

Participant Screener for Prepaid Card Focus Groups
Location (TBD)
Dates (TBD)

General Information and Recruiting Specifications

- *Four Focus Groups*
 - Two focus groups will be held on two different dates, at 6:00 PM and 8:00 PM
 - Length of each focus group: 90 minutes
 - Participant incentive: \$75
 - Twelve participants will be recruited for each group.
 - **RECRUITERS:** Ask all focus groups participants to bring their reading glasses, if necessary, because they may be asked to review one or more documents as part of the focus group.
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Recruiting Script

Hello, my name is **[first and last name]**. May I speak to **[candidate]**?

If someone other than Respondent asks why you are calling, say: I'm calling regarding an important US government study about prepaid cards.

Say to Respondent: I am calling from **[marketing company's name]** for ICF International. ICF International is working with a US government agency, the Consumer Financial Protection Bureau. The Bureau is an agency in the Federal government whose role is to ensure that consumers get the information they need to make financial decisions. For this specific project, the Bureau is studying how people use prepaid cards and how they make decisions about those cards.

We are seeking people to participate in focus groups being held on _____. The focus group will last 90 minutes, and we will give participants an incentive of \$75. If you are selected and agree to participate in one of these focus groups, we will ask you some questions about your use of prepaid cards and how you choose between different products. You will not have to provide any information that you feel uncomfortable discussing.

It is important that you know that we will be audio- and videotaping your focus group so that we can be sure to collect what you say accurately. However, your name will not appear in any reports. Also, just so you are not surprised, staff from the Bureau and ICF International will observe your focus group from another room.

Do you have a few minutes to answer some pre-qualifying questions? (*If not, When would be a convenient time to call back?*)

If necessary: We are not selling anything, we are only looking to find people to participate in a study that the Consumer Financial Protection Bureau is conducting. Everything you say will be kept private except where required by law. Further, your personal information will not be given to the Consumer Financial Protection Bureau.

- Q1: In the past six months, have you used a reloadable prepaid card that you can load funds onto yourself? You can buy these cards in a store or online and can reload them by cash or direct deposit if you wish. Examples would include prepaid cards such as GreenDot, NetSpend, RushCard, or Bluebird cards. These cards do **not** include gift cards.
- Yes → Continue to Q1a
 - No or doesn't know → *Participant does not qualify for study; thank them politely and end call.*
- Q1a: Are you only able to use this card at a single business or retailer, or can you use it at a variety of different businesses or retailers on the Visa, Discover, American Express, or MasterCard networks?
- Single kind → *Thank respondent politely and end call.*
 - Variety → Participant qualifies for study; continue to Q1b
- Q1b: What is the brand name of the prepaid card you have used most frequently (if you remember)?
- Record open-ended response. If respondent says "Visa" or "MasterCard," ask if there is another brand identified on the card.*
- Q2: Do you work or have you ever worked for a bank or other financial institution?
- Yes → *Thank respondent politely and end call.*
 - No → Continue
- Q3: Do you work or have you ever worked for a consumer rights non-profit related to the banking or financial industries?
- Yes → *Thank respondent politely and end call.*
 - No → Continue
- Q4: Have you participated in any other focus groups in the past 6 months?
- Yes → *Thank respondent politely and end call.*
 - No → Continue
- Q5: **ARTICULATION QUESTION:** In a few sentences please tell us why you use prepaid cards. Tell us some things you like about this product. If you could change one thing about your prepaid card account, what would it be? (*Record respondent's answer.*)
- If respondent gives a thoughtful, articulate answer → **Respondent qualifies**
 - If respondent does not give a thoughtful, articulate answer → *Thank respondent politely and end call.*

<p style="text-align: center;">Screening Criteria</p>	<p style="text-align: center;">Recruiting Quotas <i>(Total across all 48 participants for the 4 focus groups)</i></p>
<p>Q6: In the past <u>two years</u>, have you ever used a card that your employer or another organization provided and loaded money onto? Examples include payroll cards or cards used to access student loans or workers' compensation funds.</p> <ul style="list-style-type: none"> • <i>Do not include gift cards or any prepaid cards that you purchase yourself.</i> <input type="checkbox"/> Yes → Continue to Q6a <input type="checkbox"/> No → Skip to Q7 <p>Q6a: Were you only able to use this card at a single business or retailer, or could you use it at a variety of different businesses or retailers on the Visa, Discover, American Express, or MasterCard networks?</p> <ul style="list-style-type: none"> a) Single kind → Skip to Q7 b) Variety → Continue to Q6b <p>Q6b: Please describe this card. Who placed the funds on this card? Why were the funds placed on the card? <i>Record open-ended response</i></p>	<ul style="list-style-type: none"> • At least 12 recruits should answer (a) to Q6a.

<p style="text-align: center;">Screening Criteria</p>	<p style="text-align: center;">Recruiting Quotas <i>(Total across all 48 participants for the 4 focus groups)</i></p>
<p>Q7: In the <u>past 12 months</u>, have you purchased a prepaid card? Again, do not include gift cards.</p> <p>a) Yes → Continue to Q7a b) No → Skip to Q8</p> <p>Q7a: In the <u>past 12 months</u>, have you opened a prepaid account <u>online</u> or purchased a prepaid card <u>online</u>? Please answer based on whether you have <i>opened</i> an account or <i>purchased</i> a card online, not whether you have <i>loaded</i> funds online.</p> <p>a) Yes b) No</p> <p>Q7b: In the <u>past 12 months</u>, have you purchased a prepaid card <u>in a store</u>? Please answer based on whether you have <i>purchased</i> prepaid cards in a store, not whether you have <i>loaded</i> funds onto them in a store.</p> <p>a) Yes b) No</p>	<ul style="list-style-type: none"> • At least 36 recruits should answer Yes to Q7 • At least 8 recruits should answer Yes to Q7a • At least 24 recruits should answer Yes to Q7b
<p>Q8: Do you currently have a checking or savings account with a bank or credit union?</p> <p>a) Yes b) No</p>	<ul style="list-style-type: none"> • At least 12 recruits should answer No
<p>Q9: What is your age?</p> <p>a) 18 to 35 b) 36 to 50 c) 51 or above</p>	<ul style="list-style-type: none"> • At least 12 recruits should answer (a) • At least 12 recruits should answer (b) • At least 8 recruits should answer (c)
<p>Q10: Are you of Hispanic or Latino origin (ethnicity)?</p> <p>a) Yes → Continue to Q10a b) No → Skip to Q11</p> <p>Q10a: Do you primarily speak Spanish at home?</p> <p>a) Yes b) No</p>	<ul style="list-style-type: none"> • At least 12 recruits should answer Yes to Q10 • At least 9 recruits should answer Yes to Q10a

Screening Criteria	Recruiting Quotas (Total across all 48 participants for the 4 focus groups)
<p>Q11: What is your race? You can select more than one, if applicable.</p> <ul style="list-style-type: none"> a) White b) Black or African-American c) Asian d) Native Hawaiian or other Pacific Islander e) American Indian or Alaska Native 	<ul style="list-style-type: none"> • At least 12 recruits should answer (a) • At least 12 recruits should answer (b), (c), (d), or (e)
<p>Q12: What is the highest level that you reached in school?</p> <ul style="list-style-type: none"> a) High school degree or less b) Some college work c) College graduate 	<ul style="list-style-type: none"> • At least 14 recruits should answer (a) • At least 12 recruits should answer (b) • At least 8 recruits should answer (c)
<p>Q13: <i>Gender</i></p>	<ul style="list-style-type: none"> • At least 20 recruits of each gender

If participant qualifies: Based on your responses, we would like to invite you to participate in a focus group, which will be held at **[facility name and address]**. The focus group will last about 90 minutes. We may be showing you some documents to look at during the focus group, so if you use reading glasses please be sure that you bring them. We will provide you with a \$75 incentive for participating in the focus group.

If participant is willing to participate, record their name and contact information, confirm the time and date and indicate that they will receive a confirmation call the day before the group. Regardless of whether or not they are willing to participate, thank them before ending the call.