



## CFPB – Pay for College

### Quota

- ▶ 20 high school students who are considering their options for college.
- ▶ 10 parents and 10 school staff/faculty who help high school students make decisions about college and further education.
- ▶ Usability testing will be conducted in Arlington, VA; Austin, TX; and Spokane, WA.

Table 1. Participant schedule for usability testing of Pay for College.

Participants	Location
8 high school students 4 parents 3 school counselors/teachers	Arlington, VA
6 high school students 3 parents 3 school counselors/teachers	Austin, TX
6 high school students 4 parents 3 school counselors/teachers	Spokane, WA

- ▶ Recruit for a mix of gender, race, ethnicity, and household income.

### Recruitment Plan

- ▶ People interested in participating in the study 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 for the appointment if they qualify based on the web and 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 \$75 for the 60-minute session.

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

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Thank you for your interest in participating in user experience studies at **[Insert name of organization]**. We are seeking participants to complete tasks and provide feedback on a financial website. One-on-one interviews will be held on **[Insert dates]** and will take place at our office in **[Insert location]**. 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. Compensation (\$75) will be provided to those who 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 3170-0024. It expires on 12/31/2015. 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](mailto:PRA@cfpb.gov).

Thank you for your interest.

[The gray highlighted questions are standard FMG questions]

Q1. First name: [Text box] Last name: [Text box]

Q2. Email [Text box]

Q3. Mobile number: [Text box]

Q4. Alternate number: [Text box]

Q5. Date of birth: [Text box]

Q6. **[Ask if age is under 18]** Will you be willing and able to provide proof of parental permission to participate in this study?

Q7. What is your gender?

1. Male
2. Female

Q8. Do you consider yourself Spanish/Hispanic/Latino?

1. No, not Spanish/Hispanic/Latino
2. Yes, Mexican, Mexican American, Chicano, Puerto Rican, Cuban or other Spanish/Hispanic/Latino

Q9. How do you describe your race?

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

Q10. What city and state do you live in? **[Text box]**

Q11. Which of the following describes what you are currently doing? **[Check boxes, select all that apply]**

1. Going to high school **[Continue to Q12]**
2. Going to community college, 2-year degree program, or trade school (either full-time or part-time) **[Terminate if 4, 5, or 6 is also not selected]**
3. Going to a 4-year college/university (either full-time or part-time) **[Terminate if 4, 5, or 6 is also not selected]**
4. Working full-time **[Skip to Question 19]**
5. Working part-time **[Skip to Question 19]**
6. Homemaker **[Skip to Question 19]**
7. Retired **[Terminate]**
8. Not employed

Q12. What year in high school are you currently in? **[Radio buttons, select only one]**

1. Senior (Grade 12)
2. Junior (Grade 11)
3. Sophomore (Grade 10) **[Terminate]**
4. Freshman (Grade 9) **[Terminate]**

Q13. Which of the following best describes the kind of grades you usually get? **[Radio buttons, select only one]**

1. Mostly A's with some B's
2. Mostly B's with some A's
3. Mostly B's with some C's
4. Mostly C's with some B's
5. Mostly C's with some D's
6. Mostly D's with some C's
7. Mostly D's with some F's
8. Mostly F's with some D's
9. Mostly F's

Q14. What best describes what you'll be doing after you graduate from high school? **[Radio buttons, select only one]**

1. Taking classes at a community college **[Skip to Q16]**
2. Taking classes at a 4-year university **[Skip to Q16]**
3. Taking classes through a trade/certificate program **[Skip to Q16]**
4. Working part-time and not pursuing further education **[Continue to Q15]**
5. Working full-time and not pursuing further education **[Continue to Q15]**
6. Taking time off **[Continue to Q15]**

Q15. What is the #1 reason why you are not pursuing further education after you graduate from high school? **[Radio buttons, select only one]**

1. I want to start making money immediately. **[Terminate]**
2. I would like to pursue further education but it is too expensive. **[Continue to Q16]**
3. Classes are just too boring. **[Terminate]**
4. I have nothing in common with people who pursue further education. **[Terminate]**

Q16. What step in the process are you at in deciding the college or program that you will be attending after you graduate high school? **[Radio buttons, select only one]**

1. I have not thought at all about the colleges/programs I may attend.
2. I have done some research about the colleges/programs I may attend.
3. I have done a lot of research about the colleges/programs I may attend and have narrowed my list to a select few.
4. I have decided on the program that I am going to attend but I have not yet signed an acceptance letter.
5. I have signed an acceptance letter and my plans are all set. **[Terminate]**

Q17. What do you think most of your friends will be doing after they graduate from high school? **[Radio buttons, select only one]**

1. Taking classes at a community college
2. Taking classes at a 4-year university
3. Taking classes through a trade/certificate program
4. Working part-time and not pursuing further education
5. Working full-time and not pursuing further education
6. Taking time off

Q18. What is your parents' annual household income? **[Radio buttons, select only one]**

1. Less than \$30K **[Skip to Q29]**
2. \$30K - \$50K **[Skip to Q29]**
3. \$50K - \$100K **[Skip to Q29]**
4. \$100 - \$150K **[Skip to Q29]**
5. More than \$150K **[Skip to Q29]**

Q19. Are you a parent?

1. Yes **[Continue to Q20]**
2. No **[Skip to Q24]**

Q20. Do you have a child in high school? **[Radio buttons, select only one]**

1. Yes **[Continue to Q21]**
2. No **[Terminate]**

Q21. Do you have a child in...

Q21a. Grade 9 **[Radio buttons, select only one]**

1. Yes
2. No

Q21b. Grade 10 **[Radio buttons, select only one]**

1. Yes
2. No

Q21c. Grade 11 **[Radio buttons, select only one]**

1. Yes **[If selected, show Q23]**
2. No **[Skip to Q24 if Q21d\_2 is also selected]**

Q21d. Grade 12 **[Radio buttons, select only one]**

1. Yes **[If selected, show Q24]**
2. No **[Skip to Q24 if Q21c\_2 is also selected]**

Q22. How much have you talked to your child in grade 11 about future education plans? **[Radio buttons, select only one]**

1. I have not discussed future education plans with this child. **[Skip to Q24 if Q21d\_2 is selected]**
2. I have discussed very little with my child about the colleges/programs he/she may attend after high school. **[Skip to Q24 if Q21d\_2 is selected]**

3. I am actively discussing with this child about the colleges/programs he/she may attend after high school. **[Continue to Q23]**

Q23. How much have you talked to your child in grade 12 about future education plans? **[Radio buttons, select only one]**

1. I have not discussed future education plans with this child. **[Continue to Q24]**
2. I have discussed very little with my child about the colleges/programs he/she may attend after high school. **[Continue to Q24]**
3. I am actively discussing with this child about the colleges/programs he/she may attend after high school. **[Continue to Q24]**

Q24. Which occupation group best describes the industry you work in? **[Radio buttons, select only one]**

1. Business and Financial **[Skip to Q28]**
2. Computer and Information Technology **[Skip to 28]**
3. Engineering **[Skip to 28]**
4. Education **[Continue to Q25]**
5. Healthcare **[Skip to 28]**
6. Installation, Maintenance, and Repair **[Skip to 28]**
7. Legal **[Skip to 28]**
8. Transportation **[Skip to 28]**
9. Other: **[Text box]** **[Skip to 28]**

Q25. Which role best fits your current position? **[Radio buttons, select only one]**

1. Teacher for grades K-8 **[Skip to 28]**
2. Other position at a primary school **[Skip to 28]**
3. Teacher for grades 9-12 **[Continue to Q26]**
4. Teacher at a university **[Skip to 28]**
5. Guidance counselor at a high school **[Continue to Q26]**
6. School psychologist at a high school **[Continue to Q26]**
7. School resource officer at a high school **[Continue to Q26]**
8. Principal or assistant principal at a high school **[Continue to Q26]**

Q26. Do you help students develop education plans for after high school?

1. Yes, typically I'll discuss further education plans with **at least 5** students per year **[Continue to Q27]**
2. Yes, typically I'll discuss further education plans with **1-4** students per year. **[Continue to Q27]**
3. No, I don't discuss these types of plans with students. **[Skip to Q28]**

Q27. Which best describes how you help students with their future plans?

1. I am very hands off (i.e., I provide broad/general information to students) **[Continue to Q28]**

2. I am fairly hands on (i.e., I provide broad/general information to students and continue to follow-up with them to see how I can be of assistance). **[Continue to Q28]**
3. I am very hands on (i.e., I sit down with students and actively help them plan their future). **[Needs to be selected to qualify for teacher/staff user group. Continue to Q28]**

Q28. What is your annual household income? **[Radio buttons, select only one]**

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

Q29. 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 - Can you tell us who referred you so we can thank them? **[Text box]**
9. Other **[Text box]**

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 a little longer than 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 [ux@forsmarshgroup.com](mailto:ux@forsmarshgroup.com) or call us at 571-858-3776. You can also visit our website at [www.forsmarshgroup.com](http://www.forsmarshgroup.com) or our Facebook page: <http://www.facebook.com/ForsMarshGroup>.

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

Student group

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Hello \_\_\_\_\_. Thank you for your interest in participating in user experience studies at Fors Marsh Group. My name is \_\_\_\_\_ and I wanted to follow up regarding a screener that you completed recently for an upcoming study about a website. 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?

Q1. Can you please verify your age?

Q2. Which of the following are you currently doing? **[Terminate if responses are inconsistent with web screener]**

1. Going to high school **[Must be selected to continue]**
2. Going to community college, 2-year degree program, or trade school (either full-time or part-time) **[Terminate]**
3. Going to a 4-year college/university (either full-time or part-time) **[Terminate]**
4. Working full-time
5. Working part-time
6. Homemaker
7. Retired **[Terminate]**
8. Not employed

Q3. What are you planning on doing after you graduate from high school? **[Open ended. Terminate if responses are inconsistent with web screener]**

1. Taking classes at a community college **[Invite to participate]**
2. Taking classes at a 4-year university **[Invite to participate]**
3. Taking classes through a trade/certificate program **[Invite to participate]**
4. Working part-time and not pursuing further education **[Continue to Q4]**
5. Working full-time and not pursuing further education **[Continue to Q4]**
6. Taking time off **[Continue to Q4]**

Q4. What is the #1 reason why you are not pursuing further education after you graduate from high school?

1. I want to start making money immediately. **[Terminate]**
2. I would like to pursue further education but it is too expensive. **[Invite to participate]**
3. Classes are just too boring. **[Terminate]**
4. I have nothing in common with people who pursue further education. **[Terminate]**

**Invitation:**

We would like to invite you to participate in our study. We will show you a website with financial information and ask you to complete tasks using the website. The entire interview should last about an hour, and you will be paid \$75 when you are done. Are willing to participate in this study?

**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

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

Parent group

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Hello \_\_\_\_\_. Thank you for your interest in participating in user experience studies at Fors Marsh Group. My name is \_\_\_\_\_ and I wanted to follow up regarding a screener that you completed recently for an upcoming study about a website. 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?

Q1. Can you please verify your age?

Q2. Which of the following are you currently doing? **[Terminate if responses are inconsistent with web screener]**

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

Q3. How much have you talked to your child in grade XX about future education plans?

1. I have not discussed future education plans with this child. **[Terminate]**
2. I have discussed very little with my child about the colleges/programs he/she may attend after high school. **[Terminate]**
3. I am actively discussing with this child about the colleges/programs he/she may attend after high school. **[Continue]**

Q4. How much have you talked to your child in grade XX about future education plans?

1. I have not discussed future education plans with this child. **[Terminate]**
2. I have discussed very little with my child about the colleges/programs he/she may attend after high school. **[Terminate]**
3. I am actively discussing with this child about the colleges/programs he/she may attend after high school. **[Continue to Q24]**

### Invitation:

We would like to invite you to participate in our study. We will show you a website with financial information and ask you to complete tasks using the website. The entire interview should last about an hour, and you will be paid \$75 when you are done. Are willing to participate in this study?

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

## Phone-Based Screener (for those who qualify based on web-based screener). School staff/faculty group

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Hello \_\_\_\_\_. Thank you for your interest in participating in user experience studies at Fors Marsh Group. My name is \_\_\_\_\_ and I wanted to follow up regarding a screener that you completed recently for an upcoming study about a website. 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?

Q1. Can you please verify your age?

Q2. Which of the following are you currently doing? **[Terminate if responses are inconsistent with web screener]**

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

Q3. Which role best fits your current position? **[Terminate if responses are inconsistent with web screener]**

1. Teacher for grades K-8 **[Terminate]**
2. Other position at a primary school **[Terminate]**
3. Teacher for grades 9-12
4. Teacher at a university
5. Guidance counselor at a high school
6. School psychologist at a high school
7. School resource officer at a high school
8. Principal or assistant principal at a high school

Q4. Which best describes how you help students with their future plans?

1. I am very hands off (i.e., I provide broad/general information to students) **[Terminate]**
2. I am fairly hands on (i.e., I provide broad/general information to students and continue to follow-up with them to see how I can be of assistance). **[Terminate]**
3. I am very hands on (i.e., I sit down with students and actively help them plan their future).

**Invitation:**

We would like to invite you to participate in our study. We will show you a website with financial information and ask you to complete tasks using the website. The entire interview should last about an hour, and you will be paid \$75 when you are done. Are willing to participate in this study?

**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