



# FINBIT MOBILE APPLICATION SURVEYOR MANUAL

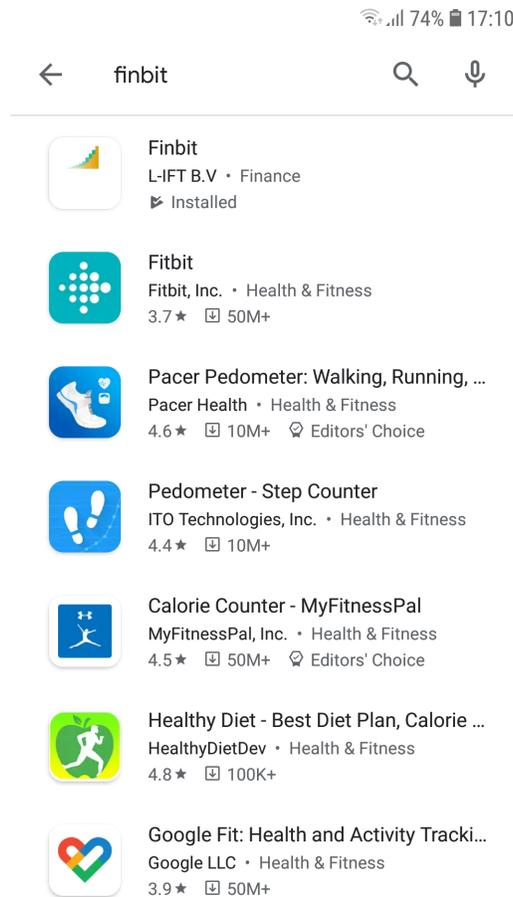


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# 1. Downloading the FINBIT app

The *FINBIT* app was developed by L-IFT and can be downloaded on Google Play Store.



## 2. Login Page

*FINBIT* welcomes you and gives you the possibility to choose your language as well as a brief explanation of what the “INCOME”, “SAVINGS”, “EXPENSES” and “LOANS” features are before proceeding to any activity.



**FINBIT®**

Welcome to Finbit

An Android application which enables users to report all their financial and livelihood data. Users can track their "incomes and expenditures" related to their work and their households.

Language

→

•••••



**Income**

Keep track of income from different sources, compare income sources based on several factors and keep track of hours worked to see efficiency of income source

→

BACK

•••••



**Savings**

Keep track of all your savings accounts including cash all in one place, set and get notifications to help you reach your savings goal

→

BACK SKIP

•••••



**Expenses**

Keep track of both personal and business expenses to help you see where you are spending your money and better manage your finances

→

BACK SKIP

•••••



**Loans**

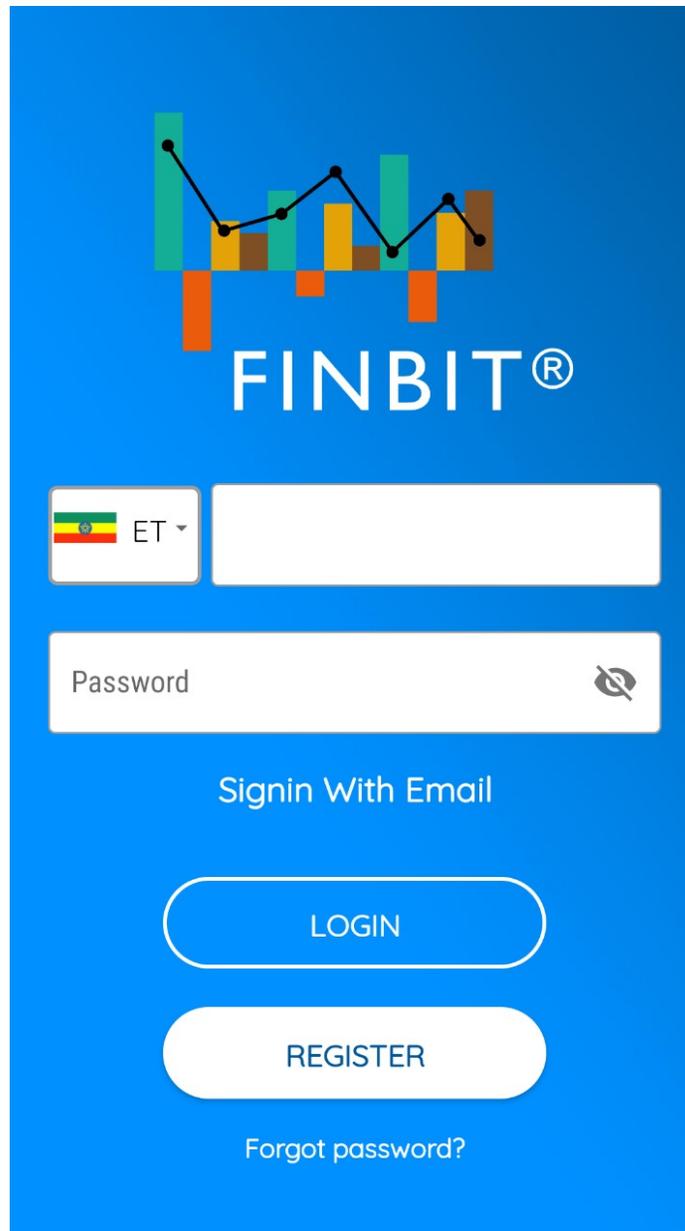
Keep track of all loans you owe and are owed to get reminders for loan payments

→

BACK

•••••

If you already have a Finbit account, sign in by entering either your email address or your phone number. Then enter your password and press "login". If you don't have an account, please register. If you forgot your password, press "Forgot Password".



### 3. Register Page

Please fill out your first name, last name and middle name (optional). After that, input your phone number and email address. Then, fill your Finbit password and retype your password. Finally, read and accept the Terms and Conditions as well as the Privacy Policy, and click on "Create Account".

The image shows a mobile application interface for registration. At the top, there is a blue status bar with icons for Bluetooth, signal strength, Wi-Fi, and battery level (30%), along with the time 13:01. Below the status bar, the word "FINBIT" is displayed in a large, bold, blue font. The registration form consists of several input fields: "First Name", "Middle Name", "Last Name", "Phone Number" (with a dropdown menu showing the Ethiopian flag and "+251"), "Email", "Password", and "Please Retype your Password.". Below the password fields, there is a checkbox and the text "I agree to the FINBIT [Terms and Conditions](#) and [Privacy Policy](#)". At the bottom of the form, there is a large, rounded, grey button labeled "Create Account".

## 4. Forgot Password

If you have forgotten your password, enter your email address and press "Reset password". An email will be sent to you with a link to reset your password. Click on the link and choose to open it with the Finbit application. Then you will be directed to a page to set a new password and you just need to follow the instructions.

← Password Recovery

## Forget Password?

To reset password, enter your email then press the button and follow the instructions.

Email

RESET PASSWORD

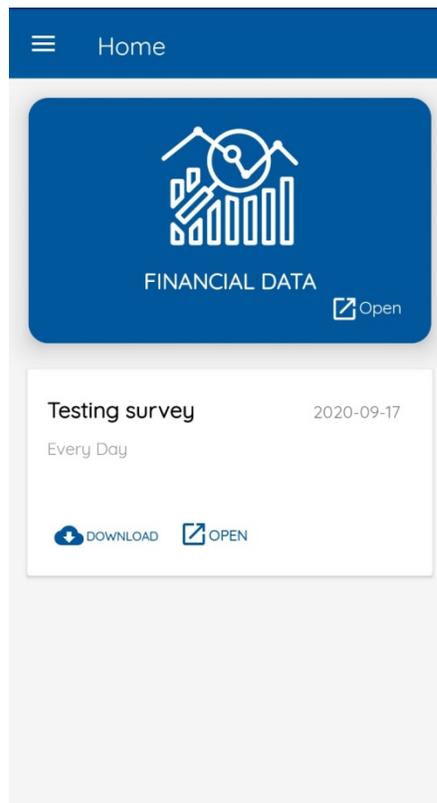
## 5. Home page

Once you're logged in, you'll access our home page with

- financial data;
- a list of surveys.

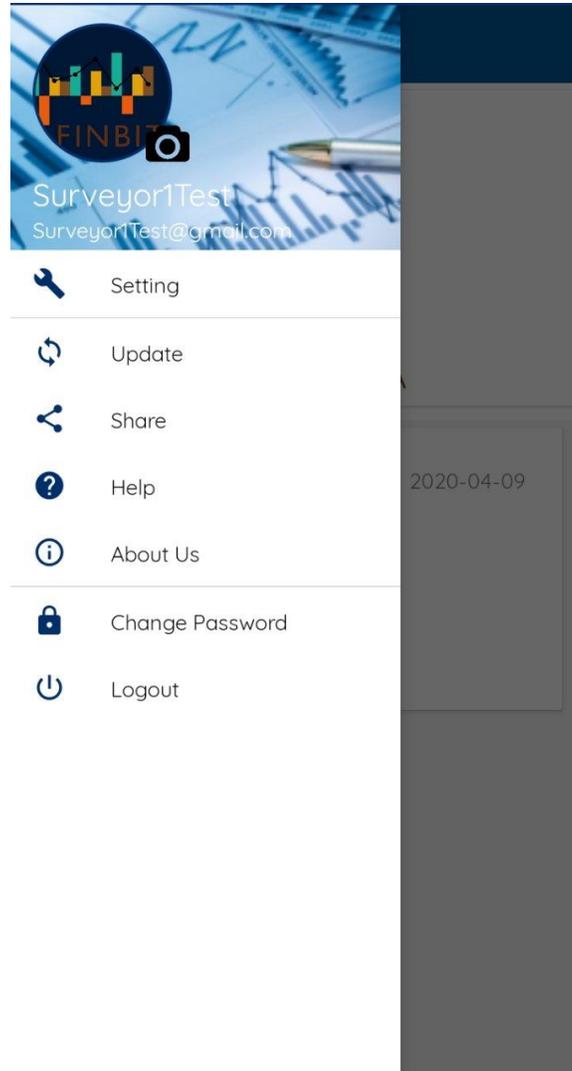
If you want to manage the financial data of a respondent assigned to you, click on 'financial data'.

Click on one of the listed surveys to interview the respondents assigned to you.



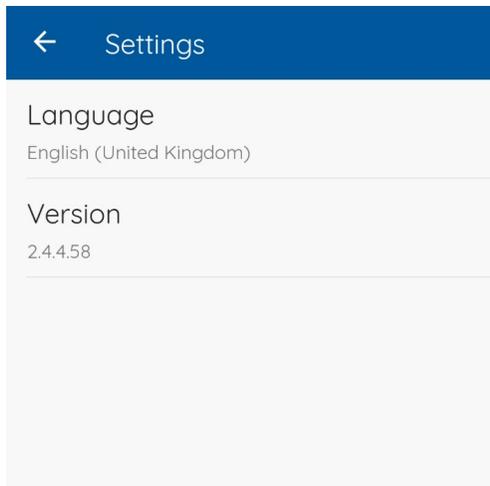
## 6. Menu Items

When you open the menu (3 dashes on the top left corner of the screen), you see “Setting”, “Update”, “Share”, “Help”, “About Us”, “Change Password” and “Logout”.



## 6.1 Settings

If you want to set your language and see the version of the app you are using, click on “Setting”.

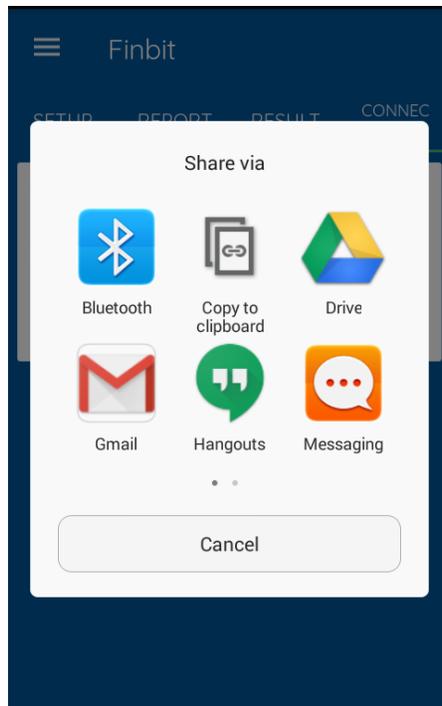


If you press “Language”, you will be given several language to choose from



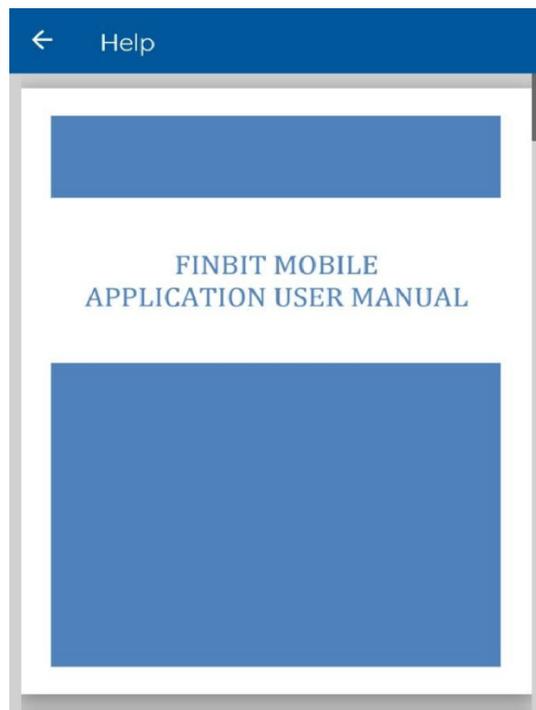
If you need to update the Finbit app click on “Update” and you will be redirected to Google Play Store.

The “Share” button enables you to share a link with other people by email or other social media platforms in order for them to download the app.



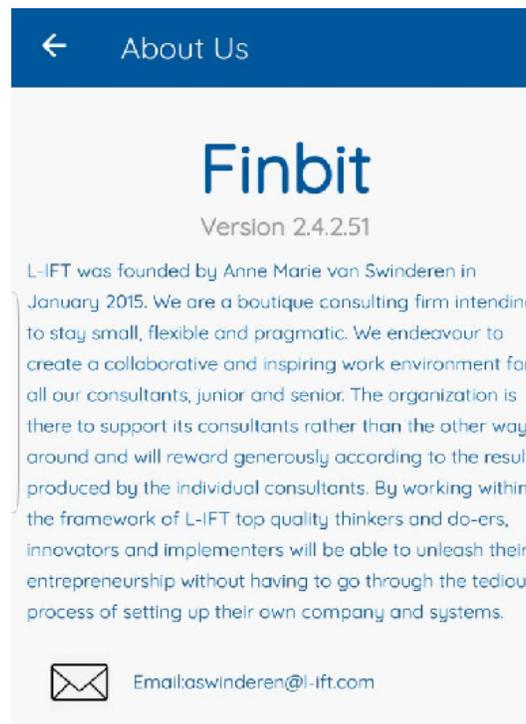
## 6.2 Help

If you need help navigating the app, you can refer to our users manual by clicking on the “Help” button.



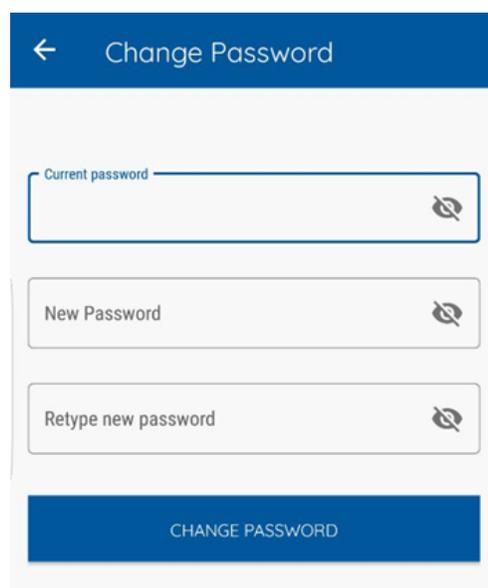
## 6.3 About us

“About us” gives you detailed information about our application.



## 6.4 Change password

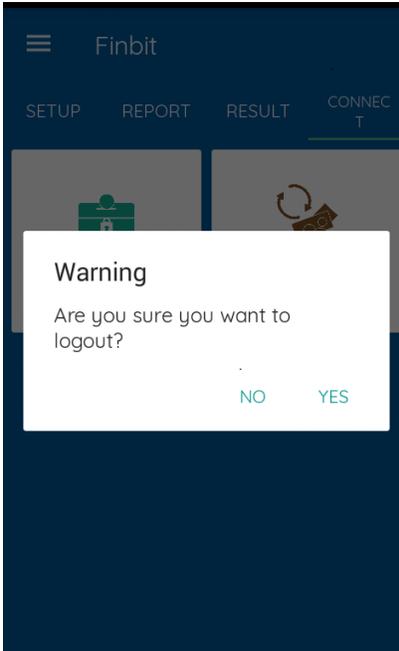
If you want to change your password, click on “Change password”. You will be required to type your current password and then, input your “New Password”. After that “Retype your new password”. Finally, click on “Change password”.



The screenshot shows the 'Change Password' screen of the Finbit application. At the top, there is a blue header with a back arrow and the text 'Change Password'. Below the header, there are three input fields for passwords, each with a toggle icon on the right side. The first field is labeled 'Current password', the second is 'New Password', and the third is 'Retype new password'. At the bottom of the screen, there is a blue button with the text 'CHANGE PASSWORD'.

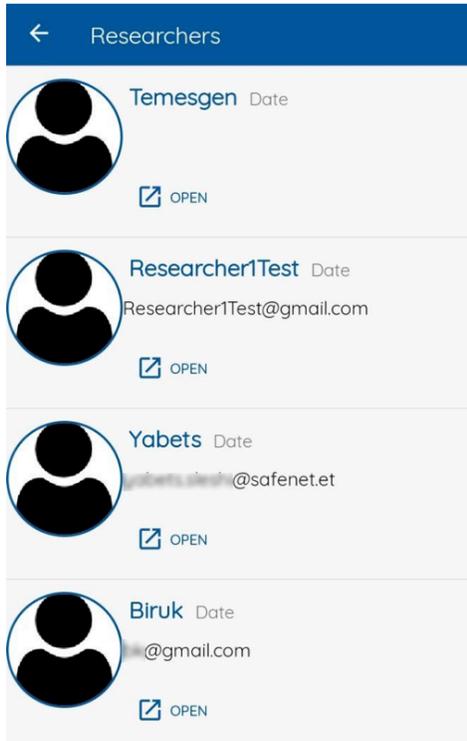
## 6.5 Log out

If you want to fully close the app, click on “Logout” at the bottom of the menu. You’ll then be asked “Are you sure you want to logout?”.



## 7. Financial Data

When you click on “FINANCIAL DATA” in the home page, you will be redirected to the respondents list page. These respondents are respondents whose financial data you are required to input.



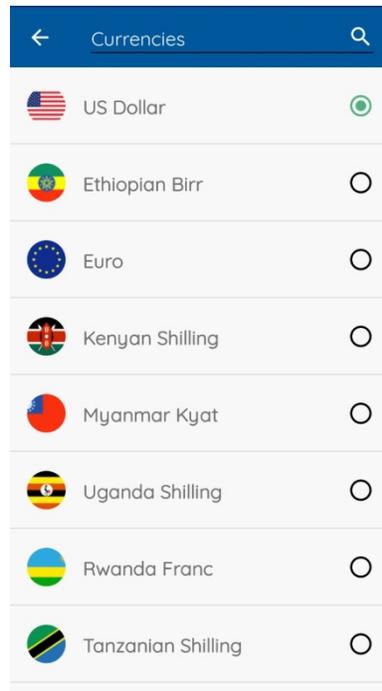
Select one of the respondents and you will be redirected to their profile page, which you will need to fill in according to the instructions.

The screenshot shows a mobile application interface with a blue header bar containing a back arrow and the text "Profile". Below the header, there is a profile form with the following fields:

- First Name: Mugyenji
- Last Name: Anthony
- Gender: Male (dropdown menu)
- Age: 27
- Number of children: 0
- Marital Status: Single (dropdown menu)
- Country of Residence: Select one of the following (dropdown menu)
- Citizenship: Select one of the following (dropdown menu)

A blue "SUBMIT" button is located at the bottom right of the form.

You will then immediately be redirected to the “CURRENCY” page. You will find multiple of currencies for you to choose from.



You will find “SETUP” and “REPORTS” tabs. If you click on “SETUP” you will find “INCOME SOURCE”, “LOANS” and “SAVINGS”. Click on “INCOME SOURCE”, if you want to manage the respondent’s income sources, if you want to manage the respondent’s loans, click on “LOANS”. If you want to manage the respondent’s savings, click on “SAVINGS”.

Click on “REPORT” and you will find “INCOME”, “SAVINGS”, “LOANS”, “EXPENSES” and “HOURS WORKED”.



INCOME SOURCE



LOANS



SAVINGS



INCOME



SAVINGS



LOANS



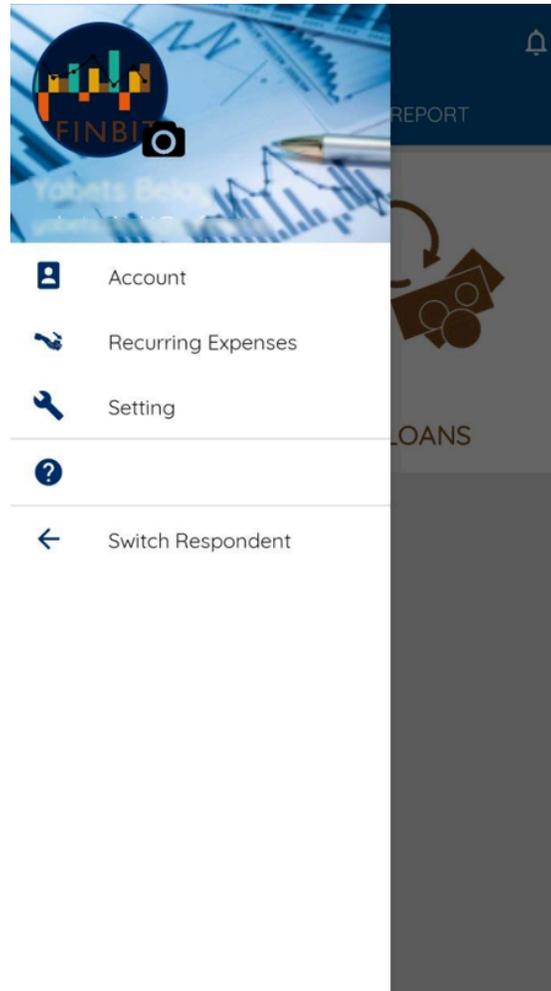
EXPENSES



HOURS WORKED

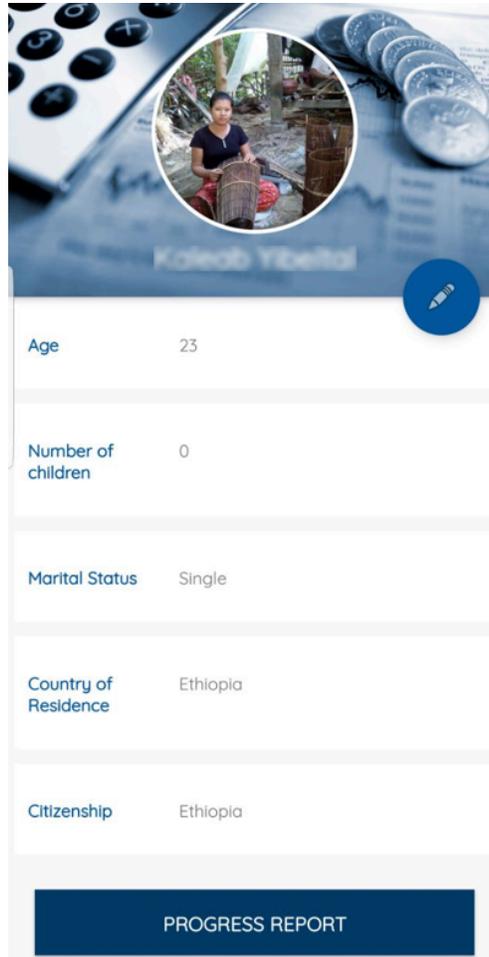
## 7.1 Menu Items

When you click on “Menu” icon on the top left you will see the menu items have changed. You will find “Account”, “Recurring expenses”, “Setting”, “Help”, and “Switch Respondent”.



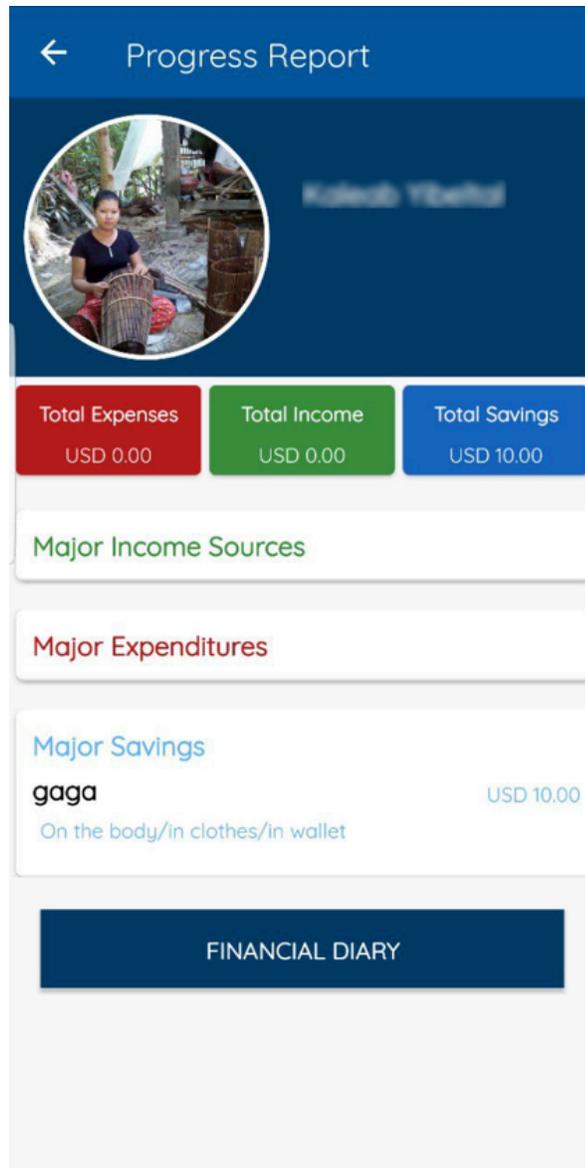
### 7.1.1 Accounts

If you click on “Account”, you will see the respondent’s profile information. This information can be edited by clicking on the pencil in the blue circle on the right side of the screen.



## 7.1.2 Progress Report

Next, you'll find the "Progress report", which will give you an overview of the expenses, income and savings you have recorded so far.



### 7.1.3 Financial Diary

You can access your “Financial diary” either from the “Progress report”, at the bottom of the page, or through the menu, under “Progress report”. Here, the information that you have recorded will be displayed in graphs.

Use the report filter page to customize the detailed financial diary to be generated on the “Financial Diary” page.

← Report Filter

Start Date: 01-01-2018      End Date: 06-06-2020

Demographic Information

- Gender
- Age
- Number of children
- Marital Status
- Country of Residence
- Citizenship

Income

- Income from work       Income from other sources

Savings

- Savings Deposited       Saving Withdrawn

Expenses

- Expenditures Totals       Expenditures Specified

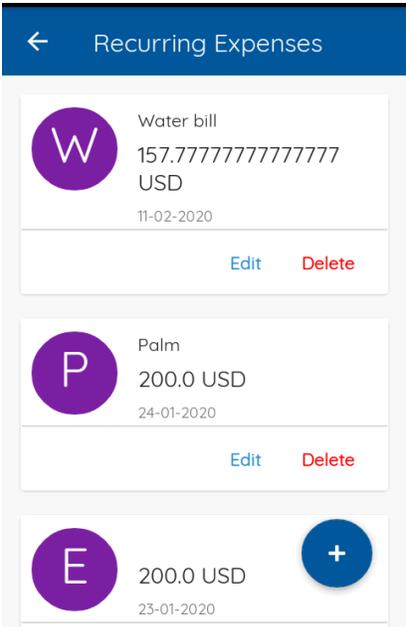
Loan

- Loan taken       Loan repaid

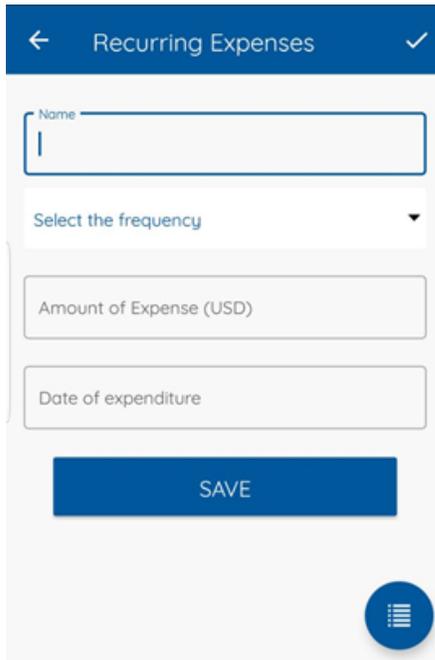
PROCEED

## 7.1.4 Recurring Expenses

The following category in the menu is “Recurring expenses”.

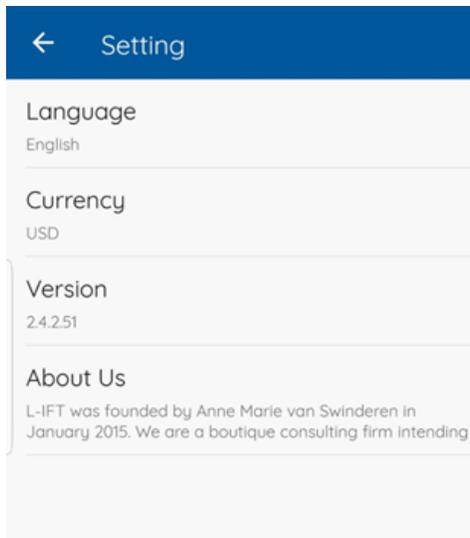


- At the bottom right of the screen, you can click on the blue circle with a plus sign to add a new recurring expense.

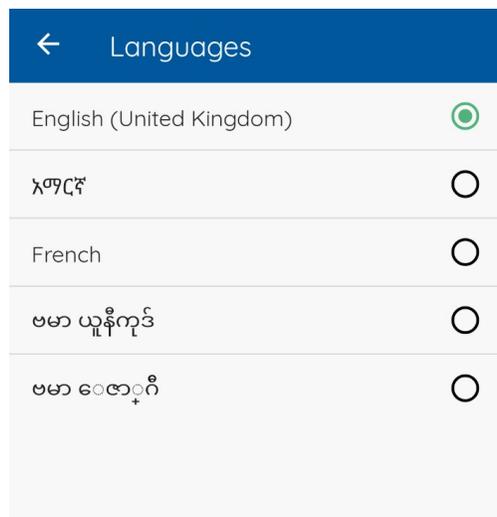


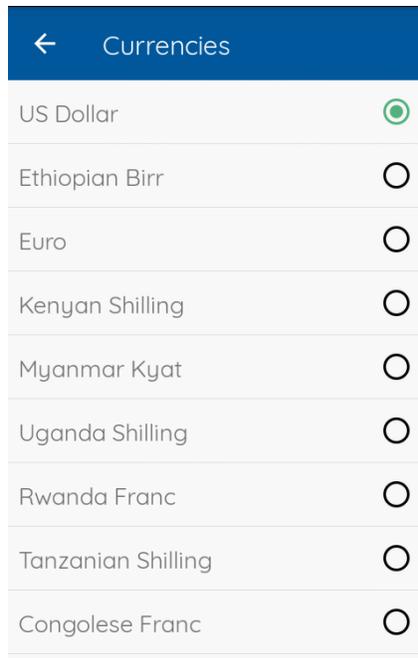
### 7.1.5 Settings

If you want to set your "Language" or "Currency" click on "Setting".

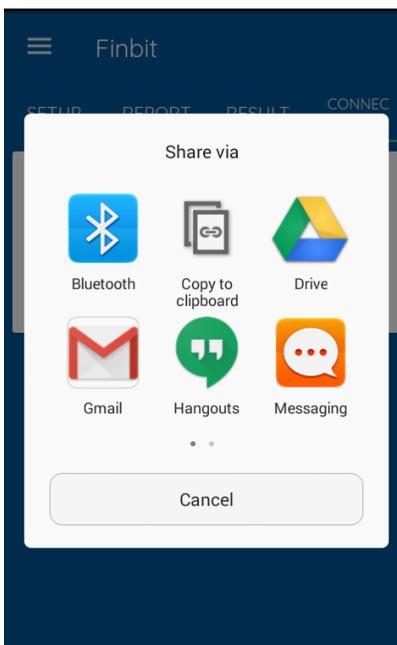


In both sections, you will be given several options to choose from.



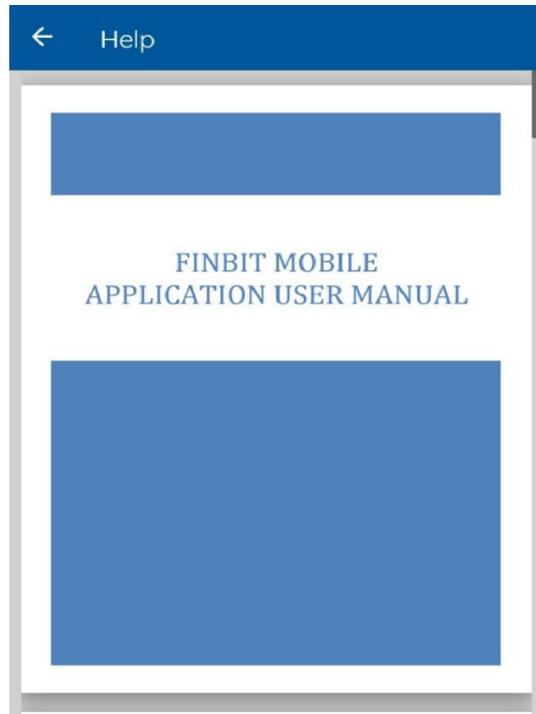


- If you need to update the Finbit app click on “Update” and you will be redirected to Google Play Store.
- The “Share” button enables you to share a link with other people by email or other social media platforms in order for them to download the app.



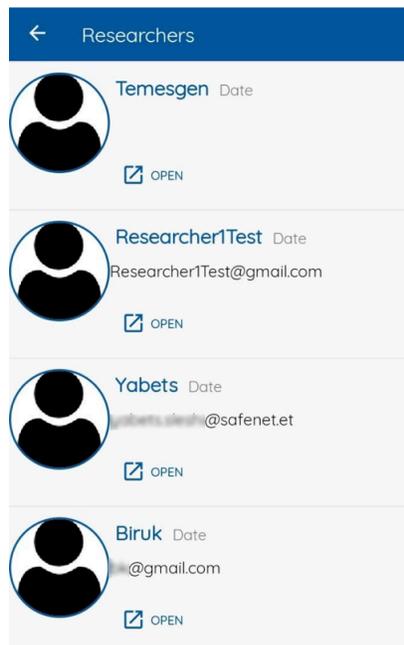
## 7.1.6 Help

If you need help navigating the app, you can refer to our users manual by clicking on the “Help” button.



## 7.1.7 Switch Respondents

If you want to get back to the respondent list page, click on “Switch Respondent”.



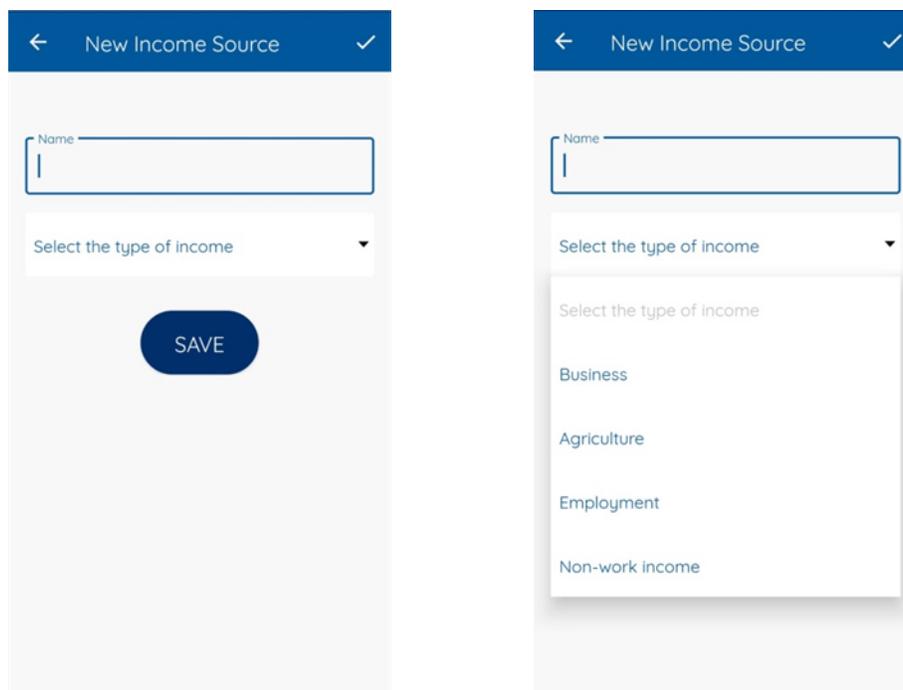
## 7.2 Setup Tab

In the *Setup* section of the app, you will create the sources of income, savings accounts and loans that you have. These can be edited and deleted at any time. The recording of the amounts earned, saved, spent, reimbursed, etc. will be done in the next section, i.e. the *Report* section (see §7.3).

### 7.2.1 Income sources page

**Step 1.** Input the name of your income source

**Step 2.** Select the income type



The image displays two screenshots of a mobile application interface for creating a new income source. Both screenshots show a blue header with a back arrow, the text 'New Income Source', and a checkmark. Below the header is a text input field labeled 'Name'. Underneath the input field is a dropdown menu labeled 'Select the type of income'. In the left screenshot, the dropdown is closed, and a blue 'SAVE' button is visible at the bottom. In the right screenshot, the dropdown menu is open, showing four options: 'Business', 'Agriculture', 'Employment', and 'Non-work income'.

**Step 3.** If you select business as an income source, choose the type of business that applies to the respondent. If you select “Agriculture” as income source choose the type of agriculture the respondent produces. If you select “Employment” as income source choose in what form the respondent is involved. If you select “Non-work income source” as income source type, choose the respondent’s source of the respondent’s income.

← New Income Source ✓

Name

Agriculture ▼

Select agriculture type ▼

SAVE

← New Income Source ✓

Name

Employment ▼

Select the type of employment ▼

SAVE

← New Income Source ✓

Name

Non-work income ▼

Select non work income type ▼

SAVE

**Step 4.** If you select “Business” as income source type, choose how the respondent fits in the business in the tab named “Select Ownership type.” If you select “Agriculture” as an income source choose a specific production that the respondent is involved in.

**Step 5.** Click on “SAVE”, if you want to save the respondent’s income source.

← New Income Source ✓

Name

Business

Select business type

Select ownership type

SAVE

### Income list page

- For each income source you have created, there will be one of the following signs:
  -  This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.
  -  This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.
  -  This sign indicates that the data has been updated online.
- Once you have created your income sources, these can be edited or deleted at anytime.
- To add new income sources, click on the plus sign, bottom right of the screen.

← Income Source



Fixing Bikes  
Business

Service business, Own Business



Edit Delete



My Animal Farm  
Agriculture

Livestock (Chicken, live, Lambs, live, Goats, live)



Edit Delete



My Retail Business  
Business

Retail Sales, Own Business



Edit Delete



Part Time Job at Wholesale Foods  
Employment

Formal employment (registered official company)



Edit Delete

## 7.2.2 Savings Page

If you want to keep track of the respondent's "Savings Account", click on "Savings".

**Step 1.** Click on the plus sign at the bottom right of the screen to add a new savings account.

**Step 2.** Input "Name of financial institution".

**Step 3.** Select the respondent's "savings tool".

← New Saving Account ✓

Name of financial institution

Select saving tool

- Keeping money at home
- On the body/in clothes/in wallet
- Lend to others
- Buy something to sell later
- Savings group
- MDI (microfinance deposit taking institution)
- Micro finance institution
- Bank account
- Buy stock (e.g. to stock a business reserves)
- Buy cattle or similar animals

**Step 3.** Input the respondent's saving goal whether its "Buying a Car" or "Home Extra" but this is optional.

**Step 4.** Input the respondent's target amount.

**Step 5.** Input the respondent's current amount (current saving amount) and then press on "SAVE" if you want to save the respondent's savings account.

← New Saving Account ✓

Name of financial institution

Select the saving tool

Saving goal (e.g Buying Car)

Target Amount

Current Amount (current saving amount before repo...

SAVE

### Saving Account list page

- For each savings account you have created, there will be one of the following signs:



This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.



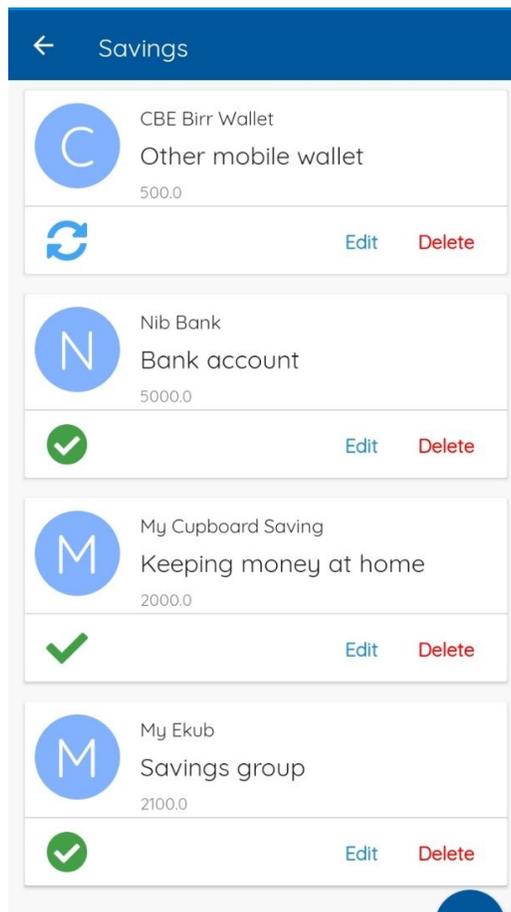
This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.



This sign indicates that the data has been updated online.

- Once you have created your savings accounts, these can be edited or deleted at anytime.

- To add new savings accounts, click on the plus sign, bottom right of the screen.



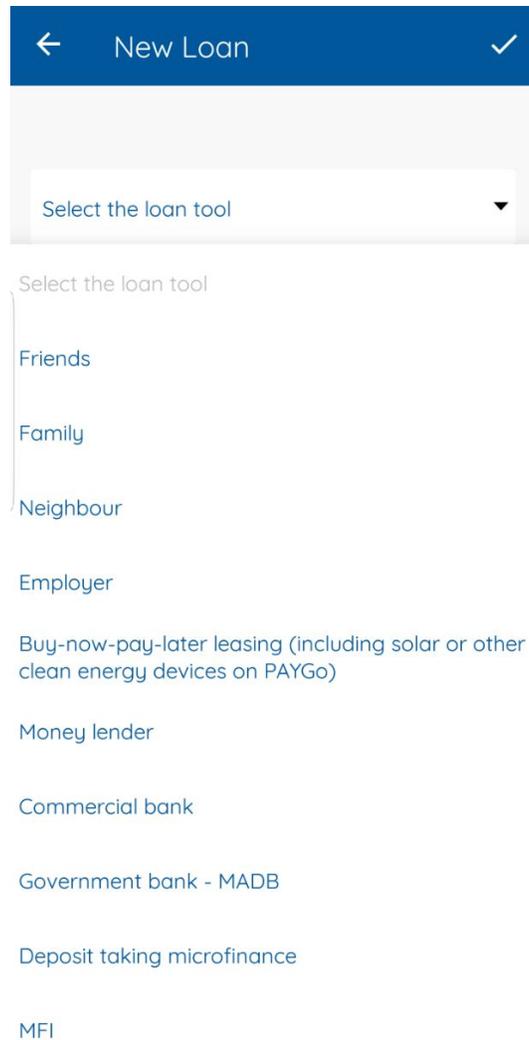
### 7.2.3 Loans Page

If you want to keep track of your respondent's "Loans", press "Loans".

**Step 1.** Click on the plus sign at the bottom right of the screen to add a new loan.

**Step 2.** Fill in the information that is requested.

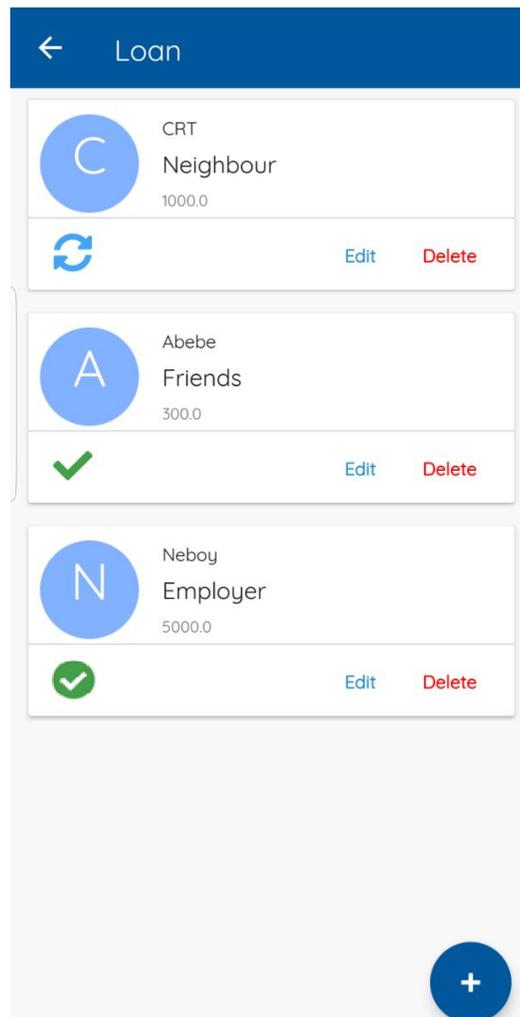
**Step 3.** Press save.



## Loans list page

- For each loan you have created, there will be one of the following signs:
  -  This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.
  -  This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.
  -  This sign indicates that the data has been updated online.
- Once you have created your loans, these can be edited or deleted at anytime.

- To add new loans, click on the plus sign, bottom right of the screen.



## 7.3 Report Tab

Once you have set up the respondents' income sources, savings accounts and loans, you will record the amounts for each of these categories in the *Report* section of the app. Not only can you record income, savings and loans but also the hours they have worked and their expenses.

### 7.3.1 Income Report page

If you press "INCOME" you will have to select an income source (which you previously created in the *Setup* section) and then fill in the other boxes. Finally, press "save".

If you want to check the income list page, click on the blue circle with a list sign on it at the bottom right of the screen.

← Income ✓

Select the income source ▼

Amount Received (ETB)

Time Worked(hours per day)

Date of payment

SAVE

HOURS PREVIOUSLY REPORTED

☰

## Hours Previously Reported

If you want to report income for previously worked hours that haven't been paid yet but that have been recorded in section "worked hours", click on "HOURS PREVIOUSLY REPORTED".

Select the entry that has been paid and press the blue button at the bottom right corner of the screen.

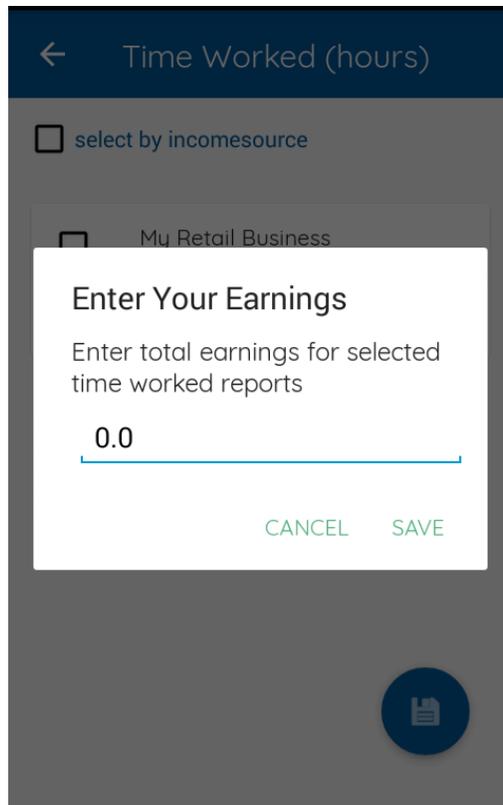
← Time Worked (hours)

select by incomesource

My Retail Business  
Business  
2020-02-16, 2 hrs



Then, enter your earnings for this entry and the date. Then, press “save”.



## Income report list page



This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.

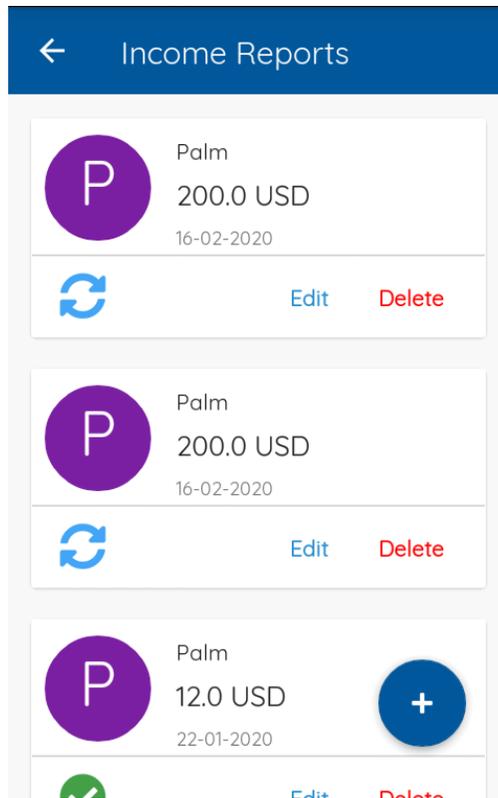


This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.



This sign indicates that the data has been updated online.

- The data recorded can be edited or deleted at anytime.
- To add new data, click on the plus sign, bottom right of the screen.



### 7.3.2 Saving page

Once you have selected the respondent's savings account, you'll have the option to enter either

- savings withdrawn, or
- savings added.

Enter the amount withdrawn or saved as well as the date. Finally, press "save".

← Savings ✓

Select the saving account ▾

Saving Withdrawn  Saving Added

Amount (ETB)

Date Saving Added

SAVE

☰

To review your savings report list page, click on the blue button with a list sign at the bottom right sight of the screen.

## Saving Report list page



This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.

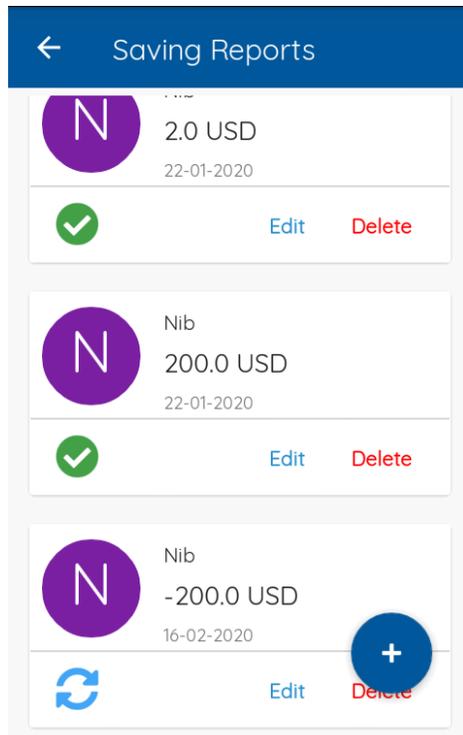


This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.



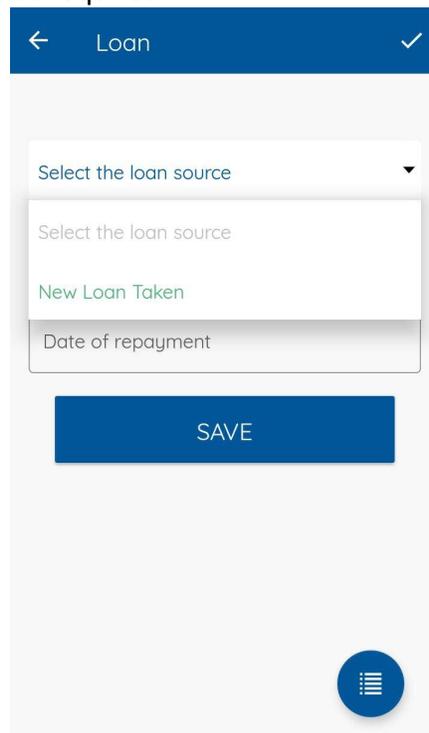
This sign indicates that the data has been updated online.

- The data recorded can be edited or deleted at anytime.
- To add new data, click on the plus sign, bottom right of the screen.



### 7.3.3 Loans Page

Select the loan source. If there's no previous loan saved, select "New loan taken". Then, fill in all the other boxes as required.



Select the loan tool ▼

Select the loan tool

Friends

Family

Neighbour

Employer

Buy-now-pay-later leasing (including solar or other clean energy devices on PAYGo)

Money lender

Commercial bank

Government bank - MADB

Select the loan tool ▼

Name of lender  
|

Select loan type ▼

- Select loan type
- Personal
- Business

← New Loan ✓

Amount Received (ETB)

Rate per...    Repayment Amount (ET...)

Select the type of payment ▼

Date of loan taken

Select the payment Schedule ▼

Select the payment method ▼

No of months

Amount Remaining (ETB)

← New Loan ✓

Rate per...    Repayment Amount (ET...)

Select the type of payment ▼

Date of loan taken

Select the payment Schedule ▼

Select the payment method ▼

No of months

Amount Remaining (ETB)

SAVE

If there is a loan, select it and enter the amount repaid as well as the date of repayment.

← Loan ✓

Select the loan source ▼

Amount Repaid (USD)

Date of repayment

SAVE

☰

To review your loan report list page, click on the blue button with a list sign at the bottom right sight of the screen.

## Loan Report list page



This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.

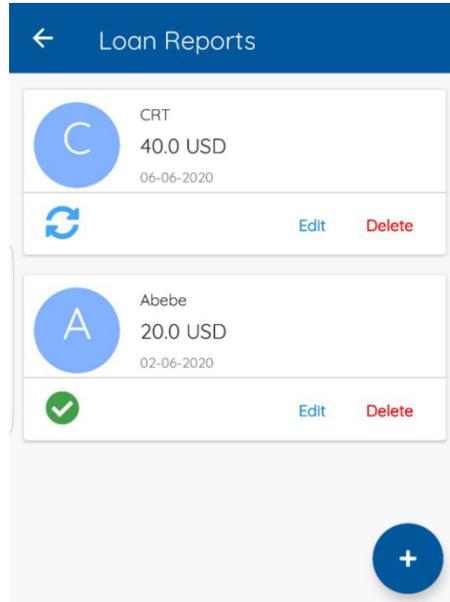


This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.



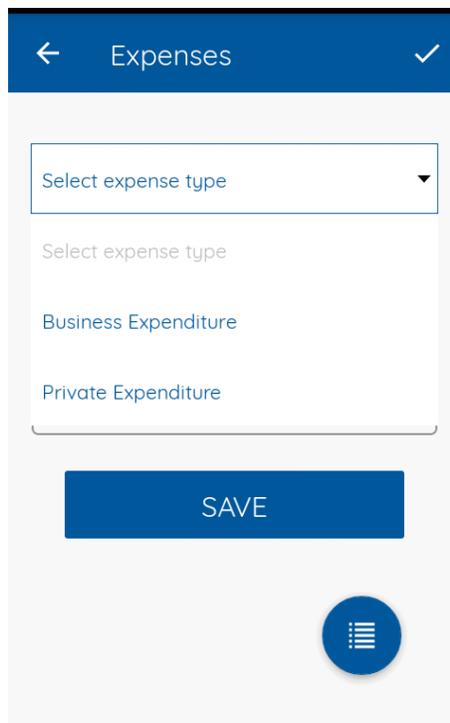
This sign indicates that the data has been updated online.

- The data recorded can be edited or deleted at anytime.
- To add new data, click on the plus sign, bottom right of the screen.



### 7.3.4 Expenses page

First, select the expense type: “Business Expenditure” or “Private Expenditure”.



Then, fill in the boxes as required.

← Expenses ✓

Private Expenditure ▼

Select private expenditure type ▼

Select private expenditure type

Food at home

Toiletries

Food outside (Snacks including soft drinks)

Alcoholic beverages

← Expenses ✓

Select expense type ▼

Select the income source ▼

Select the cost type ▼

Select the cost type

Salary

Transport

Raw Materials

Wages

Assets (eg. Buying car,bike,bicycle,house,land,Jewellery,machines...)

Other

Expenses

Business Expenditure

Select the income source

Select the cost type

Amount of Expense (USD)

When you press “save”, you will be asked the following question “Do you want to register this expense as recurring expense?”, whose answers are either “yes” or “no”, unless you have previously saved expenses, in which case there will also be a third option: “Existing expense”.

Expenses

Business Expenditure

Test (Business)

6-6-2020

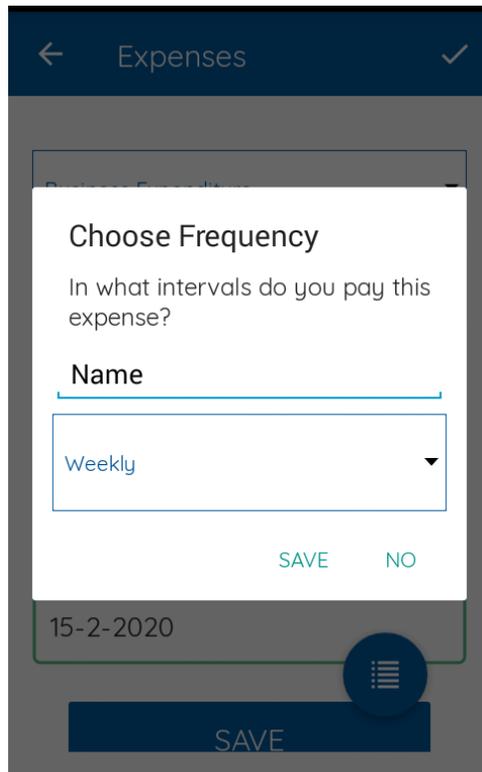
SAVE

Register Recurring Expense

Do you want to register this expense as a recurring expense?

YES NO

If you press “yes”, you’ll have to name the expense, choose a frequency (weekly, monthly or yearly) and save.



If you press “no” only your current expense will be saved.

If you choose “Existing Expense”, “Choose Recurring Expense” will appear. Then, you’ll have to select the recurring expense from a list, if you click on “no” only your expense will be saved.

## Expense recurring list page

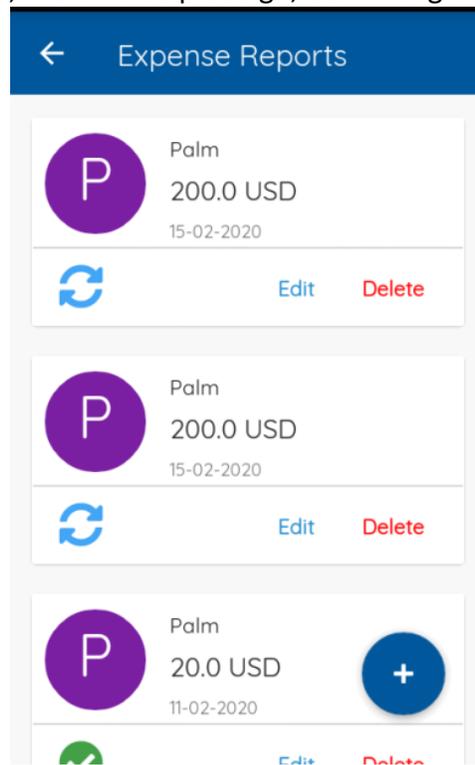
 This sign indicates that you have recorded new information that has been saved on your phone but hasn’t been sent online yet.

 This sign indicates that you have modified existing information, that is has been saved on your phone but hasn’t been updated online yet.

 This sign indicates that the data has been updated online.

- The data recorded can be edited or deleted at anytime.

- To add new data, click on the plus sign, bottom right of the screen.



### 7.3.5 Hours worked page

Use this page to report hours you have worked before you get paid on different date.

**Step 1.** Select income source

**Step 2.** Enter how many hours the respondent has worked on the income sources you have selected. Keep in mind that it has to be less than 24 hours.

**Step 3.** Enter the Date you have worked on. Then press "SAVE".

To review your hours worked list page, click on the blue button with a list sign at the bottom right sight of the screen.

← Hours worked ✓

Select income source ▼

Time Worked (hours)

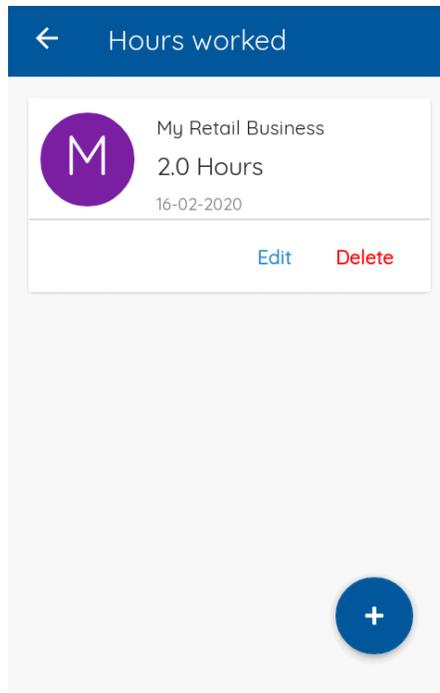
Date worked

SAVE

☰

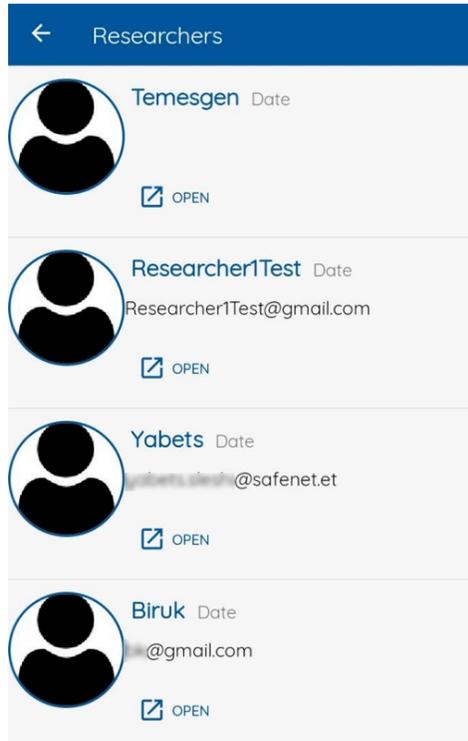
## Hours worked list page

- Once you have saved the hours worked, you can edit or delete this information at any time.
- To add new data, click on the plus sign, bottom right of the screen.



## 8. Surveys

To sync the latest version of the survey, click "DOWNLOAD" on the survey available from the list of surveys in the home page. When you click "OPEN" on any of the surveys available from the list of surveys, you will be redirected to the respondents list page. These respondents are respondents you are required to interview to complete the survey.



When you click “OPEN” on any of the respondents available from the list of respondents in the respondent list page, it will open the survey for the selected respondent.

If you want to go to the next question press “Next”. If you want to go back press “Previous”. If the question is required, you can’t move on to the next page unless you answer the question.

## 8.1 Multiple Choice Questions

These questions present a question and a list of options for you to choose from. You can select as many choices as apply to you.

← Corona virus(COVID-19) surv...

3) What precautions did you observe for the Covid-19 virus the past 24 hours?

- washing hands more often
- cleaning hands with sanitizer
- sneezing in elbow
- cleaning phone with sanitizer or soap
- using vitamins
- taking temperature
- eating healthy food
- sleeping early
- Other
- washing hands longer

Previous 3 / 29 Next

## 8.2 Single choice Questions

These questions present a questions and a list of option for you to choose from. You can select only one of the choices that applies to you.

A screenshot of a mobile survey application. At the top, there is a blue header with a white back arrow and the text "General Survey". Below the header, the question is "1) How are you feeling today?". There are five radio button options: "Very Happy", "Happy", "Normal", and "Unhappy". The "Unhappy" option is selected, indicated by a filled blue circle. At the bottom right of the question area, there is a blue button labeled "Next".

### 8.3 Numerical Questions

In each numerical questions there are spaces below for you to enter number.

A screenshot of a mobile survey application. At the top, there is a blue header with a white back arrow and the text "General Survey". Below the header, the question is "2) How many times a day do you check your email?". Below the question, there is a horizontal line for text entry with the number "2.0" entered at the right end. At the bottom of the screen, there are two blue buttons: "Previous" on the left and "Next" on the right.

### 8.4 Numeric range

In the numerical range you are going to see a range bar for you to rank.

General Survey

4) How do you rate your experience with M-Pesa?  
(1 - very poor, 10 - excellent)

110

1

Previous Next

Detailed description: This is a screenshot of a mobile survey application. At the top, there is a blue header with a white back arrow and the text 'General Survey'. Below the header, the question is numbered '4)' and asks for a rating of M-Pesa experience on a scale from 1 to 10. A green dot is positioned at the first tick mark on the scale, and the number '1' is displayed below it. At the bottom of the screen, there are two blue buttons labeled 'Previous' and 'Next'.

## 8.5 Time questions

In each time questions, there are spaces below for you to enter a number. Then select the time unit for your answer.

General Survey

6) How many hours do you spend on the internet daily?

2

Hour

Hour

Day

Week

Month

Year

Previous

Detailed description: This is a screenshot of a mobile survey application. At the top, there is a blue header with a white back arrow and the text 'General Survey'. Below the header, the question is numbered '6)' and asks for the number of hours spent on the internet daily. A text input field contains the number '2'. Below the input field is a dropdown menu currently showing 'Hour'. Other options in the dropdown are 'Hour', 'Day', 'Week', 'Month', and 'Year'. At the bottom left, there is a blue button labeled 'Previous'.

## 8.6 Money questions

In each money question, there is a space below for you to enter the amount of money in the chosen currency.

## 8.7 Grid Questions

In grid questions, you will find sub-questions with choices for you to select.



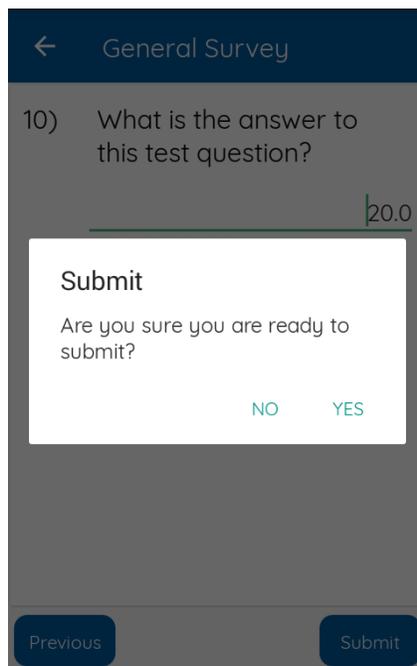
← Corona virus(COVID-19) surv...

2) Do you have any of the following symptoms today?

Cough	No	▼
Sneezing	Yes	▼
Short of breath	No	▼
Nausea / stomach pain	Yes	▼
Fever	No	▼

Previous 2 / 29 Next

Once you have answered your last question, press “Submit” at the bottom of the page.



← General Survey

10) What is the answer to this test question?

20.0

**Submit**

Are you sure you are ready to submit?

NO YES

Previous Submit

If you want to input another respondent's data, go to the menu (upper left corner) and click on 'switch respondents'.