

Informed Consent

As part of a research study for the Consumer Financial Protection Bureau, a Federal government agency, ICF International is conducting this in-depth interview to learn more about how you make financial decisions.

Before you decide to participate in the interview, here are some things you should know:

- Your participation is totally voluntary.
- You can choose not to answer any questions you do not want to answer.
- We will not disclose personal information about you, except as described in this form, unless legally authorized or required by law to do so.
- Your name will not be used in any written reports or presentations for this project.
- We will take notes during the interview for our research purposes.
- Staff from the Consumer Financial Protection Bureau and ICF International will observe the interview from another room.
- This interview will be audio and video recorded. The audio and video recordings may be shared with the employees of the Consumer Financial Protection Bureau and authorized contractors who have a need for the information for official business purposes. All such persons are under obligation to protect the privacy of the information in the recordings.
- You will receive an incentive of \$75 to compensate you for your time.
- You may discontinue participation at any time, either by leaving the interview or not answering a question, without penalty or loss of benefits.
- Any questions you have about this interview and the study will be answered before we begin the interview. Contact information is provided below for any questions that arise after your participation.
- The interview will last approximately 90 minutes.
- We will provide reasonable accommodations for any disabled persons; if you require accommodations, please let us know.
- In accordance with the Paperwork Reduction Act of 1995, this research study has been approved by the US Government Office of Management and Budget under OMB Control Number 3170-0022.

Contact information: If you have any questions or concerns about your participation in this interview or our research study, please contact the Project Manager, Michael Long, at 301-572-0945.

By signing this document you understand the above and agree to participate in this interview.

Print your name: _____

Date: _____

Signature: _____

Witness: _____

