

**Informed Consent**  
**Financial Literacy Focus Groups - Teachers**

**Title of Research:** Financial Literacy Focus Groups-Teachers **Investigator:** Information Experts

*Before participating in this research study, please read this explanation of the study:*

**Explanation of Procedures:** You will be attending a focus group session part of a financial literacy research study to assess the resources available to children, parents, and teachers for financial and monetary education purposes. The Dodd-Frank Act authorizes the CFPB's Office of Financial Education (OFE) to "conduct research related to consumer financial education and counseling." Id. §1013(d) (3)(B). You will be asked to voice your opinion and to complete a short survey. You may be recorded (audio/video) while completing this study. Approximately 60 people will participate in this national study. In accordance with the Paperwork Reduction Act of 1995, this study has been approved by the Federal government's Office of Management and Budget (OMB) under control number 3170-0036.

**Expected Duration:** 1-2 hours

**Risks and Discomforts:** None.

**Benefits:** \$50 for completing the focus group sessions and surveys. Your effective contribution to this research is expected to earn the \$50 benefit.

**Privacy Act Statement**

**5 U.S.C. 552(a)(e)(3)**

Information Experts is conducting this research study on behalf of the Consumer Financial Protection Bureau ("CFPB"). The information you provide will be used to assess the resources available to children, parents, and teachers for financial and monetary education purposes.

Information collected on behalf of the CFPB will be treated in accordance with the System of Records Notice ("SORN"), [CFPB.021 – Consumer Education and Engagement Records](#), 77 FR 60382. This information will not be disclosed as outlined in the Routine Uses for the SORN. Direct identifying information will only be used by Information Experts to facilitate conducting the interviews, will not be shared with the CFPB, and will be kept private, except as required by law. However, the CFPB may make survey responses without personal identifiers publicly available as part of a report or similar publications.

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 survey is voluntary, you are not required to provide any identifying information, and you may withdraw participation at any time. However, if you do not

include the requested information, the CFPB may not be able to provide compensation for your participation in the survey.

**Withdrawal or Termination from the Study:**

Participation in this study is voluntary. You may leave at any time. If you leave before completing the survey and discussion, however, you will not be eligible for payment of the benefit.

**Questions:** Participants who have any questions or concerns about this research project may contact Mr. Baker Maktabi, Information Experts, 11425 Isaac Newton Square, Suite F-1, Reston, VA 20190, 703-787-9100.

**Agreement:** Your signature below indicates that you agree to participate in this study and that you have received a copy of this consent form. By signing this form, you are surrendering any rights to bring any claim against Information Experts in any administrative proceeding or in any court related to your participation in this survey.

\_\_\_\_\_  
**Signature of Participant**

\_\_\_\_\_  
**Printed name of Participant**

\_\_\_\_/\_\_\_\_/\_\_\_\_  
**Date**