

## Appendix I: Focus Group Guide

### FDIC FOCUS GROUP GUIDE

I. Introduction	10 minutes
II. Awareness	xx minutes
III. Ad Evaluation	xx minutes
IV. Ad Comparison	xx minutes
V. Message Evaluation	xx minutes
VI. Message Comparison	xx minutes
VII. Program Components	xx minutes

---

**Estimated Time**

**60 minutes**

#### I. INTRODUCTION

---

- Interviewer's introduction.
- Participant's introductions.

#### II. AWARENESS

---

- I'd like to talk today about personal bank accounts.
  - When you think about your personal bank accounts what comes to mind?
  - What types of things do you consider when you open a bank account?
  - What do you look for when you select a bank at which to open an account?
- I'd like to spend a little time talking about one particular aspect of the banking system, the FDIC.
  - Have you heard of the FDIC?
  - Do you know what it stands for?

The FDIC is the Federal Deposit Insurance Corporation.

- What does the FDIC do? Anything else?
- What you know about deposit insurance? Anything else?
- What is insured by FDIC deposit insurance? Anything else?(Unaided)
- For each of these products, do you know whether or not it is insured by the FDIC? (Probe on specific products)
- Do you know how much is insured?
- Do you know how much of each product is insured?

#### **READ DESCRIPTION OF FDIC**

- What role do you think the FDIC plays in the financial system in this country?
- What questions do you have about the FDIC? Is there anything you want to know?
- What role do you think the FDIC plays in the economy?

### **III. AD EVALUATION (8 Print Ads)**

---

Next I'd like to get your reactions to some print advertisements you might see in a newspaper or magazine. These print ads are in their initial stages of development. The people who are creating the ads would like to get your feedback before finishing them.

#### **ADS WILL BE SHOWN ONE AT A TIME IN RANDOM ORDER.**

- What is the main point of this ad? What does it communicate to you?
  - What does the ad tell you about the FDIC?
  - What does it tell you that is new or that you hadn't heard before?
- What stands out most to you in this ad? Why?
- Are there any specific words, phrases, information, or images that gave you a particularly positive feeling? What?
- Was there anything in the ad you didn't like or gave you negative feelings? What?
- Can you list some adjectives to describe how this ad makes you feel about the FDIC?
- Is there anything that's unclear or confusing about this ad? What?
- Is there anything you would do after reading this ad?
- Would you want to learn more about the FDIC after reading this ad?
  - What would you want to know about the FDIC?
  - How would you go about learning more?
- How could this ad be improved?

#### **REPEAT FOR EACH AD.**

### **IV. AD COMPARISON**

---

- Which ad did you like the most? Why? **[HANDCOUNT]** (PROBE FOR REASONS)
- Which ad did you like the least? Why? **[HANDCOUNT]** (PROBE FOR REASONS)
- What words, phrases, or images stood out to you the most? Why?
- Which ad would pique your interest the most? Why?

### **V. MESSAGE EVALUATION (10 Messages)**

---

Now that we've looked at the print ads, I'd like to get your reaction to some statements about FDIC.

Please read them on your own first and then we will discuss them as a group. Please underline any words or phrases that you like and cross out anything you don't like.

#### **PARTICIPANTS WILL BE GIVEN HANDOUTS WITH EACH MESSAGE.**

#### **MESSAGES WILL BE DISCUSSED IN RANDOM ORDER.**

- Give me some adjectives to describe this statement. (PROBE FOR POSITIVE AND NEGATIVE WORDS)
- What do you like, if anything, about this statement?

- What do you not like, if anything, about this statement?
- Is this information relevant to you?
- What do you think about the FDIC after reading this statement?
- Is this statement interesting?
- Is the statement believable? Why or why not?
- Is there anything in this statement that surprised you? What?
- Was there any information you felt needed to be included, but wasn't?

**REPEAT FOR ALL MESSAGES**

**VI. MESSAGE COMPARISON**

---

- Thinking back to the all the statements you've seen today, is there one that stands out as particularly positive or interesting?
- Is there anything that stood out as particularly weak?

**VII. PROGRAM CONCEPTS**

---

- I'd like to switch gears a little and talk about finances in general. When you think about your own finances, what questions come to mind?
- Is there anything you've sought advice on recently or would like more information about in reference to finances?
- The FDIC is considering developing a few new programs for consumers to address financial literacy that will include various tools and materials about money and financial matters that would be available on the Internet. I'm going to read you a description of one: **READ GENERAL DESCRIPTION OF PROGRAM. THIS WILL BE A DIFFERENT ONE FOR EACH GROUP BECAUSE IT WILL BE THE PROGRAM TARGETED AT THE SPECIFIC AUDIENCE.**
- What kind of information would you expect this program to provide?
  - o What would be the most valuable type of information this program could provide?
  - o Do you think you would seek out this kind of information?
- Does this program seem like something that would be useful to you personally or others you know?
  - o What aspects specifically would be the most useful?
- How does the fact that the FDIC is providing this information make you feel about the program?
  - o Does having this program change the way you think about the FDIC at all?
- If you were using this program what would be most helpful to you?

That is all of the questions I have. Does anyone have any additional thoughts or comments that you would like to share?

Thank you very much for your time and input. Goodbye.

**Appendix II: Focus Group Screener for High Net Worth Adults**

**FDIC  
FOCUS GROUP  
High Net Worth Individuals**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Recruiter: \_\_\_\_\_

<b>DATE TBD:</b> <i>Washington, DC</i>	<i>(Between 6PM-10PM)</i>
<b>DATE TBD:</b> <i>Chicago, IL</i>	<i>(Between 6PM-10PM)</i>
<b>DATE TBD:</b> <i>Miami, FL</i>	<i>(Between 6PM-10PM)</i>

Hello. My name is \_\_\_\_\_ and I'm calling from KRC Research on behalf of the Federal Deposit Insurance Corporation (FDIC), an independent government agency. We are an independent research firm working with the FDIC. This is NOT a sales call. We are conducting a research discussion group in your area with consumers like yourself.

This is strictly a research study – your name and responses are confidential. We are not trying to sell you anything and are interested in your opinion. This research discussion group will be held on (DATE) at (EXACT TIME) and last approximately one hour. The discussion will include about 4 or 5 other participants. **As a token of our appreciation for your time, you will receive \$xxx for participating in the discussion group.** May I ask you a few questions to see if you qualify for this study? (IF NO, THANK THEM AND TERMINATE THE CALL.) **IF ASKED WHY:** This study requires us to speak to a specific set of individuals. These questions will help us determine if you match the qualifications for the study.

**IF TERMINATE DURING SCREENING PROCESS READ:** I'm sorry, we already have enough participants in that category. Thank you very much for your time.

**INTERVIEWER INSTRUCTION: IF RESPONDENT EXPRESSES CONCERN AT ANY POINT DURING THE INTERVIEW, REASSURE THEM THAT YOU DO NOT WORK FOR THE GOVERNMENT. YOU ARE WORKING FOR AN INDEPENDENT RESEARCH COMPANY. THEIR ANSWERS AND PARTICIPATION WILL BE COMPLETELY CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE.**

**IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE PROJECT:** xxxx, FDIC, AT 202-xxx-xxxx.

1 RECORD GENDER:

Male	<input type="checkbox"/>	<b>RECRUIT A MIX</b>
Female	<input type="checkbox"/>	

- 2 Do you or does anyone in your immediate family work for any of the following?  
(READ LIST.)

	YES	NO
In advertising or public relations?	<input type="checkbox"/>	<input type="checkbox"/>
In marketing or opinion research?	<input type="checkbox"/>	<input type="checkbox"/>
In journalism or for the news media?	<input type="checkbox"/>	<input type="checkbox"/>
For the federal government?	<input type="checkbox"/>	<input type="checkbox"/>
In the financial industry?	<input type="checkbox"/>	<input type="checkbox"/>
<b>TERMINATE IF YES TO ANY OF ABOVE.</b>		

- 3 Which of the following best describes your involvement in the decision on how you or you immediate family's household banking decisions are made? (READ RESPONSES.)

I am the primary decision maker	<input type="checkbox"/>	<b>RECRUIT</b>
I make the decision equally with someone else	<input type="checkbox"/>	<b>RECRUIT</b>
I am not the primary decision maker	<input type="checkbox"/>	<b>TERMINATE</b>
Don't know/refused (VOL)	<input type="checkbox"/>	<b>TERMINATE</b>

- 4 What is your age? [DO NOT READ LIST.]

Under 35	<input type="checkbox"/>	<b>RECRUIT A MIX</b>
35-39	<input type="checkbox"/>	
40-44	<input type="checkbox"/>	
45-49	<input type="checkbox"/>	
50-54	<input type="checkbox"/>	
55-59	<input type="checkbox"/>	
60-64	<input type="checkbox"/>	
65 or over	<input type="checkbox"/>	

- 5 Do you currently have a checking or savings account at a bank or credit union?

Bank only	<input type="checkbox"/>	<b>RECRUIT</b>
Both	<input type="checkbox"/>	<b>RECRUIT</b>
Credit Union only	<input type="checkbox"/>	<b>TERMINATE</b>
Neither	<input type="checkbox"/>	<b>Recruit for Underbanked group</b>
Don't know/refused (VOL)	<input type="checkbox"/>	<b>TERMINATE</b>

- 6 Do you have Cash, or assets easily converted into cash, such as bank deposits, money market fund shares, or US Treasury bills totaling more than \$50,000? (INTERVIEWER NOTE: THIS SHOULD NOT INCLUDE PROPERTY)

Yes	<input type="checkbox"/>	<b>RECRUIT</b>
No	<input type="checkbox"/>	<b>TERMINATE</b>
Don't know/refused (VOL)	<input type="checkbox"/>	<b>TERMINATE</b>

- 7 Are at least half of those assets held in either checking accounts, savings accounts or Certificates of

Deposit, also known as C.D.s?

Yes	<input type="checkbox"/>	<b>RECRUIT</b>
No	<input type="checkbox"/>	<b>TERMINATE</b>
Don't know/refused (VOL)	<input type="checkbox"/>	<b>TERMINATE</b>

To make sure we are talking to a variety of people:

8 Could you please tell me your main ethnic background or race?

White, Caucasian	<input type="checkbox"/>	<b>RECRUIT A MIX</b>
Black, African-American	<input type="checkbox"/>	
Hispanic, Latino/a	<input type="checkbox"/>	
Asian	<input type="checkbox"/>	
Other	<input type="checkbox"/>	

9 What is the last grade of school you have completed? (DO NOT READ LIST. RECORD.)

Less than high school	<input type="checkbox"/>	<b>TERMINATE</b>
Completed high school	<input type="checkbox"/>	<b>RECRUIT A MIX but no more than 3 with only high school or GED.</b>
Completed GED	<input type="checkbox"/>	
Some college or trade school	<input type="checkbox"/>	
Completed college	<input type="checkbox"/>	
Post graduate or professional school	<input type="checkbox"/>	

10 When was the last time, if ever, that you participated in a focus group study? (READ LIST.)

Within the past 6 months	<input type="checkbox"/>	<b>TERMINATE</b>
More than 6 months ago	<input type="checkbox"/>	<b>CONTINUE</b>
Never	<input type="checkbox"/>	

11 Sometimes participants are also asked to view or read materials and write out their answers on a questionnaire. Is there any reason why you could not participate?

Yes	<input type="checkbox"/>	<b>TERMINATE</b>
No	<input type="checkbox"/>	<b>CONTINUE</b>

**NOTE: Terminate if respondent offers any reason such as sight or hearing problem, a written or verbal language problem, or a concern with not being able to communicate effectively.**

**INVITATION:**

We would like to invite you to participate in a marketing research discussion group. The group will take 1 hour of your time and you will receive a cash gift of \$xxx. The discussion group will be held on \_\_\_\_\_ at \_\_\_\_\_ p.m. It will be held at \_\_\_\_\_.

Will you be available on \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_ p.m.?

Yes	1	<b>CONTINUE</b>
No	1	<b>TERMINATE</b>

IF YES: CONFIRM DATE AND TIME, PROVIDE DIRECTIONS, REMIND ATTENDEE TO BRING EYEGASSES OR HEARING AIDS IF NECESSARY. IF NO, THANK AND TERMINATE.

**Appendix III: Focus Group Screener for Under banked adults**

**FDIC  
FOCUS GROUP  
UNDERBANKED**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Recruiter: \_\_\_\_\_

<b>DATE TBD:</b> <i>Washington, DC</i>	<b>(Between 6PM-10PM)</b>
<b>DATE TBD:</b> <i>Chicago, IL</i>	<b>(Between 6PM-10PM)</b>
<b>DATE TBD:</b> <i>Miami, FL</i>	<b>(Between 6PM-10PM)</b>

Hello. My name is \_\_\_\_\_ and I'm calling from KRC Research on behalf of the Federal Deposit Insurance Corporation (FDIC), an independent government agency. We are an independent research firm working with the FDIC. This is NOT a sales call. We are conducting a research discussion group in your area with consumers like yourself.

This is strictly a research study – your name and responses are confidential. We are not trying to sell you anything and are interested in your opinion. This research discussion group will be held on (DATE) at (EXACT TIME) and last approximately one hour. The discussion will include about 4 or 5 other participants. **As a token of our appreciation for your time, you will receive \$xxx for participating in the discussion group.** May I ask you a few questions to see if you qualify for this study? (IF NO, THANK THEM AND TERMINATE THE CALL.) **IF ASKED WHY:** This study requires us to speak to a specific set of individuals. These questions will help us determine if you match the qualifications for the study.

**IF TERMINATE DURING SCREENING PROCESS READ:** I'm sorry, we already have enough participants in that category. Thank you very much for your time.

**INTERVIEWER INSTRUCTION: IF RESPONDENT EXPRESSES CONCERN AT ANY POINT DURING THE INTERVIEW, REASSURE THEM THAT YOU DO NOT WORK FOR THE GOVERNMENT. YOU ARE WORKING FOR AN INDEPENDENT RESEARCH COMPANY. THEIR ANSWERS AND PARTICIPATION WILL BE COMPLETELY CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE.**

**IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE PROJECT: xxx, FDIC, AT 202-xxx-xxxx.**

1. RECORD GENDER:

Male	<input type="checkbox"/>	<b>RECRUIT A MIX</b>
Female	<input type="checkbox"/>	



2. Do you or does anyone in your immediate family work for any of the following?  
(READ LIST.)

	YES	NO
In advertising or public relations?	<input type="checkbox"/>	<input type="checkbox"/>
In marketing or opinion research?	<input type="checkbox"/>	<input type="checkbox"/>
In journalism or for the news media?	<input type="checkbox"/>	<input type="checkbox"/>
For the federal government?	<input type="checkbox"/>	<input type="checkbox"/>
In the financial industry?	<input type="checkbox"/>	<input type="checkbox"/>
<b>TERMINATE IF YES TO ANY OF ABOVE.</b>		

3. Which of the following best describes your involvement in the decision on how you or you immediate family's household banking decisions are made? (READ RESPONSES.)

I am the primary decision maker	<input type="checkbox"/>	<b>RECRUIT</b>
I make the decision equally with someone else	<input type="checkbox"/>	<b>RECRUIT</b>
I am not the primary decision maker	<input type="checkbox"/>	<b>TERMINATE</b>
Don't know/refused (VOL)	<input type="checkbox"/>	<b>TERMINATE</b>

4. Do you currently have any of the following types of financial accounts or services? (CHECK ALL THAT APPLY)?

NONE (DO NOT READ)	<input type="checkbox"/>	<b>RECRUIT</b>
Checking account	<input type="checkbox"/>	<b>CONTINUE</b>
Regular savings account	<input type="checkbox"/>	
Investments such as stocks, bonds, or mutual funds	<input type="checkbox"/>	<b>TERMINATE</b>
CD or Savings Certificate	<input type="checkbox"/>	
Individual Retirement Account or IRA	<input type="checkbox"/>	
Money Market Account	<input type="checkbox"/>	
Credit card	<input type="checkbox"/>	

5. (IF CHECKING OR SAVINGS) Is your checking or savings account at a bank or at a credit union?

Bank only	<input type="checkbox"/>	<b>ASK Q6</b>
Both	<input type="checkbox"/>	<b>ASK Q6</b>
Credit Union only	<input type="checkbox"/>	<b>TERMINATE</b>
Don't know/refused (VOL)	<input type="checkbox"/>	<b>TERMINATE</b>

6. Now please tell me if you have done any of the following in the past year? (CHECK YES ANSWERS.)

Used a check cashing service.	<input type="checkbox"/>	
Used a money order to pay bills.	<input type="checkbox"/>	
Took a loan from a payday lender.	<input type="checkbox"/>	
Used a pre-paid debit card.	<input type="checkbox"/>	
Used an ATM card, check card, or debit card you get with a bank account	<input type="checkbox"/>	<b>ASK Q6B</b>

- 6B. In the past 30 days, how many times have you used an ATM card, debit card, check card, or debit card you get with a bank account?

Two times or fewer	<input type="checkbox"/>	<b>RECRUIT</b>
Three times or more	<input type="checkbox"/>	<b>TERMINATE</b>

The following questions are to make sure we are talking to a variety of people.

7. What is your age? [DO NOT READ LIST.]

Under 18	<input type="checkbox"/>	<b>TERMINATE</b>
18-29	<input type="checkbox"/>	<b>RECRUIT A MIX</b>
30-34	<input type="checkbox"/>	
35-39	<input type="checkbox"/>	
40-44	<input type="checkbox"/>	
45-49	<input type="checkbox"/>	
50-65	<input type="checkbox"/>	
65 or over	<input type="checkbox"/>	

8. Which of the following best describes your employment status?

Work full-time	<input type="checkbox"/>	
Work part-time	<input type="checkbox"/>	
Self-employed	<input type="checkbox"/>	
Homemaker	<input type="checkbox"/>	
Not currently employed	<input type="checkbox"/>	
Full time student	<input type="checkbox"/>	<b>Recruit no more than 2 per group</b>
Retired	<input type="checkbox"/>	

9. Now please stop me when I reach the category that includes your total household income in 2007.

Less than \$20,000	<input type="checkbox"/>	
\$20,000 to \$30,000	<input type="checkbox"/>	
\$30,000 to \$40,000	<input type="checkbox"/>	

Over \$40,000	<input type="checkbox"/>	<b>TERMINATE</b>
---------------	--------------------------	------------------

10. Could you please tell me your main ethnic background or race?

White, Caucasian	<input type="checkbox"/>	<b>RECRUIT A MIX but need at least 2 who are Hispanic, but it can be more.</b>
Black, African-American	<input type="checkbox"/>	
Hispanic, Latino/a	<input type="checkbox"/>	
Asian	<input type="checkbox"/>	
Other	<input type="checkbox"/>	

11. What is the last grade of school you have completed? (DO NOT READ LIST. RECORD.)

Less than high school	<input type="checkbox"/>	<b>TERMINATE</b>
Completed high school	<input type="checkbox"/>	<b>RECRUIT A MIX (AS POSSIBLE)</b>
Completed GED	<input type="checkbox"/>	
Some college or trade school	<input type="checkbox"/>	
Completed college	<input type="checkbox"/>	
Post graduate or professional school	<input type="checkbox"/>	

12. When was the last time, if ever, that you participated in a focus group study? (READ LIST.)

Within the past 6 months	<input type="checkbox"/>	<b>TERMINATE</b>
More than 6 months ago	<input type="checkbox"/>	<b>CONTINUE</b>
Never	<input type="checkbox"/>	

13. Sometimes participants are also asked to view or read materials and write out their answers on a questionnaire. Is there any reason why you could not participate?

Yes	<input type="checkbox"/>	<b>TERMINATE</b>
No	<input type="checkbox"/>	<b>CONTINUE</b>

**NOTE: Terminate if respondent offers any reason such as sight or hearing problem, a written or verbal language problem, or a concern with not being able to communicate effectively.**

**INVITATION:**

We would like to invite you to participate in a marketing research discussion group. The group will take 1 hour of your time and you will receive a cash gift of \$xxx. The discussion group will be held on \_\_\_\_\_ at \_\_\_\_\_ p.m. It will be held at \_\_\_\_\_.

Will you be available on \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_ p.m.?

Yes	<input type="checkbox"/>	<b>CONTINUE</b>
No	<input type="checkbox"/>	<b>TERMINATE</b>

IF YES: CONFIRM DATE AND TIME, PROVIDE DIRECTIONS, REMIND ATTENDEE TO BRING EYEGASSES OR HEARING AIDS IF NECESSARY. IF NO, THANK AND TERMINATE.

**Appendix IV: Focus Group Screener for “Generation X” adults**

**FDIC  
FOCUS GROUP  
GENERATION Xers**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Recruiter: \_\_\_\_\_

<b>DATE TBD:</b> Washington, DC	<b>(Between 6PM-10PM)</b>
<b>DATE TBD:</b> Chicago, IL	<b>(Between 6PM-10PM)</b>
<b>DATE TBD:</b> Miami, FL	<b>(Between 6PM-10PM)</b>

Hello. My name is \_\_\_\_\_ and I’m calling from KRC Research on behalf of the Federal Deposit Insurance Corporation (FDIC), an independent government agency. We are an independent research firm working with the FDIC. This is NOT a sales call. We are conducting a research discussion group in your area with consumers like yourself.

This is strictly a research study – your name and responses are confidential. We are not trying to sell you anything and are interested in your opinion. This research discussion group will be held on (DATE) at (EXACT TIME) and last approximately one hour. The discussion will include about 4 or 5 other participants. **As a token of our appreciation for your time, you will receive \$xxx for participating in the discussion group.** May I ask you a few questions to see if you qualify for this study? (IF NO, THANK THEM AND TERMINATE THE CALL.) **IF ASKED WHY:** This study requires us to speak to a specific set of individuals. These questions will help us determine if you match the qualifications for the study.

**IF TERMINATE DURING SCREENING PROCESS READ:** I’m sorry, we already have enough participants in that category. Thank you very much for your time.

**INTERVIEWER INSTRUCTION: IF RESPONDENT EXPRESSES CONCERN AT ANY POINT DURING THE INTERVIEW, REASSURE THEM THAT YOU DO NOT WORK FOR THE GOVERNMENT. YOU ARE WORKING FOR AN INDEPENDENT RESEARCH COMPANY. THEIR ANSWERS AND PARTICIPATION WILL BE COMPLETELY CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE.**

**IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE PROJECT:** xxxx, FDIC, AT 202-xxx-xxxx.

1. RECORD GENDER:

Male	<input type="checkbox"/>	<b>RECRUIT A MIX</b>
Female	<input type="checkbox"/>	

2. Do you or does anyone in your immediate family work for any of the following?  
(READ LIST.)

	YES	NO
In advertising or public relations?	<input type="checkbox"/>	<input type="checkbox"/>
In marketing or opinion research?	<input type="checkbox"/>	<input type="checkbox"/>
In journalism or for the news media?	<input type="checkbox"/>	<input type="checkbox"/>
For the federal government?	<input type="checkbox"/>	<input type="checkbox"/>
In the financial industry?	<input type="checkbox"/>	<input type="checkbox"/>
<b>TERMINATE IF YES TO ANY OF ABOVE.</b>		

3. Which of the following best describes your involvement in the decision on how you or you immediate family's household banking decisions are made? (READ RESPONSES.)

I am the primary decision maker	<input type="checkbox"/>	<b>RECRUIT</b>
I make the decision equally with someone else	<input type="checkbox"/>	<b>RECRUIT</b>
I am not the primary decision maker	<input type="checkbox"/>	<b>TERMINATE</b>
Don't know/refused (VOL)	<input type="checkbox"/>	<b>TERMINATE</b>

4. What is your age? [ DO NOT READ LIST.]

Under 18	<input type="checkbox"/>	<b>TERMINATE</b>
18-29	<input type="checkbox"/>	<b>TERMINATE</b>
30-34	<input type="checkbox"/>	<b>RECRUIT A MIX</b>
35-39	<input type="checkbox"/>	
40-44	<input type="checkbox"/>	
45-49	<input type="checkbox"/>	<b>TERMINATE</b>
50-65	<input type="checkbox"/>	<b>TERMINATE</b>
65 or over	<input type="checkbox"/>	<b>TERMINATE</b>

5. Do you currently have a checking or savings account at a bank or credit union?

Bank only	<input type="checkbox"/>	<b>RECRUIT</b>
Both	<input type="checkbox"/>	<b>RECRUIT</b>
Credit Union only	<input type="checkbox"/>	<b>TERMINATE</b>
Neither	<input type="checkbox"/>	<b>Recruit for Underbanked group</b>
Don't know/refused (VOL)	<input type="checkbox"/>	<b>TERMINATE</b>

6. Which of the following best describes your employment status?

Employed and working full time	<input type="checkbox"/>	<b>RECRUIT MIX but no more than 3 part-time workers</b>
Employed and working part-time	<input type="checkbox"/>	
Self employed	<input type="checkbox"/>	
Unemployed and not looking for work	<input type="checkbox"/>	<b>TERMINATE</b>
Unemployed and looking for work	<input type="checkbox"/>	

Retired	<input type="checkbox"/>	
A student	<input type="checkbox"/>	

7. Which of the following categories best represents your relationship status? **[READ LIST]**

Single, divorced, widowed or separated	<input type="checkbox"/>	<i>Ask Q8</i>
Married or living with a partner	<input type="checkbox"/>	<i>Ask Q9</i>

8. Which of the following categories best represents your personal total income in 2007 before taxes? **[READ LIST]**

Less than 25 thousand dollars a year	<input type="checkbox"/>	<b>TERMINATE</b>
Between 25 thousand and 30 thousand dollars a year	<input type="checkbox"/>	<b>RECRUIT MIX</b>
Between 30 thousand and 40 thousand dollars a year	<input type="checkbox"/>	
More than 40 thousand dollars a year	<input type="checkbox"/>	<b>TERMINATE</b>

9. Which of the following categories best represents your household's total income in 2007 before taxes? **[READ LIST]**

Less than 40 thousand dollars a year	<input type="checkbox"/>	<b>TERMINATE</b>
Between 40 thousand and 50 thousand dollars a year	<input type="checkbox"/>	<b>RECRUIT MIX</b>
Between 50 thousand and 60 thousand dollars a year	<input type="checkbox"/>	
Between 60 thousand and 70 thousand dollars a year	<input type="checkbox"/>	
More than 70 thousand dollars a year	<input type="checkbox"/>	<b>TERMINATE</b>

To make sure we are talking to a variety of people:

10. Could you please tell me your main ethnic background or race?

White, Caucasian	<input type="checkbox"/>	<b>RECRUIT A MIX but need at least 2 who are Hispanic, but it can be more.</b>
Black, African-American	<input type="checkbox"/>	
Hispanic, Latino/a	<input type="checkbox"/>	
Asian	<input type="checkbox"/>	
Other	<input type="checkbox"/>	

11. What is the last grade of school you have completed? (DO NOT READ LIST. RECORD.)

Less than high school	<input type="checkbox"/>	<b>TERMINATE</b>
Completed high school	<input type="checkbox"/>	
Completed GED	<input type="checkbox"/>	

Some college or trade school	<input type="checkbox"/>	<b>RECRUIT A MIX but no more than 3 with only high school or</b>
Completed college	<input type="checkbox"/>	
Post graduate or professional school	<input type="checkbox"/>	

12. When was the last time, if ever, that you participated in a focus group study? (READ LIST.)

Within the past 6 months	<input type="checkbox"/>	<b>TERMINATE</b>
More than 6 months ago	<input type="checkbox"/>	<b>CONTINUE</b>
Never	<input type="checkbox"/>	

13. Sometimes participants are also asked to view or read materials and write out their answers on a questionnaire. Is there any reason why you could not participate?

Yes	<input type="checkbox"/>	<b>TERMINATE</b>
No	<input type="checkbox"/>	<b>CONTINUE</b>

**NOTE: Terminate if respondent offers any reason such as sight or hearing problem, a written or verbal language problem, or a concern with not being able to communicate effectively.**

**INVITATION:**

We would like to invite you to participate in a marketing research discussion group. The group will take 1 hour of your time and you will receive a cash gift of \$xxx. The discussion group will be held on \_\_\_\_\_ at \_\_\_\_\_ p.m. It will be held at \_\_\_\_\_.

Will you be available on \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_ p.m.?

Yes	<input type="checkbox"/>	<b>CONTINUE</b>
No	<input type="checkbox"/>	<b>TERMINATE</b>

**IF YES: CONFIRM DATE AND TIME, PROVIDE DIRECTIONS, REMIND ATTENDEE TO BRING EYEGLASSES OR HEARING AIDS IF NECESSARY. IF NO, THANK AND TERMINATE.**



**Appendix V: Focus Group Screener for Baby Boomers**

**FDIC  
FOCUS GROUP  
Baby Boomers**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Recruiter: \_\_\_\_\_

<b>DATE TBD:</b> <i>Washington, DC</i>	<b>(Between 6PM-10PM)</b>
<b>DATE TBD:</b> <i>Chicago, IL</i>	<b>(Between 6PM-10PM)</b>
<b>DATE TBD:</b> <i>Miami, FL</i>	<b>(Between 6PM-10PM)</b>

Hello. My name is \_\_\_\_\_ and I'm calling from KRC Research on behalf of the Federal Deposit Insurance Corporation (FDIC), an independent government agency. We are an independent research firm working with the FDIC. This is NOT a sales call. We are conducting a research discussion group in your area with consumers like yourself.

This is strictly a research study – your name and responses are confidential. We are not trying to sell you anything and are interested in your opinion. This research discussion group will be held on (DATE) at (EXACT TIME) and last approximately one hour. The discussion will include about 4 or 5 other participants. **As a token of our appreciation for your time, you will receive \$xxx for participating in the discussion group.** May I ask you a few questions to see if you qualify for this study? (IF NO, THANK THEM AND TERMINATE THE CALL.) **IF ASKED WHY:** This study requires us to speak to a specific set of individuals. These questions will help us determine if you match the qualifications for the study.

**IF TERMINATE DURING SCREENING PROCESS READ:** I'm sorry, we already have enough participants in that category. Thank you very much for your time.

**INTERVIEWER INSTRUCTION: IF RESPONDENT EXPRESSES CONCERN AT ANY POINT DURING THE INTERVIEW, REASSURE THEM THAT YOU DO NOT WORK FOR THE GOVERNMENT. YOU ARE WORKING FOR AN INDEPENDENT RESEARCH COMPANY. THEIR ANSWERS AND PARTICIPATION WILL BE COMPLETELY CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE.**

**IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE PROJECT: xxx, FDIC, AT 202-xxx-xxxx.**

1. RECORD GENDER:

Male	<input type="checkbox"/>	<b>RECRUIT A MIX</b>
Female	<input type="checkbox"/>	

2. Do you or does anyone in your immediate family work for any of the following?  
(READ LIST.)

	YES	NO
In advertising or public relations?	<input type="checkbox"/>	<input type="checkbox"/>
In marketing or opinion research?	<input type="checkbox"/>	<input type="checkbox"/>
In journalism or for the news media?	<input type="checkbox"/>	<input type="checkbox"/>
For the federal government?	<input type="checkbox"/>	<input type="checkbox"/>
In the financial industry?	<input type="checkbox"/>	<input type="checkbox"/>
<b>TERMINATE IF YES TO ANY OF ABOVE.</b>		

3. Which of the following best describes your involvement in the decision on how you or you immediate family's household banking decisions are made? (READ RESPONSES.)

I am the primary decision maker	<input type="checkbox"/>	<b>RECRUIT</b>
I make the decision equally with someone else	<input type="checkbox"/>	<b>RECRUIT</b>
I am not the primary decision maker	<input type="checkbox"/>	<b>TERMINATE</b>
Don't know/refused (VOL)	<input type="checkbox"/>	<b>TERMINATE</b>

4. What is your age? [DO NOT READ LIST.]

Under 42	<input type="checkbox"/>	<b>TERMINATE</b>
42-45	<input type="checkbox"/>	<b>RECRUIT A MIX</b>
45-49	<input type="checkbox"/>	
50-54	<input type="checkbox"/>	
55-64	<input type="checkbox"/>	
65 or over	<input type="checkbox"/>	<b>TERMINATE</b>

5. Do you currently have a checking or savings account at a bank or credit union?

Bank only	<input type="checkbox"/>	<b>RECRUIT</b>
Both	<input type="checkbox"/>	<b>RECRUIT</b>
Credit Union only	<input type="checkbox"/>	<b>TERMINATE</b>
Neither	<input type="checkbox"/>	<b>Recruit for Underbanked group</b>
Don't know/refused (VOL)	<input type="checkbox"/>	<b>TERMINATE</b>

6. Which of the following best describes your employment status?

Employed and working full time	<input type="checkbox"/>	<b>RECRUIT MIX but no more than 3 part-time workers</b>
Employed and working part-time	<input type="checkbox"/>	
Self employed	<input type="checkbox"/>	
Retired	<input type="checkbox"/>	
Unemployed and not looking for work	<input type="checkbox"/>	<b>TERMINATE</b>
Unemployed and looking for work	<input type="checkbox"/>	
A student	<input type="checkbox"/>	

7. Which of the following categories best represents your relationship status? **[READ LIST]**

Single, divorced, widowed or separated	<input type="checkbox"/>	<i>Ask Q8+Q10</i>
Married or living with a partner	<input type="checkbox"/>	<i>Ask Q9+Q11</i>

8. Which of the following categories best represents your personal total income in 2007 before taxes? **[READ LIST]**

Less than 40 thousand dollars a year	<input type="checkbox"/>	<b>TERMINATE</b>
Between 40 thousand and 60 thousand dollars a year	<input type="checkbox"/>	<b>TERMINATE</b>
Between 60 thousand and 75 thousand dollars a year	<input type="checkbox"/>	<b>RECRUIT MIX</b>
Between 75-100 thousand and thousand dollars a year	<input type="checkbox"/>	
More than 100 thousand dollars a year	<input type="checkbox"/>	<b>TERMINATE</b>

9. Which of the following categories best represents your household's total income in 2007 before taxes? **[READ LIST]**

Less than 50 thousand dollars a year	<input type="checkbox"/>	<b>TERMINATE</b>
Between 50 thousand and 100 thousand dollars a year	<input type="checkbox"/>	<b>TERMINATE</b>
Between 100 thousand and 150 thousand dollars a year	<input type="checkbox"/>	<b>RECRUIT MIX</b>
Between 150 thousand and 200 thousand dollars a year	<input type="checkbox"/>	
More than 200 thousand dollars a year	<input type="checkbox"/>	<b>TERMINATE</b>

10. Are your parents living?

No	<input type="checkbox"/>	<b>TERMINATE</b>
Yes- at least 1 living parent	<input type="checkbox"/>	<b>RECRUIT</b>

11. Do you or your spouse (or partner) have living parents?

No	<input type="checkbox"/>	<b>TERMINATE</b>
Yes- at least 1 living parent	<input type="checkbox"/>	<b>RECRUIT</b>

To make sure we are talking to a variety of people:

12. Could you please tell me your main ethnic background or race?

White, Caucasian	<input type="checkbox"/>	<b>RECRUIT A MIX</b>
Black, African-American	<input type="checkbox"/>	
Hispanic, Latino/a	<input type="checkbox"/>	
Asian	<input type="checkbox"/>	
Other	<input type="checkbox"/>	

13. What is the last grade of school you have completed? (DO NOT READ LIST. RECORD.)

Less than high school	<input type="checkbox"/>	<b>TERMINATE</b>
Completed high school	<input type="checkbox"/>	<b>RECRUIT A MIX but no more than 3 with only high school or GED.</b>
Completed GED	<input type="checkbox"/>	
Some college or trade school	<input type="checkbox"/>	
Completed college	<input type="checkbox"/>	
Post graduate or professional school	<input type="checkbox"/>	

14. When was the last time, if ever, that you participated in a focus group study? (READ LIST.)

Within the past 6 months	<input type="checkbox"/>	<b>TERMINATE</b>
More than 6 months ago	<input type="checkbox"/>	<b>CONTINUE</b>
Never	<input type="checkbox"/>	

15. Sometimes participants are also asked to view or read materials and write out their answers on a questionnaire. Is there any reason why you could not participate?

Yes	<input type="checkbox"/>	<b>TERMINATE</b>
No	<input type="checkbox"/>	<b>CONTINUE</b>

**NOTE: Terminate if respondent offers any reason such as sight or hearing problem, a written or verbal language problem, or a concern with not being able to communicate effectively.**

**INVITATION:**

We would like to invite you to participate in a marketing research discussion group. The group will take 1 hour of your time and you will receive a cash gift of \$xxx. The discussion group will be held on \_\_\_\_\_ at \_\_\_\_\_ p.m. It will be held at \_\_\_\_\_.

Will you be available on \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_ p.m.?

Yes	<input type="checkbox"/>	<b>CONTINUE</b>
No	<input type="checkbox"/>	<b>TERMINATE</b>

**IF YES: CONFIRM DATE AND TIME, PROVIDE DIRECTIONS, REMIND ATTENDEE TO BRING EYEGLASSES OR HEARING AIDS IF NECESSARY. IF NO, THANK AND TERMINATE.**