



## DRAFT – Debt Disclosure User Experience Test Discussion Guide

### A. Introduction

Thank you for participating in this study today. My name is \_\_\_\_\_, and I work with the User Experience Team at Fors Marsh Group. We are helping the Consumer Financial Protection Bureau gather information that will help the government understand how financial companies interact with consumers.

Today we will be evaluating forms that consumers receive from debt collectors. I will give you a series of questions about the forms so I can learn what works well on the forms and what may need to change. Our goal is to make these forms as clear as possible for people like you who may receive them. Your comments and feedback will help us to improve the forms. I did not create the forms, so please do not feel like you have to hold back on your thoughts to be polite to me. We're interested in both your positive and negative reactions to the forms. Difficulties you may run into reflect the design of the forms, not your skills or abilities. Please keep in mind that I am not testing you or your knowledge. Rather you are helping us to see how we can improve the forms.

The entire session should last about 60 minutes. Do you have any questions so far?

#### **Let's cover a couple things before we get started.**

We are making a video recording of this session. Only those of us associated with this project will see the recordings, and we will not share your name or personal information. The recordings are really used as a memory aid for me so I can go back later to recall what happened during each session. Your participation is voluntary and you can withdraw at any time.

I am interested in your thoughts and reactions as we proceed. This is important because I can see what you are doing, but I don't know why you are doing it. So I need your help. When we are using the forms, I'd like you to work as you normally would if I was not here, but I would also like you to share anything that is noteworthy or confusing. You don't have to read everything aloud to me. Just do what you normally would do. But please tell me if you are looking for something and what it is and whether you can find it or not. I will ask questions along the way.

There are some people from my team and from the CFPB who are in the other room to observe, take notes, and record your comments. Your candid feedback will be very valuable, so even though people are observing, please speak openly about your opinions and experience. We want to learn from you, so it is important that you share your honest opinions. Audio recordings and transcripts will be maintained for future research use; however, responses will not be linked to you personally. Your name and other personally identifiable information will be removed from the transcripts and you will not be associated with any particular comment or statement.

There are no right or wrong answers, and your comments and opinions will only be used in combination with the feedback that we get from other people.

Any questions so far?

## **B. Mail Assessment**

We are going to start with a quick exercise with items you might receive in the mail. First I would like you to sort them into two piles: the pieces you would throw away and the pieces you would keep. Please sort this mail like you would if you were at home. Since we are interested in your thoughts and reactions, I would like you to think aloud as you are figuring what piece of mail goes into which pile. So I would like you to tell me what you are thinking while you are sorting. Tell me how you are coming up with your answer and if anything is confusing or unclear. Do you have any questions?

1. Tell me a little bit about why you put these items in the keep pile.
2. And why did you put these items in the throw away pile?
3. Is this pretty typical of how you handle items that come in your mail? Tell me more about that.
4. What does the process of picking up and sorting mail look like for you, in general?
5. How do you decide which mail to open?
6. Can you tell when a certain piece of mail is about a debt or is from a collector? How?
7. Are you more or less likely to open that mail? Why/why not?
  - a. Is there anything about the envelope that might make you more likely to open it?
    - i. [If necessary] A window? A recognizable return address? The statement "Important information enclosed"?

We are going to move on to another activity now. In this next section, we will examine some debt collection notices that you might receive in the mail. We have this device here [point to eye tracker] that will record where you are looking as you view the notice. Let's get you situated in your chair in front of the platform in a good and comfortable position.

Please try to refrain from making any large head movements during the session. You do not need to remain perfectly still like a statue, but if you move your head too much, the eye tracker may lose your eyes.

Let's do a quick task so the computer can find your eyes. Please look at the numbers as I call them out. [Conduct calibration, then place notice on eye-tracking platform with cover sheet over the form].

Ok, we are ready to begin. I will work from the other side of this divider, and I can see what you are doing over here. Do you have any questions?

## **C. Debt Collection Notices (2 notices)**

**[Observational and Implicit data (no interruptions):** Eye tracking will be conducted for initial familiarization with the form, questions about comprehension/facility with various elements, and eye tracking will end when participants answer the Likert-scale questions. We will assess what participants do/do not read (fixation count), the order that they read and attend to items on the forms, and the duration of processing (length of fixations).] We will also assess accuracy in responses and time to respond.]

[Participants will be presented with a sample g-notice. (See G-Notice 1\_2014-5-2 for an example.) G-notices will be updated prior to the UX testing sessions based on feedback from focus groups. Possible additions to the g-notices include:

- Itemization of principal, interest, and fees
- Name and address of alleged debtor to whom the notice is sent
- Name and address of joint borrowers
- Additional information about current owner of the debt if not original creditor (e.g., address, telephone number and other contact information)
- Partial SSN of alleged debtor
- Account number used by original creditor or truncated account number
- Other information identifying the account
- Name of original creditor (if different from current owner)
- Name of the brand associated with the debt, where different from the original creditor (e.g., Best Buy, not Citibank)
- Name of the doctor, medical group, or hospital for medical bills ancillary to their provision of services
- Type of debt (e.g., student loan, auto loan)
- Date and amount of last payment by the consumer on the debt
- Copy of last periodic statement
- Date of original contract
- Additional information on medical debt (e.g., date of service, service rendered, name of doctor)
- Amount of original debt
- Charge off information (e.g., balance at charge off, date at charge off)
- A note that collectors cannot garnish exempt income
- Consumer rights (See Debt Disclosure FG\_Section E\_Rights Activity\_2014-5-5 for example rights)
- Other consumer rights related to the FDCPA and debt collection]

Okay, so let's say you received the notice about a debt in collection that we are about to view. I'd like you to take a minute to read it over and familiarize yourself with it (allow up to 1 minute). Just to remind you, I'd like you to work as you normally would if I was not here, but I would also like you to share anything that is noteworthy or confusing. You don't have to read everything aloud to me. Just do what you normally would do. And tell me if you are looking for something and what it is and whether you can find it or not.

Please remove the cover page and take a look at the notice. When you are done taking your initial look, tell me that you are finished.

Now I'd like to ask you a few questions.

1. How much do you owe?
  - a. Were you charged any fees on this debt? If so, why?
  - b. Were you charged interest on this debt? If so, what is the interest rate?
2. What kind of debt is this?
3. Who originally lent you the money?
4. Who do you have to make the payment to? When is payment due?
  - a. If you don't pay, what could happen?
5. Can you be sued on this debt?
6. Could the debt be shown on your credit report?
  - a. [If yes] How do you know?
7. Let's say that you think you didn't owe the debt or information shown on the notice was incorrect- what would you do next?
  - a. Tell me more about that?
  - b. [If necessary] Could you dispute the debt? How? What would happen after that?
8. Are there any limits on when collectors can contact you?
9. I am going to list a number of different companies. I would like you to tell me if it is possible that the debt that you incurred is from these companies. That is, when you made a purchase, you made that purchase at this company. Do you have any questions? Could this debt be from [randomize order of items]:
  - a. Macy's
  - b. Citibank
  - c. Harley Davidson
  - d. Elm Bank
  - e. Trader Joes
  - f. Northern Financial Group
  - g. Tropicana Management
  - h. Greer's Department Store
  - i. Ethan Allen
  - j. American Bankcards
  - k. Chabon Funding
10. Now I am going to list a few numbers. I would like you to tell me if it is possible that the notice you received might be about an original debt in the following amounts. That is, when you made the purchase or took out the loan, it started at this amount but now you owe the amount on the notice. Do you have any questions? Could this debt be for an original debt of [randomize order of items]:
  - a. \$2,500
  - b. \$2,788 [on notice 1]
  - c. \$1,587 [on notice 2]
  - d. \$900
  - e. \$595
  - f. \$3,200

**[Explicit data:** Participants will first rate their experience using the form, and then we will ask open-ended questions about their understanding of various components.]

#### Post-form Likert Scale Questions

**[The 3 questions will be printed on a separate sheet.]**

1. The format of this notice is well organized. (1=strongly disagree – 5=strongly agree)

2. The language in this notice is clear. (1=strongly disagree – 5=strongly agree)
3. The information provided in this notice is trustworthy. (1=strongly disagree – 5=strongly agree)

Post-form Follow up/Debriefing Questions [Discuss while sitting by the participant.]

1. What is the purpose of the notice you just viewed? [asked while not looking at form]
2. Was there anything that you found confusing or unclear?
3. Was there anything on the notice that surprised you?
4. What is the most useful information to you in this notice?
  - a. Why do you think that [insert participant's response] is the most useful?
5. What on this notice is not necessary?
6. Did you feel overwhelmed by this notice at all?
  - a. If yes, which parts, and why?
7. How does this notice compare to others you've seen in debt collection?
  - a. What's better/worse?
8. In your own words, what does this [point to section/phrase] mean to you?
  - a. [Repeat for all sections/phrases of the form to assess their understanding of the language and terminology.]
9. Now I want to ask about something you mentioned before. When I listed a number of companies, you mentioned [insert companies that participant said the debt could or could not be for]. Can you tell me more about that? [Probe about why some were Yes and some were No.]
  - a. Macy's
  - b. Citibank
  - c. Harley Davidson
  - d. Elm Bank
  - e. Trader Joes
  - f. Northern Financial Group
  - g. Tropicana Management
  - h. Greer's Department Store
  - i. Ethan Allen
  - j. American Bankcards
  - k. Chabon Funding
10. Earlier, when I listed some debt amounts, you mentioned [insert amounts that participant said the debt could or could not be for]. Can you tell me more about that? [Probe about why some were Yes and some were No.]
  - a. \$2,500
  - b. \$2,788 [on notice 1]
  - c. \$1,587 [on notice 2]
  - d. \$900
  - e. \$595
  - f. \$3,200

[Repeat with second notice – counterbalance order of notice presentation.]

Debriefing Questions for Both Forms

1. Overall, tell me about your experience with these forms.
2. [Follow up on SATQ items] You rated this form as [insert rating]. Can you tell me more about that? What made this form [insert rating]?

3. Let's compare the two forms – what makes this one [insert rating, e.g., more confusing] than this one?
4. Which notice do you think is better for helping a consumer recognize whether the debt is his or hers and whether the amount shown as owed is correct? Why?
5. Which notice do you think is better for explaining consumer's rights in debt collection? Why?
6. How would you want to receive information about your rights?
  - a. [If necessary] For example, would you want a short list of rights directly in the notice, would you want a separate sheet describing your rights in greater detail, or would you want to receive a link to a website that explains your rights?
7. What do you think can be done to make these forms more clear to people like you who may receive them in the mail?
8. What else do you still need to know that is not clear here?
9. If you could change one thing, and one thing only about form 1, what would it be?
10. If you could keep one thing the same in form 1, what would it be?
11. If you could change one thing, and one thing only about form 2, what would it be?
12. If you could keep one thing the same in form 2, what would it be?

#### D. Mini-Miranda Notices

Next I'm going to read you a few short statements and then ask you some quick questions about them. Ready?

1. New Mini-Miranda option #1 (e.g., *I'm required to tell you that I am a debt collector and will use any information you provide to collect debt.*)
  - a. In your own words, what does this mean?
  - b. What would you do with this information?
  - c. What is the most important part of what I read?
  - d. What is not needed?
2. New Mini-Miranda option #2 (e.g., *Please note that I am a debt collector calling to collect a debt.*)
  - a. What do you like or dislike about this statement in comparison to the previous one?
  - b. Is anything more or less clear in this statement than in the previous one?
  - c. What is the most important part of what I read?
  - d. What is not needed?
3. Current Mini-Miranda statement (e.g., *This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.*)
  - a. What do you like or dislike about this statement in comparison to the previous one?
  - b. Is anything more or less clear in this statement than in the previous one?
  - c. What is the most important part of what I read?
  - d. What is not needed?

#### E. Aging Debt Notices

Next I'm going to read you a few more short statements and then ask you some quick questions about them. Ready?

1. New TBD option #1 (e.g., *Because of the age of this debt, you can't be forced to pay it.*)
  - a. In your own words, what does this mean?
  - b. What would you do with this information?
  - c. What is the most important part of what I read?
  - d. What is not needed?
2. New TBD option #2 (e.g., *Because this debt is old, you can't be sued to collect it.*)
  - a. What do you like or dislike about this statement in comparison to the previous one?
  - b. Is anything more or less clear in this statement than in the previous one?
  - c. What is the most important part of what I read?
  - d. What is not needed?
3. New zombie debt option #1 (e.g., *However, if you make a partial payment on this debt, we will once more be able to force you to pay the full amount.*)
  - a. In your own words, what does this mean?
  - b. What would you do with this information?
  - c. What is the most important part of what I read?
  - d. What is not needed?
4. New zombie debt option #2 (e.g., *However, if you pay just a small amount of this debt, you may once more be able to be sued for the full amount.*)
  - a. What do you like or dislike about this statement in comparison to the previous one?
  - b. Is anything more or less clear in this statement than in the previous one?
  - c. What is the most important part of what I read?
  - d. What is not needed?
5. New Obsolete Debt option #1 (e.g., *Because of the age of this debt, it can't appear on your credit report.*)
  - a. In your own words, what does this mean?
  - b. What would you do with this information?
  - c. What is the most important part of what I read?
  - d. What is not needed?
6. New Obsolete Debt option #2 (e.g., *Because this debt is old, payment or non-payment won't affect your credit rating.*)
  - a. What do you like or dislike about this statement in comparison to the previous one?
  - b. Is anything more or less clear in this statement than in the previous one?
  - c. What is the most important part of what I read?
  - d. What is not needed?

## F. Sorting Activity

Ok, we have a couple more activities – we are almost done here. Next, I am going to give you a list of different debts, and I would like you to imagine that you have these debts. And then I am going to give you a couple of notices. I would like you to match the debt to the notices. I also would like you to think aloud in this activity – tell me why you are matching the notices to the debt and how you are making that decision. Also tell me if there is anything that is not clear or confusing. [Give participant list and samples notices. Upon completion, probe about the matching decisions.]

## G. Debt Payment Priority Activity

Ok, now for our final activity. I am going to show you two different notices, and I would like you to imagine that you only have \$500 available to pay to a collector. Take a look at the notices and tell me what you would do. Please think aloud as you look over the notices and make your

decision. I would like to know what information in the notices lead you to your decision, so please share anything that comes to mind.

- a) [Probe, if necessary] How do you use the information in the notice to make this decision?
- b) [Probe, if necessary] Which factors are you using to make this decision? (The amount of the debt, the type, the creditor, the fact that one is time-barred, obsolete, etc.?)
- c) [Probe, if necessary] Would you consider spreading your payment over each?