

Request for Approval under the “Generic Clearance for the Collection of Routine Customer Feedback” (OMB Control Number: 3084-0159)

**TITLE OF INFORMATION COLLECTION: Fraud Against Older Consumers:
Online Evaluation of Educational Materials**

ATTACHMENT 1: Survey

FTC Senior Fraud Education
Campaign Evaluation Survey
November 21, 2013

METHODOLOGY: National online survey of 1000 senior adults, age 65 and above.

A. [Introduction/Screening]

A1. What is your age? [CATEGORIZE RESPONDENT’S ANSWER]

1. 59 or younger [TERMINATE]
2. 60 – 64 [TERMINATE]
3. 65 – 69
4. 70 – 75
5. 75 – 80
6. 80 or Older

A2. What is your gender?

1. Male
2. Female

The Federal Trade Commission (FTC) is undertaking an effort to inform Americans about the dangers of frauds and scams. They would like your help in making this an effective communications effort. Thank you for taking the time to complete the following survey.

Please note that the information provided in this survey will not be used for any marketing or sales purposes.

Be assured that all of your answers will be completely **ANONYMOUS** and **CONFIDENTIAL**. Therefore, please try to answer these questions as openly and honestly as possible.

To begin we would like to ask you a few preliminary questions:

A3. In your opinion, how important is it that people are made more aware of the dangers of frauds and scams?

1. Not at all important
2. Somewhat important

3. Important
 4. Very Important
 5. Critical
- A4. Have any of your friends or family members ever been victim of a fraud or scam?
1. Yes
 2. No
 3. Don't know/not sure
- A5. Have you personally been a victim of a fraud or scam?
1. Yes
 2. No
 3. Don't know/prefer not to say
- A6. How much do you agree or disagree with the following statement, "People 65 years or older are often a target for frauds and scams."
1. Completely disagree
 2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Completely agree
- A7. How much do you agree or disagree with the following statement, "People 65 years or older can protect themselves against frauds and scams if they have the right information."
1. Completely disagree
 2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Completely agree
- A8. How much do you agree or disagree with the following statement, "Short and simple communications are best for informing seniors about the topic of frauds and scams."
1. Completely disagree
 2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Completely agree
- A9. Do you believe the Federal Trade Commission is a reputable source of information about the dangers of frauds and scams?
1. Yes
 2. No
 3. Don't know/not sure

B. Identity Theft Tri-fold

On the next page please take a look the following three-column brochure. [Questions in this section refer to this: <http://www.consumer.ftc.gov/articles/pdf-0014-identity-theft.pdf>]

B1. How informative did you find this brochure?

Not at all Informative						Extremely Informative
1	2	3	4	5	6	7

B2. How appealing is the visual design of this brochure?

Not at all Appealing						Extremely Appealing
1	2	3	4	5	6	7

B3. If you were to receive this in the mail from the Federal Trade Commission. How likely would you be to read it?

Not at all Likely						Extremely Likely
1	2	3	4	5	6	7

B4. How likely are you to pass this along to a friend or family member?

Not at all Likely						Extremely Likely
1	2	3	4	5	6	7

B5. Please take another look at the document. This time, please highlight the sections you found **most** useful or interesting by clicking the particular section with your mouse. [SELECT MULTIPLE]

1. Section 1
2. Section 2
3. Section 3
4. Section 4
5. Section 5
6. Section 6
7. Section 7
8. Section 8
9. Section 9
10. Section 10
11. Section 11
12. Section 12
13. Section 13
14. Section 14

- 15. Section 15
- 16. Section 16
- 17. Section 17
- 18. Section 18
- 19. Section 19
- 20. Section 20
- 21. Section 21
- 22. None Selected

B6. This time please highlight the sections you found **least** useful or interesting by clicking the particular section with your mouse. [SELECT MULTIPLE]

- 1. Section 1
- 2. Section 2
- 3. Section 3
- 4. Section 4
- 5. Section 5
- 6. Section 6
- 7. Section 7
- 8. Section 8
- 9. Section 9
- 10. Section 10
- 11. Section 11
- 12. Section 12
- 13. Section 13
- 14. Section 14
- 15. Section 15
- 16. Section 16
- 17. Section 17
- 18. Section 18
- 19. Section 19
- 20. Section 20
- 21. Section 21
- 22. None Selected

B7. Do you have any additional thoughts about this document?

- 1. Yes: _____
- 2. No

C. Identity Theft Brochure

On the next page, please look the two-page brochure... [Questions in this section refer to Attachment 2]

C1. How informative did you find the brochure?

Not at all Informative						Extremely Informative
1	2	3	4	5	6	7

C2. How appealing is the visual design of this brochure?

Not at all Appealing						Extremely Appealing
1	2	3	4	5	6	7

C3. If you were to receive this in the mail from the Federal Trade Commission. How likely would you be to read it?

Not at all Appealing						Extremely Appealing
1	2	3	4	5	6	7

C4. How likely are you to pass along this brochure to a friend or family member?

Not at all Likely						Extremely Likely
1	2	3	4	5	6	7

C5. If you were to receive this brochure in the mail from the Federal Trade Commission. How likely would you be to read it?

Not at all Likely						Extremely Likely
1	2	3	4	5	6	7

C6. Please take another look at the brochure. This time, please highlight the section in the brochure you found **most useful or interesting** by clicking the anywhere within the section.

1. Section 1
2. Section 2
3. Section 3
4. Section 4
5. None Selected

C7. Now please highlight the section you found **least useful or interesting** by clicking the particular section with your mouse.

1. Section 1
2. Section 2
3. Section 3
4. Section 4
5. None Selected

C8. Do you have any additional thoughts about this brochure?

1. Yes:

-
2. No

D. Imposter Scams Brochure

On the next page, please look the two-page brochure...[Questions in this section refer to Attachment 3]

D1. How informative did you find the brochure?

Not at all Informative						Extremely Informative
1	2	3	4	5	6	7

D2. How appealing is the visual design of this brochure?

Not at all Appealing						Extremely Appealing
1	2	3	4	5	6	7

D3. If you were to receive this in the mail from the Federal Trade Commission. How likely would you be to read it?

Not at all Appealing						Extremely Appealing
1	2	3	4	5	6	7

D4. How likely are you to pass along this brochure to a friend or family member?

Not at all Likely						Extremely Likely
1	2	3	4	5	6	7

D5. If you were to receive this brochure in the mail from the Federal Trade Commission. How likely would you be to read it?

Not at all Likely						Extremely Likely
1	2	3	4	5	6	7

D6. Please take another look at the brochure. This time please highlight the section in the brochure you found **most useful or interesting** by clicking the anywhere within the section.

1. Section 1
2. Section 2
3. Section 3
4. Section 4
5. None Selected

D7. This time please highlight the section you found **least useful or interesting** by clicking the particular section with your mouse.

1. Section 1

2. Section 2
3. Section 3
4. Section 4
5. None Selected

D8. Do you have any additional thoughts about this brochure?

1. Yes:

2. No

E. Bookmark Testing

On the next page, please look at the following set of bookmarks (with front and back images). [Questions in this section refer to Attachment 4]

E1. Please select the bookmark you feel is the **most useful or interesting**.

1. Bookmark1
2. Bookmark2
3. Bookmark3
4. Bookmark4
5. Bookmark5
6. Bookmark6
7. Bookmark7

E2. Please select the bookmark you feel is the **least useful or interesting**. [From test-bmk.pdf]

1. Bookmark1
2. Bookmark2
3. Bookmark3
4. Bookmark4
5. Bookmark5
6. Bookmark6
7. Bookmark7

F. Overall Material Evaluation

F1. Now that you have seen these materials, how important is it that people 65 or older are made more aware of the dangers of certain frauds and scams?

1. Not at all important
2. Somewhat important
3. Important
4. Very Important
5. Critical

F2. Overall, how clear, useful and informative are the materials you have seen?

Not at all						Extremely
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clear, useful or informative						clear, useful and informative
1	2	3	4	5	6	7

F3. How interested are you personally in receiving materials like these?

Not at all Interested						Extremely Interested
1	2	3	4	5	6	7

F4. Which format of the materials did you like the most?

1. The trifold brochure
2. The two-page brochure
3. The bookmark

F5. For what age are these materials best suited? (Select all that apply)

1. Someone my age
2. Someone older than me
3. Someone younger than me
4. None of the above

F6. Based on the materials you have seen, how has your opinion of the Federal Trade Commission changed?

1. Much less favorable
2. Somewhat less favorable
3. Remained the same
4. Somewhat more favorable
5. Much more favorable
6. Don't know/not sure

G. Specific Elements Testing

G1. Please select the header that you find the most interesting and appealing. [This question refers to Attachment 5]

1. Header 1
2. Header 2
3. Header 3
4. Header 4
5. Header 5
6. Header 6
7. Header 7

G2. Please select the logo that you find the most interesting and appealing. [This question refers to Attachment 6]

1. Logo 1
2. Logo 2
3. Logo 3

4. Logo 4
5. Logo 5
6. Logo 6
7. Logo 7
8. Logo 8
9. Logo 9
10. Logo 10

G3. Please select the font type you find the easiest to read and appealing. [This question refers to Attachment 7]

1. Font 1
2. Font 2
3. Font 3
4. Font 4
5. Font 5

G4. Please select the type style that you find the easiest to read and most appealing.

[This question refers to Attachment 8]

1. Typestyle 1
2. Typestyle 2
3. Typestyle 3
4. Typestyle 4

H. [Demographics]

There are only a few more questions. Please remember that your answers will be completely **ANONYMOUS** and **CONFIDENTIAL**.

H1. What is your employment status?

1. Retired
2. Full-time work
3. Part-time work
4. Homemaker

H2. What is your marital status?

1. Married
2. Single
3. Separated
4. Divorced
5. Widowed

H3. What was the last year of education that you completed?

1. Less than high school

2. High school graduate
3. Some college
4. College graduate
5. Post graduate education

H4. Into which of the following categories does your total annual household income fall?

1. Less than \$15,000
2. \$15,000 to \$25,000
3. \$25,000 to \$50,000
4. \$50,000 to \$75,000
5. \$75,000 to \$100,000
6. Don't know/not sure/prefer not to say

H5. What is the approximate total value of your assets (including savings, investments, and real estate)?

1. Less than \$25,000
2. \$25,000 to \$50,000
3. \$50,000 - \$100,000
4. \$100,000 - \$200,000
5. \$200,000 - \$500,000
6. More than \$500,000
7. Don't know/Not sure/prefer not to say

H6. What is your Zip Code? _ _ _ _ _

H7. Which of the following best describes your living situation:

1. Alone
2. With a spouse
3. With a child (or my children)
4. With family members other than a spouse or a child
5. With a roommate who is not related to me

H8. Do you live in a senior residence or a senior community?

1. Yes
2. No
3. Don't know/not sure

H9. How often do you attend educational programs targeted specifically to adults age 60 or over?

1. Never
2. Rarely
3. Sometimes
4. Regularly
5. Often

H10. Which of the following best describes your race or ethnicity? [ACCEPT MULTIPLE]

1. Black or African-American
2. White or Caucasian
3. Hispanic or Latino/a
4. Asian/Pacific Islander
5. Native American
6. Other _____

Thank you for participating!

ATTACHMENT 2: Identity Theft Brochure

Have you heard about...

Identity Theft

Here's how it works:

Someone gets your personal information and runs up bills in your name. They might use your Social Security or Medicare number, your credit card, or your medical insurance – along with your good name.

How would you know? You could get bills for things you didn't buy or services you didn't get. Your bank account might have withdrawals you didn't make. You might not get bills you expect. Or, you could check your credit report and find accounts you never knew about.

Here's what you can do:

- 1. Protect your information.** Put yourself in another person's shoes. Where would they find your credit card or Social Security number? Protect your personal information by shredding documents before you throw them out, by giving your Social Security number only when you *must*, and by using strong (any other way to say this?) passwords online.
- 2. Read your monthly statements and check your credit.** When you get your account statements and explanations of benefits, read them for accuracy. You should recognize what's there. Once a year, get your credit report for free from AnnualCreditReport.com or 1-877-322-8228. The law entitles you to one free report each year from each credit reporting company. If you see something you don't recognize, you will be able to deal with it.



Please Report Identity Theft

If you suspect identity theft, act quickly. Please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Go online: ftc.gov/complaint

The FTC operator will give you the next steps to take. Visit ftc.gov/idtheft to learn more.

ATTACHMENT 3: Imposter Scams Brochure

Have you heard about... Imposter Scams

Here's how they work:

You get a call or an email. It might say you've won a prize. It might seem to come from a government official. Maybe the call or email is from someone you know – your grandchild, a relative or a friend. Or maybe it's from someone you *feel* like you know, but you haven't met in person – say, a person you met online who you've been writing to.

Whatever the story, the request is the same: wire money... supposedly to pay taxes or fees, or to help someone you care about.

But is the person who you think it is? Is there really an emergency or a prize? Judging by the complaints the Federal Trade Commission (FTC) gets, the answer probably is no.

Here's what you can do:

- 1. Stop. Check it out** – before you wire money to *anyone*, no matter who is asking. Call the person, the government agency, or someone else you trust for their opinion. Get the real story first. Then decide what to do.
- 2. Pass this information on to a friend.** You may not have gotten one of these calls or emails, but the chances are you know someone who has.



Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Go online: [ftc.gov/complaint](https://www.ftc.gov/complaint)

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify the imposters and stop them before they can get someone's hard-earned money. It really makes a difference.

ATTACHMENT 4: Bookmarks

have you
 **HEARD**
about...
MONEY WIRING SCAMS


**Did someone
ask you to wire
money?**

Stop.

Check them out.


Get the real story.



have you
 **HEARD**
about...
MONEY WIRING SCAMS

**REPORT SCAMS
to the Federal Trade
Commission**

1-877-382-4357



**DID SOMEONE
ASK YOU TO
WIRE MONEY?**

**Did someone
ask you to wire
money?**

Stop.

Check them out.

Get the real story.

Stop.

Check them out.

Get the real story.



**REPORT SCAMS
to the Federal
Trade Commission**

1-877-382-4357

**REPORT SCAMS
to the Federal Trade
Commission
1-877-382-4357**



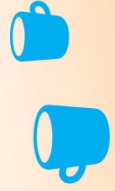
DID SOMEONE ASK YOU TO WIRE MONEY?
Stop. Check them out. Get the real story.



REPORT SCAMS
to The Federal Trade Commission
1-877-382-4357

DID SOMEONE ASK YOU TO WIRE MONEY?

Stop. Check them out. Get the real story.



**REPORT SCAMS
to the
Federal Trade
Commission**

1-877-382-4357



DID SOMEONE ASK YOU TO WIRE MONEY?

Stop. Check them out. Get the real story.



Report scams to
THE FEDERAL TRADE COMMISSION
1-877-382-4357

DID SOMEONE ASK YOU TO WIRE MONEY?

Stop. Check them out. Get the real story.



Report scams to
THE FEDERAL TRADE COMMISSION
1-877-382-4357

ATTACHMENT 5: Headers



Imposter Scams



Imposter Scams

Federal Trade Commission



Imposter Scams

Federal Trade Commission



Imposter Scams



Imposter Scams

Federal Trade Commission



Imposter Scams

ATTACHMENT 6: Logos



Have You Heard About...



ATTACHMENT 7: Fonts

Imposter Scams

Imposter Scams

Imposter Scams

Imposter Scams

Imposter Scams

Imposter Scams

ATTACHMENT 8: Type Styles

Imposter Scams

Imposter Scams

Imposter Scams

Imposter Scams