BPD MESSAGE AND MATERIALS BULLETIN BOARDS
Screener
REVISED DRAFT March 5, 2013

RECRUIT 20 FOR 15 TO SHOW FOR A TOTAL OF 60 RESPONDENTS

	Group 1	Group 2	Group 3	Group 4
Age	Younger	Younger	Older	Older
Income	Under $30k	Over $30k	Under $30k	Over $30k

I. All respondents:
   a. Between 22 and 54
   b. Employed
   c. Income under $75k
   d. Online activity average or higher
   e. Assets under $25k
   f. Behind expectations for retirement savings
   g. Responsible for/share financial decisions in household

> **We are inviting people to participate in discussion on saving. We are interested in your opinions.**

> **Q1 Industry sensitive:** Are you, any member of your household, relatives, or any close friends employed by...?

   1. An insurance company
   2. A medical product manufacturer
   3. A financial services company (including banking and credit cards)
   4. A government agency
   5. A market research company
   6. A newspaper, TV, or radio station
   7. A telecommunications company
   8. A PR or advertising agency
   9. None

   [TERMINATE IF YES TO ANY "RED" INDUSTRIES ABOVE]

Q2 Gender: What is your gender? (OR RECORD BY OBSERVATION)

1. Female
2. Male

[RECRUIT MIX]

Q3 Age: In which of the following age groups do you belong? Are you….

1. 22 or under (terminate)
2. 23-34
3. 35-54
4. 55 or older (terminate)

[RECRUIT MIX AND CHECK QUOTAS]

[TERMINATE IF UNDER 22 YEARS OF AGE or 55 OLDER]

Q4 Financial decision-making: Which of the following best describes how financial decisions are made in your household?

1. I make all the financial decisions alone
2. I am involved equally in the financial decisions with my spouse/partner
3. I am only slightly involved in financial decisions in my household
4. I am not involved in the financial decisions in my household

[TERMINATE IF SLIGHTLY/NOT INVOLVED IN FINANCIAL DECISIONS]

Q5 Employment: Which of the following best describes your current employment status?

1. Employed full-time
2. Employed part-time
3. Full-time homemaker **(terminate)**
4. Retired **(terminate)**
5. Looking for employment **(limit to no more than 4 per group)**

[RECRUIT MIX]

[TERMINATE IF NOT EMPLOYED OR LOOKING FOR EMPLOYMENT]

Q6 Amount saved: Thinking of all the savings and investments you have, including retirement savings in a 401(k), 403B or similar employer sponsored retirement account, what would you estimate as the total amount of your household savings?

1. Less than $10,000
2. Between $10,000 and $25,000
3. $25,000 or greater (terminate)

Q7 Income: Which of the following best describes your household income before taxes in 2012?

1. Less than $75,000
2. $75,000 or greater (terminate)

Q8 Internet access: Do you have internet access, either at home or at work?

1. Yes
2. No

Q9 Internet usage: On average, how often do you use the internet?

1. More than once a day
2. Once a day on average
3. Less than once a day (limit this to 4 per group)

[MONITOR THIS VARIABLE – WANT TO MAKE THEY CAN ACCESS OFTEN FOR THE GROUPS]

Q10 Internet ability: How would you describe your ability to navigate on the internet?

1. Beginner (terminate)
2. Just getting up to speed (terminate)
3. Pretty good (I get around but still have more to learn)
4. I feel very comfortable surfing online

Q11 Expectations: How would you rate yourself in terms of how well you are meeting your retirement savings goals?

1. Far worse than where I expected to be
2. Somewhat behind where I expected to be
3. Approximately where I expected to be (terminate)
4. Doing better than I expected (terminate)
5. Don't have specific goals right now

Q12 Attitude question: Here is a list of various statements about interests and opinions. For each statement please indicate whether you agree or disagree, using the following scale:

Disagree Strongly

Disagree Somewhat

Agree Somewhat

Agree Strongly

1 I want to save but am barely making ends meet
2 There is no way I'll be able to put away enough money to retire
3 I feel I have a lot of control over my financial future
4 Having enough money is a constant worry in my life
5 I am very disciplined in saving and spending decisions
6 Saving money for unexpected expenses is a top priority for me
7 I don't need advice in terms of how I handle my money
8 I prefer to conduct financial transactions electronically rather than bank in person
9 I am not afraid to invest in stock markets even if my money is at risk
10 I frequently buy things even if I can't afford them
11 A secure investment is more important than high interest rates

CALCULATE SEGMENT SCORE AND ASSIGN INTO ONE OF FIVE SEGMENTS
SEE EXCEL FILE FOR ALGORITHM

> **Q13 Self-identification question:** Following are five descriptions of people in terms of how they save. Which **best** fits you? Select one.

RANDOMIZE DESCRIPTIONS a-e

SECURITY SEEKER

a. Saving is a top priority for me and I've been able to save some money but not as much as I would like to. The recession has been hard and I worry about having enough for retirement, especially given the challenging economy. I prefer a low or no risk approach to finances.

STRIVER

b. With growing family responsibilities and other financial obligations things can get tight financially. I've started to save some for the future but not as much as I'd like. But I know how to manage my money and I try to be careful about spending. I am confident about my ability to improve my financial situation in the future and expect to try different savings tools along the way.

SPENDTHRIFT

c. I have a steady income but saving money is a challenge for me. It's easy to use my credit cards and I probably spend more than I should. I am worried about growing debt and feel a little lost when it comes to financial matters. I would really like a consistent way to be able to set aside some money for saving before I am able to spend it.

STRUGGLER

d. I'm working hard to make ends meet but it's a struggle. I want to save money, but that's not my top priority now given my financial situation. I've had more credit card and other debt than I could handle though I have been working to cut back on that. I just can't see how I will get ahead in the future.

ALL OTHERS (ASSET HOLDERS, SAAVY INVESTORS OR PENNY SAVERS)

e. I have done a good job of saving to this point and I'm pretty well prepared for the future. I have a good income, or at least I've learned to live within my means, and I know what I need to do to save.

Q14 Race: Which of the following best describes your race?

1. White
2. Black
3. Asian or Pacific Islander
4. American Indian or Alaskan Native
5. Other

[RECRUIT MIX]

Q15 Hispanic: Do you consider yourself a Hispanic American or Latino?

1. Yes
2. No

[RECRUIT MIX]

Screener Invitation

We would like to invite you to participate in a _____day QualBoard study that will take place on (DAYS, DATES). QualBoard is an online bulletin board where you will be able to see and respond to questions as well as read and respond to your fellow participant's answers. QualBoard is not a real time chat so you can log in at your convenience (NUMBER OF LOGINS EXPECTED EACH DAY) each day. It should take you about ___ minutes each day to complete your participation. For your time and complete participation, we will give you a **$xxx Prepaid Visa**.

You will receive further login instructions on (TYPICALLY THE DAY BEFORE THE DISCUSSION BEGINS). The login instructions will be sent from the email address noreply@qualboard.com. Please add this email to your safe sender list to ensure that your login instructions do not go to junk mail. If you do not receive your login instructions by (DATE AND TIME) please call (RECRUITER PHONE NUMBER).

Please log in for the first time as soon as you receive your login instructions so we know you are all set to participate. If for any reason you cannot keep your commitment to participate, please call me at (RECRUITER PHONE NUMBER) as soon as possible so that we can find a replacement and meet our obligation to our clients.

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