



## Section A: Questions

**A1. Q1.Thoss li għandek kontroll tas-sitwazzjoni finanzjarja attwali tiegħek?**

**Do you feel that you are in control of your current financial situation?**

Iva / Yes ☐

Le / No ☐

**A2. Q2.Inti tippjana kemm ha tonfoq kull xhar billi tamel bagit?**

**Do you plan out monthly expenditures by making a budget?**

Dejjem / Always ☐

Kultant / Sometimes ☐

Qatt / Never ☐

**A3. Q3. F'każ ta' emergenza, għandek xi fondi li jistghu isservuk għal:**

**In the event of an emergency, do you have funds to last you for:**

Inqas minn xahar / Less than 1 month ☐

Aktar minn xahar iżda inqas minn xahrejn / More than a month but less than 2 months ☐

Bejn xahrejn u 3 xhur / Between 2 months and 3 months ☐

Aktar minn 3 xhur / More than 3 months ☐

**A4. Q4. Is-sitwazzjoni finanzjarja tiegħek tgiebet matul dawn l-aħħar 3 xhur?**

**Has your financial situation improved over the past 3 months?**

Iva,tgiebet / Yes, improved ☐

Le,hzienet / No, deteriorated ☐

Baqghet l-istess / Remained the same ☐

Ma nafx / Don't know ☐



**A5. Q5.Taħseb li s-sitwazzjoni finanzjarja tiegħek ser titjieb fit-3 xhur li ġejjin?**

**Do you think your financial situation will improve over the coming 3 months?**

Iva, se titjieb / Yes, it will improve

☐

Le, se tmur għall-agħar / No, it will deteriorate

☐

Ser tibqa' l-istess / It will remain the same

☐

Ma nafx / Don't know

☐

**A6. Q6.Meta tikkunsidra kollox, L-infiq tiegħek ta' kulljum (fuq ikel,divertiment,trasport,kura personali,hwejjeg) Matul l-ahhar 3 xhur, taħseb li:**

**Overall, (taking everything into consideration) has your daily living expenditure (on food, entertainment, transport, personal care, clothing) over the past 3 months:**

Zdied / Increased

☐

Naqas / Decreased

☐

Baqa' l-istess / Remained the same

☐

Ma nafx / Don't know

☐

**A7. Q7.Jekk tikkunsidra is-sitwazzjoni ekonomika generali, taħseb li issa huwa l-mument opportun biex in-nies jagħmlu xiri bħall- għamara, apparat elettriku/ eletroniku, eċċ.?**

**In view of the general economic situation, do you think now is the right moment for people to make major purchases such as furniture, electrical/electronic devices, etc.?**

Iva / Yes

☐

Le / No

☐

Ma Nafx / Don't Know

☐

**A8. Q8. Rnexxilek tfaddal xi flus matul l-ahhar 3 xhur?**

**Have you been able to save over the past 3 months**

Iva / Yes

☐

Le / No

☐



**A9. Q9.Kemm tinkwieta dwar il-futur finanzjarju tiegħek?**

**How much do you worry about your financial future?**

Hafna / Very Much ☐

Kemmxejn / Quite a bit ☐

Mhux hafna / Not much ☐

Xejn/ Not at all ☐

**A10. Q10.Għandek xi tip ta' pjan tal-pensjoni tal-irtirar, apparti mil-pensjoni pprovduta mill-gvern?**

**Do you have a retirement pension plan over and above that provided by government?**

Iva / Yes ☐

Le / No ☐

**A11. Q11a.Jekk weġibt "iva" - Qed tippjana li żżid il-livell ta' investment tiegħek għall-pjanijiet ta' rtirar futuri tiegħek fit-3 xhur li ġejjin?**

**If you answered 'yes' - Do you plan on increasing your level of investment for your future retirement plans over the next 3 months?**

Iva / Yes ☐

Le / No ☐

Ma nafx / Don't know ☐

**A12. Q11b. Jekk weġibt "Le" - Qed tippjana li tibda pjan ta' pensjoni jew tinvesti flus għall-pjanijiet ta' rtirar futuri tiegħek fit-3 xhur li ġejjin:**

**If you answered 'No' - Do you plan on starting a pension plan or investing money for your future retirement plans over the next 3 months**

Iva / Yes ☐

Le / No ☐

Ma Nafx / Don't know ☐



**A13. Q12.Kemm tikkunsidra lilek innifsek infurmat fir-rigward ta' kwistjonijiet ta' flus?**

**How knowledgeable do you consider yourself to be with respect to money matters?**

Infurmat hafna / Highly knowledgeable ☐

Infurmat ftit / Quite knowledgeable ☐

Mhux daqshekk infurmat / Not really knowledgeable ☐

Ma jien infurmat xejn / Not knowledgeable at all ☐

**A14. Q13.Kemm taqra ta' spiss dwar kwistjonijiet ta' finanzi personali?**

**How often do you read up on personal finance matters?**

Kuljum / Every day ☐

Izjed minn darba fil-gimgha / More than once a week ☐

Inqas minn darba fil-gimgha / Less than once a week ☐

Qatt / Never ☐

**A15. Q14.Qatt smajt b "GEMMA", il-portal tal-gvern għall-informazzjoni dwar l-ippjanar finanzjarju, skemi ta' rtirar inklużi għodod biex jgħinuk tippjana l-finanzi tiegħek?**

**Have you heard of GEMMA, the government portal for information on financial planning, retirement schemes including tools to help you plan your finance?**

Iva / Yes ☐

Le / No ☐

**A16. Q15.Jekk iva, Meta kienet l-aħħar darba li użajtha?**

**If yes, When was the last time you used it?**

Matul il-gimgha li għaddiet / During the past week ☐

Aktar minn gimgha ilu iżda inqas minn xahar ilu / More than a week ago but less than a month ago ☐

Aktar minn xahar ilu iżda inqas minn xahrejn ilu/ More than a month ago but less than 2 months ago ☐

Bejn xahrejn u tliet xhur ilu / Between 2 and 3 months ago ☐

Aktar minn 3 xhur ilu / More than 3 months ago ☐

Smajta imma qatt ma uzajta / Heard of 'GEMMA' but never used it ☐



**A17. Q16. X'tip ta' informazzjoni x'aktarx tfittex f'dak li għandu x'jaqsam ma' kwistjonijiet ta' flus?**

**What type of information are you likely to look for with respect to money matters?**

Pjan ta' irtirar / Retirement Planning

☐

Ibbagitjar / Budgeting

☐

Investimenti f'Bonds u l-Ishma / Investing in Bonds and Shares

☐

Prodotti tal-assigurazzjoni / insurance products

☐

Gestjoni tal-Ġid Personali / Managing Personal Wealth

☐

Other

☐

Other

**A18. Q17. Minhabba l-esperjenza tiegħek tal-kriżi li gabet magħha il-pandemija tal-COVID-19, biġsiebek tibda tfaddal għal meta tigi bzonn, ladarba l-affarijiet jirritornaw għan-normal?**

**Given your experience of the crisis brought about by the COVID-19 pandemic, do you intend to save more for a rainy day once things return to normal?**

Iva / Yes

☐

Le / No

☐

Ma nafx / Don't know

☐

**A19. Q18. Jekk iva, kif tista' tagħmel dan (tweġibiet multipli possibbli)**

**If yes, how will you do this (multiple responses possible)**

Tonfoq inqas fuq infiq mhux essenzjali (eż. Ma tiekolx barra, tixtri kafè, divertiment, lotteriji, abbonamenti) / Spend less on discretionary expenditures (eg not eating out, not buying a coffee, entertainment, lotteries, subscriptions)

☐

Dewmien fuq l-infiq fuq oġġetti kbar (ivvjaġġar, karozzi, dar) / Delay spending on major items (travel, cars, house)

☐

Li tkun aktar attent (ma taħlix l-ikel, tixtri dak li għandi bzonn, u tikkonsma inqas utilitajiet) / Being more careful (not wasting food, buying what I need, consuming less utilities)

☐

Tiffinanzja billi tixtri minn ditti orħos (eż. LIDL minflok Fiorucci, rump steak minflok flet) jew oġġetti ġeneriċi. / Economizing by buy cheaper brands (eg LIDL instead of Fiorucci, rump steak instead of fillet) or generic goods.

☐

Tagħti inqas għall-karità jew il-familja u l-ħbieb / Give less to charity or in support of family and friends

☐



Tiehu xogħol addizzjonali, iġġenera dħul addizzjonali minn sorsi oħra / Take on an additional job, generate additional income from other sources

☐

Kiri ta' propjetà li qabel kienet tħalliet vojta (eż residenza tas-sajf) / Lease out property previously left empty (eg summer residence)

☐

Other

☐

Other

## Section B: Demographics

**B1. Q19.Sess**

**Gender**

Ragel / Male

☐

Mara / Female

☐

Other

☐

Other

**B2. Q20.Eta'**

**Age**

18-24

☐

25-34

☐

35-44

☐

45-54

☐

55-64

☐

65+


☐



**B3. Q20b.Date of birth (Month)**

January	<input type="checkbox"/>
February	<input type="checkbox"/>
March	<input type="checkbox"/>
April	<input type="checkbox"/>
May	<input type="checkbox"/>
June	<input type="checkbox"/>
July	<input type="checkbox"/>
August	<input type="checkbox"/>
September	<input type="checkbox"/>
October	<input type="checkbox"/>
November	<input type="checkbox"/>
December	<input type="checkbox"/>
Refused	<input type="checkbox"/>

**B4. Q20c.Date of birth (Year)**

1920	<input type="checkbox"/>
1921	<input type="checkbox"/>
1922	<input type="checkbox"/>
1923	<input type="checkbox"/>
1924	<input type="checkbox"/>
1925	<input type="checkbox"/>
1926	<input type="checkbox"/>
1927	<input type="checkbox"/>
1928	<input type="checkbox"/>
1929	<input type="checkbox"/>
1930	<input type="checkbox"/>
1931	<input type="checkbox"/>
1932	<input type="checkbox"/>
1933	<input type="checkbox"/>
1934	<input type="checkbox"/>
	



- 1935 ☐
- 1936 ☐
- 1937 ☐
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- 1944 ☐
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- 1998 ☐
- 1999 ☐
- 2000 ☐
- 2001 ☐
- 2002 ☐
- Refused ☐

**B5. Q21.Lokalita**

**Location of Residence**

- Attard ☐
- Balzan ☐
- Birzebbugia ☐
- Birgu ☐
- Birkirkara ☐
- Bormla ☐
- Dingli ☐
- Fgura ☐
- Fontana ☐
- Floriana ☐
- Ghajnsielem ☐
- Gharb ☐
- Gharghur ☐
- Ghasri ☐
- Ghaxaq ☐
- Gudja ☐





Gzira

☐

Hamrun

☐

Iklin

☐

Isla

☐

Kalkara

☐

Kercem

☐

Kirkop

☐

Lija

☐

Luqa

☐

Marsa

☐

Mdina

☐

Mellicha

☐

Mgarr

☐

Mosta

☐

Mqabba

☐

Marsascala

☐

Msida

☐

Mtarfa

☐

Munxar

☐

Marsaxlokk

☐

Nadur

☐

Naxxar

☐

Paola

☐

Pembroke

☐

Pieta

☐

Qala

☐

Qormi

☐

Qrendi

☐

Rabat

☐



Rabat Gozo	<input type="checkbox"/>
San Giljan	<input type="checkbox"/>
San Gwann	<input type="checkbox"/>
San Lawrenz	<input type="checkbox"/>
Santa Lucija	<input type="checkbox"/>
Santa Venera	<input type="checkbox"/>
San Pawl il-Bahar	<input type="checkbox"/>
Safi	<input type="checkbox"/>
Sannat	<input type="checkbox"/>
Siggiewi	<input type="checkbox"/>
Sliema	<input type="checkbox"/>
Swieqi	<input type="checkbox"/>
Ta'Xbiex	<input type="checkbox"/>
Tarxien	<input type="checkbox"/>
Valletta	<input type="checkbox"/>
Xaghjra	<input type="checkbox"/>
Xaghra	<input type="checkbox"/>
Xewkija	<input type="checkbox"/>
Zabbar	<input type="checkbox"/>
Zebbug	<input type="checkbox"/>
Zebbug Gozo	<input type="checkbox"/>
Zejtun	<input type="checkbox"/>
Zurrieq	<input type="checkbox"/>



**B6. Q21b.Marital Status**

- Single living with parents ☐
- Single living alone ☐
- Married/Partner with children ☐
- Married/Partner with no children ☐
- Separated / Widowed with children ☐
- Widow without children ☐
- Other ☐

Other

**B7. Q22.X'inhw l-istat tieghek?**

**What is your current status?**

- Employed ☐
- Unemployed ☐
- Pensioner/ Retired ☐
- House carer/ house husband/wife ☐
- Student ☐
- Self employed ☐

**B8. Q23.L-Ghola livell ta' edukazzjoni**

**Highest education level**

- Tertiary Level (Graduate) ☐
- Intermediate Level (sixth form,MCAST) ☐
- Secondary Level vocational (trade school, technical institute) ☐
- Secondary Level general ('O'Levels) ☐
- Primary Level (before Form 1) ☐



**B9. Q24.Inti Impjegat:**

**Are you employed in:**

Is-Settur Pubbliku / The Public sector ☐

Is-Settur Privat / The Private sector ☐

**B10. Q25.F'liema industrija int impjegat? In which industry are you employed?**

Wholesale and retail ☐

Professional - please specify ☐

Construction ☐

Agri/ fisheries ☐

Memberships, repairs, personal services ☐

Manufacture ☐

Admin & support ☐

Accommodation, food & beverages ☐

Courier services ☐

Education ☐

Creative arts, entertainment ☐

Real estate ☐

Media, IT ☐

Education ☐

Other ☐

Other

**B11. Q25b.Specifika:**

**Specify:**



**B12. Q26.Telephone Number**

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**B13. Q27.Name of interviewer:**

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