

Overdraft Disclosure Forms Testing— Qualitative Recruitment Screener

Round	Location	Research Focus	Number of Participants	Length of Session
1	DC Metro Area	scope	24	30 minutes
2	DC Metro Area	comprehension	6	60 minutes
3	DC Metro Area	comprehension	6	60 minutes
4	Outside DC—specific location TBD	comprehension	6	60 minutes
5	DC Metro Area	design/usability	8	60 minutes
6	DC Metro Area	design/usability	10	60 minutes
7	DC Metro Area	design/usability	12	60 minutes

Quota—Round 1: 24

- ▶ Adults (18 years of age and older) for participation in one-on-one cognitive interview sessions (30 minutes) at Fors Marsh Group (FMG) in Arlington, VA
- ▶ Recruit for a mix of gender, race/ethnicity, age, income, and education, with a special focus on participants with lower incomes and high-school education or less.
- ▶ All but 2-3 participants should respond positively to the key screener question (answer option 2 in Q16)
- ▶ All participants should have a checking account

Quota—Rounds 2-4: 18

- ▶ Adults (18 years of age and older) for participation in one-on-one cognitive interview sessions (60 minutes) at FMG in Arlington, VA (Rounds 2 & 3) and at a location to be determined (Round 4)
- ▶ Recruit for a mix of gender, race/ethnicity, age, income, and education, with a special focus on participants with lower incomes and high-school education or less.
- ▶ All but 1 participant should respond positively to the key screener question (answer option 2 in Q16)
- ▶ All participants should have a checking account

Quota—Rounds 5-7: 30

- ▶ Adults (18 years of age and older) for participation in one-on-one usability testing sessions (60 minutes) at FMG in Arlington, VA
- ▶ Recruit for a mix of gender, race/ethnicity, age, income, and education, with a special focus on participants with lower incomes and high-school education or less.
- ▶ All but 1 participant should respond positively to the key screener question (answer option 2 in Q16)
- ▶ All participants should have a checking account

Recruitment Plan

- ▶ For DC-area rounds, recruiting will be conducted internally at FMG.
- ▶ The study will be advertised through methods including:
 - Emailing and calling contacts in the FMG participant database
 - Posting fliers in the local community
 - Advertising on social media and in local publications
- ▶ Recruiting materials will provide an email address that participants can contact for the Privacy Act Statement.
- ▶ Respondents will first complete the web screener
- ▶ Respondents who qualify based on the web screener are then called and administered the phone screener
- ▶ Respondents are contacted the day prior to the interview to remind them about their appointment
- ▶ Participants' information is reconfirmed upon arrival of interview
- ▶ Participants are compensated \$50 for 30-minute sessions and \$75 for 60-minute sessions
- ▶ Recruiting at the non-DC-area location will be managed by the local facility and will follow similar steps.

Web-Based 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. The interviews will be held over the next few months and will take place at our office in Arlington, Virginia (near the Ballston metro). If you are interested in participating, please complete this questionnaire. If you qualify for this study, we will contact you to schedule at a time that is convenient for you. An incentive of **\$XX** will be provided to those who participate. A Privacy Act Statement is available upon request by sending an email to CFPB_Studies@cfpb.gov.

[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 [3 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 Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA@cfpb.gov.

Thank you for your interest.

- Q1. First name: [Text box] Last name: [Text box]
- Q2. Email [Text box]
- Q3. Mobile number: [Text box]
- Q4. Alternate number: [Text box]
- Q5. What is your age as of your last birthday?: [Text box]
- 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. Not, 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? **[Text box]**

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? **[Check boxes, select all that apply]**

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? **[Text box]**

Q14. [If 4 or 5 on Q12] What industry do you work in? **[Text box]**

Q15. What is your annual household income?

1. Less than \$30K
2. \$30K - \$50K
3. \$50K - \$100K
4. \$100 - \$150K

5. More than \$150K

Q16. If your household somehow were to get an extra unexpected \$25,000 in the next few weeks, what would it do with the money? **[Check boxes, select all that apply]**

1. Spend it on something the household wants or needs
2. Pay off some household debts
3. Put it in savings or investments
4. Donate it to family or charity
5. Other

Q17. Do you currently have a checking account?

1. No **[discontinue]**
2. Yes

Q18. How did you hear about research opportunities with us?

1. Google
2. Facebook
3. Washington Post online
4. Washington Post paper
5. Express newspaper
6. Craigslist.org
7. Restaurants or Cafes in Ballston (e.g., Starbucks, Panera, Buzz Bakery)
8. Friend or Family
9. Other **[Text box]**

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 ux@forsmarshgroup.com or call us at 571-858-3776. You can also visit our website at www.forsmarshgroup.com or our Facebook page: <http://www.facebook.com/ForsMarshGroup>.

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

Hello _____. Thank you for your interest in participating in an interview at Fors Marsh Group. 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. Your participation is completely voluntary, and a Privacy Act Statement is available upon request by sending an email to CFPB_Studies@cfpb.gov. Do you have a few minutes?

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 [30 minutes/an hour], and you will be paid [\$50/\$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