

Participant Screener for Credit Card Telephone Interviews
Location (TBD)
Dates (TBD)

General Information and Recruiting Specifications

- *Two Rounds of Nine Interviews Each*
 - Interviews will be held by telephone, and scheduled at times and dates TBD
 - Length of each interview: 60 minutes
 - Participant incentive: \$40
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Recruiting Script

Hello, my name is **[first and last name]**. May I speak to **[candidate]**?

If someone other than Respondent asks why you are calling, say: I’m calling regarding an important US government study about credit card accounts.

Say to Respondent: I am calling from **[marketing company’s name]** for ICF International. ICF International is working with a US government agency, the Consumer Financial Protection Bureau, to study how people use their credit cards and how they make credit card decisions.

We are seeking people to participate in telephone interviews being held on _____. The purpose of these interviews is to test questions for a national telephone survey about credit card accounts, to make sure that the questions are easy to understand and answer. You will not have to answer any questions that you do not wish to answer, or provide any information that you feel uncomfortable discussing.

If you do participate in one of these interviews, your name will not appear in any reports. The interview will last one hour, and we will give participants an incentive of \$40. Do you have a few minutes to answer some pre-qualifying questions? (*If not, What would be a convenient time to call back?*).

If necessary: We are not selling anything, we are only looking to find people to participate in a study that the CFPB is conducting. Everything you say will be kept private except where required by law. Further, your personal information will not be given to the CFPB.

Q1: Do you have a credit card for your personal use? Do not include debit cards or cards that you use mostly for business purposes.

- Yes → Continue
- No → *Thank respondent politely and end call.*

Q2: Have you signed up for a new credit card in the past 2 years?

- Yes → Continue
- No → Skip to Q3

Q2a: Were you involved in the decision to sign up for this new credit card?

- Yes
- No

[At least 5 recruits in each round must respond “Yes” to Q2 and Q2a.]

Q3: Do you work or have you ever worked for a bank or other financial institution, in the real estate industry, or the mortgage industry?

- Yes → *Thank respondent politely and end call.*
- No → Continue

Q4: Do you work or have you ever worked for a consumer rights non-profit relating to the banking industry, finance, the real estate industry, or the mortgage industry?

- Yes → *Thank respondent politely and end call.*
- No → Continue

Q5: Have you participated in any other focus groups or interviews in the past 6 months?

- Yes → *Thank respondent politely and end call.*
- No → Continue

Q6: **ARTICULATION QUESTION:** In a few sentences, could you describe what you think about when deciding whether or not to sign up for a new credit card? What factors do you think are important?

- If respondent gives a thoughtful, articulate answer → **Respondent qualifies**
- If respondent does not give a thoughtful, articulate answer → *Thank respondent politely and end call.*

Screening Criteria	Recruiting Quotas for <u>Each Round of 9 Interviews</u>
Q7: What is your age? a) 18 to 35 b) 36 to 50 c) 51 or above	<ul style="list-style-type: none"> • At least 2 recruits should answer (a) • At least 2 recruits should answer (b) • At least 2 recruits should answer (c)
Q8a: Are you of Hispanic or Latino origin (ethnicity)? a) No, Not of Hispanic or Latino origin b) Yes, Hispanic or Latino origin	<ul style="list-style-type: none"> • Between 4 and 6 recruits should respond either (b) to Q8a or (b), (c), (d), or (e) to Q8b

Screening Criteria	Recruiting Quotas for <u>Each Round of 9 Interviews</u>
<p>Q8b: What is your race? You can select more than one, if applicable.</p> <ul style="list-style-type: none"> a) White b) Black or African-American c) Asian d) Native Hawaiian or other Pacific Islander e) American Indian or Alaska Native 	
<p>Q9: What is the highest level that you reached in school?</p> <ul style="list-style-type: none"> a) High school degree or less b) Some college work c) College graduate 	<ul style="list-style-type: none"> • At least 2 recruits should respond (a) • At least 3 recruits should respond (b)
<p>Q10: <i>Gender</i></p>	<ul style="list-style-type: none"> • At least 3 recruits of each gender

If participant qualifies: Based on your responses, we would like to invite you to participate in a telephone interview, which will be held on _____ at _____. The interview will last about 60 minutes. We will provide you with a \$40 incentive for your participation.