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Part I: Recruiting participants before the focus group

[to be sent out by outreach organization to a specified group of teachers; for example, a school system sends out an e-mail to their list of teachers or posts a signup sheet]

Sample e-mail

[subject] Make your voice heard! Come to a focus group [DATE]

[text]

Take this opportunity to make your voice heard! Researchers will be in our area on [DATE] asking for your experiences and opinions about teaching financial literacy in your classroom. Please participate in a focus group if you answer “yes” to these three questions:

1. Have you taught personal finance, incorporated personal finance into your lessons, or will you teach personal finance in the coming year?
2. Are you willing to share your opinions on how to build kids’ good habits with money and personal finances?
3. Are you available to join us for 90 minutes on [DATE] at [TIME] in [LOCATION] for a focus group discussion?

If you answered “yes” to the questions above, please reserve your place by calling [VENDOR TOLL-FREE NUMBER] or sending e-mail to [VENDOR E-MAIL]. Do not respond to [this school/organization]. You will receive [\$50] as a thank-you for your time and candid opinions.

The researchers will compile your opinions with other teachers’ across the country, as part of a project to learn about how confident teachers are with implementing financial education in their classrooms, and what kind of help teachers might need.

Part II: Pre- or post-discussion questionnaire (15-20 minutes)

[to be completed by focus group participants at the beginning of the session]

OMB No. 3170-0036
Expiration Date: 06/30/2016

1. Years as a teacher [0-5, 6-10, 11-15, 15+]
2. Years teaching personal finance or incorporating the subject in your lessons [0-5, 6-10, 11-15, 15+]
3. Grades in which you teach, have taught, or will teach personal finance. Select all that apply.
 Pre-K to Grade 5
 Grades 6 to 8
 Grades 9 to 12
 Other: _____
4. How would you describe your financial education responsibility?
 I teach a dedicated course on personal finance or a financial literacy subject.
 I incorporate personal finance into my subjects.
 I will teach personal finance in the coming year.
 I used to teach personal finance or incorporate it into my subjects, but don't anymore.
 Other: _____
4. How would you rate your financial knowledge?
 1 = I know the basics, but have much to learn.
 2 = I am more knowledgeable about some financial literacy topics than others.
 3 = I have a general understanding of all financial literacy topics.
 4 = I am very knowledgeable about most financial literacy topics.
 5 = I am very knowledgeable about all financial literacy topics.
5. Complete the following statement. The personal finance curriculum that I use, have used, or will use was created by:
 Me
 Personnel within my school system
 Personnel at the state level
 An organization; please name the organization: _____
 Other: _____
6. How do you learn about personal finance resources? Select all that apply.
 Word of mouth
 Emails from district or state administrators
 Resource lists created by district or state administrators
 State conferences or events
 National conferences
 Personal finance training or continuing education programs
 Media
 Online searches
 K-12 educational organizations
 Personal finance organizations
 Other:

7. List a website you have found helpful when seeking financial information or resources.

8. What online resources do you seek or have you sought in the past? Select all that apply.

Curriculum

Activity suggestions

Handouts and printed information

Online resources to share with students

Other: _____

9. What online resources do you incorporate in your personal finance classes? Select all that apply.

Online training or scenarios

Videos

Podcasts

Games

Blogs

Articles

Tools students can use outside of school

Other: _____

10. Put a **check mark** next to all the topics that your students are familiar with.

Bank accounts

Saving

Investments

Credit cards

Debit cards

Prepaid cards

Gift cards

Evaluation of advertising and promotional offers

Comparison shopping

Taxes

Paychecks

Insurance

Identifying needs versus wants

Privacy and security

Goal setting

Delayed gratification

Donations and giving

Money management

Debt management

Financial decision making

Other: _____

11. Put a **check mark** next to the top three topics that you think would be the most helpful for your students to know about.

- | | |
|---|---|
| <input type="checkbox"/> Bank accounts | <input type="checkbox"/> Paychecks |
| <input type="checkbox"/> Saving | <input type="checkbox"/> Insurance |
| <input type="checkbox"/> Investments | <input type="checkbox"/> Privacy and security |
| <input type="checkbox"/> Credit cards | <input type="checkbox"/> Identifying needs versus wants |
| <input type="checkbox"/> Debit cards | <input type="checkbox"/> Goal setting |
| <input type="checkbox"/> Prepaid debit card | <input type="checkbox"/> Delayed gratification |
| <input type="checkbox"/> Gift cards | <input type="checkbox"/> Donations and giving |
| <input type="checkbox"/> Evaluation of advertising and promotional offers | <input type="checkbox"/> Money management |
| <input type="checkbox"/> Comparison shopping | <input type="checkbox"/> Debt management |
| <input type="checkbox"/> Taxes | <input type="checkbox"/> Financial decision making |
| | <input type="checkbox"/> Other: _____ |

12. How frequently would you like to receive messages and information about financial resources you could use with students?

- Daily
- Weekly
- Monthly
- Every 3 or 4 months
- Every 6 months
- Every 12 months
- I don't want to receive information
- Other: _____

13. What is the one thing you hope your students learn from the financial education they receive at school?

Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0036. It expires on 06/30/2016. The time required to complete this information collection is estimated to average approximately 90 minutes per response, including the time for reviewing any instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Responding to this collection of information is voluntary. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA@cfpb.gov.

Part III: Discussion guide (70-75 minutes)

[to be facilitated by vendor]

1. Think about a reference Web site you have used to search for personal finance resources. (If needed, examples may include the JumpStart Coalition's Clearinghouse, the Council for Economic Education's EconEdLink, the Federal Reserve Personal Finance Resources, and listings through their state's Department of Education).
 - a. What did you like about the site? How could it have been improved?
 - b. What information was provided so that you could quickly decide if you wanted to learn more about a resource?
2. If you learned of a specific online resource (e.g., program, activity, or tool) you could use with your classes, what requirements would it need to meet or what would make you decide to use it?
3. Think about an online resource or tool that helped you understand or teach a personal finance topic. What type of resource or tool did you use? (Probe for the source name or type of resource, such as a video, handout, or website.) How did you use it? What was helpful or engaging about the resource or tool or what could have made it more helpful or engaging?
4. Give yourself a letter grade A through F based on how prepared you are to meet your financial education teaching requirements. [Note: participants do not need to share the letter grade.] What information, resources, or guidance would help you get one grade higher?
5. Give your students a letter grade A through F based on their ability to meet the financial education requirements and apply financial decision making. What information, resources, or guidance would help them get one grade higher?
6. What additional information would you like to share about financial resources you use or need to deliver effective financial education in the classroom?