

# Bankruptcy Consumer Testing Screener

Thank you for your interest in participating in a study with Fors Marsh Group. We are currently seeking adults for interviews about bankruptcy and mortgage disclosure forms. Please note that all information you provide is completely anonymous. Any opinions or comments you give will not be shared with debt collectors, attorneys, collection firms, or others that try to recover debt. Your feedback will be used to help consumers like you understand the bankruptcy and mortgage processes.

The interviews will take place at [office location] between [dates] and will last 60 minutes. If you are interested in participating, please answer the following questions. If you qualify for this study, we will contact you to schedule a time that is convenient for you. Compensation (\$75 in the form of a check) will be provided to those who participate.

[Insert link to Paperwork Reduction Act statement]

1. Name:

2. Email:

3. Mobile Number:

4. Alternate Number:

5. Is your alternate number:

- Home
- Work
- Other

6. Are you of Hispanic, Latino, or Spanish origin?

- No
- Yes

7. How do you describe your race? [select all that apply]

- White
- Black or African-American
- American Indian or Alaska Native
- Asian
- Native Hawaiian or other Pacific Islander

8. What is your gender?

- Male
- Female

9. What is your age as of your last birthday?

10. What is the highest level of education you have completed?

- Less than high school degree or equivalent
- High school graduate (GED or Diploma)
- Trade school certificate
- Some college courses completed
- Associate's degree (2-year)
- Bachelor's degree (4-year)
- Some graduate courses completed
- Post graduate degree (Master's or Doctorate)

11. Which best describes what you're currently doing?

- Working Full-time
- Working Part-time
- Self-employed
- Full-time student
- Part-time student
- Retired
- Disabled
- Not currently employed
- Other

12. [If Working Full- or Part-time] What is your job title?

13. [If Working Full- or Part-time] What industry do you work in?

14. Which best describes your annual household income?

- Less than \$25,000
- \$25K - \$34,999
- \$35K - \$49,999
- \$50K - \$74,999
- \$75K - \$100K
- More than \$100K

15. When, if ever, was the last time you participated in a study, such as a market research or usability study?

- I have never participated in a market research or usability study
- 0-3 months
- 3-6 months
- Over 6 months ago

**// If answer is 0-3 months, discontinue//**

16. Do you now, or did you ever, own a home that you live or lived in?

- No
- Yes

**//If no, discontinue//**

17. Do you or did you have a mortgage on this property?

- No
- Yes

**//If no, discontinue//**

**18.** Do you work or have you ever worked for a bank or financial institution, in the real estate industry, or the mortgage industry?

- No
- Yes

**//If yes, discontinue//**

**19.** In the past two years, have you ever had difficulty coming up with the money for a mortgage payment?

- No
- Yes

**20.** Have you ever filed for personal bankruptcy?

- No
- Yes

**//If no, discontinue//**

**21.** [If filed for bankruptcy] Which chapter(s) did you file for?

- Chapter 7
- Chapter 13
- Chapter 11
- Chapter 12

**22.** [If filed for bankruptcy] When did you first file for bankruptcy?

**23.** [If filed for bankruptcy] Did you own a home when you filed for bankruptcy?

- No
- Yes, but I gave up my home during the bankruptcy
- Yes, and I kept my home after the bankruptcy

*[For the first round, 8 participants should have experience with Chapter 13, 6 with Chapter 7, and three with no bankruptcy experience but who reported that they had had difficulty coming up with the money for a mortgage payment. In later rounds, the number of participants with no bankruptcy experience or with Chapter 13 or Chapter 7 experience may be adjusted to devote resources towards areas of particular concern. ]*

Thank you for answering these questions. If you qualify for our upcoming study, we will contact you to coordinate your participation in our interviews.

# Phone Confirmation

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Hello \_\_\_\_\_. Thank you for your interest in participating in an interview at Fors Marsh Group. My name is \_\_\_\_\_ and I wanted to follow up on the upcoming interviews about bankruptcy and mortgage disclosure forms. I wanted to ask a couple more questions and see if we can schedule you. Your participation is completely voluntary. Do you have a few minutes?

Q1. Can you please verify your age?

Q2. What is your current occupation?

Q3. When did you first file for bankruptcy? **[Terminate if responses are inconsistent with web screener]**

## **Invitation:**

We would like to invite you to participate in an interview about some financial forms. The entire interview should last about an hour, and you will be paid \$75 when you are done. These interviews are private and no information will be shared with debt collectors, attorneys, collection firms, or others that try to recover debt. The feedback will be used to help understand and improve materials related to the bankruptcy process. Are you willing to participate in this study? Ok, great, let's find a time that works for you.

## **Terminate message: both for web and phone screener**

We are sorry but you do not qualify for this study. Would you like us to contact you for future studies that you qualify for?

1. Yes
2. No