

### Personal Finance Data Table

Topic	Yes (%)	No (%)	Not Applicable (%)
Formal education regarding personal finance	12	88	-
Understanding of inflation	76	24	-
Worry about recession	64	36	-
Use of monthly budget	60	40	-
Familiar with fixed rate vs variable rate mortgage	52	48	-
Familiar with down payment options and PMI	40	60	-
Familiar with refinance process	28	72	-
Familiar with physician loan and benefits	52	48	-
Have student loans	60	40	-
Educated on how to repay loans	16	60	24
Disability insurance	24	76	-
Supplemental life insurance	26	74	-
Currently saving for retirement	75	25	-