REVISED REQUEST FOR APPROVAL UNDER THE "GENERIC CLEARANCE FOR DEVELOPMENT AND/OR TESTING OF MODEL FORMS, DISCLOSURES, TOOLS, AND OTHER SIMILAR RELATED MATERIALS" (OMB CONTROL NUMBER: 3170-0022)

1. **TITLE OF INFORMATION COLLECTION:** *Debt Collection Disclosure Forms* Focus Groups and User Experience Study.

2. **PURPOSE:** the first round of user testing is complete. Based on the results of that testing we are modifying certain questions asked of participants in the second round of focus groups. We will continue to conduct focus groups to obtain feedback from consumers who have experienced debt collection and from consumers who have not. We will use the feedback to create model debt collection disclosure forms, and we will test the forms in user experience testing, in which we will assess if consumers understand the model forms and how the forms should be improved.

3. **DESCRIPTION OF RESPONDENTS**: Adults 18+ who:
   a. Have had debt collected upon in the past two years or who have debt that is actively being collected upon.
   b. Have not been contacted by any debt collectors, attorneys, collection firms, or others trying to get them to pay a debt.

4. **TYPE OF COLLECTION (ADMINISTRATION OF THE INSTRUMENT):**

   a. **How will you collect the information?** (Check all that apply)

      [X] Web-based or other forms of Social Media   [X] Telephone
      [X] In-person   [ ] Mail
      [ ] Small Discussion Group   [ ] Focus Group
   [ ] Other, Explain ______________________

   b. **Will interviewers or facilitators be used?**

      [X] Yes [ ] No [ ] Not Applicable

5. **FOCUS GROUP OR SURVEY:**

   If you plan to conduct a focus group or survey, please provide answers to the following questions:

   a. Do you have a customer list or something similar that defines the universe of potential respondents and do you have a sampling plan for selecting from this universe?

   [X] Yes [ ] No [ ] Not Applicable

   b. If the answer is yes, please provide a description below. If the answer is no, please provide a description of how you plan to identify your potential group of respondents and

how you will select them?

Individuals who have opted into contact databases maintained by Fors Marsh Group and other facilities where we will conduct sessions will be notified via email or phone about the opportunity to participate. Individuals who express an interest in participating will be emailed the web-based screener. If they qualify based on responses to the web-based screener, they will be contacted by phone and administered the phone-based screener. Individuals who qualify based on responses from the phone-based screener will be scheduled. Only the recruiter will see direct identifying PII, and direct identifying PII is not shared with the researchers. Direct identifying PII is kept private at all times and is stored separately from data.

6. **PERSONALLY IDENTIFIABLE INFORMATION:**
   a. **Is personally identifiable information (PII) collected?** [X] Yes [ ] No

   b. If Yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974? [X] Yes [ ] No [ ] Not Applicable
   If applicable, provide link to the Privacy Impact Assessment (PIA):
   Consumer Experience Research PIA
   http://files.consumerfinance.gov/f/201406_cfpb_consumer-experience-research_pia.pdf

   c. If Applicable, has a System or Records Notice (SORN) been published?
   [X] Yes [ ] No [] Not Applicable
   If Yes, provide Federal Register citation for the SORN: 77 FR 60382 CFPB Consumer Education and Engagement Records

7. **INCENTIVES:**

   a. Is an incentive provided to participants? [X] Yes [ ] No

   b. If Yes, provide the amount or value of the incentive? $75.

   c. If Yes, provide a statement justifying the use and amount of the incentive.
   While sessions will last 60-90 minutes, participants are required to arrive 10 minutes early to sign in, and to ensure sessions begin on time. Upon completion of the session, participants are required to sign out and receive their incentive. Thus, they are in the office for about 75-120 minutes. Further, many participants have to travel 30-60 minutes to and from the facility. In our experience, a $75 incentive for a 60-minute session allows for successful recruitment by reducing the amount of time required to recruit (i.e., it is more difficult and takes longer to recruit participants when we offer a lower incentive) and simultaneously increasing the attendance rate.

8. BURDEN ESTIMATES:

Information Collection	Number of Responses	Participation Time (hours)	Burden Hours
Web-Based Screener	140	.05 hour	7
Phone-Based Screener (subset of above)	80	.1 hour	8
User Experience Sessions	30	1 hour	30

Total:	**250**	////////////////////////////	**45**

Note: The total number of respondents is 140. The 80 who participate in the phone-based screener are a subset of that total, and the 30 who participate in the sessions are a subset of the phone-based respondents.

9. **FEDERAL COST:** The estimated annual cost to the Federal government is $85,180

10. **CERTIFICATION:**

By submitting this document, the Bureau certifies the following to be true:

- The collection is voluntary.
- The collection is low-burden for respondents and low-cost for the Federal Government.
- The collection is non-controversial and does not raise issues of concern to other federal agencies.
- The results are not intended to be disseminated to the public.
- Information gathered will not be used for the purpose of substantially informing influential policy decisions.
- The collection is targeted to the solicitation of opinions from respondents who have experience with the program or may have experience with the program in the future.
- The results will not be used to measure regulatory compliance or for program evaluation.