Request for Approval under the "GENERIC CLEARANCE FOR QUALITATIVE CONSUMER EDUCATION, ENGAGEMENT, AND EXPERIENCE INFORMATION COLLECTIONS" (OMB Control Number: 3170-0036)

TITLE OF INFORMATION COLLECTION: Community Education Project Librarian and Patron Interviews

PURPOSE: The purpose of this data collection is to find out the best approaches to providing free, unbiased financial education programs and information in public library settings. Public libraries serve nearly every community and provide convening space, free online access, and collections of materials to their patrons. Libraries are also a trusted source of information and a reference source most Americans know. However, libraries must deliver services under several difficult constraints, such as shrinking budgets and staff. Nevertheless, surveys by the Institute for Museum and Library Servicesⁱ, a federal grant-making agency, shows that participation in library programs continue to grow and that library use across the country remains strong. In order to develop a financial education approach that works for libraries, the CFPB seeks to hear from the librarians and patrons themselves. The CFPB hopes to find out the types of programs libraries and library users would be drawn to, the services being used most now, other community resources and agencies available for support, what programs work and which ones don't, what personal financial learning needs exist, and how programs could be made sustainable and scalable. The goal is to develop a technical approach for delivering free, unbiased financial information to U.S. consumers that could help them with difficult or complex financial decisions or to better manage their personal finances.

DESCRIPTION OF RESPONDENTS: Public library administrators and staff; library patrons representing various user groups, such as parents, computer users, older Americans, frequent visitors, etc.

TYPE OF COLLECTION: (Check all that apply)

[x] In-Person Meeting	[] Qualitative Survey
[x] Interview	[] Small Discussion Group
[x] Focus Group	[] Online Discussion Forum
Social Media Poll	[x] Other: _online survey

CERTIFICATION:

By submitting this document, the Bureau certifies the following to be true:

- 1. The collection is voluntary.
- 2. The collection is low-burden for respondents.
- 3. The collection is non-controversial and does <u>not</u> raise issues of concern to other federal agencies.
- 4. Information gathered will not be used for the purpose of substantially informing influential policy decisions.
- 5. The results will not be used to measure regulatory compliance or for program evaluation.

Personally Identifiable Information:

- 1. Is personally identifiable information (PII) collected? [] Yes [x] No
- 2. If Yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974? [] Yes [] No NA
- 3. If Applicable, has a System or Records Notice been published? [] Yes [] No NA

Gifts or Payments:

Is an incentive (e.g., money or reimbursement of expenses, token of appreciation) provided to participants? [] Yes [x] No

Assurances of Confidentiality:

- 1. Will a pledge of confidentiality be made to respondents? [] Yes [x] No
- 2. If Yes, please cite the statue, regulation, or contractual terms supporting the pledge. **NA**

JUSTIFICATION OF SENSITIVE QUESTIONS (if applicable):

BURDEN HOURS

Category of Respondent	Number of	Participation	Burden
	Respondents	Time	
Library administrator	5	1 hour	5 hours
Librarians	20	1 hour	20 hours
Patrons (web)	100	10 minutes	17 hours
Patrons (in-person)	45	1 hour	45 hours
Totals	170	///////////////////////////////////////	87 hours

FEDERAL COST: The estimated annual cost to the Federal government is \$11,383

Strategies for Selecting Respondents

Do you have a customer list or something similar that defines the universe of potential respondents and do you have a sampling plan for selecting from this universe? [x] Yes [] No
If the answer is yes, please provide a description of both below (or attach the sampling plan)? If the answer is no, please provide a description of how you plan to identify your potential group of respondents and how you will select them? The nine libraries we are interviewing are partnering with the CFPB as pilot locations for the Community Education project. The interviewees will be the administrators, staff and patrons from these partner organizations. The administrators of the pilot libraries will facilitate the selection of appropriate staff to interview, as well as assist in promoting an online survey of their patrons.
<u>Information Collection Procedures</u>
Please summarize the procedures that will be used to collect data from respondents.
To accomplish our objectives we would like to conduct surveys and interviews with relevant stakeholders and audience groups. The data captured will be qualitative in nature and will contain no personally identifiable information.
Participation in these surveys and interviews is entirely voluntary and no incentive will be provided. The intended methods for data collection will be: telephone, in-person and web-based survey.
Administration of the Instrument 1. How will you collect the information? (Check all that apply) [x] Web-based or other forms of Social Media [x] Telephone [x] In-person [] Mail [] Other, Explain
2. Will interviewers or facilitators be used? [x] Yes[] No
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¹ Public Libraries in the United States Survey Fiscal Year 2010, IMLS, (January 2013)