

# Informed consent language

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All potential participants will first complete an eligibility screener before being presented with informed consent language. The eligibility screener is included in the survey instrument.

## INFORMED CONSENT

### **Congratulations, you are eligible to participate in the study!**

Here's what to expect:

#### **What is the goal of this study?**

We want to learn about how people shop for homes and find mortgages, and what kinds of tools and support are most helpful to them. Information from this study will help us make the process easier for home buyers like you.

#### **What should I know about participating in this study?**

- Your responses will be kept private **except where required by law**. Your personal contact information and any other directly-identifying information will only be used to contact you and facilitate data matching. Your contact information will be deleted at the conclusion of the study, and will never be shared with any third parties. [Learn More \[link to privacy statement\]](#).
- You can withdraw from the study at any time.
- In appreciation for your participation, you will receive a thank-you gift of \$[30/20].

This study has three parts:

1. **Initial survey.** The first survey takes about 20-25 minutes. As a thank you for your time, we'll send you \$[5/15] when you complete the first survey.
2. **Periodic check-ins.** Every two weeks we will send you a check-in survey to learn about your experiences. Each check-in survey will take between 5 and 15 minutes.
3. **Tell us about your mortgage.** We will ask that you share information on your mortgage with us. This information will help us understand which mortgages are available to consumers like you, and what factors influence mortgage choices.

The study will last for 3 months, but will end earlier if you close on your new home sooner. If, at the end of 3 months, you are still shopping, we will send you one final check-in survey a few months later.

At the conclusion of the study, we'll send you an additional \$[15/25] thank-you gift.

We will ask you for your email address so that we can contact you. If you want, you can also give us your cell phone number so we can send you text message reminders for the periodic check-in surveys. If you give us your phone number, we will never call you or share your number with anyone else, except where required by law.

You can receive your appreciation gifts via PayPal, an Amazon e-giftcard, a use-anywhere e-giftcard, or we can send a reusable gift card to your home address.

## Sign me up:

Take the survey  
now

Take the survey  
later

### Additional information

#### Will it cost me anything to participate?

No. As a thank-you gift for your participation, you will receive \$[20/30].

#### Do I have to participate?

No. Participation is voluntary, and you can choose to withdraw at any time.

#### What are the risks of participating?

There are very few risks associated with this study. You do not have to answer any questions that you do not want to answer. We may provide you with an online resource as part of this study. If so, you give us permission to track how you use this online resource. If you share your mortgage documents with us, we will not retain any directly-identifying personal information on these documents, and you may delete or black out identifying information yourself before sharing with us.

Your personal contact information and any other directly-identifying information will only be used to contact you, to deliver your thank-you gift, and for the purpose of facilitating data matching between your survey responses, your resource usage data, or your mortgage information. Any information we collect that identifies you will be deleted immediately, except for information you give us for the express purpose of contacting you. Your contact information will be deleted at the conclusion of the study, and will never be shared with any third parties.

#### Other information

We are conducting this in accordance with the Paperwork Reduction Act of 1995, and the questions asked as part of this study have been approved by the Federal government's Office of Management and Budget (OMB) under OMB control number 3170-0024. Without this approval, we could not ask these questions. We handle your information in accordance with the Privacy Act of 1974. ([Click here to read the Privacy Act Statement.](#))

#### Who should I contact if I have questions?

You can contact Dustin Beckett at [dustin.beckett@cfpb.gov](mailto:dustin.beckett@cfpb.gov)

## Sign me up:

Take the survey  
now

Take the survey  
later

[on click for “Schedule a time to take the survey”]

*Link to scheduling page hosted on survey site. Note, this interface is illustrative only. Depending on the contractor’s capability, the presentation may change slightly.*

Thanks for scheduling a time to take the survey:

Choose date:

Choose time:

Choose time zone:

What is the best email address for us to send a calendar invite?

[On submit, participant is sent a calendar invite to their email address for the date and time chosen. A link to the survey is included in the calendar invite. The text for the calendar invite is included in the “Reminder emails” document.]