



FINANCIAL LITERACY QUESTIONNAIRE FOR PISA 2022

Main Survey Version (International Option)

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In this questionnaire you are being asked questions about your experience with money matters in school and outside of school. When you answer the questions, please think about all of your experiences during the last 12 months (that is, since this time last year), even if you have changed school in this time.

There are no 'right' or 'wrong' answers. Your answers should be the ones that are 'right' for you.

You may ask for help if there is something you do not understand or you are not sure how to answer a question.

Your answers will be combined with others to make totals and averages in which no individual can be identified. All your answers will be kept confidential.

FL150 **Have you ever learned how to manage your money
in a course?**

(Please select one response in each row.)

		<i>Yes</i>	<i>No</i>
FL150Q01TA	At school, in a subject or course specifically about managing your money	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂
FL150Q02TA	At school as part of another subject or course	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂
FL150Q03TA	In an activity outside school	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂

FL164

Thinking about school lessons in the last 12 months, have you heard of, or learnt about, the following terms?

You may have heard about these terms from someone else, such as your parents/guardians or friends, but please only think about what you have heard or learnt in school.

(Please select one response in each row.)

		<i>Never heard of it</i>	<i>Heard of it, but I don't recall the meaning</i>	<i>Learnt about it, and I know what it means</i>
FL164Q01HA	Interest payment	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q02HA	Compound interest	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q03HA	Exchange rate	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q04HA	Depreciation	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q05HA	Shares/stocks	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q06HA	Return on investment	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q07HA	Dividend	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q08HA	Diversification	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q09HA	Debit card	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q10HA	Bank loan	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q11HA	Pension plan	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q12HA	Budget	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q13HA	Wage	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q14HA	Entrepreneur	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL164Q15HA	Central bank	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃

FL164Q16HA Income tax

₀₁

₀₂

₀₃

FL166

How often have you encountered the following types of tasks or activities in a school lesson in the last 12 months?

(Please select one response in each row.)

		<i>Never</i>	<i>Sometimes</i>	<i>Often</i>
FL166Q01HA	Describing the purpose and uses of money	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL166Q02HA	Exploring the difference between spending money on needs and wants	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL166Q03HA	Exploring ways of planning to pay an expense	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL166Q05HA	Discussing the rights of consumers when dealing with financial institutions	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL166Q06HA	Discussing the ways in which money invested in the stock market changes value over time	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL166Q07HA	Analysing advertisements to understand how they encourage people to buy things	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃

Introduction

The previous question asked about money-related tasks or activities that you may have encountered in a school lesson in the last 12 months. The next question is about when you encountered these topics.

FL174

Have you encountered these tasks during the following classes or activities?

(Please select one response in each row.)

		<i>Yes</i>	<i>No</i>	<i>I don't know.</i>	<i>I don't have this class.</i>
FL174Q01JA	During your mathematics class	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL174Q02JA	During classes about social sciences (<national example>)	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL174Q03JA	During classes about citizenship (<civic education or “the world around me” or other national example>)	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL174Q04JA	During classes about economics or business	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL174Q05JA	During another class	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL174Q06JA	During a one-off lesson or activity in school time from an outside visitor (not one of your teachers)	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL174Q07JA	During extra-curricular activity outside of school time	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄

FL167

How often do you discuss the following matters with your parents (or guardians or relatives)?

(Please select one response in each row.)

		<i>Never or hardly ever</i>	<i>Once or twice a month</i>	<i>Once or twice a week</i>	<i>Almost every day</i>
FL167Q01HA	Your spending decisions	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL167Q02HA	Your savings decisions	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL167Q06JA	How to use your allowance or pocket money	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL167Q03HA	The family budget	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL167Q04HA	Money for things you want to buy	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL167Q05HA	News related to economics or finance	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL167Q07JA	Shopping online	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄

FL170

Thinking of the last 12 months, how often did you get money from any of these sources?

(Please select one response in each row.)

		<i>Never or almost never</i>	<i>About once or twice a year</i>	<i>About once or twice a month</i>	<i>About once or twice a week</i>	<i>Every day or almost every day</i>
FL170Q01JA	An allowance or pocket money for doing chores at home	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄	<input type="checkbox"/> ₀₅
FL170Q02JA	An allowance or pocket money, without having to do any chores	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄	<input type="checkbox"/> ₀₅
FL170Q03JA	Working outside school hours (e.g. a holiday job, part-time work)	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄	<input type="checkbox"/> ₀₅
FL170Q04JA	Working in a family business	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄	<input type="checkbox"/> ₀₅
FL170Q05JA	Occasional informal jobs (e.g. baby-sitting or gardening)	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄	<input type="checkbox"/> ₀₅
FL170Q06JA	Gifts from friends or relatives	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄	<input type="checkbox"/> ₀₅
FL170Q07JA	Selling things (e.g. at local markets or on <eBay>)	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄	<input type="checkbox"/> ₀₅

FL159

How much do you agree with the following statements about the way you handle your money?

(Please select one response in each row.)

		<i>Strongly disagree</i>	<i>Disagree</i>	<i>Agree</i>	<i>Strongly agree</i>
FL159Q01HA	I can decide independently what to spend my money on.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL159Q02HA	I can spend small amounts of my money independently, but for larger amounts I need to ask my parents or guardians for permission.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL159Q03HA	I need to ask my parents or guardians for permission before I spend any money on my own.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL159Q04HA	I am responsible for my own money matters (e.g. for preventing theft).	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄

FL160

When you think about buying a new product from your allowance, how often do you do any of the following?

(Please select one response in each row.)

		<i>Never</i>	<i>Rarely</i>	<i>Sometimes</i>	<i>Always</i>
FL160Q01HA	Compare prices in different shops	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL160Q02HA	Compare prices between a shop and an online shop	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL160Q03HA	Buy the product without comparing prices	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL160Q04HA	Wait until the product gets cheaper before buying it	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄

FL161

Do you have any of the following things?*(Please select one response in each row.)*

		<i>Yes</i>	<i>No</i>	<i>I don't know what it is.</i>
FL161Q01HA	An account with a <bank, building society, post office or credit union>	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL161Q02HA	A payment card/debit card	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃
FL161Q03HA	A mobile app to access your account	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃

FL162

How confident would you feel about doing the following things?

(Please select one response in each row.)

		<i>Not at all confident</i>	<i>Not very confident</i>	<i>Confident</i>	<i>Very confident</i>
FL162Q01HA	Making a money transfer (e.g. paying a bill)	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL162Q02HA	Filling in forms at the bank	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL162Q03HA	Understanding bank statements	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL162Q04HA	Understanding a sales contract	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL162Q05HA	Keeping track of my account balance	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL162Q06HA	Planning my spending with consideration of my current financial situation	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄

FL163

When using digital or electronic devices outside of the bank (e.g. at home or in shops), how confident would you feel about doing the following things?

(Please select one response in each row.)

		<i>Not at all confident</i>	<i>Not very confident</i>	<i>Confident</i>	<i>Very confident</i>
FL163Q01HA	Transferring money	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL163Q02HA	Keeping track of my balance	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL163Q03HA	Paying with a debit card instead of using cash	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL163Q04HA	Paying with a mobile device (e.g. mobile phone or tablet) instead of using cash	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL163Q05HA	Ensuring the safety of sensitive information when making an electronic payment or using online banking	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄

FL171

In the last 12 months, how often have you done the following things?

(Please select one response in each row.)

		<i>Never or almost never</i>	<i>About once or twice a year</i>	<i>About once or twice a month</i>	<i>About once or twice a week</i>	<i>Every day or almost every day</i>
FL171Q01JA	Checked that you were given the right change when you bought something with cash	<input type="checkbox"/> _01	<input type="checkbox"/> _02	<input type="checkbox"/> _03	<input type="checkbox"/> _04	<input type="checkbox"/> _05
FL171Q02JA	Felt that you did not have enough money for something you wanted to buy	<input type="checkbox"/> _01	<input type="checkbox"/> _02	<input type="checkbox"/> _03	<input type="checkbox"/> _04	<input type="checkbox"/> _05
FL171Q03JA	Bought something online (alone or with a family member)	<input type="checkbox"/> _01	<input type="checkbox"/> _02	<input type="checkbox"/> _03	<input type="checkbox"/> _04	<input type="checkbox"/> _05
FL171Q04JA	Made a payment using a smartphone (i.e. mobile phone with Internet access)	<input type="checkbox"/> _01	<input type="checkbox"/> _02	<input type="checkbox"/> _03	<input type="checkbox"/> _04	<input type="checkbox"/> _05
FL171Q05JA	Made a payment using a bank card (e.g. <debit card>)	<input type="checkbox"/> _01	<input type="checkbox"/> _02	<input type="checkbox"/> _03	<input type="checkbox"/> _04	<input type="checkbox"/> _05
FL171Q07JA	Bought something that cost more money than you intended to spend	<input type="checkbox"/> _01	<input type="checkbox"/> _02	<input type="checkbox"/> _03	<input type="checkbox"/> _04	<input type="checkbox"/> _05
FL171Q08JA	Checked how much money you have	<input type="checkbox"/> _01	<input type="checkbox"/> _02	<input type="checkbox"/> _03	<input type="checkbox"/> _04	<input type="checkbox"/> _05
FL171Q09JA	Bought something because your friends have it	<input type="checkbox"/> _01	<input type="checkbox"/> _02	<input type="checkbox"/> _03	<input type="checkbox"/> _04	<input type="checkbox"/> _05
FL171Q10JA	Sent money to other people with a smartphone (i.e. mobile phone with Internet access)	<input type="checkbox"/> _01	<input type="checkbox"/> _02	<input type="checkbox"/> _03	<input type="checkbox"/> _04	<input type="checkbox"/> _05
FL171Q11JA	Saved money in an account at a <bank, online bank, building society, post office or credit union>	<input type="checkbox"/> _01	<input type="checkbox"/> _02	<input type="checkbox"/> _03	<input type="checkbox"/> _04	<input type="checkbox"/> _05
FL171Q12JA	Saved money at home	<input type="checkbox"/> _01	<input type="checkbox"/> _02	<input type="checkbox"/> _03	<input type="checkbox"/> _04	<input type="checkbox"/> _05

To what extent do you agree with the following statements?

FL169

(Please select one response in each row.)

		<i>Strongly disagree</i>	<i>Disagree</i>	<i>Agree</i>	<i>Strongly agree</i>
FL169Q01HA	I enjoy talking about money matters.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL169Q05JA	I know how to manage my money.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL169Q02HA	Young people should make their own decisions about how to spend their money.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL169Q06JA	I buy things according to how I feel at the moment.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL169Q07JA	Saving is something I do only if I have money left over.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL169Q03HA	Money matters are not relevant for me right now.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL169Q04HA	I would like to run my own business in the future.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL169Q08JA	I am able to work effectively towards long-term goals.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL169Q10JA	I make savings goals for certain things I want to buy or to do.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL169Q11JA	It is easier to monitor my spending when I pay by cash than when I pay with a bank card.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄

FL172

To what extent do you agree or disagree with the following statements?

(Please select one response in each row.)

	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Agree</i>	<i>Strongly agree</i>
FL172Q01JA My friends have a strong influence on my spending decisions.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL172Q03JA I want to keep up with my friends' life style.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL172Q05JA Sometimes I spend more than I would like when I am with my friends.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄
FL172Q06JA I often buy what my friends recommend.	<input type="checkbox"/> ₀₁	<input type="checkbox"/> ₀₂	<input type="checkbox"/> ₀₃	<input type="checkbox"/> ₀₄

***Thank you very much for your co-operation in
completing this questionnaire!***