



Consumer Financial
Protection Bureau

Para leer esta carta en español por favor vea el dorso.

<ID>

<FIRST NAME I> <LAST NAME I>

<Date>

<ADDRESS>

<CITY> <STATE> <ZIP>

Dear Consumer,

I am writing to ask for your help with an important national survey about your views and experiences with credit and with the process of paying debts. The survey is sponsored by the Consumer Financial Protection Bureau (CFPB), a Federal agency created in 2010 to make markets for consumer financial products like mortgages, credit cards, car loans, and other consumer loans work better.

About 75 percent of families in the U.S. have some kind of credit or debt, and at least one-third of borrowers have a debt that a creditor or someone else tried to collect from them. Although debt and debt collection are common, there is little reliable information on consumers' experiences with the process of paying debts. This survey will help to fill that gap and will help ensure that consumers are treated more fairly when creditors or debt collectors seek to collect money they are owed.

It is important that the person named above completes the survey. Your participation is voluntary, and your responses will remain confidential (12 CFR 1070.41), so please do not identify yourself in any way on the questionnaire or return envelope. The data will never include your name or other identifying information. Your response, combined with those of others, will give a fuller picture of consumers' experiences with credit and debt collection than we would otherwise have. People's experiences vary widely, and I hope you participate so that the survey results reflect your views.

If you have any questions about this survey, please feel free to call 855-246-9457 or visit www.consumerfinance.gov/debtsurvey.html to learn more.

We expect it will take 10-20 minutes to complete the survey. Enclosed is a small token of appreciation for your time and help with this important survey that will help consumers like you. Please use the enclosed postage-paid return envelope to return your survey. You can also take the survey online by following the instructions below.

Respectfully,

David Silberman
Associate Director for Research, Markets, and Regulations
Consumer Financial Protection Bureau
www.CFPB.gov

Web Survey Instructions

1

Go to the website www.CFPBDebtSurvey.com

2

Log in and enter your personal PIN #: <123 456 789>
and 5-digit zip code.



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Dear Consumer,

Last week I sent you a request for help with a national study we are conducting to better understand consumers' experiences in getting credit as well as paying it off. Your experience is important to us, and your participation is critical so that the information we collect reflects the experiences of all types of consumers across the United States.

If you have already responded, thank you for your help. If you have not yet had time to respond, I hope that you will do so soon.

Your participation will help to ensure that consumers are treated more fairly and respectfully when creditors or debt collectors seek to collect money they are owed. Your response, combined with those of others, will give a fuller picture of consumers' views of credit and debt collection than we would otherwise have.

It is important that the person named above completes the survey. Your participation is voluntary, and your responses will remain confidential (12 CFR 1070.41). The data will never include your name or other identifying information. To ensure your survey is returned to us, please use the enclosed postage-paid return envelope or follow the instructions below to complete the survey online. To maintain the confidentiality of your responses, please do not identify yourself in any way on the questionnaire or return envelope.

If you have any questions about this study, please feel free to call 855-246-9457 or visit www.consumerfinance.gov/debtsurvey.html to learn more.

Thank you in advance for participating in this study. I look forward to receiving your questionnaire.

David Silberman
Associate Director for Research, Markets, and Regulations
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Dear Consumer,

A few weeks ago, I wrote to ask for your help with a study we are conducting to better understand views and experiences of consumers like you with credit and the process of paying debts. To get a complete picture, we need to hear from all types of consumers across America. That is why it is important we hear from you.

I am writing to you again because of the importance of this study, particularly at this time, when getting a loan or paying it back can be a challenge for many people and families.

We need your help, by completing the survey, so that we understand the views of consumers like you. A better understanding of consumers' experiences will help to ensure that consumers are treated more fairly and respectfully when creditors or debt collectors seek to collect money they are owed.

We are enclosing another questionnaire and envelope for your convenience and a small token of appreciation for your time and help. It is important that the person named above completes the survey.

I want to remind you that your participation is voluntary, and your responses will remain confidential (12 CFR 1070.41). Your name and other identifying information will never be included in the data, so please do not identify yourself in any way on the questionnaire or return envelope. To ensure your survey is returned to us, please use the postage-paid return envelope enclosed or follow the online instructions below.

As before, if you have any questions about this study, please feel free to call 855-246-9457.

Thank you in advance for participating. I look forward to receiving your questionnaire soon.

David Silberman
Associate Director for Research, Markets, and Regulations
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Dear Consumer,

The research study of Consumer Views on Debt about which I first wrote to you in <month> will be drawing to a close this month. This study will provide critical information by helping us to better understand your experiences with getting credit or debt and paying it off.

In two weeks we will begin analysis of all of the responses we have received, and it important to us that the survey results reflect your perspective. Your response in fact represents the views and experiences of thousands of other consumers like you across the United States.

It is important that the person named above completes the survey. Your participation is voluntary, and your responses will remain confidential (12 CFR 1070.41). The data will never include your name or other identifying information, so please do not identify yourself in any way on the questionnaire or return envelope.

Yours and others' responses to this survey, taken together, will provide information about consumers' experiences with debts and debt collection that we otherwise would not have. By filling this gap in our knowledge, the study will help to ensure that consumers are treated more fairly and respectfully when creditors or debt collectors seek to collect money they are owed.

If you have not yet responded, please do so by **mm/dd/yyyy**. Mail the completed survey in the pre-addressed return envelope or complete the survey on the web by following the instructions below. This is the last request we will send for this study. If you have any questions about this study, please feel free to call 855-246-9457.

Thank you for considering our request. I look forward to receiving your questionnaire soon.

Respectfully,

David Silberman
Associate Director for Research, Markets, and Regulations
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