

# Interview Discussion Guide

## 1. How long have you been managing yourself financially?

- When did you start paying bills?
- When did you get your first job?

## 2. What is important to you about financial management?

- Understanding?
- Planning?
- Visualizing?
- Minimum effort?
- Guidance?

## 3. Walk me through your methods of how you manage your finances.

- Did you find the method from another source?
- What keeps you from developing a financial strategy?
- How did you start thinking of methods to use?
- How have your methods changed and why?
- What tools do you use?

## 4. Could you describe your experience developing financial strategies?

- Why is it good/bad?
- What do you feel could have helped provide a better experience.
- Why did you start managing your finances

## 5. Could you talk to me about the ways managing your finances has been successful for you?

- What aspects do you like
- Why do you like *this* approach vs *that*

**6. Tell me about a time you had to make a financial decision?**

- What negatives were you thinking?
- What was the purchase?
- How significant was the purchase?
- How did this impact you?
- Did you struggle with making the decision?

**7. Tell me about a particular time when using a credit card was beneficial?**

- What did you buy
- Why did you have to/want use a credit card

**8. Tell me about a time when your financial plan didn't work out.**

- Was there a time when you were surprised to see that you had much less in your account than you had thought?
- What was about the method that didn't work for you?
- How could it have been avoided?

**9. Could you describe a time you made a financial mistake?**

- Why did it impact you negatively?
- What caused the mistake?
- How do you feel this could have been avoided?
- How did it alter your financial perspective?

**10. Could you describe a typical everyday financial challenge?**

- How do you decide what groceries to buy?
- How do you decide when to go out to eat?
- How do you decide what entertainment to purchase?

- Do you buy more 'wants' or 'needs' in a day?

**11. Could you describe how you feel about your daily financial decisions?**

- Do you second guess your decisions?
- Could there have been a better decision?
- What is it that you think about?

**12. How does financial stress impact your day?**

- What do you do when this happens?
- What goes through your mind?
- How does stress affect your spending?

**13. Could you describe to me what causes stress when managing your finances?**

- When do you usually stress?
- Where do you normally find yourself stressed?
- Tell me about a time when financial management caused stress?