

**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)**

**TITLE OF INFORMATION COLLECTION:**

ConsumerFinance.gov – Feedback on Website Utilization and Needs

**PURPOSE:** Inform the project team of utilization and requested needs of consumerfinance.gov as a part of the discovery phase to refresh CFPB’s website

**DESCRIPTION OF RESPONDENTS:** Users who are active on consumerfinance.gov, users utilize CFPB’s social media and users interested in CFPB

**TYPE OF COLLECTION:** (Check one)

- |                                                                                   |                                                                     |
|-----------------------------------------------------------------------------------|---------------------------------------------------------------------|
| <input type="checkbox"/> Customer Comment Card/Complaint Form                     | <input type="checkbox"/> Customer Satisfaction Survey               |
| <input checked="" type="checkbox"/> Usability Testing (e.g., Website or Software) | <input type="checkbox"/> Small Discussion Group                     |
| <input type="checkbox"/> Focus Group                                              | <input checked="" type="checkbox"/> Other: User experience research |

**CERTIFICATION:**

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

1. The collection is voluntary.
2. The collection is low-burden for respondents and low-cost for the Federal Government.
3. The collection is non-controversial and does not raise issues of concern to other federal agencies.
4. The results are not intended to be disseminated to the public.
5. Information gathered will not be used for the purpose of substantially informing influential policy decisions.
6. 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.
7. The results will not be used to measure regulatory compliance or for program evaluation.

**Personally Identifiable Information:**

- 1. Is personally identifiable information (PII) collected?  Yes  No – phone, email, address, name, job title,
- 2. 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
- 3. If Applicable, has a System or Records Notice been published?  
 Yes  No  Not Applicable  
Privacy Act system of records notice, CFPB.006 – Social Networks and Citizen Engagement.

**Gifts or Payments:**

Is an incentive (e.g., money or reimbursement of expenses, token of appreciation) provided to participants?  Yes  No

**BURDEN HOURS** (1) Individuals or Households;(2) Private Sector; (3) State, local, or tribal governments; or (4) Federal Government.

<b>Category of Respondent</b>	<b>Number of Respondents</b>	<b>Participation Time</b>	<b>Burden Hours</b>
Online survey (1, 2, 4)	500	20-30 minutes	166 – 250
In-person interview (1, 2)	50	30-60 minutes	25 – 50
Phone interviews (1, 2)	30	30-60 minutes	15 – 50
<b>Totals</b>	<b>600</b>		<b>350</b>

**FEDERAL COST:** The estimated annual cost to the Federal government is: ~\$10,000

**If you are conducting a focus group, survey, or plan to employ statistical methods, please provide answers to the following questions:**

**The selection of your targeted respondents**

1. 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

If the answer is yes, please provide a description of both below (or attach the sampling plan)? 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?

We will target ‘friends’ or ‘followers’ of CFPB’s social media pages/feed on Twitter and Facebook via postings, as well as personal networks.

Individual contacts provided by CFPB External Affairs, Regulations, Consumer Response, Consumer Education and Engagement. These folks interact with consumerfinance.gov.

Also, the team will procure a usability testing tool that will help recruit individuals for research.

**Administration of the Instrument**

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

Web-based or other forms of Social Media

Telephone

In-person

Mail

Other, Explain

2. Will interviewers or facilitators be used?  Yes  No

**Please make sure that all instruments, instructions, and scripts are submitted with the request.**

Questions by Audience			
Consumers	Industry	Other Government Agencies	Consumers Advocacy
<b>Introduction</b>	<b>Company information</b>	<b>Agency information</b>	<b>Introduction</b>
Tell me a bit about yourself? Where do you live? What do you do? Do you use the internet? How often?	Name Name of company	Name Name of agency	Tell me about the mission of your organization? How many people do you work with each year?
How do you access the internet? Which devices do you use?	Title/role at corporation	Title/role at agency	Tell me about the people you work with? Background? Age? Location? Technology Access?
What are some of your favorite sites? Favorite Apps? Why? Do you use any financial apps or sites? What about banking sites?	What is your main corporate business? (Home refinancing, consumer mortgage originator, student loan, etc) How many financial regulatory bodies do you deal with? What are they? Technology device does the company support? PCs, Mobile, Tablets, etc.	What type of businesses does your group regulate? What are you the other financial regulatory bodies do you interact with? Who are they?	How do people find your organization?
<b>Financial information</b>	<b>Current interactions with CFPB</b>	<b>Current interactions with CFPB</b>	<b>Financial Information</b>
How would you rate yourself when it comes to financial matters? One to five? One meaning that you often have other people take care of your finances to five meaning that you often give other people financial advice? Where do you go for financial advice? For example, if you needed to find information on getting a mortgage to buy a home, what would you do? For example, if your credit card bill had an incorrect charge on it, what would you do? Have you ever searched online for financial guidance? Buying a car or home? Taking out a loan? Looking for a bank account or credit card? Tell me about your experience? Did you find the information you needed? Where? Which sites or apps were the most helpful? Why?	What are some of the departments that uses consumerfinance.gov? Which section(s) of the site do you currently use on CF.GOV? What do you like or find useful about the section? What do you dislike or find difficult about the section? What are some of the features you feel is missing from that section? How often do you visit the site per month?	How do you interact with CFPB? Technology device the agency support? PCs, Mobile, Tablets, etc? How do you utilize consumerfinance.gov? Which section(s) of the site do you currently use on CF.GOV? What do you like or find useful about the section? What do you dislike or find difficult about the section? What are some of the features you feel is missing from that section? How often do you visit the site per month?	What financial challenges do the people you work with face? What financial information do they with look for? Do they find it? Where? What financial resources do you give them? Which are your favorite resources? Why?
<b>CF.gov</b>	<b>Improvements, features, or suggestions</b>	<b>Improvements, features, or suggestions</b>	<b>CF.gov</b>
Have you ever visited the CFPB's website? How did you come across it? If you haven't visited, what information would you expect to find on the CFPB website? Why? What information were you looking for? Did you find it on the website? Do you visit any part of the website regularly? how often? What do you like about the site? what would you change about the site? In your opinion, what is the most important information that the CFPB can offer consumers?	Why do you visit the site? What are other sites you use to compliment CF.GOV to complete your work? How do you provide input/feedback to CFPB? How do you learn about new content/information that matters to your business? What do you expect to find on CFPB website?	Why do you visit the site? What are other sites you use to compliment CF.GOV to complete your work? How do you provide input/feedback to CFPB? How do you learn about new features/regs/content by CFPB?	Have you visited the CFPB website? How did you find it? If so, which parts of the website do you use? how often? If so, what do you like about the site? what do you dislike about the site? If not, what information would you expect to find on the CFPB website? Why? Have any of your clients visited the CFPB website? How did they find the CFPB website? Did you hear any feedback about their experience visiting the website? In your opinion, what is most important information the CFPB can provide for consumers? How can the CFPB website help support your mission?
<b>Wrap Up</b>	<b>Wrap Up</b>	<b>Wrap Up</b>	<b>Wrap up</b>
Any other comments? Would you like to participate in future testing/surveys/inputs?	What are some ways we can help improve the site? What are some ways we can help you get your opinions/voices heard to CFPB? What are some ways we can help you learn about content that matters to you? Would you like to be involved with future inputs/testing/surveys by CFPB?	What are some ways we can do to improve the site for you? What are some ways we can help you get your opinions/voices heard to CFPB? What are some ways we can help you learn about content that matters to you? Would you like to be involved with future inputs/testing/surveys by CFPB?	Any other comments? Any suggestions of other people I should talk with?
		Anything else you want to tell us?	



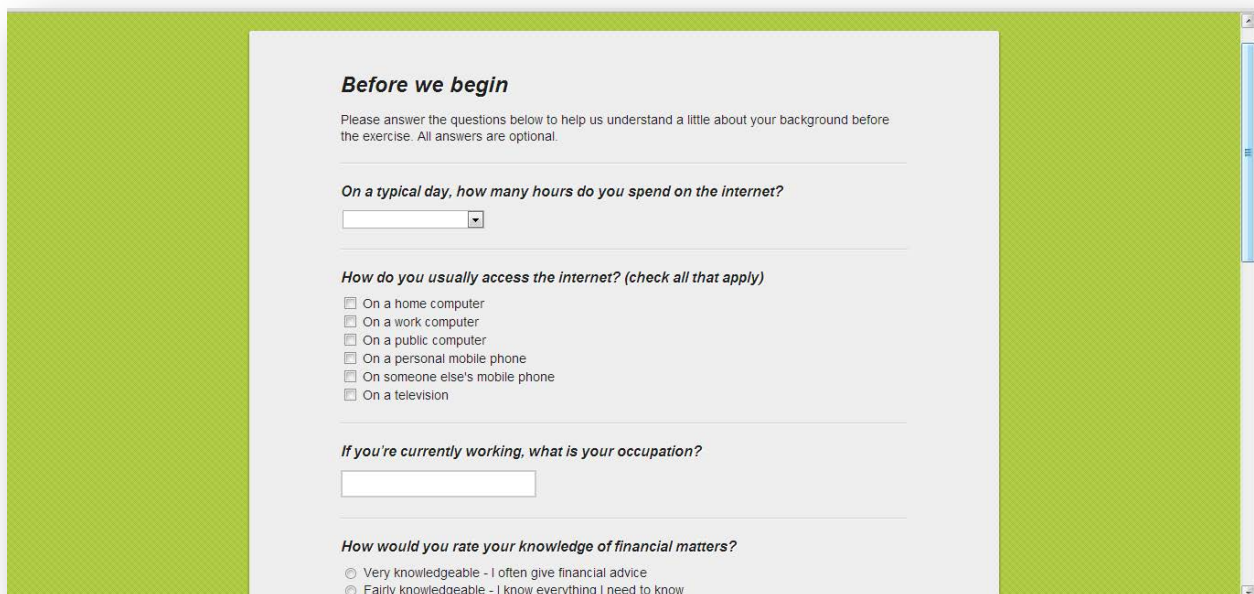
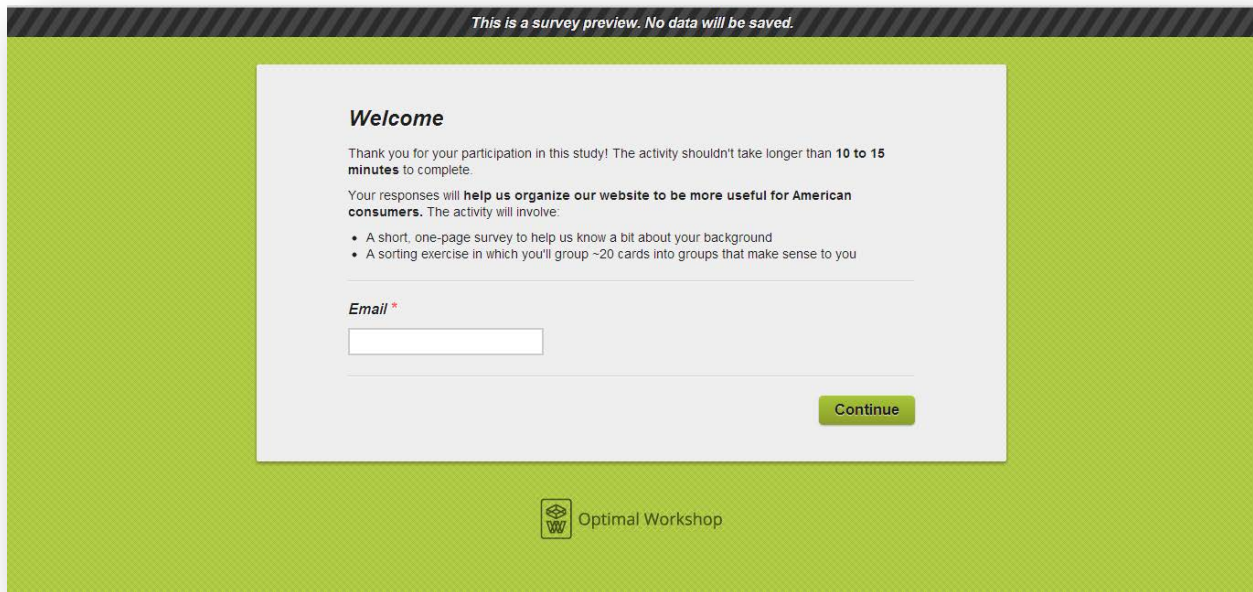
Flapjack PRA  
Interview Question T:

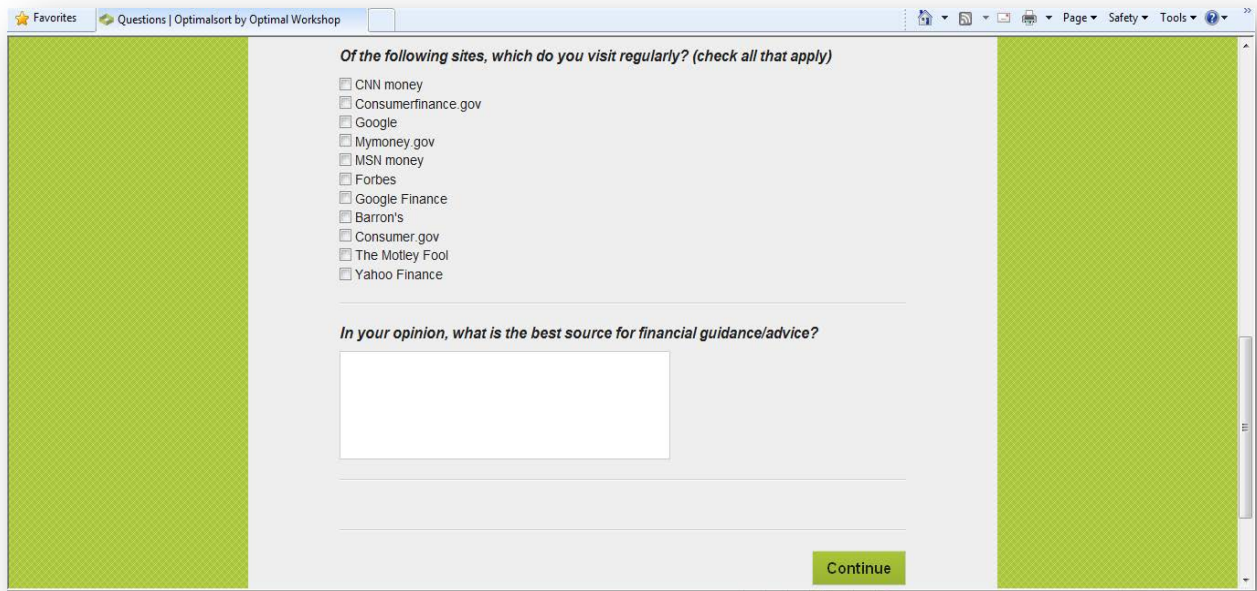
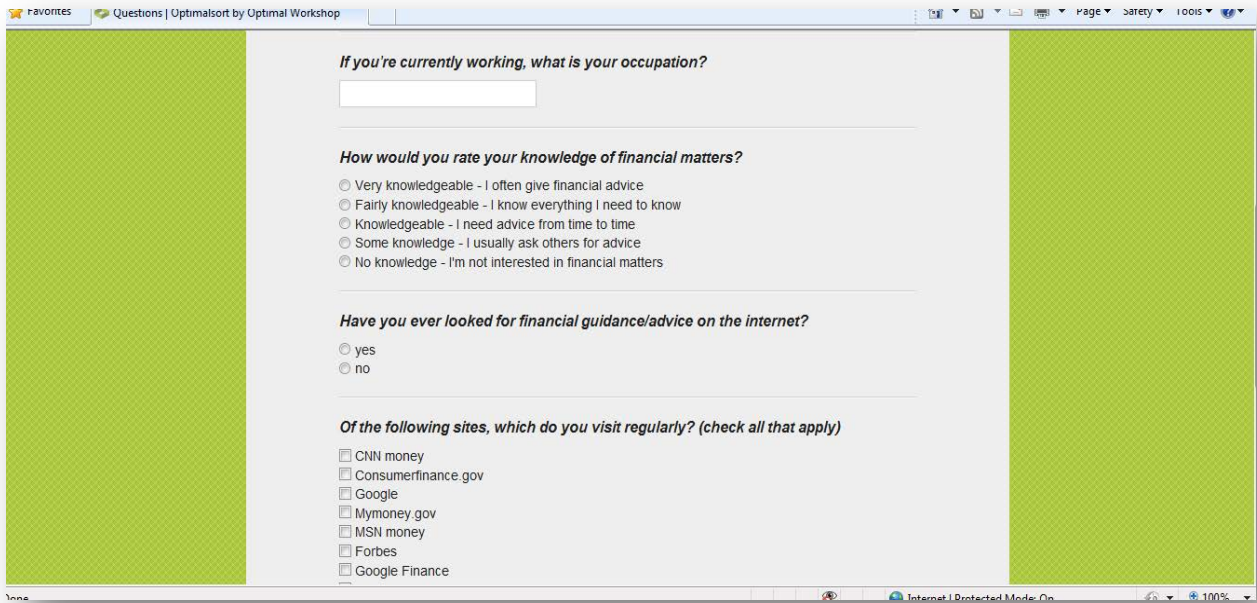
## Screenshots of Usability Tool (internal prototype of tool)

The following statement will be available for viewing to those taking the survey:

### 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 between 20 to 60 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).





OptimalSort [View instructions](#) [Leave a comment](#) **Finished**

- getting your credit report
- shopping for a credit card
- creating a savings plan
- finding a housing counselor
- shopping for a mortgage
- what is a credit score
- identity theft advice
- money basics for kids
- understanding credit card terms
- how to open a bank account
- types of student loans
- student loan calculator
- about reverse mortgages
- shopping for an auto loan
- foreclosure help
- what is credit discrimination

### Step 1

Take a quick look at the list of items to the left.

We'd like you to sort them into groups that make sense to you.

There is no right or wrong answer, just do what comes naturally.

### Step 2

When you're ready, drag an item from the left to create your first group.

### Instructions

Your task is to **organize a list of items into groups that belong together.**

On the next screen you'll see the list of items. Grouping them is easy (and maybe even a bit of fun)

1. Drag items from the list on the left into the workspace on the right
2. Drop them onto the workspace to create new groups, or drop them into an existing group
3. Give each group a name that describes what it contains

Easy enough? Time to get started!

OK

OptimalSort [View instructions](#) [Leave a comment](#) **Finished**

- getting your credit report
- shopping for a credit card
- creating a savings plan
- finding a housing counselor
- shopping for a mortgage
- what is a credit score
- identity theft advice
- money basics for kids
- understanding credit card terms
- how to open a bank account
- types of student loans
- student loan calculator
- about reverse mortgages
- shopping for an auto loan
- foreclosure help
- what is credit discrimination

### Step 1

Take a quick look at the list of items to the left.

We'd like you to sort them into groups that make sense to you.

There is no right or wrong answer, just do what comes naturally.

### Step 2

When you're ready, drag an item from the left to create your first group.

<https://cfpbtest.optimalworkshop.com/optimalsort/consumer/sort#instructions-contents>

This is a survey preview. No data will be saved.

### ***Just about finished***

Thanks for your time and input! Your feedback will help us improve our web offerings to the American public.

***May a researcher contact you to schedule a short (~15 - 30 min) follow-up interview?***

- yes  
 no

***If you answered yes and would prefer to be contacted by phone or at another email address, please enter your phone or email below. (if you answered no we will not attempt to contact you)***

Continue