

- **Who is the CBTT? What do they do?** *The CBTT (Central Bank of Trinidad & Tobago) is responsible for setting interest rates, ensuring the stability of the local banking system, and issuing notes and coins.*

- **What is the NFLP?** *The NFLP (National Financial Literacy Programme) is an outreach arm of the Central Bank. Their primary function is educating the public on financial management and financial awareness. Some topics they cover are:*
 - Retirement Planning
 - Entrepreneurship
 - Saving
 - Budgeting
 - Risk & Credit Card Management
 - Mortgages & Home Ownership; and
 - Debt Management

- **What is a Financial Literacy Survey? And why is it being done?** *A Financial Literacy Survey seeks to understand citizens’ knowledge and usage of financial services and how they go about making financial decisions. By taking part in this survey the CBTT will be better able to tailor their programmes to suit the needs of citizens and their ability to make sound financial decisions.*

- **Can you provide me with any advice regarding my finances? (I am seeking financial advice)** *Unfortunately, MFO is unable to provide respondents with financial advice. We are a private research company commissioned by the CBTT to conduct this study.*

However, respondents may visit the NFLP Website, Facebook page or Instagram page for financial information.

Online Contact for the NFLP

	NFLP
Facebook	@nflptt
Instagram	@nflptt
Website	www.nflp.org.tt

- **Is there an incentive for participation? How does it work?** *Yes, there is. Every respondent has a chance to be one of 200 randomly selected respondents to receive a prize. Winners will be chosen and contacted at the end of the survey period.*

- **Why was my name required upon completion of the survey if it was intended to be anonymous?** *Responses are reported in aggregate, so no one person is identified in the report. Names are collected to verify responses and to contact you should you be a prize winner.*

- **How long will the survey be conducted nationally?** *The survey will be conducted between November 2021 through January 2022.*

- **Is there a hotline that can be contacted to answer any related questions?** *There are a few ways to reach out to MFO for any queries or information relating to the survey:*
 - *WhatsApp message:* (868) 394-3014
 - *Facebook message:* m.me/mfocaribbean
 - *Telephone:* (868) 627-8524
 - *Email:* Sita Ramcharan at sita.ramcharan@mfocaribbean.com
 - *Website:* <https://www.mfocaribbean.com/>

- **What risk do I face by participating in this survey?** *There is no risk involved in participating in the survey. Your participation is **anonymous** and all information provided will be treated with the strictest of confidentiality.*

- **How will the information that I share be used?** *All information received will be used to determine the levels of the financial literacy and financial capability of the national population.*

The findings of the survey will be used to address observed financial weaknesses among citizens.

It will also help the Central Bank to improve the financial education programmes offered to the public.