

Statement of Rights Testing Screener

Quota

- ▶ 8 adults (18 years of age and older) for participation in user experience interviews
 - 6 adults who have had debt collected upon in the past two years or who have debt that is actively being collected upon.
 - 2 adults who have not been contacted by any debt collectors, attorneys, collection firms, or others trying to get them to pay a debt

Group	Participants	Incentive
Adults, ages 18+ who have been contacted by a debt collector within the past 2 years	6; mix of genders, races/ethnicity, age, number of times contacted by debt collectors, and internet/smartphone usage	\$75
Adults, ages 18+ who have <i>NOT</i> been contacted by a debt collector within the past 2 years	2; mix of genders, races/ethnicity, age, and internet/smartphone usage	\$75

- ▶ Recruit for a mix of gender, race/ethnicity, come, frequency of debt collection experience, and internet/smartphone usage.
 - ***Over recruit participants with low internet/smartphone usage***

Recruitment Plan

- ▶ The study will be advertised by:
 - Emailing and calling contacts in the facility databases
 - Posting fliers in the local communities
- ▶ Respondents must first complete the web screener
- ▶ Respondents who qualify based on the web screener are then called and administered the phone screener
- ▶ Respondents are sent a confirmation email with directions to the facility
- ▶ 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 \$75 for the session.

Web-Based Screener (NOTE: Items in grey are FMG standard recruiting items.)

Thank you for your interest in participating in a study with [INSERT FACILITY]. We are seeking participants for one-on-one interviews about credit and debt collection. Please note that information you provide is completely anonymous. Any opinions or comments you give will

not be shared with any a debt collectors, attorneys, collection firms, or others that try to recover debt. Your feedback will be used to help consumers like you understand the credit and debt collection process.

The interview will take place at **[INSERT LOCATION]**. 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. Compensation (\$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 evaluating prototype forms about debt collection.

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, alternate number, age, race, ethnic origin, gender, city, state, level of education, current employment status, occupation, income range, type of debt. You may withdraw participation at any time. However, if you do not include the requested information, you may not participate in the study.

Paperwork Reduction Act Statement [Link to new window].

[Paragraph below in the 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 5 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 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?

Q6. What is your sex?
1. Male
2. Female

Q7. Are you of Hispanic, Latino, or Spanish origin?

1. No
2. Yes

Q8. How do you describe your race? [select all that apply]

1. White
2. Black or African-American
3. American Indian or Alaska Native
4. Asian
5. Native Hawaiian or other Pacific Islander

Q9. What city and state do you live in? [Text box]

Q10. What is your highest level of education? [Radio buttons, select only one]

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)

Q11. 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 [skip to Q14]

Q12. What is your occupation? [Text box]

Q13. What industry do you work in? [Text box]

Q14. What is your annual household income? [Radio buttons, select only one]

1. Under \$20,000
2. \$20,000–\$39,999K
3. \$40,000 –\$69,999
4. \$70,000–\$99,999
5. \$100,000 or more

Q15. 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 - Other [Text box]

Q16: Do you currently have any debt (e.g., loans, past-due bills, financing from a store or dealer)?

1. Yes
2. No [skip to Q18]

Q17. [If Q16=yes] Which of the following types of debt do you currently have? [check boxes, select all that apply]

A credit card balance remaining after your last payment
Mortgage, home equity loan, or home equity line of credit (HELOC)
Auto loan
Student loan
Other consumer or personal loan or line of credit (other than a mortgage, auto, or student loan)
Auto title loan
Payday loan
Legal judgment or legal expenses (child support, attorneys' fees, etc.)
Past-due taxes
Past-due medical bill
Past-due phone, cable, internet, or other telecommunications bill
Past-due utility bill (gas, electric, etc.)
Other type of debt: _____

Q18. In the past two years, since [March 2013], have you been contacted (whether in person, by phone, mail or some other means) by a debt collector, an attorney, a collection firm, or others trying to recover a debt from you? **[radio buttons, select only one]**

1. Yes
2. No **[skip to END]**

Q19. In the past two years, since [April 2012], how many times have you been contacted by a debt collector, an attorney, a collection firm, or others trying to get you to pay a debt? **[radio buttons, select only one] [RECRUIT A MIX]**

1. 1-5 times
2. 6-20 times
3. 21-50 times
4. More than 50 times

Q20. Thinking about all of the debts that you have been contacted about since [March 2013], which of the following type(s) of debts were you contacted about? **[radio buttons, select all that apply] [RECRUIT A MIX]**

A credit card balance remaining after your last payment
Mortgage, home equity loan, or home equity line of credit (HELOC)
Auto loan
Student loan
Other consumer or personal loan or line of credit (other than a mortgage, auto, or student loan)
Auto title loan
Payday loan
Legal judgment or legal expenses (child support, attorneys' fees, etc.)
Past-due taxes
Past-due medical bill
Past-due phone, cable, internet, or other telecommunications bill
Past-due utility bill (gas, electric, etc.)
Other type of debt: _____

Q21. Thinking about all of the debts that you have been contacted about since [March 2013], who tried to contact you concerning these debts? **[check boxes, select all that apply] [RECRUIT A MIX OF MOSTLY 3s]**

1. The original creditor (for example, the original lender, store, or hospital)
2. An attorney or law officer
3. A collection agency
4. A company that owns the debt because it bought the debt from the original creditor
5. Other or unknown type of debt collector

Q22. People may pay a debt that they are uncertain is theirs or that they do not remember borrowing. Thinking about the most recent debt that you were contacted about, which of the following best describes how certain you were about whether this debt was yours? **[radio buttons, select only 1] [RECRUIT A MIX OF MOSTLY 1s AND 3s, but some 2s]**

1. I was reasonably certain the debt was mine
2. I was reasonably certain the debt was not mine

3. I was uncertain whether the debt was mine

Q23. Do you have a cell phone? **[Over recruit from response option 2.]**

1. Yes
2. No

Q24. Some cell phones are called “smartphones” because of certain features they have. Is your cell phone a smartphone such as an iPhone, Android, BlackBerry, or Windows phone, or are you not sure? **[Over recruit from response option 2.]**

1. Yes, it is a smartphone
2. No, it is not a smartphone
3. I’m not sure

Q25. Do you use a desktop or laptop computer or a tablet (like an iPad) at home? **[Over recruit from response option 2.]**

1. Yes
2. No

Q26. Do you use a desktop or laptop computer or a tablet (like an iPad) at work or school? **[Over recruit from response option 2.]**

1. Yes
2. No

Q27. During a typical week, how many days do you access the Internet on a desktop computer, laptop computer, cell phone, tablet or other device? **[Over recruit from response options 1-4.]**

1. None
2. 1 day
3. 2 days
4. 3 days
5. 4 days
6. 5 days
7. 6 days
8. 7 days

This study is taking place **[Insert dates]**. Please enter three days and times that will be the most convenient for you to come to our office to participate. Expect to be in our office for **[60 minutes]**.

1. Date **[Text box]** Time **[Text box]**
2. Date **[Text box]** Time **[Text box]**
3. Date **[Text box]** Time **[Text box]**

Thank you for completing this survey. We hope to be in contact with you soon about scheduling a time for you to participate. If you have any questions please contact us at **[facility info:**

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 user experience studies at [facility]. My name is _____ and I wanted to follow up regarding a screener that you completed recently for an upcoming study. 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?

Great, let me start by reading you the Privacy Act Statement:

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 in evaluating prototype forms about debt collection.

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: Do you currently have any debt, such as a loan, past-due bill, or financing from a store or dealer?

1. Yes
2. No

UX Session Invitation:

We would like to invite you to participate in our study. We will be discussing the debt collection process and how that can be improved. The entire session should last about an hour, and you will be paid \$75 when you are done. Are you willing to participate in this study?

Reconfirm participant's email address.

Terminate message: both for web 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