



Ask CFPB

Quota

- ▶ 20 adults (18 years of age and older) who are planning to make a financial decision in the next 6 months.
- ▶ 20 adults who have made a financial decision in the past 6 months.
- ▶ Qualifying financial decisions include:
 - Opening a new credit card or debit card
 - Taking out a mortgage on a home (new mortgage, refinance, reverse, etc.)
 - Taking out a student loan to pay for education expenses
 - Taking out an auto loan
 - Other financial decisions may qualify but confirm with project lead before scheduling the person.

Participants	Location
8 adults who are making a financial decision in the next 6 months 7 adults who made a financial decision in the past 6 months	Arlington, VA
6 adults who are making a financial decision in the next 6 months 7 adults who made a financial decision in the past 6 months	Austin, TX
6 adults who are making a financial decision in the next 6 months 6 adults who made a financial decision in the past 6 months	Spokane, WA

- ▶ 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 60-minute session.

Web-Based Screener (NOTE: Items in grey are FMG standard recruiting items.)

Thank you for your interest in participating in user experience studies at **[Insert name of organization]**. We are seeking participants to complete tasks and provide feedback on a financial website. One-on-one interviews will be held on **[Insert dates]** and will take place at our office in **[Insert location]**. 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 in the study.

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.

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. Date of birth: [Text box]

Q6. What is your gender?

1. Male

2. Female

Q7. Do you consider yourself Spanish/Hispanic/Latino?

1. No, not Spanish/Hispanic/Latino

2. Yes, Mexican, Mexican American, Chicano, Puerto Rican, Cuban or other Spanish/Hispanic/Latino

Q8. How do you describe your race?

1. American Indian or Alaskan 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 6 months**, have you made any of the following financial decision(s)? **[Check boxes, select all that apply]**

1. Open a new credit or debit card

2. Take out a mortgage on a home (new mortgage, refinance, reverse, etc.)

3. Take out a student loan to pay for education expenses

4. Take out an auto loan

5. Other: Please specify [Text box]

6. None of the above

Q11. **[If Q10_1 – Q10_5 is selected]** Tell us a little about the financial decision(s) you made (1 or 2 sentences, please).

Q12. In the **next 6 months**, are you planning to make any of the following financial decision(s)?
[Check boxes, select all that apply]

1. Open a new credit or debit card
2. Take out a mortgage on a home (new mortgage, refinance, reverse, etc.)
3. Take out a student loan to pay for education expenses
4. Take out an auto loan
5. Other: Please specify **[Text box]**
6. None of the above **[Terminate if Q8_6 and Q9_6 are both checked]**

Q13. **[If Q12_1 - Q12_5 is selected]** Tell us a little about the financial decision(s) you are planning to make (1 or 2 sentences, please).

Q14. 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

Q15. 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]**

Q16. What is your occupation? **[Text box]**

Q17. What industry do you work in? **[Text box]**

Q18. 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

Q19. 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 [Insert dates]. 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 a little longer than 60 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 or call us at 571-858-3776. You can also visit our website at www.forsmarshgroup.com or our Facebook page: <http://www.facebook.com/ForsMarshGroup>.

Phone-Based Screener (for those who qualify based on web-based screener)

Hello _____. Thank you for your interest in participating in user experience studies at Fors Marsh Group. My name is _____ and I wanted to follow up regarding a web-based screener that you completed recently for an upcoming study about a website. 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. Can you tell me a little about the financial decision you made (or planning to make) in the past (or next) 6 months [Open ended. Terminate if responses are inconsistent with web screener]?

Invitation:

We would like to invite you to participate in our study. We will show you a financial website and ask you to complete tasks using the website. The entire interview should last about an hour, and you will be paid \$75 when you are done. Would you be willing to participate in this study?

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