	6	6
Don't understand the question	7	7	7	7
Don't know the answer	8	8	8	8
Refused	9	9	9	9

Financial Activity:	Making Choices
Component:	Saving
Sub-component:	Forms of Saving Money

SAB(e)1kii: Knowledge and Skill

Understand the different ways of saving and places to save

SA21. What are some of the different types of account people can use to save money?

(Do not prompt. Code all that apply)

Put money in an account with a bank (or microfinance or credit and savings association)	1
Put money in a savings club	2
Put money into a term deposit with a bank	3
Put money in the Fiji National Provident Fund	4
Put money into a unit trust	5
Put money in shares	6
Put money into Fiji Government Stock (bonds)	7
Put money into an investment property	6
Other (<i>specify</i>)	9
Don't understand the question	10
Don't know the answer	11
Refused	12

Financial Activity:	Making Choices
Component:	Saving
Sub-component:	Forms of Saving Money

SAB(e)biii: Behaviour

Use methods of saving appropriate for long term savings

SA22. Do you, or do you and someone else in the household jointly, have investments or long term savings (for example savings for your retirement)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask SA23. Otherwise ask SA28.

SA23. What investments or long term savings do you have? Please tell me the type of investment or long term savings (for instance term deposit, FNPF account, or unit trust) and the organization the investment is with.

(Complete for each investment or long term savings. Do not prompt)

Investment	Type	Organization
A		
B		
C		
D		
Don't understand the question		1
Don't know the answer		2
Refused		3

SA24. Please look at the card. Thinking about each of your investments (or long term savings) in turn, what was it about the particular investment that made you choose it?

(Showcard26. Do not prompt. Code all that apply for each investment)

	A	B	C	D
It was the only opportunity available at the time	1	1	1	1
The organization had a good reputation	2	2	2	2
The investment risk was acceptable	3	3	3	3
I/we had used the organization before	4	4	4	4
It was recommended by a family member, friend or someone else I/we trust.	5	5	5	5
I/we were familiar with the type of investment	6	6	6	6
The investment returns are attractive	7	7	7	7
The money was/is deducted from wages	8	8	8	8
Don't understand the question	9	9	9	9
Don't know the answer	10	10	10	10
Refused	11	11	11	11

SA25. Do you add money to the investment(s) regularly, or make additional investments?
(Code one only for each investment)

	A	B	C	D
Yes	1	1	1	1
No	2	2	2	2
Don't understand the question	3	3	3	3
Don't know the answer	4	4	4	4
Refused	5	5	5	5

SA26. Do you regularly withdraw money you have invested?
(Code one only for each investment)

	A	B	C	D
Yes	1	1	1	1
No	2	2	2	2
Don't understand the question	3	3	3	3
Don't know the answer	4	4	4	4
Refused	5	5	5	5

SA27. Before investing where the possible risks explained to you by the organization offering the investment?
(Code one only for each investment)

	A	B	C	D
Yes	1	1	1	1
No	2	2	2	2
Don't understand the question	3	3	3	3
Don't know the answer	4	4	4	4
Refused	5	5	5	5

Financial Activity:	Making Choices
Component:	Saving
Sub-component:	Forms of Saving Money

SAB(e)1kiii: Knowledge and Skill

Understand the different ways of saving for the long term

SA28. What are some of the different ways and places people use to save money for the long term?

(Do not prompt. Code all that apply)

Put money in an account with a bank (or microfinance or credit and savings association)	1
Put money into a term deposit with a bank	2
Put money in the Fiji National Provident Fund	3
Put money into a unit trust	4
Put money in shares	5
Put money into Fiji Government Stock (bonds)	6
Put money into an investment property(house, commercial building or land)	7
Other (<i>specify</i>)	6
Don't understand the question	9
Don't know the answer	10
Refused	11

Financial Activity:	Making Choices
Component:	Borrowing
Sub-component:	Implications of Debt

BOB(g)3b: Behaviour

Repay loans in accordance with terms and conditions

BO1. Have you, either on your own or with someone else in the household, ever taken out a loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BO2. Otherwise ask BO3.

BO2. Were you able to repay the loan successfully?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Financial Activity:	Making Choices
Component:	Borrowing
Sub-component:	Implications of Debt

BOB(g)3k: Knowledge and Skill

Begin to understand the implications of being in debt

BO5. How does a loan (for example from a place such as a bank) work?

(Do not prompt. Code one only)

A person borrows money. They pay interest to the bank on the money they have borrowed and they have to pay back to the bank the money they have borrowed. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Financial Activity:	Making Choices
Component:	Borrowing
Sub-component:	Forms of Debt

BOD(g)5kb: Knowledge and Skill

Understand different forms of debt and related terms and conditions.

BO6. What are some the different ways someone might borrow money (other than borrowing from family or friends)?

(Do not prompt. Code all that apply)

An overdraft from a bank	1
A personal loan from a bank (or credit and savings association)	2
A mortgage from a bank (or credit and savings association)	3
A credit card	4
Store credit (buying goods and paying for them later, say the following week)	5
Hire purchase (time payment - buying goods and paying for them over time)	6
A loan from a money lender or pawnbroker	7
Other (<i>specify</i>)	8
Don't understand the question	9
Don't know the answer	10
Refused	11

Ask BO7 if store credit not stated as a form of personal borrowing. Otherwise ask BO8.

BO7. Is buying something from a store and paying for it later a type of loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO8. How does a hire purchase contract work (for example purchasing some furniture and are paying it off over time)?

(Do not prompt. Code one only)

A person buys something (for instance furniture) and pays it off over time. (<i>or similar</i>)	1
Other (<i>specify</i>)	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO9. If someone buys something (for example furniture) and pays it off over time using hire purchase, do they pay interest as part of their re-payments?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO10. If someone does not repay a loan, is the lender allowed to sell assets (for instance a house) that were used as security for the loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BO11. What may happen to someone who borrows money and does not repay the money?

(Do not prompt. Code all that apply)

They can be taken to court by the lender and forced to pay the money back. <i>(or similar)</i>	1
If they are taken to court and cannot repay the loan they may be bankrupted by the court, which means they will have their assets taken to pay off their debts and may not be able to get another loan in the future. <i>(or similar)</i>	2
They can damage their credit rating (other lenders may not be willing to give them a loan in the future). <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Nothing can happen to someone who does not repay a loan	5
Don't understand the question	6
Don't know the answer	7
Refused	8

BO12. If someone does not make repayments on a hire purchase contract (for example they have purchased some furniture and are paying it off over time), is the company that lent them the money allowed to take back the goods if repayments are not kept up to date?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Financial Activity:	Making Choices
Component:	Borrowing
Sub-component:	Forms of Debt

BOD(g)5bai: Behaviour

Keep a record of household borrowing and repayments

BO13. Please look at the card. On the card are several types of loan used by people when they want to borrow money. Do you (either on your own or with someone else in the household) currently have any loans, or are you paying off something you have bought (for example furniture) over time, or do you currently owe money at a store for things you have bought but not yet paid for?

(Showcard27. Complete for each loan. Use codes from Showcard27 for type of loan. Do not prompt)

Loan #	Type of Loan	Lender	Reason for borrowing
1			
2			
3			
4			
5			
6			
7			
8			
Don't understand the question			1
Don't know the answer			2
Refused			3

BO15. Do you know how much you have borrowed and how much you have repaid on your loans?

(Code one only)

Yes - memorised	1
Yes - a written record (for instance loan statements)	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

Financial Activity: Making Choices

Component:	Borrowing
Sub-component:	Forms of Debt

BOD(g)5biii: Behaviour

Ensure household debt can be repaid from household net cash flow and if an unexpected event occurs

Ask if BO13 is yes. Otherwise ask BO22.

BO16. Do you usually repay your loans from your household's 'normal' income (the income you usually receive every week, or fortnight, or month)?

(Code one only)

Yes	1
No	2
Don't understand the question	2
Don't know the answer	3
Refused	4

BO17. Are the repayments on your loan(s) up to date?

(Code one only)

Yes	1
No	2
Don't understand the question	2
Don't know the answer	3
Refused	4

If no ask BO18. Otherwise ask BO20.

BO18. Which loans have re-payments which are not up to date and how far behind in the re-payments are you currently?

(Complete for each loan from BO14. Do not prompt)

Loan #	Arrears
A	
B	
C	
D	
E	
F	
G	
H	
Don't understand the question	1
Don't know the answer	2
Refused	3

BO19. If you are not able to make loan repayments from your 'normal' income (for example if your household income dropped due to work no longer being available), what do you do?

(Do not prompt. Code all that apply)

Repay the loan(s) from savings	1
Ask a member of the family (or a friend) for money to repay the loan <i>(or similar)</i>	2
Ask the lender to allow payments to be stopped for a period <i>(or similar)</i>	3
Could not repay the loan(s)	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

Financial Activity:	Making Choices
Component:	Borrowing
Sub-component:	Forms of Debt

BOD(g)5bb: Behaviour

Use debt effectively to manage household cash flows and to purchase items not able to be purchased from regular income.

Ask if BO13 is yes. Otherwise ask BO22

BO20. Why did you choose the particular lender(s) and type loan(s)?

(Showcard28. Do not prompt. Code all that apply for each loan)

	A	B	C	D
It was the only loan available	1	1	1	1
There was an interest free period	2	2	2	2
The interest rate was low				
The lender allowed a 'repayment holiday'	3	3	3	3
The repayments were affordable	4	4	4	4
The loan was appropriate for my/our requirements (for example hire purchase when buying furniture or a short term loan to cover cash shortfall)	5	5	5	5
The lender was reputable.	6	6	6	6
The lender or loan was recommended by someone I trust.	7	7	7	7
Other (specify)	8	8	8	8
Don't understand the question	9	9	9	9
Don't know the answer	10	10	10	10
Refused	11	11	11	11

BO21. Please look at the card. Before you signed the agreement for the loan(s) which of the statements on the card best describes what you did?

(Showcard29. Code only one)

Read the offer letter and terms and conditions carefully	1
Looked at the offer letter and terms and conditions briefly	2
Did not read the offer letter or terms and conditions at all	3
Did not read the offer letter or terms and conditions as they were in English	4
Read the offer letter and terms and conditions but did not understand them	5
The offer letter and terms and conditions were read out to me by the lender	6
The offer letter and terms and conditions were read to me by some I trusted (for example a member of the family or a friend)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

Financial Activity:	Making Choices
Component:	Borrowing
Sub-component:	Managing Debt

BOD(g)5ka: Knowledge and Skill

Begin to understand how to plan and manage debt

BO22. Why might someone choose a particular lender or type loan?

(Do not prompt. Code all that apply)

There are special conditions (for example an interest free period or the ability to take a 'repayment holiday' <i>(or similar)</i>)	1
The interest rate is low	2
The repayments are affordable	3
The loan was appropriate for their requirements (for example hire purchase when buying furniture or a short term loan to cover cash shortfall) <i>(or similar)</i>	4
The lender was reputable. <i>(or similar)</i>	5
The lender or loan was recommended by someone they trust.	6
Other <i>(specify)</i>	7
Don't understand the question	8
Don't know the answer	9
Refused	10

BO21a. Before signing a loan agreement what should someone do?

(Do not prompt. Code all that apply)

Read the offer letter and terms and conditions carefully	1
Have the offer letter and terms and conditions read to them by the lender	2
Have the offer letter and terms and conditions were read to them by someone they trust <i>(or similar)</i>	3
Ask questions about the loan to make sure they understand the terms and conditions	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

BO22a. Should someone keep a record of how much they have borrowed and how much they have repaid on their loans?

(Code one only)

Yes	1
No	2
No - the lender keeps the records	3
Don't understand the question	4
Don't know the answer	5
Refused	6

BO23. Should someone who takes out a loan be able to repay the loan from their 'normal' income (the income they usually receive every week, or fortnight, or month)?

(Code one only)

Yes	1
No	2
Don't understand the question	2
Don't know the answer	3
Refused	4

BO24. What should someone do if they cannot repay their loan from their 'normal' income (for example if their household income dropped due to work no longer being available)?

(Do not prompt. Code all that apply)

Repay the loan(s) from savings	1
Ask a member of the family (or a friend) for money to repay the loan	2
Explain the situation to the lender and ask for payments to be stopped for a period <i>(or similar)</i>	3
Simply not repay the loan(s)	4
Seek advice and assistance from someone they trust	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

Financial Activity:	Making Choices
Component:	Making Financial Decisions
Sub-component:	Cost of Money

MDB(f)2k: Knowledge and Skill

Understand that you need to pay (interest) to borrow money and will be paid (interest) money if you save money

MD1. What is interest?

(Do not prompt. Code all that apply)

Payment you receive for saving money in a bank or credit and savings association <i>(or similar)</i>	1
Payment you make if you borrow money	2
Other <i>(specify)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

Financial Activity:	Making Choices
Component:	Making Financial Decisions
Sub-component:	Cost of Money

MDB(f)2b: Behaviour

Monitor the interest rate and interest received on household deposits and the interest rate and interest charged on household loans.

Please refer to your Worksheet. If SA6 or SA22 answer is yes then ask MD2. Otherwise ask MD4.

MD2. Do you currently earn interest on your savings?

(Code one only)

Yes	1
No	2
No – account does not pay interest <i>(or similar)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD3. Do you know how much interest you earned on your savings over the past year?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD2a. Do you currently earn interest on your investments?

(Code one only)

Yes	1
No	2
No – account does not pay interest <i>(or similar)</i>	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD3a. Do you know how much interest you earned on your investments over the past year?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Please refer to your Worksheet. If BO13 answer is yes then ask MD4. Otherwise ask MD6.

MD4. Do you pay interest on your loan(s) or hire purchase

(Code one only)

Yes	1
No	2
No – loan or hire purchase does not charge interest <i>(or similar)</i>	3
Don't understand the question	4

Don't know the answer	5
Refused	6

MD5. Do you know how much interest you paid on your loan(s) or hire purchase over the past year?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Financial Activity:	Making Choices
Component:	Making Financial Decisions
Sub-component:	Cost of Money

MDB(f)2k: Knowledge and Skill (continued)

Understand that you need to pay (interest) to borrow money and will be paid (interest) money if you save money

MD6. Please look at the card. On the card are two types of bank deposit. Would one of the bank deposits pay more interest than the other, or would both bank deposits pay the same amount of interest?

(Showcard30. Do not prompt. Code one only)

A deposit kept in the bank for one year which pays 7% interest a year with the interest paid at the end of the year	1
A deposit kept in the bank for one year which pays 7% interest a year with the interest paid quarterly (every three months) and added to the deposit	2
They would pay the same amount of interest	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD7. Please look at the card. ["Two people are the same age and both put their money into a savings account earning interest. Both accounts pay interest at the same rate. One person (Sarah) started saving when she was 20 years old and has saved \$250 each year. The other person (Ben) started saving when he was 40 years old and has saved \$500 each year. They are now both 60 years old"]. Do Ben and Sarah both have the same amount saved, or does one person have more saved than the other person?

(Showcard31. Do not prompt. Code one only)

Same amount	1
One has more than the other	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If 'One has more than the other' ask question M8. Otherwise ask question MD10.

MD8. Who has more money in their account?

(Do not prompt. Code one only)

Ben	1
Sarah	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD9. Why do they have more money?

(Do not prompt. Code one only)

Ben will have earned more interest	1
Sarah will have earned more interest	2
Other (specify)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD10. Please look at the card. [“Two people are the same age and both borrow money to buy a tractor each. They borrow the same amount of money. The interest rate charged on each loan is the same. Each loan is for 15 years and can be repaid early. One person (John) makes extra payments each month in addition to his regular monthly repayment. The other (Anne) makes her regular repayment each month”]. Will John and Anne both pay the same amount of interest on their loans or will one of them pay less interest?

(Showcard18. Do not prompt. Code one only)

Same amount	1
One will pay more interest than the other	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If 'One will pay less than the other' ask question MD11. Otherwise ask question MD13.

MD11. Who will pay less interest on their loan?

(Do not prompt. Code one only)

John will have paid less interest on his loan	1
Anne will have paid less interest on her loan	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD12. Why will they pay less interest on their loan?

(Do not prompt. Code one only)

Because John made additional payments on his loan	1
Because Anne made her regular repayment each month	2
Other (specify)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

Financial Activity:	Making Choices
Component:	Making Financial Decisions
Sub-component:	Cost of Money

MDD(f)4k: Knowledge and Skill

Begin to understand that interest rates vary over time

MD13. Do interest rates paid on savings or investments and charged on loans change over time?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MD14. Otherwise ask MD15.

MD14. What are some of the reasons why interest rates might change over time?

(Do not prompt. Code all that apply)

Changes in the economy (for example more companies investing money in Fiji, or fewer companies investing in Fiji) <i>(or similar)</i>	1
Changes made by the Government (Reserve Bank) to raise or lower interest rates <i>(or similar)</i>	2
Changes in the exchange rate	3
Changes made by the Bank or credit and savings association <i>(or similar)</i>	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

Financial Activity:	Making Choices
Component:	Making Financial Decisions
Sub-component:	Cost of Money

MDD(f)4b: Behaviour

Ensure household financial commitments allow for adverse changes in interest rates

If SA6 yes then ask MD15. Otherwise ask MD16.

MD15. What action might you take if the bank lowered the interest rate they paid you on your savings?

(Do not prompt. Code all that apply)

Do nothing	1
See if I could get a better interest rate somewhere else	2
See if there was a different product I could invest in paying a higher rate of interest	3
Stop saving	4
Cut back on household spending	5
Other (specify)	6
Don't understand the question	7
Don't know the answer	8
Refused	9

If SA22 yes then ask MD16. Otherwise ask MD17.

MD16. What action might you take if the return you receive on your investments reduced?

(Do not prompt. Code all that apply)

Do nothing	1
Do nothing - the money cannot be easily withdrawn from the investment (for example money invested in a rental property)	2
See if I could get a better return from another investment	3
Stop investing and use the money for something else	4
Cut back on household spending	5
Other (specify)	6
Don't understand the question	7
Don't know the answer	8
Refused	9

If BO13 yes then ask MD17. Otherwise ask MD18.

MD17. What action would you take if the bank raised the interest rate they charged you on your loan(s)?

(Do not prompt. Code all that apply)

Do nothing	1
See if I could get a lower interest rate somewhere else	2
See if there was a new loan I could take with a lower interest rate	3
Pay off the loan more quickly	4
Pay off the loan more slowly	5
Cut back on other household spending	6
Other (specify)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

Financial Activity:	Making Choices
Component:	Making Financial Decisions
Sub-component:	Financial Terms and Conditions

MDD(f)2b: Financial Behaviour

Compare different savings and borrowing options against household requirements before entering, or when reviewing, a financial commitment

If SA18 is answered and the respondent did not select the product because it was the only product available, ask MD18. Otherwise ask MD20.

MD18. Did you compare a range of savings or deposit options (for example different products or different banks or credit and savings associations) before opening your savings or deposit account(s)?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MD19. Otherwise ask MD20.

MD19. How did you go about comparing savings or deposit product options?
(Do not prompt. Code all that apply)

I/we first determined what type of savings or deposit product we needed and then looked for a product which best met my/our needs (or similar)	1
I/we looked at different savings or deposit products (for example by getting brochures from banks and credit and savings associations, or talking to someone at a bank, post office or credit and savings association branch) and then selected a savings or deposit product which appeared to be the most suitable. (or similar)	2
I/we talked to several people who we trusted and asked their advice about what savings or deposit product would be the most suitable for my/our needs before selecting a savings product. (or similar)	3
I/we talked to several people about their experiences with different savings or deposit products before selecting a savings or deposit product. (or similar)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

If SA24 is answered and the respondent did not select the product because it was the only product available, ask MD20. Otherwise ask MD22.

MD20. Did compare investment options when considering your investment?
(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MD21. Otherwise ask MD22.

MD21. How did you go about comparing investment options?

(Do not prompt. Code all that apply)

I/we first determined what type of investment we needed and then looked for a product which best met my/our needs <i>(or similar)</i>	1
I/we looked at different investment options (for example by getting brochures from bank, credit and savings associations, unit trusts, FNPF, or talking to someone at a bank, post office, credit and savings association branch or FNPF) and then selected an investment which appeared to be the most suitable. <i>(or similar)</i>	2
I/we talked to several people who we trusted and asked their advice about what investments would be the most suitable for my/our needs. <i>(or similar)</i>	3
I/we talked to several people about their experiences with different investments before selecting a investment. <i>(or similar)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

If BO13 is yes, ask MD22. Otherwise ask MD24.

MD22. Did you compare borrowing options when considering your loan(s)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask MD23. Otherwise ask MD24.

MD23. How did you go about comparing borrowing options?

(Do not prompt. Code all that apply)

I/we first determined what type of loan we needed and then looked for a loan which best met my/our needs <i>(or similar)</i>	1
I/we looked at different borrowing options (for example by getting brochures from bank, credit and savings associations, or talking to someone at a bank, post office, credit and savings association branch) and then selected a loan which appeared to be the most suitable. <i>(or similar)</i>	2
I/we talked to several people who we trusted and asked their advice about what type of loan would be the most suitable for my/our needs. <i>(or similar)</i>	3
I/we talked to several people about their experiences with different loans before selecting a loan. <i>(or similar)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Activity:	Making Choices
Component:	Making Financial Decisions
Sub-component:	Financial Terms and Conditions

MDD(f)2k: Knowledge and Skill

Begin to understand that both savings and borrowing are offered on differing terms and conditions

MD24. If one person invests in a term deposit for two years, and another person deposits money in a savings account for one month, will they both be paid the same interest rate or will one person receive a higher interest rate?

(Do not prompt. Code one only)

They will both receive the same interest rate	1
The person who deposits money for two years will receive a higher rate	2
The person who deposits money for one month will receive a higher interest rate	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD25. If one person borrows money from the bank to buy a tractor with repayments spread over five years, and another person borrows money from the bank for one month, will they both pay the same interest rate on their loan or will one person pay a higher interest rate?

(Do not prompt. Code one)

Same interest rate	1
The person who borrows money for five years will pay a higher interest rate	2
The person who borrows money for one month will pay a higher interest rate	3
Don't understand the question	4
Don't know the answer	5
Refused	6

MD26. If one person invests in a term deposit with a bank for two years, and another person deposits money in a savings account, can both people withdraw their money from the bank whenever they want?

(Do not prompt. Code one only)

Yes	1
Yes - but the bank may charge the person who has the term deposit a fee for taking money out before the deposit matures (ends).	2
No - the person who has the term deposit may not be able to withdraw their money	3
No - the person who has the savings account may not be able to withdraw their money	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Activity:	Making Choices
Component:	Making Financial Decisions
Sub-component:	Financial Organizations

MDB(i)1b: Behaviour

Select a financial organization based on suitability and risk

If SA6 is yes ask MD27. Otherwise ask MD29.

MD27. How did you choose the organization(s) (rather than a product) you currently have a savings or deposit account(s) with?

(Do not prompt. Code all that apply)

It was the only organization with a branch near our village or which visited our village	1
It was safe, my/our money would not be at risk	2
The fees and charges were low	3
The interest rate was high	4
There was a good range of products to choose from <i>(or similar)</i>	5
There were people in the organization I could talk to and get advice from. <i>(or similar)</i>	6
It was recommended by someone I trust	7
Other <i>(specify)</i>	8
Don't understand the question	9
Don't know the answer	10
Refused	11

If SA22 is yes ask MD29. Otherwise ask MD31.

MD29. How did you choose the organization(s) you currently use for investments (either by investing money with them or using them to assist you with your investments)?

(Do not prompt. Code all that apply)

It was the only organization with a branch near our village or which visited our village	1
It was safe, my/our money would not be at risk <i>(or similar)</i>	2
The fees and charges were low	3
The returns (or promised returns) were high <i>(or similar)</i>	4
There was a good range of products to choose from	5
There were people in the organization I could talk to and get advice from <i>(or similar)</i>	6
It was recommended by someone I trust	7
Other <i>(specify)</i>	8
Don't understand the question	9
Don't know the answer	10
Refused	11

If BO13 is yes ask MD30. Otherwise ask MD32.

MD31. How did you choose the organization(s) you currently have a loan with
(Do not prompt. Code all that apply)

It was the only organization with a branch near our village or which visited our village	1
It was the only organization which would lend me/us the money	2
The interest rate or fees and charges were low	3
There was a good range of products to choose from	4
There were people in the organization I could talk to and get advice from	5
It was recommended by someone I trust	6
Other (<i>specify</i>)	7
Don't understand the question	8
Don't know the answer	9
Refused	10

Financial Activity:	Making Choices
Component:	Making Financial Decisions
Sub-component:	Financial Organizations

MDB(i)1k: Knowledge and Skill

Begin to know about and understand the roles of financial institutions

MD32. There are several different types of financial organization that provide savings or deposit accounts. Please tell me some of the different types of financial organization you are aware of that provide savings or deposit accounts.

(Do not prompt. Code all that apply)

A bank	1
A microfinance or village bank	2
A credit and savings association	3
A co-operative savings group	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

MD33. There are several different types of financial organization that you can use for investments (either by investing money with them or using them to help you with your investments). Please tell me some of the different types of financial organization you are aware of that you can use for investments (either by investing money with them or using them to help you with your investments)?

(Do not prompt. Code all that apply)

A bank	1
A credit and savings association	3
A finance company	4
Fiji National Provident Fund	5
A unit trust manager	6
A share broker	7
A property manager	8
Other <i>(specify)</i>	9
Don't understand the question	10
Don't know the answer	11
Refused	12

MD34. There are several different types of financial organization that you can borrow money from. Please tell me some of the different types of financial organization you are aware of where you can borrow money.

(Do not prompt. Code all that apply)

A bank	1
Microfinance or village bank	2
A credit and savings association	3
A retailer (hire purchase or time payment)	4
A finance company	5
A money lender	6
A pawn broker	7
Fiji Development bank	8
Other (specify)	9
None	10
Don't understand the question	11
Don't know the answer	12
Refused	13

MD35. What are some of the different types of products or services you can get from a bank?

(Do not prompt. Code all that apply)

Savings and deposit account	1
Term deposits	2
Personal loans (for example to buy furniture or a car)	3
Loans to buy a house (mortgages)	4
Credit cards	5
Payments (for example cheque accounts or bank cards)	6
Get cash (from the teller or the ATM)	7
Send money overseas - or receive money from overseas (remittances)	8
Loans for businesses or farms	9
Buying or selling currency from another country (foreign exchange)	10
Insurance	11
Other (specify)	12
Don't understand the question	13
Don't know the answer	14
Refused	15

MD36. Where would you go if you wanted to invest in a unit trust or buy shares?

(Do not prompt. Code all that apply)

Fiji National Provident Fund	1
A unit trust manager	2
A share broker	3
A bank	4
Other (specify)	5
Don't understand the question	6
Don't know the answer	7
Refused	8

MD37. What are some of the things the Reserve Bank of Fiji is responsible for?

(Do not prompt. Code all that apply)

Issuing notes and coin (money). <i>(or similar)</i>	1
Managing payments between people ('the payments system'). <i>(or similar)</i>	4
Supervising the banks in Fiji. <i>(or similar)</i>	2
Supervising insurance companies in Fiji. <i>(or similar)</i>	
Managing the Fiji government's borrowing. <i>(or similar)</i>	3
Making sure Fiji has a stable financial environment. <i>(or similar)</i>	
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

Financial Activity:	Making Choices
Component:	Making Financial Decisions
Sub-component:	Local/ National Financial Issues

MDD(i)2b: Behaviour

Be informed about local and national financial issues

MD38. How important is it for people like you to keep up to date with financial or economic matters in Fiji?

(Read out. Code only one)

Very important	1
Important	2
Not important	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If very important or important ask MD39. Otherwise ask MD41

MD39. What are some of the financial or economic matters that you keep up to date with?

(Do not prompt. Code all that apply)

Changes in prices of things I/we buy. <i>(or similar)</i>	1
Changes in wages	2
Changes in prices of things I/we sell at the market. <i>(or similar)</i>	3
Changes in prices of things we grow and sell (crops). <i>(or similar)</i>	4
Changes in interest rates	5
Changes in exchange rates	6
Changes in the inflation rate	7
Changes in taxes	8
Changes in government benefits/incentives/ assistance. <i>(or similar)</i>	9
Changes in the number of jobs available. <i>(or similar)</i>	10
Other <i>(specify)</i>	11
Don't understand the question	12
Don't know the answer	13
Refused	14

MD40. What are some of the things you do to monitor financial or economic events in Fiji?

(Do not prompt. Code all that apply)

Read the newspaper	1
Listen to the radio	2
Watch television	3
Talk to people	
Get information at the bank or Post Office	4
Other <i>(specify)</i>	5
Don't understand the question	6
Don't know the answer	7
Refused	8

Financial Activity:	Making Choices
Component:	Making Financial Decisions
Sub-component:	Local/ National Financial Issues

MDD(i)2k: Knowledge and Skill

Begin to understand that local/national finance can impact on your own life and personal finances

MD41. Imagine yourself in five years time. Do you think will you have to spend the same amount of money you spend today to buy the same things you buy today; or do you think you will need to spend more money, or spend less money?

(Code one only)

Same amount of money	1
More money	
Less money	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If more money ask question MD42.

If less money ask question MD43.

Otherwise ask question MD44.

MD42. Why do you think you will need to spend more money?

(Do not prompt. Code one only)

Because prices are likely to go up (inflation). <i>(or similar)</i>	1
Other <i>(Specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD43. Why do you think you will need to spend less money?

(Do not prompt. Code one only)

<i>(Specify)</i>	1
Don't understand the question	2
Don't know the answer	3
Refused	4

MD44. Please look at the card. ['Imagine you have just opened a savings account at a bank and that you have put \$100 on deposit. The inflation rate in Fiji is about 2% a year']. If you leave the money on deposit for a full year and then withdraw the money, do you think you would be able to buy the same things with the money at the end of the year that you can buy now, or that you would be able to buy fewer things, or that you would be able to buy more things?

(Showcard33. Code one only)

Same	1
More	
Less	2
Don't understand the question	3
Don't know the answer	4
Refused	5

MD45. If the government increases income tax rates how will this affect you and your household?

(Do not prompt. Code one)

My income/ the household's income will reduce	1
A change of income tax rates will not affect me/ the household	2
Other (specify)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

Financial Activity:	Planning Ahead
Component:	Budgeting and Planning
Sub-component:	Budgeting

BUB(e)4b: Behaviour

Develop and utilise a simple overall household income and expenditure budget

BP1. Does your household have a budget to help manage income and spending?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Financial Activity:	Planning Ahead
Component:	Budgeting and Planning
Sub-component:	Budgeting

BUB(e)4k: Knowledge and Skill

Understand how to use simple budgets as a means of planning and controlling spending

BP3. What is a household budget?

(Do not prompt. Code one only).

A plan to help manage what your income and what you spend <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If 'a plan to help manage what you earn and what you spend' or 'other', ask BP4. Otherwise ask BP6.

BP4. Do you think it is useful for a household to have a budget?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP5. Otherwise ask BP6.

BP5. Why do you think is it useful to have a household budget?

(Do not prompt. Code all that apply)

To help the household set financial goals and objectives and to decide what the household wants to spend money on and how much money it wants to save. <i>(or similar)</i>	1
To prioritise spending - to decide which things it is very important to spend money on and which things are not important. <i>(or similar)</i>	2
To plan household financial activities so that there are no - or few - surprises. <i>(or similar)</i>	3
To know what your household income and expenses are	4
To help the household to save regularly for a goal	5
To plan what the household will spend money on	6
Other <i>(specify)</i>	7
Don't understand the question	8
Don't know the answer	9
Refused	10

BP6. How would you set up a household budget?

(Do not prompt. Code all that apply)

List the types of income the household has (for example every week or month). <i>(or similar)</i>	1
Agree financial goals and priorities for the household to help work out which expenditure is most important. <i>(or similar)</i>	2
List the types of expenses the household currently has (for example every week or month) and then agree how much can be spent on each type of expense and how much will be saved. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

BP7. How often should the budget be checked?

(Do not prompt. Code one only)

At least every week or fortnight.	1
At least every month	2
Less frequently than every month	3
Don't understand the question	4
Don't know the answer	5
Refused	6

BP8. How often should the budget be reviewed or changed?

(Do not prompt. Code one only)

Once a month or more frequently	1
Between once a month and every six months	2
Once every six months - once a year	3
It should not be reviewed or changed	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Activity:	Planning Ahead
Component:	Budgeting and Planning
Sub-component:	Budgeting

BUD(e)3b: Behaviour

Develop and utilise detailed household budgets for different components of household income and expenditure and assets and liabilities

Ask if BP1 answer is yes. Otherwise ask BP10.

BP9. How detailed is your household budget?

(Code one only)

Major items of household income and expenditure are budgeted for. <i>(or similar)</i>	1
Most items of household income and expenditure are budgeted for. <i>(or similar)</i>	
All items of household income and expenditure are budgeted for. <i>(or similar)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP10. Do you know the value of the major things your household owns (things such as a house, car, savings, investments, business or farm equipment)

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP11. Do you keep a record (for instance in a notebook) of the value of the major things your household owns (things such as a house, car, savings, investments, business or farm equipment)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Financial Activity:	Planning Ahead
Component:	Budgeting and Planning
Sub-component:	Budgeting

BUD(e)3k: Knowledge and Skill

Understand how to use detailed budgets (and other ways of recording income and expenditure) to plan and control personal spending

BP12. What are some of the ways people can keep a detailed record of their household's income and expenditure, and major things the household owns?

(Do not prompt. Code all that apply)

Keep a written list (for example using a notebook) to record the household's income and expenses. <i>(or similar)</i>	1
Keep receipts from purchases and add them up from time to time. <i>(or similar)</i>	3
Memorise. <i>(or similar)</i>	2
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Activity:	Planning Ahead
Component:	Budgeting and Planning
Sub-component:	Planning

BUD(e)2bi: Behaviour

Develop household financial goals and a plan to achieve the goals

BP13. Is there an event or activity that you expect your household is going to be involved in that you will have to save for (for instance a wedding, a church event, a village activity)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP14. Does your household have financial goals for things you want to achieve (for example ensuring your children can attend secondary school or university, starting or expanding a business or farm, saving for retirement)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes to either BP13 or BP14 ask BP15. Otherwise ask BP18.

BP15. Have you set up a plan of how you will achieve your financial goals or a plan to save for the event or activity you expect your household is going to be involved in?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP16. Otherwise ask BP18.

BP16. How did you set up a plan to achieve your financial goals or to save for the event or activity you expect your household is going to be involved in?

(Do not prompt. Code one only)

I set up the plan on my own	1
Someone else in the household set up the plan	2
My husband/wife and I set up the plan	3
We discussed it as a family and then set up the plan	4
Other (<i>specify</i>)	5
Don't understand the question	6
Don't know the answer	7
Refused	8

BP17. Did you write the plan down?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Financial Activity:	Planning Ahead
Component:	Budgeting and Planning
Sub-component:	Planning

BUD(e)2bii: Behaviour

Monitor achievement of the household's financial goals periodically adjust the household financial plan as the household's situation changes

BP18. Do you check from time to time how well your household is progressing with your financial plan and achieving your goals?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP19. Otherwise ask BP20.

BP19. Do you adjust your household financial plan from time to time as the household's situation changes (for example if people in your household earn more or less money, or when you complete an event or activity, or achieve one of your household financial goals)?

Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Financial Activity:	Planning Ahead
Component:	Budgeting and Planning
Sub-component:	Planning

BUD(e)2k: Knowledge and Skill

Begin to be able to plan and think ahead, considering choices based on financial information gathering, identifying needs and what needs to be spent

BP20. Do you consider it important for people to have a plan to help them to achieve their financial goals or to save for an event or activity they are going to be involved in?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP21. If no ask BP22.

BP21. What do you think is the best way for someone to set up a plan to achieve their financial goals or to save for the event or activity they expect they are going to be involved in?

(Do not prompt. Code all that apply)

Determine what the household will need to save for and to spend in the future	1
Determine the household's goals and priorities	2
Determine how they will achieve their goals and priorities when they will try to achieve them. <i>(or similar)</i>	3
Find out the best savings, investment or borrowing options to help them achieve their goals. <i>(or similar)</i>	4
Review and adjust their household budget if necessary. <i>(or similar)</i>	5
Other <i>(specify)</i>	6
Don't understand the question	7
Don't know the answer	8
Refused	9

Financial Activity:	Planning Ahead
Component:	Budgeting and Planning
Sub-component:	Planning

BUD(g)2b: Behaviour

Identify, differentiate and plan separately for short, medium and long term household needs and financial commitments

BP22. When considering the things your household needs to spend money on, do you determine whether the spending is short-term (spending you will incur now, or in the next 3-5 months) or medium-term (spending you will incur in the next 6-12 months) or long term (spending which you will incur over a period longer than 12 months)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask BP23. Otherwise ask BP24.

BP23. Do you manage short-term spending separately from medium and long-term spending?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If 'Yes' ask DP22. Otherwise ask DP23.

BP24. In what ways do you manage short-term spending separately from medium and long-term spending?

(Do not prompt. Code one only)

Use separate budgets for short-term and medium and long-term spending (for example putting some money in savings for medium term needs and investing for long term needs). <i>(or similar)</i>	1
Only plan for short-term spending	2
Only plan for medium or long-term spending	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Activity:	Planning Ahead
Component:	Budgeting and Planning
Sub-component:	Planning

BUD(g)2: Knowledge and Skill

Be able to identify, plan and make decisions based on short, medium and long term household needs and financial commitments

BP25. Please give me three or four examples of short-term financial needs?

(Do not prompt - code all)

Don't understand the question	1
Don't know the answer	2
Refused	3

BP26. Please give me three or four examples of medium-term financial needs?

(Do not prompt - code all)

Don't understand the question	1
Don't know the answer	2
Refused	3

BP27. Please give me three or four examples of long-term financial needs?

(Do not prompt - code all)

Don't understand the question	1
Don't know the answer	2
Refused	3

BP28. How might someone manage their short term spending and financial commitments?

(Do not prompt. Code one only)

Develop a budget and try to make sure there was enough money to pay for the expenses. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP29. How might someone manage their medium term spending and financial commitments?
(Do not prompt. Code one only)

Develop a budget and try to make sure enough money is saved to meet the commitments. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

BP30. In what ways would you manage long term spending and financial commitments?
(Do not prompt. Code one only)

Develop a financial plan and try to progressively invest money so that they can meet the long term household need. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Financial Activity:	Getting help
Component:	Seeking Financial Advice
Sub-component:	Obtaining Financial Advice

GHB(h)1k: Knowledge and Skill

Begin to understand different sources of advice/information, how to access such information/advice and know some local contacts, including advice on managing debt

FA1. If someone were thinking about opening a savings account, what sources of information could they access before deciding which account to open

(Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other (<i>specify</i>)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

FA2. If someone were thinking about an investment, what sources of information could they access before deciding which investment to select?

(Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other (<i>specify</i>)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

FA3. If someone were thinking about taking out a loan, what sources of information could they access before deciding to take out the loan?

(Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other (<i>specify</i>)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

Financial Activity:	Getting help
Component:	Seeking Financial Advice
Sub-component:	Obtaining Financial Advice

GHB(h)1b: Behaviour

Access locally available reputable sources of financial advice.

If SA6 is yes ask FA4. Otherwise ask FA7.

FA4. Thinking back to the time you opened a savings account, did you seek information about the product or advice from anyone before opening the account?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA5. Otherwise ask FA7.

FA5. Please look at the card. Several sources of financial advice and information are listed on the card. Which, if any, of these sources of financial advice or information did you use before deciding to open the account?

(Showcard35. Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other <i>(specify)</i>	10
Don't understand the question	11
Don't know the answer	12
Refused	13

FA6. Please look at the card again. Which of these sources of financial advice and information most influenced your decision to open an account?

(Showcard 35. Do not prompt. Code one only)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other (specify)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

If SA22 is yes ask FA7. Otherwise ask FA10.

FA7. Thinking back to the time you back to the time you decided to enter into the investment, did you seek information about the investment or advice from anyone before enter into the investment?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA8. Otherwise ask FA10.

FA8. Please look at the card. A number of sources of financial advice and information commonly used by people are listed on the card. Which, if any, of these sources of financial advice or information did you use, before deciding which investment to choose?

(Showcard35. Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other (specify)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

FA9. Please look at the card again. Which of these sources of financial advice and information most influenced your decision to choose an investment?

(Showcard35. Do not prompt. Code one only)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other (specify)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

If BO13 is yes ask FA10. Otherwise ask FA13.

FA10. Thinking back to the time you back to the time you decided to take out a loan, did you seek information about the investment or advice from anyone before taking out the loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA11. Otherwise ask FA13.

FA11. Please look at the card. A number of sources of financial advice and information commonly used by people are listed on the card. Which, if any, of these sources of financial advice or information did you use, before deciding take out the loan?

(Showcard35. Do not prompt. Code all that apply)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other (specify)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

FA12. Please look at the card again. Which of these sources of financial advice and information most influenced your decision to take out the loan?

(Showcard35. Do not prompt. Code one only)

A brochure about the product.	1
Advice from someone at the organization selling the product (for example someone at the bank).	2
Advice from friends or relatives	3
Information in the newspaper, radio or television	4
Someone at work	5
Someone in the village whose advice you trusted	6
Someone at the church whose advice you trusted	7
A lawyer or accountant	8
A stock broker or financial adviser	9
Other (specify)	10
Don't understand the question	11
Don't know the answer	12
Refused	13

FA13. Within the last two years has anyone in the household had any financial difficulties? By that I mean have they been three payments or more behind with a loan or other regular commitment (for example paying the electricity bill)?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA14. Otherwise ask FA17.

FA14. Did they seek advice from anybody?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA15. Otherwise ask FA17.

FA16. Who did they seek advice from?

(Do not prompt. Code all that apply)

Advice from the bank. (or similar)	2
Advice from friends or relatives	3
Advice from someone at work	5
Advice from someone in the village whose advice they trusted	6
Advice from someone at the church whose advice they trusted	7
Advice from a lawyer or accountant	8
Advice from a stock broker or financial adviser	9
Other (specify)	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Activity:	Getting help
Component:	Seeking Financial Advice
Sub-component:	Critically Assessing Advice

GHD(h)1b: Behaviour

Compare advice provided by multiple sources before entering into a financial commitment.

If FA5 answer has more than one source of information or advice ask FA17. otherwise ask FA19.

FA17. Did you compare the financial advice or information you received before deciding to open the savings account?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

FA18 How did you compare the financial advice or information you received before deciding to open the savings account?

(Do not prompt. Code all that apply)

Discussed the advice and information I/we had been given with family or friends who I/we trusted. <i>(or similar)</i>	1
Considered whether the advice or information was I/we were given was unbiased - or whether we were being encouraged to do something that may not have been right for us. <i>(or similar)</i>	2
Considered the advice relative the expertise and experience of the person providing the advice. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

If FA8 answer has more than one source of information or advice ask FA19. otherwise ask FA21.

FA19. Did you compare the financial advice or information you received before deciding to choose an investment?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

FA20. How did you compare the financial advice or information you received before deciding to choose an investment?

(Do not prompt. Code all that apply)

Discussed the advice and information I/we had been given with family or friends who I/we trusted. <i>(or similar)</i>	1
Considered whether the advice or information was I/we were given was unbiased - or whether we were being encouraged to do something that may not have been right for us. <i>(or similar)</i>	2
Considered the advice relative the expertise and experience of the person providing the advice. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

If FA10 answer has more than one source of information or advice ask FA21. otherwise ask FA23.

FA21. Did you compare the financial advice or information you received before deciding to take out the loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

FA22. How did you compare the financial advice or information you received before deciding to take out the loan?

(Do not prompt. Code all that apply)

Discussed the advice and information I/we had been given with family or friends who I/we trusted. <i>(or similar)</i>	1
Considered whether the advice or information was I/we were given was unbiased - or whether we were being encouraged to do something that may not have been right for us. <i>(or similar)</i>	2
Considered the advice relative the expertise and experience of the person providing the advice. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Activity:	Getting help
Component:	Seeking Financial Advice
Sub-component:	Critically Assessing Advice

GHD(h)1k: Knowledge and Skill

Understand that different people and organisations may give different advice on finances

FA23. Is it better that people seek advice from more than one person before deciding to open a savings account, or select an investment or take out the loan?

(Code one only)

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4
Refused	5

If yes ask FA24. Otherwise ask FA26.

FA24. Why do you think it is better for people to seek advice from more than one person deciding to open a savings account, or select an investment or take out the loan?

(Do not prompt. Code all that apply)

People can give advice which might seem to be fair and unbiased - but they may actually be trying to sell something which might not be suitable. <i>(or similar)</i>	1
Different people have different levels of experience and expertise. <i>(or similar)</i>	2
By asking several people for their advice a person is able to consider things they may not thought of themselves. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

FA25. How might someone compare the financial advice or information they receive before deciding to open a savings account, or select an investment or take out the loan?

(Do not prompt. Code all that apply)

Discussed the advice and information I/we had been given with family or friends who I/we trusted. <i>(or similar)</i>	1
Considered whether the advice or information was I/we were given was unbiased - or whether we were being encouraged to do something that may not have been right for us. <i>(or similar)</i>	2
Considered the advice relative the expertise and experience of the person providing the advice. <i>(or similar)</i>	3
Other <i>(specify)</i>	4
Don't understand the question	5
Don't know the answer	6
Refused	7

Financial Activity:	Getting help
Component:	Seeking Financial Advice
Sub-component:	Critically Assessing Advice

GHD(h)2b: Behaviour

Critically assess advertising or marketing material, or seek advice, before entering into a financial commitment.

FA26. Have you ever sought to confirm information you have read in a brochure or advertisement before purchasing a financial product or service?

(Code one only)

Yes	2
No	3
Don't understand the question	4
Don't know the answer	5
Refused	6

If yes ask FA27. Otherwise ask FA28.

FA27. How did you seek to confirm the information you read in a brochure or advertisement before purchasing a financial product or service?

(Do not prompt. Code all that apply)

Compared information in brochures/advertisements with advice received	1
Read brochures/advertisements from more than one financial services provider	2
Other (<i>specify</i>)	3
Don't understand the question	4
Don't know the answer	5
Refused	6

Financial Activity:	Getting help
Component:	Seeking Financial Advice
Sub-component:	Critically Assessing Advice

GHD(h)2k: Knowledge and Skill

Be aware of the purpose of advice, advertising and marketing information and how it might influence customer choice

FA26. What is the primary purpose of advertising or marketing information (for instance information in brochures)?

(Do not prompt. Code all that apply)

To convince someone to purchase the product/service being offered. <i>(or similar)</i>	1
Other <i>(specify)</i>	2
Don't understand the question	3
Don't know the answer	4
Refused	5

Appendix 4g

UNDP Financial Literacy Training Matrix to Rural Financial Competency

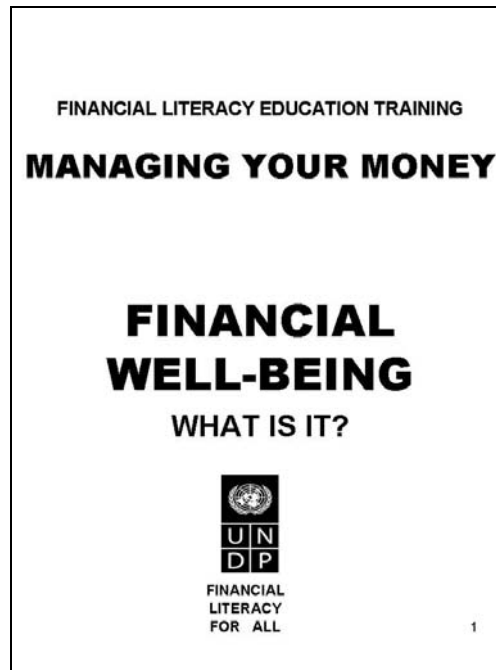
y Framework

Appendix 4h

Financial Wellbeing Workshop Adjusted Slides and Presenters Notes¹

¹ ADDITIONS TO THE PRESENTERS NOTES SHOWN IN A SEPARATE BOX. COMPETENCIES INCLUDED FOR EACH TRAINING SECTION.

FW1: INTRODUCTION (TITLE SLIDE) 1² - Financial Wellbeing
Competencies: NA - Introduction



Presentation:

“Financial Position” is seemingly a self-explanatory phrase.

Group Question:

But is it really? Do people really have a conscious and full grasp of the term? Of its essence in every ones’ life?

Presentation:

Most of the times, important things being so obvious, are ignored and/or not taken up very seriously.

Group Question:

Let us ask ourselves now, “Do we really understand what a Financial Position or financial well being is, apart from its technical definition?”

Presentation:

This presentation will attempt to develop a more meaningful, conscious and internalized understanding of the term “Financial Position”.

Group Question :

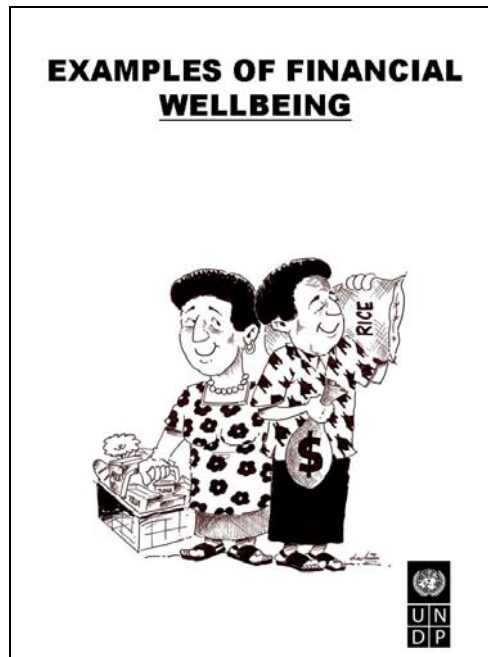
What is it?

Go to poster (2)

² Layout and Notation standardized. Numbering standardised

FW2a: POSTER 2

Competencies: A(a)2



Presentation

Financial Position is so obvious that you see its many faces in everyday life. It has so many faces, like this one (Click mouse to show the first icon).

Group Question:

If there is no reaction from the audience, point out observations in the picture. Such as plenty of money, no worries, proud and confident!

Ask the audience if they can relate or can recognize this face of F/P?

Go to next poster (3)

FW2b: POSTER 3

Competencies: A(a)2

THIS SLIDE MAY BE DELETED FROM THE PRESENTATION (NOT IN PPT.)



Presentation

(QUICK FLIP) ...Another example of a financial position.

Group Question

See how seemingly the man is happy?

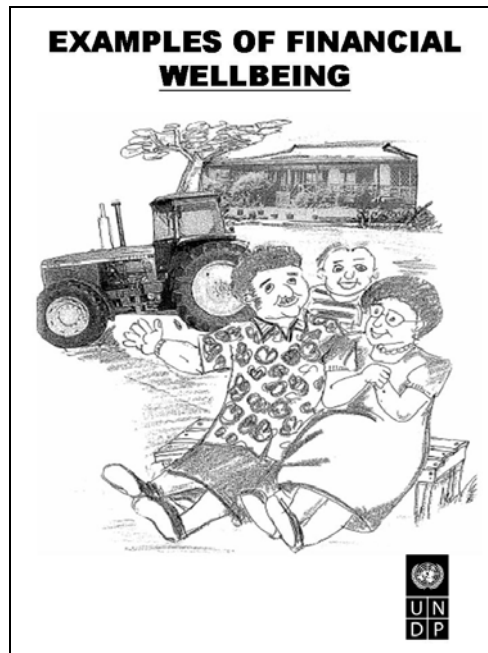
Try to focus the audience's attention on the facial reaction of the figure and the bunch of money, the man holds up.

Go to next poster (4)

FW2c: POSTER 4

Competencies: A(a)2

THIS SLIDE MAY BE DELETED FROM THE PRESENTATION (NOT IN PPT.)



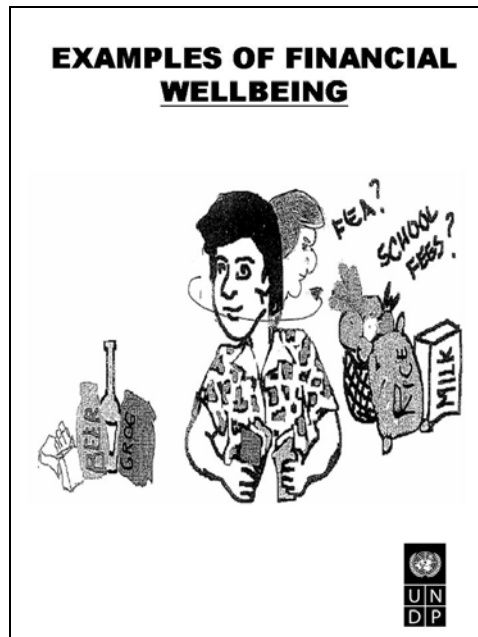
Presentation with Group Questions

Go to next poster (5)

FW2d: POSTER 5

Competencies: A(a)2

THIS SLIDE MAY BE DELETED FROM THE PRESENTATION (NOT IN PPT.)



Presentation

(QUICK FLIP)..But faces of Financial Position is not always happy, contented. Here is another face.

Focus the audience's attention on the worried, panicky look on the face of the image and to what he is holding on.

Group Questions

I am quite sure we have been in this kind of a situation ourselves.

Was it a good experience?

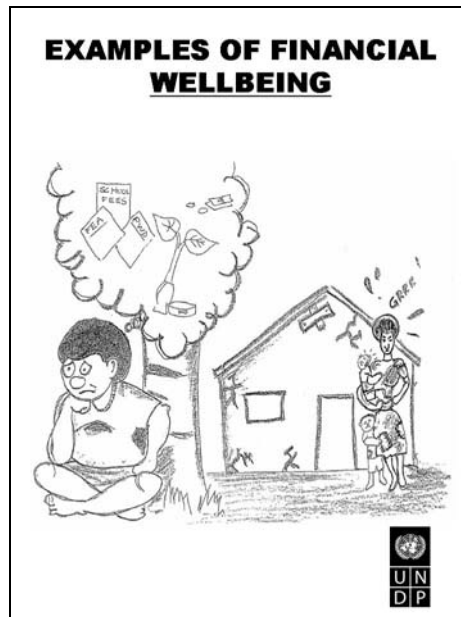
Can you recall how you were feeling that time?

Go to next poster (6)

FW2e: POSTER 6

Competencies: A(a)2

THIS SLIDE MAY BE DELETED FROM THE PRESENTATION (NOT IN PPT.)



Presentation

(QUICK FLIP)...A more harrowing example of a Financial Position!!

The presenter should attempt to get the audience to feel the panicky and hopeless feeling under such a situation.

Go to next poster (7)

FW2f: POSTER 7

Competencies: A(a)2

THIS SLIDE MAY BE DELETED FROM THE PRESENTATION (NOT IN PPT.)

Poster to be Inserted

Presentation

(QUICK FLIP)... Here is another face of financial position.

Focus the audience attention again on the bunch of money being held and the facial expression of the person.

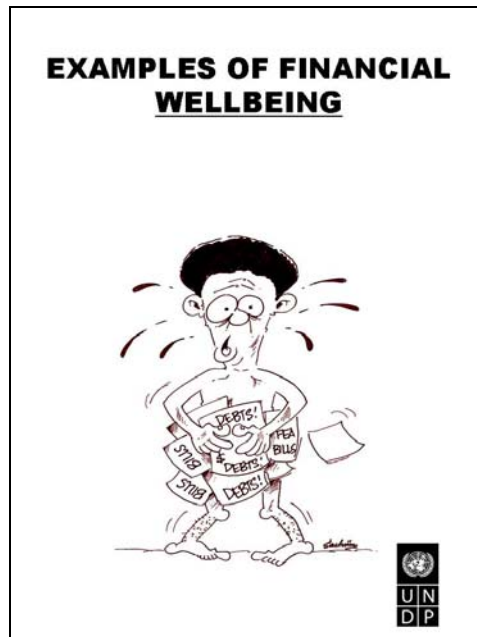
The man has so much money and seemingly wanting more.

Go to next poster (8)

FW2g: POSTER 8

Competencies: A(a)2

THIS SLIDE MAY BE DELETED FROM THE PRESENTATION (NOT IN PPT.)



Presentation

(QUICK FLIP).... This example of a Financial Position would probably be the worst that any decent, self-respecting person can be.

Focus the audience's attention on the four clouds around the picture. Quickly cite examples of consequences of such a situation.

CLOSE the first portion by an OPEN QUESTION.....such as “ *We have been shown samples of Financial Position, do we have a better and deeper understanding of it...even without putting it into words?*”

The bigger question now is: WHAT FINANCIAL POSITION ARE WE IN?

Go to next poster (9)

FW3: POSTER 9 (FIRST TEXT POSTER)

Competencies: A(a)1



Presentation

Financial Position can be determined in two (2) ways: personal and household. The Family's breadwinner may consider himself, personally in a good financial position. But his family/household who is fully dependent on what he provides, are actually in a bad financial position due to the meagerness of what he sets aside for the wife to budget.

Hence, for purposes of determining an actual and real financial position, it is best to measure the Household's. These are three steps to understand your financial position. Focus the attention on the three items on the slides.

Go to next poster (10)

FW4: POSTER 10

Competencies: A(a)1



Presentation :

Determination of one's household financial position is an honest self assessment. Fool around with the facts and you deny yourself a true picture of your situation...and puts you in unnecessary risk of wrong conclusion and strategy.

Step-by-step assessment of your household situation requires high degree of honesty and acceptance of facts. False pride should not get in.

Your Debts/Loans/Borrowing situation.

Questions:

- Are you heavy in debt?
- Can you easily cover your debts on time?
- Are you borrowing to pay off debts?
- Are you taking away money from your regular expenses, to pay off debts?
- Your Income. Is it able to provide comfortably for your family?
- Is it sufficient or there is something left every time?
- Your Expenses. Do you spend more than your income?
- Do you live beyond your means?
- Are you always short of money for regular expenses?
- Your House. Inside your House. The Furnishings.
- Do you have properties you can be proud of? If not why?
- Your Family. Are they well provided for?
- Children go to good school?
- Wife not having problems with household needs?
- After looking into these things honestly and frankly, what do you reckon?

Go to next poster (11)

**EXAMPLES OFF FINANCIAL
WELL-BEING**

- EARNING JUST ENOUGH
- EARNING WITH SPARE
- SUBSISTENCE LEVEL
- EARNING BUT ALWAYS SHORT
- EARNING FOR NOTHING
- NOT EARNING
- BROKE
- ALWAYS BROKE



Presentation:

After the honest assessment of your household financial situation, you can compare yourself with the following common samples of financial position.

The Presenter should be able to concisely define and describe the different financial positions outlined above.

Subsistence Level: Raises and grows all the family needs. No extra for others such as education, medical, entertainment, etc. Just basic.

Earning But Only Breaking Even: Cash and garden incomes are able to sufficiently cover the regular household expenses and extra needs but nothing remains after. Looks forward to next income, all the time.

Earning with Spare: Household income covers all regular expenses of the family and leaves something else for other extras.

Earning but Always Short: Has supposedly substantial income but is always short of funds before the next income comes.

Earning for Nothing: Gainfully employed, working for income but had spent in advance the income yet to be earned.

Not Earning/No Income: Dependent on others for subsistence.

Broke: All or very large portion of income committed to debt repayments and there are still commitments unpaid.

Bankrupt: Earning, heavy in debts and totally unable to meet all financial commitments. No credit worthiness or credit personality.

Go to next poster (12)

FW6: POSTER 12
Competencies: A(a)1

Poster not included

Presentation

After explaining the different the different financial positions, encourage the audience to relate their respective households' position with the samples.

Group Questions

Do they like what they see? Or is it close to the truth?

Presentation

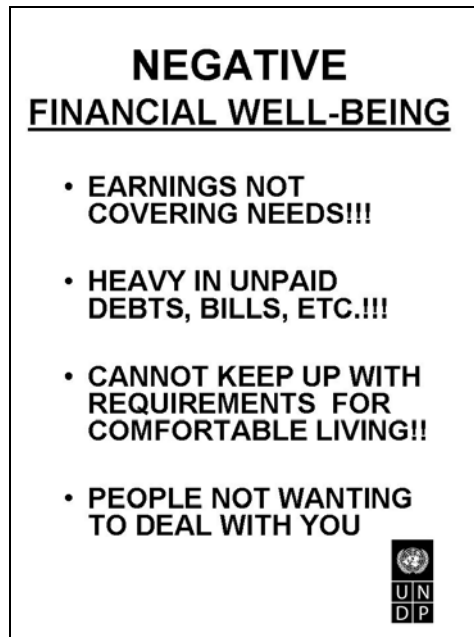
Explain what a Positive Financial Position is. Use examples and illustrations. Go back to the "Faces of Financial Position".

Encourage the participants to articulate the personal and emotional benefits of a positive financial position.

Go to next poster (13)

FW7: POSTER 13

Competencies: A(a)1

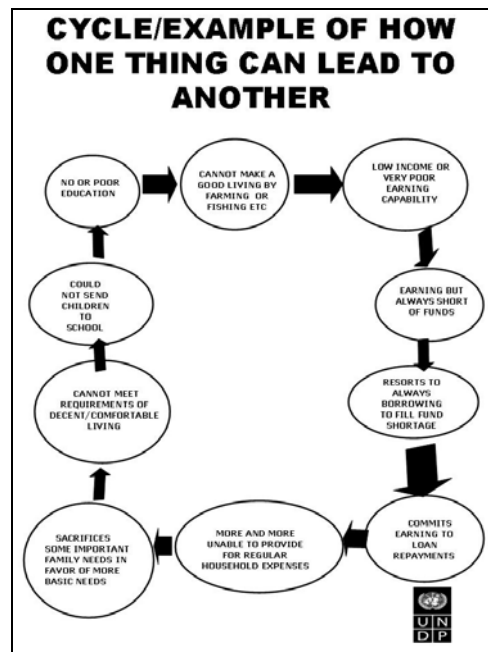


Presentation

Explain what a Negative Financial Position is. Use examples and illustrations. Go back to the “Faces of Financial Position”.

Encourage the participants to articulate the personal and emotional benefits of a positive financial position.

Go to next poster (14)



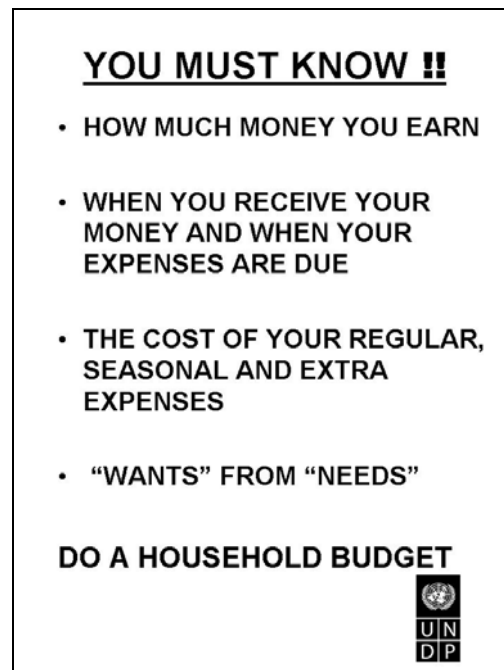
Presentation

The slide is a graphic illustration of one of the many samples of life situations showing financial position. The presenter should walk the participants through the cycle, starting from the top “No or Poor Education”. After going through the cycle, the presenter can point out areas where there are opportunities to break out of the cycle.

Go to next poster (15)

B1a: POSTER 15

Competencies: B(e)4, D(c)1



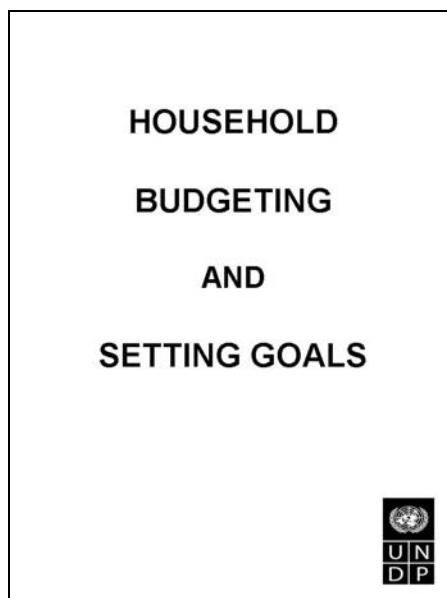
Budgeting

Budgeting and Goal setting - intro

Go to next poster (16)

B1b: POSTER 16

Competencies: B(d)1, B(e)4, D(c)1



Presentation

Budgeting and Goal setting

Group Questions:

Ask the question: Who knows about budgeting, who has done a household budget before? Please put up your hand!

If someone says yes ask what type of budget and whether it was useful or still using it today!

Explain how you (the presenter) use budgeting to budget your household income

Presentation:

The household budget is a very important tool to manage your money and improve your life.

Household budgeting is not difficult. You can learn this and after today's training you can practice at home.

Group Questions:

Ask the question: What are the 2 main components of a budget: Answers is income and expenditures?

Presentation:

To improve your financial wellbeing you must know your income and expenditure.

We need to know our income and expenditure to better manage our lives and make sure we can pay for all the things we need.

Question:

What happens if income and expenditure do not match? You either (1) do not have enough income to cover your expenses or (2) you have spare money.

Presentation:

In this session which will take approximately 1.5 hours to teach you how to do a household budget and how to set goals and determine what is most important to you and your family.

Go to next poster (4)

B1c: POSTER 4

Competencies: NA - continuation of B1b

Delete Slide

Go to poster on the wall

“E VO LEVU NA I LAVO”

Going back to financial wellbeing we can also look at it from an income and expenditure. Some families have high income and low expenditures

Point at “good financial well being” and ask what people think about this family’s budget.

Ask what the participants think about the relationship between income and expenditure. This family is well of earning more than they spend

[Repetition deleted]

Go to next slide (6)

B1d: POSTER [6]³

Competencies: NA - continuation of B1b

Delete Slide

“SEGA TU GA NONA I LAVO, DAU KERE I LAVO, SEGA NI VEIRAUTI NA I LAVO KEI NA VEIKA ME SAUMI”

Presentation:

This family is always broke, borrowing from others a lot

Go to next slide (4)

³ Noted as Poster 7 in handout.

B1e: POSTER 4

Competencies: NA - continuation of B1b

Delete Slide

“VEIRAUTI NA I LAVO E RAWA KEI NA VEI KA KECE DOU GADREVA VAKAVUVALE!”

Presentation:

This family always has enough money to pay for all their expenditures.

Which family matches your family most?

Go to next slide (17)

B2: Poster 17⁴

Competencies: B(c)1, B(d)4, B(e)4



Presentation:

You can change!!!

We are all managing our money already, but some are very good at it and others do not know how to manager money.

BUDGETING CAN HELP YOU BETTER MANAGE YOUR MONEY,

We will be doing a number of exercises which will help you understand income and spending and help you better manage your money.

The aim is to make sure that you always have money to pay for your expenses, such as daily needs, schoolfees, transport, medicine, soli, vanua contributions and many more.

We will now do the first exercise “know your income”

Question:

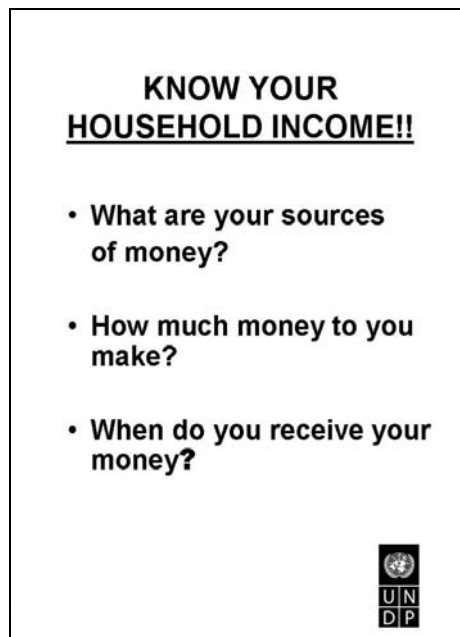
Introduce the topic ‘Income’. Ask the question: When do you get your income is it Daily monthly, yearly, or sometimes?

Go to next slide (18)

⁴ Numbering on original recommenced at Poster 15. Numbering changed to re-commence at 17.

11: Poster 18

Competencies: NA - Introduction



Querying presentation

Ask participants what the sources of money or cash or income are:

Make sure they include at least the following. If they do not name them the trainer should explain why these are also sources of income.

- Planting or fishing and selling (from your own sweat)
- Farming a plantation
- Employment Wage
- Casual labour wage (work on someone's farm, few days carpentry, PWD digging...)
- Remittances (money send by relatives)
- Pensions
- Well fare
- NLTB land leases or other leases
- Money as gifts

What else?

Topic: When do you get your money?

Question: Ask participants when they receive their cash and why they receive it at that time.

Presentation:

We now know all the types of income, but now we must know whether this is a regular (predictable) income such as wages, seasonal or agriculture crops or is it irregular (unexpected) such as remittances or a casual job. Which ones are regular and which are irregular?

Knowing when you receive your money is important, because you should receive the money before you spend it.

Presentation:

Explain that there is a difference between household income and work for the community or the money you earn as part of community work.

In this exercise we include only the money you earn for your household, it includes your household vanua or koro contribution. It does not include community work done which earns a community income, which goes direct to the community.

Introduce the income exercise.

Let's look at an example of a household income..

Go to next poster (19)

I2: Poster 19

Competencies: B(d)4, D(e)3

Example: HOUSEHOLD INCOME 				
Types of income	Weekly	Monthly	Yearly	Some times
Cash from sales (farming, fishing, canteen, forestry)	\$30			\$500
Wages or casual job wages		\$20		\$100
NLTB lease money			\$300	
Money from relatives/ pension		\$20		
Other Income				
TOTAL	\$30	\$40	\$300	\$600
Multiply by	Weeks x 52	Months x 12	Year x 1	x 1
TOTAL INCOME	\$1,560	\$480	\$300	\$600
TOTAL INCOME YEAR				\$2,940

Walk through Presentation:

Walk the participants through the example. Highlight the weekly income (selling at the market on Saturday) and sometimes income such as when the dalo plantation is harvested.

Also show how you calculate the income for a year.

You should have a rough idea of how much money the family earns.

Presentation:

We will now do an exercise to determine your income for a period of 1 year.

Go to next slide (20)

I3: POSTER 20

Competencies: B(b)1 - (Knowledge and Skill and Behaviour competencies)

Exercise: HOUSEHOLD INCOME 				
Sources of income	Weekly	Monthly	Yearly	Some times
TOTAL				
Multiply by	Weeks X52	Months X12	Year X 1	X 1
TOTAL INCOME				
TOTAL INCOME YEAR				

Income Exercise

Let people do their own income, walk around to give advise. Take 15 minutes to do the exercise.

Everybody has the exercise handout on determining your income. You will need to fill out this form as I walk you through it.

Presentation:

Remember that this is an important exercise. You have to be totally honest with yourself. You do not have to show your income to anyone else. That's why this is an individual exercise.

Step 1: We have to ask ourselves, where do we get our money from? Can someone give me some examples of where you get your money from?

Please write in the 1st column all types of cash income you have.

Step 2: Now determine how much money you will get for each of these sources. You notice the columns are daily, monthly or yearly and occasionally. Write the amount in the appropriate box.

Step 3: Now add all 4 columns up at the bottom in TOTAL. Multiply by the number blow. Now add all three numbers up ("show how this is done on the flip chart)

Step 4: Now lets look at how much income you will have for 12 months or 1 year. Do you think this is correct or do you think it may be higher or lower? Let's keep this amount in mind.

How many of you put \$1 or less in the daily food box. Do you think this is realistic when a packet of noodles is already 60 cents and tinfish is \$1.50, let alone your daily tea, sugar and milk for the whole family. Also ask yourself whether this amount is sufficient to give your family a healthy diet. Perhaps you should aim to spend more on daily food which might mean increasing your income.

You must always be honest in your budgeting. There is good budgeting and false budgeting, don't fool yourself, be accurate and you will help yourself.

Go to next slide (21)

I4: POSTER 21

Competencies: B(b)1

Delete Slide

Presentation:

We know all the types of income, but now we must know whether this is a regular (predictable) income such as wages, seasonal or agriculture crops or is it irregular (unexpected) such as remittances or a casual job. Which ones are regular and which are irregular.

Knowing when you receive your money is important, because you should receive the money before you spend it.

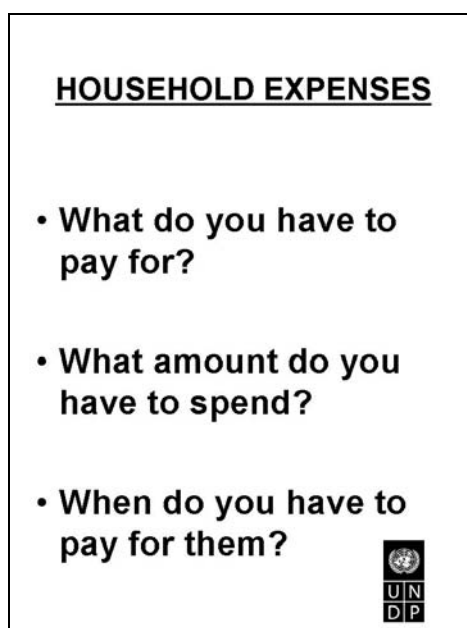
How can you increase your household or family income? This may not be easy but you could look at producing more, or by being more efficient? Or by learning about new methods or by ensuring that our children can get a good job?

End of income session!

Go to next slide (22)

E1: POSTER 22

Competencies: B(c)1, B(c)2, D(g)3



Querying Presentation:

Ask what people spend money on.

After the group discussion add some examples of expenses which were left out.

Daily expenses

Food items & groceries / cigarettes / grog / school bus

Monthly expenses

School fees / Church contribution / vanua contributions books / uniforms/ stationary / household items (kitchen cleaning, house etc) sanitation and toileteries (soap, washing soap toothpaste) Kerosene/ benzine/ diesel/ other fuel / electricity / batteries / water / transport (taxi, bus, boatfare) /stationary / newspaper / kerekere / Telephone / bank fees / Rent.

Yearly and occasional expenses

Travel expenses / farming tools / fishing gear / household repair (roof, taps, electrical, timber etc) / presents at weddings births / contritutions to functions / christmas / Easter / emergencies / medical / clothes and shoes/ Electrical items TV / video / DVD / Hobbies / Sports

Highlight the expenses people are likely to forget, such as cigarettes, sweets, Christmas, presents, transport costs etc.

Also remember there could be many more....

When do you have to pay for your expenses?

Ask people whether they know when they have to pay for it and whether they always have the money at the right time. This is planning your income and expenditure.

Are expenses Regular or irregular?

- daily
- monthly
- once or twice a year
- sometimes?

Introduce the next poster on expenses exercise

Go to next slide (23)

E2: POSTER 23

Competencies: NA - Illustration

Delete Slide

Presentation:

Here is a list of possible expenses.

Example of expenses.

We will not include all these expenses in the exercise.

The next exercise is similar to the income but it is about expenses!!!!

When you go home after the training you can do this exercise in detail so you know exactly how much money you need every year or month or week!

Go to next slide (24)

E2: POSTER 24

Competencies: B(c)2, D(c)1, D(e)3

Exercise: EXPENSES					
Types of expenses	Daily	Weekly	Monthly	Yearly	Some times
Food items					
Kerosene/ benzine/					
Cigarettes					
Yaqona					
House repair					
School fees					
TOTAL					
Multiply by	Days x 365	Weeks x 52	Months x 12	Year x 1	x 1
TOTAL EXPENSES					
TOTAL EXPENSES YEAR					

Expenses Exercise

Presentation:

This is an individual exercise.

We will now use the handout on Expenses in your folder.

I'd like you to remember that this is also an important exercise. You have to be totally honest with yourself.

You do not have to show your expenditure to anyone else. That's why this is an individual exercise. You can also do this exercise again when you are alone at home.

Step 1: What are the daily, monthly, yearly and occasional expenses? Write them down in the exercise.

Step 2: What are some other expenses? (emergency, family, cyclone, flooding, Vanua) Write the down in the exercise.

Step 3: Estimate the expense for each item and write in the exercise sheet. Just give a rough estimate. We will do this together (walk them through)

Step 4: Now add all 4 columns up at the bottom. Multiply by the number below. Now add all three numbers up ("show how this is done on the flip chart)

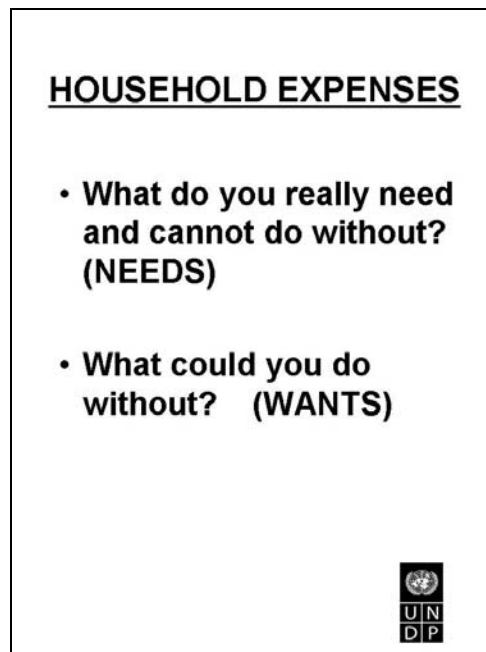
You can do this exercise in more detail at home. In your handouts you will have extra exercises and examples of income and expenses.

Now we can see whether we have enough money or whether we are short. We do this by income – expenses.

Go to next slide (25)

E2: POSTER 24a

Competencies: B(c)1, B(c)2, D(g)3 [CHECK THIS]



Presentation:

How can we improve our budget?

We have to decide whether an expense is a want or a need.

Some expenses you have to pay. You must pay them (*ask for examples*)

Other expenses are optional, you do not really need them but you like them (*ask for examples*)

Do you always have to pay for something but you are still waiting for the money (crops growing, wages next week, family promised to send money to you). Expenses always come at the wrong time. But you can prepare for it by knowing when and how much, so you can plan for your expenditures.

Go to next slide (25)

B3: POSTER 25

Competencies: D(c)1 (Knowledge and Skill and Behaviour competencies), B(e)4.

MATCHING
INCOME & EXPENSES

Calculate:
INCOME – EXPENSES =????

Example 1:
\$5,500–4,500= +\$1,000
EXTRA/SAVINGS

Example 2:
\$2,900–3,400= -\$500
SHORT

What results did you get?



Matching income and expenditure

Presentation:

We now have an estimate on our household income and expenditure. Lets see if they match up.

Income minus expenditure = ...

On your exercise, is this almost the same (matched), do you have more (surplus) or not enough (short)?

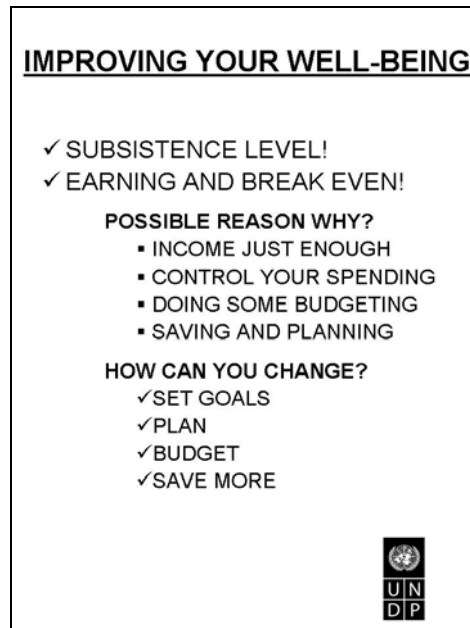
Savings is something we use our cash for. We did not include savings for a particular purpose in the expenses. But if we have more income then expenses it means we can save that money for a good purpose. You can always go back to your budget and look for items you can reduce your spending on. Especially now that you know how much you are spending on the various items.

Now we know the budget we will be able to better manage our money to improve our lives. This helps us understand our financial wellbeing and our ability to pay for expenses.

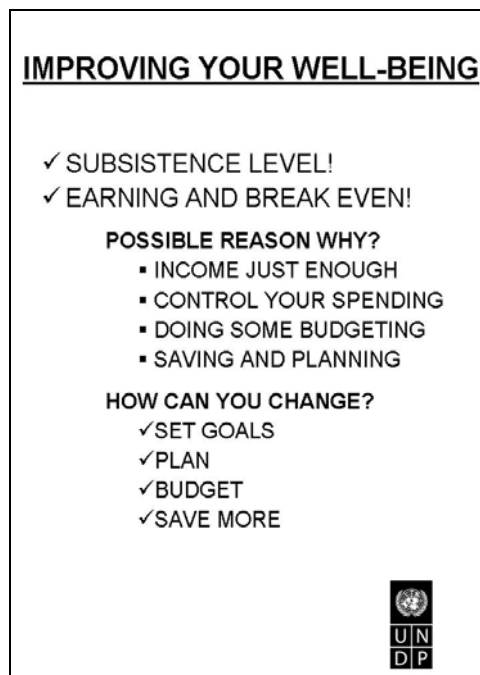
It's important to remember that our budget will change as our household situation changes. If our household income increases or decreases, or our household expenditure changes (and it almost certainly will change over time), we will need to change our budget. It's very important that we look at our budget every 3 months or six months to check whether we need to change it.

Let's take a look at some the budget results and how we can improve our wellbeing: (next 3 slides)

Go to next slide (26ff)



*Explain the slides and pay attention on why and how to improve
Go to next slide (27)*



*Explain the slides and pay attention on why and how to improve
Go to next slide (28)*

IMPROVING YOUR WELL-BEING

✓EARNING WITH SPARE!

POSSIBLE REASON WHY?

- GOOD INCOME
- CONTROLLED SPENDING
- GOOD BUDGETING
- PLANNING

HOW TO CHANGE?

- ✓GOAL SETTING
- ✓SAVINGS
- ✓INVESTMENT



Presentation:

Discuss the slide. Emphasis the investment opportunity to improve you house, save for later, etc..

When your income increases people tend to spend more. Like before they would walk now take the bus or a taxi. Before they used to eat corned beef once a week and fish the rest of the week, not they eat corned beef 7 days a week.

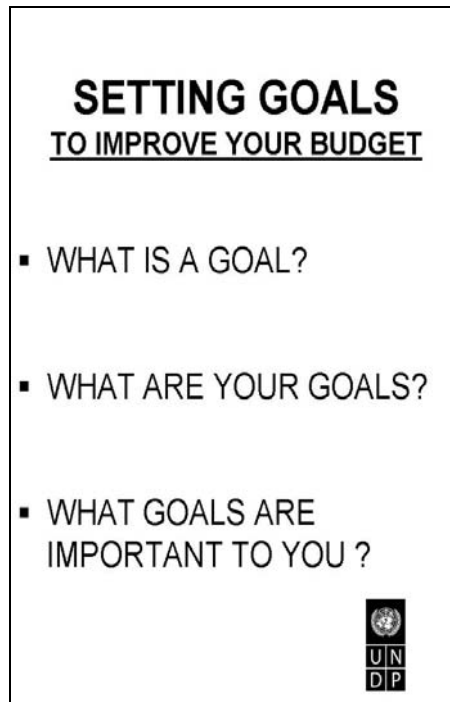
Try to maintain your spending, especially your daily expenses when your income increases.

We spoke about setting goals to be able to improve your wellbeing. How can we set our goals? That is the next topic.

Go to next slide (29)

G1: POSTER 29

Competencies: D(e)2 - Behaviour



Presentation:

WHEN YOU WANT TO IMPROVE YOUR BUDGET YOU CAN LOOK AT WHAT IS IMPORTANT TO YOU.

If the children's education is important then it could be your goal to always send your children to school.

Ask what people's goals are and why they are important to them

Go to next slide (32)

G4: POSTER 32

Competencies: D(e)2, D(g)2, D(g)3

GOAL SETTING & PRIORITIZING

Questions to help you determine whether your goals are good for your family:

- Will my family need this goal?
- Is the goal important?
- Will we be able to save enough to reach this goal?
- What will we gain if we achieve this goal?
- What will we lose if we do not achieve this goal?



Read some questions

Presentation:

To finish of the session on budgeting we want to stress that it is important to have the money first before you spend it.

Go to next slide (30)

G2: POSTER 30

Competencies: D(e)2, D(g)2, B(g)3, D(g)3

GOAL SETTING & PRIORITISING			
EXAMPLE:			
			
GOAL	PRIORITY or IMPORTANCE	TERM DAILY WEEKLY MONTHLY YEARLY	HOW TO ACHIEVE YOUR GOAL
SCHOOL FEES	HIGH	3 MONTHLY	SAVINGS
SCHOOL BUS/BOAT FARE	HIGH	DAILY	BUDGETING SAVINGS
NEW ROOF	MEDIUM	YEAR	BUDGETING SAVING
3 MEALS PER DAY	HIGH	DAILY	BUDGETING

Goal Setting and Prioritising

Presentation:

To help us manage our expenses we must set our goals and prioritise our expenses.
This is an example of a goal, school fees and bus fare which is important to us.

The example shows several things we will need to spend money on. We will be able to buy some of these things (for example school bus fares and food) using the money our household usually earns. This is our day to day spending. Other things (for example school fees) will have to be saved for. It is very important that we know what things we can provide for from our usual household income and what things we will need to start providing for and how long it will take us to save for these things. This will help us set family goals that we can achieve.

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The next exercise will help you set your own family goals and determine what is important for you.

You also know you have to pay for this every 3 months.
How will you get this money, by planning and saving.

If school fees for 3 children in primary school is \$60 every 3 months you must save \$5 every week so you can have \$60 after 12 weeks (3 months) to pay the fees.

Remember to also include money for daily boat or bus fare, so your children can go to school

Another example may be a new roof on the house or you might want to provide 3 nutritious meals a day.

Whatever your goal is you must make sure that you can pay for it and that the budget balances when you include these goals.

Go to next slide (31)

G3: POSTER 31

Competencies: D(g)2, D(g)3

EXERCISE: **GOAL SETTING & PRIORITIZING**



GOAL	PRIORITY IMPORTANCE	TERM DAILY, WEEKLY, MONTHLY, YEARLY	HOW TO ACHIEVE YOUR GOAL

Group Exercise

Now set your own goals

You can do this exercise at home with your family

Try to stick to your goals; don't change if someone tells you to use your money for something else. Carefully consider and remember why you wanted to save for his goal in the first place. Is it still important? Here are some questions to help you determine whether your goal is important.

Take a break and explain this is the end of the goal setting exercise

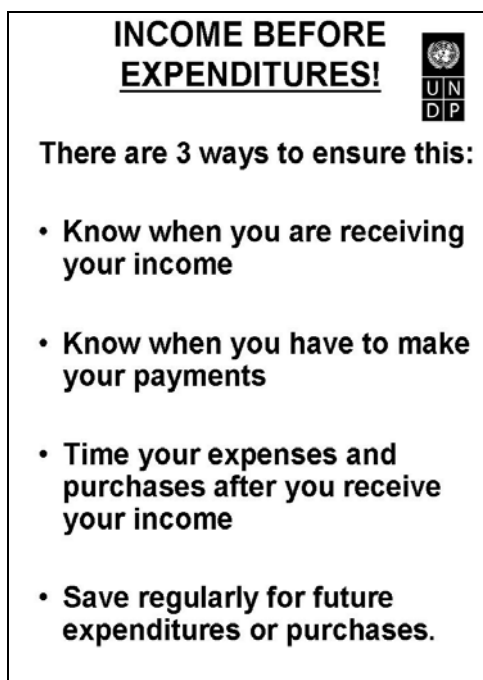
Take a few minutes to explain the importance of having the cash in your hand before you actually spend the cash.

In the savings exercise you will learn more about how to achieve your goals.

Go to next slide (32)

G5: POSTER 33

Competencies: D(e)3, D(g)2



Income before expenditure

Presentation:

Always ensure that you have the money first before you spend it. This keeps you out of debt or having to borrow.

You should always know when the money comes in and when it goes out. These are called Cash flows. You should try to make sure that you have your income before the expenditure. There are 3 ways to ensure this.

1. Know when you are getting your income and
2. Time your expenses and purchases after you receive income
3. Save regularly for future expenditures or purchases.

You should also try to make sure you know what things you will need to spend money on now (or in the near future) and what things you will need to pay for later. Remember it is important to plan your future spending well before you need to spend the money.

Introduction to next Poster on SAVINGS:

Savings is an important tool to help you keep a positive budget and ensure you have the money before you spend it.

The next session is on savings.

Go to next slide (34)

S1: POSTER 34

Competencies: NA - Introduction

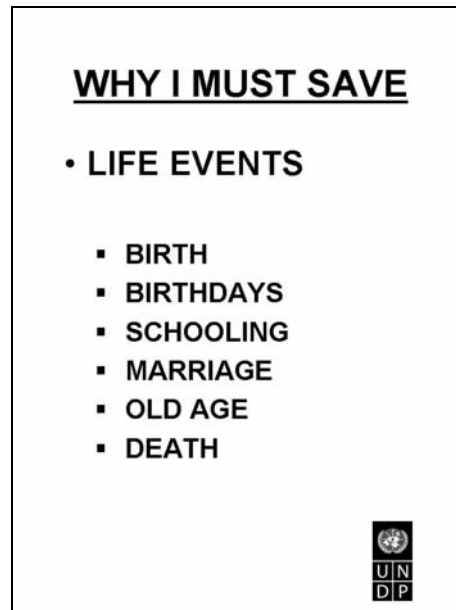


Saving

Questions to the Audience: 5 minutes

1. *Pose this general question*
2. *Solicit answers from the participants*
3. *Make sure you get a cross section of people – farmers, fishers, women, youth, school children*
4. *If people are slow to respond, point out individuals*
5. *Reinforce that there is no right or wrong answers*
6. *Reinforce that it seems that everyone has a good idea of their goal*
7. *Now lets look at the many reasons why people have to save – next Presentation*
8. *This next Presentation is to help them organise their answers into the four categories – life events, investments, community and emergencies*

Go to next slide (35)



Reasons for Savings

Life Events

- *The next 4 Presentations is to highlight the 4 main reasons for saving - life events, investments, community and emergencies. It helps to organize their answers into these 4 general headings*
- *Read out and give examples*
- *Always reinforce that people already do this but sometimes they don't plan it well enough – e.g. planting for a wedding*
- *Not many families save for old age or death. Explain the need to do this. Old age is mainly for the time when you are too old to plant or fish and you don't want to be a burden to your children or spouse.*
- *Death is seen as something unpredictable but we know that a funeral costs a lot of money, so it is good habit to also save for this so it is not a burden to those people who are left behind.*

Go to next slide (36)

S2b: POSTER 36

Competencies: B(e)1, D(e)1ii



Investments

This is very important to emphasize. We want people to start thinking about investment. Investment is simply an expenditure that will give you a return that is often greater than the amount of money you have spent on it.

Presentation:

Like the money you saved to send your child to school and then she becomes a doctor one day with her own clinic and making lots of money.

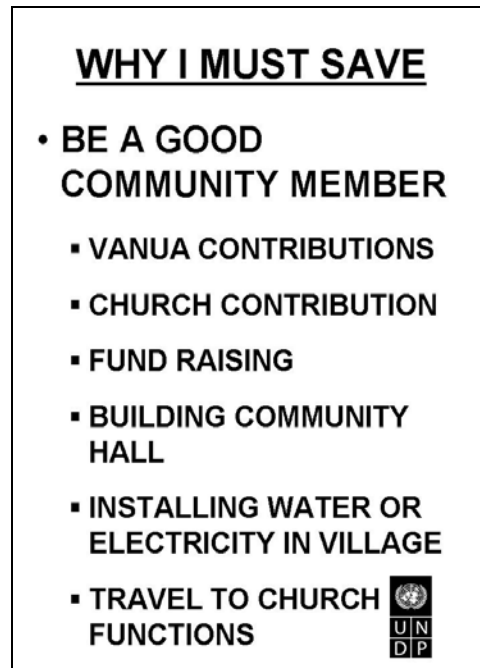
Whenever possible give a female example. We want to promote women equity and empowerment.

Emphasize that sending children to secondary and higher education is an investment (give examples – ACS, RKS, FIT, TPAFF, Montfort, USP)

We also want to encourage people to set higher savings goal. Go for punt, go for a carrier. Saving can you these things.

When you save regularly with a bank, the bank will know that you are a good saver. When you have saved enough to make a down payment on a carrier, you will need to borrow the rest from a bank. The bank will want to know if you are a good saver. You can save with one bank and still borrow from another bank. All banks want to do business with a good saver.

Go to next slide (37)



Be a Good Community Member

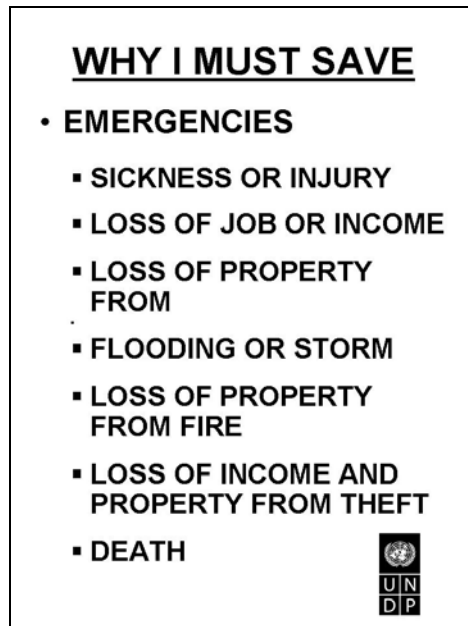
Presentation:

These are the common contributions expected of individuals and families.

We hear that these contributions are a big burden on many families. Some families pay their soli but can't send their children to school.

By saving, you can reduce the burden and be seen as a good community member

Go to next slide (38)



Emergencies

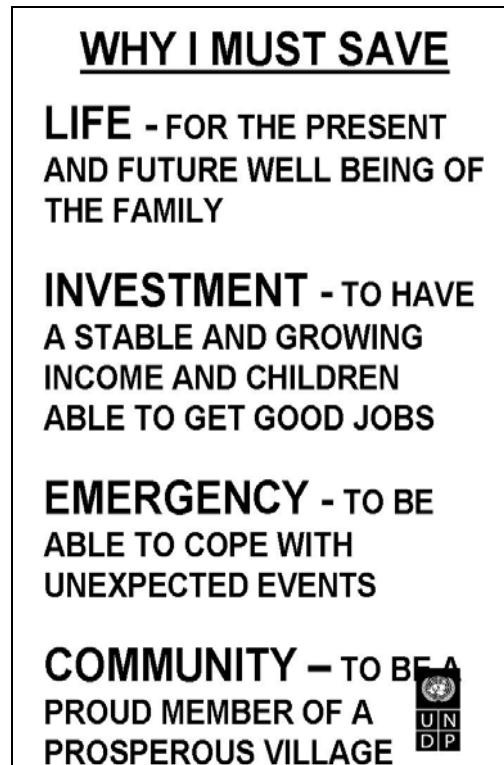
Presentation:

1. Do not take emergencies as something that you don't have any control over.
2. You can plan for emergencies.
3. You can do this by saving.
4. When you save for emergencies, these unexpected events will not cause you as large a hardship as when you don't save.
5. Your savings will allow you to get back to normal as quickly as possible.

Go to next slide (39)

S3: POSTER 39

Competencies: B(e)1



Presentation:

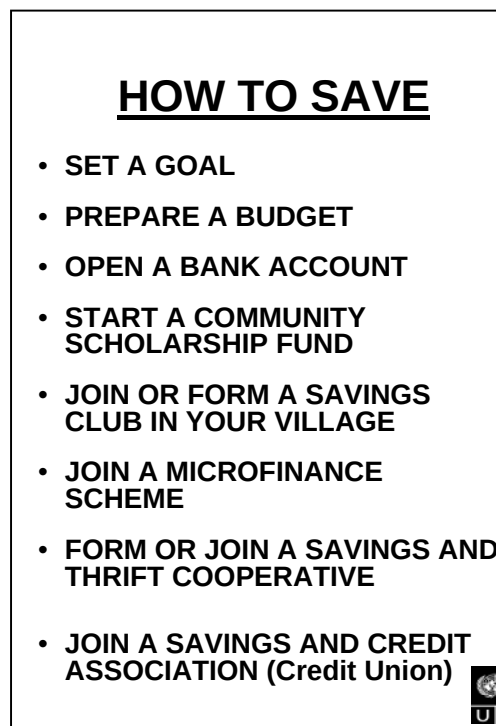
Summarize and Reinforce:

Save for special events in your life, save for investment in the future, save for a strong community and save for unexpected events.

Go to next slide (40)

S4: POSTER 40

Competencies: B(d)1, D(e)1i, D(e)1ii, D(i)1



How to Save

Presentation:

Now that they have understood the reasons for saving, show them the many ways that they can save. Reinforce the previous session on budgeting by reminding them to set a goal and prepare a budget.

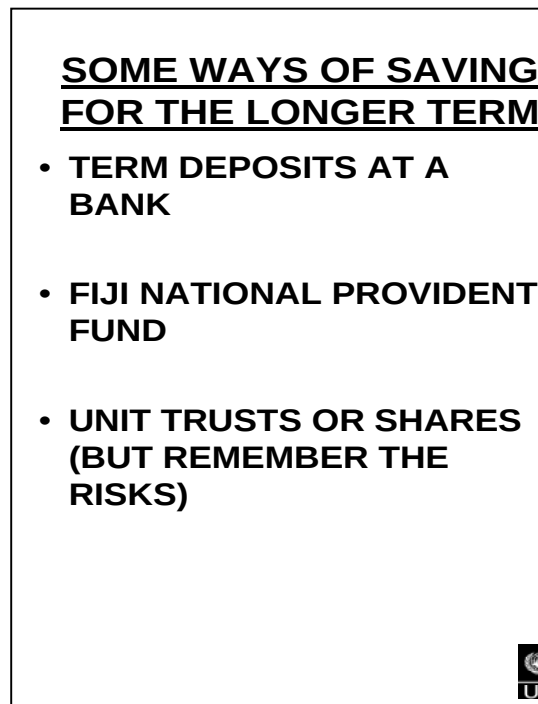
1. Open a bank account.
2. Start a scholarship fund. Many communities have done this.
3. A savings club is a group of people who know each other and have decided to join up to save for a common purpose. The idea of the group is that members will encourage each other to save. Set a time for the group to meet regularly – like every week. It does not have to be a separate meeting and can be done as part of any regular get together – like during health clinic days. The Fiji Credit Union League can help communities to form a savings club.
4. Microfinance scheme. These are the savings and loans scheme that are provided by organisations like AGLOW (Nadi, Lautoka, Ba, Labasa) and FCOSS (.....). They are supported by the Microfinance Unit of the National Centre for Small and Microenterprise Development (NCSMED). Members form a group and save. Once they have saved up to a certain amount (eg. \$100), they can then apply for a loan. The loan must be used for investment and must be paid back plus interest.
5. You can ask the Department of Cooperatives and Small Business to help you form a thrift and savings cooperative.

People living in some districts will also have access to Credit Unions

Go to next Slide (40a)

S4: POSTER 40a

Competencies: B(d)1, D(e)1i, D(e)1ii, D(i)1



Some ways of Saving For the Longer term

Presentation:

Discuss the difference between saving for things in the short term/ medium term (up to a year) and saving for things over several years.

Ask questions about the type of things people may need to save for over the long term.

Write up examples

- *Saving for secondary school fees or university*
- *Saving to have money for retirement*
- *Saving to build, extend, do up a house*
- *Saving to buy a truck*
- *Saving to start a business*
- *Saving to buy major farm equipment*

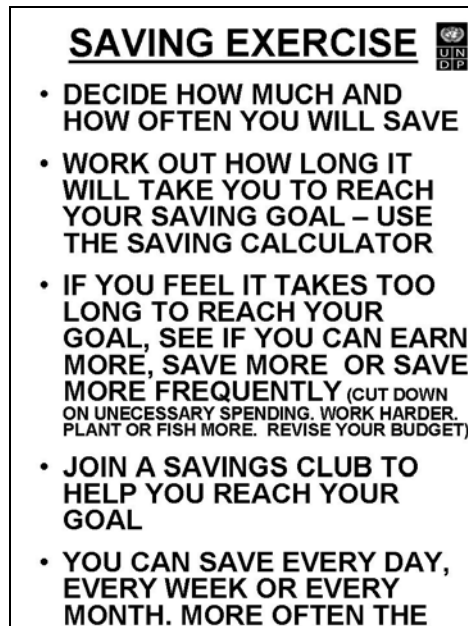
When people save money for the long term they can earn more interest by agreeing not to use the money for - say - one year.

This is also a good opportunity to alert people to risk, particularly the risk investing in the share market or unit trusts. People may earn more money on their investment if they invest in shares or unit trusts - but they need to invest for a long time (at least five years). In the short term investments like shares and unit trusts can do down as well as up!

Go to next slide (45 - 47ff)

S6: POSTERS 45

Competencies: B(e)1 - Behaviour



Saving Exercise

15 minutes. The objective is for the participants to choose a specific saving goal and then work how much, how and how frequently they have to save to reach the target.

Reinforce previous lessons. Refer back to their budget to find out how much spare money they have to save.

Ask if some people think it will take them too long to reach their savings goal at the amount and frequency they wish to save.

Encourage participants to look at their budget to see if they can :

- cut down on unnecessary spending
- increase their income
- plant more or fish more often
- try hard to find work

Reinforce it is easier for some to save as a group to reach your savings goal.

Encourage them to save regularly. The more often the better.

Go to next slide (46)

S6: POSTERS 46

Competencies: B(e)1 - Behaviour

SAVINGS CALCULATOR					
Amount saved every day	Amount saved every week	Amount saved every month	Amount saved after 6 months	Amount saved after 1 year	Amount saved after 2 years
\$0.10	\$0.70	\$3.04	\$18.25	\$36.50	\$73.00
\$0.20	\$1.40	\$6.08	\$36.50	\$73.00	\$146.00
\$0.50	\$3.50	\$15.50	\$93.00	\$182.50	\$365.00
\$0.70	\$4.90	\$21.70	\$130.20	\$255.50	\$511.00
\$0.80	\$5.60	\$24.80	\$148.80	\$292.00	\$584.00
\$1.00	\$7.00	\$31.00	\$186.00	\$365.00	\$730.00
\$1.20	\$8.40	\$37.20	\$223.20	\$438.00	\$876.00
\$1.50	\$10.50	\$46.50	\$279.00	\$547.50	\$1,095.00
\$1.70	\$11.90	\$52.70	\$316.20	\$620.50	\$1,241.00
\$2.00	\$14.00	\$62.00	\$372.00	\$730.00	\$1,460.00
\$2.20	\$15.40	\$68.20	\$409.20	\$803.00	\$1,606.00
\$2.50	\$17.50	\$77.50	\$465.00	\$912.50	\$1,825.00
\$3.00	\$21.00	\$93.00	\$558.00	\$1,095.00	\$2,190.00
\$3.20	\$22.40	\$99.20	\$595.20	\$1,168.00	\$2,336.00
\$3.40	\$23.80	\$105.40	\$632.40	\$1,241.00	\$2,482.00
\$3.60	\$25.20	\$111.60	\$669.60	\$1,314.00	\$2,628.00
\$3.80	\$26.60	\$117.80	\$706.80	\$1,387.00	\$2,774.00
\$4.00	\$28.00	\$124.00	\$744.00	\$1,460.00	\$2,920.00
\$4.20	\$29.40	\$130.20	\$781.20	\$1,533.00	\$3,066.00
\$4.40	\$30.80	\$136.40	\$818.40	\$1,606.00	\$3,212.00
\$4.60	\$32.20	\$142.6	\$855.60	\$1,679.00	\$3,358.00
\$5.00	\$35.00	\$155.00	\$930.00	\$1,825.00	\$3,650.00
\$6.00	\$42.00	\$186.00	\$1,116.00	\$2,190.00	\$4,380.00
\$8.00	\$56.00	\$248.00	\$1,488.00	\$2,920.00	\$5,840.00
\$10.00	\$70.00	\$310.00	\$1,860.00	\$3,650.00	\$7,300.00

Highlighted numbers

Show how to use the Savings Calculator

To have 36 dollars in 6 months for school fees you must save \$1.40 per week to send your kids to school.

If a washing machine costs \$360, you must save \$7 a week to purchase the machine after 1 year. Cheaper to save now then to layby.

If you want to buy a carrier for \$15 thousand you must pay 10% deposit \$1500 which you can save by saving \$56 a week for 6 months.

Go to next slide (47)

S6: POSTERS 47

Competencies: B(e)1 - Behaviour

SAVING GOAL EXERCISE	
1. What is your goal?	
2. How much does it cost?	\$
3. How much can you save? (choose one)	Weekly or Monthly \$
4. How long will it take to reach your goal? Use the Savings Calculator	
5. Is this too long or just right for you	
6. If it is too long to wait, can you save more? Do the exercise again using your new savings figure. But be realistic on the amount you can easily save.	

Savings Goal Exercise Sheet

This is to be handed out with the Savings Calculator

Take the participants through one exercise to fill out this exercise sheet

Show an example where you change the amount you want to save to reach your goal so they understand how to change the amounts they save to their savings goal.

Remind participants to be realistic and to refer to their budget.

Go to next slide (48)

S5: POSTERS 41a, 41b, 41c, 42,

Competencies: B(d)1, D(d)1, B(f)2, D(i)1

[Slide 41a. Rename: What is a Bank and how does it work]

[42. Rename: Using a Bank for Savings]

[Delete Slide 43. Move Dot point1 to Slide 42.]

BANKS OFFER A WIDE RANGE OF SERVICES

- Savings Accounts
- Everyday or cheque accounts
- Term deposits
- Personal loans and loans to buy a house
- Credit cards
- Remittances
- Buying and selling foreign currency
- Insurance
- Services for businesses

41b

USING A BANK

- You should choose where you will put your savings carefully.
- The Government requires a bank to always have enough money to pay their savers.
- Be aware that the Government only requires banks to do this.
- The Government uses its own bank called the Reserve Bank of Fiji to oversee Banks.
- There are a number of places other than a bank where you can deposit money. These places may not be overseen by the Reserve Bank

41c

What is a Bank - Using a Bank - using a Bank for Savings

Since a bank will be coming to their village, it is important for them to know what a bank is and how to make full use of it.

Presentation:

A bank is a business. It buys and sells money. They buy money from you in the form of saving deposits. They then sell it to other people in the form of loans. When you put your money in the bank and tell them that you don't need this money until later, the bank can then lend this money to someone who needs it now. The bank will pay you for your money. This payment is called interest. When they lend the money, they will also charge the borrower a fee which is also called interest. So you EARN interest when you save but have to PAY interest when you borrow.

If you keep your savings in the bank and you also keep the interest you earn in the bank, you will earn even more money because your interest will be added to your deposit and the bank will pay you interest on both your original deposit and on the interest they have paid you. If you keep saving regularly and don't take any money out, over time you will earn a lot more money than you would if you just put money in the bank and then take it out, or if you spend the interest the bank pays you.

This is a very important concept and may need to be explained using examples.

If you deposit money in the bank using a savings account, you can withdraw the money at any time. If you have money you know you will not need for some time you can put it on Term Deposit and earn more interest because the bank will know they will not have to repay your deposit until the end of the year

Banks offer a wide range of services.

Outline range of services which people can use if they have a bank account

The bank is a safe place to put your money. Even if the bank is robbed, the bank will guarantee that your money is there.

The bank also charges people for saving.

Always ask the bank about their fees. There are many fees and fines. It is your right to ask and the bank must tell you.

Refer to list of questions to ask a bank – as part of information pack to the people.

Go to next slide (43a and 43b)

USING A BANK FOR PAYMENTS

- Cash isn't the only way you can pay for things or send or receive money. One of the most important services banks offer is to provide different ways of paying for things and for sending and receiving money.
- Some of these ways may be safer than using cash. To use these services you usually have to have an account with the bank
- If you are sending money to someone or someone is sending you money you can make a Telegraphic Transfer and the money can be put directly into your account. (You can also use a TMO from the Post Office or Western Union – but you will have to get the money in cash).

43a

USING A BANK FOR PAYMENTS

- If you are paying for something you can use cheques (although these are usually used by businesses) or debit cards which take money directly from your account. (You use a debit card to take money from your account at an ATM).
- You can also use Credit Cards to pay for things (but remember you still have to pay the bank for the things you buy with a credit card). Some stores also offer credit cards – but usually you can only use the card at the store.
- If you are making a regular payment (for example paying off a loan) you can ask the bank to make the payment directly from your account (this is called an automatic payment or direct debit).

43b

Presentation:

Having a bank account enables people to reduce the amount of cash they need to keep at home. It also enables them to receive money directly to their bank account and pay directly from their bank account.

Cash isn't the only way you can pay for things or send or receive money. One of the most important services banks offer is to provide different ways of paying for things and for sending and receiving money.

Some of these ways may be safer than using cash. To use these services you usually have to have an account with the bank

If you are sending money to someone or someone is sending you money you can make a Telegraphic Transfer and the money can be put directly into your account. (You can also use a TMO from the Post Office or Western Union – but you will have to get the money in cash).

If you are paying for something you can use cheques (although these are usually used by businesses) or debit cards which take money directly from your account. (You use a debit card to take money from your account at an ATM).

You can also use Credit Cards to pay for things (but remember you still have to pay the bank for the things you buy with a credit card). Some stores also offer credit cards – but usually you can only use the card at the store.

If you are making a regular payment (for example paying off a loan) you can ask the bank to make the payment directly from your account (this is called an automatic payment or direct debit).

Go to next slide (43c)

S5: POSTERS 43c

Competencies: D(d)2 and D(d)4

KEEPING BANK AND OTHER FINANCIAL RECORDS

- It is very important you keep your bank passbook in a safe place. It is your record of the amounts you have deposited, withdrawn and saved.
- In fact it is very important you keep copies of all major financial documents so that you know what you have received or paid and when.
- If you have a bank account with a debit card you will not have a passbook. Instead the bank will send you a Bank Statement from time to time. This is like a passbook. It is very important you keep your ATM withdrawals and EFTPOS receipts so that you can check them.

43c

Presentation:

Stress it is important people keep copies of their financial records - to show what they have received and paid. The Bank will also keep a record - but if people lose their passbook they may not be able to withdraw money until they get a new passbook from the bank and this might take some time.

It is very important you keep your bank passbook in a safe place. It is your record of the amounts you have deposited, withdrawn and saved. In fact it is very important you keep copies of all major financial documents so that you know what you have received or paid and when.

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Go to next slide (43d)

S5: POSTERS 43d

Competencies: D(d)4

[New slide 43d: Savings Account Passbook with transactions]

Presentation:

A savings account passbook records all the deposits and withdrawals to the account and when they occurred, and the balance of the account. The bank teller will update your passbook every time you do a transaction.

Go through each column, show how each transaction is dated and recorded and a running balance kept.

Go to next slide (48)

S7: POSTER 48 and 49

Competencies: B(e)1

Tips on Savings

The tips are to round off the Presentation on saving. It serves to reinforce the information and values arising from the previous sections.

This is also the last section of the training so reinforcing is important.

A savings club is a group of people who know each other and have decided to join up to save for a common purpose. The idea of the group is that members will encourage each other to save. Set a time for the group to meet regularly – like every week. It does not have to be a separate meeting and can be done as part of any regular get together – like during health clinic days, the women can The Fiji Credit Union League can help communities to form a savings club.

Microfinance scheme. These are the savings and loans scheme that are provided by organisations like AGLOW (Nadi, Lautoka, Ba, Labasa) and FCOSS (.....). They are supported by the Microfinance Unit of NCSMED and are therefore credible and responsible organisations.

3 lots of money. This is a very useful way of managing personal or household money. Spending money is for everyday use (to buy food, bus fare, children's pocket money) so this can be kept safely at home or in your wallet. But keep only enough for your needs. Money for saving should be banked as soon as you can. Money for sharing is to meet church and vanua contributions and should also be banked.

Emphasize the importance of setting an example for your children to save. You must be seen to be saving. You must encourage your children to open a bank account when the bank comes to their school. Give them small amounts of money to save. We usually give money to our children to spend but not to save.

Saving is very good habit to have and it will help you and your children.

END OF TRAINING SESSION

Appendix 4i

Managing Your Money Map of Training Programme to Knowledge and Skill Competencies: Additional Training Elements Not Included

December 2006

Activity: Managing Money

Component: Making payments

a) Forms of Money

Competency:

B(a)2: Recognise there are different forms of money and understand cash isn't the only way to pay for goods/services.

Training Component:

NOT COVERED.

Measure:

1. Knowledge of forms of money used for immediate payment (e.g. cash, cheque, store card, credit card).

b) Forms of Payment

Competency:

D(a)3: Understand different forms of payment including cheques, debit cards automatic payments and direct debits.

Training Component:

NOT COVERED.

Measure:

1. Knowledge of forms of money used to make payment requiring time or distance (e.g. automatic payment, direct debit, telegraphic transfer).
2. Understand forms of safe custody for different forms of money (savings and cheque accounts).

Component: Managing household income

a) Types of income

Competency:

B(b)1: Recognise there are regular and irregular sources of money.

Training Component:

I4: Regular and irregular sources household income

Measure:

Determine which items from a list of types of income are regular sources of income and which items are irregular sources of income.

b) Calculating earnings

Competency:

D(b)1: Understand how earnings and salaries are calculated.

Training Component:

NOT COVERED.

Measure:

1. Knowledge of factors impacting the calculation of salary/wage income (e.g. Hourly rate, hours to be worked, tax to be deducted).
2. Knowledge of requirement for receipt of a salary slip and understanding of information required on a salary slip (e.g. time period, gross earnings, deductions).

Component: Managing household expenses

a) Managing household expenditure

Competency (a):

D(c)1: Understand household expenditure and how to manage it.

Training Component:

B1a-e: Financial wellbeing

B2: Budgeting

B3: Matching income and expenses.

Measure:

1. Knowledge of techniques which can be used to manage household expenditure (e.g. matching spending to income, using a household budget, saving for major expenses, prioritising expenditure).

Competency (b):

D(g)3: Be able to prioritise different needs working within the constraints of limited resources.

Training Component:

E1: Needs and wants.

G2: Goal setting and prioritizing

G3: Goal setting and prioritizing

G4: Goal setting and prioritizing

Measure:

1. Understand the importance of prioritising spending
2. Knowledge of techniques which can be used to prioritise spending (e.g. using a household budget, keeping a list of spending priorities).

b) Differentiating between one-off and regular financial commitments

Competency:

B(c)2: Differentiate between one off household expenses and regular financial commitments.

Training Component:

E1: Regular and irregular expenses

E3: Steps 1 and 2 - daily, monthly, yearly and occasional expenses

Measure:

1. Determine which items from a list of types of expenditure are usually regular financial commitments and which items are usually one-off financial commitments.
2. Understand regular expenses need to be managed differently from other expenses and how they can be managed.

c) Differentiating between essential and non-essential spending

Competency (a):

B(c)1: Understand the difference between essential and non-essential spending and prioritise spending.

Training Component:

E1: Essential (Needs) and non-essential spending (Wants).

Measure:

1. Determine which items from a list of types of expenditure are usually regarded as essential spending and which items are usually regarded as non-essential spending.
2. Understand essential expenses need to be managed differently from other expenses and how they can be managed.

Competency (b):

B(e)3: Identify items that may not be bought from 'normal income.

Training Component:

NOT COVERED.

Measure:

1. Determine which items from a list of types of expenditure would not usually be able to be bought from 'regular' income.
2. Understand how expenditure not usually able to be bought from 'regular' income can be funded.

d) Managing taxes and FNPF

Competency (a):

D(c)3: Begin to understand taxes, and the FNPF system.

Training Component:

NOT COVERED.

Measure:

1. Knowledge of the main types of taxation used in Fiji
2. Knowledge of the FNPF and understanding of key elements of the FNPF (e.g. contribution, rate, access).

Competency (b):

D(c)2: Understand why and how deductions, such as tax and FNPF, are deducted from earnings.

Training Component:

NOT COVERED.

Measure:

1. Knowledge of who is responsible for deducting PAYE and FNPF.
2. Understand why PAYE and FNPF are deducted at source.
3. Be able to determine a net wages payment (i.e. after tax and FNPF) on a wages slip.

Component: Keeping records of household income and expenses

a) Keeping financial records

Competency (a):

B(d)4: Be able to keep a simple record of money coming and going out.

Training Component:

B1b: Household budgeting and goal setting

I2: Recording household income

E3: Recording household expenses

Measure:

Knowledge of ways of keeping a record of money coming and going out of the household.

Competency (b):

D(d)2: Know about some official financial records (eg. Bank statements, ATM vouchers, passbooks, bills) and the need to keep financial records).

Training Component:

NOT COVERED.

Measure:

1. Understand it is important to keep copies of financial documents and why it is important to keep copies.
2. Know what a bank statement or savings passbook is.
3. Know what an ATM or EFTPOS (Bankcard) receipt is.

b) Checking financial records

Competency:

D(d)4: Be able to check for accuracy bank statements, utility and other bills.

Training Component:

NOT COVERED.

Measure:

1. Be able to determine the current balance off a savings account passbook
2. Be able to determine whether and by what amount the balance of a savings account passbook has changed over a fixed period (month).

Section Two: Making Choices

Component: Saving

a) Keeping money safe

Competency:

B(d)1: Recognise the options available to keep money safe.

Training Component:

S4: How to save

S5: Saving with a bank

Measure:

1. Knowledge of a range of methods which can be used to keep money safe.

b) Saving money

Competency

B(e)1: Begin to understand that saving can offer options for planned future spending.

Training Component:

S2a - d: Life events

S3: Summary

S7: Tips on saving

Measure:

1. Understand why it is important to save money.

c) Using a bank account for saving money

Competency:

D(d)1: Understand keeping money in an account.

Training Component:

S5: Saving with a bank

Measure:

1. Understand it is better to keep money in a bank account than to keep it in cash.

d) Forms of saving money

Competency (a):

D(e)1i: Understand the different ways of saving and places to save.

Training Component:

S4: How to Save

Measure:

1. Knowledge of a range of accounts which can be used to save money.

Competency (b):

D(e)1ii: Understand the different ways of saving for the long term

Training Component:

S2b: Why must I save - investment.

NOT COVERED - methods other than a bank account

Measure:

1. Knowledge of a range of methods which can be used to save money for the long term.

Component: Borrowing

a) Implications of debt

Competency

B(g)3: Begin to understand the implications of being in debt.

Training Component:

NOT COVERED

Measure:

1. Understand the structure and operation of a loan

b) Managing debt

Competency

D(g)5a: Begin to understand how to plan and manage household debt.

Training Component:

NOT COVERED

Measure:

1. Understanding of a range of reasons for selecting a particular lender (e.g. bank or store credit) or type of loan.
2. Understanding of the importance of understanding the terms and conditions of a loan before signing the loan agreement.
3. Understanding of the importance of keeping a record of borrowings and repayments.
4. Understanding of the need to be able to repay borrowing from 'normal' income.
5. Knowledge of actions which should be taken if a borrower cannot meet loan repayments.

c) Forms of Debt

Competency:

D(g)5b: Understand different forms of debt and related terms and conditions.

Training Component:

NOT COVERED

Measure:

1. Knowledge of a range of options for borrowing money.
2. Understanding of the structure and operation of a hire purchase contract.
3. Understanding of the consequences of failing to repay debt (including a hire purchase contract).

Component: Making financial decisions

a) Cost of money

Competency (a):

B(f)2: Understand that you need to pay (interest) to borrow money and will be paid (interest) money if you save money.

Training Component:

S5: Saving with a Bank

NOT COVERED - compound interest, early repayment.

Measure:

1. Understand that interest is the payment (cost) of borrowing money (and the inverse for saving).
2. Understand the concept of, and benefit of, compound interest.
3. Understand the benefit of early repayment on borrowings

Competency (b):

D(f)4: Begin to understand that interest rates vary over time.

Training Component:

NOT COVERED.

Measure:

1. Understand that interest rates may vary over time and the reasons why interest rates may vary over time.

b) Financial Terms and Conditions

Competency:

D(f)2: Begin to understand that both savings and borrowing are offered on differing terms and conditions.

Training Component:

NOT COVERED.

Measure:

1. Understand time based interest rate differentials.

c) Financial organizations

Competency:

D(i)1: Know about and understand the roles of financial organizations.

Training Component:

S5: Saving with a bank

NOT COVERED - range of organizations providing savings or deposit accounts, investment services, loans, range of services offered by a bank, role of the Central (Reserve) Bank (partly covered).

Measure:

1. Knowledge of a range of organizations providing savings or deposit accounts
2. Knowledge of a range of organizations providing investment services
3. Knowledge of a range of organizations providing loans
4. Knowledge of the range of services offered by a bank
5. Basic understanding of the role of the Central (Reserve) Bank

d) Local/National financial issues

Competency:

D(i)2: Begin to understand that local/national finance can impact on your own life and personal finances.

Training Component:

NOT COVERED.

Measure:

1. Understand the concept of inflation

Section Three: Planning Ahead

Component: Budgeting

Competency (a):

B(e)4: Understand how to use simple budgets as a means of planning and controlling spending.

Training Component:

B1a-e: Household budgeting and goal setting (overview)

B2: Budgeting can help you better manage your money

NOT COVERED - need to periodically review a budget

Measure:

1. Understanding of the concept and benefits of budgeting.
2. Knowledge of how to establish a household budget.
3. Understanding of the need to periodically review a budget.

Competency (b):

D(e)3: Understand how to use detailed budgets (and other ways of recording income and expenditure) to plan and control personal spending.

Training Component:

B2: Budgeting can help you better manage your money

I2: Household income

E3: Expenses

G5: Income before expenditures

Measure:

1. Knowledge of how to keep a detailed record of household income and expenditure.

Component: Planning

Competency (a):

D(e)2: Begin to be able to plan and think ahead, considering choices based on financial information gathering , identifying needs and what needs to be spent.

Training Component:

G1: Goal setting

G2: Goal setting and prioritizing.

G3: Goal setting and prioritizing.

G4: Goal setting and prioritizing

Measure:

1. Understanding of the importance of (financial) planning to enable achievement of financial goals
2. Knowledge of different steps required to establish a financial plan

Competency (b):

D(g)2: Be able to identify, plan and make decisions for short, medium and long term needs.

Training Component:

G2: Goal setting and prioritizing.

G3: Goal setting and prioritizing.

G4: Goal setting and prioritizing.

NOT COVERED - difference between managing short term, medium term and long term needs.

Measure:

1. Be able to identify short, medium and long term financial needs
2. Understand how short term financial commitments can be managed
3. Understand how medium term financial commitments can be managed
4. Understand how long term financial commitments can be managed.

Section Four: Getting Help

Component: Obtaining financial advice

Competency:

B(h)1: Begin to understand different sources of advice/information, how to access such information/advice and know some local contacts, including advice on managing debt.

Training Component:

NOT COVERED.

Measure:

1. Knowledge of different sources of advice for savings, investment and borrowing.

Component: Critically assessing advice

Competency (a):

D(h)1: Understand that different people and organisations may give different advice on finances.

Training Component:

NOT COVERED.

Measure:

1. Understand the benefit of seeking and comparing advice from multiple sources

Competency (b):

D(h)2: Be aware of the purpose of advice, advertising and marketing information and how it might influence customer choice.

Training Component:

NOT COVERED.

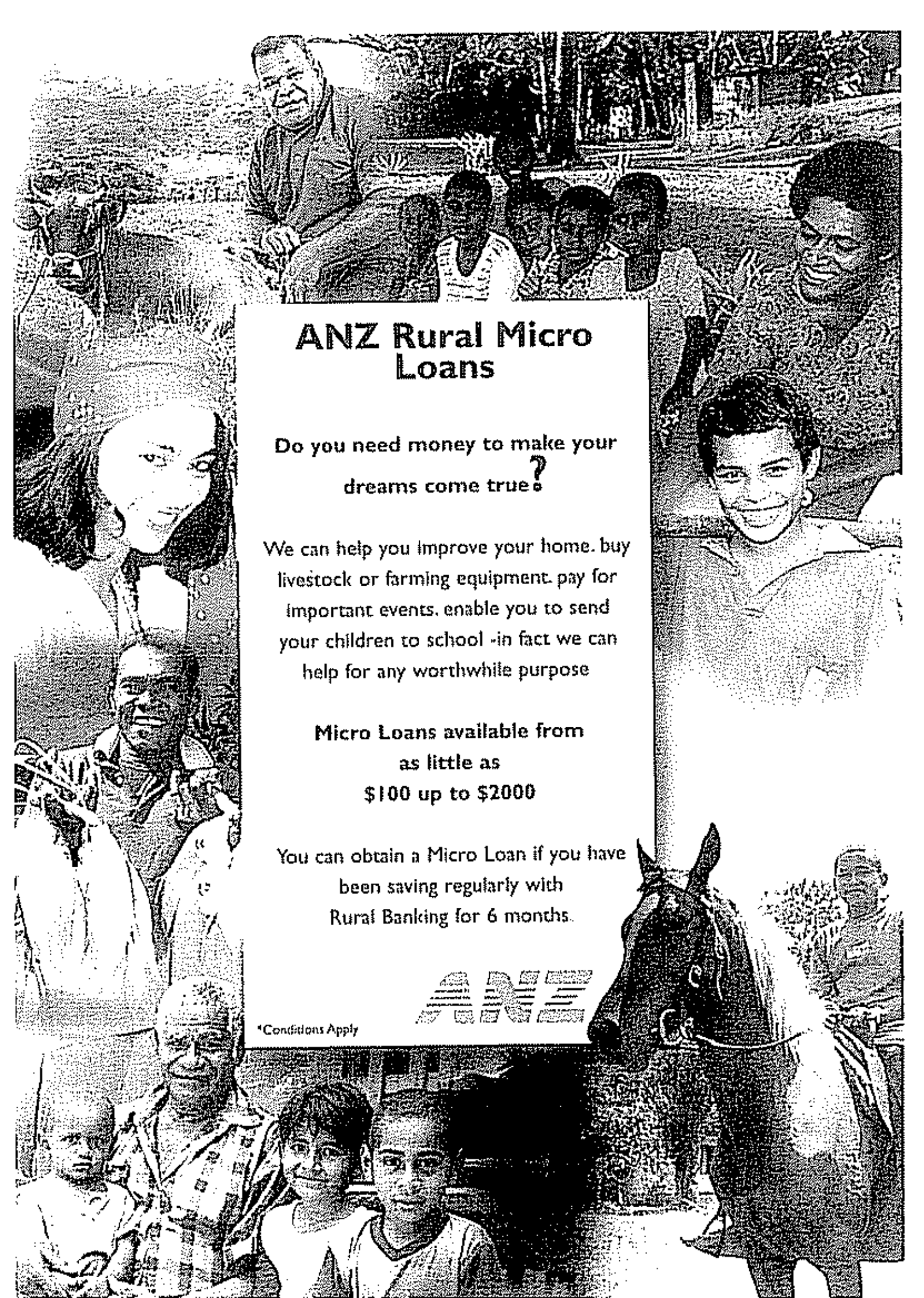
Measure:

1. Understand that advertising or marketing information is designed to influence a decision to purchase the product or service rather than to provide comprehensive and unbiased advice

MANAGING YOUR MONEY

WORKBOOK

Empowering Rural Fiji through
Financial Literacy Education



ANZ Rural Micro Loans

Do you need money to make your dreams come true?

We can help you improve your home, buy livestock or farming equipment, pay for important events, enable you to send your children to school - in fact we can help for any worthwhile purpose

Micro Loans available from
as little as
\$100 up to \$2000

You can obtain a Micro Loan if you have
been saving regularly with
Rural Banking for 6 months.

ANZ

*Conditions Apply

Your savings can help you earn more!



Starting your own business can be a very fulfilling experience. Not to mention potentially better income for you and your family.

The Fiji Development Bank has been committed to helping rural dwellers for almost 40 years. If you have been thinking of starting your own business then we would like to assist you.

However you must remember that all loans require a deposit and hence your personal savings is very important.

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Nausori 60 Main Street Ph: 347 7777

Sigatoka Vunavatu Road Ph: 650 0122

Nadi Main Street Ph: 870 1900

Lautoka 38 Vitoqa Parade Ph: 866 0639

Rakiraki Vailaka Parade Ph: 869 4008

Ba Vornika Ph: 867 4211

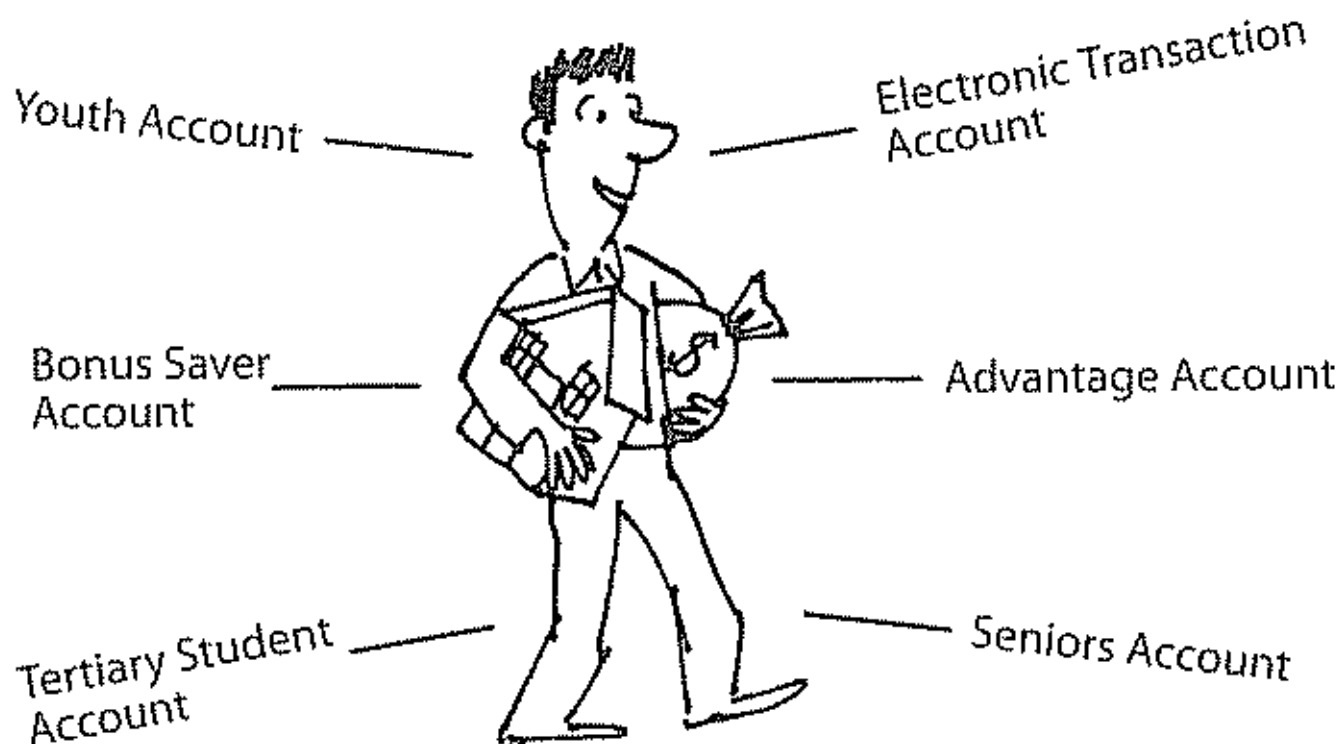
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 - and agencies at Cumming St
 - In Suva, Namaka (Nadi), Tavua, Rakiraki
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Westpac

READER

"MANAGING YOUR MONEY"

1. Financial Wellbeing

To determine the financial wellbeing of your family you must look at whether you are able to pay for your family's needs. Your family can be in a positive or a negative financial situation:

Positive financial wellbeing means your family is able to pay for daily needs, does not have debts or can pay debts when they must be paid. Your family can afford a good life from your own work and you may have extra income to spend on luxuries. You can describe positive financial wellbeing as:

- Earning just enough
- Earning with spare

Negative financial wellbeing means your family cannot afford basic needs, you may have to borrow money and your bills may be unpaid. The family is not living a very good life or sometimes people do not want to deal with you because you have many debts. You may describe negative financial wellbeing as:

- Subsistence living (living off the land or sea with small earnings but not enough)
- Earning but always short (earning money but never enough to pay for your family needs)
- Earning for nothing (earning money but always paying off debts and having to borrow again)
- Not earning (no source of income at all)
- Broke (not having money to pay for daily needs, borrowing regularly, struggling to survive)
- Always broke (not having any money to pay for daily needs and many unpaid debts)

What financial wellbeing is your family in?"

Do you always have enough money? Do you often borrow money? Do you own a good house? Does your family eat and dress well? Do your children go to school? Are you able to contribute to Church and community, Vanua contributions?

Think about your answers. Do you think your family is in a positive or a negative financial position?

Now that you have decided whether your family is well-off (positive) or not so well-off (negative), you can decide to improve your financial wellbeing. Managing your money well will help you improve your financial wellbeing. The first step is to know more about your income and expenses.

2. Household Budgeting

Household Income

Complete Exercise 1 - Household Income on page 7 by answering these three questions.

1. What are your sources of income? (Where do you get your money?)
2. How much money do you get? (What are the real amounts you get?)
3. When do you receive your money? (When and how often do you get your money? Is it daily, weekly, monthly, yearly or only sometimes?)

After you complete this exercise you will know how much money you earn in one year and where the money comes from. Can you now determine where you get most of your money? Do you think you could earn more money?

Household Expenses

The next step is to know what you spend your money on. This is called Household Expenses. Complete Exercise 2 - Household Expenses on page 8 by answering these three questions:

1. What do you spend money on?
2. How much does it cost?
3. When do you have to pay for them? (daily, weekly, monthly, yearly, sometimes)

After you complete this exercise you will know how much money you must earn to pay for everything your family needs. Compare your income with your expenses (bottom of page 8). Do you have enough income or are you short of money? Managing your money wisely is a good way to ensure you are not short of money.

"Needs" and "Wants"

To determine whether you spend your money wisely you can look at each item on the list of Household Expenses and decide whether you and your family really need these items. If you need them they are called needs, if you do not really need them they are called wants.

A good tip is to spend less on things you do not really need and more on things you really need. This will improve your family's wellbeing.

Income before Expenses

If you do not want to borrow money and you want to make sure that you can always pay for everything when you need them, you must make sure you always have the money before you spend it (Income before Expenses). To be successful at this you must:

1. Know when you are receiving your income and know when you have to pay or contribute
2. Time your expenses and purchases after you receive your income
3. Save regularly for future expenses or purchases

Setting Goals

Goal Setting can help you better manage your money. First you must decide what your goals are. Complete the first column "Goals" in Exercise 3 - Goal Setting and Prioritising on page 9.

Now that you have set your goals you must prioritise them and decide which goals are most important and which are least important to you. In the same Exercise 3 fill in the 2nd column "Priority of Importance" for each goal:

You can decide how important each goal is by answering the following questions:

- Does my family really need this goal?
- What will we gain if we achieve this goal?
- What will we lose if we do not achieve this goal?
- Will we be able to save enough to reach this goal?

Now decide which goals are: 1) very important, 2) important or 3) not so important.

Fill in the last 2 columns in Exercise 3. In column 3 you can decide if the goal is a daily, weekly, monthly or yearly goal. In column 4 you can write how you will achieve your goals.

Tips: How to Improve your Financial Wellbeing

- ✓ Discuss with your family what is important to spend your money on (Setting goals)
- ✓ There may be many things that are important, so decide which ones are very important and which are not so important (Prioritising)
- ✓ Plan activities in advance, make sure there are no surprises (Planning and budgeting)
- ✓ Know your household income and household expenses
- ✓ Save regularly for a goal

3. Savings

Why Should You Save?

Saving regularly can make your life easier and improve your financial wellbeing. Here are some examples of why you must save:

- **Life Events** - examples: birth, birthdays, schooling, marriage, old age, death
- **Investment** - examples: home improvement; start a business; improve your farm; buy a productive asset such as farming tools, cow, pump, carrier; sending children to secondary school, vocational training or university; invest in shares or unit trusts. When you save regularly with a bank, it will make it easier to get a bank loan.
- **Emergencies** - examples: sickness or injury; loss of job or income; loss of property from flooding, storm or fire; loss of income and property from theft; death
- **Be a Good Community Member** - examples: Vanna and church contribution; fundraising; building community hall; installing water or electricity in village; travel to religious functions

Starting a Savings Habit

If you want to start saving you can do the following.

- Set one or more savings goals (what do you want to save for?).
- Prepare a savings plan (how are you going to save for this goal?).
- Choose one or more of the following ways to save: 1) Open a bank account; 2) Start a community scholarship fund; 3) Join or form a savings club in your village; 4) Join a microfinance scheme; 5) Form or join a savings and thrift cooperative

Saving with a Bank

- A bank is a business. It is a safe place to save your money. Most banks pay interest on savings. The more money you save and the longer you save the more interest you will earn.
- Each time you save in a bank the amount will be entered in your passbook. You can always see how much savings you have in the bank by checking your passbook.
- Banks also lend money and they will charge you for their services. When banks lend money to you they will also charge you interest, which is a borrower fee you have to pay.
- Always ask your bank about its fees because it is your right and a bank must provide you with an explanation of its fees. Compare different banks and choose your bank wisely.
- A bank cannot run out of money and will always give you your money whenever you want to withdraw your savings.

Savings Exercise

Complete Exercise 4 - Savings on page 10. The instructions are on the exercise sheet.

Use the Savings Calculator on page 11 to determine how much money you must save every day, week or month to achieve your savings goal.

Tips: On Savings

- ✓ Set a realistic goal and stick to it. (If you feel it takes too long to reach your goal, see if you can earn more or save more or save more often. Cut down on unnecessary spending. Look at ways to increase your income. Revise your budget.)
- ✓ Get the whole family behind your savings goal.
- ✓ When you save, it is like you are paying yourself for all your hard work.
- ✓ Budget your money wisely.
- ✓ Stick to your goal. Don't make excuses. Discipline yourself.
- ✓ Save regularly (You can save every day, every week or every month. The more often you save the better.)
- ✓ Open a bank account.
- ✓ Join or form a savings club or microfinance scheme.
- ✓ It costs you less to save the full amount for something, than to buy it through hire purchase.
- ✓ Organise your money into 3 lots: 1 for spending, 1 for saving and 1 for sharing.
- ✓ Teach your children to save. Encourage them to open a bank account. Give them money to save.
- ✓ Start saving yourself and set a good example for your children.
- ✓ Make saving a life-long habit.

Exercise 2: HOUSEHOLD EXPENSES



Types of expenses	HOUSEHOLD EXPENSES				
	Daily	Weekly	Monthly	Yearly	Sometimes
General household/family expenses					
Food items					
Bathroom and toilet items					
Household items (kitchen, cleaning, house etc)					
Kerosene/ benzene/ diesel/ other fuel					
Batteries and/or electricity (FEA or Village generator)					
Cigarettes					
Yaqona kava					
Clothes and shoes					
Sheets, towels, blankets, pillowcases, mosquito net					
Pens, paper, newspaper and other stationery					
House repair (roof, taps, electrical, timber etc)					
Furniture (new or repair)					
Electrical items (Radio or TV / video / DVD)					
Rent (if you are renting a house or leasing land)					
Jewellery and personal items					
Sports gear and other hobbies					
Telephone calls and cards Postage TMO fees					
Water (if you pay for it)					
Contributions					
Village contribution (Vanua)					
Tikina contribution (Vanua)					
Province contribution (Vanua)					
Other Vanua contributions					
Annual Church contribution					
Other religious contribution					
Presents for birthdays, weddings, births					
Contributions to other functions					
Christmas and Easter festivities contributions					
Cash to family, extended family and kerekere					
Education					
Children school fees and building fees					
Other school expenses (backpacks/stationery)					
Bus fare to school and lunch money					
Other expenses					
Transport expenses to sell at markets					
Other transport expenses (taxi bus boat fare)					
Farming or fishing equipment					
Money spent when at the market (lunch/drinks..)					
Emergencies and medical emergencies medicine					
Bank fees (if any)					
Other payments (lay-by hire purchases other)					
Other expense:					
Other expense:					
Other expense:					
TOTAL (A)					
multiply by: (B)	daily x365	weekly x52	monthly x12	yearly x1	sometimes x1
TOTAL (multiply AxB)					
TOTAL EXPENSES YEAR (total yearly contribution payment over)	\$				
NOW CALCULATE: TOTAL INCOME - TOTAL EXPENSES= \$					

Exercise 3: GOAL SETTING & PRIORITISING

GOALS	PRIORITY OF IMPORTANCE	DAILY WEEKLY MONTHLY OR YEARLY GOAL	HOW CAN YOU ACHIEVE YOUR GOAL.

Exercise 4 : SAVINGS GOAL

Complete the table below

Questions	Your answers
1 What is your savings goal?	
2 How much does it cost? (also include costs such as travel, telephone and delivery costs)	\$
3 How much can you save?	\$ Daily, Weekly or Monthly Savings
4 How long will it take you to reach your goal? (Use the Savings Calculator)	
5 Is this too long or just right for you? If it is too long to wait, can you save more? Do the exercise again using your new savings figure. But be realistic on the amount you can save	

TIP: You can have as many savings goals as you want. You can use this savings goal exercise as many times as you like. For example your family might want to (1) Save to pay school fees, (2) Save for the village contribution, (3) Save to buy a brush-cutter and (4) Save to buy a washing machine. Remember that if you have more savings goals, you must split your total amount of daily, weekly or monthly savings between the savings goals. Prepare a savings plan. Make sure you can pay for other important family expenses and save at the same time.

How to use the Savings Calculator!

Step 1: Determine your savings goal

Step 2: Find out the cost of your savings goal

Step 3: In the savings calculator, look for the cost of your savings goal in one of the 4 columns on the right side:

You can choose to save for 3 months or 6 months or 1 year or 2 years.

Step 4: After you find the amount in a column, follow the line horizontally to the left to determine how much you must save daily or weekly or monthly to achieve your goal

Step 5: Decide whether you can save this amount. If you cannot save this amount, you can decide to save for a longer period. Do step 3 again using a longer period to save

Example 1: You want to buy a washing machine

Savings goal:	Washing machine
Cost of savings goal:	\$328.50
How much must you save?	\$6.30 per week
Time to reach savings goal:	1 year (use savings calculator)

TIP: If you want to buy a \$328.50 washing machine in 6 months time you must save \$12.60 per week. Decide whether you can save \$12.60 a week or should you stick to \$6.30 per week

Example 2: You want to pay school fees for your children when school starts in 3 months time

Savings goal:	School fees for 1 term for 3 children in primary school
Cost of savings goal:	\$75.00 for the term for 3 children
How much must you save?	\$5.62 weekly or 80 cents every day
Time to reach savings goal:	3 months

Example 3: You want to buy a \$16,000 carrier to start your business

Savings goal:	20% down payment to buy the \$16,000 carrier (80% loan from bank)
Cost of Savings goal:	\$3,200.00 (= 20% of \$16,000.00)
How much must you save?	Approximately \$63.00 per week or \$273.75 per month
Time to reach savings goal:	1 Year

Exercise 5 : SAVINGS CALCULATOR



Amount Saved every day	Savings for 1 week	Savings for 1 month	Savings for 3 months	Savings for 6 months	Savings for 1 year	Savings for 2 years
\$0.10	\$0.70	\$3.04	\$9.13	\$18.25	\$36.50	\$73.00
\$0.20	\$1.40	\$6.08	\$18.26	\$36.50	\$73.00	\$146.00
\$0.30	\$2.10	\$9.13	\$27.38	\$54.75	\$109.50	\$219.00
\$0.40	\$2.80	\$12.17	\$36.50	\$73.00	\$146.00	\$292.00
\$0.50	\$3.50	\$15.21	\$45.63	\$91.25	\$182.50	\$365.00
\$0.60	\$4.20	\$18.25	\$54.75	\$109.50	\$219.00	\$438.00
\$0.70	\$4.90	\$21.29	\$63.88	\$127.75	\$255.50	\$511.00
\$0.80	\$5.60	\$24.33	\$73.00	\$146.00	\$292.00	\$584.00
\$0.90	\$6.30	\$27.38	\$82.13	\$164.25	\$328.50	\$657.00
\$1.00	\$7.00	\$30.42	\$91.25	\$182.50	\$365.00	\$730.00
\$1.10	\$7.70	\$33.46	\$100.38	\$200.75	\$401.50	\$803.00
\$1.20	\$8.40	\$36.50	\$109.50	\$219.00	\$438.00	\$876.00
\$1.30	\$9.10	\$39.54	\$118.63	\$237.25	\$474.50	\$949.00
\$1.40	\$9.80	\$42.58	\$127.75	\$255.50	\$511.00	\$1,022.00
\$1.50	\$10.50	\$45.63	\$136.88	\$273.75	\$547.50	\$1,095.00
\$1.60	\$11.20	\$48.67	\$146.00	\$292.00	\$584.00	\$1,168.00
\$1.70	\$11.90	\$51.71	\$155.13	\$310.25	\$620.50	\$1,241.00
\$1.80	\$12.60	\$54.75	\$164.25	\$328.50	\$657.00	\$1,314.00
\$1.90	\$13.30	\$57.79	\$173.38	\$346.75	\$693.50	\$1,387.00
\$2.00	\$14.00	\$60.83	\$182.50	\$365.00	\$730.00	\$1,460.00
\$2.10	\$14.70	\$63.88	\$191.63	\$383.25	\$766.50	\$1,533.00
\$2.20	\$15.40	\$66.92	\$200.75	\$401.50	\$803.00	\$1,606.00
\$2.30	\$16.10	\$69.96	\$209.88	\$419.75	\$839.50	\$1,679.00
\$2.40	\$16.80	\$73.00	\$219.00	\$438.00	\$876.00	\$1,752.00
\$2.50	\$17.50	\$76.04	\$228.13	\$456.25	\$912.50	\$1,825.00
\$2.60	\$18.20	\$79.08	\$237.25	\$474.50	\$949.00	\$1,898.00
\$2.70	\$18.90	\$82.13	\$246.38	\$492.75	\$985.50	\$1,971.00
\$2.80	\$19.60	\$85.17	\$255.50	\$511.00	\$1,022.00	\$2,044.00
\$2.90	\$20.30	\$88.21	\$264.63	\$529.25	\$1,058.50	\$2,117.00
\$3.00	\$21.00	\$91.25	\$273.75	\$547.50	\$1,095.00	\$2,190.00
\$3.20	\$22.40	\$97.33	\$292.00	\$584.00	\$1,168.00	\$2,336.00
\$3.40	\$23.80	\$103.42	\$310.25	\$620.50	\$1,241.00	\$2,482.00
\$3.60	\$25.20	\$109.50	\$328.50	\$657.00	\$1,314.00	\$2,628.00
\$3.80	\$26.60	\$115.58	\$346.75	\$693.50	\$1,387.00	\$2,774.00
\$4.00	\$28.00	\$121.67	\$365.00	\$730.00	\$1,460.00	\$2,920.00
\$4.20	\$29.40	\$127.75	\$383.25	\$766.50	\$1,533.00	\$3,066.00
\$4.40	\$30.80	\$133.83	\$401.50	\$803.00	\$1,606.00	\$3,212.00
\$4.60	\$32.20	\$139.92	\$419.75	\$839.50	\$1,679.00	\$3,358.00
\$4.80	\$33.60	\$146.00	\$438.00	\$876.00	\$1,752.00	\$3,504.00
\$5.00	\$35.00	\$152.08	\$456.25	\$912.50	\$1,825.00	\$3,650.00
\$5.20	\$36.40	\$158.17	\$474.50	\$949.00	\$1,898.00	\$3,796.00
\$5.40	\$37.80	\$164.25	\$492.75	\$985.50	\$1,971.00	\$3,942.00
\$5.60	\$39.20	\$170.33	\$511.00	\$1,022.00	\$2,044.00	\$4,088.00
\$5.80	\$40.60	\$176.42	\$529.25	\$1,058.50	\$2,117.00	\$4,234.00
\$6.00	\$42.00	\$182.50	\$547.50	\$1,095.00	\$2,190.00	\$4,380.00
\$6.20	\$43.40	\$188.58	\$565.75	\$1,131.50	\$2,263.00	\$4,526.00
\$6.40	\$44.80	\$194.67	\$584.00	\$1,168.00	\$2,336.00	\$4,672.00
\$6.60	\$46.20	\$200.75	\$602.25	\$1,204.50	\$2,409.00	\$4,818.00
\$6.80	\$47.60	\$206.83	\$620.50	\$1,241.00	\$2,482.00	\$4,964.00
\$7.00	\$49.00	\$212.92	\$638.75	\$1,277.50	\$2,555.00	\$5,110.00
\$7.20	\$50.40	\$219.00	\$657.00	\$1,314.00	\$2,628.00	\$5,256.00
\$7.40	\$51.80	\$225.08	\$675.25	\$1,350.50	\$2,701.00	\$5,402.00
\$7.60	\$53.20	\$231.17	\$693.50	\$1,387.00	\$2,774.00	\$5,548.00
\$7.80	\$54.60	\$237.25	\$711.75	\$1,423.50	\$2,847.00	\$5,694.00
\$8.00	\$56.00	\$243.33	\$730.00	\$1,460.00	\$2,920.00	\$5,840.00
\$8.20	\$57.40	\$249.42	\$748.25	\$1,496.50	\$3,000.00	\$5,986.00
\$8.40	\$58.80	\$255.50	\$766.50	\$1,533.00	\$3,073.00	\$6,132.00
\$8.60	\$60.20	\$261.58	\$784.75	\$1,569.50	\$3,146.00	\$6,278.00
\$8.80	\$61.60	\$267.67	\$803.00	\$1,606.00	\$3,219.00	\$6,424.00
\$9.00	\$63.00	\$273.75	\$821.25	\$1,642.50	\$3,292.00	\$6,570.00
\$9.20	\$64.40	\$279.83	\$839.50	\$1,679.00	\$3,365.00	\$6,716.00
\$9.40	\$65.80	\$285.92	\$857.75	\$1,715.50	\$3,438.00	\$6,862.00
\$9.60	\$67.20	\$292.00	\$876.00	\$1,752.00	\$3,511.00	\$7,008.00
\$9.80	\$68.60	\$298.08	\$894.25	\$1,788.50	\$3,584.00	\$7,154.00
\$10.00	\$70.00	\$304.17	\$912.50	\$1,825.00	\$3,657.00	\$7,300.00
\$10.20	\$71.40	\$310.25	\$930.75	\$1,861.50	\$3,730.00	\$7,446.00
\$10.40	\$72.80	\$316.33	\$949.00	\$1,898.00	\$3,803.00	\$7,592.00
\$10.60	\$74.20	\$322.42	\$967.25	\$1,934.50	\$3,876.00	\$7,738.00
\$10.80	\$75.60	\$328.50	\$985.50	\$1,971.00	\$3,949.00	\$7,884.00
\$11.00	\$77.00	\$334.58	\$1,003.75	\$2,007.50	\$4,022.00	\$8,030.00
\$11.20	\$78.40	\$340.67	\$1,022.00	\$2,044.00	\$4,095.00	\$8,176.00
\$11.40	\$79.80	\$346.75	\$1,040.25	\$2,080.50	\$4,168.00	\$8,322.00
\$11.60	\$81.20	\$352.83	\$1,058.50	\$2,117.00	\$4,241.00	\$8,468.00
\$11.80	\$82.60	\$358.92	\$1,076.75	\$2,153.50	\$4,314.00	\$8,614.00
\$12.00	\$84.00	\$365.00	\$1,095.00	\$2,190.00	\$4,387.00	\$8,760.00
\$12.20	\$85.40	\$371.08	\$1,113.25	\$2,226.50	\$4,460.00	\$8,906.00
\$12.40	\$86.80	\$377.17	\$1,131.50	\$2,263.00	\$4,533.00	\$9,052.00
\$12.60	\$88.20	\$383.25	\$1,149.75	\$2,299.50	\$4,606.00	\$9,198.00
\$12.80	\$89.60	\$389.33	\$1,168.00	\$2,336.00	\$4,679.00	\$9,344.00
\$13.00	\$91.00	\$395.42	\$1,186.25	\$2,372.50	\$4,752.00	\$9,490.00
\$13.20	\$92.40	\$401.50	\$1,204.50	\$2,409.00	\$4,825.00	\$9,636.00
\$13.40	\$93.80	\$407.58	\$1,222.75	\$2,445.50	\$4,898.00	\$9,782.00
\$13.60	\$95.20	\$413.67	\$1,241.00	\$2,482.00	\$4,971.00	\$9,928.00
\$13.80	\$96.60	\$419.75	\$1,259.25	\$2,518.50	\$5,044.00	\$10,074.00
\$14.00	\$98.00	\$425.83	\$1,277.50	\$2,555.00	\$5,117.00	\$10,220.00
\$14.20	\$99.40	\$431.92	\$1,295.75	\$2,591.50	\$5,190.00	\$10,366.00
\$14.40	\$100.80	\$438.00	\$1,314.00	\$2,628.00	\$5,263.00	\$10,512.00
\$14.60	\$102.20	\$444.08	\$1,332.25	\$2,664.50	\$5,336.00	\$10,658.00
\$14.80	\$103.60	\$450.17	\$1,350.50	\$2,701.00	\$5,409.00	\$10,804.00
\$15.00	\$105.00	\$456.25	\$1,368.75	\$2,737.50	\$5,482.00	\$10,950.00
\$15.20	\$106.40	\$462.33	\$1,387.00	\$2,774.00	\$5,555.00	\$11,096.00
\$15.40	\$107.80	\$468.42	\$1,405.25	\$2,810.50	\$5,628.00	\$11,242.00
\$15.60	\$109.20	\$474.50	\$1,423.50	\$2,847.00	\$5,701.00	\$11,388.00
\$15.80	\$110.60	\$480.58	\$1,441.75	\$2,883.50	\$5,774.00	\$11,534.00
\$16.00	\$112.00	\$486.67	\$1,460.00	\$2,920.00	\$5,847.00	\$11,680.00
\$16.20	\$113.40	\$492.75	\$1,478.25	\$2,956.50	\$5,920.00	\$11,826.00
\$16.40	\$114.80	\$498.83	\$1,496.50	\$2,993.00	\$5,993.00	\$11,972.00
\$16.60	\$116.20	\$504.92	\$1,514.75	\$3,029.50	\$6,066.00	\$12,118.00
\$16.80	\$117.60	\$511.00	\$1,533.00	\$3,066.00	\$6,139.00	\$12,264.00
\$17.00	\$119.00	\$517.08	\$1,551.25	\$3,102.50	\$6,212.00	\$12,410.00
\$17.20	\$120.40	\$523.17	\$1,569.50	\$3,139.00	\$6,285.00	\$12,556.00
\$17.40	\$121.80	\$529.25	\$1,587.75	\$3,175.50	\$6,358.00	\$12,702.00
\$17.60	\$123.20	\$535.33	\$1,606.00	\$3,212.00	\$6,431.00	\$12,848.00
\$17.80	\$124.60	\$541.42	\$1,624.25	\$3,248.50	\$6,504.00	\$12,994.00
\$18.00	\$126.00	\$547.50	\$1,642.50	\$3,285.00	\$6,577.00	\$13,140.00
\$18.20	\$127.40	\$553.58	\$1,660.75	\$3,321.50	\$6,650.00	\$13,286.00
\$18.40	\$128.80	\$559.67	\$1,679.00	\$3,358.00	\$6,723.00	\$13,432.00
\$18.60	\$130.20	\$565.75	\$1,697.25	\$3,394.50	\$6,796.00	\$13,578.00
\$18.80	\$131.60	\$571.83	\$1,715.50	\$3,431.00	\$6,869.00	\$13,724.00
\$19.00	\$133.00	\$577.92	\$1,733.75	\$3,467.50	\$6,942.00	\$13,870.00
\$19.20	\$134.40	\$584.00	\$1,752.00	\$3,504.00	\$7,015.00	\$14,016.00
\$19.40	\$135.80	\$590.08	\$1,770.25	\$3,540.50	\$7,088.00	\$14,162.00
\$19.60	\$137.20	\$596.17	\$1,788.50	\$3,577.00	\$7,161.00	\$14,308.00
\$19.80	\$138.60	\$602.25	\$1,806.75	\$3,613.50	\$7,234.00	\$14,454.00
\$20.00	\$140.00	\$608.33	\$1,825.00	\$3,650.00	\$7,307.00	\$14,600.00
\$20.20	\$141.40	\$614.42	\$1,843.25	\$3,686.50	\$7,380.00	\$14,746.00
\$20.40	\$142.80	\$620.50	\$1,861.50	\$3,723.00	\$7,453.00	\$14,892.00
\$20.60	\$144.20	\$626.58	\$1,879.75	\$3,759.50	\$7,526.00	\$15,038.00
\$20.80	\$145.60	\$632.67	\$1,898.00	\$3,796.00	\$7,599.00	\$15,184.00
\$21.00	\$147.00	\$638.75	\$1,916.25	\$3,832.50	\$7,672.00	\$15,330.00
\$21.20	\$148.40	\$644.83	\$1,934.50	\$3,869.00	\$7,745.00	\$15,476.00
\$21.40	\$149.80	\$650.92	\$1,952.75	\$3,905.50	\$7,818.00	\$15,622.00
\$21.60	\$151.20	\$657.00	\$1,971.00	\$3,942.00	\$7,891.00	\$15,768.00
\$21.80	\$152.60	\$663.08	\$1,989.25	\$3,978.50	\$7,964.00	\$15,914.00
\$22.00	\$154.00	\$669.17	\$2,007.50	\$4,015.00	\$8,037.00	\$16,060.00
\$22.20	\$155.40	\$675.25	\$2,025.75	\$4,051.50	\$8,110.00	\$16,206.00
\$22.40	\$156.80	\$681.33	\$2,044.00	\$4,088.00	\$8,183.00	\$16,352.00
\$22.60	\$158.20	\$687.42	\$2,062.25	\$4,124.50	\$8,256.00	\$16,498.00
\$22.80	\$159.60	\$693.50	\$2,080.50	\$4,161.00	\$8,329.00	\$16,644.00
\$23.00	\$161.00	\$699.58	\$2,098.75	\$4,197.50	\$8,402.00	\$16,790.00
\$23.20	\$162.40	\$705.67	\$2,117.00	\$4,234.00	\$8,475.00	\$16,936.00
\$23.40	\$163.80	\$711.75	\$2,135.25	\$4,270.50	\$8,548.00	\$17,082.00
\$23.60	\$165.20	\$717.83	\$2,153.50	\$4,307.00	\$8,621.00	\$17,228.00
\$23.80	\$166.60	\$723.92	\$2,171.75	\$4,343.50	\$8,694.00	\$17,374.00
\$24.00	\$168.00	\$730.00	\$2,190.00	\$4,380.00	\$8,767.00	\$17,520.00
\$24.20	\$169.40	\$736.08	\$2,208.25	\$4,416.50	\$8,840.00	\$17,666.00
\$24.40	\$170.80	\$742.17	\$2,226.50	\$4,453.00	\$8,913.00	\$17,812.00
\$24.60	\$172.20	\$748.25	\$2,244.75	\$4,489.50	\$8,986.00	\$17,958.00
\$24.80	\$173.60	\$754.33	\$2,263.00	\$4,526.00	\$9,059.00	\$18,104.00
\$25.00	\$175.00	\$760.42	\$2,281.25	\$4,562.50	\$9,132.00	\$18,250.00
\$25.20	\$176.40	\$766.50	\$2,299.50	\$4,599.00	\$9,205.00	\$18,396.00
\$25.40	\$177.80	\$772.58	\$2,317.75	\$4,635.50	\$9,278.00	\$18,542.00
\$25.60	\$179.20					

CMDA

BULA, WELCOME, NAMASTE!

At Colonial National Bank we know
and understand the language of
savings and business.

At Colonial National Bank, we have developed a range of savings
accounts designed to meet specific needs for different people

We have savings accounts for children within the ages 13-18
years, young adults within the ages 18-25 years and seniors
over 55 years old. Call us on 132 888 or visit any of our bank
branches near you to find out more information

In addition, Colonial National Bank has also developed a range
of solutions to meet Fiji businesses - whether large, medium
and small. Call us on 321 4600 and talk with one of our business
banking specialist or arrange for one to visit you

Bank Branch locations:

Dominion House, Private Mail Bag, Victoria Parade, Suva. Phone 132 888 Fax 3302 299
Pacific House, Private Mail Bag, MacArthur St. Suva. 132 888, Fax 3315 887
Suva Central, Cnr Pratt St & Cnr Renwick Rd, Suva, Phone 132 888, Fax 3318 393
Sembula Branch, Cnr Ratu Mara Rd & Cnr Rewa St, Phone 3387 999 Fax 3387 305
Ba Branch, Upper Investments Bldg, Kings Rd, P.O.Box 444 Ba, Phone 667 4599 Fax 667 0081
Labasa Branch, Cnr Nasokula & Jaduram St, P.O.Box 368 Labasa, Phone 881 1880 Fax 881 3733
Lautoka Branch, Vidilo St & Cnr Bilo St, P.O.Box 880 Lautoka, Phone 6662 468, Fax 666 1759
Lavuaka Branch, Beach St, P.O.Box 180 Lavuaka, Phone 344 0300 Fax 344 0311
Nadi Branch, Ratanji Bldg, Queens Rd, P.O.Box 884 Nadi, Phone 670 0988 Fax 670 2288
Nausori Branch, Nausori Town Council Shopping Complex, Main St, P.O.Box 330 Nausori
Phone 3478 409 Fax 340 0082
Rakiraki Branch, Vuleka P.O.Box 102 Rakiraki, Phone 668 4200 Fax 669 4710
Savusavu Branch, Abdul Samaj Bldg, P.O.Box 28 Savusavu, Phone 885 0109 Fax 885 0321
Sigatoka Branch, P Makarji Bldg, P.O.Box 282 Sigatoka, Phone 650 0900 Fax 652 0004
Tavuni Branch, Garden State Price Point Bldg, P.O.Walyeva, Phone 888 0433 Fax 888 0533
Tavua Branch, Kings Rd, P.O.Box 201 Tavua, Phone 668 1507 Fax 668 1509

Banking Hours: Monday 9.30am - 4pm

Tuesday - Friday 9am - 11am

Saturday 9am - 12pm Central and Nadi Branch 9am - 1pm

8.45% p.a.
Business Banking Rate

**Great Service
Great Bank
Great People**



People you can bank on

CONTACTS

Contacts of Financial Institutions that you can call or visit for advice/services on investments and savings

HOUSING AUTHORITY (HA)

Established to provide affordable shelter to low income workers in Fiji. Under HA Village Housing Scheme HA provides loans to build houses in villages for land owning unit members. Loan repayments are made directly from NLTB. HA also provides loans to individuals to build family homes in their villages and are able to provide as security their houses in urban areas.
Email: info@housing.com.fj Website: www.housingfiji.com

HA Head Office Housing Authority Bldg Saga Street, Nasinu P O Box 1263, Suva Tel: 339 2977 Fax: 334 0092	HA Lautoka 14 Tavewa Avenue P O Box 262 Lautoka Tel: 666 0299 Fax: 666 5602	HA Labasa FNPT Building Rosawa Street P O Box 78, Labasa Tel: 881 1977 Fax: 881 3919	HA Nadi - Customer Relations Centre Morarji Kalidas Building 149 Main Street, Nadi Tel: 670 7999 Fax: 670 7499	HA Ba - Customer Relations Centre 15 Ganga Singh St Ba Tel: 667 8177 Fax: 667 8178

DEPARTMENT OF CO-OPERATIVES AND SMALL BUSINESS

Encourages savings by individuals and to mobilise the savings as an internal source of capital to the co-operative, non-co-operative group or individual business enterprise. Department of Co-operatives also works to strengthen the leadership and management capabilities of these business ventures.

Senior Co-operative Officer Training Co-operative and Small Businesses Training Institute, Lami Box 2356, Govt. Bldgs, Suva Tel: 336 1552	Registrar of Co-operatives 1st Floor, Asset Management Bldg Box 2356, Govt Bldgs, Suva. Tel: 331 4675	Senior Co-op Officer, Western Tavewa Avenue Box 10, Lautoka Tel: 666 0554	Senior Co-op Officer, Northern Macnata House Box 152, Labasa Tel: 881 2877	Co-op Officer Ra Vaileka House Korotale Rd Box 90, Rakiraki Tel: 669 4152

YASANA HOLDINGS LTD

An investment Company owned by the 14 Provincial Councils and the Rotuma Island Council

41 Gladstone Rd, Suva, P O Box 2321, Govt. Bldgs, Suva
Tel: 331 4946 or 330 3506
Fax: 3315 502 Email: yasana@connect.com.fj

TOP TIER MANAGEMENT CONSULTANCY

A consultancy company that provides wide-ranging financial, investment and management services. Mr Jesoni Vitusagavulu, the principal of the company is a CMDA-licensed investment advisor and has a lot of experience in investment advice

21 Knolly Street, Suva
Tel: 331 7441 Fax: 331 7443
Email: toptierfiji@connect.com.fj

HABITAT FOR HUMANITY

A Christian organisation that builds houses for low income families, who are in need of a decent, simple and affordable house. It is a partnership whereby homeowners are required to provide volunteer labor in the construction of their house. Once the house is completed the family signs a mortgage repayment for the house for a maximum of 6 years.

115-117 Foster Road
Wala Bay, Suva, P O Box 16154, Suva
Tel: 331 2012 Fax: 330 0836
Email: habfiji@connect.com.fj

MINISTRY OF PROVINCIAL DEVELOPMENT

Main function: To ensure the development of Rural Fiji through the construction of basic amenities and other small projects; the construction, upgrading and maintenance of Sugar Cane Non-Cane and Non-PWD Roads and Rural Housing Assistance. Their Rural Housing Assistance covers two schemes:

Scheme 1: Where government pays the transport costs of building materials and carpenters for construction and supervision work.

Scheme 2: A self-help housing scheme where government pays two thirds of the cost of a 24 x 16' wooden house while the individual pays one third

Regional House
1 Knolly Street
P O Box 2219, Govt. Bldgs, Suva
Tel: 331 3400 Fax: 330 3256

FIJIAN TRUST FUND

Main objective: To assist in the uplifting of the socio-economic wellbeing of the indigenous Fijians and Rotumans by helping to develop their management leadership and entrepreneurial skills

GCC Secretariat, 2nd Floor
NLTB Building, P O Box 2100, Suva
Tel: 330 4200 ext 305 Fax: 331 2566

MINISTRY FOR WOMEN, SOCIAL WELFARE & POVERTY ALLEVIATION

One of the main areas of concern for the Ministry of Women is Micro Enterprise Development and they have field officers throughout the country who are involved in training and guiding women at community level on Business Skills and Management; Budgeting of time and money and financial support and assistance to women identified and trained through the WOSD Programme. They also provide financial assistance for Income Generating Projects to Community Based Organisations through small grants.

Ministry 5th Floor Civic Towers P O Box 14068, Suva Tel: 331 2000	Divisional Women's Interest Officer - Central River House, Nausori Tel: 347 9449	Divisional Women's Interest Officer - Western P O Box 7105, Lautoka Tel: 666 1615	Women's Interest Assistant - Tavua P O Box 533 Tavua Tel: 668 0388	Senior Women's Interest Assistant - Northern P O Box 3036, Labasa Tel: 881 3330



**National Centre for Small and
Micro-Enterprises Development**

MICRO FINANCE SERVICES

The Microfinance Unit of the National Centre for Small and Micro Enterprises Development (NCSMED) provides microfinance services through intermediaries. The main objectives of this programme are (i) economic empowerment, (ii) employment and income generation and (iii) creation of economic opportunities for the disadvantaged members of the society.

Microfinance services are community based and include:

- 1. Business training,**
- 2. Savings facility, and**
- 3. Provision of loans ranging from \$50 to \$3,000 in progressive loan cycles**

These services are offered through the following Microfinance Institutions (MFIs) and Village Banks:

- **Fiji Council of Social Services (FCOSS)** - 256 Waimanu Road, Suva. Ph: 3311024 or Fax: 3302936.
Area of operation: Suva, Lami, Nasinu, and Serua & Namosi
- **Aglow West** - P.O Box 5962, Navutu, Lautoka. Office locations and contacts: **Lautoka** - Navutu, Lautoka. Ph: 6668637 **Nadi** - AFL Compound, Namaka, Nadi, Ph: 6722353 and **Ba** - Deo Dass Building, Ba Town, Ph: 6671120 **Sigatoka** - All queries to the Nadi Office. Area of operation: Lautoka, Nadi, Ba and Sigatoka
- **Aglow Labasa** - P O Box 2127, Labasa. Office Location: Bhindi Building, LBSA. Ph: 8815092 or Fax: 8818092. Area of operation: Labasa & Seaqaqa
- **Burenitu Village Bank** - Burenitu Ra, P.O Box 701, Nalawa Ra. Ph: 6513416
Area of operation: Burenitu Village, Tikina Nalawa, Ra
- **Tikina Vuya Bua Village Bank** - P O Box 52, Nabouwalu, Office Location: Vuya Village, Vuya, Ph: 8519017 of Provincial Council Office, Nabouwalu Ph: 8836020 or Fax: 8836101. Area of operation: Tikina Vuya, Bua
- **Tikina Nakuallava Village Bank**, Ra. P.O Box 8, Nayavu, Wainibuka Tallevu. Office Location: Bucalevu Village, Tikina Nakuallava. Area of operation: Tikina Nakuallava, Ra. Ph: 651 9827
- **Tikina Tavuki Kadavu, Village Bank** - c/ Kadavu Provincial office Tavuki, Ph: 600 3252. Area of operation: Tikina Tavuki, Kadavu. Vunisea, Ph: 333 6006 (Provincial Administrator's Office)

For further information on the microfinance programmes please contact

The Director, Microfinance Unit, 25 Gladstone Road, P O Box 2532, Government Buildings, Suva
Phone: 3307122 or 3312911 Fax: 3302711 Email: ikiniwui@govnet.gov.fj

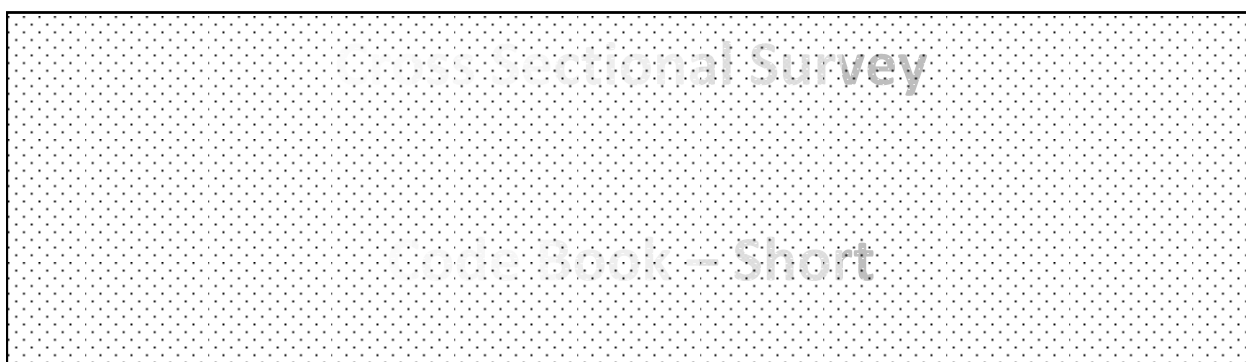
UNITED NATIONS DEVELOPMENT PROGRAMME



UNDP works in 166 countries to help people build a better life by working with them on their own solutions to global and national development challenges. UNDP has 3 offices in the Pacific. In Fiji, Samoa and Papua New Guinea UNDP's regional programmes for the Pacific are in the areas of achieving Millennium Development Goals (MDG's) poverty reduction, democratic governance, crisis prevention and recovery, energy and environment and HIV/AIDS. UNDP works with regional organizations, governments, NGOs, private sector, communities and other donors.

UNDP believes that in order for people to improve their well-being, everyone, especially those who live in rural and remote villages, must have access to a full range of financial services that are linked to the commercial banking system. In addition, they must be given training in managing their money so that they can earn, save, trade and invest for the future well-being of their families and communities. UNDP is committed to providing financial literacy for all in Fiji and other Pacific Island countries.

Appendix 5a



Cross Sectional Survey Version 7 August 2007



NATIONAL CENTER FOR SMALL AND



MICRO ENTERPRISES DEVELOPMENT

Instructions

This Code Book explains how you should code each question in the survey

You must refer to this Code Book for coding instructions. The survey document is written in Fijian. Unless you read Fijian you will not be able to read the survey document. However, the survey has been drafted in such a way that you can code the answers even if you cannot read Fijian

You must **code all** questions – except those questions which have the instruction “**Do not code**”. These questions are clearly indicated and do not have coding instructions.

It is imperative you code the surveys **accurately**

If you do not know how to code a question please **do not guess**. Ask Jonathan Sibley or David Hamilton to advise you how to code the question.

There are two versions of the survey:

- A version completed by females – pink cover
- A version completed by males – blue cover

Special Codes

Unanswered questions

- If a question has not been completed **code the first data input cell for the question with ‘X’**

Incorrectly answered questions

- If you think a question has been answered incorrectly ask Jonathan Sibley or David Hamilton to advise you if the question has been answered incorrectly.
- If the question was answered incorrectly ask Jonathan Sibley or David Hamilton to advise you. **DO NOT SIMPLY INPUT THE ANSWER**
- **If Jonathan Sibley or David Hamilton advise you the data input is incorrect code the cell ‘XX’**

1

PF2

Code one only

Io	1
E sega	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

2

DE1.

Code one only

Turaga	1
Marama	2
E sega ni matata vei au na taro	3
Au sega ni via sauma na taro	4

DE2.

Code one only

If age entered on first line code age – do not code ‘1’

Yabaki ni bula	1
Au sega ni kila	2
E sega ni matata vei au na taro	3
Au sega ni via sauma na taro	4

DE3.

Code one only

Sega ni vakawati	1
Vakawati	2
Au sa veibiu	3
Sa mate na watiqu	4
Au sega ni kila	5
E sega ni matata vei au na taro.	6
Au sega ni via sauma na taro.	7

DE4. DO NOT CODE

DE5. DO NOT CODE

SS11. DO NOT CODE

SS12. DO NOT CODE

SS16. DO NOT CODE

SS15. DO NOT CODE

DE7. DO NOT CODE

2a

P1.

Code one only

<i>Io</i>	Coded = 1
<i>Sega</i>	Coded = 2

P2. Do not code

SS2. Do not code

P3. Do not code

3

HW1. DO NOT CODE

HW2. DO NOT CODE

HW3. DO NOT CODE

HW11. DO NOT CODE

HW12. DO NOT CODE

HW13. DO NOT CODE

HW14. DO NOT CODE

HW15. DO NOT CODE

HW16. DO NOT CODE

HW17. DO NOT CODE

4

AM1. DO NOT CODE

AM2. DO NOT CODE

5

SW1. DO NOT CODE

SW2.

Code one only

Keitou taukena e levu na ka (savings kei na investments) ka vinaka cake mai na veimatauvuale e na loma ni neitou koro, se ko ira na neitou i tokani se ko ira na wekaqu dina.	1
E tautauvata ga na veika keitou taukena vakamatavuvale (savings kei na investments) kei ira kece na matavuvale e na loma ni neitou koro se ko ira na neitou i tokani se ko ira na wekaqu dina.	2
E lailai na veika keitou taukena vaka matavuvale (savings kei na investments) ni vakatautauvatataki kei na veika era taukena na veimatauvuale e na neitou koro, se ko ira na neitou i tokani se ko ira na wekaqu dina.	3
Dua tale (<i>vakamacalataka</i>)	4
Au sega ni kila	5
E sega ni matata vei au na taro.	6
Au sega ni via sauma na taro	7

6

FL1.

Code one only

\$21.00	1
Dua tale (<i>vakamacalataka</i>)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

FL2.

Code one only

\$29.00	1
Dua tale (<i>vakamacalataka</i>)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

FL3

Code one only

\$700.00	1
Dua tale (<i>vakamacalataka</i>)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

FL4

Code one only

\$3.00	1
Dua tale (<i>vakamacalataka</i>)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

FL5.

Code one only

\$70.00	1
Dua tale (<i>vakamacalataka</i>)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

FL6

Code one only

\$35.00	1
Dua tale (<i>vakamacalataka</i>)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

FL7a

Code one only

\$3.00 dua na vula	1
Dua tale (<i>vakamacalataka</i>)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

FL7b

Code one only

Io	1
Sega	2
Dua tale (<i>vakamacalataka</i>)	3
Au sega ni kila	4
E sega ni matata vei au na taro	5
Au sega ni via sauma na taro	6

FL7c

Code one only

E dau tikici e \$3.00 me i sau ni nodratou cakacaka	1
Dua tale (<i>vakamacalataka</i>)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

FL7d

Code one only

Vola ni sucu	1
Laiseni ni draiva	2
Vola ni papitaiso	3
Vola vakadinadina mai vua na i taukei ni cakacaka	4
Vola ni curu vanua (Passport)	5
Dua tale (<i>vakamacalataka</i>)	6
Au sega ni kila	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

FL7e

Code one only

\$250.00	1
Dua tale (<i>vakamacalataka</i>)	2
Au sega ni kila	3
E sega ni matata vei au na taro	4
Au sega ni via sauma na taro	5

7

MM1.

Code all cells

Lavo qaqa (\$)	<u>MM1-1</u>	Circled = 1 No = 2
Volivoli vakadinau	<u>MM1-2</u>	Circled = 1 No = 2
Volivoli e na jeke	<u>MM1-3</u>	Circled = 1 No = 2
Volivoli e na Card ni Baqe (ATM)	<u>MM1-4</u>	Circled = 1 No = 2
Volivoli e na Card ni Dinau (Credit Card)	<u>MM1-5</u>	Circled = 1 No = 2
TMO (telegram money order)	<u>MM1-6</u>	Circled = 1 No = 2
Na card ni sitoa lelevu. (Store Card)	<u>MM1-7</u>	Circled = 1 No = 2
Na ota ni volivoli (Local Purchase Order :LPO)	<u>MM1-8</u>	Circled = 1 No = 2
Na veisa	<u>MM1-9</u>	Circled = 1 No = 2
Dua tale (<i>Vakamacalataka</i>)	<u>MM1-10</u>	Circled = 1 No = 2
E sega ni matata vei au na taro (<i>Code one only</i>)	<u>MM1-11</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro (<i>Code one only</i>)	<u>MM1-12</u>	Circled = 1 No = 2
Au sega ni via sauma na taro (<i>Code one only</i>)	<u>MM1-13</u>	Circled = 1 No = 2

MM3.

Code all cells

Lavo qaqa (\$)	<u>MM3-1</u>	Circled = 1 No = 2
Volivoli e na jeke	<u>MM3-2</u>	Circled = 1 No = 2
Volivoli e na Card ni Baqe (ATM)	<u>MM3-3</u>	Circled = 1 No = 2
Volivoli e na Card ni Dinau (Credit Card)	<u>MM3-4</u>	Circled = 1 No = 2
Na tikidua ni tauri lavo mai na baqe	<u>MM3-5</u>	Circled = 1 No = 2
TMO (Telegram Money order)	<u>MM3-6</u>	Circled = 1 No = 2
Na tikidua ni vakacuru i lavo ena baqe	<u>MM3-7</u>	Circled = 1 No = 2
Tiki dua ni volivoli vaka dinau vei Courts (Courts Credit Slip)	<u>MM3-8</u>	Circled = 1 No = 2
Na card ni sitoa lelevu. (Store Card)	<u>MM3-9</u>	Circled = 1 No = 2
Na ota ni volivoli (Local Purchase Order :LPO)	<u>MM3-10</u>	Circled = 1 No = 2
E sega ni matata vei au na taro (<i>Code one only</i>)	<u>MM3-11</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro (<i>Code one only</i>)	<u>MM3-12</u>	Circled = 1 No = 2
Au sega ni via sauma na taro (<i>Code one only</i>)	<u>MM3-13</u>	Circled = 1 No = 2

MP1.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MP2

Code all cells

Lavo qaqa	<u>MP2-1</u>	Circled = 1 No = 2
Na jeke	<u>MP2-2</u>	Circled = 1 No = 2
Sausaumi ga vakadodonu mai na baqe	<u>MP2-3</u>	Circled = 1 No = 2
Card ni volivoli vaka dinau (Credit Card)	<u>MP2-4</u>	Circled = 1 No = 2
TMO (Telegraphic Money Order)	<u>MP2-5</u>	Circled = 1 No = 2
Dua tale (<i>vakamatatataka</i>)	<u>MP2-6</u>	Circled = 1 No = 2
E sega ni matata vei au na taro (<i>Code one only</i>)	<u>MP2-7</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro (<i>Code one only</i>)	<u>MP2-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro (<i>Code one only</i>)	<u>MP2-9</u>	Circled = 1 No = 2

MP3

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MP4.

Code all cells

Lavo qaqa (e vakau e na posi se kerei e dua me kauta na i lavo)	<u>MP4-1</u>	Circled = 1 No = 2
Jeke (e vakau e na posi se kerei e dua me kauta na jeke)	<u>MP4-2</u>	Circled = 1 No = 2
TMO (e na dua ga na vanua e Viti)	<u>MP4-3</u>	Circled = 1 No = 2
Vakau mai na baqe e Viti ki na baqe ki vanua tani	<u>MP4-4</u>	Circled = 1 No = 2
E sausaumi ga na baqe (vakacurumi ena akaude)	<u>MP4-5</u>	Circled = 1 No = 2
Card ni dinau (Credit card)	<u>MP4-6</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MP4-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro (<i>Code one only</i>)	<u>MP4-8</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro (<i>Code one only</i>)	<u>MP4-9</u>	Circled = 1 No = 2
Au sega ni via sauma na taro (<i>Code one only</i>)	<u>MP4-10</u>	Circled = 1 No = 2

MP5. DO NOT CODE

MP6

Code all cells

Lavo qaqa	<u>MP6-1</u>	Coded = 1 No = 2
Jeke	<u>MP6-2</u>	Coded = 1 No = 2
Saumi ga mai na baqe. (musu mai na akaude ena baqe)	<u>MP6-3</u>	Coded = 1 No = 2
Card ni volivoli vaka dinau (Credit Card)	<u>MP6-4</u>	Coded = 1 No = 2
TMO (Telegraphic Money Order)	<u>MP6-5</u>	Coded = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MP6-6</u>	Coded = 1 No = 2
E sega ni matata vei au na taro	<u>MP6-7</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MP6-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MP6-9</u>	Circled = 1 No = 2

MP7.

Code all cells

Lavo qaqa (e vakau e na posi se kerei e dua me na kauta)	<u>MP7-1</u>	Circled = 1 No = 2
Jeke (e vakau e na posi se kerei e dua me kauta)	<u>MP7-2</u>	Circled = 1 No = 2
TMO e na dua ga na vanua e Viti	<u>MP7-3</u>	Circled = 1 No = 2
Vakau mai na baqe e Viti kina baqe e vanua tani	<u>MP7-4</u>	Circled = 1 No = 2
E sausaumi ga e na baqe (vakacurumi ena akaude)	<u>MP7-5</u>	Circled = 1 No = 2
Card ni volivoli vakadinai (Credit Card)	<u>MP7-6</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MP7-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MP7-8</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MP7-9</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MP7-10</u>	Circled = 1 No = 2

MP8.

Code one only

Na savings account o ya na nomu akaude e na baqe ko vakayagataka me la'ki maroroi kina na nomu i lavo (se dua tale e tautauvata kaya)	1
Na cheque account o ya na nomu akude e na baqe ko vakayagataka me la'ki maroroi kina na nomu i lavo. E rawa talega mo vola e dua na jeke ka solia vua e dua tale (se dua tale e tautauvata kaya)	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MP9

Code one only

Na Automatic Payment se Direct Debit sa i koya na sausaumi e sa vakayacora ga na baqe e na vukuqu (se dua tale e tautauvata kaya)	1
Dua tale (<i>Vakamatatataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MP10.

Code one only

Na Credit Card e rawa ni vakayagataki e na vuqa na vanua me caka kina na volivoli se sausaumi. E da rawa ni tauri yaya ka qai laki sausaumi ga ena baqe. (se dua tale e tautauvata kaya)	1
Na Store Card e dau vakayagataki me da sauma kina na veika eda volia e na dua na sitoa. E da rawa ni volivoli e na store card ka da na qai sauma vakamalua ki na sitoa e da volivoli kina. (se dua tale e tautauvata kaya)	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MP11.

Code one only

Na Credit Card e vakayagataki me da volia kina na veika eda vinakata e na vuqa sara na sitoa. Ia, e da na qai dau la'ki sausaumi ga kina baqe. (se dua tale e tautauvata kaya)	1
Na Bank Card e rawa ni vakayagataki ena vuqa na vanua me caka kina na volivoli se sausaumi. Ia, ena vakatau na levu ni lavo o rawa ni vakayagataka ena levu ni lavo e tiko e na noda akaude e na baqe. (se dua tale e tautauvata kaya)	2
Dua tale (<i>vakamacalatataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

HW7.

Code one only

E kumuni na i lavo kece e rawa	1
E ra dui maroroya ka vakatulewataka na nodratou i lavo na lewe ni matavuvale yadua	2
E dua ga se lewe 2 e rau monataka tu na vakayagataki ni lavo kece e rawa mai	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au ssega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

M12/ HW6. DO NOT CODE

M14. DO NOT CODE

M15. DO NOT CODE

M13. DO NOT CODE

M16.

Code all cells

E na vica na kena i sau e na dua na aua (se macawa) ni cakacaka	<u>MI6-1</u>	Circled = 1 No = 2
E na vica na aua ni nona cakacaka e na dua na macawa	<u>MI6-2</u>	Circled = 1 No = 2
E na vica e musu mai na i sau me i vakacavacava (tax)	<u>MI6-3</u>	Circled = 1 No = 2
E na musu li na vakacavacava mai na i sau	<u>MI6-4</u>	Circled = 1 No = 2
E na musu tale beka ga na FNPF mai na i sau	<u>MI6-5</u>	Circled = 1 No = 2
Na cava tale na musumusu e na yaco kina i sau.	<u>MI6-6</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MI6-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MI6-8</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MI6-9</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MI6-10</u>	Circled = 1 No = 2

M17.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

M18.

Code all cells

Na levu ni gauna e cakacaka taki me saumi	<u>MI8-1</u>	Circled = 1 No = 2
Na levu taucoko ni sau e rawa (ni bera ni musu na veika eso)	<u>MI8-2</u>	Circled = 1 No = 2
E vica na i vakacavacava e musuki	<u>MI8-3</u>	Circled = 1 No = 2
Na musumusu tale eso (me vaka na FNPF)	<u>MI8-4</u>	Circled = 1 No = 2
Na i lavo e vo ni oti na veika kece e musu	<u>MI8-5</u>	Circled = 1 No = 2
Na yaca i koya ka veisaumi	<u>MI8-6</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MI8-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MI8-8</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MI8-9</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MI8-10</u>	Circled = 1 No = 2

ME1.

Code one only

Keitou sega ni dau vakatulewataka vata na vakayagataki ni neitou i lavo	1
Keitou dau vakatulewataka vata ga e na so na gauna ka sega ni veigauna kece	2
Keitou dau vakatulewataka vata na vakayagataki ni neitou i lavo ia e sega ga ni dau volai tu vakaivola	3
Keitou dau vakatulewataka vata na vakayagataki ni neitou i lavo ka keitou dau maroroya tu na kena i tukutuku vakaivola se ena monalivaliva (computer)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

ME8.

Code all cells

Me vakadutaitakivata na i lavo e rawa kei na i lavo e vakayagataki	<u>ME8-1</u>	Circled = 1 No = 2
Me vakarautaki e dua na i tuvatuva ni vakayagataki i lavo	<u>ME8-2</u>	Circled = 1 No = 2
Me kakua ni dau voli e dua na ka ke sega ni tu na i lavo me voli kina	<u>ME8-3</u>	Circled = 1 No = 2
Me dau biu vakatikitiki tiko e so na i lavo me baleta na veicakacaka lelevu e na qai qaravi vakamalua	<u>ME8-4</u>	Circled = 1 No = 2
Dau dinau ga kevaka e veiraurau kei na i lavo e rawati me saumi lesu kina.	<u>ME8-5</u>	Circled = 1 No = 2
Dau maroroya na i vola tukutuku ni nomu vakayagataki lavo	<u>ME8-6</u>	Circled = 1 No = 2
Me matata vinaka na veika bibi me na dau saumi ka qarauni me tu na i lavo me saumi kina e na kena gauna donu	<u>ME8-7</u>	Circled = 1 No = 2
Me dau maroroi e dua na uma i lavo me sotava na leqa tubu koso	<u>ME8-8</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>ME8-9</u>	Circled = 1 No = 2
Au sega ni kila	<u>ME8-10</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>ME8-11</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME8-12</u>	Circled = 1 No = 2

ME2.

Code one only

Keitou vakatulewataka vakamacawa na neitou vakayagataki i lavo	1
Keitou vakatulewataka vakamacawarua na neitou vakayagataki i lavo	2
Keitou vakatulewataka vakavula na neitou vakayagataki i lavo	3
Keitou na qai vakatulewa ga ena gauna ni vakayagataki i lavo (sega ni tuvai vakagauna)	4
Dua tale (<i>vakamacalataka</i>)	5
Sega ni kila	6
(<i>Kua ni taroga. Mo qai vakatulewa kina</i>) Dredre me vakamacalataki/dau veiveisau	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

HW8. DO NOT CODE

HW10.

Code one only

E levu sara / taucoko	1
E rauta ni veimama	2
E lailai (keitou voli kakana ga vakalevu)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

ME3.

Code one only

Veigauna kece	1
Sivia na veimama ni gauna	2
Rauta na veimama ni gauna	3
Lailai sobu mai na veimama ni gauna	4
Vakavudua se sega sara ga	5
Au sega ni kila	6
(Kua ni taroga.Mo qai vakatulewa kina) Dredre me vakamacalataki/dau veiveisau	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

ME4.

Code all cells

Vakacurumi ki na baqe	<u>ME4-1</u>	Circled = 1 No = 2
Vakayagataki	<u>ME4-2</u>	Circled = 1 No = 2
Maroroi tu ga e vale	<u>ME4-3</u>	Circled = 1 No = 2
Soli tale vua e dua me maroroya tiko	<u>ME4-4</u>	Circled = 1 No = 2
Soli ki na lotu	<u>ME4-5</u>	Circled = 1 No = 2
Soli vei ira na noqu i tokani se vei ira na mataveiwekani	<u>ME4-6</u>	Circled = 1 No = 2
Vakayagataki e na teitei se bisinisi	<u>ME4-7</u>	Circled = 1 No = 2
Sega ni dua na i tuvatuva tudei/veivukiyaki vakalevu	<u>ME4-8</u>	Circled = 1 No = 2
Dua tale (vakamacalataka)	<u>ME4-9</u>	Circled = 1 No = 2
Au sega ni kila	<u>ME4-10</u>	Circled = 1 No = 2
E sega ni matata na taro	<u>ME4-11</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME4-12</u>	Circled = 1 No = 2

ME5.

Code one only

Veigauna kece	1
Sivia na veimama ni gauna	2
Rauta na veimama ni gauna	3
Lailai sobu mai na veimama ni gauna	4
Vakavudua se sega sara ga	5
Au sega ni kila	6
(Kua ni wilika) Dredre me tukuni/Rui dau veivukiyaki vakalevu.	7
E sega ni matata vei au na taro	8
Au sega ni via sauma na taro	9

ME6.

Code all cells

Keitou na kere i lavo vei ira na mataveiwekani se veitokani	<u>ME6-1</u>	Circled = 1 No = 2
Dinau mai e na baqe	<u>ME6-2</u>	Circled = 1 No = 2
Musu na vakayagataki lavo se kakua ni voli e so na ka	<u>ME6-3</u>	Circled = 1 No = 2
Kere volivoli dinau e na sitoa	<u>ME6-4</u>	Circled = 1 No = 2
Volitaki e so na ka e tu vei keitou	<u>ME6-5</u>	Circled = 1 No = 2
Vakayagataki na i lavo e maroroi tu	<u>ME6-6</u>	Circled = 1 No = 2
Vakasaqarai na gaunisala e so me rawa mai kina na i lavo (kati, gunusede)	<u>ME6-7</u>	Circled = 1 No = 2
Dinau mai vua e dua na 'money-lender' se vale ni vesu i yaya (pawnshop)	<u>ME6-8</u>	Circled = 1 No = 2
Dua tale (vakamacalataka)	<u>ME6-9</u>	Circled = 1 No = 2
Au sega ni kila	<u>ME6-10</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>ME6-11</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME6-12</u>	Circled = 1 No = 2

ME7.

Code one only

E sega sara ga na leqa ni sausaumi	1
Sausaumi tiko ia e dau dredre e na so na gauna	2
Sausaumi tiko ia e sa dau i colacola	3
E sa bera tiko na sausaumi	4
Sa leqa dina sara ga vakailavo ka sa bera tu ga na sausaumi	5
Au sega ni kila	6
E sega ni matata vei au na taro	7
Au sega ni via sauma na taro	8

ME11.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

ME12.

Code all cells

E vakayacori na bose ni matavuvale ka qai lewai na veika e bibi me saumi taumada	<u>ME12-1</u>	Circled = 1 No = 2
E vakayagataki ga na i tuvatuva ni vakayagataki i lavo (budget) ka vakamuri na veika e vakabibitaka.	<u>ME12-2</u>	Circled = 1 No = 2
E sa tu ga na i tuvatuva ni veika me na saumi taumada. (E volai tu se sa vakananumi oti tu.) (se dua tale e tautauvata kaya).	<u>ME12-3</u>	Circled = 1 No = 2
E na dau saumi taumada ga na i tavi se cau ni matavuvale ki na oga raraba (lotu se vakavanua) ka rawa sara ga ni vakuwai na matavuvale. (se dua tale e tautauvata kaya)	<u>ME12-4</u>	Circled = 1 No = 2
E na dau saumi taumada na veika e vakatabakidua ki na matavuvale (curucuru ni vuli, dinau ki na sitoa) ka rawa sara ga ni vakuwai na lotu se na veika vakavanua (se dua tale e tautauvata kaya)	<u>ME12-5</u>	Circled = 1 No = 2
E na qai vakayagataki ga na i lavo ena gauna e gadrevi kina e dua na ka . E bibi cake na ka saraga e gadrevi ena gauna oqo. (se dua tale e tautauvata kaya)	<u>ME12-6</u>	Circled = 1 No = 2
Au sega ni kila	<u>ME12-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>ME12-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME12-9</u>	Circled = 1 No = 2

ME13.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

ME14.

Code all cells

Ensure cells 1 > 5 are coded with priority

		<i>Ignore text</i>
E vakayagataki ga na i tuvatuva ni vakayagataki lavo (budget) sa davo tu ka vakamuri ga na veika e vakabibitaka.	<u>ME14-1</u>	Code priority 1-5
E sa tu ga na i tuvatuva ni veika me na saumi taumada. (e volai tu se sa dau vakasamataki ga)	<u>ME14-2</u>	Code priority 1-5
E na dau saumi taumada ga na i tavi se cau ni matauvale ki na oga raraba (lotu se ka vakavanua) ka rawa sara ga ni cegu e so na sausaumi me baleta vakatabakidua na matavuvale . (se dua tale e tautauvata kaya)	<u>ME14-3</u>	Code priority 1-5
E na dau saumi taumada na veika e vakatabakidua ki na matavuvale (curucuru ni vuli, dinau ki na sitoa) ka rawa sara ga ni cegu na i tavi ki na lotu se ka vakavanua. (se dua tale e tautauvata kaya)	<u>ME14-4</u>	Code priority 1-5
E na qai vakayagataki ga na i lavo ena gauna e gadrevi kina.	<u>ME14-5</u>	Code priority 1-5
Au sega ni kila	<u>ME14-6</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>ME14-7</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME14-8</u>	Circled = 1 No = 2

ME15.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

ME17.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

ME18.**Code all cells**

E sa tuvai (budget) oti tu	<u>ME18-1</u>	Circled = 1 No = 2
E dau saumi ga mai na i lavo e rawata na vuvale	<u>ME18-2</u>	Circled = 1 No = 2
E vakamuri ga na i tuvatuva ka vakatau ga ena kena bibi	<u>ME18-3</u>	Circled = 1 No = 2
E sega ni dau dinautaki mai na kena i lavo.	<u>ME18-4</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>ME18-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>ME18-6</u>	Circled = 1 No = 2
E sega ni matata vei au na i sau ni taro	<u>ME18-7</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME18-8</u>	Circled = 1 No = 2

ME19. DO NOT CODE**ME20.****Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

ME21.

Code all cells

E sa dodonu me tuva oti tu na veika e dau saumi vakawasoma	<u>ME21-1</u>	Circled = 1 No = 2
E na rawa ni dau saumi ga mai na i lavo e rawata na vuvale (nai lavo ka namaka na matavuvale me rawata ena veimacawa, macawa rua se veivula)	<u>ME21-2</u>	Circled = 1 No = 2
E rawarawa cake me sa tuva tu vakamatata na veika e dodonu me saumi vakawasoma	<u>ME21-3</u>	Circled = 1 No = 2
E vinaka cake me kua ni dinautaki na i lavo me saumi kina na veika e dau saumi vakawasoma.	<u>ME21-4</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>ME21-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>ME21-6</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>ME21-7</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME21-8</u>	Circled = 1 No = 2

ME22.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

ME24.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni'u kila	4
Au sega ni via sauma na taro	5

ME25.**Code all cells**

E sa dodonu me tuva oti tu na kena saumi na veika e dau gadrevi dina	<u>ME25-1</u>	Circled = 1 No = 2
E sa dau biu vakatikitiki e so na i lavo me saumi kina na veika e gadrevi dina	<u>ME25-2</u>	Circled = 1 No = 2
E rawarawa cake me sa tuva tu vakamatata na bibi ni veika e gadrevi dina.	<u>ME25-3</u>	Circled = 1 No = 2
E sega ni dinautaki na i lavo me saumi kina na ka e gadrevi dina	<u>ME25-4</u>	Circled = 1 No = 2
Kevaka e sa gadrevi saraga, sa na qai dinau taki na i lavo me saumi kina na veika e gadrevi dina.	<u>ME25-5</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>ME25-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>ME25-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>ME25-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME25-9</u>	Circled = 1 No = 2

ME26. DO NOT CODE**ME27.****Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

ME28.

Code all cells

E sa dodonu me tuva oti tu na kena saumi na veika e gadrevi dina	<u>ME28-1</u>	Circled = 1 No = 2
Me tu na i lavo me rawa ni saumi kina na veika e gadrevi dina	<u>ME28-2</u>	Circled = 1 No = 2
E rawarawa cake me sa tuva tu vakamatata na veika e dodonu me saumi vakawasoma	<u>ME28-3</u>	Circled = 1 No = 2
Me kakua ni kerei mai na i lavo me baleta na veika e bibi	<u>ME28-4</u>	Circled = 1 No = 2
Kevaka e dodonu ia, me kerei mai na i lavo me saumi kina na veika e bibi	<u>ME28-5</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>ME28-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>ME28-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>ME28-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME28-9</u>	Circled = 1 No = 2

ME34.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

ME35.

Code all cells

Wili pepa se sara 'television'	<u>ME36-1</u>	Circled = 1 No = 2
Taro vua e dua se o ira na lewe ni noqu matavuvale	<u>ME36-2</u>	Circled = 1 No = 2
Taro e na baqe se e na positovesi	<u>ME36-3</u>	Circled = 1 No = 2
Dua tale (vakamacalataka)	<u>ME36-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>ME36-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>ME36-6</u>	Circled = 1 No = 2
Au sega ni u via sauma na taro	<u>ME36-7</u>	Circled = 1 No = 2

ME36.

Code one only

Vakadua ga se vakarua	1
E oti e vica na vula	2
E sega ni matata vei au na taro	3
Au sega ni kila	4
Au sega ni via sauma na taro	5

ME37.

Code all cells

Vakacavacava ni kequ i sau	<u>ME37-1</u>	Circled = 1 No = 2
Vakacavacava ni lavo e rawa e na kabani (bisinisi)	<u>ME37-2</u>	Circled = 1 No = 2
VAT	<u>ME37-3</u>	Circled = 1 No = 2
Vakacavacava ni veika e voli mai vanua tani (Import duty)	<u>ME37-4</u>	Circled = 1 No = 2
Vakacavacava ni soli ni yasana	<u>ME37-5</u>	Circled = 1 No = 2
Dua tale (vakamacalataka)	<u>ME37-6</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>ME37-7</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>ME37-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME37-9</u>	Circled = 1 No = 2

ME38.

Code one only

E tauyavutaka na matanitu me vukei ira na lewe ni vanua era cakacaka saumi e na gauna era sa vakacegu kina (retirement) (se dua tale e tautauvata kaya)	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

ME39.

Code one only

O i taukei na cakacaka kei koya e cakacaka	1
O i taukei ni cakacaka	2
O koya e cakacaka	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

ME40.

Code one only

8% ni sau ka sauma ko i taukei ni cakacaka kei koya e cakacaka	1
8% ni sau ka sauma ko i taukei ni cakacaka	2
8% ni sau ka sauma o koya ka cakacaka	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

ME41.

Code one only

Mai na gauna ko sa yabaki 55 kina	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

ME42.**Code one only**

Io	1
Sega – e sega ni musu na PAYE mai na kequ i sau	2
Au sega ni veisaumi	3
E sega ni matata vei au na taro	4
Au sega ni kila	5
Au sega ni via sauma na taro	6

ME43.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

ME44.**Code all cells**

Au dau dikeva ga ko i au (vakayagataka na tax-tables)	<u>ME44-1</u>	Circled = 1 No = 2
Au dau vakatataro ki na ‘Inland Revenue’	<u>ME44-2</u>	Circled = 1 No = 2
Au dau tarogi ira na noqu i tokani se ko ira na wekaqu	<u>ME44-3</u>	Circled = 1 No = 2
Au dau taro ki na baqe se ki na positovesi	<u>ME44-4</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>ME44-5</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>ME44-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>ME44-7</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME44-8</u>	Circled = 1 No = 2

ME45.**Code one only**

Io	1
Sega- e sega ni dau musu na FNPF mai na kequ i sau	2
Sega – e sega ni veisaumi	3
E sega ni matata vei au na taro	4
Au sega ni kila	5
Au sega ni via sauma na taro	6

ME46.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

ME47.**Code all cells**

Au dau vakadikeva ga ko i au	<u>ME47-1</u>	Circled = 1 No = 2
Au dau taro ki na valenivolavola ni FNPF	<u>ME47-2</u>	Circled = 1 No = 2
Au dau tarogi ira na noqu i tokani se ko ira na wekaqu	<u>ME47-3</u>	Circled = 1 No = 2
Au dau taro ki na baqe se ki na positovesi	<u>ME47-4</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>ME47-5</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>ME47-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>ME47-7</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME47-8</u>	Circled = 1 No = 2

ME48.

Code one only

A i tavi nei taukei ni cakacaka me raica na musu ni vakacavacava (FNPF & PAYE)	1
A i tavi nei tamata cakacaka me raica na musu ni vakacavacava (FNPF & PAYE)	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

ME49.

Code all cells

E na rawarawa cake vei koya ka saumi – sega kina ni na sauma e levu na i vakacavacava ni cava na yabaki (se dua tale e tautauvata kaya)	<u>ME49-1</u>	Circled = 1 No = 2
E na rawarawa ki na matanitu – sega ni na wawa sara me cava na yabaki ka qai kumuna na i vakacavacava (se dua tale e tautauvata kaya)	<u>ME49-2</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>ME49-3</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>ME49-4</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>ME49-5</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>ME49-6</u>	Circled = 1 No = 2

ME50.

Code one only

\$537.96	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila nai sau ni taro	4
Au sega ni via sauma na taro	5

KR1.

Code one only

Io, au dau maroroya (se duatani tale) tu ga e na noqu vakanananu na veika e rawata na matavuvale kei na veika e vakayagataki ena veisiga yadudua (se dua tale e tautauvatakaya)	1
Io, au dau maroroya (se duatani tale) tu na risiti ni lavo e rawati kei na veika e vakayagataki ena veisiga yadudua (se dua tale e tautauvatakaya)	2
Io, au dau maroroya (se duatani tale) tu vakaivola na i tukutuku ni lavo ni vuvale kei na veika e vakayagataki e na veisiga yadudua (se dua tale e tautauvatakaya)	3
Sega, e sega ni maroroi tu e dua na i tukutuku ni lavo e rawati kei na i lavo e vakayagataki e na veisiga yadudua (se dua tale e tautauvatakaya)	4
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

KR2.

Code all cells

Maroroi tu e na vakasama	<u>KR2-1</u>	Circled = 1 No = 2
Me dau maroroi tu e na dua na tiki ni pepa	<u>KR2-2</u>	Circled = 1 No = 2
Me dau maroroi tu e na dua na i vola	<u>KR2-3</u>	Circled = 1 No = 2
Maroroi tu na risiti kei na i vola tukutuku ni veika me saumi ka qai soqoni ga ena gauna e gadrevi kina.	<u>KR2-4</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>KR2-5</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>KR2-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>KR2-7</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>KR2-8</u>	Circled = 1 No = 2

KR3.

Code one only

Io, - dau maroroi taucoko/se vakalevu na i lavelave ni lavo e vakayagataki	1
Io, - dau maroroi ga e so na i lavelave ni lavo e vakayagataki	2
Sega	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

KR4.

Code all cells

Na risiti ni volivoli lelevu	<u>KR4-1</u>	Circled = 1 No = 2
Tukutuku vakailavo mai na baqe (bank statements)	<u>KR4-2</u>	Circled = 1 No = 2
Lavelave ni kere i lavo se 'hire purchase'	<u>KR4-3</u>	Circled = 1 No = 2
Lavelave ni vakacavacava	<u>KR4-4</u>	Circled = 1 No = 2
Bili lelevu me vaka na sau ni livaliva se curucuru ni vuli	<u>KR4-5</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>KR4-6</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>KR4-7</u>	Circled = 1 No = 2
Au sega ni kila na is au ni taro	<u>KR4-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>KR4-9</u>	Circled = 1 No = 2

KR5.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

KR6.

Code all cells

Me macala kina na i tukutuku ni sausaumi sa vakayacori oti	<u>KR6-1</u>	Circled = 1 No = 2
Me macala kina na i tukutuku ni lavo e sa curu tu e na baqe	<u>KR6-2</u>	Circled = 1 No = 2
Me macala kina na i tukutuku ni vakacavacava sa saumi oti	<u>KR6-3</u>	Circled = 1 No = 2
Me macala kina na i tukutuku ni dinau e sa vo tu me saumi	<u>KR6-4</u>	Circled = 1 No = 2
Me vakayagataki me i vakadinadina	<u>KR6-5</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>KR6-6</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>KR6-7</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>KR6-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>KR6-9</u>	Circled = 1 No = 2

KR9.

Code one only

Io, e na veigauna kecega	1
Io, e na so ga na gauna	2
Sega	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

KR10.**Code one only**

Veigauna kece e dau yaco mai kina vei au na bili se akaude	1
E na so ga na gauna e yaco mai kina vei au na bili se akaude	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

KR11.**Code all cells**

Vakadikeva na yaca kei na vanua e vakau tiko mai kina	<u>KR11-1</u>	Circled = 1 No = 2
Vakadikeva se tautauvata kei na veibili se akaude au sa taura oti	<u>KR11-2</u>	Circled = 1 No = 2
Vakadikeva e na noqu vakataroga tale e dua	<u>KR11-3</u>	Circled = 1 No = 2
Vakadikeva se donu tu na sosoqoni e na bili se akaude	<u>KR11-4</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>KR11-5</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>KR11-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>KR11-7</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>KR11-8</u>	Circled = 1 No = 2

KR7.**Code one only**

Na i tukutuku ni lavo kece e vakacurumi yani se tauri mai ki tuba (se dua tale e tautauvata kaya)	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

KR8.

Code one only

Risiti ni lavo e tauri mai se vakacurumi ki na akaude e na baqe (se dua tale e tautauvata kaya)	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

KR12.**Code one only**

\$26.37	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

KR13.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

KR14.**Code one only**

\$412.02	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4

SA4.

Code one only

Keitou dau maroroi lavo vakawasoma na neitou matavuvale	1
Keitou dau maroroi lavo ga vakavudua na neitou matavuvale	2
Keitou dau maroroi lavo na matavuvale ke dua na ka keitou via qarava	3
Keitou dau sega ni maroroi lavo na matavuvale baleta ni sega ga ni dau tu e dua na i lavo me maroroi	4
Keitou sega ni maroroi lavo baleta e sega ni dua tu na neitou “safe’ se dua tale na vanua me vaka na baqe	5
Keitou sega ni maroroi lavo baleta ni sega ni dua na kena yaga vei keitou	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

SA5.

Code all cells

Me vakarautaki ira kina ke na qaravi na veika me vaka: na sucu ni gone, siganisucu, vakamau, veibulu	<u>SA5-1</u>	Circled = 1 No = 2
Me vakarautaki ira kina kena qaravi na veika me vaka: i curucuru ni vuli, vakavinakataki ni vale, na veilakoyaki	<u>SA5-2</u>	Circled = 1 No = 2
Me vakarautaki ira kina kena qaravi na veika me vaka: bisinisi, vakavinakataki ni teitei, vuli e na university, vakarau taki ira ena tauri dinau e na veigauna e tu mai liu	<u>SA5-3</u>	Circled = 1 No = 2
Vakarautaki ira kina gauna ni nodra sa na vakacegu mai na cakacaka	<u>SA5-4</u>	Circled = 1 No = 2
Me vakarautaki ira me ra na dau ni veiqaravi vinaka e na vanua era tu kina e na kena qaravi na veika me vaka: veivuke vakavanua, veivuke kina lotu, veivakatorocaketaki	<u>SA5-5</u>	Circled = 1 No = 2
Dua tale (<i>vakamatatataka</i>)	<u>SA5-6</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>SA5-7</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>SA5-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>SA5-9</u>	Circled = 1 No = 2

SA1.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

SA2.

Code all cells

Vakacurumi e na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau)	<u>SA2-1</u>	Circled = 1 No = 2
Vakacuruma kina i soqosoqo ni maroroi lavo	<u>SA2-2</u>	Circled = 1 No = 2
Vakacuru ki na FNPF	<u>SA2-3</u>	Circled = 1 No = 2
Vakacuruma kina 'Unit Trust'	<u>SA2-4</u>	Circled = 1 No = 2
Vunitaka tuga e vale se e na dua na vanua e na sega ni yali rawa kina	<u>SA2-5</u>	Circled = 1 No = 2
Solia vua e dua me maroroya	<u>SA2-6</u>	Circled = 1 No = 2
Dua tale (<i>vakamatatataka</i>)	<u>SA2-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>SA2-8</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>SA2-9</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>SA2-10</u>	Circled = 1 No = 2

SA3.

Code all cells

Vakacurumi e na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau)	<u>SA3-1</u>	Circled = 1 No = 2
Vakacuruma kina i soqosoqo ni maroroi i lavo	<u>SA3-2</u>	Circled = 1 No = 2
Vakacuruma kina FNPF	<u>SA3-3</u>	Circled = 1 No = 2
Vakacuruma k na 'Unit Trust'	<u>SA3-4</u>	Circled = 1 No = 2
Vunitaka tuga e vale se e na dua na vanua e na sega ni yali rawa kina	<u>SA3-5</u>	Circled = 1 No = 2
Solia vua e dua me maroroya	<u>SA3-6</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>SA3-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>SA3-8</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>SA3-9</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>SA3-10</u>	Circled = 1 No = 2

SA21.

Code all cells

Vakacurumi e na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau)	<u>SA21-1</u>	Circled = 1 No = 2
Vakacuruma kina i soqosoqo ni maroroi i lavo	<u>SA21-2</u>	Circled = 1 No = 2
Vakacuruma na i lavo e na 'term deposit' e na baqe	<u>SA21-3</u>	Circled = 1 No = 2
Vakacuruma kina FNPF	<u>SA21-4</u>	Circled = 1 No = 2
Vakacuruma kina 'Unit Trust'	<u>SA21-5</u>	Circled = 1 No = 2
Vakayagataka na i lavo e na nomu voli sea (shares)	<u>SA21-6</u>	Circled = 1 No = 2
Vakayagataka na i lavo e na nomu voli 'bonds' e na matanitu	<u>SA21-7</u>	Circled = 1 No = 2
Vakacuruma na i lavo e na dua na vanua ni vakatubu i lavo 'investment property'	<u>SA21-8</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>SA21-9</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>SA21-10</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>SA21-11</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>SA21-12</u>	Circled = 1 No = 2

SA12.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

SA13.

Code all cells

E na sega ni yali se butakoci rawa	<u>SA13-1</u>	Circled = 1 No = 2
E na dredre kina na kena vakayagataki	<u>SA13-2</u>	Circled = 1 No = 2
E na rawarawa kina na kena vakavotukanataki ni sasaga	<u>SA13-3</u>	Circled = 1 No = 2
E na rawarawa kina na noda kere dinau e na veigauna sa tu mai liu	<u>SA13-4</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>SA13-5</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>SA13-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>SA13-7</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>SA13-8</u>	Circled = 1 No = 2

SA16.

Code all cells

Sega na noqu veivakabauti ni ratou na rawa ni qarauna na noqu i lavo na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau)	<u>SA16-1</u>	Circled = 1 No = 2
E na vakadredretaka na noqu taura mai na i lavo ni'u vinakata	<u>SA16-2</u>	Circled = 1 No = 2
Era dau vakacavacavataka na baqe na kena maroroi tu na i lavo	<u>SA16-3</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>SA16-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>SA16-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>SA16-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>SA16-7</u>	Circled = 1 No = 2

FA1.

Code all cells

Wilika na i vola dusidusi vakarautaki me baleta na dolavi ni akaude	<u>FA1-1</u>	Circled = 1 No = 2
Taro i vakasala mai vei ira e na baqe se mai na vanua cava ga e via dolava kina na nona akaude	<u>FA1-2</u>	Circled = 1 No = 2
Taro i vakasala mai vei ira na nona i lala se mai vei ira na wekana	<u>FA1-3</u>	Circled = 1 No = 2
Wilika e na niusipepa, vakarogoca e na walesi, se sarava e na retio-yaloyalo	<u>FA1-4</u>	Circled = 1 No = 2
Taro ivakasala mai vei ira e na vanua ni cakacaka	<u>FA1-5</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua e dau vakabauta e na koro	<u>FA1-6</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua lewe ni lotu e dau vakabauta	<u>FA1-7</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na loya se ‘accountant’	<u>FA1-8</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na daunifika	<u>FA1-9</u>	Circled = 1 No = 2
Duatale (<i>vakamacalataka</i>)	<u>FA1-10</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA1-11</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA1-12</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA1-13</u>	Circled = 1 No = 2

MD32.

Code all cells

Baqe	<u>MD32-1</u>	Circled = 1 No = 2
“Microfinance” se baqe ni koro	<u>MD32-2</u>	Circled = 1 No = 2
Soqosoqo ni maroroi i lavo kei na dinau	<u>MD32-3</u>	Circled = 1 No = 2
Soqosoqo ni maroroi i lavo vaka co-operative	<u>MD32-4</u>	Circled = 1 No = 2
Duatale (<i>vakamacalataka</i>)	<u>MD32-5</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD32-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD32-7</u>	Circled = 1 No = 2
Au sega nii via sauma na taro	<u>MD32-8</u>	Circled = 1 No = 2

SA6.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauam an taro	5

P5. DO NOT CODE**SS4. DO NOT CODE****SA17. DO NOT CODE****HW4. DO NOT CODE****SA19. DO NOT CODE****SA20. DO NOT CODE****SA7.****Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

SA8.**Code one only**

Io, vakawasoma	1
Io, e na so na gauna	2
E sega	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5

Au sega ni via sauma na taro	6

SA9.

Code one only

Au sega ni dau kila na i levu ni lavo e tu e na akaude	1
Au dau kila na levu ni lavo, sega ni kevaka e tiko e na loma ni \$20.00	2
Au dau kila na levu ni lavo ke tiko e na loma ni \$20.00	3
Au dau kila na levu ni lavo ke tiko e na loma ni \$5.00	4
Au dau kila vakavinaka na i levu ni lavo e tu e na noqu akaude	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

SA10.

Code one only

E na veigauna kecega au vakayagataka kina na akude	1
E na loma ni veimacawa kei na veimacawa rua	2
E na loma ni veimacawa rua kei na veivula	3
Lailai sobu mai na vakadua e na veivula	4
E sega vakadua	5
Veika tale e so (<i>tukuna matata</i>)	6
E sega ni matata vei au na taro	7
Au sega ni kila na i sau ni taro	8
Au sega ni via sauma na taro	9

SA11.

Code all cells

Ni vakadodonutaki oti na noqu i vola (passbook) se ni ratou vakauta mai na na i tukutuku ni noqu akaude (statement)	<u>SA11-1</u>	Circled = 1 No = 2
Au dau qirita na baqe (se microfinance se na soqosoq ni maroroi lavo kei na dinau) se'u lako vei iratou ka taroga na veika me baleta na noqu i tukutuku vaka i lavo	<u>SA11-2</u>	Circled = 1 No = 2
Au dau vakayagataka na ATM me'u kila kina na noqu i tukutuku vakailavo	<u>SA11-3</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>SA11-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>SA11-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>SA11-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>SA11-7</u>	Circled = 1 No = 2

MD2.

Code one only

Io	1
Sega	2
Sega – e sega ni saumi na tubu e na akaude	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD3.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD15.**Code all cells**

Au na sega ni cakava e dua na ka	<u>MD15-1</u>	Circled = 1 No = 2
Au na raica de vinaka cake tale na tubu e na dua tale na vanua	<u>MD15-2</u>	Circled = 1 No = 2
Au na raica de tiko tale e dua na ka au rawa ni maroroi lavo kina ka vinaka cake na kena tubu vakailavo	<u>MD15-3</u>	Circled = 1 No = 2
Me sa cegu ga na noqu maroroi lavo	<u>MD15-4</u>	Circled = 1 No = 2
Me musu sobu na vakayagataki lavo e na vuvale	<u>MD15-5</u>	Circled = 1 No = 2
Duatale (<i>vakamacalataka</i>)	<u>MD15-6</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD15-7</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD15-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD15-9</u>	Circled = 1 No = 2

FA4.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au seg ani via sauma na taro	5

FA5.

Code all cells

Wilika na i vola dusidusi vakarautaki me baleta na dolavi ni akaude	<u>FA5-1</u>	Circled = 1 No = 2
Taro i vakasala mai vei ira e na baqe se mai na vanua cava ga au via dolava kina na noqu akaude	<u>FA5-2</u>	Circled = 1 No = 2
Taro i vakasala mai vei ira na noqu i lala se mai vei ira na wekaqu	<u>FA5-3</u>	Circled = 1 No = 2
Wilika e na niusipepa, vakarogoca e na walesi, se sarava e na retio yaloyalo	<u>FA5-4</u>	Circled = 1 No = 2
Taro i vakasala mai vei ira e na vanua ni cakacaka	<u>FA5-5</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua au dau vakabauta i na koro	<u>FA5-6</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na lewe ni lotu au dau vakabauta	<u>FA5-7</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na loya se 'accountant'	<u>FA5-8</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na daunifika	<u>FA5-9</u>	Circled = 1 No = 2
Duatale (vakamacalataka)	<u>FA5-10</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA5-11</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA5-12</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA5-13</u>	Circled = 1 No = 2

FA6.

Code one only

Wilika na i vola dusidusi vakarautaki me baleta na dolavi ni akaude	1
Taro i vakasala mai vei ira e na baqe se mai na vanua cava ga au via dolava kina na noqu akaude	2
Taro i vakasala mai vei ira na noqu i lala se mai vei ira na wekaqu	3
Wilika na niusepepa, vakarogoca e na walesi, se sarava e na retio-yaloyalo	4
Taro i vakasala mai vei ira e na vanua ni cakacaka	5
Taro i vakasala mai vua e dua au dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na lewe ni lotu au dau vakabauta	7
Taro i vakasala mai vua e dua na loya se 'accountant'	8
Tao i vakasala mai vua e dua na daunifika	9
Duatale (vakamacalataka)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

FA17.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA18.

Code all cells

Veitalanoataka na veivakasala sa soli vei au kei iratou na noqu lewe ni mata vuvale, se kei ira na noqu i lala au dau vakabauti ira.	<u>FA18-1</u>	Circled = 1 No = 2
Vakasamataka vakavinaka ni sa i vakasala dodonu sa soli vei au ka sega ni veivakacalai	<u>FA18-2</u>	Circled = 1 No = 2
Vakasamataka vakavinaka ni sa i vakasala vinaka duadua e sa soli ni vakasamataki vata kei na nona kila ko koya ka veivakasalataki tiko	<u>FA18-3</u>	Circled = 1 No = 2
Dua tale (vakamacalataka)	<u>FA18-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA18-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA18-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA18-7</u>	Circled = 1 No = 2

MD27.

Code all cells

E taba ni veiqaravi taudua ga e tiko voleka na noqu tikotiko/koro se dau talevi keimami yani	<u>MD27-1</u>	Circled = 1 No = 2
E maroroi vinaka kina na neimami lavo sega ni dua na ka me rivarivabitaki kina	<u>MD27-2</u>	Circled = 1 No = 2
E rawarawa ka lailai na i sau ni veiqaravi (fees)	<u>MD27-3</u>	Circled = 1 No = 2
E levu cake na tubu e rawa kina	<u>MD27-4</u>	Circled = 1 No = 2
E levu sara na veimataqali akaude e da rawa ni digidigi kina	<u>MD27-5</u>	Circled = 1 No = 2
E tu ko ira e da rawa ni veitalanoa se taro i vakasala vei ira	<u>MD27-6</u>	Circled = 1 No = 2
E vakauqeti au e dua au dau vakabauta vakalevu	<u>MD27-7</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MD27-8</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD27-9</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD27-10</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD27-11</u>	Circled = 1 No = 2

SA18.DO NOT CODE

MD18.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila nai sau ni taro	4
Au sega ni via sauma na taro	5

MD19.

Code all cells

E liu taumada na noqu/neirau vakamatatataka na mataqali akaude vakacava keirau vinakata 'savings se deposit' au/keirau qai vaqara na mataqali keirau vinakata	<u>MD19-1</u>	Circled = 1 No = 2
Au/Keirau vakadikeva mada na veimataqali akaude ('savings se deposit) e na neirau vakawilika na i vola dusidusi e so, se taro i vakasala mai na baqe se positovesi kei na veisoqosoqo e so, au/keirau sa qai digitaka o koya me vakayagataki	<u>MD19-2</u>	Circled = 1 No = 2
Au/Keirau taro i vakasala mai vei ira au/keirau vakabauta na nodra i vakasala me baleta na akaude cava e na vinaka duadua vei au/keirau ni bera ni'u/keirau qai digitaka na mataqali akaude cava me vakayagataki	<u>MD19-3</u>	Circled = 1 No = 2
Au/Keirau veitalanoa kei ira e so me baleta na veika era sa vakila e na vuku ni akaude duidui (savings se deposit) ni bera ni qai digitaki o koya me vakayagataki	<u>MD19-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD19-5</u>	Circled = 1 No = 2
Au sega ni kila na sau ni taro	<u>MD19-6</u>	Circled = 1 No = 2
Au seg ani via sauma na taro	<u>MD19-7</u>	Circled = 1 No = 2

MD33.

Code all cells

Baqe	<u>MD33-1</u>	Circled = 1 No = 2
Soqosoqo ni dinau kei na maroroi lavo	<u>MD33-2</u>	Circled = 1 No = 2
Kabani dau veivuke e na ka vakailavo	<u>MD33-3</u>	Circled = 1 No = 2
FNPF	<u>MD33-4</u>	Circled = 1 No = 2
Unit Trust	<u>MD33-5</u>	Circled = 1 No = 2
Dau volitaki 'shares'	<u>MD33-6</u>	Circled = 1 No = 2
Dau volitaki yau taukeni (property manager)	<u>MD33-7</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MD33-8</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD33-9</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD33-10</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD33-11</u>	Circled = 1 No = 2

SA28.

Code all cells

Vakacuruma na i lavo e na baqe (se Microfinance se soqosoqo ni maroroi i lavo kei na dinau (credit & savings association))	<u>SA28-1</u>	Circled = 1 No = 2
Vakacuruma nai lavo e na 'term deposit' e na baqe	<u>SA28-2</u>	Circled = 1 No = 2
Biuta na i lavo e na 'FNPF'	<u>SA28-3</u>	Circled = 1 No = 2
Biuta na i lavo e na 'Unit Trust'	<u>SA28-4</u>	Circled = 1 No = 2
Vakayagataka na i lavo e na nomu voli sea (shares)	<u>SA28-5</u>	Circled = 1 No = 2
Vakayagataka na i lavo e na nomu voli 'bonds' ni matanitu	<u>SA28-6</u>	Circled = 1 No = 2
Biuta na i lavo e na dua na vanua ni vakatubuilavo me vaka na voli vale (investment property)	<u>SA28-7</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>SA28-8</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>SA28-9</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>SA28-10</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>SA28-11</u>	Circled = 1 No = 2

FA2.

Code all cells

Na i vola dusidusi me baleta na vakatubuilavo	<u>FA2-1</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na vakaillesilesi ni tabana ni vakatubuilavo me vaka main a bage	<u>FA2-2</u>	Circled = 1 No = 2
Taro i vakasala mai vei ira na nona i lala se mai vei ira na veiwekani	<u>FA2-3</u>	Circled = 1 No = 2
Kau i vakasala main a niusipepa, retio se retio-yaloyalo	<u>FA2-4</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua e navanua ni cakacaka	<u>FA2-5</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua o dau vakabauta i na koro	<u>FA2-6</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na tamata lotu ko dau vakabauta	<u>FA2-7</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na loya se ‘accountant’	<u>FA2-8</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na daunifika	<u>FA2-9</u>	Circled = 1 No = 2
Duatale (<i>vakamatatataka</i>)	<u>FA2-10</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA2-11</u>	Circled = 1 No = 2
Au sega ni kila n ai sau ni taro	<u>FA2-12</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA2-13</u>	Circled = 1 No = 2

SA22.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

SA23. DO NOT CODE**HW5. DO NOT CODE****SA25. DO NOT CODE****SA26. DO NOT CODE****SA27. DO NOT CODE**

MD2.

Code one only

Io	1
Sega	2
Sega – e sega ni dau saumi na tubu se dua tale na ka	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD3.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD16.

Code all cells

Au na sega ni cakava e dua na ka	<u>MD16-1</u>	Circled = 1 No = 2
Sega ni dua naka au na cakava – sega ni rawarawa na tauri lesu mai ni lavo e na vanua ni vakatubuilavo me vaka na kena ka tu e na redetaki ni veika e taukeni	<u>MD16-2</u>	Circled = 1 No = 2
Au na raica de rawa ni vinaka cake na i lavo e na rawa mai na so tale na vanua ni vakatubui lavo	<u>MD16-3</u>	Circled = 1 No = 2
Cegu na vakatubuilavo ka vakayagataka nai lavo e dua tale na ka	<u>MD16-4</u>	Circled = 1 No = 2
Musuka sobu na vakayagataki lavo e na vuvale	<u>MD16-5</u>	Circled = 1 No = 2
Duatale (<i>vakamacalataka</i>)	<u>MD16-6</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD16-7</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD16-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD16-9</u>	Circled = 1 No = 2

FA7.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na taro	4
Au sega ni via sauma na taro	5

FA8.

Code all cells

Na i vola dusidusi me baleta na vakatubuilavo	<u>FA8-1</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na i vakaillesilesi ni tabana ni vakatubuilavo me vaka mai na baqe	<u>FA8-2</u>	Circled = 1 No = 2
Taro i vakasala mai vei ira na nona i lala se mai vei ira na veiwekani	<u>FA8-3</u>	Circled = 1 No = 2
Kau i vakasala mai na niusipepa, retio se retio-yaloyalo	<u>FA8-4</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua e na vanua ni cakacaka	<u>FA8-5</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua o dau vakabauta i na koro	<u>FA8-6</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na tamata lotu o dau vakabauta	<u>FA8-7</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na loya se 'accountant'	<u>FA8-8</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na daunifika	<u>FA8-9</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>FA8-10</u>	Circled = 1 No = 2
E sega ni matata na taro	<u>FA8-11</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA8-12</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA8-13</u>	Circled = 1 No = 2

FA9.

Code one only

Na i vola dusidusi me baleta na vakatubuilavo	1
Taro i vakasala mai vua e dua na i vakalesilesi ni tabana ni vakatubuilavo me vaka main a bage	2
Taro i vakasala mai vei ira na noqu i lala se mai vei ira na veiwekani	3
Kau i vakasala mai na niusipepa, retio, se retio-yaloyalo	4
Taro i vakasala main a vanua ni cakacaka	5
Taro i vakasala mai vua e dua o dau vakabauta i na koro	6
Taro i vakasala mai vua e dua na tamata lotu au dau vakabauta	7
Taro i vakasala mai vua e dua na loya se dua na 'accountant'	8
Taro i vakasala mai vua e dua na daunifika	9
Dua tale (<i>vakamacalataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

FA19.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA20.

Code all cells

Veitalanoataka na veivakasala sa soli vei au kei iratou na noqu matavuvale, se kei ira na noqu i lala au dau vakabauti ira	<u>FA20-1</u>	Circled = 1 No = 2
Vakasamataka vakavinaka ni sa i vakasala dodonu e sa soli vei au ka sega ni na veivacalai	<u>FA20-2</u>	Circled = 1 No = 2
Vakasamataka vakavinaka ni sa i vakasala vinaka duadua e sa soli ni vakasamataki vata kei na nona kila ko koya ka veivakasalataki tiko	<u>FA20-3</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>FA20-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA20-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA20-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA20-7</u>	Circled = 1 No = 2

MD29.

Code all cells

E taba ni veiqaravi taudua ga e tiko voleka na noqu tikotiko/koro se dau talevi keimami yani	<u>MD29-1</u>	Circled = 1 No = 2
E maroroi vinaka kina na neimami lavo, sega ni dua na ka me rivarivabitaki kina	<u>MD29-2</u>	Circled = 1 No = 2
E rawarawa ka lailai sara na i sau ni veiqaravi (fees)	<u>MD29-3</u>	Circled = 1 No = 2
E levu cake na tubu e rawa kina	<u>MD29-4</u>	Circled = 1 No = 2
E levu sara na veimataqali akaude e da rawa ni digidigi kina	<u>MD29-5</u>	Circled = 1 No = 2
E tu ko ira e da rawa ni veitalanoa se taro i vakasala kina	<u>MD29-6</u>	Circled = 1 No = 2
E vakauqeti au e dua au dau vakabauta vakalevu	<u>MD29-7</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MD29-8</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD29-9</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD29-10</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD29-11</u>	Circled = 1 No = 2

SA24. DO NOT CODE

MD20.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD21.

Code all cells

E liu taumada na noqu/neirau vakamatatataka na mataqali akaude vakacava keirau vinakata (savings se deposit) au/keirau qai vaqara na mataqali keirau vinakata	<u>MD21-1</u>	Circled = 1 No = 2
Au/Keirau vakadikeva mada na veimataqali akaude (savings se deposit) e na neirau vakawilika na i vola dusidusi e so, se taro i vakasala ma i na baqe se positovesi kei na veisoqosoqo e so, au/keirau sa qai digitaka o koya me vakayagataki	<u>MD21-2</u>	Circled = 1 No = 2
Au/Keirau taro i vakasala mai vei ira au/keirau vakabauta na nodra i vakasala me baleta na akaude cava e na vinaka duadua vei au/keirau ni bera ni'u/keirau qai digitaka na mataqali akaude cava me vakayagataki	<u>MD21-3</u>	Circled = 1 No = 2
Au/Keirau veitalanoa kei ira e so me baleta na veika era vakila e na vuku ni akaude duidui (savings se deposit) oti sa qai digitaki o koya me vakayagataki	<u>MD21-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD21-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD21-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD21-7</u>	Circled = 1 No = 2

BO5.

Code one only

Ni kere i lavo e dua, e na sauma kina baqe na nona dinau kei na tubu ni lavo e a kerea (se duatale e tautauvata kaya)	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD34.

Code all cells

Na baqe	<u>MD34-1</u>	Circled = 1 No = 2
Tabana ni Microfinance se na tabana ni maroroi lavo kei na soli dinau ena veikorokoro (se village bank)	<u>MD34-2</u>	Circled = 1 No = 2
Soqosoqo ni maroroi lavo kei na soli dinau.	<u>MD34-3</u>	Circled = 1 No = 2
E na sitoa (e na volivoli vaka dinau se sausaumi)	<u>MD34-4</u>	Circled = 1 No = 2
Soqosoqo vaka i lavo	<u>MD34-5</u>	Circled = 1 No = 2
O ira na dau soli dinau (se money lender)	<u>MD34-6</u>	Circled = 1 No = 2
Dau vesu i yaya (se ena pawn shop)	<u>MD34-7</u>	Circled = 1 No = 2
Baqe ni veivakatorocaketaki (se Fiji Development Bank)	<u>MD34-8</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MD34-9</u>	Circled = 1 No = 2
Sega ni dua	<u>MD34-10</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD34-11</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD34-12</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD34-13</u>	Circled = 1 No = 2

BO22.

Code all cells

E veiganiti na veika keitou rawata kei na veika e lavaki mai kei na dinau oqo (me vaka e a soli e dua na gauna me vakuwai kina na sausaumi ni tubu kei sausaumi lesu ni dinau) (se dua tale e tautauvata kaya)	<u>BO22-1</u>	Circled = 1 No = 2
E lailai na tubu e lavaki ena dinau	<u>BO22-2</u>	Circled = 1 No = 2
Keitou/au rawa ni ceguva na sausaumi lesu ni dinau	<u>BO22-3</u>	Circled = 1 No = 2
Na dinau oqo e ganita vinaka na noqu/neitou gagadre se na veika keitou namaka tiko me keitou rawata (me vaka na voli yaya ni vale ena volivoli vaka dinau se na dinau lalai me sotavi kina na leqa tubu koso vaka i lavo) (se dua tale e tautauvata kaya)	<u>BO22-4</u>	Circled = 1 No = 2
E kilai levu/vinaka na i soqosoqo ni soli dinau oqo. (se dua tale e tautauvata kaya)	<u>BO22-5</u>	Circled = 1 No = 2
E a vakatututaki na i soqosoqo se na dinau oqo mai vei dua kau dau vakabauta se solia kina na noqu veivakabauti	<u>BO22-6</u>	Circled = 1 No = 2
Dua tale (vakamacalataka)	<u>BO22-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>BO22-8</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>BO22-9</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>BO22-10</u>	Circled = 1 No = 2

BO6.

Code all cells

Dua na 'overdraft' mai na baqe	<u>BO6-1</u>	Circled = 1 No = 2
Dua na nomu kerekere ki na baqe (personal loan) se mai na i soqosoqo ni mamaroroi I lavo kei na dinau (credit and savings)	<u>BO6-2</u>	Circled = 1 No = 2
Dua na mokitiki (mortgage) mai na baqe (se mai na i soqosoqo ni 'credit and savings')	<u>BO6-3</u>	Circled = 1 No = 2
Vakayagataki na 'credit card'	<u>BO6-4</u>	Circled = 1 No = 2
Dinau mai na sitoa (me qai saumi vakamalua)	<u>BO6-5</u>	Circled = 1 No = 2
Voli na i yaya qai saumi tu vakamalua 'hire purchase'	<u>BO6-6</u>	Circled = 1 No = 2
Kere i lavo mai na 'money lender' se 'pawnshop'	<u>BO6-7</u>	Circled = 1 No = 2
Dua tale (vakamacalataka)	<u>BO6-8</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>BO6-9</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>BO6-10</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>BO6-11</u>	Circled = 1 No = 2

BO7.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO8.**Code one only**

Ni dua e voli i yaya ka qai sausaumi tu e na dua na gauna balavu	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO9.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO23.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO24.

Code all cells

Sauma na dinau mai na veika e sa maroroi tu (savings)	<u>BO24-1</u>	Circled = 1 No = 2
Kerei lavo mai vua e dua e na vuvale (nomu i lala) me saumi kina	<u>BO24-2</u>	Circled = 1 No = 2
Vakamacalataka na veika sa yaco vei koya ko dinau tu vua, ka kerea me tarovi tu mada na sausaumi e na dua na gauna	<u>BO24-3</u>	Circled = 1 No = 2
Sa sega ga ni saumi na dinau	<u>BO24-4</u>	Circled = 1 No = 2
Taro e vakasala se veivuke mai vua e dua e na vakabauta	<u>BO24-5</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>BO24-6</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>BO24-7</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>BO24-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>BO24-9</u>	Circled = 1 No = 2

BO10.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO11.

Code all cells

E rawa ni kauti koya kina mataveilewai o koya ka a volitaka vua na i yau ka vakasaurarataki me sauma lesu na i lavo	<u>BO11-1</u>	Circled = 1 No = 2
Kevaka e sa kau ki na mataveilewai ka sega ni sauma rawa na dinau, sa na rawa ni vakatulewataka na mataveilewai ni sa beqaravu (bankrupt), e kena i balebale o ya ni sa na kau na i yau e taukena e so me saumi kina na nona dinau, ka sa na sega tale ni rawa me soli vua e dua na dinau e na dua na gauna mai muri	<u>BO11-2</u>	Circled = 1 No = 2
Sa na rawa ni vakalutuka sara ki ra na nona veivakabauti (credit ratings) ka na yaco me ra sega talega ni via soli dinau vua ko ira na dau soli dinau tale e so	<u>BO11-3</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>BO11-4</u>	Circled = 1 No = 2
E sega ni dua na ka e na caka vua e dua e sega ni sauma na nona dinau	<u>BO11-5</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>BO11-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>BO11-7</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>BO11-8</u>	Circled = 1 No = 2

BO12.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA3.

Code all cells

Na i vola dusidusi me baleta na soli dinau	<u>FA3-1</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na i vakaillesilesi ni tabana ni dinau me vaka mai na baqe	<u>FA3-2</u>	Circled = 1 No = 2
Taro i vakasala mai vei ira na nona i lala se mai vei ira na wekana	<u>FA3-3</u>	Circled = 1 No = 2
Kau i vakasala main a niusipepa, retio se retio-yaloyalo	<u>FA3-4</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua e na vanua ni cakacaka	<u>FA3-5</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua au dau vakabauta i na koro	<u>FA3-6</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na tamata lotu ko dau vakabauta	<u>FA3-7</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na loya se mai vua e dua na 'accountant	<u>FA3-8</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na daunifika	<u>FA3-9</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>FA3-10</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA3-11</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA3-12</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA3-13</u>	Circled = 1 No = 2

BO21a.

Code all cells

Wilika vakavinaka na veika kece e koto e na veiyalayalati	<u>BO21a-1</u>	Circled = 1 No = 2
Raica me wilika vei iko ko koya ka soli dinau nai veika kece ni veidinadinati kei na veiyalayalati	<u>BO21a-2</u>	Circled = 1 No = 2
Raica me wilika vei iko na veika ni veidinadinati kei veiyalayalati e dua ko dau vakabauta	<u>BO21a-3</u>	Circled = 1 No = 2
Taroga na ka ko sega ni kila me matata vei iko na yavu tu ni veiyalayalati	<u>BO21a-4</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>BO21a-5</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>BO21a-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>BO21a-7</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>BO21a-8</u>	Circled = 1 No = 2

BO1.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO2.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO13. DO NOT CODE**BO15.****Code one only**

Io- e tuga e na noqu vakasama	1
Io- e tu vakaivola (statement)	2
Sega	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

BO22a.**Code one only**

Io	1
Sega	2
Sega – e dau maroroya ga o koya ka soli dinau	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

HW5. DO NOT CODE

BO16.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
E sega ni via sauma na taro	5

BO17.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BO18. DO NOT CODE**BO19.****Code all cells**

Sauma na dinau mai na veika sa maroroi tu (savings)	<u>BO19-1</u>	Circled = 1 No = 2
Kerea i lavo mai vua e dua e na vuvale (se nomui lala) me saumi kina	<u>BO19-2</u>	Circled = 1 No = 2
Kerea vua ko dinau kina me tarovi tu mada na sausaumi e na dua na gauna	<u>BO19-3</u>	Circled = 1 No = 2
Sega ni rawa ni sauma na dinau	<u>BO19-4</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>BO19-5</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>BO19-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>BO19-7</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>BO19-8</u>	Circled = 1 No = 2

MD4.

Code one only

Io	1
Sega	2
Sega – e sega ni lavaki na tubu e na dinau se na ‘hire purchase’	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD5.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD17.

Code all cells

Sega ni’u na cakava e dua na ka	<u>MD17-1</u>	Circled = 1 No = 2
Raica se rawa ni lailai sobu na tubu e na dua tale na vanua	<u>MD17-2</u>	Circled = 1 No = 2
Raica de rawa ni tiko tale e dua na dinau e na rawa ni lailai sobu na kena tubu	<u>MD17-3</u>	Circled = 1 No = 2
Sauma totolo ga na dinau	<u>MD17-4</u>	Circled = 1 No = 2
Sauma vakaberabera na dinau	<u>MD17-5</u>	Circled = 1 No = 2
Musuka sobu na vakayagataki lavo e vale	<u>MD17-6</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MD17-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD17-8</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD17-9</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD17-10</u>	Circled = 1 No = 2

BO21.

Code one only

Wilika vakavinaka sara na veika ni veidinadinati kei na veiyalayalati	1
Raica vakatotolo sara na veika ni veidinadinati kei na veiyalayalati	2
Sega ni'u bau wilika na veika ni veidinadinati kei na veiyalayalati	3
Sega ni'u bau wilika na veika ni veidinadinati kei na veiyalayalati ka volai tu vakavalagi	4
Wilika na veika ni veidinadinati kei na veiyalayalati ia e sega ni matata vei au	5
E wilika vei au na veika ni veidinadinati kei na veiyalayalati o koya ka solia vei au na dinau	6
E wilika vei au na veika ni veidinadinati kei na veiyalayalti e dua ka'u dau vakabauta	7
E sega ni matata vei au na taro	8
Au sega ni kila na i sau ni taro	9
Au sega ni via sauma na taro	10

FA10.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA11.

Code all cells

Na i voladusidusi me baleta na dinau	<u>FA11-1</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na i vakaillesilesi ni tabani ni dinau me vaka mai na bage	<u>FA11-2</u>	Circled = 1 No = 2
Taro i vakasala mai vei ira a noqu i lala se mai vei ira na veiwekani	<u>FA11-3</u>	Circled = 1 No = 2
Kau i vakasala mai na niusipepa, retio se retio-yaloyalo	<u>FA11-4</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua e na vanua ni cakacaka	<u>FA11-5</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua au dau vakabauta i na koro	<u>FA11-6</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na tamata lotu au dau vakabauta	<u>FA11-7</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na loya se mai vua e dua na 'accountant'	<u>FA11-8</u>	Circled = 1 No = 2
Taro i vakasala mai vua e dua na daunifika	<u>FA11-9</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>FA11-10</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA11-11</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA11-12</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA11-13</u>	Circled = 1 No = 2

FA12.

Code one only

Na i vola dusidusi me baleta na dinau	1
Vakasala mai vua na i lesilesi ni tabana ni dinau (me vaka na bage)	2
Vakasala mai vei ira na noqu i lala se mai vei ira na veiwekani	3
Vakasala ni niusipepa, retio, se retio-yaloyalo	4
Vakasala mai vua e dua e na vanua ni cakacaka	5
Vakasala mai vua e dua au dau vakabauta i na koro	6
Vakasala mai vua e dua na tamata lotu au dau vakabauta	7
Vakasala mai vua na loya se mai vua e dua na 'accountant'	8
Vakasala mai vua e dua na daunifika	9
Dua tale (<i>vakamacalataka</i>)	10
E sega ni matata vei au na taro	11
Au sega ni kila na i sau ni taro	12
Au sega ni via sauma na taro	13

FA21.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA22.**Code all cells**

Au/keitou a veivosakitaka na veivakasala kei na veitukutuku vaka i lavo kece au/keitou a ciqoma kei iratou na lewe ni noqu matavuvale kei ira na noqu/neitou i tokani kau/keitou dau vakabauti ira.	<u>FA22-1</u>	Circled = 1 No = 2
Veidutaitaka na veivakasala oqo me dikevi ni dodonu ka sega ni keitou vakaukauwataki se vakasaurarataki me kitou cakava e dua na ka ka sega ni veiganiti kei keitou. (<i>se dua tale e tautauvata kaya</i>)	<u>FA22-2</u>	Circled = 1 No = 2
Keitou a veidutaitaka na veivakasala keitou a ciqoma kei na vakatagedegede ni kilaka kei na cakacaka nei koya ka solia tiko mai na i vakasala me keitou kila kina se digidigi cava me keitou vakaliuca. (<i>se dua tale e tautauvata kaya</i>)	<u>FA22-3</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>FA22-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA22-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA22-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA22-7</u>	Circled = 1 No = 2

BO20. DO NOT CODE**MD22.****Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD23.

Code all cells

Au/keitou a vakadeitaka taumada na mataqali dinau cava keitou gadreva ka keitou qai vaqara okoya e veiganiti se sotava vinaka na neitou gagadre (se dua tale e tautauvata kaya)	<u>MD23-1</u>	Circled = 1 No = 2
Au/keitou a vakaraica se kerei vakasala me baleta na veiwalewale ni dinau eso (E a talevi na i vei vola tikidua kei na veivakamacala mai na veitabana ni baqe se i soqosoqo ni soli dinau eso se keitou a veitalanoa ka kere vakasala kei na dua na i vakalesilesi mai na baqe, soqosoqo ni maroroi lavo kei na soli dinau, positovesi ka qai digitaka na i walewale ni dinau e veiganiti vinaka kei keitou. (se dua tale e tautauvata kaya)	<u>MD23-2</u>	Circled = 1 No = 2
Au/keitou a veivosaki kei na so na tamata au/keitou dau solia kina na noqu/neitou veivakabauti ka kere vakasala me baleta na mataqali dinau (se Loan) cava e veiganiti vinaka duadua kei na veika au/keitou gadreva. (se dua tale e tautauvata kaya)	<u>MD23-3</u>	Circled = 1 No = 2
Au/keitou a veitalanoa se veivosaki kei na so tale me baleta na veika era a sotava me baleta na dinau era a taura ni bera ni'u/keitou digitaka e dua na dinau (se loan). (se dua tale e tautauvata kaya)	<u>MD23-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD23-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD23-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD23-7</u>	Circled = 1 No = 2

MD31.

Code all circled

Nai i soqosoqo taudua ga oqo e tiko e dua na nodratou tabana ni veiqaravi ka voleka se dau veisiko mai ki na neimami koro.	<u>MD31-1</u>	Circled = 1 No = 2
Na i soqosoqo taudua ga oqo e na rawa ni solia vei keimami na dinau.	<u>MD31-2</u>	Circled = 1 No = 2
E lailai ga na tubu e lavaki mai kei na so tale na veika e lavaki mai me saumi.	<u>MD31-3</u>	Circled = 1 No = 2
E levu na i walewale ni veiqaravi ka keimami rawa ni digidigi mai kina.	<u>MD31-4</u>	Circled = 1 No = 2
E tu na i vakalesilesi ni tabana ni veiqaravi oqo kau rawa ni veivosaki kaya ka taro vakasala mai kina.	<u>MD31-5</u>	Circled = 1 No = 2
E a vakatura vei au na i soqosoqo oqo e dua ka u dau solia kina na noqu veivakabauti	<u>MD31-6</u>	Circled = 1 No = 2
Dua tale (vakamacalataka)	<u>MD31-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD31-8</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD31-9</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD31-10</u>	Circled = 1 No = 2

MD1.

Code all cells

Na sausaumi e ciqomi ena vuku ni mamaroroi lavo ena baqe se ena dua na i soqosoqo ni mamaroroi lavo kei na soli dinau. (<i>se dua tale e tautauvata kaya</i>)	<u>MD1-1</u>	Circled = 1 No = 2
Na sausaumi ko na vakayacora ke o taura e dua na dinau	<u>MD1-2</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MD1-3</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD1-4</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD1-5</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD1-6</u>	Circled = 1 No = 2

MD6.

Code one only

Na i lavo vakacurumi ena baqe ka maroroi tu me rauta e dua na yabaki ka saumi tiko kina e vitu (7) na pasede (%) ni tubu ka dau saumi na tubu oqo ni sa cava na Yabaki e na levu kina na tubu e na saumi	1
Na i lavo vakacurumi ena baqe ka maroroi tu kina ena loma ni dua na yabaki ka saumi tiko kina e vitu (7) na pasede (%) ni tubu ka dau saumi na tubu oqo ena vei tolu na vula ka saumi mei kuri ni lavo maroroi e na levu kina na tubi e na saumi	2
E tautauvata na levu ni tubu ka saumi.	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD7.

Code one only

E tautauvata na levu ni i lavo e rau maroroya	1
E dua vei rau e levu cake na i lavo e maroroya	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD8.

Code one only

Peni	1
Sera	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD9.

Code one only

E levu cake na tubu ka rawata o Peni	1
E levu cake na tubu ka rawata o Sera	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni vcia sauma na taro	6

MD10.

Code one only

E tautauvata na levu ni tubu e rau sauma	1
E dua vei rau e levu cake na tubu e sauma	2
E sega ni matata vei au na taro	3
Au sega ni kila n i sau ni taro	4
Au sega ni via sauma na taro	5

MD11.

Code one only

E lailai cake na tubu ena sauma o Jone ena nona dinau	1
Ena lailai cake na tubu ena sauma o Ana ena nona dinau	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD12.

Code one only

Baleta o Jone e a sauma tiko e so tale na i lavo me i kuri ni nona sausaumi ni dinau (se loan)	1
Baleta o Ana e dau sauma tiko ga na i lavo e lavaki mai me sauma ena veivula.	2
Dua tale (<i>vakamacalataka</i>)	3
E sega ni matata vei au na taro	4
Aus ega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD13.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD14.

Code all cells

Na veisau ni bula vaka i lavo (me vaka na kena toso cake na vei kabani ka ra mai vakatubu i lavo ena noda vanua) (<i>se dua tale e tautauvata kaya</i>)	<u>MD14-1</u>	Circled = 1 No = 2
Na veisau e vakayacora na Matanitu (ena tabana ni Baqe na Reserve Bank) ena kena vakatuburi se vakalailaitaki na sausaumi ni tubu (se interest rates) (<i>se dua tale e tautauvata kaya</i>)	<u>MD14-2</u>	Circled = 1 No = 2
Na veisau ena i sau ni lavo (se exchange rate)	<u>MD14-3</u>	Circled = 1 No = 2
Na veisau e vakavuna se cakava na baqe se na i soqosoqo ni maroroi lavo kei na dinau (<i>se dua tale e tautauvata kaya</i>)	<u>MD14-4</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MD14-5</u>	Circled = 1 No = 2
Esega ni matata vei au na taro	<u>MD14-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD14-7</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD14-8</u>	Circled = 1 No = 2

MD24.

Code one only

E na tautauvata na sausaumi ni tubu (se interest rate) ena saumi vei rau	1
O koya vei rau ka vakacuru i lavo tiko ena loma ni rua na yabaki ena levu cake na sausaumi ni tubu ena taura	2
O koya vei rau ka vakacuru i lavo tiko ena loma ni dua na vula ena levu cake na sausaumi ni tubu ena taura	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD25.

Code one only

E tautauvata na sausaumi ni tubu (se interest rate) ka na lavaki vei rau	1
O koya e lima na yabaki na dede ni nona sausaumi ena levu cake na sausaumi ni tubu (se interest rate) ena lavaki vei koya	2
O koya e dua na vula na dede ni nona sausaumi ena levu cake na sausaumi ni tubu (se interest rate) ena lavaki vei koya	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD26.

Code one only

Io	1
Io – ia na baqe ena rawa ni lavaka vei koya ka maroroya tu na nona i lavo ena ‘Lavo maroroi ka tiko na kena veiyalayalati’ (se term deposit) me sauma e dua na i lavo ena vuku ni nona sa taura mai na nona i lavo ni sebera ni cava na rua na yabaki ka vakadonuya taumada me na maroroya tiko kina na baqe na nona i lavo.	2
Sega – o koya ka maroroya tu na nona i lavo ena ‘Lavo maroroi ka tiko na kena veiyalayalati’ (se term deposit) ena sega ni rawa ni na taura na nona i lavo ena gauna ga e vinakata kina.	3
Sega – o koya e maroroya tu na nona i lavo ena akaude ni mamaroroi (se savings account) ena sega ni na taura rawa na nona i lavo ena gauna ga e vinakata kina.	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

MD35.

Code all cells

Akaude ni maroroi lavo se vakacuru i lavo	<u>MD35-1</u>	Circled = 1 No = 2
Lavo maroroi ka tiko na kena veiyalayalati (se term deposit)	<u>MD35-2</u>	Circled = 1 No = 2
Na dinau me baleta na tamata yadua (se Personal loan) (ka vakayagataki me voli kina na vale se na motoka)	<u>MD35-3</u>	Circled = 1 No = 2
Dinau ni voli vale (se mortgage)	<u>MD35-4</u>	Circled = 1 No = 2
Card ni Dinau (Credit Card)	<u>MD35-5</u>	Circled = 1 No = 2
Sausaumi (me vaka na akaude ni jeke se na sausaumi ni vei 'card' ni dinau eso)	<u>MD35-6</u>	Circled = 1 No = 2
Tauri lavo (mai na tela se misini ni tauri lavo - ATM)	<u>MD35-7</u>	Circled = 1 No = 2
Na kena vakauti na i lavo se na kena ciqomi na i lavo mai valagi.	<u>MD35-8</u>	Circled = 1 No = 2
Na vei dinau ni bisinisi se koya me baleta na i teitei.	<u>MD35-9</u>	Circled = 1 No = 2
Na kena volitaki se voli na i lavo ni veivanua tani	<u>MD35-10</u>	Circled = 1 No = 2
Inisua	<u>MD35-11</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MD35-12</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD35-13</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD35-14</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD35-15</u>	Circled = 1 No = 2

MD36.

Code all cells

FNPF (Fiji National Provident Fund)	<u>MD36-1</u>	Circled = 1 No = 2
Manidia ni Unit Trust	<u>MD36-2</u>	Circled = 1 No = 2
E dua ka kena dau ni kena voli se volitaki na sea (share)	<u>MD36-3</u>	Circled = 1 No = 2
E na baqe	<u>MD36-4</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MD36-5</u>	Circled = 1 No = 2
E sega ni matata vei au na taros	<u>MD36-6</u>	Circled = 1 No = 2
Au sega ni kila na i sau na taro	<u>MD36-7</u>	Circled = 1 No = 2
Au sega ni via sauama na taro	<u>MD36-8</u>	Circled = 1 No = 2

MD37. DO NOT CODE

MD38.

Code one only

Bibi Vaka Levu	1
Bibi	2
E sega ni bibi	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD39.

Code all cells

Veisau ni sau ni yaya au/keitou dau volia vakawasoma (se dua tale e tautauvata kaya)	<u>MD39-1</u>	Circled = 1 No = 2
Veisau ni sau ni cakacaka	<u>MD39-2</u>	Circled = 1 No = 2
Veisau ni sau ni veika au/keitou dau volitaka e na makete (se dua tale e tautauvata kaya)	<u>MD39-3</u>	Circled = 1 No = 2
Veisau ni veika au/keitou tea se volitaka. (se dua tale e tautauvata kaya)	<u>MD39-4</u>	Circled = 1 No = 2
Veisau ni sausaumi ni tubu (se interest rates)	<u>MD39-5</u>	Circled = 1 No = 2
Veisau ni i sau ni i lavo (se exchange rates)	<u>MD39-6</u>	Circled = 1 No = 2
Veisau ni 'sau ni bula (se inflation rate)	<u>MD39-7</u>	Circled = 1 No = 2
Veisau ni i vakacavacava	<u>MD39-8</u>	Circled = 1 No = 2
Veisau ni vei sala ni veivuke vaka matanitu. (se dua tale e tautauvata kaya)	<u>MD39-9</u>	Circled = 1 No = 2
Veisau ena levu ni veimataqali cakacaka e tiko rawa (se dua tale e tautauvata kaya)	<u>MD39-10</u>	Circled = 1 No = 2
Dua tale (vakamacalataka)	<u>MD39-11</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD39-12</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD39-13</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD39-14</u>	Circled = 1 No = 2

MD40.

Code all cells

Wilika na niusiveva	<u>MD40-1</u>	Circled = 1 No = 2
Vakarorogo ena retio	<u>MD40-2</u>	Circled = 1 No = 2
Sara retio yaloyalo	<u>MD40-3</u>	Circled = 1 No = 2
Veitalanoa kei ira na so tale na tamata	<u>MD40-4</u>	Circled = 1 No = 2
Tauri vakasala mai na positovesi se ena baqe	<u>MD40-5</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>MD40-6</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD40-7</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD40-8</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD40-9</u>	Circled = 1 No = 2

MD41.

Code one only

E na tautauvata na levu ni lavo au na vakayagataka	1
E na levu cake na i lavo au na vakayagataka	2
E na lailai cake na i lavo au na vakayagataka	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD42.

Code one only

Baleta ena tubu na i sau ni yaya (<i>se dua tale e tautauvata kaya</i>)	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

MD43.

Code one only

<i>(Vakamacalataka)</i>	1
E sega ni matata vei au na taro	2
Au seg ani kila na i sau ni taro	3
Au sega ni via sauma na taro	4

MD44.

Code one only

Tautauvata na levu ni i yaya o rawa ni volia	1
Ena levu cake na levu ni yaya o rawa ni volia	2
Ena lailai sobu na levu ni yaya o rawa ni volia	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

MD45.

Code one only

E na lailai cake na levu ni lavo au/keitou rawata vakamatavuvale	1
E na sega ni dua na veisau ena yaco ena noqu vuvale ke na veisau taka na matanitu na i vakacavacava ka lavaki ena i sau ni cakacaka.	2
Dua tale <i>(vakamacalataka)</i>	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

BP1.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP3.

Code one only

Oqo nai tuvatuva me na vukea na matavuvale ena kena vakayagataki vakamatau na i lavo e rawati kei na i lavo e dau vakayagataka na matavuvale. <i>(se dua tale e tautauvata kaya)</i>	1
Dua tale <i>(vakamacalataka)</i>	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP4.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP5.

Code all cells

Me vukea na matavuvale ena kena tuvai vakamatau na nodratou takete se na veika eso e ratou na sasaga kina kei na kena vakatulewataki vakamatau na levu ni lavo me vakayagataki kei koya me na maroroi. <i>(se dua tale e tautauvata kaya)</i>	<u>BP5-1</u>	Circled = 1 No = 2
Ena kena vakatulewataki vakamatau se vaka liuci na i lavo e vakayagataka na matavuvale – me digitaki na veika e bibi ka dodonu me vakayagataki kina na i lavo kei koya e sega soti ni bibi. <i>(se dua tale e tautauvata kaya)</i>	<u>BP5-2</u>	Circled = 1 No = 2
Me tuvai na veika kece vaka i lavo ka qarava na matavuvale ka me vakalailaitaki kina na veiogaoga se sausaumi sega tu ni namaki. <i>(se dua tale e tautauvata kaya)</i>	<u>BP5-3</u>	Circled = 1 No = 2
Me rawa ni kilai kina na levu ni lavo e rawata kei koya e vakayagataka na matavuvale.	<u>BP5-4</u>	Circled = 1 No = 2
Me vukea na matavuvale ena nodratou mamaroroi i lavo vakawasoma me na rawati kina na nodratou takete	<u>BP5-5</u>	Circled = 1 No = 2
Me navuci na kena vakayagataki na i lavo ni matavuvale.	<u>BP5-6</u>	Circled = 1 No = 2
Dua tale <i>(vakamacalataka)</i>	<u>BP5-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>BP5-8</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>BP5-9</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>BP5-10</u>	Circled = 1 No = 2

BP6.

Code all cells

Toqa na veivurevure kece ni lavo ni matavuvale (ena veimacawa se veivula). <i>(se dua tale e tautauvata kaya)</i>	<u>BP6-1</u>	Circled = 1 No = 2
Na kena vakadeitaki se cava soti na vei takete se na veika dou vakaliuca vakamatavuvale ka me na veivuke ena kena cakacakataki se e vei okoya e bibi taudua me vakayagataki kina na i lavo. <i>(se dua tale e tautauvata kaya)</i>	<u>BP6-2</u>	Circled = 1 No = 2
Toqa na veika kece ka vakayagataki kina na i lavo ni matavuvale ena gauna oqo (me vaka na i lavo vakayagataki ena veimacawa se veivula) ka qai vakadeitaka e vica na i lavo e rawa ni vakayagataki ena veiogaoga oqo kei na levu ni lavo ena maroroi rawa. <i>(se dua tale e tautauvata kaya)</i>	<u>BP6-3</u>	Circled = 1 No = 2
Dua tale <i>(vakamacalataka)</i>	<u>BP6-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>BP6-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>BP6-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>BP6-7</u>	Circled = 1 No = 2

BP7.

Code one only

Talevi ena veimacawa se macawa rua	1
Talevi ena veivula	2
Talevi ena gauna ka lailai cake mai na dua na vula	3
E sega ni matata vei au na taro	4
Au sega ni kila na i sau ni taro	5
Au sega ni via sauma na taro	6

BP8.

Code one only

Talevi vaka dua e na loma ni dua na vula se vakawasoma cake mai na gauna oqo	1
Talevi vaka dua na loma ni dua ki na ono na vula	2
Talevi vakadua ena vei ono na vula se vakadua ena dua na yabaki	3
E sega ni dodonu me talevi se veisautaki	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

BP9.**Code one only**

E dau tuvai na veika bibi eso ka okati ena i lavo ka rawati kei na i lavo e vakayagataka na matavuvale (<i>se dua tale e tautauvata kaya</i>)	1
E dau tuvai na veika eso ka okati me i lavo ka rawati kei na i lavo ka vakayagataka vakawasoma na matavuvale (<i>se dua tale e tautauvata kaya</i>)	
E dau tuvai na veika kece ka okati me i lavo ka rawati kei na i lavo e vakayagataka na matavuvale (<i>se dua tale e tautauvata kaya</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP10.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP11.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP12. Do Not Code

SS9. Do Not Code

SS10. Do Not Code

SS13. Do Not Code

SS14. Do Not Code

BP13.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP14.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP15.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP16.**Code one only**

Au vakaduria se navuca ga vaka i au na i tuvatuva ogo	1
E dua tale na lewe ni vuvale e a navuca se vakaduria na i tuvatuva ogo	2
Keirau a navuca se vakaduria vata na i tuvatuva ogo kei noqu lewe ni vale	3
Keitou a veitalanoataka vakamatavuvale ka qai vakaduria na neitou tuvatuva	4
Dua tale (<i>vakamacalataka</i>)	5
E sega ni matata vei au na taro	6
Au sega ni kila na i sau ni taro	7
Au sega ni via sauma na taro	8

BP17.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP18.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni u via sauma na taro	5

BP19.**Code one only**

Io	1
Sega	2
Sega ni matata vei au na taro	3
Sega niu kila na I sau ni taro	4
Sega ni u via sauma na taro	5

BP20.

Code one only

Io	1
Sega	2
Sega ni matata vei au na taro	3
Sega niu kila na i sau ni taro	4
Sega ni u via sauma na taro	5

BP21.

Code all cells

Vakadeitaki taumada na veika e gadreva na matavuvale ka dodonu me maroroi na kena i lavo kei koya me na vakayagataki.	<u>BP21-1</u>	Circled = 1 No = 2
Vakadeitaka na takete ni matavuvale kei na veika eso e vakabibitaki ka me qaravi taumada.	<u>BP21-2</u>	Circled = 1 No = 2
Vakadeitaka na veisala eso me na muri me na rawati kina na veitakete ka ratou sa nanamaki tu kina. <i>(se dua tale e tautauvata kaya)</i>	<u>BP21-3</u>	Circled = 1 No = 2
Vakadikeva na veiwarewale ni mamaroroi, vakatubu i lavo kei na dinau ka veiganiti vinaka kei na nodratou sasaga me rawati na vei takete ka ratou sasaga taka. <i>(se dua tale e tautauvata kaya)</i>	<u>BP21-4</u>	Circled = 1 No = 2
Taleva ka veisautaka na nodratou i tuvatuva vaka i lavo ke laurai ni yaga me vaka kina. <i>(se dua tale e tautauvata kaya)</i>	<u>BP21-5</u>	Circled = 1 No = 2
Dua tale <i>(vakamacalataka)</i>	<u>BP21-6</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>BP21-7</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>BP21-8</u>	Circled = 1 No = 2
Au sega ni u via sauma na taro	<u>BP21-9</u>	Circled = 1 No = 2

BP22.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega niu kila na i sau ni taro	4
Au sega ni u via sauma na taro	5

BP23.**Code one only**

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega niu kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP24.**Code one only**

E dau duidui na i tuvatuva vaka i lavo ni veika e dau saumi taumada kei koya e dau rawa ni wawa me qai saumi vakamalua kei koya me dau qai saumi sara tu vakaberabera? (<i>se dua tale e tautauvata kaya</i>)	1
Au dau tuva ga na i tuvatuva me baleta na veika me saumi taumada	2
Au dau tuva ga na i tuvatuva me baleta na veika ka dau vakarauta na gauna ni kena saumi kei koya ka dau qai saumi sara tu vakaberabera.	3
Dua tale (<i>vakamacalataka</i>)	4
E sega ni matata vei au na taro	5
Au sega ni kila na i sau ni taro	6
Au sega ni via sauma na taro	7

BP25. Do not code**BP26. Do not code****BP27. Do not code****BP28.****Code one only**

Tauyavutaka e dua na i tuvatuva vaka i lavo ka me rawa ni veirauti na i lavo me saumi kina na veika ogo. (<i>se dua tale e tautauvata kaya</i>)	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP29.

Code one only

Tauyavutaka e dua na i tuvatuva vaka i lavo ka me rawa ni maroroi na i lavo me saumi kina na veika ogo. (<i>se dua tale e tautauvata kaya</i>)	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

BP30.

Code one only

Tauyavutaka e dua na i tuvatuva vaka i lavo ka sasaga me vakatubu i lavo vakawasoma me na rawa ni sotavi kina na veika ogo. (<i>se dua tale e tautauvata kaya</i>)	1
Dua tale (<i>vakamacalataka</i>)	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA13.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA14.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA16.

Code all cells

Vakasala mai na baqe. (<i>se dua tale e tautauvata kaya</i>)	<u>FA16-1</u>	Circled = 1 No = 2
Vakasala mai vei ira na nona I tokani se veiwekani	<u>FA16-2</u>	Circled = 1 No = 2
Vakasala mai vei dua nona I tokani vakacakacaka	<u>FA16-3</u>	Circled = 1 No = 2
Vakasala mai vei dua na lewe ni koro ka ra dau nuitaka	<u>FA16-4</u>	Circled = 1 No = 2
Vakasala mai vei dua na lewe ni lotu ka ra dau nuitaka	<u>FA16-5</u>	Circled = 1 No = 2
Vakasala mai vua e dua na lawyer se dau ni fika	<u>FA16-6</u>	Circled = 1 No = 2
Vakasala mai vei dua na dau ni volitaki sea (share/unit) se dua na dau soli vakasala me baleta na veika vaka i lavo	<u>FA16-7</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>FA16-8</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA16-9</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA16-10</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA16-11</u>	Circled = 1 No = 2

FA23.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA24.

Code all cells

Eso e ra rawa ni soli vakasala ka rairai dodonu ka galala ia nai yaloyalo dina oya e ra sasaga tiko me ra volitaka e dua na I voli ka sega ni veiganiti kei na rawa ka se na gagadre e tiko. <i>(se dua tale e tautauvata kaya)</i>	<u>FA24-1</u>	Circled = 1 No = 2
E duidui na tamata ka duidui talega vakakina na nodra dui vakatagedegede kei na kila ka vakacakacaka. <i>(se dua tale e tautauvata kaya)</i>	<u>FA24-2</u>	Circled = 1 No = 2
E na nona kere i vakasala mai vei ira na lewe vuqa, ena rawa vua e dua me na kila kina e levu na veika ka sega ni rawa ni vakasamataka ga vaka i koya. <i>(se dua tale e tautauvata kaya)</i>	<u>FA24-3</u>	Circled = 1 No = 2
Dua tale <i>(vakamacalataka)</i>	<u>FA24-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA24-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA24-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA24-7</u>	Circled = 1 No = 2

FA25.

Code all cells

Veitalanoataka na veivakasala kei na i tukutuku eso e ciqomi kei ira na lewe ni vuvale se tokani voleka au/keitou dau vakabauta. <i>(se dua tale e tautauvata kaya)</i>	<u>FA25-1</u>	Circled = 1 No = 2
Vakadikeva me laurai ni dodonu ka galala na i tukutuku kei na vei vakasala eso ka soli vei au/keitou se na kena laurai ni keitou sega ni vakauqeti tiko me keitou vakaitavi ena dua na ka ka sega ni vinaka se veiganiti kei keitou. <i>(se dua tale e tautauvata kaya)</i>	<u>FA25-2</u>	Circled = 1 No = 2
Veiduitaitaka na i vakasala e ciqomi kei na kila vakacakacaka se na dede ni cakacaka nei koya e soli vakasala tiko. <i>(se dua tale e tautauvata kaya)</i>	<u>FA25-3</u>	Circled = 1 No = 2
Dua tale <i>(vakamacalataka)</i>	<u>FA25-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA25-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA25-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA25-7</u>	Circled = 1 No = 2

FA26.

Code one only

Io	1
Sega	2
E sega ni matata vei au na taro	3
Au sega ni kila na i sau ni taro	4
Au sega ni via sauma na taro	5

FA27.

Code all cells

Veiduitai taka na veitukutuku tabaki ena i vola tikidua se i tukutuku ni veivoli kei na i vakasala e ciqomi	<u>FA27-1</u>	Circled = 1 No = 2
Wilika na i vola tiki dua/vakadikeva na vei tukutuku ni veivoli eso mai na vei tabana ni veiqaravi vaka i lavo.	<u>FA27-2</u>	Circled = 1 No = 2
Dua tale (<i>vakamacalataka</i>)	<u>FA27-3</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA27-4</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA27-5</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA27-6</u>	Circled = 1 No = 2

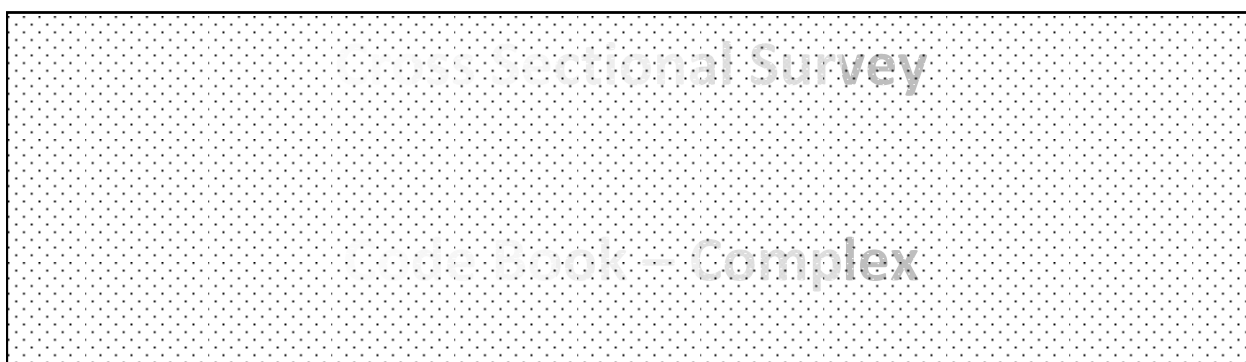
FA28.

Code all cells

Me vakauqeta e dua me volia e dua na i yaya. (<i>se dua tale e tautauvata kaya</i>)	<u>FA28-1</u>	Circled = 1 No = 2
Dua tale (<i>vakamatatataka</i>)	<u>FA28-2</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>FA28-3</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>FA28-4</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>FA28-5</u>	Circled = 1 No = 2

END OF CODE BOOK

Appendix 5b



Cross Sectional Survey Version 7 August 2007



NATIONAL CENTER FOR SMALL AND



MICRO ENTERPRISES DEVELOPMENT

Instructions

This Code Book explains how you should code each question in the survey

You must refer to this Code Book for coding instructions. The survey document is written in Fijian. Unless you read Fijian you will not be able to read the survey document. However, the survey has been drafted in such a way that you can code the answers even if you cannot read Fijian

You must **code all** questions.

It is imperative you code the surveys **accurately**

If you do not know how to code a question please **do not guess**. Ask Jonathan Sibley or David Hamilton to advise you how to code the question.

Some questions in the code book have a different numbering system to that in the survey. These questions are clearly identified.

There are two versions of the survey:

- A version completed by females
- A version completed by males

There are several questions which have only been completed by women. These surveys have a pink cover. The relevant columns in the input sheet are coloured pink.

There are several questions which have only been completed by men. These surveys have a blue cover. The relevant columns in the input sheet are coloured blue.

Special Codes

Unanswered questions

- If a question has not been completed **code the first data input cell for the question with 'X'**

Incorrectly answered questions

- If you think a question has been answered incorrectly ask Jonathan Sibley or David Hamilton to advise you if the question has been answered incorrectly.
- If the question was answered incorrectly ask Jonathan Sibley or David Hamilton to advise you. **DO NOT SIMPLY INPUT THE ANSWER**
- **If Jonathan Sibley or David Hamilton advise you the data input is incorrect code the cell 'XX'**

2

DE4. Male Respondent

Code one only in DE4-1 column of Data Input Sheet

Primary	1
Secondary	2
Univesiti	3
Au sega ni kila	4
E sega ni matata vei au na taro	5
Au sega ni via sauma na taro	6

DE4. Female Respondent

Code all cells completed

	<u>DE4-1</u>	<u>DE4-2</u>	<u>DE4-3</u>	<u>DE4-4</u>	<u>DE4-5</u>
Primary	1	1	1	1	1
Secondary	2	2	2	2	2
Univesiti	3	3	3	3	3
Au sega ni kila	4	4	4	4	4
E sega ni matata vei au na taro	5	5	5	5	5
Au sega ni via sauma na taro	6	6	6	6	6

DE5. Female respondents only

Code all cells

Yabaki ni bula	Yabaki <5	Yabaki 5-10	Yabaki 10 -15	Yabaki 15 – 18
Gone tagane	<u>DE5-1a</u> Enter count – zero if none	<u>DE5-1b</u> Enter count – zero if none	<u>DE5-1c</u> Enter count – zero if none	<u>DE5-1d</u> Enter count – zero if none
Gone tagane era vuli tiko	<u>DE5-2a</u> Enter count – zero if none	<u>DE5-2b</u> Enter count – zero if none	<u>DE5-2c</u> Enter count – zero if none	<u>DE5-2d</u> Enter count – zero if none
Gone Yalewa	<u>DE5-3a</u> Enter count – zero if none	<u>DE5-3b</u> Enter count – zero if none	<u>DE5-3c</u> Enter count – zero if none	<u>DE5-3d</u> Enter count – zero if none
Gone Yalewa era vuli tiko	<u>DE5-4a</u> Enter count – zero if none	<u>DE5-4b</u> Enter count – zero if none	<u>DE5-4c</u> Enter count – zero if none	<u>DE5-4d</u> Enter count – zero if none
Au sega ni kila				<u>DE5-5</u> Circled = 1 Not circled = 2
E sega ni matata vei au na taro				<u>DE5-6</u> Circled = 1 Not circled = 2
Au sega ni via sauma na taro				<u>DE5-7</u> Circled = 1 Not circled = 2

SS11.

Code all cells completed

	O ira era lewe ni matavuvale tudei	O ira era lewe ni matavuvale ena dua na gauna, toki ka vakaitikotiko ena dua tale na vanua	O ira era lewe ni matavuvale ena so na gauna.
Matavuvale tudei	1	1	1
	2	2	2
	3	3	3
	4	4	4
	5	5	5
Veiwekani	6	6	6
	7	7	7
	8	8	8
	9	9	9
Veiwekani tale eso	10	10	10
	11	11	11
	12	12	12
	13	13	13

SS12.

Code all cells completed

Lewe ni vuvale	E vakaitavi li na lewe ni vuvale oqo ena kena vakailavotaki na vuvale (Io/Sega)?	E vakaitavi li na lewe ni vuvale oqo ena kena vakatulewataki nai vei tuvatuva lelevu vakailavo ni matavuvale (Io/Sega)?	E vakaitavi li na lewe ni matavuvale oqo ena vakatulewa vakailavo ni bula ena veisiga (Io/Sega)?
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			

SS16.

Code all cells completed

	Lewe ni matavuvale	Tauvi mate ena loma ni tolu na vula sa oti (lo/Seg a)	Na vuni tauvimata	Rawa ni cakac aka se vuli (lo/Se ga)	Cava na dede ni nona sega tu ni vuli se cakacaka	Gadrev a na veiqara vi ni bula (lo/Seg a)	Vakaqarai mai vein a veivuke
Matavuvale voleka	1 2 3 4 5						
Veiweka	6 7 8 9						
Ira tale e so	10 11 12 13						

SS15.

Code all cells completed

Lewe ni vuvale	Tikitiko Vou	Na ka e vakavuna na kena biu na koro	Levu ni gauna	Balavu ni gauna	Gaunisala ni veitosoyaki e vakayagataki

DE7.

Code all

Numbering on survey is incorrect. Use numbering on code book

<u>DE7-1</u>	E sega na cakacaka	Circled = 1 Not circled = 2
<u>DE7-2</u>	Dau teitei – rawa i lavo vakai koya	Circled = 1 Not circled = 2
<u>DE7-3</u>	Laki qaravi teitei se na qoli ki vei dua tale ka sa i vurevure ni lavo	Circled = 1 Not circled = 2
<u>DE7-4</u>	Veiqaravi e na vanua se baleti ira na vulagi saravanua	Circled = 1 Not circled = 2
<u>DE7-5</u>	Manidia se veiliutaki e na cakacaka me baleti ira na saravanua	Circled = 1 Not circled = 2
<u>DE7-6</u>	Manidia se veiliutaka e na vale ni volavola	Circled = 1 Not circled = 2
<u>DE7-7</u>	Vunivola e na vale ni volavola	Circled = 1 Not circled = 2
<u>DE7-8</u>	Manidia se veiliutaki e na vanua ni buli yaya	Circled = 1 Not circled = 2
<u>DE7-9</u>	Liga ga ni cakacaka e na vanua buli yaya	Circled = 1 Not circled = 2
<u>DE7-10</u>	Cakacaka tiko e na vanua ni volivolitaki (retail store)	Circled = 1 Not circled = 2
<u>DE7-11</u>	Cakacaka ni liga se ta i yaya (handicraft)	Circled = 1 Not circled = 2
<u>DE7-12</u>	Dau cakacaka tara (trade)	Circled = 1 Not circled = 2
<u>DE7-13</u>	Dua tale	Circled = 1 Not circled = 2
<u>DE7-14</u>	Veiqaravi e vale	Circled = 1 Not circled = 2
<u>DE7-15</u>	E sega ni matata vei au na taro	Circled = 1 Not circled = 2
<u>DE7-16</u>	Au sega ni kila na i sau ni taro	Circled = 1 Not circled = 2
<u>DE7-17</u>	Au sega ni via sauma na taro	Circled = 1 Not circled = 2

2a

P2.

Code all cells completed

#	Veika e Vakavuna	Kena Bibi
1		
2		
3		
4		
5		

SS2.

Code all cells completed

P3.

Code all cells completed

#	Veika e Vakavuna	Kena Bibi
1		
2		
3		
4		
5		

3

HW1. Female respondents only

Code all

E vaka livaliva tiko li na nomudou vale?	<u>HW1-1</u> Yes/Ticked = 1 No/Cross = 2
E vakadrodroi tiko li na nomudou wai ena paipo?	<u>HW1-2</u> Yes/Ticked = 1 No/Cross = 2
E tiko beka li e dua na vanua me maroroi kina na benu ni vale lailai (se septic tank) se tiko voleka ki na nomu vale ?	<u>HW1-3</u> Yes/Ticked = 1 No/Cross = 2
E rawarawa beka na gaunisala ni veitosoyaki ki na koro vakavavalagi ka voleka ena nomu koro?	<u>HW1-4</u> Yes/Ticked = 1 No/Cross = 2
E tu vakarawarawa tu beka na vei qaravi vaka vuniwai?	<u>HW1-5</u> Yes/Ticked = 1 No/Cross = 2
E rawa beka ni ra vuli suka na gonevuli ena nomudou koro?	<u>HW1-6</u> Yes/Ticked = 1 No/Cross = 2
E rawa beka ni ra vuli suka na gonevuli ena veikoro ni vuli lelevu (Secondary School)	<u>HW1-7</u> Yes/Ticked = 1 No/Cross = 2
E tiko beka li na Talevoni se Internet ena nomu vale?	<u>HW1-8</u> Yes/Ticked = 1 No/Cross = 2
E sega ni matata vei au na taro	<u>HW1-9</u> Yes/Ticked = 1 No/Cross = 2
Au sega ni kila na i sau ni taro	<u>HW1-10</u> Circled = 1 Not circled = 2
Au sega ni via sauma na taro	<u>HW1-11</u> Circled = 1 Not circled = 2

HW2. Female respondents only

Code all numbers circled

A1. Yaya vakayagataki ena vuloa ni vale	<u>HW2-1</u> Code number circled	1 2 3 4
A2. Yaya vakayagataki ena Lalaga ni vale	<u>HW2-2</u> Code number circled	1 2 3 4 5 6
A3. Yaya vakayagataki ena Doka ni vale	<u>HW2-3</u> Code number circled	1 2 3 4
E taukena beka na vale oqo e dua na lewe ni nomuni vuvale?	<u>HW2-4</u> Code number circled	1 2
Ke sega, na cava na nomudou veidinadinati kei koya na i taukei ni vale oqo?	<u>HW2-5</u> Code number circled	1 2 3 4
Na levu ni rumu	<u>HW2-6</u> Code number	
Nai tuvaki ni vale	<u>HW2-7</u> Code number circled	1 2 3
Walewale ni vakasaqa	<u>HW2-8</u> Code number circled	1 2 3
Mataqali vale lailai	<u>HW2-9</u> Code number circled	1 2 3
Sega ni matata vei au na taro	<u>HW2-10</u>	Circled = 1 Not circled = 2
Sega niu kila na i sau ni taro	<u>HW2-11</u>	Circled = 1 Not circled = 2
Sega ni u via sauma na taro	<u>HW2-12</u>	Circled = 1 Not circled = 2

HW3. Female respondents only

Code all cells in Column A

If a cell in Column A = Yes, code corresponding cells in Column B and Column C

Code HW3-21, HW3-22, HW3-23

	E taukena li na nomu matavuvale e dua na _____? 1 = Io 2 = Sega	E vica na _____ e taukena na nomu matavuvale? (Toqa e vica)	Na gauna cava e a voli kina na i yaya oqo, se ke dou taukena e vica, na gauna cava beka e a voli kina na i yaya ka voli taudua e muri (vula/ yabaki)
	Column A	Column B	Column C
1. Kato ni wai liliwa	<u>HW3-1a</u> Yes = 1 No = 2	<u>HW3-1b</u> Code count	<u>HW3-1c</u> Date
2. Kato ni wai liliwa lelevu (se freezer)	<u>HW3-2a</u> Yes = 1 No = 2	<u>HW3-2b</u> Code count	<u>HW3-2c</u> Date
3. Misini ni culacula	<u>HW3-3a</u> Yes = 1 No = 2	<u>HW3-3b</u> Code count	<u>HW3-3c</u> Date
4. Motoka se van	<u>HW3-4a</u> Yes = 1 No = 2	<u>HW3-4b</u> Code count	<u>HW3-4c</u> Date
5. Motopai	<u>HW3-5a</u> Yes = 1 No = 2	<u>HW3-5b</u> Code count	<u>HW3-5c</u> Date
6. Talevoni	<u>HW3-6a</u> Yes = 1 No = 2	<u>HW3-6b</u> Code count	<u>HW3-6c</u> Date
7. Talevoni veikauyaki (se mobile)	<u>HW3-7a</u> Yes = 1 No = 2	<u>HW3-7b</u> Code count	<u>HW3-7c</u> Date
8. Retio yaloyalo se tv	<u>HW3-8a</u> Yes = 1 No = 2	<u>HW3-8b</u> Code count	<u>HW3-8c</u> Date
9. Video	<u>HW3-9a</u> Yes = 1 No = 2	<u>HW3-9b</u> Code count	<u>HW3-9c</u> Date
10. Mona livaliva se Computer	<u>HW3-10a</u> Yes = 1 No = 2	<u>HW3-10b</u> Code count	<u>HW3-10c</u> Date
11. Misini ni savasava	<u>HW3-11a</u> Yes = 1 No = 2	<u>HW3-11b</u> Code count	<u>HW3-11c</u> Date
12. Ovani livaliva se kasi	<u>HW3-12a</u> Yes = 1 No = 2	<u>HW3-12b</u> Code count	<u>HW3-12c</u> Date
13. Pamu ni wai	<u>HW3-13a</u> Yes = 1 No = 2	<u>HW3-13b</u> Code count	<u>HW3-13c</u> Date
14. Davodavo kei na i yaya ni rumu ni moce	<u>HW3-14a</u> Yes = 1 No = 2	<u>HW3-14b</u> Code count	<u>HW3-14c</u> Date
15. Iri ni cagi livaliva	<u>HW3-15a</u> Yes = 1 No = 2	<u>HW3-15b</u> Code count	<u>HW3-15c</u> Date
16. Ovani livaliva lalai (se Microwave)	<u>HW3-16a</u> Yes = 1 No = 2	<u>HW3-16b</u> Code count	<u>HW3-16c</u> Date
17. Yaya ni vakasaqa/vale ni kuro livaliva	<u>HW3-17a</u> Yes = 1 No = 2	<u>HW3-17b</u> Code count	<u>HW3-17c</u> Date
18. Yaya vaka livaliva eso ka dau vakayagataki e liga (Electric hand tools)	<u>HW3-18a</u> Yes = 1 No = 2	<u>HW3-18b</u> Code count	<u>HW3-18c</u> Date
19. Yaya ni rumu ni gade	<u>HW3-19a</u> Yes = 1 No = 2	<u>HW3-19b</u> Code count	<u>HW3-19c</u> Date
20. Retio	<u>HW3-20a</u> Yes = 1 No = 2	<u>HW3-20b</u> Code count	<u>HW3-20c</u> Date
Sega ni matata vei au na taro	<u>HW3-21</u>		Circled = 1 Not circled = 2
Sega niu kila na i sau ni taro	<u>HW3-22</u>		Circled = 1 Not circled = 2
Sega ni u via sauma na taro	<u>HW3-23</u>		Circled = 1 Not circled = 2

HW11. Male respondents only

Code all cells completed

If cell completed in Column A, complete corresponding cells in Column B > F

E dau vakayagataki qele se teitei li e dua na lewe ni nomu matavuvale				HW11-1 Io = 1 Segs = 2		
E vica na levu ni tiki ni qele dou vakayagataka vakamatavuvale me qaravi kina na teitei?: HW11-2 Count						
	Na cava na i naki tudei ni kena vakayagataki na tiki ni qele oqo? (E na gauna saraga oqo)? Tei vakayabaki....1 Kau vuata.....2 Veikau.....3 Me kanakana ni manumanu.....4 Dua tale.....5	E tiko beka na i vakata ni qele oqo me drodro kina na wai? Io.....1 Segs.....2	Na cava na i tei niutaki se tudei e na tiki ni qele oqo? (Vakamatata taka)	E vakayagataki vakacava na i tei tudei ena tiki ni qele oqo (main crop). Vakayagataki ga e vale.....1 Volitaki.....2 Vakayagataki e vale ka volitaki talega.....3	O cei e taukena na tiki ni qele oqo? Au taukena vakataki au.....1 E vuqa e ra taukena.....2 Rede.....3 Segs ni sa.umi na kena vakayagataki.....4 Dua tale (____) 5	Na cava na levu ni tiki ni qele oqo? Sq M.
	Column A	Column B	Column C	Column D	Column E	Column F
Tiki ni qele 1	HW11-3A Code 1-5	HW11-3B Code 1-2	HW11-3C Write crop	HW11-3D Code 1-3	HW11-3E Code 1-5	HW11-3F Code area
Tiki ni qele 2	HW11-4A Code 1-5	HW11-4B Code 1-2	HW11-4C Write crop	HW11-4D Code 1-3	HW11-4E Code 1-5	HW11-4F Code area
Tiki ni qele 3	HW11-5A Code 1-5	HW11-5B Code 1-2	HW11-5C Write crop	HW11-5D Code 1-3	HW11-5E Code 1-5	HW11-5F Code area
Tiki ni qele 4	HW11-6A Code 1-5	HW11-6B Code 1-2	HW11-6C Write crop	HW11-6D Code 1-3	HW11-6E Code 1-5	HW11-6F Code area
Tiki ni qele 5	HW11-7A Code 1-5	HW11-7B Code 1-2	HW11-7C Write crop	HW11-7D Code 1-3	HW11-7E Code 1-5	HW11-7F Code area

HW12. Male respondents only

If cell in Column A completed, code corresponding cells in Column B and Column C

	E taukena li na nomu matavuvale e dua na _____? 1 = Io 2 = Sega	E vica na _____e taukena na nomu matavuvale (Toqa na kena levu)	Na gauna cava e a voli kina na i yaya oqo, se ke dou taukena e vica, na gauna cava beka e a voli kina na i yaya ka voli taudua e muri (vula/ yabaki)
Vei misini ni cakacaka eso	<u>Column A</u>	<u>Column B</u>	<u>Column C</u>
1. Katavila ni teitei lalai	<u>HW12-1a</u> Code 1-2	<u>HW12-1b</u> Code Amt	<u>HW12-1c</u> Date
2. Katavila ni teitei lelevu	<u>HW12-2a</u> Code 1-2	<u>HW12-2b</u> Code Amt	<u>HW12-1c</u> Date
3. Siviya	<u>HW12-3a</u> Code 1-2	<u>HW12-3b</u> Code Amt	<u>HW12-3c</u> Date
4. Aro	<u>HW12-4a</u> Code 1-2	<u>HW12-4b</u> Code Amt	<u>HW12-4c</u> Date
5. Pamu ni wai ka cakacakataki ga e liga	<u>HW12-5a</u> Code 1-2	<u>HW12-5b</u> Code Amt	<u>HW12-5c</u> Date
6. Pamu ni wai vaka idini	<u>HW12-6a</u> Code 1-2	<u>HW12-6b</u> Code Amt	<u>HW12-6c</u> Date
7. Misini ni suisui	<u>HW12-7a</u> Code 1-2	<u>HW12-7b</u> Code Amt	<u>HW12-7c</u> Date
8. Misini ni tatamusuki (Motor thresher)	<u>HW12-8a</u> Code 1-2	<u>HW12-8b</u> Code Amt	<u>HW12-8c</u> Date
9. Na i qaqi	<u>HW12-9a</u> Code 1-2	<u>HW12-9b</u> Code Amt	<u>HW12-9c</u> Date
10. Pamu vaka idini ni wainimate ni manumanu ca lalai dau kania na i tei (Motor insecticide pump)	<u>HW12-10a</u> Code 1-2	<u>HW12-10b</u> Code Amt	<u>HW12-10c</u> Date
11. Pamu (vakayagataki ga e liga) ni wainimate ni manumanu ca lalai dau kania na i tei (Motor insecticide pump)	<u>HW12-11a</u> Code 1-2	<u>HW12-11b</u> Code Amt	<u>HW12-11c</u> Date
12. Qiqi lalai ni usa yaya (se Bara)	<u>HW12-12a</u> Code 1-2	<u>HW12-12b</u> Code Amt	<u>HW12-12c</u> Date
Manumanu			
13. Bulumakau (lewe ni manumanu)	<u>HW12-13a</u> Code 1-2	<u>HW12-13b</u> Code Amt	
14. Bulumakau (Sucu)	<u>HW12-14a</u> Code 1-2	<u>HW12-14b</u> Code Amt	
15. Ose	<u>HW12-15a</u> Code 1-2	<u>HW12-15b</u> Code Amt	
16. Vuaka	<u>HW12-16a</u> Code 1-2	<u>HW12-16b</u> Code Amt	
17. Sipi	<u>HW12-17a</u> Code 1-2	<u>HW12-17b</u> Code Amt	
18. Me	<u>HW12-18a</u> Code 1-2	<u>HW12-18b</u> Code Amt	
19. Toa	<u>HW12-19a</u> Code 1-2	<u>HW12-19b</u> Code Amt	

HW13. Male respondent only

Code all cells

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Lavo namaki me rawati ena loma ni dua na vula mai na i teitei	<u>HW13-1a</u> Code \$	<u>HW13-1b</u> Code \$	<u>HW13-1c</u> Code \$	<u>HW13-1d</u> Code \$	<u>HW13-1e</u> Code \$	<u>HW13-1f</u> Code \$	<u>HW13-1g</u> Code \$	<u>HW13-1h</u> Code \$	<u>HW13-1i</u> Code \$	<u>HW13-1j</u> Code \$	<u>HW13-1k</u> Code \$	<u>HW13-1l</u> Code \$
Lavo namaki me dau vakayagataki ena loma ni dua na vula ena i teitei	<u>HW13-2a</u> Code \$	<u>HW13-2b</u> Code \$	<u>HW13-2c</u> Code \$	<u>HW13-2d</u> Code \$	<u>HW13-2e</u> Code \$	<u>HW13-2f</u> Code \$	<u>HW13-2g</u> Code \$	<u>HW13-2h</u> Code \$	<u>HW13-2i</u> Code \$	<u>HW13-2j</u> Code \$	<u>HW13-2k</u> Code \$	<u>HW13-2l</u> Code \$

HW14. Male respondent only

Code all cells in Column A which have been completed

Code all cells in Column B

Yaya ni teitei	E vica na i lavo o sa vakayagataka ena _____ ena loma ni tini karua na vula sa oti oqo (Toqa na kena levu vaka i lavo)	E na loma ni tini karua na vula sa oti oqo, ko bau gadreva na _____, ia ka qai lailai na i lavo mo volivoli kina? Io.....1 Sega.....2
	Column A	Column B
Vakabula ni qele	<u>HW14-1a</u> Code \$	<u>HW14-1b</u> Code 1-2
Maniwa (Manure)	<u>HW14-2a</u> Code \$	<u>HW14-2b</u> Code 1-2
Wai ni mate ni manumanu ca lalai dau vakacacana na i tei (se pesticide)	<u>HW14-3a</u> Code \$	<u>HW14-3b</u> Code 1-2
Wainimate ni co ca	<u>HW14-4a</u> Code \$	<u>HW14-4b</u> Code 1-2
Wainimate ni faqasi (se Fungicide)	<u>HW14-5a</u> Code \$	<u>HW14-5b</u> Code 1-2

HW15. Male respondent only

If HW15-1 = 1 code all other cells

E na loma ni tinikarua na vula ka oti oqo, e bau dua na lewe ni nomu matavuvale e bau cicivaka se tauyavutaka e dua na bisinisi (se vei bisinisi) ka sega ni okati kina na veika vaka teitei se na kena volitaki na veika mai na i teitei ka vakarautaki se volitaki kina na veiyaya se veiqaravi eso, se taukena e dua na sitoa se bisinisi ni volitaki yaya?	<u>HW15-1</u> Code Io = 1 Sega = 2
Na mataqali bisinisi (se veibisinisi) vakacava dou cicivaka tiko vaka matavuvale?	<u>HW15-2</u> Code Business
Na cava na dede ni gauna e sa cici tiko mai kina na bisinisi (se veibisinisi) oqo?	<u>HW15-3</u> Code Date
E vei na vanua e cicivaki tiko mai kina na bisinisi (se veibisinisi) oqo?	<u>HW15-4</u> Code 1,2,3,4,5,6 or 7
O cei e dau vakatulewataka na cicivaki ni bisinisi (se veibisinisi) oqo?	<u>HW15-5</u> Code Name

HW16. Male respondent only

If cell in Column A coded, code corresponding cells in Column B>D

	E na gauna oqo, e taukena tiko beka na bisinisi oqo e dua na _____? 1 = Io 2 = Sega	Ko ni a dinau taka li na i lavo me voli kina na _____? 1 = Io 2 = Sega	E vica taucoko e se vo mo sauma ena nomu dinau taucoko ena _____?	Na gauna cava e a voli kina na i yaya oqo, se ke dou taukena e vica, na gauna cava beka e a voli kina na i yaya ka voli taudua e muri (vula/ yabaki)
Matai ni bisinisi:	Column A	Column B	Column C	Column D
1. Qele	<u>HW16-1a</u> Code 1-2	<u>HW16-1b</u> Code 1-2	<u>HW16-1c</u> Code \$	<u>HW16-1d</u> Code Date
2. Vale	<u>HW16-2a</u> Code 1-2	<u>HW16-2b</u> Code 1-2	<u>HW16-2c</u> Code \$	<u>HW16-2d</u> Code Date
3. Misini kei na vei yaya ni cakacaka tale eso	<u>HW16-3a</u> Code 1-2	<u>HW16-3b</u> Code 1-2	<u>HW16-3c</u> Code \$	<u>HW16-3d</u> Code Date
4. Yaya ni vale	<u>HW16-4a</u> Code 1-2	<u>HW16-4b</u> Code 1-2	<u>HW16-4c</u> Code \$	<u>HW16-4d</u> Code Date
5. Yaya ni cakacaka	<u>HW16-5a</u> Code 1-2	<u>HW16-5b</u> Code 1-2	<u>HW16-5c</u> Code \$	<u>HW16-5d</u> Code Date
6. Lori lelevu	<u>HW16-6a</u> Code 1-2	<u>HW16-6b</u> Code 1-2	<u>HW16-6c</u> Code \$	<u>HW16-6d</u> Code Date
7. Lori lalai	<u>HW16-7a</u> Code 1-2	<u>HW16-7b</u> Code 1-2	<u>HW16-7c</u> Code \$	<u>HW16-7d</u> Code Date
8. Vei yaya eso ka sebera ni buli vakaoti (Unfinished goods)	<u>HW16-8a</u> Code 1-2	<u>HW16-8b</u> Code 1-2	<u>HW16-8c</u> Code \$	<u>HW16-8d</u> Code Date
9. Kuri ni yaya volitaki ka maroroi tu (se Stock/inventory)	<u>HW16-9a</u> Code 1-2	<u>HW16-9b</u> Code 1-2	<u>HW16-9c</u> Code \$	<u>HW16-9d</u> Code Date
Karua ni bisinisi:				
1. Qele	<u>HW16-10a</u> Code 1-2	<u>HW16-10b</u> Code 1-2	<u>HW16-10c</u> Code \$	<u>HW16-10d</u> Code Date
2. Vale	<u>HW16-11a</u> Code 1-2	<u>HW16-11b</u> Code 1-2	<u>HW16-11c</u> Code \$	<u>HW16-11d</u> Code Date
3. Misini kei na vei yaya ni cakacaka tale eso	<u>HW16-12a</u> Code 1-2	<u>HW16-12b</u> Code 1-2	<u>HW16-12c</u> Code \$	<u>HW16-12d</u> Code Date
4. Yaya ni vale	<u>HW16-13a</u> Code 1-2	<u>HW16-13b</u> Code 1-2	<u>HW16-13c</u> Code \$	<u>HW16-13d</u> Code Date
5. Yaya ni cakacaka	<u>HW16-14a</u> Code 1-2	<u>HW16-14b</u> Code 1-2	<u>HW16-14c</u> Code \$	<u>HW16-14d</u> Code Date
6. Lori lelevu	<u>HW16-15a</u> Code 1-2	<u>HW16-15b</u> Code 1-2	<u>HW16-15c</u> Code \$	<u>HW16-15d</u> Code Date
7. Lori lalai	<u>HW16-16a</u> Code 1-2	<u>HW16-16b</u> Code 1-2	<u>HW16-16c</u> Code \$	<u>HW16-16d</u> Code Date
8. Vei yaya eso ka sebera ni buli vakaoti (Unfinished goods)	<u>HW16-17a</u> Code 1-2	<u>HW16-17b</u> Code 1-2	<u>HW16-17c</u> Code \$	<u>HW16-17d</u> Code Date
9. Kuri ni yaya volitaki ka maroroi tu (se Stock/inventory)	<u>HW16-18a</u> Code 1-2	<u>HW16-18b</u> Code 1-2	<u>HW16-18c</u> Code \$	<u>HW16-18d</u> Code Date

HW17. Male respondent only

Code all cells

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
I lavo namaki me dau rawata na bisinisi ena loma ni vula	<u>HW17-1a</u> Code S	<u>HW17-1b</u> Code S	<u>HW17-1c</u> Code S	<u>HW17-1d</u> Code S	<u>HW17-1e</u> Code S	<u>HW17-1f</u> Code S	<u>HW17-1g</u> Code S	<u>HW17-1h</u> Code S	<u>HW17-1i</u> Code S	<u>HW17-1j</u> Code S	<u>HW17-1k</u> Code S	<u>HW17-1l</u> Code S
I lavo e namaki me dau vakayagataka na bisinisi ena loma ni vula	<u>HW17-2a</u> Code S	<u>HW17-2b</u> Code S	<u>HW17-2c</u> Code S	<u>HW17-2d</u> Code S	<u>HW17-2e</u> Code S	<u>HW17-2f</u> Code S	<u>HW17-2g</u> Code S	<u>HW17-2h</u> Code S	<u>HW17-2i</u> Code S	<u>HW17-2j</u> Code S	<u>HW17-2k</u> Code S	<u>HW17-2l</u> Code S

Karua ni bisinisi

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
I lavo namaki me dau rawata na bisinisi ena loma ni vula	<u>HW17-3a</u> Code S	<u>HW17-3b</u> Code S	<u>HW17-3c</u> Code S	<u>HW17-3d</u> Code S	<u>HW17-3e</u> Code S	<u>HW17-3f</u> Code S	<u>HW17-3g</u> Code S	<u>HW17-3h</u> Code S	<u>HW17-3i</u> Code S	<u>HW17-3j</u> Code S	<u>HW17-3k</u> Code S	<u>HW17-3l</u> Code S
I lavo namaki me dau vakayagataka na bisinisi ena loma ni vula	<u>HW17-4a</u> Code S	<u>HW17-4b</u> Code S	<u>HW17-4c</u> Code S	<u>HW17-4d</u> Code S	<u>HW17-4e</u> Code S	<u>HW17-4f</u> Code S	<u>HW17-4g</u> Code S	<u>HW17-4h</u> Code S	<u>HW17-4i</u> Code S	<u>HW17-4j</u> Code S	<u>HW17-4k</u> Code S	<u>HW17-4l</u> Code S

4

AM1.

Code all rows

	Veigauna kece
Au dau vakaraici ira cake na tamata e na levu ni nodra i lavo ka sega ni ka era cakava	<u>AM1-1</u> <u>Code 1-7</u>
Au vakabauta ni vinaka meu dau maroroi lavo vakawasoma me sotava na vei siga ni mataka.	<u>AM1-2</u> <u>Code 1-7</u>
E dau mositi au niu qai kila ni ka au volia e rawa ni voli e na sau e lailai sobu	<u>AM1-3</u> <u>Code 1-7</u>
Au bula ena nanuma ni na i lavo e i dewadewa ni bula sautu	<u>AM1-4</u> <u>Code 1-7</u>
Au nanuma ni bibi me dau tuvai na vakayagataki ni lavo me baleta na veisiga ni mataka	<u>AM1-5</u> <u>Code 1-7</u>
Au dau kudruvaka na i sau ni yaya au dau volia	<u>AM1-6</u> <u>Code 1-7</u>
Sa vaka meu dau rokovi ira e levu cake na ka era taukena	<u>AM1-7</u> <u>Code 1-7</u>
Au nanuma ni bibi meu maroroi lavo e na gauna oqo me qaravi au niu sa qase.	<u>AM1-8</u> <u>Code 1-7</u>
Ko ira era kilai au era dau vakaraitaka vei au na nodra kauwai e na noqu dau vakayagataki lavo	<u>AM1-9</u> <u>Code 1-7</u>
Au dau via taukena na veika vivinaka me'u qoroi kina	<u>AM1-10</u> <u>Code 1-7</u>
Au nanuma ni dodonu me da maroroi lavo me baleta na gauna ni dredre vaka i lavo.	<u>AM1-11</u> <u>Code 1-7</u>
Au dau niuqawaqawa vakalevu ke lailai na i lavo e tu vei au me'u volia kina na veika au vinakata.	<u>AM1-12</u> <u>Code 1-7</u>
Au dau via volia na i yaya me'u qoroi kina	<u>AM1-13</u> <u>Code 1-7</u>
E vinaka cake vei au meu tuva vaka matau na vakayagataki ni noqu i lavo	<u>AM1-14</u> <u>Code 1-7</u>
Ni'u dau volia e dua na i yaya sau levu au vakila se au nanuma niu sa lawakitaki	<u>AM1-15</u> <u>Code 1-7</u>
Era dau kaya vei au niu vakabibi taka na levu ni lavo era taukena na so me i vakatakilakila ni nodra rawa ka	<u>AM1-16</u> <u>Code 1-7</u>
Au dau qarauna na noqu vakayagataki i lavo	<u>AM1-17</u> <u>Code 1-7</u>
Au dau nuiqawaqawa niu leqa vaka i lavo.	<u>AM1-18</u> <u>Code 1-7</u>
E ka marautaki vei au meu talanoa taka na i lavo au rawata.	<u>AM1-19</u> <u>Code 1-7</u>
Au dau yadrava na noqu vakayagataki i lavo	<u>AM1-20</u> <u>Code 1-7</u>
Ni'u sa volia oti e dua na ka au dau qai vakananuma de na volitaki tiko na i yaya vata oya e na dua tale na vanua ka sau lailai.	<u>AM1-21</u> <u>Code 1-7</u>
Au dau via kila ke so tale era rawa i lavo cake vakalevu mai vei au	<u>AM1-22</u> <u>Code 1-7</u>
Kevaka mada ga e tiko vei au nai i lavo au na tovolea me kua niu vakayagataka e na ka sara mada ga e gadrevi.	<u>AM1-23</u> <u>Code 1-7</u>

E dau dredre vei au me'u lako sivia e dua na lutosobu.	<u>AM1-24</u> <u>Code 1-7</u>
Ke tiko vei au na i lavo se sega, au sa dau kaya tu ga niu sega ni rawa ni sauma.	<u>AM1-25</u> <u>Code 1-7</u>
Au dau kauwai ke'u sega ni volia e dua na i yaya lutu sobu.	<u>AM1-26</u> <u>Code 1-7</u>

AM2.

Code all rows

	Duavata
Au dau vakayagataka kece na i lavo au taura ka'u sega ni dau tuva na noqu vakayagataki lavo	<u>AM2-1</u> <u>Code 1-7</u>
Au sa sega ni lewai au rawa e na kere dinau kei na veivoli vakadinou	<u>AM2-2</u> <u>Code 1-7</u>
Au nuidei tu e na noqu lewa vakavinaka na noqu i lavo	<u>AM2-3</u> <u>Code 1-7</u>
E dredre me'u qarava vinaka na noqu i tavi ka ni takiveiyaga na i lavo au taura	<u>AM2-4</u> <u>Code 1-7</u>
Au vakabauta ni sa noqu i tavi dina me'u maroroya e so na i lavo me baleta na veisiga ni mataka.	<u>AM2-5</u> <u>Code 1-7</u>
Na maroroi lavo sa gaunisala ni noqu rawata na veika au sa tuva.	<u>AM2-6</u> <u>Code 1-7</u>
Au sega ni dau leqataka na noqu veisiga ni mataka .	<u>AM2-7</u> <u>Code 1-7</u>
Au dau tovolea vagumatua me'u maroroi lavo me baleta na veigauna dredre vakailavo sa tu mai liu	<u>AM2-8</u> <u>Code 1-7</u>
Au dau taleitaka vakalevu na vakayagataki lavo ka vakalailai sara na maroroi lavo	<u>AM2-9</u> <u>Code 1-7</u>
Au vakabauta ni na maroroi vinaka na noqu i lavo ke vakacurumi e na baqe.	<u>AM2-10</u> <u>Code 1-7</u>

5

SW1.

Code all cells

E vakaevei na nomu marautaka na nomu i vakatagedegede ni bula?	<u>SW1-1</u>	Code 1-10
E vakaevei na nomu marautaka na bulabula ni yagomu?	<u>SW1-2</u>	Code 1-10
E vakaevei na nomu marautaka na veika kece ko sa rawata?	<u>SW1-3</u>	Code 1-10
E vakaevei na nomu marautaka na nomu bula ni veiwekani?	<u>SW1-4</u>	Code 1-10
E vakaevei na nomu marautaka na taqomaki ni nomu bula?	<u>SW1-5</u>	Code 1-10
E vakaevei na nomu marautaka na bula veimaliwai vaka i tikotiko?	<u>SW1-6</u>	Code 1-10
E vakaevei na nomu marautaka na veika ko sa vakarautaka me maroroi se taqomaki kina na nomu veisiga ni mataka?	<u>SW1-7</u>	Code 1-10

7

MP5.

Code each row

Note change in numbering		N/A	Lavo qaqa	Card ni Dinau	Jeke	Sausau mi ena baqe	TMO	Sega ni'u kila	Sala Tale e so
Livaliva	<u>MP5-1</u>	1	2	3	4	5	6	7	8
Curucuru ni vuli	<u>MP5-2</u>	1	2	3	4	5	6	7	8
Curucuru e na University	<u>MP5-3</u>	1	2	3	4	5	6	7	8
Sky TV	<u>MP5-4</u>	1	2	3	4	5	6	7	8
Voli yaya vakadinai mai na sitoa ka saumi tu vakamalu (hire purchase)	<u>MP5-5</u>	1	2	3	4	5	6	7	8
Sau ni dinai / mokiti (mortgage)	<u>MP5-6</u>	1	2	3	4	5	6	7	8
Sau ni rede	<u>MP5-7</u>	1	2	3	4	5	6	7	8
Sau ni vakacavacava	<u>MP5-8</u>	1	2	3	4	5	6	7	8
E sega ni matata vei au na taro <u>MP5-9</u>									Circled = 1 No = 2
Au sega ni kila na i sau ni taro <u>MP5-10</u>									Circled = 1 No = 2
Au sega ni via sauma na taro <u>MP5-11</u>									Circled = 1 No = 2

M12/ HW6.

Code all cells

	Na i matai ni lewe ni matavuvale	Na i karua ni lewe ni matavuvale	Na i katolu ni lewe ni matavuvale	Na i kava ni lewe ni matavuvale
Sega ni rawa i lavo	<u>MI2-1a</u> Code Income Blank=0	<u>MI2-2a</u> Code Income Blank=0	<u>MI2-3a</u> Code Income Blank=0	<u>MI2-4a</u> Code Income Blank=0
I sau ni cakacaka tudei	<u>MI2-1b</u> Code Income Blank=0	<u>MI2-2b</u> Code Income Blank=0	<u>MI2-3b</u> Code Income Blank=0	<u>MI2-4b</u> Code Income Blank=0
Sau ni cakacaka vakagauna (casual)	<u>MI2-1c</u> Code Income Blank=0	<u>MI2-2c</u> Code Income Blank=0	<u>MI2-3c</u> Code Income Blank=0	<u>MI2-4c</u> Code Income Blank=0
I lavo era solia na veiwekani/tokani	<u>MI2-1d</u> Code Income Blank=0	<u>MI2-2d</u> Code Income Blank=0	<u>MI2-3d</u> Code Income Blank=0	<u>MI2-4d</u> Code Income Blank=0
I lavo ni volivolitaki ena makete	<u>MI2-1e</u> Code Income Blank=0	<u>MI2-2e</u> Code Income Blank=0	<u>MI2-3e</u> Code Income Blank=0	<u>MI2-4e</u> Code Income Blank=0
Tubu mai na Coop	<u>MI2-1f</u> Code Income Blank=0	<u>MI2-2f</u> Code Income Blank=0	<u>MI2-3f</u> Code Income Blank=0	<u>MI2-4f</u> Code Income Blank=0
Tubu e na volitaki ni i tei	<u>MI2-1g</u> Code Income Blank=0	<u>MI2-2g</u> Code Income Blank=0	<u>MI2-3g</u> Code Income Blank=0	<u>MI2-4g</u> Code Income Blank=0
Tubu mai na bisinisi	<u>MI2-1h</u> Code Income Blank=0	<u>MI2-2h</u> Code Income Blank=0	<u>MI2-3h</u> Code Income Blank=0	<u>MI2-4h</u> Code Income Blank=0
Veivuke ni matanitu	<u>MI2-1i</u> Code Income Blank=0	<u>MI2-2i</u> Code Income Blank=0	<u>MI2-3i</u> Code Income Blank=0	<u>MI2-4i</u> Code Income Blank=0
Ai lavo mai na FNPF	<u>MI2-1j</u> Code Income Blank=0	<u>MI2-2j</u> Code Income Blank=0	<u>MI2-3j</u> Code Income Blank=0	<u>MI2-4j</u> Code Income Blank=0
Tubu ni sea	<u>MI2-1k</u> Code Income Blank=0	<u>MI2-2k</u> Code Income Blank=0	<u>MI2-3k</u> Code Income Blank=0	<u>MI2-4k</u> Code Income Blank=0
I lavo ni lisi	<u>MI2-1l</u> Code Income Blank=0	<u>MI2-2l</u> Code Income Blank=0	<u>MI2-3l</u> Code Income Blank=0	<u>MI2-4l</u> Code Income Blank=0
Dua tale (<i>vakamacalataka</i>)	<u>MI2-1m</u> Code Income Blank=0	<u>MI2-2m</u> Code Income Blank=0	<u>MI2-3m</u> Code Income Blank=0	<u>MI2-4m</u> Code Income Blank=0
E sega ni matata vei au na taro			<u>MI2-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro			<u>MI2-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro			<u>MI2-7</u>	Circled = 1 No = 2

M14.

Code all rows

Note change in numbering		E sega	Io, ka vakawasoma	Io, e na so ga na gauna	Sega ni kila
Na kena i sau vaka i lavo	<u>MI4-1</u>	1	2	3	4
Ai sau ni cakacaka vagauna (casual)	<u>MI4-2</u>	1	2	3	4
I lavo era solia na veiwekani/tokani	<u>MI4-3</u>	1	2	3	4
I lavo ni volivolitaki e na makete	<u>MI4-4</u>	1	2	3	4
Tubu mai na Co-op	<u>MI4-5</u>	1	2	3	4
Na tubu ni volitaki vua ni qele	<u>MI4-6</u>	1	2	3	4
Tubu mai na bisinisi	<u>MI4-7</u>	1	2	3	4
Na veivuke ni matanitu	<u>MI4-8</u>	1	2	3	4
Na i lavo mai na FNPF	<u>MI4-9</u>	1	2	3	4
Na tubu ni sea	<u>MI4-10</u>	1	2	3	4
I lavo ni lisi	<u>MI4-11</u>	1	2	3	4
Dua tale (<i>vakamacalataka</i>)	<u>MI4-12</u>	1	2	3	4
E sega ni matata vei au na taro				<u>MI4-13</u>	Circled = 1 No = 2
Au sega ni via sauma na taro				<u>MI4-14</u>	Circled = 1 No = 2

M15.

Code all cells circled

Note change in numbering

		Oi au	E dua tale e qarava	Au sega ni kila
Matai ni lewe ni vale	<u>MI5-1</u>	1	2	3
Ai karua ni lewe ni vale	<u>MI5-2</u>	1	2	3
Ai katolu ni lewe ni vale	<u>MI5-3</u>	1	2	3
Ai kava ni lewe ni vale	<u>MI5-4</u>	1	2	3
E sega ni matata vei au na taro			<u>MI5-5</u>	Circled = 1 No = 2
Au sega ni via sauma na taro			<u>MI5-6</u>	Circled = 1 No = 2

M13.**Code each row**

Note change in numbering		Veigauna	Vakagauna	Sega kila
Kena i sau vaka i lavo (wages /salary)	<u>MI3-1</u>	1	2	3
Ai sau ni cakacaka vagauna	<u>MI3-2</u>	1	2	3
I lavo era solia na veiwekani/tokani	<u>MI3-3</u>	1	2	3
Na volivolitaki e na makete	<u>MI3-4</u>	1	2	3
Na tubu mai na Co-op	<u>MI3-5</u>	1	2	3
Na tubu mai na volitaki vua ni gele	<u>MI3-6</u>	1	2	3
Na tubu ni bisinisi	<u>MI3-7</u>	1	2	3
Na veivuke mai na matanitu	<u>MI3-8</u>	1	2	3
Na i lavo mai na FNPF	<u>MI3-9</u>	1	2	3
Na tubu ni sea	<u>MI3-10</u>	1	2	3
Na i lavo ni lisi	<u>MI3-11</u>	1	2	3
Na veika tale e so (<i>vakamacalataka</i>)	<u>MI3-12</u>	1	2	3
E sega ni matata vei au na taro			<u>MI3-13</u>	Circled = 1 No = 2
Au sega ni via sauma na taro			<u>MI3-14</u>	Circled = 1 No = 2

HW8.

One cell in each row 1-19 should be coded

Mo qai vakatakilakilataka me vaka e vakaraitaki e na ME2		Vakavula se vakamacaw arua se veimacawa	Vakayabaki	Sega ni kila
1. Na kakana	<u>HW8-1</u>	Code amount if entered	Code amount if entered	Code 2 if circled
2. Veika ni sasamaki e so:(loma ni vale, valenikuro)	<u>HW8-2</u>	Code amount if entered	Code amount if entered	Code 2 if circled
3. Sulu vou	<u>HW8-3</u>	Code amount if entered	Code amount if entered	Code 2 if circled
4. Talevoni/Recharge card, Telecard	<u>HW8-4</u>	Code amount if entered	Code amount if entered	Code 2 if circled
5. Na siti, tawelu, tutuvi, waqanilokoloko, taunamu	<u>HW8-5</u>	Code amount if entered	Code amount if entered	Code 2 if circled
6. Yaya vakalivaliva (retio, TV, video, DVD)	<u>HW8-6</u>	Code amount if entered	Code amount if entered	Code 2 if circled
7. Yaya ni loma ni vale	<u>HW8-7</u>	Code amount if entered	Code amount if entered	Code 2 if circled
8. Na vakavinakataki ni vale; del ani vale, paipo, yaya livaliva, kau	<u>HW8-8</u>	Code amount if entered	Code amount if entered	Code 2 if circled
9. Rede ni vale se qele	<u>HW8-9</u>	Code amount if entered	Code amount if entered	Code 2 if circled
10. Curucuru ni vuli kei na tara valenivuli	<u>HW8-10</u>	Code amount if entered	Code amount if entered	Code 2 if circled
11. Lavo ni veiqaravi vakavuniwai se isau ni wainimate	<u>HW8-11</u>	Code amount if entered	Code amount if entered	Code 2 if circled
12. Vodovodo kin a vuli kei na I sau ni vakasigalevu	<u>HW8-12</u>	Code amount if entered	Code amount if entered	Code 2 if circled
13. Soli vakoro, se soli ni yasana kei na soli lavaki mai na yasana, kei na tikina	<u>HW8-13</u>	Code amount if entered	Code amount if entered	Code 2 if circled
14. Soli kina a lotu kei na soqoni kece vakalotu	<u>HW8-14</u>	Code amount if entered	Code amount if entered	Code 2 if circled
15. Lavo e vakayagataki me baleta na Siga ni Sucu se Siga ni Mate	<u>HW8-15</u>	Code amount if entered	Code amount if entered	Code 2 if circled
16. Lavo e soli vei ira na veiwekani se ko ira era mai kerekere	<u>HW8-16</u>	Code amount if entered	Code amount if entered	Code 2 if circled
17. Lavo e vakabulai (Savings)	<u>HW8-17</u>	Code amount if entered	Code amount if entered	Code 2 if circled
18. Sausaumi vakalailai (hire purchase)	<u>HW8-18</u>	Code amount if entered	Code amount if entered	Code 2 if circled

19. Sasaumi e na veiyaya ka tauri mai vakadinou (Lay-by)	<u>HW8-19</u>	Code amount if entered	Code amount if entered	Code 2 if circled
E sega ni matata vei au na taro	<u>HW8-20</u>			Circled = 1 No = 2
Au sega ni via sauma na taro	<u>HW8-21</u>			Circled = 1 No = 2

ME19.

Code all

Note change in numbering		Saumi wasoma	Sega ni dau saumi vakawaso ma	Sega ni kila
1. Na kakana	<u>ME19-1</u>	1	2	3
2. Veika ni sasamaki e so:(loma ni vale, valenikuro)	<u>ME19-2</u>	1	2	3
3. Sulu vou	<u>ME19-3</u>	1	2	3
4. Talevoni/Recharge card, Telecard	<u>ME19-4</u>	1	2	3
5. Na siti, tawelu, tutuvi, waqanilokoloko, taunamu	<u>ME19-5</u>	1	2	3
6. Yaya vakalivaliva (retio, TV, video, DVD)	<u>ME19-6</u>	1	2	3
7. Yaya ni loma ni vale	<u>ME19-7</u>	1	2	3
8. Na vakavinakataki ni vale: del ani vale, paipo, yaya livaliva, kau	<u>ME19-8</u>	1	2	3
9. Rede ni vale se qele	<u>ME19-9</u>	1	2	3
10. Curucuru ni vuli kei na tara valenivuli	<u>ME19-10</u>	1	2	3
11. Lavo ni veiqaravi vakavuniwai se isau ni wainimate	<u>ME19-11</u>	1	2	3
12. Vodovodo kin a vuli kei na I sau ni vakasigalevu	<u>ME19-12</u>	1	2	3
13. Soli vakoro, se soli ni yasana kei na soli lavaki mai na yasana, kei na tikina	<u>ME19-13</u>	1	2	3
14. Soli kina a lotu kei na soqoni kece vakalotu	<u>ME19-14</u>	1	2	3
15. Lavo e vakayagataki me baleta na Siga ni Sucu se Siga ni Mate	<u>ME19-15</u>	1	2	3
16. Lavo e soli vei ira na veiwekani se ko ira era mai kerekere	<u>ME19-16</u>	1	2	3
17. Lavo e vakabulai (Savings)	<u>ME19-17</u>	1	2	3
18. Sausaumi vakalailai (hire purchase)	<u>ME19-18</u>	1	2	3
19. Sasaumi e na veiyaya ka tauri mai vakadinou (Lay-by)	<u>ME19-19</u>	1	2	3
E sega ni matata vei au na taro			<u>ME19-20</u>	Circled = 1 No = 2
Au sega ni via sauma na taro			<u>ME19-21</u>	Circled = 1 No = 2

ME26.

Code all

Note change in numbering		Bibi ki na vuvale	Sega ni bibi kin a vuvale	Sega ni'u kila
1. Na kakana	<u>ME26-1</u>	1	2	3
2. Veika ni sasamaki e so:(loma ni vale, valenikuro)	<u>ME26-2</u>	1	2	3
3. Sulu vou	<u>ME26-3</u>	1	2	3
4. Talevoni/Recharge card, Telecard	<u>ME26-4</u>	1	2	3
5. Na siti, tawelu, tutuvi, waqanilokoloko, taunamu	<u>ME26-5</u>	1	2	3
6. Yaya vakalivaliva (retio, TV, video, DVD)	<u>ME26-6</u>	1	2	3
7. Yaya ni loma ni vale	<u>ME26-7</u>	1	2	3
8. Na vakavinakataki ni vale: del ani vale, paipo, yaya livaliva, kau	<u>ME26-8</u>	1	2	3
9. Rede ni vale se qele	<u>ME26-9</u>	1	2	3
10. Curucuru ni vuli kei na tara valenivuli	<u>ME26-10</u>	1	2	3
11. Lavo ni veiqaravi vakavuniwai se isau ni wainimate	<u>ME26-11</u>	1	2	3
12. Vodovodo kin a vuli kei na I sau ni vakasigalevu	<u>ME26-12</u>	1	2	3
13. Soli vakoro, se soli ni yasana kei na soli lavaki mai na yasana, kei na tikina	<u>ME26-13</u>	1	2	3
14. Soli kina a lotu kei na soqoni kece vakalotu	<u>ME26-14</u>	1	2	3
15. Lavo e vakayagataki me baleta na Siga ni Sucu se Siga ni Mate	<u>ME26-15</u>	1	2	3
16. Lavo e soli vei ira na veiwekani se ko ira era mai kerekere	<u>ME26-16</u>	1	2	3
17. Lavo e vakabulai (Savings)	<u>ME26-17</u>	1	2	3
18. Sausaumi vakalailai (hire purchase)	<u>ME26-18</u>	1	2	3
19. Sasaumi e na veiyaya ka tauri mai vakadinai (Lay-by)	<u>ME26-19</u>	1	2	3
E sega ni matata vei au na taroNa i lavo ni veiqaravi vakavuniwai/wainimate	<u>ME26-20</u>			Circled = 1 No = 2
Au sega ni via sauma na taroE Ssega ni matata vei au na taro	<u>ME26-21</u>			Circled = 1 No = 2

P5.

CODE ALL CELLS COMPLETED

#	Veika e Vakavuna	Kena Bibi
1		
2		
3		
4		
5		

SS4.

CODE ALL CELLS COMPLETED

_SA17.

Code all completed

Code SA17-5 > SA17-7

Akaude	Mataqali Akaude cava	Soqosoqo se Baqe	Naki ni kena tauyavutaki	Noqu duadua	Neirau vata kei na dua
	<i>Column A</i>	<i>Column B</i>	<i>Column C</i>	<i>Column D</i>	<i>Column E</i>
A	<u>SA17-1a</u> Code Ac Type	<u>SA17-1b</u> Code Org	<u>SA17-1c</u> Do Not Code	<u>SA17-1d</u> Circled = 1 No = 2	<u>SA17-1e</u> Circled = 1 No = 2
B	<u>SA17-2a</u> Code Ac Type	<u>SA17-2b</u> Code Org	<u>SA17-2c</u> Do Not Code	<u>SA17-2d</u> Code - 1	<u>SA17-2e</u> Code - 2
C	<u>SA17-3a</u> Code Ac Type	<u>SA17-3b</u> Code Org	<u>SA17-3c</u> Do Not Code	<u>SA17-3d</u> Code - 1	<u>SA17-3e</u> Code - 2
D	<u>SA17-4a</u> Code Ac Type	<u>SA17-4b</u> Code Org	<u>SA17-4c</u> Do Not Code	<u>SA17-4d</u> Code - 1	<u>SA17-4e</u> Code - 2
E sega ni matata vei au na taro				<u>SA17-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro				<u>SA17-6</u>	Circled = 1 No = 2
Au sega ni'u via sauma na taro				<u>SA17-7</u>	Circled = 1 No = 2

HW4.

Code all cells completed

Code HW4-7 > HW4-9

	‘O cei e volai tu vua na akaude?	E vica na i lavo e bula tu e na akuade?	Na cava na i vakatautauvata ni lavo bula e na veivula?
Jeke Akaude: 1 2 3	<u>HW4-1a (first account)</u> Code name account holder <u>HW4-2a (second account)</u> Code name account holder <u>HW4-3a (third account)</u> Code name account holder	<u>HW4-1b</u> Code amount <u>HW4-2b</u> Code Amount <u>HW4-3b</u> Code name	LEAVE BLANK LEAVE BLANK LEAVE BLANK
Akaude ni lavo maroroi: 1 2 3	<u>HW4-4a (first account)</u> Code name account holder <u>HW4-5a (second account)</u> Code name account holder <u>HW4-6a (third account)</u> Code name account holder	<u>HW4-4b</u> Code amount <u>HW4-5b</u> Code amount <u>HW4-6b</u> Code amount	<u>HW4-4c</u> Code amount <u>HW4-4c</u> Code amount <u>HW4-6c</u> Code amount
Akaude tale e so: 1 2 3	<u>HW4-7a (first account)</u> Code name account holder <u>HW4-8a (second account)</u> Code name account holder <u>HW4-9a (third account)</u> Code name account holder	<u>HW4-7b</u> Code amount <u>HW4-8b</u> Code amount <u>HW4-9b</u> Code Amount	<u>HW4-7c</u> Code amount <u>HW4-8c</u> Code amount <u>HW4-9c</u> Code amount
Au sega ni kila na i sau ni taro		<u>HW4-10</u>	Circled = 1 No = 2
Au sega ni’u kila na i sau ni taro		<u>HW4-11</u>	Circled = 1 No = 2
Au sega ni via sauma na taro		<u>HW4-12</u>	Circled = 1 No = 2

SA19.

Code all columns completed

Code one per column

	<u>SA19-1</u>	<u>SA19-2</u>	<u>SA19-3</u>	<u>SA19-4</u>
	A	B	C	D
E na veimacawa	Code 1	Code 1	Code 1	Code 1
E na veimacawa rua	Code 2	Code 2	Code 2	Code 2
E na veivula	Code 3	Code 3	Code 3	Code 3
Lailai sobu mai na veivula	Code 4	Code 4	Code 4	Code 4
Sega vakadua	Code 5	Code 5	Code 5	Code 5
Veika tale e so (<i>tukuna matata</i>)	Code 6	Code 6	Code 6	Code 6
E sega ni matata vei au na taro	Code 7	Code 7	Code 7	Code 7
Au sega ni kila na i sau ni taro	Code 8	Code 8	Code 8	Code 8
Au sega ni via sauma na taro	Code 9	Code 9	Code 9	Code 9

SA20.**Code all columns completed****Code one per column**

	SA19-1	SA19-2	SA19-3	SA19-4
	A	B	C	D
E na veimacawa	Code 1	Code 1	Code 1	Code 1
E na veimacawa rua	Code 2	Code 2	Code 2	Code 2
E na veivula	Code 3	Code 3	Code 3	Code 3
Lailai sobu mai na veivula	Code 4	Code 4	Code 4	Code 4
Sega vakadua	Code 5	Code 5	Code 5	Code 5
Veika tale e so (<i>tukuna matata</i>)	Code 6	Code 6	Code 6	Code 6
E sega ni matata vei au na taro	Code 7	Code 7	Code 7	Code 7
Au sega ni kila na i sau ni taro	Code 8	Code 8	Code 8	Code 8
Au sega ni via sauma na taro	Code 9	Code 9	Code 9	Code 9

SA18.**Code all columns completed****Code one per column**

	SA18-1	SA18-2	SA18-3	SA18-4
	A	B	C	D
Ogo duadua ga na akaude e a se tu e na gauna o ya	Code 1	Code 1	Code 1	Code 1
E vinaka na i rogorogo ni nodratou veiqaravi na tabana ogo	Code 2	Code 2	Code 2	Code 2
Au/ Keimami sa vakayagataka oti e liu na tabana ni veiqaravi ogo	Code 3	Code 3	Code 3	Code 3
Keimami ciqoma na nodratou i tukutuku mai vei ira na wekai keimami se mai vei ira na neimami lawalawa ka keimami dau veivakabauti vakalevu	Code 4	Code 4	Code 4	Code 4
Na kena dola e dua na akaude e na vakarawarawataka na kere dinau (loan).	Code 5	Code 5	Code 5	Code 5
Rawa ni tauri ga na i lavo e na koro	Code 6	Code 6	Code 6	Code 6
Rawa ni tauri ga na i lavo e na dua na tabana (ATM/EFTPOS)	Code 7	Code 7	Code 7	Code 7
Matata na i tukutuku ni maroroi lavo e na veisiga	Code 8	Code 8	Code 8	Code 8
Matata na i tukutuku ni maroroi lavo (long term savings)	Code 9	Code 9	Code 9	Code 9
E sega ni matata vei au na taro	Code 10	Code 10	Code 10	Code 10
Au sega ni kila na i sau ni taro	Code 11	Code 11	Code 11	Code 11
Au sega ni via sauma na taro	Code 12	Code 12	Code 12	Code 12

SA23.**Code all rows completed****Code SA23-5 > 7**

Vakatubuilavo	Mataqali cava	Na tabana e qarava	
A	<u>SA23-1a</u> Code Ac Type	<u>SA23-1b</u> Code Organisation	
B	<u>SA23-2a</u> Code Ac Type	<u>SA23-2b</u> Code Organisation	
C	<u>SA23-3a</u> Code Ac Type	<u>SA23-3b</u> Code Organisation	
D	<u>SA23-4a</u> Code Ac Type	<u>SA23-4b</u> Code Organisation	
E sega ni matata vei au na taro		<u>SA23-5</u>	Circled = 1 No = 2
Au sega ni kila na sau ni taro		<u>SA23-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro		<u>SA23-7</u>	Circled = 1 No = 2

HW5.**Code all rows completed****Code HW13 > HW15**

	O cei e volai tu na yacana e na i tikidua ni vakatubuilavo	Na wiliwili taucoko ni lavo sa matata tu na kena tu e na vanua ni vakatubuilavo	Na vakatautauvata ni lavo e vakacurumi ki na vakatubuilavo e na loma ni ono na vula sa oti
I lavo vakacurumi ka tiko na kena veiyalayalati (Term Deposit)	<u>HW5-1a</u> Code name ac holder	<u>HW5-1b</u> Code amount	<u>HW5-1c</u> Code amount
1	<u>HW5-2a</u>	<u>HW5-2b</u>	<u>HW5-1c</u>
2	Code name ac holder	Code amount	Code amount
3			
Unit Trust	<u>HW5-3a</u> Code name ac holder	<u>HW5-3b</u> Code amount	<u>HW5-3c</u> Code amount
1			
2	<u>HW5-4a</u> Code name ac holder	<u>HW5-4b</u> Code amount	<u>HW5-4c</u> Code amount
3			
Shares	<u>HW5-5a</u> Code name ac holder	<u>HW5-5b</u> Code amount	<u>HW5-5c</u> Code amount
1			
2	<u>HW5-6a</u> Code name ac holder	<u>HW5-6b</u> Code amount	<u>HW5-6c</u> Code amount
3			
Vakatubuilavo e na veika e taukeni	<u>HW5-7a</u> Code name ac holder	<u>HW5-7b</u> Code amount	<u>HW5-7c</u> Code amount
1.			
2.	<u>HW5-8a</u> Code name ac holder	<u>HW5-8b</u> Code amount	<u>HW5-8c</u> Code amount
3.			
FNPF (kei na veivanua tale e so)	<u>HW5-9a</u> Code name ac holder	<u>HW5-9b</u> Code amount	<u>HW5-9c</u> Code amount
1.			
2.	<u>HW5-10a</u> Code name ac holder	<u>HW5-10b</u> Code amount	<u>HW5-10c</u> Code amount
3.			
Veika tale e so: (tukuni vakamatata)	<u>HW5-11a</u> Code name ac holder	<u>HW5-11b</u> Code amount	<u>HW5-11c</u> Code amount
1			
2	<u>HW5-12a</u> Code name ac holder	<u>HW5-12b</u> Code amount	<u>HW5-12c</u> Code amount
3			
E sega ni matata vei au na taro		<u>HW5-13</u>	Circled = 1 No = 2

Au sega ni kila na i sau ni taro	HW5-14	Circled = 1 No = 2
Au sega ni via sauma na taro	HW5-15	Circled = 1 No = 2

SA25.

Code all columns completed

Code one per column

	<u>SA25-1</u>	<u>SA25-2</u>	<u>SA25-3</u>	<u>SA25-4</u>
	A	B	C	D
Io	Code 1	Code 1	Code 1	Code 1
Sega	Code 2	Code 2	Code 2	Code 2
E sega ni matata vei au na taro	Code 3	Code 3	Code 3	Code 3
Au sega ni kila na i sau ni taro	Code 4	Code 4	Code 4	Code 4
Au sega ni via sauma na taro	Code 5	Code 5	Code 5	Code 5

SA26.

Code all columns completed

Code one per column

	<u>SA26-1</u>	<u>SA26-2</u>	<u>SA26-3</u>	<u>SA26-4</u>
	A	B	C	D
Io	Code 1	Code 1	Code 1	Code 1
Sega	Code 2	Code 2	Code 2	Code 2
E sega ni matata vei au na taro	Code 3	Code 3	Code 3	Code 3
Au sega ni kila na i sau ni taro	Code 4	Code 4	Code 4	Code 4
Au sega ni via sauma na taro	Code 5	Code 5	Code 5	Code 5

SA27.

Code all columns completed

Code one per column

	<u>SA27-1</u>	<u>SA27-2</u>	<u>SA27-3</u>	<u>SA27-4</u>
	A	B	C	D
Io	Code 1	Code 1	Code 1	Code 1
Sega	Code 2	Code 2	Code 2	Code 2
E sega ni matata vei au na taro	Code 3	Code 3	Code 3	Code 3
Au sega ni kila na i sau ni taro	Code 4	Code 4	Code 4	Code 4
Au sega ni via sauma na taro	Code 5	Code 5	Code 5	Code 5

SA24.

Code all columns completed

Code one per column

	<u>SA24-1</u>	<u>SA24-2</u>	<u>SA24-3</u>	<u>SA24-4</u>
	A	B	C	D
Oqo duadua ga na akaude e a se tu e na gauna o ya	Code 1	Code 1	Code 1	Code 1
E vinaka na i rogorogo ni nodrau veiqaravi	Code 2	Code 2	Code 2	Code 2
E lailai sobu na kena rivarivabitaki na yali ni i lavo	Code 3	Code 3	Code 3	Code 3
Keimami sa vakayagataka oti e liu na tabana ni veiqaravi oqo	Code 4	Code 4	Code 4	Code 4
Keimami ciqoma na kedratou i tukutuku mai vei ira na wekai keimami se mai vei ira na neimami lawalawa keimami dau veivakabauti vakalevu	Code 5	Code 5	Code 5	Code 5
Keimami sa kila oti tu na veika me baleta na sala ni vakatubuilavo se maroroi I lavo oqo	Code 6	Code 6	Code 6	Code 6
E vinaka na tubu e rawati	Code 7	Code 7	Code 7	Code 7
Na sausaumi e musu ga mai na i sau	Code 8	Code 8	Code 8	Code 8
E sega ni matata vei au na taro	Code 9	Code 9	Code 9	Code 9
Au sega ni kila na i sau ni taro	Code 10	Code 10	Code 10	Code 10
Au sega ni via sauma na taro	Code 11	Code 11	Code 11	Code 11

BO13.

Code each each row completed

Code BO13-9 > BO13-12

Na dinau	Mataqali dinau cava	O koya e soli dinau	Na i naki ni kerekere
1	<u>BO13-1a</u> Code type	<u>BO13-1b</u> Code name	<u>BO13-1c</u> Do not code
2	<u>BO13-2a</u> Code type	<u>BO13-2b</u> Code name	<u>BO13-2c</u> Do not code
3	<u>BO13-3a</u> Code type	<u>BO13-3b</u> Code name	<u>BO13-3c</u> Do not code
4	<u>BO13-4a</u> Code type	<u>BO13-4b</u> Code name	<u>BO13-4c</u> Do not code
5	<u>BO13-5a</u> Code type	<u>BO13-5b</u> Code name	<u>BO13-5c</u> Do not code
6	<u>BO13-6a</u> Code type	<u>BO13-6b</u> Code name	<u>BO13-6c</u> Do not code
7	<u>BO13-7a</u> Code type	<u>BO13-7b</u> Code name	<u>BO13-7c</u> Do not code
8	<u>BO13-8a</u> Code type	<u>BO13-8b</u> Code name	<u>BO13-8c</u> Do not code
Sega na kere dinau		<u>BO13-9</u>	Circled = 1 No = 2
E sega ni matata vei au na taro		<u>BO13-10</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro		<u>BO13-11</u>	Circled = 1 No = 2
Au sega ni via sauma na taro		<u>BO13-12</u>	Circled = 1 No = 2

HW5.

Code each row completed

Code HW5-7 > HW5-9

	E volai vei cei na dinau	Levu ni dinau sa vo	Levu ni dinau sa saumi oti e na loma ni ono na vula sa oti
1	<u>HW5-1a</u> Code name	<u>HW5-1b</u> Code Amount	<u>HW5-1c</u> Code Amount
2	<u>HW5-2a</u> Code name	<u>HW5-2b</u> Code Amount	<u>HW5-2c</u> Code Amount
3	<u>HW5-3a</u> Code name	<u>HW5-3b</u> Code Amount	<u>HW5-3c</u> Code Amount
4	<u>HW5-4a</u> Code name	<u>HW5-4b</u> Code Amount	<u>HW5-4c</u> Code Amount
5	<u>HW5-5a</u> Code name	<u>HW5-5b</u> Code Amount	<u>HW5-5c</u> Code Amount
6	<u>HW5-6a</u> Code name	<u>HW5-6b</u> Code Amount	<u>HW5-6c</u> Code Amount
E sega ni matata vei au na taro		<u>HW5-7</u>	Circled = 1 No = 2
Au sega ni u kila na i sau ni taro		<u>HW5-8</u>	Circled = 1 No = 2
Sega ni'u via sauma na taro		<u>HW5-9</u>	Circled = 1 No = 2

BO18.

Code each row completed

Code BO18-9 > BO18-11

Dinau		Sausaumi e bera	
A	<u>BO18-1</u>	Code name and/or time and/or amount	
B	<u>BO18-2</u>	Code name and/or time and/or amount	
C	<u>BO18-3</u>	Code name and/or time and/or amount	
D	<u>BO18-4</u>	Code name and/or time and/or amount	
E	<u>BO18-5</u>	Code name and/or time and/or amount	
F	<u>BO18-6</u>	Code name and/or time and/or amount	
G	<u>BO18-7</u>	Code name and/or time and/or amount	
H	<u>BO18-8</u>	Code name and/or time and/or amount	
E sega ni matata na taro		<u>BO18-9</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro		<u>BO18-10</u>	Circled = 1 No = 2
Au sega ni via sauma na taro		<u>BO18-11</u>	Circled = 1 No = 2

BO20.**Code each column completed**

	BO20-1	BO20-2	BO20-3	BO20-4
	A	B	C	D
Sa i koya ga oqo na dinau (se loan) ka vakarautaki tu	Code 1	Code 1	Code 1	Code 1-12
E a soli e dua na gauna ka sega ni saumi kina na tubu ni dinau oqo	Code 2	Code 2	Code 2	Code 1-12
E lailai cake na sausaumi ni tubu ni dinau oqo	Code 3	Code 3	Code 3	Code 1-12
Na dau dinau e a vakatara e dua na gauna me cegu tu mada kina na sausaumi lesu ni dinau	Code 4	Code 4	Code 4	Code 1-12
Au/keitou rawa ni ceguva na levu ni lavo ka lavaki mai ena sausaumi	Code 5	Code 5	Code 5	Code 1-12
Na dinau oqo e ganita vinaka na noqu/neitou gagadre se na veika keitou namaka tiko me keitou rawata (me vaka na voli yaya ni vale ena volivoli vaka dinau se na dinau lalai me sotavi kina na leqa tubu koso vaka i lavo).	Code 6	Code 6	Code 6	Code 1-12
E vinaka na i rogorogo ni nodratou vei qaravi na tabana oqo	Code 7	Code 7	Code 7	Code 1-12
E a vakatututaki na i soqosoqo se na dinau oqo mai vei dua kau dau vakabauta se solia kina na noqu veivakabauti	Code 8	Code 8	Code 8	Code 1-12
Dua tale (<i>vakamacalataka</i>)	Code 9	Code 9	Code 9	Code 1-12
E sega ni matata vei au na taro	Code 10	Code 10	Code 10	Code 1-12
Au sega ni kila na i sau ni taro	Code 11	Code 11	Code 11	Code 1-12
Au sega ni via sauma na taro	Code 12	Code 12	Code 12	Code 1-12

MD37.

Numbering in question is incorrect

Code all

Na kena veisoliyaki mai na i lavo (noti kei na sede). <i>(se dua tale e tautauvata kaya)</i>	<u>MD37-1</u>	Circled = 1 No = 2
Na kena qaravi na i tavi ni sausaumi ni lavo tauri vakadinau eso <i>(se dua tale e tautauvata kaya)</i>	<u>MD37-2</u>	Circled = 1 No = 2
Na nodra wanonovi se vakadikevi na i tavi era qarava na vei baqe eso e Viti. <i>(se dua tale e tautauvata kaya)</i>	<u>MD37-3</u>	Circled = 1 No = 2
Na nodra wanonovi se vakadikevi na i tavi era qarava na veikabani ni inisua e Viti. <i>(se dua tale e tautauvata kaya)</i>	<u>MD37-4</u>	Circled = 1 No = 2
Na kena vakatulewataki na veidinau eso ni matanitu. <i>(se dua tale e tautauvata kaya)</i>	<u>MD37-5</u>	Circled = 1 No = 2
Na kena qarauni ka vakadeitaki na kena tiko vinaka na tuvaki ni bula vaka i lavo e Viti <i>(se dua tale e tautauvata kaya)</i>	<u>MD37-6</u>	Circled = 1 No = 2
Dua tale <i>(vakamacalataka)</i>	<u>MD37-7</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>MD37-8</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>MD37-9</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>MD37-10</u>	Circled = 1 No = 2

BP12.

Code all

Note numbering incorrect on Survey

Na kena maroroi tiko e dua na i vola tukutuku me baleta na i vurevure ni lavo kei koya e vakayagataka na matavuvale. <i>(se dua tale e tautauvata kaya)</i>	<u>BP12-1</u>	Circled = 1 No = 2
E na kena maroroi na risiti eso ni vei yaya e voli ka me ra dau qai vakasoqoni ena gauna e lokuci. <i>(se dua tale e tautauvata kaya)</i>	<u>BP12-2</u>	Circled = 1 No = 2
Au dau vakananuma vinaka ka tugana ena noqu vakasama <i>(se dua tale e tautauvata kaya)</i>	<u>BP12-3</u>	Circled = 1 No = 2
BPDua tale <i>(vakamacalataka)</i>	<u>BP12-4</u>	Circled = 1 No = 2
E sega ni matata vei au na taro	<u>BP12-5</u>	Circled = 1 No = 2
Au sega ni kila na i sau ni taro	<u>BP12-6</u>	Circled = 1 No = 2
Au sega ni via sauma na taro	<u>BP12-7</u>	Circled = 1 No = 2

SS9.

CODE ALL CELLS COMPLETED

1
2
3
4
5
6

SS10.

CODE ALL CELLS COMPLETED

Takete	Na Veisau	Na vuni veisau
1		
2		
3		
4		
5		
6		
7		
8		

SS13.

CODE ALL CELLS COMPLETED

Veika e bibi	Na vuna e bibi kina
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

SS14.

CODE ALL CELLS COMPLETED

Veika e bibi	Na veisau (mai na bibi kina sega soti ni bibi, oti na kena bibi kei na veika bibi vou)	Na veika e vakavuna na veisau.
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

BP25.

CODE ALL CELLS COMPLETED

E sega ni matata vei au na taro	1
Au sega ni kila na i sau ni taro	2
Au sega ni via sauma na taro	3

BP26.

CODE ALL CELLS COMPLETED

E sega ni matata vei au na taro	1
Au sega ni kila na i sau ni taro	2
Au sega ni via sauma na taro	3

BP27.

CODE ALL CELLS COMPLETED

E sega ni matata vei au na taro	1
Au sega ni kila na i sau ni taro	2
Au sega ni via sauma na taro	3

END OF CODE BOOK

MCComp	VILLid	VillDista	VillDist	VillPop	Banka	HHid	HHida
03/04/04M/ELV	4	53	2	210	0	4	4
02/03/10F/IM	3	76	3	120	1	10	2
04/11/09F/AT	11	80	3	247	0	9	3
02/07/09M/IT	7	52	2	262	1	9	2
04/11/29F/NW	11	80	3	247	0	29	4
04/12/06F/IM	12	79	3	34	0	6	4
03/01/04F/IM	1	64	2	134	0	4	3
03/11/05F/NW	11	80	3	247	0	5	1
04/11/12F/AT	11	80	3	247	0	12	4
02/09/03M/JR	9	62	2	151	1	3	2
02/09/02M/MG	9	62	2	151	1	2	2
02/06/14F/MR	6	52	2	415	1	14	1
04/04/07M/JR	4	53	2	210	0	7	3
04/04/15M/JR	4	53	2	210	0	15	4
02/06/13M/ELV	6	52	2	415	1	13	2
04/13/09f/nw	13	78	3	88	0	9	4
02/08/01M/IS	8	54	2	70	1	1	2
02/14/02m/MG	14	40	1	390	1	2	2
01/07/04F/AT	7	52	2	262	1	4	2
04/11/08F/NW	11	80	3	247	0	8	4
03/01/05M/1S	1	64	2	134	0	5	4
04/04/22M/JR	4	53	2	210	0	22	3
01/02/14M/JR	2	88	3	138	1	14	2
02/14/16S/ELV	14	40	1	390	1	16	2
02/14/14m/mg	14	40	1	390	1	14	2
02/02/15M/MG	2	88	3	138	1	15	1
02/09/07F/IM	9	62	2	151	1	7	1
04/13/09M/ELV	13	78	3	88	0	9	4
01/02/01M/ELV	2	88	3	138	1	1	1
01/06/06F/NW	6	52	2	415	1	6	1
01/06/10F/MR	6	52	2	415	1	10	2
02/02/10F/IMB	2	88	3	138	1	10	2
02/14/05M/MG	14	40	1	390	1	5	2
01/06/09s/IT	6	52	2	415	1	9	1
02/14/02F/AT	14	40	1	390	1	2	2
03/12/05M/MG	12	79	3	34	0	5	3
01/07/07F/IM	7	52	2	262	1	7	2
03/12/03F/NW	12	79	3	34	0	3	4
01/02/08M/MG	2	88	3	138	1	8	2
02/14/05F/NW	14	40	1	390	1	5	2
04/04/11F/IMB	4	53	2	210	0	11	4
02/14/09m/IT	14	40	1	390	1	9	2
01/02/09F/IM	2	88	3	138	1	9	1
01/02/07M/IT	2	88	3	138	1	7	2
01/07/12M/MR	7	52	2	262	1	12	2
01/07/05M/ELV	7	52	2	262	1	5	2
01/05/15M/JR	5	46	1	179	1	15	1
04/11/33F/IM	11	80	3	247	0	33	2
02/02/15F/MR	2	88	3	138	1	15	1

02/09/01M/ELV	9	62	2	151	1	1	2
02/03/09M/ELV	3	76	3	120	1	9	1
01/06/05M/IT	6	52	2	415	1	5	1
03/11/10F/NW	11	80	3	247	0	10	4
01/06/04F/NW	6	52	2	415	1	4	1
04/11/09M/MG	11	80	3	247	0	9	3
01/06/07F/IM	6	52	2	415	1	7	1
02/02/02M/IS	2	88	3	138	1	2	2
02/02/13M/IS	2	88	3	138	1	13	2
02/14/11F/IMB	14	40	1	390	1	11	2
02/14/10m/IT	14	40	1	390	1	10	1
03/13/02F/NW	13	78	3	88	0	2	4
01/08/03F/MR	8	54	2	70	1	3	1
01/05/09F/IM	5	46	1	179	1	9	1
01/08/04F/NW	8	54	2	70	1	4	2
01/02/05M/MG	2	88	3	138	1	5	2
03/11/17F/MR	11	80	3	247	0	17	3
02/06/02F/NW	6	52	2	415	1	2	3
01/02/01F/AT	2	88	3	138	1	1	1
01/05/10F/AT	5	46	1	179	1	10	2
02/07/09F/AT	7	52	2	262	1	9	2
02/06/02M/IS	6	52	2	415	1	2	3
02/14/01M/JR	14	40	1	390	1	1	2
04/04/12M/JR	4	53	2	210	0	12	4
02/02/13F/IM	2	88	3	138	1	13	2
04/11/02M/IS	11	80	3	247	0	2	4
03/13/11F/MR	13	78	3	88	0	11	3
03/04/03M/MG	4	53	2	210	0	3	3
01/05/10M/IS	5	46	1	179	1	10	2
03/12/02M/IT	12	79	3	34	0	2	4
03/13/04M/IS	13	78	3	88	0	4	1
04/04/23M/ELV	4	53	2	210	0	23	4
02/14/12M/MG	14	40	1	390	1	12	4
01/02/14F/IMB	2	88	3	138	1	14	2
04/01/10F/IM	1	64	2	134	0	10	3
03/11/25M/IT	11	80	3	247	0	25	3
04/11/03F/NW	11	80	3	247	0	3	4
01/02/06M/ELV	2	88	3	138	1	6	1
02/03/10M/MG	3	76	3	120	1	10	2
04/04/16F/IMB	4	53	2	210	0	16	3
04/12/06M/MG	12	79	3	34	0	6	4
04/04/21M/IT	4	53	2	210	0	21	2
01/05/06f/NW	5	46	1	179	1	6	2
01/02/06F/AT	2	88	3	138	1	6	1
03/01/12M/IT	1	64	2	134	0	12	3
01/02/11F/AT	2	88	3	138	1	11	1
03/11/21F/MR	11	80	3	247	0	21	2
04/11/13M/JR	11	80	3	247	0	13	4
04/13/12M/MG	13	78	3	88	0	12	3
02/08/06M/MG	8	54	2	70	1	6	1

01/08/04M/IT	8	54	2	70	1	4	2
04/11/08M/ELV	11	80	3	247	0	8	4
03/13/16M/IT	13	78	3	88	0	16	4
01/03/03M/ELV	3	76	3	120	1	3	1
01/05/05F/AT	5	46	1	179	1	5	1
02/14/09F/NW	14	40	1	390	1	9	2
03/04/25S/AT	4	53	2	210	0	25	4
04/13/13m/ELV	13	78	3	88	0	13	4
03/04/04F/AT	4	53	2	210	0	4	4
01/07/01F/AT	7	52	2	262	1	1	2
01/05/06m/mg	5	46	1	179	1	6	2
02/14/03M/IS	14	40	1	390	1	3	2
03/12/04F/IM	12	79	3	34	0	4	1
04/11/27M/IS	11	80	3	247	0	27	4
01/05/08M/MG	5	46	1	179	1	8	1
01/05/02F/MR	5	46	1	179	1	2	1
02/09/05M/IT	9	62	2	151	1	5	1
01/08/02F/IMB	8	54	2	70	1	2	1
01/07/04M/JR	7	52	2	262	1	4	2
01/05/12M/IT	5	46	1	179	1	12	2
01/07/08M/IT	7	52	2	262	1	8	1
01/06/10M/ELV	6	52	2	415	1	10	2
04/11/24M/IT	11	80	3	247	0	24	3
03/11/26F/IM	11	80	3	247	0	26	4
04/11/15M/MG	11	80	3	247	0	15	4
03/13/10M/JR	13	78	3	88	0	10	3
04/04/08F/IM	4	53	2	210	0	8	4
02/06/03F/MR	6	52	2	415	1	3	2
03/11/20F/MR	11	80	3	247	0	20	4
01/07/16S/IS	7	52	2	262	1	16	1
02/14/08M/IT	14	40	1	390	1	8	4
02/02/10M/JR	2	88	3	138	1	10	2
04/11/27F/MR	11	80	3	247	0	27	4
04/04/19M/MG	4	53	2	210	0	19	4
04/04/22F/NW	4	53	2	210	0	22	3
03/11/18F/IMB	11	80	3	247	0	18	3
04/01/01M/ELV	1	64	2	134	0	1	3
01/07/07M/MG	7	52	2	262	1	7	2
04/04/18M/IT	4	53	2	210	0	18	4
01/06/06M/JR	6	52	2	415	1	6	1
04/11/23M/IT	11	80	3	247	0	23	4
03/11/34F/MR	11	80	3	247	0	34	1
01/07/03F/IM	7	52	2	262	1	3	1
04/04/20F/MR	4	53	2	210	0	20	4
01/03/03F/AT	3	76	3	120	1	3	1
03/11/04M/MG	11	80	3	247	0	4	3
04/01/14M/ELV	1	64	2	134	0	14	3
04/04/28S/IM	4	53	2	210	0	28	4
04/04/11M/ELV	4	53	2	210	0	11	4
03/11/17M/IT	11	80	3	247	0	17	3

03/11/14M/ELV	11	80	3	247	0	14	3
04/04/10F/AT	4	53	2	210	0	10	4
04/04/29S/mR	4	53	2	210	0	29	2
04/11/06M/JR	11	80	3	247	0	6	4
03/13/07M/IS	13	78	3	88	0	7	4
03/13/07F/IM	13	78	3	88	0	7	4
04/11/03M/ELV	11	80	3	247	0	3	4
03/11/31F/AT	11	80	3	247	0	31	1
02/14/06F/IM	14	40	1	390	1	6	2
01/02/08F/MR	2	88	3	138	1	8	2
02/03/11M/IS	3	76	3	120	1	11	2
02/08/06F/IM	8	54	2	70	1	6	1
03/11/10M/IT	11	80	3	247	0	10	4
02/14/11M/JR	14	40	1	390	1	11	2
02/10/05M/ELV	10	59	2	198	1	5	2
03/11/19M/JR	11	80	3	247	0	19	3
03/04/02M/IS	4	53	2	210	0	2	3
04/04/12F/AT	4	53	2	210	0	12	4
03/13/06F/IMB	13	78	3	88	0	6	4
02/14/14F/IM	14	40	1	390	1	14	2
03/04/14M/IT	4	53	2	210	0	14	4
04/13/01F/IMB	13	78	3	88	0	1	3
02/03/09F/AT	3	76	3	120	1	9	1
04/11/13F/IM	11	80	3	247	0	13	4
01/09/04M/MG	9	62	2	151	1	4	4
04/11/15F/NW	11	80	3	247	0	15	4
03/11/30M/IS	11	80	3	247	0	30	3
02/14/07M/ELV	14	40	1	390	1	7	1
04/11/28F/AT	11	80	3	247	0	28	4
02/08/09S/IM	8	54	2	70	1	9	2
03/11/21M/ELV	11	80	3	247	0	21	2
04/04/16M/ELV	4	53	2	210	0	16	3
02/14/10F/IMB	14	40	1	390	1	10	1
01/05/03m/is	5	46	1	179	1	3	2
02/06/03M/ELV	6	52	2	415	1	3	2
03/04/27S/IS	4	53	2	210	0	27	4
01/07/08F/NW	7	52	2	262	1	8	1
02/10/04F/AT	10	59	2	198	1	4	2
02/09/06F/MR	9	62	2	151	1	6	2
03/04/05M/MG	4	53	2	210	0	5	4
04/11/12M/IT	11	80	3	247	0	12	4
03/11/32F/IMB	11	80	3	247	0	32	3
03/13/08M/MG	13	78	3	88	0	8	3
01/05/13M/ELV	5	46	1	179	1	13	1
04/11/02F/IM	11	80	3	247	0	2	4
04/04/09F/AT	4	53	2	210	0	9	4
03/13/17S/AT	13	78	3	88	0	17	4
04/04/23F/IMB	4	53	2	210	0	23	4
02/06/11M/MG	6	52	2	415	1	11	2
01/07/01M/IS	7	52	2	262	1	1	2

02/14/03F/MR	14	40	1	390	1	3	2
03/01/16M/MG	1	64	2	134	0	16	1
04/11/28M/ELV	11	80	3	247	0	28	4
03/12/01F/MR	12	79	3	34	0	1	4
01/05/14m/elv	5	46	1	179	1	14	1
02/08/01F/AT	8	54	2	70	1	1	2
01/07/11M/JR	7	52	2	262	1	11	2
04/04/10M/JR	4	53	2	210	0	10	4
03/11/05M/MG	11	80	3	247	0	5	1
03/13/02M/ELV	13	78	3	88	0	2	4
01/07/13S/IMB	7	52	2	262	1	13	4
01/02/05F/IM	2	88	3	138	1	5	2
04/04/19F/IMB	4	53	2	210	0	19	4
01/08/02M/JR	8	54	2	70	1	2	1
01/07/12f/MR	7	52	2	262	1	12	2
01/05/13F/IMB	5	46	1	179	1	13	1
02/09/07M/IS	9	62	2	151	1	7	1
03/04/26M/IS	4	53	2	210	0	26	3
04/11/07M/JR	11	80	3	247	0	7	4
02/06/12F/IMB	6	52	2	415	1	12	2
01/05/12F/IM	5	46	1	179	1	12	2
03/04/14F/MR	4	53	2	210	0	14	4
03/01/16F/IM	1	64	2	134	0	16	1
01/05/04M/JR	5	46	1	179	1	4	1
03/04/26F/MR	4	53	2	210	0	26	3
02/06/13F/IM	6	52	2	415	1	13	2
02/14/04F/IMB	14	40	1	390	1	4	2
04/04/20m/IS	4	53	2	210	0	20	4
02/06/12M/MG	6	52	2	415	1	12	2
04/01/08M/IT	1	64	2	134	0	8	4
04/04/15F/AT	4	53	2	210	0	15	4
03/11/30F/IM	11	80	3	247	0	30	3
03/13/04F/IM	13	78	3	88	0	4	1
03/12/04m/JR	12	79	3	34	0	4	1
02/07/02F/MR	7	52	2	262	1	2	2
03/04/01M/MG	4	53	2	210	0	1	3
04/11/29M/JR	11	80	3	247	0	29	4
04/11/07f/AT	11	80	3	247	0	7	4
04/01/09F/IMB	1	64	2	134	0	9	4
02/14/13m/IS	14	40	1	390	1	13	2
01/07/05F/IM	7	52	2	262	1	5	2
02/14/01F/IMB	14	40	1	390	1	1	2
02/02/02F/IMB	2	88	3	138	1	2	2
04/11/22M/ELV	11	80	3	247	0	22	3
02/14/15S/NW	14	40	1	390	1	15	2
01/06/07M/IS	6	52	2	415	1	7	1
03/12/01M/IS	12	79	3	34	0	1	4
04/04/17M/IS	4	53	2	210	0	17	4
02/06/09S/AT	6	52	2	415	1	9	2
04/11/16M/IS	11	80	3	247	0	16	4

01/08/03M/ELV	8	54	2	70	1	3	1
01/03/01F/IMB	3	76	3	120	1	1	1
02/09/02F/IMB	9	62	2	151	1	2	2
02/03/08M/IT	3	76	3	120	1	8	1
04/11/11M/MG	11	80	3	247	0	11	4
02/14/12F/AT	14	40	1	390	1	12	4
03/13/06M/JR	13	78	3	88	0	6	4
03/12/03M/ELV	12	79	3	34	0	3	4
03/11/25F/MR	11	80	3	247	0	25	3
01/05/05M/JR	5	46	1	179	1	5	1
01/05/03F/MR	5	46	1	179	1	3	2
03/13/03f/MR	13	78	3	88	0	3	4
03/11/32M/IS	11	80	3	247	0	32	3
04/11/33M/MG	11	80	3	247	0	33	2
01/06/08F/IM	6	52	2	415	1	8	1
01/06/08M/MG	6	52	2	415	1	8	1
04/13/01M/ELV	13	78	3	88	0	1	3
03/04/05F/IMB	4	53	2	210	0	5	4
04/11/01f/imb	11	80	3	247	0	1	4
04/01/13m/JR	1	64	2	134	0	13	4
02/07/10F/lm	7	52	2	262	1	10	2
01/05/11M/ELV	5	46	1	179	1	11	1
03/04/06M/IT	4	53	2	210	0	6	3
04/11/06F/AT	11	80	3	247	0	6	4
02/07/02M/JR	7	52	2	262	1	2	2
01/03/01M/JR	3	76	3	120	1	1	1
03/13/13f/nw	13	78	3	88	0	13	4
03/01/04M/MG	1	64	2	134	0	4	3
03/13/05M/IT	13	78	3	88	0	5	1
01/08/07F/NW	8	54	2	70	1	7	2
02/14/13F/MR	14	40	1	390	1	13	2
04/01/13F/IMB	1	64	2	134	0	13	4
02/09/05F/MR	9	62	2	151	1	5	1
01/07/06M/IS	7	52	2	262	1	6	2
04/04/17f/mr	4	53	2	210	0	17	4
01/06/05F/AT	6	52	2	415	1	5	1
03/11/14F/IM	11	80	3	247	0	14	3
01/07/11F/MR	7	52	2	262	1	11	2
01/07/06F/NW	7	52	2	262	1	6	2
03/11/19F/IM	11	80	3	247	0	19	3
04/04/18f/im	4	53	2	210	0	18	4
03/12/02F/AT	12	79	3	34	0	2	4
03/11/20M/IS	11	80	3	247	0	20	4
02/08/08S/IMB	8	54	2	70	1	8	4
02/10/01S/IS	10	59	2	198	1	1	2
04/11/16F/IMB	11	80	3	247	0	16	4
04/04/21F/IM	4	53	2	210	0	21	2
03/11/18M/IS	11	80	3	247	0	18	3
02/14/07F/AT	14	40	1	390	1	7	1
02/10/02F/MR	10	59	2	198	1	2	2

01/03/04F/MR	3	76	3	120	1	4	1
02/08/05F/AT	8	54	2	70	1	5	2
03/01/03F/IMB	1	64	2	134	0	3	2
03/04/02F/MR	4	53	2	210	0	2	3
01/05/07F/MR	5	46	1	179	1	7	1
04/01/14F/AT	1	64	2	134	0	14	3
03/13/11M/IT	13	78	3	88	0	11	3
01/05/11f/imb	5	46	1	179	1	11	1
02/07/10M/JR	7	52	2	262	1	10	2
01/05/14F/IMB	5	46	1	179	1	14	1
01/05/04F/AT	5	46	1	179	1	4	1
03/11/04F/IMB	11	80	3	247	0	4	3
02/14/04M/JR	14	40	1	390	1	4	2
04/13/12F/AT	13	78	3	88	0	12	3
02/10/03M/IT	10	59	2	198	1	3	2
03/13/08F/AT	13	78	3	88	0	8	3
01/05/09M/IT	5	46	1	179	1	9	1
03/13/16F/IT	13	78	3	88	0	16	4
03/13/15M/JR	13	78	3	88	0	15	4
03/04/24S/IS	4	53	2	210	0	24	4
04/01/10m/Mg	1	64	2	134	0	10	3
03/12/05F/IMB	12	79	3	34	0	5	3
01/05/01F/IM	5	46	1	179	1	1	1
04/01/01F/AT	1	64	2	134	0	1	3
01/07/03M/MG	7	52	2	262	1	3	1
01/03/05M/MG	3	76	3	120	1	5	1
01/05/07M/MG	5	46	1	179	1	7	1
03/04/06F/IM	4	53	2	210	0	6	3
01/07/14S/ELV	7	52	2	262	1	14	2
03/01/07F/AT	1	64	2	134	0	7	3
04/11/23F/AT	11	80	3	247	0	23	4
04/01/09M/JR	1	64	2	134	0	9	4
04/11/24F/IMB	11	80	3	247	0	24	3
03/11/34M/MG	11	80	3	247	0	34	1
02/07/15S/IMB	7	52	2	262	1	15	3
03/13/15F/AT	13	78	3	88	0	15	4
01/09/04F/IMB	9	62	2	151	1	4	4
04/13/14F/IMB	13	78	3	88	0	14	3
02/10/04M/JR	10	59	2	198	1	4	2
03/01/07M/ELV	1	64	2	134	0	7	3
04/11/11F/IMB	11	80	3	247	0	11	4
03/01/02F/NW	1	64	2	134	0	2	4
04/04/08M/IT	4	53	2	210	0	8	4
02/10/06M/IT	10	59	2	198	1	6	2
03/13/10F/IMB	13	78	3	88	0	10	3
02/10/03F/IMB	10	59	2	198	1	3	2
02/10/06F/IM	10	59	2	198	1	6	2
01/02/03F/NW	2	88	3	138	1	3	1
01/02/03M/IT	2	88	3	138	1	3	1
01/02/07F/NW	2	88	3	138	1	7	2

1/02/09M/IS	2	88	3	138	1	9	1
01/02/11M/ELV	2	88	3	138	1	11	1
01/03/02F/NW	3	76	3	120	1	2	1
01/03/02M/IT	3	76	3	120	1	2	1
01/03/04M/IS	3	76	3	120	1	4	1
01/03/05F/IM	3	76	3	120	1	5	1
01/05/01M/IT	5	46	1	179	1	1	1
01/05/02M/IS	5	46	1	179	1	2	1
01/05/08F/NW	5	46	1	179	1	8	1
01/05/15F/NW	5	46	1	179	1	15	1
01/06/01F/IMB	6	52	2	415	1	1	4
01/06/01M/JR	6	52	2	415	1	1	4
01/06/04M/JR	6	52	2	415	1	4	1
02/03/08F/NW	3	76	3	120	1	8	1
02/03/11F/MR	3	76	3	120	1	11	2
02/06/11f/imb	6	52	2	415	1	11	2
02/06/14M/IS	6	52	2	415	1	14	1
02/09/01F/AT	9	62	2	151	1	1	2
02/09/03F/NW	9	62	2	151	1	3	2
02/10/02M/MG	10	59	2	198	1	2	2
02/10/05F/NW	10	59	2	198	1	5	2
02/14/06M/ELV	14	40	1	390	1	6	2
02/14/08F/MR	14	40	1	390	1	8	4
03/01/05f/MR	1	64	2	134	0	5	4
03/01/12F/NW	1	64	2	134	0	12	3
03/04/01F/NW	4	53	2	210	0	1	3
03/04/03F/NW	4	53	2	210	0	3	3
03/11/31M/JR	11	80	3	247	0	31	1
03/13/03M/IT	13	78	3	88	0	3	4
03/13/05F/MR	13	78	3	88	0	5	1
04/01/08F/NW	1	64	2	134	0	8	4
04/01/11S/IS	1	64	2	134	0	11	4
04/04/07F/NW	4	53	2	210	0	7	3
04/04/09M/ELV	4	53	2	210	0	9	4
04/04/13F/NW	4	53	2	210	0	13	2
04/04/13M/MG	4	53	2	210	0	13	2
04/11/01M/IT	11	80	3	247	0	1	4
04/11/22F/NW	11	80	3	247	0	22	3
04/13/14m/Jr	13	78	3	88	0	14	3

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1	1	1	2	0	1	-9	1	24
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1	0	-9	3	1	0	-9	0	40

1	0	-9	4	0	0	0	0	26
0	0	4	4	0	0	0	1	20
0	1	-9	2	0	1	-9	1	49
0	0	4	4	0	0	0	0	40
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0	1	-9	2	0	1	-9	0	39
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1	0	-9	3	1	0	-9	0	52
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0	1	-9	2	0	1	-9	1	23
0	1	-9	2	0	1	-9	0	55
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5	0	4	1	-9	-9	1	3	2
9	0	22	-9	-9	-9	0	1	1
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3	-9	-9	-9	-9	-9	0	1	1
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6	0	22	-9	-9	-9	0	0	0
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6	-9	-9	-9	-9	-9	0	1	1
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	4	-9	-9	-9	-9	-9	-9	-9	0.33
	2	-9	0.4	-9	-9	-9	-9	-9	0.25
	1	-9	-9	-9	-9	-9	-9	-9	0.5
	1	-9	-10	-9	-9	-9	-9	-9	1
#NULL!		-9	-9	123	2	3	-9	0	0
	1	2.589888	2.59	123	2	5	0.517978	0	0
	3	-9	1.21	-9	-9	-9	-9	-9	1
#NULL!		0.728406	0.73	123	2	4	0.182102	0.25	0.25
	2	0.586772	0.59	23	2	4	0.146693	0.5	0.5
	6	0.80934	0.81	2	1	1	0.80934	1	1
	1	-9	-9	-9	-9	-9	-9	-9	1
	1	1.21401	1.21	2	1	1	1.21401	0	0
	1	1.133076	1.13	123	2	4	0.283269	0	0
	7	-9	1.01	-9	-9	-9	-9	-9	0
	6	-9	0.81	-9	-9	-9	-9	-9	0
	1	0.40467	0.4	1	1	1	0.40467	0	0
#NULL!		0.445137	0.45	123	2	5	0.089027	0	0
	9	1.416345	1.42	1	1	3	0.472115	1	1
#NULL!		-9	-9	-9	-9	-9	-9	-9	-9
	1	0.242802	0.24	23	2	2	0.121401	0	0
	6	0.80934	0.81	123	2	1	0.80934	0	0
	2	-9	0.81	-9	-9	-9	-9	-9	0
	1	-9	-9	3	1	1	-9	1	1
	8	2.02335	2.02	12	2	1	2.02335	1	1
	1	-9	0.81	-9	-9	-9	-9	-9	0
	3	-9	3.64	-9	-9	-9	-9	-9	0.5
	4	-9	0.81	-9	-9	-9	-9	-9	1
	4	-9	-9	-9	-9	-9	-9	1	1
#NULL!		-9	-9	1	1	1	-9	1	1
	1	-9	1.13	-9	-9	-9	-9	-9	0
	3	0.80934	0.81	12	2	4	0.202335	0.25	0.25
	2	-9	-9	-9	-9	-9	-9	-9	0
	3	-9	1.21	-9	-9	-9	-9	-9	0
	6	0.40467	0.4	1	1	2	0.202335	0	0
	4	-9	-9	-9	-9	-9	-9	-9	1
	4	-9	0.81	-9	-9	-9	-9	-9	1
	0	-9	-9	1	1	1	-9	1	1
	3	-9	-9	-9	-9	-9	-9	-9	0
	4	2	2	1	1	1	2	0	0
	2	1.61868	1.62	123	2	2	0.80934	0	0
	2	21.85218	21.85	23	2	1	21.85218	0	0
#NULL!		0.364203	0.36	123	2	3	0.121401	0	0
	2	-9	1.21	-9	-9	-9	-9	-9	0.33
	6	-9	0.81	-9	-9	-9	-9	-9	0

	2	1.21401	1.21	2	1	1	1.21401	1	1
	9	2.02335	2.02	2	1	1	2.02335	1	1
	1	-9	-9	2	1	1	-9	1	1
#NULL!		-9	-9	-9	-9	-9	-9	-9	1
	3	-9	0.81	-9	-9	-9	-9	-9	0
	4	0.80934	0.81	123	2	1	0.80934	0	0
	2	-9	0.4	-9	-9	-9	-9	-9	1
	8	-9	-9	1	1	1	-9	0	0
	2	-9	-9	1	1	1	-9	1	1
	1	-9	0.81	-9	-9	-9	-9	-9	0
	2	-9	-9	1	1	1	-9	1	1
	1	-9	2.02	-9	-9	-9	-9	-9	0
#NULL!		-9	0.81	-9	-9	-9	-9	-9	1
	6	-9	-9	-9	-9	-9	-9	-9	1
	2	-9	-9	-9	-9	-9	-9	-9	1
	7	0.364203	0.36	123	2	3	0.121401	0	0
	1	-9	-9	-9	-9	-9	-9	-9	1
	1	-9	1.01	-9	-9	-9	-9	-9	1
	8	-9	2.02	-9	-9	-9	-9	-9	1
#NULL!		-9	2.02	-9	-9	-9	-9	-9	1
	2	-9	-9	-9	-9	-9	-9	-9	1
	1	1.011675	1.01	12	2	1	1.011675	1	1
	2	1.21401	1.21	12	2	3	0.40467	0	0
	3	0.364203	0.36	234	2	5	0.072841	0	0
	2	-9	-9	-9	-9	-9	-9	-9	1
	2	0.40467	0.4	12	2	1	0.40467	0	0
#NULL!		-9	0.4	-9	-9	-9	-9	-9	1
	1	-9	-9	123	2	4	-9	0	0
#NULL!		2.02335	2.02	1	1	1	2.02335	1	1
	5	0.40467	0.4	1	1	1	0.40467	1	1
#NULL!		0.80934	-9	1	1	1	0.80934	0	-9
	3	0.80934	0.81	23	2	1	0.80934	0	0
	1	-9	-9	123	2	4	-9	0.25	0.25
	9	-9	1.42	-9	-9	-9	-9	-9	1
	2	-9	-10	-9	-9	-9	-9	-9	0
	2	-10	-10	1	1	1	-10	1	1
	2	-9	1.62	-9	-9	-9	-9	-9	0
	6	1.21401	1.21	12	2	1	1.21401	1	1
	4	-10	-10	3	1	2	-5	0	0
	3	-9	0.4	-9	-9	-9	-9	-9	1
	4	-9	-9	12	2	3	-9	0.333333	0.33
	1	-10	-10	123	2	1	-10	1	1
	1	-9	0.85	-9	-9	-9	-9	-9	0
	6	-9	1.21	-9	-9	-9	-9	-9	1
#NULL!		-9	-9	-9	-9	-9	-9	-9	-9
	5	-9	4.05	-9	-9	-9	-9	-9	1
	6	-9	4.05	-9	-9	-9	-9	-9	0
	1	0.80934	0.81	12	2	1	0.80934	0	0
	3	0.40467	0.4	12	2	1	0.40467	0	0
	3	0.364203	0.36	12	2	3	0.121401	-9	-9

	2	-9	-9	2	1	1	-9	1	1
	6	0.80934	0.81	1	1	1	0.80934	0	0
	4	0.40467	0.4	1	1	1	0.40467	1	1
	5	0.40467	0.4	1	1	1	0.40467	1	1
	1	-9	0.61	-9	-9	-9	-9	-9	0
	0	-9	-9	-9	-9	-9	-9	-9	1
	2	-9	-9	-9	-9	-9	-9	-9	-9
#NULL!		1.21401	1.21	1	1	1	1.21401	0	0
	2	-9	0.4	-9	-9	-9	-9	-9	0
	6	-9	0.81	-9	-9	-9	-9	-9	0
	1	0.849807	0.85	123	2	3	0.283269	0	0
	2	0.80934	0.81	2	1	1	0.80934	1	1
	7	-9	1.34	-9	-9	-9	-9	-9	0
	0	0.80934	0.81	12	2	1	0.80934	0	0
	0	1.21401	1.21	23	2	3	0.40467	0	0
	1	-9	0.81	-9	-9	-9	-9	-9	1
#NULL!		-9	-9	2	1	1	-9	1	1
	3	-9	2.23	-9	-9	-9	-9	-9	0
	7	1.011675	1.01	123	2	4	0.252919	0	0
	5	-9	-9	2	1	1	-9	1	1
	3	-9	-9	2	1	1	-9	1	1
	3	3.64203	3.64	12	2	2	1.821015	0.5	0.5
	4	-9	-9	12	2	1	-9	1	1
	2	-9	1.21	-9	-9	-9	-9	-9	0
	1	1.21401	1.21	12	2	2	0.607005	0	0
	1	1.61868	1.62	12	2	2	0.80934	0	0
	6	-9	-10	-9	-9	-9	-9	-9	1
#NULL!		-9	0.81	-9	-9	-9	-9	-9	-9
	3	-9	0.81	-9	-9	-9	-9	-9	1
#NULL!		0.80934	0.81	12	2	1	0.80934	1	1
	8	0.80934	0.81	2	1	1	0.80934	1	1
	4	0.80934	0.81	12	2	2	0.40467	1	1
	0	-9	0.81	-9	-9	-9	-9	-9	0
	2	2.063817	2.06	2	1	3	0.687939	-9	-9
#NULL!		-9	0.45	-9	-9	-9	-9	-9	0
	3	-9	0.81	-9	-9	-9	-9	-9	1
	1	-9	-9	1	1	1	-9	0	0
	2	-9	-9	123	2	5	-9	0	0
	4	-9	-9	23	2	1	-9	1	1
	1	0.80934	0.81	12	2	1	0.80934	0	0
	2	-9	-9	1	1	1	-9	1	1
	2	-9	1.21	-9	-9	-9	-9	-9	0
	0	-9	0.85	-9	-9	-9	-9	-9	-9
	1	-9	0.4	-9	-9	-9	-9	-9	1
	5	-9	0.4	-9	-9	-9	-9	-9	1
	5	0.80934	0.81	12	2	3	0.26978	0.333333	0.33
	2	2.02335	2.02	2	1	1	2.02335	1	1
	2	-9	-9	-9	-9	-9	-9	-9	-9
	4	0.80934	0.81	23	2	1	0.80934	1	1
	1	-9	-9	1	1	1	-9	1	1

#NULL!	1.61868	1.62	1	1	1	1.61868	0	0
2	-9	1.21	-9	-9	-9	-9	-9	0
2	-9	-9	-9	-9	-9	-9	-9	-9
5	1.61868	1.62	12	2	2	0.80934	0	0
5	0.80934	0.81	12	2	1	0.80934	0	0
5	-9	0.81	-9	-9	-9	-9	-9	0
2	1.61868	1.62	1	1	1	1.61868	0	0
6	-9	0.81	-9	-9	-9	-9	-9	0
1	-9	1.21	-9	-9	-9	-9	-9	1
6	-9	0.4	-9	-9	-9	-9	-9	0
4	-9	-9	12	2	2	-9	0.5	0.5
3	-9	0.36	-9	-9	-9	-9	-9	-9
#NULL!	-9	-9	12	2	1	-9	1	1
1	0.80934	0.81	2	1	2	0.40467	0	0
#NULL!	-9	-9	-9	-9	-9	-9	0	0
3	1.61868	1.62	12	2	2	0.80934	0	0
#NULL!	0.80934	0.81	23	2	1	0.80934	1	1
3	-9	0.36	-9	-9	-9	-9	-9	0
4	-9	2.43	-9	-9	-9	-9	-9	0
1	-9	0.24	-9	-9	-9	-9	-9	0
#NULL!	-9	-9	2	1	1	-9	1	1
2	-9	2.02	-9	-9	-9	-9	-9	0
9	-9	2.02	-9	-9	-9	-9	-9	1
1	-9	0.81	-9	-9	-9	-9	-9	0
4	-10	-10	123	2	3	-3.33333	0	0
1	-9	1.21	-9	-9	-9	-9	-9	0
4	0.80934	0.81	12	2	1	0.80934	0	0
3	1.21401	1.21	12	2	1	1.21401	1	1
2	-9	0.4	-9	-9	-9	-9	-9	0
2	-9	-9	-9	-9	-9	-9	-9	-9
6	4.0467	4.05	1	1	1	4.0467	0	0
3	0.40467	0.4	23	2	1	0.40467	1	1
2	-9	-9	-9	-9	-9	-9	-9	1
1	1.21401	1.21	2	1	1	1.21401	0	0
#NULL!	0.80934	0.81	12	2	2	0.40467	-9	-9
#NULL!	1.61868	1.62	23	2	1	1.61868	0	0
3	-9	-9	-9	-9	-9	-9	-9	1
2	-9	0.61	-9	-9	-9	-9	-9	0
2	-9	-9	-9	-9	-9	-9	-9	-9
3	-10	-10	12	2	3	-3.33333	0.666667	0.67
1	-10	-10	1	1	1	-10	1	1
1	-9	0.81	-9	-9	-9	-9	-9	1
3	-10	-10	-10	-9	-10	1	0	0
1	0.40467	0.4	12	2	1	0.40467	1	1
2	-9	0.4	-9	-9	-9	-9	-9	0
1	-9	0.81	-9	-9	-9	-9	-9	1
3	-9	-9	-9	-9	-9	-9	-9	-9
3	-9	0.81	-9	-9	-9	-9	-9	0
#NULL!	0.607005	0.61	12	2	2	0.303503	1	1
6	0.80934	0.81	23	2	1	0.80934	0	0

	2	-9	0.81	-9	-9	-9	-9	1
	1	-10	-10	13	2	3	-3.33333	0
	2	0.40467	0.4	1	1	1	0.40467	0
	1	-9	0.81	-9	-9	-9	-9	1
	1	0.40467	0.4	12	2	1	0.40467	1
	1	-9	1.21	-9	-9	-9	-9	0
#NULL!		-9	-9	1235	2	4	-9	0
	2	1.21401	1.21	23	2	4	0.303502	0
	1	-9	-9	123	2	2	-9	0.5
	1	2.02335	2.02	1	1	1	2.02335	0
	3	-9	-9	-9	-9	-9	-9	-9
	7	-9	0.36	-9	-9	-9	-9	0
	2	-9	2.06	-9	-9	-9	-9	-9
	3	2.225685	2.23	123	2	6	0.370947	0
	2	-9	1.62	-9	-9	-9	-9	0
	1	-9	0.4	-9	-9	-9	-9	1
	2	0.80934	0.81	3	1	1	0.80934	0
#NULL!		0.80934	0.81	2	1	1	0.80934	0
	6	1.61868	1.62	123	2	2	0.80934	0
	5	-9	1.21	-9	-9	-9	-9	1
	5	-9	-9	-9	-9	-9	-9	1
#NULL!		-9	-9	-9	-9	-9	-9	1
	1	-9	-10	-9	-9	-9	-9	0
	1	0.687939	0.69	123	2	4	0.171985	0
#NULL!		-9	0.81	-9	-9	-9	-9	0
	6	-9	0.81	-9	-9	-9	-9	1
	2	-9	0.4	-9	-9	-9	-9	0.25
	1	0.40467	0.4	2	1	1	0.40467	1
	5	1.21401	1.21	12	2	2	0.607005	1
	2	-10	-10	12	2	1	-10	0
	2	-9	0.59	-9	-9	-9	-9	0.5
	4	-9	0.81	-9	-9	-9	-9	0
#NULL!		-9	-9	-9	-9	-9	-9	-9
	7	1.335411	1.34	12	2	2	0.667706	0
#NULL!		-9	2.02	-9	-9	-9	-9	0
	1	-9	-9	12	2	3	-9	0.333333
	0	0.80934	0.81	12	2	1	0.80934	0
	6	-9	1.62	-9	-9	-9	-9	0
	2	-9	2.43	-9	-9	-9	-9	0
#NULL!		0.80934	0.81	12	2	1	0.80934	0
	2	-9	21.85	-9	-9	-9	-9	0
	2	-9	1.21	-9	-9	-9	-9	0
	8	-9	-9	-9	-9	-9	-9	0
	1	0.80934	0.81	1	1	1	0.80934	1
	0	-9	-9	-9	-9	-9	-9	-9
	2	0.40467	0.4	12	2	1	0.40467	1
	1	0.80934	0.81	12	2	1	0.80934	1
	1	0.40467	0.4	2	1	1	0.40467	1
	2	-9	-9	-9	-9	-9	-9	-9
	2	0.80934	0.81	1	1	1	0.80934	0

#NULL!	0.80934	0.81	2	1	1	0.80934	1	1
2	-9	1.01	-9	-9	-9	-9	-9	0
1	-9	2.59	-9	-9	-9	-9	-9	0
2	-9	-9	2	1	1	-9	1	1
3	2.02335	2.02	12	2	2	1.011675	1	1
1	-9	-9	-9	-9	-9	-9	-9	0.25
4	2.42802	2.43	123	2	2	1.21401	0	0
3	1.21401	1.21	1	1	1	1.21401	0	0
2	-9	-10	-9	-9	-9	-9	-9	1
1	0.607005	0.61	123	2	4	0.151751	0	0
1	-9	1.21	-9	-9	-9	-9	-9	0
#NULL!	-9	0.4	-9	-9	-9	-9	-9	1
1	0.80934	0.81	1	1	1	0.80934	1	1
2	1.21401	1.21	123	2	3	0.40467	0.333333	0.33
5	-9	-9	-9	-9	-9	-9	-9	0.25
5	-9	-9	123	2	4	-9	0.25	0.25
2	2.02335	2.02	1	1	1	2.02335	0	0
3	-9	-10	-9	-9	-9	-9	-9	0.67
3	-9	-10	-9	-9	-9	-9	-9	1
3	0.80934	0.81	123	2	4	0.202335	0	0
1	-9	-9	-9	-9	-9	-9	-9	1
1	2.02335	2.02	12	2	1	2.02335	1	1
1	-9	-9	2	1	1	-9	1	1
5	-9	1.62	-9	-9	-9	-9	-9	0
#NULL!	2.02335	2.02	23	2	3	0.67445	0	0
2	1.011675	1.01	1	1	5	0.202335	0	0
4	-9	-9	-9	-9	-9	-9	-9	-9
2	0.40467	0.4	123	2	4	0.101167	0.25	0.25
#NULL!	0.40467	0.4	1	1	1	0.40467	1	1
2	-9	-9	-9	-9	-9	-9	-9	-9
#NULL!	-9	0.81	-9	-9	-9	-9	-9	0
3	-9	0.81	-9	-9	-9	-9	-9	0
#NULL!	-9	-9	-9	-9	-9	-9	-9	1
1	-9	-9	2	1	1	-9	1	1
1	-9	0.4	-9	-9	-9	-9	-9	1
1	-9	-9	-9	-9	-9	-9	-9	1
#NULL!	-9	1.62	-9	-9	-9	-9	-9	0
#NULL!	-9	-9	-9	-9	-9	-9	-9	0
1	-9	-9	-9	-9	-9	-9	-9	1
3	-9	1.62	-9	-9	-9	-9	-9	0
4	-9	-9	-9	-9	-9	-9	-9	1
5	-9	0.4	-9	-9	-9	-9	-9	1
3	0.80934	0.81	12	2	1	0.80934	1	1
1	-9	-9	-9	-9	-9	-9	-9	-9
#NULL!	0.40467	0.4	2	1	1	0.40467	1	1
2	-9	0.81	-9	-9	-9	-9	-9	0
1	-9	-10	-9	-9	-9	-9	-9	1
3	0.80934	0.81	1	1	1	0.80934	1	1
3	-9	1.21	-9	-9	-9	-9	-9	1
#NULL!	-9	-9	-9	-9	-9	-9	-9	-9

	4	-9	2.02	-9	-9	-9	-9	-9	1
	2	-9	-9	-9	-9	-9	-9	-9	-9
	1	-9	-9	123	2	3	-9	0	0
#NULL!		-9	0.81	-9	-9	-9	-9	-9	1
	3	-9	0.61	-9	-9	-9	-9	-9	1
	2	-9	2.02	-9	-9	-9	-9	-9	1
#NULL!		0.40467	0.4	1	1	1	0.40467	1	1
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150	150	150	150	20	20	20	20	20

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-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
1000	200	200	2000	20	20	20	20	20
400	400	400	400	50	50	50	50	50
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300	300	300	300	18	18	18	18	18
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500	500	500	500	100	100	100	100	100
280	280	280	280	20	20	20	20	20
400	400	400	400	44	44	44	44	44
100	100	300	500	50	0	0	50	0
200	200	200	200	30	30	30	30	30
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200	200	200	200	50	50	50	50	50
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160	160	160	160	-9	-9	-9	-9	-9
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370	370	370	370	50	50	50	50	50
180	180	180	180	26	26	26	26	26
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500	500	500	500	40	40	40	40	40
240	240	240	240	36	36	36	36	36
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200	200	200	200	30	30	30	30	30
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500	500	500	500	50	50	50	50	50
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200	200	200	200	50	50	50	50	50
50	50	50	50	10	10	10	10	10
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150	150	150	150	-9	-9	-9	-9	-9
200	200	200	200	50	50	50	50	50
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140	140	140	140	10	10	10	10	10
400	400	400	400	100	100	100	100	100

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200	200	200	200	-10	-10	-10	-10	-10
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100	100	100	100	10	10	10	10	10
250	250	250	250	12	12	12	12	12
300	300	300	300	20	20	20	20	20
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1200	1200	1200	1200	60	60	60	60	60
280	280	280	280	50	50	50	50	50
2000	400	1000	5000	30	30	30	30	30
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280	280	280	280	15	15	15	15	15
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300	300	300	300	30	30	30	30	30
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-9	-9	-9	-9	-9	-9	-9	-9	-9
200	5000	200	200	170	0	0	0	0
-9	-9	-9	-9	-9	-9	-9	-9	-9
200	200	200	200	50	50	50	50	50
100	100	100	100	20	20	20	20	20
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400	400	400	400	80	80	80	80	80
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400	400	400	400	20	20	20	20	20
-9	-9	-9	-9	-9	-9	-9	-9	-9
120	120	120	120	15	15	15	15	15
400	400	400	400	150	150	150	150	150
200	200	200	200	30	30	30	30	30
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300	300	300	300	100	100	100	100	100

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300	300	300	300	30	30	30	30	30
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600	600	600	600	80	80	80	80	80
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400	400	400	400	30	30	30	30	30
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400	400	400	400	90	90	90	90	90
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50	50	300	500	10	10	10	10	10
900	900	900	900	200	200	200	200	200
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150	150	150	150	30	30	30	30	30
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140	140	140	140	0	0	0	0	0
300	300	300	300	100	100	100	100	100
-9	-9	-9	-9	-9	-9	-9	-9	-9
400	0	0	1000	10	10	10	10	10

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

2340	1976.919	2400	49.42299	1927.496	0.025	2400	60	2340
3600	2372.303	4800	593.0758	1779.228	0.25	4800	1200	3600
2160	-9	2400	-9	-9	0.1	2400	240	2160
-9	-9	-9	-9	-9	-9	-9	-9	-9
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1920	-9	2400	-9	-9	0.2	2400	480	1920
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-9	-9	-9	-9	-9	-9	-9	-9	-9
4320	5219.067	5280	948.9213	4270.146	0.181818	5280	960	4320
-9	-9	-9	-9	-9	-9	-9	-9	-9
1200	3294.866	1200	0	3294.866	0	-9	0	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
6000	17792.28	7200	2965.379	14826.9	0.166667	7200	1200	6000
-9	-9	-9	-9	-9	-9	-9	-9	-9
4200	-9	4320	-9	-9	0.027778	4320	120	4200
3360	2372.303	4800	711.691	1660.612	0.3	4800	1440	3360
3600	11861.52	4800	2965.379	8896.138	0.25	4800	1200	3600
7200	14826.9	-9	5930.758	8896.138	0.4	12000	4800	7200
960	2224.034	1800	1037.883	1186.152	0.466667	1800	840	960
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
600	-9	720	-9	-9	0.166667	720	120	600
-9	-9	-9	-9	-9	-9	-9	-9	-9
1800	1976.919	2400	494.2299	1482.69	0.25	2400	600	1800
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	1200	-9	-9	-9	-9	-9	-9
900	-9	960	-9	-9	0.0625	960	60	900
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5880	7413.448	6000	148.269	7265.179	0.02	6000	120	5880
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-9	13179.46	4800	-9	-9	-9	-9	-9	-9

5100	-9	5400	-9	-9	0.055556	5400	300	5100
5736	7413.448	6000	326.1917	7087.256	0.044	6000	264	5736
1440	5930.758	2400	2372.303	3558.455	0.4	2400	960	1440
660	2075.765	840	444.8069	1630.959	0.214286	840	180	660
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
3432	2965.379	3600	138.3844	2826.995	0.046667	3600	168	3432
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
5652	7060.427	6000	409.5047	6650.922	0.058	6000	348	5652
1800	2965.379	2400	741.3448	2224.034	0.25	2400	600	1800
-9	-9	-9	-9	-9	-9	-9	-9	-9
1800	2965.379	2400	741.3448	2224.034	0.25	2400	600	1800
1260	1581.536	1920	543.6529	1037.883	0.34375	1920	660	1260
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	1200	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
3360	3558.455	3600	237.2303	3321.225	0.066667	3600	240	3360
1800	-9	2400	-9	-9	0.25	2400	600	1800
1680	-9	2400	-9	-9	0.3	2400	720	1680
2640	988.4597	3600	263.5893	724.8705	0.266667	3600	960	2640
3600	-9	4800	-9	-9	0.25	4800	1200	3600
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	1482.69	1800	-9	-9	-9	-9	-9	-9
2160	1482.69	2400	148.269	1334.421	0.1	2400	240	2160
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
2040	2965.379	2400	444.8069	2520.572	0.15	2400	360	2040
2040	2965.379	2400	444.8069	2520.572	0.15	2400	360	2040
4560	5930.758	4800	296.5379	5634.22	0.05	4800	240	4560
-9	-9	-9	-9	-9	-9	-9	-9	-9
3336	1744.341	3600	127.9183	1616.422	0.073333	3600	264	3336
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
720	-9	1200	-9	-9	0.4	1200	480	720
960	-9	1200	-9	-9	0.2	1200	240	960
600	-9	720	-9	-9	0.166667	720	120	600
-9	5930.758	4800	-9	-9	-9	-9	-9	-9
1080	-9	1200	-9	-9	0.1	1200	120	1080
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
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-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	22240.34	-9	-9	-9	-9	-9	-9	-9
492	296.5379	600	53.37683	243.1611	0.18	600	108	492
-9	-9	-9	-9	-9	-9	-9	-9	-9
3120	4744.607	3840	889.6138	3854.993	0.1875	3840	720	3120
1560	-9	1800	-9	-9	0.133333	1800	240	1560

5520	3706.724	6000	296.5379	3410.186	0.08	6000	480	5520
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
7960	5065.856	8200	148.269	4917.587	0.029268	8200	240	7960
4200	5930.758	4800	741.3448	5189.414	0.125	4800	600	4200
-9	-9	-9	-9	-9	-9	-9	-9	-9
3384	2224.034	3600	133.4421	2090.592	0.06	3600	216	3384
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
2400	-9	6000	-9	-9	0.6	6000	3600	2400
-9	-9	-9	-9	-9	-9	-9	-9	-9
4800	-9	6000	-9	-9	0.2	6000	1200	4800
3160	4151.531	3360	247.1149	3904.416	0.059524	3360	200	3160
4272	-9	4800	-9	-9	0.11	4800	528	4272
2800	1853.362	3000	123.5575	1729.805	0.066667	3000	200	2800
2040	2965.379	2400	444.8069	2520.572	0.15	2400	360	2040
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
1800	-9	2400	-9	-9	0.25	2400	600	1800
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-9	-9	1920	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
3840	5485.952	4440	741.3448	4744.607	0.135135	4440	600	3840
1848	1779.228	2160	256.9995	1522.228	0.144444	2160	312	1848
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
5520	1482.69	6000	118.6152	1364.074	0.08	6000	480	5520
2448	7116.91	2880	1067.537	6049.374	0.15	2880	432	2448
-9	-9	-9	-9	-9	-9	-9	-9	-9
2040	1976.919	2400	296.5379	1680.382	0.15	2400	360	2040
360	741.3448	600	296.5379	444.8069	0.4	600	240	360
5400	3706.724	6000	370.6724	3336.052	0.1	6000	600	5400
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
1800	-9	2400	-9	-9	0.25	2400	600	1800
480	-9	600	-9	-9	0.2	600	120	480
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	1800	-9	-9	-9	-9	-9	-9
1800	5930.758	2400	1482.69	4448.069	0.25	2400	600	1800
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
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-9	-9	-9	-9	-9	-9	-9	-9	-9
1560	2767.687	1680	197.6919	2569.995	0.071429	1680	120	1560
3600	5930.758	4800	1482.69	4448.069	0.25	4800	1200	3600

-9	-9	-9	-9	-9	-9	-9	-9	-9
2310	-9	2400	-9	-9	0.0375	2400	90	2310
948	2965.379	1200	622.7296	2342.65	0.21	1200	252	948
-9	-9	-9	-9	-9	-9	-9	-9	-9
1800	5930.758	2400	1482.69	4448.069	0.25	2400	600	1800
-9	-9	-9	-9	-9	-9	-9	-9	-9
5520	-9	6000	-9	-9	0.08	6000	480	5520
1080	988.4597	1200	98.84597	889.6138	0.1	1200	120	1080
2856	-9	3000	-9	-9	0.048	3000	144	2856
3360	1779.228	3600	118.6152	1660.612	0.066667	3600	240	3360
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
2880	1617.48	3600	323.4959	1293.984	0.2	3600	720	2880
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
13680	17792.28	-9	889.6138	16902.66	0.05	14400	720	13680
2760	4151.531	3360	741.3448	3410.186	0.178571	3360	600	2760
18240	11490.84	-9	222.4034	11268.44	0.019355	18600	360	18240
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
1680	4186.418	2880	1744.341	2442.077	0.416667	2880	1200	1680
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
3180	8303.062	3360	444.8069	7858.255	0.053571	3360	180	3180
-9	-9	-9	-9	-9	-9	-9	-9	-9
3240	-9	3600	-9	-9	0.1	3600	360	3240
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
14460	11082.73	-9	254.6033	10828.13	0.022973	14800	340	14460
-9	-9	-9	-9	-9	-9	-9	-9	-9
1800	-9	2400	-9	-9	0.25	2400	600	1800
960	1482.69	1200	296.5379	1186.152	0.2	1200	240	960
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
3840	5930.758	4800	1186.152	4744.607	0.2	4800	960	3840
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
4560	5930.758	4800	296.5379	5634.22	0.05	4800	240	4560
-9	-9	-9	-9	-9	-9	-9	-9	-9
1260	3558.455	1440	444.8069	3113.648	0.125	1440	180	1260
3000	5930.758	4800	2224.034	3706.724	0.375	4800	1800	3000
2040	5930.758	2400	889.6138	5041.145	0.15	2400	360	2040
-9	-9	-9	-9	-9	-9	-9	-9	-9
2400	4448.069	3600	1482.69	2965.379	0.333333	3600	1200	2400

-9	-9	-9	-9	-9	-9	-9	-9	-9
3240	889.6138	3600	88.96138	800.6524	0.1	3600	360	3240
-9	-9	-9	-9	-9	-9	-9	-9	-9
6240	8896.138	7200	1186.152	7709.986	0.133333	7200	960	6240
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
3840	-9	4800	-9	-9	0.2	4800	960	3840
1440	3558.455	2880	1779.228	1779.228	0.5	2880	1440	1440
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
4440	5930.758	4800	444.8069	5485.952	0.075	4800	360	4440
2160	2965.379	2400	296.5379	2668.841	0.1	2400	240	2160
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
3720	3953.839	4800	889.6138	3064.225	0.225	4800	1080	3720
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
240	790.7678	960	593.0758	197.6919	0.75	960	720	240
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
1580	2100.477	1700	148.269	1952.208	0.070588	1700	120	1580
8400	26688.41	-9	5930.758	20757.65	0.222222	10800	2400	8400
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
1440	2224.034	1800	444.8069	1779.228	0.2	1800	360	1440
-9	-9	-9	-9	-9	-9	-9	-9	-9
1680	-9	1680	0	-9	0	-9	0	-9
2400	-9	3600	-9	-9	0.333333	3600	1200	2400
-9	-9	-9	-9	-9	-9	-9	-9	-9
2080	5436.529	2200	296.5379	5139.991	0.054545	2200	120	2080

HW146a	HW146aj	HW146b	HW146bj	HW146c	HW151	HW151j	HW152	HW153
460	460	1136.729	1136.73	1	2	2	-9	-9
-9	-9	-9	-10	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
50	50	-9	-9	0	2	2	-9	-9
-9	240	-9	296.54	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	116	-9	286.65	-9	-9	-9	-9	-9
-9	144	-9	-9	-9	-9	-9	-9	-9
-9	10	-9	-10	-9	-9	-9	-9	-9
480	480	-9	-9	0	2	2	-9	-9
280	280	108.1128	108.11	2	2	2	-9	-9
-9	1200	-9	988.46	-9	-9	-9	-9	-9
1200	1200	1647.433	1647.43	2	2	2	-9	-9
240	240	409.0178	409.02	0	1	1	1	2
80	80	98.84597	98.85	0	2	2	-9	-9
-9	240	-9	-9	-9	-9	-9	-9	-9
236	236	194.3971	194.4	2	2	2	-9	-9
0	0	0	0	1	2	2	-9	-9
-9	240	-9	237.23	-9	-9	-9	-9	-9
-9	262	-9	323.72	-9	-9	-9	-9	-9
1016	1016	2510.688	2510.69	5	2	2	-9	-9
240	240	539.1599	539.16	2	2	2	-9	-9
240	240	169.4502	169.45	0	1	1	1	1
-9	-9	-9	-9	-9	2	2	-9	-9
-9	-9	-9	-9	-9	2	2	-9	-9
316	316	390.4416	390.44	0	2	2	-9	-9
-9	240	-9	296.54	-9	-9	-9	-9	-9
240	240	-9	-9	1	2	2	-9	-9
120	120	59.30758	59.31	1	2	2	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	80	-9	21.97	-9	-9	-9	-9	-9
-9	240	-9	296.54	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	2	2	-9	-9
30	30	-9	-9	5	2	2	-9	-9
-9	0	-9	0	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	2	2	-9	-9
-9	20	-9	-9	-9	-9	-9	-9	-9
-9	190	-9	156.51	-9	-9	-9	-9	-9
40	40	98.84597	98.85	1	2	2	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	120	-9	148.27	-9	-9	-9	-9	-9
30	30	-9	-9	1	2	2	-9	-9
-9	0	-9	-9	-9	-9	-9	-9	-9
0	0	0	0	1	1	1	1	2
180	180	111.2017	111.2	1	2	2	-9	-9
240	240	10.98289	10.98	2	2	2	-9	-9
240	240	658.9732	658.97	2	1	1	1	2
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	316	-9	390.44	-9	-9	-9	-9	-9

60	60	49.42299	49.42	1	2	2	-9	-9
537	537	265.4014	265.4	3	1	1	1	-9
20	20	-9	-9	5	2	2	-9	-9
-9	29	-9	-9	-9	-9	-9	-9	-9
-9	240	-9	296.54	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	2	2	-9	-9
-9	170.4	-9	421.08	-9	-9	-9	-9	-9
-9	-9	-9	-9	0	2	2	-9	-9
156	156	-9	-9	2	2	2	-9	-9
-9	200	-9	247.11	-9	-9	-9	-9	-9
40	40	-9	-9	5	2	2	-9	-9
-9	240	-9	118.62	-9	-9	-9	-9	-9
-9	900	-9	1112.02	-9	-9	-9	-9	-9
-9	60	-9	-9	-9	-9	-9	-9	-9
-9	25	-9	-9	-9	-9	-9	-9	-9
408	408	1120.254	1120.25	1	2	2	-9	-9
-9	20	-9	-9	-9	-9	-9	-9	-9
-9	240	-9	237.23	-9	-9	-9	-9	-9
-9	120	-9	59.31	-9	-9	-9	-9	-9
-9	708	-9	349.91	-9	-9	-9	-9	-9
-9	50	-9	-9	-9	-9	-9	-9	-9
240	240	237.2303	237.23	0	2	2	-9	-9
-9	-9	-9	-9	-9	2	2	-9	-9
-9	-9	-9	-9	-9	2	2	-9	-9
-9	156	-9	-9	-9	-9	-9	-9	-9
240	240	593.0758	593.08	1	1	1	1	2
-9	50	-9	123.56	-9	-9	-9	-9	-9
120	120	-9	-9	0	2	2	-9	-9
708	708	349.9147	349.91	2	2	2	-9	-9
40	40	98.84597	98.85	1	2	2	-9	-9
480	-9	593.0758	-9	0	2	2	-9	-9
540	540	667.2103	667.21	2	2	2	-9	-9
0	0	-9	-9	0	2	2	-9	-9
-9	240	-9	169.45	-9	-9	-9	-9	-9
-9	65	-9	-10	-9	-9	-9	-9	-9
10	10	-10	-10	5	2	2	-9	-9
-9	216	-9	133.44	-9	-9	-9	-9	-9
600	600	494.2299	494.23	1	1	1	1	2
-9	-9	-10	-10	-9	2	2	-9	-9
-9	256	-9	632.61	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	2	2	-9	-9
60	60	-10	-10	5	2	2	-9	-9
-9	348	-9	409.5	-9	-9	-9	-9	-9
-9	600	-9	494.23	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	2	2	-9	-9
-9	84	-9	20.76	-9	-9	-9	-9	-9
-9	40	-9	9.88	-9	-9	-9	-9	-9
190	190	234.7592	234.76	1	1	1	1	-9
-9	-9	-9	-9	-9	2	2	-9	-9
-9	-9	-9	-9	-9	2	2	-9	-9

25	25	-9	-9	5	2	2	-9	-9
262	262	323.7206	323.72	1	1	1	-9	-9
20	20	49.42299	49.42	4	2	2	-9	-9
36	36	88.96138	88.96	1	2	2	-9	-9
-9	240	-9	395.38	-9	-9	-9	-9	-9
-9	30	-9	-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
168	168	138.3844	-9	1	2	2	-9	-9
-9	460	-9	1136.73	-9	-9	-9	-9	-9
-9	624	-9	771	-9	-9	-9	-9	-9
348	348	409.5047	409.5	0	2	2	-9	-9
266	266	328.6629	328.66	0	2	2	-9	-9
-9	340	-9	254.6	-9	-9	-9	-9	-9
240	240	296.5379	296.54	1	2	2	-9	-9
660	660	543.6529	543.65	0	2	2	-9	-9
-9	996	-9	1230.63	-9	-9	-9	-9	-9
-9	-9	-9	-9	5	2	2	-9	-9
-9	720	-9	323.5	-9	-9	-9	-9	-9
240	240	237.2303	237.23	1	2	2	-9	-9
50	50	-9	-9	0	2	2	-9	-9
40	40	-9	-9	5	1	1	1	2
80	80	21.96577	21.97	0	2	2	-9	-9
69	69	-9	-9	5	2	2	-9	-9
-9	20	-9	16.47	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	2	2	-9	-9
240	240	148.269	148.27	0	2	2	-9	-9
-9	10	-9	-10	-9	-9	-9	-9	-9
-9	240	-9	296.54	-9	-9	-9	-9	-9
-9	280	-9	345.96	-9	-9	-9	-9	-9
384	384	474.4607	-9	2	2	2	-9	-9
30	30	37.06724	37.07	5	2	2	-9	-9
240	240	296.5379	296.54	0	2	2	-9	-9
-9	240	-9	296.54	-9	-9	-9	-9	-9
144	144	69.77363	69.77	2	2	2	-9	-9
-9	240	-9	539.16	-9	-9	-9	-9	-9
-9	144	-9	177.92	-9	-9	-9	-9	-9
120	120	-9	-9	3	2	2	-9	-9
20	20	-9	-9	1	1	1	2	-9
120	120	-9	-9	5	2	2	-9	-9
-9	-9	-9	-9	-9	2	2	-9	-9
10	10	-9	-9	5	2	2	-9	-9
-9	0	-9	0	-9	-9	-9	-9	-9
-9	120	-9	141.21	-9	-9	-9	-9	-9
-9	360	-9	889.61	-9	-9	-9	-9	-9
-9	36	-9	88.96	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	2	2	-9	-9
44	44	21.74611	21.75	3	2	2	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
120	120	148.269	148.27	3	2	2	-9	-9
20	20	-9	-9	5	2	2	-9	-9

40	40	24.71149	24.71	1	2	2	-9	-9
-9	120	-9	98.85	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
240	240	148.269	148.27	0	2	2	-9	-9
432	432	533.7683	533.77	1	2	2	-9	-9
-9	432	-9	533.77	-9	-9	-9	-9	-9
216	216	133.4421	133.44	0	2	2	-9	-9
-9	120	-9	148.27	-9	-9	-9	-9	-9
-9	420	-9	345.96	-9	-9	-9	-9	-9
-9	40	-9	98.85	-9	-9	-9	-9	-9
348	348	-9	-9	3	2	2	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
29	29	-9	-9	5	2	2	-9	-9
200	200	247.1149	247.11	0	2	2	-9	-9
42	42	-10	-10	2	-10	-10	-10	1
200	200	123.5575	123.56	0	2	2	-9	-9
228	228	281.711	281.71	1	2	2	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	200	-9	82.37	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
21	21	-9	-9	5	2	2	-9	-9
-9	262	-9	129.49	-9	-9	-9	-9	-9
-9	537	-9	265.4	-9	-9	-9	-9	-9
-9	190	-9	234.76	-9	-9	-9	-9	-9
-9	-9	-10	-10	-9	2	2	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
240	240	296.5379	296.54	1	1	1	1	2
312	312	256.9995	257	2	1	1	15	2
-9	242	-9	598.02	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
40	40	9.884597	9.88	1	2	2	-9	-9
256	256	632.6142	632.61	2	1	1	-9	2
-9	40	-9	-9	-9	-9	-9	-9	-9
600	600	494.2299	494.23	2	1	1	1	1
240	240	296.5379	296.54	2	1	1	1	-9
369	369	227.9635	-9	2	2	2	-9	-9
-9	40	-9	-9	-9	-9	-9	-9	-9
-9	240	-9	395.38	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
600	600	-10	-10	2	1	1	1	2
10	10	-10	-10	5	2	2	-9	-9
-9	144	-9	177.92	-9	-9	-9	-9	-9
-9	-9	-10	-10	-9	2	2	-9	-9
50	50	123.5575	123.56	2	2	2	-9	-9
-9	240	-9	593.08	-9	-9	-9	-9	-9
-9	600	-9	741.34	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	540	-9	667.21	-9	-9	-9	-9	-9
120	120	197.6919	197.69	0	2	2	-9	-9
624	624	770.9986	771	2	1	1	1	2

-9	266	-9	328.66	-9	-9	-9	-9	-9
90	90	-10	-10	0	2	2	-9	-9
242	242	598.0181	598.02	1	2	2	-9	-9
-9	240	-9	296.54	-9	-9	-9	-9	-9
400	400	988.4597	988.46	0	2	2	-9	-9
-9	236	-9	194.4	-9	-9	-9	-9	-9
480	480	-9	-9	0	2	2	-9	-9
120	120	98.84597	98.85	1	2	2	-9	-9
144	144	-9	-9	1	2	2	-9	-9
240	240	118.6152	118.62	1	2	2	-9	-9
-9	-9	-9	-9	-9	-9	-9	-9	-9
-9	408	-9	1120.25	-9	-9	-9	-9	-9
-9	144	-9	69.77	-9	-9	-9	-9	-9
720	720	323.4959	323.5	0	2	2	-9	-9
-9	180	-9	111.2	-9	-9	-9	-9	-9
-9	50	-9	123.56	-9	-9	-9	-9	-9
240	240	296.5379	296.54	1	1	1	6	-9
264	264	326.1917	326.19	2	2	2	-9	-9
360	360	222.4034	222.4	0	2	2	-9	-9
-9	240	-9	197.69	-9	-9	-9	-9	-9
-9	50	-9	-9	-9	-9	-9	-9	-9
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600	600	872.1704	872.17	2	2	2	-9	-9
-9	264	-9	326.19	-9	-9	-9	-9	-9
-9	80	-9	98.85	-9	-9	-9	-9	-9
-9	480	-9	1186.15	-9	-9	-9	-9	-9
360	360	889.6138	889.61	3	2	2	-9	-9
240	240	197.6919	197.69	0	2	2	-9	-9
-9	-9	-10	-10	-9	1	1	-10	2
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340	340	254.6033	254.6	0	1	1	-9	-9
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600	600	-9	-9	0	1	1	1	2
240	240	296.5379	296.54	0	2	2	-9	-9
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-9	1104	-9	454.69	-9	-9	-9	-9	-9
360	360	444.8069	444.81	0	2	2	-9	-9
-9	240	-9	10.98	-9	-9	-9	-9	-9
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240	240	296.5379	296.54	1	2	2	-9	-9
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170.4	170.4	421.0838	421.08	2	1	1	1	2
240	240	296.5379	296.54	0	2	2	-9	-9
132	132	326.1917	326.19	2	2	2	-9	-9
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240	240	296.5379	296.54	1	2	2	-9	-9

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280	280	-9	-9	2	1	1	2	2
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480	480	1186.152	1186.15	1	2	2	-9	-9
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240	240	131.7946	131.79	0	1	1	-9	-9
495	495	244.6438	-9	2	2	2	-9	-9
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120	120	141.2085	141.21	1	2	2	-9	-9
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130	130	214.1663	214.17	1	2	2	-9	-9
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1104	1104	454.6915	454.69	2	2	2	-9	-9
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240	240	395.3839	395.38	2	2	2	-9	-9
300	300	-9	-9	3	2	2	-9	-9
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84	84	20.75765	20.76	0	2	2	-9	-9
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80	80	98.84597	98.85	3	2	2	-9	-9
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105	105	-9	-9	5	1	1	1	1
996	996	1230.632	1230.63	2	2	2	-9	-9
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240	240	296.5379	296.54	2	2	2	-9	-9
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1200	1200	988.4597	988.46	1	2	2	-9	-9
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420	420	345.9609	345.96	2	2	2	-9	-9
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120	120	148.269	148.27	0	2	2	-9	-9
150	150	370.6724	370.67	5	2	2	-9	-9
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170	170	-9	-9	3	2	2	-9	-9
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100	100	-10	-10	2	2	2	-9	-9
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[illegible]

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1200	840	840	360	360	0.7	8400	8400	6360
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1800	1200	1200	600	600	0.666667	4200	4200	2400
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3000	1800	1800	1200	1200	0.6	9000	9000	7080
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720	960	960	-240	-9	1.333333	3120	3120	1440
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1200	360	360	840	840	0.3	5640	5640	4680
6240	3960	3960	2280	2280	0.634615	8400	8400	4128
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720	600	600	120	120	0.833333	3600	3600	2568
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1920	600	600	1320	1320	0.3125	4320	4320	3360
-9	0	-9	0	-9	-9	600	600	360
-9	0	-9	0	-9	-9	6000	6000	5400
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-9	0	-9	0	-9	-9	1680	1680	1560
4800	2400	2400	2400	2400	0.5	9600	-9	6000

-9	-9	-9	-9	-9	-9	-9	-9	-9
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-9	0	-9	0	-9	-9	1200	1200	1080
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7200	1200	1200	6000	6000	0.166667	21600	-9	19680
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-9	0	-9	0	-9	-9	3360	3360	3180
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240	156	156	84	84	0.65	3840	3840	3324
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4560	3600	3600	960	960	0.789474	19360	-9	15420
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4800	2400	2400	2400	2400	0.5	6240	6240	3660
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6912	5880	5880	1032	1032	0.850694	8832	8832	2712
	-9	-9	-9	-9	-9	-9	-9	-9
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	-9	0	-9	0	-9	2800	2800	2320
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	-9	0	-9	0	-9	2400	2400	1800
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2400	1200	1200	1200	1200	0.5	7200	7200	5280
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7200	4800	4800	2400	2400	0.666667	9600	-9	4560
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	-9	0	-9	0	-9	4320	4320	4188
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1320	840	840	480	480	0.636364	3720	3720	2592
	-9	-9	-9	-9	-9	-9	-9	-9
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	-9	-9	-9	-9	-9	-9	-9	-9
240	132	132	108	108	0.55	1720	1720	1408
720	360	360	360	360	0.5	3120	3120	2640
	-9	0	-9	0	-9	2400	2400	1800
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3600	3000	3000	600	600	0.833333	6000	6000	2400
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6400	2850	2850	3550	3550	0.445313	-10	-9	-10
-9	-9	-9	-9	-9	-9	-9	-9	-9
1440	720	720	720	720	0.5	6240	6240	4560
-9	0	-9	0	-9	-9	2880	2880	1440
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-9	0	-9	0	-9	-9	3600	3600	2400
-9	-9	-9	-9	-9	-9	-9	-9	-9
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HW17mj	HW17ma	HW17mS	AM11	AM12	AM13	AM14	AM15	AM16
2640	100	100	1	7	4	4	4	4
-10	0	0	7	7	7	7	7	1
-10	0	0	4	4	4	1	1	4
1200	100	100	4	1	4	4	1	4
960	0	100	7	3	4	7	3	4
-10	0	0	1	4	7	1	4	7
1314	0	100	1	1	1	1	1	1
2856	0	100	4	4	4	4	4	4
480	0	100	4	1	4	1	1	4
3020	100	100	4	4	7	7	4	1
2160	100	100	4	4	1	4	4	1
3720	0	100	7	1	2	7	2	1
2640	100	100	1	1	1	1	1	1
960	100	100	4	7	1	4	7	1
2640	100	100	7	1	1	1	1	1
960	0	100	4	3	1	1	1	1
3360	100	100	7	1	4	4	1	4
2592	100	100	1	1	1	1	1	1
3360	0	100	4	4	7	1	1	4
8136	0	100	5	1	4	1	1	4
-10	0	0	1	1	4	4	1	4
5520	100	100	1	1	1	1	1	1
15360	100	100	1	1	1	1	1	1
-10	0	0	4	1	1	7	1	4
-10	0	0	4	1	4	1	1	4
9024	100	100	1	1	1	1	4	1
19680	0	100	7	1	1	7	1	1
960	100	100	7	7	1	1	1	4
516	100	100	4	1	4	1	4	4
-10	0	0	4	1	1	7	1	1
2640	0	100	1	2	1	2	2	1
4560	0	100	1	4	1	4	1	1
-10	0	0	7	1	1	4	1	1
1800	100	100	4	1	1	1	1	1
2592	0	100	7	1	4	4	1	1
-10	0	0	1	1	4	1	1	4
1146	0	100	4	1	4	1	4	7
5784	0	100	7	1	4	1	1	4
4320	100	100	1	1	4	1	4	1
-10	0	0	3	1	1	3	1	1
3120	0	100	4	1	1	1	1	1
840	100	100	7	1	1	1	1	1
-10	0	0	4	1	1	1	1	1
1320	100	100	7	4	1	4	4	1
1020	100	100	7	1	4	1	1	4
1200	100	100	1	1	1	1	1	1
2160	100	100	1	1	1	1	1	1
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9024	0	100	4	4	4	1	1	5

2340	100	100	7	1	1	1	1	1
4200	100	100	4	1	1	7	1	1
2160	100	100	1	1	4	1	1	1
4800	0	100	4	1	4	7	1	4
2160	0	100	4	1	7	6	1	1
-10	0	0	4	1	1	1	4	1
3660	0	100	4	1	1	1	1	1
-10	0	0	4	1	4	4	1	4
-10	0	0	7	1	4	7	1	4
3160	0	100	1	1	4	1	1	4
1920	100	100	1	1	7	1	1	1
3360	0	100	4	1	7	1	1	1
3120	0	100	7	1	1	6	1	1
5280	0	100	1	1	1	1	1	1
5100	0	100	7	1	5	7	1	4
-10	0	0	7	1	4	1	1	4
1560	0	100	1	1	2	2	2	3
4320	0	100	4	1	4	1	1	1
516	0	100	4	1	4	1	4	1
3360	0	100	7	1	4	1	7	1
1200	0	100	4	1	1	7	1	7
4320	100	100	7	1	4	7	1	4
-10	0	0	4	1	4	4	1	4
1200	100	100	4	1	1	1	1	1
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6360	100	100	7	1	4	2	1	4
2400	0	100	2	1	2	3	1	4
4200	100	100	4	1	1	4	4	1
3360	100	100	6	1	4	4	1	4
3600	100	100	4	1	1	1	1	1
-9	100	0	7	7	4	2	1	4
960	100	100	1	1	1	1	1	3
-10	0	0	1	1	1	1	1	1
15360	0	100	4	1	4	1	1	1
300	0	100	4	1	7	1	7	4
600	100	100	4	1	4	1	1	4
3384	0	100	1	4	4	7	1	2
2400	100	100	7	1	7	4	1	4
-10	0	0	7	4	4	7	1	4
2568	0	100	7	1	4	4	1	4
-10	0	0	4	4	4	1	4	4
900	100	100	4	1	1	4	1	1
5652	0	100	6	1	1	1	2	4
2400	0	100	4	1	4	1	1	4
-10	0	0	7	1	1	1	1	1
3240	0	100	4	1	4	4	1	4
5520	0	100	7	1	2	2	2	1
7080	100	100	7	1	1	1	1	1
-10	0	0	4	4	4	4	1	1
-10	0	0	4	4	4	1	1	1

5100	100	100	7	1	1	1	1	4
8136	100	100	7	1	1	1	1	1
1440	100	100	7	4	1	4	1	1
660	100	100	1	1	1	1	1	1
2160	0	100	4	1	4	7	1	4
840	0	100	7	1	1	1	1	1
-9	0	0	4	1	4	1	7	4
3432	100	100	4	4	1	4	4	1
2640	0	100	4	1	1	4	1	4
6000	0	100	7	1	4	4	1	1
5652	100	100	1	1	1	1	1	1
1800	100	100	7	1	4	1	1	4
15420	0	100	7	1	1	1	1	4
1800	100	100	7	1	4	1	1	4
1260	100	100	7	4	1	1	1	1
1440	0	100	7	1	1	2	2	4
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2880	0	100	4	1	1	1	1	4
3360	100	100	4	1	7	4	1	4
1800	100	100	4	1	1	4	1	1
1440	100	100	4	1	1	4	1	1
2640	100	100	4	1	4	1	1	4
3600	100	100	4	1	4	1	1	4
3600	0	100	1	1	4	1	1	1
-10	0	0	4	4	1	1	1	4
2160	100	100	1	1	4	1	1	1
2640	0	100	4	1	4	4	1	4
360	0	100	4	1	2	2	2	4
4800	0	100	1	1	2	7	1	2
2040	100	100	17	1	4	4	1	1
2040	100	100	1	1	1	1	1	1
4560	100	100	7	1	1	1	6	7
1800	0	100	1	7	1	1	1	1
3336	100	100	4	1	1	1	1	1
5520	0	100	4	2	2	2	2	2
3600	0	100	7	1	1	1	1	4
720	100	100	7	1	1	1	1	1
1146	100	100	1	1	4	1	4	1
600	100	100	7	4	1	1	1	1
-10	0	0	4	1	4	4	1	4
1080	100	100	4	1	4	1	1	1
2040	0	100	1	1	2	7	1	1
2760	0	100	7	1	1	1	1	1
3180	0	100	4	1	2	2	1	2
660	0	100	7	1	5	1	4	7
-10	0	0	7	1	4	1	1	1
492	100	100	4	1	1	1	1	1
-9	0	0	4	4	1	1	1	1
3120	100	100	4	4	1	1	1	1
1560	100	100	1	1	1	1	1	1

5520	100	100	4	1	1	1	1	1
1080	0	100	4	1	1	4	4	4
-9	0	0	7	1	3	6	6	3
7960	100	100	7	1	1	1	1	4
4200	100	100	7	1	4	1	1	4
4200	0	100	4	1	1	1	1	4
3384	100	100	7	1	1	1	1	1
1580	0	100	7	1	1	7	1	4
240	0	100	7	1	1	1	1	6
4320	0	100	1	1	1	4	5	6
2400	100	100	7	7	4	4	4	1
-10	0	0	4	1	4	1	1	7
4800	100	100	4	4	7	1	4	4
3160	100	100	4	1	1	4	1	4
4272	100	100	4	1	1	1	1	1
2800	100	100	4	1	4	4	1	4
2040	100	100	6	1	4	4	1	4
1200	0	100	4	1	4	1	4	4
9000	0	100	4	1	4	1	1	4
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1800	100	100	4	1	1	1	1	1
7536	0	100	1	4	4	1	1	4
4200	0	100	4	4	4	4	1	1
7080	0	100	4	1	1	1	1	4
-10	0	0	7	1	4	1	1	1
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4680	100	100	7	1	4	4	1	4
4128	100	100	1	1	1	1	1	4
948	0	100	4	1	1	1	1	1
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5520	100	100	1	1	1	1	1	1
2568	100	100	1	1	1	1	1	4
1920	0	100	4	1	4	1	1	1
3360	100	100	4	1	4	4	1	4
360	100	100	4	1	1	1	1	4
5400	100	100	7	1	1	2	1	4
1440	0	100	4	1	4	7	1	4
2160	0	100	4	1	1	4	1	4
-9	0	0	7	1	2	2	1	2
1800	100	100	4	1	4	1	1	4
480	100	100	4	1	1	1	1	1
3360	0	100	4	1	1	4	4	7
-10	0	0	4	1	4	1	1	4
1800	100	100	4	1	1	1	1	1
6360	0	100	4	1	4	1	1	1
1440	0	100	7	1	1	4	1	1
-9	0	0	7	1	4	4	1	4
960	0	100	7	4	1	4	1	4
1560	100	100	7	1	4	4	1	1
6000	100	100	1	1	4	1	1	4

1800	0	100	4	1	1	1	1	1
2310	100	100	4	4	1	1	1	4
948	100	100	7	1	1	1	1	1
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2160	0	100	4	4	4	1	1	4
1200	100	100	7	4	1	1	4	4
2256	100	100	4	1	4	1	1	1
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1800	0	100	4	1	1	1	1	4
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1	1	1	1	1	1	1	7	-9
7	1	-9	2	5	7	6	6	2
7	4	4	3	3	1	5	5	6
6	1	1	7	1	1	1	3	1
7	1	7	7	7	1	7	7	2
7	1	4	2	4	3	4	4	5
4	1	1	7	1	1	1	1	1
4	1	4	4	4	4	4	4	4
7	1	7	7	1	7	7	7	7
7	1	1	1	1	1	1	-9	1
4	4	4	7	4	4	7	4	7
4	4	1	7	2	7	7	7	7
1	1	4	7	1	-9	1	1	4
2	1	1	7	3	2	2	7	7
7	1	1	7	1	1	2	3	1
7	1	4	4	1	1	4	4	4
3	4	2	2	4	2	1	7	7
4	1	4	4	4	4	1	1	4

AM125	AM126	ATM1	ATM2	ATM3	ATMPPWA	ATMDAWA	ATMRTWA	SW11
1	4	-1.10213	-0.55392	4.341012	82.36885	72.571	57.61751	100
1	1	3.189359	-2.80301	4.294539	49.84254	78.89702	59.51105	100
4	4	-0.8497	0.159256	3.203273	76.86872	66.64755	60.87747	100
4	1	-1.27289	0.195239	-0.49901	81.78427	74.00437	91.37612	0
7	1	2.499029	-0.13675	1.959342	46.03409	62.37137	73.69143	90
1	7	-0.31168	0.378033	4.465445	70.14967	64.31321	55.62875	100
4	1	-1.53887	-1.35911	-0.50344	89.86018	89.72049	91.37612	100
7	7	-0.10119	1.762973	2.544184	60.80628	54.95278	65.42684	20
1	7	-0.99325	0.829668	0.059929	72.51807	71.6564	85.65015	0
4	7	1.196129	-0.37307	4.011469	59.18552	62.59657	59.87271	100
4	4	-1.60511	-0.50376	2.865948	86.23851	76.79034	65.50447	90
7	1	2.453829	-1.21202	-0.36132	46.73291	78.79205	88.69426	100
4	4	-2.28302	-0.11895	0.020467	90.38636	81.85714	85.65015	10
1	1	0.629269	-1.84697	1.831818	69.66862	82.71075	76.36828	100
1	1	0.830626	-2.39123	-0.45123	67.34306	92.31344	91.37612	100
1	1	1.441604	-2.17837	-0.35177	60.64058	89.9006	88.90792	50
4	4	1.330283	0.51618	-0.83485	54.26665	64.04973	91.37612	70
7	1	1.907826	-1.59642	-0.6227	53.55359	87.12753	91.37612	100
7	7	-0.42688	1.493233	0.358986	69.87944	56.84288	84.71389	50
4	4	0.563132	0.127633	0.141279	59.03711	72.77644	84.20305	80
7	7	-0.14908	1.87958	-0.19552	62.7579	55.74083	85.65015	80
7	1	-2.61285	0.015365	0.810958	92.29058	82.83272	79.92417	0
1	7	-0.84466	-0.66368	-0.65707	78.28918	80.88155	91.37612	100
4	7	1.242607	0.163455	-0.70013	55.39672	67.58303	91.37612	10
4	4	0.335841	0.663267	-0.66966	63.1144	66.46258	91.37612	100
4	4	-0.88345	-0.04627	2.319047	75.32554	73.99914	69.20677	60
4	4	2.346074	-2.05238	-0.41545	52.32711	84.9699	91.37612	100
1	1	1.623697	-1.35599	0.703069	56.68846	79.97609	81.01159	100
4	4	-1.30999	0.65319	-0.13465	79.82576	71.40118	87.5745	100
7	7	0.458559	0.099053	0.042739	63.41435	71.07859	85.65015	50
4	6	1.976092	-1.46563	0.121114	52.9099	82.82417	86.06527	100
7	4	0.122647	-0.31543	2.239194	68.234	71.40619	69.30608	100
1	1	-0.68067	-2.07532	-0.46566	83.51837	92.31344	91.37612	80
7	7	0.197844	-0.3673	-0.84699	68.88219	76.85437	91.37612	90
1	1	2.130091	-1.89025	-0.32373	52.49203	86.24903	91.37612	100
7	4	0.202965	1.60668	-0.83986	62.36968	56.19661	91.37612	100
4	7	-1.33698	2.837031	0.019269	69.93085	53.34788	84.80845	100
4	1	-0.10944	-0.30687	-0.75157	71.14152	74.00437	91.37612	20
4	7	-0.62165	0.834053	0.218673	72.58815	65.0661	84.61458	80
1	1	1.122641	-1.59382	0.829893	59.93582	85.36469	81.46549	100
1	1	-1.22907	-1.32924	-0.45729	85.96196	89.52224	91.37612	100
1	1	0.160124	-2.00793	-0.82119	73.59639	92.31344	91.37612	90
4	1	-1.78397	-0.83838	-0.55119	90.46189	84.46032	91.37612	100
7	4	1.571693	-0.66946	1.383541	56.20676	73.17524	75.4744	100
7	7	1.230642	1.856273	-0.76204	49.8962	53.35233	91.37612	100
1	1	-1.77751	-1.5821	-0.39661	92.29058	92.31344	91.37612	100
1	1	-1.83742	-1.22439	-0.26091	92.29058	88.01864	91.37612	100
1	1	-1.13605	-1.63778	-0.52555	85.62803	92.31344	91.37612	100
4	4	-0.47546	-0.22635	-0.02932	75.13844	73.46591	87.67382	100

1	1	1.226622	-2.27547	-0.83725	62.49921	92.31344	91.37612	100
7	7	2.343454	-1.66183	-0.38335	51.67123	81.92116	91.37612	100
1	1	-1.65745	-1.19187	-0.32675	90.37788	88.13099	91.37612	100
7	4	0.492342	0.143184	-0.71739	64.17179	70.66903	91.37612	50
5	7	1.313661	-0.50788	0.808812	61.23196	70.32281	83.0068	100
4	4	-1.39601	-0.38302	2.451906	82.25616	79.52475	69.20677	100
1	4	-1.13423	-0.16538	-0.67684	81.03078	75.75493	91.37612	100
4	4	1.157056	0.224231	-0.5409	56.09534	67.44382	91.37612	70
4	7	1.394675	0.73321	-0.90374	52.59162	61.28547	91.37612	70
4	4	-0.46657	0.930117	-0.59912	69.66307	69.25378	91.37612	70
1	1	-1.84733	-1.20545	-0.2228	92.29058	88.77423	91.37612	80
1	7	1.607494	-1.4191	0.774207	58.97428	78.46876	82.02016	90
7	1	0.781852	-1.57411	-0.06931	65.62247	85.37414	87.64534	50
1	1	-0.96056	-0.80006	-0.59374	81.24482	84.58364	91.37612	100
7	7	1.687295	1.567351	-0.41316	47.37048	51.95817	89.96146	100
7	1	-1.17489	1.06638	-0.36804	76.83727	67.1166	88.61007	50
2	1	-0.21285	-1.33302	-0.04502	73.68066	85.41719	87.77224	50
4	4	-1.30319	-0.301	-0.68603	84.88635	77.03088	91.37612	50
7	7	-0.97244	0.984398	0.065349	75.48219	63.92063	84.61458	100
4	7	-0.50919	0.916783	1.490176	68.77395	65.0661	73.63989	100
7	7	0.64516	1.190997	-0.28285	57.68904	59.81919	88.41619	100
4	4	1.941234	0.278646	-0.64507	47.9468	66.41173	90.4541	80
4	4	-1.66947	2.261106	0.206583	75.99047	58.78956	82.69022	100
7	1	0.952409	-1.29163	-0.63614	62.87598	87.12753	91.37612	100
4	4	-0.55757	0.287168	-0.65872	73.56949	71.02339	91.37612	100
7	7	1.06618	1.707959	-1.0129	53.2617	53.59342	91.37612	100
6	2	-0.97064	0.459805	-0.34293	76.48949	70.85083	88.41619	100
4	4	-0.72285	-0.52511	2.368084	75.77082	76.41199	69.20677	100
6	6	1.095971	1.160046	-0.81587	54.79288	57.88314	91.37612	80
1	1	-1.56096	-1.64769	-0.47237	90.46189	92.31344	91.37612	100
7	7	1.535262	1.475036	0.491444	51.16522	50.93948	81.17225	80
1	1	-2.29883	-0.50444	-0.59447	92.29058	84.10408	91.37612	100
1	1	-1.77751	-1.5821	-0.39661	92.29058	92.31344	91.37612	100
4	7	-0.17127	0.249962	-0.64441	69.86801	68.92644	91.37612	100
4	6	-0.33497	1.53274	1.536382	63.90893	60.81011	75.87167	100
4	1	-0.27187	0.45333	-0.45159	71.28149	67.37718	91.37612	80
1	1	0.236974	-1.54069	0.324642	74.78268	81.01783	86.27893	80
7	7	0.498501	0.961061	-0.49933	63.02857	58.87762	91.37612	100
7	7	2.147021	0.343449	1.131121	50.86795	56.46509	79.3045	100
4	4	-0.76198	0.98522	-0.43837	73.35557	66.84093	88.41619	100
7	7	-0.03805	1.562457	1.024417	61.46643	58.51062	77.15959	80
1	1	-0.21724	-1.8241	0.604819	74.72216	89.9006	81.40619	80
7	7	-0.86919	0.982317	-0.19798	75.258	64.26975	87.29937	80
7	1	-0.6348	0.243105	-0.2799	74.61815	74.52417	88.41619	100
1	1	-1.40432	-1.35556	-0.41241	88.6332	88.01864	91.37612	80
7	4	-0.21718	1.098595	1.163772	64.82771	64.51342	77.19304	100
7	7	1.198672	-0.37178	-0.58491	56.88638	74.22112	89.12227	40
4	4	-0.81736	-0.43296	-0.33368	76.39937	81.59169	85.65015	80
1	4	0.525966	-0.29443	2.474813	63.47567	69.88389	69.30608	100
1	1	-1.36424	-1.01388	0.108288	86.65344	85.23595	87.67382	80

4	7	-0.02025	0.364065	-0.79538	67.36048	70.83305	91.37612	100
1	1	-1.34441	-1.71327	-0.54812	88.6332	92.31344	91.37612	50
7	4	1.983846	-0.21938	0.085493	50.39555	68.61499	84.71389	80
1	1	-1.57626	-1.15934	-0.49926	87.70593	89.20068	91.37612	100
5	4	0.332031	0.77967	-0.77262	63.03473	65.01125	91.37612	100
2	7	-0.34723	-0.47937	-0.65601	75.49214	76.10917	91.37612	100
1	4	-1.15107	0.525472	1.230969	76.8527	69.19279	79.52892	100
4	4	0.203553	-0.38258	1.295036	67.25811	73.99914	76.86219	100
4	4	0.723155	0.563076	0.388193	54.13695	70.78229	82.69022	100
4	7	1.399396	0.998107	0.115457	50.39555	58.92104	87.16297	100
1	1	-1.77751	-1.5821	-0.39661	92.29058	92.31344	91.37612	80
7	7	0.798261	1.515216	-1.01942	56.19771	56.38462	91.37612	100
4	1	0.452739	-0.69968	-0.79752	67.65853	76.98043	91.37612	90
7	7	-0.26367	2.596445	-0.02422	59.34284	53.59342	81.89746	100
7	7	-0.48339	1.307023	0.329697	68.65119	63.16448	81.94785	100
3	4	1.088584	-0.04523	0.254905	57.13572	69.36195	84.51038	100
1	1	-1.77751	-1.5821	-0.39661	92.29058	92.31344	91.37612	100
4	4	-1.33003	1.141758	-0.17225	75.51808	71.02339	85.65015	80
7	4	-0.0263	1.556432	-0.33324	64.4396	59.68716	88.61007	100
4	1	-0.72412	-0.78755	-0.52836	79.99965	82.12794	91.37612	80
4	1	1.181854	-1.67966	-0.6685	63.22153	84.51644	91.37612	90
4	7	-1.49351	0.856974	-0.47317	81.56108	69.06344	91.37612	100
4	4	-0.99449	0.439322	0.525597	76.53086	71.40118	82.91901	90
4	4	-1.39824	0.351611	0.011214	80.45602	74.88348	85.65015	100
4	4	-1.49016	-0.15254	-0.22606	84.9133	75.76862	87.67382	80
4	4	-0.62753	0.289988	-0.61693	75.37971	70.46048	91.37612	80
4	4	-0.00798	0.480901	2.255541	63.61375	67.10637	71.69586	100
4	4	1.081548	0.166354	-0.5226	56.91771	68.81381	88.70453	100
1	1	0.563237	-1.95586	-0.18443	70.38485	85.79305	91.37612	100
4	4	2.042474	-0.24276	-0.9904	48.98114	69.11677	91.37612	90
1	1	-1.77751	-1.5821	-0.39661	92.29058	92.31344	91.37612	80
7	7	-0.14896	0.919744	0.807857	64.56801	66.84914	76.35419	100
7	1	0.130048	0.14471	1.574043	70.40435	67.11674	75.4836	100
4	1	-0.09333	-1.28446	-0.78009	73.55102	85.89192	91.37612	100
3	3	-1.01595	0.030035	0.221749	80.87703	72.41947	83.29527	50
7	7	-0.61995	1.636483	-1.04851	70.50561	59.92328	91.37612	80
7	1	1.201381	-1.75202	-0.85839	63.11318	87.12753	91.37612	100
4	7	0.159108	-0.2004	1.596693	69.38474	67.72004	74.93274	80
1	1	-0.81646	-0.93943	-0.10391	83.77238	80.02339	87.67382	80
7	4	0.521841	0.20044	-0.6219	63.54816	69.45202	91.37612	100
1	1	0.035894	-1.38497	-0.59983	73.99563	83.19238	91.37612	80
7	7	1.266867	0.152288	-0.82405	56.11986	67.53462	91.37612	100
4	1	0.662689	-1.26786	-0.83862	67.57873	82.10359	91.37612	100
4	2	-0.55418	-0.24943	-0.79648	76.85533	76.46908	91.37612	100
4	1	-1.0841	1.000938	1.492858	71.73374	68.42859	76.35135	100
4	7	0.570991	-0.96769	-0.59277	67.77814	78.4497	91.37612	100
1	1	0.475991	-2.09564	-0.0031	68.35861	92.31344	85.45627	100
4	1	0.853519	-1.50681	-0.12178	65.70162	83.61611	87.67382	100
7	7	0.790455	0.010244	1.448224	63.64763	63.8644	75.03206	100
1	4	-2.33278	-0.26304	-0.49224	92.29058	80.83079	91.37612	70

1	7	0.866322	-1.39627	-0.8121	65.3094	82.28138	91.37612	100
4	1	-0.75349	0.577022	1.487182	72.44876	68.23822	76.21677	100
1	1	0.165787	-1.15697	1.350726	67.33439	82.18998	76.41882	100
1	4	-0.07631	0.413992	-0.81242	67.7669	71.2035	91.37612	90
7	7	0.178159	2.031285	-1.03074	61.46536	53.59342	91.37612	80
4	4	-0.86619	1.054598	0.699736	72.76834	63.43084	82.94983	100
1	1	-0.09738	-1.38772	-0.65385	73.59639	87.00556	91.37612	100
7	7	1.396805	-1.34139	0.418061	59.64555	78.9454	81.27161	100
4	4	0.218023	1.217071	-0.92324	62.98996	59.03415	91.37612	80
2	2	-0.57476	0.265642	0.920256	68.60055	71.47137	79.46543	20
4	4	1.758153	-0.20436	0.894541	53.87855	64.17817	80.1699	80
4	4	0.513612	0.695599	-0.75744	59.87647	66.27802	91.37612	60
7	4	0.888292	0.918921	1.849073	59.25883	57.29866	72.54296	80
7	7	0.381561	1.851972	-0.88596	59.65572	55.36303	91.37612	80
1	1	-1.8254	-1.42387	0.109785	90.46189	92.31344	85.45627	100
4	4	0.160563	0.176905	-0.8385	67.25811	71.64228	91.37612	100
6	6	0.475177	0.965395	-0.8935	61.61506	61.30166	91.37612	70
4	1	0.202056	1.071981	0.749712	58.7256	66.67726	81.84853	100
4	7	0.076745	0.915293	-0.67476	65.50617	63.85939	91.37612	100
7	7	1.013336	1.278387	-0.49789	56.53164	56.24736	87.19146	100
4	4	-0.92225	0.586161	0.827533	75.66739	66.4066	79.92828	80
4	4	0.666381	-0.30401	0.019484	64.18973	72.36654	87.67382	80
7	7	1.090356	0.680065	1.013309	56.04118	61.12943	77.76319	100
1	1	-1.55706	-0.81152	-0.55093	87.27812	84.2709	91.37612	80
1	1	-0.66577	-1.00384	-0.73429	79.96394	84.96144	91.37612	100
4	4	0.065676	0.484226	1.794906	66.07841	67.05245	72.48622	10
4	7	1.287411	0.691449	-0.77731	54.26665	62.09034	91.37612	70
4	4	-1.1011	-0.0579	-0.50768	80.12984	78.6964	91.37612	10
4	1	-0.74973	-0.87474	-0.23153	80.01385	82.63448	88.41619	100
7	4	-0.03295	0.346749	-0.81438	70.72361	67.73027	91.37612	100
4	7	0.297595	-0.5899	-0.69251	69.10471	75.39361	91.37612	100
1	7	-1.42303	-0.53159	-0.09813	82.11459	84.13132	85.65015	50
4	7	-0.96586	1.243164	-0.64544	74.62663	63.85964	91.37612	100
4	4	0.513831	0.477471	-0.72493	62.81622	65.78441	91.37612	70
4	4	-0.77199	-0.3158	-0.6295	77.88565	76.73397	91.37612	100
4	4	0.750121	0.101461	-0.34599	58.37846	72.63195	88.61007	20
1	7	1.029801	0.372884	0.082901	53.78467	68.14094	84.39692	80
7	4	-0.59837	0.556544	-0.72073	74.40395	68.43043	91.37612	100
7	1	1.925576	-0.95771	-0.93292	53.44546	77.55049	91.37612	90
4	4	-0.24238	0.499388	-0.10975	69.18917	69.25378	87.13216	80
1	1	-1.26937	-1.56337	-0.64319	86.65344	92.31344	91.37612	100
4	7	-0.20523	1.296991	-0.26928	65.97857	59.54048	87.5745	100
1	4	-1.53747	-0.03174	0.360473	84.54849	76.91353	84.23154	100
1	1	-1.56096	-1.64769	-0.47237	90.46189	92.31344	91.37612	100
4	1	-1.00584	0.237376	-0.03621	78.62733	72.41987	87.16297	80
7	7	0.757226	0.445762	-0.75042	62.24565	63.8644	91.37612	100
4	4	0.71993	1.011441	0.549677	56.50481	61.20241	81.46549	100
4	4	-0.22807	-0.11222	1.096544	72.383	71.02339	79.21671	100
4	4	1.010389	-0.05127	-0.4795	58.56585	68.61024	91.37612	100
4	4	-0.73179	1.618404	-0.69394	71.57566	61.90233	91.37612	80

4	1	0.494206	-1.16823	-0.18555	66.49615	84.11486	88.41619	100
7	7	-0.33919	0.455592	-0.35062	73.57797	65.95543	87.67382	80
4	1	-1.16365	-0.47001	-0.83308	82.39434	81.16258	91.37612	100
2	7	0.336833	-0.2355	-0.49202	66.56422	73.38979	91.37612	100
1	1	0.085053	-1.49044	-0.3748	71.77347	87.43107	91.37612	100
4	4	0.46509	0.136551	-0.4749	63.74053	68.74724	91.37612	100
7	1	-1.44639	0.614498	-0.52935	82.26566	68.04904	88.41619	90
1	4	-1.63846	-0.81591	-0.52083	88.05844	84.45009	91.37612	100
4	4	-0.43217	-0.05012	0.059698	71.09339	77.29633	85.65015	90
2	1	-1.39838	-1.63716	0.088884	90.46189	89.67952	87.67382	100
1	1	-0.23187	-0.33128	-0.20553	71.53736	79.33229	91.37612	90
4	1	-0.12587	-0.15886	-0.6395	71.02067	77.43894	91.37612	100
4	7	0.234609	0.38376	-0.12668	65.15259	66.65059	87.13216	100
7	4	-0.78654	1.218904	-0.79271	73.11462	66.28303	91.37612	100
7	7	-0.32271	0.403898	0.406267	73.40972	67.39787	83.2528	100
1	1	0.553277	-0.81856	-0.56975	62.62061	84.0298	91.37612	100
4	7	0.554047	1.576201	-0.88796	58.0264	56.18638	91.37612	100
4	4	1.102933	0.823917	-0.83062	55.55402	61.90233	91.37612	100
7	4	0.001471	1.898217	-0.57453	61.87922	59.30937	88.61007	100
1	1	-0.7319	-0.31756	-0.54074	77.3949	77.56268	91.37612	100
4	4	-0.56451	-0.45387	-0.51163	77.31089	77.11191	91.37612	100
3	5	-0.6718	-0.61475	1.729751	79.07233	75.43045	76.56105	50
4	4	0.86208	-0.12521	0.020309	56.8156	76.60292	86.76604	100
7	1	-0.95434	1.298313	0.409059	72.97654	65.50801	80.18145	100
2	1	-1.31101	-1.07542	-0.45795	85.53446	87.89954	90.14202	100
4	7	-0.57756	1.37349	0.539611	69.14669	60.74663	82.91901	100
4	4	-0.4942	0.084311	-0.64805	74.163	74.88348	91.37612	100
4	4	0.250962	0.762779	0.093783	59.94142	68.21619	84.79275	80
4	7	0.87688	-0.06342	-0.82335	59.00774	71.0744	91.37612	80
1	1	-1.77751	-1.5821	-0.39661	92.29058	92.31344	91.37612	100
7	4	1.406794	-0.1645	0.530526	56.14941	68.75199	83.46067	100
4	6	-0.02283	0.782325	0.962636	66.25953	65.12957	79.64507	100
4	1	0.118086	-0.21488	-0.50751	69.64831	75.53264	91.37612	100
4	4	0.727639	0.320076	-0.69024	61.04033	66.84093	91.37612	100
2	7	-1.47774	-0.33645	-0.4434	85.30508	79.00155	90.10891	100
4	1	-1.66687	-0.19219	-0.21472	86.15421	79.07172	87.13216	90
7	1	0.754823	0.251802	-0.13167	64.88185	65.02532	87.67382	100
7	7	-0.39806	1.033831	-0.62937	70.70529	64.05764	91.37612	100
4	4	0.194321	0.082536	0.462943	70.06943	66.84093	83.48916	50
4	4	0.594542	1.136661	-0.82913	58.69916	61.20241	91.37612	100
4	1	-0.02453	1.033782	-0.76061	65.80955	63.75818	91.37612	100
4	4	-0.35167	0.378378	0.543031	70.99103	69.25378	82.74061	100
4	1	0.296544	0.308002	0.031208	62.05063	71.55922	85.65015	100
1	4	0.016084	-0.95113	1.363209	70.3046	78.82039	78.73436	100
7	3	1.585672	-0.57909	-0.73713	56.51691	73.98138	88.58635	100
4	6	1.282606	0.454996	-0.69831	54.95336	65.10547	91.37612	80
7	4	0.80788	1.128469	-0.93748	56.6024	61.13521	90.38948	80
4	4	0.390957	0.831167	-0.49187	62.05331	64.04973	89.53208	70
7	4	0.617919	1.132838	-0.27772	56.77426	63.8135	88.41619	100
4	4	1.328172	0.455886	-0.75403	54.26665	64.69353	91.37612	100

1	7	-0.15112	-1.08245	-0.25969	75.40812	81.04265	91.37612	10
4	1	0.075837	0.229521	-0.52314	66.85277	71.85696	91.37612	100
4	4	-0.29552	0.343803	1.598265	72.32582	66.84093	75.03206	80
4	1	0.140204	-1.1336	0.500532	72.347	79.77163	80.91228	100
1	4	-1.00467	-0.88656	-0.66561	81.10485	84.82789	91.37612	100
4	4	0.119478	0.26804	-0.77583	66.04403	71.02339	91.37612	100
4	1	0.981308	-0.2361	-0.8291	59.34284	74.97028	91.37612	100
7	1	-0.61428	-1.42953	1.039382	82.1182	84.71468	80.07058	100
1	1	-1.66883	-0.12674	0.014055	84.10951	78.39628	89.04972	100
7	1	-0.21201	-0.92068	-0.38343	76.93205	80.41932	91.37612	100
7	1	-0.88154	1.622257	-0.23113	73.39537	61.92082	88.73764	90
4	1	0.121798	-0.68266	-0.65736	70.89367	77.03436	91.37612	100
4	7	0.310982	1.296888	-0.94901	61.23924	61.12498	91.37612	100
4	7	-0.38111	-0.0891	-0.67179	72.28994	73.16543	91.37612	90
7	7	0.633802	1.002582	-0.77207	59.6927	61.69563	91.37612	100
1	7	0.444229	-0.05473	-0.65466	62.49463	74.09571	90.10891	80
1	4	0.333527	0.453509	-0.5445	62.97999	66.84366	88.41619	100
4	4	-1.02305	0.576707	0.787697	75.59332	69.25378	80.40143	100
4	4	-0.49529	0.657923	0.589028	69.43133	66.91544	81.66864	80
4	4	0.677399	-0.34302	1.706311	62.80648	69.81669	73.45993	100
1	4	0.407579	-1.30693	-0.43799	69.37784	85.15001	91.37612	100
7	1	-1.43726	-0.2268	-0.16284	85.65498	76.6072	87.67382	100
7	7	0.71667	1.278921	-0.28353	55.73408	61.77297	85.65015	90
4	7	1.616789	0.500239	0.447532	52.46519	59.94238	84.71389	100
7	4	1.084835	0.809084	-0.35925	53.80302	64.51342	88.61007	100
7	1	0.070663	-0.6169	0.484759	69.47238	79.85696	81.27161	100
7	1	-0.1668	0.485247	2.554925	65.64947	70.36662	70.24234	100
4	1	-0.18519	-0.09813	-0.42745	71.47301	74.96973	91.37612	80
4	4	-0.04414	0.2989	0.335404	69.20764	69.57534	84.71389	80
7	7	-0.0922	0.58814	-0.87838	68.08547	68.14873	91.37612	80
7	1	-0.53074	0.242949	-0.10205	74.57426	67.76009	89.96146	100
4	4	0.577702	0.055993	-0.69169	62.98148	69.25378	91.37612	100
1	1	0.17224	-2.12662	0.589027	75.42864	86.49837	85.9281	100
4	4	1.013019	0.705861	-0.88143	56.70473	64.04973	91.37612	90
2	7	1.095511	-0.00712	-0.65661	57.56381	70.79531	91.37612	100
4	4	-0.65647	-0.24613	-0.81294	75.9469	78.61594	91.37612	100
4	4	-0.89925	-0.09249	-0.46707	78.35955	76.41199	91.37612	80
4	6	-1.4378	0.574756	-0.53889	81.23118	71.0143	89.96146	100
6	5	0.770211	0.534272	0.234164	61.27754	62.56054	84.80993	100
4	1	-0.54308	0.289496	-0.61792	74.23853	72.41987	91.37612	80
6	4	-0.02622	-0.43354	-0.412	71.17712	74.0961	87.13216	100
7	7	1.040469	0.767971	-0.0897	56.06801	63.03604	84.71389	100
4	4	0.623881	0.753248	-0.4542	60.02437	65.40933	89.97174	100
4	4	0.007212	0.073765	0.429733	68.68994	71.40118	82.9475	100
7	7	0.889289	1.164561	-0.88018	56.69706	58.15367	91.37612	90
4	4	0.716127	0.261384	-0.80713	60.53234	68.23219	91.37612	80
5	4	0.306361	0.326733	-0.63937	64.76449	68.38946	91.37612	100
4	4	0.981012	0.620319	-0.76102	57.41179	64.69353	91.37612	80
4	1	-0.90234	-0.15989	-0.04389	78.1637	76.98013	87.5745	100
6	7	0.935888	0.917348	-0.18785	53.55026	64.9323	85.5209	100

6	6	1.318601	0.08253	-0.13752	56.05067	66.85627	87.33248	90
4	7	0.280987	0.157974	0.356193	65.18897	69.16809	81.94785	100
4	4	0.089621	0.163126	-0.04411	65.71462	72.09228	85.65015	100
2	2	-1.03647	-0.91666	0.052997	79.31902	88.9352	84.23549	100
5	2	-0.709	0.370085	-0.73671	74.87374	74.28923	91.37612	100
4	7	1.223869	0.168132	1.26439	55.03545	66.65059	76.66832	100
7	4	-0.5309	0.182077	-0.76685	75.22289	72.29052	91.37612	80
4	4	-0.35508	-0.01968	-0.66432	73.31924	76.00929	91.37612	100
6	4	0.652613	-0.56369	0.045818	65.71013	73.98623	85.42382	100
4	4	0.247443	0.870683	0.442678	58.87921	69.25378	81.437	100
7	4	-0.34274	1.629686	0.055153	65.47934	58.60945	85.65015	100
4	4	-0.23475	0.381649	-0.68295	69.18917	72.04498	91.37612	100
7	7	0.348288	0.427027	-0.83697	65.318	63.92119	91.37612	90
7	7	0.765313	0.377311	1.338289	59.04345	63.92063	76.37983	100
1	1	-1.57156	-0.84063	-0.52553	88.48214	84.58364	91.37612	90
4	7	1.132078	0.6065	0.365914	56.1137	61.71199	83.8722	100
1	1	0.481258	-0.1889	-0.45931	65.21803	73.50841	91.37612	100
7	7	1.01822	-0.84546	-1.0512	63.48071	76.05788	91.37612	100
4	4	-0.0853	0.643791	-0.70383	67.27646	69.39134	91.37612	20
4	4	-0.79593	0.954769	-0.0059	71.09339	69.25378	85.65015	70
4	5	-0.07215	0.312368	-0.43975	67.89568	70.87146	88.98509	90
4	4	0.124294	0.26237	-0.55844	67.90962	69.57534	91.37612	100
4	4	0.029165	1.023359	-0.65934	65.60802	64.69353	91.37612	100
4	4	-0.55429	0.579887	1.194781	69.16234	70.83827	77.25234	100
7	1	0.838287	0.002968	0.653288	60.94784	72.37733	80.24075	90
4	7	0.57946	-0.3316	-0.39312	63.84599	74.10614	89.98123	80
1	1	-0.35491	-0.78373	-0.5361	73.46096	78.81735	91.37612	100
4	4	-0.19076	-1.0196	-0.48553	75.29814	79.52475	91.37612	100
4	1	-0.57828	-1.37214	-0.67149	79.24164	89.72049	91.37612	100
4	4	-0.55311	0.885978	1.554575	69.54752	65.47402	77.7347	100
4	7	0.964161	-0.47524	-0.00213	62.77625	71.71752	87.19146	100
1	4	0.733137	-0.34087	-0.18442	62.62881	71.84674	87.67382	100
4	4	0.584501	-0.28358	1.239698	64.93019	70.45993	79.21671	100
7	1	-0.09575	-0.68936	-0.67525	73.68494	76.92876	91.37612	90
7	7	1.236653	0.947117	-0.71166	54.3779	58.15367	91.37612	100
4	4	0.562772	-1.02687	0.806844	68.14051	76.65309	79.27601	90
4	4	1.036165	-0.53943	0.16168	61.19699	71.98874	84.23154	100
4	4	0.248116	0.580882	-0.56872	64.18973	66.46258	91.37612	100
7	7	0.273777	1.180713	0.148382	60.42137	60.94487	84.20305	100
5	1	0.878436	0.136223	-0.56571	58.4988	69.95506	90.4541	90
4	1	-0.25113	-0.02769	-0.13411	69.18917	76.41777	87.16297	100
7	1	0.993136	-0.69725	0.107879	62.07625	76.57216	85.04803	100
4	7	-0.1	0.39996	-0.65643	69.18917	69.62635	91.37612	100
7	7	0.599581	0.660191	-1.29301	62.49921	63.27714	91.37612	100
4	4	-0.19136	0.642744	0.642878	67.3735	66.46258	82.91901	100
4	4	0.144268	0.039124	-0.69106	67.05681	71.02339	91.37612	90
7	7	-0.54402	1.338586	-0.20004	67.86184	64.9426	85.65015	100
4	7	-0.64974	1.506521	2.464307	65.49573	59.48419	67.74308	20
1	7	-1.9094	0.266643	0.183651	88.54919	72.51664	84.71389	100
6	6	0.38622	0.030943	3.345588	66.49598	64.39553	60.71532	100

4	4	-9	-9	-9	59.0165	63.01214	-9	70
1	1	-9	-9	-9	-9	92.31344	87.19146	100
5	1	-0.08389	0.494278	1.122807	65.97669	68.73789	79.32891	100
1	3	-9	-9	-9	-9	89.86219	87.67382	100
4	4	-9	-9	-9	70.37585	-9	91.37612	80
7	7	-9	-9	-9	-9	64.42717	85.65015	100
7	4	-0.28544	0.961193	-0.80065	68.89989	66.8458	91.37612	#NULL!
4	4	-9	-9	-9	-9	63.33393	81.44177	80
2	2	-9	-9	-9	-9	81.23515	86.05578	10
4	7	-0.25661	0.059456	-0.95265	70.684	74.91073	91.37612	100
7	7	-9	-9	-9	64.09269	-9	87.67382	100
4	1	-0.29524	-1.33881	-0.47951	76.89567	85.42568	91.37612	100
4	-9	-9	-9	-9	74.73776	-9	85.65015	100
4	1	0.071978	0.021806	1.017683	69.84118	67.99607	80.01839	90
6	6	-9	-9	-9	62.82769	-9	73.18171	100
4	4	-0.6544	0.410583	1.002668	73.38572	69.81669	78.14623	100
4	4	1.286827	0.050298	-0.48084	55.78456	68.07404	91.37612	30
7	4	-9	-9	-9	-9	65.77649	65.02211	100
1	1	-9	-9	-9	67.11633	-9	77.11541	50
7	7	-9	-9	-9	75.98565	-9	-9	70
7	5	-9	-9	-9	73.27865	-9	80.08958	100
7	7	-9	-9	-9	81.82957	-9	91.37612	100
2	2	-9	-9	-9	-9	75.41505	86.16235	100
2	2	-0.50805	0.030149	0.283847	73.16897	73.01763	83.82725	90
1	1	0.603312	-1.93387	-0.44982	69.52684	87.93249	91.37612	80
7	2	1.87665	0.214131	-0.0429	48.60883	67.9456	84.04162	80
5	5	0.301675	-0.16876	1.2956	67.82283	69.78164	76.33508	90
1	1	0.241541	-2.1156	-0.40956	74.03201	90.54384	91.37612	100
4	4	-9	-9	-9	-9	69.25378	68.27051	90
7	1	0.830471	1.06947	-0.7371	55.88114	59.7654	91.37612	100
7	3	-9	-9	-9	64.50253	-9	89.98123	70
4	7	0.501931	1.296936	-0.2069	56.69706	60.74663	85.65015	70
7	7	-0.59423	2.466258	0.04347	64.69731	52.95046	83.54668	80
7	1	-9	-9	-9	71.3126	-9	79.58822	100
7	1	0.28684	0.756899	0.60878	64.58689	61.46764	79.62914	90
7	1	-9	-9	-9	62.49921	81.81618	-9	80
4	4	-9	-9	-9	-9	71.90772	87.16297	100
7	1	-9	-9	-9	-9	74.73063	85.65015	80
4	4	-0.6264	0.456507	-0.48343	72.22607	74.19238	88.41619	100

SW12	SW13	SW14	SW15	SW16	SW17	SW1a	SW2	SW2S
100	50	50	50	50	10	58.57143	2	50
100	100	100	100	100	70	95.71429	3	0
100	100	100	100	50	50	85.71429	3	0
0	80	80	0	80	50	41.42857	2	50
20	100	20	20	20	50	45.71429	3	0
100	100	100	100	100	100	100	1	100
100	100	100	100	100	100	100	3	0
80	20	80	30	80	50	51.42857	2	50
20	20	100	20	100	20	40	3	0
100	10	100	50	100	50	72.85714	3	0
100	90	100	90	100	90	94.28571	3	0
100	100	100	100	100	100	100	2	50
100	50	100	50	100	10	60	3	0
100	100	100	100	100	100	100	3	0
100	100	100	100	100	100	100	2	50
80	80	80	80	80	50	71.42857	2	50
70	70	70	70	70	70	70	3	0
100	100	100	100	100	100	100	1	100
100	100	100	50	50	50	71.42857	3	0
20	80	80	50	10	20	48.57143	2	50
70	70	70	70	70	70	71.42857	3	0
100	50	100	100	100	100	78.57143	3	0
100	100	100	100	100	100	100	3	0
100	10	100	100	100	100	74.28571	2	50
100	100	100	100	100	100	100	3	0
100	60	100	100	100	100	88.57143	3	0
100	100	100	100	100	100	100	-10	0
100	50	100	100	100	50	85.71429	3	0
100	100	100	100	100	100	100	3	0
100	20	100	100	20	20	58.57143	2	50
100	100	100	100	100	100	100	2	50
0	50	100	100	100	50	71.42857	2	50
80	100	100	100	100	100	94.28571	2	50
100	90	20	100	100	90	84.28571	3	0
100	100	100	100	100	50	92.85714	3	0
100	80	100	100	100	100	97.14286	2	50
100	100	100	100	100	100	100	3	0
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100	100	100	100	100	100	100	3	0
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100	100	100	100	100	100	100	3	0
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100	100	100	100	100	100	100	3	0
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0	100	100	0	100	100	71.42857	1	100
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70	70	70	70	70	70	70	3	0
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90	50	90	50	90	10	67.14286	3	0
90	80	100	80	100	100	85.71429	2	50
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100	80	100	80	100	70	82.85714	2	50
80	80	50	50	80	50	62.85714	3	0
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100	100	100	100	100	100	100	3	0
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100	100	100	100	100	90	98.57143	3	0
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80	80	80	80	80	80	80	3	0
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90	100	100	100	100	100	98.57143	2	50
100	0	100	100	50	100	78.57143	2	50
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90	90	20	90	60	60	71.42857	3	0
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90	90	90	100	100	90	94.28571	2	50
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90	90	90	90	90	90	90	1	100
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FL6s	FL7s	FL8	FL8S	FL6Saa	FL7aa	FL8aa	RecodeFL8	MM12	
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	6	4	10	90.90909	5	3	8	3	1
	6	3	9	81.81818	5	4	9	3	2
	0	0	0	0	0	0	0	1	1
	0	0	0	0	0	0	0	1	2
	5	3	8	72.72727	5	2	7	3	2
	3	1	4	36.36364	3	2	5	2	1
	3	0	3	27.27273	3	0	3	1	1
	4	3	7	63.63636	4	3	7	2	2
	5	4	9	81.81818	4	4	8	3	2
	6	1	7	63.63636	5	1	6	2	2
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	6	4	10	90.90909	5	4	9	3	2
	0	0	0	0	0	0	0	1	2
	4	1	5	45.45455	4	0	4	2	1
	0	3	3	27.27273	0	3	3	1	2
	6	4	10	90.90909	5	4	9	3	2
	5	0	5	45.45455	5	0	5	2	2
	3	3	6	54.54546	3	3	6	2	2
	5	2	7	63.63636	5	3	8	2	2
	6	4	10	90.90909	5	4	9	3	2
	5	3	8	72.72727	5	3	8	3	2
	4	2	6	54.54546	4	1	5	2	2
	6	2	8	72.72727	5	1	6	3	2
	6	1	7	63.63636	5	2	7	2	2
	6	4	10	90.90909	5	4	9	3	2
	0	0	0	0	0	0	0	1	2
	5	2	7	63.63636	5	2	7	2	2
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	3	4	7	63.63636	2	3	5	2	2
	4	1	5	45.45455	4	0	4	2	2
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	5	0	5	45.45455	5	0	5	2	1
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	0	0	0	0	0	0	0	1	1
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	6	3	9	81.81818	5	4	9	3	2
	5	2	7	63.63636	5	1	6	2	2
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	6	4	10	90.90909	5	4	9	3	2
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	6	4	10	90.90909	5	3	8	3	1

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6	3	9	81.81818	5	4	9	3	2
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6	4	10	90.90909	5	4	9	3	2
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3	3	6	54.54546	3	2	5	2	2
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3	1	4	36.36364	3	1	4	2	2
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2	1	3	27.27273	2	0	2	1	2
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6	4	10	90.90909	5	4	9	3	2
6	1	7	63.63636	5	2	7	2	2
6	4	10	90.90909	5	4	9	3	2
6	1	7	63.63636	5	0	5	2	2
1	0	1	9.090909	1	0	1	1	2
0	0	0	0	0	0	0	1	2
2	0	2	18.18182	2	0	2	1	2
5	4	9	81.81818	5	4	9	3	2
6	4	10	90.90909	5	4	9	3	2
5	3	8	72.72727	4	2	6	3	1
5	3	8	72.72727	5	3	8	3	2
6	2	8	72.72727	5	2	7	3	2
0	0	0	0	0	0	0	1	2
6	3	9	81.81818	5	3	8	3	2
5	3	8	72.72727	5	4	9	3	2
6	0	6	54.54546	5	0	5	2	2
5	4	9	81.81818	5	4	9	3	2
4	0	4	36.36364	4	0	4	2	2
4	1	5	45.45455	3	0	3	2	2
4	2	6	54.54546	4	2	6	2	2
1	0	1	9.090909	1	0	1	1	1
2	0	2	18.18182	2	0	2	1	2
3	2	5	45.45455	3	1	4	2	2
0	0	0	0	0	0	0	1	2
2	2	4	36.36364	2	2	4	2	2
6	4	10	90.90909	5	4	9	3	2
6	1	7	63.63636	5	1	6	2	2
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2	0	2	18.18182	2	0	2	1	2
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4	3	7	63.63636	4	4	8	2	2

6	1	7	63.63636	5	0	5	2	1
0	0	0	0	0	0	0	1	2
5	0	5	45.45455	4	0	4	2	2
1	0	1	9.090909	1	0	1	1	1
6	3	9	81.81818	5	3	8	3	2
4	2	6	54.54546	3	1	4	2	2
5	4	9	81.81818	5	4	9	3	2
0	0	0	0	0	0	0	1	2
2	1	3	27.27273	2	0	2	1	2
3	0	3	27.27273	3	0	3	1	2
4	4	8	72.72727	4	4	8	3	2
6	2	8	72.72727	5	2	7	3	2
5	3	8	72.72727	4	4	8	3	2
6	3	9	81.81818	5	4	9	3	2
0	0	0	0	0	0	0	1	2
4	1	5	45.45455	4	1	5	2	1
6	4	10	90.90909	5	4	9	3	2
3	3	6	54.54546	3	3	6	2	2
1	4	5	45.45455	1	4	5	2	2
4	0	4	36.36364	4	0	4	2	2
1	0	1	9.090909	1	0	1	1	2
0	0	0	0	0	0	0	1	1
3	2	5	45.45455	3	1	4	2	2
6	4	10	90.90909	5	4	9	3	2
0	0	0	0	0	0	0	1	2
4	4	8	72.72727	3	4	7	3	2
2	2	4	36.36364	2	3	5	2	2
6	4	10	90.90909	5	4	9	3	1
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3	0	3	27.27273	3	0	3	1	2
3	0	3	27.27273	3	0	3	1	2
0	0	0	0	0	0	0	1	2
5	4	9	81.81818	4	4	8	3	2
6	4	10	90.90909	5	4	9	3	2
1	0	1	9.090909	1	0	1	1	2
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4	4	8	72.72727	4	4	8	3	2
6	1	7	63.63636	5	0	5	2	1
5	2	7	63.63636	5	1	6	2	2
6	4	10	90.90909	5	4	9	3	2
5	4	9	81.81818	4	4	8	3	2
5	3	8	72.72727	4	3	7	3	2
6	3	9	81.81818	5	3	8	3	2
0	0	0	0	0	0	0	1	2
2	4	6	54.54546	2	4	6	2	1
5	4	9	81.81818	5	4	9	3	2
4	3	7	63.63636	4	4	8	2	2
5	3	8	72.72727	4	4	8	3	1
3	1	4	36.36364	3	0	3	2	2
4	4	8	72.72727	4	4	8	3	2

6	3	9	81.81818	5	3	8	3	2
3	2	5	45.45455	3	2	5	2	2
3	4	7	63.63636	3	4	7	2	2
6	0	6	54.54546	5	0	5	2	2
1	0	1	9.090909	1	0	1	1	2
2	0	2	18.18182	1	1	2	1	1
4	0	4	36.36364	3	0	3	2	2
6	0	6	54.54546	5	0	5	2	2
2	1	3	27.27273	2	2	4	1	1
6	4	10	90.90909	5	4	9	3	2
3	3	6	54.54546	3	2	5	2	2
5	3	8	72.72727	5	2	7	3	2
4	4	8	72.72727	4	4	8	3	2
6	1	7	63.63636	5	1	6	2	2
6	4	10	90.90909	5	4	9	3	2
3	1	4	36.36364	3	1	4	2	2
6	3	9	81.81818	5	3	8	3	2
2	0	2	18.18182	2	0	2	1	2
4	2	6	54.54546	4	2	6	2	2
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2	3	5	45.45455	2	3	5	2	2
6	2	8	72.72727	5	3	8	3	1
2	4	6	54.54546	1	3	4	2	1
6	4	10	90.90909	5	4	9	3	2
6	3	9	81.81818	5	3	8	3	2
2	1	3	27.27273	2	0	2	1	1
1	0	1	9.090909	1	0	1	1	2
6	0	6	54.54546	5	0	5	2	2
6	2	8	72.72727	5	3	8	3	2
6	3	9	81.81818	5	2	7	3	2
4	1	5	45.45455	4	0	4	2	2
3	3	6	54.54546	3	2	5	2	1
6	4	10	90.90909	5	4	9	3	2
1	1	2	18.18182	1	2	3	1	1
3	2	5	45.45455	3	1	4	2	2
3	3	6	54.54546	3	3	6	2	2
2	2	4	36.36364	2	2	4	2	2
5	1	6	54.54546	4	2	6	2	2
4	0	4	36.36364	4	0	4	2	2
6	2	8	72.72727	5	1	6	3	2
5	4	9	81.81818	4	4	8	3	1
3	4	7	63.63636	3	4	7	2	2
5	3	8	72.72727	4	3	7	3	2
6	4	10	90.90909	5	4	9	3	2
0	3	3	27.27273	0	3	3	1	2
4	4	8	72.72727	4	4	8	3	2
3	4	7	63.63636	3	4	7	2	2
6	1	7	63.63636	5	0	5	2	1
3	3	6	54.54546	3	3	6	2	2

5	3	8	72.72727	4	3	7	3	2
5	1	6	54.54546	4	1	5	2	1
5	1	6	54.54546	5	0	5	2	2
3	1	4	36.36364	2	0	2	2	2
5	2	7	63.63636	5	3	8	2	2
4	1	5	45.45455	4	0	4	2	2
6	0	6	54.54546	5	0	5	2	2
6	3	9	81.81818	5	4	9	3	2
6	2	8	72.72727	5	2	7	3	1
5	3	8	72.72727	5	3	8	3	2
3	3	6	54.54546	3	3	6	2	2
5	4	9	81.81818	4	4	8	3	2
5	4	9	81.81818	4	4	8	3	2
4	1	5	45.45455	3	1	4	2	1
6	2	8	72.72727	5	1	6	3	2
6	2	8	72.72727	5	1	6	3	1
6	3	9	81.81818	5	4	9	3	2
3	0	3	27.27273	3	0	3	1	1
6	4	10	90.90909	5	4	9	3	2
5	2	7	63.63636	5	3	8	2	2
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4	3	7	63.63636	4	3	7	2	2
4	3	7	63.63636	3	2	5	2	1
6	4	10	90.90909	5	4	9	3	2
3	3	6	54.54546	3	3	6	2	2
3	0	3	27.27273	2	0	2	1	2
5	3	8	72.72727	5	4	9	3	2
6	2	8	72.72727	5	1	6	3	1
6	4	10	90.90909	5	4	9	3	2
3	3	6	54.54546	3	3	6	2	2
5	4	9	81.81818	4	4	8	3	2
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5	1	6	54.54546	5	1	6	2	1
4	2	6	54.54546	4	3	7	2	2
6	4	10	90.90909	5	4	9	3	2
4	3	7	63.63636	4	3	7	2	2
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6	3	9	81.81818	5	3	8	3	2
1	0	1	9.090909	1	0	1	1	2
6	3	9	81.81818	5	2	7	3	2
4	0	4	36.36364	4	0	4	2	2

6	4	10	90.90909	5	4	9	3	2
6	0	6	54.54546	5	0	5	2	2
4	1	5	45.45455	4	1	5	2	2
6	3	9	81.81818	5	3	8	3	2
6	2	8	72.72727	5	3	8	3	2
5	3	8	72.72727	4	3	7	3	2
6	3	9	81.81818	5	4	9	3	2
2	3	5	45.45455	2	3	5	2	2
0	1	1	9.090909	0	0	0	1	2
4	0	4	36.36364	4	1	5	2	2
3	3	6	54.54546	3	3	6	2	2
5	4	9	81.81818	5	4	9	3	2
5	3	8	72.72727	5	3	8	3	2
5	2	7	63.63636	5	1	6	2	2
2	0	2	18.18182	2	0	2	1	1
4	4	8	72.72727	4	4	8	3	2
4	2	6	54.54546	3	3	6	2	2
3	1	4	36.36364	2	0	2	2	1
5	0	5	45.45455	5	0	5	2	2
6	3	9	81.81818	5	4	9	3	2
0	0	0	0	0	0	0	1	1
1	3	4	36.36364	1	3	4	2	2
5	1	6	54.54546	5	0	5	2	2
0	1	1	9.090909	0	0	0	1	1
2	0	2	18.18182	2	0	2	1	2
3	3	6	54.54546	2	4	6	2	2
2	0	2	18.18182	2	0	2	1	2
3	4	7	63.63636	3	4	7	2	2
6	0	6	54.54546	5	0	5	2	2
4	2	6	54.54546	4	2	6	2	2
1	0	1	9.090909	1	0	1	1	1
6	1	7	63.63636	5	1	6	2	2
2	0	2	18.18182	2	0	2	1	2
0	0	0	0	0	0	0	1	2
4	0	4	36.36364	4	0	4	2	2
2	0	2	18.18182	2	0	2	1	2
6	0	6	54.54546	5	0	5	2	2
4	3	7	63.63636	3	3	6	2	1
6	4	10	90.90909	5	4	9	3	2

MM1aaS	MM3a	MM3aa	MM3bS	MM3c	MP21	MP2aa	MP2aaS	MP4a
16.66667		1 0.142857	0	0	2	0	0	0
0		1 0.142857	0	0	2	0	0	0
16.66667		3 0.428571	33.33333	0	2	0	0	1
16.66667		1 0.142857	0	0	1	0.2	0	0
16.66667		1 0.142857	0	0	2	0	0	0
16.66667		2 0.285714	16.66667	0	1	0.2	0	1
16.66667		1 0.142857	0	0	1	0.2	0	0
16.66667		1 0.142857	0	0	2	0	0	0
16.66667		3 0.428571	33.33333	0	2	0	0	0
16.66667		4 0.571429	50	3	2	0	0	0
16.66667		4 0.571429	50	3	2	0	0	1
16.66667		3 0.428571	33.33333	0	2	0	0	1
16.66667		6 0.857143	83.33333	3	1	0.2	0	1
16.66667		4 0.571429	50	1	2	0	0	0
16.66667		4 0.571429	50	1	2	0	0	0
16.66667		1 0.142857	0	0	2	0	0	0
16.66667		7 1 100		3	2	0	0	1
16.66667		1 0.142857	0	0	2	0	0	0
16.66667		2 0.285714	16.66667	0	2	0	0	1
16.66667		4 0.571429	50	0	2	0	0	0
16.66667		7 1 100		3	2	0	0	0
16.66667		2 0.285714	16.66667	2	2	0	0	0
16.66667		3 0.428571	33.33333	3	1	0.2	0	0
16.66667		3 0.428571	33.33333	0	2	0	0	0
16.66667		1 0.142857	0	0	2	0	0	0
16.66667		3 0.428571	33.33333	0	2	0	0	0
16.66667		1 0.142857	0	0	1	0.2	0	0
16.66667		3 0.428571	33.33333	0	2	0	0	0
16.66667		4 0.571429	50	2	1	0.2	0	0
16.66667		4 0.571429	50	0	2	0	0	0
16.66667		4 0.571429	50	0	2	0	0	0
16.66667		3 0.428571	33.33333	1	2	0	0	0
16.66667		1 0.142857	0	0	2	0	0	1
16.66667		1 0.142857	0	0	1	0.2	0	1
16.66667		3 0.428571	33.33333	0	1	0.2	0	0
16.66667		1 0.142857	0	0	2	0	0	1
16.66667		1 0.142857	0	0	2	0	0	0
16.66667		1 0.142857	0	0	2	0	0	0
16.66667		1 0.142857	0	0	1	0.2	0	0
16.66667		1 0.142857	0	0	1	0.2	0	0
33.33333		4 0.571429	50	0	1	0.2	0	0
16.66667		1 0.142857	0	0	2	0	0	0
16.66667		1 0.142857	0	0	1	0.2	0	1
16.66667		1 0.142857	0	0	1	0.2	0	0
16.66667		3 0.428571	33.33333	2	1	0.2	0	0
16.66667		1 0.142857	0	0	2	0	0	1
16.66667		5 0.714286	66.66667	3	1	0.2	0	0
16.66667		1 0.142857	0	0	2	0	0	0
16.66667		3 0.428571	33.33333	0	1	0.2	0	1

16.66667	4	0.571429	50	0	2	0	0	0
16.66667	4	0.571429	50	1	1	0.2	0	1
16.66667	1	0.142857	0	0	2	0	0	1
16.66667	1	0.142857	0	0	2	0	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	1
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	7	1	100	3	1	0.2	0	1
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	4	0.571429	50	2	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	1
16.66667	2	0.285714	16.66667	0	1	0.2	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	2
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	-9	0	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	0
16.66667	7	1	100	3	1	0.2	0	1
16.66667	3	0.428571	33.33333	3	2	0	0	0
16.66667	5	0.714286	66.66667	3	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	7	1	100	3	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	5	0.714286	66.66667	2	2	0	0	1
16.66667	3	0.428571	33.33333	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	7	1	100	3	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	1
16.66667	1	0.142857	0	0	2	0	0	1
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	4	0.571429	50	1	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	4	0.571429	50	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	1	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0

16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	4	0.571429	50	1	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	4	0.571429	50	1	2	0	0	0
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16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	3	0.428571	33.33333	0	1	0.2	0	0
16.66667	3	0.428571	33.33333	1	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	5	0.714286	66.66667	3	1	0.2	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	0
16.66667	7	1	100	3	2	0	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	4	0.571429	50	2	1	0.2	0	1
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	5	0.714286	66.66667	2	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	2	0.285714	16.66667	1	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	3	0.428571	33.33333	3	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	0
50	5	0.714286	66.66667	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	4	0.571429	50	3	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	-9	0	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	1
33.33333	4	0.571429	50	1	1	0.2	0	1
16.66667	1	0.142857	0	0	2	0	0	1
0	6	0.857143	83.33333	3	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0

16.66667	4	0.571429	50	1	2	0	0	0
0	1	0.142857	0	0	2	0	0	1
16.66667	2	0.285714	16.66667	0	1	0.2	0	0
16.66667	2	0.285714	16.66667	2	2	0	0	0
16.66667	5	0.714286	66.66667	3	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	1
16.66667	3	0.428571	33.33333	0	2	0	0	1
16.66667	1	0.142857	0	0	2	0	0	1
16.66667	1	0.142857	0	0	1	0.2	0	0
83.33333	1	0.142857	0	0	1	0.2	0	1
16.66667	1	0.142857	0	0	2	0	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	4	0.571429	50	3	1	0.2	0	0
16.66667	4	0.571429	50	3	2	0	0	0
16.66667	3	0.428571	33.33333	3	1	0.2	0	0
16.66667	7	1	100	3	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	3	0.428571	33.33333	1	2	0	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	7	1	100	3	2	0	0	1
16.66667	3	0.428571	33.33333	1	-9	0	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	4	0.571429	50	1	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	7	1	100	3	2	0	0	0
16.66667	4	0.571429	50	3	2	0	0	0
16.66667	7	1	100	3	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	1
16.66667	3	0.428571	33.33333	0	2	0	0	0
16.66667	2	0.285714	16.66667	1	1	0.2	0	0
16.66667	3	0.428571	33.33333	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	6	0.857143	83.33333	3	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	1
16.66667	2	0.285714	16.66667	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	7	1	100	3	2	0	0	1

16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	1
16.66667	6	0.857143	83.33333	3	2	0	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	3	0.428571	33.33333	1	2	0	0	1
16.66667	4	0.571429	50	0	2	0	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	0
16.66667	3	0.428571	33.33333	0	1	0.2	0	0
16.66667	5	0.714286	66.66667	3	1	0.2	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	3	0.428571	33.33333	0	1	0.2	0	0
16.66667	7	1	100	3	1	0.2	0	1
16.66667	5	0.714286	66.66667	3	2	0	0	0
16.66667	3	0.428571	33.33333	2	2	0	0	0
16.66667	4	0.571429	50	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	3	0.428571	33.33333	0	1	0.2	0	1
16.66667	4	0.571429	50	3	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	0
33.33333	7	1	100	3	2	0.2	25	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	5	0.714286	66.66667	3	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	0
16.66667	3	0.428571	33.33333	1	2	0	0	0
16.66667	3	0.428571	33.33333	0	1	0.2	0	1
16.66667	3	0.428571	33.33333	0	1	0.2	0	0
16.66667	5	0.714286	66.66667	2	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	-9	0	0	0
16.66667	7	1	100	3	1	0.2	0	1
16.66667	3	0.428571	33.33333	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	7	1	100	3	1	0.2	0	0
16.66667	7	1	100	3	2	0	0	0
33.33333	7	1	100	3	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	1
16.66667	7	1	100	3	2	0	0	0

16.66667	5	0.714286	66.66667	3	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	0
16.66667	4	0.571429	50	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	3	0.428571	33.33333	0	1	0.2	0	0
16.66667	5	0.714286	66.66667	3	-9	0	0	0
16.66667	4	0.571429	50	1	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	0
16.66667	7	1	100	3	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	3	0.428571	33.33333	0	1	0.2	0	0
16.66667	5	0.714286	66.66667	3	2	0	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	1
16.66667	2	0.285714	16.66667	2	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	1
16.66667	3	0.428571	33.33333	1	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	0
16.66667	3	0.428571	33.33333	3	1	0.2	0	0
16.66667	4	0.571429	50	3	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
33.33333	2	0.285714	16.66667	0	1	0.2	0	0
16.66667	3	0.428571	33.33333	1	1	0.2	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	7	1	100	3	1	0.2	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	0
16.66667	7	1	100	2	1	0.2	0	0
16.66667	6	0.857143	83.33333	3	2	0	0	1
33.33333	7	1	100	3	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	0
16.66667	7	1	100	3	2	0	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0

16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	3	0.428571	33.33333	0	2	0	0	0
16.66667	4	0.571429	50	2	2	0	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	4	0.571429	50	0	2	0	0	0
16.66667	4	0.571429	50	3	2	0	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	0
16.66667	4	0.571429	50	0	1	0.2	0	1
16.66667	4	0.571429	50	3	2	0	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	1
16.66667	1	0.142857	0	0	-9	0	0	0
16.66667	3	0.428571	33.33333	0	1	0.2	0	1
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	3	0.428571	33.33333	3	2	0	0	1
16.66667	6	0.857143	83.33333	3	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	2	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	2	0.285714	16.66667	1	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	1
16.66667	2	0.285714	16.66667	0	2	0	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	1
16.66667	4	0.571429	50	3	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	4	0.571429	50	0	1	0.2	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	1
16.66667	5	0.714286	66.66667	2	2	0	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	0
16.66667	4	0.571429	50	3	2	0	0	0
16.66667	4	0.571429	50	1	2	0.2	25	0
16.66667	4	0.571429	50	0	2	0	0	0
16.66667	2	0.285714	16.66667	1	1	0.2	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	1
16.66667	2	0.285714	16.66667	0	2	0	0	1
16.66667	4	0.571429	50	3	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	1	0.142857	0	0	1	0.2	0	0

16.66667	7	1	100	3	1	0.2	0	1
16.66667	4	0.571429	50	1	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	2
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	7	1	100	3	1	0.2	0	0
16.66667	2	0.285714	16.66667	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	7	1	100	3	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	4	0.571429	50	0	2	0	0	1
16.66667	4	0.571429	50	3	1	0.2	0	0
16.66667	4	0.571429	50	2	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	3	0.428571	33.33333	0	2	0	0	1
16.66667	7	1	100	3	1	0.2	0	1
16.66667	3	0.428571	33.33333	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
33.33333	1	0.142857	0	0	2	0	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	1
16.66667	4	0.571429	50	3	2	0	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	1
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	7	1	100	3	2	0	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	4	0.571429	50	1	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	1	0.2	0	0
16.66667	1	0.142857	0	0	2	0	0	0
16.66667	2	0.285714	16.66667	0	2	0	0	0
16.66667	4	0.571429	50	3	2	0	0	0

MP4aa	MP4aaS	MP5aa	MP5abS	MP6a	MP6a1S	MP6a1Ss	MP7a	MP7a1
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	20	-9	0	0.5	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.5	0	0	1	0.75
0	0	1	0	0.25	0	0	1	0.5
0.166667	0	1	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.75	0	0	1	0.5
0	0	1	0	0.25	0	0	0	0
0	0	1	0	0.75	0	0	7	0
0	0	-9	0	0.25	0	0	1	0.5
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	7	0
0	0	-9	0	0.5	0	0	1	0.75
0	0	-9	0	0.25	0	0	0	0
0	0	1	0	0.25	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.25
0	0	-9	0	0.5	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	0	0
0	0	1	100	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	-9	0	0.5	0	0	1	0.25
0.166667	20	1	0	0.25	0	0	1	0.25
0	0	1	0	0.5	0	0	1	0.75
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.5

0	0	1	0	0.5	0	0	1	0.5
0.166667	0	1	0	0.5	0	0	1	0.5
0.166667	20	1	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	-9	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.25	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.5
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.25
0	0	-9	0	0	0	0	7	0
0.166667	0	1	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.333333	20	1	100	0.25	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.25
0	0	-9	0	0.5	0	0	0	0
0.166667	20	1	0	0.25	0	0	1	0.5
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.5	0	0	1	0.5
0	0	-9	0	0.25	0	0	1	0.25
0	0	-9	0	0.5	0	0	1	0.5
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.5	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	-9	0	0.25	0	0	1	0.25
0.166667	0	-9	0	0.25	0	0	1	0.25
0.166667	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.5	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.5
0	0	1	0	0.25	0	0	2	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	0	0
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25

	0	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	0	0
	0	0	1	0	0.5	0	0	1	0.75
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.5	0	0	1	0.5
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	1	0	0.5	0	0	1	0.5
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
0.166667	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	3	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	1	1	100	3	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	0	0
	0	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.75
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.5
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.5
0.166667	0	0	1	0	0.25	0	0	3	0.25
	0	0	1	0	0.25	0	0	0	0
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.75	0	0	1	0.5
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
0.166667	0	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
0.166667	0	0	1	0	0.25	0	0	1	0.25
0.166667	20	0	1	0	0.5	0	0	1	0.5
0.166667	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25

0	0	-9	0	0.25	0	0	3	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.5	0	0	1	0.5
0	0	-9	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.5	0	0	1	0.5
0.166667	0	-9	0	0	0	0	1	0.25
0	0	1	100	0.25	0	0	1	0.25
0.166667	0	-9	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.75	0	0	1	0.5
0	0	1	0	0.5	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.5
0.166667	20	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.5
0.166667	0	1	0	0.25	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.5	0	0	1	0.75
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	2	0.25
0	0	1	0	0.5	0	0	1	0.5
0	0	-9	0	1	1	100	1	0.25
0	0	1	0	0.25	0	0	1	0.5
0.166667	20	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.5	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	3	0.25
0	0	-9	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	2	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	3	0.25
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.5	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.25
0.166667	0	-9	0	0.25	0	0	1	0.5

0	0	1	0	0.25	0	0	1	0.75
0	0	-9	0	0.25	0	0	1	0.5
0	0	-9	0	0.25	0	0	0	0
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	3	0.25
0.166667	20	1	0	0.5	0	0	1	0.75
0.166667	20	1	0	0.25	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.25	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.5	0	0	1	0.5
0	0	1	0	0.5	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	-9	0	0	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.5	0	0	1	0.5
0	0	1	0	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0	0	0	0	0
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	7	0
0	0	-9	0	0.25	0	0	0	0
0.166667	0	1	0	0.5	0	0	1	0.75
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.5	0	0	1	0.5
0	0	-9	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.25	0	0	3	0.25
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.5	0	0	1	0.5
0	0	1	0	0.5	0	0	1	0.5
0.166667	20	1	0	0.25	0	0	1	0.25
0	0	1	0	0.5	0	0	1	0.75

	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.5	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.5	0	0	1	0.75
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.5	0	0	1	0.5
	0	0	1	0	0.25	0	0	1	0.5
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.25
0.166667	0	0	1	0	0.25	0	0	2	0.25
0	0	0	1	0	0.25	0	0	3	0.25
0.166667	20	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.75	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.5	0	0	1	0.75
	0	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	1	0	0	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	3	0.25
	0	0	1	0	0.5	0	0	1	0.75
0.166667	0	0	1	0	0.25	0	0	1	0.25
0	0	0	1	0	0.25	0	0	1	0.25
0.166667	0	0	1	0	0.25	0	0	1	0.5
0	0	0	1	0	0.25	0	0	1	0.25
0.166667	20	0	1	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.25
	0	0	-9	0	0.25	0	0	1	0.5
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.5	0	0	1	0.5
	0	0	-9	0	0.25	0	0	1	0.5
0.166667	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.5	0	0	1	0.5
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.25
	0	0	1	0	0.25	0	0	1	0.5
	0	0	-9	0	0.5	0	0	1	0.75
	0	0	1	0	0.25	0	0	1	0.25

0.166667	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.5	0	0	1	0.5
0.166667	20	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	7	0
0.166667	20	-9	0	0.5	0	0	1	0.75
0	0	1	0	0.25	0	0	1	0.25
0.166667	20	-9	0	0.5	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.5
0	0	1	0	0.25	0	0	2	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.75	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.5	0	0	1	0.75
0	0	1	0	0.25	0	0	0	0
0	0	1	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	20	-9	0	0.5	0	0	1	0.5
0	0	1	0	0.25	0	0	0	0
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	3	0.25
0.166667	20	1	0	0.5	0	0	1	0.5
0	0	1	0	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.5	0	0	3	0.25
0	0	1	0	0.75	0	0	0	0
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.5	0	0	1	0.25
0.166667	20	-9	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	2	0.25
0	0	1	0	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.25	0	0	3	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	0	0

0.166667	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	3	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.5	0	0	1	0.5
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	20	-9	0	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	3	0.25
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0.166667	0	-9	0	0.25	0	0	3	0.25
0.166667	0	1	0	0.25	0	0	1	0.5
0	0	1	0	0.5	0	0	1	0.75
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	3	0.25
0	0	-9	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	0	0
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	0	0
0	0	1	0	0.25	0	0	1	0.25
0.166667	20	1	0	0.25	0	0	3	0.25
0	0	-9	0	0.25	0	0	1	0.25
0.166667	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	3	0.25
0	0	-9	0	0.5	0	0	1	0.75
0	0	1	0	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	1	0.25
0	0	1	0	0.25	0	0	0	0
0	0	1	0	0.25	0	0	1	0.25
0	0	-9	0	0.25	0	0	3	0.25
0	0	1	0	0.25	0	0	0	0

MP7a1S	MP7a1Ss	MP7aa	MP8	MP8Ss	MP9	MP9Ss	MP10	MP10Ss
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	1	100
0	0	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0.666667	66.66667	1	30	0	3	0	1	100
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	1	100	3	0	25	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	1	100	3	0	30	0
0	0	0	1	100	3	0	30	0
0	0	0	30	0	3	0	30	0
0.333333	33.33333	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	1	100	1	100
0	0	1	30	0	3	0	30	0
0	0	0	30	0	3	0	30	0
0.666667	66.66667	1	30	0	3	0	30	0
0	0	0	30	0	3	0	30	0
0.333333	33.33333	1	25	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	25	0	3	0	30	0
0.333333	33.33333	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	0	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.666667	66.66667	1	30	0	3	0	1	100
0	0	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0	0	1	1	100	1	100	1	100
0	0	1	25	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	25	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	1	100	1	100	2	100

0.333333	33.33333	1	30	0	3	0	30	0
0.333333	33.33333	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	1	100	1	100
0	0	0	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	1	100	1	100
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	3	0	2	100
0	0	1	30	0	3	0	30	0
0	0	0	30	0	3	0	1	100
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	2	100	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	25	0	2	100	25	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	25	0	2	100	25	0
0	0	1	-10	0	3	0	30	0
0	0	1	-10	0	3	0	1	100
0	0	1	30	0	3	0	30	0
0	0	1	25	0	2	100	25	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	1	100	2	100	1	100
0.333333	33.33333	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	-10	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	1	100	1	100
0	0	1	1	100	3	0	25	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	3	0	30	0

0	0	1	25	0	1	100	1	100
0	0	1	30	0	3	0	30	0
0	0	1	1	100	2	100	25	0
0	0	1	25	0	2	100	25	0
0	0	1	30	0	3	0	2	100
0	0	0	30	0	3	0	30	0
0.666667	66.66667	1	30	0	3	0	1	100
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	-10	0	1	100	1	100
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	25	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	1	100	3	0	1	100
0	0	1	30	0	3	0	30	0
0	0	1	25	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	0	30	0	3	0	30	0
0	0	1	30	0	3	0	25	0
0.666667	66.66667	1	2	100	3	0	1	100
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	1	100	3	0	30	0
0	0	1	25	0	2	100	25	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0.333333	33.33333	0	25	0	3	0	30	0
0	0	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	-9	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	25	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	2	100	3	0	2	100
0	0	1	30	0	3	0	2	100
0	0	1	-10	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0

0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	30	0	3	0	2	100
0	0	1	30	0	3	0	30	0
0	0	1	25	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	2	100
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0.333333	33.33333	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0	0	1	30	0	3	0	1	100
0	0	1	30	0	3	0	30	0
0	0	1	25	0	2	100	25	0
0.333333	33.33333	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	1	100	1	100	1	100
0.666667	66.66667	1	30	0	3	0	1	100
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	25	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	1	100	2	100	25	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	25	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0

0.666667	66.66667	1	-10	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	0	25	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0.666667	66.66667	1	30	0	3	0	1	100
0.333333	33.33333	1	1	100	3	0	2	100
0	0	1	30	0	3	0	30	0
0	0	1	-10	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0.333333	33.33333	0	-10	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	1	100	3	0	2	100
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	1	100	3	0	30	0
0	0	1	1	100	3	0	30	0
0	0	1	30	0	2	100	30	0
0.333333	33.33333	0	1	100	3	0	30	0
0	0	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0.333333	33.33333	0	2	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	2	100	1	100
0	0	1	30	0	3	0	30	0
0	0	0	30	0	3	0	30	0
0	0	0	30	0	3	0	30	0
0	0	0	30	0	3	0	30	0
0.666667	66.66667	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	1	100	1	100	1	100
0	0	1	30	0	3	0	30	0
0	0	1	1	100	1	100	1	100
0.333333	33.33333	0	1	100	3	0	1	100
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	2	100	1	100	1	100
0.666667	66.66667	1	30	0	3	0	30	0

0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	25	0
0.666667	66.66667	1	30	0	3	0	1	100
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	25	0	3	0	2	100
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	1	100	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	-10	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	25	0	2	100	25	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	25	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0.666667	66.66667	1	30	0	2	100	1	100
0	0	1	1	100	3	0	30	0
0	0	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	1	100	1	100
0.333333	33.33333	0	30	0	3	0	30	0
0.666667	66.66667	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	1	100	2	100
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	1	100
0	0	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	1	100
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	1	100	1	100	30	0
0	0	1	30	0	3	0	30	0
0	0	1	25	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0.666667	66.66667	1	30	0	2	100	1	100
0	0	1	30	0	3	0	30	0

0	0	1	25	0	3	0	30	0
0.333333	33.33333	1	2	100	3	0	1	100
0	0	1	-10	0	3	0	30	0
0	0	1	30	0	3	0	1	100
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	2	100	25	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	-10	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	2	100	30	0
0	0	0	30	0	2	100	1	100
0.666667	66.66667	1	30	0	3	0	1	100
0	0	1	1	100	2	100	2	100
0.333333	33.33333	1	30	0	3	0	1	100
0	0	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	25	0	2	100	25	0
0.333333	33.33333	1	30	0	3	0	30	0
0.333333	33.33333	1	-10	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	1	100	3	0	25	0
0.333333	33.33333	1	1	100	3	0	2	100
0	0	1	30	0	3	0	30	0
0.666667	66.66667	1	-10	0	1	100	25	0
0	0	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	1	1	100	3	0	1	100
0	0	0	1	100	1	100	1	100
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0.333333	33.33333	1	30	0	3	0	1	100
0.333333	33.33333	0	1	100	1	100	1	100
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	1	100	3	0	30	0
0	0	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	2	100	3	0	30	0
0	0	1	1	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0.333333	33.33333	0	30	0	1	100	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	30	0	2	100	30	0
0	0	0	30	0	3	0	30	0

0	0	1	1	100	3	0	30	0
0.333333	33.33333	0	25	0	2	100	25	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	3	0	30	0
0.333333	33.33333	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	1	100	1	100
0	0	1	2	100	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	1	100	1	100	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0.333333	33.33333	1	1	100	3	0	30	0
0.666667	66.66667	1	30	0	3	0	2	100
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	-10	0	3	0	30	0
0	0	0	25	0	3	0	30	0
0	0	1	3	0	3	0	30	0
0	0	0	30	0	3	0	30	0
0	0	1	3	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	25	0	2	100	25	0
0	0	1	30	0	3	0	30	0
0.333333	33.33333	0	25	0	3	0	30	0
0.666667	66.66667	1	30	0	3	0	30	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	1	30	0	3	0	30	0
0	0	0	30	0	3	0	30	0
0	0	1	1	100	2	100	25	0
0.333333	33.33333	0	30	0	3	0	30	0
0	0	0	30	0	3	0	30	0

MP11	MP11Ss	MP11a	MP11c	HW7	M14a	MI4aa	M14b	MI4bb
30	0	0	1	25	0.8	0.833333	0	0
30	0	0	1	3	0.8	0.833333	0	0
1	100	0.5	0.5	1	0.9	0.916667	0	0
30	0	0.25	0.75	1	1	1	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	2	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.8	0.833333	0.1	0.083333
30	0	0.25	0.75	3	0.7	0.75	0.1	0.083333
1	100	0.5	0.5	25	0.9	0.916667	0	0
30	0	0	1	2	1	1	0	0
30	0	0.25	0.75	3	0.9	0.916667	0	0
30	0	0	1	3	0.9	0.916667	0	0
-10	0	0.25	0.5	3	0.9	0.916667	0.1	0.083333
30	0	0.25	0.75	3	0.8	0.833333	0	0
30	0	0	1	3	0.8	0.833333	0	0
2	100	0.5	0.5	3	0.8	0.833333	0.2	0.166667
30	0	0	1	3	0.7	0.75	0.1	0.083333
1	100	1	0	1	1	1	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	3	0.7	0.75	0.3	0.25
30	0	0	1	3	0.8	0.833333	0	0
30	0	0	1	2	1	1	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.8	0.833333	0	0
30	0	0	1	3	1	1	0	0
30	0	0.25	0.75	3	1	1	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	30	1	1	0	0
30	0	0	1	2	0.8	0.833333	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	2	0.6	0.666667	0.2	0.166667
30	0	0	1	3	1	1	0	0
30	0	0	1	1	1	1	0	0
1	100	0.5	0.5	2	1	1	0	0
30	0	0.25	0.75	3	1	1	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	3	0.8	0.833333	0.1	0.083333
30	0	0	1	3	1	1	0	0
30	0	0	1	3	1	1	0	0
30	0	0.25	0.75	3	0.5	0.583333	0.3	0.25
1	100	1	0	1	1	1	0	0
30	0	0	1	3	0.7	0.75	0.2	0.166667
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	3	0.8	0.833333	0	0
25	0	0	1	3	1	1	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
2	100	1	0	2	0.8	0.833333	0	0

30	0	0	1	3	0.9	0.916667	0	0
30	0	0.25	0.75	30	0.5	0.583333	0	0
30	0	0	1	1	1	1	0	0
30	0	0	1	2	1	1	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	3	1	1	0	0
30	0	0.25	0.75	3	0.8	0.833333	0.2	0.166667
35	0	0	1	3	1	1	0	0
30	0	0	1	-9	0.7	0.75	0	0
30	0	0	1	3	0.6	0.666667	0	0
1	100	1	0	1	1	1	0	0
30	0	0.25	0.75	2	1	1	0	0
2	100	0.25	0.75	2	0.9	0.916667	0	0
1	100	1	0	1	0.8	0.833333	0.2	0.166667
2	100	0.25	0.75	3	1	1	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	3	0.6	0.583333	0.3	0.333333
2	100	0.75	0.25	3	0.9	0.916667	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0.25	0.75	3	0.9	0.916667	0	0
30	0	0	1	3	0.4	0.916667	0.1	0.083333
30	0	0.25	0.75	2	1	1	0	0
30	0	0	1	3	0.8	0.833333	0.2	0.166667
30	0	0	1	2	0.8	0.833333	0	0
30	0	0	1	3	0.7	0.75	0.1	0.083333
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.8	0.833333	0	0
30	0	0	1	3	0.8	0.833333	0.1	0.083333
30	0	0	1	1	1	1	0	0
30	0	0	1	3	0.8	0.833333	0	0
25	0	0	1	3	0.8	0.833333	0	0
30	0	0	0.75	3	1	1	0	0
30	0	0.25	0.5	3	0.5	0.583333	0	0
30	0	0	1	3	0.9	0.916667	0	0
25	0	0	1	1	1	1	0	0
30	0	0	1	3	1	1	0	0
1	100	0.75	0.25	3	0.8	0.833333	0.1	0.083333
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.4	0.5	0.1	0.083333
30	0	0	0.75	3	1	1	0	0
30	0	0	1	1	1	1	0	0
30	0	0	1	3	1	1	0	0
2	100	1	0	3	0.9	0.916667	0	0
30	0	0.25	0.75	3	1	1	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	3	0.9	0.833333	0	0
30	0	0	1	2	1	1	0	0
30	0	0	1	3	1	1	0	0
30	0	0.25	0.75	3	0.8	0.833333	0.2	0.166667

1	100	0.75	0.25	1	1	1	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.0833333
25	0	0.25	0.75	1	1	1	0	0
25	0	0	1	3	0.6	0.666667	0	0
30	0	0.25	0.75	2	0.9	0.916667	0.1	0.0833333
30	0	0	1	2	1	1	0	0
1	100	0.5	0.5	1	0.9	0.916667	0.1	0.0833333
30	0	0	1	30	0.9	0.916667	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	3	0.8	0.833333	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.8	0.833333	0	0
1	100	0.75	0	1	0.8	0.833333	0.2	0.166667
30	0	0	1	3	0.7	0.75	0.1	0.0833333
30	0	0	1	3	1	1	0	0
30	0	0	1	2	1	1	0	0
30	0	0	1	1	1	1	0	0
2	100	0.75	0.25	2	0.7	0.75	0.2	0.166667
30	0	0	1	2	1	1	0	0
25	0	0	1	1	1	1	0	0
30	0	0.25	0.75	1	1	1	0	0
2	100	0.25	0.75	3	0.7	0.75	0.1	0.0833333
30	0	0	1	1	1	1	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.0833333
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.0833333
2	100	0.75	0.25	3	0.9	0.916667	0	0
30	0	0	1	1	0.9	0.916667	0	0
2	100	0.5	0.5	2	0.7	0.75	0.1	0.0833333
25	0	0	1	1	1	1	0	0
30	0	0	1	2	1	1	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.0833333
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.6	0.666667	0.3	0.25
30	0	0	1	3	0.7	0.75	0	0
30	0	0	1	3	0.6	0.666667	0	0
30	0	0	1	3	1	1	0	0
30	0	0	0.75	1	1	1	0	0
30	0	0	1	3	0.8	0.833333	0	0
30	0	0	1	1	1	1	0	0
30	0	0	1	2	0.9	0.916667	0.1	0.0833333
30	0	0	1	3	0.9	0.916667	0.1	0.0833333
30	0	0.5	0.5	2	1	1	0	0
30	0	0.25	0.75	2	0.8	0.833333	0	0
30	0	0	0.75	3	1	1	0	0
30	0	0	1	3	0.8	0.833333	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.0833333
30	0	0	1	25	0.8	0.833333	0	0
30	0	0	1	1	1	1	0	0

30	0	0	1	3	0.9	0.916667	0	0
30	0	0.25	0.75	2	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	2	1	1	0	0
30	0	0	1	3	0.7	0.75	0	0
30	0	0	1	2	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.7	0.75	0	0
30	0	0.25	0.75	2	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	2	0.9	0.916667	0	0
30	0	0.25	0.75	1	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0.25	0.75	1	1	1	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0.25	0.75	3	0.9	0.916667	0.1	0.083333
2	100	0.5	0.5	3	0.8	0.833333	0.1	0.083333
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.5	0.583333	0	0
30	0	0	1	2	0.7	0.75	0.3	0.25
30	0	0	1	1	1	1	0	0
30	0	0.25	0.75	3	0.7	0.75	0	0
1	100	0.5	0.5	2	0.9	0.916667	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
25	0	0	1	3	1	1	0	0
30	0	0	1	2	1	1	0	0
30	0	0	1	3	0.7	0.75	0	0
1	100	1	0	1	0.8	0.833333	0.1	0.083333
1	100	0.5	0.5	2	0.9	0.916667	0	0
30	0	0	1	2	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.8	0.75	0	0
30	0	0	1	3	0.8	0.833333	0.1	0.083333
30	0	0	1	2	0.8	0.833333	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0.25	0.75	3	0.8	0.833333	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.7	0.75	0.3	0.25
30	0	0	1	2	0.9	0.916667	0	0
30	0	0	1	2	0.9	0.916667	0	0
30	0	0	1	3	1	1	0	0
30	0	0.25	0.75	1	1	1	0	0
30	0	0	1	3	0.6	0.666667	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.9	0.916667	0	0
1	100	0.25	0.75	3	0.9	0.916667	0	0
30	0	0	1	3	0.6	0.666667	0.2	0.166667
30	0	0	1	3	0.8	0.833333	0.2	0.166667
30	0	0	1	3	0.7	0.75	0.2	0.166667

30	0	0	0.75	2	1	1	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	3	0.9	0.916667	0	0
30	0	0.25	0.75	1	0.9	0.916667	0.1	0.083333
2	100	0.75	0.25	2	1	1	0	0
30	0	0	1	1	0.9	0.916667	0	0
30	0	0	0.75	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.9	0.916667	0	0
30	0	0.25	0.75	2	0.6	0.666667	0.1	0.083333
30	0	0	0.75	3	0.8	0.833333	0.2	0.166667
30	0	0	1	3	0.6	0.666667	0.2	0.166667
30	0	0.5	0.5	2	0.8	0.833333	0	0
30	0	0	1	2	0.9	0.916667	0	0
30	0	0	1	3	0.7	0.75	0.2	0.166667
30	0	0	1	3	0.7	0.75	0.2	0.166667
30	0	0	1	3	0.8	0.833333	0.1	0.083333
30	0	0	1	3	0.9	0.916667	0	0
30	0	0.25	0.75	3	0.6	0.666667	0	0
30	0	0.25	0.75	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	1	1	0	0
30	0	0.25	0.75	3	0.9	0.916667	0	0
30	0	0.25	0.75	3	1	1	0	0
30	0	0	1	2	0.9	0.916667	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.5	0.583333	0	0
2	100	0.25	0.75	3	0.8	0.833333	0	0
2	100	0.5	0.5	3	1	1	0	0
30	0	0	1	1	1	1	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.9	0.916667	0.1	0.083333
2	100	0.5	0.5	3	0.9	0.916667	0.1	0.083333
30	0	0	1	1	0.8	0.833333	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	2	1	1	0	0
1	100	0.25	0.75	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.7	0.75	0.1	0.083333
1	100	1	0	1	0.8	0.833333	0.1	0.083333
30	0	0	1	2	0.9	0.916667	0.1	0.083333
1	100	1	0	1	0.7	0.75	0	0
2	100	0.75	0.25	3	0.5	0.583333	0.1	0.083333
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	1	3	0.7	0.75	0.1	0.083333
30	0	0	1	3	0.7	0.75	0.1	0.083333
30	0	0	1	3	0.7	0.75	0.1	0.083333
30	0	0	1	3	0.8	0.833333	0	0
1	100	1	0	2	0.9	0.916667	0	0
30	0	0	1	3	0.8	0.833333	0	0

30	0	0	1	30	0.7	0.75	0	0
30	0	0	1	3	0.5	0.583333	0.1	0.083333
30	0	0	1	3	0.7	0.75	0	0
30	0	0	1	25	1	1	0	0
25	0	0	1	3	1	1	0	0
1	100	0.5	0.5	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	30	0.9	0.916667	0	0
30	0	0	1	3	1	1	0	0
25	0	0.25	0.75	2	1	1	0	0
1	100	0.25	0.75	2	0.8	0.833333	0.1	0.083333
2	100	0.5	0.5	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.9	0.916667	0	0
30	0	0	0.75	3	0.9	0.916667	0.1	0.083333
30	0	0.25	0.75	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.8	0.833333	0.2	0.166667
25	0	0	1	3	0.8	0.833333	0	0
30	0	0	1	2	0.8	0.833333	0.1	0.083333
30	0	0	1	2	0.7	0.75	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	25	0.9	0.916667	0	0
30	0	0.25	0.75	1	1	1	0	0
1	100	0.5	0.5	3	0.9	0.916667	0	0
30	0	0.25	0.75	3	0.9	0.916667	0	0
30	0	0.25	0.75	1	0.9	0.916667	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	2	1	1	0	0
1	100	1	0	1	1	1	0	0
30	0	0	1	3	0.8	0.75	0.2	0.25
30	0	0	1	2	0.9	0.916667	0	0
30	0	0	1	3	0.5	0.583333	0.2	0.166667
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.8	0.833333	0.1	0.083333
30	0	0	1	1	0.9	0.916667	0	0
1	100	1	0	3	0.9	0.916667	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
2	100	0.5	0.5	2	1	1	0	0
2	100	0.5	0.5	3	0.7	0.75	0.2	0.166667
30	0	0	1	3	0.9	0.916667	0.1	0.083333
25	0	0	1	3	0.7	0.75	0.2	0.166667
1	100	0.5	0.5	3	0.9	0.916667	0	0
30	0	0	1	3	0.8	0.833333	0	0
30	0	0	1	2	0.5	0.583333	0.1	0.083333
1	100	0.75	0.25	3	0.6	0.666667	0.1	0.083333
30	0	0	1	2	0.7	0.75	0	0
30	0	0	1	2	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.8	0.833333	0	0
1	100	0.5	0.5	3	0.8	0.833333	0.2	0.166667
30	0	0	1	3	0.9	0.916667	0	0

30	0	0	1	2	0.9	0.916667	0.1	0.083333
30	0	0.5	0.5	2	0.9	0.916667	0	0
30	0	0	0.75	2	0.4	0.5	0.1	0.083333
30	0	0.25	0.75	3	1	1	0	0
2	100	0.25	0.75	2	0.8	0.833333	0	0
30	0	0	1	3	0.8	0.833333	0	0
25	0	0.25	0.75	1	1	1	0	0
30	0	0	1	3	0.7	0.75	0.2	0.166667
30	0	0	0.75	-10	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.8	0.833333	0.2	0.166667
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.7	0.75	0	0
2	100	0.5	0.5	3	0.9	0.916667	0	0
1	100	0.5	0.5	2	0.9	0.916667	0	0
1	100	0.75	0.25	1	1	1	0	0
1	100	0.5	0.5	3	0.9	0.916667	0	0
30	0	0.25	0.75	1	1	1	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
25	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.8	0.833333	0	0
30	0	0	0.75	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.6	0.666667	0	0
30	0	0.25	0.75	1	0.9	0.916667	0.1	0.083333
1	100	0.75	0.25	2	1	1	0	0
30	0	0	1	3	1	1	0	0
2	100	0.5	0.25	3	1	1	0	0
30	0	0	1	3	0.8	0.833333	0.2	0.166667
30	0	0	1	3	0.8	0.833333	0.2	0.166667
30	0	0	1	3	0.7	0.75	0.1	0.083333
30	0	0	1	2	0.9	0.916667	0	0
1	100	0.75	0.25	3	0.9	0.916667	0	0
1	100	1	0	1	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.6	0.666667	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	2	0.5	0.583333	0.1	0.083333
1	100	0.5	0.5	3	0.8	0.833333	0.1	0.083333
1	100	1	0	1	0.7	0.75	0	0
30	0	0	1	3	0.4	0.5	0.2	0.166667
30	0	0.25	0.75	1	1	1	0	0
30	0	0	1	3	0.8	0.833333	0	0
25	0	0	1	3	0.6	0.666667	0	0
30	0	0.25	0.75	3	1	1	0	0
30	0	0.25	0.75	1	1	1	0	0
30	0	0	1	1	1	1	0	0
30	0	0	1	3	0.6	0.666667	0	0
2	100	0.5	0.5	3	1	1	0	0
30	0	0	1	2	0.9	0.916667	0.1	0.083333
30	0	0	1	3	1	1	0	0
25	0	0	1	3	1	1	0	0
30	0	0	1	3	0.7	0.666667	0.3	0.333333

30	0	0.25	0.75	3	0.8	0.833333	0.1	0.083333
25	0	0	1	3	1	1	0	0
30	0	0	1	3	0.5	0.583333	0.5	0.416667
30	0	0.25	0.75	3	1	1	0	0
30	0	0	1	1	0.6	0.583333	0.1	0.083333
30	0	0	1	3	0.8	0.833333	0.2	0.166667
1	100	1	0	1	1	1	0	0
30	0	0.25	0.75	3	0.9	0.916667	0	0
30	0	0	1	3	1	1	0	0
30	0	0.5	0.5	3	1	1	0	0
30	0	0	1	3	0.7	0.75	0	0
30	0	0	1	3	0.8	0.833333	0.1	0.083333
30	0	0	1	2	0.8	0.833333	0	0
30	0	0	1	3	0.7	0.75	0.2	0.166667
30	0	0	1	2	0.9	0.916667	0	0
30	0	0	1	3	0.7	0.75	0	0
30	0	0.25	0.75	3	0.5	0.583333	0	0
30	0	0.25	0.75	3	0.9	0.916667	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.8	0.833333	0.2	0.166667
30	0	0	1	3	0.8	0.833333	0	0
2	100	0.25	0.5	3	0.8	0.833333	0.2	0.166667
30	0	0	1	3	0.8	0.833333	0	0
30	0	0	1	3	0	0	0	0
30	0	0	1	2	0.6	0.666667	0.3	0.25
3	0	0	1	3	0.7	0.75	0	0
30	0	0	1	25	0.9	0.916667	0	0
25	0	0	1	1	1	1	0	0
30	0	0	1	3	0.9	0.916667	0.1	0.083333
30	0	0	1	3	0.8	0.833333	0.2	0.166667
30	0	0	1	3	1	1	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.8	0.833333	0.2	0.166667
30	0	0	1	3	1	1	0	0
30	0	0	1	3	0.8	0.833333	0.2	0.166667
25	0	0.25	0.75	1	1	1	0	0
30	0	0	1	3	1	1	0	0
30	0	0	1	2	1	1	0	0

M14c	MI4cc	MI4dS	MI5a	MI5b	MI54c	M131	M132	M13a
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0.2	0.166667	16.66667	0	100	0	2	25	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	25	2	8.333333
0	0	0	0	0	100	-9	-9	0.833333
0	0	8.333333	100	100	0	25	25	0
0.1	0.083333	16.66667	0	0	0	-9	-9	0.833333
0.2	0.166667	25	100	100	0	-9	2	0.75
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.833333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	2	0.833333
0	0	8.333333	100	100	0	-9	-9	0.916667
0.2	0.166667	16.66667	100	100	0	-9	-9	0.833333
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0	0	16.66667	100	100	0	-9	-9	0.833333
0.2	0.166667	25	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	25	0	0	100	-9	-9	0.75
0.2	0.166667	16.66667	100	100	0	25	25	0.166667
0	0	0	0	0	100	-9	-9	0.916667
0	0	0	0	0	100	1	-9	0.75
0.2	0.166667	16.66667	0	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0	0	0	0	0	100	25	25	8.333333
0	0	8.333333	0	0	0	25	25	0
0	0	0	0	0	100	25	2	8.333333
0.2	0.166667	16.66667	100	100	0	25	25	0.166667
0	0	0	0	0	100	25	-9	0.666667
0	0	8.333333	100	100	0	-9	-9	0.833333
0.2	0.166667	33.33333	100	100	0	25	2	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0	0	0	0	0	100	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	25	25	0
0.1	0.083333	16.66667	100	100	0	-9	-9	0.833333
0	0	0	0	0	100	-9	1	0.75
0	0	0	0	0	100	-9	2	0.75
0.2	0.166667	41.66667	100	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	8.333333
0.1	0.083333	25	100	100	0	25	25	8.333333
0	0	0	0	0	100	2	25	0
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.833333
0	0	8.333333	100	100	0	25	25	0
0.2	0.166667	16.66667	0	100	0	-9	2	0.75

0.1	0.083333	8.333333	100	100	0	25	25	8.333333
0.5	0.416667	41.66667	100	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	8.333333
0	0	0	0	0	100	25	25	8.333333
0	0	0	0	0	100	25	2	0
0	0	0	0	0	100	-9	-9	0.916667
0	0	16.66667	100	100	0	25	25	0
0	0	0	0	0	100	25	25	8.333333
0.3	0.25	25	100	100	0	25	25	8.333333
0.4	0.333333	33.33333	100	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.833333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	16.66667	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.833333
0	0	0	0	0	100	2	1	0.5
0.1	0.083333	8.333333	0	100	0	-9	-9	0.916667
0.1	0.083333	41.66667	100	100	0	-9	2	0.666667
0.1	0.083333	8.333333	0	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	25	25	0
0	0	0	0	0	100	-9	2	0.833333
0	0	16.66667	100	100	0	1	-9	0.833333
0.2	0.166667	16.66667	0	100	0	25	25	8.333333
0.2	0.166667	25	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0.2	0.166667	16.66667	100	100	0	-9	-9	0.833333
0.1	0.083333	16.66667	100	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	8.333333
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0.2	0.166667	16.66667	0	100	0	-9	-9	1
0	0	0	0	0	100	-9	-9	0.916667
0.5	0.416667	41.66667	100	100	0	1	2	8.333333
0.1	0.083333	8.333333	0	0	0	-9	-9	0.916667
0	0	0	0	0	100	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.833333
0.1	0.083333	16.66667	100	100	0	25	25	0
0	0	0	0	0	100	-9	-9	0.916667
0.5	0.416667	50	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0	0	0	0	0	100	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.833333
0.1	0.083333	8.333333	0	100	0	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.833333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.1	0.166667	16.66667	0	100	0	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.833333
0	0	0	0	0	100	-9	-9	0.916667
0	0	16.66667	100	100	0	-9	-9	0.833333

0	0	0	0	0	100	25	25	8.333333
0	0	8.333333	100	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	8.333333
0.4	0.333333	33.33333	100	100	0	25	25	8.333333
0	0	8.333333	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.75
0	0	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	25	25	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.2	0.166667	16.66667	100	100	0	-9	-9	0.833333
0	0	0	0	0	100	-9	-9	0.833333
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0	0	16.66667	100	100	0	25	25	0
0.2	0.166667	25	100	100	0	25	25	0
0	0	0	0	0	100	-9	-9	0.833333
0	0	0	0	0	100	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	1
0.1	0.083333	25	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.833333
0	0	0	0	0	100	25	25	0
0	0	0	0	0	100	25	25	8.333333
0.2	0.166667	25	100	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	0
0	0	8.333333	100	100	0	25	25	0
0	0	0	0	0	100	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	25	25	0
0.1	0.083333	8.333333	100	100	0	-9	-9	0.833333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.2	0.166667	25	100	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0	0	8.333333	0	100	0	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.833333
0.1	0.083333	33.33333	100	100	0	-9	-9	0.75
0.3	0.25	25	100	100	0	25	25	8.333333
0.4	0.333333	33.33333	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	1
0.2	0.166667	16.66667	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	25	25	8.333333
0	0	8.333333	0	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0	0	0	100	100	0	-9	-9	0.916667
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0	0	8.333333	0	100	0	25	25	8.333333
0.2	0.166667	16.66667	0	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	8.333333

0.1	0.083333	8.333333	100	100	0	25	25	8.333333
0	0	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.916667
0.3	0.25	25	100	100	0	25	25	8.333333
0	0	8.333333	100	100	0	25	25	0
0.3	0.25	25	100	100	0	25	25	8.333333
0	0	8.333333	100	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	25	25	0
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	25	25	0
0	0	0	0	0	100	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	25	25	0.166667
0	0	8.333333	100	100	0	-9	-9	0.833333
0.1	0.083333	16.66667	100	100	0	25	25	0
0	0	8.333333	100	100	0	-9	-9	0.916667
0.5	0.416667	41.66667	100	100	0	25	25	0.166667
0	0	25	100	100	0	-9	1	8.333333
0	0	0	0	0	100	25	25	8.333333
0.3	0.25	25	100	100	0	25	25	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	25	25	0
0	0	0	0	0	100	-9	-9	0.916667
0	0	0	0	0	100	25	25	0.166667
0.3	0.25	25	100	100	0	25	25	8.333333
0.1	0.083333	16.66667	100	100	0	25	25	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	25	25	0
0.2	0.25	25	100	100	0	25	25	8.333333
0.1	0.083333	16.66667	100	100	0	25	25	8.333333
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0	0	8.333333	100	100	0	25	25	8.333333
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0	0	8.333333	100	100	0	25	25	8.333333
0	0	25	100	100	0	-9	-9	0.75
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	0	100	0	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.833333
0	0	0	0	0	100	25	25	8.333333
0.4	0.333333	33.33333	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	25	25	8.333333
0	0	8.333333	100	100	0	25	25	0
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.2	0.166667	33.33333	100	100	0	25	2	8.333333
0	0	16.66667	100	100	0	-9	-9	0.833333
0.1	0.083333	25	100	100	0	-9	-9	0.75

0	0	0	0	0	100	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	25	25	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	25	25	8.333333
0	0	8.333333	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.833333
0.1	0.083333	8.333333	0	100	0	-9	-9	0.916667
0	0	8.333333	0	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	25	25	8.333333
0.3	0.25	33.33333	100	100	0	1	1	8.333333
0	0	16.66667	100	100	0	25	2	0
0.2	0.166667	33.33333	100	100	0	25	25	8.333333
0.2	0.166667	16.66667	100	100	0	-9	-9	0.833333
0.1	0.083333	8.333333	0	100	0	-9	-9	0.916667
0.1	0.083333	25	100	100	0	25	25	8.333333
0.1	0.083333	25	100	100	0	25	25	8.333333
0.1	0.083333	16.66667	100	100	0	25	25	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.4	0.333333	33.33333	100	100	0	1	1	8.333333
0	0	8.333333	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	2	0.833333
0	0	8.333333	100	100	0	25	25	8.333333
0.5	0.416667	41.66667	100	100	0	25	2	8.333333
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.916667
0	0	8.333333	100	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	25	25	0
0	0	8.333333	100	100	0	25	25	0
0	0	8.333333	100	100	0	-9	-9	0.916667
0.2	0.166667	16.66667	100	100	0	-9	2	0.833333
0	0	0	0	0	100	-9	-9	0.833333
0	0	0	0	0	100	-9	-9	0.916667
0	0	8.333333	100	100	0	-9	-9	0.916667
0.2	0.166667	25	100	100	0	25	2	8.333333
0.1	0.083333	16.66667	100	100	0	25	25	8.333333
0	0	8.333333	100	100	0	25	25	0
0.3	0.25	25	100	100	0	25	25	0
0.4	0.333333	41.66667	100	100	0	2	2	0.166667
0.1	0.083333	8.333333	100	100	0	25	25	8.333333
0.2	0.166667	25	100	100	0	1	-9	0.75
0.2	0.166667	25	100	100	0	25	25	8.333333
0.2	0.166667	25	100	100	0	25	25	8.333333
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.2	0.166667	16.66667	100	100	0	25	25	8.333333

0.3	0.25	25	100	100	0	25	25	8.333333
0.4	0.333333	41.66667	0	0	100	25	2	0.166667
0.3	0.25	25	100	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	0
0	0	0	0	0	100	-9	-9	0.916667
0	0	8.333333	100	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.833333
0.1	0.083333	16.66667	100	100	0	-9	-9	0.833333
0	0	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	25	25	8.333333
0	0	8.333333	100	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	25	25	0
0	0	16.66667	100	100	0	-9	-9	0.833333
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0.1	0.083333	16.66667	100	100	0	25	25	8.333333
0.3	0.25	25	100	100	0	25	25	0
0	0	0	0	0	100	-9	-9	0.916667
0	0	8.333333	100	100	0	25	25	0
0.1	0.083333	8.333333	100	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	1
0	0	0	0	0	100	25	25	0.5
0	0	0	0	0	100	25	25	8.333333
0	0	25	100	100	0	25	25	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.3	0.25	41.66667	100	100	0	2	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0.1	0.083333	16.66667	100	100	0	25	25	8.333333
0.1	0.083333	8.333333	0	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	25	25	0
0	0	0	0	0	100	-9	-9	0.916667
0.1	0.083333	25	100	100	0	-9	-9	0.75
0	0	8.333333	100	100	0	25	25	0
0.1	0.083333	25	0	100	0	25	2	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0.4	0.333333	41.66667	100	100	0	1	25	8.333333
0.3	0.25	33.33333	100	100	0	25	25	8.333333
0.3	0.25	25	100	100	0	25	25	8.333333
0	0	8.333333	100	100	0	25	25	8.333333
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0	0	16.66667	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667

0	0	8.333333	100	100	0	-9	-9	0.833333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.5	0.416667	50	100	100	0	25	25	0.416667
0	0	0	0	0	100	-9	2	0.75
0.2	0.166667	16.66667	100	100	0	-9	-9	0.833333
0.2	0.166667	16.66667	0	100	0	-9	-9	0.833333
0	0	0	0	0	100	25	25	8.333333
0.1	0.083333	25	100	100	0	25	2	8.333333
0	0	8.333333	100	100	0	25	25	0
0	0	16.66667	100	100	0	25	25	0.166667
0	0	8.333333	100	100	0	-9	-9	0.916667
0.3	0.25	25	100	100	0	25	25	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	25	2	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	25	25	8.333333
0	0	8.333333	0	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	-9	-9	0.916667
0.2	0.166667	16.66667	100	100	0	25	25	0.166667
0	0	8.333333	100	100	0	-9	-9	0.916667
0.4	0.333333	33.33333	100	100	0	25	25	8.333333
0	0	8.333333	0	100	0	25	25	0
0	0	0	0	0	100	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.833333
0	0	16.66667	100	100	0	-9	-9	0.833333
0	0	16.66667	100	100	0	1	25	8.333333
0.2	0.166667	25	100	100	0	25	25	0.166667
0.1	0.083333	8.333333	0	100	0	-9	-9	1
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	8.333333	100	100	0	-9	-9	0.916667
0.4	0.333333	33.33333	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0.4	0.333333	41.66667	100	100	0	25	25	8.333333
0.1	0.083333	16.66667	100	100	0	-9	-9	0.833333
0.3	0.25	25	100	100	0	1	1	8.333333
0.4	0.333333	50	100	100	0	25	25	8.333333
0	0	0	0	0	100	-9	-9	0.916667
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0.4	0.333333	33.33333	100	100	0	1	1	8.333333
0	0	0	0	0	100	25	2	8.333333
0	0	0	0	0	100	-9	-9	1
0	0	0	0	0	100	-9	-9	1
0.4	0.333333	33.33333	100	100	0	25	25	8.333333
0	0	0	100	100	0	25	25	8.333333
0	0	8.333333	100	100	0	25	25	0
0	0	0	0	0	100	25	2	0.166667
0	0	0	0	0	100	25	2	8.333333
0	0	33.33333	100	100	0	25	2	8.333333

0.1	0.083333	16.66667	100	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	8.333333
0	0	41.66667	100	100	0	25	2	0.25
0	0	0	0	0	100	-9	25	0.166667
0.3	0.333333	41.66667	100	100	0	-9	-9	0.666667
0	0	16.66667	0	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	0
0.1	0.083333	8.333333	100	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	0
0	0	0	0	0	100	-9	-9	1
0.3	0.25	25	100	100	0	1	1	8.333333
0.1	0.083333	16.66667	100	100	0	-9	-9	0.833333
0.2	0.166667	16.66667	100	100	0	-9	-9	0.833333
0.1	0.083333	25	100	100	0	25	25	8.333333
0.1	0.083333	8.333333	0	100	0	-9	-9	0.916667
0.3	0.25	25	100	100	0	-9	-9	0.833333
0.5	0.416667	41.66667	100	100	0	2	2	8.333333
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	0.75
0	0	8.333333	100	100	0	-9	-9	0.916667
0	0	16.66667	100	100	0	-9	-9	0.833333
0.2	0.166667	16.66667	100	100	0	25	25	8.333333
0	0	16.66667	100	100	0	-9	2	0.833333
0.2	0.166667	16.66667	0	100	0	-9	-9	0.916667
0	0	0	0	0	100	25	25	8.333333
0.1	0.083333	33.33333	100	100	0	25	-9	0.666667
0.3	0.25	25	0	100	0	25	25	0.166667
0.1	0.083333	8.333333	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	25	25	8.333333
0	0	8.333333	100	100	0	-9	-9	0.916667
0	0	16.66667	100	100	0	2	2	0.166667
0	0	0	100	100	0	25	25	0
0	0	0	0	0	100	25	25	0
0	0	16.66667	100	100	0	25	25	8.333333
0	0	0	0	0	100	25	25	0.583333
0	0	16.66667	100	100	0	-9	-9	0.916667
0	0	0	0	0	100	-9	-9	1
0	0	0	0	0	100	2	-9	0.75
0	0	0	0	0	100	-9	-9	0.833333

MI3aaS	MI31r	MI310r	M16a	MI6aaS	MI6ab	M17	MI7S	M18a	
18.18182		0	0	0	0	0	25	0	0
9.090909		0	0	1	16.66667	100	1	100	1
9.090909		0	0	2	33.33333	100	1	100	2
18.18182		0	0	3	50	100	1	100	2
18.18182		0	0	0	0	0	30	0	0
0		0	0	2	33.33333	100	1	100	1
0		0	0	0	0	0	1	100	0
27.27273		0	0	1	16.66667	100	1	100	3
9.090909		0	0	2	33.33333	100	1	100	2
0		0	0	3	50	100	1	100	2
0		0	0	1	16.66667	100	1	100	2
9.090909		0	0	2	33.33333	100	1	100	1
0		0	0	2	33.33333	100	1	100	5
0		0	0	1	16.66667	100	1	100	3
18.18182		0	0	1	16.66667	100	1	100	2
0		0	0	0	0	0	2	0	0
9.090909		0	0	6	100	100	1	100	6
0		0	0	1	16.66667	0	1	100	2
9.090909		0	0	1	16.66667	100	1	100	1
18.18182		0	0	0	0	0	1	100	2
18.18182		0	0	6	100	100	1	100	6
0		0	0	2	33.33333	100	1	100	4
18.18182	100	0	0	3	50	100	1	100	5
18.18182		0	0	0	0	0	30	0	0
0		0	0	3	50	0	2	0	0
0		0	0	0	0	0	1	100	2
0		0	0	2	33.33333	100	1	100	2
9.090909		0	0	0	0	0	2	0	0
9.090909		0	0	0	0	0	2	0	0
9.090909		0	0	2	33.33333	100	1	100	1
0		0	0	2	33.33333	100	1	100	2
18.18182		0	0	3	50	100	1	100	3
0		0	0	1	16.66667	0	2	0	0
0		0	0	2	33.33333	100	1	100	2
0		0	0	2	33.33333	100	2	0	0
0		0	0	0	0	0	2	0	0
0		0	0	1	16.66667	100	1	100	2
9.090909		0	0	0	0	0	1	100	0
0		0	0	2	33.33333	100	1	100	2
9.090909		0	0	2	33.33333	100	1	100	3
0		0	0	2	33.33333	100	1	100	2
0		0	0	3	50	100	1	100	3
18.18182		0	0	1	16.66667	100	1	100	2
18.18182		0	0	2	33.33333	100	1	100	2
0		0	0	2	33.33333	100	1	100	4
9.090909		0	0	0	0	0	1	100	0
9.090909		0	0	4	66.66667	0	1	100	3
0		0	0	2	33.33333	100	1	100	2
27.27273		0	0	4	66.66667	100	1	100	1

9.090909	0	0	0	0	0	2	0	0
27.27273	0	0	1	16.66667	100	1	100	1
0	0	0	2	33.33333	100	1	100	3
0	0	0	1	16.66667	0	1	100	4
9.090909	0	0	0	0	0	1	100	2
0	0	0	2	33.33333	100	2	0	0
0	0	0	1	16.66667	100	1	100	1
9.090909	0	0	6	100	100	1	100	6
18.18182	0	0	6	100	100	1	100	6
27.27273	0	0	2	33.33333	100	1	100	1
0	0	0	0	0	0	1	100	0
0	0	0	2	33.33333	100	1	100	0
9.090909	0	0	1	16.66667	100	1	100	2
0	0	0	1	16.66667	100	1	100	0
0	0	0	0	0	0	1	100	2
27.27273	0	0	0	0	0	1	100	0
0	0	0	1	16.66667	100	1	100	1
18.18182	0	0	4	66.66667	100	1	100	3
9.090909	0	0	0	0	0	1	100	1
9.090909	0	0	0	0	0	1	100	1
9.090909	0	0	2	33.33333	100	2	0	0
0	0	0	6	100	100	1	100	6
18.18182	0	0	1	16.66667	100	25	0	0
9.090909	100	0	2	33.33333	100	1	100	5
0	0	0	1	16.66667	100	1	100	1
27.27273	0	0	6	100	100	1	100	6
9.090909	0	0	0	0	0	30	0	0
0	0	0	2	33.33333	100	2	0	0
9.090909	0	0	2	33.33333	100	1	100	2
0	0	0	3	50	100	1	100	3
18.18182	0	0	6	100	100	1	100	6
0	0	0	-9	-150	0	-9	0	0
0	0	0	2	33.33333	100	1	100	2
54.54546	100	0	4	66.66667	100	1	100	2
9.090909	0	0	0	0	0	1	100	0
0	0	0	2	33.33333	100	1	100	2
9.090909	0	0	0	0	0	1	100	0
9.090909	0	0	1	16.66667	100	1	100	0
0	0	0	0	0	0	2	0	0
27.27273	0	0	1	16.66667	0	1	100	1
0	0	0	2	33.33333	100	1	100	2
0	0	0	4	66.66667	100	1	100	4
0	0	0	0	0	0	25	0	0
9.090909	0	0	1	16.66667	100	1	100	1
0	0	0	3	50	100	1	100	3
9.090909	0	0	0	0	0	2	0	1
9.090909	0	0	0	0	0	1	100	0
9.090909	0	0	2	33.33333	100	2	0	0
0	0	0	0	0	0	2	0	0
0	0	0	2	33.33333	100	1	100	2

0	0	0	3	50	100	1	100	2
0	0	0	0	0	0	2	0	0
0	0	0	3	50	100	1	100	2
18.18182	0	0	0	0	0	2	0	0
0	0	0	1	16.66667	100	1	100	1
27.27273	0	0	0	0	0	2	0	0
0	0	0	2	33.33333	100	1	100	2
9.090909	0	0	2	33.33333	100	1	100	3
9.090909	0	0	0	0	0	30	0	0
9.090909	0	0	1	16.66667	100	1	100	1
0	0	0	0	0	0	25	0	0
18.18182	0	0	6	100	100	1	100	5
0	0	0	2	33.33333	100	1	100	2
18.18182	0	0	6	100	100	1	100	6
0	0	0	2	33.33333	100	2	0	0
0	0	0	0	0	0	25	0	0
0	0	0	2	33.33333	100	1	100	2
9.090909	0	0	3	50	100	1	100	1
0	0	0	0	0	0	25	0	0
0	0	0	3	50	100	1	100	3
18.18182	0	0	3	50	100	1	100	3
9.090909	0	0	1	16.66667	100	2	0	0
9.090909	0	0	2	33.33333	100	1	100	3
0	0	0	2	33.33333	100	1	100	2
0	0	0	0	0	0	2	0	0
0	0	0	2	33.33333	100	1	100	4
0	0	0	1	16.66667	100	1	100	1
9.090909	0	0	2	33.33333	100	1	100	1
0	0	0	0	0	0	2	0	0
9.090909	0	0	6	100	100	1	100	6
0	0	0	3	50	100	1	100	3
0	0	0	2	33.33333	100	1	100	3
9.090909	0	0	1	16.66667	100	1	100	2
0	0	0	2	33.33333	100	1	100	2
9.090909	0	0	0	0	0	1	100	0
27.27273	0	0	1	16.66667	100	1	100	1
27.27273	0	0	0	0	0	2	0	2
0	0	0	0	0	0	2	0	0
0	0	0	0	0	0	1	100	2
9.090909	0	0	5	83.33333	100	1	100	4
0	0	0	3	50	100	1	100	3
0	0	0	0	0	0	30	0	0
0	0	0	1	16.66667	100	1	100	1
9.090909	0	0	1	16.66667	0	1	100	3
9.090909	0	0	0	0	0	25	0	0
0	0	0	2	33.33333	100	2	0	0
18.18182	0	0	1	16.66667	0	1	100	0
0	0	0	1	16.66667	100	1	100	0
18.18182	0	0	0	0	0	1	100	0
9.090909	0	0	2	33.33333	100	1	100	2

9.090909	0	0	0	0	0	2	0	0
0	0	0	0	0	0	1	100	1
9.090909	0	0	1	16.66667	100	1	100	0
0	0	0	2	33.33333	100	1	100	0
18.18182	0	0	6	100	100	1	100	6
0	0	0	2	33.33333	100	1	100	1
18.18182	0	0	0	0	0	30	0	0
0	0	0	2	33.33333	100	1	100	2
0	0	0	2	33.33333	100	1	100	1
0	0	0	2	33.33333	100	1	100	2
9.090909	0	0	6	100	100	1	100	1
0	0	0	2	33.33333	100	1	100	1
0	0	0	3	50	100	1	100	3
0	0	0	0	0	0	30	0	0
9.090909	0	0	0	0	0	1	100	0
0	0	0	4	66.66667	100	1	100	4
9.090909	0	0	6	100	100	1	100	6
0	0	0	1	16.66667	100	1	100	1
36.36364	0	0	1	16.66667	100	1	100	1
9.090909	0	0	2	33.33333	100	2	0	0
0	0	0	0	0	0	1	100	0
18.18182	0	0	2	33.33333	100	1	100	1
9.090909	0	0	1	16.66667	100	1	100	1
0	0	0	2	33.33333	100	1	100	2
0	0	0	1	16.66667	0	2	0	0
9.090909	0	0	1	16.66667	100	1	100	0
27.27273	0	0	6	100	100	1	100	6
18.18182	0	0	0	0	0	1	100	0
9.090909	0	0	2	33.33333	100	1	100	2
0	0	0	2	33.33333	100	1	100	1
18.18182	0	0	0	0	0	30	0	0
9.090909	0	0	0	0	0	2	0	0
18.18182	0	0	1	16.66667	0	1	100	1
0	0	0	6	100	100	1	100	6
18.18182	0	0	1	16.66667	100	1	100	1
0	0	0	6	100	100	1	100	6
9.090909	0	0	0	0	0	1	100	2
9.090909	0	0	2	33.33333	100	1	100	2
0	0	0	2	33.33333	100	1	100	1
0	0	0	2	33.33333	100	1	100	0
0	0	0	2	33.33333	100	1	100	2
27.27273	0	0	1	16.66667	100	1	100	1
0	0	0	1	16.66667	100	1	100	0
9.090909	0	0	0	0	0	2	0	0
0	0	0	2	33.33333	100	1	100	2
9.090909	0	0	1	16.66667	100	1	100	0
9.090909	0	0	2	33.33333	100	1	100	2
18.18182	0	0	2	33.33333	0	1	100	2
0	0	0	1	16.66667	0	1	100	0
9.090909	0	0	6	100	100	1	100	6

9.090909	0	0	0	0	0	1	100	0
0	0	0	3	50	100	1	100	3
9.090909	0	0	0	0	0	2	0	0
0	0	0	0	0	0	30	0	0
9.090909	0	0	0	0	0	1	100	1
0	0	0	2	33.33333	100	1	100	2
0	0	0	5	83.33333	100	1	100	5
0	0	0	1	16.66667	100	1	100	0
0	0	0	2	33.33333	100	1	100	2
9.090909	0	0	0	0	0	2	0	0
72.72727	100	100	2	33.33333	100	1	100	2
27.27273	0	0	1	16.66667	100	1	100	2
9.090909	0	0	2	33.33333	100	1	100	3
0	0	0	3	50	100	1	100	5
0	0	0	1	16.66667	100	1	100	1
0	0	0	2	33.33333	100	1	100	3
18.18182	0	0	6	100	100	1	100	6
9.090909	0	0	6	100	100	1	100	6
0	0	0	2	33.33333	100	1	100	2
63.63636	100	100	3	50	100	1	100	2
0	0	0	1	16.66667	100	1	100	1
0	0	0	1	16.66667	0	1	100	1
0	0	0	0	0	0	1	100	0
0	0	0	2	33.33333	100	1	100	1
9.090909	0	0	0	0	0	30	0	0
0	0	0	1	16.66667	100	1	100	1
36.36364	0	0	1	16.66667	0	1	100	1
9.090909	0	0	6	100	100	1	100	6
9.090909	0	0	2	33.33333	100	1	100	4
0	0	0	6	100	100	2	0	0
0	0	0	1	16.66667	100	1	100	1
0	0	0	2	33.33333	100	1	100	2
0	0	0	2	33.33333	100	1	100	2
0	0	0	1	16.66667	100	1	100	5
9.090909	0	0	2	33.33333	100	1	100	1
0	0	0	1	16.66667	0	1	100	0
0	0	0	4	66.66667	100	1	100	3
0	0	0	2	33.33333	100	1	100	1
27.27273	0	0	1	16.66667	0	1	100	3
9.090909	0	0	6	100	100	1	100	6
0	0	0	1	16.66667	100	1	100	1
18.18182	0	0	1	16.66667	0	1	100	1
9.090909	0	0	3	50	100	1	100	3
9.090909	0	0	0	0	0	30	0	0
27.27273	100	0	3	50	100	1	100	6
18.18182	0	0	6	100	100	1	100	6
9.090909	0	0	6	100	100	1	100	6
18.18182	0	0	6	100	100	1	100	6
9.090909	0	0	1	16.66667	100	1	100	1
18.18182	0	0	6	100	100	1	100	6

18.18182	0	0	1	16.66667	100	1	100	2
18.18182	0	0	3	50	100	1	100	3
27.27273	0	0	3	50	100	1	100	2
9.090909	0	0	0	0	0	1	100	1
0	0	0	2	33.33333	100	30	0	0
0	0	0	2	33.33333	100	30	0	0
0	0	0	0	0	0	1	100	3
9.090909	0	0	0	0	0	30	0	0
9.090909	0	0	1	16.66667	100	1	100	1
0	0	0	2	33.33333	100	1	100	5
9.090909	0	0	2	33.33333	100	1	100	2
0	0	0	3	50	100	1	100	2
9.090909	0	0	6	100	100	1	100	6
0	0	0	3	50	100	1	100	2
0	0	0	1	16.66667	100	1	100	1
0	0	0	2	33.33333	100	1	100	2
9.090909	0	0	2	33.33333	0	1	100	2
9.090909	0	0	1	16.66667	100	1	100	1
27.27273	0	0	1	16.66667	100	1	100	1
0	0	0	4	66.66667	100	1	100	3
0	0	0	1	16.66667	100	1	100	1
9.090909	0	0	1	16.66667	0	1	100	1
0	0	0	3	50	100	30	0	0
9.090909	0	0	2	33.33333	100	1	100	2
0	0	0	4	66.66667	100	1	100	6
9.090909	0	0	4	66.66667	100	1	100	4
0	0	0	0	0	0	2	0	0
9.090909	0	0	2	33.33333	100	1	100	4
0	0	0	2	33.33333	100	1	100	2
0	0	0	0	0	0	1	100	4
0	0	0	3	50	100	1	100	3
9.090909	0	0	3	50	100	1	100	2
0	0	0	0	0	0	30	0	0
9.090909	0	0	6	100	100	1	100	6
0	0	0	1	16.66667	0	1	100	1
9.090909	0	0	1	16.66667	100	1	100	1
0	0	0	2	33.33333	100	1	100	2
0	0	0	2	33.33333	100	1	100	2
9.090909	0	0	0	0	0	1	100	0
0	0	0	2	33.33333	100	1	100	2
9.090909	0	0	1	16.66667	100	1	100	1
9.090909	0	0	2	33.33333	100	1	100	2
18.18182	0	0	6	100	100	1	100	6
45.45455	100	0	3	50	100	1	100	3
18.18182	0	0	6	100	100	1	100	6
27.27273	0	0	1	16.66667	100	1	100	1
0	0	0	1	16.66667	100	1	100	1
18.18182	0	0	6	100	100	1	100	6
0	0	0	2	33.33333	100	1	100	2
0	0	0	1	16.66667	0	1	100	1

9.090909	0	0	2	33.33333	100	1	100	3
9.090909	0	0	2	33.33333	100	1	100	2
18.18182	0	0	2	33.33333	100	1	100	2
9.090909	0	0	1	16.66667	100	1	100	2
0	0	0	1	16.66667	100	1	100	2
9.090909	0	0	0	0	0	1	100	0
0	0	0	3	50	100	1	100	3
18.18182	0	0	2	33.33333	0	1	100	2
27.27273	0	0	-9	-150	0	-9	0	0
18.18182	0	0	2	33.33333	0	1	100	2
0	0	0	1	16.66667	100	1	100	0
27.27273	0	0	1	16.66667	100	1	100	1
0	0	0	4	66.66667	100	1	100	5
9.090909	0	0	2	33.33333	100	1	100	2
9.090909	0	0	2	33.33333	100	1	100	3
9.090909	0	0	2	33.33333	100	1	100	3
9.090909	0	0	2	33.33333	100	1	100	1
9.090909	0	0	1	16.66667	100	1	100	2
0	0	0	0	0	0	1	100	0
0	0	0	6	100	100	1	100	6
0	0	0	5	83.33333	100	1	100	5
27.27273	0	0	1	16.66667	100	1	100	1
0	0	0	1	16.66667	100	1	100	1
9.090909	0	0	1	16.66667	100	1	100	1
0	0	0	1	16.66667	100	1	100	3
0	0	0	2	33.33333	100	1	100	2
0	0	0	0	0	0	2	0	0
18.18182	100	0	1	16.66667	100	1	100	1
18.18182	0	0	2	33.33333	100	1	100	2
0	0	0	1	16.66667	100	1	100	1
9.090909	0	0	2	33.33333	100	1	100	2
0	0	0	5	83.33333	100	1	100	6
27.27273	0	0	1	16.66667	100	1	100	1
0	0	0	2	33.33333	100	1	100	0
27.27273	0	0	3	50	100	1	100	2
9.090909	0	0	2	33.33333	100	1	100	2
72.72727	100	100	3	50	100	1	100	1
36.36364	0	0	1	16.66667	0	1	100	1
0	0	0	2	33.33333	100	1	100	3
27.27273	0	0	0	0	0	1	100	0
36.36364	100	0	1	16.66667	100	1	100	1
18.18182	0	0	2	33.33333	100	1	100	2
0	0	0	3	50	100	1	100	3
0	0	0	2	33.33333	100	1	100	2
27.27273	0	0	1	16.66667	100	1	100	1
36.36364	0	0	2	33.33333	100	1	100	2
0	0	0	2	33.33333	100	1	100	2
27.27273	0	0	0	0	0	25	0	0
9.090909	0	0	2	33.33333	100	1	100	3
9.090909	0	0	0	0	0	25	0	0

27.27273	0	0	6	100	100	1	100	6
0	0	0	0	0	0	1	100	1
27.27273	0	0	0	0	0	1	100	2
9.090909	0	0	3	50	100	1	100	3
0	0	0	6	100	100	1	100	6
9.090909	0	0	1	16.66667	100	1	100	1
18.18182	0	0	2	33.33333	100	1	100	3
9.090909	0	0	3	50	100	1	100	3
0	0	0	0	0	0	1	100	0
0	0	0	0	0	0	2	0	0
72.72727	100	100	1	16.66667	0	1	100	2
9.090909	0	0	0	0	0	2	0	0
9.090909	0	0	2	33.33333	100	1	100	4
9.090909	0	0	0	0	0	30	0	0
9.090909	0	0	2	33.33333	100	1	100	2
18.18182	0	0	1	16.66667	0	1	100	2
27.27273	0	0	5	83.33333	100	1	100	6
9.090909	0	0	2	33.33333	100	1	100	2
0	0	0	3	50	100	1	100	3
0	0	0	4	66.66667	100	1	100	3
0	0	0	0	0	0	2	0	0
9.090909	0	0	0	0	0	2	0	0
9.090909	0	0	2	33.33333	100	1	100	3
0	0	0	0	0	0	1	100	2
0	0	0	0	0	0	1	100	0
0	0	0	0	0	0	30	0	0
9.090909	0	0	0	0	0	1	100	0
9.090909	0	0	0	0	0	1	100	4
0	0	0	3	50	100	1	100	3
0	0	0	2	33.33333	100	1	100	1
27.27273	0	0	4	66.66667	100	1	100	4
9.090909	0	0	6	100	100	1	100	6
18.18182	0	0	0	0	0	1	100	0
18.18182	0	0	0	0	0	1	100	0
18.18182	0	0	0	0	0	30	0	0
0	0	0	3	50	100	1	100	3
0	0	0	2	33.33333	100	1	100	3
18.18182	0	0	0	0	0	1	100	1
9.090909	0	0	1	16.66667	100	1	100	3

MI8aS	MI8aa	ME1	ME1S	ME81	ME81s	ME82	ME82s	ME8a
0	0	-11	0	-9	0	-9	0	0
16.66667	100	3	66	-9	0	1	100	1
33.33333	100	2	33	1	100	1	100	2
33.33333	100	1	0	1	100	-9	0	1
0	0	1	0	1	100	-9	0	1
16.66667	0	2	33	1	100	1	100	2
0	0	2	33	-9	0	-9	0	1
50	0	1	0	1	100	-9	0	2
33.33333	100	2	33	1	100	1	100	2
33.33333	100	3	66	-9	0	-9	0	0
33.33333	0	2	33	-9	0	1	100	2
16.66667	0	2	33	-9	0	-9	0	1
83.33333	100	2	33	-9	0	1	100	2
50	100	3	66	-9	0	-9	0	2
33.33333	0	3	66	-9	0	-9	0	1
0	0	1	0	-9	0	1	100	2
100	100	4	100	-9	0	1	100	1
33.33333	100	1	0	1	100	-9	0	1
16.66667	0	3	66	1	100	-9	0	1
33.33333	100	3	66	-9	0	1	100	2
100	100	1	0	1	100	1	100	2
66.66667	100	1	0	-9	0	1	100	2
83.33333	100	4	100	1	100	1	100	3
0	0	1	0	-9	0	-9	0	0
0	0	3	66	1	100	-9	0	1
33.33333	100	3	66	-9	0	1	100	1
33.33333	100	2	33	1	100	1	100	2
0	0	1	0	-9	0	-9	0	0
0	0	1	0	-9	0	-9	0	0
16.66667	0	3	66	1	100	1	100	3
33.33333	0	3	66	-9	0	-9	0	2
50	100	2	33	-9	0	1	100	1
0	0	3	66	1	100	-9	0	1
33.33333	100	2	33	1	100	-9	0	1
0	0	3	66	1	100	1	100	2
0	0	3	66	1	100	-9	0	1
33.33333	0	3	66	-9	0	1	100	1
0	0	1	0	1	100	-9	0	2
33.33333	100	-11	0	-9	0	-9	0	0
50	0	2	33	1	100	1	100	2
33.33333	0	2	33	-9	0	1	100	1
50	0	1	0	1	100	-9	0	1
33.33333	100	3	66	1	100	1	100	2
33.33333	100	4	100	-9	0	1	100	1
66.66667	100	3	66	-9	0	1	100	1
0	0	3	66	-9	0	1	100	1
50	100	2	33	-9	0	1	100	1
33.33333	100	3	66	-9	0	1	100	1
16.66667	0	3	66	-9	0	-9	0	1

0	0	-11	0	-9	0	-9	0	0
16.66667	0	1	0	-9	0	-9	0	1
50	100	1	0	1	100	-9	0	1
66.66667	100	1	0	-9	0	1	100	1
33.33333	100	3	66	-9	0	1	100	2
0	0	3	66	1	100	-9	0	1
16.66667	0	3	66	-9	0	1	100	1
100	100	3	66	-9	0	1	100	1
100	100	3	66	-9	0	1	100	1
16.66667	100	3	66	-9	0	-9	0	1
0	0	1	0	1	100	-9	0	1
0	0	1	0	-9	0	-9	0	0
33.33333	0	3	66	-9	0	1	100	1
0	0	1	0	-9	0	1	100	1
33.33333	100	3	66	1	100	-9	0	3
0	0	2	33	-9	0	-9	0	0
16.66667	0	3	66	-9	0	-9	0	0
50	0	3	66	-9	0	-9	0	2
16.66667	0	3	66	-9	0	1	100	1
16.66667	0	3	66	1	100	-9	0	1
0	0	3	66	1	100	1	100	2
100	100	3	66	-9	0	1	100	1
0	0	1	0	-9	0	-9	0	0
83.33333	100	3	66	1	100	-9	0	1
16.66667	0	2	33	-9	0	1	100	1
100	100	3	66	1	100	1	100	2
0	0	2	33	-9	0	-9	0	1
0	0	3	66	1	100	-9	0	1
33.33333	0	3	66	-9	0	1	100	1
50	0	1	0	1	100	-9	0	1
100	100	4	100	-9	0	1	100	1
0	0	3	66	-9	0	-9	0	0
33.33333	0	3	66	-9	0	-9	0	1
33.33333	100	2	33	1	100	1	100	2
0	0	1	0	-9	0	-9	0	0
33.33333	0	1	0	1	100	-9	0	2
0	0	2	33	1	100	1	100	2
0	0	1	0	-9	0	-9	0	0
0	0	3	66	1	100	-9	0	1
16.66667	100	2	33	-9	0	1	100	1
33.33333	100	2	33	1	100	-9	0	1
66.66667	100	2	33	1	100	-9	0	1
0	0	2	33	1	100	1	100	2
16.66667	0	4	100	-9	0	1	100	1
50	100	3	66	1	100	1	100	2
16.66667	0	2	33	-9	0	1	100	1
0	0	3	66	1	100	-9	0	1
0	0	3	66	-9	0	-9	0	0
0	0	3	66	1	100	1	100	2
33.33333	0	4	100	-9	0	1	100	1

33.33333	0	1	0	1	100	-9	0	1
0	0	-11	0	-9	0	-9	0	0
33.33333	0	1	0	1	100	-9	0	1
0	0	1	0	-9	0	-9	0	0
16.66667	100	3	66	-9	0	1	100	1
0	0	1	0	-9	0	-9	0	1
33.33333	100	2	33	-10	0	-10	0	0
50	100	1	0	1	100	-9	0	1
0	0	3	66	-9	0	1	100	1
16.66667	0	3	66	1	100	-9	0	1
0	0	-9	0	1	100	-9	0	1
83.33333	100	2	33	1	100	1	100	2
33.33333	100	1	0	-9	0	-9	0	1
100	100	3	66	-9	0	1	100	1
0	0	3	66	1	100	-9	0	1
0	0	2	33	-9	0	-9	0	1
33.33333	0	1	0	1	100	-9	0	1
16.66667	0	3	66	-9	0	1	100	1
0	0	3	66	1	100	1	100	2
50	100	1	0	1	100	-9	0	1
50	100	2	33	1	100	-9	0	1
0	0	1	0	-9	0	-9	0	1
50	0	1	0	1	100	-9	0	1
33.33333	100	3	66	1	100	1	100	2
0	0	3	66	1	100	-9	0	1
66.66667	100	1	0	-9	0	-9	0	1
16.66667	100	3	66	-9	0	-9	0	1
16.66667	0	3	66	-9	0	-9	0	1
0	0	3	66	-9	0	-9	0	1
100	100	2	33	-9	0	1	100	1
50	0	1	0	1	100	-9	0	1
50	100	1	0	-9	0	-9	0	0
33.33333	100	3	66	-9	0	-9	0	0
33.33333	100	3	66	-9	0	1	100	1
0	0	1	0	-9	0	1	100	2
16.66667	0	3	66	-9	0	1	100	1
33.33333	0	-11	0	-9	0	-9	0	0
0	0	3	66	-9	0	-9	0	1
33.33333	100	3	66	1	100	-9	0	1
66.66667	100	3	66	-9	0	1	100	1
50	0	1	0	1	100	-9	0	1
0	0	3	66	-9	0	-9	0	0
16.66667	0	4	100	-9	0	-9	0	1
50	100	3	66	-9	0	-9	0	2
0	0	2	33	-9	0	1	100	1
0	0	3	66	1	100	-9	0	1
0	0	-11	0	-9	0	-9	0	1
0	0	2	33	-9	0	-9	0	0
0	0	3	66	-9	0	1	100	1
33.33333	0	1	0	1	100	-9	0	1

0	0	-11	0	-9	0	-9	0	0
16.66667	0	4	100	-9	0	1	100	1
0	0	2	33	-9	0	-9	0	2
0	0	3	66	-9	0	-9	0	3
100	100	3	66	-9	0	1	100	1
16.66667	0	3	66	-9	0	1	100	1
0	0	-11	0	-9	0	-9	0	0
33.33333	100	4	100	1	100	1	100	2
16.66667	0	3	66	-9	0	-9	0	1
33.33333	0	3	66	-9	0	-9	0	0
16.66667	0	2	33	1	100	-9	0	1
16.66667	0	3	66	-9	0	-9	0	1
50	100	1	0	1	100	-9	0	1
0	0	3	66	-9	0	-9	0	1
0	0	3	66	-9	0	-9	0	1
66.66667	100	3	66	-9	0	-9	0	2
100	100	-10	0	-9	0	1	100	1
16.66667	0	3	66	1	100	-9	0	1
16.66667	100	3	66	-9	0	-9	0	1
0	0	2	33	-9	0	-9	0	1
0	0	1	0	1	100	-9	0	1
16.66667	100	3	66	-9	0	1	100	1
16.66667	0	2	33	-9	0	-9	0	1
33.33333	100	2	33	-9	0	1	100	1
0	0	3	66	1	100	-9	0	1
0	0	3	66	1	100	-9	0	2
100	100	3	66	-9	0	1	100	1
0	0	1	0	1	100	-9	0	1
33.33333	100	3	66	1	100	1	100	2
16.66667	0	3	66	-9	0	-9	0	1
0	0	4	100	1	100	-9	0	1
0	0	-11	0	-9	0	-9	0	0
16.66667	100	2	33	-9	0	-9	0	1
100	100	4	100	-9	0	-9	0	1
16.66667	0	3	66	-9	0	1	100	1
100	100	-10	0	1	100	1	100	2
33.33333	100	4	100	-9	0	1	100	2
33.33333	100	3	66	1	100	1	100	2
16.66667	0	3	66	-9	0	1	100	1
0	0	3	66	1	100	-9	0	1
33.33333	0	1	0	1	100	-9	0	1
16.66667	0	3	66	-9	0	-9	0	1
0	0	3	66	1	100	-9	0	1
0	0	3	66	-9	0	-9	0	0
33.33333	100	3	66	-9	0	-9	0	1
0	0	3	66	-9	0	1	100	1
33.33333	100	2	33	1	100	1	100	2
33.33333	0	2	33	-9	0	1	100	2
0	0	3	66	-9	0	-9	0	1
100	100	3	66	-9	0	1	100	1

0	0	4	100	1	100	-9	0	2
50	100	2	33	1	100	-9	0	1
0	0	-11	0	-9	0	-9	0	0
0	0	3	66	1	100	-9	0	2
16.66667	0	3	66	-9	0	-9	0	0
33.33333	100	2	33	1	100	1	100	2
83.33333	100	4	100	-9	0	1	100	1
0	0	3	66	-9	0	-9	0	1
33.33333	100	3	66	1	100	-9	0	1
0	0	1	0	-9	0	-9	0	0
33.33333	100	3	66	-9	0	-9	0	1
33.33333	100	3	66	-9	0	-9	0	1
50	100	3	66	-9	0	1	100	1
83.33333	100	1	0	-9	0	-9	0	2
16.66667	0	2	33	-9	0	-9	0	1
50	100	3	66	-9	0	1	100	1
100	100	3	66	1	100	1	100	2
100	100	2	33	1	100	1	100	2
33.33333	100	2	33	-9	0	-9	0	1
33.33333	100	2	33	-9	0	1	100	1
16.66667	100	2	33	-9	0	1	100	1
16.66667	0	2	33	-9	0	1	100	2
0	0	-11	0	-9	0	-9	0	0
16.66667	0	3	66	-9	0	1	100	1
0	0	2	33	-9	0	-9	0	0
16.66667	0	3	66	1	100	-9	0	1
16.66667	100	3	66	-9	0	-9	0	1
100	100	3	66	1	100	1	100	2
66.66667	100	1	0	-9	0	-9	0	1
0	0	1	0	1	100	-9	0	1
16.66667	0	4	100	-9	0	-9	0	0
33.33333	100	2	33	-9	0	1	100	1
33.33333	100	2	33	1	100	1	100	2
83.33333	100	3	66	-9	0	1	100	1
16.66667	0	3	66	-9	0	-9	0	1
0	0	2	33	-9	0	-9	0	0
50	100	2	33	-9	0	-9	0	1
16.66667	0	4	100	1	100	1	100	2
50	100	2	33	-9	0	1	100	1
100	100	1	0	-9	0	1	100	1
16.66667	0	3	66	-9	0	-9	0	1
16.66667	0	1	0	-9	0	1	100	1
50	100	2	33	-9	0	1	100	1
0	0	-11	0	-9	0	-9	0	0
100	100	1	0	1	100	1	100	2
100	100	3	66	-9	0	1	100	1
100	100	3	66	-9	0	1	100	1
100	100	2	33	1	100	1	100	2
16.66667	0	2	33	1	100	-9	0	1
100	100	3	66	-9	0	1	100	1

33.33333	0	2	33	-9	0	1	100	1
50	100	3	66	1	100	1	100	3
33.33333	100	3	66	-9	0	1	100	1
16.66667	0	2	33	-9	0	1	100	1
0	0	3	66	1	100	-9	0	1
0	0	3	66	1	100	1	100	2
50	100	1	0	-9	0	-9	0	1
0	0	-11	0	-9	0	-9	0	0
16.66667	0	3	66	-9	0	-9	0	0
83.33333	100	2	33	-9	0	-9	0	1
33.33333	0	4	100	-9	0	-9	0	1
33.33333	0	3	66	1	100	1	100	2
100	100	3	66	-9	0	1	100	1
33.33333	100	3	66	1	100	-9	0	1
16.66667	0	3	66	-9	0	1	100	1
33.33333	100	2	33	-9	0	-9	0	1
33.33333	0	1	0	-9	0	-9	0	1
16.66667	0	2	33	-9	0	1	100	1
16.66667	0	4	100	-9	0	-9	0	1
50	100	3	66	-9	0	1	100	1
16.66667	0	3	66	-9	0	-9	0	1
16.66667	0	1	0	-9	0	-9	0	0
0	0	3	66	1	100	-9	0	1
33.33333	100	3	66	1	100	1	100	2
100	100	3	66	-9	0	1	100	2
66.66667	100	1	0	-9	0	-9	0	0
0	0	3	66	1	100	-9	0	1
66.66667	100	1	0	1	100	-9	0	1
33.33333	0	1	0	1	100	-9	0	1
66.66667	100	2	33	1	100	-9	0	3
50	100	3	66	-9	0	-9	0	1
33.33333	100	2	33	-9	0	1	100	1
0	0	3	66	-9	0	-9	0	2
100	100	3	66	-9	0	1	100	1
16.66667	0	3	66	-9	0	1	100	2
16.66667	100	2	33	1	100	-9	0	1
33.33333	100	3	66	1	100	1	100	2
33.33333	0	2	33	-9	0	-9	0	1
0	0	3	66	1	100	1	100	2
33.33333	100	3	66	-9	0	1	100	1
16.66667	0	1	0	-9	0	-9	0	1
33.33333	100	3	66	1	100	1	100	2
100	100	3	66	-9	0	1	100	1
50	100	1	0	-9	0	1	100	1
100	100	4	100	-9	0	1	100	1
16.66667	100	3	66	-9	0	1	100	1
16.66667	100	3	66	-9	0	-9	0	1
100	100	3	66	-9	0	1	100	1
33.33333	100	2	33	1	100	1	100	2
16.66667	0	3	66	-9	0	-9	0	1

50	100	2	33	-9	0	1	100	2
33.33333	100	2	33	1	100	1	100	2
33.33333	100	2	33	-9	0	1	100	1
33.33333	100	2	33	-9	0	-9	0	1
33.33333	0	3	66	-9	0	-9	0	0
0	0	3	66	-9	0	-9	0	1
50	0	1	0	1	100	-9	0	1
33.33333	0	3	66	-9	0	1	100	1
0	0	3	66	1	100	1	100	5
33.33333	0	3	66	-9	0	1	100	1
0	0	3	66	1	100	-9	0	1
16.66667	100	2	33	-9	0	-9	0	1
83.33333	100	2	33	-9	0	1	100	1
33.33333	100	2	33	1	100	1	100	2
50	100	2	33	1	100	-9	0	1
50	100	3	66	1	100	1	100	2
16.66667	0	3	66	1	100	-9	0	2
33.33333	100	3	66	1	100	-9	0	2
0	0	3	66	-9	0	1	100	1
100	100	-10	0	1	100	1	100	2
83.33333	100	2	33	1	100	-9	0	1
16.66667	100	3	66	-9	0	1	100	1
16.66667	100	3	66	-9	0	1	100	1
16.66667	0	-11	0	1	100	-9	0	1
50	100	3	66	-9	0	1	100	1
33.33333	100	3	66	-9	0	1	100	1
0	0	3	66	1	100	-9	0	1
16.66667	100	3	66	-9	0	-9	0	1
33.33333	0	3	66	-9	0	-9	0	1
16.66667	100	2	33	-9	0	1	100	1
33.33333	100	3	66	1	100	1	100	2
100	100	1	0	1	100	1	100	3
16.66667	100	2	33	-9	0	1	100	1
0	0	3	66	1	100	-9	0	2
33.33333	100	3	66	-9	0	1	100	1
33.33333	100	3	66	1	100	1	100	2
16.66667	0	1	0	-9	0	1	100	1
16.66667	100	2	33	-9	0	-9	0	1
50	100	3	66	-9	0	1	100	1
0	0	1	0	-9	0	-9	0	0
16.66667	100	3	66	-9	0	1	100	1
33.33333	100	2	33	-9	0	-9	0	1
50	100	-11	0	1	100	-9	0	1
33.33333	0	2	33	-9	0	1	100	1
16.66667	100	2	33	-9	0	1	100	1
33.33333	100	3	66	-9	0	-9	0	1
33.33333	100	2	33	-9	0	1	100	1
0	0	1	0	1	100	-9	0	1
50	100	1	0	-9	0	-9	0	1
0	0	2	33	1	100	1	100	4

100	100	2	33	-9	0	1	100	1
16.66667	0	1	0	-9	0	-9	0	0
33.33333	100	2	33	1	100	1	100	3
50	100	2	33	-9	0	1	100	1
100	100	2	33	-9	0	1	100	1
16.66667	0	3	66	-9	0	1	100	1
50	100	1	0	1	100	-9	0	1
50	0	4	100	-9	0	1	100	1
0	0	1	0	-9	0	-9	0	1
0	0	2	33	1	100	1	100	3
33.33333	100	4	100	-9	0	1	100	1
0	0	3	66	-9	0	-9	0	1
66.66667	100	2	33	-9	0	1	100	1
0	0	3	66	-9	0	1	100	1
33.33333	0	2	33	-9	0	-9	0	1
33.33333	100	3	66	-9	0	1	100	1
100	100	2	33	-9	0	1	100	1
33.33333	100	3	66	1	100	1	100	2
50	100	1	0	-9	0	1	100	1
50	100	2	33	1	100	-9	0	1
0	0	2	33	1	100	1	100	2
0	0	1	0	-9	0	-9	0	0
50	100	3	66	1	100	-9	0	1
33.33333	0	3	66	-9	0	-9	0	1
0	0	3	66	-9	0	1	100	1
0	0	2	33	-9	0	-9	0	2
0	0	3	66	-9	0	-9	0	1
66.66667	100	2	33	-9	0	-9	0	2
50	0	1	0	1	100	-9	0	1
16.66667	0	3	66	-9	0	-9	0	0
66.66667	100	2	33	-9	0	1	100	1
100	100	1	0	-9	0	1	100	1
0	0	2	33	1	100	-9	0	3
0	0	3	66	-9	0	-9	0	0
0	0	3	66	-9	0	-9	0	0
50	100	2	33	1	100	-9	0	1
50	0	1	0	1	100	-9	0	1
16.66667	0	3	66	1	100	1	100	3
50	100	3	66	-9	0	1	100	1

ME8aS	ME2	ME2S	HW81	HW81a	HW81b	HW84	HW84a	HW8a
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	480	240	0.159363	72	0.023904	-10
22.22222	4	0	1060	-9	0.453185	780	0.333476	150
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	-9	0	-9	-9	-9	-9	-9	-9
22.22222	3	33	600	300	0.202703	-11	-9	720
11.11111	1	100	2600	1300	0.646123	-11	-9	30
22.22222	-9	0	-9	-9	-9	-9	-9	-9
22.22222	2	66	1300	650	0.724638	-11	-9	150
0	2	66	1300	-9	0.227074	60	0.01048	470
22.22222	2	66	1040	-9	0.523929	20	0.010076	400
11.11111	4	0	2600	1300	0.399754	-9	-9	-9
22.22222	4	0	2600	-9	0.367024	156	0.022021	608
22.22222	4	0	1560	-9	0.213845	20	0.002742	-10
11.11111	-9	0	-10	-9	-9	-10	-9	-10
22.22222	-9	0	-9	-9	-9	-9	-9	-9
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	2	66	2080	1040	0.545359	624	0.163608	340
22.22222	2	66	600	300	0.258621	180	0.077586	350
22.22222	-9	0	-9	-9	-9	-9	-9	-9
22.22222	-9	0	-9	-9	-9	-9	-9	-9
33.33333	1	100	5200	-9	0.449905	-10	-9	206
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	3	33	-10	-9	-9	-10	-9	-10
22.22222	4	0	1040	520	0.143567	-11	-9	-11
0	-9	0	-9	-9	-9	-9	-9	-9
0	-9	0	-9	-9	-9	-9	-9	-9
33.33333	4	0	520	-9	0.287293	360	0.198895	60
22.22222	3	33	780	390	0.204295	390	0.102148	20
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-10	-9	-10
22.22222	4	0	1560	780	0.829787	-11	-9	90
11.11111	5	0	-10	-9	-9	-10	-9	-10
11.11111	2	66	1040	520	0.566757	-11	-9	-11
22.22222	-9	0	-9	-9	-9	-9	-9	-9
0	-9	0	-9	-9	-9	-9	-9	-9
22.22222	1	100	1040	520	0.438264	-11	-9	80
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	2	66	-9	-9	-9	-9	-9	-9
22.22222	2	66	1300	650	0.341566	-11	-9	260
11.11111	3	33	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	50	0.063291	190
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	1560	-9	0.553191	30	0.010638	550
11.11111	1	100	1040	520	0.392453	60	0.022642	480
11.11111	4	0	2600	1300	0.495238	240	0.045714	120

0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	-9	0	-9	-9	-9	-9	-9	-9
22.22222	1	100	1650	825	0.451807	-11	-9	86
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	260	130	0.135417	-11	-9	240
11.11111	3	33	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-11	-9	60
11.11111	2	66	-9	-9	-9	-9	-9	-9
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	2	66	1560	780	0.617577	-9	-9	60
11.11111	1	100	1560	780	0.376539	160	0.038619	-11
33.33333	1	100	1560	780	0.861878	-11	-9	90
0	4	0	-10	-9	-9	-10	-9	-10
0	4	0	1040	520	0.330894	-11	-9	-9
22.22222	4	0	1040	520	0.553191	-11	-9	70
11.11111	3	33	-11	-9	-9	180	0.116883	360
11.11111	2	66	1560	780	0.58209	-11	-9	-11
22.22222	3	33	520	260	0.913884	49	0.086116	-11
11.11111	1	100	-10	-9	-9	-10	-9	-10
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	600	300	0.441176	-11	-9	-11
22.22222	4	0	-11	-9	-9	-11	-9	-11
11.11111	4	0	-11	-9	-9	-11	-9	-9
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	3	33	-10	-9	-9	-10	-9	400
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	-10	-9	-9	-10	-9	-10
22.22222	4	0	-10	-9	-9	-10	-9	-10
0	-9	0	-9	-9	-9	-9	-9	-9
22.22222	-9	0	-9	-9	-9	-9	-9	-9
22.22222	4	0	260	130	0.197869	-11	-9	90
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	1	100	-9	-9	-9	-9	-9	-9
22.22222	4	0	520	260	0.304628	-11	-9	-11
11.11111	4	0	-11	-9	-9	1248	0.827586	-11
22.22222	4	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	1040	-9	0.652038	360	0.225705	-11
11.11111	4	0	3120	1560	0.478821	240	0.036832	1790
0	4	0	1000	-9	0.311526	-11	-9	250
22.22222	4	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	-10

11.111111	-9	0	-9	-9	-9	-9	-9	-9
0	-9	0	-9	-9	-9	-9	-9	-9
11.111111	-9	0	-9	-9	-9	-9	-9	-9
0	-9	0	-9	-9	-9	-9	-9	-9
11.111111	2	66	520	-9	0.325	-11	-9	-10
11.111111	-9	0	-9	-9	-9	-9	-9	-9
0	4	0	1040	520	0.702703	-11	-9	90
11.111111	-9	0	-9	-9	-9	-9	-9	-9
11.111111	2	66	2080	1040	0.87395	-11	-9	-11
11.111111	4	0	1040	520	0.727273	240	0.167832	-11
11.111111	-9	0	-9	-9	-9	-9	-9	-9
22.22222	4	0	-9	-9	-9	-9	-9	-9
11.111111	1	100	780	390	0.291045	180	0.067164	560
11.111111	3	33	2400	-9	0.273723	50	0.005703	1650
11.111111	-9	0	-9	-9	-9	-9	-9	-9
11.111111	4	0	-10	-9	-9	-9	-9	-9
11.111111	1	100	-10	-9	-9	-10	-9	-10
11.111111	1	100	-10	-9	-9	-10	-9	-10
22.22222	4	0	1560	-9	0.243218	20	0.003118	600
11.111111	-9	0	-9	-9	-9	-9	-9	-9
11.111111	3	33	-10	-9	-9	-10	-9	-10
11.111111	-9	0	-9	-9	-9	-9	-9	-9
11.111111	-9	0	-9	-9	-9	-9	-9	-9
22.22222	2	66	1300	650	0.610329	-11	-9	-11
11.111111	4	0	-10	-9	-9	-10	-9	-10
11.111111	-9	0	-9	-9	-9	-9	-9	-9
11.111111	1	100	1040	520	0.312782	260	0.078195	980
11.111111	4	0	-10	-9	-9	-9	-9	70
11.111111	4	0	-10	-9	-9	-11	-9	700
11.111111	4	0	-10	-9	-9	-10	-9	-10
11.111111	-9	0	-9	-9	-9	-9	-9	-9
0	-9	0	-9	-9	-9	-9	-9	-9
0	4	0	520	-9	0.352304	36	0.02439	510
11.111111	4	0	-10	-9	-9	-10	-9	-10
22.22222	-9	0	-9	-9	-9	-9	-9	-9
11.111111	4	0	-10	-9	-9	-10	-9	350
0	-9	0	-9	-9	-9	-9	-9	-9
11.111111	3	33	-10	-9	-9	-10	-9	-10
11.111111	1	100	-10	-9	-9	-10	-9	-10
11.111111	4	0	780	-9	0.106879	468	0.064127	90
11.111111	-9	0	-9	-9	-9	-9	-9	-9
0	4	0	1440	720	0.694311	240	0.115718	30
11.111111	4	0	1040	520	0.504854	-11	-9	240
22.22222	3	33	-10	-9	-9	-9	-9	-9
11.111111	2	66	4800	2400	0.592227	-11	-9	2400
11.111111	4	0	-10	-9	-9	-10	-9	-10
11.111111	-9	0	-9	-9	-9	-9	-9	-9
0	4	0	1560	780	0.704607	-11	-9	-11
11.111111	1	100	-10	-9	-9	-10	-9	-10
11.111111	-9	0	-9	-9	-9	-9	-9	-9

0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	1	100	884	442	0.352191	156	0.062151	80
22.22222	4	0	1040	520	0.484848	-9	-9	-9
33.33333	3	33	-10	-9	-9	-9	-9	360
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	480	240	0.361446	120	0.090361	120
0	-9	0	-9	-9	-9	-9	-9	-9
22.22222	1	100	-11	-9	-9	78	0.609375	-9
11.11111	4	0	780	390	0.352941	-11	-9	520
0	1	100	-10	-9	-9	-10	-9	-9
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	1040	520	0.44905	72	0.031088	380
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	1040	-9	0.352542	-10	-9	260
11.11111	4	0	-10	-9	-9	-10	-9	-10
22.22222	3	33	-10	-9	-9	-11	-9	160
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	1	100	2600	1300	0.467626	-11	-9	550
11.11111	4	0	-10	-9	-9	-10	-9	170
11.11111	4	0	520	260	0.338101	78	0.050715	-11
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	3	33	-10	-9	-9	-10	-9	150
11.11111	1	100	2080	1040	0.471335	360	0.081577	1240
11.11111	2	66	600	300	0.299103	36	0.017946	600
11.11111	4	0	-10	-9	-9	-10	-9	-10
22.22222	2	66	250	125	0.447227	-9	-9	25
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	-9	0	-9	-9	-9	-9	-9	-9
22.22222	4	0	2600	1300	0.811486	180	0.05618	50
11.11111	1	100	1560	-9	0.630048	-11	-9	36
11.11111	-9	0	-10	-9	-9	-10	-9	-10
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	-10	-9	-9	-10	-9	90
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	-10
22.22222	1	100	-10	-9	-9	-10	-9	-10
22.22222	1	100	1040	520	0.278671	208	0.055734	60
22.22222	2	66	520	-9	0.516899	156	0.15507	30
11.11111	1	100	1560	780	0.482673	72	0.022277	600
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	-10
0	7	0	-10	-9	-9	-10	-9	-10
11.11111	3	33	600	300	0.472441	60	0.047244	240
11.11111	2	66	520	-9	0.722222	-11	-9	-11
22.22222	4	0	1040	520	0.658228	180	0.113924	140
22.22222	4	0	-10	-9	-9	-10	-9	-10
11.11111	3	33	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-10	-9	-10

22.22222	-9	0	2600	-9	0.36051	260	0.036051	350
11.11111	1	100	-10	-9	-9	-10	-9	-10
0	-9	0	-9	-9	-9	-9	-9	-9
22.22222	3	33	3120	1560	0.734118	-9	-9	350
0	-9	0	-9	-9	-9	-9	-9	-9
22.22222	1	100	1560	780	0.314961	1300	0.262467	200
11.11111	3	33	1560	-9	0.449568	500	0.144092	250
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	-10	-9	-9	-10	-9	-10
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	1040	520	0.297568	240	0.06867	150
11.11111	1	100	-10	-9	-9	-10	-9	-10
22.22222	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	-10	-9	-9	-11	-9	-9
11.11111	1	100	-10	-9	-9	-10	-9	-10
22.22222	4	0	-10	-9	-9	-10	-9	-10
22.22222	4	0	-9	-9	-9	-9	-9	-9
11.11111	2	66	-10	-9	-9	-10	-9	220
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	4	0	1560	780	0.385757	-11	-9	600
22.22222	1	100	-10	-9	-9	-9	-9	-9
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	1560	-9	0.501124	36	0.011564	450
0	4	0	-10	-9	-9	-11	-9	50
11.11111	4	0	2600	1300	0.450607	360	0.062392	795
11.11111	1	100	-10	-9	-9	-10	-9	150
22.22222	1	100	-10	-9	-9	-10	-9	-10
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	1	100	-9	-9	-9	-9	-9	-9
0	1	100	1300	650	0.646766	-11	-9	250
11.11111	4	0	600	300	0.363636	120	0.072727	360
22.22222	3	33	600	300	0.08501	-11	-9	1088
11.11111	3	33	1200	-9	0.232558	50	0.00969	800
11.11111	2	66	1040	520	0.158779	-9	-9	1200
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	-10	-9	-9	25	0.020921	130
22.22222	4	0	1200	600	0.618557	180	0.092784	160
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	1	100	1040	-9	0.511057	-11	-9	-11
11.11111	1	100	-10	-9	-9	-11	-9	140
11.11111	2	66	-10	-9	-9	-10	-9	-10
0	-9	0	-9	-9	-9	-9	-9	-9
22.22222	-9	0	-9	-9	-9	-9	-9	-9
11.11111	-10	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	2100	-9	0.259965	50	0.00619	1150
22.22222	4	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	624	312	0.352941	-11	-9	170
11.11111	4	0	-10	-9	-9	-10	-9	-10

11.11111	1	100	-10	-9	-9	-10	-9	-10
33.33333	4	0	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	3	33	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	-10
22.22222	4	0	936	468	0.62861	-11	-9	30
11.11111	-9	0	-9	-9	-9	-9	-9	-9
0	-9	0	-9	-9	-9	-9	-9	-9
0	4	0	1040	520	0.820189	36	0.028391	40
11.11111	4	0	1040	-9	0.53553	42	0.021627	210
11.11111	1	100	-10	-9	-9	-9	-9	51
22.22222	4	0	1440	720	0.478405	120	0.039867	1200
11.11111	4	0	2400	-9	0.156945	144	0.009417	4800
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	3	33	1750	875	0.482094	-11	-9	520
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	2	66	-10	-9	-9	-10	-9	500
11.11111	4	0	-11	-9	-9	-11	-9	120
11.11111	2	66	1040	520	0.551724	-11	-9	-11
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	1	100	-10	-9	-9	-10	-9	-10
22.22222	2	66	1200	600	0.734394	-11	-9	60
22.22222	2	66	1560	-9	0.312625	50	0.01002	480
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	2	66	5200	2600	0.693333	120	0.016	220
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	-9	0	-9	-9	-9	-9	-9	-9
33.33333	2	66	520	260	0.12093	120	0.027907	110
11.11111	4	0	2080	1040	0.775252	-10	-9	150
11.11111	1	100	-10	-9	-9	-10	-9	-10
22.22222	4	0	1040	520	0.411067	-9	-9	100
11.11111	4	0	-10	-9	-9	-10	-9	-10
22.22222	1	100	-9	-9	-9	-9	-9	-9
11.11111	1	100	312	156	0.172185	-11	-9	240
22.22222	1	100	600	300	0.337079	60	0.033708	240
11.11111	2	66	-10	-9	-9	-11	-9	-9
22.22222	2	66	260	130	0.280475	78	0.084142	60
11.11111	1	100	1300	650	0.448276	-11	-9	240
11.11111	-9	0	-9	-9	-9	-9	-9	-9
22.22222	3	33	600	300	0.555556	240	0.222222	100
11.11111	4	0	2500	-9	0.308337	20	0.002467	800
11.11111	-9	0	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	650
11.11111	1	100	1040	520	0.251329	-11	-9	520
11.11111	4	0	-9	-9	-9	-9	-9	-9
22.22222	3	33	1040	520	0.911481	-11	-9	-10
11.11111	4	0	-9	-9	-9	-11	-9	25

22.22222	4	0	-10	-9	-9	-10	-9	-10
22.22222	4	0	1040	-9	0.920354	-11	-9	20
11.11111	3	33	-10	-9	-9	-10	-9	-10
11.11111	4	0	-9	-9	-9	-9	-9	-9
0	1	100	-10	-9	-9	-11	-9	200
11.11111	4	0	1040	520	0.427807	178	0.073221	90
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	-10	-9	-9	-10	-9	-10
55.55556	1	100	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	1	100	1300	650	0.825397	-11	-9	100
11.11111	3	33	-10	-9	-9	-10	-9	600
11.11111	1	100	1560	-9	0.507152	-11	-9	466
22.22222	4	0	520	-9	0.481036	156	0.144311	30
11.11111	1	100	-10	-9	-9	-10	-9	-10
22.22222	2	66	2600	1300	0.846906	-11	-9	70
22.22222	1	100	-9	-9	-9	-9	-9	-9
22.22222	4	0	1040	520	0.438449	72	0.030354	200
11.11111	4	0	520	-9	0.11329	260	0.056645	400
22.22222	4	0	-10	-9	-9	-10	-9	-10
11.11111	3	33	-10	-9	-9	-10	-9	-10
11.11111	3	33	-10	-9	-9	-10	-9	130
11.11111	1	100	1040	520	0.199923	360	0.069204	2220
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	30	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	3	33	1040	520	0.433333	-11	-9	-11
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	4	0	-11	-9	-9	60	0.064795	520
22.22222	4	0	2600	520	0.887372	-11	-9	120
33.33333	1	100	-11	-9	-9	-11	-9	-11
11.11111	2	66	-10	-9	-9	-10	-9	320
22.22222	4	0	-10	-9	-9	-10	-9	-10
11.11111	2	66	-10	-9	-9	-10	-9	-10
22.22222	4	0	3640	1820	0.497132	182	0.024857	-11
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	250
11.11111	4	0	1040	-9	0.525253	40	0.020202	150
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	1800	900	0.466321	240	0.062176	600
11.11111	1	100	240	120	0.106289	-9	-9	490
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	150
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	1	100	1300	650	0.638821	-11	-9	-11
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	-9	0	-9	-9	-9	-9	-9	-9
44.44444	4	0	1040	520	0.470163	182	0.082278	150

11.11111	4	0	-10	-9	-9	-10	-9	-10
0	-9	0	-9	-9	-9	-9	-9	-9
33.33333	1	100	1560	780	0.263336	520	0.087779	180
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	4	0	360	180	0.28125	-11	-9	100
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	-9	0	760	380	0.535588	-11	-9	104
33.33333	3	33	-9	-9	-9	-9	-9	-9
11.11111	1	100	-10	-9	-9	-10	-9	-10
11.11111	4	0	1040	-9	0.509804	-9	-9	300
11.11111	2	66	-10	-9	-9	20	0.03125	300
11.11111	1	100	600	300	0.512821	-9	-9	40
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	-10
11.11111	4	0	-10	-9	-9	-10	-9	-10
22.22222	1	100	780	390	0.47503	182	0.11084	-11
11.11111	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	-10	-9	-9	-10	-9	-10
22.22222	3	33	1040	520	0.530071	-11	-9	270
0	-9	0	-9	-9	-9	-9	-9	-9
11.11111	4	0	2080	1040	0.365682	300	0.052743	-9
11.11111	4	0	1560	-9	0.612726	156	0.061273	260
11.11111	4	0	260	-9	0.214521	42	0.034653	-11
22.22222	1	100	1040	520	0.495947	120	0.057225	70
11.11111	4	0	1040	520	0.347826	-11	-9	100
22.22222	4	0	1040	-9	0.261307	50	0.012563	400
11.11111	-9	0	-9	-9	-9	-9	-9	-9
0	4	0	540	270	0.276498	4	0.002048	44
11.11111	4	0	480	240	0.295385	5	0.003077	130
11.11111	-9	0	-9	-9	-9	-9	-9	-9
33.33333	4	0	1560	780	0.655462	-11	-9	-11
0	-9	0	-9	-9	-9	-9	-9	-9
0	1	100	1040	520	0.635697	-9	-9	60
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11.11111	-9	0	-9	-9	-9	-9	-9	-9
33.33333	3	33	2600	1300	0.790274	-9	-9	80
11.11111	4	0	1200	-9	0.381679	144	0.045802	700

HW8aa	HW8b	HW8ba	HW8c	HW8cb	HW811	HW811a	HW811b	HW812
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0.243243	-11	-9	400	0.135135	-11	-11	-9	-11
0.007455	-11	-9	60	0.014911	120	60	0.029821	104
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0.083612	-11	-9	-11	-9	-11	-11	-9	-11
0.082096	500	0.087336	60	0.01048	520	-9	0.09083	2080
0.201511	-11	-9	15	0.007557	-11	-11	-9	60
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0.085827	-11	-9	2000	0.282326	200	-9	0.028233	-11
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0.150862	200	0.086207	-11	-9	100	50	0.043103	-11
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0.033149	-11	-9	90	0.049724	120	-13.3333	0.066298	240
0.005238	-9	-9	18	0.004715	-11	-11	-9	-9
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0.240506	-11	-9	-11	-9	50	-9	0.063291	-11
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0.218182	-11	-9	-11	-9	-11	-11	-9	-11
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0.155039	1000	0.193798	400	0.077519	100	-9	0.01938	100
0.183206	-9	-9	2580	0.393893	-9	-9	-9	100
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0.13245	-11	-9	120	0.066225	-11	-11	-9	-11
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0.082759	-11	-9	400	0.137931	-11	-11	-9	-11
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0.092593	-11	-9	50	0.046296	-11	-11	-9	-11
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0.037022	150	0.061703	55	0.022624	-11	-11	-9	260
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0.426759	-11	-9	60	0.011534	360	180	0.069204	-11
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0.222646	-11	-9	-11	-9	100	-9	0.031807	150

HW812a	HW812b	HW8f	HW8g	HW817	HW817a	HW817e	HW8h	HW8ha
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22.28571	0.104768	232	0.155809	-11	-9	0	-11	-9
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12.66667	0.285714	134	0.503759	-9	-9	0	-9	-9
-9	-9	250	0.083056	-10	-9	0	-9	-9
-11	-9	1168	0.07638	-10	-9	0	-11	-9
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173.3333	0.205534	250	0.098814	60	0.023715	60	-9	-9
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33.42857	0.42623	300	0.546448	-9	-9	0	-9	-9
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-11	-9	560	0.314607	200	0.11236	200	-11	-9
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17.33333	0.025133	654	0.158047	200	0.048333	200	-11	-9
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-9	-9	320	0.284444	260	0.231111	260	520	0.462222

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-11	-9	70	0.061947	-11	-9	0	-11	-9
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18	0.287425	252	0.502994	-9	-9	0	-9	-9
-10	-9	160	0.114695	480	0.344086	480	520	0.37276
43.33333	0.106952	538	0.221308	-11	-9	0	-11	-9
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-10	-9	70	0.044444	-11	-9	0	-11	-9
-10	-9	200	0.153846	400	0.307692	400	-10	-9
-9	0.022757	440	0.143043	-11	-9	0	-11	-9
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25	0.042159	250	0.105396	-11	-9	0	-9	-9
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52	0.173333	500	0.208333	-10	-9	0	-11	-9
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34.66667	0.224622	18	0.019438	-11	-9	0	-11	-9
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17.14286	0.031088	320	0.082902	300	0.07772	300	-11	-9
12.5	0.022143	638	0.282551	500	0.221435	500	-9	-9
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65	0.087779	624	0.105334	-11	-9	0	-11	-9
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-11	-9	600	0.294118	-11	-9	0	-11	-9
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-11	-9	190	0.09684	180	0.091743	180	-11	-9
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125	0.175809	308	0.054149	-9	-9	0	-9	-9
-9	-9	310	0.12176	-9	-9	0	-9	-9
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14.4	0.034335	260	0.123987	-11	-9	0	-11	-9
-11	-9	250	0.083612	1040	0.347826	1040	-11	-9
-9	0.261307	750	0.188442	200	0.050251	200	-11	-9
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125	0.256016	300	0.15361	480	0.245776	480	-9	-9
40	0.123077	450	0.276923	-9	-9	0	-9	-9
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-11	-9	610	0.18541	-11	-9	0	-11	-9
-9	0.04771	800	0.254453	-11	-9	0	-11	-9

HW82	HW82a	HW8ij	HW8iaj	HW8ibj	HW8ibbj	HW8icj	HW8j	HW10
-9	-9	2380	2380	260	260	1	-9	-9
360	0.119522	3012	3012	-9	-9	-9	6	1
-11	-9	2339	2339	-9	-9	-9	4	1
-9	-9	569	569	631	631	1	-9	-9
-9	-9	1195	1195	-235	-235	0	-9	-9
120	0.040541	2960	2460	-9	-9	-9	6	1
260	0.064612	4024	3824	-2710	-2710	0	8	1
-9	-9	-9	-9	2865	2865	1	-9	-9
-11	-9	1794	1794	-1314	-1314	0	3	1
50	0.008734	1985	1925	1035	1035	1	10	1
-9	-9	1985	1985	175	175	1	6	1
104	0.01599	6504	6504	-2784	-2784	0	5	1
520	0.073405	2380	2380	260	260	1	7	1
-9	-9	2010	2010	-1050	-1050	0	5	1
-10	-9	5770	5770	-3130	-3130	0	-9	1
-9	-9	-9	-9	969	969	1	-9	-9
-10	-9	4953	4953	-1593	-1593	0	-9	2
-10	-9	1880	1880	712	712	1	-9	1
200	0.052438	3814	3814	-454	-454	0	6	1
240	0.103448	2320	2320	5816	5816	1	7	1
-9	-9	2546	2546	-9	-9	-9	-9	-9
-9	-9	-9	-9	5529	5529	1	-9	-9
520	0.04499	11558	7958	3802	3802	1	7	1
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-10	-9	1538	1538	-9	-9	-9	-9	-9
-10	-9	5250	5250	3774	3774	1	-9	1
260	0.035892	7244	4750	12436	12436	1	7	1
-9	-9	-9	-9	969	969	1	-9	-9
-9	-9	1540	1540	-1024	-1024	0	-9	-9
60	0.033149	1810	1810	-9	-9	-9	8	1
780	0.204295	3818	2518	-1178	-1178	0	7	1
-10	-9	-9	-9	4569	4569	1	-9	1
-10	-9	2373	2373	-9	-9	-9	-9	1
-10	-9	-9	-9	1809	1809	1	-9	1
-11	-9	1880	1880	712	712	1	4	1
-10	-9	830	830	-9	-9	-9	-9	1
260	0.141689	1835	1815	-689	-689	0	5	1
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-9	-9	-9	-9	4329	4329	1	-9	-9
104	0.043826	2373	1493	-9	-9	-9	7	1
-10	-9	-9	-9	3129	3129	1	-9	1
-9	-9	-9	-9	849	849	1	-9	2
416	0.109301	3806	3806	-9	-9	-9	6	1
-10	-9	2212	2212	-892	-892	0	-9	1
50	0.063291	373	373	647	647	1	5	1
-10	-9	2035	2035	-835	-835	0	-9	2
120	0.042553	2820	2700	-660	-660	0	8	2
520	0.196226	2650	2650	-9	-9	-9	5	1
-11	-9	5250	5010	3774	3774	1	6	1

-9	-9	1642	1642	698	698	1	-9	-9
-9	-9	4413	4413	-213	-213	0	-9	-9
-9	-9	1812	1812	348	348	1	-9	-9
-9	-9	-9	-9	4809	4809	1	-9	-9
1040	0.284775	3652	3052	-1492	-1492	0	7	1
-10	-9	2339	2339	-9	-9	-9	-9	2
260	0.135417	1920	1620	1740	1740	1	6	1
-10	-9	-9	-9	-9	-9	-9	-9	2
-10	-9	1360	1360	-9	-9	-9	-9	2
-10	-9	380	280	2780	2780	1	4	-9
-9	-9	360	360	1560	1560	1	-9	-9
-9	-9	-9	-9	3369	3369	1	-9	1
156	0.061758	2526	2226	594	594	1	6	1
364	0.087859	4143	2763	1137	1137	1	9	1
-11	-9	1810	1810	3290	3290	1	4	1
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104	0.033089	3143	3143	-1583	-1583	0	5	1
60	0.031915	1880	1880	2440	2440	1	5	1
300	0.194805	1540	1240	-1024	-1024	0	5	2
-11	-9	2680	2680	680	680	1	4	1
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-9	-9	360	360	-9	-9	-9	-9	-9
-9	-9	5560	5560	-4360	-4360	0	-9	-9
240	0.176471	1360	1360	-9	-9	-9	4	1
-11	-9	1270	1270	5090	5090	1	-9	2
-11	-9	100	100	2300	2300	1	1	1
-10	-9	2990	2990	1210	1210	1	-9	1
-10	-9	2680	2680	680	680	1	-9	2
-9	-9	1080	1080	2520	2520	1	-9	-9
-10	-9	7058	6858	-9	-9	-9	5	2
-9	-9	-9	-9	969	969	1	-9	-9
-10	-9	1489	1489	-9	-9	-9	-9	1
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-9	-9	1268	1268	-668	-668	0	-9	-9
156	0.118721	1314	1314	2070	2070	1	6	1
-9	-9	1508	1508	892	892	1	-9	-9
-10	-9	3012	3012	-9	-9	-9	-9	1
-10	-9	-9	-9	2577	2577	1	-9	1
-10	-9	2960	2960	-9	-9	-9	-9	1
-9	-9	4138	4138	-3238	-3238	0	-9	1
260	0.152314	1707	1031	3945	3945	1	7	1
-11	-9	1508	1508	892	892	1	3	1
-10	-9	1212	1212	-9	-9	-9	-9	1
-11	-9	1595	1595	1645	1645	1	3	2
520	0.079804	6516	5994	-996	-996	0	6	1
50	0.015576	2006	2006	5074	5074	1	8	1
-10	-9	1081	1081	-9	-9	-9	-9	1
-10	-9	2316	2316	-9	-9	-9	-9	1

-9	-9	1810	1810	3290	3290	1	-9	-9
-9	-9	2320	2320	5816	5816	1	-9	-9
-9	-9	2372	2372	-932	-932	0	-9	-9
-9	-9	8105	8105	-7445	-7445	0	-9	-9
20	0.0125	1600	1600	560	560	1	3	1
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-11	-9	1480	1480	-9	-9	-9	4	1
-9	-9	-9	-9	3441	3441	1	-9	-9
-11	-9	2380	2380	260	260	1	2	2
-11	-9	1430	1430	4570	4570	1	3	1
-9	-9	1707	1707	3945	3945	1	-9	-9
-9	-9	7212	7212	-5412	-5412	0	-9	2
260	0.097015	2680	2380	12740	12740	1	6	1
150	0.017108	1476	1476	324	324	1	7	2
-9	-9	1419	1419	-159	-159	0	-9	-9
-11	-9	248	248	1192	1192	1	3	1
-10	-9	2530	2530	-9	-9	-9	-9	1
-10	-9	-9	-9	2889	2889	1	-9	1
60	0.009355	3814	2690	-454	-454	0	10	1
-9	-9	4044	4044	-2244	-2244	0	-9	-9
-10	-9	3732	3732	-2292	-2292	0	-9	1
-9	-9	3818	3818	-1178	-1178	0	-9	-9
-9	-9	670	670	2930	2930	1	-9	-9
130	0.061033	2130	2130	1470	1470	1	3	1
-10	-9	559	559	-9	-9	-9	-9	1
-9	-9	600	600	1560	1560	1	-9	-9
520	0.156391	3325	3275	-685	-685	0	8	1
-11	-9	580	320	-220	-220	0	3	1
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-10	-9	-9	-9	2049	2049	1	-9	2
-9	-9	5688	5688	-3648	-3648	0	-9	-9
-9	-9	-9	-9	4569	4569	1	-9	-9
260	0.176152	1476	1476	324	324	1	5	1
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-10	-9	1835	1835	-689	-689	0	-9	1
-10	-9	-9	-9	609	609	1	-9	1
260	0.035626	1810	1810	-9	-9	-9	9	1
-9	-9	2930	2930	-1850	-1850	0	-9	-9
24	0.011572	2074	1834	-34	-34	0	6	1
260	0.126214	2060	2060	700	700	1	5	1
-11	-9	300	300	2880	2880	1	1	1
35	0.004318	8105	8105	-7445	-7445	0	4	2
-10	-9	1300	1300	-9	-9	-9	-9	1
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104	0.046974	2214	2214	-9	-9	-9	4	1
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-9	-9	1780	1780	3740	3740	1	-9	-9
50	0.01992	2510	2510	-1430	-1430	0	6	3
-11	-9	2145	1773	-9	-9	-9	5	1
50	0.029727	1634	1634	6326	6326	1	4	1
-10	-9	1328	1328	2872	2872	1	-9	2
240	0.180723	1328	1328	2872	2872	1	5	1
-9	-9	1314	1314	2070	2070	1	-9	-9
-11	-9	128	128	1452	1452	1	2	1
260	0.117647	2210	1910	-1970	-1970	0	5	1
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-10	-9	-9	-9	2409	2409	1	-9	2
260	0.112263	2316	2316	-9	-9	-9	7	1
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80	0.014388	5560	5560	-4360	-4360	0	6	1
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-10	-9	600	400	6936	6936	1	4	1
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120	0.059821	2006	1706	5074	5074	1	6	1
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-10	-9	580	580	-220	-220	0	-9	25
-10	-9	-9	-9	5409	5409	1	-9	2
104	0.027867	3732	2892	-2292	-2292	0	9	1
-11	-9	1006	906	1154	1154	1	5	2
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100	0.049751	2010	2010	-1050	-1050	0	6	1
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520	0.073675	7058	7058	-9	-9	-9	5	1
50	0.00969	2680	2320	12740	12740	1	10	1
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-10	-9	1920	1920	1740	1740	1	-9	2
360	0.044565	4250	3450	-1250	-1250	0	8	2
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-10	-9	2526	2526	594	594	1	-9	2
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-10	-9	1985	1985	175	175	1	-9	1
-10	-9	1170	1170	30	30	1	-9	1
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-9	-9	-9	-9	5793	5793	1	-9	-9
52	0.041009	1268	1268	-668	-668	0	5	1
60	0.030896	1600	1600	560	560	1	6	1
-10	-9	266	266	3094	3094	1	4	1
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520	0.069333	7500	7500	-9	-9	-9	7	1
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-11	-9	2683	2423	1157	1157	1	5	1
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260	0.102767	2530	2470	-9	-9	-9	7	1
-10	-9	927	927	2625	2625	1	-9	2
-11	-9	549	549	1491	1491	1	3	1
-11	-9	1812	1812	348	348	1	4	1
120	0.067416	1780	1580	3740	3740	1	6	1
-11	-9	210	210	5310	5310	1	1	1
104	0.11219	927	927	2625	2625	1	6	1
260	0.089655	2900	2700	-100	-100	0	6	1
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-10	-9	1300	1300	1100	1100	1	3	1
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-9	-9	100	100	2300	2300	1	-9	-9
-10	-9	-9	-9	2121	2121	1	-9	1
-10	-9	1885	1885	-205	-205	0	-9	1
-10	-9	-9	-9	1809	1809	1	-9	1
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520	0.099962	5202	4812	-642	-642	0	9	1
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-10	-9	2060	2060	700	700	1	-9	1
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520	0.087779	5924	5924	316	316	1	7	1
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260	0.132518	1962	1782	2310	2310	1	6	1
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ME3	ME3S	ME41	ME42	ME43	ME4S	ME5	ME5S	ME61
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4	25	1	-9	-9	36.36364	5	100	-9
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4	0	3	0	1	25	5	0	2
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ME145S	ME14S	ME14Cluster	ME15S	ME17	ME17S	ME181	ME182	ME183
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30	30	100	100	100	0	100	0	100
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2	30	100	0	100	0	100	0	100
2	2	100	0	100	0	100	100	100
1	-9	100	0	100	0	100	100	100
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ME198S	ME199S	ME1910S	ME1911S	ME1912S	ME1913S	ME1914S	ME1915S	ME1916S
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100	0	0	63.1579		1	100	-9	-9
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0	0	0	26.31579		1	100	1	-9
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0	0	0	57.89474		2	0	-9	-9
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ME2619S	ME26S	ME26a	ME26b	ME27	ME27S	ME281	ME281S	ME282
100	36.84211	-9	-9	1	100	-9	0	-9
0	47.36842	-9	-9	1	100	1	100	-9
100	26.31579	-9	-9	1	100	1	100	1
0	52.63158	-9	-9	1	100	1	100	-9
0	42.10526	-9	-9	2	0	-9	0	-9
0	21.05263	-9	-9	1	100	1	100	-9
0	31.57895	-9	-9	25	0	-9	0	-9
0	47.36842	-9	-9	2	0	-9	0	-9
100	36.84211	-1.16918	-0.07693	1	100	1	100	1
0	21.05263	-9	-9	1	100	-9	0	1
0	21.05263	-9	-9	1	100	-9	0	1
0	47.36842	-9	-9	1	100	-9	0	-9
0	0	-9	-9	1	100	1	100	-9
0	63.1579	-9	-9	1	100	-9	0	-9
0	21.05263	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	2	0	-9	0	-9
0	26.31579	-9	-9	1	100	1	100	-9
100	84.21053	-9	-9	1	100	1	100	-9
100	36.84211	-1.3899	-0.12042	1	100	1	100	-9
0	31.57895	-9	-9	2	0	-9	0	-9
0	42.10526	-9	-9	1	100	1	100	1
0	42.10526	-9	-9	1	100	1	100	-9
0	47.36842	-9	-9	1	100	-9	0	-9
0	26.31579	-9	-9	2	0	-9	0	-9
100	68.42105	-9	-9	1	100	1	100	-9
0	52.63158	-9	-9	1	100	1	100	-9
0	36.84211	-9	-9	1	100	1	100	-9
0	31.57895	-9	-9	1	100	-9	0	-9
0	15.78947	-9	-9	1	100	-9	0	-9
0	42.10526	-9	-9	2	0	-9	0	-9
0	15.78947	-9	-9	1	100	1	100	-9
100	42.10526	-9	-9	1	100	-9	0	-9
100	68.42105	-9	-9	2	0	-9	0	-9
0	52.63158	-9	-9	1	100	1	100	-9
100	31.57895	-0.46862	1.541367	1	100	1	100	1
100	73.68421	-9	-9	2	0	-9	0	-9
0	21.05263	-9	-9	1	100	-9	0	1
0	15.78947	-9	-9	2	0	-9	0	-9
0	47.36842	-9	-9	2	0	-9	0	-9
0	52.63158	-9	-9	1	100	1	100	1
0	57.89474	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	1	100	-9
0	15.78947	-9	-9	1	100	-9	0	-9
100	42.10526	-0.19909	0.717583	2	0	-9	0	-9
0	31.57895	-9	-9	1	100	-9	0	1
0	5.263158	-9	-9	1	100	1	100	-9
0	15.78947	-9	-9	1	100	-9	0	-9
0	42.10526	-9	-9	1	100	-9	0	-9
0	57.89474	-9	-9	1	100	-9	0	1

100	42.10526	-1.01567	1.150474	1	100	1	100	-9
0	15.78947	-9	-9	2	0	-9	0	-9
0	21.05263	-9	-9	1	100	1	100	-9
0	57.89474	-9	-9	2	0	-9	0	-9
0	36.84211	-9	-9	1	100	-9	0	-9
100	68.42105	-9	-9	2	0	-9	0	-9
0	31.57895	-9	-9	1	100	1	100	-9
0	52.63158	-9	-9	1	100	1	100	-9
0	47.36842	-9	-9	1	100	1	100	-9
0	73.68421	-9	-9	1	100	-9	0	1
0	31.57895	-9	-9	1	100	1	100	-9
0	15.78947	-9	-9	2	0	-9	0	-9
0	42.10526	-9	-9	1	100	-9	0	1
0	36.84211	-9	-9	1	100	-9	0	-9
0	36.84211	-9	-9	1	100	1	100	1
100	57.89474	-9	-9	2	0	-9	0	-9
0	52.63158	-9	-9	2	0	-9	0	-9
0	42.10526	-9	-9	2	0	-9	0	-9
100	63.1579	1.349738	1.689705	1	100	1	100	-9
100	52.63158	-0.73514	0.201369	1	100	-9	0	1
100	36.84211	-0.35432	1.160446	1	100	1	100	1
0	42.10526	-9	-9	1	100	1	100	-9
0	31.57895	-9	-9	1	100	1	100	-9
0	52.63158	-9	-9	1	100	-9	0	-9
0	10.52632	-9	-9	1	100	-9	0	-9
0	26.31579	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	30	0	-9	0	-9
100	89.47368	1.232437	0.120272	1	100	1	100	-9
0	52.63158	-9	-9	1	100	-9	0	-9
0	42.10526	-9	-9	1	100	1	100	-9
0	26.31579	-9	-9	1	100	1	100	-9
0	26.31579	-9	-9	2	0	-9	0	-9
100	68.42105	-9	-9	2	0	-9	0	-9
100	63.1579	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	1	100	-9
0	42.10526	-9	-9	1	100	1	100	-9
0	47.36842	-9	-9	1	100	1	100	-9
0	36.84211	-9	-9	2	0	-9	0	-9
0	42.10526	-9	-9	1	100	1	100	-9
0	57.89474	0.401951	-1.43953	1	100	1	100	-9
0	78.94737	-9	-9	1	100	-9	0	-9
0	31.57895	-9	-9	1	100	1	100	-9
0	47.36842	-9	-9	1	100	-9	0	-9
100	73.68421	1.349087	0.793784	1	100	-9	0	-9
0	57.89474	-0.18317	-1.46421	2	0	-9	0	-9
100	63.1579	1.349738	1.689705	1	100	-9	0	1
100	52.63158	-9	-9	1	100	-9	0	-9
0	47.36842	-9	-9	1	100	-9	0	1
100	68.42105	-9	-9	2	0	-9	0	-9
0	73.68421	1.250533	-1.24825	1	100	1	100	-9

0	36.84211	-9	-9	1	100	1	100	-9
0	10.52632	-9	-9	1	100	1	100	-9
0	26.31579	-9	-9	1	100	1	100	-9
0	15.78947	-9	-9	2	0	-9	0	-9
0	42.10526	-9	-9	1	100	-9	0	1
0	52.63158	-9	-9	1	100	1	100	1
100	52.63158	-0.55965	-0.04916	1	100	1	100	1
0	15.78947	-9	-9	2	0	-9	0	-9
100	52.63158	-0.21193	0.421309	1	100	-9	0	1
100	31.57895	-1.0921	0.705632	1	100	1	100	-9
0	63.1579	-9	-9	2	0	-9	0	-9
0	26.31579	-9	-9	1	100	-9	0	-9
0	31.57895	-9	-9	1	100	1	100	-9
0	31.57895	-9	-9	1	100	1	100	-9
0	52.63158	-9	-9	1	100	1	100	-9
0	52.63158	-9	-9	1	100	-9	0	-9
0	36.84211	-9	-9	1	100	1	100	-9
0	63.1579	-9	-9	1	100	-9	0	-9
0	31.57895	-9	-9	1	100	1	100	-9
0	57.89474	-9	-9	1	100	1	100	-9
0	47.36842	-9	-9	1	100	1	100	-9
0	52.63158	-9	-9	1	100	1	100	-9
0	42.10526	-9	-9	1	100	1	100	1
0	21.05263	-9	-9	1	100	1	100	-9
100	78.94737	-9	-9	2	0	-9	0	-9
0	42.10526	-9	-9	1	100	-9	0	-9
0	26.31579	-9	-9	1	100	1	100	-9
0	42.10526	-9	-9	1	100	-9	0	1
0	42.10526	-9	-9	2	0	-9	0	-9
0	31.57895	-9	-9	1	100	1	100	-9
0	26.31579	-9	-9	1	100	1	100	-9
0	31.57895	-9	-9	1	100	-9	0	-9
0	42.10526	-9	-9	2	0	-9	0	-9
0	73.68421	-9	-9	1	100	1	100	-9
0	36.84211	-9	-9	2	0	-9	0	-9
0	52.63158	-9	-9	1	100	-9	0	-9
0	36.84211	-9	-9	1	100	-9	0	-9
100	68.42105	1.20559	0.321128	1	100	-9	0	1
0	31.57895	-9	-9	1	100	-9	0	-9
0	31.57895	-9	-9	1	100	1	100	-9
0	36.84211	-9	-9	1	100	1	100	1
0	42.10526	-9	-9	2	0	-9	0	-9
0	26.31579	-9	-9	1	100	-9	0	-9
0	26.31579	-9	-9	1	100	1	100	1
100	47.36842	-0.87446	0.942846	1	100	1	100	-9
100	78.94737	-9	-9	2	0	-9	0	-9
0	21.05263	-9	-9	1	100	-9	0	-9
0	31.57895	-9	-9	1	100	-9	0	-9
0	21.05263	-9	-9	1	100	1	100	-9
0	42.10526	-9	-9	1	100	1	100	-9

0	15.78947	-9	-9	2	0	-9	0	-9
100	42.10526	-0.65885	0.789516	1	100	1	100	-9
100	47.36842	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	-9	0	1
0	15.78947	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	-9	0	-9
100	26.31579	-1.74821	-0.04008	2	0	-9	0	-9
100	68.42105	0.281409	0.206593	1	100	1	100	1
0	21.05263	-9	-9	1	100	-9	0	-9
0	0	-9	-9	1	100	-9	0	-9
0	52.63158	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	-9	0	1
0	52.63158	-9	-9	1	100	1	100	-9
0	36.84211	-9	-9	1	100	-9	0	1
100	36.84211	-0.94453	0.779021	1	100	1	100	-9
0	42.10526	-9	-9	1	100	-9	0	1
0	42.10526	-9	-9	1	100	-9	0	1
100	63.1579	0.807625	0.634237	1	100	-9	0	1
0	68.42105	-9	-9	1	100	-9	0	-9
0	31.57895	-9	-9	1	100	1	100	-9
100	42.10526	-0.35164	0.047657	1	100	1	100	-9
0	57.89474	-9	-9	2	0	-9	0	-9
0	52.63158	0.298467	-0.87253	1	100	-9	0	-9
0	26.31579	-9	-9	1	100	-9	0	-9
100	78.94737	-9	-9	2	0	-9	0	-9
0	26.31579	-9	-9	2	0	-9	0	-9
0	26.31579	-9	-9	1	100	-9	0	-9
0	31.57895	-9	-9	1	100	-9	0	-9
100	26.31579	-9	-9	1	100	1	100	1
0	21.05263	-9	-9	1	100	-9	0	-9
0	15.78947	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	2	0	-9	0	-9
0	63.1579	-9	-9	1	100	-9	0	1
0	57.89474	-9	-9	1	100	1	100	-9
0	15.78947	-9	-9	1	100	1	100	-9
100	52.63158	-9	-9	1	100	1	100	-9
0	47.36842	-9	-9	2	0	-9	0	-9
100	26.31579	-1.21445	0.996968	1	100	1	100	1
0	47.36842	-9	-9	1	100	1	100	-9
0	63.1579	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	1	100	-9
0	47.36842	-9	-9	1	100	-9	0	-9
100	68.42105	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	1	100	-9
0	26.31579	-9	-9	1	100	-9	0	1
100	52.63158	0.808276	1.530158	1	100	-9	0	-9
100	52.63158	0.278597	0.093842	1	100	1	100	1
100	57.89474	-9	-9	1	100	-9	0	-9
0	68.42105	-9	-9	2	0	-9	0	-9
0	21.05263	-9	-9	1	100	1	100	-9

0	36.84211	-9	-9	2	0	-9	0	-9
0	63.1579	-9	-9	1	100	-9	0	1
0	21.05263	-9	-9	2	0	-9	0	-9
0	42.10526	-9	-9	2	0	-9	0	-9
0	31.57895	-9	-9	1	100	1	100	-9
100	63.1579	0.807625	0.634237	1	100	1	100	1
0	36.84211	-9	-9	1	100	1	100	-9
0	31.57895	-9	-9	1	100	-9	0	1
0	68.42105	-9	-9	1	100	1	100	-9
0	26.31579	-9	-9	1	100	1	100	-9
0	63.1579	-9	-9	1	100	-9	0	1
0	42.10526	-9	-9	30	0	-9	0	-9
0	68.42105	-9	-9	1	100	1	100	-9
0	42.10526	-9	-9	1	100	1	100	-9
0	31.57895	-9	-9	1	100	-9	0	-9
0	47.36842	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	1	100	-9
0	47.36842	-9	-9	1	100	1	100	-9
100	68.42105	-0.03658	-1.09215	1	100	-9	0	-9
0	36.84211	-9	-9	1	100	1	100	-9
0	42.10526	-9	-9	2	0	-9	0	-9
0	10.52632	-9	-9	1	100	1	100	-9
0	57.89474	-9	-9	1	100	-9	0	1
0	47.36842	-9	-9	2	0	-9	0	-9
0	31.57895	-9	-9	1	100	-9	0	1
0	68.42105	-9	-9	1	100	-9	0	1
0	47.36842	-9	-9	1	100	1	100	-9
100	84.21053	-9	-9	1	100	1	100	-9
100	68.42105	1.322512	1.54163	1	100	1	100	1
100	42.10526	-1.17539	0.404423	1	100	-9	0	1
0	31.57895	-9	-9	1	100	-9	0	-9
0	31.57895	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	-9	0	1
0	57.89474	-9	-9	1	100	-9	0	1
0	78.94737	-9	-9	1	100	1	100	-9
0	57.89474	-9	-9	2	0	-9	0	-9
100	36.84211	-0.89861	0.601041	1	100	1	100	-9
0	47.36842	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	1	100	-9
100	57.89474	1.310022	1.386329	1	100	1	100	-9
0	47.36842	-9	-9	1	100	-9	0	1
100	63.1579	-9	-9	2	0	-9	0	-9
100	21.05263	-1.53235	0.908686	1	100	-9	0	-9
0	47.36842	-9	-9	1	100	1	100	-9
0	57.89474	-9	-9	1	100	-9	0	-9
0	15.78947	-9	-9	1	100	-9	0	-9
0	42.10526	-9	-9	1	100	1	100	-9
0	63.1579	1.121784	-1.11739	1	100	1	100	-9
0	31.57895	-9	-9	1	100	1	100	-9

100	63.1579	-9	-9	1	100	1	100	-9
100	47.36842	-9	-9	1	100	-9	0	-9
0	68.42105	-9	-9	1	100	-9	0	-9
0	31.57895	-9	-9	1	100	1	100	-9
100	73.68421	-9	-9	2	0	-9	0	-9
0	36.84211	-1.16369	-1.47841	1	100	1	100	1
0	26.31579	-9	-9	1	100	-9	0	1
0	21.05263	-9	-9	1	100	1	100	-9
0	42.10526	-9	-9	2	0	-9	0	-9
0	26.31579	-9	-9	1	100	-9	0	-9
0	47.36842	-9	-9	1	100	1	100	-9
0	31.57895	-9	-9	1	100	-9	0	-9
0	31.57895	-9	-9	1	100	-9	0	1
100	89.47368	-9	-9	2	0	-9	0	-9
0	15.78947	-9	-9	1	100	1	100	-9
100	78.94737	1.201356	-0.14934	1	100	-9	0	1
0	47.36842	-9	-9	2	0	-9	0	-9
0	57.89474	-9	-9	1	100	-9	0	-9
0	63.1579	-9	-9	1	100	-9	0	1
0	21.05263	-9	-9	1	100	-9	0	-9
0	36.84211	-9	-9	1	100	-9	0	1
0	31.57895	-9	-9	2	0	-9	0	-9
0	47.36842	-9	-9	1	100	1	100	-9
100	47.36842	-1.03228	0.271241	1	100	1	100	1
0	47.36842	-9	-9	1	100	1	100	-9
0	36.84211	-9	-9	1	100	1	100	-9
0	42.10526	-9	-9	1	100	1	100	1
100	78.94737	1.313057	0.847831	1	100	-9	0	1
0	21.05263	-9	-9	1	100	1	100	1
0	26.31579	-9	-9	1	100	1	100	1
0	31.57895	-9	-9	1	100	1	100	-9
0	63.1579	-9	-9	1	100	-9	0	-9
0	57.89474	-9	-9	1	100	-9	0	-9
0	26.31579	-9	-9	1	100	1	100	-9
0	42.10526	-9	-9	1	100	-9	0	-9
100	52.63158	-0.21193	0.421309	1	100	-9	0	1
0	21.05263	-9	-9	1	100	1	100	-9
0	42.10526	-9	-9	1	100	1	100	-9
0	31.57895	-9	-9	2	0	-9	0	-9
0	31.57895	-9	-9	1	100	-9	0	-9
100	73.68421	1.008541	0.115616	1	100	-9	0	1
100	36.84211	-0.84816	-0.33384	1	100	1	100	1
0	21.05263	-9	-9	1	100	1	100	-9
0	52.63158	-9	-9	2	0	-9	0	-9
100	36.84211	-9	-9	1	100	-9	0	1
0	63.1579	-9	-9	1	100	-9	0	-9
0	26.31579	-9	-9	1	100	-9	0	-9
0	26.31579	-9	-9	1	100	-9	0	-9
100	68.42105	0.98477	1.172763	1	100	1	100	1
0	47.36842	-9	-9	2	0	-9	0	-9

0	63.1579	-9	-9	1	100	1	100	-9
100	47.36842	0.350458	0.950234	1	100	1	100	1
100	68.42105	0.338877	-0.05198	1	100	-9	0	-9
0	52.63158	-9	-9	2	0	-9	0	-9
0	57.89474	-9	-9	1	100	-9	0	1
100	57.89474	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	1	100	1
0	42.10526	-9	-9	1	100	-9	0	-9
0	36.84211	-9	-9	1	100	1	100	-9
0	52.63158	-9	-9	1	100	-9	0	-9
100	57.89474	0.76791	0.330861	1	100	-9	0	1
0	68.42105	-9	-9	1	100	1	100	-9
0	36.84211	-9	-9	1	100	-9	0	1
100	42.10526	-1.09344	0.281704	1	100	1	100	1
0	31.57895	-9	-9	1	100	1	100	-9
100	63.1579	0.483024	1.316592	1	100	1	100	1
0	36.84211	-9	-9	1	100	1	100	-9
0	31.57895	-9	-9	1	100	-9	0	1
0	21.05263	-9	-9	1	100	-9	0	1
100	63.1579	-9	-9	1	100	1	100	1
100	63.1579	-9	-9	1	100	1	100	1
0	42.10526	-9	-9	1	100	-9	0	1
0	57.89474	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	-9	0	-9
100	68.42105	1.218731	1.37235	2	0	-9	0	-9
0	57.89474	-9	-9	2	0	-9	0	-9
100	68.42105	-9	-9	1	100	1	100	-9
0	26.31579	-9	-9	1	100	-9	0	1
100	31.57895	-9	-9	2	0	-9	0	-9
0	36.84211	-9	-9	1	100	-9	0	-9
100	63.1579	0.807625	0.634237	2	0	-9	0	-9
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100	42.10526	-0.30565	0.20452	1	100	1	100	1
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0	68.42105	-9	-9	1	100	1	100	-9
0	15.78947	-9	-9	1	100	1	100	-9
100	31.57895	-9	-9	1	100	-9	0	-9
0	63.1579	-9	-9	1	100	-9	0	-9
0	57.89474	-9	-9	1	100	1	100	1
0	52.63158	-9	-9	1	100	1	100	-9
0	31.57895	-9	-9	1	100	1	100	-9
0	63.1579	-9	-9	1	100	-9	0	1
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0	26.31579	-9	-9	1	100	1	100	-9
0	47.36842	-9	-9	30	0	-9	0	-9
100	78.94737	1.21808	0.476429	1	100	1	100	-9
0	42.10526	-9	-9	25	0	-9	0	-9

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100	47.36842	0.007951	1.452626	1	100	1	100	-9
0	36.84211	-9	-9	2	0	-9	0	-9
0	42.10526	-9	-9	1	100	1	100	-9
0	63.1579	-9	-9	1	100	1	100	-9
0	21.05263	-9	-9	1	100	1	100	-9
100	68.42105	0.659895	-0.30889	1	100	1	100	-9
0	42.10526	-9	-9	1	100	1	100	-9
0	26.31579	-9	-9	2	0	-9	0	-9
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0	47.36842	-9	-9	2	0	-9	0	-9
0	47.36842	-9	-9	1	100	1	100	1
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0	36.84211	-9	-9	1	100	-9	0	1
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100	84.21053	-9	-9	2	0	-9	0	-9
0	10.52632	-9	-9	2	0	-9	0	-9
100	31.57895	-9	-9	2	0	-9	0	-9
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0	68.42105	-9	-9	1	100	1	100	1
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0	21.05263	-9	-9	1	100	1	100	-9
0	42.10526	-9	-9	1	100	-9	0	1
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ME282S	ME283	ME283S	ME284	ME284S	ME28S	ME34	ME34S	ME36
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ME37aS	ME38	ME38S	ME39	ME39S	ME40	ME40S	ME41a	ME41aS
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0	30	0	30	0	30	0	1	100

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ME42a	ME42aS	ME48	ME48S	ME491	ME492	ME50	ME50S	KR1
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[illegible]

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KR13	KR13S	KR14	KR14S	SA4	SA4S	SA51	SA52	SA53
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30	0	-9	0	2	75	-9	1	-9
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2	0	-9	0	5	25	1	1	-9
30	0	-9	0	2	75	-9	1	-9

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2	0	-9	0	1	100	1	-9	-9
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-9	0	-9	0	-9	0	1	25	-9

[illegible]

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-9	0	-9	0	-9	0	1	25	-9
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[illegible]

SA26S	SA2S	SA31	SA31S	SA32	SA32S	SA33	SA33S	SA34	
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	0	37.5	1	100	1	50	-9	0	-9
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25	6.25	1	100	-9	0	-9	-9	0	-9
	0	6.25	1	100	-9	0	1	100	1
	0	0	1	100	-9	0	1	100	1
	0	0	1	100	-9	0	-9	0	-9
	0	6.25	-9	0	-9	0	-9	0	-9
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0	6.25	1	100	-9	0	-9	0	-9
0	12.5	-9	0	1	50	1	100	-9
0	25	1	100	-9	0	-9	0	-9

0	50	1	100	-9	0	-9	0	1
0	62.5	1	100	1	50	1	100	-9
0	25	1	100	-9	0	-9	0	-9
0	6.25	-9	0	-9	0	-9	0	-9
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BO131a1S	BO131a1H	BO131c1	BO15	BO15S	BO22a	Bo22aS	HW51bi	HW51ci
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[illegible]

[illegible]

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MD9S	MD10	MD11	MD12	MD12S	MD12Sa	MD13	MD13S	MD141
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0	1	-9	-9	0	33.33333	1	100	1
0	2	1	1	100	33.33333	1	100	1
0	2	1	1	100	50	1	100	1
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100	2	1	1	100	83.33333	1	100	1
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0	30	-9	-9	0	0	30	0	-9
0	1	-9	-9	0	33.33333	30	0	-9
0	2	1	1	100	66.66667	1	100	1
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0	30	-9	-9	0	0	1	100	-9
100	2	30	30	0	66.66667	1	100	-9
100	2	1	1	100	83.33333	1	100	1
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0	1	-9	-9	0	0	1	100	-9
100	2	1	1	100	83.33333	1	100	1
100	30	-9	-9	0	33.33333	30	0	-9
0	1	-9	-9	0	33.33333	1	100	1
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0	2	1	1	100	50	2	0	-9
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0	1	-9	-9	0	16.66667	2	0	-9
0	1	-9	-9	0	0	30	0	-9
0	2	2	1	100	66.66667	25	0	-9
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0	30	-9	-9	0	16.66667	1	100	-9
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0	2	2	2	0	33.33333	1	100	1
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100	1	-9	-9	0	66.66667	1	100	1
0	1	-9	-9	0	33.33333	1	100	-9

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0	2	1	1	100	33.33333	1	100	1
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0	1	-9	-9	0	16.66667	1	100	-9
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100	1	2	2	0	50	1	100	-9
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0	1	-9	-9	0	0	1	100	-9
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0	2	2	2	0	0	30	0	-9

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0	30	-9	-9	0	0	25	0	-9
0	1	-9	-9	0	33.33333	30	0	-9
100	2	1	1	100	83.33333	1	100	1
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0	1	-9	-9	0	33.33333	2	0	-9
100	1	1	1	100	83.33333	1	100	1
100	2	30	3	0	50	1	100	-9
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100	2	2	2	0	66.66667	1	100	-9
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0	30	-9	-9	0	16.66667	2	0	-9
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100	1	-9	-9	0	66.66667	30	0	-9
0	25	-9	-9	0	0	30	0	-9
100	2	1	1	100	83.33333	1	100	1
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MD142	MD143	MD144	MD145	MD14a	MD14aS	MD14b	MD24	MD24S
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-9	0	0	25	1	-9	1	16.66667	-9
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30	0	30	0	-9	0	2	0	2
3	0	2	50	2	75	1	100	1
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2	100	2	50	1	50	1	100	2
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3	0	3	100	-9	0	1	100	1
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3	0	4	0	-9	0	2	0	2
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3	0	2	50	2	75	1	100	2
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BP11S	BP121	BP121S	BP122	BP122S	BP123	BP123S	BP12S	BP13
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-9	-9	2	-9	1	1	-9	16.66667	16.66667
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1	-9	1	-9	-9	1	-9	50	16.66667
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1	-9	2	-9	1	1	-9	0	16.66667
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-9	-9	2	-9	-9	1	-9	16.66667	16.66667
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MPCompD:	MPCompD:	MICompBb	MICompBb	MICompD:	MICompD:	MECompB:	MECompB:	MECompB:
0	0	18.18182	100	0	16.66667	14.03509	33.33333	47.36842
0	0	9.090909	0	44.44444	16.66667	50.87719	75	55.70175
38.88889	6.666667	9.090909	0	55.55556	8.333333	55.70175	75	60.52632
16.66667	0	18.18182	100	61.11111	0	62.7193	75	57.45614
0	0	18.18182	100	0	0	15.78947	0	15.78947
0	0	0	0	50	8.333333	50.4386	75	46.92983
5.555556	0	0	100	33.33333	16.66667	15.78947	0	8.77193
16.66667	0	27.27273	100	55.55556	25	19.29825	0	17.54386
44.44444	0	9.090909	100	55.55556	8.333333	14.03509	0	64.03509
5.555556	0	0	100	61.11111	0	54.38597	0	50.4386
16.66667	0	0	100	50	8.333333	57.45614	75	50.4386
0	0	9.090909	100	50	8.333333	49.12281	75	47.36842
22.22222	0	0	100	72.22222	8.333333	57.45614	0	41.66667
16.66667	0	0	100	55.55556	16.66667	67.54386	33.33333	64.47368
0	0	18.18182	100	50	16.66667	59.21053	41.66667	50.4386
38.88889	0	0	100	0	16.66667	10.52632	0	5.263158
0	0	9.090909	100	100	25	60.96491	75	52.19298
66.66667	0	0	100	50	0	64.47368	75	67.98246
0	6.666667	9.090909	100	44.44444	8.333333	8.77193	75	55.70175
0	0	18.18182	100	44.44444	25	8.77193	91.66667	12.2807
11.11111	0	18.18182	0	100	16.66667	17.54386	0	74.12281
0	0	0	100	66.66667	0	50.87719	0	57.45614
5.555556	0	18.18182	100	77.77778	0	24.5614	75	55.70175
0	0	18.18182	0	0	16.66667	22.80702	0	10.52632
0	0	0	0	16.66667	0	22.80702	0	62.7193
22.22222	0	0	100	44.44444	0	60.96491	0	57.45614
0	0	0	100	55.55556	8.333333	57.45614	75	52.19298
0	0	9.090909	100	0	0	22.80702	0	45.61404
5.555556	33.33333	9.090909	100	0	16.66667	12.2807	75	40.35088
0	0	9.090909	0	50	0	47.36842	0	15.78947
0	0	0	100	55.55556	8.333333	67.54386	75	48.68421
0	0	18.18182	100	66.66667	33.33333	64.47368	0	57.45614
0	0	0	0	5.555556	0	21.05263	0	21.05263
0	6.666667	0	100	55.55556	0	64.47368	75	60.96491
44.44444	0	0	100	11.11111	0	22.80702	0	62.2807
16.66667	0	0	0	0	0	21.05263	0	22.80702
0	0	0	100	50	8.333333	53.94737	75	46.92983
5.555556	0	9.090909	100	33.33333	16.66667	19.29825	33.33333	7.017544
0	0	0	100	55.55556	0	21.05263	0	14.03509
0	0	9.090909	0	61.11111	0	19.29825	83.33333	69.29825
16.66667	0	0	100	55.55556	41.66667	64.47368	75	59.21053
66.66667	0	0	100	66.66667	0	50.4386	75	50.4386
0	0	18.18182	0	50	25	59.21053	75	48.68421
0	0	18.18182	100	55.55556	0	71.49123	0	15.78947
0	0	0	100	66.66667	8.333333	67.54386	0	58.77193
0	0	9.090909	100	33.33333	16.66667	10.52632	75	45.17544
0	0	9.090909	100	72.22222	0	57.45614	75	48.68421
0	0	0	0	55.55556	8.333333	52.19298	75	53.94737
72.22222	0	27.27273	100	61.11111	16.66667	64.03509	75	67.54386

5.555556	0	9.090909	100	0	8.333333	19.29825	0	57.45614
22.22222	0	27.27273	100	44.44444	41.66667	15.78947	0	7.017544
0	6.666667	0	100	61.11111	0	50.4386	75	50.4386
0	6.666667	0	100	61.11111	0	15.78947	0	17.54386
0	0	9.090909	100	44.44444	0	14.03509	0	55.70175
0	0	0	0	11.11111	0	22.80702	0	21.05263
16.66667	0	0	100	44.44444	16.66667	52.19298	75	50.4386
5.555556	6.666667	9.090909	0	100	0	64.47368	75	57.45614
5.555556	0	18.18182	0	100	25	64.47368	75	57.45614
0	0	27.27273	100	50	33.33333	64.47368	75	64.47368
66.66667	0	0	100	33.33333	0	52.19298	75	53.94737
16.66667	0	0	100	44.44444	0	10.52632	75	7.017544
16.66667	0	9.090909	100	50	8.333333	59.21053	75	53.94737
66.66667	0	0	100	38.88889	16.66667	53.94737	75	52.19298
16.66667	0	0	100	44.44444	0	17.54386	75	72.36842
5.555556	40	27.27273	0	33.33333	0	19.29825	0	17.54386
0	0	0	100	44.44444	8.333333	19.29825	0	15.78947
0	6.666667	18.18182	100	72.22222	41.66667	65.78947	0	15.78947
50	0	9.090909	100	38.88889	8.333333	26.31579	75	60.96491
0	0	9.090909	100	38.88889	8.333333	60.96491	0	60.96491
16.66667	0	9.090909	100	11.11111	8.333333	59.21053	75	60.52632
5.555556	6.666667	0	100	100	8.333333	57.45614	75	57.45614
16.66667	0	18.18182	0	5.555556	0	62.7193	8.333333	53.94737
5.555556	0	9.090909	100	72.22222	16.66667	55.70175	75	60.96491
0	0	0	0	44.44444	16.66667	48.68421	75	38.59649
5.555556	0	27.27273	100	100	25	60.96491	0	60.52632
0	0	9.090909	100	0	0	8.77193	0	5.263158
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0	0	9.090909	100	55.55556	16.66667	59.21053	33.33333	60.96491
16.66667	0	0	100	66.66667	0	10.52632	33.33333	57.45614
5.555556	0	18.18182	0	100	16.66667	71.05263	83.33333	60.52632
16.66667	0	0	100	-50	16.66667	19.29825	0	10.52632
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16.66667	0	54.54546	100	66.66667	41.66667	62.7193	75	60.96491
0	0	9.090909	100	33.33333	8.333333	42.10526	66.66667	50.4386
16.66667	0	0	100	55.55556	0	62.2807	0	65.78947
0	0	9.090909	100	33.33333	0	17.54386	0	55.70175
72.22222	0	9.090909	100	38.88889	16.66667	19.29825	0	14.03509
5.555556	0	0	0	0	0	60.96491	75	57.45614
5.555556	0	27.27273	100	44.44444	50	62.7193	75	62.7193
0	0	0	0	55.55556	0	62.7193	75	57.89474
0	0	0	100	77.77778	0	52.19298	0	53.94737
0	0	0	100	0	0	15.78947	75	50.87719
66.66667	0	9.090909	100	44.44444	8.333333	21.05263	33.33333	64.47368
16.66667	0	0	0	66.66667	0	56.14035	75	21.05263
0	6.666667	9.090909	100	5.555556	8.333333	57.89474	0	60.96491
0	0	9.090909	100	33.33333	16.66667	59.21053	75	57.45614
0	0	9.090909	100	11.11111	0	45.61404	0	59.21053
0	0	0	0	0	0	22.80702	0	21.05263
16.66667	0	0	0	55.55556	16.66667	64.47368	75	64.47368

50	0	0	100	61.11111	0	57.45614	33.33333	55.70175
0	0	0	100	0	8.333333	22.80702	0	46.92983
33.33333	0	0	100	61.11111	0	14.03509	0	52.19298
16.66667	0	18.18182	100	0	33.33333	12.2807	0	7.017544
16.66667	0	0	100	44.44444	8.333333	62.7193	75	57.45614
0	0	27.27273	100	0	0	64.03509	91.66667	69.29825
44.44444	0	0	0	55.55556	8.333333	64.47368	75	69.29825
0	0	9.090909	100	61.11111	8.333333	17.54386	0	7.017544
0	0	9.090909	100	0	8.333333	64.47368	75	60.96491
0	0	9.090909	100	44.44444	16.66667	12.2807	75	53.94737
0	0	0	100	0	0	22.80702	75	19.29825
5.555556	0	18.18182	100	94.44444	16.66667	71.05263	0	52.19298
50	0	0	100	55.55556	16.66667	53.94737	75	50.4386
5.555556	0	18.18182	100	100	25	59.21053	0	53.94737
0	0	0	100	11.11111	0	62.7193	75	60.96491
0	0	0	100	0	0	45.61404	33.33333	49.12281
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55.55556	6.666667	9.090909	100	55.55556	25	66.22807	75	60.96491
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0	0	0	100	66.66667	0	15.78947	75	59.21053
16.66667	0	18.18182	100	66.66667	0	59.21053	75	59.21053
38.88889	0	9.090909	100	5.555556	25	54.38597	0	60.96491
0	0	9.090909	100	61.11111	0	67.54386	0	62.2807
0	0	0	100	55.55556	8.333333	50.4386	75	46.92983
0	0	0	0	0	0	21.05263	0	24.5614
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0	0	0	100	44.44444	8.333333	55.70175	75	52.19298
61.11111	0	9.090909	100	50	8.333333	57.45614	75	53.94737
0	0	0	100	0	8.333333	14.03509	33.33333	12.2807
38.88889	0	9.090909	100	100	25	55.70175	0	53.94737
16.66667	0	0	100	66.66667	0	65.35088	0	52.19298
0	0	0	100	61.11111	0	22.80702	0	53.94737
5.555556	0	9.090909	100	50	8.333333	14.03509	75	12.2807
5.555556	6.666667	0	100	55.55556	0	64.47368	75	64.47368
0	0	9.090909	100	33.33333	33.33333	60.96491	0	14.03509
0	0	27.27273	100	44.44444	25	62.7193	75	57.45614
5.555556	0	27.27273	100	11.11111	33.33333	7.017544	0	47.36842
0	0	0	100	0	0	21.05263	33.33333	62.7193
0	0	0	100	44.44444	0	57.45614	75	45.61404
0	0	9.090909	0	83.33333	16.66667	59.21053	0	50.4386
0	0	0	100	66.66667	0	53.94737	0	64.03509
0	0	0	100	0	8.333333	19.29825	33.33333	12.2807
0	0	0	100	44.44444	8.333333	52.19298	75	48.68421
33.33333	0	9.090909	100	55.55556	0	47.36842	33.33333	57.01754
16.66667	0	9.090909	100	0	16.66667	59.21053	75	59.21053
0	0	0	0	11.11111	0	24.5614	0	24.5614
5.555556	6.666667	18.18182	100	38.88889	16.66667	5.263158	75	42.10526
0	0	0	0	38.88889	8.333333	12.2807	66.66667	42.10526
0	0	18.18182	100	33.33333	16.66667	49.12281	0	50.4386
0	0	9.090909	100	55.55556	0	8.77193	75	57.45614

5.555556	0	9.090909	100	0	8.333333	19.29825	0	7.017544
16.66667	0	0	100	38.88889	8.333333	47.36842	75	57.45614
0	0	9.090909	0	38.88889	8.333333	52.63158	75	55.70175
0	0	0	100	44.44444	0	62.7193	75	50.4386
5.555556	0	18.18182	100	100	25	69.29825	83.33333	57.01754
0	0	0	100	50	8.333333	50.4386	75	46.92983
0	0	18.18182	100	0	25	14.03509	0	10.52632
22.22222	6.666667	0	100	55.55556	8.333333	17.54386	33.33333	74.5614
0	0	0	100	50	8.333333	50.4386	75	46.92983
0	33.33333	0	100	55.55556	8.333333	12.2807	0	33.33333
16.66667	0	9.090909	100	72.22222	8.333333	62.7193	75	57.45614
0	0	0	0	50	8.333333	50.4386	75	46.92983
16.66667	0	0	100	66.66667	0	69.29825	0	60.96491
0	0	0	100	0	0	59.21053	0	55.70175
5.555556	0	9.090909	100	33.33333	8.333333	55.70175	0	55.70175
16.66667	0	0	100	77.77778	8.333333	24.5614	0	57.45614
38.88889	0	9.090909	100	100	16.66667	62.7193	75	57.45614
0	6.666667	0	100	44.44444	8.333333	62.7193	75	64.47368
0	0	36.36364	100	44.44444	41.66667	62.7193	75	62.7193
0	6.666667	9.090909	0	11.11111	25	53.94737	75	50.4386
0	0	0	100	33.33333	0	10.52632	0	57.45614
16.66667	0	18.18182	100	50	25	62.7193	75	17.54386
33.33333	0	9.090909	100	44.44444	8.333333	60.96491	75	57.45614
0	0	0	100	55.55556	8.333333	52.19298	0	48.68421
16.66667	0	0	0	5.555556	0	24.5614	0	24.5614
5.555556	0	9.090909	0	38.88889	0	21.05263	75	10.52632
5.555556	0	27.27273	100	100	25	62.7193	75	52.19298
66.66667	0	18.18182	100	33.33333	16.66667	59.21053	75	45.61404
44.44444	0	9.090909	100	55.55556	8.333333	19.29825	75	60.52632
0	0	0	0	50	8.333333	50.4386	75	46.92983
0	0	18.18182	100	0	25	21.05263	0	48.68421
0	0	9.090909	100	0	16.66667	17.54386	0	8.77193
5.555556	0	18.18182	100	44.44444	16.66667	62.7193	33.33333	60.96491
5.555556	0	0	100	100	8.333333	64.47368	75	62.7193
50	0	18.18182	100	44.44444	16.66667	55.70175	75	48.68421
5.555556	0	0	100	100	8.333333	71.05263	83.33333	65.78947
0	6.666667	9.090909	100	44.44444	25	17.54386	0	17.54386
5.555556	0	9.090909	100	55.55556	8.333333	52.19298	33.33333	60.52632
0	0	0	0	50	8.333333	60.96491	75	55.70175
5.555556	0	0	100	44.44444	0	60.96491	75	60.96491
16.66667	0	0	100	55.55556	0	57.45614	75	50.4386
5.555556	0	27.27273	100	44.44444	33.33333	62.7193	75	55.70175
0	0	0	0	38.88889	0	64.47368	75	62.7193
5.555556	0	9.090909	100	0	8.333333	10.52632	0	50.4386
0	0	0	100	55.55556	8.333333	50.4386	75	48.68421
0	0	9.090909	100	38.88889	8.333333	24.5614	75	52.63158
22.22222	6.666667	9.090909	0	55.55556	8.333333	42.98246	0	69.29825
0	0	18.18182	100	55.55556	33.33333	60.96491	75	62.7193
0	0	0	100	38.88889	16.66667	22.80702	33.33333	21.05263
5.555556	0	9.090909	100	100	25	57.45614	75	50.4386

11.11111	0	9.090909	100	33.33333	0	12.2807	75	10.52632
5.555556	0	0	100	66.66667	8.333333	62.7193	0	60.96491
0	0	9.090909	100	0	8.333333	45.61404	0	8.77193
0	0	0	100	0	8.333333	12.2807	33.33333	12.2807
5.555556	0	9.090909	100	38.88889	8.333333	19.29825	75	53.94737
27.77778	6.666667	0	100	55.55556	8.333333	71.05263	75	72.80702
55.55556	6.666667	0	100	88.88889	0	72.80702	0	64.03509
0	0	0	100	38.88889	8.333333	55.70175	0	53.94737
0	0	0	100	55.55556	8.333333	62.7193	75	62.7193
0	0	9.090909	100	0	8.333333	22.80702	0	52.19298
16.66667	0	72.72727	0	55.55556	33.33333	21.05263	75	60.96491
5.555556	0	27.27273	0	50	16.66667	61.40351	75	15.78947
0	0	9.090909	100	61.11111	33.33333	64.47368	75	62.7193
38.88889	6.666667	0	100	77.77778	16.66667	59.21053	75	53.94737
0	0	0	100	44.44444	8.333333	60.96491	75	42.10526
0	0	0	100	61.11111	25	62.7193	75	59.21053
5.555556	0	18.18182	100	100	25	60.96491	0	50.4386
5.555556	0	9.090909	100	100	16.66667	69.29825	0	58.77193
0	0	0	100	55.55556	8.333333	62.7193	75	55.70175
22.22222	0	63.63636	0	61.11111	33.33333	69.73684	75	62.7193
16.66667	0	0	100	44.44444	8.333333	55.70175	75	52.19298
16.66667	0	0	100	44.44444	0	17.54386	0	12.2807
22.22222	0	0	100	33.33333	8.333333	43.85965	75	46.92983
16.66667	0	0	100	50	0	64.47368	75	59.21053
0	0	9.090909	100	0	8.333333	14.03509	33.33333	14.03509
0	0	0	100	44.44444	8.333333	53.94737	75	50.4386
0	0	36.36364	100	44.44444	41.66667	66.22807	75	62.7193
22.22222	8.333333	9.090909	100	100	16.66667	64.47368	0	59.21053
38.88889	0	9.090909	0	66.66667	0	71.49123	75	67.98246
0	0	0	100	33.33333	0	8.77193	0	79.38597
0	0	0	100	44.44444	8.333333	55.70175	75	57.45614
0	0	0	100	55.55556	8.333333	53.94737	75	50.4386
0	0	0	0	55.55556	8.333333	53.94737	75	50.4386
55.55556	0	0	100	66.66667	8.333333	55.70175	0	50.4386
0	0	9.090909	100	50	16.66667	59.21053	75	59.21053
0	0	0	100	38.88889	0	64.47368	75	66.22807
0	0	0	100	72.22222	0	19.29825	33.33333	21.05263
27.77778	0	0	100	50	8.333333	57.45614	75	55.70175
0	0	27.27273	100	55.55556	25	62.7193	75	59.21053
72.22222	0	9.090909	100	100	16.66667	60.96491	33.33333	58.77193
0	0	0	100	44.44444	8.333333	48.68421	75	59.21053
66.66667	0	18.18182	0	44.44444	25	52.63158	75	55.70175
55.55556	6.666667	9.090909	0	66.66667	41.66667	24.5614	0	19.29825
0	0	9.090909	100	0	8.333333	15.78947	33.33333	42.10526
0	0	27.27273	0	83.33333	25	60.52632	83.33333	67.54386
0	0	18.18182	100	100	25	57.45614	75	62.7193
5.555556	0	9.090909	100	100	25	59.21053	0	48.68421
5.555556	0	18.18182	100	100	16.66667	64.47368	75	65.78947
66.66667	6.666667	9.090909	0	44.44444	8.333333	22.80702	75	60.96491
11.11111	0	18.18182	100	100	16.66667	57.45614	75	53.94737

0	0	18.18182	100	50	25	57.89474	0	64.47368
0	0	18.18182	100	66.66667	41.66667	57.45614	0	59.21053
0	0	27.27273	100	61.11111	25	62.7193	75	62.7193
0	0	9.090909	100	38.88889	0	52.19298	0	53.94737
0	0	0	100	11.11111	0	22.80702	0	22.80702
44.44444	0	0	0	11.11111	8.333333	64.03509	75	64.03509
0	0	0	100	50	8.333333	62.7193	75	52.19298
0	0	9.090909	100	0	8.333333	14.03509	0	50.4386
0	0	9.090909	100	44.44444	0	17.54386	33.33333	12.2807
16.66667	0	0	100	72.22222	0	60.96491	0	52.19298
16.66667	0	9.090909	100	55.55556	16.66667	55.70175	75	55.70175
38.88889	0	0	100	61.11111	8.333333	43.85965	75	50.4386
5.555556	0	9.090909	100	100	8.333333	53.94737	75	53.94737
0	0	0	0	61.11111	8.333333	22.80702	0	28.07018
16.66667	0	0	100	44.44444	8.333333	53.94737	75	45.17544
0	0	0	100	55.55556	16.66667	66.22807	75	66.22807
16.66667	0	9.090909	100	55.55556	16.66667	17.54386	0	17.54386
0	0	9.090909	100	44.44444	16.66667	15.78947	75	59.21053
5.555556	0	27.27273	100	44.44444	25	59.21053	75	60.96491
5.555556	0	0	0	72.22222	0	15.78947	0	50.4386
0	6.666667	0	100	44.44444	8.333333	52.19298	75	52.19298
0	0	9.090909	100	44.44444	8.333333	15.78947	33.33333	12.2807
16.66667	0	0	100	16.66667	0	53.94737	75	55.70175
61.11111	0	9.090909	100	55.55556	8.333333	17.54386	33.33333	67.54386
16.66667	0	0	100	88.88889	8.333333	62.7193	75	55.70175
16.66667	0	9.090909	100	77.77778	8.333333	59.21053	0	55.70175
0	0	0	0	0	0	57.45614	0	65.78947
0	0	9.090909	100	66.66667	0	62.7193	75	66.22807
66.66667	0	0	100	55.55556	0	1.754386	33.33333	67.10526
5.555556	0	0	0	55.55556	25	64.03509	0	60.52632
11.11111	0	0	100	66.66667	8.333333	52.19298	75	50.4386
0	0	9.090909	0	61.11111	41.66667	62.7193	0	64.47368
0	0	0	0	0	0	49.12281	33.33333	50.87719
5.555556	0	9.090909	100	100	16.66667	60.96491	75	52.19298
0	0	0	100	44.44444	8.333333	52.63158	83.33333	45.61404
66.66667	6.666667	9.090909	100	44.44444	8.333333	62.7193	75	60.96491
0	0	0	100	55.55556	8.333333	53.94737	75	46.92983
38.88889	0	0	100	55.55556	0	53.94737	75	53.94737
33.33333	0	9.090909	100	33.33333	25	67.54386	25	12.2807
0	0	0	100	55.55556	8.333333	55.70175	75	50.4386
0	0	9.090909	100	44.44444	25	50.4386	75	64.47368
38.88889	0	9.090909	100	55.55556	8.333333	17.54386	75	64.03509
5.555556	0	18.18182	100	100	16.66667	59.21053	75	58.77193
0	0	45.45455	0	66.66667	41.66667	60.96491	75	15.78947
55.55556	0	18.18182	100	100	33.33333	57.45614	75	55.70175
0	0	27.27273	100	44.44444	25	64.47368	75	60.96491
0	0	0	100	44.44444	8.333333	52.19298	75	48.68421
5.555556	0	18.18182	100	100	16.66667	65.78947	75	52.19298
61.11111	0	0	100	55.55556	16.66667	60.96491	33.33333	71.05263
0	0	0	0	44.44444	8.333333	59.21053	0	14.03509

0	0	9.090909	0	61.11111	8.333333	62.2807	75	69.29825
38.88889	0	9.090909	0	55.55556	8.333333	17.54386	0	67.54386
0	6.666667	18.18182	100	55.55556	50	62.7193	8.333333	66.22807
16.66667	0	9.090909	100	50	0	49.12281	0	15.78947
16.66667	0	0	100	50	16.66667	50.87719	75	59.21053
0	0	9.090909	100	33.33333	16.66667	22.80702	0	62.7193
33.33333	0	0	100	66.66667	0	58.77193	0	58.77193
0	0	18.18182	100	55.55556	25	60.96491	75	53.94737
5.555556	0	27.27273	100	-50	8.333333	57.45614	0	55.70175
0	0	18.18182	100	55.55556	16.66667	60.96491	75	60.96491
0	0	0	100	38.88889	8.333333	64.47368	75	62.7193
16.66667	0	27.27273	0	44.44444	25	24.5614	75	62.7193
50	0	0	100	83.33333	8.333333	60.96491	75	52.19298
44.44444	6.666667	9.090909	0	55.55556	8.333333	15.78947	0	65.78947
66.66667	0	9.090909	100	61.11111	0	55.70175	41.66667	50.4386
38.88889	6.666667	9.090909	0	61.11111	8.333333	55.70175	0	72.80702
16.66667	0	9.090909	100	50	0	60.96491	33.33333	55.70175
0	0	9.090909	100	50	8.333333	55.70175	75	50.4386
16.66667	0	0	100	33.33333	8.333333	62.7193	75	50.4386
5.555556	0	0	100	100	16.66667	69.29825	0	81.14035
5.555556	0	0	100	88.88889	8.333333	65.78947	75	69.29825
5.555556	0	27.27273	0	44.44444	33.33333	24.5614	75	53.94737
16.66667	0	0	100	44.44444	8.333333	62.7193	75	59.21053
55.55556	0	9.090909	100	44.44444	0	48.68421	75	50.4386
0	0	0	100	55.55556	0	22.80702	75	21.05263
44.44444	0	0	0	55.55556	0	62.7193	75	17.54386
0	0	0	100	0	16.66667	60.96491	75	62.7193
0	0	18.18182	100	44.44444	16.66667	52.19298	75	48.68421
0	6.666667	18.18182	100	55.55556	25	8.77193	66.66667	12.2807
0	0	0	100	44.44444	8.333333	10.52632	33.33333	47.36842
55.55556	6.666667	9.090909	100	55.55556	8.333333	71.05263	75	22.80702
66.66667	0	0	100	94.44444	8.333333	19.29825	75	53.94737
0	0	27.27273	100	44.44444	33.33333	62.7193	0	19.29825
0	0	0	100	44.44444	0	64.47368	75	64.47368
5.555556	0	27.27273	0	61.11111	41.66667	21.05263	75	62.7193
38.88889	6.666667	9.090909	100	55.55556	16.66667	12.2807	0	65.78947
72.22222	0	72.72727	0	55.55556	25	62.7193	75	59.21053
0	0	36.36364	100	44.44444	50	62.7193	75	62.7193
22.22222	0	0	100	61.11111	0	62.7193	75	48.68421
0	8.333333	27.27273	100	33.33333	16.66667	53.94737	0	53.94737
0	0	36.36364	100	44.44444	33.33333	62.7193	75	60.96491
16.66667	0	18.18182	100	55.55556	0	44.29825	91.66667	79.38597
16.66667	0	0	100	66.66667	0	52.63158	75	60.96491
0	6.666667	0	100	55.55556	0	50.4386	33.33333	53.94737
5.555556	0	27.27273	100	44.44444	33.33333	64.47368	75	60.96491
38.88889	0	36.36364	100	55.55556	0	62.7193	75	60.96491
0	0	0	100	55.55556	8.333333	52.19298	75	48.68421
5.555556	6.666667	27.27273	100	0	0	15.78947	0	17.54386
16.66667	0	9.090909	100	61.11111	0	57.45614	75	66.22807
0	0	9.090909	100	0	33.33333	19.29825	0	15.78947

16.66667	0	27.27273	0	100	16.66667	66.22807	75	57.45614
22.22222	0	0	100	38.88889	0	10.52632	0	59.21053
0	0	27.27273	100	44.44444	41.66667	19.29825	0	14.03509
16.66667	0	9.090909	100	66.66667	0	64.47368	75	53.94737
5.555556	0	0	0	100	41.66667	67.98246	75	60.96491
0	0	9.090909	0	44.44444	16.66667	53.94737	75	46.92983
66.66667	0	18.18182	100	61.11111	0	64.47368	75	66.22807
16.66667	0	9.090909	100	66.66667	8.333333	60.96491	75	57.45614
0	0	0	100	33.33333	0	12.2807	0	10.52632
33.33333	0	0	100	0	0	60.52632	33.33333	15.78947
5.555556	6.666667	72.72727	100	50	25	57.45614	33.33333	48.68421
0	0	9.090909	100	0	16.66667	62.7193	75	52.19298
5.555556	0	9.090909	100	66.66667	16.66667	60.96491	75	55.70175
0	0	9.090909	100	0	25	21.05263	33.33333	14.03509
0	0	9.090909	100	55.55556	8.333333	10.52632	75	64.03509
5.555556	0	18.18182	100	50	25	60.96491	75	62.7193
22.22222	0	27.27273	100	94.44444	41.66667	55.70175	0	55.70175
27.77778	0	9.090909	100	55.55556	8.333333	17.54386	75	15.78947
0	0	0	0	66.66667	0	12.2807	0	71.05263
0	0	0	0	72.22222	8.333333	22.80702	0	26.31579
5.555556	0	0	100	0	16.66667	15.78947	8.333333	5.263158
0	0	9.090909	100	0	16.66667	14.03509	0	8.77193
16.66667	0	9.090909	100	61.11111	16.66667	53.94737	75	59.21053
0	0	0	0	44.44444	16.66667	62.2807	0	67.54386
0	0	0	0	33.33333	0	19.29825	0	67.54386
0	0	0	100	0	33.33333	67.54386	0	82.89474
0	0	9.090909	100	33.33333	25	17.54386	0	17.54386
5.555556	6.666667	9.090909	100	55.55556	8.333333	64.47368	75	50.4386
16.66667	0	0	100	66.66667	0	59.21053	0	57.45614
0	0	0	100	50	8.333333	53.94737	83.33333	53.94737
5.555556	0	27.27273	100	77.77778	16.66667	19.29825	0	24.5614
11.11111	0	9.090909	0	100	0	60.96491	0	59.21053
5.555556	0	18.18182	100	33.33333	0	57.45614	75	60.96491
0	0	18.18182	100	33.33333	16.66667	12.2807	33.33333	45.61404
0	0	18.18182	100	0	0	17.54386	0	19.29825
0	0	0	100	66.66667	16.66667	57.45614	75	57.45614
33.33333	0	0	100	61.11111	0	58.77193	33.33333	64.03509
5.555556	0	18.18182	100	38.88889	0	59.21053	0	61.84211
0	0	9.090909	100	55.55556	0	64.47368	0	59.21053

MECompBd	MECompD1	MECompD1	MECompD1	MECompD1	MECompD1	MECompD1	MECompD1	KRCompBd
0	0	7.19697	0	0	0	0	0	0
77.77778	11.11111	39.0303	0	0	0	0	0	40
77.77778	22.22222	36.56061	50	0	0	50	0	40
33.33333	11.11111	29.16667	0	0	4	4	0	0
0	11.11111	20.83333	0	0	20	20	0	20
0	22.22222	44.33333	0	0	0	0	0	10
0	11.11111	54.36364	0	0	0	0	0	0
0	22.22222	0	50	0	0	50	0	40
0	22.22222	49.83333	50	0	40	90	0	40
33.33333	0	60.25758	50	0	24	74	50	40
33.33333	22.22222	63.09091	0	0	32	32	75	10
33.33333	11.11111	26.33333	100	0	24	124	0	10
0	22.22222	37.69697	50	0	48	98	75	40
33.33333	22.22222	34.86364	100	0	20	120	0	0
0	11.11111	36	50	0	40	90	0	10
88.88889	22.22222	20.83333	0	0	0	0	0	0
77.77778	11.11111	66.66667	50	0	64	114	0	70
77.77778	11.11111	53.0303	100	100	60	160	100	10
77.77778	11.11111	62.5303	0	0	24	24	75	40
100	22.22222	62.5303	0	0	4	4	75	90
100	22.22222	16.66667	100	0	88	188	0	10
66.66667	22.22222	23.86364	50	0	40	90	0	10
77.77778	33.33333	76.89394	50	0	40	90	0	40
0	0	29.16667	0	0	0	0	0	20
0	11.11111	30.69697	50	0	0	50	0	10
0	11.11111	49.83333	0	0	0	0	0	10
77.77778	22.22222	32.39394	100	0	64	164	0	40
0	0	16.66667	0	0	0	0	0	0
66.66667	0	14.39394	0	0	20	20	0	0
33.33333	33.33333	15.16667	0	0	24	24	0	50
77.77778	22.22222	50.59091	50	0	40	90	0	50
77.77778	11.11111	34.66667	50	0	20	70	0	10
0	11.11111	43.19697	0	0	0	0	0	10
77.77778	11.11111	57.39394	0	0	4	4	50	10
0	22.22222	40.16667	50	0	0	50	0	40
0	11.11111	30.69697	100	0	32	132	0	10
77.77778	11.11111	41.69697	0	0	0	0	0	10
0	22.22222	33.33333	0	0	20	20	0	0
0	0	29.16667	0	0	0	0	0	0
55.55556	22.22222	47.16667	0	0	40	40	100	0
77.77778	11.11111	41.86364	0	0	24	24	0	40
33.33333	11.11111	44.33333	100	100	84	184	75	10
77.77778	22.22222	57.22727	0	0	0	0	0	0
0	11.11111	22.16667	0	0	4	4	0	10
0	11.11111	15.16667	50	0	28	78	0	10
0	11.11111	27.66667	0	0	20	20	0	0
77.77778	11.11111	44.89394	0	0	20	20	50	40
77.77778	11.11111	64.0303	0	0	0	0	0	40
88.88889	11.11111	29.56061	50	0	48	98	75	10

66.66667	0	29.16667	0	0	0	0	0	10
0	11.11111	12.5	50	0	44	94	0	20
77.77778	11.11111	12.5	50	0	4	54	0	40
0	11.11111	29.16667	0	0	20	20	0	20
0	22.22222	27.66667	0	0	0	0	0	40
0	11.11111	43.19697	50	0	20	70	0	10
77.77778	11.11111	46.22727	50	100	64	114	0	40
77.77778	11.11111	49.83333	50	0	64	114	0	10
77.77778	11.11111	40.16667	50	0	84	134	75	10
77.77778	11.11111	56.83333	0	0	40	40	75	40
33.33333	11.11111	50.39394	100	100	84	184	75	10
0	0	8.333333	50	0	0	50	0	0
77.77778	11.11111	26.16667	100	0	48	148	0	10
77.77778	11.11111	59.09091	100	100	80	180	50	10
88.88889	33.33333	61	0	0	0	0	0	20
33.33333	0	22.16667	50	0	0	50	50	0
0	0	15.16667	0	0	0	0	0	10
0	22.22222	44.33333	50	0	20	70	50	0
0	11.11111	55.89394	0	0	60	60	50	40
0	11.11111	54.19697	0	0	0	0	0	40
88.88889	22.22222	39.22727	0	0	20	20	0	40
77.77778	11.11111	55.69697	100	0	64	164	0	10
77.77778	0	46.59091	50	0	20	70	50	0
77.77778	11.11111	51.5303	50	0	20	70	50	0
66.66667	11.11111	34.66667	0	0	0	0	0	0
0	22.22222	47.36364	50	0	64	114	0	30
0	11.11111	30.5	0	0	0	0	0	10
77.77778	11.11111	31.83333	0	0	0	0	0	10
77.77778	11.11111	61	50	0	64	114	75	10
33.33333	11.11111	42.42424	50	0	84	134	75	10
88.88889	11.11111	64.59091	50	0	64	114	0	50
0	0	22.36364	50	0	40	90	0	0
0	11.11111	43.19697	50	0	60	110	0	10
77.77778	22.22222	34.66667	100	0	68	168	0	10
66.66667	0	8.333333	0	0	0	0	50	10
88.88889	22.22222	4.166667	0	0	24	24	0	0
66.66667	22.22222	22.16667	0	0	20	20	0	10
0	0	8.333333	50	0	44	94	0	10
77.77778	11.11111	47.36364	100	0	40	140	0	10
77.77778	11.11111	51.33333	0	0	0	0	0	30
77.77778	11.11111	37.69697	50	0	44	94	0	10
0	11.11111	30.5	0	0	44	44	75	10
0	22.22222	5.5	0	0	20	20	0	10
77.77778	11.11111	56.06061	0	0	64	64	0	40
0	22.22222	30.69697	0	0	40	40	0	10
0	11.11111	32.39394	0	0	64	64	100	40
77.77778	11.11111	55.69697	50	0	40	90	0	10
0	0	15.16667	50	0	44	94	0	40
0	22.22222	34.86364	0	0	0	0	0	10
77.77778	11.11111	48.86364	0	0	4	4	0	10

77.77778	11.11111	35.22727	100	100	84	184	75	10
0	0	32.19697	0	0	0	0	0	0
77.77778	11.11111	25	0	0	44	44	75	10
0	0	8.333333	0	0	0	0	0	0
77.77778	11.11111	38.66667	0	0	24	24	75	20
88.88889	11.11111	16.66667	0	0	0	0	0	60
77.77778	0	30.5	0	0	0	0	0	40
0	11.11111	16.66667	0	0	0	0	0	0
77.77778	11.11111	59.5	0	0	20	20	0	0
33.33333	11.11111	30.69697	50	0	40	90	0	40
0	11.11111	44.69697	0	0	0	0	0	10
88.88889	22.22222	47.92424	50	0	64	114	0	30
77.77778	11.11111	56.06061	100	100	84	184	50	40
0	11.11111	49.83333	50	0	64	114	0	30
77.77778	11.11111	27.66667	0	0	0	0	0	10
0	11.11111	9.666667	0	0	0	0	0	10
33.33333	11.11111	25	0	0	40	40	0	20
77.77778	11.11111	62.89394	50	0	44	94	0	40
0	22.22222	61.75758	50	0	28	78	0	10
77.77778	11.11111	22.72727	100	0	84	184	0	10
77.77778	11.11111	50.39394	100	0	84	184	75	10
0	11.11111	43.56061	0	0	40	40	0	20
0	11.11111	36.36364	0	0	4	4	75	10
77.77778	22.22222	47	0	0	0	0	0	10
0	11.11111	34.86364	0	0	4	4	0	10
77.77778	11.11111	34.09091	0	0	0	0	0	10
77.77778	11.11111	68.19697	0	0	0	0	0	40
66.66667	11.11111	39.0303	50	0	60	110	0	10
33.33333	11.11111	23.5	0	0	0	0	0	0
77.77778	11.11111	34.66667	100	0	68	168	0	10
0	11.11111	16.66667	0	0	44	44	50	10
77.77778	0	25	0	0	0	0	0	10
0	0	30.69697	0	0	24	24	75	10
77.77778	11.11111	44.33333	0	0	0	0	0	10
66.66667	22.22222	8.333333	0	0	20	20	0	10
77.77778	11.11111	40.16667	0	0	0	0	0	40
0	0	23.86364	0	0	0	0	50	0
0	11.11111	24.83333	0	0	0	0	0	10
33.33333	11.11111	40.16667	0	0	4	4	0	10
77.77778	11.11111	47.36364	50	0	68	118	75	10
77.77778	11.11111	36.36364	0	0	4	4	0	0
66.66667	0	43.19697	0	0	20	20	0	40
77.77778	11.11111	44.69697	0	0	0	0	0	40
0	22.22222	33.16667	50	0	44	94	75	10
77.77778	11.11111	45.66667	50	0	24	74	0	0
0	11.11111	43.19697	50	0	28	78	0	10
0	11.11111	36.36364	0	0	40	40	0	0
33.33333	0	25.19697	50	0	0	50	0	10
33.33333	11.11111	27.66667	0	0	44	44	50	0
77.77778	11.11111	32.19697	0	0	44	44	0	10

0	0	29.16667	0	0	0	0	0	10
77.77778	11.11111	69.69697	0	0	0	0	50	40
77.77778	22.22222	26.33333	50	0	24	74	0	10
77.77778	33.33333	52.86364	0	0	4	4	0	40
0	11.11111	47.36364	50	0	64	114	0	30
77.77778	11.11111	47.36364	0	0	0	0	0	20
0	0	29.16667	0	0	0	0	0	0
88.88889	22.22222	45.83333	0	0	20	20	75	40
77.77778	11.11111	36	0	0	20	20	0	20
66.66667	0	61	50	0	20	70	0	10
77.77778	11.11111	13.83333	50	0	64	114	0	20
0	11.11111	27.66667	0	0	0	0	0	40
33.33333	11.11111	36.36364	50	0	4	54	75	10
77.77778	11.11111	53.42424	0	0	40	40	100	0
0	11.11111	19.33333	0	0	60	60	0	10
77.77778	22.22222	33.16667	0	0	20	20	0	40
88.88889	11.11111	29.16667	100	0	68	168	0	20
77.77778	11.11111	52.66667	0	0	44	44	75	40
77.77778	11.11111	40.16667	0	0	0	0	0	40
77.77778	11.11111	57.39394	50	0	44	94	0	40
77.77778	11.11111	28.0303	0	100	84	84	100	20
77.77778	11.11111	45.66667	0	0	4	4	75	40
77.77778	11.11111	47.16667	100	0	64	164	50	40
77.77778	11.11111	33.16667	0	0	0	0	0	0
0	11.11111	22.36364	0	0	0	0	0	10
0	22.22222	42.83333	50	0	0	50	0	0
77.77778	11.11111	31.83333	50	0	64	114	0	30
77.77778	11.11111	39.39394	100	100	80	180	50	10
88.88889	22.22222	27.66667	0	0	0	0	75	40
77.77778	11.11111	62.89394	0	0	0	0	0	10
66.66667	11.11111	50	0	0	0	0	0	10
0	0	0	0	0	60	60	0	0
77.77778	11.11111	34.66667	50	0	40	90	0	40
77.77778	11.11111	41.66667	0	0	40	40	0	10
77.77778	11.11111	22.36364	0	0	20	20	0	40
77.77778	22.22222	45.83333	100	0	88	188	0	60
0	22.22222	66.66667	0	0	20	20	0	20
33.33333	22.22222	47	0	0	20	20	75	40
77.77778	11.11111	59.86364	0	0	20	20	0	10
77.77778	11.11111	39.0303	0	0	0	0	0	10
77.77778	11.11111	44.69697	0	0	4	4	75	10
77.77778	11.11111	19.33333	0	0	24	24	0	10
77.77778	11.11111	43.19697	0	0	0	0	0	10
0	0	27.66667	0	0	0	0	0	0
77.77778	11.11111	41.5	0	0	0	0	0	40
77.77778	11.11111	70.86364	0	0	64	64	0	0
0	22.22222	30.5	50	0	0	50	0	40
77.77778	22.22222	34.66667	0	0	24	24	0	10
0	11.11111	57.0303	0	0	0	0	0	10
77.77778	11.11111	65.92424	100	0	64	164	0	20

0	22.22222	50.75758	0	0	24	24	0	10
77.77778	11.11111	34.66667	0	0	8	8	0	10
0	0	29.16667	0	0	0	0	0	0
0	22.22222	33.16667	0	0	0	0	75	10
77.77778	0	11	0	0	84	84	0	10
88.88889	22.22222	47.16667	0	0	0	0	75	40
0	11.11111	41.86364	100	0	48	148	75	40
77.77778	11.11111	44.33333	0	0	0	0	0	0
77.77778	11.11111	34.86364	50	0	24	74	0	10
0	0	0	0	0	0	0	0	0
77.77778	11.11111	46.22727	50	0	44	94	0	40
77.77778	11.11111	54.56061	50	0	40	90	0	20
77.77778	11.11111	56.83333	0	0	0	0	0	20
77.77778	22.22222	34.09091	100	0	68	168	75	10
66.66667	11.11111	33.5303	0	0	20	20	0	0
77.77778	11.11111	71.22727	50	0	24	74	0	50
0	22.22222	47.36364	100	0	64	164	75	30
0	22.22222	37.69697	50	0	68	118	0	50
77.77778	11.11111	69.5303	0	0	0	0	0	40
77.77778	11.11111	57.39394	50	0	64	114	75	10
77.77778	11.11111	44.89394	0	0	0	0	0	20
0	22.22222	62.69697	0	0	0	0	50	10
77.77778	0	22.72727	0	0	0	0	50	40
77.77778	11.11111	40.16667	50	0	48	98	0	10
0	0	30.5	0	0	0	0	0	10
77.77778	11.11111	39.0303	0	0	0	0	0	40
77.77778	11.11111	40.16667	0	0	44	44	0	40
77.77778	22.22222	61	100	0	88	188	0	10
77.77778	11.11111	40.5303	50	0	68	118	0	10
0	11.11111	33.33333	0	0	0	0	0	0
77.77778	0	64.39394	50	0	40	90	0	40
77.77778	11.11111	37.69697	0	0	0	0	0	10
77.77778	22.22222	44.33333	50	0	44	94	0	10
33.33333	11.11111	50.59091	100	0	44	144	0	40
66.66667	11.11111	26.16667	0	0	40	40	0	10
77.77778	0	33.5303	0	0	0	0	0	10
0	11.11111	16.86364	100	0	24	124	0	40
77.77778	22.22222	53.0303	50	0	44	94	0	50
77.77778	11.11111	30.5	0	0	0	0	0	40
77.77778	11.11111	53.0303	100	100	84	184	100	30
77.77778	11.11111	55.69697	0	0	0	0	0	0
88.88889	11.11111	50	50	100	84	134	50	40
0	11.11111	45.66667	100	100	68	168	0	10
0	0	16.66667	0	0	0	0	0	10
100	22.22222	33.33333	100	0	44	144	0	10
88.88889	11.11111	51.5303	100	0	68	168	0	20
77.77778	11.11111	47.36364	50	0	64	114	0	70
77.77778	22.22222	34.66667	0	0	60	60	0	20
77.77778	11.11111	13.83333	50	0	44	94	0	40
88.88889	11.11111	47.36364	50	0	64	114	0	30

0	11.11111	74.06061	100	0	84	184	0	20
0	33.33333	22.36364	0	0	8	8	0	50
77.77778	11.11111	67.06061	50	0	24	74	0	10
77.77778	11.11111	31.83333	50	0	0	50	50	10
0	11.11111	43.19697	0	0	24	24	0	10
88.88889	22.22222	19.33333	50	0	0	50	0	40
77.77778	11.11111	19.69697	50	0	0	50	0	0
77.77778	0	16.66667	0	0	40	40	0	0
33.33333	0	26.5303	0	0	0	0	0	10
0	11.11111	21.0303	50	0	44	94	75	10
77.77778	11.11111	51.89394	100	0	40	140	0	30
66.66667	22.22222	39.0303	0	0	28	28	50	10
77.77778	11.11111	47.36364	50	0	64	114	0	30
0	11.11111	34.86364	0	0	24	24	0	10
77.77778	11.11111	60.06061	0	0	0	0	0	40
0	11.11111	58.5303	0	0	24	24	0	20
77.77778	11.11111	25	50	0	20	70	0	20
77.77778	11.11111	38.83333	0	0	0	0	0	10
77.77778	11.11111	56.83333	0	0	24	24	75	10
66.66667	11.11111	30.69697	0	0	24	24	0	10
66.66667	11.11111	50.0303	0	0	0	0	0	10
33.33333	0	29.16667	0	0	0	0	0	0
33.33333	11.11111	52.66667	50	0	4	54	0	0
33.33333	22.22222	55.33333	0	0	44	44	75	40
77.77778	22.22222	56.09091	100	0	68	168	100	10
77.77778	0	37.5	50	0	44	94	0	10
77.77778	11.11111	38.66667	0	0	0	0	0	60
33.33333	11.11111	29.16667	0	0	24	24	50	10
77.77778	11.11111	33.33333	0	0	4	4	50	10
88.88889	33.33333	49.83333	0	0	20	20	0	0
77.77778	11.11111	62.89394	0	0	20	20	0	10
0	11.11111	43	0	0	0	0	0	10
66.66667	22.22222	11	0	0	40	40	0	10
77.77778	11.11111	53.42424	100	0	64	164	50	20
77.77778	22.22222	48.5	0	0	0	0	0	50
77.77778	11.11111	58.5303	0	0	20	20	0	40
77.77778	22.22222	56.83333	0	0	0	0	0	40
77.77778	11.11111	47.56061	100	0	60	160	0	30
0	22.22222	51.16667	50	0	20	70	0	70
77.77778	11.11111	52.66667	0	0	0	0	0	10
77.77778	11.11111	36.36364	0	0	24	24	0	20
88.88889	22.22222	44.5303	50	0	60	110	0	40
77.77778	11.11111	34.86364	50	0	64	114	0	30
0	11.11111	25	50	0	84	134	75	40
77.77778	11.11111	72.72727	100	0	68	168	75	20
77.77778	11.11111	40.16667	0	0	24	24	75	40
77.77778	11.11111	55.69697	50	100	4	54	0	40
77.77778	11.11111	47.36364	50	0	64	114	0	30
33.33333	22.22222	46.22727	50	0	20	70	0	40
0	11.11111	27.66667	0	0	20	20	0	10

77.77778	22.22222	40.72727	100	0	24	124	75	10
88.88889	22.22222	38.83333	100	0	48	148	0	60
77.77778	11.11111	43.19697	0	0	4	4	0	40
0	11.11111	13.83333	50	0	20	70	0	10
66.66667	0	67.06061	0	0	20	20	100	10
77.77778	11.11111	36	0	0	24	24	0	20
0	11.11111	33.33333	0	0	24	24	75	10
77.77778	11.11111	40.16667	0	0	24	24	0	40
77.77778	55.55556	27.66667	100	0	40	140	0	10
77.77778	11.11111	44.33333	50	0	64	114	0	30
77.77778	11.11111	59.86364	50	0	40	90	75	40
77.77778	11.11111	27.66667	0	0	4	4	0	40
77.77778	11.11111	47.92424	100	0	48	148	75	10
77.77778	22.22222	22.16667	100	0	64	164	75	40
33.33333	11.11111	58.5303	50	0	4	54	0	10
0	22.22222	47	50	0	40	90	0	40
44.44444	22.22222	59.86364	50	0	4	54	50	0
66.66667	22.22222	30.69697	0	0	24	24	0	10
77.77778	11.11111	39.0303	50	0	48	98	0	10
100	22.22222	29.16667	50	0	64	114	0	10
88.88889	11.11111	30.69697	50	0	20	70	0	10
77.77778	11.11111	45.66667	50	0	44	94	0	40
77.77778	11.11111	71.22727	0	0	0	0	0	40
0	11.11111	44.69697	50	0	88	138	75	40
0	11.11111	55.69697	50	0	0	50	0	10
0	11.11111	39.0303	50	0	28	78	0	10
66.66667	11.11111	64.0303	50	0	20	70	0	10
77.77778	11.11111	45.66667	0	0	0	0	0	20
77.77778	11.11111	40.16667	0	0	44	44	0	40
0	11.11111	34.66667	0	0	24	24	0	40
77.77778	22.22222	34.86364	0	0	24	24	100	40
66.66667	33.33333	50	100	100	84	184	50	10
77.77778	11.11111	41.5	0	0	4	4	0	10
77.77778	22.22222	34.86364	50	0	4	54	0	10
77.77778	11.11111	51.16667	50	0	24	74	0	40
77.77778	22.22222	15.16667	50	0	44	94	0	40
77.77778	11.11111	50	100	100	88	188	75	10
77.77778	11.11111	22.16667	0	0	4	4	0	20
0	11.11111	30.69697	50	0	40	90	75	40
77.77778	0	25	0	0	44	44	50	40
77.77778	11.11111	27.66667	0	0	24	24	0	40
77.77778	11.11111	41.86364	0	0	20	20	0	90
77.77778	11.11111	32.19697	50	0	24	74	0	0
77.77778	11.11111	61.56061	50	0	84	134	75	10
77.77778	11.11111	34.66667	50	0	44	94	0	40
77.77778	11.11111	46.22727	0	0	4	4	0	20
77.77778	11.11111	61.56061	50	0	4	54	0	40
44.44444	11.11111	12.5	0	0	0	0	0	80
33.33333	11.11111	16.66667	50	0	64	114	0	10
0	44.44444	29.36364	0	0	20	20	0	20

77.77778	11.11111	38.83333	100	0	88	188	50	20
66.66667	0	16.66667	50	0	40	90	50	0
0	33.33333	65.72727	0	0	20	20	0	40
77.77778	11.11111	34.66667	100	0	72	172	50	10
77.77778	11.11111	47.16667	50	0	84	134	0	20
77.77778	11.11111	47.36364	0	100	60	60	0	40
77.77778	11.11111	50	100	100	84	184	50	10
77.77778	11.11111	50	50	0	64	114	75	10
0	11.11111	16.66667	0	0	0	0	0	20
77.77778	33.33333	40.16667	0	0	0	0	0	60
77.77778	11.11111	66.66667	100	0	64	164	100	40
77.77778	11.11111	30.69697	50	0	20	70	0	10
33.33333	11.11111	36.19697	50	0	64	114	75	40
0	11.11111	51.5303	0	0	0	0	0	20
33.33333	11.11111	44.89394	0	0	24	24	50	10
0	11.11111	27.66667	50	0	44	94	0	10
0	11.11111	22.16667	100	0	68	168	0	10
88.88889	22.22222	40.16667	0	0	0	0	100	40
0	11.11111	25	0	0	60	60	0	40
0	11.11111	37.69697	50	0	92	142	0	10
0	22.22222	27.66667	50	0	20	70	50	0
0	0	16.66667	0	0	0	0	0	0
77.77778	11.11111	43.19697	100	0	44	144	100	40
0	11.11111	27.66667	0	0	24	24	0	20
66.66667	11.11111	23.5	0	0	20	20	0	0
100	22.22222	34.66667	0	0	44	44	0	80
0	11.11111	40.16667	0	0	0	0	0	0
77.77778	22.22222	41.86364	100	0	40	140	75	0
77.77778	11.11111	36.36364	0	0	8	8	0	10
77.77778	0	29.56061	0	0	24	24	0	10
0	11.11111	22.16667	0	0	40	40	0	60
77.77778	11.11111	0	100	0	64	164	0	20
77.77778	33.33333	22.16667	0	0	0	0	0	10
0	0	11	0	0	20	20	0	0
0	0	44.33333	0	0	0	0	0	0
77.77778	11.11111	41.86364	0	0	4	4	0	10
0	11.11111	29.16667	0	0	4	4	50	10
0	33.33333	20.66667	0	0	0	0	0	20
77.77778	11.11111	39.0303	50	0	44	94	0	40

KRCompBd	KRCompDd	KRCompDd	KRCompDd	KRCompDd	SACompBd	SACompBd	SACompDd	SACompDd
0	0	0	0	0	0	0	0	0
50	29.16667	33.33333	0	77.77778	25	62.5	60	41.66667
0	33.33333	0	0	0	37.5	68.75	70	0
0	29.16667	0	0	0	25	62.5	60	50
0	0	0	0	0	6.25	0	0	0
0	29.16667	0	0	77.77778	6.25	0	70	0
0	29.16667	0	0	0	25	0	60	0
100	0	0	0	0	6.25	0	70	0
0	33.33333	0	0	0	37.5	0	70	0
0	29.16667	0	33.33333	0	25	62.5	60	75
0	29.16667	33.33333	33.33333	0	25	62.5	60	83.33333
0	54.16667	33.33333	66.66667	44.44444	31.25	53.125	60	0
0	83.33333	25	100	55.55556	75	53.125	70	0
0	29.16667	0	66.66667	0	75	0	70	0
0	54.16667	0	0	44.44444	25	0	60	0
0	0	0	33.33333	0	6.25	53.125	0	0
0	41.66667	0	0	50	31.25	65.625	60	33.33333
25	0	50	66.66667	33.33333	25	50	60	33.33333
50	29.16667	33.33333	33.33333	44.44444	25	62.5	60	66.66667
25	62.5	58.33333	0	83.33333	31.25	53.125	80	0
0	37.5	0	66.66667	0	50	0	60	0
0	29.16667	0	66.66667	0	50	0	70	0
25	62.5	66.66667	100	44.44444	50	62.5	60	83.33333
25	29.16667	0	0	0	25	62.5	60	91.66667
0	29.16667	0	0	16.66667	25	62.5	60	0
0	29.16667	0	0	0	50	62.5	50	66.66667
50	41.66667	83.33333	33.33333	83.33333	25	62.5	70	91.66667
0	0	0	0	0	0	0	50	0
0	0	0	0	33.33333	25	62.5	60	50
0	41.66667	0	0	0	31.25	65.625	80	66.66667
0	33.33333	83.33333	0	44.44444	25	62.5	80	66.66667
0	29.16667	33.33333	100	44.44444	25	0	60	0
0	0	0	0	0	25	0	60	0
25	54.16667	66.66667	0	77.77778	25	62.5	60	41.66667
0	29.16667	0	100	0	37.5	68.75	70	0
25	0	0	33.33333	0	25	0	60	0
0	29.16667	33.33333	0	61.11111	25	62.5	60	100
0	33.33333	8.333333	0	77.77778	6.25	53.125	0	0
0	0	0	0	0	0	0	0	0
0	37.5	41.66667	0	55.55556	31.25	53.125	80	0
0	29.16667	66.66667	33.33333	0	25	53.125	60	0
25	29.16667	50	66.66667	50	25	65.625	60	33.33333
0	29.16667	33.33333	0	33.33333	6.25	53.125	60	75
0	29.16667	0	0	0	0	0	60	0
0	29.16667	0	100	0	25	62.5	70	83.33333
0	0	0	0	0	25	0	10	0
0	58.33333	0	100	44.44444	50	62.5	70	75
50	29.16667	33.33333	0	61.11111	25	0	70	0
0	62.5	75	0	88.88889	31.25	53.125	60	100

0	29.16667	0	0	0	25	62.5	60	66.66667
25	29.16667	58.33333	33.33333	0	75	0	60	0
25	29.16667	58.33333	66.66667	44.44444	25	62.5	60	50
25	33.33333	33.33333	0	44.44444	31.25	0	90	0
25	33.33333	33.33333	0	33.33333	31.25	53.125	80	100
0	0	0	0	0	25	0	60	0
25	54.16667	58.33333	33.33333	77.77778	25	62.5	60	91.66667
50	54.16667	25	0	61.11111	50	62.5	60	58.33333
0	79.16667	0	33.33333	44.44444	25	62.5	60	100
50	29.16667	58.33333	100	0	6.25	62.5	60	50
25	29.16667	50	66.66667	50	25	62.5	60	33.33333
0	33.33333	25	0	44.44444	25	53.125	70	0
0	83.33333	41.66667	66.66667	44.44444	25	62.5	70	0
25	83.33333	75	66.66667	88.88889	25	62.5	70	66.66667
25	58.33333	33.33333	0	61.11111	31.25	65.625	90	0
0	29.16667	0	0	0	25	0	60	0
0	33.33333	8.33333	0	0	6.25	0	60	0
0	58.33333	0	0	50	6.25	53.125	0	0
0	29.16667	0	0	0	25	62.5	60	100
0	0	25	0	0	25	0	60	0
0	33.33333	0	100	55.55556	37.5	68.75	60	0
25	33.33333	0	0	50	25	65.625	60	0
0	29.16667	0	0	0	25	62.5	70	100
0	37.5	33.33333	33.33333	33.33333	31.25	53.125	60	0
0	0	0	0	16.66667	25	0	60	33.33333
50	37.5	33.33333	0	33.33333	31.25	53.125	60	0
0	29.16667	0	0	0	6.25	0	60	0
0	0	0	0	0	0	0	60	0
0	33.33333	0	0	33.33333	25	65.625	60	100
0	29.16667	0	33.33333	0	25	0	60	0
50	41.66667	41.66667	0	33.33333	31.25	65.625	60	50
0	0	0	0	0	0	0	60	0
0	0	0	0	0	25	0	60	0
0	54.16667	66.66667	100	44.44444	37.5	62.5	60	100
25	29.16667	0	0	0	25	0	60	0
0	33.33333	0	0	0	25	62.5	60	0
0	29.16667	0	0	61.11111	6.25	53.125	0	0
0	79.16667	83.33333	0	61.11111	25	62.5	60	58.33333
0	29.16667	0	66.66667	0	0	50	0	0
25	29.16667	33.33333	0	33.33333	25	50	60	0
0	29.16667	25	0	0	25	0	0	0
25	29.16667	0	0	0	25	0	60	0
0	33.33333	0	33.33333	0	6.25	53.125	0	66.66667
0	29.16667	0	0	0	25	62.5	0	0
25	79.16667	58.33333	100	33.33333	25	50	70	0
0	29.16667	0	0	0	25	50	60	100
0	62.5	33.33333	0	77.77778	50	75	70	100
0	29.16667	0	0	0	25	0	70	0
0	0	0	0	0	25	0	60	0
0	29.16667	0	0	0	25	62.5	60	66.66667

25	79.16667	58.33333	100	77.77778	25	62.5	60	50
0	0	0	0	0	25	0	60	0
0	29.16667	0	0	0	25	62.5	60	0
0	0	0	33.33333	0	25	62.5	60	50
25	29.16667	58.33333	33.33333	44.44444	25	62.5	60	0
25	33.33333	66.66667	0	44.44444	6.25	53.125	70	0
50	29.16667	33.33333	100	55.55556	62.5	62.5	70	0
0	29.16667	0	0	0	0	0	0	0
0	29.16667	0	0	0	25	62.5	60	0
0	29.16667	0	0	44.44444	25	62.5	60	0
0	0	0	0	0	25	0	0	8.333333
50	45.83333	41.66667	33.33333	33.33333	31.25	65.625	60	100
25	83.33333	66.66667	33.33333	88.88889	25	56.25	70	66.66667
0	41.66667	0	0	0	50	53.125	60	0
0	0	8.333333	0	0	25	62.5	60	66.66667
0	0	0	0	0	25	0	60	0
25	29.16667	33.33333	33.33333	0	25	56.25	60	41.66667
50	54.16667	58.33333	33.33333	44.44444	25	62.5	60	0
0	33.33333	50	0	0	50	62.5	70	33.33333
25	29.16667	0	66.66667	0	25	62.5	60	33.33333
25	54.16667	66.66667	100	77.77778	25	62.5	60	33.33333
0	29.16667	50	33.33333	0	25	62.5	60	66.66667
25	29.16667	58.33333	0	0	25	62.5	60	0
0	33.33333	0	0	0	6.25	0	60	0
0	0	0	0	0	25	0	60	0
0	33.33333	58.33333	0	0	56.25	78.125	60	0
100	29.16667	33.33333	33.33333	44.44444	25	53.125	60	0
0	54.16667	0	0	44.44444	25	62.5	70	83.33333
0	0	0	0	0	6.25	53.125	70	0
25	66.66667	33.33333	66.66667	61.11111	25	65.625	60	100
0	29.16667	75	33.33333	0	25	62.5	60	0
0	29.16667	25	0	0	25	62.5	60	75
0	0	0	0	0	25	0	70	0
0	0	0	33.33333	0	25	50	60	0
0	33.33333	0	0	0	25	50	0	0
50	29.16667	33.33333	0	0	25	50	60	0
0	0	0	0	0	25	0	60	0
0	0	0	0	0	25	62.5	70	58.33333
0	33.33333	0	0	61.11111	25	62.5	60	0
0	54.16667	66.66667	0	77.77778	25	53.125	0	0
0	0	0	0	0	25	62.5	60	0
100	29.16667	33.33333	0	33.33333	31.25	53.125	60	0
0	54.16667	0	33.33333	44.44444	25	62.5	60	75
0	58.33333	0	0	44.44444	0	53.125	0	0
0	54.16667	0	33.33333	44.44444	6.25	53.125	60	0
0	0	0	0	0	25	0	60	0
0	29.16667	0	0	0	25	50	60	0
25	0	25	0	50	0	53.125	60	0
0	0	0	0	0	25	0	60	0
0	29.16667	0	0	44.44444	25	0	60	0

0	0	0	0	16.66667	25	0	60	0
100	29.16667	0	33.33333	44.44444	0	0	60	0
0	0	66.66667	0	0	6.25	53.125	0	66.66667
0	29.16667	33.33333	0	0	31.25	53.125	70	0
50	37.5	33.33333	0	33.33333	25	53.125	60	0
0	33.33333	0	0	44.44444	6.25	0	0	0
0	0	0	0	0	0	0	60	0
0	33.33333	0	0	55.55556	37.5	68.75	70	0
25	33.33333	33.33333	0	61.11111	25	62.5	70	0
0	29.16667	0	0	50	25	62.5	60	66.66667
0	87.5	0	33.33333	44.44444	25	62.5	60	66.66667
50	54.16667	41.66667	0	77.77778	25	62.5	60	0
0	54.16667	0	0	77.77778	25	0	60	0
0	29.16667	0	0	0	31.25	65.625	80	100
0	29.16667	0	33.33333	0	25	62.5	60	75
50	33.33333	66.66667	0	0	50	0	60	0
50	58.33333	25	0	44.44444	6.25	53.125	60	0
0	29.16667	33.33333	33.33333	0	25	0	60	0
0	29.16667	58.33333	100	0	25	53.125	60	0
0	33.33333	33.33333	33.33333	77.77778	25	62.5	70	91.66667
0	29.16667	0	0	0	25	62.5	60	0
0	29.16667	58.33333	100	0	25	53.125	60	0
0	79.16667	33.33333	33.33333	61.11111	25	62.5	60	0
0	33.33333	0	33.33333	61.11111	25	53.125	70	0
0	0	0	0	0	25	12.5	60	0
0	33.33333	0	33.33333	0	31.25	0	90	0
50	45.83333	33.33333	0	33.33333	31.25	53.125	60	0
25	29.16667	50	66.66667	33.33333	25	62.5	60	66.66667
0	29.16667	0	33.33333	44.44444	37.5	0	70	0
0	54.16667	0	33.33333	77.77778	25	62.5	70	100
100	29.16667	0	0	61.11111	25	62.5	60	66.66667
0	0	0	0	0	25	0	60	0
50	29.16667	0	100	0	25	62.5	60	66.66667
0	33.33333	0	0	0	25	62.5	60	91.66667
0	29.16667	0	0	0	25	0	60	0
50	58.33333	58.33333	100	72.22222	50	53.125	60	0
25	37.5	41.66667	0	61.11111	6.25	53.125	0	0
0	58.33333	33.33333	0	55.55556	37.5	68.75	70	75
0	33.33333	33.33333	0	44.44444	31.25	62.5	60	0
0	29.16667	0	0	0	25	50	70	0
0	29.16667	8.333333	0	0	25	62.5	60	0
0	29.16667	58.33333	100	0	25	53.125	60	0
0	29.16667	0	0	0	0	50	60	0
0	0	0	0	0	25	62.5	60	41.66667
50	33.33333	33.33333	0	88.88889	25	53.125	0	0
0	29.16667	0	0	0	25	0	60	0
0	33.33333	0	66.66667	55.55556	37.5	0	70	0
25	29.16667	66.66667	33.33333	0	12.5	3.125	60	0
0	0	0	0	0	25	62.5	60	66.66667
50	66.66667	58.33333	0	77.77778	25	62.5	60	100

0	58.33333	0	0	55.55556	25	62.5	60	0
0	29.16667	0	0	0	25	0	60	0
0	0	0	0	0	0	0	60	0
0	0	0	0	0	25	53.125	60	0
25	29.16667	58.33333	0	0	25	62.5	60	33.33333
50	33.33333	0	0	55.55556	37.5	68.75	60	91.66667
0	33.33333	0	33.33333	0	25	62.5	60	100
0	29.16667	0	0	0	25	0	60	0
0	29.16667	0	0	0	25	62.5	60	66.66667
0	0	0	0	0	0	0	60	0
0	29.16667	0	100	0	25	62.5	60	0
0	79.16667	58.33333	33.33333	77.77778	25	62.5	60	100
0	29.16667	33.33333	100	44.44444	12.5	62.5	60	0
0	33.33333	41.66667	33.33333	0	31.25	65.625	70	100
0	29.16667	33.33333	0	44.44444	25	62.5	70	0
0	29.16667	0	33.33333	0	25	62.5	60	0
50	95.83333	33.33333	0	44.44444	50	65.625	80	100
0	45.83333	0	0	0	31.25	0	80	0
100	29.16667	33.33333	33.33333	44.44444	25	0	70	0
25	79.16667	58.33333	0	44.44444	25	62.5	60	0
50	29.16667	25	33.33333	44.44444	25	53.125	60	0
0	29.16667	0	0	0	25	53.125	70	0
25	29.16667	33.33333	0	44.44444	25	62.5	60	83.33333
0	33.33333	0	100	0	25	0	70	100
0	0	0	0	0	25	53.125	0	0
0	29.16667	33.33333	33.33333	61.11111	50	75	70	83.33333
50	29.16667	33.33333	100	0	25	62.5	60	58.33333
0	91.66667	0	66.66667	72.22222	31.25	53.125	60	0
0	54.16667	0	33.33333	33.33333	25	62.5	60	50
0	0	0	0	0	62.5	81.25	80	0
100	29.16667	0	33.33333	0	25	0	60	0
0	29.16667	0	0	77.77778	25	53.125	70	0
0	33.33333	33.33333	33.33333	44.44444	6.25	0	70	0
100	33.33333	75	100	0	50	75	80	100
0	29.16667	33.33333	0	44.44444	25	62.5	70	0
0	0	0	0	0	25	0	60	0
0	33.33333	0	0	0	25	0	60	0
100	33.33333	33.33333	66.66667	0	62.5	68.75	60	0
25	29.16667	0	100	44.44444	25	0	60	0
25	45.83333	58.33333	66.66667	50	25	53.125	60	33.33333
0	29.16667	0	0	61.11111	25	62.5	60	100
25	29.16667	50	100	33.33333	25	62.5	60	66.66667
25	79.16667	58.33333	100	77.77778	25	62.5	60	0
25	29.16667	0	0	0	25	0	60	0
25	33.33333	66.66667	100	88.88889	31.25	53.125	0	66.66667
0	41.66667	33.33333	0	0	50	62.5	60	0
25	70.83333	33.33333	0	33.33333	31.25	53.125	60	0
50	33.33333	66.66667	0	33.33333	31.25	53.125	60	0
0	79.16667	33.33333	0	61.11111	25	62.5	60	66.66667
50	70.83333	33.33333	0	33.33333	31.25	53.125	60	0

0	54.16667	58.33333	33.33333	44.44444	25	65.625	60	100
50	29.16667	33.33333	0	33.33333	12.5	53.125	60	0
50	29.16667	58.33333	100	0	25	62.5	60	0
0	29.16667	58.33333	0	44.44444	25	62.5	60	0
0	0	0	0	0	25	0	70	0
0	29.16667	33.33333	100	88.88889	62.5	68.75	70	0
0	29.16667	33.33333	0	0	31.25	53.125	60	0
0	29.16667	0	0	33.33333	25	0	60	0
0	29.16667	0	0	0	25	53.125	60	0
0	29.16667	33.33333	33.33333	0	31.25	53.125	70	75
50	29.16667	50	0	77.77778	25	62.5	70	0
25	58.33333	33.33333	66.66667	44.44444	12.5	53.125	80	0
50	41.66667	33.33333	0	61.11111	25	62.5	60	0
0	0	0	0	0	25	62.5	70	33.33333
50	29.16667	33.33333	0	44.44444	25	62.5	60	100
25	79.16667	75	33.33333	61.11111	50	62.5	60	66.66667
0	54.16667	0	0	16.66667	25	0	60	0
0	29.16667	0	0	0	25	0	60	0
25	29.16667	58.33333	100	33.33333	25	53.125	60	0
0	29.16667	0	0	0	25	0	60	0
0	29.16667	0	0	77.77778	25	0	60	0
0	0	0	33.33333	0	25	0	50	33.33333
0	29.16667	0	0	44.44444	25	62.5	60	0
0	29.16667	0	0	0	37.5	0	70	0
0	37.5	66.66667	0	0	75	75	80	100
0	54.16667	0	66.66667	77.77778	31.25	0	60	58.33333
0	33.33333	58.33333	0	38.88889	31.25	53.125	70	0
0	0	0	0	0	25	0	60	0
25	33.33333	0	0	0	25	62.5	60	0
0	91.66667	75	33.33333	88.88889	25	62.5	70	100
0	33.33333	0	33.33333	0	25	62.5	60	100
25	29.16667	33.33333	33.33333	0	25	0	60	0
0	33.33333	33.33333	0	44.44444	25	62.5	60	66.66667
50	45.83333	33.33333	0	61.11111	31.25	65.625	60	100
0	29.16667	33.33333	0	0	25	53.125	70	0
0	29.16667	33.33333	33.33333	0	25	62.5	60	83.33333
50	33.33333	0	0	33.33333	6.25	53.125	70	0
50	54.16667	33.33333	66.66667	44.44444	25	62.5	70	0
50	33.33333	66.66667	0	0	31.25	65.625	80	0
0	33.33333	0	0	0	6.25	53.125	70	0
0	29.16667	33.33333	33.33333	44.44444	25	53.125	60	0
0	29.16667	0	100	0	37.5	68.75	70	0
50	70.83333	33.33333	0	33.33333	31.25	53.125	60	0
0	29.16667	66.66667	33.33333	61.11111	25	62.5	60	0
50	70.83333	58.33333	0	77.77778	50	62.5	60	100
0	29.16667	0	0	0	25	50	60	0
0	54.16667	33.33333	33.33333	61.11111	25	53.125	60	83.33333
50	41.66667	33.33333	0	50	31.25	53.125	60	0
50	33.33333	33.33333	100	55.55556	37.5	56.25	60	83.33333
0	29.16667	33.33333	0	44.44444	25	62.5	60	66.66667

0	58.33333	75	33.33333	88.88889	50	75	70	100
0	33.33333	0	33.33333	0	62.5	81.25	60	66.66667
0	29.16667	33.33333	100	11.11111	25	62.5	60	58.33333
0	29.16667	33.33333	33.33333	44.44444	0	53.125	60	0
0	29.16667	25	66.66667	44.44444	25	62.5	60	100
0	29.16667	33.33333	0	44.44444	25	0	0	0
25	29.16667	0	0	0	25	62.5	60	0
0	29.16667	33.33333	0	44.44444	25	62.5	60	0
0	54.16667	66.66667	66.66667	88.88889	25	62.5	60	33.33333
0	29.16667	58.33333	0	0	25	62.5	60	0
0	54.16667	0	33.33333	44.44444	25	62.5	60	0
25	29.16667	58.33333	100	0	25	0	60	0
0	33.33333	41.66667	33.33333	0	31.25	65.625	60	66.66667
0	54.16667	0	100	61.11111	62.5	68.75	70	0
25	29.16667	0	0	0	25	62.5	60	0
0	29.16667	0	0	55.55556	37.5	62.5	70	0
25	29.16667	0	100	0	25	62.5	60	33.33333
0	29.16667	33.33333	0	44.44444	6.25	53.125	0	0
0	33.33333	58.33333	66.66667	0	50	0	70	0
0	62.5	0	33.33333	55.55556	25	0	70	0
0	29.16667	0	0	0	25	0	60	0
0	29.16667	33.33333	100	0	25	53.125	60	0
50	54.16667	58.33333	0	44.44444	25	62.5	70	0
100	29.16667	33.33333	66.66667	44.44444	25	68.75	60	0
0	0	0	33.33333	0	25	62.5	60	66.66667
0	29.16667	0	0	0	50	62.5	60	66.66667
25	0	0	33.33333	0	25	62.5	60	100
0	29.16667	33.33333	0	44.44444	6.25	53.125	60	0
0	29.16667	58.33333	0	61.11111	25	62.5	60	75
100	79.16667	33.33333	0	50	25	0	50	0
0	29.16667	33.33333	33.33333	55.55556	62.5	68.75	70	0
25	29.16667	25	33.33333	50	25	0	60	0
0	29.16667	33.33333	0	0	25	53.125	60	0
0	29.16667	0	0	0	25	62.5	70	66.66667
50	29.16667	33.33333	33.33333	0	25	62.5	60	0
0	29.16667	0	100	0	37.5	0	70	0
25	29.16667	58.33333	100	50	25	62.5	60	0
50	29.16667	58.33333	0	0	25	53.125	60	0
0	29.16667	0	0	0	25	62.5	80	100
25	29.16667	58.33333	0	0	25	62.5	60	0
0	29.16667	58.33333	100	44.44444	25	53.125	60	0
25	37.5	75	0	33.33333	6.25	53.125	60	0
0	29.16667	0	66.66667	0	25	62.5	60	0
0	29.16667	0	0	77.77778	25	62.5	60	33.33333
0	29.16667	58.33333	0	0	25	53.125	60	0
0	29.16667	58.33333	100	0	25	62.5	60	66.66667
25	33.33333	33.33333	0	88.88889	25	62.5	70	50
0	37.5	25	0	0	0	53.125	80	66.66667
0	0	0	0	0	25	62.5	60	50
0	33.33333	50	0	0	31.25	62.5	60	83.33333

50	87.5	83.33333	0	88.88889	25	62.5	60	83.33333
0	29.16667	0	0	0	0	0	60	0
50	29.16667	41.66667	0	77.77778	25	0	60	8.333333
0	54.16667	25	100	44.44444	25	62.5	60	75
50	83.33333	75	33.33333	77.77778	25	0	60	66.66667
50	79.16667	33.33333	66.66667	44.44444	25	62.5	60	100
25	79.16667	58.33333	100	77.77778	25	62.5	60	33.33333
0	0	8.333333	0	0	25	62.5	60	83.33333
25	29.16667	0	0	0	25	62.5	70	0
50	41.66667	41.66667	66.66667	77.77778	25	65.625	90	100
25	29.16667	33.33333	33.33333	0	25	50	60	0
0	29.16667	33.33333	33.33333	0	31.25	0	70	0
0	29.16667	41.66667	100	0	25	50	70	100
0	29.16667	0	33.33333	44.44444	25	65.625	60	50
0	29.16667	0	0	0	25	0	60	0
0	29.16667	33.33333	66.66667	44.44444	25	62.5	60	0
0	62.5	0	66.66667	16.66667	31.25	65.625	70	100
0	33.33333	0	0	55.55556	37.5	0	70	0
50	33.33333	58.33333	0	55.55556	31.25	65.625	80	75
0	0	0	0	0	50	0	70	66.66667
0	33.33333	33.33333	0	61.11111	31.25	65.625	80	100
0	29.16667	0	0	0	25	62.5	60	66.66667
50	83.33333	75	100	88.88889	25	62.5	60	0
0	29.16667	0	0	0	25	0	80	0
0	29.16667	0	33.33333	0	25	0	80	0
100	33.33333	0	33.33333	0	0	0	70	0
50	62.5	25	66.66667	33.33333	6.25	53.125	60	0
0	33.33333	0	33.33333	0	75	62.5	60	75
100	29.16667	0	0	0	25	62.5	60	0
0	33.33333	66.66667	100	44.44444	25	62.5	70	100
25	33.33333	58.33333	33.33333	0	6.25	0	60	0
0	29.16667	0	0	0	25	53.125	70	0
0	37.5	0	0	55.55556	25	0	80	0
0	0	0	0	0	25	0	0	0
0	0	0	33.33333	0	25	0	60	75
0	29.16667	0	0	77.77778	25	0	60	0
0	29.16667	0	0	0	25	62.5	60	0
0	29.16667	33.33333	0	0	25	0	80	0
0	33.33333	0	0	0	25	0	70	0

SACompBe	SACompBe	SACompDe	SACompDe	SACompDe	SACompDe	SACompDe	BOCompBg	BOCompBg
16.66667	100	0	0	0	-9	-9	0	-9
16.66667	75	11.11111	75	0	-9	-9	0	-9
16.66667	50	33.33333	0	25	-9	-9	0	0
16.66667	75	11.11111	75	12.5	-9	-9	100	-9
16.66667	75	0	0	12.5	-9	-9	0	-9
33.33333	50	0	0	0	-9	-9	0	-9
0	50	11.11111	0	0	-9	-9	0	-9
33.33333	75	11.11111	0	12.5	-9	-9	0	-9
16.66667	25	22.22222	0	25	-9	-9	0	-9
50	75	11.11111	50	12.5	-9	-9	0	-9
33.33333	75	11.11111	62.5	12.5	-9	-9	100	-9
50	75	0	0	12.5	-9	-9	0	-9
66.66667	50	33.33333	0	37.5	37.5	100	100	-9
33.33333	50	33.33333	0	37.5	-9	-9	0	-9
16.66667	0	0	0	12.5	12.5	0	0	-9
16.66667	50	0	0	12.5	-9	-9	0	-9
16.66667	75	22.22222	0	25	-9	-9	100	100
33.33333	100	11.11111	0	0	0	0	100	-9
16.66667	100	11.11111	50	12.5	12.5	0	100	100
33.33333	100	33.33333	0	12.5	-9	-9	0	-9
16.66667	0	33.33333	0	25	-9	-9	100	-9
50	75	22.22222	0	25	-9	-9	0	-9
83.33333	100	22.22222	75	25	25	100	100	100
16.66667	0	11.11111	87.5	12.5	-9	-9	0	-9
33.33333	75	11.11111	0	12.5	12.5	0	100	-9
16.66667	75	0	50	25	-9	-9	0	-9
33.33333	25	11.11111	87.5	25	-9	-9	0	-9
16.66667	0	0	0	0	-9	-9	0	-9
0	75	11.11111	62.5	12.5	12.5	0	0	-9
33.33333	75	11.11111	75	25	-9	-9	0	-9
50	100	11.11111	87.5	25	-9	-9	0	-9
16.66667	50	11.11111	0	12.5	-9	-9	100	-9
33.33333	75	11.11111	0	12.5	-9	-9	100	-9
16.66667	100	11.11111	50	12.5	12.5	100	100	-9
16.66667	75	33.33333	0	25	25	0	0	-9
33.33333	25	11.11111	0	25	-9	-9	100	-9
16.66667	25	11.11111	62.5	12.5	-9	-9	0	-9
33.33333	50	0	0	12.5	-9	-9	0	-9
33.33333	75	0	0	0	-9	-9	0	-9
33.33333	75	0	0	12.5	-9	-9	0	-9
16.66667	50	11.11111	0	25	-9	-9	0	0
16.66667	100	11.11111	75	12.5	-9	-9	100	-9
16.66667	0	11.11111	50	0	0	0	0	-9
16.66667	50	11.11111	0	0	-9	-9	0	-9
50	25	11.11111	62.5	37.5	-9	-9	0	-9
16.66667	0	11.11111	0	12.5	-9	-9	0	-9
50	75	22.22222	87.5	25	-9	-9	100	100
33.33333	25	11.11111	0	12.5	-9	-9	0	-9
50	0	22.22222	50	0	-9	-9	100	-9

0	25	11.11111	62.5	12.5	-9	-9	0	-9
16.66667	50	22.22222	62.5	25	-9	-9	0	-9
16.66667	100	11.11111	75	12.5	-9	-9	100	-9
33.33333	100	11.11111	0	12.5	-9	-9	0	-9
33.33333	100	11.11111	62.5	12.5	-9	-9	0	-9
16.66667	25	11.11111	0	0	-9	-9	100	-9
16.66667	100	11.11111	50	12.5	-9	-9	100	100
16.66667	75	22.22222	62.5	25	-9	-9	100	100
16.66667	75	33.33333	62.5	12.5	-9	-9	100	100
16.66667	100	11.11111	50	12.5	-9	-9	0	0
16.66667	100	11.11111	25	12.5	-9	-9	100	-9
33.33333	75	11.11111	0	12.5	-9	-9	0	-9
33.33333	50	0	0	12.5	-9	-9	100	-9
16.66667	100	11.11111	87.5	12.5	-9	-9	100	100
33.33333	100	11.11111	0	12.5	-9	-9	0	-9
16.66667	25	0	0	25	-9	-9	0	0
16.66667	50	0	0	0	-9	-9	100	-9
33.33333	25	11.11111	0	12.5	12.5	0	0	-9
16.66667	100	11.11111	62.5	12.5	12.5	0	0	-9
16.66667	75	11.11111	0	12.5	-9	-9	0	-9
16.66667	100	33.33333	0	25	-9	-9	100	-9
16.66667	50	11.11111	0	25	25	100	100	100
33.33333	0	11.11111	50	12.5	12.5	0	0	-9
33.33333	75	22.22222	0	25	25	0	0	-9
16.66667	50	11.11111	25	12.5	-9	-9	0	0
16.66667	75	11.11111	0	25	-9	-9	100	100
16.66667	75	0	0	0	-9	-9	0	-9
16.66667	50	0	0	12.5	-9	-9	100	-9
16.66667	100	11.11111	100	12.5	-9	-9	100	100
16.66667	100	11.11111	0	12.5	-9	-9	100	-9
33.33333	75	22.22222	75	25	-9	-9	100	100
16.66667	75	11.11111	0	12.5	-9	-9	0	-9
50	75	11.11111	0	12.5	-9	-9	100	-9
16.66667	75	22.22222	87.5	12.5	12.5	100	100	100
16.66667	25	11.11111	0	12.5	-9	-9	0	-9
16.66667	75	11.11111	0	12.5	-9	-9	100	-9
33.33333	25	11.11111	0	0	-9	-9	0	-9
16.66667	50	11.11111	12.5	12.5	-9	-9	0	-9
33.33333	25	0	0	0	-9	-9	0	-9
16.66667	100	11.11111	0	12.5	-9	-9	0	0
33.33333	0	11.11111	0	12.5	-9	-9	100	-9
16.66667	100	11.11111	0	12.5	-9	-9	0	-9
33.33333	25	0	50	12.5	-9	-9	0	0
16.66667	75	11.11111	0	12.5	-9	-9	0	-9
16.66667	75	22.22222	0	37.5	37.5	0	0	-9
16.66667	75	11.11111	50	12.5	-9	-9	0	0
50	100	33.33333	87.5	37.5	37.5	100	100	-9
33.33333	25	11.11111	0	12.5	-9	-9	0	-9
33.33333	25	11.11111	0	0	0	0	100	-9
16.66667	75	11.11111	75	12.5	-9	-9	100	-9

16.66667	100	11.11111	75	25	-9	-9	100	-9
16.66667	0	0	0	12.5	-9	-9	0	-9
16.66667	100	11.11111	0	12.5	-9	-9	100	-9
0	0	11.11111	12.5	12.5	-9	-9	0	-9
16.66667	50	11.11111	0	12.5	-9	-9	0	0
33.33333	75	11.11111	0	12.5	-9	-9	0	-9
16.66667	100	22.22222	0	25	-9	-9	0	-9
0	0	11.11111	0	12.5	-9	-9	0	-9
16.66667	75	11.11111	0	12.5	-9	-9	0	-9
16.66667	100	11.11111	0	12.5	-9	-9	0	-9
0	0	0	62.5	0	-9	-9	0	-9
16.66667	75	22.22222	62.5	25	25	100	100	100
33.33333	100	11.11111	75	0	-9	-9	100	-9
16.66667	75	22.22222	0	25	-9	-9	100	100
16.66667	50	11.11111	62.5	12.5	-9	-9	100	-9
16.66667	50	0	0	12.5	-9	-9	0	-9
16.66667	100	11.11111	87.5	0	-9	-9	100	-9
16.66667	75	11.11111	0	12.5	-9	-9	0	0
50	100	22.22222	0	25	25	100	100	100
16.66667	100	11.11111	62.5	12.5	-9	-9	100	100
16.66667	100	11.11111	87.5	25	25	100	100	-9
16.66667	100	11.11111	37.5	25	-9	-9	100	-9
16.66667	100	11.11111	0	12.5	-9	-9	100	-9
16.66667	25	11.11111	0	0	-9	-9	0	-9
50	25	11.11111	0	0	-9	-9	100	-9
33.33333	75	22.22222	0	25	25	100	0	-9
16.66667	75	11.11111	0	0	-9	-9	0	-9
50	75	0	62.5	0	-9	-9	0	-9
33.33333	25	0	0	0	-9	-9	0	-9
16.66667	75	22.22222	62.5	0	-9	-9	100	100
16.66667	100	11.11111	0	12.5	-9	-9	100	-9
83.33333	75	22.22222	50	37.5	-9	-9	0	-9
66.66667	25	0	0	12.5	-9	-9	100	-9
16.66667	75	11.11111	0	25	-9	-9	0	-9
33.33333	100	11.11111	0	12.5	-9	-9	0	0
16.66667	100	11.11111	0	12.5	-9	-9	0	0
16.66667	25	11.11111	0	12.5	-9	-9	0	-9
33.33333	100	11.11111	75	0	-9	-9	0	-9
16.66667	75	0	0	0	-9	-9	0	0
50	50	11.11111	0	37.5	-9	-9	100	-9
16.66667	100	11.11111	0	25	-9	-9	100	-9
16.66667	100	11.11111	0	12.5	-9	-9	0	-9
16.66667	100	11.11111	37.5	12.5	-9	-9	0	0
16.66667	100	0	0	12.5	-9	-9	100	-9
16.66667	100	11.11111	0	12.5	-9	-9	0	-9
33.33333	25	11.11111	0	12.5	-9	-9	100	-9
16.66667	50	11.11111	0	12.5	-9	-9	0	-9
16.66667	50	11.11111	0	0	-9	-9	0	0
0	0	11.11111	0	12.5	-9	-9	0	-9
16.66667	25	11.11111	0	12.5	-9	-9	100	-9

16.66667	75	11.11111	0	12.5	-9	-9	0	-9
16.66667	100	11.11111	0	0	-9	-9	100	-9
33.33333	50	0	12.5	0	-9	-9	0	0
33.33333	25	11.11111	0	12.5	-9	-9	0	-9
33.33333	75	22.22222	0	12.5	-9	-9	100	100
33.33333	75	11.11111	0	0	-9	-9	0	-9
0	25	0	0	0	-9	-9	0	-9
16.66667	100	33.33333	0	25	25	0	0	-9
33.33333	100	11.11111	0	0	-9	-9	0	-9
16.66667	75	11.11111	50	12.5	-9	-9	0	-9
16.66667	75	22.22222	0	12.5	-9	-9	100	100
16.66667	75	11.11111	0	12.5	-9	-9	0	-9
16.66667	100	11.11111	0	12.5	-9	-9	100	-9
33.33333	25	11.11111	62.5	12.5	-9	-9	0	-9
16.66667	50	11.11111	50	12.5	-9	-9	0	-9
33.33333	75	22.22222	0	12.5	-9	-9	0	-9
16.66667	75	11.11111	0	37.5	-9	-9	100	100
16.66667	75	11.11111	0	12.5	12.5	0	0	-9
16.66667	100	11.11111	0	12.5	-9	-9	0	0
33.33333	100	11.11111	62.5	12.5	12.5	0	0	-9
16.66667	100	11.11111	0	12.5	12.5	100	0	-9
16.66667	25	11.11111	0	12.5	-9	-9	0	0
16.66667	50	11.11111	0	12.5	-9	-9	100	100
16.66667	75	11.11111	0	12.5	-9	-9	0	-9
16.66667	75	11.11111	0	12.5	-9	-9	100	-9
33.33333	75	11.11111	0	12.5	-9	-9	0	-9
16.66667	75	22.22222	0	25	-9	-9	100	100
16.66667	100	11.11111	87.5	12.5	-9	-9	100	-9
16.66667	100	22.22222	0	25	-9	-9	0	-9
16.66667	75	11.11111	75	12.5	-9	-9	0	-9
16.66667	75	11.11111	50	12.5	12.5	100	0	0
16.66667	25	11.11111	0	12.5	-9	-9	0	-9
16.66667	50	11.11111	87.5	12.5	-9	-9	0	-9
16.66667	100	11.11111	50	12.5	-9	-9	100	100
0	0	11.11111	0	12.5	-9	-9	0	-9
33.33333	50	33.33333	0	25	-9	-9	100	100
50	50	11.11111	0	12.5	12.5	0	0	-9
16.66667	25	22.22222	75	25	-9	-9	100	-9
50	100	11.11111	0	0	-9	-9	100	-9
16.66667	100	0	0	12.5	-9	-9	0	-9
16.66667	100	11.11111	0	12.5	-9	-9	100	-9
16.66667	25	11.11111	0	12.5	-9	-9	0	0
33.33333	25	11.11111	0	0	0	0	100	-9
16.66667	0	11.11111	25	12.5	-9	-9	100	-9
16.66667	25	11.11111	0	12.5	-9	-9	0	-9
16.66667	50	11.11111	0	12.5	-9	-9	0	-9
16.66667	25	33.33333	0	25	-9	-9	0	0
16.66667	75	11.11111	0	12.5	-9	-9	0	0
16.66667	75	11.11111	62.5	12.5	-9	-9	100	-9
16.66667	100	11.11111	37.5	25	-9	-9	100	100

66.66667	75	0	0	25	25	0	100	-9
33.33333	25	11.11111	0	12.5	-9	-9	0	-9
0	0	11.11111	0	12.5	-9	-9	0	-9
33.33333	100	0	0	0	-9	-9	0	-9
16.66667	0	22.22222	62.5	12.5	-9	-9	0	-9
16.66667	75	33.33333	75	25	-9	-9	0	-9
33.33333	100	11.11111	37.5	50	-9	-9	0	-9
16.66667	25	11.11111	0	0	-9	-9	0	0
33.33333	100	11.11111	75	12.5	-9	-9	100	-9
0	0	11.11111	0	12.5	-9	-9	0	-9
16.66667	50	11.11111	0	12.5	-9	-9	0	0
16.66667	50	22.22222	87.5	12.5	-9	-9	0	-9
16.66667	25	11.11111	0	12.5	-9	-9	0	0
33.33333	100	11.11111	50	0	-9	-9	0	-9
16.66667	50	0	0	12.5	-9	-9	0	-9
16.66667	100	11.11111	0	12.5	-9	-9	0	0
16.66667	25	22.22222	75	12.5	-9	-9	100	100
50	50	11.11111	0	12.5	-9	-9	100	100
33.33333	50	11.11111	0	12.5	-9	-9	0	-9
16.66667	75	11.11111	0	12.5	-9	-9	100	100
16.66667	50	11.11111	0	12.5	-9	-9	0	0
16.66667	75	0	0	0	0	0	0	0
16.66667	50	11.11111	25	12.5	-9	-9	0	-9
50	50	11.11111	50	12.5	-9	-9	100	-9
33.33333	75	0	0	0	-9	-9	0	-9
33.33333	100	22.22222	75	25	25	100	0	-9
16.66667	75	11.11111	75	12.5	-9	-9	0	0
33.33333	25	22.22222	0	37.5	-9	-9	100	100
33.33333	75	11.11111	50	25	-9	-9	100	100
16.66667	25	44.44444	0	37.5	-9	-9	0	-9
16.66667	25	11.11111	0	12.5	-9	-9	0	-9
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16.66667	100	33.33333	62.5	50	-9	-9	100	-9
50	25	0	0	0	0	0	0	-9
16.66667	100	11.11111	0	12.5	-9	-9	0	-9
16.66667	25	0	0	0	-9	-9	0	-9
16.66667	50	22.22222	0	25	-9	-9	0	-9
16.66667	75	11.11111	0	12.5	12.5	0	0	0
33.33333	100	11.11111	0	12.5	12.5	0	100	-9
16.66667	100	11.11111	75	0	-9	-9	0	-9
16.66667	100	11.11111	87.5	12.5	12.5	0	100	-9
16.66667	100	11.11111	0	12.5	-9	-9	100	100
16.66667	50	11.11111	0	12.5	-9	-9	0	-9
33.33333	100	11.11111	62.5	0	-9	-9	0	-9
33.33333	50	11.11111	0	25	-9	-9	100	100
33.33333	75	22.22222	0	12.5	-9	-9	100	100
16.66667	75	11.11111	0	37.5	-9	-9	100	100
16.66667	50	11.11111	62.5	12.5	-9	-9	100	-9
16.66667	75	22.22222	0	25	-9	-9	100	100

16.66667	100	11.11111	62.5	12.5	-9	-9	0	-9
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0	0	11.11111	0	12.5	-9	-9	100	-9
16.66667	25	11.11111	0	0	-9	-9	0	-9
16.66667	100	33.33333	0	25	-9	-9	0	-9
33.33333	75	11.11111	0	25	-9	-9	0	-9
16.66667	25	11.11111	0	12.5	-9	-9	0	0
0	75	0	0	0	-9	-9	0	-9
33.33333	50	22.22222	50	25	-9	-9	100	-9
16.66667	100	11.11111	0	12.5	-9	-9	0	-9
83.33333	100	22.22222	0	37.5	-9	-9	100	-9
16.66667	75	22.22222	0	25	-9	-9	100	100
33.33333	0	11.11111	50	12.5	-9	-9	100	-9
16.66667	100	11.11111	12.5	12.5	12.5	-9	0	-9
16.66667	100	22.22222	62.5	12.5	12.5	0	100	-9
16.66667	0	11.11111	0	12.5	-9	-9	0	-9
16.66667	75	11.11111	0	12.5	-9	-9	0	0
16.66667	25	11.11111	0	12.5	-9	-9	0	0
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0	0	0	25	12.5	-9	-9	0	-9
16.66667	50	22.22222	0	0	-9	-9	0	-9
16.66667	100	33.33333	0	12.5	-9	-9	0	-9
50	75	44.44444	50	50	50	100	100	-9
33.33333	50	11.11111	50	25	-9	-9	0	-9
16.66667	100	0	0	0	-9	-9	0	-9
16.66667	25	11.11111	0	25	-9	-9	0	-9
16.66667	100	11.11111	0	12.5	-9	-9	100	-9
33.33333	100	11.11111	75	12.5	-9	-9	0	-9
50	75	0	75	0	0	0	100	-9
16.66667	100	11.11111	0	12.5	-9	-9	0	0
33.33333	25	11.11111	37.5	0	-9	-9	100	-9
16.66667	50	22.22222	0	25	-9	-9	100	100
33.33333	0	11.11111	0	12.5	-9	-9	0	0
16.66667	25	11.11111	87.5	12.5	-9	-9	0	-9
16.66667	0	11.11111	0	0	-9	-9	0	-9
50	50	22.22222	0	25	-9	-9	0	-9
33.33333	75	11.11111	0	12.5	-9	-9	0	-9
16.66667	75	11.11111	0	0	-9	-9	0	-9
16.66667	50	11.11111	0	12.5	-9	-9	0	0
16.66667	25	33.33333	0	25	-9	-9	0	0
16.66667	75	22.22222	0	25	-9	-9	100	100
16.66667	75	11.11111	0	12.5	-9	-9	0	0
16.66667	100	22.22222	37.5	25	-9	-9	100	-9
16.66667	25	11.11111	0	12.5	-9	-9	0	0
16.66667	100	11.11111	50	12.5	-9	-9	0	-9
16.66667	75	22.22222	0	25	-9	-9	100	100
16.66667	100	33.33333	75	25	-9	-9	0	-9
16.66667	50	11.11111	75	12.5	-9	-9	100	-9

50	100	22.22222	62.5	25	-9	-9	100	100
16.66667	25	22.22222	62.5	25	-9	-9	0	-9
16.66667	75	11.11111	75	0	-9	-9	0	0
16.66667	25	0	0	12.5	-9	-9	0	-9
33.33333	75	11.11111	75	12.5	-9	-9	100	-9
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33.33333	75	11.11111	87.5	12.5	-9	-9	0	-9
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16.66667	100	11.11111	0	12.5	-9	-9	100	-9
16.66667	100	11.11111	0	12.5	-9	-9	0	0
16.66667	100	11.11111	62.5	12.5	-9	-9	0	-9
16.66667	50	22.22222	0	25	25	100	100	-9
16.66667	75	11.11111	37.5	12.5	12.5	0	100	-9
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16.66667	100	11.11111	50	12.5	-9	-9	100	-9
33.33333	50	11.11111	0	12.5	-9	-9	0	-9
33.33333	50	22.22222	0	37.5	37.5	100	0	-9
33.33333	75	22.22222	0	25	-9	-9	100	100
16.66667	25	11.11111	0	25	-9	-9	0	-9
16.66667	25	11.11111	0	12.5	-9	-9	0	0
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33.33333	100	22.22222	0	25	-9	-9	100	-9
16.66667	75	11.11111	75	12.5	-9	-9	100	-9
33.33333	75	22.22222	50	12.5	-9	-9	0	-9
16.66667	75	11.11111	25	12.5	-9	-9	100	-9
16.66667	50	11.11111	0	0	-9	-9	0	-9
16.66667	100	11.11111	75	12.5	12.5	0	0	-9
16.66667	50	11.11111	0	12.5	-9	-9	100	-9
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16.66667	100	11.11111	0	25	25	100	100	-9
16.66667	75	11.11111	0	12.5	-9	-9	0	0
50	100	11.11111	87.5	0	-9	-9	100	-9
16.66667	50	11.11111	0	12.5	12.5	100	0	0
16.66667	75	33.33333	0	25	-9	-9	0	-9
16.66667	100	11.11111	0	12.5	-9	-9	100	100
16.66667	100	11.11111	0	12.5	-9	-9	0	0
33.33333	75	11.11111	62.5	12.5	-9	-9	0	-9
16.66667	75	11.11111	0	25	-9	-9	0	0
16.66667	25	11.11111	0	12.5	-9	-9	0	0
83.33333	100	0	0	12.5	-9	-9	0	-9
16.66667	25	11.11111	0	12.5	-9	-9	0	-9
16.66667	100	11.11111	62.5	12.5	-9	-9	100	-9
16.66667	50	11.11111	0	12.5	12.5	0	0	0
16.66667	50	11.11111	25	12.5	12.5	100	0	0
16.66667	75	11.11111	25	12.5	-9	-9	0	-9
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16.66667	75	11.11111	62.5	0	-9	-9	0	-9

16.66667	100	22.22222	75	0	0	0	100	-9
16.66667	25	0	75	12.5	-9	-9	0	-9
16.66667	50	11.11111	50	12.5	-9	-9	0	-9
16.66667	75	0	12.5	25	-9	-9	0	-9
16.66667	100	22.22222	0	12.5	-9	-9	100	-9
16.66667	75	11.11111	0	0	-9	-9	0	-9
16.66667	100	11.11111	50	12.5	-9	-9	100	-9
16.66667	50	11.11111	87.5	12.5	-9	-9	100	100
50	50	11.11111	0	12.5	-9	-9	0	0
83.33333	100	22.22222	50	25	-9	-9	0	-9
16.66667	100	11.11111	0	12.5	-9	-9	0	0
33.33333	50	11.11111	0	12.5	-9	-9	0	-9
33.33333	75	22.22222	50	25	-9	-9	0	-9
16.66667	75	11.11111	12.5	12.5	-9	-9	0	-9
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16.66667	50	11.11111	0	12.5	-9	-9	0	0
16.66667	50	11.11111	50	0	-9	-9	100	100
16.66667	25	33.33333	0	25	-9	-9	0	-9
50	75	33.33333	62.5	0	-9	-9	100	-9
33.33333	50	33.33333	50	37.5	-9	-9	100	-9
33.33333	75	0	75	25	-9	-9	0	-9
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66.66667	50	22.22222	0	25	25	100	100	-9
66.66667	0	11.11111	0	0	-9	-9	0	-9
16.66667	25	0	0	12.5	12.5	0	0	0
50	0	11.11111	0	12.5	-9	-9	0	0
33.33333	50	11.11111	0	12.5	-9	-9	0	-9
33.33333	75	22.22222	50	0	0	100	0	-9
16.66667	75	11.11111	0	12.5	-9	-9	100	-9
83.33333	100	11.11111	62.5	37.5	-9	-9	100	-9
50	50	11.11111	0	12.5	-9	-9	0	-9
50	75	11.11111	0	25	25	100	100	-9
50	0	0	0	12.5	12.5	0	0	-9
16.66667	0	0	0	0	-9	-9	0	-9
33.33333	75	0	37.5	12.5	-9	-9	0	-9
0	75	11.11111	0	12.5	-9	-9	0	-9
16.66667	100	11.11111	0	12.5	-9	-9	100	-9
33.33333	25	11.11111	0	12.5	-9	-9	0	-9
33.33333	25	11.11111	0	25	-9	-9	100	-9

BOCompBg	BOCompBg	BOCompDξ	BOCompDξ	BOCompDξ	BOCompDξ	BOCompDξ	BOCompDξ	MDCompB
-9	0	0	-9	-9	0	0	-9	0
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-9	0	62.5	62.5	-9	0	77.97619	77.97619	87.5
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-9	0	0	-9	-9	0	0	-9	0
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100	100	87.5	87.5	83.33333	83.33333	77.97619	77.97619	25
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100	100	100	100	50	50	60.71429	60.71429	25
-9	0	50	-9	-9	0	35.11905	-9	25
-9	0	62.5	-9	-9	0	65.47619	-9	50

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-9	0	37.5	-9	-9	0	33.33333	-9	37.5
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-9	0	62.5	-9	-9	0	42.85714	-9	25
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100	100	87.5	87.5	83.33333	83.33333	77.97619	77.97619	25
100	100	87.5	87.5	83.33333	83.33333	77.97619	77.97619	75
-9	0	62.5	62.5	-9	0	77.97619	77.97619	50
100	100	87.5	87.5	83.33333	83.33333	63.69048	63.69048	75
-9	0	62.5	-9	-9	0	77.97619	-9	50
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50	50	87.5	87.5	83.33333	83.33333	77.97619	77.97619	37.5
-9	0	25	-9	-9	0	19.04762	-9	37.5
-9	0	0	0	-9	0	19.04762	19.04762	0
-9	0	50	-9	-9	0	33.33333	-9	25
-9	0	75	-9	-9	0	76.19048	-9	50
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50	50	87.5	87.5	-9	0	44.64286	44.64286	0
-9	0	100	100	33.33333	33.33333	65.47619	65.47619	12.5
-9	0	50	-9	-9	0	35.11905	-9	25
-9	0	62.5	-9	-9	0	61.90476	-9	12.5
-9	0	87.5	87.5	58.33333	58.33333	77.97619	77.97619	12.5
-9	0	62.5	-9	-9	0	77.97619	-9	75
-9	0	100	100	33.33333	33.33333	79.76191	79.76191	12.5
-9	0	50	-9	-9	0	33.33333	-9	0
-9	0	62.5	-9	-9	0	61.90476	-9	0
100	100	62.5	62.5	58.33333	58.33333	63.69048	63.69048	37.5
-9	0	50	-9	-9	0	61.90476	-9	0
-9	0	62.5	-9	-9	0	76.19048	-9	75
-9	0	62.5	-9	-9	0	35.11905	-9	0
-9	0	50	-9	-9	0	14.28571	-9	37.5
-9	0	25	-9	-9	0	14.28571	-9	62.5
100	100	87.5	87.5	83.33333	83.33333	63.69048	63.69048	0
-9	0	62.5	-9	-9	0	61.90476	-9	12.5
-9	0	62.5	-9	-9	0	61.90476	-9	0
-9	0	50	50	-9	0	33.33333	33.33333	25
-9	0	37.5	-9	-9	0	16.07143	-9	37.5
-9	0	50	-9	-9	0	61.90476	-9	50
100	100	62.5	62.5	33.33333	33.33333	49.40476	49.40476	37.5
-9	0	75	-9	-9	0	77.97619	-9	62.5
-9	0	25	-9	-9	0	63.69048	-9	62.5
-9	0	37.5	-9	-9	0	33.33333	-9	0
-9	0	12.5	-9	-9	0	28.57143	-9	50

-9	0	62.5	-9	-9	0	79.76191	-9	50
-9	0	25	-9	-9	0	0	-9	0
-9	0	62.5	-9	-9	0	77.97619	-9	62.5
-9	0	37.5	-9	-9	0	19.04762	-9	0
-9	0	62.5	62.5	-9	0	35.11905	35.11905	25
-9	0	37.5	-9	-9	0	28.57143	-9	0
-9	0	62.5	-9	-9	0	65.47619	-9	25
-9	0	25	-9	-9	0	0	-9	25
-9	0	62.5	-9	-9	0	47.61905	-9	25
-9	0	62.5	-9	-9	0	35.11905	-9	87.5
-9	0	62.5	-9	-9	0	47.61905	-9	0
-9	0	87.5	87.5	66.66667	66.66667	63.69048	63.69048	37.5
-9	0	62.5	-9	-9	0	61.90476	-9	50
-9	0	100	100	58.33333	58.33333	77.97619	77.97619	12.5
-9	0	12.5	-9	-9	0	33.33333	-9	12.5
-9	0	50	-9	-9	0	42.85714	-9	37.5
-9	0	62.5	-9	-9	0	61.90476	-9	62.5
50	50	62.5	62.5	75	75	63.69048	63.69048	62.5
100	100	75	75	83.33333	83.33333	60.71429	60.71429	37.5
50	50	87.5	87.5	66.66667	66.66667	76.19048	76.19048	25
-9	0	62.5	-9	-9	0	77.97619	-9	50
-9	0	37.5	-9	-9	0	35.11905	-9	25
-9	0	62.5	-9	-9	0	77.97619	-9	75
-9	0	50	-9	-9	0	1.785714	-9	0
-9	0	50	-9	-9	0	61.90476	-9	0
-9	0	37.5	-9	-9	0	47.61905	-9	25
-9	0	62.5	-9	-9	0	61.90476	-9	50
-9	0	62.5	-9	-9	0	49.40476	-9	25
-9	0	62.5	-9	-9	0	33.33333	-9	12.5
-9	0	100	100	83.33333	83.33333	77.97619	77.97619	62.5
-9	0	62.5	-9	-9	0	68.45238	-9	75
-9	0	50	-9	-9	0	47.61905	-9	50
-9	0	62.5	-9	-9	0	63.69048	-9	62.5
-9	0	62.5	-9	-9	0	33.33333	-9	0
-9	0	50	50	-9	0	16.07143	16.07143	50
-9	0	87.5	87.5	83.33333	83.33333	20.83333	20.83333	37.5
-9	0	62.5	-9	-9	0	33.33333	-9	0
-9	0	0	-9	-9	0	0	-9	0
50	50	62.5	62.5	83.33333	83.33333	47.61905	47.61905	0
-9	0	37.5	-9	-9	0	77.97619	-9	12.5
-9	0	62.5	-9	-9	0	76.19048	-9	75
-9	0	0	-9	-9	0	58.92857	-9	37.5
100	100	87.5	87.5	75	75	42.85714	42.85714	37.5
-9	0	62.5	-9	-9	0	28.57143	-9	37.5
-9	0	62.5	-9	-9	0	20.83333	-9	37.5
-9	0	62.5	-9	-9	0	76.19048	-9	12.5
-9	0	62.5	-9	-9	0	35.11905	-9	25
-9	0	0	0	-9	0	42.85714	42.85714	0
-9	0	50	-9	-9	0	42.85714	-9	37.5
-9	0	62.5	-9	-9	0	61.90476	-9	37.5

-9	0	0	-9	-9	0	4.761905	-9	0
-9	0	62.5	-9	-9	0	33.33333	-9	12.5
100	100	87.5	87.5	50	50	61.90476	61.90476	12.5
-9	0	62.5	-9	-9	0	44.64286	-9	62.5
-9	0	100	100	58.33333	58.33333	73.21429	73.21429	12.5
-9	0	50	-9	-9	0	20.83333	-9	0
-9	0	25	-9	-9	0	14.28571	-9	0
-9	0	62.5	-9	-9	0	35.11905	-9	0
-9	0	50	-9	-9	0	1.785714	-9	0
-9	0	62.5	-9	-9	0	19.04762	-9	25
-9	0	62.5	62.5	-9	0	63.69048	63.69048	62.5
-9	0	50	-9	-9	0	33.33333	-9	25
-9	0	62.5	-9	-9	0	77.97619	-9	37.5
-9	0	50	-9	-9	0	57.14286	-9	12.5
-9	0	62.5	-9	-9	0	35.11905	-9	25
-9	0	62.5	-9	-9	0	63.69048	-9	37.5
50	50	87.5	87.5	83.33333	83.33333	65.47619	65.47619	75
-9	0	62.5	-9	-9	0	49.40476	-9	25
100	100	87.5	87.5	83.33333	83.33333	63.69048	63.69048	50
-9	0	50	-9	-9	0	33.33333	-9	62.5
-9	0	62.5	-9	-9	0	77.97619	-9	0
100	100	87.5	87.5	-9	0	20.83333	20.83333	87.5
50	50	87.5	87.5	58.33333	58.33333	77.97619	77.97619	62.5
-9	0	37.5	-9	-9	0	35.11905	-9	0
-9	0	62.5	-9	-9	0	76.19048	-9	50
-9	0	37.5	-9	-9	0	35.11905	-9	12.5
-9	0	100	100	50	50	77.97619	77.97619	12.5
-9	0	50	-9	-9	0	76.19048	-9	12.5
-9	0	62.5	-9	-9	0	63.69048	-9	50
-9	0	50	-9	-9	0	20.83333	-9	0
-9	0	50	50	-9	0	28.57143	28.57143	12.5
-9	0	62.5	-9	-9	0	63.69048	-9	25
-9	0	62.5	-9	-9	0	63.69048	-9	50
100	100	87.5	87.5	83.33333	83.33333	77.97619	77.97619	12.5
-9	0	25	-9	-9	0	19.04762	-9	50
-9	0	100	100	58.33333	58.33333	79.76191	79.76191	62.5
-9	0	12.5	-9	-9	0	61.90476	-9	0
-9	0	62.5	-9	-9	0	49.40476	-9	25
-9	0	50	-9	-9	0	47.61905	-9	12.5
-9	0	37.5	-9	-9	0	61.90476	-9	37.5
-9	0	62.5	-9	-9	0	77.97619	-9	75
100	100	87.5	87.5	83.33333	83.33333	20.83333	20.83333	50
-9	0	12.5	-9	-9	0	33.33333	-9	25
-9	0	50	-9	-9	0	1.785714	-9	0
-9	0	37.5	-9	-9	0	35.11905	-9	0
-9	0	62.5	-9	-9	0	20.83333	-9	62.5
-9	0	62.5	62.5	-9	0	63.69048	63.69048	37.5
-9	0	75	75	-9	0	49.40476	49.40476	25
-9	0	37.5	-9	-9	0	61.90476	-9	62.5
-9	0	87.5	87.5	25	25	65.47619	65.47619	37.5

-9	0	62.5	-9	-9	0	65.47619	-9	12.5
-9	0	37.5	-9	-9	0	49.40476	-9	37.5
-9	0	25	-9	-9	0	19.04762	-9	0
-9	0	50	-9	-9	0	28.57143	-9	25
-9	0	62.5	-9	-9	0	35.11905	-9	62.5
-9	0	62.5	-9	-9	0	49.40476	-9	50
-9	0	75	-9	-9	0	77.97619	-9	37.5
-9	0	75	75	33.33333	33.33333	33.33333	33.33333	0
-9	0	62.5	-9	-9	0	77.97619	-9	12.5
-9	0	25	-9	-9	0	19.04762	-9	0
-9	0	87.5	87.5	83.33333	83.33333	35.11905	35.11905	37.5
-9	0	12.5	-9	-9	0	49.40476	-9	0
100	100	87.5	87.5	-9	0	63.69048	63.69048	0
-9	0	50	-9	-9	0	79.76191	-9	25
-9	0	62.5	-9	-9	0	33.33333	-9	62.5
100	100	87.5	87.5	58.33333	58.33333	49.40476	49.40476	25
-9	0	100	100	83.33333	83.33333	63.69048	63.69048	62.5
-9	0	87.5	87.5	83.33333	83.33333	60.71429	60.71429	12.5
-9	0	62.5	-9	-9	0	63.69048	-9	62.5
100	100	62.5	62.5	83.33333	83.33333	63.69048	63.69048	62.5
-9	0	62.5	62.5	-9	0	77.97619	77.97619	37.5
50	50	62.5	62.5	58.33333	58.33333	16.07143	16.07143	0
-9	0	50	-9	-9	0	73.21429	-9	0
-9	0	62.5	-9	-9	0	63.69048	-9	62.5
-9	0	25	-9	-9	0	28.57143	-9	0
-9	0	62.5	-9	-9	0	35.11905	-9	25
-9	0	87.5	87.5	83.33333	83.33333	77.97619	77.97619	50
-9	0	87.5	87.5	83.33333	83.33333	63.69048	63.69048	50
100	100	87.5	87.5	75	75	47.61905	47.61905	25
-9	0	62.5	-9	-9	0	73.21429	-9	25
-9	0	62.5	-9	-9	0	20.83333	-9	37.5
-9	0	50	50	-9	0	20.83333	20.83333	0
-9	0	50	-9	-9	0	20.83333	-9	0
-9	0	75	-9	-9	0	73.21429	-9	62.5
-9	0	62.5	-9	-9	0	61.90476	-9	75
-9	0	37.5	-9	-9	0	61.90476	-9	25
-9	0	0	-9	-9	0	33.33333	-9	25
-9	0	62.5	-9	-9	0	63.69048	-9	62.5
-9	0	87.5	87.5	-9	0	44.64286	44.64286	12.5
-9	0	62.5	-9	-9	0	77.97619	-9	50
-9	0	62.5	-9	-9	0	63.69048	-9	0
-9	0	62.5	-9	-9	0	77.97619	-9	37.5
-9	0	62.5	62.5	83.33333	83.33333	36.90476	36.90476	12.5
-9	0	25	-9	-9	0	0	-9	0
-9	0	37.5	-9	-9	0	42.85714	-9	37.5
100	100	100	100	83.33333	83.33333	60.71429	60.71429	37.5
-9	0	87.5	87.5	58.33333	58.33333	77.97619	77.97619	12.5
-9	0	75	75	83.33333	83.33333	63.69048	63.69048	37.5
-9	0	62.5	-9	-9	0	63.69048	-9	87.5
-9	0	100	100	83.33333	83.33333	77.97619	77.97619	12.5

-9	0	50	-9	-9	0	61.90476	-9	50
0	0	87.5	87.5	50	50	63.69048	63.69048	0
50	50	87.5	87.5	83.33333	83.33333	63.69048	63.69048	50
-9	0	62.5	-9	-9	0	47.61905	-9	62.5
-9	0	0	-9	-9	0	0	-9	12.5
-9	0	62.5	-9	-9	0	63.69048	-9	62.5
-9	0	75	-9	-9	0	36.90476	-9	37.5
100	100	50	50	33.33333	33.33333	0	0	12.5
-9	0	50	-9	-9	0	28.57143	-9	37.5
-9	0	62.5	-9	-9	0	61.90476	-9	37.5
-9	0	62.5	-9	-9	0	63.69048	-9	12.5
-9	0	75	-9	-9	0	77.97619	-9	62.5
-9	0	100	100	83.33333	83.33333	79.76191	79.76191	12.5
-9	0	62.5	-9	-9	0	77.97619	-9	12.5
-9	0	62.5	-9	-9	0	77.97619	-9	87.5
-9	0	62.5	-9	-9	0	63.69048	-9	25
-9	0	0	-9	-9	0	0	-9	37.5
100	100	87.5	87.5	50	50	47.61905	47.61905	0
-9	0	62.5	62.5	83.33333	83.33333	35.11905	35.11905	50
-9	0	100	100	33.33333	33.33333	42.85714	42.85714	50
-9	0	50	-9	-9	0	33.33333	-9	12.5
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-9	0	12.5	-9	-9	0	14.28571	-9	12.5
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-9	0	75	-9	-9	0	75	-9	62.5
-9	0	62.5	-9	-9	0	76.19048	-9	50
-9	0	50	-9	-9	0	16.07143	-9	0
-9	0	62.5	-9	-9	0	77.97619	-9	50
-9	0	62.5	-9	-9	0	63.69048	-9	50
-9	0	37.5	-9	-9	0	42.85714	-9	12.5
-9	0	62.5	-9	-9	0	76.19048	-9	75
-9	0	62.5	62.5	58.33333	58.33333	44.64286	44.64286	0
-9	0	25	-9	-9	0	35.11905	-9	37.5
-9	0	100	100	58.33333	58.33333	77.97619	77.97619	12.5
-9	0	62.5	62.5	-9	0	49.40476	49.40476	0
-9	0	62.5	-9	-9	0	35.11905	-9	37.5
-9	0	25	-9	-9	0	33.33333	-9	0
-9	0	62.5	-9	-9	0	47.61905	-9	25
-9	0	62.5	-9	-9	0	63.69048	-9	62.5
-9	0	37.5	-9	-9	0	35.11905	-9	0
-9	0	87.5	87.5	58.33333	58.33333	77.97619	77.97619	50
-9	0	62.5	62.5	-9	0	63.69048	63.69048	62.5
100	100	100	100	58.33333	58.33333	63.69048	63.69048	12.5
50	50	87.5	87.5	83.33333	83.33333	35.11905	35.11905	62.5
-9	0	50	-9	-9	0	77.97619	-9	62.5
-9	0	87.5	87.5	83.33333	83.33333	20.83333	20.83333	75
-9	0	62.5	-9	-9	0	71.42857	-9	25
-9	0	100	100	58.33333	58.33333	79.76191	79.76191	12.5
-9	0	62.5	-9	-9	0	63.69048	-9	87.5
-9	0	50	-9	-9	0	63.69048	-9	37.5

-9	0	37.5	37.5	75	75	35.11905	35.11905	50
-9	0	62.5	-9	-9	0	63.69048	-9	62.5
-9	0	87.5	87.5	83.33333	83.33333	20.83333	20.83333	0
-9	0	62.5	-9	-9	0	47.61905	-9	12.5
-9	0	50	-9	-9	0	51.19048	-9	37.5
-9	0	62.5	-9	-9	0	33.33333	-9	37.5
-9	0	62.5	-9	-9	0	77.97619	-9	75
-9	0	87.5	87.5	50	50	49.40476	49.40476	37.5
-9	0	12.5	-9	-9	0	14.28571	-9	50
-9	0	87.5	87.5	-9	0	63.69048	63.69048	0
-9	0	62.5	-9	-9	0	49.40476	-9	37.5
-9	0	87.5	87.5	83.33333	83.33333	35.11905	35.11905	25
-9	0	62.5	-9	-9	0	77.97619	-9	12.5
-9	0	62.5	-9	-9	0	77.97619	-9	62.5
-9	0	62.5	-9	-9	0	63.69048	-9	75
100	100	87.5	87.5	83.33333	83.33333	49.40476	49.40476	37.5
-9	0	62.5	-9	-9	0	76.19048	-9	25
-9	0	25	-9	-9	0	76.19048	-9	25
-9	0	62.5	-9	-9	0	58.92857	-9	37.5
-9	0	100	100	58.33333	58.33333	77.97619	77.97619	37.5
-9	0	0	-9	-9	0	14.28571	-9	0
-9	0	87.5	87.5	83.33333	83.33333	49.40476	49.40476	37.5
-9	0	62.5	62.5	-9	0	77.97619	77.97619	25
-9	0	62.5	-9	-9	0	49.40476	-9	37.5
-9	0	0	-9	-9	0	0	-9	12.5
-9	0	37.5	-9	-9	0	20.83333	-9	12.5
-9	0	50	-9	-9	0	61.90476	-9	12.5
-9	0	62.5	-9	-9	0	57.14286	-9	75
-9	0	0	-9	-9	0	20.83333	-9	25
-9	0	50	-9	-9	0	76.19048	-9	25
-9	0	62.5	-9	-9	0	77.97619	-9	87.5
-9	0	62.5	-9	-9	0	71.42857	-9	75
-9	0	87.5	87.5	83.33333	83.33333	35.11905	35.11905	50
-9	0	62.5	-9	-9	0	76.19048	-9	37.5
100	100	62.5	62.5	83.33333	83.33333	77.97619	77.97619	25
-9	0	62.5	-9	-9	0	77.97619	-9	62.5
-9	0	87.5	87.5	83.33333	83.33333	63.69048	63.69048	62.5
50	50	62.5	62.5	58.33333	58.33333	20.83333	20.83333	50
-9	0	62.5	-9	-9	0	47.61905	-9	37.5
100	100	62.5	62.5	75	75	47.61905	47.61905	25
-9	0	87.5	87.5	83.33333	83.33333	20.83333	20.83333	37.5
-9	0	75	-9	-9	0	61.90476	-9	25
-9	0	62.5	-9	-9	0	76.19048	-9	62.5
-9	0	62.5	-9	-9	0	77.97619	-9	75
50	50	75	75	58.33333	58.33333	35.11905	35.11905	25
100	100	87.5	87.5	58.33333	58.33333	63.69048	63.69048	62.5
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100	100	87.5	87.5	83.33333	83.33333	77.97619	77.97619	50
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-9	0	-9	0	0	33.33333	0	0	0
0	0	-9	-9	0	66.66667	-9	0	60
-9	0	-9	0	0	66.66667	0	0	60
0	0	-9	-9	0	0	-9	0	0
-9	0	-9	0	0	0	0	0	60
0	0	-9	-9	0	33.33333	-9	0	70
0	0	-9	-9	0	33.33333	-9	0	50

0	0	-9	0	0	33.33333	0	0	70
0	0	-9	-9	0	33.33333	-9	0	70
0	0	-9	0	0	0	0	0	0
-9	0	-9	-9	0	0	-9	0	50
0	0	-9	-9	0	0	-9	0	60
-9	0	-9	-9	0	33.33333	-9	0	60
-9	0	-9	-9	0	0	-9	0	60
-9	0	-9	0	0	0	0	0	60
0	0	-9	-9	0	0	-9	0	60
-9	0	-9	0	0	0	100	100	60
-9	0	-9	-9	0	66.66667	-9	0	60
-9	0	-9	0	0	33.33333	0	0	60
0	0	-9	-9	0	66.66667	-9	0	60
-9	0	0	-9	0	33.33333	-9	0	70
0	0	0	-9	0	0	-9	0	60
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100	100	-9	-9	0	33.33333	-9	0	60
-9	0	-9	-9	0	66.66667	-9	0	60
-9	0	0	-9	0	66.66667	-9	0	0
-9	0	-9	0	0	66.66667	0	0	60
-9	0	-9	-9	0	0	-9	0	0
-9	0	-9	0	0	33.33333	0	0	60
-9	0	-9	0	0	66.66667	0	0	60
-9	0	-9	-9	0	33.33333	-9	0	60
0	0	-9	-9	0	0	-9	0	0
0	0	-9	-9	0	0	-9	0	60
0	0	-9	-9	0	0	-9	0	0
-9	0	-9	-9	0	0	-9	0	60
0	0	0	-9	0	66.66667	-9	0	60
-9	0	-9	-9	0	33.33333	-9	0	60
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-9	0	0	-9	0	0	-9	0	50
-9	0	-9	0	0	66.66667	0	0	60
0	0	-9	-9	0	33.33333	-9	0	0
-9	0	0	0	0	66.66667	0	0	60
-9	0	-9	-9	0	33.33333	-9	0	70
-9	0	-9	0	0	0	0	0	60
-9	0	-9	0	0	33.33333	0	0	60
0	0	-9	-9	0	66.66667	-9	0	60
-9	0	-9	0	0	33.33333	0	0	50
-9	0	-9	0	0	33.33333	0	0	60
-9	0	-9	-9	0	0	-9	0	0
-9	0	-9	-9	0	33.33333	-9	0	50
100	100	-9	-9	0	0	-9	0	60
-9	0	0	0	0	66.66667	0	0	60
100	100	0	100	100	33.33333	0	0	60
0	0	-9	-9	0	0	-9	0	60
100	100	-9	-9	0	0	-9	0	0
0	0	-9	-9	0	100	-9	0	60
0	0	-9	-9	0	0	-9	0	0

0	0	100	-9	0	66.66667	-9	0	60
0	0	-9	-9	0	0	-9	0	0
0	0	-9	-9	0	0	-9	0	0
0	0	-9	-9	0	66.66667	-9	0	60
0	0	-9	-9	0	33.33333	-9	0	60
0	0	-9	-9	0	0	-9	0	0
100	100	-9	-9	0	0	-9	0	60
0	0	-9	0	0	66.66667	0	0	60
-9	0	-9	0	0	33.33333	0	0	0
0	0	-9	-9	0	0	-9	0	50
-9	0	-9	0	0	66.66667	0	0	60
-9	0	-9	-9	0	66.66667	-9	0	0
0	0	-9	-9	0	66.66667	-9	0	60
0	0	-9	-9	0	0	-9	0	0
-9	0	-9	-9	0	0	-9	0	60
-9	0	-9	0	0	33.33333	0	0	60
0	0	-9	0	0	100	0	0	70
-9	0	-9	-9	0	33.33333	-9	0	70
0	0	-9	-9	0	100	-9	0	0
0	0	-9	-9	0	66.66667	-9	0	60
0	0	-9	-9	0	0	-9	0	0
0	0	-9	-9	0	33.33333	-9	0	50
-9	0	0	-9	0	66.66667	-9	0	60
-9	0	-9	-9	0	0	-9	0	0
-9	0	0	0	0	0	0	0	0
-9	0	-9	0	0	0	0	0	0
-9	0	-9	-9	0	0	-9	0	0
100	100	100	-9	0	66.66667	-9	0	0
-9	0	-9	-9	0	0	-9	0	60
0	0	-9	-9	0	0	-9	0	60
-9	0	-9	-9	0	33.33333	-9	0	0
-9	0	100	-9	0	0	-9	0	60
-9	0	0	-9	0	33.33333	-9	0	0
-9	0	-9	-9	0	33.33333	-9	0	0
0	0	-9	-9	0	0	-9	0	0
-9	0	-9	-9	0	0	-9	0	0
-9	0	-9	-9	0	0	-9	0	0
-9	0	-9	-9	0	0	-9	0	60
-9	0	-9	-9	0	33.33333	-9	0	0
-9	0	-9	-9	0	66.66667	-9	0	70

MDCompD	MDCompD	MDCompD	MDCompD	MDCompD	FOCompDi	FOCompDi	FOCompDi	BPCompDg
0	-9	0	-9	0	2.083333	0	0	62.5
0	0	0	-9	0	4.722222	0	0	62.5
33.33333	-9	0	0	0	21.94444	50	34.09091	75
0	0	0	-9	0	17.08333	66.66667	17.04546	62.5
0	-9	0	-9	0	3.472222	33.33333	0	0
0	-9	0	-9	0	4.722222	66.66667	26.13636	75
0	-9	0	-9	0	0	0	0	62.5
0	-9	0	-9	0	4.861111	0	0	0
33.33333	-9	0	-9	0	23.33333	50	34.09091	50
33.33333	0	0	-9	0	12.36111	50	38.63636	62.5
66.66667	0	0	-9	0	16.52778	50	38.63636	75
0	-9	0	-9	0	9.583333	16.66667	17.04546	50
33.33333	-9	0	-9	0	16.52778	66.66667	51.13636	100
66.66667	-9	0	-9	0	17.77778	50	38.63636	75
0	-9	0	-9	0	5.416667	50	0	75
0	-9	0	-9	0	10.97222	66.66667	21.59091	62.5
0	0	0	0	0	29.72222	66.66667	17.04546	75
0	0	0	-9	0	6.805556	66.66667	0	100
33.33333	50	50	100	100	25.55556	66.66667	17.04546	62.5
33.33333	-9	0	-9	0	9.583333	66.66667	43.18182	62.5
33.33333	-9	0	-9	0	33.88889	50	34.09091	100
66.66667	-9	0	-9	0	4.166667	50	38.63636	62.5
66.66667	0	0	100	100	19.86111	50	42.04546	100
0	0	0	-9	0	5.416667	33.33333	0	75
0	0	0	-9	0	28.33333	33.33333	0	0
0	0	0	-9	0	29.02778	50	26.13636	62.5
66.66667	50	50	-9	0	10.97222	50	21.59091	75
0	-9	0	-9	0	0	33.33333	0	50
0	50	50	-9	0	5.416667	16.66667	0	75
0	0	0	-9	0	8.888889	66.66667	46.59091	75
33.33333	50	50	-9	0	23.47222	50	17.04546	62.5
33.33333	-9	0	-9	0	11.66667	66.66667	34.09091	75
33.33333	0	0	-9	0	8.888889	33.33333	0	0
33.33333	50	50	-9	0	29.02778	50	34.09091	75
0	-9	0	-9	0	15.69444	66.66667	38.63636	75
66.66667	-9	0	-9	0	31.80556	50	21.59091	0
0	0	0	-9	0	6.805556	0	0	62.5
0	-9	0	-9	0	4.722222	66.66667	21.59091	50
0	-9	0	-9	0	1.388889	33.33333	0	75
0	-9	0	-9	0	3.472222	66.66667	29.54546	50
0	-9	0	100	100	15.83333	66.66667	29.54546	50
0	0	0	-9	0	8.888889	66.66667	29.54546	50
0	50	50	-9	0	6.805556	66.66667	17.04546	50
0	-9	0	-9	0	21.38889	66.66667	25	62.5
0	0	0	-9	0	8.888889	50	17.04546	62.5
0	-9	0	-9	0	7.5	33.33333	0	50
33.33333	50	50	100	100	12.36111	50	34.09091	62.5
0	-9	0	-9	0	6.805556	66.66667	21.59091	75
33.33333	50	50	-9	0	40.55556	66.66667	51.13636	75

0	50	50	-9	0	17.08333	50	17.04546	0
100	0	0	-9	0	10.97222	33.33333	0	100
0	50	50	-9	0	28.33333	66.66667	34.09091	100
0	-9	0	-9	0	8.055556	50	46.59091	62.5
0	0	0	-9	0	4.722222	33.33333	0	62.5
0	-9	0	-9	0	6.111111	0	0	0
0	50	50	0	0	8.888889	50	34.09091	75
66.66667	50	50	100	100	32.5	66.66667	17.04546	62.5
66.66667	50	50	0	0	35.97222	66.66667	17.04546	87.5
66.66667	50	50	100	100	8.888889	66.66667	17.04546	0
0	0	0	-9	0	8.888889	66.66667	17.04546	50
0	-9	0	-9	0	0	66.66667	42.04546	87.5
0	-9	0	-9	0	10.97222	50	26.13636	75
0	0	0	0	0	4.722222	66.66667	21.59091	75
33.33333	-9	0	-9	0	25.55556	50	21.59091	75
0	-9	0	0	0	5.555556	50	25	75
0	-9	0	-9	0	2.083333	50	0	50
33.33333	-9	0	-9	0	22.91667	66.66667	46.59091	0
0	0	0	-9	0	9.583333	50	17.04546	75
0	-9	0	-9	0	8.888889	33.33333	0	0
33.33333	-9	0	-9	0	24.02778	33.33333	0	0
0	-9	0	100	100	27.63889	66.66667	21.59091	75
66.66667	0	0	-9	0	13.05556	50	26.13636	75
0	-9	0	-9	0	13.75	66.66667	38.63636	87.5
0	0	0	0	0	4.722222	50	17.04546	62.5
0	-9	0	0	0	31.11111	66.66667	17.04546	75
0	-9	0	-9	0	4.166667	0	0	50
0	-9	0	-9	0	30.97222	50	21.59091	0
0	50	50	100	100	27.63889	50	17.04546	75
0	-9	0	-9	0	8.888889	66.66667	29.54546	50
33.33333	50	50	100	100	31.11111	66.66667	17.04546	75
66.66667	-9	0	-9	0	5.416667	0	0	0
0	-9	0	-9	0	11.66667	50	21.59091	0
33.33333	50	50	100	100	20.69444	66.66667	26.13636	62.5
0	-9	0	-9	0	3.472222	50	12.5	62.5
33.33333	-9	0	-9	0	28.33333	66.66667	29.54546	87.5
0	-9	0	-9	0	0	50	34.09091	0
66.66667	50	50	-9	0	26.25	66.66667	0	62.5
66.66667	0	0	-9	0	25.55556	50	17.04546	87.5
0	-9	0	100	100	8.888889	66.66667	17.04546	87.5
0	-9	0	-9	0	34.58333	50	21.59091	100
0	-9	0	-9	0	7.5	50	29.54546	87.5
0	0	0	0	0	0	50	37.5	50
33.33333	-9	0	-9	0	9.583333	66.66667	17.04546	50
0	-9	0	-9	0	32.36111	33.33333	29.54546	75
66.66667	50	50	100	100	28.33333	66.66667	17.04546	100
0	0	0	-9	0	44.16667	66.66667	34.09091	62.5
66.66667	-9	0	-9	0	12.36111	0	0	75
0	-9	0	-9	0	6.805556	0	0	0
66.66667	0	0	-9	0	16.38889	50	17.04546	75

0	50	50	-9	0	30.41667	66.66667	29.54546	100
0	-9	0	-9	0	9.583333	0	0	0
0	-9	0	-9	0	11.66667	66.66667	42.04546	87.5
0	50	50	-9	0	8.888889	50	0	0
33.33333	-9	0	0	0	8.888889	0	0	75
33.33333	-9	0	-9	0	4.722222	66.66667	42.04546	50
33.33333	-9	0	-9	0	15.69444	33.33333	0	75
0	-9	0	-9	0	3.472222	50	0	75
0	-9	0	-9	0	25.55556	33.33333	0	62.5
66.66667	-9	0	-9	0	11.66667	66.66667	17.04546	75
0	0	0	-9	0	1.388889	33.33333	0	75
0	50	50	0	0	36.52778	66.66667	21.59091	75
0	50	50	-9	0	6.805556	66.66667	34.09091	87.5
0	-9	0	100	100	29.02778	66.66667	17.04546	75
0	0	0	-9	0	26.94444	50	21.59091	62.5
0	-9	0	-9	0	11.52778	16.66667	17.04546	50
0	0	0	-9	0	8.888889	66.66667	17.04546	75
66.66667	-9	0	100	100	15.83333	66.66667	17.04546	62.5
33.33333	0	0	100	100	34.44444	50	34.09091	87.5
33.33333	0	0	0	0	31.80556	50	34.09091	62.5
33.33333	50	50	-9	0	33.88889	50	21.59091	100
66.66667	50	50	-9	0	26.94444	50	4.545455	50
0	-9	0	-9	0	11.66667	66.66667	46.59091	50
0	-9	0	-9	0	0	66.66667	21.59091	50
0	-9	0	-9	0	5.416667	33.33333	0	0
66.66667	-9	0	-9	0	26.25	50	17.04546	75
100	-9	0	-9	0	6.805556	66.66667	17.04546	87.5
0	0	0	-9	0	6.111111	50	21.59091	75
0	-9	0	-9	0	3.333333	50	0	50
66.66667	50	50	0	0	26.94444	66.66667	17.04546	75
0	-9	0	-9	0	10.97222	66.66667	42.04546	87.5
0	0	0	-9	0	12.36111	16.66667	29.54546	75
66.66667	-9	0	-9	0	9.583333	16.66667	38.63636	75
0	-9	0	-9	0	32.36111	33.33333	12.5	75
0	-9	0	0	0	6.805556	50	46.59091	75
33.33333	-9	0	100	100	28.33333	66.66667	17.04546	62.5
33.33333	-9	0	-9	0	4.166667	66.66667	0	50
0	0	0	-9	0	8.055556	0	0	75
0	-9	0	0	0	10.83333	16.66667	42.04546	75
66.66667	-9	0	-9	0	20	66.66667	38.63636	87.5
0	-9	0	-9	0	8.888889	50	29.54546	62.5
0	-9	0	-9	0	8.194444	50	0	75
0	50	50	100	100	30.41667	50	21.59091	87.5
33.33333	-9	0	-9	0	15.13889	50	25	50
33.33333	-9	0	-9	0	8.888889	50	17.04546	75
0	-9	0	-9	0	30.41667	0	0	0
66.66667	-9	0	-9	0	7.5	33.33333	0	75
0	-9	0	0	0	5.416667	33.33333	17.04546	75
0	-9	0	-9	0	11.80556	50	0	100
0	-9	0	-9	0	29.02778	66.66667	42.04546	75

0	-9	0	-9	0	5.416667	0	0	75
33.33333	-9	0	-9	0	6.25	16.66667	12.5	62.5
0	0	0	100	100	5.416667	50	17.04546	75
66.66667	-9	0	-9	0	10.97222	0	0	100
0	-9	0	0	0	29.72222	66.66667	17.04546	75
0	-9	0	-9	0	1.388889	50	21.59091	62.5
0	-9	0	-9	0	0	0	0	0
33.33333	-9	0	-9	0	16.52778	33.33333	0	62.5
0	-9	0	-9	0	6.805556	50	21.59091	62.5
0	0	0	-9	0	4.166667	33.33333	12.5	62.5
66.66667	50	50	0	0	39.30556	66.66667	21.59091	100
100	-9	0	-9	0	8.888889	33.33333	0	75
0	-9	0	-9	0	11.66667	66.66667	59.09091	50
66.66667	50	50	-9	0	30.41667	50	21.59091	100
33.33333	0	0	-9	0	12.36111	33.33333	0	75
66.66667	-9	0	-9	0	8.194444	50	38.63636	100
66.66667	-9	0	100	100	29.72222	66.66667	17.04546	75
33.33333	-9	0	-9	0	8.888889	66.66667	17.04546	75
0	-9	0	100	100	25.55556	66.66667	17.04546	62.5
0	50	50	-9	0	8.888889	66.66667	38.63636	75
0	-9	0	-9	0	24.16667	50	29.54546	62.5
33.33333	-9	0	100	100	8.888889	66.66667	17.04546	62.5
100	-9	0	0	0	11.66667	50	17.04546	100
0	-9	0	-9	0	8.888889	66.66667	21.59091	75
0	-9	0	-9	0	28.33333	66.66667	21.59091	0
0	-9	0	-9	0	6.25	66.66667	26.13636	50
0	-9	0	100	100	31.11111	66.66667	17.04546	75
0	50	50	-9	0	29.72222	66.66667	17.04546	50
33.33333	-9	0	-9	0	34.44444	50	34.09091	50
33.33333	50	50	-9	0	8.888889	50	17.04546	62.5
0	50	50	0	0	23.47222	50	17.04546	75
0	-9	0	-9	0	7.5	50	0	75
66.66667	50	50	-9	0	6.805556	33.33333	17.04546	62.5
0	50	50	0	0	25.55556	66.66667	17.04546	62.5
66.66667	-9	0	-9	0	7.5	50	12.5	0
66.66667	-9	0	100	100	36.66667	66.66667	21.59091	75
66.66667	-9	0	-9	0	25.55556	50	46.59091	50
33.33333	50	50	-9	0	24.72222	66.66667	34.09091	87.5
0	-9	0	-9	0	8.888889	0	0	50
33.33333	-9	0	-9	0	26.94444	50	21.59091	100
0	-9	0	-9	0	11.66667	50	29.54546	62.5
33.33333	-9	0	100	100	28.33333	66.66667	17.04546	62.5
33.33333	-9	0	-9	0	21.38889	16.66667	21.59091	75
33.33333	50	50	-9	0	11.66667	50	0	0
0	-9	0	-9	0	8.888889	66.66667	21.59091	75
33.33333	-9	0	-9	0	11.66667	50	17.04546	75
33.33333	-9	0	0	0	17.77778	66.66667	13.63636	75
0	-9	0	100	100	11.66667	66.66667	17.04546	75
33.33333	0	0	-9	0	10.27778	50	34.09091	75
0	50	50	100	100	31.11111	66.66667	17.04546	75

33.33333	-9	0	-9	0	22.08333	66.66667	34.09091	50
66.66667	-9	0	-9	0	24.86111	50	34.09091	100
0	-9	0	-9	0	9.583333	0	0	62.5
0	-9	0	-9	0	3.333333	33.33333	0	100
66.66667	50	50	-9	0	10.27778	50	25	75
33.33333	50	50	-9	0	21.25	66.66667	34.09091	75
66.66667	0	0	-9	0	31.80556	66.66667	29.54546	62.5
0	-9	0	0	0	7.5	50	26.13636	75
66.66667	0	0	-9	0	29.72222	50	21.59091	87.5
0	-9	0	-9	0	7.5	0	0	50
33.33333	-9	0	100	100	27.63889	66.66667	17.04546	62.5
0	0	0	-9	0	12.22222	33.33333	17.04546	100
0	-9	0	100	100	11.66667	66.66667	17.04546	50
66.66667	0	0	-9	0	13.75	50	17.04546	100
0	-9	0	-9	0	8.194444	50	0	50
33.33333	-9	0	100	100	28.33333	66.66667	17.04546	100
0	50	50	100	100	31.11111	66.66667	42.04546	75
0	-9	0	100	100	34.44444	66.66667	17.04546	75
66.66667	-9	0	-9	0	10.27778	50	38.63636	62.5
33.33333	-9	0	100	100	28.33333	66.66667	17.04546	75
33.33333	-9	0	0	0	8.888889	50	21.59091	62.5
0	-9	0	0	0	0	0	0	75
0	0	0	-9	0	8.888889	33.33333	17.04546	75
66.66667	0	0	-9	0	33.19444	50	51.13636	75
0	-9	0	-9	0	0	0	0	50
66.66667	50	50	-9	0	27.63889	66.66667	21.59091	75
66.66667	50	50	100	100	11.66667	66.66667	17.04546	62.5
66.66667	-9	0	100	100	33.19444	66.66667	21.59091	75
0	0	0	0	0	33.19444	50	42.04546	100
0	-9	0	-9	0	22.5	33.33333	0	50
33.33333	-9	0	-9	0	8.888889	50	17.04546	62.5
0	-9	0	0	0	5.555556	66.66667	34.09091	75
0	-9	0	-9	0	7.5	66.66667	21.59091	75
66.66667	0	0	-9	0	17.22222	50	21.59091	100
0	-9	0	-9	0	3.333333	50	0	100
0	-9	0	-9	0	12.36111	33.33333	0	100
66.66667	-9	0	-9	0	0	33.33333	0	87.5
33.33333	-9	0	-9	0	20.55556	50	17.04546	100
0	-9	0	0	0	11.66667	66.66667	17.04546	62.5
0	0	0	-9	0	27.63889	66.66667	17.04546	75
0	50	50	-9	0	3.333333	33.33333	0	62.5
0	50	50	-9	0	6.805556	66.66667	17.04546	75
0	-9	0	0	0	34.58333	66.66667	29.54546	87.5
0	-9	0	-9	0	7.5	33.33333	0	87.5
33.33333	0	0	-9	0	26.25	66.66667	46.59091	0
0	-9	0	100	100	27.63889	66.66667	17.04546	75
0	-9	0	100	100	33.19444	66.66667	17.04546	75
0	-9	0	0	0	29.72222	66.66667	17.04546	87.5
66.66667	50	50	-9	0	28.33333	66.66667	17.04546	50
0	-9	0	0	0	31.11111	66.66667	21.59091	75

66.66667	50	50	-9	0	14.44444	50	17.04546	100
0	-9	0	0	0	11.66667	66.66667	17.04546	75
33.33333	-9	0	100	100	27.63889	66.66667	17.04546	62.5
33.33333	-9	0	-9	0	8.194444	50	29.54546	50
0	-9	0	-9	0	7.5	33.33333	0	0
33.33333	-9	0	-9	0	17.77778	66.66667	34.09091	75
66.66667	-9	0	-9	0	33.19444	50	34.09091	50
0	-9	0	100	100	4.166667	16.66667	0	50
0	-9	0	-9	0	0	50	4.545455	50
66.66667	0	0	-9	0	15.13889	66.66667	34.09091	100
33.33333	-9	0	-9	0	13.05556	16.66667	26.13636	75
0	-9	0	-9	0	18.47222	50	37.5	100
0	-9	0	100	100	29.02778	66.66667	17.04546	75
66.66667	0	0	-9	0	31.11111	66.66667	17.04546	0
100	50	50	-9	0	8.888889	66.66667	34.09091	87.5
66.66667	0	0	-9	0	31.11111	50	34.09091	75
0	-9	0	-9	0	8.888889	33.33333	0	87.5
0	-9	0	0	0	10.97222	66.66667	17.04546	100
33.33333	-9	0	100	100	11.66667	66.66667	17.04546	62.5
33.33333	-9	0	0	0	28.33333	33.33333	0	62.5
0	-9	0	-9	0	3.333333	50	21.59091	62.5
0	50	50	-9	0	8.888889	66.66667	0	75
0	-9	0	-9	0	0	66.66667	29.54546	75
33.33333	-9	0	-9	0	17.77778	33.33333	21.59091	62.5
66.66667	0	0	-9	0	28.88889	33.33333	0	62.5
100	0	0	-9	0	6.944444	66.66667	13.63636	87.5
0	-9	0	-9	0	3.472222	66.66667	51.13636	87.5
33.33333	-9	0	-9	0	29.72222	50	26.13636	75
0	-9	0	-9	0	8.888889	66.66667	34.09091	62.5
33.33333	0	0	-9	0	9.583333	66.66667	34.09091	75
0	0	0	-9	0	3.333333	50	34.09091	100
0	-9	0	0	0	13.75	66.66667	17.04546	100
0	0	0	-9	0	6.944444	50	21.59091	50
0	0	0	100	100	27.63889	66.66667	17.04546	75
0	-9	0	0	0	7.5	50	17.04546	62.5
33.33333	0	0	-9	0	28.33333	66.66667	17.04546	75
0	-9	0	-9	0	3.333333	66.66667	21.59091	62.5
33.33333	-9	0	-9	0	25.55556	50	26.13636	62.5
0	-9	0	-9	0	25.55556	33.33333	0	75
0	-9	0	-9	0	6.805556	50	21.59091	75
66.66667	-9	0	100	100	13.75	50	17.04546	75
33.33333	-9	0	0	0	34.44444	66.66667	34.09091	50
0	-9	0	100	100	33.19444	66.66667	17.04546	75
33.33333	-9	0	100	100	13.75	66.66667	17.04546	75
66.66667	50	50	-9	0	36.52778	66.66667	34.09091	75
66.66667	-9	0	100	100	28.33333	66.66667	17.04546	75
0	0	0	-9	0	5.555556	66.66667	17.04546	50
0	-9	0	100	100	31.11111	33.33333	17.04546	75
33.33333	50	50	-9	0	13.75	66.66667	38.63636	75
33.33333	0	0	-9	0	26.94444	16.66667	17.04546	87.5

33.33333	0	0	0	0	17.77778	66.66667	0	50
33.33333	50	50	-9	0	17.77778	66.66667	38.63636	100
0	0	0	0	0	8.888889	66.66667	17.04546	75
0	-9	0	-9	0	9.583333	50	17.04546	62.5
0	50	50	-9	0	6.805556	50	21.59091	75
33.33333	-9	0	-9	0	8.888889	50	4.545455	87.5
0	-9	0	-9	0	8.888889	66.66667	29.54546	50
0	-9	0	100	100	11.66667	33.33333	17.04546	75
0	0	0	-9	0	27.63889	66.66667	51.13636	50
0	-9	0	100	100	13.75	66.66667	17.04546	62.5
66.66667	-9	0	-9	0	11.66667	50	17.04546	75
33.33333	-9	0	100	100	28.33333	66.66667	17.04546	100
66.66667	0	0	-9	0	13.05556	50	26.13636	75
33.33333	-9	0	-9	0	37.22222	50	38.63636	75
0	50	50	-9	0	7.5	16.66667	12.5	0
33.33333	-9	0	100	100	37.77778	50	26.13636	50
33.33333	0	0	-9	0	25.55556	50	34.09091	75
66.66667	-9	0	-9	0	2.083333	50	0	50
66.66667	-9	0	-9	0	35.97222	50	21.59091	100
66.66667	-9	0	100	100	33.88889	66.66667	17.04546	75
0	-9	0	-9	0	9.583333	33.33333	0	75
33.33333	-9	0	100	100	25	66.66667	17.04546	62.5
66.66667	-9	0	0	0	8.888889	50	29.54546	87.5
33.33333	-9	0	-9	0	22.5	16.66667	17.04546	0
0	0	0	-9	0	10.27778	33.33333	0	50
0	50	50	-9	0	25.55556	50	17.04546	75
0	0	0	-9	0	25.55556	50	9.090909	62.5
0	-9	0	-9	0	0	33.33333	0	62.5
66.66667	50	50	-9	0	8.888889	50	17.04546	87.5
33.33333	-9	0	-9	0	8.333333	50	0	75
33.33333	-9	0	-9	0	19.16667	50	0	75
0	-9	0	-9	0	20	50	29.54546	100
66.66667	-9	0	100	100	11.66667	66.66667	17.04546	62.5
33.33333	0	0	-9	0	29.72222	50	34.09091	75
66.66667	-9	0	100	100	32.5	66.66667	17.04546	62.5
33.33333	-9	0	-9	0	20.55556	50	21.59091	75
0	-9	0	100	100	28.33333	66.66667	17.04546	62.5
33.33333	-9	0	100	100	8.888889	66.66667	17.04546	62.5
66.66667	0	0	-9	0	13.75	16.66667	21.59091	50
33.33333	-9	0	0	0	28.33333	66.66667	0	100
33.33333	-9	0	100	100	11.66667	66.66667	17.04546	62.5
0	-9	0	-9	0	6.805556	50	13.63636	75
33.33333	-9	0	-9	0	15	50	21.59091	50
0	50	50	-9	0	11.66667	66.66667	17.04546	100
66.66667	-9	0	100	100	11.66667	33.33333	17.04546	62.5
33.33333	0	0	0	0	28.33333	66.66667	17.04546	62.5
0	50	50	-9	0	10.27778	66.66667	34.09091	75
0	0	0	-9	0	6.805556	33.33333	0	62.5
100	0	0	-9	0	27.63889	50	12.5	87.5
0	0	0	-9	0	4.722222	33.33333	0	50

66.66667	50	50	-9	0	25.55556	66.66667	17.04546	100
0	50	50	-9	0	7.5	16.66667	0	0
0	0	0	-9	0	8.888889	33.33333	0	87.5
66.66667	50	50	-9	0	12.91667	50	34.09091	75
33.33333	50	50	-9	0	31.11111	66.66667	17.04546	75
0	0	0	-9	0	27.63889	50	29.54546	100
0	50	50	-9	0	13.05556	66.66667	29.54546	75
66.66667	0	0	100	100	27.63889	66.66667	17.04546	75
33.33333	-9	0	0	0	4.722222	33.33333	0	50
0	50	50	-9	0	12.22222	50	46.59091	75
66.66667	-9	0	100	100	11.66667	66.66667	17.04546	50
66.66667	-9	0	-9	0	13.05556	16.66667	21.59091	75
66.66667	0	0	-9	0	26.94444	50	26.13636	87.5
0	0	0	-9	0	5.416667	0	0	50
0	-9	0	-9	0	5.416667	50	12.5	62.5
33.33333	-9	0	100	100	25.55556	66.66667	17.04546	62.5
100	50	50	100	100	25.55556	66.66667	17.04546	100
33.33333	-9	0	-9	0	20.69444	66.66667	34.09091	75
100	0	0	-9	0	25.55556	66.66667	63.63636	50
66.66667	0	0	-9	0	42.22222	50	38.63636	0
0	0	0	-9	0	8.888889	66.66667	34.09091	0
33.33333	0	0	-9	0	8.888889	50	0	0
66.66667	-9	0	-9	0	46.94444	66.66667	51.13636	100
0	-9	0	-9	0	7.5	16.66667	12.5	0
0	-9	0	0	0	8.055556	50	9.090909	100
0	-9	0	0	0	4.166667	33.33333	0	75
0	-9	0	-9	0	8.888889	33.33333	0	87.5
66.66667	0	0	-9	0	29.58333	33.33333	0	75
0	-9	0	-9	0	11.66667	66.66667	42.04546	75
0	0	0	-9	0	21.94444	50	21.59091	62.5
33.33333	-9	0	-9	0	8.888889	66.66667	21.59091	62.5
0	-9	0	-9	0	32.5	66.66667	17.04546	0
33.33333	-9	0	-9	0	8.888889	33.33333	21.59091	62.5
33.33333	-9	0	-9	0	4.166667	33.33333	0	50
0	0	0	-9	0	3.472222	66.66667	9.090909	75
0	-9	0	-9	0	6.805556	50	21.59091	87.5
0	-9	0	-9	0	8.888889	50	29.54546	62.5
33.33333	-9	0	-9	0	9.583333	50	34.09091	0
66.66667	-9	0	-9	0	31.11111	50	21.59091	100

BPCompDg	BPCompBe	BPCompBe	BPCompDe	BPCompDe	BPCompDe	BPCompDe	BPCompDg	BPCompDg
0	16.66667	100	0	0	0	0	100	0
100	65.83333	100	100	83.33333	50	58.33333	33.33333	75
100	69.16667	0	100	83.33333	50	33.33333	100	100
100	25	0	100	91.66667	50	33.33333	100	100
0	4.166667	0	0	0	0	33.33333	100	75
0	25	0	100	100	0	0	66.66667	75
100	0	0	100	16.66667	0	0	100	0
0	0	100	0	0	0	33.33333	100	75
0	56.66667	0	100	50	50	0	100	100
0	73.33333	0	100	0	50	66.66667	66.66667	75
100	72.5	100	100	0	100	0	100	50
0	4.166667	0	100	100	0	33.33333	0	100
100	76.66667	100	100	50	50	33.33333	100	50
0	74.16667	100	100	0	50	0	100	0
0	0	0	0	0	0	0	66.66667	0
100	57.5	100	100	16.66667	0	16.66667	0	50
100	61.66667	100	100	66.66667	50	33.33333	100	100
100	41.66667	100	100	25	0	25	100	75
100	61.66667	100	100	83.33333	50	83.33333	66.66667	100
100	61.66667	100	100	83.33333	100	91.66667	100	50
0	49.16667	0	100	83.33333	50	0	100	75
0	61.66667	100	100	58.33333	50	16.66667	100	50
100	61.66667	100	100	83.33333	50	91.66667	100	100
0	0	100	0	0	0	33.33333	0	0
0	4.166667	0	0	0	0	0	100	0
0	0	100	100	0	0	0	100	0
100	69.16667	100	100	83.33333	100	83.33333	33.33333	100
100	0	100	0	16.66667	0	0	100	50
0	0	0	100	0	0	0	0	0
0	25	0	100	83.33333	50	33.33333	100	75
100	69.16667	100	100	100	50	83.33333	33.33333	100
100	29.16667	0	100	83.33333	50	33.33333	33.33333	0
0	0	0	0	0	0	0	100	0
100	65.83333	100	100	83.33333	0	50	100	100
100	29.16667	100	100	83.33333	50	66.66667	100	100
0	4.166667	100	0	0	0	33.33333	100	0
100	20.83333	0	100	66.66667	0	33.33333	0	75
100	45	0	100	0	0	33.33333	100	100
100	0	0	100	0	0	0	100	0
100	65.83333	0	100	66.66667	50	66.66667	100	0
100	74.16667	100	100	83.33333	50	50	100	75
100	61.66667	100	100	41.66667	50	83.33333	33.33333	50
100	61.66667	100	100	50	0	16.66667	0	50
100	33.33333	100	100	83.33333	0	66.66667	100	0
100	73.33333	0	100	0	100	0	100	50
0	0	0	0	0	0	0	100	0
100	65	100	100	0	50	58.33333	100	75
100	61.66667	100	100	83.33333	50	83.33333	0	100
100	40.83333	100	100	66.66667	0	50	100	100

0	0	100	0	0	0	0	100	0
100	57.5	100	100	0	0	66.66667	33.33333	0
100	61.66667	100	100	91.66667	50	83.33333	100	50
0	52.5	0	100	83.33333	50	33.33333	100	75
100	80	100	0	33.33333	50	50	100	75
0	4.166667	0	0	0	0	0	100	0
100	61.66667	100	100	100	50	83.33333	100	100
100	65.83333	100	100	16.66667	50	58.33333	100	75
100	57.5	100	100	50	50	58.33333	100	75
100	20.83333	100	100	100	50	91.66667	66.66667	75
100	65.83333	100	100	8.333333	50	83.33333	100	75
100	0	0	100	75	0	0	100	100
100	68.33333	100	100	16.66667	100	50	0	75
100	61.66667	100	100	91.66667	50	83.33333	100	100
100	75.83333	100	100	33.33333	50	83.33333	100	0
0	0	100	100	16.66667	0	0	0	0
0	0	100	100	66.66667	0	33.33333	0	0
100	29.16667	100	100	0	50	33.33333	100	0
100	4.166667	0	0	16.66667	0	0	0	0
0	4.166667	100	100	0	50	0	66.66667	0
0	8.333333	0	100	16.66667	50	0	0	0
100	61.66667	100	100	66.66667	50	50	100	100
0	61.66667	100	0	0	50	58.33333	100	100
100	25	100	0	58.33333	0	33.33333	0	100
100	58.33333	100	100	0	0	25	33.33333	75
100	61.66667	100	100	83.33333	50	50	100	100
0	0	0	0	16.66667	0	33.33333	66.66667	0
100	4.166667	0	100	50	0	0	100	50
100	61.66667	100	100	58.33333	0	50	100	100
0	61.66667	100	100	91.66667	50	50	100	50
100	65	100	100	83.33333	50	91.66667	100	100
0	57.5	100	0	0	0	50	0	100
0	4.166667	100	0	0	50	0	0	0
100	74.16667	100	100	50	50	33.33333	100	100
100	37.5	100	100	0	0	33.33333	100	0
100	61.66667	0	100	75	50	66.66667	100	100
0	74.16667	0	100	41.66667	50	66.66667	100	100
0	0	100	100	0	0	33.33333	33.33333	0
100	4.166667	100	100	0	0	0	100	50
0	65.83333	100	100	83.33333	50	91.66667	100	50
100	61.66667	0	100	0	0	0	100	0
0	20.83333	100	100	0	0	16.66667	100	75
0	4.166667	0	100	50	50	33.33333	33.33333	50
100	61.66667	100	0	50	50	16.66667	0	0
100	0	100	100	75	0	83.33333	100	50
100	49.16667	100	100	83.33333	50	16.66667	100	75
100	44.16667	100	100	66.66667	0	66.66667	0	100
0	57.5	0	100	0	50	33.33333	100	0
0	4.166667	100	0	0	0	0	100	0
100	4.166667	100	100	50	0	58.33333	100	0

100	61.66667	100	100	91.66667	50	83.33333	100	100
0	74.16667	100	0	0	50	66.66667	0	0
0	61.66667	100	100	75	50	83.33333	100	50
0	4.166667	0	0	16.66667	0	0	0	0
100	25	0	100	66.66667	50	33.33333	100	100
100	49.16667	100	100	66.66667	50	50	100	50
100	61.66667	100	100	83.33333	50	83.33333	100	100
0	0	0	100	0	0	0	100	0
100	65.83333	100	100	66.66667	50	50	100	0
100	61.66667	100	0	83.33333	50	50	0	100
100	4.166667	0	100	0	0	0	33.33333	0
100	48.33333	100	100	66.66667	50	58.33333	33.33333	100
100	61.66667	100	100	91.66667	50	83.33333	100	100
100	61.66667	100	100	66.66667	50	33.33333	100	100
100	8.333333	100	100	66.66667	0	16.66667	66.66667	100
100	0	0	100	16.66667	0	0	0	50
100	61.66667	100	100	0	50	50	0	100
100	49.16667	100	100	83.33333	50	91.66667	100	75
100	72.5	100	100	100	50	66.66667	66.66667	100
100	57.5	100	100	91.66667	50	83.33333	100	100
100	61.66667	100	100	75	50	83.33333	100	75
100	61.66667	100	100	75	50	50	0	100
100	61.66667	100	100	75	50	83.33333	100	50
100	61.66667	100	100	50	0	25	100	75
0	4.166667	0	0	0	0	0	100	0
100	61.66667	0	100	0	50	33.33333	100	75
100	61.66667	100	100	83.33333	50	50	100	75
100	0	0	100	50	0	33.33333	33.33333	100
0	0	0	100	16.66667	0	33.33333	0	0
100	61.66667	0	100	58.33333	50	33.33333	0	75
0	61.66667	100	100	91.66667	50	16.66667	100	100
0	33.33333	0	0	0	100	66.66667	100	0
100	40.83333	100	100	66.66667	0	50	0	50
100	4.166667	100	100	50	0	58.33333	66.66667	75
100	8.333333	100	0	0	50	33.33333	100	75
100	37.5	100	100	83.33333	50	83.33333	66.66667	75
100	0	100	100	16.66667	0	0	100	50
0	16.66667	0	0	0	0	0	100	0
100	33.33333	100	100	0	0	33.33333	100	0
100	76.66667	0	100	83.33333	50	33.33333	100	100
100	61.66667	100	100	91.66667	50	50	100	50
100	0	0	100	66.66667	0	33.33333	0	0
100	45	100	100	100	50	50	0	75
0	65	0	100	83.33333	50	33.33333	33.33333	100
100	65.83333	0	100	100	50	0	0	100
0	4.166667	100	0	0	0	0	100	0
100	0	0	100	0	0	33.33333	100	0
100	0	0	100	66.66667	0	33.33333	0	0
0	4.166667	100	100	0	0	0	0	0
100	61.66667	100	100	75	50	16.66667	66.66667	0

0	0	100	0	0	0	0	0	0
0	16.66667	0	0	83.33333	0	0	0	0
0	0	0	100	0	0	33.33333	0	75
0	65	100	100	50	50	66.66667	100	75
100	65	100	100	16.66667	50	33.33333	0	100
100	65.83333	100	100	66.66667	0	16.66667	100	75
0	0	0	0	0	0	0	0	0
0	69.16667	100	100	83.33333	50	83.33333	100	100
100	25	0	100	50	0	0	100	75
100	0	0	100	0	0	0	100	0
100	49.16667	100	0	75	50	91.66667	100	75
100	61.66667	100	100	16.66667	50	83.33333	100	75
0	61.66667	0	100	0	50	33.33333	100	100
100	61.66667	100	100	0	100	33.33333	66.66667	75
0	0	0	100	0	0	0	0	0
100	61.66667	100	0	100	50	91.66667	100	75
100	48.33333	100	100	66.66667	50	58.33333	66.66667	75
100	49.16667	100	100	100	50	50	0	75
100	74.16667	100	100	100	50	83.33333	66.66667	75
100	25	0	100	83.33333	0	0	100	75
0	0	0	100	0	0	0	100	0
100	20.83333	100	100	50	50	66.66667	100	75
100	65.83333	100	0	100	50	83.33333	0	100
100	25	0	100	16.66667	0	0	100	75
0	61.66667	100	0	25	0	83.33333	66.66667	25
0	8.333333	0	100	16.66667	50	33.33333	100	75
100	65	100	100	66.66667	50	33.33333	100	100
100	61.66667	100	100	16.66667	0	83.33333	0	50
100	73.33333	100	100	83.33333	50	16.66667	100	100
100	61.66667	100	100	0	50	58.33333	100	75
100	49.16667	100	0	0	50	58.33333	100	50
0	20.83333	100	0	0	0	33.33333	66.66667	0
100	20.83333	100	100	0	50	66.66667	66.66667	75
100	45	100	100	66.66667	0	33.33333	100	75
0	25	0	100	16.66667	50	33.33333	100	0
100	61.66667	100	100	66.66667	100	50	0	75
100	70	100	100	58.33333	50	91.66667	100	0
100	69.16667	100	100	83.33333	50	50	100	100
100	0	0	100	83.33333	0	33.33333	100	50
100	37.5	100	100	41.66667	0	58.33333	100	50
100	25	0	100	0	50	33.33333	100	0
100	74.16667	100	100	50	0	91.66667	66.66667	75
100	0	100	0	0	50	66.66667	100	0
0	61.66667	100	100	41.66667	0	0	100	0
100	61.66667	100	100	100	50	50	100	75
100	20.83333	0	100	16.66667	50	66.66667	100	100
0	69.16667	0	100	41.66667	50	66.66667	100	100
100	74.16667	100	100	83.33333	50	50	66.66667	75
100	25	100	0	0	0	0	100	0
100	61.66667	100	100	66.66667	50	33.33333	100	100

0	0	100	0	50	0	33.33333	66.66667	100
100	65	100	100	16.66667	50	33.33333	0	25
0	0	100	0	0	0	0	100	0
100	0	0	0	0	0	33.33333	100	0
0	40.83333	100	100	0	0	16.66667	100	0
100	69.16667	100	0	83.33333	100	16.66667	100	100
0	25	100	100	0	50	33.33333	100	0
0	57.5	0	100	83.33333	50	33.33333	0	0
100	4.166667	100	100	0	0	58.33333	100	100
0	0	0	0	0	0	33.33333	100	50
0	20.83333	100	100	0	50	25	100	75
100	61.66667	100	100	16.66667	50	91.66667	0	75
100	65.83333	100	100	83.33333	50	58.33333	66.66667	75
100	76.66667	100	100	83.33333	50	33.33333	66.66667	50
100	0	0	0	41.66667	0	33.33333	66.66667	0
100	65.83333	100	100	83.33333	50	91.66667	100	100
0	65	100	100	66.66667	50	33.33333	66.66667	50
100	44.16667	0	100	16.66667	0	33.33333	100	100
100	61.66667	100	100	0	50	83.33333	100	100
100	37.5	0	100	83.33333	50	66.66667	100	100
100	61.66667	100	100	100	50	83.33333	0	75
100	4.166667	0	100	0	0	33.33333	0	75
100	57.5	100	100	100	50	25	0	75
100	52.5	100	100	16.66667	50	33.33333	100	75
100	0	0	100	50	0	33.33333	0	0
100	4.166667	0	100	16.66667	50	66.66667	33.33333	75
100	49.16667	100	100	100	50	91.66667	100	75
100	61.66667	0	100	83.33333	100	33.33333	100	100
100	20.83333	0	0	0	0	33.33333	0	0
100	0	100	100	58.33333	0	0	0	0
100	49.16667	100	100	50	50	91.66667	33.33333	75
100	61.66667	100	100	0	0	16.66667	100	75
100	61.66667	100	100	16.66667	0	16.66667	100	75
0	69.16667	100	100	83.33333	50	91.66667	100	75
100	64.16667	100	100	66.66667	0	50	100	50
100	61.66667	100	100	50	50	33.33333	100	50
100	65.83333	0	100	50	50	0	66.66667	75
100	65.83333	100	100	75	50	83.33333	100	100
100	49.16667	0	100	50	50	0	0	0
100	61.66667	100	100	91.66667	50	91.66667	100	100
100	25	0	100	0	0	0	33.33333	75
100	61.66667	100	100	33.33333	50	83.33333	100	100
100	25	100	100	16.66667	50	91.66667	66.66667	75
0	0	100	0	0	0	66.66667	0	0
100	65	100	100	83.33333	50	50	100	100
100	61.66667	100	100	58.33333	50	33.33333	100	75
100	69.16667	0	100	83.33333	50	33.33333	100	100
100	49.16667	0	100	58.33333	50	66.66667	100	100
100	61.66667	100	100	83.33333	50	83.33333	100	75
100	65	100	0	66.66667	50	33.33333	100	100

100	65.83333	100	0	0	50	66.66667	100	0
100	25	100	100	50	50	33.33333	66.66667	0
100	32.5	100	100	83.33333	50	91.66667	100	75
100	65	100	0	16.66667	100	50	100	0
0	4.166667	100	0	0	0	0	100	0
100	52.5	100	100	83.33333	50	83.33333	0	100
100	25	100	100	0	50	66.66667	100	75
0	0	0	0	41.66667	0	0	0	0
100	0	0	100	16.66667	0	33.33333	0	0
100	61.66667	0	100	66.66667	50	33.33333	66.66667	75
100	61.66667	100	0	83.33333	50	50	100	100
100	69.16667	100	100	50	0	58.33333	0	0
100	61.66667	100	100	66.66667	50	33.33333	100	75
0	4.166667	100	0	0	0	0	100	0
100	61.66667	100	100	100	50	83.33333	100	75
100	29.16667	100	0	0	50	83.33333	100	0
0	62.5	100	0	0	50	50	100	0
100	74.16667	100	100	66.66667	50	58.33333	100	75
100	57.5	100	100	50	50	66.66667	66.66667	75
100	49.16667	100	100	16.66667	50	0	66.66667	75
100	0	0	100	66.66667	0	0	100	75
100	57.5	100	100	0	0	0	0	0
100	25	100	100	0	50	16.66667	100	0
100	70	100	100	83.33333	0	50	100	50
100	80	100	100	83.33333	100	83.33333	100	100
0	50	100	100	75	50	33.33333	0	75
0	53.33333	100	100	75	0	83.33333	100	100
100	0	0	100	0	0	33.33333	100	75
100	65	100	100	58.33333	50	83.33333	100	50
0	55.83333	100	100	50	50	58.33333	33.33333	100
100	44.16667	100	100	50	0	50	100	50
0	65.83333	100	100	83.33333	50	25	100	0
100	0	100	100	83.33333	0	33.33333	0	0
100	61.66667	100	100	58.33333	50	33.33333	100	100
100	20.83333	0	100	66.66667	0	33.33333	0	0
100	65.83333	100	0	66.66667	50	83.33333	100	100
100	61.66667	100	100	100	0	16.66667	100	75
100	69.16667	100	100	66.66667	100	83.33333	66.66667	100
0	72.5	100	100	50	100	50	0	0
100	25	100	100	0	0	0	100	75
100	61.66667	100	100	83.33333	50	83.33333	33.33333	75
100	65.83333	100	100	66.66667	100	33.33333	100	100
100	65	0	100	16.66667	50	33.33333	100	100
100	61.66667	100	0	50	50	91.66667	66.66667	75
100	65	100	100	58.33333	50	91.66667	0	100
100	57.5	100	100	50	50	91.66667	66.66667	75
100	61.66667	100	100	16.66667	50	91.66667	33.33333	75
100	61.66667	100	100	16.66667	50	33.33333	100	100
100	65	100	100	83.33333	50	83.33333	0	50
100	0	0	100	16.66667	0	33.33333	100	50

100	0	100	100	83.33333	50	66.66667	0	50
100	20.83333	0	100	50	50	0	100	100
100	45	0	100	16.66667	50	0	100	0
0	0	100	100	50	0	33.33333	66.66667	100
100	61.66667	100	0	66.66667	0	58.33333	0	75
100	49.16667	0	100	83.33333	50	33.33333	0	75
0	25	0	100	0	50	33.33333	0	0
100	29.16667	100	100	16.66667	50	58.33333	66.66667	75
100	61.66667	0	100	41.66667	50	0	100	100
100	57.5	100	100	83.33333	50	0	33.33333	75
100	65.83333	100	100	83.33333	50	83.33333	100	100
100	49.16667	100	100	66.66667	50	91.66667	66.66667	75
100	61.66667	100	100	0	50	66.66667	100	75
100	69.16667	100	100	50	50	83.33333	100	100
0	61.66667	100	100	41.66667	50	33.33333	0	100
100	65.83333	100	100	83.33333	50	83.33333	0	100
100	25	100	100	0	50	66.66667	100	0
100	45.83333	100	100	83.33333	0	58.33333	0	50
100	48.33333	100	100	0	50	16.66667	100	75
100	48.33333	0	100	50	50	33.33333	100	75
100	61.66667	100	100	0	50	33.33333	100	75
100	57.5	100	100	50	50	83.33333	66.66667	75
100	61.66667	100	100	100	50	50	100	75
100	65.83333	100	0	91.66667	50	50	100	100
100	4.166667	100	0	0	0	0	0	0
100	61.66667	100	100	0	0	0	0	75
0	4.166667	100	0	0	0	0	0	0
100	58.33333	100	100	83.33333	50	33.33333	0	75
0	61.66667	100	100	75	0	50	33.33333	0
100	61.66667	0	100	100	50	33.33333	100	100
100	70	100	100	83.33333	50	50	100	100
100	61.66667	0	100	75	50	58.33333	0	100
0	20.83333	100	100	0	50	33.33333	66.66667	75
100	12.5	0	100	0	0	0	100	0
100	61.66667	100	100	75	50	58.33333	66.66667	75
100	69.16667	100	100	58.33333	50	16.66667	100	100
100	61.66667	100	100	25	50	83.33333	66.66667	100
100	57.5	100	100	50	50	83.33333	100	75
100	61.66667	100	100	16.66667	50	33.33333	100	75
100	0	0	100	83.33333	50	33.33333	66.66667	100
100	49.16667	100	100	50	50	58.33333	66.66667	50
100	68.33333	100	100	83.33333	50	83.33333	100	50
100	16.66667	100	0	91.66667	50	66.66667	100	100
100	61.66667	100	0	0	50	83.33333	100	50
0	49.16667	0	100	50	50	33.33333	33.33333	100
100	45	100	100	50	50	58.33333	100	75
100	61.66667	100	100	100	50	0	0	75
0	0	100	0	0	0	0	0	75
100	57.5	100	100	33.33333	0	66.66667	100	50
100	4.166667	100	100	16.66667	50	66.66667	100	0

100	65.83333	100	100	91.66667	50	83.33333	0	75
0	0	100	100	0	0	33.33333	100	50
100	68.33333	100	100	91.66667	50	50	100	75
100	61.66667	100	100	75	50	83.33333	100	100
100	61.66667	100	100	100	50	91.66667	100	75
100	61.66667	100	100	100	50	91.66667	0	75
100	61.66667	100	100	75	50	83.33333	100	75
100	61.66667	0	100	16.66667	50	33.33333	100	75
0	4.166667	100	100	50	0	33.33333	66.66667	50
0	72.5	100	100	91.66667	100	83.33333	66.66667	50
100	57.5	100	100	50	50	83.33333	66.66667	75
0	69.16667	100	100	0	50	0	66.66667	75
0	69.16667	100	100	83.33333	50	0	100	100
100	0	100	0	0	0	0	0	0
100	45	100	0	0	0	0	0	50
100	57.5	100	100	83.33333	50	91.66667	66.66667	0
0	61.66667	0	100	58.33333	50	33.33333	100	100
100	65.83333	100	100	0	50	50	66.66667	100
0	12.5	0	100	0	50	33.33333	100	0
0	4.166667	0	0	0	0	0	100	0
0	16.66667	0	100	0	50	33.33333	100	0
100	0	0	100	0	50	0	0	0
100	65	100	100	83.33333	50	83.33333	0	100
100	4.166667	0	100	16.66667	0	0	100	0
100	12.5	100	100	50	0	58.33333	100	75
100	79.16667	100	100	33.33333	0	33.33333	100	75
100	29.16667	0	100	83.33333	100	33.33333	0	75
100	25	100	100	0	0	0	0	75
100	61.66667	100	100	0	50	50	100	0
100	64.16667	100	100	83.33333	50	91.66667	100	75
100	60	100	100	41.66667	50	16.66667	100	50
100	52.5	0	100	83.33333	50	33.33333	100	100
0	72.5	100	100	0	50	58.33333	100	50
100	0	0	100	0	0	33.33333	0	0
0	0	0	100	0	50	33.33333	100	75
100	25	0	100	0	0	16.66667	0	75
0	61.66667	100	100	16.66667	50	83.33333	100	100
100	25	100	100	66.66667	50	33.33333	100	0
0	69.16667	100	100	0	50	0	100	75

	FACompBh	MMCompK	MMCompE	MMCompK	MCCompK'	MCCompB	MCCompK'	PACompKS	PACompB
	-9	6.632111	14.48864	-7.85653	1.442308	8.333333	-6.89103	35.83333	20
100	20.03267	30.79882	-10.7661	12.06044	21.18056	-9.12012	62.33333	83.33333	
	-9	33.22103	18.41709	14.80394	42.23749	12.73674	29.50074	78.83333	63.33333
	0	21.70107	21.18056	0.520512	37.46184	23.29546	14.16639	67.5	65
	-9	8.40599	11.45833	-3.05234	10.77534	6.25	4.525336	20.83333	21.66667
	-9	18.78533	18.50926	0.276072	24.58944	6.344697	18.24474	53.33333	35
	-9	8.644006	15.64141	-6.99741	7.393162	4.166667	3.226496	52.5	23.33333
	-9	20.71327	20.13889	0.574384	19.22772	6.25	12.97772	20	41.66667
	-9	33.8375	14.56944	19.26805	34.48413	4.924242	29.55989	71.33333	30
	0	33.16594	21.68813	11.4778	31.83303	25.0947	6.738331	70.5	28.33333
	0	29.27364	33.7298	-4.45616	48.4997	26.83081	21.66889	89.5	50
	-9	37.90499	28.12037	9.784623	24.37729	12.09754	12.27975	30.83333	46.66667
	-9	51.70468	26.52104	25.18364	56.56441	12.85511	43.70929	85.33333	66.66667
	-9	41.02461	19.57197	21.45264	49.1514	7.386364	41.76504	79.83333	20
	-9	32.75906	21.28704	11.47202	16.43315	0	16.43315	28.33333	0
	-9	9.18616	20.25463	-11.0685	14.8779	10.39299	4.484907	44	56.66667
	0	46.58555	34.25926	12.32629	41.69261	22.86143	18.83119	77.33333	80
100	41.40838	52.56734	-11.159	36.8544	23.61111	13.24328	68.33333		65
100	22.69057	45.81271	-23.1221	45.16484	62.18434	-17.0195	68.16667	93.33333	
	-9	26.03343	53.12753	-27.0941	35.07326	16.3589	18.71436	84.83333	85
	-9	53.77904	12.5	41.27904	47.33211	2.840909	44.4912	79.83333	31.66667
	-9	34.14352	17.26641	16.8771	44.68559	9.469697	35.2159	74.83333	45
100	45.07875	40.20413	4.874623	56.47894	62.18434	-5.70541	82.33333		95
	0	11.16793	7.291667	3.876263	14.5406	20.13889	-5.59829	15	26.66667
	0	16.87256	5.335859	11.53671	31.4591	11.45833	20.00076	20.83333	0
	0	22.39157	13.875	8.516569	23.66148	23.35859	0.302892	52.5	20
100	38.86891	43.9032	-5.03429	44.17125	28.18813	15.98311	75.5	93.33333	
	-9	9.237108	11.11111	-1.874	12.5	0	12.5	30	53.33333
	0	11.43984	29.67172	-18.2319	11.51862	25	-13.4814	35	0
	0	26.77073	5.430556	21.34018	28.18223	27.40688	0.775353	70	38.33333
	0	34.77827	38.01221	-3.23394	37.93498	31.97601	5.958972	63	96.66667
	-9	38.36579	28.35185	10.01393	41.07448	7.007576	34.06691	57.5	43.33333
	0	5.730994	4.988636	0.742358	35.91575	6.25	29.66575	20	0
100	21.68933	46.07913	-24.3898	45.11142	36.52147	8.589952	68.16667	86.66667	
	-9	34.61379	13.06944	21.54435	35.16331	15.19886	19.96445	70.83333	90
	-9	20.5809	6.030303	14.55059	51.59799	3.882576	47.71541	20.83333	26.66667
	0	16.76291	34.49327	-17.7304	18.63095	20.83333	-2.20238	36.66667	55
	-9	12.4876	23.84259	-11.355	17.00702	10.39299	6.614028	59	46.66667
	-9	7.553606	12.15278	-4.59917	14.43834	6.25	8.188339	55	20
	-9	21.54339	33.3287	-11.7853	22.56105	13.13921	9.421846	73.16667	46.66667
	-9	31.9598	36.35901	-4.39921	29.67338	27.72254	1.950844	74.83333	81.66667
100	44.59625	47.44444	-2.8482	36.69414	33.62532	3.068824	59		75
	0	18.95545	26.5282	-7.57275	20.02747	28.76421	-8.73673	42.33333	63.33333
	-9	17.94132	11.56944	6.371877	21.99634	6.25	15.74634	59.16667	70
	0	37.8828	11.68056	26.20224	28.48901	20.8649	7.624112	87.16667	30
	-9	10.76976	19.66667	-8.89691	8.931624	0	8.931624	30	0
100	40.29705	34.06524	6.231814	48.61264	61.17424	-12.5616	75.5	66.66667	
	-9	20.16447	32.18771	-12.0232	25.81044	3.882576	21.92786	57.33333	93.33333
100	42.26079	47.13931	-4.87852	47.33364	25.35511	21.97853	63.16667	83.33333	

0	15.04729	18.40278	-3.35549	18.46001	23.64268	-5.18267	20	20
0	29.52979	21.18056	8.349238	42.42521	9.375	33.05021	58.16667	53.33333
0	30.2444	34.69907	-4.45468	40.25031	39.29924	0.951063	82.33333	85
-9	14.90741	21.27315	-6.36574	28.20055	12.21591	15.98464	73	38.33333
0	18.23565	19.66667	-1.43102	28.18223	26.30208	1.880151	58.5	71.66667
-9	12.17349	4.988636	7.184853	25.44567	2.083333	23.36233	20.83333	0
100	34.69615	49.45413	-14.758	36.51099	55.96591	-19.4549	77.33333	96.66667
100	43.82117	30.1713	13.64988	57.45116	59.05934	-1.60818	75.66667	70
0	42.77319	29.50463	13.26856	51.84219	30.58712	21.25506	79	76.66667
0	35.54149	45.24537	-9.70388	41.66209	51.07323	-9.41114	47.5	93.33333
100	42.25707	47.9495	-5.69243	37.79304	28.15657	9.636475	73.16667	73.33333
-9	17.66569	22.4537	-4.78801	28.07998	14.18087	13.8991	57.5	55
-9	42.33555	32.50463	9.830919	37.5931	11.55303	26.04007	68.66667	68.33333
100	48.28947	57.00758	-8.7181	39.2033	55.96591	-16.7626	77.33333	95
-9	21.89084	38.41667	-16.5258	30.92033	15.60133	15.319	80.16667	63.33333
-9	16.56976	13.51389	3.055866	15.4823	4.166667	11.31563	35	23.33333
-9	10.23879	12.375	-2.13621	26.41026	4.166667	22.24359	30	40
-9	26.87821	25.77778	1.100434	32.35653	10.39299	21.96354	55.83333	46.66667
100	27.12819	25.49116	1.637028	27.63584	28.50379	-0.86795	15.83333	23.33333
-9	19.80728	17.01641	2.790869	23.41575	6.25	17.16575	44.16667	20
-9	32.40231	31.97264	0.42967	42.95635	14.0625	28.89385	31.66667	3.333333
-9	44.90936	34.59512	10.31424	40.33425	26.71244	13.62181	77.33333	83.33333
0	24.13089	16.61406	7.516835	37.09707	19.88636	17.21071	57.33333	51.66667
-9	35.17887	37.85901	-2.68014	33.55006	13.89678	19.65328	22.5	78.33333
0	11.90302	18.86111	-6.95809	24.01099	14.6149	9.39609	50.83333	60
-9	46.50348	25.47475	21.02873	39.98321	14.87532	25.1079	77.33333	86.66667
-9	6.116981	12.26389	-6.14691	15.16941	6.25	8.919414	23.33333	10
-9	13.8694	26.49537	-12.626	31.31105	5.965909	25.34514	40.83333	40
0	30.82775	34.48148	-3.65373	36.99176	49.25032	-12.2586	67.33333	81.66667
-9	30.74391	25.06313	5.680777	39.71612	10.79546	28.92066	72.33333	58.33333
0	44.89673	32.92887	11.96786	48.34707	38.83365	9.513421	78	95
-9	9.98538	12.97475	-2.98937	24.79701	6.25	18.54701	11.5	50
-9	19.06433	4.988636	14.07569	34.20635	8.049242	26.15711	10.83333	20
100	59.66266	38.07407	21.58858	43.58517	54.95581	-11.3706	77.33333	76.66667
-9	14.51123	28.47222	-13.961	22.35806	3.125	19.23306	60	46.66667
-9	23.32066	17.47685	5.843811	46.20269	13.92046	32.28223	79.83333	68.33333
-9	16.42156	22.21759	-5.79603	15.25488	9.351326	5.903558	64.83333	41.66667
0	32.22517	23.84259	8.382576	34.87027	19.44444	15.42582	39.16667	26.66667
0	31.74342	18.06734	13.67608	26.46215	7.670455	18.79169	58.33333	50
-9	22.74909	38.53704	-15.7879	27.07876	45.8649	-18.7861	80.66667	65
-9	26.70395	19.34512	7.35883	31.03327	1.799242	29.23403	72.33333	20
-9	23.18299	20.59722	2.58577	23.62943	10.79546	12.83397	61.66667	38.33333
0	15.46296	16.43056	-0.96759	16.1859	19.35764	-3.17174	47.5	26.66667
-9	33.33384	24.34764	8.9862	23.02045	12.87879	10.14166	32.33333	53.33333
-9	34.32627	19.91919	14.40708	30.69139	12.87879	17.8126	55	81.66667
0	23.14866	22.00505	1.143607	38.69353	47.94823	-9.2547	79.83333	75
100	27.72517	37.74327	-10.0181	51.31868	41.38258	9.936106	41.33333	86.66667
-9	24.0161	10.98611	13.02999	34.52534	2.083333	32.442	76.5	6.666667
-9	6.340156	4.294192	2.045964	23.6218	2.083333	21.53846	20.83333	20
0	21.28728	19.58123	1.706052	39.6978	24.68434	15.01346	55.83333	61.66667

0	50.71223	49.92635	0.785885	40.54792	38.92046	1.62747	82.33333	95
-9	9.97807	13.09975	-3.12168	11.44231	0	11.44231	24.83333	33.33333
-9	21.24586	24.53704	-3.29118	38.96825	17.04546	21.9228	79.83333	61.66667
0	11.45667	13.19444	-1.73777	17.23443	14.58333	2.651099	0.833333	3.333333
-9	24.90814	43.26852	-18.3604	24.88095	9.375	15.50595	70	60
-9	22.08754	37.5	-15.4125	25.9478	14.18087	11.76693	69.83333	73.33333
-9	36.35599	28.93056	7.425439	35.77381	13.54167	22.23214	77.33333	93.33333
-9	14.03121	11.80556	2.225656	9.775641	0	9.775641	55	0
-9	16.23394	28.10648	-11.8725	24.56044	11.45833	13.10211	75.66667	63.33333
-9	25.55899	26.40067	-0.84168	40.15873	14.96212	25.19661	37.33333	86.66667
0	5.268031	19.69697	-14.4289	13.06471	5.902778	7.161935	42.5	20
0	46.12358	32.92887	13.19471	42.07876	36.78188	5.296873	61.33333	85
100	49.58772	56.06061	-6.47289	37.48626	31.83397	5.652299	79.83333	95
-9	44.47275	15.95833	28.51442	43.0815	25.29198	17.78952	77.33333	80
100	14.38109	25.4537	-11.0726	27.73504	21.93813	5.796911	47.5	76.66667
-9	9.653996	13.30556	-3.65156	20.97833	5.587121	15.39121	30	33.33333
0	21.2829	13.88889	7.394006	36.55678	25.20518	11.3516	57.33333	70
-9	44.16718	43.06524	1.10194	40.75397	39.96212	0.791847	72.33333	90
0	21.53899	19.03535	2.503633	49.34982	42.77147	6.578352	75.33333	93.33333
0	36.88426	26.43098	10.45328	43.26465	50.75758	-7.49292	74	95
100	48.26783	47.02357	1.244263	44.52381	37.91035	6.613456	82.33333	86.66667
100	30.76367	19.60227	11.1614	41.97497	26.76768	15.20729	52.33333	85
-9	21.19203	25.94697	-4.75494	39.92979	17.42424	22.50555	72.33333	81.66667
-9	18.20663	27.06482	-8.85819	16.34463	3.882576	12.46205	62.33333	70
-9	5.893762	4.294192	1.59957	30.52045	2.083333	28.43712	20.83333	0
-9	20.94786	30.85017	-9.90231	39.73138	14.18087	25.55051	77.33333	41.66667
-9	22.16252	43.64604	-21.4835	43.12729	12.09754	31.02975	79.83333	81.66667
100	34.74028	29.17845	5.561824	26.00122	25.41035	0.590867	41.66667	56.66667
-9	3.118908	17.93056	-14.8116	20.86539	6.510417	14.35497	30	10
100	48.33945	31.12963	17.20982	53.17766	37.79198	15.38567	57.33333	53.33333
-9	27.37403	21.52778	5.846248	39.14377	17.04546	22.09832	79.83333	61.66667
0	17.53046	20.37037	-2.83991	31.13095	24.33712	6.793831	61.66667	13.33333
-9	10.41352	25.47475	-15.0612	47.88004	5.30303	42.57701	43.16667	73.33333
-9	20.37524	26.7037	-6.32846	23.0235	11.45833	11.56517	49.16667	76.66667
-9	16.91498	18.75	-1.83502	19.60165	16.38258	3.219073	46.66667	61.66667
-9	25.45864	34.8287	-9.37006	33.2906	29.19823	4.092366	63.33333	88.33333
-9	13.74934	21.43308	-7.68375	27.58547	2.083333	25.50214	50	53.33333
0	8.740253	14.56944	-5.82919	11.34615	24.65278	-13.3066	38.33333	0
-9	17.16326	27.18982	-10.0266	18.40659	34.40657	-16	61.66667	46.66667
-9	37.1126	31.49327	5.619329	43.96825	11.81345	32.15481	82.83333	63.33333
-9	16.64669	19.23401	-2.58732	39.25824	16.00379	23.25445	74.83333	78.33333
-9	10.06214	36.23864	-26.1765	22.0116	12.76042	9.251183	35	40
100	23.66106	30.5766	-6.91554	28.73474	68.46591	-39.7312	56.5	85
-9	32.24344	25.21759	7.025851	29.9649	14.84375	15.12115	59.66667	43.33333
-9	26.39915	31.35185	-4.95271	27.14744	14.18087	12.96657	58.16667	60
-9	13.27875	4.988636	8.290116	32.58089	2.083333	30.49756	20.83333	20
-9	20.02271	22.33586	-2.31315	32.46642	8.333333	24.13309	55	26.66667
-9	12.7729	20.84975	-8.07684	13.02961	10.01421	3.015405	35	40
-9	24.12675	18.97222	5.154528	23.13645	0	23.13645	40.83333	20
-9	18.76269	28.84049	-10.0778	37.14438	5.587121	31.55726	70.66667	58.33333

-9	8.413521	14.23611	-5.82259	10.41972	6.25	4.169719	15	20
-9	22.8326	43.77104	-20.9384	29.6688	9.375	20.2938	15.83333	16.66667
100	23.26684	22.56482	0.70202	19.76191	45.77809	-26.0162	35	21.66667
-9	23.39742	29.63679	-6.23937	36.31868	6.510417	29.80827	83	58.33333
-9	42.44425	32.41919	10.02505	41.16606	16.95865	24.20741	58	70
-9	17.65107	30.79882	-13.1477	13.30128	8.049242	5.25204	65.66667	71.66667
-9	4.950824	14.23611	-9.28529	7.637363	2.083333	5.554029	0	0
-9	26.56433	35.85648	-9.29215	30.51129	14.0625	16.44879	76.33333	73.33333
-9	19.31774	36.10185	-16.7841	19.07967	15.34091	3.738761	57.5	45
100	17.52802	28	-10.472	20.71734	30.55556	-9.83822	52.5	20
100	40.34164	33.56019	6.781455	51.10653	22.9798	28.12673	59.83333	88.33333
-9	21.05385	24.75926	-3.70541	36.60256	11.45833	25.14423	77.33333	75
-9	28.57286	28.26179	0.311071	37.04518	13.25758	23.7876	72.33333	26.66667
0	20.43251	28.98906	-8.55655	38.58364	27.05966	11.52398	85.66667	61.66667
0	29.4162	12.02778	17.38842	27.71215	19.79167	7.920482	35	0
-9	27.11257	29.38426	-2.27169	41.02106	9.469697	31.55137	62.33333	93.33333
-9	52.13331	37.15278	14.98053	53.0174	31.54198	21.47542	68	80
-9	27.43738	37.12037	-9.68299	31.10806	7.670455	23.4376	54.83333	85
-9	32.21037	34.13426	-1.92389	32.20696	46.12532	-13.9184	70.66667	91.66667
100	29.41937	30.80135	-1.38198	28.71795	42.10859	-13.3906	60	51.66667
-9	20.46613	35.20623	-14.7401	26.14774	16.00379	10.14395	52.5	0
-9	31.89356	39.4537	-7.56014	35.64103	24.59754	11.04349	66.66667	78.33333
-9	45.79729	39.11574	6.681552	54.9939	36.4899	18.504	43.16667	96.66667
-9	20.90643	24.75463	-3.8482	21.80403	12.47633	9.327704	60	38.33333
-9	7.704678	3.252525	4.452153	39.1514	9.090909	30.0605	25.66667	46.66667
-9	18.66693	11.20833	7.458599	25.86386	8.42803	17.43583	61.66667	25
-9	45.72375	36.91204	8.811714	41.79945	24.59754	17.20191	78	80
100	46.10701	48.6532	-2.54619	35.41209	40.30934	-4.89726	42.33333	70
-9	28.91425	36.33333	-7.41908	38.36081	11.17424	27.18656	74.66667	80
100	21.33163	26.53746	-5.20583	25.51282	31.62879	-6.11597	74.83333	66.66667
0	15.68304	34.9537	-19.2707	22.29396	26.76768	-4.47372	54.83333	61.66667
-9	9.339447	11.11111	-1.77166	25.68987	2.083333	23.60653	32.5	26.66667
0	38.51198	27.42593	11.08606	36.53388	27.80934	8.724539	60	68.33333
0	35.59942	26.62037	8.979045	38.11355	46.21212	-8.09857	61.5	75
-9	30.6075	25.70623	4.901271	30.26862	1.041667	29.22695	55	10
-9	64.2461	42.70833	21.53777	60.04579	23.58744	36.45835	67.33333	78.33333
-9	15.69544	28.56482	-12.8694	27.93498	12.47633	15.45866	74	70
0	29.73418	33.5463	-3.81211	43.56532	27.32008	16.24525	81.33333	86.66667
-9	21.48148	26.28493	-4.80345	28.56685	13.54167	15.02518	50	53.33333
-9	21.29508	25.70623	-4.41115	31.12943	14.29924	16.83018	67.5	70
-9	19.5329	33.1229	-13.59	38.64774	16.00379	22.64395	67.5	26.66667
-9	30.83096	31.7037	-0.87274	34.25214	31.54198	2.710154	60.66667	83.33333
-9	18.02997	17.72012	0.309853	29.23077	8.049242	21.18153	45	53.33333
0	13.24539	12.72222	0.52317	31.18437	14.93056	16.25382	52.33333	28.33333
-9	19.9269	40.95833	-21.0314	16.41941	8.309659	8.109755	77.33333	85
-9	19.12088	29.05345	-9.93257	30.7265	5.587121	25.13938	69.16667	56.66667
-9	37.05875	9.810185	27.24856	38.25397	3.219697	35.03427	78.83333	41.66667
-9	27.73421	35.75926	-8.02505	26.19353	16.26421	9.929324	73.16667	81.66667
0	8.654971	18.64141	-9.98644	39.54823	25.06313	14.4851	40	40
0	48.69325	45.53998	3.153265	40.46398	41.00379	-0.53981	77.33333	80

-9	15.90816	24.83165	-8.92349	44.04304	14.29924	29.7438	23.33333	56.66667
-9	21.18202	19.78704	1.394981	36.50336	4.924242	31.57912	63	55
-9	5.28974	12.84722	-7.55748	10.55708	0	10.55708	32.5	20
-9	4.731969	22.20833	-17.4764	19.89011	12.76042	7.129693	40	26.66667
0	20.82897	31.00926	-10.1803	37.70147	19.44444	18.25702	63.16667	23.33333
100	29.67349	43.60648	-13.933	37.61447	32.87563	4.738838	68.83333	80
0	52.53314	20.01641	32.51672	46.28663	27.46212	18.82451	67.5	26.66667
-9	15.73465	20.59259	-4.85794	21.43162	7.039141	14.39248	56.5	23.33333
0	25.43933	26.05345	-0.61412	46.7674	35.4798	11.2876	58.33333	71.66667
-9	9.785354	10.41667	-0.63131	10.39683	0	10.39683	30	16.66667
-9	45.93707	20.75042	25.18665	34.33608	26.07323	8.262848	66.66667	40
100	35.58048	31.39857	4.181907	18.75763	26.42046	-7.66282	62.33333	76.66667
-9	32.58384	36.44907	-3.86523	26.33089	42.04546	-15.7146	66.5	83.33333
100	46.94834	36.96128	9.987064	38.27228	27.72254	10.54975	78.66667	73.33333
-9	17.31603	31.4979	-14.1819	26.20727	9.375	16.83227	23.33333	35
-9	34.49878	30.47264	4.026139	34.52686	36.4899	-1.96304	83.16667	95
0	53.93304	32.65067	21.28236	46.56593	45.08365	1.482285	71.33333	50
-9	45.45324	14.25253	31.20071	42.05281	20.8649	21.18791	63.83333	50
-9	26.74342	43.75716	-17.0137	41.09585	7.386364	33.70949	74.83333	76.66667
-9	45.30864	38.57913	6.72951	44.27961	44.82323	-0.54362	72.5	70
-9	21.88475	36.84301	-14.9583	32.98535	10.39299	22.59236	54.83333	91.66667
-9	12.69371	19.11364	-6.41992	14.6337	19.70486	-5.07116	35.83333	41.66667
100	20.73709	37.77357	-17.0365	22.36264	28.15657	-5.79393	56.5	80
100	41.06628	25.80093	15.26535	51.83303	20.92803	30.905	75.5	65
-9	3.93009	15.73611	-11.806	8.608059	10.67708	-2.06903	30	36.66667
100	23.25902	34.27104	-11.012	42.37027	42.07702	0.293248	52.5	51.66667
0	37.55832	36.21759	1.340732	42.4939	43.43434	-0.94045	72.33333	93.33333
-9	61.12941	30.77778	30.35163	55.28388	23.58744	31.69645	87.33333	63.33333
100	41.44983	20.27567	21.17415	38.28907	62.87879	-24.5897	24.16667	26.66667
-9	11.0502	12.5	-1.44981	35.20452	8.854167	26.35035	30	51.66667
-9	29.1752	36.84764	-7.67245	28.58974	3.503788	25.08596	59	83.33333
-9	17.51828	32.77104	-15.2528	22.69231	9.351326	13.34098	67.33333	58.33333
-9	29.40253	24.99074	4.411793	20.11752	3.882576	16.23495	67.33333	61.66667
0	51.95614	31.99369	19.96245	57.02076	29.92424	27.09652	83.83333	70
-9	22.31581	31.5787	-9.26289	30.59524	7.291667	23.30357	72.83333	73.33333
-9	16.35478	25.2479	-8.89312	22.72131	8.333333	14.38797	82.33333	66.66667
-9	29.52924	13.9053	15.62394	25.12821	2.083333	23.04487	74	45
-9	40.87427	38.67845	2.195818	39.40781	11.31629	28.09153	83.16667	91.66667
-9	34.8641	32.86574	1.998361	26.78877	7.670455	19.11831	52.33333	30
0	58.77731	52.56734	6.209973	40.5174	16.95865	23.55875	77.33333	96.66667
0	16.05141	32.88216	-16.8307	21.20269	32.29167	-11.089	44.16667	35
100	45.992	42.82407	3.167929	36.67125	40.30934	-3.6381	77.33333	83.33333
-9	53.62088	30.98148	22.6394	33.72558	31.28157	2.444014	65.83333	76.66667
-9	11.6238	16.66667	-5.04286	14.70086	4.166667	10.53419	17.5	33.33333
0	45.68598	36.57407	9.111909	27.16423	35.74022	-8.57599	63	86.66667
-9	48.26125	32.53493	15.72632	43.99725	42.7399	1.257354	77.33333	73.33333
-9	49.04047	29.8729	19.16758	41.31868	25.29198	16.0267	78.83333	63.33333
-9	40.79634	40.62037	0.17597	40.70055	19.04198	21.65857	77.33333	65
100	37.07653	24.39352	12.68301	51.33089	25.72601	25.60488	72.33333	88.33333
-9	47.22007	38.43771	8.782363	41.79945	19.42077	22.37868	58	80

0	46.65234	26.54209	20.11025	37.30464	32.93087	4.373769	63.16667	53.33333
-9	28.22349	24.7803	3.443182	26.33089	16.26421	10.06669	63.33333	56.66667
-9	40.67502	39.1532	1.521819	37.49542	32.32323	5.172189	69	90
-9	21.19983	31.58796	-10.3881	38.9301	7.670455	31.25964	63	53.33333
-9	8.486355	13.32197	-4.83562	13.54701	2.083333	11.46368	20.83333	20
-9	38.19566	27.53704	10.65863	42.10012	16.90341	25.19671	55.5	93.33333
-9	26.82139	27.56734	-0.74595	40.50977	13.51799	26.99178	65	68.33333
-9	16.06094	21.06482	-5.00388	16.04701	29.86111	-13.8141	10	8.333333
-9	10.21055	17.48864	-7.27809	19.31319	11.05587	8.257316	30	30
100	31.63816	20.50253	11.13563	50.68071	21.85133	28.82938	75.66667	55
-9	33.58287	42.9819	-9.39903	28.48901	15.7197	12.76931	57.33333	86.66667
-9	34.40448	38.20623	-3.80175	47.65415	15.88542	31.76874	53.83333	61.66667
-9	43.27658	39.13216	4.144427	41.29579	28.15657	13.13922	77.33333	75
0	13.09162	4.988636	8.102982	48.92552	13.57323	35.35229	20.83333	20
100	20.04264	38.80135	-18.7587	48.36996	29.92424	18.44572	79.83333	91.66667
0	32.41301	35.66456	-3.25155	48.2326	35.4798	12.7528	50.83333	56.66667
-9	28.19544	21.06482	7.130626	15.76923	0	15.76923	60	30
-9	16.28998	27.0787	-10.7887	26.00275	20.17046	5.832293	84.83333	80
-9	33.75494	45.24537	-11.4904	32.14591	23.20865	8.937261	67.33333	78.33333
-9	19.57919	9.502525	10.07667	37.22833	4.861111	32.36722	65.66667	58.33333
-9	16.59235	33.42845	-16.8361	20.14957	5.965909	14.18366	52.5	48.33333
0	12.35602	18.40278	-6.04676	16.89255	9.027778	7.864774	46.5	40
-9	19.77169	26.84259	-7.07091	17.6801	11.83712	5.842976	70	43.33333
-9	31.63063	26.83333	4.797293	37.75031	10.13258	27.61773	66.5	76.66667
0	41.25268	41.71128	-0.4586	62.11539	25	37.11539	88.5	93.33333
0	41.10675	26.50463	14.60212	47.92277	14.33081	33.59196	57.5	56.66667
-9	18.97417	19.19444	-0.22027	19.54823	17.02178	2.526449	68.16667	71.66667
-9	20.81801	25.34722	-4.52922	36.51099	4.261364	32.24963	55	41.66667
-9	20.79386	28.00926	-7.2154	36.69414	16.38258	20.31156	75.5	78.33333
0	30.33382	28.68982	1.644006	29.82448	30.96591	-1.14143	62.83333	61.66667
0	25.40448	29.7782	-4.37372	38.61722	37.21591	1.401307	68.83333	70
-9	26.19495	13.30556	12.8894	24.06441	14.6149	9.449509	83.16667	41.66667
100	17.12963	17.12037	0.009259	29.53907	17.77147	11.76761	30	63.33333
0	47.39573	44.49832	2.897417	41.53236	32.58365	8.948708	77.33333	78.33333
-9	20.33991	30.66204	-10.3221	24.71917	5.847538	18.87163	36.66667	40
0	31.45811	31.35901	0.099105	32.46642	22.94823	9.51819	58.16667	90
-9	20.99903	34.8287	-13.8297	17.87393	6.226326	11.64761	64.83333	78.33333
-9	43.6903	37.06524	6.625066	36.12027	11.55303	24.56724	79.66667	90
-9	29.26147	27.875	1.386474	31.9826	11.71875	20.26385	69.5	40
-9	18.0117	27.53704	-9.52534	17.95788	12.47633	5.48155	60	55
-9	23.83823	34.04882	-10.2106	41.3721	23.20865	18.16345	64	88.33333
-9	43.31971	27.78493	15.53478	41.4591	10.65341	30.80569	83.16667	80
-9	47.30536	36.47012	10.83524	40.86081	33.62532	7.23549	78	50
-9	43.31834	30.09259	13.22574	35.19078	32.32323	2.867549	50.66667	83.33333
0	54.73664	54.44024	0.296407	53.91484	32.00758	21.90726	58	90
-9	26.50835	34.13426	-7.62591	41.30342	22.94823	18.35519	69.83333	83.33333
0	29.54995	43.99327	-14.4433	27.41758	25.29198	2.1256	59	76.66667
-9	44.8748	38.90067	5.974127	39.37271	25.29198	14.08073	77.33333	70
0	45.63109	32.09301	13.53808	41.02106	33.60164	7.419421	58	83.33333
0	15.66399	10.87037	4.793616	37.442	22.60101	14.84099	57.5	40

100	37.47249	38.11616	-0.64367	45.45788	34.375	11.08288	40	80
0	43.23711	12.72685	30.51026	40.47619	27.00442	13.47177	74.16667	50
100	36.41354	28.92382	7.489722	22.82051	30.93434	-8.11383	74	23.33333
-9	24.52341	17.35648	7.166932	20.87454	7.930871	12.94367	45.83333	56.66667
0	25.21564	42.62542	-17.4098	33.64927	32.00758	1.641692	27.33333	80
-9	17.6857	27.07407	-9.38838	32.62821	6.628788	25.99942	57.33333	58.33333
-9	24.31847	20.83333	3.485136	39.71612	16.00379	23.71233	45	6.666667
-9	28.57729	34.36574	-5.78846	26.51404	25.37879	1.135254	64.16667	70
100	39.36459	32.16667	7.197922	24.07967	25.78914	-1.70947	72.33333	48.33333
-9	33.05097	32.39815	0.652822	27.45269	31.62879	-4.1761	60.66667	71.66667
-9	34.27997	38.09049	-3.81052	43.82173	14.96212	28.85961	78.16667	93.33333
-9	34.16186	25.4537	8.708156	33.42796	25.03157	8.396395	73.16667	86.66667
0	44.35575	36.86406	7.491693	36.99176	26.744	10.24776	77.33333	68.33333
-9	50.36601	22.31019	28.05582	50.25031	13.11553	37.13478	78.83333	86.66667
0	28.94057	22.93308	6.007487	34.66423	19.79167	14.87256	42.33333	55
-9	37.69349	11.18519	26.50831	47.02686	51.83081	-4.80395	53.16667	93.33333
0	33.15109	27.44234	5.708754	40.86081	31.66035	9.200452	70	53.33333
-9	20.88501	31.26179	-10.3768	28.83089	8.59375	20.23714	39.16667	78.33333
-9	34.63353	31.26179	3.371744	45.48382	5.965909	39.51791	79.66667	58.33333
-9	48.44859	26.50463	21.94396	55.76313	20.8649	34.89823	74.66667	51.66667
-9	29.15083	26.63216	2.518674	14.99847	2.083333	12.91514	77.33333	61.66667
-9	35.83827	23.48148	12.35679	35.23199	23.20865	12.02334	67.33333	81.66667
-9	24.02656	41.81524	-17.7887	37.92125	16.00379	21.91746	79.83333	85
-9	42.4854	40.76179	1.723618	40.06105	15.48296	24.5781	43.16667	88.33333
0	16.9883	20.61364	-3.62533	21.6453	23.26389	-1.61859	10.83333	40
100	28.48952	10.89141	17.59811	24.95727	26.76768	-1.81041	47.33333	55
0	20.67739	30.33586	-9.65847	32.71062	22.63258	10.07805	13.33333	20
-9	18.64844	34.12963	-15.4812	24.76954	8.59375	16.17579	54.16667	78.33333
0	19.64454	37.69907	-18.0545	27.94872	31.62879	-3.68007	56.5	45
-9	22.77364	31.36111	-8.58748	37.80525	4.166667	33.63858	77.33333	66.66667
-9	31.62088	42.34975	-10.7289	43.09219	7.8125	35.27969	79	86.66667
-9	47.84917	47.22222	0.626949	39.74664	10.79546	28.95119	62.33333	66.66667
-9	18.72326	25.21759	-6.49433	39.19719	27.37532	11.82188	60	41.66667
100	24.06506	25.35901	-1.29395	44.51465	29.2298	15.28485	57.5	20
-9	34.6102	28.80093	5.809277	40.25031	34.40657	5.84374	68.16667	81.66667
-9	41.69398	19.41204	22.28194	40.20757	8.049242	32.15833	78.83333	75
-9	60.61494	46.06482	14.55013	41.07448	30.2399	10.83458	68.16667	81.66667
-9	23.93259	37.49537	-13.5628	30.83333	31.54198	-0.70865	74	81.66667
0	34.58455	24.7803	9.804249	36.40873	26.79924	9.609488	72.33333	65
-9	27.63896	31.48148	-3.84253	33.42796	26.04167	7.386294	63.33333	63.33333
-9	38.23084	36.10185	2.128987	32.00855	23.20865	8.799898	65.66667	71.66667
-9	32.44717	38.44234	-5.99517	29.29182	13.89678	15.39504	78.66667	83.33333
-9	31.48952	25.13679	6.352738	35.24115	9.090909	26.15024	43.33333	91.66667
0	28.68494	37.39857	-8.71363	39.92979	35.44823	4.48156	62.33333	66.66667
-9	32.80465	32.98148	-0.17683	33.74847	27.37532	6.373158	59	36.66667
0	39.06417	31.16709	7.897085	38.51038	48.29546	-9.78508	71.5	76.66667
0	24.5731	40.54672	-15.9736	26.03175	24.71591	1.315837	57.33333	75
100	16.23106	17.10648	-0.87542	20.12363	28.73264	-8.60901	12.5	35
0	28.80533	20.13889	8.666445	52.83425	12.5	40.33425	69	70
100	13.49637	19.11364	-5.61727	17.30311	23.61111	-6.308	60.83333	56.66667

100	56.18623	41.43056	14.75567	49.36203	32.32323	17.0388	63.16667	90
0	25.00122	20.83333	4.167885	16.68498	12.5	4.184982	40	36.66667
100	18.96254	32.79209	-13.8295	21.49267	9.027778	12.4649	81.16667	83.33333
100	46.51026	35.2963	11.21396	40.31593	25.75758	14.55836	77.33333	91.66667
100	51.35673	38.4213	12.93543	43.42491	19.47601	23.9489	77.33333	93.33333
100	35.66864	38.43771	-2.76907	26.27747	22.25379	4.023685	62.33333	93.33333
100	55.07826	52.5463	2.531964	39.89927	35.44823	4.451035	77.33333	86.66667
0	37.16303	34.25926	2.903775	51.41484	48.64268	2.772158	77.33333	45
-9	9.701511	13.19444	-3.49293	27.4359	9.375	18.0609	44.16667	46.66667
0	25.94298	36.44907	-10.5061	35.03053	34.35133	0.679199	82.83333	65
-9	46.83619	40.37037	6.46582	42.35653	29.19823	13.1583	64.83333	81.66667
-9	27.30119	29.17845	-1.87726	38.76832	5.965909	32.80241	72.16667	35
0	45.18813	32.87753	12.31061	43.36996	25.0947	18.27527	81.33333	56.66667
0	11.48248	22.58123	-11.0988	14.40324	16.92708	-2.52385	10	40
-9	17.79047	27.35227	-9.5618	17.56258	7.291667	10.27091	21.5	50
-9	36.80828	26.84259	9.965688	37.33517	25.37879	11.95638	67.33333	75
100	56.13506	16.43056	39.7045	57.63278	43.00032	14.63247	82.33333	38.33333
-9	21.22054	40.38426	-19.1637	38.34097	4.924242	33.41672	71.5	70
100	24.53704	17.12963	7.407407	56.63156	28.48011	28.15145	62.5	6.666667
0	23.70468	5.224747	18.47993	55.9768	17.10859	38.86822	20.83333	0
0	12.68031	26.14815	-13.4678	24.44292	29.14299	-4.70007	53.33333	6.666667
0	5.088716	12.5	-7.41128	25.70513	20.13889	5.566239	30	20
-9	48.20592	53.59975	-5.39383	59.38645	13.63636	45.75008	63	93.33333
-9	21.54557	6.472222	15.07334	19.81075	1.041667	18.76908	40.83333	23.33333
-9	17.81555	8.902778	8.912768	18.9072	11.17424	7.732961	62.5	76.66667
-9	30.27729	32.05556	-1.77827	24.3254	11.11111	13.21429	70.83333	68.33333
-9	18.14915	24.18056	-6.03141	23.39286	8.59375	14.79911	63.33333	58.33333
100	38.66693	33.44234	5.224592	40.19383	30.20833	9.985501	40	55
-9	21.52315	27.56734	-6.04419	37.86935	14.96212	22.90723	77.33333	50
100	27.10234	35.56524	-8.4629	41.2149	28.88258	12.33232	75.33333	90
-9	27.68696	19.90278	7.78418	28.93315	5.965909	22.96724	74.5	61.66667
-9	47.0546	7.87037	39.18423	41.01954	12.09754	28.922	60.5	63.33333
-9	21.36042	28.93056	-7.57013	28.49512	1.799242	26.69587	77	41.66667
-9	14.95082	14.80556	0.145268	20.42125	0	20.42125	30	26.66667
0	7.363105	13.41667	-6.05356	19.30556	16.38258	2.92298	65	21.66667
-9	19.65473	33.81271	-14.158	22.29396	8.049242	14.24471	42.5	38.33333
-9	22.62744	19.09722	3.530214	38.43407	16.00379	22.43028	74.83333	60
-9	23.57046	14.22222	9.348241	28.85379	4.924242	23.92954	55	60
-9	34.73126	19.45623	15.27503	51.35226	3.882576	47.46968	83.83333	35

PACompKS	GHCompB	FinCompFK	FinCompFK	FinCompFB	FinCompFB	FinCompFB	ObjHHoldV	ObjHHoldV
15.83333	0	-2.22491	35.22368	-1.43268	34.12972	1	-1.07256	425.5088
-21	100	-0.91789	76.94017	0.593331	105.2501	2	-9	-9
15.5	0	0.87642	127.3224	-0.44998	72.84061	2	-9	-9
2.5	0	0.122877	104.1637	-0.0292	85.3993	2	-9	147.1725
-0.83333	0	-2.12659	32.9872	-1.5811	30.96688	1	-0.95725	184.6435
18.33333	0	-0.69087	79.47228	-1.08216	46.83812	1	-9	-9
29.16667	0	-1.63488	55.16756	-1.4449	34.01476	1	-9	-9
-21.6667	0	-1.4505	50.431	-0.91133	53.02083	2	-9	-9
41.33333	0	0.482311	115.3585	-1.35771	38.59497	1	-9	-9
42.16667	0	0.35208	111.8466	-0.56066	60.63388	2	-9	-9
39.5	0	1.171364	137.5541	0.315786	88.27071	2	-0.14377	351.5775
-15.8333	0	-0.5108	78.53039	-0.35703	68.50245	2	0.661823	885.43
18.66667	0	2.09639	160.9996	-0.07248	82.34861	2	-9	-9
59.83333	0	1.388572	140.9102	-1.25761	37.70249	1	-0.94518	258.6822
28.33333	0	-1.00198	65.23459	-1.71619	18.32814	1	2.517675	733.9065
-12.6667	0	-1.51724	55.36629	-0.5497	67.57289	2	-9	-9
-2.66667	0	1.259058	137.4938	0.720618	107.2266	2	-0.28628	715.7843
3.333333	100	0.751902	121.7203	1.217784	112.6913	2	-0.72087	376.2377
-25.1667	100	0.436936	112.1401	2.454091	160.2793	3	-9	-9
-0.16667	0	0.5085	119.5603	1.371757	121.5965	3	1.022878	856.696
48.16667	0	1.735512	150.6315	-1.46822	36.25943	1	-9	-9
29.83333	0	0.915684	127.0885	-0.88338	55.71116	2	-9	-9
-12.6667	100	1.823026	152.7143	2.260055	156.6653	3	3.814098	2267.97
-11.6667	0	-2.0169	34.06512	-1.28951	42.81604	1	-9	-9
20.83333	0	-1.13032	58.13558	-2.03689	14.3223	1	-9	-9
32.5	0	-0.6231	81.21355	-1.05208	46.35781	1	2.18361	1192.898
-17.8333	100	1.062491	131.3499	1.462833	129.7724	3	1.057429	2218.286
-23.3333	0	-1.86512	42.3906	-1.24504	48.44667	1	-9	-9
35	0	-1.73343	47.42472	-0.7118	46.77235	1	1.101101	181.7157
31.66667	0	0.008953	102.683	-0.97624	55.88915	2	-9	-9
-33.6667	0	0.474816	112.5955	1.386977	130.3461	3	-9	-9
14.16667	0	0.595531	114.1305	-0.53957	61.95038	2	-9	-9
20	0	-1.34892	51.43825	-2.19091	9.601466	1	-9	-9
-18.5	100	0.402834	111.2093	1.66412	133.8609	3	-9	-9
-19.1667	0	0.521554	116.2322	-0.15832	89.76663	2	-0.72195	376.2377
-5.83333	0	-0.3063	78.61236	-1.77725	27.9284	1	-9	-9
-18.3333	0	-1.28151	59.51258	0.266143	87.4812	2	-9	257.5155
12.33333	0	-1.05112	71.87803	-0.57175	63.37212	2	-9	-9
35	0	-1.37592	62.18273	-1.58097	30.34979	1	-9	-9
26.5	0	-0.29577	95.74733	-0.12346	73.8712	2	-9	-9
-6.83333	0	0.320119	112.3377	0.961708	114.3765	2	-9	-9
-16	100	0.671374	117.0749	1.449068	124.0726	3	-9	-9
-21	0	-1.05427	67.09175	0.30188	93.43159	2	-9	-9
-10.8333	0	-0.69781	81.09083	-0.78585	66.29754	2	0.273863	305.9083
57.16667	0	0.703968	126.2438	-1.04223	49.64126	1	-0.31872	115.0208
30	0	-1.94063	40.69807	-1.78013	16.933	1	-0.61717	279.9888
8.833333	100	1.263867	136.4053	1.527	129.8671	3	-9	-9
-36	0	-0.52766	84.87418	0.345727	99.04993	2	-9	-9
-20.1667	100	1.047719	127.3673	1.350572	122.8634	3	2.182523	1192.898

0	0	-1.65976	44.76666	-0.86577	50.49742	2	0.328977	334.9897
4.833333	0	0.371022	107.9963	-0.59513	65.07583	2	2.258109	734.7968
-2.66667	0	0.777645	125.7415	1.262646	125.206	3	-9	335.9013
34.66667	0	-0.31525	94.56642	-0.76038	56.63249	2	-9	-9
-13.1667	0	-0.48457	86.11044	0.101157	91.50847	2	-0.1813	502.9092
20.83333	0	-1.492	48.84613	-2.30317	6.063966	1	-9	-9
-19.3333	100	0.695008	122.5584	2.484783	160.5651	3	-0.24429	464.7447
5.666667	100	1.689741	147.1995	1.370914	127.1489	3	-9	-9
2.333333	0	1.523159	144.0997	0.686607	107.262	2	-9	-9
-45.8333	0	0.334942	104.2856	2.132353	150.3574	3	-1.79878	285.142
-0.16667	100	0.904009	127.0663	1.294389	118.6494	3	-9	-9
2.5	0	-0.52552	84.73427	-0.38815	71.4672	2	-9	-9
0.333333	0	0.813937	123.4325	0.155818	87.61001	2	-9	-9
-17.6667	100	1.226812	136.8742	2.75556	165.8536	3	-9	795.6073
16.83333	0	0.141059	108.6883	0.416352	92.49228	2	-9	569.0022
11.66667	0	-1.4296	55.34454	-1.52885	32.18296	1	-9	-9
-10	0	-1.34616	55.15545	-1.30108	43.35238	1	-9	408.7207
9.166667	0	-0.11102	95.22199	-0.49539	65.03832	2	-0.1693	513.339
-7.5	100	-1.02906	60.01149	-0.40057	63.15761	2	1.100014	181.7157
24.16667	0	-0.87342	72.17752	-1.38906	34.53738	1	-9	-9
28.33333	0	-0.02202	90.1867	-0.86114	41.89751	1	-9	147.1725
-6	0	1.157569	134.852	0.892165	113.2153	2	-0.16822	513.339
5.666667	0	-0.00506	98.01927	-0.5194	68.85323	2	-9	-9
-55.8333	0	-0.43613	77.41238	0.593866	101.5	2	-9	599.7187
-9.16667	0	-0.98023	70.93182	-0.4364	72.38747	2	-9	-9
-9.33333	0	1.196605	135.9614	0.26792	97.7429	2	-0.26528	620.0022
13.33333	0	-1.99898	36.67876	-1.74022	23.15546	1	-9	-9
0.833333	0	-0.85173	71.05435	-0.69543	57.03757	2	-9	604.5467
-14.3333	0	0.397069	111.6994	1.467616	131.0371	3	-9	-9
14	0	0.584807	117.8768	-0.32185	73.2697	2	1.18254	384.3845
-17	0	1.450207	142.2071	1.34388	130.5765	3	-9	-9
-38.5	0	-1.76269	39.03122	-1.05766	52.92751	2	-9	-9
-9.16667	0	-1.15387	54.56925	-1.81518	25.70902	1	-9	-9
0.666667	100	1.74626	150.6702	1.681275	135.3293	3	3.81311	2267.97
13.33333	0	-0.77972	79.02171	-0.58489	61.18771	2	-9	-9
11.5	0	0.715466	122.7417	-0.37337	76.68104	2	-9	162.8608
23.16667	0	-0.87482	78.4385	-0.74575	57.44362	2	-0.60987	387.8955
12.5	0	-0.16798	89.01209	-0.65515	56.47681	2	0.465807	328.1197
8.333333	0	-0.11308	96.45153	-0.81844	58.5182	2	-9	-9
15.66667	0	0.043786	106.5588	1.263721	119.5047	3	-9	-9
52.33333	0	0.150945	106.8904	-1.41708	32.7637	1	-9	-9
23.33333	0	-0.42437	89.08163	-0.82532	54.84455	2	-9	446.6525
20.83333	0	-1.20283	64.77952	-0.94995	50.02134	2	-0.62087	603.3257
-21	0	-0.6769	74.50825	-0.37577	70.77741	2	0.464819	328.1197
-26.6667	0	0.054636	99.72987	-0.0869	87.61952	2	-9	-9
4.833333	0	0.447189	116.1769	0.831149	114.3294	2	0.827867	402.5178
-45.3333	100	0.303886	100.7819	1.466165	130.8108	3	2.090158	1029.799
69.83333	0	0.265863	110.7674	-1.95743	16.08779	1	-0.62921	743.6312
0.833333	0	-1.74361	42.13188	-2.00332	20.04605	1	-9	-9
-5.83333	0	-0.03414	96.54905	-0.10943	82.77145	2	-9	-9

-12.6667	0	1.446968	144.0892	2.016914	145.2851	3	-9	569.0022
-8.5	0	-1.97656	38.08651	-1.49382	35.57888	1	1.023865	856.696
18.16667	0	0.395545	114.7294	-0.11968	80.55298	2	1.562171	330.339
-2.5	0	-2.18284	25.50007	-1.58807	26.17167	1	1.192016	787.9768
10	0	-0.16652	98.21713	0.38551	88.95357	2	-0.26518	316.6708
-3.5	0	-0.22316	96.50398	0.50554	97.78706	2	-9	-9
-16	0	0.722649	123.3962	0.477436	104.4461	2	-9	-9
55	0	-1.33054	63.92699	-2.09031	10.16458	1	-9	-9
12.33333	0	-0.34918	94.72375	-0.10209	80.09781	2	-1.07365	425.5088
-49.3333	0	-0.23242	86.19637	0.306795	98.61382	2	0.639307	606.5467
22.5	0	-1.73535	49.17671	-1.29264	36.55055	1	-0.61978	603.3257
-23.6667	0	0.953332	124.8552	1.124975	121.5446	3	0.842583	796.9835
-15.1667	100	1.256085	138.518	2.068042	144.5502	3	3.330832	1467.835
-2.66667	0	1.239638	136.8122	0.063974	93.53302	2	-0.27239	276.8393
-29.1667	100	-0.83356	73.68611	0.293746	96.43111	2	-0.3477	228.7303
-3.33333	0	-1.55505	49.99962	-1.33518	40.49955	1	-1.42365	136.7992
-12.6667	0	-0.11565	95.04023	-0.18365	84.38753	2	-9	-9
-17.6667	0	1.053248	130.6293	1.692435	136.617	3	-9	-9
-18	0	0.682622	120.3219	0.874483	120.7424	3	-9	-9
-21	0	0.938345	127.6437	1.408732	135.1053	3	-9	510.4215
-4.33333	100	1.50739	145.3238	1.738805	135.8532	3	-9	452.9415
-32.6667	100	0.284023	104.1234	0.329329	101.5683	2	-9	-9
-9.33333	0	0.284785	109.6155	0.273412	96.66852	2	-9	346.9018
-7.66667	0	-0.82678	78.98464	-0.23821	77.62911	2	-0.70438	478.9237
20.83333	0	-1.5166	47.62872	-2.33057	5.466049	1	-9	-9
35.66667	0	0.365096	113.1552	-0.27501	68.97656	2	-9	-9
-1.83333	0	0.570577	119.0915	0.828281	107.3851	2	-9	512.0245
-15	100	-0.34978	85.62378	0.207012	88.00604	2	-9	-9
20	0	-1.76938	44.12615	-1.5096	28.25555	1	-0.00456	479.2463
4	100	1.336918	133.1525	0.563041	97.768	2	-9	-9
18.16667	0	0.598967	120.2966	-0.23842	77.96201	2	-9	-9
48.33333	0	-0.34386	90.49109	-0.87851	47.92111	1	-9	-9
-30.1667	0	-0.33886	83.98094	-0.20814	79.89603	2	-0.27347	276.8393
-27.5	0	-0.77374	76.26962	0.060727	88.61001	2	-9	-9
-15	0	-1.05242	68.32599	-0.36589	75.00756	2	-9	-9
-25	0	0.018633	100.6523	1.050167	119.1718	3	0.465885	408.6048
-3.33333	0	-0.81157	74.9624	-0.78162	59.10263	2	-9	-9
38.33333	0	-1.76296	47.50767	-1.31707	33.4745	1	-9	257.5155
15	0	-0.8009	79.29988	0.207288	86.64161	2	-9	-9
19.5	0	1.138348	135.3806	0.041114	83.31532	2	-9	-9
-3.5	0	0.16252	106.9864	-0.08428	87.2527	2	-9	351.7073
-5	0	-1.41064	55.16783	-0.12793	71.19506	2	-1.14007	350.0863
-28.5	100	-0.32863	89.80835	1.885776	146.419	3	-9	406.1732
16.33333	0	0.050938	100.9316	-0.45213	65.90469	2	-1.12228	279.6457
-1.83333	0	-0.26432	92.18159	0.044774	82.7735	2	1.190929	787.9768
0.833333	0	-1.20677	55.91667	-1.97592	20.64397	1	-9	-9
28.33333	0	-0.34372	88.6014	-1.01395	45.74617	1	-0.31055	259.7248
-5	0	-1.63765	49.89353	-0.80914	55.61369	2	-9	-9
20.83333	0	-0.80754	73.14074	-1.48027	30.91508	1	-9	-9
12.33333	0	0.077415	103.7809	-0.31312	72.10013	2	-9	408.7207

-5	0	-2.24976	28.11099	-1.49877	32.14354	1	-9	-9
-0.83333	0	-1.09621	57.95035	-0.30371	57.79624	2	-0.75142	313.5355
13.33333	100	-1.06426	64.91955	-0.07791	74.08891	2	-9	-9
24.66667	0	0.432341	116.8545	-0.25683	73.56962	2	0.579644	780.4062
-12	0	0.739542	118.2065	0.325354	93.34082	2	0.065619	454.2903
-6	0	-0.88774	78.51118	0.048655	85.59659	2	0.064532	454.2903
0	0	-2.74393	10.89884	-1.93828	14.02604	1	-0.60878	387.8955
3	0	0.204277	109.4612	0.4375	96.27149	2	0.608416	137.9463
12.5	0	-0.78725	78.50842	0.018014	76.91313	2	-0.79852	219.5005
32.5	100	-0.88268	74.39988	-0.30084	64.62967	2	-9	-9
-28.5	100	1.054539	126.2762	0.832579	112.8002	2	-9	-9
2.333333	0	0.259034	110.5769	-0.04327	85.72085	2	-9	-9
45.66667	0	0.421461	113.6767	-0.64746	55.02908	2	-9	-9
24	0	0.46687	118.2611	0.325787	92.88823	2	-1.79769	285.142
35	0	-0.58813	77.1451	-1.54833	27.15904	1	-9	-9
-31	0	0.323337	107.9312	0.385633	101.3796	2	-0.50336	485.4002
-12	0	1.656353	144.7427	1.06866	117.0877	3	-9	-9
-30.1667	0	-0.15573	93.86509	0.506058	100.4379	2	-9	599.7187
-21	0	0.337572	111.452	1.53335	135.375	3	0.29059	795.327
8.333333	100	-0.07727	97.63185	0.639112	99.93515	2	-9	-9
52.5	0	-0.59809	81.63473	-0.73579	43.89978	1	-9	-9
-11.6667	0	0.371437	110.9647	0.945085	111.9579	2	-0.12067	652.5382
-53.5	0	1.049139	121.3354	1.552132	135.1286	3	2.257122	734.7968
21.66667	0	-0.59323	84.20193	-0.61599	59.85114	2	-0.63019	743.6312
-21	0	-1.06437	60.39457	-1.41929	44.53861	1	-9	-9
36.66667	0	-0.49157	86.99764	-1.47775	35.03077	1	-9	-9
-2	0	1.247734	137.3465	0.872066	110.9846	2	0.342628	521.4352
-27.6667	100	0.358105	104.2322	1.595028	127.143	3	-0.13821	431.3507
-5.33333	0	0.522871	116.9337	0.487587	99.08993	2	-0.4452	366.078
8.166667	100	-0.1676	99.38927	0.433964	98.30159	2	-9	-9
-6.83333	0	-0.84253	75.94701	0.553277	97.7759	2	2.091245	1029.799
5.833333	0	-1.35276	55.70772	-1.62525	30.77542	1	-9	-9
-8.33333	0	0.488922	112.3445	0.393391	97.03886	2	-9	-9
-13.5	0	0.478965	112.2964	0.966489	116.8292	3	-0.23386	290.9215
45	0	-0.07987	96.08143	-1.35012	30.30744	1	-9	-9
-11	0	2.27953	160.9293	1.046294	113.9026	2	-9	-9
4	0	-0.28015	95.82124	0.052505	86.21671	2	-9	452.9415
-5.33333	0	0.858187	127.3365	0.921693	115.2581	3	-0.55887	262.8528
-3.33333	0	-0.52832	82.63572	-0.28147	73.0082	2	-9	-9
-2.5	0	-0.11176	98.39688	-0.01118	85.30312	2	-9	-9
40.83333	0	0.094572	103.2598	-0.38166	61.54603	2	-9	-9
-22.6667	0	0.174497	104.1292	0.90819	114.826	2	-9	-9
-8.33333	0	-0.71132	76.22657	-0.7674	60.97083	2	-9	-9
24	0	-0.65749	79.42205	-1.18828	44.28488	1	-9	-9
-7.66667	0	-0.48344	92.34423	0.674719	104.285	2	-0.26627	620.0022
12.5	0	-0.16415	97.43912	-0.33199	71.06849	2	-1.27808	179.6723
37.16667	0	0.860585	127.313	-1.40052	41.55509	1	-9	-9
-8.5	0	0.030625	104.3221	0.629337	104.132	2	-9	-9
0	0	-0.74723	72.82518	-0.49083	66.48886	2	-9	-9
-2.66667	0	1.283921	138.3077	1.654522	132.3421	3	0.640295	606.5467

-33.3333	0	-0.67351	69.99224	-0.26386	74.83011	2	0.841496	796.9835
8	0	-0.01297	99.35377	-0.74276	61.31232	2	-9	-9
12.5	0	-2.01262	39.20438	-1.72196	25.64146	1	-0.44411	366.078
13.33333	0	-1.56135	52.56921	-0.89971	49.39497	1	0.771632	623.802
39.83333	0	0.020755	100.1957	-0.4269	60.21731	2	-9	-9
-11.1667	100	0.410233	112.3883	1.359244	123.7766	3	-0.28737	715.7843
40.83333	0	1.424209	138.9556	-0.59011	59.98947	2	-9	-9
33.16667	0	-0.83933	76.56454	-1.17215	40.71645	1	-0.75034	313.5355
-13.3333	0	0.39444	108.2194	0.600432	104.7994	2	-9	-9
13.33333	0	-1.92106	41.07914	-1.8724	21.11875	1	-9	-9
26.66667	0	0.777873	122.2647	-0.3804	69.16229	2	-9	-9
-14.3333	100	-0.18304	96.40382	0.649083	105.3551	2	-9	-9
-16.8333	0	0.064734	103.4932	1.378415	127.8292	3	-9	-9
5.333333	100	1.176426	135.9402	0.849117	108.8201	2	-9	-9
-11.6667	0	-1.25225	56.00504	-0.48801	60.59406	2	-0.31981	115.0208
-11.8333	0	0.730197	125.2687	1.183817	126.4719	3	-9	-9
21.33333	0	1.551968	143.4408	0.764965	102.8382	2	1.058417	2218.286
13.83333	0	0.978402	126.2029	-0.61349	66.43572	2	-9	-9
-1.83333	0	0.551854	117.4812	0.623926	99.83593	2	1.985574	1623.928
2.5	0	1.216524	134.7801	1.319132	122.3016	3	-9	-9
-36.8333	0	-0.26879	90.55977	0.677548	107.3705	2	-9	510.4215
-5.83333	0	-1.56822	51.84759	-0.58929	63.56127	2	-9	-9
-23.5	100	-0.64572	81.78178	1.001947	114.748	2	-9	-9
10.5	100	1.401309	139.8355	0.089335	87.3675	2	-0.45294	276.3242
-6.66667	0	-2.17214	34.37548	-1.0476	49.34364	1	-9	-9
0.833333	100	0.059432	97.95768	0.775171	102.8958	2	2.516588	733.9065
-21	0	0.901372	126.273	1.570327	136.0991	3	-0.97399	242.8288
24	0	2.393035	169.8075	0.330092	92.6954	2	-1.12119	279.6457
-2.5	100	-0.03674	88.31135	0.374298	90.28145	2	-9	-9
-21.6667	0	-1.01234	63.38303	-0.97896	55.94469	2	-9	411.241
-24.3333	0	-0.10863	96.52151	0.355769	95.45054	2	-0.94616	258.6822
9	0	-0.53172	87.72205	-0.05661	78.68014	2	0.34164	521.4352
5.666667	0	-0.23923	96.02887	-0.45641	69.76834	2	-9	-9
13.83333	0	2.091918	160.4341	0.657878	103.9822	2	3.331819	1467.835
-0.5	0	0.003865	103.0297	0.086288	86.83989	2	-9	-9
15.66667	0	-0.28282	98.49328	-0.24454	77.41344	2	-9	333.0803
29	0	0.066989	105.6533	-1.21501	46.54622	1	-0.95616	184.6435
-8.5	0	1.10622	135.073	0.774847	109.7347	2	1.984487	1623.928
22.33333	0	-0.11533	94.77914	-0.56177	56.67962	2	-9	-9
-19.3333	0	1.61042	147.2677	1.556709	130.1284	3	-9	-9
9.166667	0	-1.07176	66.96738	0.184022	81.24216	2	-0.61825	279.9888
-6	100	1.064256	132.6808	1.583189	131.8442	3	-9	-9
-10.8333	0	0.98802	127.8817	0.763591	109.1231	2	-9	-9
-15.8333	0	-1.94906	36.56747	-1.24082	42.1875	1	-0.51904	660.219
-23.6667	0	0.449102	113.0397	1.268017	125.0137	3	-9	-9
4	0	1.39364	140.9433	1.079051	117.7588	3	-0.2433	464.7447
15.5	0	1.353538	140.5221	0.340309	93.36346	2	0.772719	623.802
12.33333	0	1.037977	131.5289	0.623275	98.52578	2	-1.16147	211.7683
-16	100	1.195062	133.3939	0.544863	107.2392	2	-9	-9
-22	0	0.915449	122.9693	0.792797	107.9031	2	0.208895	308.7417

9.833333	0	0.838187	122.6847	0.251057	89.69105	2	-9	-9
6.666667	0	-0.13588	97.15281	-0.21294	76.45415	2	-9	-9
-21	0	0.763404	122.1428	1.332268	126.7633	3	-0.14485	351.5775
9.666667	0	0.072512	101.442	-0.2304	72.58945	2	-9	201.5755
0.833333	0	-2.02703	35.42525	-1.64709	27.81897	1	1.428985	529.7562
-37.8333	0	0.587895	113.286	0.51302	106.1004	2	-9	-9
-3.33333	0	0.346801	109.3305	0.013939	85.02726	2	0.291578	795.327
1.666667	0	-1.90179	35.75202	-0.7841	49.56389	1	-9	-9
0	0	-1.59539	49.06959	-1.07732	46.31415	1	-9	162.8608
20.66667	100	1.060647	130.6478	-0.25848	76.29945	2	-0.26409	316.6708
-29.3333	0	-0.00197	99.02354	0.981476	113.5334	2	-0.23485	290.9215
-7.83333	0	0.628475	113.3694	0.388431	91.33728	2	-9	-9
2.333333	0	1.138649	134.2298	0.973741	112.2727	2	-9	-9
0.833333	0	-0.64091	69.70955	-1.66636	30.39889	1	-9	-9
-11.8333	100	0.68577	121.6948	1.281024	125.6386	3	-9	454.8292
-5.83333	0	0.527535	109.7479	0.734231	102.1395	2	-9	454.8292
30	0	-0.56973	85.49169	-1.23407	40.00681	1	-0.11958	652.5382
4.833333	0	-0.12254	103.2009	0.364785	98.75948	2	-9	-9
-11	0	0.32175	110.1486	1.136197	115.7654	3	-9	299.7038
7.333333	0	0.011524	100.6493	-1.09573	54.83376	2	-9	-9
4.166667	0	-0.93267	73.08787	-0.28551	69.08195	2	-9	304.4625
6.5	0	-1.29714	61.85146	-0.93226	52.66938	2	-9	-9
26.66667	0	-0.58383	87.52697	-0.46901	64.75119	2	-9	432.1677
-10.1667	0	0.433604	112.4027	0.030124	87.59606	2	0.578558	780.4062
-4.83333	0	2.014378	158.9864	1.29045	125.1784	3	-9	-9
0.833333	0	0.923386	122.4019	-0.19699	76.29734	2	-9	-9
-3.5	0	-0.57901	86.97819	-0.1675	83.22291	2	-9	-9
13.33333	0	-0.17661	92.7585	-0.75939	55.81686	2	-9	-9
-2.83333	0	0.218993	108.9861	0.27218	95.12978	2	-9	-9
1.166667	0	0.044788	101.6094	0.41922	95.94699	2	-9	-9
-1.16667	0	0.307889	109.4708	0.766907	108.2653	2	-9	-9
41.5	0	0.096804	108.9932	-0.9556	54.23913	2	-9	-9
-33.3333	100	-1.01485	63.91896	-0.3655	75.99861	2	-9	-9
-1	0	1.279532	138.0731	1.359296	123.0816	3	-9	366.0148
-3.33333	0	-0.95333	67.87399	-0.53421	60.52457	2	-1.16256	211.7683
-31.8333	0	0.084649	101.1961	0.772144	112.0932	2	-9	335.9013
-13.5	0	-0.63582	84.72164	0.26764	92.37866	2	-9	-9
-10.3333	0	1.015267	132.0073	0.690299	107.3317	2	-9	-9
29.5	0	0.212596	107.7378	-0.48601	63.10959	2	-9	366.0148
5	0	-0.82099	78.35837	-0.23349	74.39679	2	-0.50444	485.4002
-24.3333	0	0.261915	106.6448	0.858025	113.4152	2	-9	-9
3.166667	0	1.256718	138.9865	0.136247	91.28757	2	1.181454	384.3845
28	0	1.265807	137.9431	0.606969	96.39866	2	-0.00348	479.2463
-32.6667	0	0.41911	108.1197	0.865666	114.1021	2	-9	-9
-32	0	1.581334	139.9605	1.926968	139.6575	3	-9	-9
-13.5	0	0.456436	113.5257	0.772567	109.6226	2	0.207808	308.7417
-17.6667	0	-0.13758	95.85177	1.115648	115.2411	3	-9	446.6525
7.333333	0	1.122813	134.0003	0.805617	105.9964	2	0.466971	408.6048
-25.3333	0	0.837061	120.8999	0.979042	116.9099	3	-0.1392	431.3507
17.5	0	-0.26239	90.95993	-0.8638	57.70765	2	-9	-9

-40	100	0.387247	103.3467	1.182999	120.3224	3	-9	-9
24.16667	0	1.048463	131.0091	-0.50828	70.33457	2	-9	-9
50.66667	100	0.207866	109.7683	-0.19964	68.17667	2	-9	-9
-10.83333	0	-0.7788	75.48472	-0.73039	62.98724	2	-9	-9
-52.6667	0	-0.66146	72.48377	1.297146	122.1949	3	-0.05998	459.14
-1	0	-0.36891	88.50531	-0.35476	71.46362	2	-0.31163	259.7248
38.33333	0	-0.142	90.74009	-1.19384	36.38472	1	-9	-9
-5.83333	0	-0.10223	98.27615	0.629014	102.1655	2	-9	-9
24	100	0.31522	112.144	0.198772	84.82548	2	-9	304.4625
-11	0	0.008057	100.285	0.747032	106.9926	2	-9	-9
-15.1667	0	0.95326	129.0881	0.877142	113.5388	2	-0.45403	276.3242
-13.5	0	0.490674	116.1824	0.540715	106.3474	2	-9	-9
9	0	1.022796	131.5081	0.737103	104.2606	2	-0.9729	242.8288
-7.83333	0	1.708721	149.3215	0.09564	93.52416	2	-9	-9
-12.6667	0	-0.22069	88.41838	-0.21807	76.64351	2	-9	-9
-40.1667	0	0.699725	115.2178	0.8088	121.6748	3	-9	-9
16.66667	0	0.657966	119.1507	0.25235	89.3875	2	-9	795.6073
-39.1667	0	-0.74436	73.82977	0.190677	91.31749	2	1.561085	330.339
21.33333	0	1.051331	131.9976	-0.20738	74.50645	2	0.754672	1025.995
23	0	1.760623	149.0636	-0.10277	78.19979	2	-9	-9
15.66667	0	-0.23622	99.2847	-0.44011	69.65404	2	-9	-9
-14.3333	0	0.496797	114.6258	0.331969	99.4567	2	-9	-9
-5.16667	0	0.448429	116.2934	0.915823	111.5551	2	-9	834.0417
-45.1667	0	0.420033	105.6551	0.914766	112.6359	2	-9	-9
-29.1667	0	-1.6602	42.00691	-0.46148	66.65938	2	-9	406.1732
-7.66667	100	-0.47974	83.65491	-0.50527	72.19827	2	-9	-9
-6.66667	0	-1.10672	56.68035	-0.42212	59.91423	2	-0.0589	459.14
-24.1667	0	-0.67313	80.15924	0.303838	93.78671	2	-9	432.1677
11.5	0	-0.48544	85.58648	0.519859	92.11674	2	-9	-9
10.66667	0	0.356479	113.1242	-0.11558	79.13942	2	-9	-9
-7.66667	0	0.857983	126.7686	0.743499	106.2759	2	-9	351.7073
-4.33333	0	0.946307	125.174	0.688871	98.42367	2	-9	-9
18.33333	0	-0.05494	97.12577	-0.14178	75.32899	2	-9	346.9018
37.5	100	0.255525	104.4265	-0.44076	61.2302	2	-1.13898	350.0863
-13.5	0	0.648702	118.48	0.843556	113.5438	2	-9	-9
3.833333	0	1.07816	133.0789	-0.34611	78.22257	2	0.753684	1025.995
-13.5	0	1.514694	142.1721	1.412506	124.8705	3	-9	-9
-7.66667	0	0.086437	105.5781	1.109449	118.5977	3	0.365882	247.3768
7.333333	0	0.592724	118.4475	0.207242	91.4734	2	-0.55778	262.8528
0	0	0.093628	102.697	0.423979	95.38493	2	-9	-9
-6	0	0.429329	112.6797	0.666322	103.0328	2	1.427898	529.7562
-4.66667	0	0.395378	115.4518	0.698697	105.6472	2	-9	316.7222
-48.3333	0	-0.09943	91.94935	0.180558	96.18595	2	-9	512.0245
-4.33333	0	0.335773	108.3892	0.965429	110.8957	2	-9	327.5888
22.33333	0	0.188707	104.1355	0.082759	78.3687	2	-9	-9
-5.16667	0	0.794616	123.5481	1.229296	123.7277	3	-9	-9
-17.6667	0	-0.37799	88.9604	0.936861	110.5695	2	-9	327.5888
-22.5	100	-1.70612	41.34633	-0.53435	64.63769	2	-9	-9
-1	0	0.917984	124.7494	-0.27933	78.98208	2	-9	-9
4.166667	100	-0.97341	74.46181	-0.23861	77.81267	2	0.272875	305.9083

-26.8333	100	1.566985	141.4096	1.42213	128.7241	3	-9	-9
3.333333	0	-1.02098	67.75005	-0.79735	55.28	2	0.828954	402.5178
-2.16667	100	-0.26405	98.83346	0.344568	96.64857	2	1.161939	1032.783
-14.3333	100	1.208465	136.2515	1.030463	119.0833	3	1.163026	1032.783
-16	100	1.473265	143.1909	1.011807	117.6559	3	-9	-9
-31	100	0.08291	102.9037	1.087292	120.0283	3	-9	-9
-9.33333	100	1.469711	143.4698	1.89039	138.5179	3	-9	834.0417
32.33333	0	1.295897	137.4671	0.84251	103.5999	2	-1.42256	136.7992
-2.5	0	-1.05808	66.67723	-1.01934	53.33979	2	-0.34879	228.7303
17.83333	0	0.466047	117.8738	0.87114	107.9319	2	-9	-9
-16.8333	0	1.052572	128.4698	1.159748	119.0832	3	0.270197	537.574
37.16667	0	0.437644	113.8932	-0.67138	55.7027	2	0.271284	537.574
24.66667	0	1.348852	140.8309	0.344468	90.92295	2	-0.18021	502.9092
-30	0	-2.1067	30.30087	-0.55457	62.97353	2	-9	201.5755
-28.5	0	-1.57432	47.60272	-0.46228	66.19093	2	-9	-9
-7.66667	0	0.601612	117.2794	0.413975	99.33306	2	-9	-9
44	100	2.219328	163.4735	-0.12208	78.59898	2	0.66291	885.43
1.5	0	0.214259	107.6296	0.315418	89.98153	2	0.327891	334.9897
55.83333	100	0.789794	119.1166	-1.00385	43.78823	1	-9	-9
20.83333	0	-0.05253	85.11329	-1.88905	19.0237	1	-9	-9
46.66667	0	-0.89253	73.95032	-0.63013	52.11596	2	-9	-9
10	0	-1.53663	50.00061	-1.19308	42.44042	1	-0.79744	219.5005
-30.3333	0	1.657656	142.7851	1.453397	125.7667	3	-9	-9
17.5	0	-1.007	68.01882	-1.8909	23.46696	1	-9	-9
-14.1667	0	-0.74653	80.9582	-0.64933	73.04222	2	-9	-9
2.5	0	0.002742	103.1432	0.126193	86.84817	2	-9	333.0803
5	0	-0.56299	85.73801	-0.41599	70.64055	2	-9	604.5467
-15	100	0.241514	99.9071	0.477253	94.53573	2	0.609503	137.9463
27.33333	0	0.318465	112.0736	-0.24714	72.88832	2	-9	-9
-14.6667	100	0.577086	118.2927	1.097996	120.753	3	-9	-9
12.83333	0	0.150325	107.6667	-0.60104	67.15635	2	-9	411.241
-2.83333	0	0.930391	124.1195	-0.88336	63.2172	2	-9	-9
35.33333	0	-0.02111	103.6624	-0.68433	56.81177	2	-9	-9
3.333333	0	-1.40402	54.20627	-1.5356	32.18758	1	-1.27699	179.6723
43.33333	0	-1.02153	74.02093	-1.23084	41.25556	1	-9	-9
4.166667	0	-0.94928	69.77632	-0.37785	63.89155	2	-9	-9
14.83333	0	0.326217	111.5695	-0.38966	73.76992	2	-9	299.7038
-5	0	-0.35592	88.65242	-0.88052	60.16602	2	-0.52013	660.219
48.83333	0	1.339071	140.3664	-1.11113	45.56312	1	0.366969	247.3768

AgricInv	AgricInva	ObjHHoldV	ObjHHoldV	ObjWellbei	ObjWellbeinga1FCooks
0.474627	53.22656	-1.09376	423.9205	31.46865	0.045005
-9	-9	-9	-9	30.3976	-9
-9	-9	-9	-9	23.93248	-9
-9	-9	-9	146.7913	23.55104	0.004234
0.347645	-170.29	-0.97258	183.842	23.38892	0.000945
-9	-9	-9	-9	22.68376	-9
-9	-64.6121	-9	-9	22.22386	-9
-9	-9	-9	-9	22.22093	-9
-9	-9	-9	-9	21.67807	-9
-9	-9	-9	-9	21.37538	-9
-0.96277	-660.999	-0.0982	350.25	20.88072	0.001789
0.620992	-178.587	0.631796	881.0917	18.95319	0.014937
-9	37.95271	-9	-9	18.49439	-9
0.160798	-97.1944	-0.95171	257.3405	18.3764	0.002176
0.410439	-197.546	2.495513	730.0523	18.03633	0.021333
-9	-9	-9	-9	18.0338	-9
-0.91457	-288.853	-0.24283	712.481	18.01599	0.000581
-1.02853	-294.93	-0.67155	374.983	17.91988	0.007502
-9	-230.714	-9	-9	17.72775	-9
0.008702	-166.521	1.021329	855.1435	17.63631	0.006035
-9	243.749	-9	-9	17.56039	-9
-9	-42.6865	-9	-9	17.52292	-9
0.600764	-346.967	3.781516	2260.258	17.46393	0.120933
-9	-9	-9	-9	16.99421	-9
-9	-9	-9	-9	16.75614	-9
-0.526	-157.269	2.20599	1189.392	16.62888	0.041411
0.356408	-170.29	1.039441	2213.451	16.60014	0.139682
-9	-9	-9	-9	16.46806	-9
-0.07085	-518.839	1.103217	180.6825	16.31543	0.032709
-9	-9	-9	-9	16.23832	-9
-9	-946.915	-9	-9	16.22178	-9
-9	-170.133	-9	-9	16.19208	-9
-9	-9	-9	-9	16.05312	-9
-9	-9	-9	-9	16.04274	-9
-0.97958	-294.93	-0.67494	374.983	15.76174	0.001267
-9	-9	-9	-9	15.60726	-9
-9	-9	-9	256.2887	15.50586	0.001503
-9	-294.107	-9	-9	15.34095	-9
-9	-90.6928	-9	-9	15.14872	-9
-9	-9	-9	-9	15.03403	-9
-9	-190.694	-9	-9	15.02167	-9
-9	-9	-9	-9	14.92647	-9
-9	-9	-9	-9	14.74646	-9
-0.69802	-522	0.306482	304.4285	14.65903	0.008618
-1.73824	-407.4	-0.23638	114.7705	14.5832	0.004994
-7.69522	-5701.33	-0.25352	278.6305	14.52428	0.001038
-9	-2.58283	-9	-9	14.51307	-9
-9	-9	-9	-9	14.50237	-9
-0.47705	-157.269	2.202596	1189.392	14.46705	0.001666

0.273023	-308.801	0.315733	333.8903	14.36353	0.006343
0.259866	-490.262	2.243339	731.8477	14.35841	0.000115
-9	-9	-9	334.6918	14.25495	0.006942
-9	-9	-9	-9	14.12288	-9
-0.59085	-170.29	-0.15322	500.4715	14.0153	0.000789
-9	-9	-9	-9	13.94064	-9
0.199989	-45.8539	-0.25345	463.462	13.90085	0.002691
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-9	-9	-9	-9	13.66066	-9
-0.12208	-177.144	-1.79102	284.8857	13.57287	0.001526
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-9	-510.771	-9	-9	13.39813	-9
-9	-57.0536	-9	-9	13.36735	-9
-9	-9	-9	792.8392	13.3599	0.000059
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-9	-9	-9	406.6223	13.26845	0.000444
0.514109	-230.558	-0.19336	512.0807	13.26582	0.005081
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-9	-478.543	-9	-9	13.08622	-9
-9	-9	-9	146.7913	13.07007	0.00011
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-9	-9	-9	596.01	12.96023	0.001231
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-9	-87.11	-9	-9	12.81744	-9
-9	-9	-9	602.5518	12.71172	0.005575
-9	-478.543	-9	-9	12.59436	-9
0.218486	-90.5365	1.170919	383.6588	12.5285	0.005357
-9	-9	-9	-9	12.52151	-9
-9	-118.89	-9	-9	12.51113	-9
-9	-9	-9	-9	12.51111	-9
0.645262	-346.967	3.77843	2260.258	12.48972	0.104538
-9	-9	-9	-9	12.39153	-9
-9	-9	-9	162.0102	12.30116	0.007221
-0.06619	-404.316	-0.60607	387.0142	12.27236	0.000968
1.167718	-247.12	0.41021	327.1083	12.26445	0.005208
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-9	-16.5217	-9	-9	12.20571	-9
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-9	-9	-9	443.8917	12.11048	0.000554
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-0.48443	-1054.01	0.849795	401.4488	12.01049	0.014324
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-9	-9	-9	-9	11.90317	-9

-9	-9	-9	567.7902	11.89516	0.00368
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0.490217	-97.3908	1.53731	328.7518	11.72065	0.00709
0.751784	-91.9079	1.155229	782.568	11.68495	0.002883
-0.05253	-104.384	-0.26241	315.6	11.57205	0.000021
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-9	-9	-9	-9	11.47722	-9
-9	-9	-9	-9	11.44626	-9
0.523575	53.22656	-1.09715	423.9205	11.41526	0.000103
0.36647	-104.498	0.62131	605.5875	11.35026	0.000079
0.311745	-165.066	-0.6338	602.1827	11.32891	0.004918
0.235448	-165.679	0.830539	792.1702	11.31828	0.0105
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-0.15888	-170.29	-0.26459	275.8513	11.30128	0.002368
-0.43985	-240.424	-0.32657	227.7805	11.2944	0.000422
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-9	-9	-9	-9	11.26401	-9
-9	-537.171	-9	-9	11.22057	-9
-9	-230.714	-9	-9	11.21151	-9
-9	-9	-9	507.7197	11.14296	0.003574
-9	-9	-9	450.4507	11.14123	0.003424
-9	-946.915	-9	-9	11.1161	-9
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-9	-402.26	-9	-9	11.00642	-9
-9	-9	-9	509.8007	10.99921	0.001066
-9	-9	-9	-9	10.94054	-9
1.080764	-163.281	-0.05553	478.5205	10.92193	0.000031
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-9	-206.113	-9	-9	10.91355	-9
-9	-170.133	-9	-9	10.88263	-9
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0.623711	-186.582	0.435947	407.6998	10.70001	0.0052
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-9	-9	-9	256.2887	10.6712	0.000042
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1.797268	19.11559	-1.2058	279.4407	10.56832	0.000073
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-9	-9	-9	-9	10.43845	-9
-0.21546	-402.26	0.589162	779.3113	10.43349	0.002775
0.277839	-137.394	0.052441	453.3987	10.42292	0.000778
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0.742018	-267.681	-0.83264	218.0213	10.33775	0.000065
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-9	-9	-9	-9	10.20236	-9
-9	-9	-9	-9	10.14226	-9
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-0.9833	-405.686	-0.45642	483.464	10.10453	0.00461
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-9	-9	-9	596.01	10.02084	0.000219
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-9	-9	-9	-9	9.985554	-9
-1.48139	-509.264	-0.05066	652.1365	9.971127	0
0.304365	-490.262	2.240253	731.8477	9.950693	0.000348
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-0.28434	-170.29	0.355658	520.3292	9.91995	0.001216
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-9	-87.11	-9	-9	9.679413	-9
0.396421	-22.1596	-0.28467	619.1502	9.674258	0.000008
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0.697967	-170.133	0.737852	620.9632	9.520171	0.001061
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0.311909	-170.29	1.042527	2213.451	9.267885	0.106378
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-9	-9	-9	507.7197	9.175281	0
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0.459388	-197.546	2.492119	730.0523	9.085595	0.00693
1.30347	60.11855	-1.03438	242.3935	9.060786	0.001152
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0.205297	-97.1944	-0.9548	257.3405	8.854298	0.00025
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-9	-9	-9	331.681	8.788882	0.000157
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1.197286	-170.133	-0.57494	658.0207	8.659736	0.004164
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-9	-214.265	-9	-9	8.548306	-9
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-9	-9	-9	200.7902	8.494501	0.00672
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0.267435	-90.5365	1.167524	383.6588	7.452206	0.003924
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-9	-9	-9	346.4492	6.044299	0.001442
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-9	-9	-9	-9	4.475712	-9
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-0.65352	-522	0.303396	304.4285	-9	-9

-9	-9	-9	-9	-9	-9
-0.53338	-1054.01	0.85319	401.4488	-9	-9
0.602414	-197.546	1.132232	1028.829	-9	-9
0.553465	-197.546	1.135626	1028.829	-9	-9
-9	-527.064	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9
-9	-9	-9	830.5685	-9	-9
0.833017	-40.6063	-1.46027	136.6317	-9	-9
-0.3909	-240.424	-0.32996	227.7805	-9	-9
-9	-2.58283	-9	-9	-9	-9
-0.47076	-211.41	0.292101	536.2095	-9	-9
-0.51971	-211.41	0.295495	536.2095	-9	-9
-0.6398	-170.29	-0.14983	500.4715	-9	-9
-9	-9	-9	200.7902	-9	-9
-9	-9	-9	-9	-9	-9
-9	-131.641	-9	-9	-9	-9
0.572043	-178.587	0.63519	881.0917	-9	-9
0.321971	-308.801	0.312339	333.8903	-9	-9
-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9
0.69307	-267.681	-0.82924	218.0213	-9	-9
-9	-206.113	-9	-9	-9	-9
-9	243.749	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9
-9	-9	-9	331.681	-9	-9
-9	-9	-9	602.5518	-9	-9
-0.20331	-190.85	0.618414	137.855	-9	-9
-9	-52.8441	-9	-9	-9	-9
-9	-102.53	-9	-9	-9	-9
-9	-9	-9	410.1552	-9	-9
-9	-9	-9	-9	-9	-9
-9	37.95271	-9	-9	-9	-9
0.703668	-108.455	-1.30876	179.191	-9	-9
-9	-9	-9	-9	-9	-9
-9	-9	-9	-9	-9	-9
-9	-9	-9	298.899	-9	-9
1.246235	-170.133	-0.57833	658.0207	-9	-9
-0.10174	-70.1341	0.371359	246.7713	-9	-9

Consumer
Research

47_b

Financial Services Authority

*Financial Capability
baseline survey:
questionnaire*

March 2006



About the baseline survey questionnaire

Detailed commentary on development of the financial capability baseline survey instrument can be found within the following documents.

Measuring Financial Capability: An exploratory study (FSA CR Paper 37)

<http://www.fsa.gov.uk/pubs/consumer-research/crpr37.pdf>

Levels of Financial Capability in the UK: Results of a baseline survey (FSA CR Paper 47)

<http://www.fsa.gov.uk/pubs/consumer-research/crpr47.pdf>

Financial Capability baseline survey: Methodological report (FSA CR Paper 47a)

<http://www.fsa.gov.uk/pubs/consumer-research/crpr47a.pdf>

The questionnaire was developed by Elaine Kempson and Sharon Collard at the Personal Finance Research Centre, University of Bristol in collaboration with Jenny Turtle and Alan Worley at BMRB Limited and the FSA .

The research project was managed by Steve Nuttall and Simon Sarkar at the FSA.

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Copies of the report can be downloaded from the publications section of the FSA website -

http://www.fsa.gov.uk/Pages/Library/Other_publications/Consumer/index.shtml

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IF NO DIRECT INSTRUCTION, PLEASE CONTINUE WITH NEXT QUESTION. INSTRUCTIONS TO INTERVIEWER ARE IN BOLD OR CAPITALS.

SECTION A - PERSONAL INFORMATION

QASEX CODE SEX OF RESPONDENT.

- ~ Male
 - ~ Female
-

QAGE Please could you tell me your age last birthday? WRITE IN AGE.

- ~ Numeric range (PERMITTED RANGE 18 TO 99) _____
 - ~ Don't know
 - ~ Refused
-

[IF QAGE = *Refused* OR *Don't know* THEN ASK QAGEBND]

QAGEBND Can you tell me in which of these age groups you are?

- ~ 18-20
 - ~ 21-24
 - ~ 25-34
 - ~ 35-44
 - ~ 45-54
 - ~ 55-60
 - ~ 61-64
 - ~ 65-74
 - ~ 75+
 - ~ Don't know
 - ~ Refused
-

[ASK ALL]

QASTAT SHOW SCREEN. Which of these best describes you?

- ~ Single, i.e. never married
 - ~ Married
 - ~ Widowed
 - ~ Divorced
 - ~ Separated
 - ~ Don't know
 - ~ Refused
-

QAHHL SHOW SCREEN. Who else lives with you in your household? CODE ALL THAT APPLY.

- No-one else
- Wife, husband or partner you live with as a couple
- Own/partner's children aged 15 or under
- Own/partner's children aged 16-17 and still at school or college
- Other children aged under 18 and still at school or college/under school age
- Other adult children (aged 16 or over and not at school)
- Parent(s) or other adult family members
- Other adults who share meals or a living room with you
- Don't know
- Refused

[IF QAHHL = *Own/partner's children aged 15 or under* OR *Own/partner's children aged 16-17 and still at school or college* THEN ASK QAKIDS]

QAKIDS Please could you tell me the number of your or your partner's children who live in this household and are aged under 18, and are still at school or college or are under school age? WRITE IN NUMBER.

- Numeric range (PERMITTED RANGE 1 TO 20) _____
- Don't know
- Refused

[IF QAHHL = *Wife, husband or partner you live with as a couple* THEN ASK QAptage]

QAptage Please could you tell me your partner's age at their last birthday? WRITE IN AGE.

- Numeric range (PERMITTED RANGE 16 TO 99) _____
- Don't know
- Refused

[IF QAptage = *Don't know* OR *Refused* THEN ASK QAptbnd]

QAptbnd Can you tell me in which of these age groups they are?

- 16-17
 - 18-20
 - 21-24
 - 25-34
 - 35-44
 - 45-54
 - 55-60
 - 61-64
 - 65-74
 - 75+
 - Don't know
 - Refused
-

[ASK ALL]

QAWORK SHOWCARD A1. Starting from the top of this card, please tell me the first of these that best describes your current situation. CODE ONLY ONE.

- In full-time education
 - Working full time (30+ hours) including temporarily off work
 - Working part time (up to 29 hours) including temporarily off work
 - Looking after the home or family
 - Retired from paid work
 - Unemployed
 - On a government-work or training scheme
 - Permanently sick or disabled
 - Don't know
 - Refused
-

[IF QAWORK = *In full-time education* OR *Retired from paid work* THEN ASK Qptjob]

Qptjob Can I just check, do you receive any income from paid work? I.E. A PAID JOB IN ADDITION TO BEING IN FULL-TIME EDUCATION OR RETIRED.

- Yes
 - No
 - Don't know
 - Refused
-

[IF Qptjob = *Yes* OR QAWORK = *Working full time (30+ hours) including temporarily off work* OR *Working part time (up to 29 hours) including temporarily off work* THEN ASK Qselfem]

Qselfem Are you working as an employee or are you self-employed?

- Employee
 - Self-employed
 - Don't know
 - Refused
-

[IF QAHHLD = *Wife, husband or partner you live with as a couple* THEN ASK Qzparwo]

Qzparwo SHOWCARD A1. Looking again at this card, please tell me the first of these that describes your partner's situation. CODE ONLY ONE.

- In full-time education
 - Working full time (30+ hours) including temporarily off work
 - Working part time (up to 29 hours) including temporarily off work
 - Looking after the home or family
 - Retired from paid work
 - Unemployed
 - On a government-work or training scheme
 - Permanently sick or disabled
 - Don't know
 - Refused
 - None of these
-

[IF Qzparwo = *In full-time education* OR *Retired from paid work* THEN ASK QZpaid]

QZpaid Can I just check, do they receive any income from paid work? I.E. A PAID JOB IN ADDITION TO BEING IN FULL-TIME EDUCATION OR RETIRED.

- Yes
 - No
 - Don't know
 - Refused
-

[IF QZpaid = Yes OR Qzparwo = *Working full time (30+ hours) including temporarily off work* OR *Working part time (up to 29 hours) including temporarily off work* THEN ASK Qzemplo]

Qzemplo Is your partner working as an employee or are they self-employed?

- Employee
 - Self-employed
 - Don't know
 - Refused
-

SECTION B - MONEY MANAGEMENT

[IF QAHHLD = *Wife, husband or partner you live with as a couple* OR *Other adult children (aged 16 or over and not at school)* OR *Other adults who share meals or a living room with you* OR *Parent(s) or other adult family members* THEN ASK QBbills]

QBbills SHOWCARD B1. Overall, who is mainly responsible for making sure that household bills and other commitments get paid? IF NECESSARY ADD: it is the person who makes sure it happens who is responsible, not necessarily the person whose money it is. CODE ONLY ONE.

- Mainly you
- Mainly your partner
- Mainly someone else in the household
- You share responsibility equally with your partner or someone else
- Nobody
- Don't know
- Refused

[ASK ALL]

QBank Do you *personally* have a bank or building society current account in your own name or joint names? Please exclude any business bank accounts or accounts which are only used for receiving benefits.

- Yes
- No
- Don't know
- Refused

[IF QBank = Yes THEN ASK QBaccou]

QBaccou And which of these types of account is it? READ OUT AND CODE ACCOUNT USED MOST OFTEN.

- Ordinary current account
- Current account with offset mortgage/all-in-one mortgage
- Don't know
- Refused

QBmanag Do you use this current account for day-to-day money management?

- Yes
 - No
 - Don't know
 - Refused
-

[ASK ALL]

QBcash **SHOWCARD B2. Which of these ways do you {yourself} (extra text if lives with partner or other adults) mainly use for getting cash? CODE ALL THAT APPLY.**

- Use a debit card (Switch/Delta/Solo/Electron/Maestro) at a cash machine/ATM/bank branch/post office
- Use a credit card
- Cash a cheque from your own account
- Get cashback at a shop/supermarket
- Get cash from Post Office using Post Office Card Account
- Paid in cash/get pension or benefit in cash
- Don't know
- Refused
- Does not get cash personally/given cash by someone else

[IF QBcash = *Use a debit card (Switch/Delta/Solo/Electron/Maestro) at a cash machine/ATM/ bank branch/post office* OR *Cash a cheque from your own account* OR *Get cash from Post Office using Post Office Card Account* THEN ASK QBmini]

QBmini **How often do you {yourself} (extra text if lives with partner or other adults) check the balance or ask for a mini statement before you withdraw cash? READ OUT AND CODE ONLY ONE.**

- Always
- Most of the time
- Sometimes
- Hardly ever
- Never
- Don't know
- Refused
- DO NOT READ OUT: Too hard to say/varies too much

[IF QBcash = *Use a debit card (Switch/Delta/Solo/Electron/Maestro) at a cash machine/ATM/ bank branch/post office* OR *Use a credit card* OR *Cash a cheque from your own account* OR *Get cashback at a shop/supermarket* OR *Get cash from Post Office using Post Office Card Account* THEN ASK QBrecor]

QBrecor **And do you {yourself} (extra text if lives with partner or other adults) normally keep a record of the amount of money that you have withdrawn? A RECORD MEANS KEEPING A NOTE SOMEWHERE OF MONEY WITHDRAWN, NOT JUST RELYING ON A BANK STATEMENT ALONE. PROMPT IF NECESSARY.**

- Yes, I keep receipts from cash machine/cashback etc
- Yes, I record the amount in a cheque book
- Yes, I record the amount somewhere else
- No (including checks amount online)
- Don't know
- Refused

[ASK ALL]

QBpay SHOWCARD B3. Which of these ways do you {yourself} (*extra text if lives with partner or other adults*) mainly use to pay for food and day-to-day spending? CODE ALL THAT APPLY.

- Cash
 - Cheque
 - Cash card/debit card
 - Credit card/charge card
 - Store card
 - Don't know
 - Refused
 - Does not pay for food or day-to-day spending
 - Other (SPECIFY) _____
-

[IF QBpay DOES NOT = *Does not pay for food or day-to-day spending* THEN ASK QBrec]

QBrec Do you {yourself} (*extra text if lives with partner or other adults*) normally keep a record of the amount you spend on food and day-to-day spending? PROMPT IF NECESSARY.

- Yes, I keep receipts
 - Yes, I record the amount in a cheque book
 - Yes, I record the amount somewhere else
 - No
 - Don't know
 - Refused
-

[IF QBmanag DOES NOT = Yes THEN ASK QBaccr]

QBaccr SHOWCARD B4. How accurately do you {yourself} (*extra text if lives with partner or other adults*) know how much money you have at present, excluding any savings? I am not interested in how much money you have, just how accurately you know how much money you have. CODE ONLY ONE.

- I have no idea at all
 - Approximately, but not within £500
 - I know within £500
 - I know within £100
 - I know within £50
 - I know within £10
 - I know within a pound or two
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QBmanag = Yes THEN ASK QBcurac]

QBcurac I would now like to ask you some questions about the current account that you {yourself} (*extra text if lives with partner or other adults*) use for day-to-day money management. Is this account in your own name only or is it a joint account with someone else? IF THE RESPONDENT HAS MORE THAN ONE CURRENT ACCOUNT, ASK ABOUT THE ONE THEY USE MOST.

- Own name only
- Joint account
- Don't know
- Refused

[IF QBmanag = Yes THEN ASK QBalanc]

QBalanc SHOWCARD B4. Which of these best describes how accurately you know the balance on this account? I'm not interested in how much money is in the account, just how accurately you know how much money you have in the account. CODE ONLY ONE.

- I have no idea at all
- Approximately, but not within £500
- I know within £500
- I know within £100
- I know within £50
- I know within £10
- I know within a pound or two
- Don't know
- Refused
- Other (SPECIFY) _____

[IF QBmanag = Yes THEN ASK QBfreq]

QBfreq How often do you {yourself} (*extra text if lives with partner or other adults*) normally check how much money is in this account? READ OUT AND CODE ONLY ONE.

- Every day
- At least once a week, but not every day
- At least once a fortnight, but not once a week
- At least once a month, but not once a fortnight
- Less than once a month
- Never
- Don't know
- Refused
- Other (SPECIFY) _____

[IF QBfreq DOES NOT = *Never* THEN ASK QBamoun]

QBamoun And how do you {yourself} (*extra text if lives with partner or other adults*) mainly check how much money is in this account? DO NOT PROMPT.

- Bank statement sent in the post
 - Check online
 - Phone bank and ask for balance
 - Asks for balance or mini statement at a branch/post office
 - Asks for balance or mini statement at an ATM/cash machine
 - Text message from bank
 - Don't know
 - Refused
 - Does not check
-

[IF QBmanag = *Yes* THEN ASK QBrecei]

QBrecei SHOWCARD B5. Which of these statements best describes what you {yourself} (*extra text if lives with partner or other adults*) do when you receive a bank statement for this account? CODE ONLY ONE.

- I check off receipts/spending against the statement
 - I check the entries and balance on the statement to see if they look OK
 - I just check the final balance
 - I don't look at the statement at all
 - Never receives statement
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QBamoun = *Check online* AND QBrecei = *I don't look at the statement at all* OR *Never receives statement* THEN ASK QBrece2]

QBrece2 SHOWCARD B5. Which of these statements best describes what you {yourself} (*extra text if lives with partner or other adults*) do when you check the statement for this account online? CODE ONLY ONE.

- I check off receipts/spending against the statement
 - I check the entries and balance on the statement to see if they look OK
 - I just check the final balance
 - I don't look at the statement at all
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QBaccou = *Ordinary current account* OR *Don't know* OR *Refused* THEN ASK QBover]

QBover Thinking about your ordinary current account (*extra text if also has offset mortgage for day-to-day money management*), is there an overdraft facility on this account, agreed with your bank or building society?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QBaccou = *Ordinary current account* OR *Don't know* OR *Refused* THEN ASK QBdrawn]

QBdrawn SHOWCARD B6. Which of these statements best describes how often you are overdrawn on this account? Please just read out the letter that applies. CODE ONLY ONE.

- A. I am constantly overdrawn
 - B. I am usually overdrawn by the time I get paid/receive my income
 - C. I am sometimes overdrawn by the time I get paid/receive my income
 - D. I am hardly ever overdrawn
 - E. I am never overdrawn
 - Too hard to say/varies too much to say
 - Don't know
 - Refused
-

[IF QBdrawn = A. OR B. OR C. OR D. THEN ASK QBprese]

QBprese Are you overdrawn on this account at present?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QBprese = Yes THEN ASK QBmuch]

QBmuch By how much are you currently overdrawn on this account? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - Don't know
 - Refused
-

[IF QBmuch >=1 THEN ASK QBestim]

QBestim May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

QBother Apart from the current account you have just told me about, do you have any other current accounts {excluding your offset mortgage} (*extra text if have offset mortgage for day-to-day money management*), either in your own name or jointly with someone else?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QBother = Yes OR QBmanag = No OR *Don't know* OR *Refused* THEN ASK QBany]

QBany Are you overdrawn on any current accounts at present {excluding your offset mortgage} (*extra text if have offset mortgage for day-to-day money management*)? EXCLUDE OVERDRAFTS THAT THEY HAVE ALREADY TOLD YOU ABOUT.

- Yes
 - No
 - Don't have any other current accounts
 - Don't know
 - Refused
-

[IF QBany = Yes THEN ASK QBtotal]

QBtotal By how much in total are you overdrawn at present on other accounts? PLEASE WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999) _____
 - Don't know
 - Refused
-

[IF QBtotal >=1 THEN ASK QBacura]

QBacura May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QAHHLD = *Wife, husband or partner you live with as a couple* THEN ASK QBprtcu]

QBprtcu Does your partner have any current accounts in their own name only?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QBprtcu = Yes THEN ASK QBprtod]

QBprtod As far as you know, is your partner currently overdrawn on any accounts that they have in their own name only?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[ASK ALL]

QBspent In the past 12 months, how often have you {and your partner} (*extra text if lives with partner*) had money left over at the end of the week or month? Would you say it was ...? READ OUT AND CODE ONLY ONE. IF NECESSARY STATE: money left over doesn't include available balance in an overdraft facility.

- ~ Always
 - ~ Most of the time
 - ~ Sometimes
 - ~ Hardly ever
 - ~ Never
 - ~ DO NOT READ OUT: Too hard to say/varies too much to say
 - ~ Don't know
 - ~ Refused
-

[IF QBspent = *Always OR Most of the time OR Sometimes* THEN ASK QBdo]

QBdo DO NOT SHOW SCREEN. What do you {and your partner} (*extra text if lives with partner*) usually do with the money left over? PROBE: what else? DO NOT PROMPT.

- Put it into/leave it in current account
 - Spend it
 - Put it into/leave it in savings account/investments
 - Leave it in current account and then put it into savings/investments
 - Keep it in purse/wallet for the next week/month
 - Save it in cash at home
 - Give it to someone else to save for me
 - Give it away
 - Depends on amount left over/varies too much to say
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[ASK ALL]

QBrun And in the past 12 months, how often have you {and your partner} (*extra text if lives with partner*) run out of money before the end of the week or month? Would you say it was ...? IF NECESSARY ADD: please include any times when you have run out of money and used your credit card or overdraft to get by. READ OUT AND CODE ONLY ONE.

- Always
 - Most of the time
 - Sometimes
 - Hardly ever
 - Never
 - DO NOT READ OUT: Too hard to say/varies too much to say
 - Don't know
 - Refused
-

[IF QBrun = *Always OR Most of the time OR Sometimes* THEN ASK QBusual]

QBusual DO NOT SHOW SCREEN. What do you {and your partner} (*extra text if lives with partner*) usually do when you run out of money? PROBE: what else?

- Borrow from family/friends
 - Cut back spending/do without
 - Use authorised/arranged overdraft
 - Use unauthorised overdraft
 - Use credit or store card(s)
 - Take out commercial loan
 - Draw money out of savings or transfer savings into current account
 - Do overtime/earn extra money
 - Depends on amount needed/varies too much to say
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[ASK ALL]

QBcommi SHOWCARD B7. Which one of the following statements best describes how well you {and your partner} (*extra text if lives with partner*) are keeping up with your bills and credit commitments at the moment? Please just read out the letter that applies. **CODE ONLY ONE.**

- A. Keeping up with all bills and commitments without any difficulties
 - B. Keeping up with all bills and commitments, but it is a struggle from time to time
 - C. Keeping up with all bills and commitments, but it is a constant struggle
 - D. Falling behind with some bills or credit commitments
 - E. Having real financial problems and have fallen behind with many bills or credit commitments
 - Don't know
 - Refused
 - Don't have any bills or credit commitments
-

QBfndif Within the last five years, have you found yourself in financial difficulties? By that I mean being three months or more behind with payments on your regular commitments.

- Yes
 - No
 - Don't know
 - Refused
-

[IF QBfndif = Yes THEN ASK QBproad]

QBproad Did you seek professional advice from anybody?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QBproad = Yes THEN ASK QBwhoad]

QBwhoad Who did you contact for advice?

- Money advice service
 - National Debtline
 - Citizens Advice Bureau
 - Other advice centre
 - Solicitor
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QBproad = Yes THEN ASK QBfread]

QBfread Can I check, did you pay for this advice or was it entirely free?

- ~ Paid for advice
 - ~ Entirely free
 - ~ Don't know
 - ~ Refused
-

[IF QAWORK DOES NOT = *In full-time education* THEN ASK QBbetof]

QBbetof Thinking about the period of time since you left full-time education, have there been times when you have been a good deal better-off financially than you are now?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QAWORK DOES NOT = *In full-time education* THEN ASK QBworsf]

QBworsf And still thinking about the period of time since you left full-time education, have there been times when you have been a good deal worse-off financially than you are now?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[ASK ALL]

QBag SHOWCARD B8. I am now going to read you some things that other people have said about managing money. Please tell me how strongly you agree or disagree with them.

- "I am impulsive and tend to buy things even when I can't really afford them."
- "I am more of a saver than a spender."
- "I prefer to buy things on credit rather than wait and save up."
- "I would rather cut back than put everyday spending on a credit card I couldn't repay in full each month."
- "I am very organised when it comes to managing my money day to day."
- "I am never late at paying my bills."

- ~ Agree strongly
 - ~ Tend to agree
 - ~ Tend to disagree
 - ~ Disagree strongly
 - ~ Don't know
 - ~ Refused
-

QBlumpy SHOWCARD B9. Do you {and your partner} (*extra text if lives with partner*) have any bills or expenses like the ones shown on this card that you pay *quarterly, six monthly or annually*? Do not include any that you have arranged to pay in monthly or weekly instalments. CODE ALL THAT APPLY.

- A. TV licence
- B. Gas, electricity, water or telephone bill
- C. Council tax
- D. Car tax
- E. Car insurance
- F. Home insurance
- G. Subscriptions, e.g. to gym or professional organisation
- H. Season ticket, e.g. for travel
- Don't know
- Refused
- None of these

[IF QBlumpy = A. OR B. OR C. OR D. OR E. OR F. OR G. OR H. THEN ASK QBplan]

QBplan SHOWCARD B10. Do you {and your partner} (*extra text if lives with partner*) plan ahead to make sure you have the money to pay for these expenses? CODE ONLY ONE.

- Yes, I do plan ahead for this expense/these expenses
- No, I don't plan ahead for this expense/these expenses
- No need to plan ahead because there is always enough money in current account to pay for this expense/these expenses
- Don't know
- Refused
- Other (SPECIFY) _____

[IF QAHHL = *Wife, husband or partner you live with as a couple* OR *Other adult children (aged 16 or over and not at school)* OR *Parent(s) or other adult family members* OR *Other adults who share meals or a living room with you* AND QBplan = *Yes, I do plan ahead for this expense/these expenses* THEN ASK QBrespo]

QBrespo SHOWCARD B11. Who is *mainly* responsible for planning ahead to make sure you have the money for this type of expense? CODE ONLY ONE.

- Mainly you
 - Mainly your partner
 - Mainly someone else in the household
 - You share responsibility equally with your partner or someone else
 - Nobody
 - Don't know
 - Refused
-

[IF QBplan = Yes, *I do plan ahead for this expense/these expenses* THEN ASK QBahead]

QBahead SHOWCARD B12. How do you {does he/she} (*extra text if living with other adults*) plan ahead for these expenses? PROBE: What else? DO NOT PROMPT.

- ~ Let money build up in current account
 - ~ Put money into a savings account
 - ~ Keep spending down
 - ~ Put cash aside weekly/fortnightly/monthly/at regular intervals
 - ~ Buy savings stamps
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QBplan DOES NOT = Yes, *I do plan ahead for this expense/these expenses* OR *Other (SPECIFY)* AND more than one type of expenditure at QBlumpy THEN ASK QBdue]

QBdue SHOWCARD B13. Can I check, which of the expenses that you told me about have you paid most recently? CODE ONLY ONE.

- ~ A. TV licence
 - ~ B. Gas, electricity, water or telephone bill
 - ~ C. Council tax
 - ~ D. Car tax
 - ~ E. Car insurance
 - ~ F. Home insurance
 - ~ G. Subscriptions, e.g. to gym or professional organisation
 - ~ H. Season ticket, e.g. for travel
 - ~ Don't know
 - ~ Refused
-

[IF QBplan DOES NOT = Yes, *I do plan ahead for this expense/these expenses* THEN ASK QBhow]

QBhow SHOWCARD B14. How did you {and your partner} (*extra text if lives with partner*) find the money to pay for this? PROBE: What else did you do? DO NOT PROMPT.

- ~ Enough money in current account without going into overdraft
 - ~ Paid from current account and went into overdraft
 - ~ Used credit card
 - ~ Drew on savings
 - ~ Cut back on spending
 - ~ Borrowed from friends/family
 - ~ Borrowed from a commercial lender, e.g. bank or finance company
 - ~ Delayed payment/didn't pay it
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[ASK ALL]

QBexpen SHOWCARD B15. Do you {or your partner} (*extra text if lives with partner*) spend more than £200 a month on any of the items on this card? CODE ALL THAT APPLY.

- Travel to work
 - Rent paid because you work away from home and cannot claim it back
 - Child care
 - Care for someone else (including nursing home)
 - School fees
 - Financial support to a partner or family member who does not live with you
 - Don't know
 - Refused
 - None of these
-

SECTION C - PLANNING AHEAD

QCdropi SHOWCARD C1. I would now like to discuss various aspects of planning ahead, including planning for unexpected events as well as making plans for things that you know will occur in the medium or long term. In the past three years, have you {or your partner} *(extra text if lives with partner)* experienced a large drop in your income *which you did not expect*, for any of the reasons on this card? {Please exclude retirement, as I will ask about this later} *(extra text if QAWORK = Retired from paid work)*. CODE ALL THAT APPLY.

- Unable to work/retired early because of an accident, ill-health or disability
- Redundancy/job loss
- Large drop in wages
- Drop in income following relationship breakdown/separation/divorce
- Drop in income following death of a spouse/partner
- Drop in benefits
- Drop in income from investments
- Some other reason (WRITE IN ON NEXT SCREEN)
- No, has not experienced any large, unexpected drop in income in the last three years
- Don't know
- Refused

[IF QCdropi = *Some other reason (WRITE IN ON NEXT SCREEN)* THEN ASK QCothre]

QCothre ASK RESPONDENT WHAT OTHER REASON MAY BE.

- Other reason: _____
- Don't know

[IF QCdropi DOES NOT = *No, has not experienced any large, unexpected drop in income in the last three years OR Don't know OR Refused* THEN ASK QCendme]

QCendme IF MORE THAN ONE DROP IN INCOME IN PAST THREE YEARS, ASK ABOUT LARGEST DROP. How did you manage to make ends meet when this happened? PROBE FULLY. DO NOT PROMPT.

- Cut back on spending
 - Drew money from savings account
 - Drew money from current account (excluding any overdraft facility)
 - Sold investments
 - Claimed on insurance policy
 - Used credit card or overdraft
 - Took out loan (including Social Fund loan)
 - Borrowed money from family/friends
 - Family/friends gave money to help out
 - Got a job/got a second job/worked additional hours in existing job
 - Used redundancy payment
 - Claimed social security benefits
 - Other way (WRITE IN ON NEXT SCREEN)
 - Didn't make ends meet/fell behind with bills or other commitments
 - Don't know
 - Refused
-

[IF QCendme = *Other way (WRITE IN ON NEXT SCREEN)* THEN ASK QCothwa] ...

QCothwa ASK RESPONDENT WHAT OTHER WAY THEY MADE ENDS MEET.

- Other way: _____
 - Don't know
 - Refused
-

[IF QCdropi DOES NOT = *No, has not experienced any large, and unexpected drop in income in the last three years OR Don't know OR Refused* THEN ASK QCfallb]

QCfallb SHOWCARD C2. At that time, did you fall behind with the payments on any of the following? CODE ALL THAT APPLY.

- Rent or mortgage
 - Council tax
 - Gas/electricity/water bills
 - Phone/mobile phone bills
 - Repayment on loans, credit or store cards
 - Income tax bill
 - Other payments (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
 - None of these
-

[IF QCfallb = *Other payments (WRITE IN ON NEXT SCREEN)* THEN ASK QCpthpa]

QCpthpa ASK RESPONDENT WHAT OTHER PAYMENTS THEY FELL BEHIND WITH.

- Other payments: _____
 - Don't know
 - Refused
-

[IF QAWORK OR QZparwo = *Working full time (30+ hours) including temporarily off work* OR *Working part time (Up to 29 hours) including temporarily off work* THEN ASK QCendm2]

QCendm2 If you {or your partner, if they earn more than you} (*extra text if has partner that works*) became completely unable to work for three months or more due to ill-health or an accident, what would you do to make ends meet? PROBE FULLY. DO NOT PROMPT.

- Draw money from current account (excluding any overdraft facility)
 - Draw money from savings account
 - Sell investments
 - Claim on insurance policy
 - Cut back on spending
 - Use credit card or overdraft
 - Take out loan (including Social Fund loan)
 - Borrow money from family/friends
 - Ask family/friends to give money to help out
 - Borrow against home/remortgage/increase mortgage on home
 - Use redundancy payment
 - Claim social security benefits
 - Make arrangement with creditors to pay less/suspend payments
 - Wouldn't make ends meet - would fall behind with bills or other commitments
 - Employer would pay sick pay
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QAWORK OR QZparwo DOES NOT = *Working full time (30+ hours) including temporarily off work* OR *Working part time (Up to 29 hours) including temporarily off work* THEN ASK Qcendm3]

Qcendm3 If your {household} (*extra text if other adults in household*) income were to drop by a quarter tomorrow and that lasted for at least three months or more, what would you do to make ends meet? PROBE FULLY. DO NOT PROMPT.

- Draw money from current account (excluding any overdraft facility)
 - Draw money from savings account
 - Sell investments
 - Claim on insurance policy
 - Cut back on spending
 - Use credit card or overdraft
 - Take out loan (including Social Fund loan)
 - Borrow money from family/friends
 - Ask family/friends to give money to help out
 - Get a job/get a second job/work additional hours in existing job
 - Borrow against home/remortgage/increase mortgage on home
 - Use redundancy payment
 - Claim social security benefits
 - Make arrangement with creditors to pay less/suspend payments
 - Wouldn't make ends meet - would fall behind with bills or other commitments
 - Couldn't happen - income is completely secure
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[ASK ALL]

QClengt SHOWCARD C3. {If you did the things you mentioned} (*extra text if any method mentioned at QCendm3*), for how long do you think you {and your partner} (*extra text if lives with partner*) would be able to make ends meet? CODE ONLY ONE.

- Less than one week
- More than one week but less than one month
- More than one month but less than three months
- More than three months but less than six months
- More than six months but less than twelve months
- Twelve months or more
- Don't know
- Refused

[IF QCendm2 OR QCendm3 = *Draw money from savings account* OR *Sell investments* THEN ASK Qsavin]

Qsavin Can I check, are the savings or investments you mentioned specifically set aside for a rainy day, that you would only draw on in a real emergency?

- Yes
- No
- Don't know
- Refused

[IF QCendm2 OR QCendm3 DOES NOT = *Draw money from current account (excluding any overdraft facility)* OR *Draw money from savings account* OR *Sell investments* OR *Claim on insurance policy* OR *Employer would pay sick pay* THEN ASK QCprovi]

QCprovi Have you ever considered making financial provision in case you {and your partner} (*extra text if lives with partner*) experienced a large and unexpected drop in income?

- Yes
- No
- Don't know
- Refused

QCnopro {Even though you have thought about making provision} (*extra text if QCprovi = Yes*), why haven't you made any provision? PROBE FULLY.

- Can't afford to/don't have enough money/income too low/cost too high
 - Haven't thought about it/haven't got around to it
 - Too old
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QAHHLD = *Wife, husband or partner you live with as a couple* OR *Other adult children (aged 16 or over and not at school)* OR *Other adults who share meals or a living room with you* OR *Parent(s) or other adult family members* THEN ASK QCresme]

QCresme SHOWCARD C4. Who has been mainly responsible for planning to make sure you could make ends meet if you had a large drop in income?

- Mainly you
- Mainly your partner
- Mainly someone else in the family
- You share the responsibility equally with your partner or someone else
- Nobody
- Don't know
- Refused

[ASK ALL]

QCexpen In the past three years, have you {and your partner} (*extra text if lives with partner*) experienced a major expense which you weren't expecting? By major, I mean an expense equivalent to your whole income for a month, or more.

- Yes
- No
- Don't know
- Refused

[IF QCexpen = Yes THEN ASK QCfind]

QCfind How did you {and your partner} (*extra text if lives with partner*) find the money to pay for this? IF MORE THAN ONE MAJOR EXPENSE IN THE PAST THREE YEARS, ASK ABOUT THE LARGEST. PROBE FULLY.

- Drew money from current account (excluding any overdraft facility)
 - Drew money from savings account
 - Sold investments
 - Claimed on insurance policy
 - Cut back on spending
 - Used credit card or overdraft
 - Took out loan (including Social Fund loan)
 - Borrowed money from family/friends
 - Family/friends gave money to help out
 - Got a job/got a second job/worked additional hours in existing job
 - Arranged to pay it in instalments
 - Did not find money
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[ASK ALL]

QCfind2 How would you {and your partner} (*extra text if lives with partner*) find the money to meet {an} {another} (*text dependent on answer to QCexpen*) unexpected major expense? By major, I mean an expense equivalent to your whole income for a month, or more. PROBE FULLY. DO NOT PROMPT.

- Draw money from current account (excluding any overdraft facility)
 - Draw money from savings account
 - Sell investments
 - Claim on insurance policy
 - Cut back on spending
 - Use a credit card or overdraft
 - Take out loan (including Social Fund loan)
 - Borrow money from family/friends
 - Ask family/friends to give money to help out
 - Get a job/get a second job/work additional hours in existing job
 - Arrange to pay in instalments
 - Sell possessions
 - Borrow against home/remortgage/increase mortgage on home
 - Delay payment
 - Would not be able to find money
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

QCantic SHOWCARD C5. Do you anticipate needing money in the foreseeable future for any of the things on this card? CODE ALL THAT APPLY.

- A. To buy/replace car
 - B. To buy a home (if not already a homeowner)
 - C. To help your child/children set up home/buy first home
 - D. Major house repairs/home improvements
 - E. To pay for a wedding
 - F. Initial costs associated with having a new baby
 - G. Travel overseas for an extended period (excluding business travel)
 - H. For your child's/children's education/training
 - I. For your grandchild's/grandchildren's education
 - J. For your own education/training
 - K. For something else (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
 - None of these
-

[IF QCantic = K. THEN ASK QCothfo]

QCothfo ASK RESPONDENT WHAT FUTURE EVENT MAY BE.

- Future event: _____
 - Don't know
 - Refused
-

[IF more than one response at QCantic THEN ASK QCfirst]

QCfirst Which of these things is likely to occur first? CODE ONLY ONE.

- ~ A. To buy/replace car
 - ~ B. To buy a home (if not already a homeowner)
 - ~ C. To help your child/children set up home/buy first home
 - ~ D. Major house repairs/home improvements
 - ~ E. To pay for a wedding
 - ~ F. Initial costs associated with having a new baby
 - ~ G. Travel overseas for an extended period (excluding business travel)
 - ~ H. For your child's/children's education/training
 - ~ I. For your grandchild's/grandchildren's education
 - ~ J. For your own education/training
 - ~ K. For something else
 - ~ Don't know
 - ~ Refused
-

[IF QCantic DOES NOT = *Don't know* OR *Refused* OR *None of these* OR QCfirst DOES NOT = *Don't know* OR *Refused* THEN ASK QCcost]

QCcost And how much do you expect it to cost? ENTER AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 1,000,000) _____
 - ~ Don't know
 - ~ Refused
-

[IF QCcost >=1 THEN ASK QClump]

QClump Is this a lump sum or a recurring amount?

- ~ Lump sum
 - ~ Recurring amount
 - ~ Don't know
 - ~ Refused
-

[IF QClump = *Recurring amount* THEN ASK QCfreq]

QCfreq PLEASE CODE FREQUENCY OF PAYMENTS.

- ~ Per year
 - ~ Per month
 - ~ Per week
 - ~ Per term
 - ~ Don't know
 - ~ Refused
-

[IF QCantic DOES NOT = *Don't know* OR *Refused* OR *None of these* OR QCfirst DOES NOT = *Don't know* OR *Refused* THEN ASK QCExPro]

QCExPro I'd now like to ask you some questions about this expense. Have you made any specific provision for meeting this expense?

- Yes
- No
- Don't know
- Refused

[IF QCExPro = Yes THEN ASK QCproma]

QCproma SHOWCARD C6. Which, if any, of these have you done in order to meet this expense? PROBE: What else? CODE ALL THAT APPLY.

- Built up balance in current account
- Put money into savings or deposit account
- Put money into investments
- Taken out an endowment/life insurance policy
- Taken out some other type of insurance policy
- Bought property
- Don't know
- Refused
- Other (SPECIFY) _____

[IF QCproma DOES NOT = *Don't know* OR *Refused* THEN ASK QCtotco]

QCtotco Would your provision cover the total cost of this expense?

- Yes, it would cover the total cost
- No, it would only cover part of the cost
- Don't know
- Refused

[IF QCExPro = No THEN ASK QCconpr]

QCconpr Have you ever considered making financial provision for this expense?

- Yes
 - No
 - Don't know
 - Refused
-

QCwhyno {Even though you have considered making financial provision for this}, why have you not made any provision for this {so far} (extra text if QCconpr = Yes)? PROBE FULLY. DO NOT PROMPT.

- Can't afford to/don't have enough money/income too low/cost too high
- Haven't thought about it/haven't got around to it
- Need to pay off debts first
- Don't know
- Refused
- Other (SPECIFY) _____

[IF QCExPro = No OR No, it would only cover part of the cost THEN ASK QCfind3]

QCfind3 DO NOT SHOW SCREEN. How do you expect to cover {the rest of} (extra text if QCtotco = No, it would only cover part of the cost) this expense? PROBE FULLY. DO NOT PROMPT.

- Draw money from current account (excluding overdraft facility)
- Draw money from savings account
- Sell investments
- Cash in an endowment/life insurance policy
- Cut back on spending
- Use a credit card or overdraft
- Take out loan (including Social Fund loan)
- Borrow money from family/friends
- Make arrangements with creditors to pay less/suspend payments
- Get a job/take a second job/work extra hours in existing job
- Get mortgage/borrow against home/remortgage/increase mortgage on home
- Sell home/move to smaller home
- Would not be able to find money
- Don't know
- Refused
- Other (SPECIFY) _____

[IF QAHHLD = Wife, husband or partner you live with as a couple OR Other adult children (aged 16 or over and not at school) OR Other adults who share meals or a living room with you OR Parent(s) or other adult family members THEN ASK QCrespo]

QCrespo SHOWCARD C7. Who has been mainly responsible for making sure you have enough money to cover any major expenses in future? Is it ...? READ OUT.

- Mainly you
- Mainly your partner
- Mainly someone else in the family
- You share the responsibility equally with your partner or someone else
- Nobody
- Don't know
- Refused

[IF (Qselfem = *Self-employed* OR *Employee* OR QAWORK = *Working full time (30+ hours) including temporarily off work* OR *Working part time (Up to 29 hours) including temporarily off work*) AND ((QASEX = *Male* AND QAGEBND = 65-74 OR 75+ OR QAGE >64) OR (QASEX = *Female* AND QAGEBND = 61-64 OR 65-74 OR 75+ OR QAGE >59)) THEN ASK QCwork]

QCwork SHOWCARD C8. You said earlier that you are still working. Looking at this card, which of these best describes your current situation?

- I have decided to retire later as my income would be too low
 - I have decided to retire later as I enjoy working
 - I have retired but continue to work to increase my income
 - I have retired but continue to work because I enjoy working
 - Don't know
 - Refused
-

[IF QAWORK = *Retired from paid work* OR *I have retired but continue to work to increase my income* OR *I have retired but continue to work because I enjoy working* THEN ASK QCearly]

QCearly {You said earlier that you are retired} (*extra text if QAWORK = Retired from paid work*). Can I check, did you retire early?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QCearly = Yes THEN ASK QCretag]

QCretag At what age did you retire? WRITE IN.

- Numeric range (PERMITTED RANGE 30 TO 65) _____
 - Don't know
 - Refused
-

[IF QCearly = Yes THEN ASK QCchoos]

QCchoos Did you choose to retire early?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QAWORK = *Retired*]

QCretin Do you *personally* have your own occupational or personal pension?

- Yes - own occupational pension
 - Yes - own personal pension
 - No
 - Don't know
 - Refused
-

[IF QCretin = *Yes - own occupational pension* OR *Yes - own personal pension* THEN ASK QCpensi]

QCpensi For how many years in total were contributions paid into a pension in your own name? WRITE IN NUMBER OF YEARS. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 50) _____
 - Don't know
 - Refused
-

[IF QCretin = *Yes - own occupational pension* OR *Yes - own personal pension* THEN ASK QCaddit]

QCaddit SHOWCARD C9. And did you make any additional contributions to your pension in any of the ways shown on this card? CODE ALL THAT APPLY.

- Regular extra personal contributions such as Additional Voluntary Contributions (AVCs) or Free Standing Additional Voluntary Contributions (FSAVCs)
 - Buying additional years
 - Irregular lump sum contributions
 - Don't know
 - Refused
 - None of these
-

[IF QCretin = *No* OR *Don't know* OR *Refused* THEN ASK QCownpe]

QCownpe Did you ever consider taking out an occupational or personal pension of your own?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QCretin = No OR Don't know OR Refused THEN ASK QCnopen]

QCnopen Why did you never take out either an occupational or personal pension of your own?
PROBE FULLY. DO NOT PROMPT.

- Didn't have a job/didn't work for long enough
 - Couldn't afford to/didn't earn enough/income too low
 - Too many debts/bills/financial commitments
 - Was relying on state pension
 - Was relying on partner's pension (including ex-partner)
 - Was relying on financial support from family
 - Didn't think about it/didn't get around to it
 - Not eligible/employer did not offer a pension scheme
 - Didn't think I'd live that long
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QAWORK = *Retired from paid work* OR QCwork = *I have retired but continue to work to increase my income* OR *I have retired but continue to work because I enjoy working* THEN ASK QCstand]

QCstand Is your current {household} income sufficient to give you the standard of living you hoped to have in your retirement?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QCstand = No THEN ASK QCinsuf]

QCinsuf ASK WHY THEIR INCOME IS LOWER THAN THEY HAD HOPED.

- Why income is lower: _____
 - Don't know
 - Refused
-

[IF QAWORK DOES NOT = *Retired from paid work* OR QCwork DOES NOT = *I have retired but continue to work to increase my income* OR *I have retired but continue to work because I enjoy working* THEN ASK QCpenpl]

QCpenpl Do you {or your partner} (*extra text if lives with partner*) have an occupational or personal pension into which you, your employer or someone else is currently paying?

- Yes - respondent
 - Yes - partner
 - No pension
 - Don't know
 - Refused
-

QCpastp {Apart from this current pension} (extra text if QCpenpl = Yes - respondent OR Yes - partner), do you {or your partner} (extra text if lives with partner) have any other pension scheme into which money has been paid in the past?

- Yes - respondent
- Yes - partner
- No pension
- Don't know
- Refused

QCyears For how many years in total have contributions been paid into a pension in your own name {including any previous pensions you have had} (extra text if QCpastp = Yes - respondent)? WRITE IN NUMBER OF YEARS. PROBE FOR BEST ESTIMATE IF UNSURE. EXCLUDE YEARS THAT HAVE BEEN PAID IN BUT SINCE REFUNDED.

- Numeric range (PERMITTED RANGE 0 TO 50) _____
- Don't know
- Refused

QCaddco SHOWCARD C9. And have you made any additional contributions to a pension scheme in any of the ways shown on this card? CODE ALL THAT APPLY.

- Regular extra personal contributions such as Additional Voluntary Contributions
- Buying additional years
- Irregular lump sum contributions
- Don't know
- Refused
- None of these

[IF QCpenpl DOES NOT = Yes - respondent OR QCpastp DOES NOT = Yes - respondent THEN ASK QCnoown]

QCnoown Why have you never taken out either an occupational or personal pension of your own? PROBE: what other reasons? DO NOT PROMPT.

- Didn't have a job/didn't work for long enough
 - Couldn't afford to/didn't earn enough/income too low
 - Too many debts/bills/financial commitments
 - Was relying on state pension
 - Was relying on partner's pension (including ex-partner)
 - Was relying on financial support from family
 - Didn't think about it/didn't get around to it
 - Not eligible/employer did not offer a pension scheme
 - Didn't think I'd live that long
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QAWORK DOES NOT = *Retired from paid work* OR QCwork DOES NOT = *I have retired but continue to work to increase my income* OR *I have retired but continue to work because I enjoy working* OR QCretin DOES NOT = *Yes - own occupational pension* OR *Yes - own personal pension* OR QCpenpl DOES NOT = *Yes - respondent* OR *Yes - partner* OR QCpastp DOES NOT = *Yes - respondent* OR *Yes - partner* THEN ASK QCownp2]

QCownp2 Have you {or your partner} (extra text if lives with partner) ever actively considered making any financial provision for your retirement?

- Yes
- No
- Don't know
- Refused

[IF QCownp2 = No THEN ASK QCnopn2]

QCnopn2 Why have you never considered this? PROBE FULLY. DO NOT PROMPT.

- Couldn't afford to/didn't earn enough/income too low
 - Too many debts/bills/financial commitments
 - Too young/haven't started work yet
 - Wasn't interested/didn't think about it/didn't get round to it
 - Was relying on state pension
 - Was relying on partner's pension (including ex-partner)
 - Was relying on financial support from family
 - Didn't think I'd live that long
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QAWORK DOES NOT = *Retired from paid work* OR QCwork DOES NOT = *I have retired but continue to work to increase my income* OR *I have retired but continue to work because I enjoy working* THEN ASK QCretpr]

QCretpr SHOWCARD C10. {Apart from the pension plans you already have} (extra text if QCpenpl OR QCpastp = Yes - respondent OR Yes - partner), which of the things on this card do you {and your partner} (extra text if lives with partner) plan to use to provide for your retirement? CODE ALL THAT APPLY.

- State retirement pension
- Savings or investments
- Releasing equity in your home by moving to a less expensive one
- Borrowing against the value of your home
- Renting out rooms in your home
- Renting out a property (other than your main home)
- Sale of another property (other than your main home)
- Drawing an income from your own (or your partners) business
- Sale of valuables (including art, jewellery, antiques, etc)
- Inheritance
- Financial support from family
- Earnings from part-time/freelance work
- Occupational or personal pension from scheme not yet started
- Something else (WRITE IN ON NEXT SCREEN)
- Don't know
- Refused
- None of these

[IF QCretpr = *Something else (WRITE IN ON NEXT SCREEN)* THEN ASK QCothpe]

QCothpe ASK RESPONDENT WHAT ELSE THEY PLAN TO USE.

- What else: _____
- Don't know
- Refused

[IF (QAWORK DOES NOT = *Retired from paid work* OR QCwork DOES NOT = *I have retired but continue to work to increase my income* OR *I have retired but continue to work because I enjoy working*) AND (QAGE >49 OR QAGEBND = 55-60 OR 61-64 OR 65-74 OR 75+) THEN ASK QCstali]

QCstali Taking all this into account, how confident are you that your household income in retirement will give you the standard of living you hope for? READ OUT.

- Very confident
 - Fairly confident
 - Not very confident
 - Not at all confident
 - Don't know
 - Refused
-

[IF QCstali = *Not very confident* OR QCstali = *Not at all confident* THEN ASK QCnotco]

QCnotco Why do you say that? PROBE: what other reasons?

- Why: _____
 - Don't know
 - Refused
-

[IF respondent is below state retirement age THEN ASK QCminam]

QCminam Do you know the minimum income per week that the government currently guarantees a {single pensioner} {pensioner couple} (*text dependent on whether lives with partner*) will receive? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 1,000) _____
 - Don't know
 - Refused
-

QCgovpe In fact, the minimum income per week that the government currently guarantees a {single pensioner} {pensioner couple} will receive is {£109} {£167} (*text dependent on whether lives with partner*). If you were at retirement age now, would this *on its own* be enough to give you {and your partner} (*extra text if lives with partner*) the standard of living you would hope for in your retirement?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QAHHL = *Wife, husband or partner you live with as a couple* OR *Other adults who share meals or a living room with you* OR *Other adult children (aged 16 or over and not at school)* OR *Parent(s) or other adult family members* THEN ASK QCresp2]

QCresp2 SHOWCARD C11. Who has been mainly responsible for making sure you have sufficient income for your retirement?

- Mainly you
 - Mainly your partner
 - Mainly someone else in the family
 - You share the responsibility equally with your partner or someone else
 - Nobody
 - Don't know
 - Refused
-

[ASK ALL]

Qpla **SHOWCARD C12. I will now read you some statements made by other people about planning ahead. Please tell me how strongly you agree or disagree with them.**

"I tend to live for today and let tomorrow take care of itself."

"I always make sure I have money saved for a rainy day."

"I find it more satisfying to spend money than to save it for the long term."

- Agree strongly
- Tend to agree
- Tend to disagree
- Disagree strongly
- Don't know
- Refused

[IF respondent is below state retirement age THEN ASK Qpla4]

Qpla4 **SHOWCARD C12. I will now read you a statement made by other people about planning ahead. Please tell me how strongly you agree or disagree with it.**

"If I had to choose, I would rather have a good standard of living today than save for retirement."

- Agree strongly
 - Tend to agree
 - Tend to disagree
 - Disagree strongly
 - Don't know
 - Refused
-

SECTION D - MAKING CHOICES

[ASK ALL]

QDadvic In the last five years, have you received any professional advice about planning your personal finances? By that I mean things like planning for retirement, tax planning, or investing money, but please do not include advice related to running a business.

- Yes
 - No
 - Don't know
 - Refused
-

[IF QDadvic = Yes THEN ASK QDadvi2]

QDadvi2 SHOWCARD D1. Who did you receive this advice from? CODE ALL THAT APPLY.

- A. Independent Financial Adviser
 - B. Manager or adviser at a bank or building society
 - C. Manager or adviser at an insurance company
 - D. Accountant
 - E. Solicitor
 - F. Insurance Broker
 - G. Mortgage adviser
 - H. Stockbroker
 - I. Other (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
-

[IF QDadvi2 = I. THEN ASK QDothad]

QDothad ASK RESPONDENT WHERE ADVICE CAME FROM.

- Advice came from: _____
 - Don't know
 - Refused
-

QDnumfi From how many different firms have you received advice in the last five years?

- Numeric range (PERMITTED RANGE 0 TO 50) _____
 - Don't know
 - Refused
-

[IF QDnumfi >=1 AND more than one response at QDadvi2 THEN ASK QDadvi3]

QDadvi3 SHOW SCREEN. Thinking about the firm you have used most often, what type of firm was this?

- A. Independent Financial Adviser
 - B. Manager or adviser at a bank or building society
 - C. Manager or adviser at an insurance company
 - D. Accountant
 - E. Solicitor
 - F. Insurance broker
 - G. Mortgage adviser
 - H. Stockbroker
 - I. Other
 - Don't know
 - Refused
-

[IF QDadvi2 DOES NOT = *Don't know* OR *Refused* THEN ASK QDfirm]

QDfirm Have you received advice from this firm on more than one occasion?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QDfirm = *Yes* THEN ASK QDyeara]

QDyeara For how many years have you received advice from them? WRITE IN NUMBER OF YEARS. PROBE FOR BEST ESTIMATE IF UNSURE. IF LESS THAN A YEAR, CODE AS ZERO.

- Numeric range (PERMITTED RANGE 0 FOR LESS THAN A YEAR OR 1 TO 50) _____
 - Don't know
 - Refused
-

[IF QDadvic = *Yes* THEN ASK QDadpen]

QDadpen Have they advised you about buying a pension or an investment? CODE ALL THAT APPLY.

- Yes - pension
 - Yes - investment
 - No - neither
 - Don't know
 - Refused
-

[IF QDadpen = Yes - pension OR Yes - investment THEN ASK QDauthr]

QDauthr Did you check whether they were authorised to give advice on {pensions} {investments} {pensions and investments} (text dependent on response at QDadpen)?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QDauthr = Yes THEN ASK QDauth]

QDauth DO NOT SHOW SCREEN. Who authorised them to give advice?

- The Financial Services Authority (FSA)
 - Law Society
 - Institute of Chartered Accountants
 - Other body (not specific)
 - Don't know
 - Refused
-

QDrisk SHOWCARD D2. How much risk are you prepared to take that you might lose some of the money you put into a savings account or investment? CODE ONLY ONE.

- No risk at all
 - Low risk
 - Low to moderate risk
 - Moderate risk
 - Moderate to high risk
 - High risk
 - Don't know
 - Refused
-

QDag SHOWCARD D3. I am now going to read out some statements other people have made about taking out financial products. Please tell me how strongly you agree or disagree with them.

"I've got a clear idea of the sorts of financial products that I need without consulting a financial adviser."

"I tend to trust financial advisers and accept what they recommend."

"I do not know enough about pensions and investments to choose ones that are suitable for my circumstances without consulting a financial adviser."

- Agree strongly
 - Tend to agree
 - Tend to disagree
 - Disagree strongly
 - Don't know
 - Refused
-

QDprodu **USE GREEN SHUFFLE CARDS.** I would now like to ask about the financial products that you have. Please look at each of these cards and tell me which, if any, of these you currently have, either in your own name or jointly with someone else? Please just tell me the letter on the card. **CODE ALL THAT APPLY.**

- A. Current account with a bank or building society for personal use, excluding business accounts
 - B. Credit card
 - C. Mortgage
 - D. Savings account with a bank or building society
 - E. Cash ISA/TOISA/TESSA
 - F. Premium Bonds
 - G. National Savings and Investments savings account
 - H. Credit Union account
 - I. ISA (Stocks and shares or life insurance)
 - J. PEP
 - K. Unit trust, investment trust or OEIC
 - L. Guaranteed Equity Bond
 - M. Savings bond (with a bank or building society)
 - N. Investment bond
 - O. Gilts
 - P. Stocks and shares
 - Q. National Savings Bonds or Certificates
 - R. Endowment policy (excluding policy linked to mortgages)/life assurance/savings plan
 - S. Personal pension or FSAVCs
 - T. ISA (unsure of type)
 - Don't know
 - Refused
 - None of these
-

QD5yrs **USE GREEN SHUFFLE CARDS.** Please could you look at *all* the cards again and tell me which, if any of these you have *taken out in the last five years*, whether or not you still have them? Please do not include any savings or investments where you just continued to put money into an account that you already had. **CODE ALL THAT APPLY.**

- A. Current account with a bank or building society for personal use, excluding business accounts
 - B. Credit card
 - C. Mortgage
 - D. Savings account with a bank or building society
 - E. Cash ISA/TOISA/TESSA
 - F. Premium Bonds
 - G. National Savings and Investments savings account
 - H. Credit Union account
 - I. ISA (Stocks and shares or life insurance)
 - J. PEP
 - K. Unit trust, investment trust or OEIC
 - L. Guaranteed Equity Bond
 - M. Savings bond (with a bank or building society)
 - N. Investment bond
 - O. Gilts
 - P. Stocks and shares
 - Q. National Savings Bonds or Certificates
 - R. Endowment policy (excluding policy linked to mortgages)/life assurance/savings plan
 - S. Personal pension or FSAVCs
 - T. ISA (unsure of type)
 - Don't know
 - Refused
 - None of these
-

[IF QD5yrs DOES NOT = *Don't know* OR *Refused* OR *None of these* THEN ASK QDactpu]

QDactpu USE GREEN SHUFFLE CARDS. And which of these did you *personally* play an *active* role in taking out? CODE ALL THAT APPLY.

- ~ A. Current account with a bank or building society for personal use, excluding business accounts
 - ~ B. Credit card
 - ~ C. Mortgage
 - ~ D. Savings account with a bank or building society
 - ~ E. Cash ISA/TOISA/TESSA
 - ~ F. Premium Bonds
 - ~ G. National Savings and Investments savings account
 - ~ H. Credit Union account
 - ~ I. ISA (Stocks and shares or life insurance)
 - ~ J. PEP
 - ~ K. Unit trust, investment trust or OEIC
 - ~ L. Guaranteed Equity Bond
 - ~ M. Savings bond (with a bank or building society)
 - ~ N. Investment bond
 - ~ O. Gilts
 - ~ P. Stocks and shares
 - ~ Q. National Savings Bonds or Certificates
 - ~ R. Endowment policy (excluding policy linked to mortgages)/life assurance/savings plan
 - ~ S. Personal pension or FSAVCs
 - ~ T. ISA (unsure of type)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QAHHLD = *Wife, husband or partner you live with as a couple* THEN ASK QDpartn]

QDpartn USE GREEN SHUFFLE CARDS AGAIN. And looking at *all* these cards again, which, if any, of these does your partner currently have in his/her own name *only*? CODE ALL THAT APPLY.

- A. Current account with a bank or building society for personal use, excluding business accounts
 - B. Credit card
 - C. Mortgage
 - D. Savings account with a bank or building society
 - E. Cash ISA/TOISA/TESSA
 - F. Premium Bonds
 - G. National Savings and Investments savings account
 - H. Credit Union account
 - I. ISA (Stocks and shares or life insurance)
 - J. PEP
 - K. Unit trust, investment trust or OEIC
 - L. Guaranteed Equity Bond
 - M. Savings bond (with a bank or building society)
 - N. Investment bond
 - O. Gilts
 - P. Stocks and shares
 - Q. National Savings Bonds or Certificates
 - R. Endowment policy (excluding policy linked to mortgages)/life assurance/savings plan
 - S. Personal pension or FSAVCs
 - T. ISA (unsure of type)
 - Don't know
 - Refused
 - None of these
-

[ASK ALL]

QDprod2 USE YELLOW SHUFFLE CARDS. Now please could you look at *this* set of cards, and tell me which of these you *currently* have, either in your own name or jointly with someone else? CODE ALL THAT APPLY.

- A. Life insurance that pays out on death
 - B. Critical illness insurance
 - C. Income protection insurance
 - D. Payment protection insurance
 - E. Home contents insurance
 - F. Buildings insurance
 - G. Motor insurance
 - H. Private medical/dental insurance
 - I. A personal loan, e.g. with bank, building society or finance house, or a company that comes to your home to collect payments
 - J. Student loan from the Student Loan Company
 - K. Loan from a credit union
 - L. Loan from the Social Fund
 - M. Loan from a pawnbroker
 - N. Car loan/credit agreement
 - O. Hire purchase, credit sale or rental purchase agreement
 - P. Store card that you don't settle in full each month
 - Q. Mail order catalogue arrangement to buy goods in instalments
 - Don't know
 - Refused
 - None of these
-

QD5yrs2 USE YELLOW SHUFFLE CARDS. Please could you look at *all* the cards again and tell me which, if any, of these you have *taken out in the last five years*, whether or not you still have them? Please do not include any insurance policies that have been provided as part of an employment package, or any you renewed with the same company without considering switching to another provider. **CODE ALL THAT APPLY.**

- A. Life insurance that pays out on death
 - B. Critical illness insurance
 - C. Income protection insurance
 - D. Payment protection insurance
 - E. Home contents insurance
 - F. Buildings insurance
 - G. Motor insurance
 - H. Private medical/dental insurance
 - I. A personal loan, e.g. with bank, building society or finance house, or a company that comes to your home to collect payments
 - J. Student loan from the Student Loan Company
 - K. Loan from a credit union
 - L. Loan from the Social Fund
 - M. Loan from a pawnbroker
 - N. Car loan/credit agreement
 - O. Hire purchase, credit sale or rental purchase agreement
 - P. Store card that you don't settle in full each month
 - Q. Mail order catalogue arrangement to buy goods in instalments
 - Don't know
 - Refused
 - None of these
-

[IF QD5yrs2 DOES NOT = *Don't know* OR *Refused* OR *None of these* THEN ASK QDactp2]

QDactp2 USE YELLOW SHUFFLE CARDS. And which of these did you *personally* play an *active* role in taking out? CODE ALL THAT APPLY.

- ~ A. Life insurance that pays out on death
 - ~ B. Critical illness insurance
 - ~ C. Income protection insurance
 - ~ D. Payment protection insurance
 - ~ E. Home contents insurance
 - ~ F. Buildings insurance
 - ~ G. Motor insurance
 - ~ H. Private medical/dental insurance
 - ~ I. A personal loan, e.g. with bank, building society or finance house, or a company that comes to your home to collect payments
 - ~ J. Student loan from the Student Loan Company
 - ~ K. Loan from a credit union
 - ~ L. Loan from the Social Fund
 - ~ M. Loan from a pawnbroker
 - ~ N. Car loan/credit agreement
 - ~ O. Hire purchase, credit sale or rental purchase agreement
 - ~ P. Store card that you don't settle in full each month
 - ~ Q. Mail order catalogue arrangement to buy goods in instalments
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QAHHLD = Wife, husband or partner you live with as a couple THEN ASK QDpart2]

QDpart2 USE YELLOW SHUFFLE CARDS. And looking at *all* the cards again which, if any, of these products does your partner currently have in his/her own name *only*? CODE ALL THAT APPLY.

- A. Life insurance that pays out on death
- B. Critical illness insurance
- C. Income protection insurance
- D. Payment protection insurance
- E. Home contents insurance
- F. Buildings insurance
- G. Motor insurance
- H. Private medical/dental insurance
- I. A personal loan, e.g. with bank, building society or finance house, or a company that comes to your home to collect payments
- J. Student loan from the Student Loan Company
- K. Loan from a credit union
- L. Loan from the Social Fund
- M. Loan from a pawnbroker
- N. Car loan/credit agreement
- O. Hire purchase, credit sale or rental purchase agreement
- P. Store card that you don't settle in full each month
- Q. Mail order catalogue arrangement to buy goods in instalments
- Don't know
- Refused
- None of these

[ASK ALL]

QDsave SHOWCARD D4. {Apart from any money you have in savings accounts that you have already told us about} (*extra text if respondent has mentioned holding savings accounts at QDprodu*), do you have any money saved in any of the ways on this card?

- Money you have given to someone else to keep/save for you
- Money that you save in cash at home
- Money you have paid into a savings and loans club
- Don't know
- Refused
- None of these

QDloan {Apart from any loans you have already told me about} (*extra text if holds loan products at QDprod2*), do you owe any money you have borrowed from family, friends, or someone else in the community?

- Yes
 - No
 - Don't know
 - Refused
-

SECTION E - MORTGAGES

[IF QDprodu = C. THEN ASK QJmorty]

QJmorty SHOWCARD E1. What type of mortgage do you {and your partner} (*extra text if lives with partner*) have on your main home?

- Repayment mortgage
 - Endowment mortgage
 - Part endowment, part repayment mortgage
 - Interest-only mortgage with ISA/PEP investment which will repay capital
 - Interest-only mortgage with pension investment which will repay capital
 - Interest-only mortgage with no linked investment product in place to repay the capital
 - Some other type of mortgage (WRITE IN ON NEXT SCREEN)
 - None - mortgage is on other property
 - Don't know
 - Refused
-

[IF QJmorty = *Some other type of mortgage (WRITE IN ON NEXT SCREEN)* THEN ASK QJothmo]

QJothmo ASK FOR NAME OF OTHER TYPE OF MORTGAGE.

- Mortgage type: _____
 - Don't know
-

[IF QJmorty = *Endowment mortgage* OR *Part endowment, part repayment mortgage* THEN ASK QJendmo]

QJendmo What do you expect your endowment policy to do? READ OUT AND CODE ONLY ONE.

- To pay off only part of this mortgage
 - To pay off the whole of this mortgage
 - To pay off the whole of this mortgage with money to spare
 - Don't know
 - Refused
-

[IF QJendmo = *To pay off only part of this mortgage* THEN ASK QJshort]

QJshort DO NOT SHOW SCREEN. How do you plan to pay off the rest of this mortgage? PROBE: in what other ways? DO NOT PROMPT.

- Proceeds of sale of mortgaged property
 - Sale of other property
 - Savings/other investments I/we already have
 - Take out new investment
 - Expected inheritance
 - Switch to repayment mortgage
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QJmorty DOES NOT = *Endowment mortgage* OR *Part endowment, part repayment mortgage* THEN ASK QJendow]

QJendow Can I just check, have you ever had an endowment or part endowment mortgage on this home?

- Yes
- No
- Don't know
- Refused

[IF QJmorty = *Endowment mortgage* OR *Part endowment, part repayment mortgage* OR QJendow = Yes THEN ASK QJfall]

QJfall Have you done any of these things because you expected a shortfall on an endowment mortgage on this home? READ OUT.

- Converted/switched to a repayment mortgage
- Taken out additional investments
- Paid off extra capital
- Don't know
- Refused
- None of these

[IF QJmorty = *Interest-only mortgage with no linked investment product in place to repay the capital* THEN ASK QJpayof]

QJpayof DO NOT SHOW SCREEN. How do you plan to pay off the capital on your mortgage? PROMPT: In what other ways? CODE ALL THAT APPLY.

- Proceeds of sale of mortgaged property
- Sale of other property
- Savings/other investments I/we already have
- Take out new investment
- Expected inheritance
- Switch to repayment mortgage
- Don't know
- Refused
- Other (SPECIFY) _____

[IF QJmorty DOES NOT = *Don't know* OR *None - mortgage is on other property* OR *Refused* THEN ASK QJinter]

QJinter What interest rate are you paying on this mortgage at the moment? WRITE IN TO THE NEAREST WHOLE PERCENTAGE.

- Numeric range (PERMITTED RANGE 0 TO 99) _____
 - Don't know
 - Refused
-

[ASK ALL WITH A MORTGAGE]

QJothpr Do you {or your partner} (*extra text if lives with partner*) own or part-own any other property, either with a mortgage or outright?

- Yes - with a mortgage
- Yes - own outright
- No
- Don't know
- Refused

[IF QJothpr = Yes - with a mortgage THEN ASK QJmort2]

QJmort2 SHOWCARD E2. What type of mortgage do you have on this property? CODE ONLY ONE. IF MORE THAN ONE, ASK ABOUT PROPERTY HELD LONGEST.

- Repayment mortgage
- Endowment mortgage
- Part endowment, part repayment mortgage
- Interest-only mortgage with ISA/PEP investment which will repay capital
- Interest-only mortgage with pension investment which will repay capital
- Interest-only mortgage with no linked investment product in place to repay the capital
- Don't know
- Refused
- Other (SPECIFY) _____

[IF QJmorty DOES NOT = Endowment mortgage OR Part endowment, part repayment mortgage AND QJmort2 DOES NOT = Endowment mortgage OR Part endowment, part repayment mortgage THEN ASK QJendm2]

QJendm2 What do you expect your endowment policy to do? READ OUT.

- To pay off only part of this mortgage
- To pay off the whole of this mortgage
- To pay off the whole of this mortgage with money to spare
- Don't know
- Refused

[IF QJendm2 = To pay off only part of this mortgage THEN ASK QJshor2]

QJshor2 DO NOT SHOW SCREEN. How do you plan to pay off the rest of this mortgage? PROBE: in what other ways? DO NOT PROMPT.

- Proceeds of sale of mortgaged property
 - Sale of other property
 - Savings/other investments I/we already have
 - Take out new investment
 - Expected inheritance
 - Switch to repayment mortgage
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QJmorty DOES NOT = *Interest-only mortgage with no linked investment product in place to repay the capital* AND QJmort2 DOES NOT = *Interest-only mortgage with no linked investment product in place to repay the capital* THEN ASK QJpayo2]

QJpayo2 DO NOT SHOW SCREEN. How do you plan to pay off the capital on your mortgage?
PROBE: in what other ways? DO NOT PROMPT.

- Proceeds of sale of mortgaged property
 - Sale of other property
 - Savings/other investments I/we already have
 - Take out new investment
 - Expected inheritance
 - Switch to repayment mortgage
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QJothpr = *Yes - with a mortgage* AND QJmorty = *None - mortgage is on other property* THEN ASK QJinte2]

QJinte2 What interest rate are you paying on this mortgage at the moment? WRITE IN TO NEAREST WHOLE PERCENTAGE.

- Numeric range (PERMITTED RANGE 0 TO 30) _____
 - Don't know
 - Refused
-

[IF QDprodu = C. THEN ASK QJalin1]

QJalin1 All-in-one accounts are a new type of flexible mortgage which allow a person to link together different accounts - for example, a current account, a savings account and a mortgage. There are two types of all-in-one account: current-account mortgages and offset mortgages. Is your mortgage/are any of your mortgages an all-in-one account? Examples include a Virgin One account and a Woolwich Open Plan.

- Yes
 - No
 - Don't know
 - Refused
-

[IF QJalin1 = Yes THEN ASK QJnegba]

QJnegba What is the amount of the negative balance or overdraft on your all-in-one mortgage?

- Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - Don't know
 - Refused
-

[IF QJnegba >=1 THEN ASK QJguess]

QJguess May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QJalin1 DOES NOT = Yes THEN ASK QJlefpa]

QJlefpa How much in total is left to pay on your mortgage(s)? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QJlefpa >=1 THEN ASK QJestpa]

QJestpa May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[ASK ALL WITH A MORTGAGE]

QJrepay How much in total are the repayments on {this mortgage} {these mortgages} (*text dependent on whether respondent has mortgage on both main home and other property*) each month? Please *include* payments into endowment policies or other investments that you intend to use to pay off your mortgage. Please *exclude* any money that you get from the Department for Work and Pensions to pay your mortgage. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - Don't know
 - Refused
-

[IF QJrepay >=1 THEN ASK QJestre]

QJestre May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[ASK ALL WITH A MORTGAGE]

QJexmon In the past 12 months have you {or your partner} (*extra text if lives with partner*) paid extra money off your mortgage(s)?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QJexmon = Yes THEN ASK QJtotpa]

QJtotpa How much extra in total did you {or your partner} (*extra text if lives with partner*) pay off your mortgage(s) in the past 12 months? PROBE FOR THE BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - Don't know
 - Refused
-

[IF QJtotpa >=1 THEN ASK QJestim]

QJestim May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[ASK ALL WITH A MORTGAGE]

QJearse SHOWCARD E3. How easy is it to keep up with your mortgage repayments? Please just tell me the letter of the statement which best applies to you.

- A. Keeping up with payments without any difficulties
 - B. Keeping up with payments but struggle to do so from time to time
 - C. Keeping up with payments but it is a constant struggle
 - D. Sometimes fall behind with payments
 - E. Always fall behind with payments
 - F. Mortgage paid in full by Department for Work and Pensions
 - Don't know
 - Refused
-

[IF QJearse DOES NOT = F. THEN ASK QJincre]

QJincre SHOWCARD E4. How easy would it be if your monthly mortgage repayments were to increase by 10% - that means an extra £10 per month for every £100 that you pay at present.

- Could pay mortgage and other financial commitments without difficulty
 - Could pay mortgage without any difficulties, but would struggle to pay other financial commitments
 - Would struggle to pay mortgage and other financial commitments
 - Would struggle to pay mortgage and would fall behind with payments for other financial commitments
 - Would fall behind with mortgage payments and other financial commitments
 - Don't know
 - Refused
-

[ASK ALL WITH A MORTGAGE]

QJvalue What is the approximate value of your home (and other property that you {or your partner} (*extra text if lives with partner*) own outright) at present? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QJvalue >=1 THEN ASK QJaccur]

QJaccur May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: Is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QJothpr = *Yes - with a mortgage* OR *Yes - own outright* THEN ASK QJcapga]

QJcapga Thinking now just about the property you own which is not your main home. If you sold this property, would you be liable for Capital Gains Tax?

- Yes
- Possibly
- No
- Don't know
- Refused

[IF QJcapga DOES NOT = *No* THEN ASK QJexemp]

QJexemp Can you tell me what the current annual exempt amount per person is for Capital Gains Tax? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE.

- Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - Don't know
 - Refused
-

MORTGAGES - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have made an active purchase of a mortgage in the last five years. A prioritisation system was used to choose two active purchases for follow up where there were more than two types; but mortgages were in the second type prioritised so were always followed up.

[ASK ALL WITH RECENT ACTIVE PURCHASE OF MORTGAGE]

QJwhymo SHOWCARD E5. I now want to ask you a bit more about the last time you personally took out a mortgage. Did you take out this mortgage for any of the reasons on this card? CODE ALL THAT APPLY.

- Buying a property
 - Remortgaging to release equity
 - Remortgaging to get a better deal
 - Remortgaging to pay off other credit commitments
 - Remortgaging for home improvement/extension
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

QJsourc SHOWCARD E6. Which, if any, of these sources of information did you use, before deciding which mortgage to take out? CODE ALL THAT APPLY.

- A. Unsolicited information sent in the post
 - B. Information picked up in a branch
 - C. Information found on the internet
 - D. Best-buy tables in financial pages of newspapers/magazines
 - E. Best-buy information found on the internet
 - F. Specialist magazines/publications
 - G. Information from sales staff of firm providing the products (including quotes)
 - H. Recommendation from independent financial adviser or broker
 - I. Advice of friends/relatives (not working in the financial services industry)
 - J. Advice of friends/relatives (who work in the financial services industry)
 - K. Newspaper articles
 - L. Newspaper adverts
 - M. Television adverts
 - N. Other advertising
 - O. Television or radio programmes
 - P. Employer
 - Q. Other source (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
 - None of these
-

[IF QJsourc = Q. THEN ASK QJothso]

QJothso ASK WHAT OTHER SOURCE OF INFORMATION IS.

- Source of information: _____
 - Don't know
 - Refused
-

[IF more than one source mentioned at QJsourc THEN ASK QJsour2]

QJsour2 And which *one* of these sources did you feel most influenced your decision about which mortgage to take out? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

- A. Unsolicited information sent in the post
 - B. Information picked up in a branch
 - C. Information found on the internet
 - D. Best-buy tables in financial pages of newspapers/magazines
 - E. Best-buy information found on the internet
 - F. Specialist magazines/publications
 - G. Information from sales staff of firm providing the products (including quotes)
 - H. Recommendation from independent financial adviser or broker
 - I. Advice of friends/relatives (not working in the financial services industry)
 - J. Advice of friends/relatives (who work in the financial services industry)
 - K. Newspaper articles
 - L. Newspaper adverts
 - M. Television adverts
 - N. Other advertising
 - O. Television or radio programmes
 - P. Employer
 - Q. Other source
 - Don't know
 - Refused
 - None of these
-

[ASK ALL WITH RECENT ACTIVE PURCHASE OF MORTGAGE]

QJcompa Did you yourself collect information about different mortgages from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- Yes
 - No
 - Don't know
 - Refused
-

QJadvis Did a professional adviser (by that I mean someone like an independent financial adviser, a manager or adviser at a bank or building society, or a mortgage broker) collect information about different mortgages from more than one company on your behalf?

- Yes
- No
- Don't know
- Refused

QJchoic **SHOW SCREEN.** And which of the following best describes the way you chose which mortgage to take out? **READ OUT AND CODE ONLY ONE.**

- I chose one recommended by a professional adviser
- I was influenced in my final choice by a professional adviser
- I was influenced in my final choice by a friend, relative or someone else
- I made the choice entirely by myself
- Don't know
- Refused

[IF QJchoic = *I chose one recommended by a professional adviser* OR *I was influenced in my final choice by a professional adviser* THEN ASK QJadvic]

QJadvic **SHOW SCREEN.** Which of the following best describes the person who gave you advice about what mortgage to take out? **CODE ONLY ONE.**

- A company representative or salesperson
- A manager/adviser at a bank or building society
- An independent financial adviser (IFA)
- A mortgage broker
- An accountant or solicitor
- Someone else
- Don't know
- Refused

QJpros How clearly did the person who gave you advice explain the pros and cons of the {mortgage they recommended} {mortgages they discussed with you} (*text dependent on answer given at QJchoic*)? **READ OUT AND CODE ONLY ONE.**

- Very clearly
 - Fairly clearly
 - Not very clearly
 - Not at all clearly
 - Don't know
 - Refused
-

[ASK ALL WITH RECENT ACTIVE PURCHASE OF MORTGAGE]

QJmortc DO NOT SHOW SCREEN. What was it about this particular mortgage that made you choose it rather than another mortgage? PROBE FULLY. DO NOT PROMPT.

- ~ Type of mortgage, e.g. repayment, endowment, interest-only mortgage
 - ~ Interest rate
 - ~ Type of interest rate, e.g. fixed, capped, discounted, variable
 - ~ Amount of deposit required
 - ~ Had used this company/provider before
 - ~ Reputable, well established firm
 - ~ Recommended by family member/friend/colleague
 - ~ No penalties for early redemption
 - ~ Did not consider any other mortgage
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

QJsign Before you signed the agreement for this mortgage, which of the following did you personally do? READ OUT AND CODE ONLY ONE.

- ~ Read the terms and conditions carefully
 - ~ Looked at the terms and conditions briefly
 - ~ Did not read the terms and conditions at all
 - ~ Don't know
 - ~ Refused
-

[IF QJsign DOES NOT = *Read the terms and conditions carefully* THEN ASK QJbehal]

QJbehal Did a friend or relative read them on your behalf before you signed the agreement?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

SECTION F - PROTECTION

[IF QDprod2 = C. OR D. THEN ASK QHinsur]

QHinsur Can I just check, does this insurance policy(ies) cover you personally if you are unable to work through any of the following? READ OUT AND CODE ALL THAT APPLY.

- ~ Sickness or disability
 - ~ Accident
 - ~ Redundancy
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QAHHLD = *Wife, husband or partner you live with as a couple* THEN ASK QHpartn]

QHpartn And does it cover your partner if he/she is unable to work through any of the following? READ OUT AND CODE ALL THAT APPLY.

- ~ Sickness or disability
 - ~ Accident
 - ~ redundancy
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

QHclaim If you had to claim on this insurance, would this policy pay out immediately? IF MORE THAN ONE POLICY, ASK IF ANY OF THEM WOULD PAY OUT IMMEDIATELY.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QHclaim = *No* THEN ASK QHwait]

QHwait How many *months* would you have to wait? IF MORE THAN ONE POLICY ASK ABOUT THE ONE WITH THE SHORTEST WAITING TIME. WRITE IN NUMBER OF MONTHS.

- ~ Numeric range (PERMITTED RANGE 0 TO 99) _____
 - ~ Don't know
 - ~ Refused
-

QHoften How often do you {or your partner} (*extra text if lives with partner*) personally check whether these policies provide you with adequate insurance cover?

- At least once a year
 - Less often
 - Never
 - Don't know
 - Refused
-

[IF QHoften = *At least once a year* OR *Less often* THEN ASK QHdo]

QHdo Thinking about the last time you checked, which of the following did you do? READ OUT AND CODE ONLY ONE.

- Increase the level of cover or benefits
 - Decrease the level of cover or benefits
 - Not make any changes to the level of cover or benefits
 - Do something else (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
-

[IF QHdo = *Do something else (WRITE IN ON NEXT SCREEN)* THEN ASK QHdins]

QHdins ASK WHAT THEY DID.

- Action taken: _____
 - Don't know
 - Refused
-

[IF (QDprod2 DOES NOT = C. OR D.) AND (QDprod2 = B. OR (QDprod2 = A. AND B.)) THEN ASK QHcheck]

QHcheck Thinking about your Critical Illness insurance, how often do you {or your partner} (*extra text if lives with partner*) check whether this policy provides adequate insurance cover?

- At least once a year
 - Less often
 - Never
 - Don't know
 - Refused
-

[IF QHcheck = *At least once a year* OR *Less often* THEN ASK QHdo3]

QHdo3 Thinking about the last time you {or your partner} (*extra text if lives with partner*) did this, which of the following did you do? READ OUT AND CODE ONLY ONE.

- ~ Increase the level of cover or benefits
 - ~ Decrease the level of cover or benefits
 - ~ Not make any changes to the level of cover or benefits
 - ~ Do something else
 - ~ Don't know
 - ~ Refused
-

[IF QDprod2 = A. AND (QDprod2 DOES NOT = B. OR C. OR D.) THEN ASK QHlife]

QHlife Thinking about your life insurance policy which pays out on your death, how often do you {or your partner} (*extra text if lives with partner*) check whether this policy provides adequate insurance cover?

- ~ At least once a year
 - ~ Less often
 - ~ Never
 - ~ Don't know
 - ~ Refused
-

[IF QHlife = *At least once a year* OR *Less often* THEN ASK QHdo2]

QHdo2 Thinking about the last time you {or your partner} (*extra text if lives with partner*) did this, which of the following did you do? READ OUT AND CODE ONLY ONE.

- ~ Increase the level of cover or benefits
 - ~ Decrease the level of cover or benefits
 - ~ Not make any changes to the level of cover or benefits
 - ~ Do something else (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
-

[IF QHdo2 = *Do something else (WRITE IN ON NEXT SCREEN)* THEN ASK QHothac]

QHothac ASK WHAT ACTION WAS TAKEN.

- ~ Action taken: _____
 - ~ Don't know
 - ~ Refused
-

PROTECTION - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if protection is one of the prioritised product types of active purchases they have made in the last five years.

[ASK ALL WITH PRIORITISED ACTIVE PURCHASE OF PROTECTION IN THE LAST FIVE YEARS]

QHsourc SHOWCARD F1. Thinking about the policy you last took out, which, if any, of these sources of information did you use before deciding which insurance policy to take out? CODE ALL THAT APPLY.

- ~ A. Unsolicited information sent in the post
 - ~ B. Information picked up in a branch
 - ~ C. Information found on the internet
 - ~ D. Best-buy tables in financial pages of newspapers/magazines
 - ~ E. Best-buy information found on the internet
 - ~ F. Specialist magazines/publications
 - ~ G. Information from sales staff of firm providing the products (including quotes)
 - ~ H. Recommendations from independent financial adviser or broker
 - ~ I. Advice of friends/relatives (not working in the financial services industry)
 - ~ J. Advice of friends/relatives (who work in the financial services industry)
 - ~ K. Newspaper articles
 - ~ L. Newspaper adverts
 - ~ M. Television adverts
 - ~ N. Other advertising
 - ~ O. Television or radio programmes
 - ~ P. Employer
 - ~ Q. Other (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QHsourc = Q. THEN ASK QHsoth1]

QHsoth1 ASK WHAT THE OTHER SOURCE OF INFORMATION WAS.

- ~ Information source: _____
 - ~ Don't know
 - ~ Refused
-

[IF more than one source mentioned at QHsourc THEN ASK QHone]

QHone And which *one* of these sources did you feel most influenced your decision about what insurance policy to take out? CODE ONLY ONE.

- A. Unsolicited information sent in the post
- B. Information picked up in a branch
- C. Information found on the internet
- D. Best-buy tables in financial pages of newspapers/magazines
- E. Best-buy information found on the internet
- F. Specialist magazines/publications
- G. Information from sales staff of firm providing the products (including quotes)
- H. Recommendations from independent financial adviser or broker
- I. Advice of friends/relatives (not working in the financial services industry)
- J. Advice of friends/relatives (who work in the financial services industry)
- K. Newspaper articles
- L. Newspaper adverts
- M. Television adverts
- N. Other advertising
- O. Television or radio programmes
- P. Employer
- Q. Other
- Don't know
- Refused
- None of these

[ASK ALL WITH PRIORITISED ACTIVE PURCHASE OF PROTECTION IN THE LAST FIVE YEARS]

QHdiff Did you yourself collect information about different insurance policies from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- Yes
- No
- Don't know
- Refused

QHprofe Did a professional adviser (by that I mean someone like an independent financial adviser, a manager or adviser at a bank or building society, or an insurance broker) collect information about different insurance policies from more than one company on your behalf?

- Yes
 - No
 - Don't know
 - Refused
-

QHbest **SHOW SCREEN OR READ OUT.** And which of these best describes the way you chose which insurance policy to take out? **CODE ONLY ONE.**

- ~ I chose one recommended by a professional adviser
 - ~ I was influenced in my final choice by a professional adviser
 - ~ I was influenced in my final choice by a friend, relative or someone else
 - ~ I made the choice entirely by myself
 - ~ Don't know
 - ~ Refused
-

[IF QHbest = *I chose one recommended by a professional adviser* OR *I was influenced in my final choice by a professional adviser* THEN ASK QHtell]

QHtell Can I just check, did you tell me about this adviser earlier?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QHtell = *No* OR *Don't know* THEN ASK QHperso]

QHperso **SHOW SCREEN OR READ OUT.** Which of the following best describes the person who gave you advice about what insurance policy to take out? **CODE ONLY ONE.**

- ~ A company representative or salesperson
 - ~ A manager/adviser at a bank or building society
 - ~ An independent financial adviser (IFA)
 - ~ An accountant or solicitor
 - ~ An insurance broker
 - ~ Someone else
 - ~ Don't know
 - ~ Refused
-

[IF QHtell = *No* OR *Don't know* THEN ASK QHautho]

QHautho As far as you know, was this person authorised to give advice on this type of insurance?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QHautho = Yes THEN ASK QHwho]

QHwho DO NOT SHOW SCREEN. Who were they authorised by?

- ~ Financial Services Authority (FSA)
 - ~ Law Society
 - ~ Institute of Chartered Accountants
 - ~ Other authorising body
 - ~ Don't know
 - ~ Refused
-

[IF QHbest = *I chose one recommended by a professional adviser* OR *I was influenced in my final choice by a professional adviser* THEN ASK QHadvic]

QHadvic As far as you know, which of the following was this person able to give you advice about? READ OUT AND CODE ONLY ONE.

- ~ All insurance policies of this type which were available on the market
 - ~ The insurance policies of this type offered by two or more companies they represented
 - ~ Only the insurance policies of this type offered by one specific company they represented
 - ~ Don't know
 - ~ Refused
-

QHpaid DO NOT SHOW SCREEN. How was this person paid for their services? Did they receive commission from the firm selling the insurance policy you bought, or did you pay a separate fee for their advice? Please do not include charges for running a scheme or product, just fees for initially selling an insurance policy. CODE ONLY ONE.

- ~ Commission
 - ~ Fee
 - ~ Both (commission and fee)
 - ~ Didn't buy through the adviser/company that gave advice
 - ~ No commission or fee payable
 - ~ Don't know
 - ~ Refused
-

QHclear How clearly did the person who gave you advice explain the pros and cons of the {insurance policy they recommended} {insurance policies they discussed with you} (text dependent on answers at QHbest)? READ OUT AND CODE ONLY ONE.

- ~ Very clearly
 - ~ Fairly clearly
 - ~ Not very clearly
 - ~ Not at all clearly
 - ~ Don't know
 - ~ Refused
-

QHwhy DO NOT SHOW SCREEN. What was it about this *particular* insurance policy that made you choose it rather than another policy? PROBE: what else?

- Cost of premiums
 - Level of cover/benefits it offered
 - Recommended by professional adviser/broker
 - Had used this company before
 - Recommended by family member/friend/colleague
 - Reputation/brand/reliability of company/had heard of company
 - Recommended by lender
 - Part of a package for a loan or mortgage
 - Compulsory for a loan or mortgage
 - Did not consider any other insurance policy
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

QHread Before you signed the agreement for this insurance policy, which of the following did you personally do? READ OUT AND CODE ONLY ONE.

- Read the terms and conditions carefully
 - Looked at the terms and conditions briefly
 - Did not read the terms and conditions at all
 - Don't know
 - Refused
-

[IF QHread DOES NOT = *Read the terms and conditions carefully* THEN ASK QHbehal]

QHbehal Did a friend or relative read them on your behalf before you signed the agreement?

- Yes
 - No
 - Don't know
 - Refused
-

GENERAL INSURANCE - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if general insurance is one of the prioritised product types of active purchases they have made in the last five years.

QHwhich SHOWCARD F1. Which, if any of these sources of information did you use, before deciding which insurance policy to take out? CODE ALL THAT APPLY.

- A. Unsolicited information sent in the post
 - B. Information picked up in a branch
 - C. Information found on the internet
 - D. Best-buy tables in financial pages of newspapers/magazines
 - E. Best-buy information found on the internet
 - F. Specialist magazines/publications
 - G. Information from sales staff of firm providing the products (including quotes)
 - H. Recommendations from independent financial adviser or broker
 - I. Advice of friends/relatives (not working in the financial services industry)
 - J. Advice of friends/relatives (who work in the financial services industry)
 - K. Newspaper articles
 - L. Newspaper adverts
 - M. Television adverts
 - N. Other advertising
 - O. Television or radio programmes
 - P. Employer
 - Q. Other (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
 - None of these
-

[IF QHwhich = Q. THEN ASK QHsoth2]

QHsoth2 ASK WHAT THE OTHER SOURCE OF INFORMATION WAS.

- Other source of information: _____
 - Don't know
 - Refused
-

[IF more than one source mentioned at QHwhich THEN ASK QHone2]

QHone2 And which *one* of these sources did you feel most influenced your decision about what insurance policy to take out? READ OUT FROM LIST AND CODE ONLY ONE.

- ~ A. Unsolicited information sent in the post
- ~ B. Information picked up in a branch
- ~ C. Information found on the internet
- ~ D. Best-buy tables in financial pages of newspapers/magazines
- ~ E. Best-buy information found on the internet
- ~ F. Specialist magazines/publications
- ~ G. Information from sales staff of firm providing the products (including quotes)
- ~ H. Recommendations from independent financial adviser or broker
- ~ I. Advice of friends/relatives (not working in the financial services industry)
- ~ J. Advice of friends/relatives (who work in the financial services industry)
- ~ K. Newspaper articles
- ~ L. Newspaper adverts
- ~ M. Television adverts
- ~ N. Other advertising
- ~ O. Television or radio programmes
- ~ P. Employer
- ~ Q. Other
- ~ Don't know
- ~ Refused
- ~ None of these

[ASK ALL WITH GENERAL INSURANCE RECENT ACTIVE PURCHASE]

QHinfo Did you yourself collect information about different insurance policies from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

QHother Did a professional adviser (by that I mean someone like an independent financial adviser, or a manager or adviser at a bank or building society or a broker) collect information about different insurance policies from more than one company on your behalf?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QHquote Before deciding which company to buy your insurance from, how many quotes did you get in total? Please include any quotes shown to you by an insurance broker. IF UNSURE, SAY: you can estimate the number if you are not sure.

- ~ Just the one you chose
 - ~ Two
 - ~ Three
 - ~ Four
 - ~ Five or more
 - ~ Don't know
 - ~ Refused
-

QHbest2 SHOW SCREEN OR READ OUT. And which of these *best* describes the way you chose which insurance policy to take out? CODE ONLY ONE.

- ~ I chose one recommended by a professional adviser
 - ~ I was influenced in my final choice by a professional adviser
 - ~ I was influenced in my final choice by a friend, relative or someone else
 - ~ I made the choice entirely by myself
 - ~ Don't know
 - ~ Refused
-

[IF QHbest2 = *I chose one recommended by a professional adviser* OR *I was influenced in my final choice by a professional adviser* THEN ASK QHearli]

QHearli Can I just check, did you tell me about this adviser earlier?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QHearli = *No* OR *Don't know* THEN ASK QHwho2]

QHwho2 SHOW SCREEN OR READ OUT. Which of these *best* describes the person who gave you advice about what insurance policy to take out? CODE ONLY ONE.

- ~ A company representative or salesperson
 - ~ A manager/adviser at a bank or building society
 - ~ An independent financial adviser (IFA)
 - ~ An accountant or solicitor
 - ~ An insurance broker
 - ~ Someone else
 - ~ Don't know
 - ~ Refused
-

[IF QHearl = No OR Don't know THEN ASK QHauth]

QHauth As far as you know, was this person authorised to give advice on this type of insurance?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QHauth = Yes THEN ASK QHwho3]

QHwho3 DO NOT SHOW SCREEN. Who were they authorised by?

- ~ Financial Services Authority (FSA)
 - ~ Law Society
 - ~ Institute of Chartered Accountants
 - ~ Other authorising body
 - ~ Don't know
 - ~ Refused
-

[IF QHbest2 = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QHadv]

QHadv As far as you know, which of the following was this person able to give you advice about? READ OUT AND CODE ONLY ONE.

- ~ All insurance policies of this type which were available on the market
 - ~ The insurance policies of this type offered by two or more companies they represented
 - ~ Only the insurance policies of this type offered by one specific company they represented
 - ~ Don't know
 - ~ Refused
-

QHpaid2 DO NOT SHOW SCREEN. How was this person paid for their services? Did they receive commission from the firm selling the insurance policy you bought, or did you pay a separate fee for their advice? Please do not include charges for running a scheme or product, just fees for initially selling an insurance policy. CODE ONLY ONE.

- ~ Commission
 - ~ Fee
 - ~ Both (commission and fee)
 - ~ Didn't buy through the adviser/company that gave advice
 - ~ No commission or fee payable
 - ~ Don't know
 - ~ Refused
-

[IF QHbest2 = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QHclea2]

QHclea2 How clearly did the person who gave you advice explain the pros and cons of the {the insurance policy they recommended} {the insurance policies they discussed with you} (text dependent on answer at QHbest2)? Was it ...? READ OUT AND CODE ONLY ONE.

- Very clearly
- Fairly clearly
- Not very clearly
- Not at all clearly
- Don't know
- Refused

[ASK ALL WITH GENERAL INSURANCE RECENT ACTIVE PURCHASE]

QHwhy2 DO NOT SHOW SCREEN. What was it about this particular insurance policy that made you choose it rather than another policy? PROBE: what else?

- Cost of premiums
- Level of cover/benefits it offered
- Recommended by professional adviser/broker
- Had used this company before
- Recommended by family member/friend/colleague
- Reputation/brand/reliability of company/had heard of company
- Recommended by lender
- Part of a package for a loan or mortgage
- Compulsory for a loan or mortgage
- Did not consider any other insurance policy
- Don't know
- Refused
- Other (SPECIFY) _____

QHread2 Before you signed the agreement for this insurance policy, which of the following did you personally do? READ OUT AND CODE ONLY ONE.

- Read the terms and conditions carefully
- Looked at the terms and conditions briefly
- Did not read the terms and conditions at all
- Don't know
- Refused

[IF QHread2 DOES NOT = Read the terms and conditions carefully THEN ASK Qhbeha]

Qhbeha Did a friend or relative read them on your behalf before you signed the agreement?

- Yes
 - No
 - Don't know
 - Refused
-

SAVINGS HELD INFORMALLY

[IF QDsave = *Money you have given to someone else to keep/save for you OR Money that you save in cash at home OR Money you have paid into a savings and loans club* THEN ASK QLinfor]

QLinfor You told me earlier that you had money saved in the following ways: {Insert types of informal savings from QDsave}. How much *in total* do you have saved in {this way} {these ways} (*text dependent on answers given at QDsave*)? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QLinfor ≥ 1 THEN ASK QLinest]

QLinest May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

SECTION G - SAVINGS

[IF QDprodu = D. OR E. OR F. OR G. OR H. OR T. THEN ASK QLownam]

QLownam Can I just check, are any of the savings you have mentioned held in your own name only?

- Yes
 - No
 - Don't know
 - Refused
-

QLjoint And {in addition to savings held in your own name only} (extra text if QLownam = Yes) are any of the savings you have mentioned held jointly with someone else?

- Yes
 - No
 - Don't know
 - Refused
-

[IF (QLownam = No OR Don't know) AND (QLjoint = No OR Don't know) THEN ASK QLconf]

QLconf Can I just check, you told me earlier in the interview that you currently hold savings in your own name or jointly. Could you confirm for me whether the savings are all held in your own name, all held jointly with someone else, or whether some are held in your own name and some are held jointly?

- All held in own name
 - All held jointly
 - Some held in own name, some held jointly
 - Don't know
 - Refused
-

[IF QLownam = Yes OR QLconf = Some held in own name, some held jointly OR All held in own name THEN ASK QLamoun]

QLamoun {Thinking about the savings held in your own name only} (extra text if some savings also held jointly), how much money in total do you currently have in these savings? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QLamoun DOES NOT = *Don't know* OR *Refused* THEN ASK QLexact]

QLexact May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QLownam = *Yes* OR QLconf = *Some held in own name, some held jointly* OR *All held in own name* THEN ASK QLamoun]

QLpaid {Thinking about the savings held in your own name only} (*extra text if some savings also held jointly*), in the past 12 months have you paid any money into these savings?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QLpaid = *Yes* THEN ASK QLpayin]

QLpayin {Thinking about the savings held in your own name only} (*extra text if some savings also held jointly*), how much *in total* did you pay into these savings in the past 12 months? Please do not include any money that you have transferred from another savings or investment account. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 1 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QLpayin <=1 THEN ASK QLexac2]

QLexac2 May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QLjoint = Yes OR QLconf = *All held jointly* OR *Some held in own name, some held jointly* THEN ASK QLjamou]

QLjamou {Thinking about the savings held jointly with someone else} (*extra text if some savings also held in own name*), how much money in total do you currently have in these savings? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QLjamou DOES NOT = *Don't know* OR *Refused* THEN ASK QLjexac]

QLjexac May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: Is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QLjoint = Yes OR QLconf = *All held jointly* OR *Some held in own name, some held jointly* THEN ASK QLjpaid]

QLjpaid {Thinking about the savings held jointly with someone else} (*extra text if some savings also held in own name*), in the past 12 months have you paid any money into these savings?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QLjpaid = Yes THEN ASK QLjpayi]

QLjpayi {Thinking about the savings held jointly with someone else} (*extra text if some savings also held in own name*), how much in total did you pay into these savings in the past 12 months? Please do not include any money that you have transferred from another savings or investment account. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - Don't know
 - Refused
-

[IF QLjpayi DOES NOT = *Don't know* OR *Refused* THEN ASK QLjexa2]

QLjexa2 May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

SAVINGS - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have made a recent active purchase of savings products that is one of the two types of product highest in the priority order. This means that they must not have actively purchased more than one of the following types of products in the last five years: investments, mortgages, protection, credit cards, loans or general insurance. If the only type of savings product held are premium bonds, respondents skip to QLchoos and miss out the intervening questions.

QLsourc SHOWCARD G1. I now want to ask you a few questions about the last time you personally opened a savings account. Which, if any, of these sources of information did you use, before deciding which savings account to open? CODE ALL THAT APPLY.

- ~ A. Unsolicited information sent in the post
 - ~ B. Information picked up in a branch
 - ~ C. Information found on the internet
 - ~ D. Best-buy tables in financial pages of newspapers/magazines
 - ~ E. Best-buy information found on the internet
 - ~ F. Specialist magazines/publications
 - ~ G. Information from sales staff of firm providing the products (including quotes)
 - ~ H. Recommendation from independent financial adviser or broker
 - ~ I. Advice of friends/relatives (not working in the financial services industry)
 - ~ J. Advice of friends/relatives (who work in the financial services industry)
 - ~ K. Newspaper articles
 - ~ L. Newspaper adverts
 - ~ M. Television adverts
 - ~ N. Other advertising
 - ~ O. Television or radio programmes
 - ~ P. Employer
 - ~ Q. Other source (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QLsourc = Q. THEN ASK QLotsou]

QLotsou ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

- ~ Source of information: _____
 - ~ Don't know
-

[IF more than one source mentioned at QLsourc THEN ASK QLinflu]

QLinflu And which *one* of these sources did you feel most influenced your decision about what savings account to open? CODE ONLY ONE.

- A. Unsolicited information sent in the post
- B. Information picked up in a branch
- C. Information found on the internet
- D. Best-buy tables in financial pages of newspapers/magazines
- E. Best-buy information found on the internet
- F. Specialist magazines/publications
- G. Information from sales staff of firm providing the products (including quotes)
- H. Recommendation from independent financial adviser or broker
- I. Advice of friends/relatives (not working in the financial services industry)
- J. Advice of friends/relatives (who work in the financial services industry)
- K. Newspaper articles
- L. Newspaper adverts
- M. Television adverts
- N. Other advertising
- O. Television or radio programmes
- P. Employer
- Q. Other source
- Don't know
- Refused
- None of these

[ASK ALL WITH PRIORITISED SAVINGS RECENT ACTIVE PURCHASE]

QLcolle Did you yourself collect information about different savings accounts in more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- Yes
- No
- Don't know
- Refused

QLadvis Did a professional adviser (by that I mean someone like an independent financial adviser, or a manager or adviser at a bank or building society) collect information about different savings accounts from more than one company on your behalf?

- Yes
 - No
 - Don't know
 - Refused
-

QLchoic SHOW SCREEN OR READ OUT. And which of these *best* describes the way you chose which savings account to open? CODE ONLY ONE.

- I chose one recommended by a professional adviser
 - I was influenced in my final choice by a professional adviser
 - I was influenced in my final choice by a friend, relative or someone else
 - I made the choice entirely by myself
 - Don't know
 - Refused
-

[IF QLchoic = *I chose one recommended by a professional adviser* OR *I was influenced in my final choice by a professional adviser* THEN ASK QLearli]

QLearli Can I just check, did you tell me about this adviser earlier?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QLearli DOES NOT= Yes THEN ASK QLadvic]

QLadvic SHOW SCREEN OR READ OUT. Which of these best describes the person who gave you advice about what savings account to open? CODE ONLY ONE.

- A company representative or salesperson
 - A manager/adviser at a bank or building society
 - An independent financial adviser (IFA)
 - An accountant or solicitor
 - Someone else
 - Don't know
 - Refused
-

[IF QLearli DOES NOT= Yes THEN ASK QLautho]

QLautho As far as you know, was this person authorised to give advice about savings accounts?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QLautho = Yes THEN ASK QLauth]

QLauth DO NOT SHOW SCREEN. Who were they authorised by?

- ~ Financial Services Authority
 - ~ Law Society
 - ~ Institute of Chartered Accountants
 - ~ Other authorising body
 - ~ Don't know
 - ~ Refused
-

QLclear How clearly did the person who gave you advice explain the pros and cons of the {savings account they recommended} {savings accounts they discussed with you}? READ OUT AND CODE ONLY ONE.

- ~ Very clearly
 - ~ Fairly clearly
 - ~ Not very clearly
 - ~ Not at all clearly
 - ~ Don't know
 - ~ Refused
-

QLrange As far as you know, which of the following was this person able to give you advice about? READ OUT.

- ~ All the savings accounts which were available on the market
 - ~ All the savings accounts offered by *two or more* companies they represented
 - ~ Only the savings accounts offered by *one* specific company they represented
 - ~ Don't know
 - ~ Refused
-

QLpaid2 DO NOT SHOW SCREEN. How was this person paid for their services? Did they receive commission from the firm selling the savings account you bought, or did you pay a separate fee for their advice? Please do not include charges for running a scheme or product, just fees for initially selling a savings account. CODE ONLY ONE.

- ~ Commission
 - ~ Fee
 - ~ Both (commission and fee)
 - ~ Didn't buy through the adviser/company that gave the advice
 - ~ No commission or fee payable
 - ~ Don't know/can't remember
 - ~ Refused
-

[ASK ALL WITH PRIORITISED SAVINGS RECENT ACTIVE PURCHASE]

QLchoos What was it about this *particular* savings account that made you choose it rather than another account? PROBE FULLY.

- Convenient location of branch or ATM
 - High rate of interest
 - Tax-free interest
 - Had used this bank/building society/company before
 - Reputable, well established firm
 - Recommended by family member/friend/colleague
 - Instant access/short notice period to withdraw savings
 - Branch based account/passbook account/postal account
 - Online account/telephone account
 - Did not consider any other savings accounts
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

QLterm Before you signed the agreement for this savings account, which of these did you personally do? READ OUT AND CODE ONLY ONE.

- Read the terms and conditions carefully
 - Looked at the terms and conditions briefly
 - Did not read the terms and conditions at all
 - Don't know
 - Refused
-

[IF QLterm DOES NOT = *Read the terms and conditions carefully* THEN ASK QLread]

QLread Did a friend or relative read them on your behalf before you signed the agreement?

- Yes
 - No
 - Don't know
 - Refused
-

[ASK ALL WITH PRIORITISED SAVINGS RECENT ACTIVE PURCHASE]

QLinter What is the interest rate on this account at present? PLEASE GIVE ANSWER AS NEAREST WHOLE PERCENT. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 30) _____
 - Don't know
 - Refused
-

SECTION H - INVESTMENTS

[IF QDprodu = I. OR J. OR K. OR L. OR M. OR N. OR O. OR P. OR Q. OR R. THEN ASK QKyonam]

QKyonam Can I just check, are any of these investments you have just mentioned held in your own name only?

- Yes
 - No
 - Don't know
 - Refused
-

QKjoint And {in addition to investments held in your own name only} (*extra text if QKyonam = Yes*) are any of the investments you have mentioned held jointly with someone else?

- Yes
 - No
 - Don't know
 - Refused
-

[IF (QKyonam = No OR Don't know) AND (QKjoint = No OR Don't know) THEN ASK QKcheck]

QKcheck Can I just check, you told me earlier in the interview that you currently hold investments in your own name or jointly. Could you confirm for me whether the investments are *all* held in your own name, *all* held jointly with someone else, or whether some are held in your own name and some are held jointly?

- All held in own name
 - All held jointly
 - Some held in own name, some held jointly
 - Don't know
 - Refused
-

[IF QKyonam = Yes OR QKcheck = All held in own name OR Some held in own name, some held jointly THEN ASK QKamoun]

QKamoun {Thinking about investments held in your own name only} (*extra text if QKjoint = Yes*), how much money do you have in these investments *in total*? WRITE IN. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QKamoun >=1 THEN ASK QKestim]

QKestim May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QKyonam = Yes OR QKcheck = All held in own name OR Some held in own name, some held jointly THEN ASK QKpaid]

QKpaid {Thinking about investments held in your own name only} (extra text if QKjoint = Yes), in the past 12 months have you paid any money into these investments?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QKpaid = Yes THEN ASK QKmuch]

QKmuch How much in total did you pay into these investments in the past 12 months? Please do not include reinvested dividends or money transferred from other savings or investment accounts. WRITE IN. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QKmuch >=1 THEN ASK QKesti2]

QKesti2 May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QKjoint = Yes OR QKcheck = *All held jointly* OR *Some held in own name, some held jointly*
THEN ASK QKjamou]

QKjamou SHOW SCREEN. {Thinking about investments you hold jointly with someone else }
(*extra text if holds investments in own name and jointly*), how much money do you
have in these investments *in total*? WRITE IN. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QKjamou >=1 THEN ASK QKjesti]

QKjesti May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a
rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QKjoint = Yes OR QKcheck = *All held jointly* OR *Some held in own name, some held jointly*
THEN ASK QKjpaid]

QKjpaid {Thinking about investments you hold jointly with someone else } (*extra text if holds
investments in own name and jointly*), in the past 12 months have you paid any
money into these investments?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QKjpaid = Yes THEN ASK QKjmuch]

QKjmuch How much *in total* did you pay into these investments in the past 12 months? Please
do not include reinvested dividends or money transferred from or into other savings
or investment accounts. WRITE IN. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QKjmuch >=1 THEN ASK QKjest2]

QKjest2 May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QDprodu = I. OR J. OR K. OR L. OR M. OR N. OR O. OR P. OR Q. OR R. THEN ASK QKstate]

QKstate SHOW SCREEN OR READ OUT. Which of these statements best describes what you personally do when you receive the statement(s) on your investments? CODE ONLY ONE.

- I read the statement carefully
 - I look at the statement briefly
 - I don't look at the statement at all
 - I don't receive a statement
 - Don't know
 - Refused
-

QKmonit {Other than checking your statements} (*extra text if QKstate = I read the statement carefully OR I look at the statement briefly*), how often do you personally monitor the performance on your investments? READ OUT.

- At least once a month
 - At least once every six months
 - At least once a year
 - Less than once a year
 - Never
 - Don't know
 - Refused
-

QKreaso SHOWCARD H1. People invest money for different reasons. Looking at this card, which of these are the main reasons why you have invested this money? CODE ALL THAT APPLY.

- For a rainy day - no particular purpose in mind
 - For children, grandchildren and/or other family members
 - To provide a regular income now
 - To provide a regular income in the next three years
 - To provide for retirement in the next three years
 - To cover the costs of a major expense in the next three years
 - To provide a regular income in more than three years' time
 - To provide for retirement in more than three years' time
 - To cover the costs of a major expense in more than three years' time
 - As speculation/recreational
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QKreaso = *To provide a regular income now* OR *To provide a regular income in the next three years* OR *To provide for retirement in the next three years* OR *To cover the costs of a major expense in the next three years* THEN ASK QKtarge]

QKtarge Are your investments on target to provide the money that you need within the next three years?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QKtarge = No THEN ASK QKshort]

QKshort ASK RESPONDENT HOW THEY PLAN TO DEAL WITH THE SHORTFALL.

- Plans for shortfall: _____
 - Don't know
 - Refused
-

INVESTMENTS - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have made a recent active purchase of investments.

DPX101 You said earlier that you had bought these types of investment in the last five years: {insert names of all investment product types from QDactpu}. Which of these types of investment did you buy most recently?

QKsourc SHOWCARD H2. Thinking about the {name of product type} (text dependent on answer at DPX101) that you bought most recently, which, if any, of these sources of information did you use, before deciding which investment to take out? CODE ALL THAT APPLY.

- A. Unsolicited information sent in the post
 - B. Information picked up in a branch
 - C. Information found on the internet
 - D. Best-buy tables in financial pages of newspapers/magazines
 - E. Best-buy information found on the internet
 - F. Specialist magazines/publications
 - G. Information from sales staff of firm providing the products (including quotes)
 - H. Recommendation from independent financial adviser or broker
 - I. Advice of friends/relatives (not working in the financial services industry)
 - J. Advice of friends/relatives (who work in the financial services industry)
 - K. Newspaper articles
 - L. Newspaper adverts
 - M. Television adverts
 - N. Other advertising
 - O. Television or radio programmes
 - P. Employer
 - Q. Other (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
 - None of these
-

[IF QKsourc = Q. THEN ASK QKsothe]

QKsothe ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

- Source of information: _____
 - Don't know
 - Refused
-

[IF more than one source mentioned at QKsourc THEN ASK QKsour2]

QKsour2 And which *one* of these sources did you feel *most* influenced your decision about what investment to take out? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

- A. Unsolicited information sent in the post
- B. Information picked up in a branch
- C. Information found on the internet
- D. Best-buy tables in financial pages of newspapers/magazines
- E. Best-buy information found on the internet
- F. Specialist magazines/publications
- G. Information from sales staff of firm providing the products (including quotes)
- H. Recommendation from independent financial adviser or broker
- I. Advice of friends/relatives (not working in the financial services industry)
- J. Advice of friends/relatives (who work in the financial services industry)
- K. Newspaper articles
- L. Newspaper adverts
- M. Television adverts
- N. Other advertising
- O. Television or radio programmes
- P. Employer
- Q. Other
- Don't know
- Refused
- None of these

[ASK ALL WITH RECENT ACTIVE PURCHASE OF INVESTMENTS]

QKcolle Did you yourself collect information about different investments in more than one company, in order to compare them? By this I also mean checking the best buys in internet searches and newspapers.

- Yes
- No
- Don't know
- Refused

QKadvis Did a professional adviser (by that I mean someone like an independent financial adviser, or a manager or adviser at a bank or building society, or a broker) collect information about different investments on your behalf?

- Yes
 - No
 - Don't know
 - Refused
-

QKchoic SHOW SCREEN OR READ OUT. And which of these *best* describes the way you chose which investment to take out? CODE ONLY ONE.

- I chose one recommended by a professional adviser
 - I was influenced in my final choice by a professional adviser
 - I was influenced in my final choice by a friend, relative or someone else
 - I made the choice entirely by myself
 - Don't know
 - Refused
-

[IF QKchoic = *I chose one recommended by a professional adviser* OR *I was influenced in my final choice by a professional adviser* THEN ASK QKearli]

QKearli Can I just check, did you tell me about this adviser earlier?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QKearli = No THEN ASK QKadvic]

QKadvic SHOW SCREEN OR READ OUT. Which of these *best* describes the person who gave you advice about what investment to take out? CODE ONLY ONE.

- A company representative or salesperson
 - A manager/adviser at a bank or building society
 - An independent financial adviser (IFA)
 - An accountant or solicitor
 - A broker
 - Someone else
 - Don't know
 - Refused
-

[IF QKearli = No THEN ASK QKauth]

QKauth As far as you know, was this person authorised to give advice on investments?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QKauth = Yes THEN ASK QKauth2]

QKauth2 DO NOT SHOW SCREEN. Who are they authorised by?

- Financial Services Authority (FSA)
- Law Society
- Institute of Chartered Accountants
- Other authorising body
- Don't know
- Refused

[IF QKCHOIC = *I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser* THEN ASK QKclear]

QKclear How clearly did the person who gave you advice explain the pros and cons of {the investment they recommended} {the investments they discussed with you} (*extra text dependent on answers at QKchoic*)? Was it ...? READ OUT AND CODE ONLY ONE.

- Very clearly
- Fairly clearly
- Not very clearly
- Not at all clearly
- Don't know
- Refused

QKrange As far as you know, which of the following was this person able to give you advice about? READ OUT.

- All investments of the type you were considering which were available on the market
- All the investments offered by *two or more* companies they represented
- Only the investments offered by *one* specific company they represented
- Don't know
- Refused

QKfee DO NOT SHOW SCREEN. How was this person paid for their services? Did they receive commission from the firm selling the investment you bought, or did you pay a separate fee for their advice? Please do not include charges for running a scheme or product, just fees for initially selling an investment. CODE ONLY ONE.

- Commission
 - Fee
 - Both (commission and fee)
 - Didn't buy through the adviser/company that gave the advice
 - No commission or fee payable
 - Don't know/can't remember
 - Refused
-

[ASK ALL WITH RECENT ACTIVE PURCHASE OF INVESTMENTS]

QKinves Why did you decide to put your money in the {type of product from DPX101} you bought most recently, rather than invest it in some other way? PROBE FULLY.

- Why: _____
 - Don't know
 - Refused
-

QKparti DO NOT SHOW SCREEN. What was it about this *particular* {type of product from DPX101} you bought most recently that made you choose it rather than another {type of product from DPX101}. PROMPT: what else? CODE ALL THAT APPLY.

- Past performance
 - High potential returns
 - Guaranteed returns
 - Guaranteed income
 - Had used this company/provider before
 - Recommended by family member/friend/colleague
 - Reputation/had heard of company
 - Did not consider any other investments
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

QKterm Before you signed the agreement for this investment, which of these did you personally do? READ OUT AND CODE ONLY ONE.

- Read the terms and conditions carefully
 - Looked at the terms and conditions briefly
 - Did not read the terms and conditions at all
 - Don't know
 - Refused
 - DO NOT READ OUT: Not applicable
-

[IF QKterm DOES NOT = *Read the terms and conditions carefully* THEN ASK QKbehal]

QKbehal Did a friend or relative read them on your behalf before you signed the agreement?

- Yes
 - No
 - Don't know
 - Refused
-

[ASK ALL WITH RECENT ACTIVE PURCHASE OF INVESTMENTS]

QKrisk **SHOWCARD H3.** Thinking about the period of time over which you are investing, in your view, what is the risk that you might lose some of the money you have invested in the {type of product from DPX101} you bought most recently? Please just tell me the letter on this card that applies.

- A. No risk
 - B. Low to moderate risk
 - C. Moderate risk
 - D. Moderate to high risk
 - E. High risk
 - Don't know
 - Refused
-

SECTION J - CREDIT CARDS

[IF QDprodu = B. THEN ASK QFmany]

QFmany How many credit cards do you have, either in your own name or jointly with someone else, that you have used *in the last 12 months*? Please do not include any charge cards or store cards. PLEASE WRITE IN NUMBER.

- Numeric range (PERMITTED RANGE 0 TO 50) _____
 - Don't know
 - Refused
-

QFH SHOWCARD J1. How are the following credit card accounts paid off?

- Card 1 - the card you use most often
 - Card 2 - the card you use next most often
 - Card 3 - the card you use third most often
 - Card 4 - the card you use fourth most often
 - Card 5 - the card you use fifth most often

 - Always pay off the whole amount outstanding
 - Usually pay off the whole amount outstanding
 - Usually pay off as much as can afford
 - Make minimum payments allowed
 - Not making any payments
 - Don't know
 - Refused
-

[IF QFH DOES NOT = *Always pay off the whole amount outstanding* THEN ASK QFyunam]

QFyunam Can I just check, thinking about the card(s) that you do not pay off in full, are any of these held in your own name only?

- Yes
 - No
 - Don't know
 - Refused
-

QFjoint And {in addition to credit cards held in your own name only} (*extra text if QFyunam = Yes*) are any of the card(s) that you do not pay off in full held jointly with someone else?

- Yes
 - No
 - Don't know
 - Refused
-

[IF (QFyunam = No OR *Don't know*) AND (QFjoint = No OR *Don't know*) THEN ASK QFcheck]

QFcheck Can I just check, you have told me that you currently have credit cards held in your own name only or jointly that you do not pay off in full. Could you confirm whether these credit cards are all in your own name, all held jointly with someone else, or whether some are in your own name and some are held jointly?

- All in own name
- All held jointly
- Some held in own name, some held jointly
- Don't know

[IF QFyunam = Yes OR QFcheck = *All in own name* OR *Some held in own name, some held jointly* THEN ASK QFoutst]

QFoutst Thinking about the card(s) {held in your own name only} (*extra text if some cards not paid off in full are held jointly*) that you do not always pay off in full, how much in total do you currently have outstanding on these cards? WRITE IN AMOUNT TO NEAREST POUND. PROMPT FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999) _____
- Don't know
- Refused

[IF QFoutst >=1 THEN ASK QFestim]

QFestim May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
- Accurate estimate
- Rough estimate
- Don't know
- Refused

[IF QFjoint = Yes OR QFcheck = *Some held in own name, some held jointly* OR *All held jointly* THEN ASK QFouts2]

QFouts2 Thinking about the card(s) {held jointly with someone else} that you do not always pay off in full, how much in total do you currently have outstanding on these cards? WRITE IN AMOUNT TO NEAREST POUND. PROMPT FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999) _____
 - Don't know
 - Refused
-

[IF QFouts2 **DOES NOT** = *Don't know OR Refused* THEN ASK Qfest2]

Qfest2 May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QFH **DOES NOT** = *Always pay off the whole amount outstanding* THEN ASK QFused]

QFused Thinking still about *any* cards that you do not pay off in full each month, have you personally used this credit card or any of these cards for any of the following purposes in the past 12 months? READ OUT AND CODE ALL THAT APPLY.

- To pay regular bills
 - To withdraw cash
 - To pay for food or everyday spending
 - Don't know
 - Refused
 - None of these
-

[IF QFused **DOES NOT** = *None of these OR Don't know* THEN ASK QFtimes]

QFtimes How many times have you used your credit card(s) in these ways in the past 12 months? WRITE IN NUMBER OF TIMES. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 1,000) _____
 - Don't know
 - Refused
-

QFstate SHOWCARD J2. Which of these statements *best* describes what you personally do when you receive your credit card statement(s)?

- I check off receipts/spending against the statement
 - I check the entries and balance on the statement to see if they look ok
 - I just check the final balance
 - I don't look at the statement at all
 - Don't know
 - Refused
-

CREDIT CARD - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have mentioned having actively chosen to take out a credit card in the last five years and they have not also mentioned recent active purchases across more than one of the following product groups: investments, mortgages or protection.

QFsourc SHOWCARD J3. I now want to ask you a bit more about the last time you personally took out a credit card. Which, if any, of these sources of information did you use before deciding which credit card to take out? CODE ALL THAT APPLY.

- A. Unsolicited information sent in the post
 - B. Information picked up in a branch
 - C. Information found on the internet
 - D. Best-buy tables in financial pages of newspapers/magazines
 - E. Best-buy information found on the internet
 - F. Specialist magazines/publications
 - G. Information from sales staff of firm providing the products (including quotes)
 - H. Recommendations from independent financial adviser or broker
 - I. Advice of friends/relatives (not working in the financial services industry)
 - J. Advice of friends/relatives (who work in the financial services industry)
 - K. Newspaper articles
 - L. Newspaper adverts
 - M. Television adverts
 - N. Other advertising
 - O. Television or radio programmes
 - P. Employer
 - Q. Other (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
 - None of these
-

[IF QFsourc = Q. THEN ASK QFsothe]

QFsothe ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

- Source of information: _____
 - Don't know
 - Refused
-

[IF more than one source mentioned at QFsourc THEN ASK QFmost]

QFmost And which *one* of these sources did you feel *most* influenced your decision about what to buy? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

- A. Unsolicited information sent in the post
- B. Information picked up in a branch
- C. Information found on the internet
- D. Best-buy tables in financial pages of newspapers/magazines
- E. Best-buy information found on the internet
- F. Specialist magazines/publications
- G. Information from sales staff of firm providing the products (including quotes)
- H. Recommendations from independent financial adviser or broker
- I. Advice of friends/relatives (not working in the financial services industry)
- J. Advice of friends/relatives (who work in the financial services industry)
- K. Newspaper articles
- L. Newspaper adverts
- M. Television adverts
- N. Other advertising
- O. Television or radio programmes
- P. Employer
- Q. Other
- Don't know
- Refused
- None of these

[ASK ALL WITH PRIORITISED RECENT ACTIVE PURCHASE OF CREDIT CARDS]

QFyou Did you yourself collect information about different credit cards from more than one company in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- Yes
- No
- Don't know
- Refused

QFprof **SHOW SCREEN.** Did someone else collect information about different credit cards for you?

- Yes
 - No
 - Don't know
 - Refused
-

QFbest And which of these *best* describes the way you chose which credit card to take out?
READ OUT AND CODE ONLY ONE.

- I chose one recommended by someone else
 - I was influenced in my final choice by someone else
 - I made the choice entirely by myself
 - Don't know
 - Refused
-

[IF QFbest = I chose one recommended by someone else OR I was influenced in my final choice by someone else THEN ASK QFwho]

QFwho **SHOW SCREEN OR READ OUT.** Which of the following best describes the person who gave you advice about what credit card to take out? **CODE ONLY ONE.**

- A company representative or salesperson
 - A manager/adviser at a bank or building society
 - An independent financial adviser (IFA)
 - An accountant or solicitor
 - Family member/friend
 - Independent advice agency e.g. Citizens Advice Bureau
 - Someone else
 - Don't know
 - Refused
-

[IF QFbest = I chose one recommended by someone else OR I was influenced in my final choice by someone else THEN ASK QFclear]

QFclear How clearly did the person who gave you advice explain the pros and cons of the {credit card they recommended} {credit cards they discussed with you} (text dependent on answer at QFbest)? **READ OUT AND CODE ONLY ONE.**

- Very clearly
 - Fairly clearly
 - Not very clearly
 - Not at all clearly
 - Don't know
 - Refused
-

[ASK ALL WITH PRIORITISED RECENT ACTIVE PURCHASE OF CREDIT CARDS]

QFwhat DO NOT SHOW SCREEN. What was it about this particular credit card that made you choose it rather than another card? PROMPT: what else? CODE ALL THAT APPLY.

- 0% balance transfer
 - To build up loyalty points
 - Cashback on purchases
 - Interest rate/APR
 - Size of credit limit
 - Came with current account
 - To take advantage of free gifts/air miles etc
 - Discount on goods
 - Charity/membership group receives donation when card used
 - Reputation/brand/heard of company
 - Had used this company/provider before
 - Recommended by someone else
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QFwhat = *Discount on goods* OR *To take advantage of free gifts/air miles etc* THEN ASK QFonce]

QFonce Have you used this card more than once?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QFwhat = *0% balance transfer* THEN ASK QFfree]

QFfree How likely are you to clear the balance you transferred before the end of the interest-free period? Would you say you are ...? READ OUT AND CODE ONLY ONE.

- Very likely
 - Fairly likely
 - Fairly unlikely
 - Very unlikely
 - Don't know
 - Refused
-

[ASK ALL WITH PRIORITISED RECENT ACTIVE PURCHASE OF CREDIT CARDS]

QFperso Before you signed the agreement for this credit card, which of these did you personally do? **READ OUT AND CODE ONLY ONE.**

- ~ Read the terms and conditions carefully
 - ~ Looked at the terms and conditions briefly
 - ~ Did not read the terms and conditions at all
 - ~ Don't know
 - ~ Refused
-

[IF QFperso DOES NOT = *Read the terms and conditions carefully* THEN ASK QFbehav]

QFbehav Did a friend or relative read them on your behalf before you signed the agreement?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QDloan = Yes THEN ASK QGcomow]

QGcomow You told me earlier that you have borrowed money from family, friends or someone else in the community. How much do you still owe in this way?

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QGcomow >=1 THEN ASK QGamo]

QGamo May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

SECTION K - LOANS

[IF QDprod2 = I. OR J. OR K. OR L. OR M. OR N. OR O. OR P. OR Q. THEN ASK QGnum]

QGnum Can I just check, are any of the loans you have mentioned held in your own name only? READ OUT AND CODE ALL THAT APPLY.

- Yes
 - No
 - Don't know
 - Refused
-

QGjoint And {in addition to loans held in your own name only} (*extra text if QGnum = Yes*) are any of the loans you have mentioned held jointly, with someone else?

- Yes
 - No
 - Don't know
 - Refused
-

[IF (QGnum = No OR Don't know) AND (QGjoint = No OR Don't know) THEN ASK Qgowjoi]

Qgowjoi Can I just check, you told me earlier in the interview that you currently have loans in your own name or jointly. Could you confirm for me whether the loans are in your own name, held jointly with someone else, or whether some are held in your own name and some are held jointly?

- All held in own name
 - All held jointly
 - Some held in own name, some held jointly
 - Don't know
 - Refused
-

[IF QGnum = Yes OR QGowjoi = All held in own name OR Some held in own name, some held jointly THEN ASK QGnumlo]

QGnumlo {Thinking just about the loans and credit agreements held in your own name only} (*extra text if some loans held jointly*), how many loans or credit agreements do you currently have in total? WRITE IN NUMBER.

- Numeric range (PERMITTED RANGE 1 TO 99) _____
 - Don't know
 - Refused
-

QGowe {Thinking just about the loans and credit agreements held in your own name only} *(extra text if some loans held jointly)*, how much in total do you currently owe on {this loan or credit agreement} {these loans or credit agreements} *(extra text dependent on answer at QGnumlo)*? WRITE IN AMOUNT. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - Don't know
 - Refused
-

IF Qgowe >=1 THEN ASK QGestim

QGestim May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: Is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

QGpayme {Thinking just about the loans and credit agreements held in your own name only} *(extra text if some loans held jointly)*, how much in total are the regular repayments on {this loan or credit agreement} {these loans or credit agreements} *(extra text dependent on answer at QGnumlo)*? PROBE FOR AVERAGE/BEST ESTIMATE IF UNSURE. WRITE IN AMOUNT, AND RECORD WHETHER PAYMENTS ARE PER WEEK OR PER MONTH ON THE NEXT SCREEN..

- Numeric range (PERMITTED RANGE 0 TO 999,999)
 - Don't know
 - Refused
 - Payments have been deferred (IS A NULL CODE)
-

[IF QGpayme >=1 THEN ASK QGfreq]

QGfreq CODE FREQUENCY OF REPAYMENT BELOW.

- Per week
 - Per month
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QGpayme >=1 THEN ASK QGaccur]

QGaccur May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QGpayme DOES NOT = *Payments have been deferred* THEN ASK QGtodat]

QGtodat {Thinking just about the loans and credit agreements held in your own name only} (*extra text if some loans held jointly*), are your repayments up to date on these loans and credit agreements?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QGjoint = Yes OR QGowjol = *All held jointly* OR *Some held in own name, some held jointly* THEN ASK QGnum2]

QGnum2 {Thinking now about the loans or credit agreements held jointly with someone else} (*extra text if also have loans in own name*), how many loans or credit agreements do you currently have in total? WRITE IN NUMBER.

- Numeric range (PERMITTED RANGE 1 TO 99) _____
 - Don't know
 - Refused
-

QGowe2 {Thinking now about the loans or credit agreements held jointly with someone else} (*extra text if also have loans in own name*), how much in total do you currently owe on {this loan/credit agreement} {these loans and credit agreements} (*text dependent on answer at QGnum2*). WRITE IN AMOUNT. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 9,999,999)
 - Don't know
 - Refused
-

[IF Qgowe2 >=1 THEN ASK QGest]

QGest May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QGjoint = Yes OR QGowjoi = *All held jointly* OR *Some held in own name, some held jointly* THEN ASK QGnum2]

QGrepay {Thinking now about the loans or credit agreements held jointly with someone else} *(extra text if also have loans in own name)*, how much in total are the regular repayments on {this loan/credit agreement} {these loans and credit agreements}? *(text dependent on answer at QGnum2)*. PROBE FOR AVERAGE/BEST ESTIMATE IF UNSURE. WRITE IN AMOUNT, AND RECORD WHETHER PAYMENTS ARE PER WEEK OR PER MONTH ON THE NEXT SCREEN.

- ~ Numeric range (PERMITTED RANGE 0 TO 999,999) _____
 - ~ Don't know
 - ~ Refused
 - ~ Payments have been deferred
-

[IF QGrepay >=1 THEN ASK QGfreq2]

QGfreq2 CODE FREQUENCY OF REPAYMENT BELOW.

- ~ Per week
 - ~ Per month
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QGrepay >=1 THEN ASK QGcheck]

QGcheck May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QGrepay = *Don't know* OR ≥ 1 THEN ASK QGtoda2]

QGtoda2 {Thinking now about the loans or credit agreements held jointly with someone else}
(*extra text if also have loans in own name*), are your repayments up to date on the
loans and credit agreement?

- Yes
 - No
 - Don't know
 - Refused
-

LOANS AND CREDIT AGREEMENTS - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have mentioned a recent active purchase of a type of loan or credit agreement product and they have not also mentioned recent active purchases across more than one of the following product groups: investments, mortgages, protection or credit cards.

QGCNSOL I now want to ask you a bit more about the last time you personally took out a loan or credit agreement Can I just check, was this loan taken out to pay off other credit commitments?

- Yes
- No
- Don't know
- Refused

QGsourc SHOWCARD K1. Which, if any, of these sources of information did you use, before deciding which loan or credit agreement to take out? CODE ALL THAT APPLY.

- A. Unsolicited information sent in the post
- B. Information picked up in a branch
- C. Information found on the internet
- D. Best-buy tables in financial pages of newspapers/magazines
- E. Best-buy information found on the internet
- F. Specialist magazines/publications
- G. Information from sales staff of firm providing the products (including quotes)
- H. Recommendation from independent financial adviser or broker
- I. Advice of friends/relatives (not working in the financial services industry)
- J. Advice of friends/relatives (who work in the financial services industry)
- K. Newspaper articles
- L. Newspaper adverts
- M. Television adverts
- N. Other advertising
- O. Television or radio programmes
- P. Employer
- Q. Other source (WRITE IN ON NEXT SCREEN)
- Don't know
- Refused
- None of these

[IF QGsourc = Q. THEN ASK QGothso]

QGothso ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

- Source of information: _____
 - Don't know
 - Refused
-

[IF more than one source mentioned at QGsourc THEN ASK QGsoinf]

QGsoinf And which *one* of these sources did you feel *most* influenced your decision about what loan/credit agreement to take out? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

- ~ A. Unsolicited information sent in the post
- ~ B. Information picked up in a branch
- ~ C. Information found on the internet
- ~ D. Best-buy tables in financial pages of newspapers/magazines
- ~ E. Best-buy information found on the internet
- ~ F. Specialist magazines/publications
- ~ G. Information from sales staff of firm providing the products (including quotes)
- ~ H. Recommendation from independent financial adviser or broker
- ~ I. Advice of friends/relatives (not working in the financial services industry)
- ~ J. Advice of friends/relatives (who work in the financial services industry)
- ~ K. Newspaper articles
- ~ L. Newspaper adverts
- ~ M. Television adverts
- ~ N. Other advertising
- ~ O. Television or radio programmes
- ~ P. Employer
- ~ Q. Other source
- ~ Don't know
- ~ Refused
- ~ None of these

[ALL WITH A PRIORITISED RECENT ACTIVE PURCHASE OF LOAN OR CREDIT AGREEMENT]

QGcompa Did you yourself collect information about different loans from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

QGproad Did a professional adviser (by that I mean someone like an independent financial adviser, or a manager or adviser at a bank or building society, or a credit broker) collect information about different loans/credit agreements from more than one company/provider on your behalf?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QGchoos SHOW SCREEN OR READ OUT. And which of these best describes the way you chose which loan/credit agreement to take out? CODE ONLY ONE.

- I chose one recommended by a professional adviser
 - I was influenced in my final choice by a professional adviser
 - I was influenced in my final choice by a salesperson
 - I was influenced in my final choice by a friend, relative or someone else
 - I made the choice entirely by myself
 - Don't know
 - Refused
-

[IF QGchoos = *I chose one recommended by a professional adviser* OR *I was influenced in my final choice by a professional adviser* OR *I was influenced in my final choice by a salesperson* THEN ASK QGadear]

QGadear Can I just check, did you tell me about this adviser earlier?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QGadear = *No* OR *Don't know* THEN ASK QGadvis]

QGadvis SHOW SCREEN OR READ OUT. Which of these best describes the person who gave you advice about what loan/credit agreement to take out? CODE ONLY ONE.

- A company representative or salesperson
 - A manager/adviser at a bank or building society
 - An independent financial adviser (IFA)
 - A credit broker
 - An accountant or solicitor
 - Someone else
 - Don't know
 - Refused
-

[ALL WITH A PRIORITISED RECENT ACTIVE PURCHASE OF LOAN OR CREDIT AGREEMENT]

QGclear How clearly did the person who gave you advice explain the pros and cons of the {loan/credit agreement they recommended} {loans/credit agreements they discussed with you} (text dependent on answer at QGchoos)? READ OUT AND CODE ONLY ONE.

- Very clearly
 - Fairly clearly
 - Not very clearly
 - Not at all clearly
 - Don't know
 - Refused
-

QGwhyh DO NOT SHOW SCREEN. What was it about this *particular* loan/credit agreement that made you choose it rather than another one? PROBE: what else?

- Only agreement offered by store/car dealership/double glazing firm etc
 - Low rate of interest/APR
 - 0% interest/interest free for whole term of loan
 - To take advantage of interest-free credit period
 - Repayments were affordable
 - Large/reputable company
 - had used this company/provider before
 - Recommended by family member/friend/colleague
 - Recommended by professional adviser
 - Did not consider any other loan/credit agreement
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

QGterms Before you signed the agreement for this loan/credit agreement, which of these did you personally do? READ OUT AND CODE ONLY ONE.

- Read the terms and conditions carefully
 - Looked at the terms and conditions briefly
 - Did not read the terms and conditions at all
 - Don't know
 - Refused
-

[IF QGterms DOES NOT = *Read the terms and conditions carefully* THEN ASK QGterm2]

QGterm2 Did a friend or relative read them on your behalf before you signed the agreement?

- Yes
 - No
 - Don't know
-

[ALL WITH A PRIORITISED RECENT ACTIVE PURCHASE OF LOAN OR CREDIT AGREEMENT]

QGAPR What is the APR for this loan/credit agreement? By that I mean the annual percentage rate that has to be quoted by your lender. WRITE IN AMOUNT TO NEAREST WHOLE PERCENTAGE.

- Numeric range (PERMITTED RANGE 0 TO 1,000) _____
 - Don't know
 - Refused
-

QGpayba How much money will you pay back in total, including the amount you borrowed originally and any interest and other charges? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - Don't know
 - Refused
 - Only amount borrowed originally
-

[IF QGpayba >=1 THEN ASK QGpesti]

QGpesti May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

CURRENT ACCOUNT - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have mentioned a recent active purchase of a current account and they have not also mentioned recent active purchases across more than one of the following product groups: investments, mortgages, protection, credit card, loans, general insurance or savings products.

QEcurr SHOWCARD L1. You said earlier that you had opened a current account with a bank or building society in the last five years. I now want to ask you a bit more about the last time you personally opened a current account. Which, if any, of these sources of information did you use before deciding which current account to open? CODE ALL THAT APPLY.

- A. Unsolicited information sent in the post
- B. Information picked up in a branch
- C. Information found on the internet
- D. Best-buy tables in financial pages of newspapers/magazines
- E. Best-buy information found on the internet
- F. Specialist magazines/publications
- G. Information from sales staff of firm providing the products (including quotes)
- H. Recommendations from independent financial adviser or broker
- I. Advice of friends/relatives (not working in the financial services industry)
- J. Advice of friends/relatives (who work in the financial services industry)
- K. Newspaper articles
- L. Newspaper adverts
- M. Television adverts
- N. Other advertising
- O. Television or radio programmes
- P. Employer
- Q. Other (WRITE IN ON NEXT SCREEN)
- Don't know
- Refused
- None of these

[IF QEcurr = Q. THEN ASK QEsothe]

QEsothe ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

- Source of information: _____
 - Don't know
 - Refused
-

[IF more than one source mentioned at QEsourc THEN ASK QEinflu]

QEinflu And which *one* of these sources did you feel most influenced your decision about what current account to open? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

- A. Unsolicited information sent in the post
 - B. Information picked up in a branch
 - C. Information found on the internet
 - D. Best-buy tables in financial pages of newspapers/magazines
 - E. Best-buy information found on the internet
 - F. Specialist magazines/publications
 - G. Information from sales staff of firm providing the products (including quotes)
 - H. Recommendations from independent financial adviser or broker
 - I. Advice of friends/relatives (not working in the financial services industry)
 - J. Advice of friends/relatives (who work in the financial services industry)
 - K. Newspaper articles
 - L. Newspaper adverts
 - M. Television adverts
 - N. Other advertising
 - O. Television or radio programmes
 - P. Employer
 - Q. Other
 - Don't know
 - Refused
 - None of these
-

[ASK ALL WITH PRIORITISED RECENT PURCHASE OF CURRENT ACCOUNTS]

QEinfo Did you yourself collect information about different current accounts from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- Yes
 - No
 - Don't know
 - Refused
-

QEinfo2 Did someone else collect information about different current accounts for you?

- Yes
 - No
 - Don't know
 - Refused
-

QEchose SHOW SCREEN OR READ OUT. And which of the following *best* describes the way you chose which current account to take out? CODE ONLY ONE.

- I chose one recommended by someone else
 - I was influenced in my final choice by someone else
 - I made the choice entirely by myself
 - Don't know
 - Refused
-

[IF QEchose = *I chose one recommended by someone else* OR *I was influenced in my final choice by someone else* THEN ASK QEperso]

QEperso SHOW SCREEN. Which of the following best describes the person who gave you advice about which current account to take out? CODE ONLY ONE.

- A company representative or sales person
 - A manager/adviser at a bank or building society
 - An independent financial adviser (IFA)
 - An accountant or solicitor
 - Friend/relative
 - Independent advice agency, e.g. Citizens Advice Bureau
 - Someone else
 - Don't know
 - Refused
-

[IF QEchose = *I chose one recommended by someone else* OR *I was influenced in my final choice by someone else* THEN ASK QEcLEAR]

QEcLEAR How clearly did the person who gave you the advice explain the pros and cons of the {current account they recommended} {current accounts they discussed with you} (text dependent on answers at QEchose)?

- Very clearly
 - Fairly clearly
 - Not very clearly
 - Not at all clearly
 - Don't know
-

[ASK ALL WITH PRIORITISED RECENT PURCHASE OF CURRENT ACCOUNTS]

QEchos2 DO NOT SHOW SCREEN. What was it about this *particular* current account that made you choose it rather than another account? PROBE: what else? CODE ALL THAT APPLY.

- Had used this bank/building society before
 - Recommended by a family member/friend/colleague
 - Convenient location of branch or cash machine
 - High rate of interest on credit balance
 - To take advantage of free gifts/airmiles/cashback on debit card purchases etc
 - Offered an overdraft facility
 - Did not offer an overdraft facility
 - Interest rate on overdraft/interest-free overdraft
 - Offered online/telephone/branch based banking
 - Reputation/brand of bank/building society
 - Did not consider any other current account(s)
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

QEread Before you signed the agreement for this current account, which of these did you personally do? READ OUT AND CODE ONLY ONE.

- Read the terms and conditions carefully
 - Looked at the terms and conditions briefly
 - Did not read the terms and conditions at all
 - Don't know
 - Refused
-

[IF QEread DOES NOT = *Read the terms and conditions carefully* THEN ASK QEbeha]

QEbeha Did a friend or relative read them on your behalf before you signed the agreement?

- Yes
 - No
 - Don't know
 - Refused
-

SECTION M - GETTING HELP

GENERAL INFORMATION SECTION

[ASK ALL]

QMINFOR SHOW SCREEN OR READ OUT. In your opinion, how important is it for people like you to keep up to date with what is happening with financial matters generally, such as the economy and the financial services sector? CODE ONLY ONE.

- Very important
- Quite important
- Not very important
- Not at all important
- Don't know
- Refused

QMEYE SHOWCARD M1. Which, if any, of these things do you personally keep an eye on? CODE ALL THAT APPLY.

- Changes in the housing market
- Changes in the stock market
- Changes in interest rates
- Changes in inflation
- Changes in taxation, e.g. income tax, capital gains tax
- Changes in the job market
- Changes in state pension, benefits and tax credits
- Best buys in financial products
- Don't know
- Refused
- None of these

[IF QMEYE DOES NOT = *Don't know* OR *Refused* OR *None of these* THEN ASK QMONITR]

QMONITR DO NOT SHOW SCREEN. How do you tend to monitor these things? PROBE FULLY. DO NOT PROMPT.

- Financial pages in daily or weekend newspapers
 - Newspapers (not financial pages)
 - Specialist personal finance magazines (What Mortgage, etc)
 - Specialist personal finance programmes on TV or radio
 - Other TV or radio programmes
 - Internet
 - Teletext/Ceefax
 - Financial adviser/stockbroker
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QMEYE DOES NOT = *Don't know* OR *Refused* OR *None of these* THEN ASK QMFREQ]

QMFREQ SHOW SCREEN OR READ OUT. And how frequently do you monitor it/them? CODE ONLY ONE.

- At least once a week
 - At least once a month, but not once a week
 - Less than once a month
 - Don't know
 - Refused
-

MIS-SELLING OF FINANCIAL PRODUCTS

[ASK ALL]

QMiSold Within the last five years, have you discovered that you had been sold a financial product that was clearly unsuitable for your needs?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QMiSold = Yes THEN ASK QMisprd]

QMisprd What type of product was that? CODE ONLY ONE. IF MORE THAN ONE, ASK ABOUT MOST RECENT PRODUCT. PROMPT IF NECESSARY.

- Mortgage endowment
 - Personal pension
 - Other investment product
 - Credit/store card
 - Loan
 - Insurance policy
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QMiSold = Yes THEN ASK QMcompl]

QMcompl Did you complain to the firm that sold it to you?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QMcompl = Yes THEN ASK QMdunit]

QMdunit Did you manage to resolve the problem with them?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QMdunit = No OR Don't know OR QMcompl = No OR Don't know THEN ASK QMorCom]

QMorCom Did you take up the complaint with anyone else?

- Yes
- No
- Don't know
- Refused

[IF QMorCom = Yes THEN ASK QMorWho]

QMorWho DO NOT SHOW SCREEN. Who did you take up the complaint with?

- Citizens Advice Bureau
 - Other advice centre
 - Money advice service
 - Solicitor
 - Financial Ombudsman Service/other Ombudsman
 - Financial Services Authority
 - Trading Standards Department
 - Small claims court
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

DISPUTES WITH FINANCIAL COMPANIES

[IF QMiSold = *No* OR *Don't know* OR *Refused* THEN ASK QMerror, OTHERWISE GO TO SECTION N - MONEY QUIZ]

QMerror SHOWCARD M2. Within the past five years, have you had a dispute with a financial company (like the ones on this card) that involved fifty pounds or more? Please don't include any disputes that you were able to resolve with a single phone call.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMerror = *Yes* THEN ASK QMercom]

QMercom Did you take up the complaint with the company?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMercom = *Yes* THEN ASK QMresol]

QMresol Did you manage to resolve the problem with them?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMresol = *No* OR *Don't know* OR QMercom = *No* OR *Don't know* THEN ASK QMcomor]

QMcomor Did you take up the complaint with anyone else?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMcomor = Yes THEN ASK QMcomwh]

QMcomwh DO NOT SHOW SCREEN. Who did you take up the complaint with?

- Citizens Advice Bureau
 - Other advice centre
 - Money advice service
 - Solicitor
 - Financial Ombudsman Service/other Ombudsman
 - Financial Services Authority
 - Trading standards department
 - Small claims court
 - Don't know
 - Refused
-

DISPUTES WITH SHOPS OR SUPPLIERS

[IF QMerror DOES NOT = Yes THEN ASK QMclaim, OTHERWISE GO TO SECTION N - MONEY QUIZ]

QMclaim SHOWCARD M3. And in the past five years, have you had a dispute with a shop or supplier (like the ones on this card) about the quality of goods or services costing fifty pounds or more? Please don't include any disputes that you were able to resolve immediately.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMclaim = Yes THEN ASK QMclCom]

QMclCom Did you take up the complaint with the shop/supplier?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMclcom = Yes THEN ASK QMclres]

QMclres Did you manage to resolve the problem with them?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMclres = No OR *Don't know* OR Qmclcom = No OR *Don't know* THEN ASK QMclcmW]

QMclcmW Did you take up the matter with anyone else?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMcicmW = Yes THEN ASK QMincom]

QMincom DO NOT SHOW SCREEN. Who did you take the matter up with?

- Citizens Advice Bureau
 - Other advice centre
 - Money advice service
 - Solicitor
 - Financial Ombudsman Service/other Ombudsman
 - Financial Services Authority
 - Trading Standards Department
 - Small claims court
 - Don't know
 - Refused
-

DISPUTES WITH THE BENEFITS AGENCY OR DWP ABOUT BENEFITS

[IF QMclaim = *No* OR *Don't know* OR *Refused* THEN ASK QMbener, OTHERWISE GO TO SECTION N - MONEY QUIZ]

QMbener Within the last five years, has there been an error involving fifty pounds or more on any state benefits you may receive, that you were not able to resolve with a phone call?

- Yes
 - No
 - Does not receive benefits
 - Don't know
 - Refused
-

[IF QMbener = *Yes* THEN ASK QMbencm]

QMbencm Did you complain to the Benefits Agency or Department for Work and Pensions?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QMbencm = *Yes* THEN ASK QMbnres]

QMbnres Did you manage to resolve the problem with them?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QMbnres = *No* OR *Don't know* OR QMbencm = *No* OR *Don't know* THEN ASK QMbnEls]

QMbnEls Did you take up the complaint with anyone else?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QMbnEls = Yes THEN ASK QMcmEls]

QMcmEls DO NOT SHOW SCREEN. Who did you take up the complaint with?

- Citizens Advice Bureau
 - Other advice centre
 - Money advice service
 - Solicitor
 - Local MP
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

DISPUTES OVER PENSIONS (STATE OR NON-STATE)

[IF (QMclaim = *No* OR *Don't know* OR *Refused*) AND ((QASEX = *Male* AND QAGE >64) OR (QASEX = *Female* AND QAGE >59)) THEN ASK QMpener, OTHERWISE GO TO SECTION N - MONEY QUIZ]

QMpener Within the last five years, has there been an error involving fifty pounds or more in the pension you receive, that you were not able to resolve with a phone call?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QMpener = *Yes* THEN ASK QMpncom]

QMpncom Did you complain to the pensions provider?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QMpncom = *Yes* THEN ASK QMpenrs]

QMpenrs Did you manage to resolve the problem with them?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QMpenrs = *No* OR *Don't know* OR QMpncom = *No* OR *Don't know* THEN ASK QMpnfur]

QMpnfur Did you take the complaint further?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QMpnfur = Yes THEN ASK QMpencl]

QMpencl DO NOT SHOW SCREEN. Who did you contact about the complaint?

- Citizens Advice Bureau
 - Other advice centre
 - Money advice service
 - Solicitor
 - Financial Ombudsman Service/other Ombudsman
 - Local MP
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

SECTION N - MONEY QUIZ

(see Annex 1 for showcards N1 to N7)

[ASK ALL]

QNquiz The next part of the interview is different. This section, which has some questions about managing money, is like a quiz. But don't worry - it is not an exam. It does not matter whether the answers you give are right or wrong.

SHOWCARD N1. Looking at this example of a bank statement, please can you tell me how much money was in the account at the end of February? PLEASE WRITE IN ANSWER TO NEAREST POUND.

- Numeric range (PERMITTED RANGE 1 TO 9,999) _____
 - Don't know
 - Refused
-

QNquiz1 **SHOWCARD N2.** And still looking at this statement, if a direct debit of £179 comes in on 28th February and there is an agreed overdraft limit of £100 on the account, would there be enough money in the account including the overdraft limit, to cover the direct debit?

- Yes
 - No
 - Don't know
 - Refused
-

QNquiz2 If the inflation rate is 5% and the interest rate you get on your savings is 3%, will your savings have at least as much buying power in a year's time?

- Yes
 - No
 - Don't know
 - Refused
-

QNquiz3 **SHOWCARD N3.** This chart shows how a £10,000 investment would have performed in different types of investment funds over the last seven years. Assuming that fees and charges are the same for all funds, which fund gave the best return after seven years?

- Fund 1
 - Fund 2
 - Fund 3
 - Don't know
 - Refused
-

QNquiz4 SHOWCARD N4. And which would have been the best fund to have chosen if you had to withdraw your money after four years?

- ~ Fund 1
 - ~ Fund 2
 - ~ Fund 3
 - ~ Don't know
 - ~ Refused
-

QNquiz5 SHOWCARD N5. Suppose you saw the same television on sale at a discount in two different shops. The original purchase price of the television was £250. One shop is offering a discount of £30 off the original price, the other is offering a discount of 10% off the original price. Which is the better deal - £30 off or 10% off?

- ~ £30 off
 - ~ 10% off
 - ~ Don't know
 - ~ Refused
-

QNquiz6 SHOWCARD N6 Can you tell me for which of these types of mortgage you would be guaranteed to pay off the full amount borrowed if you kept up the repayments? CODE ALL MENTIONED.

- ~ Repayment mortgage
 - ~ Low Cost Endowment mortgage
 - ~ Interest-only mortgage with an associated investment in a stocks and shares ISA or PEP
 - ~ Interest-only mortgage with no associated investment
 - ~ Don't know
 - ~ Refused
-

QNquiz7 SHOWCARD N7. Which of these savings and investments do you think would have their cash value *directly* affected by stock-market performance? IF NECESSARY ADD: we are asking about *typical* examples of the product. CODE ALL MENTIONED.

- ~ Cash ISA
 - ~ Insurance/Investment bond (e.g. managed bond, with-profits bond)
 - ~ Savings account with a bank or building society
 - ~ Equity ISA
 - ~ Endowment policy (with-profits or unit-linked)
 - ~ Unit trust
 - ~ Personal pension plan (with-profits or unit-linked)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

SECTION Z - FINAL DEMOGRAPHICS

[ASK ALL]

Qzethni Finally, I need to ask a few more questions about yourself and your household. Please remember that all your answers are completely confidential. SHOWCARD Z1. To which of these ethnic groups do you consider you belong?

- ~ A. White - British
- ~ B. White - Irish
- ~ C. White - other White background
- ~ D. Mixed - White and Black Caribbean
- ~ E. Mixed - White and Black African
- ~ F. Mixed - White and Asian
- ~ G. Mixed - any other Mixed background
- ~ H. Asian or Asian British - Indian
- ~ I. Asian or Asian British - Pakistani
- ~ J. Asian or Asian British - Bangladeshi
- ~ K. Asian or Asian British - other Asian background
- ~ L. Black or Black British - Caribbean
- ~ M. Black or Black British - African
- ~ N. Black or Black British - other Black background
- ~ O. Chinese
- ~ P. Other
- ~ Don't know
- ~ Refused

Qzborn And were you born in the UK?

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

[IF Qzborn = No THEN ASK Qzlive]

Qzlive How many years ago did you first come to live in this country? Please don't include any visits you may have made of less than a year.

- ~ Numeric range (PERMITTED RANGE 0 FOR LESS THAN A YEAR OR 1 TO 99) _____
 - ~ Don't know
 - ~ Refused
-

Qzrelig **SHOWCARD Z2. Which of these religious groups do you belong to, if any?**

- No religion, atheist, agnostic
 - Christian (including Church of England, Catholic, Protestant and all other Christian denominations)
 - Muslim
 - Hindu
 - Sikh
 - Jewish
 - Buddhist
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF Qzrelig DOES NOT = No religion, atheist, agnostic OR Don't know OR Refused THEN ASK QZinflu]

QZinflu **Do your religious beliefs personally influence your considerations about the type of financial products that you would buy?**

- Yes
 - No
 - Don't know
 - Refused
-

Qzquali **A4-SIZED SHOWCARD Z3. Starting from the top of this card, please look down the list of qualifications and tell me the number of the first one you come to that you have passed. Please just tell me the number.**

- 1. Higher degree/post-graduate qualifications
 - 2. First degree (including B. Ed) Post-graduate diplomas/certificates (including PGCE) Professional qualifications at degree level (e.g. chartered accountant/surveyor) NVQ/SVQ Level 4 or 5
 - 3. Diplomas in higher education/other H.E. qualifications, HNC/HND/BTEC Higher, Teaching qualifications for schools/further education (below degree level), Nursing/other medical qualifications (below degree level), RSA Higher diploma
 - 4. A/AS levels/SCE Higher/Scottish Certificate 6th Year Studies, NVQ/SVQ/GSVQ level 3/GNVQ Advanced, ONC/OND/BTEC National, City and Guilds Advanced Craft/Final level/Part III/RSA, Advanced diploma
 - 5. Trade Apprenticeships
 - 6. O Level/GCSE grades A-C/SCE Standard/Ordinary grades 1-3, CSE grade 1, NVQ/SVQ/ GSVQ level 2/GNVQ intermediate, BTEC/SCOTVEC first/General diploma, City and guilds craft/ordinary level/part II/RSA diploma
 - 7. O Level/GCSE grades D-G/SCE Standard/Ordinary below grade 3, CSE grades 2-5, NVQ/SVQ/GSVQ level 1/GNVQ foundation, BTEC/SCOTVEC first/General Certificate, City and Guilds part 1/RSA stage I-III, SCOTVEC modules/Junior certificate
 - 8. Other qualifications (including overseas)
 - Don't know
 - Refused
 - None of these
-

Qzillne Do you have any long-standing illness or infirmity that limits your activities in any way? By long-standing I mean anything that has troubled you over a period of time or is likely to affect you over a period of time?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

Qztenur SHOWCARD Z4. In which of these ways do you occupy your home?

- ~ Own it outright
 - ~ Own it with a mortgage
 - ~ Rent it from a private landlord
 - ~ Rent it from a local authority or housing association
 - ~ Live with your parents/grandparents/other family members
 - ~ Have some other arrangement
 - ~ Don't know
 - ~ Refused
-

[IF (Qztenur = *Own it outright*) AND (QJothpr DOES NOT = *Yes - with a mortgage*) THEN ASK QZothep]

QZothep Can I just check, in addition to owning your own home outright without a mortgage, do you also own any other property outright?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF Qztenur = *Own it outright* THEN ASK QZvalue]

QZvalue What is the approximate value of your home {and other property that you own outright} (*extra text if QZothep = Yes*) at present? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 999,000,000) _____
 - ~ Don't know
 - ~ Refused
-

[IF QZvalue >=1 THEN ASK QZamoun]

QZamoun May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF Qselfem = *Employee* OR *Don't Know* THEN ASK Qzpaywo]

Qzpaywo You said earlier that you are working in a paid job. How much do you usually take home each week or month, that is after any deductions made for tax, National Insurance, pensions, union dues etc, but *including* any Working Tax Credit. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE. IF NO USUAL AMOUNT, GIVE AVERAGE.

- Numeric range (PERMITTED RANGE 0 TO 999,999) _____
 - Don't know
 - Refused
-

[IF QZpaywo >=1 THEN ASK QZresfr]

QZresfr RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

- Per week
 - Per month
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QZpaywo >=1 THEN ASK QZestim]

QZestim May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Amount varies
 - Don't know
 - Refused
-

[IF Qselfem = *Self-employed* THEN ASK Qzincom]

Qzincom You said earlier that you are self-employed. I would like to ask you some questions about any regular income you get every week or month from your business, that is after paying for any materials, equipment or goods that you use in your work. On average what was your weekly or monthly income from this job/business over the last 12 months? IF NO USUAL AMOUNT, GIVE AVERAGE. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF Qzincom >=1 THEN ASK QZperio]

QZperio RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

- ~ Per week
 - ~ Per month
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF Qzincom >=1 THEN ASK Qaccur]

Qaccur May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Amount varies
 - ~ Don't know
 - ~ Refused
-

[IF Qzincom >=1 THEN ASK Qztax]

Qztax Can I just check, is that figure before deduction of income tax?

- ~ Yes (before income tax)
 - ~ No (after income tax)
 - ~ Don't know
 - ~ Refused
-

[IF Qzincom >=1 THEN ASK Qznatin]

Qznatin And is this figure before deduction of National Insurance?

- Yes (before National Insurance)
 - No (after National Insurance)
 - Don't know
 - Refused
-

[IF Qselfem = *Self-employed* THEN ASK Qzbusac]

Qzbusac In this business, are annual business accounts prepared for the Inland Revenue for tax purposes?

- Yes
 - No
 - Not yet but will be
 - Don't know
-

[IF Qzbusac = *Yes* THEN ASK Qzownac]

Qzownac Are you working on your own account or are you in partnership with someone else?

- Own account (sole owner)
 - In partnership
 - Don't know
-

[IF Qzbusac = *Yes* THEN ASK Qzprofi]

Qzprofi What was the amount of your own share of the profit or loss figure shown on the most recent accounts prepared for the Inland Revenue, before income tax and National Insurance? IF IN A PARTNERSHIP, WE WANT TO KNOW JUST THEIR OWN SHARE OF THE PROFIT OR LOSS. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QZprofi >=1 THEN ASK QZaccpr]

QZaccpr May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QZprofi >=1 THEN ASK Qzprolo]

Qzprolo Does this figure refer to profit or loss?

- ~ Profit
 - ~ Loss
 - ~ Don't know
 - ~ Refused
-

[IF Qzemplo = *Employee* THEN ASK Qzparin]

Qzparin You said earlier that your partner is in paid work. How much do they usually take home, that is *after* any deductions made for tax, National Insurance, pensions, union dues etc, but *including* any Working Tax Credit. IF NO USUAL AMOUNT, GIVE AVERAGE.

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF Qzparin >=1 THEN ASK Qzparwk]

Qzparwk RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

- ~ Per week
 - ~ Per month
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF Qzparin >=1 THEN ASK QZaccin]

QZaccin May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: Is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Amount varies
 - ~ Don't know
 - ~ Refused
-

[IF Qzemplo = *Self-employed* THEN ASK QZinpar]

QZinpar You said earlier your partner is self-employed. I would like to ask you some questions about any regular income they get every week or month from their business, that is after paying for materials, equipment or goods that you use in your work. On average what was their weekly or monthly income from this job/business over the last 12 months? IF NO USUAL AMOUNT, GIVE AVERAGE. WRITE IN AMOUNT TO NEAREST POUND.

- Numeric range (PERMITTED RANGE 1 TO 9,999,999) _____
 - Don't know
 - Refused
-

[IF QZinpar >=1 THEN ASK QZfrein]

QZfrein RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

- Per week
 - Per month
 - Per year
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QZinpar = >=1 THEN ASK QZestpa]

QZestpa May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Amount varies
 - Don't know
 - Refused
-

[IF QZinpar = >=1 THEN ASK Qzparta]

Qzparta Can I just check, is that figure before deduction of income tax?

- Yes (before income tax)
 - No (after income tax)
 - Don't know
 - Refused
-

[IF QZinpar >=1 THEN ASK QzparNI]

QzparNI And is that figure before deduction of National Insurance?

- Yes (before National Insurance)
 - No (after National Insurance)
 - Don't know
 - Refused
-

Qzparac In this business, are annual business accounts prepared for the Inland Revenue for tax purposes?

- Yes
 - No
 - Not yet but will be
 - Don't know
 - Refused
-

[IF Qzparac = Yes THEN ASK Qzparow]

Qzparow Are you working on your own account or are you in partnership with someone else?

- Own account (sole owner)
 - In partnership
 - Don't know
 - Refused
-

[IF Qzparac = Yes THEN ASK Qzparpr]

Qzparpr What was the amount of your own share of the profit or loss figure shown on the most recent accounts prepared for the Inland Revenue, before tax and National Insurance? IF IN A PARTNERSHIP, WE WANT TO KNOW JUST THEIR OWN SHARE OF THE PROFIT OR LOSS. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF Qzparpr >=1 THEN ASK QZexact]

QZexact May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF Qzparpr >=1 THEN ASK Qzparpl]

Qzparpl Does this figure refer to profit or loss?

- ~ Profit
- ~ Loss
- ~ Don't know
- ~ Refused

Qzbenef SHOWCARD Z5. Do you {or your partner} (*extra text if lives with partner*) receive any of the following tax credits or social security benefits? {Please don't include anything that you (or your partner) receive with your wages, that you have already told me about} (*extra text if respondent or partner are employees*). PROBE: any others? CODE ALL THAT APPLY.

- ~ Child Benefit
- ~ Child Tax Credit
- ~ Income Support
- ~ Jobseeker's Allowance
- ~ Incapacity Benefit
- ~ Disability Living Allowance
- ~ Severe Disablement Allowance
- ~ Attendance Allowance
- ~ State Retirement Pension
- ~ Pension Credit
- ~ Don't know
- ~ Refused
- ~ None of these
- ~ Other (SPECIFY) _____

[IF Qzbenef DOES NOT = *Don't know* OR *Refused* OR *None of these* THEN ASK Qzbenre]

Qzbenre How much in total do you {or your partner} (*extra text if lives with partner*) receive from these sources? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 999,999) _____
- ~ Don't know
- ~ Refused

[IF QZbenre >=1 THEN ASK QZfrebe]

QZfrebe RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

- ~ Per week
 - ~ Per fortnight
 - ~ Per month
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QZbenre >=1 THEN ASK QZaccbe]

QZaccbe May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
- Accurate estimate
- Rough estimate
- Don't know
- Refused

Qzothin SHOWCARD Z6. And do you {or your partner} (*extra text if lives with partner*) have any other kinds of income that we have not mentioned, like the ones on this card? CODE ALL THAT APPLY.

- Income from a second job or occasional work
- Maintenance payments from an ex-partner
- Other regular payments from relatives living outside your household
- An occupational pension from an employer
- A private pension or annuity
- Payments from a trust fund
- Income from savings/investments
- Rent from property or subletting
- Don't know
- Refused
- None of these
- Other (SPECIFY) _____

[IF Qzothin DOES NOT = *None of these* OR *Don't know* OR *Refused* THEN ASK Qztotre]

Qztotre How much in total do you {or your partner} (*extra text if lives with partner*) receive from these sources? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
- Don't know
- Refused

[IF QZtotre >=1 THEN ASK QZamou]

QZamou RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

- Per week
 - Per fortnight
 - Per month
 - Per year
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QZtotre >=1 THEN ASK QZaccso]

QZaccso May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QAHHLD = *Wife, husband or partner you live with as a couple* THEN ASK Qzmalea]

Qzmalea Who would you say is the main income earner? READ OUT.

- ~ You
 - ~ Your partner
 - ~ Neither - your incomes are about equal
 - ~ Don't know
 - ~ Refused
-

[IF Qselfem = *Employee* THEN ASK Qzwkben]

Qzwkben SHOWCARD Z7. Does your employer provide you with any of the things on this card? CODE ALL THAT APPLY.

- ~ Private medical insurance
 - ~ Life insurance (that pays out if you die while working for them)
 - ~ Full pay if you are unable to work through illness (even if time limited)
 - ~ Insurance to provide continuing pay if you are unable to work through illness
 - ~ Subsidised mortgage/help with housing costs/rent-free accommodation
 - ~ A pension scheme, into which your employer makes a regular contribution
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF Qzwkben DOES NOT = *None of these* OR *Don't know* OR *Refused* THEN ASK QZimpor]

QZimpor How Important was the fact that your employer offers this provision when you decided to take this job? READ OUT AND CODE ONLY ONE.

- ~ Very important
 - ~ Quite important
 - ~ Not very important
 - ~ Not at all important
 - ~ Don't know
 - ~ Refused
-

Qzfollo And finally, in the future we might be conducting further follow-up research in connection with this survey. If this is the case, would you be willing to be contacted again by us?

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

THANK RESPONDENT FOR THEIR TIME. REMEMBER TO GIVE RESPONDENT THE INCENTIVE AND ASK THEM TO SIGN INCENTIVE RECEIPT.

QEnglis DO NOT SHOW SCREEN. DID THE RESPONDENT HAVE ANY DIFFICULTIES READING OR UNDERSTANDING ENGLISH?

- ~ Yes - reading
- ~ Yes - understanding
- ~ No - none

QPRESEN WAS ANYONE ELSE PRESENT DURING INTERVIEW?

- ~ Yes
- ~ No

[IF QPRESEN = Yes THEN ASK QAFFECT]

QAFFECT DID THE OTHER PERSON INFLUENCE THE RESPONDENT'S ANSWERS AT ALL, FOR INSTANCE BY SUGGESTING ANSWERS OR BY DISCUSSING THE QUESTIONS WITH THE RESPONDENT?

- ~ Yes
- ~ No
- ~ Don't know

Intsex CODE YOUR GENDER.

- ~ Male
 - ~ Female
-

ANNEX 1 - MONEY QUIZ SHOWCARDS

Showcard N1

Looking at this example of a bank statement, please can you tell me how much money was in the account at the end of February?

MS J BLOGGS

Bristol Bank
Green Street
Forest Glade
RR9 5AT

Sheet Account 02-82-03
008 Number 47493555

DATE		DETAILS	PAID OUT	PAID IN	BALANCE
01-Feb-05		BALANCE BROUGHT FORWARD			25.00
01-Feb-05		BACS TRANSFER SALARY		1000.00	
01-Feb-05	DD	ELECTRICITY BOARD	30.00		995.00
02-Feb-05	DD	CAR INSURANCE	50.00		
		XXX BANK FOREST GLADE HIGH			
02-Feb-05	ATM	STREET	150.00		795.00
04-Feb-05	CHQ	100009	35.00		760.00
06-Feb-05	DD	XXX MOBILE PHONE COMPANY	30.00		730.00
10-Feb-05	DD	XXX MORTGAGE BANK	200.00		530.00
		XXX BANK FOREST GLADE HIGH			
12-Feb-05	ATM	STREET	120.00		410.00
15-Feb-05	SO	NEW BUILDING SOCIETY	50.00		360.00
20-Feb-05	CHQ	100010	300.00		60.00
28-Feb-05	CR	NET INTEREST		1.00	61.00
28-Feb-05		BALANCE CARRIED FORWARD			61.00

KEY TO ABBEVIATIONS

DD	DIRECT DEBIT
ATM	ATM CASH WITHDRAWAL
CHQ	CHEQUE
SO	STANDING ORDER
CR	AUTOMATED CREDIT

Showcard N2

If a direct debit of £179 comes in on 28 February and there is an agreed overdraft limit of £100 on the account, would there be enough money in the account including the overdraft limit, to cover the direct debit?

MS J BLOGGS

Bristol Bank
Green Street
Forest Glade
RR9 5AT

Sheet Account 02-82-03
008 Number 47493555

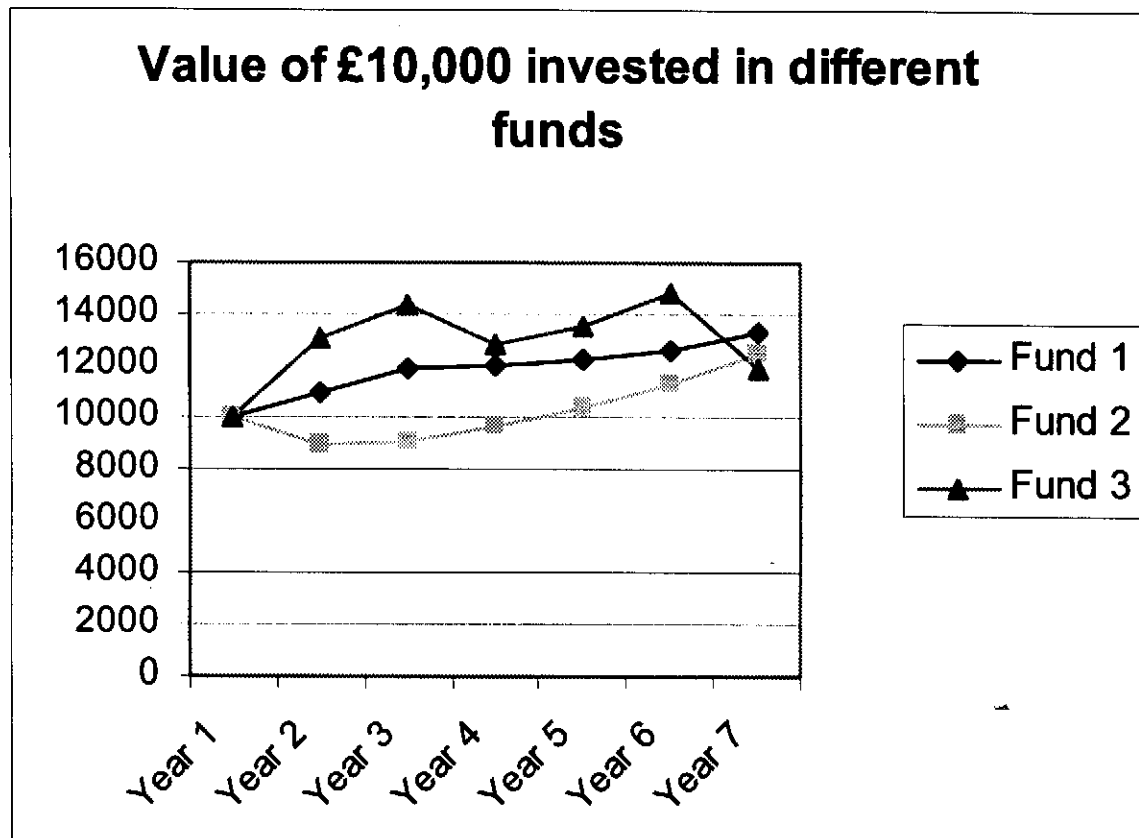
DATE		DETAILS	PAID OUT	PAID IN	BALANCE
01-Feb-05		BALANCE BROUGHT FORWARD			25.00
01-Feb-05		BACS TRANSFER SALARY		1000.00	
01-Feb-05	DD	ELECTRICITY BOARD	30.00		995.00
02-Feb-05	DD	CAR INSURANCE	50.00		
		XXX BANK FOREST GLADE HIGH			
02-Feb-05	ATM	STREET	150.00		795.00
04-Feb-05	CHQ	100009	35.00		760.00
06-Feb-05	DD	XXX MOBILE PHONE COMPANY	30.00		730.00
10-Feb-05	DD	XXX MORTGAGE BANK	200.00		530.00
		XXX BANK FOREST GLADE HIGH			
12-Feb-05	ATM	STREET	120.00		410.00
15-Feb-05	SO	NEW BUILDING SOCIETY	50.00		360.00
20-Feb-05	CHQ	100010	300.00		60.00
28-Feb-05	CR	NET INTEREST		1.00	61.00
28-Feb-05		BALANCE CARRIED FORWARD			61.00

KEY TO ABBEVIATIONS

DD	DIRECT DEBIT
ATM	ATM CASH WITHDRAWAL
CHQ	CHEQUE
SO	STANDING ORDER
CR	AUTOMATED CREDIT

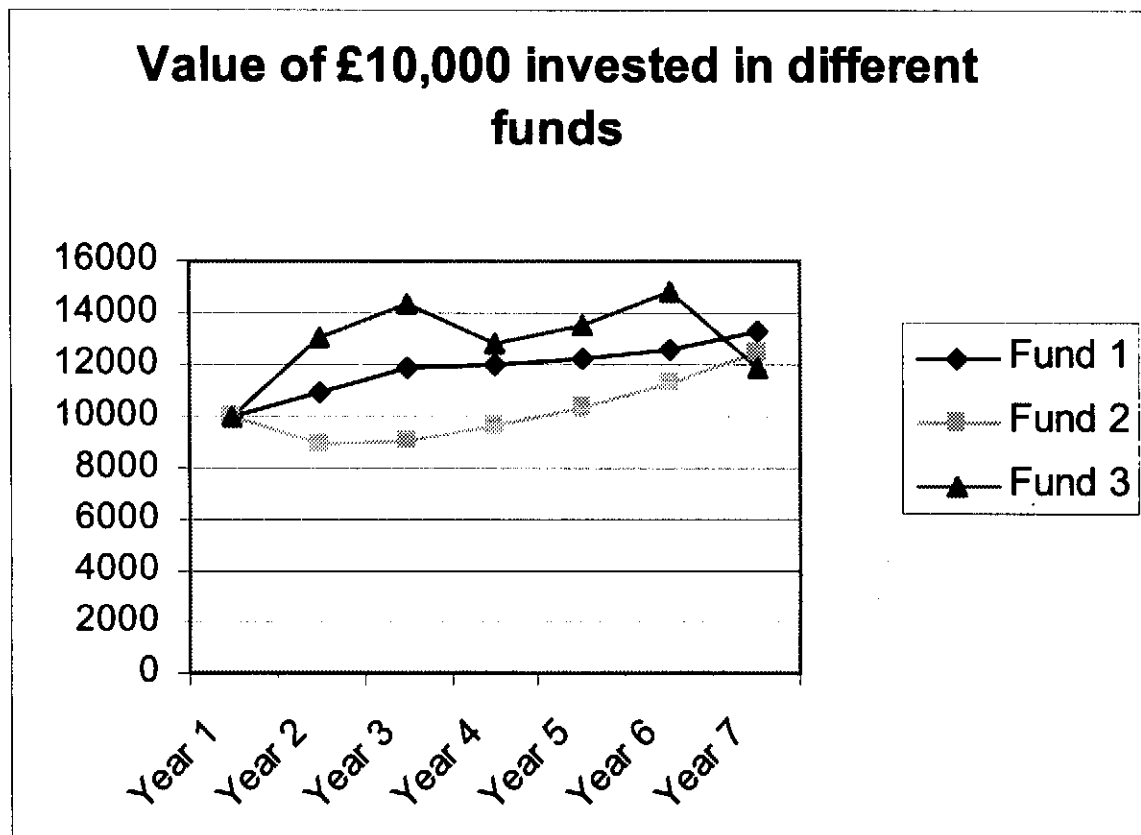
Showcard N3

This chart shows how a £10,000 investment would have performed in different types of investment funds over the last seven years. Assuming that fees and charges are the same for all funds, which fund gave the best return after SEVEN years?



Showcard N4

And which would have been the best fund to have chosen if you had to withdraw your money after FOUR years?



Showcard N5

Suppose you saw the same television on sale at a discount in two different shops. The original purchase price of the television was £250. One shop is offering a discount of £30 off the original price, the other is offering a discount of 10% off the original price.

Which is the better deal, £30 off or 10% off?

Showcard N6

Can you tell me for which of these types of mortgage you would be guaranteed to pay off the full amount borrowed if you kept up the repayments?

- 1. Repayment mortgage**
- 2. Low-cost endowment mortgage**
- 3. Interest-only mortgage with an associated investment into a stocks and shares ISA or PEP**
- 4. Interest-only mortgage with no associated investment**

Showcard N7

**Which of these savings and investments do you think would have their cash value directly affected by stockmarket performance?
Please think about TYPICAL examples of the product.**

- 1. Cash ISA**
- 2. Insurance/investment bond (e.g. managed bond, with-profits bond)**
- 3. Savings account with a bank or building society**
- 4. Equity ISA**
- 5. Endowment policy (with-profits or unit-linked)**
- 6. Unit trust**
- 7. Personal pension plan (with-profits or unit-linked)**

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Registered as a Limited Company in England and Wales No. 1920623. Registered Office as above.

Appendix 6b: ANZ – New Zealand Retirement Commission Financial Knowledge Survey

Financial Knowledge Survey

PN 45133601

INTERVIEWER'S NAME:								
RESPONDENT'S NAME:				PHONE No: (0)				P1
DAY/DATE:		EMPLOYEE NO.						P2
		INTERVIEW DURATION						P3
START TIME		FINISH TIME		AUDIT DETAILS				

RESPONDENT'S INITIALS TO ACKNOWLEDGE RECEIPT OF VOUCHER (AT END OF INTERVIEW): _____

WRITE IN AREA UNIT NUMBER: _____ P4 **STARTPOINT NO.** _____ P165

RECORD GENDER P127

Male	1
Female	2

RECORD QUOTA TYPE P5

GENERAL QUOTA	1
MAORI BOOSTER QUOTA	2
PACIFIC ISLAND BOOSTER QUOTA	3

P160

	Main Urban		Rural
Auckland	01	Patumahoe/ Pakiri	43
Wellington	02	Nabhra	48
Christchurch	03	Hinds/ Akaroa	70
Hamilton	04	Onewhero	38
Dunedin	05	Clutha	68
Napier/ Hastings	06		
Palmerston North	07	Maxwell	47
Tauranga	08		
Whangarei	09	Punaruku/Matauri Bay/ Ahipara	40
Wanganui	14		
New Plymouth	15		
Nelson	16		
Invercargill	17	Toetoes	67
Gisborne	18		
OTHER TOWNS:		Miscellaneous Booster areas:	
Pukekohe	51	Strathmore (HAM)	80
Taupo	52	Mangakakahi (TPO)	81
Raglan	53	Northland (both stpts)	82
Stratford	45	Kaingaroa Forest	83
Raetihi	44	Kairua (Taur to do)	84
Greytown	46	East Cape (GIS)	85
Rangiora	66	Waiotahi (Opotiki)	86
Oamaru	64	Otorohanga Rural East	87
Queenstown	65		
Winton	63		

Introduction

Colmar Brunton

READ IF NECESSARY

Colmar Brunton has been commissioned to conduct this research for the Retirement Commission, ANZ, and the Ministry of Economic Development. The purpose of the research is to find out the sorts of things New Zealanders know about managing their personal finances. As a thank-you for taking part, you will be given a \$20 MTA voucher.

READ TO ALL

Thank you for agreeing to help us with this research. We are asking about financial matters. While some of the questions are about what you do, most of this survey will focus on what you know about managing money.

Throughout this interview some questions will be more relevant to you than others. Please feel free to say if you don't know the answer to a question. I would like you to tell me when the question doesn't make sense to you or when you understand the question, but don't know the answers.

All your answers will be kept confidential and your name or address will not be linked to any answers. The results from this survey will be grouped together so that nothing can be identified back to you.

You may want to use a calculator or pen and paper during this interview. Please just do what you feel comfortable with and what you would usually do.

Money Management

- Q1) There are many different ways of paying for things such as your groceries, your power bill and your mortgage or home loan. Which of the following payment methods do you yourself use?
SHOWCARD. CODE ALL THAT APPLY

P6M

	Q1
Cash	01
Cheques	02
Money Orders	03
Credit Cards	04
Store Cards	05
EFTPOS	06
Direct Debit	07
Automatic Payment	08
Internet banking	09
Telephone banking	10
Laybys	11
Hire Purchase	12
Other	13
Don't understand the question	14
Don't know the answer	15

Now I am going to show you an example of a bank statement and I will ask you some questions about it.
SHOWCARD – Bank Statement

Please look closely at this bank statement and can you tell me:

- Q2a) How much did they have at the end of the month?

P9

Correct response (\$1321.17)	1
Incorrect response	2
Don't understand the question	3
Don't know the answer	4

- Q2b) Have they saved money this month?

P10

Yes	1	GO TO Q3
No	2	
Don't understand the question	3	
Don't know the answer	4	

Q2c) How much have they saved this month?

P11

Correct response (\$800)	1
Incorrect response	2
Don't understand the question	3
Don't know the answer	4

Q2d) How many months would it take them to save \$10,000?

P12

13 months / 12.5 months	1
Other	2
Don't understand the question	3
Don't know the answer	4

You don't need to look at the statement any longer, I now have some questions about ways of paying for things.

Q3) John needs to take out \$50 cash for the weekend and also pay for his groceries. Which of the following ways would John pay the **least** in fees and costs? **SHOWCARD. CODE ONE ONLY.**

P14

a) get out enough cash from a bank teller to pay for the groceries and for the weekend	1
b) pay using EFTPOS at the supermarket and take out cash at the same time	2
c) write a cheque for the groceries and go to the ATM to take out the cash	3
Don't understand the question	4
Don't know the answer	5

Q4) Please tell me which of the following statements are true and which are false?

P15S/P16	True	False	Don't know	Don't understand
If John pays off the full amount on his credit card each month he gets interest-free days on purchases	1	2	3	4
If John only pays the minimum payment each month he still owes money after the minimum payment	1	2	3	4

Q5) Amanda usually does her banking over the counter at her local branch. What **financial** advantages would there be if Amanda used Internet Banking instead of going into her local branch? Any other financial advantages? DO NOT READ. PROBE TO/NO CLARIFICATION. CODE ALL MENTIONED.

P21M

IF NECESSARY: Thinking about all banking, not just withdrawing money

Cheaper / cost / no fees/ fees lower than over the counter	01
24 hour access / can use it anytime	02
Access at home/work	03
Quicker	04
Can see details of transactions / transaction history / keeps track of finances	05
Can do it in her own time / time management	06
Convenience	07
Can do more things with Internet banking	08
Secure / privacy	09
No advantages / anti Internet	10
Other (SPECIFY)	
Don't understand the question	12
Don't know the answer	13

Colmar Brunton

- Q6a) If Elizabeth has a telephone bill due on the 20th of the month, are there advantages in paying the bill on or just before the day it is due?

P22

Yes	1	GO TO Q7
No	2	
Don't understand the question	3	
Don't know the answer	4	

- Q6b) What advantages are there? Anything else? DO NOT READ. PROBE TO NO/ CLARIFICATION. CODE ALL MENTIONED

P23M

Maximise interest earned on her money	1
Avoid being charged interest/fee for being overdue	2
She may/does qualify for a discount / reward for paying on time	3
Gets a good credit history with telephone company	4
Peace of mind that paid and won't be disconnected	5
Other (SPECIFY)	
Don't understand the question	7
Don't know the answer	8

- Q7) I have here one set of cards with different terms on them and another set of cards that have definitions. There are more definition cards than terms. I would like you to find the best match between the terms and the definitions. **HAND OVER TWO SETS OF CARDS. WRITE IN THE DEFINITION CODE NUMBER THAT RESPONDENT HAS CHOSEN TO GO WITH EACH OF THE TERMS.**

IF NECESSARY: Please just let me know when you've done as much as you want. IF THERE ARE ANY THAT THE RESPONDENT CAN'T MATCH, WRITE 'DK' OUTSIDE OF THE BOX.

P24S/P25

Terms	Definition Code Number
a) Term deposit	
b) Asset	
c) Liability	
d) Capital gain	
e) Real rate of return	
f) Savings	

- Q8a) Do you know what the term 'net worth' means?

P26

Yes	1	GO TO Q9
No	2	
Don't understand the question	3	
Don't know the answer	4	

- Q8b) To know how much wealth you have, you need to measure your net worth. 'Net worth' means... **SHOWCARD. CODE ONE ONLY.**

P27

a) the difference between your expenditure (what you spend) and income (what you earn or receive)	1
b) the difference between your assets (all that you own) and your liabilities (all that you owe)	2
c) the difference between your bank borrowings and savings	3
d) none of the above	4
Don't understand the question	5
Don't know the answer	6

Q9) And now a question about tax. Is a person's gross salary before or after tax?

P28

Before tax	1
After tax	2
Don't understand the question	3
Don't know the answer	4

Budgeting

And now I have some questions about budgets and borrowing money.

Q10) Which of the following is the **best** description of a budget? **SHOWCARD. CODE ONE ONLY.**

P29

a) An accounting spreadsheet	1
b) Spending as little as you possibly can	2
c) A plan for what you earn and what you spend	3
d) Knowing where all your money goes	4
Don't understand the question	5
Don't know the answer	6

Q11) Why is it important to have a budget? Any thing else? DO NOT READ. PROBE TO NO/ CLARIFICATION. **CODE ALL MENTIONED.**

P30M

Control	
To control spending / so you don't overspend / to live within your means	01
To make sure money will last	02
To have savings / surplus	03
To achieve financial goals / for the future	04
Planning	
To plan how much you can spend and save	05
To plan what you will spend your money on	06
Tracking	
So you know where your income is coming from	07
To keep track of where your money is going	08
It is not important to have a budget	09
Other (SPECIFY)	
Don't understand the question	11
Don't know the answer	12

Q12) Which of the following **best** describes who can benefit from having a budget? **SHOWCARD. CODE ONE ONLY.**

P31

a) People without much money	1
b) People with a lot of money	2
c) Everyone	3
d) People who have difficulties managing money	4
Don't understand the question	5
Don't know the answer	6

Q13) Do you have a budget?

P161

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4

Goal Setting, Long Term Goals and Financial Planning

I'd now like to talk to you about financial goals. Someone's financial goals might be to save for a new carpet, pay off a credit card or put money aside for retirement.

Q14a) Do you have financial goals?

P162

Yes	1	GO TO Q15
No	2	
Don't understand the question	3	
Don't know the answer	4	

Q14b) Are these goals written down?

NOTE: A WRITTEN HP CONTRACT IS NOT A WRITTEN DOWN GOAL

P34

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4

Q15) A financial plan is a written approach of the steps you plan to take to achieve your financial goals. Do you have a financial plan that is written down?

P35

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4

Q16) I am going to read out some statements about financial plans and would like you to tell me whether you think the statement is true, false, or whether you don't know. CODE ONE PER LINE.

P36S/ P37	True	False	Don't know	Don't understand
a) Financial plans are set up once and you use that same plan throughout your life	1	2	3	4
b) Financial plans should take into account possible changes in your life	1	2	3	4
c) Financial planning is about investment only	1	2	3	4

Debt Management

Q17a) Do you know what the term 'secured loan' means?

P40

Yes	1	GO TO Q18
No	2	
Don't understand the question	3	
Don't know the answer	4	

Q17b) If someone is not able to make the repayments on a secured loan, is the organisation that lent them the money allowed to sell the assets that were used as security for the loan?

P41

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4

- Q18) If Bob personally guarantees a loan for John, and John does not make the repayments he is supposed to, which one of the following is Bob required to do? **SHOWCARD. CODE ONE ONLY.**

P42

a) Bob has to represent John in court	1
b) Bob has to take over the debt and make the repayments	2
c) Bob has to help get the money from John	3
Don't understand the question	4
Don't know the answer	5

- Q19) If Pete has \$2,000 owing on his credit card paying 19.5% interest, and another personal loan of \$500 at 11.5% interest, which would allow him to get rid of his debt faster? **SHOWCARD. CODE ONE ONLY.**

P43

a) Repay the minimum amount on the credit card and repay the personal loan faster	1
b) Pay off the credit card debt faster and pay only the minimum amount on the personal loan until the credit card debt is cleared	2
c) Invest any available money in a term deposit paying 7%	3
d) Transfer or consolidate the credit card debt into the personal loan and pay the lower interest rate	4
Don't understand the question	5
Don't know the answer	6

Home loans / Mortgages

Now I have some questions about borrowing money to buy a house.

- Q20) A home loan is what people usually call a mortgage, it is the money that is borrowed to pay for a house. I am going to read out some statements about minimising the amount of interest you pay on a home loan and would like you to tell me whether you think the statement is true, false, or whether you don't know.

First, if you wanted to minimise the amount of interest you pay on your home loan you could (...). Is that true or false, or do you not know?

P44S/ P45	True	False	Don't know	Don't understand
a) pay fortnightly rather than monthly	1	2	3	4
b) increase the amount of your regular payments	1	2	3	4
c) put some of your payments on your credit card and pay it off every six months	1	2	3	4

- Q21a) Do you know what the term 'equity' means?

P46

Yes	1	GO TO Q22 intro
No	2	
Don't understand the question	3	
Don't know the answer	4	

- Q21b) Mike owns a house worth \$275,000 and has a home loan of \$125,000. What is his equity in the house? **SHOWCARD**

P47

\$150,000	1
Other	2
Don't understand the question	3
Don't know the answer	4

NOW GO TO Q22, SKIP Q22 INTRO

Q22 INTRO: Mike owns a house worth \$275,000 and has a home loan of \$125,000.

- Q22) If Mike wants to buy an investment property, but doesn't have the money for the deposit, which is the most likely way for him to get the finance for the property at the lowest interest rate?
SHOWCARD. CODE ONE ONLY.

P48

a) Take out an unsecured loan for a deposit	1
b) Borrow from a financier who will lend him 100% of the value of the house, using the investment property as security	2
c) Borrow against both his existing property and the investment property	3
d) Borrow against the value in his existing property	4
Don't understand the question	5
Don't know the answer	6

- Q23) In which of the following situations would it be better to have a 2 year fixed interest rate home loan rather than a variable or floating rate home loan? **SHOWCARD. CODE ONE ONLY.**

P49

a) when your bank comes out with a better fixed interest rate than the other banks	1
b) when interest rates are expected to increase over the next 2 years	2
c) when interest rates are expected to fall over the next 2 years	3
d) when the value of your house is going to increase over the next 2 years	4
Don't understand the question	5
Don't know the answer	6

- Q24) I am now going to read out some statements about different types of home loans and would like you to tell me whether you think the statement is true, false, or whether you don't know.

First (...). Is that true or false, or do you not know? **ONE CODE PER LINE**

P50S/ P51	True	False	Don't know	Don't understand
a) With a fixed rate home loan the interest rate remains the same for the term of the loan	1	2	3	4
b) With a variable or floating rate home loan you can repay in part or in full at any time without penalty	1	2	3	4
c) With a revolving credit facility loan you are charged a penalty for making an early repayment	1	2	3	4

Managing risk

That's all about home loans, now there are some questions about insurance, and managing financial risk.

- Q25) If each of the following people had the same amount of yearly income, who would need the greatest amount of life insurance? **SHOWCARD. CODE ONE ONLY**

P52

a) A young single woman without children	1
b) A young single woman with two children	2
c) A young married woman without children	3
Don't understand the question	4
Don't know the answer	5

- Q26) David moved into Jane's house four years ago. They have now decided to separate. Is David entitled to a share of Jane's house?

P55

Yes	1
No	2
Yes, unless they have a property sharing agreement / contract	3
Don't understand the question	4
Don't know the answer	5

Saving

Now there are some questions about saving money. Please remember that you can use a calculator or pen and paper at any time you want to.

- Q27) Jane has a job with a take home pay of \$1600 per month. She must pay \$400 for rent and \$200 for groceries each month. She also spends \$200 per month on transport. If she budgets \$200 each month for clothing, \$200 for restaurants and \$200 for everything else, how many months will it take her to save \$2,000? **SHOWCARD – bullet point question**

P56

10 months	1
Other	2
Don't understand the question	3
Don't know the answer	4

- Q28a) Ben and Sarah are the same age and both put their money into a savings account earning interest. Sarah started saving when she was 20 and saved \$2,500 each year. Ben started saving when he was 40 and saved \$5,000 each year. They are now both 60. Do Ben and Sarah have the same amount of money saved, or does one have more than the other?

SHOWCARD – Bullet point question details

P58

Same amount	1	GO TO Q29a
One has more than the other	2	
Don't understand the question	3	GO TO Q29a
Don't know the answer	4	

IF ONE HAS MORE:

- Q28b) Who has more money?

P59

Ben	1
Sarah	2
Don't understand the question	3
Don't know the answer	4

- Q28c) Why do they have more money? PROBE CLARIFICATION.

P60

Because he saved more each year he saved	1
Because her money has grown in her savings account for a longer time (at compound interest)	2
Other (SPECIFY)	
Don't understand the question	4
Don't know the answer	5

- Q29a) If John currently has an income of \$30,000, how much income will he need in 5 years' time to be able to live at the same standard? **SHOWCARD**

P61

a) \$30,000	1	GO TO Q30
b) Less than \$30,000	2	
c) More than \$30,000	3	
Don't understand the question	4	GO TO Q30
Don't know the answer	5	

- Q29b) Why does he need more than \$30,000? DO NOT READ. PROBE CLARIFICATION IF NECESSARY TO CODE WHAT BEST FITS.

P62

Because of inflation / increased cost / price	1
The value of money changes / decreases over time	2
Other (SPECIFY)	3
Don't understand the question	4
Don't know the answer	5

- Q30) Robyn has inherited \$7,000. She has a home loan of \$100,000 and has an emergency fund of \$5,000. Her friend says she should invest the \$7,000 in a term deposit. Would you recommend that she pays more off her home loan, or invests the \$7,000 inheritance in a term deposit?

SHOWCARD

P63

Pays more off her home loan	1
Invests her money in a term deposit	2
Don't understand the question	4
Don't know the answer	5

- Q31) Which of the following term deposits would pay the most interest in total, or would they pay the same amount of interest? **SHOWCARD**

P64

a) a one year term deposit at 7% interest per annum paid at maturity	1
b) a one year term deposit at 7% interest per annum paid quarterly back into the term deposit	2
c) they would pay the same amount of interest	3
Don't understand the question	4
Don't know the answer	5

- Q32) If Nicky had \$100 in a savings account and the interest rate was 2% per year, after 5 years how much would Nicky have in her account if she left the money to grow? Would it be more than \$102, exactly \$102 or less than \$102? **SHOWCARD**

P163

a) More than \$102	1
b) Exactly \$102	2
c) Less than \$102	3
Don't understand the question	4
Don't know the answer	5

- Q33) If the interest rate on Anne's savings account was 1% per year and inflation was 2% per year, after 1 year, would she be able to buy more than, exactly the same as, or less than today with the money in this account? **SHOWCARD**

P164

a) More than today	1
b) Exactly the same as today	2
c) Less than today	3
Don't understand the question	4
Don't know the answer	5

Retirement Planning

Now, thinking now about retirement and planning for retirement.

- Q34) To what extent have you thought about your financial planning for your retirement? **SHOWCARD**

P65

a) A lot	1
b) A fair amount	2
c) A little	3
d) Not at all	4
Don't understand the question	5
Don't know the answer	6

- Q35) What things does a person need to consider when they think about saving for retirement? Anything else? DO NOT READ. PROBE TO NO/ CLARIFICATION. CODE ALL MENTIONED

P66M

Current financial situation	
How long before they plan to retire / what age they want to retire	01
How much they can afford to save	02
How much money they already have saved	03
Length of retirement	
How long they will live for in their retirement	04
Their life expectancy	05
Retirement spending/lifestyle	
How much money they will need in their retirement / how comfortable / well off they want to be in their retirement	06
What costs they will have when they are retired	07
Whether paying off debt in retirement	08
Where they want to live in retirement	09
Whether own own home	10
Whether have health insurance	11
Retirement income	
Whether/ how much they will earn from investments	12
Whether they will work part time when they are retired	13
How much money they will have in retirement	14
How much they will have saved when they retire	15
Other (SPECIFY)	16
Don't understand the question	17
Don't know the answer	18

New Zealand Superannuation

And now thinking about New Zealand Superannuation, which is often called NZ Super, which is the pension the government provides...

- Q36) At what age are people entitled to NZ Super?

P67

60 years of age	1
65	2
70	3
Other	4
Don't understand the question	5
Don't know the answer	6

- Q37) Do you know which of these amounts is closest to the after-tax amount of NZ Super for a single person living alone? **SHOWCARD**

P68

a) \$7,800 per year, \$150 per week	1
b) \$13,000 per year, \$250 per week	2
c) \$18,200 per year, \$350 per week	3
d) \$23,400 per year, \$450 per week	4
Don't understand the question	5
Don't know the answer	6

- Q38) Is NZ Super income tested?

P70

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4

Q39) Is NZ Super asset tested?

P71

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4

Investing

Now there are some questions about savings and investments. Please tell me whether you think the following statements are true or false.

Q40a) An investment with a higher than average return is likely to have higher than average risk.

P77

True	1
False	2
Don't understand the question	3
Don't know the answer	4

Q40b) Even with good share investments, in the short term the value can usually be expected to go up and down.

P78

True	1
False	2
Don't understand the question	3
Don't know the answer	4

Q41) Which one of the following would you recommend to someone who was considering investing in an investment advertised as having a return well above market rates? **SHOWCARD**

P79

a) consider it "too good to be true" and recommend they not invest	1
b) recommend they invest lightly and see how it goes before investing more heavily	2
c) recommend they invest heavily to maximise their return	3
Don't understand the question	4
Don't know the answer	5

Q42) Which of the following is likely to make you the most money over the next 18 years? **SHOWCARD**

P81

a) a savings account	1
b) a range of shares	2
c) a range of fixed interest investments	3
d) a cheque account	4
Don't understand the question	5
Don't know the answer	6

- Q43) John Brown has saved \$10,000 and he wants to invest it to make it grow. What things should he take into account when he is looking at investment offers? DO NOT READ. PROBE TO NO/ CLARIFICATION. CODE ALL MENTIONED.

P82

Cost	
Fees	01
Whether there is a minimum investment amount	02
Risk	
Whether secured or unsecured	03
Whether capital guaranteed	04
Level of risk	05
His capacity / ability to take a risk	06
The organisation offering the investment / whether it is credible	07
More information eg the investment statement	08
Return	
The interest rate	09
Liquidity	
Whether there is a minimum investment period	10
How quickly you can get your money back	11
Duration	
How long he wants to invest for	12
When he will need his savings	13
Other (Specify)	
Don't understand the question	15
Don't know the answer	16

- Q44) Some people want to reduce the risk with their investments. I am now going to read out some statements about reducing risk and would like you to tell me whether you think the statement is true, false, or whether you don't know.

First if someone wanted to reduce the risk with an investment they could (...). Is that true or false, or do you not know?

P83S/ P84	True	False	Don't know	Don't understand
a) Take out capital guaranteed investments	1	2	3	4
b) Diversify their investment portfolio and have a variety of investments	1	2	3	4
c) Invest only in property	1	2	3	4
d) Change from high risk to low risk investments	1	2	3	4

- Q45) Which of the following aspects about an investment would make you think that it might be a scam? **SHOWCARD**

P85S/ P86	Scam	Not a scam	Don't know
a) Promise of very high returns with little risk	1	2	3
b) Being told the offer is only being made to a select few people	1	2	3
c) Being offered by a well known reputable financial organisation	1	2	3
d) The minimum amount they say you have to invest keeps reducing	1	2	3
Don't understand the question	4		

Consumer rights and responsibilities

There are now a few questions about rights and responsibilities.

- Q46) Would it be all right to tell someone else your internet banking password in the following situations?

P88S/ P89	Yes	No	Don't know
a) Telling your partner so that they can pay some bills	1	2	3
b) Telling your friend who has internet access so that they can pay your bills	1	2	3
c) Telling a bank staff member if they ask for it in the branch	1	2	3
Don't understand the question	4		

- Q47) I will read out a number of statements about getting financial advice and I would like you to tell me whether you think the statement is true or false, or whether you don't know.

P90S/ P91	True	False	Don't know	Don't understand
a) It is important to find out how a financial adviser is being paid	1	2	3	4
b) Before handing money to a financial adviser, a person should ask about their qualifications and experience	1	2	3	4
c) Before investing, it is important to read and understand the Investment Statement that explains details about the investment	1	2	3	4

MED questions

I have some questions about different investments or savings you may have.

- Q48) Do you currently have, or have had in the past, superannuation or life insurance? Please do not include life insurance that you had to take out when you got your mortgage if you have one?

INTERVIEWER NOTE: Do NOT include partner/spouse's superannuation or life insurance.

P92

Yes	1	GO TO Q52
No	2	
Don't understand the question	3	
Don't know the answer	4	

- Q49) Did you get advice from anyone before you decided whether or not to sign any of these contracts?

P93

Yes	1	GO TO Q52
No	2	
Don't understand the question	3	
Don't know the answer	4	

Q50) Who did you get advice from? Anyone else? **SHOWCARD.** CODE ALL MENTIONED.

P94M

Independent financial planner / broker	01	GO TO Q52
Insurance company agent / adviser	02	
Lawyer	03	
Accountant	04	
Employer	05	
Relative or friend	06	
Church	07	
Citizen's Advice Bureau / CAB	08	
Other (specify)		
Don't understand the question	10	
Don't know the answer	11	

Q51) Thinking about the advice you received from (...READ EACH OF THE 4 SOURCES FROM BELOW, IN TURN, IF CODED IN Q50)...), how useful was that advice? **SHOWCARD**

P95S/ P96

	Financial Planner	Insurance co. adviser	Lawyer	Accountant
Very useful	1	1	1	1
Quite useful	2	2	2	2
Not that useful	3	3	3	3
Not at all useful	4	4	4	4
Don't understand the question	5	5	5	5
Don't know the answer	6	6	6	6

Q52) Do you currently own shares? Please only include shares you have bought, and not any that you have been given, for example by a power company.

INTERVIEWER NOTE: include shares purchased interest-free from employer, do not include shares purchased indirectly, eg through a management fund.

P97

Yes	1	GO TO Q55
No	2	GO TO Q55
Don't understand the question	3	
Don't know the answer	4	

Q53) Have you ever owned shares? Again, please only include shares that you have bought.

INTERVIEWER NOTE: include shares purchased interest-free from employer, do not include shares purchased indirectly, eg through a management fund.

P98

Yes	1	GO TO Q55
No	2	
Don't understand the question	3	
Don't know the answer	4	

Q54) You used to have shares but don't any longer. Can you tell me why you got out of the share market? Anything else? DO NOT READ. PROBE TO NO/ CLARIFICATION. CODE ALL MENTIONED.

P99M

Share market too risky	01
Share market too complex / didn't understand it	02
Needed the money / couldn't afford it	03
Better returns available through other investments	04
Don't trust it	05
Other (specify)	
Don't understand the question	07
Don't know the answer	08

- Q55) Have you ever bought, or have you ever seriously considered buying shares through a public offering? That is, an offering of shares through a prospectus or an advertisement.

P100

Yes	1	GO TO Q59
No	2	
Don't understand the question	3	
Don't know the answer	4	

- Q56) Did you get advice from anyone before you decided whether or not to buy the shares?

P101

Yes	1	GO TO Q59
No	2	
Don't understand the question	3	
Don't know the answer	4	

- Q57) Who did you get advice from? Anyone else? **SHOWCARD**. CODE ALL MENTIONED.

P102

Share broker	01	GO TO Q59
Specialist investment adviser	02	
Lawyer	03	
Accountant	04	
Employer	05	
Relative or friend	06	
Church	07	
Citizen's Advice Bureau / CAB	08	
Other (specify)	09	
Don't understand the question	10	
Don't know the answer	11	

- Q58) Thinking about the advice you received from (...READ EACH OF THE 4 SOURCES FROM BELOW, IN TURN, IF CODED IN Q57), how useful was that advice? **SHOWCARD**

P103S/ P104

	Share broker	Specialist investment adviser	Lawyer	Accountant
Very useful	1	1	1	1
Quite useful	2	2	2	2
Not that useful	3	3	3	3
Not at all useful	4	4	4	4
Don't understand the question	5	5	5	5
Don't know the answer	6	6	6	6

- Q59) Have you ever invested or seriously considered investing in managed funds, contributory mortgage schemes, bonds, debentures or other debt securities?

INTERVIEWER NOTE: EXCLUDE MANAGED FUNDS THROUGH INSURANCE POLICIES. BONUS BONDS ARE NOT BONDS.

P105

Yes	1	GO TO Q63 screener
No	2	
Don't understand the question	3	
Don't know the answer	4	

- Q60) Did you get advice from anyone before you decided whether or not to invest?

P106

Yes	1	GO TO Q63 screener
No	2	
Don't understand the question	3	
Don't know the answer	4	

Q61) Who did you get advice from? Anyone else? **SHOWCARD.** CODE ALL MENTIONED.

P107M

Share broker	01	GO TO Q63 screener
Specialist investment adviser	02	
Lawyer	03	
Accountant	04	
Employer	05	
Relative or friend	06	
Church	07	
Citizen's Advice Bureau / CAB	08	
Other (specify)		
Don't understand the question	10	
Don't know the answer	11	

Q62) Thinking about the advice you received from (...READ EACH OF THE 4 SOURCES FROM BELOW, IN TURN, IF CODED IN Q61), how useful was that advice? **SHOWCARD**

P108S/ P109

	Share broker	Specialist investment adviser	Lawyer	Accountant
Very useful	1	1	1	1
Quite useful	2	2	2	2
Not that useful	3	3	3	3
Not at all useful	4	4	4	4
Don't understand the question	5	5	5	5
Don't know the answer	6	6	6	6

Q63 Screener:

ASK Q63 IF RESPONDENT HAS (OR HAD) SUPERANNUATION OR LIFE INSURANCE (Q48=1) OR HAS BOUGHT (OR CONSIDERED BUYING) SHARES THROUGH A PUBLIC OFFERING (Q55=1) OR HAS INVESTED (OR CONSIDERED INVESTING) IN DEBT EQUITIES (Q59=1)

OTHERWISE GO TO Q66

Q63) Thinking about when you have made or seriously considered making any of the investments we've just discussed, have you ever obtained written information about the investments before you signed the contract?

P110

Yes	1	GO TO Q66
No	2	
Don't understand the question	3	
Don't know the answer	4	

Q64) What written information did you get? Anything else? **SHOWCARD.** CODE ALL MENTIONED

P111M

Investment statement	1	GO TO Q66
Brochure	2	
Prospectus	3	
From the Internet	4	
Other (specify)		
Don't understand the question	6	
Don't know the answer / don't know what the information was	7	

- Q65) An investment statement has to include different kinds of information. Please tell me how useful you consider each of the following information to be. **SHOWCARD**

P112S/ P113

	Very useful	Quite useful	Not that useful	Not at all useful	Don't know	Don't understand
The type of investment it is	1	2	3	4	5	6
Who is providing the investment	1	2	3	4	5	6
What the charges are	1	2	3	4	5	6
What the returns are	1	2	3	4	5	6
What the risks are	1	2	3	4	5	6
Whether the investment can be altered	1	2	3	4	5	6
How I can cash in my investment	1	2	3	4	5	6
Who I can contact with enquiries about my investment	1	2	3	4	5	6
Whether there is someone I can complain to if I have problems with this investment	1	2	3	4	5	6
What other information I can obtain about this investment	1	2	3	4	5	6

Attitudes and Behaviours

The next section of questions is about your opinion about financial matters.

- Q66) Which one of the following statements best applies to you? **SHOWCARD**. NOTE SOME SHOWCARDS HAVE THE CATEGORIES IN REVERSE ORDER.

P114

I save money on a regular basis	1
I sometimes save money	2
I save only when I want to save up for something big or special	3
I can't save because there's never enough money	4
I don't save because I don't need to	5
Don't understand the question	6
Don't know the answer	7

- Q67) Which one of the following best describes the extent to which you control your expenses? **SHOWCARD**. NOTE SOME SHOWCARDS HAVE THE CATEGORIES IN REVERSE ORDER.

P115

I don't keep an eye on expenses at all	1
I keep my eye on expenses a bit	2
Without keeping written records, I keep a fairly close eye on expenses	3
I use written or electronic records to keep a close eye on expenses	4
Don't understand the question	5
Don't know the answer	6

Q68) I will read out a number of statements and I would like you to tell me whether you strongly agree, agree, disagree or strongly disagree with each statement.

SHOWCARD

P116S/ P117	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know	Don't understand
I spend all of my income as I get it and don't really plan for the future	1	2	3	4	5	6	7
I feel out of control with my borrowing and debt generally	1	2	3	4	5	6	7
If I had a major loss of income I could manage for 3 months	1	2	3	4	5	6	7
I know what insurance I need to cover my needs	1	2	3	4	5	6	7
I don't think it really matters much about saving for retirement because the Government will pay me NZ Super	1	2	3	4	5	6	7
I feel confident about managing my financial affairs	1	2	3	4	5	6	7
I have worked out how much I need for my retirement	1	2	3	4	5	6	7
I believe I am personally responsible for my financial future	1	2	3	4	5	6	7
I would want to take into account ethical, environmental and social factors when deciding where to invest	1	2	3	4	5	6	7
It is important to shop around for financial products and services such as credit cards and loans to get the best deal	1	2	3	4	5	6	7
Investing money is a way for me to achieve my financial goals	1	2	3	4	5	6	7
It is important to have a current will	1	2	3	4	5	6	7
I find it hard to make ends meet because there is not enough money	1	2	3	4	5	6	7

Q69) What do you consider to be your greatest difficulties in managing your money? What else? DO NOT READ. PROBE TO NO/ CLARIFICATION. **CODE ALL MENTIONED**

P118M

Can't control own behaviour/ budget	01
Don't have / earn enough money	02
<u>Confusing</u> paperwork/ documentation/ contracts	03
<u>Too much</u> paperwork/ documentation/ contracts	04
<u>Misleading</u> paperwork/ documentation/ contracts	05
Too many financial products/ services/ choices	06
High fees and charges	07
Lack of knowledge	08
Time consuming to work out investment plan/ lack of time	09
Don't have any / no difficulties	10
Other (SPECIFY)	
Don't understand the question	12
Don't know the answer	13

Demographics

I now have some questions about you, so that we can group people together into similar groups and see what their answers are. Please remember that everything you tell me is confidential.

Q70) Do you live with a spouse or partner?

P121

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4

Q71a) Do you (and your partner) own your own house, or is it rented, or owned by someone else living in the house?

P122

Owned by self and/or partner	1	GO TO Q72
Rented	2	
Owned by another in the household (e.g. parent)	3	
Other	4	
Don't understand the question	5	
Don't know the answer	6	

IF OWNED BY SELF AND/OR PARTNER:

Q71b) Do you have a mortgage on your home?

P123

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4

Q72) Who is responsible for budgeting or 'making ends meet' in your household?

P124

Myself	1
My partner	2
Myself and my partner jointly	3
Other (SPECIFY)	
Don't understand the question	5
Don't know the answer	6

Q73) Which of these best represents your household? **SHOWCARD**

P140

Household with youngest child under 5	1
Household with youngest child aged 5-15	2
Household with youngest child at home over 15	3
Single/One person household	4
Household – no children/none at home	5
Flat – not a family home	6*
Other	7
Refused	8

IF Q73 = CODE 6* THEN GO TO Q75. OTHERWISE ASK:

Q74) Who is responsible for decisions about investments in your household?

P125

Myself	1
My partner	2
Myself and my partner jointly	3
Myself and partner both do, but individually make our own decisions	4
Other (SPECIFY)	
Don't understand the question	6
Don't know the answer	7

Q75) What age group are you? **SHOWCARD**

P126

18 – 19	01
20 – 24	02
25 – 29	03
30 – 34	04
35 – 39	05
40 – 44	06
45 – 49	07
50 – 54	08
55 – 59	09
60 – 64	10
65 – 74	11
75+	12

Q77) Which ethnic group or groups do you belong to? **SHOWCARD. CODE ALL THAT APPLY.**

P128M

New Zealand European	1
Maori	2
Samoan	3
Cook Island Maori	4
Tongan	5
Niuean	6
Chinese	7
Indian	8
Other (such as Dutch, Japanese, Tokelauan) please state:	

Q78a) Were you born in New Zealand?

P129

Yes	1	GO TO Q79
No	2	

Q78b) How long have you lived in New Zealand? **WRITE IN YEARS:** _____

P130

Q79) Is English your first language, or do you have another language as your first language?

P131

English first language	1
Other language first language	2

Q80) Are you currently in paid employment?

P132

Yes	1	
No	2	GO TO Q82

Q81) How many hours per week do you work?

P133

Under 20 hours	1
20 hours to 34 hours	2
35 hours or more	3

IF Q73 = code 6* THEN GO TO Q83a). OTHERWISE ASK:

Q82) Are you the main income earner in your household?

P134

Yes	1
No	2

Q83a) Which one of the following categories best describes your occupation? **SHOWCARD.** CODE ONE ONLY IN FIRST COLUMN

IF MAIN INCOME EARNER (SEE Q82) PUT Q83a CODE IN SECOND COLUMN AND GO TO Q84. OTHERWISE, ASK:

Q83b) And what is the occupation of the main income earner in your household? **SHOWCARD.** CODE ONE ONLY IN SECOND COLUMN

	P135	P136
	Respondent occupation Q83a	Main income earner occupation Q83b
Home duties (not otherwise employed)	01	01
Retired/superannuitant	02	02
Social welfare beneficiary/unemployed	03	03
Student at secondary school	04	04
Student at university/polytechnic or other tertiary institution	05	05
Clerical or sales employee	06	06
Semi-skilled worker	07	07
Technical or skilled worker	08	08
Business proprietor or self-employed	09	09
Business manager or executive	10	10
Teacher/nurse/police or other trained service worker	11	11
Professional or senior government official	12	12
Labourer, manual, agricultural or domestic worker	13	13
Farm owner, or manager	14	14
Refused	15	15

Q84) Which of the following best describes your total **personal** annual income from all sources, including returns from investments, before tax? IF NECESSARY: Before tax is gross

SHOWCARD

P137

Loss	01
Zero income	02
\$1 – \$5,000	03
\$5,001 - \$10,000	04
\$10,001 - \$15,000	05
\$15,001 - \$20,000	06
\$20,001 - \$25,000	07
\$25,001 - \$30,000	08
\$30,001 - \$40,000	09
\$40,001 - \$50,000	10
\$50,001 - \$70,000	11
\$70,001 - \$100,000	12
\$100,001 or more	13
Refused	14

ASK ONLY IF Q70 = CODE 1. OTHERS GO TO Q86.

Q85) And which of the following best describes your total annual household income from all sources, including returns from investments, before tax? IF NECESSARY: Before tax is gross

SHOWCARD

P138

\$20,000 or less	01
\$20,001 to \$30,000	02
\$30,001 to \$40,000	03
\$40,001 to \$50,000	04
\$50,001 to \$60,000	05
\$60,001 to \$80,000	06
\$80,001 to \$100,000	07
\$100,001 to \$120,000	08
More than \$120,000	09
Refused	10
Don't know	11

Q86) What was the last level you completed in your formal education? **SHOWCARD**

P139

Primary school	1
Secondary school without school certificate	2
School certificate / NCEA Level 1	3
U.E., 6 th form certificate or bursary / NCEA Levels 2 or 3	4
Technical or trade qualification	5
Other tertiary qualification	6
University graduate	7
Post graduate qualification	8
Refused	9

Q87) How many people are there in total in your household?

P141

One	01
Two	02
Three	03
Four	04
Five	05
Six	06
Seven	07
Eight	08
Nine	09
Ten or more	10
Refused	11

IF Q87 IS CODE 01 (i.e. living alone), GO TO Q89. OTHERWISE ASK:

Q88) And how many of these people are children aged 15 years or younger?

P142

One	01
Two	02
Three	03
Four	04
Five	05
Six	06
Seven	07
Eight	08
Nine	09
Ten or more	10
Refused	11
None	99

Q89) And now I have a couple of questions about financial matters. Do you have a current will?

P143

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4

Q90) Do you have a financial Enduring Power of Attorney?

P144

Yes	1
No	2
Don't understand the question	3
Don't know the answer	4

Q91a) Not including your home, but thinking about all the money in your everyday accounts, savings accounts, all your financial investments, including shares and superannuation if you have them, what is the total amount of money you have, either on your own or jointly with someone else? Please think about your bank accounts, credit union and building society accounts, and any other investments you have. If you have an investment property, include only your equity in the property, not the total value of the property. **SHOWCARD – QUESTION AND RESPONSE CATEGORIES**

INTERVIEWER NOTE: FOR INVESTMENT PROPERTY, EQUITY IS VALUE MINUS HOME LOAN/AMOUNT OWING).

P145

Less than \$100	01
\$100 - \$499	02
\$500 - \$999	03
\$1,000 - \$1,999	04
\$2,000 - \$4,999	05
\$5,000 - \$9,999	06
\$10,000 - \$19,999	07
\$20,000 - \$29,999	08
\$30,000 - \$39,999	09
\$40,000 - \$49,999	10
\$50,000 - \$74,999	11
\$75,000 - \$99,999	12
\$100,000 - \$124,999	13
\$125,000 - \$249,999	14
\$250,000 - \$499,999	15
\$500,000 - \$749,999	16
\$750,000 - \$999,999	17
\$1 million or more	18
Don't know	19
Refused	20

IF DON'T KNOW OR REFUSED:

Q91b) Can you say whether it would be under \$5,000 or \$5,000 or more?

P146

Under \$5,000	1
\$5,000 or more	2
Don't know	3
Refused	4

Q92a) What is the total amount you owe on all your loans, either on your own or jointly with someone else. Please include credit cards, store cards, bank accounts in debt, hire purchase, other debt on cars or household items and other loans, but not including your mortgage? **SHOWCARD**

P147

Less than \$100	01
\$100 - \$499	02
\$500 - \$999	03
\$1,000 - \$1,999	04
\$2,000 - \$4,999	05
\$5,000 - \$9,999	06
\$10,000 - \$19,999	07
\$20,000 - \$29,999	08
\$30,000 - \$39,999	09
\$40,000 - \$49,999	10
\$50,000 - \$74,999	11
\$75,000 - \$99,999	12
\$100,000 - \$124,999	13
\$125,000 - \$249,999	14
\$250,000 - \$499,999	15
\$500,000 - \$749,999	16
\$750,000 - \$999,999	17
\$1 million or more	18
Don't know	19
Refused	20

IF DON'T KNOW OR REFUSED:

Q92b) Can you say whether it would be under \$30,000 or \$30,000 or more?

P148

Under \$30,000	1
\$30,000 or more	2
Don't know	3
Refused	4

ASK IF Q71A = CODE 1, ELSE GO TO Q95

Q93) And thinking about your own home, what is the value of your house? **SHOWCARD**

IF NECESSARY: At your last valuation.

P149

Less than \$100,000	01
\$100,000 - \$149,999	02
\$150,000 - \$199,999	03
\$200,000 - \$249,999	04
\$250,000 - \$299,999	05
\$300,000 - \$349,999	06
\$350,000 - \$399,999	07
\$400,000 - \$449,999	08
\$450,000 - \$499,999	09
\$500,000 - \$549,999	10
\$550,000 - \$599,999	11
\$600,000 - \$749,999	12
\$750,000 - \$999,999	13
\$1 million or more	14
Don't know	15
Refused	16

Q94) And how much do you owe on your house? **SHOWCARD**
IF NECESSARY: How much is your mortgage or home loan?

P150

Nothing	01
Less than \$50,000	02
\$50,000 - \$74,999	03
\$75,000 - \$99,999	04
\$100,000 - \$149,999	05
\$150,000 - \$199,999	06
\$200,000 - \$249,999	07
\$250,000 - \$299,999	08
\$300,000 - \$349,999	09
\$350,000 - \$399,999	10
\$400,000 - \$449,999	11
\$450,000 - \$499,999	12
\$500,000 - \$549,999	13
\$550,000 - \$599,999	14
\$600,000 - \$749,999	15
\$750,000 - \$999,999	16
\$1 million or more	17
Don't know	18
Refused	19

Q95) Can you please tell me which of these you have. **SHOWCARD**

P151S/ P152	Yes, have	Do not have	Don't know
1 Cheque/Transaction/Current Account	1	2	3
2 Any Savings Account	1	2	3
3 High interest call account	1	2	3
4 Term Deposit/Term Investment	1	2	3
5 Unit Trust or Managed Fund	1	2	3
6 Other Deposit Accounts	1	2	3
7 Shares	1	2	3
8 Personal retirement savings/superannuation	1	2	3
9 Work Based Superannuation or Retirement savings	1	2	3
10 Mortgage or Loan on home live in or holiday home	1	2	3
11 Mortgage or Loan on other properties you own (eg rental properties)	1	2	3
12 Personal Loan (including student loans with a bank)	1	2	3
13 Personal Overdraft arrangement	1	2	3
14 Revolving Credit (Loan or mortgage that you can make withdrawals from and deposits into, just like a large overdraft)	1	2	3
15 Government student loan	1	2	3
16 Credit Cards	1#	2	3
17 Store cards	1	2	3
18 Lease or Hire Purchase agreement or other debt on household items	1	2	3
19 House or contents insurance	1	2	3
20 Vehicle insurance	1	2	3
21 Private health insurance	1	2	3

ASK IF HAVE CREDIT CARD (1# ABOVE). IF DON'T HAVE CREDIT CARD, GO TO CLOSE.

Q96) Do you tend to pay off your credit card bill in full every month or do you tend to leave some money owing?

P153

In full	1
Leave some money owing	2
Don't know	3
Refused	4

CLOSE:

That is the end of the survey. As part of our quality control a percentage of our work is checked, so may I please have your name, a first name will do, and phone number for audit purposes? RECORD ON FRONT PAGE

Thank-you for your time. As I said before my name is..... from Colmar Brunton Research, if you have any questions please feel free to call my Supervisor. (GIVE SUPERVISOR'S NAME AND NUMBER IF REQUIRED.) HAND OVER VOUCHER AND HAVE RESPONDENT INITIAL RECEIPT ON FRONT OF Q'NAIRE.

INTERVIEWER DECLARATION:

'I certify I have conducted this interview in accordance with the guidelines set out in the Market Research Society Code of Practice and in accordance with the instructions from Consumer Link. I have thoroughly checked the questionnaire and it is complete in all respects.'

INTERVIEWER SIGNATURE: _____

RECORD ADDRESS (DO NOT ASK):

House (flat) number	
Street name	
Suburb	
City	

INTERVIEWER ASSESSMENT FORM

Each interview will be coded by Editing and results for each interviewer will be fed back to Supervisors

INTERVIEWER AREA CODE (If unsure, ask supervisor)

P166

AUCKLAND	06
WELLINGTON	07
CHRISTCHURCH	08
DUNEDIN	09
HAWKES BAY	10
HAMILTON	11
PALMERSTON NORTH	12
BAY OF PLENTY	13
INVERCARGILL	14
WHANGAREI	15
NELSON	16
NEW PLYMOUTH	17
GISBORNE	18

EDITING CODES (EDITING ONLY)

P167

EXCELLENT STANDARD	1
PROBING UNSATISFACTORY	2
HANDWRITING NEEDS IMPROVING	3
NUMBERING/CIRCLING UNTIDY/UNCLEAR	4
QUESTIONS CODED INCORRECTLY	5
INCORRECT SKIPS/QUESTIONS MISSED	6
NEW INTERVIEWER/UNDER OBSERVATION	7
QUESTIONNAIRE CALLED BACK	8

Colmar Brunton