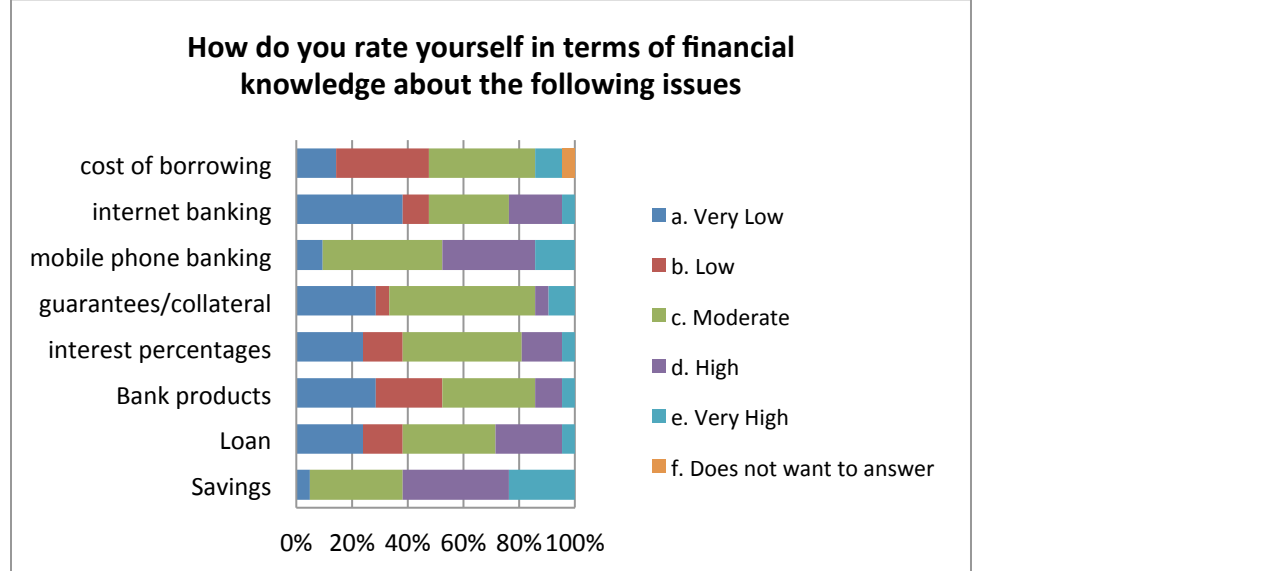
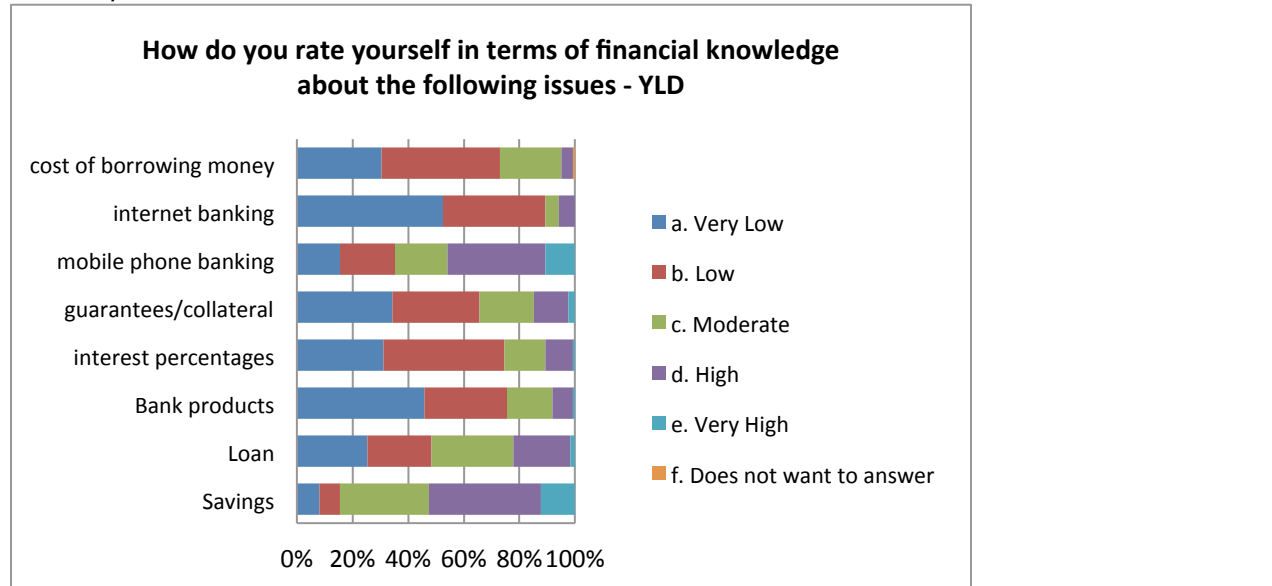


Q. 102: How do you rate yourself in terms of financial knowledge about the following issues?

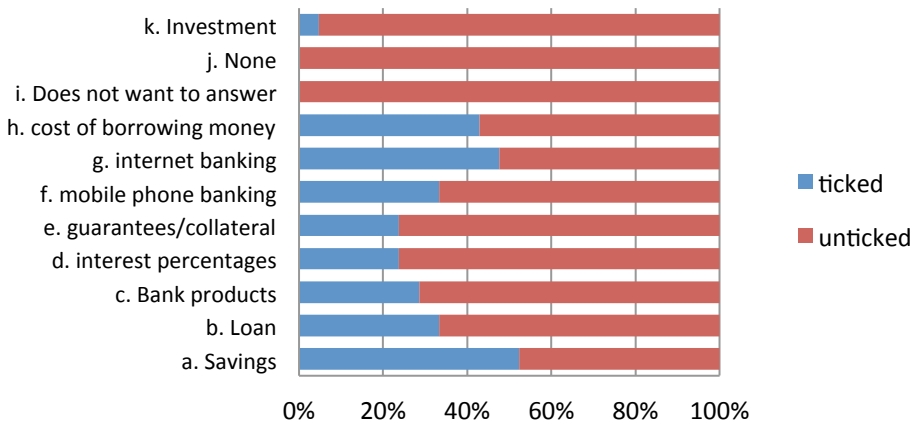


The respondents have a better self-reported knowledge about savings and mobile phone banking whereas their knowledge about internet banking, bank products and cost of borrowing money is relatively lower. The YLD show similar results.



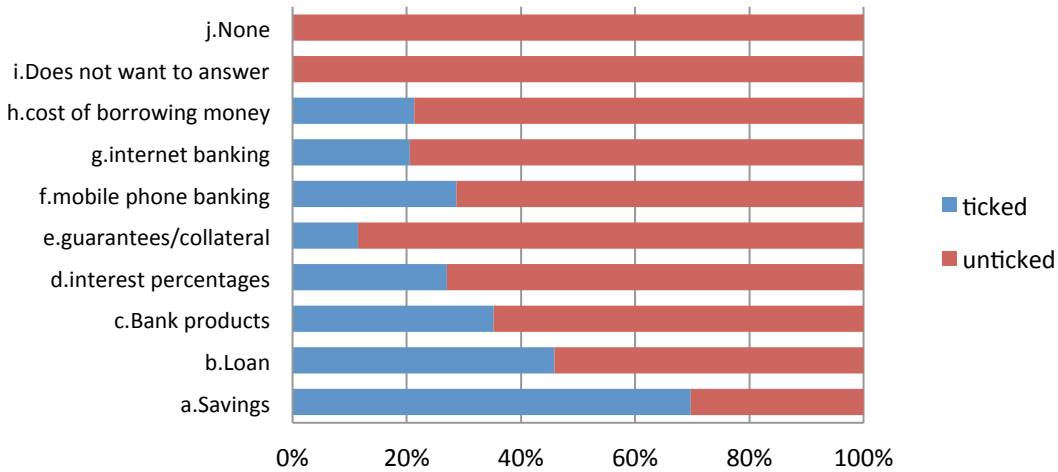
Q.103: On financial management which areas would you want to learn more about?

On financial management which areas would you want to learn more about



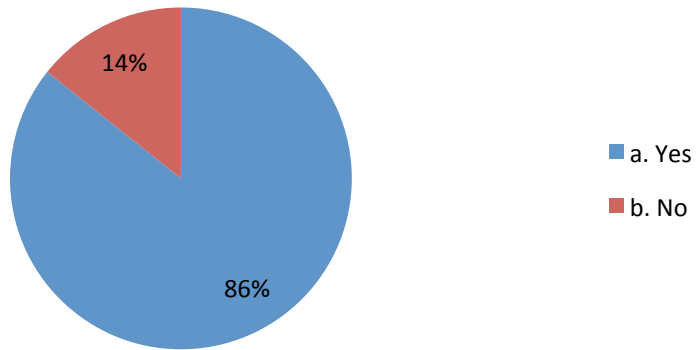
The respondents want to learn more about savings, internet banking and cost of borrowing money. It is remarkable that while they already felt quite knowledgeable about savings, they still want to learn more (most likely choice). The other two choices they want to learn more about was reported as having low knowledge. Similarly, most of the YLD respondents also want to learn most about savings. This is followed by loan and bank products.

On financial management which areas would you want to learn more about - YLD



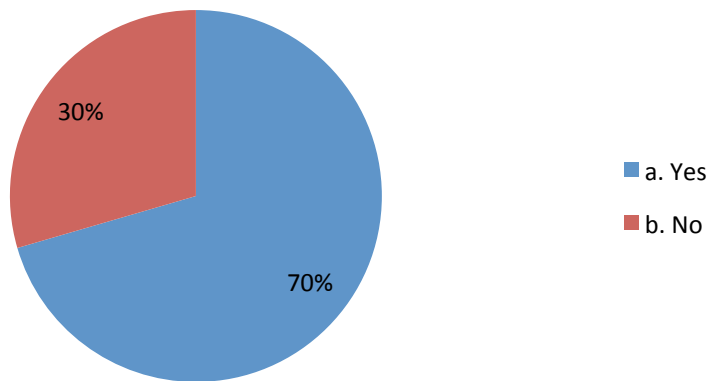
Q.104: Have you committed to any specific financial plan or strategy?

Have you committed to any specific financial plan or strategy



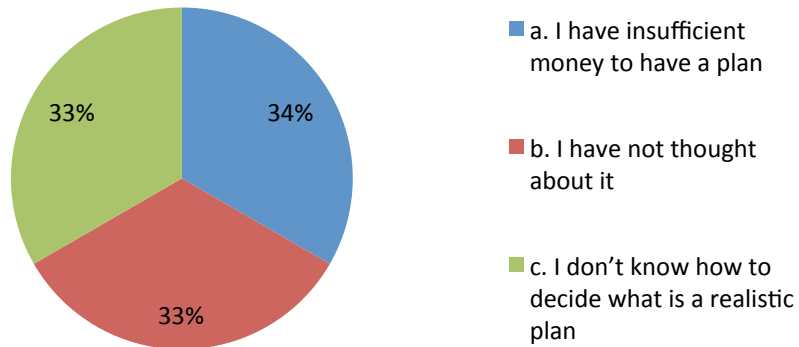
The vast majority of the Self-Diaries and the YLD respondents have a specific financial plan or strategy.

Have you committed to any specific financial plan - YLD



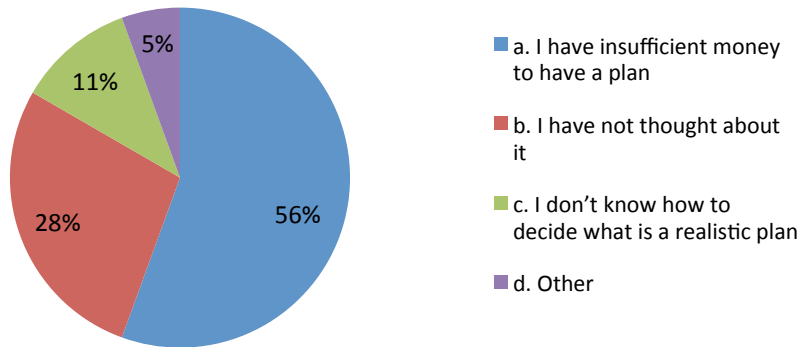
Q.105: What is the reason you do not have a financial plan or strategy?

What is the reason you do not have a financial plan or strategy?



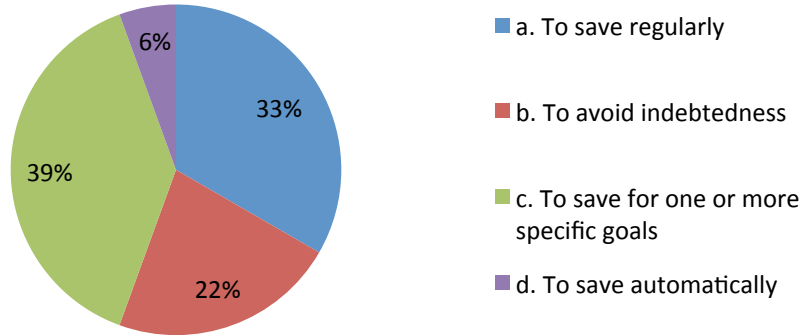
Those who do not have a financial plan, their reasons are 'I have insufficient money to have a plan' (34%), 'I have not thought about it' (33%) and 'I don't know how to decide what is a realistic plan' (33%). In the YLD, "I have insufficient money to have a plan" (56%) and "I have not thought about it" (28%) are mentioned as main reasons for not having a financial plan.

What is the reason you do not have a financial plan - YLD



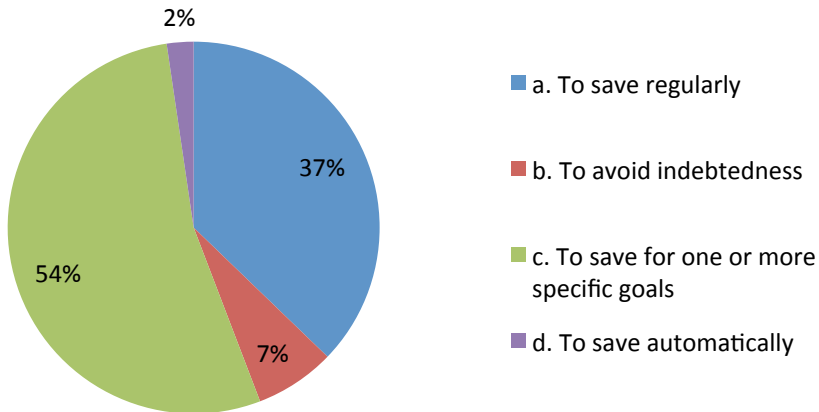
Q.106: Which of the following financial plans are you following?

Which of the following financial plans are you following



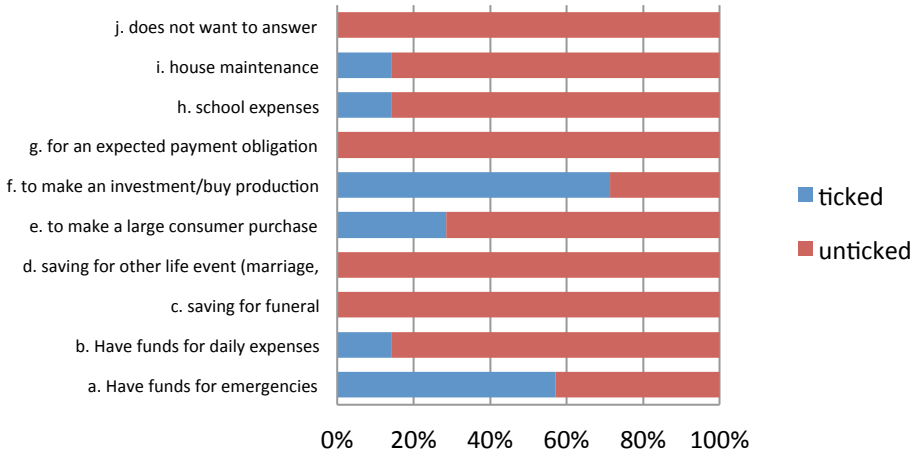
The financial plan of about two fifth of the respondents is 'to save for one or more specific goals' followed by 'to save regularly' (33%) and 'to avoid indebtedness' (22%). These findings are very similar to the findings of the YLD.

Which financial plans are you following - YLD



Q.107: Which goal(s) are you saving for?

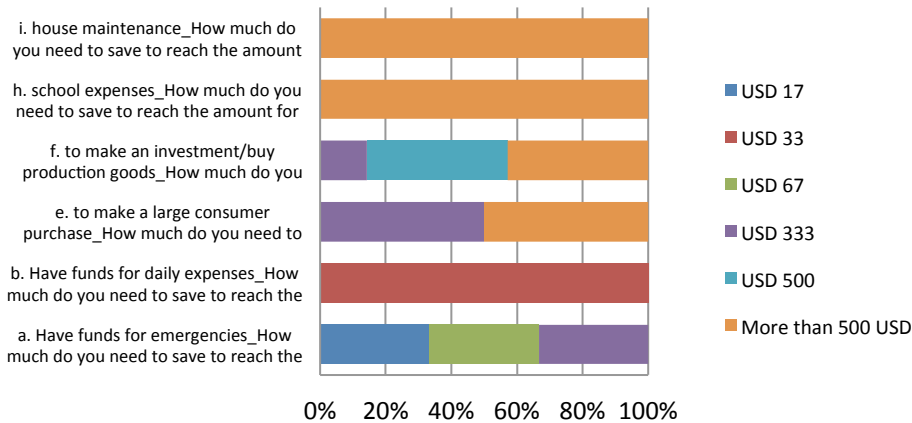
Which goal(s) are you saving for



They are mainly saving to 'make an investment' and to 'have funds for emergencies'.

Q.108: How much do you need to save to reach the amount for {0}?

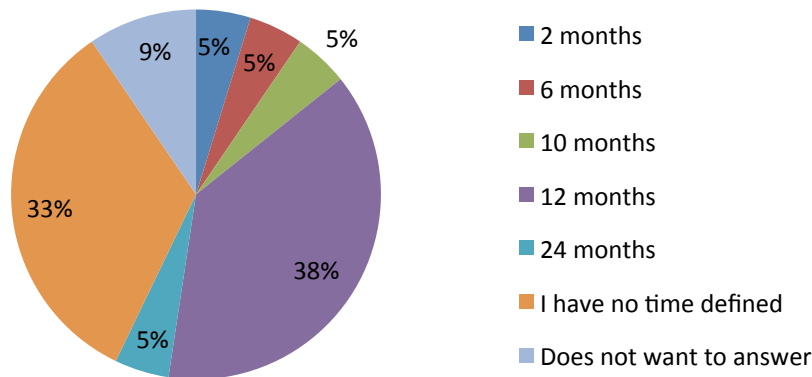
How much do you need to save to reach the amount for the following



The respondents mentioned they need to save more than 500 USD mainly for house maintenance and school expenses and USD 33 to have funds for daily expenses.

Q.109: How long will it take you to reach your goal (in months, round to the nearest full month)?

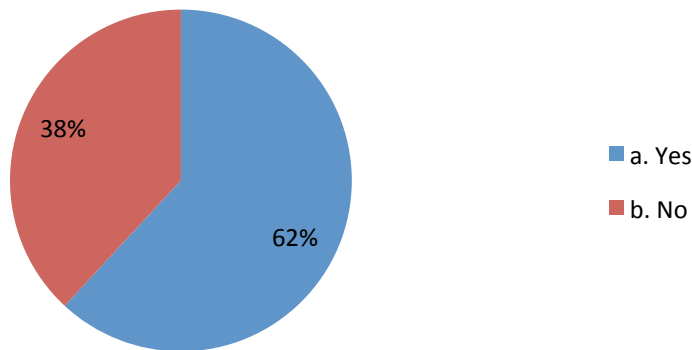
How long will it take you to reach your goal



About two fifth of the respondents stated it will take them about a year to reach their goal while one third mentioned they have no time defined.

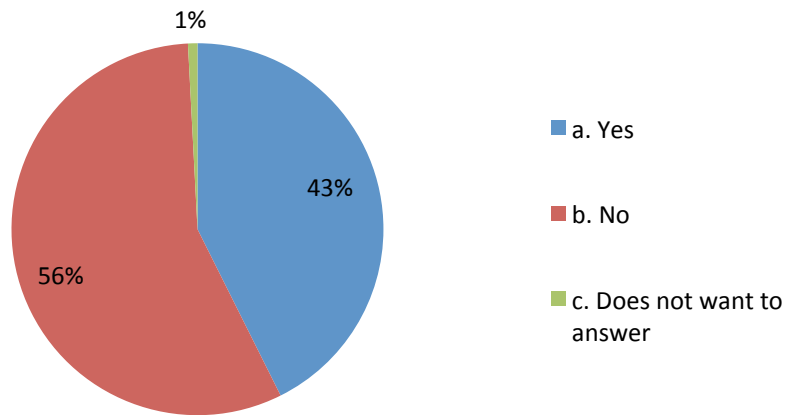
Q.110: Did you receive any training, session or workshop on financial skills or knowledge?

Did you receive any training, session or workshop on financial skills or knowledge



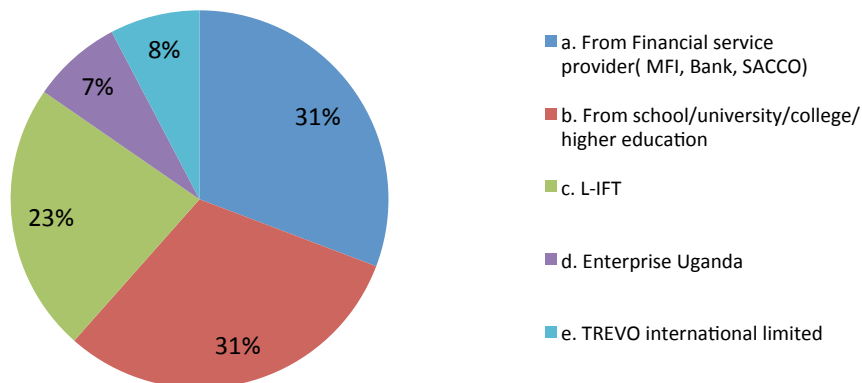
More than three fifth of the respondents have received some form of training, session or workshop on financial skills or knowledge. Compared to the YLD respondents , a higher percentage of the FEDU ex-researchers have received training.

Did you receive any training on financial skills - YLD



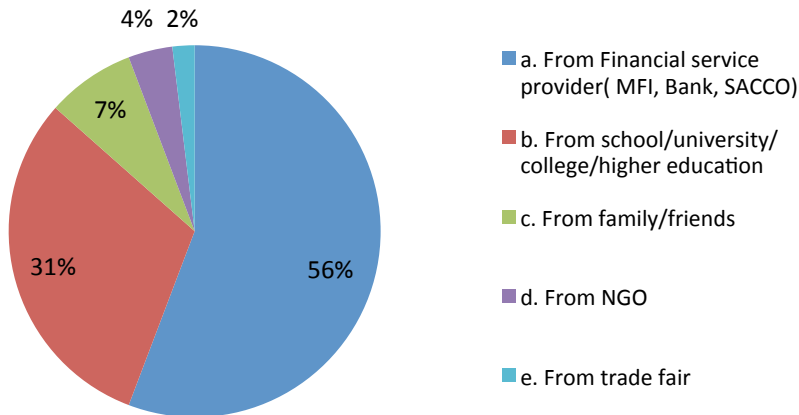
Q.111: Who gave you this training/workshop or other form of education?

Who gave you this training/workshop or other form of education



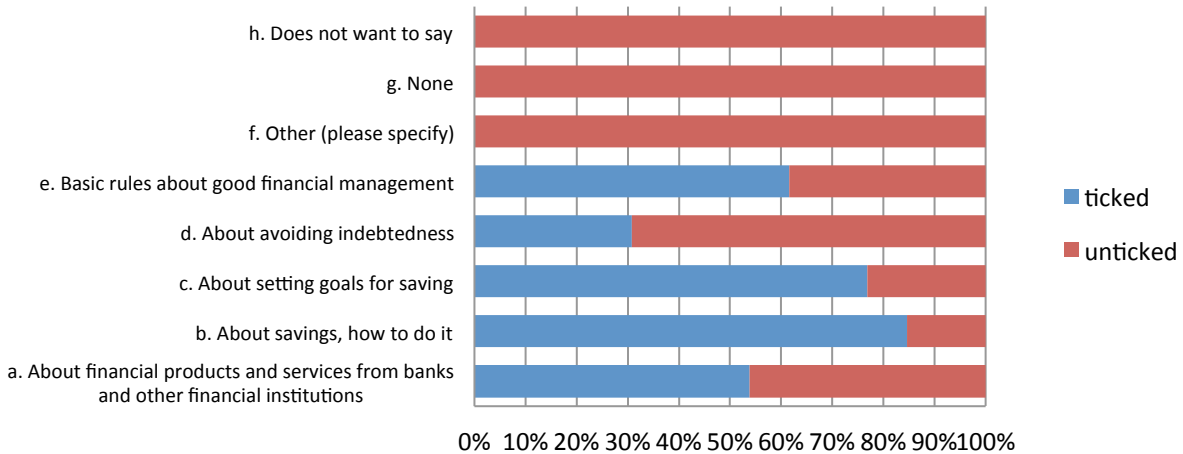
They received training primarily from a 'financial service provider', 'school/university/college/higher education' (which is similar to the YLD respondents) and 'L-IFT', respectively.

Who gave you this training - YLD



Q.112: What did you learn about in this/these training/workshops/sessions?

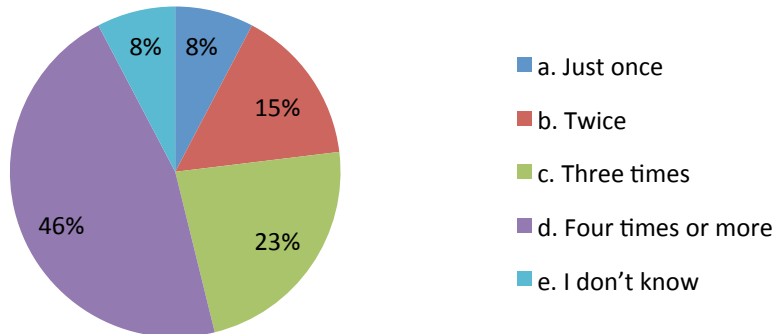
What did you learn about in this/these training



The respondents mainly learned in this/these training 'about savings, how to do it', 'about setting goals for saving' and 'basic rules about good financial management', which is a similar finding with the YLD.

Q.113: How many sessions of training or workshop did you have?

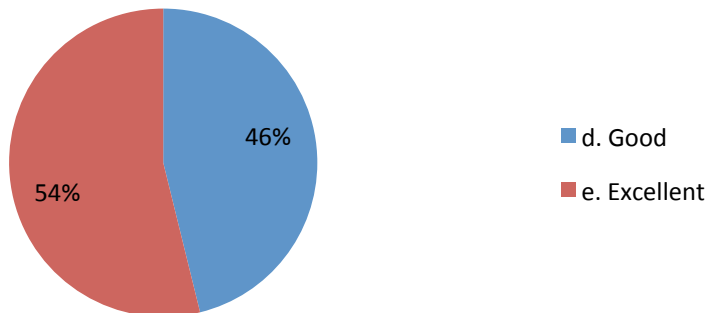
How many sessions of training or workshop did you have



Almost half of the respondents had 'four times or more' sessions of training or workshop, followed by three times (23%) and twice (15%).

Q.114: How do you rate the training/workshop/session(s) that you received?

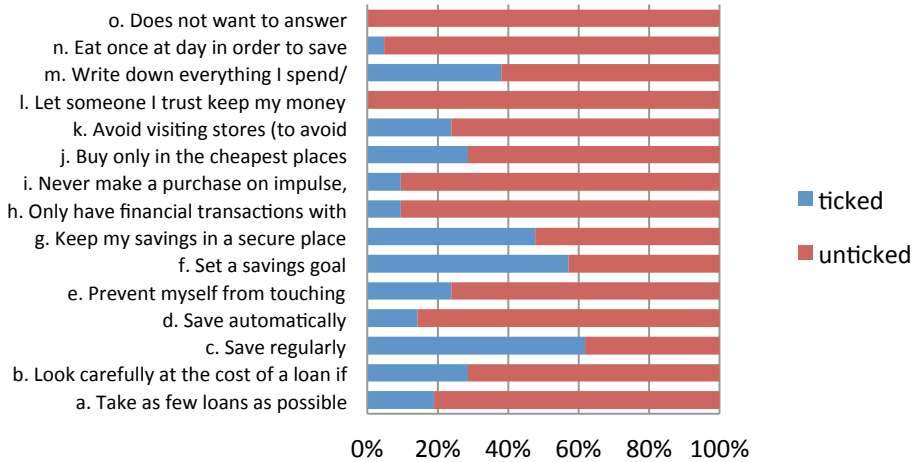
How do you rate the training(s) that you received



More than half of the respondents rate the training(s) they received as 'excellent' while the remaining rate it as 'good'.

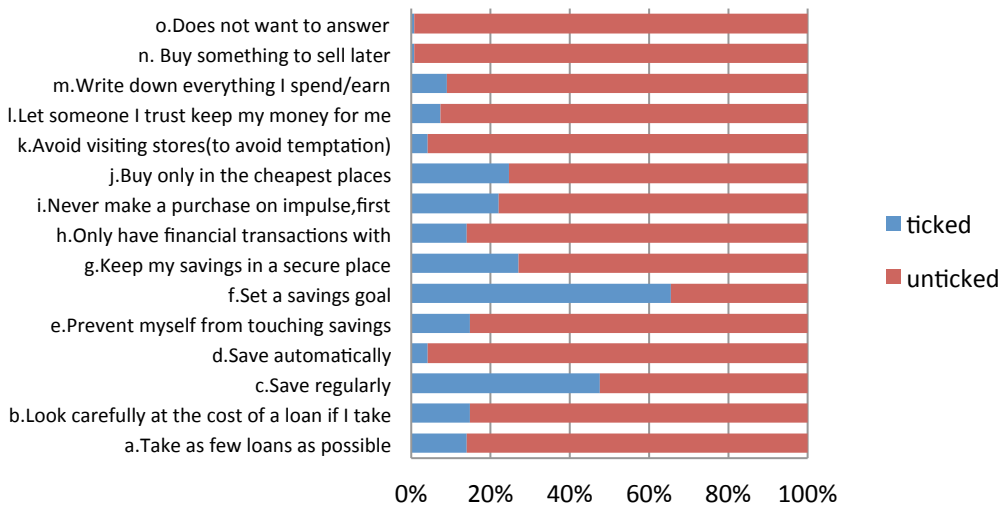
Q.115: What good practice in financial management do you follow?

What good practice in financial management do you follow



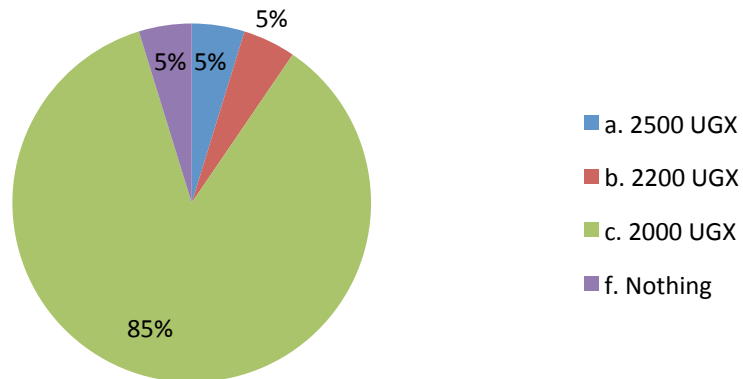
Among good practices in financial management, those selected by most of the respondents are ‘save regularly’, ‘set a savings goal’ and ‘keep my savings in a secure place’. Similarly, ‘set a savings goal’ and ‘save regularly’ were selected by most of the YLD respondents.

What good practice in financial management do you follow - YLD



Q.117: If you have 5000 UGX and you go shopping for 1 kg of sugar and 2 loaves of bread. If the sugar costs 1500 UGX and a loaf of bread costs 750 UGX each. How much change will you have?

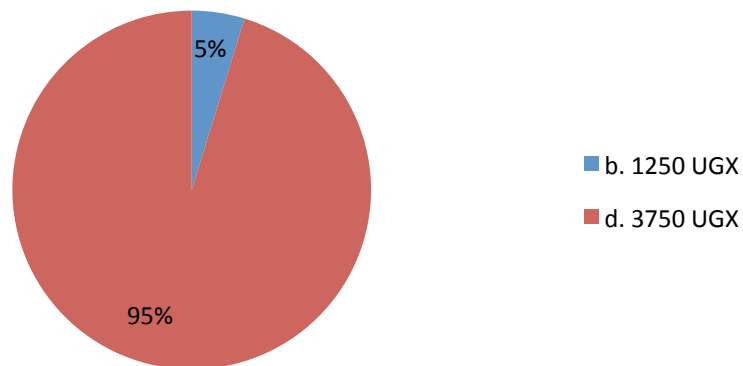
How much change will you have



Majority (85%) of the respondents answered correctly stating their change to be 2000 UGX.

Q.118: If you buy 5 packets of biscuits which cost 750 UGX each, how much does that cost?

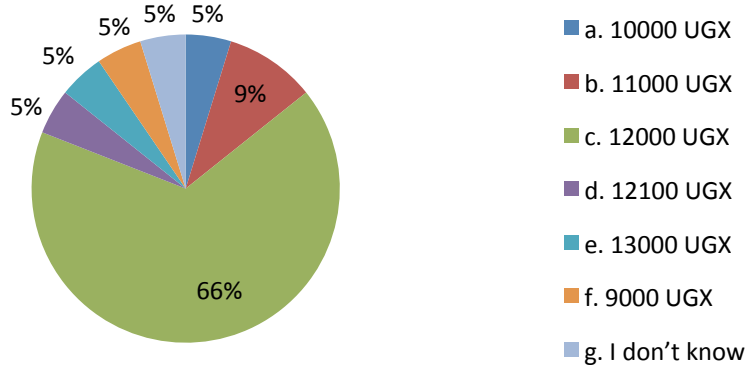
How much does that cost



Almost all (95%) respondents gave the correct answer of 3750 UGX.

Q.119: If you save 10000 UGX and you leave it in the account for two years and the interest is 10% [Per year, how much would you have in the account after two years?

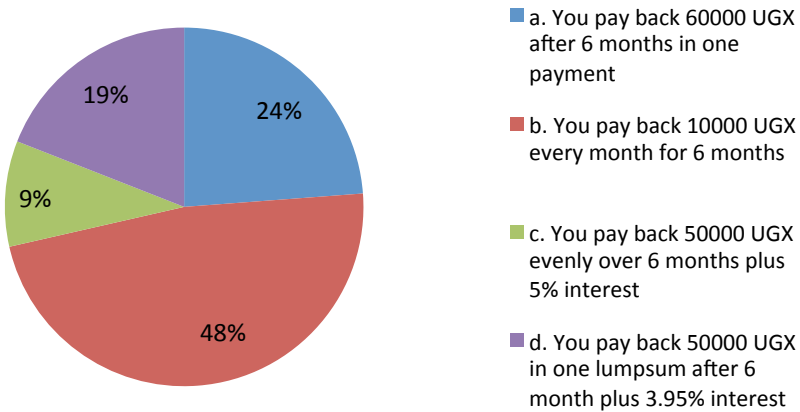
How much would you have in the account after two years



Only 5% of them (basically one person) gave the correct response, which is 12100 UGX. The majority of the respondents were almost correct, with the answer 12000 UGX.

Q.120: If you want to take a loan of 50000 UGX for half a year, which offer would you take?

Which offer would you take



Almost half of the respondents chose the most expensive offer (you pay back 10,000 UGX every month for six months) while 19% chose the cheapest option. Most of the YLD respondents also gave similar answers to the financial calculations questions.