

Informed Consent/Privacy Notice for Focus Group Participants

As part of a research study for the Consumer Financial Protection Bureau, an agency in the Federal government, ICF International is conducting this focus group to learn more about your thoughts about reverse mortgages and what messages you take away from reverse mortgage advertisements.

Before you decide to participate in the focus group, here are some things you should know:

- 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.
- Your participation is totally voluntary.
- You can choose not to answer any questions you do not want to answer.
- We will not disclose personal information which directly identifies you, except as described in this form, unless legally authorized or required by law to do so.

Any responses to our discussion you give will not be directly attributed to you. Likewise, your name will not be used in any written reports or presentations for this project.

- We will take notes during the focus group for our research purposes.
- Staff from the Consumer Financial Protection Bureau and ICF International will observe the focus group from another room.
- This focus group will be audio and video recorded. The audio and video recordings may be reviewed by employees of the Consumer Financial Protection Bureau and shared with authorized contractors who have a need for the information for official business purposes. All such persons are under obligation to protect the privacy of the information in the recordings. The CFPB will not retain copies of the recordings. Further, the CFPB will only receive de-identified results and aggregated analyses of those results.
- You will receive an incentive of \$75 to compensate you for your time.
- You may discontinue participation at any time, either by leaving the focus group or not answering a question, without penalty or loss of benefits.
- Any questions you have about this focus group and the study will be answered before we begin the focus group. Contact information is provided below for any questions that arise after your participation.
- The focus group will last approximately 90 minutes.
- We will provide reasonable accommodations for any disabled persons; if you require accommodations, please let us know.
- This research study has been approved by the US Government Office of Management and Budget and has been assigned OMB Control Number 3170-0036.

Contact information: If you have any questions or concerns about your participation in this research study, please contact the Project Manager, Michael Long, at 301-572-0945.

By signing this document you understand the above and agree to participate in this focus group.

Print your name: _____

Date: _____

Signature: _____

Witness: _____