

**PowerTrain, Inc.**  
**Draft Screener 9-16-11**  
**RECRUIT 12 PER GROUP**

|                       | City     | Small Town/Rural | Total     |
|-----------------------|----------|------------------|-----------|
| Age 18-39, Low income | 2        | 1                | 3         |
| Age 18-39, Med income | 1        | 1                | 2         |
| Age 40-60, Low income | 1        | 1                | 2         |
| Age 40-60, Med income | 2        | 1                | 3         |
| <b>Total</b>          | <b>6</b> | <b>4</b>         | <b>10</b> |

My name is \_\_\_\_\_ and I'm calling from \_\_\_\_\_ in CITY/STATE. I'd like to ask a couple of questions about a study that will be conducted. If you qualify for the study, I can offer you \$75 to take part in the discussion. We are not trying to sell anything. This is for research purposes only. **AS NEEDED:** **We will keep your identity confidential by not using any information that identifies you personally.**

1. What is your age? Are you...

|                                |   |             |
|--------------------------------|---|-------------|
| Less than 18 years of age..... | 1 | [TERMINATE] |
| 18 to 29.....                  | 2 | Young Group |
| 30 to 39.....                  | 3 | Young Group |
| 40 to 49 .....                 | 4 | Older Group |
| 50 to 60.....                  | 5 | Older Group |
| Older than 60.....             | 6 | [TERMINATE] |

2. What was your total household income, before taxes, in the last 12 months? (Please estimate)

**Small Towns – Spartanburg and Peoria/Evansville**

|                                     |   |            |
|-------------------------------------|---|------------|
| Less than \$20,000.....             | 1 | TERMINATE  |
| \$20,000 to less than \$40,000..... | 2 | LOW INCOME |
| \$40,000 to \$60,000.....           | 4 | MID INCOME |
| More than \$60,000.....             | 6 | TERMINATE  |

**Baltimore**

|                                     |   |            |
|-------------------------------------|---|------------|
| Less than \$40,000.....             | 1 | TERMINATE  |
| \$40,000 to less than \$60,000..... | 2 | LOW INCOME |
| \$60,000 to \$80,000.....           | 4 | MID INCOME |
| More than \$80,000.....             | 6 | TERMINATE  |

**Houston and Costa Mesa**

|                                     |   |            |
|-------------------------------------|---|------------|
| Less than \$30,000.....             | 1 | TERMINATE  |
| \$30,000 to less than \$50,000..... | 2 | LOW INCOME |
| \$50,000 to \$75,000.....           | 4 | MID INCOME |
| More than \$75,000.....             | 6 | TERMINATE  |

3. How well would you say you manage your money, including living within your means and preparing for the future? Would you say you manage your money...

|                      |        |
|----------------------|--------|
| Very well.....       | 5 TERM |
| Somewhat well.....   | 4      |
| Not too well.....    | 3      |
| Not at all well..... | 2      |

| <b>Circle Response</b>   | <b>Circle Points if appl</b> |
|--|------------------------------|
| 4. The next 5 questions are a brief quiz about household finances. Please answer the best that you can. Suppose you have \$100 in a savings account and it earns 2 percent interest a year. After <u>five</u> years, would you have... |                              |
| More than 102 dollars.....1→   | 1 point                      |
| Exactly 102 dollars.....2  |                              |
| Less than 102 dollars.....3  |                              |
| 5. Suppose again that you have \$100 in a savings account that earns 2 percent interest a year. Let's say inflation is 3 percent a year. After <u>one</u> year, would the money in your account buy...                                 |                              |
| More than it does today.....1  |                              |
| The same as it does today.....2  |                              |
| Less than it does today?.....3→  | 1 point                      |
| (VOL) Don't know.....4   |                              |
| 6. The next question is about bonds. If interest rates are rising, what happens to bond prices? Do they...   |                              |
| Rise.....1   |                              |
| Fall.....2→  | 1 point                      |
| Stay the same.....3  |                              |
| Or is there no relationship?.....4   |                              |
| (VOL) Don't know.....5   |                              |
| 7. True or false: A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage but the total interest paid over the life of the 15 year loan will be less.  |                              |
| True.....1→  |                              |
| False.....2  |                              |
| (VOL) Don't know.....3   |                              |
| 8. Which investment tends to provide a safer return – buying the stock of one company or buying a stock mutual fund?   |                              |
| Single company stock.....1   |                              |
| A stock mutual fund.....2→   |                              |
| (VOL) Don't know.....3   |                              |
| <b>ADD UP POINTS. TERMINATE IF 4 or<br/>5→</b>   |                              |

9. Do you use the services of a professional financial advisor?  
 Yes.....1 **TERMINATE**  
 No.....2

10. Do you now work, or have you recently worked, in a job where you handle banking, investment, or other financial matters for others?  
 Yes.....1 **CONFIRM JOB IS RELATED, TERMINATE**  
 No.....2

11. Do you have a checking or savings account at a bank or credit union?  
 Yes.....1  
 No.....2 **RECRUIT 3+ IN LOW INCOME,  
AS POSSIBLE IN MED INCOME**

12. What is your current employment status? Are you... **[RECRUIT A MIX, WITH AT LEAST 1/2 EMPLOYED OR SELF EMPLOYED]**  
 Working for pay full time.....1  
 Working for pay part-time.....2  
 Self-employed.....3  
 Not working for pay.....4

13. **[IF NOT WORKING FOR PAY]** Are you currently looking for work?  
 Yes **[MAX 3 PER GROUP]**.....1  
 No.....2

14. Which of the following best describes the area where you live?  
**[RECRUIT MIX REFLECTIVE OF AREA, EMPHASIZING UNIQUE ASPECTS]**  
**IN SMALL TOWNS, RECRUIT ABOUT ½ RURAL**  
**BALTIMORE, RECRUIT MINIMUM OF 3 RURAL**  
 Urban area .....1  
 Suburban area surrounding an urban area.....2  
 Small town.....3  
 Rural or semi-rural area .....4  
 (Vol) Don't know .....5

15. Are you of Hispanic, Latino, or Spanish origin?

Yes.....1  
No.....2

16. Which of the following describe your race or ethnicity? You may select more than one.  
[READ ALL]

|  |   |                           |
|--|---|---------------------------|
| White.....                                       | 1 |                           |
| Black or African American.....                   | 2 | RECRUIT MIX               |
| American Indian or Alaska Native.....            | 3 | REFLECTIVE OF LOCAL AREA, |
| Asian, Native Hawaiian, or Pacific Islander..... | 4 | EMPHASIZING UNIQUENESS    |
| Some other race or ethnicity (specify).....      | 5 |                           |

**TARGETED MIX PER GROUP:**

BALTIMORE: 6-7 AFRICAN AMERICAN, REMAINDER WHITE

PEORIA OR EVANSVILLE:  $\frac{3}{4}$  WHITE,  $\frac{1}{4}$  AFRICAN AMERICAN

SPARTANBURG:  $\frac{1}{2}$  WHITE,  $\frac{1}{2}$  AFRICAN AMERICAN

COSTA MESA: WHITE, ASIAN, HISPANIC – ROUGHLY EVEN MIX

HOUSTON: 5 HISPANIC + MIX OF WHITE, AFRICAN AMERICAN, ASIAN

17. What is your marital status? [RECRUIT A MIX, 1/2 MARRIED]

|                            |   |
|----------------------------|---|
| Married.....               | 1 |
| Living with a partner..... | 2 |
| Divorced or separated..... | 3 |
| Widowed.....               | 4 |
| Single, never married..... | 5 |

18. Do you have any children under the age of 18 living in your home? [RECRUIT SOME  
“YES,” PARTICULARLY IN YOUNGER GROUPS]

Yes.....1  
No.....2

19. What is the highest level of education that you completed?

[RECRUIT A MIX]

|  |   |                        |
|--|---|------------------------|
| High school or less.....               | 1 | [AT LEAST 3 PER GROUP] |
| Some college or associates degree..... | 2 |                        |
| Technical school.....                  | 3 |                        |
| College graduate.....                  | 4 | [2 TO MAX 5 PER GROUP] |
| Graduate degree.....                   | 5 | [TERMINATE]            |

20. GENDER

|             |   |           |
|-------------|---|-----------|
| Male.....   | 1 | RECRUIT   |
| Female..... | 2 | 50/50 MIX |

21. Finally, I'd like you to describe an advertisement on TV, radio, or in print that you think is pretty successful. What advertisement is that, and what are two or three aspects of it that you think make it successful?

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**[RATE RESPONDENT'S ABILITY TO ARTICULATE THOUGHTS CLEARLY]**

Cannot articulate thoughts well – 1    2    3    4    5    6    7 – Articulates extremely well  
[TERMINATE ALL 1-2's. MAX 2 PEOPLE WITH RATING OF 3 PER GROUP]

**INVITATION**

I would like to invite you to take part in a research study where you will be asked to give your opinions on some posters and educational materials. It would be to gather your opinions and it would not be a test of any kind. It would be held on [DATE] at [TIME] at [LOCATION]. We would need two hours of your time. Upon completing the discussion, we would give \$75 as a thank you. **We will not use any information that identifies you personally**, and again, there would be no actual selling of any kind. Will you be able to take part in this research?

Yes **[CONTINUE]**

No **[THANK AND TERMINATE]**

NAME: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_  
(verify email)

PHONE #: \_\_\_\_\_

MAILING ADDRESS (if respondent does not have email)....

Thank you for participating in this research. We will also call you the day before the discussion to remind you. It is very important that you attend this session since we invite only a few people to participate. If you find that you cannot make it, please call and let me know as soon as possible. Our phone number will be in the letter that you receive. Thank you again for your time.