



Extension Educator's/User's Survey of PowerPay© Debt Reduction

Please help us by completing this short questionnaire about the PowerPay© debt reduction software you now have (DOS version). It will only take a few minutes to complete. Thank you for your time and assistance.

PART A. The Effectiveness of PowerPay© as an Educational Tool

1. The primary role of PowerPay© as an educational tool is to help consumers understand the concept of power payments (roll over payments). How would you rate the effectiveness of PowerPay© in this regard? (Put an X by the appropriate phrase.)

- 1.1 Not Effective
- 1.2 Somewhat Effective
- 1.3 Moderately Effective
- 1.4 Very Effective
- 1.5 Extremely Effective

Several PowerPay© features are mainly for educational purposes. If you have used these options, rate the effectiveness of PowerPay© in helping consumers understand the concept. If you have not used the features please indicate.

2. The amortization schedules help consumers realize how little of their payments may be going towards principal. (Place an X by the appropriate phrase.)

- 2.0 Haven't used this feature.
- 2.1 Not effective.
- 2.2 Somewhat Effective
- 2.3 Moderately Effective
- 2.4 Very Effective
- 2.5 Extremely Effective

3. The minimum payment option allows consumers to see the long term costs of paying only the minimum required. (Place an X by the appropriate phrase.)

- 3.0 Haven't used this feature.
- 3.1 Not effective.
- 3.2 Somewhat Effective
- 3.3 Moderately Effective
- 3.4 Very Effective
- 3.5 Extremely Effective

4. The debt consolidation option allows borrowers to better evaluate the costs involved in choosing a debt consolidation loan. (Place an X by the appropriate phrase.)

- 4.0 Haven't used this feature.
- 4.1 Not effective.
- 4.2 Somewhat Effective
- 4.3 Moderately Effective
- 4.4 Very Effective
- 4.5 Extremely Effective

PART B. The Effectiveness of PowerPay© as a Motivational Tool

5. The other purpose for PowerPay© is to provide consumers with an individualized debt repayment plan that would be a positive motivator. Based upon your perception how well does PowerPay© improve consumer ATTITUDES about debt reduction possibilities? (Place an X by the appropriate phrase.)

- 5.1 Not effective.
- 5.2 Somewhat Effective
- 5.3 Moderately Effective
- 5.4 Very Effective
- 5.5 Extremely Effective

6. Based upon your experience how well does PowerPay© motivate changes in consumer ACTIONS that lead to debt reduction? (Place an X by the appropriate phrase.)

- 6.1 Not effective.
- 6.2 Somewhat Effective
- 6.3 Moderately Effective
- 6.4 Very Effective
- 6.5 Extremely Effective

7. Please estimate the number of households you believe reduced consumer debt after using PowerPay©:

8. Please estimate the total savings gained by your clientele as a result of working with PowerPay©:

PART C. Factors Influencing the Adoption of PowerPay©

9. Some things may have been significant barriers to adoption of the software, others may have encouraged more widespread use of the program. For each factor listed below identify how it influenced your adoption of PowerPay© as part of your work.

Cost of software (Place an X by the appropriate phrase.)

- 9a.1 Strong barrier to adoption of PowerPay software
- 9a.2 Slight barrier to adoption of PowerPay software
- 9a.3 Not a factor in adoption of PowerPay software
- 9a.4 Encouraged adoption of PowerPay software
- 9a.5 Strongly led to adoption of PowerPay software

Ability to personalize printouts with institution name (Place an X by the appropriate phrase.)

- 9b.1 Strong barrier to adoption of PowerPay software
- 9b.2 Slight barrier to adoption of PowerPay software
- 9b.3 Not a factor in adoption of PowerPay software
- 9b.4 Encouraged adoption of PowerPay software
- 9b.5 Strongly led to adoption of PowerPay software

Relevance to existing or planned programs (Place an X by the appropriate phrase.)

- 9c.1 Strong barrier to adoption of PowerPay software
- 9c.2 Slight barrier to adoption of PowerPay software
- 9c.3 Not a factor in adoption of PowerPay software
- 9c.4 Encouraged adoption of PowerPay software
- 9c.5 Strongly led to adoption of PowerPay software

Not a local or in-house product (Place an X by the appropriate phrase.)

- 9d.1 Strong barrier to adoption of PowerPay software
- 9d.2 Slight barrier to adoption of PowerPay software
- 9d.3 Not a factor in adoption of PowerPay software
- 9d.4 Encouraged adoption of PowerPay software
- 9d.5 Strongly led to adoption of PowerPay software

Attitudes of supervisors or administrators (Place an X by the appropriate phrase.)

- 9e.1 Strong barrier to adoption of PowerPay software
- 9e.2 Slight barrier to adoption of PowerPay software
- 9e.3 Not a factor in adoption of PowerPay software
- 9e.4 Encouraged adoption of PowerPay software
- 9e.5 Strongly led to adoption of PowerPay software

Ease of use (Place an X by the appropriate phrase.)

- 9f.1 Strong barrier to adoption of PowerPay software
- 9f.2 Slight barrier to adoption of PowerPay software
- 9f.3 Not a factor in adoption of PowerPay software
- 9f.4 Encouraged adoption of PowerPay software
- 9f.5 Strongly led to adoption of PowerPay software

Quality of product (Place an X by the appropriate phrase.)

- 9g.1 Strong barrier to adoption of PowerPay software
- 9g.2 Slight barrier to adoption of PowerPay software
- 9g.3 Not a factor in adoption of PowerPay software
- 9g.4 Encouraged adoption of PowerPay software
- 9g.5 Strongly led to adoption of PowerPay software

Availability of alternative products (Place an X by the appropriate phrase.)

- 9h.1 Strong barrier to adoption of PowerPay software
- 9h.2 Slight barrier to adoption of PowerPay software
- 9h.3 Not a factor in adoption of PowerPay software
- 9h.4 Encouraged adoption of PowerPay software
- 9h.5 Strongly led to adoption of PowerPay software

PART D. Using PowerPay©

10. Please tell us how often you use PowerPay© as part of your work. (Put an X by the appropriate phrase.)

- 10.0 Do not use
- 10.1 Once or twice a year
- 10.2 Several times a year.
- 10.3 Monthly
- 10.4 Weekly
- 10.5 Daily

11 How long have you had the PowerPay© program? (Place an X by the appropriate response.)

- 11.1 One year or less
- 11.2 Two years
- 11.3 Three years
- 11.4 Four years
- 11.5 Five years or more

12. Please identify programs you have conducted which included PowerPay© in some role: (i.e. Debt Reduction Workshop). Please give program title and number of times held.

13. Please estimate the number of individuals or households you have reached using PowerPay©.

In Group Settings:

One-on-one:

14. Some PowerPay© users have produced fact sheets, brochures, slide sets, or overheads supporting their use of PowerPay©. Please list the titles of any such products of which you are aware. If possible, include a copy or ordering information when you return this survey.

15. If you have included information about PowerPay© in articles, newsletters, reports, journals, etc. please provide a reference for each use:

16. How useful has PowerPay© been to you in your work? (Put an X by the appropriate phrase.)

- 16.1 Not Useful
- 16.2 Somewhat Useful
- 16.3 Moderately Useful
- 16.4 Very Useful
- 16.5 Extremely Useful

Your title:

County/State:

Name (optional):

Please put X by the categories that most closely describe your use of PowerPay©:

- Personal or Family Use
- Clergy
- Community Support Agency
- Consumer Credit Counseling Service
- Cooperative Extension
- Credit Union or other financial Institution
- Employee Assistance
- Financial Advisor
- Military Support
- Secondary Education
- University Education
- Other: _____

We would appreciate any comments you would like to share about PowerPay©:

Please return survey to F.Dean Miner, Jr., Utah County office of Utah State University Extension, 51 South University Avenue, Room 206, Provo, Utah 84601. We can also be reached by FAX at 801-343-8069.

THANK YOU FOR YOUR HELP!

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