

Summary of Changes

Informed Consent

Change	Requested by
Added language explaining what administrative data will be collected "(for example, transaction history and average balance information)"	SLCCU
Added that respondents may contact research team if they wish to withdraw from study.	SLCCU
Surveyor introduction added.	IPA IRB
Added more detail on incentive (dollar amount, vendor).	IPA IRB
Change "compensation" to "token of appreciation"	OMB

Survey Instrument

Question Number	Change	Requested by
11	Changed "member ID" to "account number" since most SLCCU members recognize this language better	Pilot (most SLCCU members recognize this language better)
17/18	Descriptive language added on questions pertaining to adults, children in household in order to elicit more accurate responses	Pilot
20	Changed level of schooling 'attained' to level of schooling 'completed' in order to elicit more accurate responses	Pilot
24	Response option added: "prepaid cards" added as a potential saving mechanism	Pilot
24	Added clarifying language to question on various savings methods and amounts in order to illicit more accurate responses	Pilot
25	Changed 'excluding' to 'not including' in order to make question more understandable for respondents	Pilot
27	Changed descriptive language explaining what "cosign" means in order to make question more	Pilot

	understandable for respondents	
29	Response option added: "Less than once a year" added as an option	SRG
30	Changed to "When you go to the casino, do you set a spending limit for yourself ahead of time?" for clarity (since many people carry wallet everywhere)	OMB
31	Added question "How often do you exceed the spending limit you set for yourself?"	OMB
32	Language modified ("if you want to buy something that you desire, but is not a necessity" --> "if you want to buy something you really want, but don't need") in order to make question more understandable for respondents	Pilot
34-35	"Not applicable" removed as an option	Pilot
47, 50	"Which would you choose" added to aid comprehension	Pilot
52	Brackets removed around "no fee" for clarity	Pilot
54	Transitional script modified for clarity at survey firm suggestion	SRG

Survey Question Sources

Change	Requested by
Added document with sources for all survey questions	OMB

Script

Change	Requested by
Asked to change term "underwriting". A version was sent in April that already improved upon this language. Please let us know if you need another copy.	OMB