



Debt Disclosure Forms Focus Group Pre-Session Questionnaire

Thank you for your interest in participating in a focus group with [facility]. This study is being conducted to help us determine if there is a better way to inform consumers about the credit and debt collection process. [Facility] is in no way affiliated with any debt collectors, attorneys, collection firms, or other agencies that try to recover debt. [Facility] is working with the Consumer Financial Protection Bureau (CFPB), which is gathering information about how financial companies interact with consumers.

The primary points of discussion for the focus group will be the debt collection process and how it can be improved. We're asking you to complete this survey to get some information on your own experience before the session, so that the group discussion can be about the general process.

Your responses to this questionnaire are voluntary and will be kept private and will only be used to guide discussion during the focus group. Any information you share in this questionnaire or in the discussion will not affect your credit or your credit score and will only be used to help us understand how consumers manage the debt collection process.

[show on screen after introduction, before Q1] When responding to these questions, please think about the most recent debt for which you have been contacted. This could include a debt about which you're currently receiving contacts. When we use the phrase "debt collector", we mean any person that has contacted you to request payment of a debt, including a collection firm, an attorney, or the lender that initially extended you credit.

1. When the debt collector first contacted you, did you believe that you owed this debt? **[radio buttons, select only one] [CONFIRM WITH SCREENER INFO]**
 - Yes
 - No
 - I was uncertain

2. When the debt collector first contacted you, did you believe that the amount the debt collector was seeking was correct? **[radio buttons, select only one]**
 - Yes
 - No
 - I was uncertain

3. How long did the debt collector try (or how long has the debt collector been trying) to collect this debt from you? **[radio buttons, select only one]**
 - 2 weeks or less
 - 3 to 4 weeks
 - 2 to 3 months
 - 4 to 6 months
 - 6 to 12 months
 - More than a year

4. How often did/does the debt collector usually try to reach you about this debt? **[radio buttons, select only one]**
- Once per week or less
 - 2 to 4 times per week
 - 5 to 9 times per week
 - 10 to 19 times per week
 - 20 or more times per week
5. Has this debt collector tried to reach you in the following ways about this debt? **[check boxes, select all that apply]**
- In person
 - Phone
 - Voicemail or answering machine message
 - Letter
 - Email
 - Text message
 - Social media (Facebook, Twitter, etc.)
 - Other: _____
6. How would you characterize your communications with this debt collector? **[check boxes, select all that apply]**
- The collector was honest
 - The collector contacted me too frequently
 - The collector contacted me early in the morning (before 8 a.m.) or late at night (after 9 p.m.)
 - The collector was able to communicate in my primary language
 - The collector clearly communicated that he or she was calling to collect a debt
 - The collector addressed questions I had about this debt clearly and accurately
 - The collector was polite
 - The collector threatened me
7. People sometimes dispute a debt with the debt collector, for example, by telling the debt collector that the debt is not owed by him or her or that the amount being collected is incorrect. In the past two years, [since May 2012], have you ever disputed any debt with a debt collector?
- Yes
 - No [skip to Q9]
8. What did you dispute about the debt? **[check boxes, select all that apply]**
- Whether it was my debt
 - Whether the amount of the debt was correct
 - Whether the debt had already been paid
 - Whether the debt collector had the right to collect the debt
 - Other: _____
9. In the space below, please tell us anything else about your experience with credit and debt collection that you would like us to know. Your comments are anonymous and will help us guide discussion during the focus group session. **[paragraph response text box]**

10. Please enter your name. [paragraph response text box] [CONFIRM WITH SCREENER INFO AND SCHEDULED PARTICIPANTS]

Thank you for taking the time to complete this questionnaire. Your responses will help the researchers at [facility] understand your experience and guide the focus group discussion.