



## Mortgage Closing Usability Test

### Quota

- ▶ 18 adults (18 years of age and older) for participation in a usability test
  - 9 adults who have purchased or refinanced a house in the past year
  - 9 adults who are planning to purchase or refinance a home in the next year
- ▶ One-on-one usability test sessions occur at Fors Marsh Group in Arlington, VA
- ▶ Recruit for a mix of gender, race, ethnicity, income, and education

### Recruitment Plan

- ▶ The study will be advertised by:
  - Emailing and calling contacts in the FMG UX database
  - Posting fliers in the local community
- ▶ 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 if they qualify based on 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 \$75 for the 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 Fors Marsh Group. For this specific study, we are working on behalf of the Consumer Financial Protection Bureau, a federal government agency. We are seeking participants to interview one-on-one with a moderator about buying a home. The interviews will be held in February and March and will take place at our Fors March office in Arlington, Virginia (by 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. Compensation (\$75) will be provided to those who participate.

[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).

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

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

The information you provide to Fors Marsh Group will help the study sponsor, the Consumer Financial Protection Bureau (“CFPB”), evaluate a prototype website that has financial information.

The CFPB will not have access to any direct identifying personally identifiable information (“PII”) from Fors Marsh Group about study participants. The CFPB may view the study sessions and interview notes without identifying information. The CFPB will receive anonymous results and aggregated analyses of those results. PII, as well as your answers to our discussion questions will be kept private, except as otherwise required by law.

Information collected on behalf of the CFPB by Fors Marsh Group will be treated in accordance with the System of Records Notice (“SORN”), CFPB.021 – CFPB Consumer Education and Engagement Records, 77 F.R. 60382. This information will not be disclosed as outlined in the Routine Uses for the CFPB.021 Consumer Education and Engagement SORN.

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 study is voluntary, and you may withdraw participation at any time. You are not required to share any identifying information, such as name and email address; however, if you do not include the requested information, you may not be able to participate in the study.

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. Age: [Text box]

Q6. What is your gender?

1. Male

2. Female

Q7. Are you Spanish/Hispanic/Latino??

1. Yes

2. No

Q8. What is your race? You may select one or more races.

1. American Indian or Alaska Native

2. Asian

3. Black or African-American

4. Native Hawaiian or other Pacific Islander

5. White

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

Q10. In the **past year**, have you closed on a new home purchase? [Radio buttons, select only one]

1. Yes [Continue to Q11]

2. No [Skip to Q12]

Q11. When did you close on a new home purchase?

Q12. In 2-3 sentences, tell us about your experience. [Open paragraph text box]

- Q13. In the **past year**, have you refinanced your home? **Radio buttons, select only one]**
1. Yes **[Continue to Q13]**
  2. No **[Skip to Q16]**
- Q14. When did you refinance your home?
- Q15. In 2-3 sentences, tell us about your experience with refinancing your home **[Open paragraph text box]**
- Q16. In the **next year**, do you plan to buy a new home? **[Radio buttons, select only one]**
1. Yes **[Continue to Q17]**
  2. No **[Skip to Q18]**
- Q17. In 2-3 sentences, tell us about how you are going to find and choose a lender. **[Open paragraph text box]**
- Q18. In the **next year**, do you plan to refinance your home? **[Radio buttons, select only one]**
1. Yes **[Continue to Q19]**
  2. No **[Skip to Q20]**
- Q19. In 2-3 sentences, tell us about your expectations about going through the process of refinancing your home? **[Open paragraph text box]**
- Q20. What is the highest educational degree that you have earned? **[Radio buttons, select only one]**
1. Less than high school degree or equivalent
  2. High school graduate (grade 12, diploma, or GED)
  3. Trade school certificate
  4. Some college courses completed
  5. Graduated with a 2 year degree (Associates)
  6. Graduated with a 4 year degree (Bachelors)
  7. Some graduate school courses completed
  8. Graduated with a post-graduate degree
- Q21. 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 [Terminate]

Q22. What is your occupation? [Text box]

Q23. What industry do you work in? [Text box]

Q24. 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

Q25. 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 in February and March. 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 60-90 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)

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Hello \_\_\_\_\_. Thank you for your interest in participating in user experience studies at Fors Marsh Group, conducted on behalf of the Consumer Financial Protection Bureau, a federal government agency. My name is \_\_\_\_\_ and I wanted to follow up regarding a web-based screener that you completed recently for an upcoming interview about buying a home. 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. What is your current occupation?

Q3. You had indicated that [you bought a home in the last year or you are going to buy a home in the next year]. Can you tell me a little about [your experience with buying a home or how you are going to approach buying a home]? [Open ended. Terminate if responses are inconsistent with web screener]?

### Invitation:

We would like to invite you to participate in an interview. We will discuss with you your [experience or expectations] about buying a home. 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