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Appendix

Appendix 1: Financial Knowledge Scale (SFK)

1 = Never 2 = Almost never 3 = Sometimes 4 = Almost always 5 = Always

No.	Questions	Scale				
		5	4	3	2	1
1	Clearly understands what saving is, its characteristics and its practical application.					
2	Understands about investment, its characteristics and the form of practical operation.					
3	Know what the rate of return is, its characteristics and its practical operation.					
4	You are aware of what credit cards are, their characteristics and their practical use.					
5	You have knowledge of what interests are, their characteristics and the way in which they operate in practice.					
6	Clearly discern what inflation is, its characteristics and its practical action.					
7	Understand what credits are, their characteristics and the way they operate in practice.					
8	You have an idea of what insurance is, its characteristics and its practical operation.					
9	Distinguishes what financial risk is, its characteristics and its application in financial practice.					
10	Identify what financial planning is, its characteristics and the way it operates in practice.					

Appendix 2: Financial Skills Scale (FSS)

1 = Never 2 = Almost never 3 = Sometimes 4 = Almost always 5 = Always

No.	Questions	Scale				
		5	4	3	2	1
1	You support the planning of payment of debts, bills and/or personal and/or family credits.					
2	You establish short-term (weeks), medium-term (months) and long-term (more than a year) financial goals.					
3	You support the preparation of budgets (income and expenses) to carry out organized and serious behavior regarding your finances.					
4	If you have or manage financial products such as credit or debit cards, plan their use according to your income.					
5	By now, you have already thought about how to organize your finances for significant personal purchases.					
6	Analyze all the purchases you made, examining the implications they have on your personal finances.					
7	Analyze the level of family and/or personal debt for the best financial decision-making					
8	You participate and/or collaborate in the application and monitoring of a family and/or personal budget.					
9	You prepare a payment plan for outstanding personal and/or family debts.					
10	You choose the financial product and/or service that meets personal and/or family needs.					