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)

1. **TITLE OF INFORMATION COLLECTION:** Delayed Entry Program Pre /Post Assessment

2. **PURPOSE:** The Consumer Financial Protection Bureau has created an online financial education eLearning program for recruits in the Department of Defense Delayed Entry Program (DEP). The tool will equip DEP participants with the information, and education needed to make sound fiscal consumer decisions in predetermined targeted areas. We will conduct a pilot of the program with a small group of DEP recruits who are selected at random by the Department of Defense. The purpose of this information collection is to gather feedback on the effectiveness of the learning program. All questions will gauge knowledge gained upon completion of the online financial education program, which recruits access upon log in. This eLearning tool utilizes experiential education that engages the interest and caters to the learning styles of the recruit demographic. By incorporating asynchronous learning and gamification techniques, we believe the format will hold the attention of the targeted population, allowing financial concepts to transition smoothly. The fiscal decisions that are made now will set the stage for future monetary difficulties or successes throughout the recruits' military career.

3. **DESCRIPTION OF RESPONDENTS**: The respondents are Delayed entry personnel ages 17 to 24 years old who are awaiting entry into basic training. Although they have made a commitment to serve their country they are not yet members of the military. This population of young, inexperienced consumers generally lack consumer skills and training in how to prudently manage their finances; they easily find credit but often at predatory prices. Because of the strong potential of future steady income they are targeted by high-pressure sales tactics and lack understanding of social influences on spending. Finally, many have already accumulated significant debt before arrival at basic training.

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

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

   [X] Web-based or other forms of Social Media
   [ ] Telephone
   [ ] In-person
   [ ] Mail
   [ ] Small Discussion Group
   [ ] Focus Group
   [ ] Other, Explain ______________________

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

   [ ] Yes [X] 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?

[X] Yes [ ] No [ ] Not Applicable

c. 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 Office of Servicemember Affairs (OSA) will launch the initial pilot of the DEP education initiative and will reach out to 1,500 recruits who will be selected at random by Department of Defense Accessions Command and the Armed Services. The respondent pool is not intended to be representative and the results will not be used to make inferences beyond those surveyed.

6. **PERSONALLY IDENTIFIABLE INFORMATION:**

a. **Is personally identifiable information (PII) collected?** [X] Yes [ ] No

b. If Yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974? [X] Yes [ ] No [ ] Not Applicable
If applicable, what is the link to the Privacy Impact Assessment (PIA)?

http://files.consumerfinance.gov/f/201409_cfpb_consumer-education_pia.pdf

c. If Applicable, has a System or Records Notice (SORN) been published?
[X] Yes [ ] No [ ] Not Applicable
If Yes, provide the name of the SORN and Federal Register citation for the SORN.

System Name: CFPB.021 - CFPB Consumer Education and Engagement Records
Citation: 79 FR 78839

7. **INCENTIVES:**

a. Is an incentive provided to participants? [ ] Yes [X] No

b. If Yes, provide the amount or value of the incentive? $____N/A_______.

c. If Yes, provide a statement justifying the use and amount of the incentive.

N/A

8. BURDEN ESTIMATES:

Information Collection	Number of Respondents	Frequency	Number of Annual Responses	Response Time (hours)	Burden Hours
Pre Assessment	1,500	Once	1,500	.33	495
Post Assessment	1,500	Once	1,500	.33	495
Totals	**1,500**	////////////////	**3,000**	/////////////////////////	**990**

9. **FEDERAL COST:** The estimated annual cost to the Federal government is $ 0.00

The cost of the survey is included in the initial development and hosting of the online eLearning education platform. The Bureau cannot determine the cost of this usability study as it is not a separate line item in the contract for this eLearning education platform.

10. **CERTIFICATIONS:**

CERTIFICATION PURSUANT TO 5 CFR 1320.9, AND THE RELATED PROVISIONS OF 5 CFR 1320.8(b)(3) :

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

(a) It is necessary for the proper performance of agency functions;
(b) It avoids unnecessary duplication;
(c) It uses plain, coherent, and unambiguous terminology that is understandable to respondents;
(d) Its implementation will be consistent and compatible with current reporting and recordkeeping practices;
(e) It indicates the retention period for recordkeeping requirements;
(f) It informs respondents of the information called for under 5 CFR 1320.8(b)(3):
- (i) Why the information is being collected;
- (ii) Use of information;
- (iii) Burden estimate;
- (iv) Nature of response (voluntary);
- (v) Nature and extent of confidentiality; and
- (vi) Need to display currently valid OMB control number;

(g) It was developed by an office that has planned and allocated resources for the efficient and effective management and use of the information to be collected;
(h) It uses effective and efficient statistical survey methodology; and
(i) It makes appropriate use of information technology.

CERTIFICATION FOR INFORMATION COLLECTIONS SUBMITTED UNDER A GENERIC INFORMATION COLLECTION PLAN

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 data collection is not statistically significant, the sample is not intended to be representative, and the results will not be used to make inferences beyond the survey sample.
- The results will not be used to measure regulatory compliance or for program evaluation.