

# Curtis Memorial Library Online Community Survey

1. Curtis Memorial Library is starting a program to help women of all ages learn to better manage their money. As part of the program, we will provide information and classes for beginners all the way through to experienced investors. Is this type of program of interest to you?

	Please indicate your age range:				
	15-24	25-55	56-65	66+	Response Totals
Yes	37.5% (9)	63.5% (47)	51.9% (28)	55.3% (26)	55.3% (110)
No	8.3% (2)	6.8% (5)	16.7% (9)	21.3% (10)	13.1% (26)
Maybe	54.2% (13)	29.7% (22)	31.5% (17)	23.4% (11)	31.7% (63)
If no, why not?	2 replies	6 replies	7 replies	4 replies	19
<b>answered question</b>	24	74	54	47	<b>199</b>
	<b>skipped question</b>				<b>1</b>

2. As part of the program, the library will have programs and workshops on a variety of financial topics in addition to books, magazines, and online databases. Would you attend programs at the library on topics of interest to you?

	Please indicate your age range:				
	15-24	25-55	56-65	66+	Response Totals
Yes	54.2% (13)	67.6% (50)	61.8% (34)	47.8% (22)	59.8% (119)
No	0.0% (0)	2.7% (2)	7.3% (4)	13.0% (6)	6.0% (12)
Maybe	45.8% (11)	29.7% (22)	30.9% (17)	39.1% (18)	34.2% (68)
If not, what might change your mind?	2 replies	3 replies	2 replies	5 replies	12
<b>answered question</b>	24	74	55	46	<b>199</b>
<b>skipped question</b>					<b>1</b>

**3. Please indicate which of the following topics you would be interested in learning more about as part of our program or that you would like to see the library have more information about in its collection. Select all that apply.**

	Please indicate your age range:				Response Totals
	15-24	25-55	56-65	66+	
Personal Budgeting: Saving money, bank accounts such as checking and savings accounts, use of ATM's, online banking, spending habits, creating personal budgets, etc.	<b>66.7%</b> <b>(16)</b>	45.9% (34)	50.0% (24)	31.6% (12)	46.7% (86)
Paying for college	<b>66.7%</b> <b>(16)</b>	35.1% (26)	6.3% (3)	10.5% (4)	26.6% (49)
Buying a home	41.7% (10)	14.9% (11)	10.4% (5)	7.9% (3)	15.8% (29)
Borrowing and owing money (other than college/mortgages); credit cards and auto loans; debt management; establishing and maintaining a healthy credit record	54.2% (13)	24.3% (18)	25.0% (12)	13.2% (5)	26.1% (48)
Foreclosures and bankruptcy	8.3% (2)	6.8% (5)	4.2% (2)	5.3% (2)	6.0% (11)
Retirement topics such as saving for retirement, budgeting during retirement, etc.	20.8% (5)	<b>74.3%</b> <b>(55)</b>	<b>79.2%</b> <b>(38)</b>	47.4% (18)	<b>63.0%</b> <b>(116)</b>
Investing in stocks and bonds	54.2% (13)	59.5% (44)	37.5% (18)	<b>57.9%</b> <b>(22)</b>	52.7% (97)
Joining an (educational) investment club	4.2% (1)	29.7% (22)	22.9% (11)	23.7% (9)	23.4% (43)
Insurance, including health insurance, long-term care insurance, life insurance, etc.	50.0% (12)	51.4% (38)	56.3% (27)	47.4% (18)	51.6% (95)
Other - we welcome your input on additional topics	1 reply	5 replies	10 replies	4 replies	20
<b>answered question</b>	<b>24</b>	<b>74</b>	<b>48</b>	<b>38</b>	<b>184</b>
<b>skipped question</b>					<b>16</b>

**4. If you selected Investing above, what level of investing information and education are you interested in obtaining?**

	Please indicate your age range:				
	15-24	25-55	56-65	66+	Response Totals
I would like to learn about investing from scratch	<b>82.4%</b> (14)	<b>57.1%</b> (32)	<b>61.5%</b> (16)	37.0% (10)	<b>57.1%</b> (72)
I know a little about investing but want to sharpen my skills	17.6% (3)	33.9% (19)	30.8% (8)	<b>48.1%</b> (13)	34.1% (43)
I have experience with investing and would like to meet other investors to share information and ideas	0.0% (0)	8.9% (5)	7.7% (2)	14.8% (4)	8.7% (11)
Other or comment	1 reply	0 replies	2 replies	1 reply	4
<b>answered question</b>	17	56	26	27	<b>126</b>
<b>skipped question</b>					<b>74</b>

**5. Please indicate your age range:**

	Please indicate your age range:				
	15-24	25-55	56-65	66+	Response Totals
15-24	<b>100.0%</b> (24)	0.0% (0)	0.0% (0)	0.0% (0)	12.0% (24)
25-55	0.0% (0)	<b>100.0%</b> (74)	0.0% (0)	0.0% (0)	<b>37.0%</b> (74)
56-65	0.0% (0)	0.0% (0)	<b>100.0%</b> (55)	0.0% (0)	27.5% (55)
66+	0.0% (0)	0.0% (0)	0.0% (0)	<b>100.0%</b> (47)	23.5% (47)
<b>answered question</b>	24	74	55	47	<b>200</b>
<b>skipped question</b>					<b>0</b>

6. Please select your gender					
	Please indicate your age range:				
	15-24	25-55	56-65	66+	Response Totals
Female	91.3% (21)	86.5% (64)	83.3% (45)	85.1% (40)	85.9% (170)
Male	8.7% (2)	13.5% (10)	16.7% (9)	14.9% (7)	14.1% (28)
<b>answered question</b>	23	74	54	47	<b>198</b>
<b>skipped question</b>					<b>2</b>

7. Thank you for your help! If you would like to be included on an email list of program information and developments, please enter your email address in the box below.					
	Please indicate your age range:				
	15-24	25-55	56-65	66+	Response Totals
Email Address:	7 replies (100.0%)	22 replies (100.0%)	17 replies (100.0%)	12 replies (100.0%)	100.0% (58)
<b>answered question</b>	7	22	17	12	<b>58</b>
<b>skipped question</b>					<b>142</b>

	15-24	25-55	56-65	66+	If no, why not?	
1			X		i'm not a woman. Other than that i have a pretty good grasp of the topics below; rather than attend a lecture on, say, budgeting for retirement, i would consider discussing with those who are retired some of the things they planned for, encountered, were surprised by, etc. successes, failures, surprises.	Mar 10, 2011 1:14 PM
2			X		Male	Mar 10, 2011 1:52 PM

	15-24	25-55	56-65	66+	If no, why not?	
3			X		I work with a CPA and a wealth manager	Mar 10, 2011 2:06 PM
4			X		I think it's valuable if you don't have a professional financial advisor but I do	Mar 10, 2011 3:45 PM
5				X	I'm old and feel I've already done whatever I've done and it's too late to change.	Mar 11, 2011 7:22 AM
6		X			I have access to financial information on my own, but perhaps I might go to them with a specific question.	Mar 11, 2011 11:29 AM
7				X	I'm a senior male with a career in law and finance. But I think this type of program is needed vitally in the community. It's just not for me.	Mar 11, 2011 2:56 PM
8	X				Because I am a man.	Mar 12, 2011 2:02 PM
9		X			No money to manage!! =-)	Mar 13, 2011 5:15 PM
10			X		There are already plenty of resources available for this, online and in books, on the radio, etc.	Mar 16, 2011 8:27 AM
11		X			im a dude	Mar 18, 2011 1:03 PM
12			X		focus should be to assist beginning investors, not experienced investors	Mar 19, 2011 7:18 AM
13		X			I'm not a woman - but I think that it's a great idea.	Mar 20, 2011 8:54 AM
14	X				I have other things to do, and feel that I can manage my money on my own.	Mar 21, 2011 3:52 PM
15			X		The level of my own knowledge is sufficient.	Mar 22, 2011 12:54 PM
16		X			I am male.	Mar 24, 2011 6:27 AM
17		X			It might not be something I personally use, but I think it would be a great service to the community at large, so I am interested in it, and support it.	Mar 26, 2011 2:09 PM
18				X	Sorry, if I haven't learned it by this age, I never will!	Mar 27, 2011 11:48 AM
19				X	Not needed at this time	Mar 27, 2011 11:48 AM

	15-24	25-55	56-65	66+	If not, what might change your mind?	
1	X				If time allowed.	Mar 10, 2011 11:58 AM
2				X	often these kinds of programs are led by people who want you to invest with them. Is there a way of having a program without someone pushing their investment programs?	Mar 11, 2011 7:22 AM

	15-24	25-55	56-65	66+	If not, what might change your mind?	
3		X			Depends on topic	Mar 11, 2011 11:29 AM
4				X	Time of program	Mar 14, 2011 4:47 PM
5		X			Not living in the Brunswick area	Mar 15, 2011 1:15 PM
6			X		time - i work 3-11 pm	Mar 20, 2011 10:13 AM
7	X				Articles might be more helpful for me-I don't have much time.	Mar 21, 2011 7:23 PM
8				X	daytimes	Mar 27, 2011 9:34 AM
9				X	If all the programs are at night I might not attend. I am 86 and do not like to drive at night. Also, parking is difficult at times.	Mar 27, 2011 11:46 AM
10				X	Taxes	Mar 27, 2011 11:47 AM
11		X			The date/time the program is offered would impact my attendance, given kids, job, etc.	Mar 29, 2011 9:40 AM
12			X		depends on schedule. prefer afternoon	Mar 29, 2011 12:53 PM

	15-24	25-55	56-65	66+	Other - we welcome your input on additional topics	
1			X		philanthropy. how to make planned gifts work for self, for family, for charities, for tax avoidance, for regular income	Mar 10, 2011 1:14 PM
2			X		Any topic related to financing elder care, i.e., helping aging relatives use their finances to obtain the type of lifestyle they desire.	Mar 10, 2011 2:36 PM
3		X			socially responsible investing, investing in real estate, ethical issues, financial considerations of self-employment	Mar 11, 2011 5:53 AM
4			X		ways to save money - food, fuel, elec	Mar 11, 2011 6:10 AM
5			X		Helping our children to become more financially literate.	Mar 11, 2011 7:44 AM
6			X		Common Security Clubs	Mar 11, 2011 9:11 AM
7			X		Funding - grants, angel investors.	Mar 13, 2011 6:32 AM
8		X			Changing beliefs on money management, Dealing with significant change ie loss of job, disability and effects on budget	Mar 13, 2011 10:38 AM
9				X	Tax strategies (municipal bonds, Roth IRAs, etc.)	Mar 14, 2011 4:47 PM

	15-24	25-55	56-65	66+	Other - we welcome your input on additional topics	
10		X			Buying and investing locally, local currency, bartering, micro-loans, adding real value	Mar 15, 2011 11:25 AM
11				X	ETF's and tax-managed mutual funds; switching to medicare at 65; add The Money Letter biweekly newsletter to collection?	Mar 15, 2011 2:36 PM
12			X		Living on SS/Disability income - very low fixed income. What programs are available?	Mar 16, 2011 8:27 AM
13				X	Youth need to know about money before they start spending on non-essentials.	Mar 18, 2011 9:54 AM
14			X		Knowing appropriate amounts to allow for housing, food, etc. How to apportion income appropriately.	Mar 19, 2011 7:57 PM
15	X				i think this should be open to all males and females that are starting out not just females, and no i am not a male i am a female and do believe that males have the right to attend this program.	Mar 21, 2011 2:49 PM
16				X	tax deductible investments, record keeping, diversification of portfolios	Mar 27, 2011 9:34 AM
17		X			Dave Ramsey - debt free	Mar 27, 2011 9:36 AM
18			X		Finding best local rates; decisions re maine state retirement and/or social security; sharing assets with adult children and being somewhat secure in my own finances; how to get reasonably priced financial advise from someone reliable and knowledgeable who isn't trying to sell me something	Mar 27, 2011 9:41 AM
19		X			Anticipating tax issues during retirement; investment strategies for the risk averse	Mar 29, 2011 9:40 AM



	15-24	25-55	56-65	66+	Other - we welcome your input on additional topics	
20			X		<p>after age 60: how to retrain, afford to retrain or go back to school. Need an Education Co-ordinator - offerings in greater brunswick area are available but getting signed up to really do it can slip by. Schools have their own advisors but when you are out of the system it would be really important to have an educational consultant, advisor, even for a fee.</p> <p>Also a "money manager" who can help you set up a budget and keep track of it.</p> <p>Also - micro business - like selling on Ebay. or renting an office. or renting a retail space. or renting a workshop.</p>	Mar 29, 2011 12:53 PM

	15-24	25-55	56-65	66+	Other or comment	
1			X		Mutual funds	Mar 10, 2011 1:23 PM
2			X		For the last 30 years there have been literally hundreds of programs specifically for women. Why are the men being ignored???	Mar 16, 2011 1:20 PM
3				X	Need to teach very conservative investments first.	Mar 18, 2011 9:54 AM
4	X				It has been my experience that women are grossly underrepresented in areas like business and investing -- I think that educating more women about these topics would give them a leg up in these fields.	Mar 23, 2011 11:47 AM

	15-24	25-55	56-65	66+	Email Address:	
1	X					Mar 10, 2011 11:58 AM
2		X				Mar 10, 2011 1:03 PM
3		X				Mar 10, 2011 1:14 PM
4		X				Mar 10, 2011 1:40 PM
5			X			Mar 10, 2011 1:52 PM
6		X				Mar 10, 2011 2:07 PM

	15-24	25-55	56-65	66+	Email Address:
7		X			Mar 10, 2011 2:28 PM
8		X			Mar 10, 2011 2:45 PM
9		X			Mar 10, 2011 6:20 PM
10		X			Mar 11, 2011 5:32 AM
11				X	Mar 11, 2011 7:00 AM
12			X		Mar 11, 2011 7:44 AM
13			X		Mar 11, 2011 8:26 AM
14			X		Mar 11, 2011 9:11 AM
15				X	Mar 11, 2011 9:41 AM
16			X		Mar 11, 2011 12:47 PM
17			X		Mar 11, 2011 3:42 PM
18		X			Mar 12, 2011 5:56 AM
19				X	Mar 12, 2011 6:15 AM
20			X		Mar 13, 2011 6:32 AM
21		X			Mar 13, 2011 6:47 AM
22			X		Mar 13, 2011 10:09 AM
23		X			Mar 13, 2011 10:38 AM
24				X	Mar 13, 2011 12:52 PM
25		X			Mar 14, 2011 3:52 AM
26		X			Mar 14, 2011 4:12 AM
27		X			Mar 14, 2011 7:47 AM
28		X			Mar 14, 2011 8:27 AM
29			X		Mar 14, 2011 11:47 AM
30				X	Mar 14, 2011 2:27 PM
31				X	Mar 14, 2011 4:47 PM
32			X		Mar 15, 2011 7:16 AM
33				X	Mar 15, 2011 2:36 PM
34			X		Mar 15, 2011 5:37 PM
35		X			Mar 17, 2011 4:21 PM
36		X			Mar 17, 2011 5:55 PM
37		X			Mar 18, 2011 12:21 PM
38		X			Mar 18, 2011 1:03 PM
39		X			Mar 19, 2011 6:11 AM
40			X		Mar 19, 2011 7:57 PM
41			X		Mar 20, 2011 10:13 AM
42			X		Mar 20, 2011 10:15 AM
43		X			Mar 20, 2011 10:16 AM
44		X			Mar 20, 2011 12:44 PM
45				X	Mar 21, 2011 9:22 AM
46	X				Mar 21, 2011 2:49 PM
47	X				Mar 21, 2011 3:52 PM
48	X				Mar 21, 2011 7:23 PM
49	X				Mar 22, 2011 3:33 AM

	15-24	25-55	56-65	66+	Email Address:
50			X		Mar 22, 2011 12:54 PM
51				X	Mar 22, 2011 1:27 PM
52	X				Mar 23, 2011 11:47 AM
53	X				Mar 23, 2011 2:58 PM
54				X	Mar 27, 2011 9:28 AM
55			X		Mar 27, 2011 9:33 AM
56				X	Mar 27, 2011 11:44 AM
57				X	Mar 27, 2011 11:46 AM
58			X		Mar 29, 2011 12:53 PM