

Version 1

Privacy Act Statement 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 and there are no penalties for refusing to answer any question. However, your participation is extremely important to ensure the accuracy of the statistical results.

The information you provide will be used to help the Consumer Financial Protection Bureau (“CFPB”) understand consumers’ experiences with debt and debt collection. You were randomly selected for this survey as part of a sample that is representative of consumers. Your responses will be combined with other data that we have collected to understand conditions in consumer credit markets in a way that you cannot be identified.

Routine uses which may be made of the collected information can be found in the CFPB’s System of Records Notice, [CFPB.022 –Market and Consumer Research Records](#), 77 FR 67802. The CFPB may make an anonymous version of the survey data publicly available in accordance with applicable federal law.

Version 2

Privacy Act Statement 5 U.S.C. 552a(e)(3) 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 and there are no penalties for refusing to answer any question. However, your participation is extremely important to ensure the accuracy of the statistical results.

The information you provide will be used to help the Consumer Financial Protection Bureau (“CFPB”) understand consumers’ experiences with debt and debt collection. You were randomly selected for this survey as part of a sample that is representative of consumers in the U.S. that have had a loan or other credit. Your responses will be combined with other data that we have collected to support of the Bureau’s research, monitoring, and supervisory missions. Combining responses and administrative data will better enable the CFPB to perform the work identified above, and this will be done in such a way that you cannot be identified.

In some circumstances, we may disclose the information you provide to another entity as a “routine use,” in accordance with 5 U.S.C. § 552a(b). For example, we may disclose your records to a member of Congress; to the Department of Justice, a court, an adjudicative body or administrative tribunal, or a party in litigation; for enforcement, statutory, and regulatory purposes; to another federal or state agency or regulatory authority; and pursuant to the CFPB’s published Privacy Act system of records notice CFPB.022 –Market and Consumer Research Records, 77 FR 67802. The CFPB may make an anonymized version of the survey data publicly available in accordance with applicable federal law , including but not limited to the Bureau’s confidentiality regulations, 12 C.F.R. Part 1070, and the federal laws and regulations that apply to federal agencies for the protection of confidentiality of personally identifiable information and for data security and integrity.