



INFORMED CONSENT FORM

You are being asked to participate in a research study. This form describes the purpose, procedures, benefits, risks and precautions of the study. It also describes your right to withdraw from the study at any time. A member of the study staff is available to read through this form with you and discuss all the information, if you wish.

Why is this study being done?

This study is being done to better understand the interactions consumers have with debt collectors and debt collection notices. The study will ask participants to answer questions about their experiences with collections and give their opinion about the design and improvements of sample collection notices.

What do I need to know about this study?

Adults 18 and older are asked to participate in this study. Each session will last 60 minutes, and participants will work with a moderator. The sessions will be video recorded, but individuals' names will not be used in any description of findings. In accordance with the Paperwork Reduction Act of 1995, the questions asked as part of this study have been approved by the Federal government's Office of Management and Budget (OMB) under OMB control number 3170-0022. Without this approval, we could not ask these questions.

Participants will be asked to interact with and provide feedback on sample debt collection notices. While they do so, where they look on the notice will be tracked. The moderator will ask questions while participants complete assigned activities. Participants will then discuss their thoughts and opinions with the moderator. Other researchers may observe in another room.

What are the potential risks of being in the study?

There are minimal risks associated with this study. Participants will complete short questionnaires and provide feedback about the design of debt collection notices. Participants' eye movements will be tracked using a state-of-the-art eye tracker which utilizes small video cameras mounted into glasses. Participants do not have to answer any questions that they do not want to answer.

Does being in this study provide any benefit?

The study will help to improve the experiences consumers have when their debts go to collection in the future. Participants in the study will receive \$75 for their participation.

Will it cost me anything to be in this study?

There are no costs to participate in the study, other than possible transportation costs to and from the facility.

Do I have to be in this study?

Participation is voluntary.

Who will have access to this study and/or contact information?

Only the researchers working on this project will have access to the information provided in the study.

Who do I contact if I have questions about the study?

If you have questions or concerns about the study, you can contact Jonathan Strohl, Fors Marsh Group, jstrohl@forsmarshgroup.com, 571-858-3803.

I, _____, have read this form and agree to participate in this study.
Print Name

Participant's Signature Date

Researcher's Signature Date