

# 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:**

Evaluation of the Credit Matters Loan: Pilot Test Survey Instrument

**2. PURPOSE:**

The purpose of piloting the Fin Cap Credit Matters Loan evaluation at St. Louis Community Credit Union is to pilot the survey instrument in order to ensure that questions are understandable, elicit accurate responses, and do not cause respondents any discomfort.

**3. DESCRIPTION OF RESPONDENTS:**

Respondents will be members (or people walking in to sign up as members) at St. Louis Community Credit Union South City branch (or Richmond Heights branch as an alternate). St. Louis Community Credit Union (SLCCU), a certified CDFI since 2009, serves 51,000 clients who live or work in St. Louis City or St. Louis County in Missouri, or St. Clair, Madison, Monroe, and Jersey Counties in Illinois. They have a diverse range of distribution channels and programs designed to target economically vulnerable consumers.

**4. TYPE OF COLLECTION:** (Check all that apply)

- |   |   |
|---|---|
| <input type="checkbox"/> Customer Comment Card/Complaint Form             | <input type="checkbox"/> Customer Satisfaction Survey |
| <input checked="" type="checkbox"/> Usability Testing (Survey instrument) | <input type="checkbox"/> Small Discussion Group       |
| <input type="checkbox"/> Focus Group                                      | <input type="checkbox"/> Other: _                     |

**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?**

Respondents will be recruited at the selected branch of the Credit Union. A banner in the branch will advertise an opportunity to participate in a survey for people interested in building their credit. The banner will indicate that participants will receive a gift card for participation (we will pilot both \$5 and \$10 value gift cards). Those that approach the research team member will self-select into the pilot.

**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
- c. **If Applicable, has a System or Records Notice been published?**  
 Yes  No  Not Applicable

**7. GIFTS OR PAYMENTS:**

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

Participants will receive gift cards of \$5 or \$10 value. The value of the gift card has been determined in conjunction with the credit union partner who from prior experience has found that incentives are effective at attracting participants. We will pilot both \$5 and \$10 value gift cards, in order to determine which is most cost-effective for the full-scale study. Participants will have the choice between three different types of gift card (grocery store, gas station, inexpensive restaurant). The research team member will give the pilot participant the gift card choice and issue the card to the participant following the administration of the survey.

**8. ADMINISTRATION OF THE INSTRUMENT:**

- a. **How will you collect the information?** (Check all that apply)
  - Web-based or other forms of Social Media  Telephone
  - In-person  Mail
  - Other, Explain \_\_\_\_\_

- b. **Will interviewers or facilitators be used?**  
 Yes  No  Not Applicable

An interviewer who is a member of the research team will collect the data.

**9. BURDEN ESTIMATES:**

Information Collection	Number of Respondents	Participation Time	Burden Hours
<b>Totals</b>	50	30 minutes	25

**10. FEDERAL COST:** The estimated annual cost to the Federal government is \$ 6,621

## 11. 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.

