

Qualitative Testing of Small Dollar Loan Disclosures — Recruitment Screener

Quota—Rounds 1-2: 28 total, 14 per round

- ▶ Adults (18 years of age and older) for participation in one-on-one usability testing sessions (60 minutes) at [location TBD]
- ▶ Recruit for a mix of gender, race/ethnicity, age, income, and education
- ▶ At least 7 participants per round should have recent experience with covered loans (must answer option 1 in Q16 or Q19)

Web Screener

Thank you for your interest in participating in a study with Fors Marsh Group. We are seeking participants for one-on-one interviews about financial forms. If you are interested in participating, please complete this questionnaire. If you qualify for this study, we will contact you to schedule a time that is convenient for you. An incentive of \$75 will be provided to those who participate.

Privacy Act Statement

5 U.S.C. 552(a)(e)(3)

The information you provide through your responses to Fors Marsh will assist the study sponsor, the Consumer Financial Protection Bureau (“CFPB”), in determining your eligibility in participating one-on-one interviews about the notices given to consumers who take out payday loans, installment loans, or loans over the Internet.

The CFPB will not obtain or access any directly identifying information from Fors Marsh about study participants. The agency will only obtain, and access, de-identified results and aggregated analyses of those results.

Information collected on behalf of the Bureau by Fors Marsh will be treated in accordance with the System of Records Notice (“SORN”), CFPB.022, <https://www.federalregister.gov/articles/2012/11/14/2012-27582/privacy-act-of-1974-as-amended>. This information will not be disclosed as outlined in the Routine Uses for the SORN. Direct identifying information will only be used by Fors Marsh to facilitate the study and will be kept private except as required by law.

This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512.

Participation in this exercise is voluntary, you are not required to participate or share any identifying information with Fors March, including name, email address, mobile number, home number, work number or any other number, age, race, origin, gender, marital status, level of education, current employment status, income range, occupation, and you may withdraw participation at any time. However, if you do not include the requested information, you may not participate in the interview.

[Paperwork Reduction Act Statement](#) [Link to new window].

Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0022. It expires on 11/30/2015. The time required to complete this information collection is estimated to average approximately [10 minutes] per response, including the time for reviewing any instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Responding to this

collection of information is voluntary. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to the Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA@cfpb.gov.

- Q1. First name: Last name:
- Q2. Email
- Q3. Mobile number:
- Q4. Alternate number:
- Q5. What is your age as of your last birthday?
- Q6. What is your gender?
1. Male
 2. Female
- Q7. Which of the following best describes your marital status?
1. Single, not living with a partner
 2. Living with a partner, but not married
 3. Married
 4. Divorced
 5. Separated
 6. Widowed
- Q8. Are you of Hispanic origin?
1. Yes, of Hispanic origin
 2. No, not of Hispanic origin
- Q9. Please select all of the following that best describe your race:
1. American Indian or Alaska Native
 2. Asian
 3. Native Hawaiian or Pacific Islander
 4. Black or African American
 5. White
- Q10. What city and state do you live in?
- Q11. What is the highest educational degree that you have earned?
1. Less than a high school degree
 2. High school degree (grade 12, diploma, or GED)
 3. Some college (excluding technical or vocational schools)

4. College degree
 5. Postgraduate degree (for example, MA, PhD, JD, MBA, MD)
- Q12. Which of the following best describes what you are currently doing?
1. Going to high school
 2. Going to community college, 2-year degree program, or trade school (either full-time or part-time)
 3. Going to a 4-year college/university (either full-time or part-time)
 4. Working full-time
 5. Working part-time
 6. Homemaker
 7. Retired
 8. Not Employed
- Q13. [If 4 or 5 on Q12] What is your occupation?
- Q14. [If 4 or 5 on Q12] What industry do you work in?
- Q15. What is your annual household income?
1. Less than \$30K
 2. \$30K – less than \$50K
 3. \$50K – less than \$100K
 4. \$100 - \$150K
 5. More than \$150K
- Q16. Have you ever taken out a payday loan?
1. Yes
 2. No
- Q17. [If 1 on Q16] How many payday loans have you taken out in the last 12 months?
1. One
 2. Two
 3. Three
 4. Four
 5. Five or more
 6. I don't remember
- Q18. [If 1 on Q17] How much did you borrow for your [if Q17>1: most recent] loan?
- Q19. Have you ever taken out a loan over the Internet that was not a mortgage or car loan?
1. Yes
 2. No
- Q20. [If 1 on Q19] How many such loans over the Internet have you taken out in the last 12 months?
1. One
 2. Two
 3. Three
 4. Four

5. Five or more
6. I don't remember

Q21. [If 1 on Q19] How much did you borrow for your [if Q20>1: most recent] loan?

Q22. Have you ever taken out a longer term installment loan, like a loan that was repaid over several months, that was not a mortgage or car loan?

1. Yes
2. No

Q23. [If 1 on Q22] How many such installment loans have you taken out in the last 12 months?

1. One
2. Two
3. Three
4. Four
5. Five or more
6. I don't remember

Q24. [If 1 on Q19] How much did you borrow for your [if Q23>1: most recent] loan?

Thank you for answering these questions. If you qualify for the study, we will be in contact with you soon about scheduling a time for you to participate. If you have any questions please contact us at [xxx].

Phone-Based Screener (for those who qualify based on web-based screener)

Hello _____. Thank you for your interest in participating in an interview. My name is _____ and I wanted to follow up regarding a web-based screener that you completed recently for an upcoming interview about financial forms. I wanted to ask a couple more questions and see if we can schedule you. Do you have a few minutes?

The information you provide through your responses to Fors Marsh will assist the study sponsor, the Consumer Financial Protection Bureau (“CFPB”), in determining your eligibility in participating in one-on-one interviews about the notices given to consumers who take out payday loans, installment loans, or loans over the Internet.

A federal law called the Privacy Act directs how the CFPB collects, keeps and shares your personal, private information- including the personal information contained in your answers to these questions. Your participation is completely voluntary, and is subject to the CFPB privacy policy that can be found on our website, consumerfinance.gov.

Q1. Can you please verify your age?

Q2. What is your current occupation? **[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. Are you willing to participate in this study? Ok, great, let’s find a time that works for you. I’ll be sending you an email confirmation with your scheduled interview.

Reconfirm participant’s email address.

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? **[Radio buttons, select only one]**

1. Yes
2. No