



## CFPB – Pay for College Round 2

### Quota

- ▶ 18 high school seniors who have applied for and received acceptance letters and financial aid offers from at least two colleges.
- ▶ 18 college graduates who are currently making monthly payments on their student loans.
- ▶ Usability testing will be conducted in Atlanta, GA; Milwaukee, WI; and Arlington, VA.

Table 1. Participant schedule for usability testing of Pay for College Round 2.

Participants	Location
9 high school students	Atlanta, GA
9 high school students 9 college graduates	Milwaukee, WI
9 college graduates	Arlington, VA

- ▶ Recruit for a mix of gender, race, ethnicity, and household income.

### Recruitment Plan

- ▶ People interested in participating in the study must first complete either a web or phone screener.
- ▶ Respondents who qualify based on the web screener are then called and administered the phone screener.
- ▶ Respondents are sent a confirmation email for the appointment if they qualify based on the web and 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.

- ▶ College graduate participants are compensated \$75 for the 60-minute session; high school students are more difficult to recruit, and are compensated \$75 for the 60-minute session.

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

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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 and Privacy Act Statements](#) [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 [5 minutes], 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).

### [Privacy Act Statement](#)

[Paragraph below included]

### [Privacy Act Statement](#)

5 U.S.C. 552(a)(e)(3)

The information you provide through your responses to Fors Marsh will assist the study sponsor, the Consumer Financial Protection Bureau (“CFPB”), in evaluating a prototype website that has financial information.

The CFPB will not obtain or access any directly identifying information from Fors Marsh about study participants. The agency will only obtain and access de-identified results and aggregated analyses of those results.

Information collected on behalf of the Bureau by Fors Marsh will be treated in accordance with the System of Records Notice (“SORN”), [CFPB.021 – CFPB Consumer Education and Engagement Records, 77 F.R. 60382](#). This information will not be disclosed as outlined in the Routine Uses for the SORN. Direct identifying information will only be used by Fors Marsh to facilitate the study and will be kept private except as required by law.

This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512.

Participation in this study is voluntary, you are not required to participate or share any identifying information with Fors March, including name and email address, and you may withdraw participation at any time. However, if you do not include the requested information, you may not participate in the study.

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. Age: [Text box]

Q6. **[Ask if age is under 18]** Will you be willing and able to provide proof of parental permission to participate in this study?

Q7. What is your gender?

1. Male

2. Female

Q8. Do you consider yourself Spanish/Hispanic/Latino?

1. No, not Spanish/Hispanic/Latino

2. Yes, Spanish/Hispanic/Latino

Q9. How do you describe your race?

1. American Indian or Alaska Native

2. Asian

3. Black or African-American

4. Native Hawaiian or other Pacific Islander

5. White

Q10a. Is English your native language? **[Radio buttons, select only one]**

1. Yes
2. No

Q10b. Which languages do you speak fluently? **[Check boxes, select all that apply]**

1. English
2. Spanish
3. Mandarin
4. Arabic
5. German
6. Russian
7. Hindi
8. French
9. Farsi
10. Other (please specify) **[text box]**

Q11. What city and state do you live in? **[Text box]**

Q12. Which of the following describes what you are currently doing? **[Check boxes, select all that apply]**

1. Going to high school **[Continue to Q12]**
2. Going to community college, 2-year degree program, or trade school (either full-time or part-time) **[Terminate]**
3. Going to a 4-year college/university (either full-time or part-time) **[Terminate]**
4. Working full-time **[Skip to Q18]**
5. Working part-time **[Skip to Q18]**
6. Homemaker **[Skip to Q18]**
7. Retired **[Terminate]**
8. Not employed **[If 8 only, terminate]**

Q13. What year in high school are you currently in? **[Radio buttons, select only one]**

1. Senior (Grade 12) **[Continue to Q13]**
2. Junior (Grade 11) **[Terminate]**
3. Sophomore (Grade 10) **[Terminate]**
4. Freshman (Grade 9) **[Terminate]**

Q14. What best describes what you'll be doing after you graduate from high school? **[Radio buttons, select only one]**

1. Taking classes at a community college **[Terminate]**
2. Taking classes at a 4-year college or university **[Proceed to Q15]**

3. Taking classes through a trade/certificate program **[Terminate]**
4. Working part-time and not pursuing further education **[Terminate]**
5. Working full-time and not pursuing further education **[Terminate]**
6. Taking time off **[Terminate]**

Q15. What step in the process are you at in deciding the college or program that you will be attending after you graduate high school? **[Radio buttons, select only one]**

1. I have not thought at all about the colleges/programs I may attend. **[Terminate]**
2. I have done some research about the colleges/programs I may attend, but have not yet begun to apply. **[Terminate]**
3. I have submitted applications, but have not yet received any acceptance letters. **[Terminate]**
4. I have received one acceptance letter. **[Terminate]**
5. I have received more than one acceptance letter. **[Proceed to Q16]**

Q16. Have you received scholarship offers and/or financial aid offers?  
**[Radio buttons, select only one]**

1. Yes **[Continue to Q17]**
2. No **[Terminate]**

Q17. Do you still possess the documents/paperwork/letters for your scholarship and/or financial aid offers?

**[Radio buttons, select only one]**

1. Yes **[Skip to Q21]**
2. No **[Terminate]**

Q18. Did you attend and/or graduate from a college or university? **[Radio buttons, select only one]**

1. Yes **[Continue to Q19]**
2. No **[Terminate]**

Q19. Did you take out student loans to finance part or all of your college or university education?  
**[Radio buttons, select only one]**

1. Yes **[Continue to Q20]**
2. No **[Terminate]**

Q20. Are you still making monthly payments on student loans? **[Radio buttons, select only one]**

1. Yes **[Continue to Q21]**
2. No **[Terminate]**

Q21. 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

Q22. 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 [insert recruitment city] (e.g., Starbucks, Panera, Buzz Bakery)
8. Friend or Family
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](mailto:ux@forsmarshgroup.com) or call us at 571-858-3776. You can also visit our website at [www.forsmarshgroup.com](http://www.forsmarshgroup.com) or our Facebook page: <http://www.facebook.com/ForsMarshGroup>.

## Phone-Based Screener (for those who qualify based on web-based screener). High School Student Group

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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 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. Which of the following are you currently doing? [Terminate if responses are inconsistent with web screener]
  1. Going to high school [Must be selected to continue]
  2. Going to community college, 2-year degree program, or trade school (either full-time or part-time) [Terminate]
  3. Going to a 4-year college/university (either full-time or part-time) [Terminate]
  4. Working full-time [Terminate]
  5. Working part-time
  6. Homemaker [Terminate]

7. Retired [**Terminate**]
8. Not employed?

Q3. What are you planning on doing after you graduate from high school? [**Open ended. Terminate if responses are inconsistent with web screener**]

1. Taking classes at a community college [**Terminate**]
2. Taking classes at a 4-year college or university [**Must be selected to continue**]
3. Taking classes through a trade/certificate program [**Terminate**]
4. Working part-time and not pursuing further education [**Terminate**]
5. Working full-time and not pursuing further education [**Terminate**]
6. Taking time off [**Terminate**]

Q4. Do you still possess the paperwork for your scholarship and/or financial aid offers? [**Terminate if responses are inconsistent with web screener**]

1. Yes [**Invite to participate**]
2. No [**Terminate**]

**Invitation:**

We would like to invite you to participate in our study. We will show you a website with financial information and ask you to complete tasks using the website. In order to participate, you must bring your acceptance letters and scholarship offer letters with you to the study. The entire interview should last about an hour, and you will be paid \$75 when you are done. Are 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

## Phone-Based Screener (for those who qualify based on web-based screener). College Graduate Group

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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 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. Which of the following are you currently doing? **[Terminate if responses are inconsistent with web screener]**
1. Going to high school **[Terminate]**
  2. Going to community college, 2-year degree program, or trade school (either full-time or part-time) **[Terminate]**
  3. Going to a 4-year college/university (either full-time or part-time) **[Terminate]**
  4. Working full-time **[Continue to Q3]**
  5. Working part-time **[Continue to Q3]**
  6. Homemaker **[Continue to Q3]**
  7. Retired **[Terminate]**
  8. Not employed **[Continue to Q3]**
- Q3. In the past, did you attend a college or university?
1. Yes **[Continue to Q4]**
  2. No **[Terminate]**
- Q4. Are you currently making payments on student loans from when you attended college or university?
1. Yes **[Invite to Participate]**
  2. No **[Terminate]**

### Invitation:

We would like to invite you to participate in our study. We will show you a website with financial information 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. Are 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