**Appendix 1 – Survey Section One**



**Survey Section Two**



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**Appendix 2 - Interview Questions**

1. When did you avail yourself of the DRN insolvency solution?
2. Has anything happened, such as an improvement or further decline, in the time since the DRN was processed that would affect your financial circumstances?
3. How easy or difficult do you find it to manage your finances day to day?
4. Do you find there is a difference in the amount you spend now on certain things compared to before your access to the DRN?
5. How would you describe the difference in your overall quality of life since accessing the DRN?
6. Do you prepare a budget or deal with expenses as they come along? (If you don’t prepare a budget, how do you keep track of your incomings/outgoings?)
7. Is there a difference in how you budget your money now compared to before the DRN?
8. Do you save regularly? (If you don’t save, then why?)
9. If you save, are the savings for:
   1. Short-term, such as holidays, Christmas, etc. or,
   2. Long-term, e.g., new car, for a rainy day, retirement.
10. Do you think you would be in a position now to deal with any type of financial shock e.g., emergency car/home repair, loss of job?
    1. Small shock e.g., replacing a household appliance
    2. Large shock e.g., car repair, loss of a job or main source of income
11. Would you have someone to turn to if you did have a financial emergency and had no savings?
12. How do you envision your financial circumstances in 5 years / 10 years?
13. Do you have a financial plan for your future? (If yes, how far ahead do you plan? If no, then what are the barriers to preparing a plan?)
14. Could you tell me what you think was the main cause of you falling into a situation of over-indebtedness?
15. What were the reasons for taking on the debt initially?
16. Was there anything that you did not like about the DRN process?
17. Have you anything you would like to add that hasn’t already been covered in this interview?