

**Request for Approval under the “Generic Clearance for the Collection of Qualitative Feedback on the Service Delivery of the Consumer Financial Protection Bureau” (OMB Control Number: 3170-0024)**

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1. **TITLE OF INFORMATION COLLECTION:** CFPB *Paying for College* usability study  
(Round 2)

2. **PURPOSE:** We will conduct usability testing of a CFPB website product, *Paying for College*, in order to explore areas of opportunity for improving the usability of the website. We will focus on onboarding, information architecture, messaging, content, and comparing colleges, and repayment information/tools.

3. **DESCRIPTION OF RESPONDENTS:** High school students who are actively making college decisions and existing borrowers with student loans (college graduates).

4. **TYPE OF COLLECTION (ADMINISTRATION OF THE INSTRUMENT):**

a. **How will you collect the information?** (Check all that apply)

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Web-based or other forms of Social Media | <input checked="" type="checkbox"/> Telephone |
| <input checked="" type="checkbox"/> In-person                                | <input type="checkbox"/> Mail                 |
| <input type="checkbox"/> Small Discussion Group                              | <input type="checkbox"/> Focus Group          |
| <input type="checkbox"/> Other, Explain _____                                |   |

b. **Will interviewers or facilitators be used?**

Yes  No  Not Applicable

5. **FOCUS GROUP OR SURVEY:**

**If you plan to conduct a focus group or survey, please provide answers to the following questions:**

a. **Do you have a customer list or something similar that defines the universe of potential respondents and do you have a sampling plan for selecting from this universe?**

Yes  No  Not Applicable

b. **If the answer is yes, please provide a description below. If the answer is no, please provide a description of how you plan to identify your potential group of respondents and how you will select them?**

The opportunity to participate will be advertised in the local community and on online social media. Individuals who have opted into contact databases maintained by the testing facilities will be notified via email or phone about the opportunity to participate. Individuals who express an interest in participating will be emailed the web-based screener. If they qualify based on

responses to the web-based screener, they will be contacted by phone and administered the phone-based screener. Individuals who qualify based on responses from the phone-based screener will be scheduled.

**6. PERSONALLY IDENTIFIABLE INFORMATION:**

- a. **Is personally identifiable information (PII) collected?**  Yes  No
- b. **If Yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974?**  Yes  No  Not Applicable  
**If applicable, what is the link to the Privacy Impact Assessment (PIA)?**

**The CFPB is currently drafting a Privacy Impact Assessment that will cover the information collection outlined here.**

- c. **If Applicable, has a System or Records Notice (SORN) been published?**  
 Yes  No  Not Applicable  
 If Yes, provide Federal Register citation for the SORN 77 FR 60382.

**7. INCENTIVES:**

- a. **Is an incentive provided to participants?**  Yes  No
- b. **If Yes, provide the amount or value of the incentive?** \_\$75\_.
- c. **If Yes, provide a statement justifying the use and amount of the incentive.**  
 While sessions will last about 60 minutes, participants are required to arrive 10 minutes early to sign in, and to ensure sessions begin on time. Upon completion of the session, participants are required to sign out and receive their incentive. Thus, they are in the office for about 75 minutes. Further, many participants have to travel 30-60 minutes to and from the facility. In our experience, a \$75 incentive for a 60-minute session allows for successful recruitment by reducing the amount of time required to recruit (i.e., it is more difficult and takes longer to recruit participants when we offer a lower incentive) and simultaneously increasing the attendance rate.

**8. BURDEN ESTIMATES:**

| <b>Information Collection</b> | <b>Number of Respondents</b> | <b>Participation Time (hours)</b> | <b>Burden Hours</b> |
|-------------------------------|------------------------------|-----------------------------------|---------------------|
| Web-based Screener            | 100                          | .05                               | 5                   |

|  |     |            |    |
|--|-----|------------|----|
| Phone-based Screeners (High School and College Graduate Groups)  | 50  | .1         | 5  |
| College-bound students who have received a financial aid offer from a college or university for this financial aid season in an in-person 1-hour usability test. | 18  | 1.25       | 23 |
| Adults who have current outstanding college loan debt or have had to deal with loan repayment in an in -person 1-hour usability test.                            | 18  | 1.25       | 23 |
| <b>Totals:</b>   | 36* | ////////// | 56 |

\*The number of participants in the in-person usability tests is a subset of those screened.

9. **FEDERAL COST:** The estimated annual cost to the Federal government is

\$99,800.32

## 10. CERTIFICATION:

By submitting this document, the Bureau certifies the following to be true:

- The collection is voluntary.
- The collection is low-burden for respondents and low-cost for the Federal Government.
- The collection is non-controversial and does not raise issues of concern to other federal agencies.
- The results are not intended to be disseminated to the public.
- Information gathered will not be used for the purpose of substantially informing influential policy decisions.
- The collection is targeted to the solicitation of opinions from respondents who have experience with the program or may have experience with the program in the future.
- The results will not be used to measure regulatory compliance or for program evaluation.