

Appendix A: Recruitment Ads

LOAN COST CALCULATOR

Brief Ad

Take part in a study to evaluate an online calculator to improve auto shopping. Eligible participants will receive a \$25 gift card for taking part in the 35-minute study. Visit www.studywebsite.com for details.

Full Ad

Your input is needed! Help improve the auto shopping by evaluating an online calculator. This online tool includes information about shopping for auto loans and negotiating auto financing.

People who take part in the 35-minute study will receive a \$25 gift card. The study involves completing a brief survey, trying out the tool, and completing a brief follow-up survey. The study can be completed from any computer.

RTI International is conducting the study. The Consumer Financial Protection Bureau is a federal government agency that is sponsoring the study.

If you are interested in participating, visit www.studywebsite.com for details.

CONSUMER MESSAGING CAMPAIGN

Brief Ad

Help us evaluate campaign messages to promote consumer financial wellbeing: www.studywebsite.com. Eligible participants will receive a \$25 gift card for taking part in the 20-minute study. Visit www.studywebsite.com for details.

Full Ad

Your input is needed! Help inform a consumer messaging campaign to promote consumer financial wellbeing.

People who take part in the 20-minute study will receive a \$15 gift card. The study involves completing a brief survey, viewing the ads, and completing a brief follow-up survey. The study can be completed from any computer.

RTI International is conducting the study. Consumer Financial Protection Bureau is sponsoring the study.

If you are interested in participating, please click [HERE \[HYPERLINK TO SCREENER\]](#) to see if you are eligible.

Appendix B: Recruitment Email

LOAN COST CALCULATOR

Date _____

Dear _____,

You are invited to take part in a study to evaluate an online calculator to improve auto shopping. This online tool includes information about shopping for auto loans and negotiating auto financing.

The survey will last about 35 minutes and there will be no attempt to sell you anything. We are simply interested in your opinions about this online tool. If you complete the survey, you will receive \$25 as a token of appreciation.

To see if you are eligible for this study, you will need to answer some questions. Your answers will be kept private, and you do not have to answer any question that makes you feel uncomfortable. If you are eligible and choose to be in the study, all of your comments will remain anonymous.

This research is being done by RTI International with funding from the Consumer Financial Protection Bureau (CFPB). If you have questions or want to see if you are eligible, please visit www.studywebsite.com for more information.

Thank you for your time and effort.

Sincerely,

CONSUMER MESSAGING CAMPAIGN

Date _____

Dear _____,

We invite your input on a consumer messaging campaign developed to promote consumer financial wellbeing.

The survey will last about 20 minutes and there will be no attempt to sell you anything. We are simply interested in your opinions about this online tool. You will receive \$25 as a token of appreciation.

To see if you are eligible for this study, you will need to answer some questions. Your answers will be kept private, and you do not have to answer any question that makes you feel uncomfortable. If you are eligible and choose to be in the study, all of your comments will remain anonymous.

This research is being done by RTI International with funding from the Consumer Financial Protection Bureau (CFPB). If you have questions or want to see if you are eligible, please visit www.studywebsite.com for more information.

Thank you for your time and effort.

Sincerely,

Appendix B: Recruitment Screener

LOAN COST CALCULATOR

Recruitment Screener

We are looking for individuals to provide feedback on an online, auto loan financing calculator. To see if you are a good match for this study, we will need to ask you some questions about yourself.

May we ask you the questions to see if you are a good match for this study?

| | |
|-----|-----------|
| Yes | CONTINUE |
| No | TERMINATE |

QUESTIONS...

1. How old are you?

Age _____ [TERMINATE IF UNDER 18 or over 65]

1. Don't know _____ [Terminate]

2. Refuse to answer _____ [Terminate]

2. Have you purchased a car in the last 8 months?

1. Yes _____ [Terminate]

2. No

3. Don't know

4. Refuse to answer

3. Who makes the primary financial decisions in your household?

1. Self

2. Parents

3. Partner _____ [Terminate]

4. Decisions are made jointly with you and someone else in your household

5. Other

6. None of the Above _____ [Terminate]

4. What is your gender?

1. Male

2. Female

4. Other [Specify: _____]

5. Don't know _____ [Terminate]

6. Refuse to answer _____ [Terminate]

5. Are you of Hispanic or Latino origin?
 1. Yes
 2. No
 3. Don't know
 4. Refuse to answer

6. What is your race? Select one or more options of the following options?
 1. American Indian or Alaska Native
 2. Asian
 3. Black or African American
 4. Native Hawaiian or Other Pacific Islander
 5. White
 6. Other race [Would you mind specifying? _____]
 7. Don't know
 8. Refuse to answer

7. What is the highest grade or year of school you finished?
 1. Kindergarten or below
 2. Grades 1 through 8 (elementary)
 3. Some high school
 4. High school graduate (includes GED)
 5. Some college or technical school
 6. College or technical school graduate
 7. Don't know
 8. Refuse to answer

8. Which best describes your household income during the past year?
 1. Less than \$25,000
 2. \$25,000 to \$49,999
 3. \$50,000 to \$75,000
 8. More than \$75,000
 9. Don't know _____ [Terminate]
 10. Refuse to answer _____ [Terminate]

Invitation:

Thank you for answering these questions. This survey is part of a study by RTI International on improving consumer financial wellbeing and is sponsored by the Consumer Financial Protection Bureau (CFPB). You will receive \$25 [INSERT METHOD OF PAYMENT AND DATE] as a token of appreciation. This is an important research effort and we appreciate your assistance.

Closing for Ineligible Participants:

Thank you for answering all of the questions. You are not eligible to be in this study because you did not meet our eligibility criteria. We value your interest in this research study. Thank you for being willing to help us.

[LINK TO PRIVACY ACT AND PAPERWORK REDUCTION ACT STATEMENTS]

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. The information you provide in response to this Consumer Financial Protection Bureau (“CFPB”) survey will be used to understand how successful various financial education tools. Information collected by the Bureau will be treated in accordance with the System of Records Notice (“SORN”), CFPB.021 – CFPB Consumer Education and Engagement Records, 77 F.R. 60382. 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 completeness and accuracy of the results.

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 5 minutes per response. 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.

CONSUMER MESSAGING CAMPAIGN

Recruitment Screener

We are looking for individuals to provide feedback on a consumer messaging campaign to promote consumer financial wellbeing. To see if you are a good match for this study, we will need to ask you some questions about yourself.

May we ask you the questions to see if you are a good match for this study?

| | |
|-----|-----------|
| Yes | CONTINUE |
| No | TERMINATE |

QUESTIONS...

BACKGROUND INFORMATION

1. How old are you?

Age _____ [Terminate If Under 18 or over 65]

1. Don't know _____ [Terminate]

2. Refuse to answer _____ [Terminate]

2. What is your gender?

1. Male

2. Female

4. Other [Specify: _____]

5. Don't know [Terminate]

6. Refuse to answer [Terminate]

3. Are you of Hispanic or Latino origin?

1. Yes

2. No

3. Don't know

4. Refuse to answer

4. What is your race? Select one or more options of the following options?

1. American Indian or Alaska Native

2. Asian

3. Black or African American

4. Native Hawaiian or Other Pacific Islander

5. White

6. Other race [Would you mind specifying? _____]

7. Don't know

8. Refuse to answer

5. What is the highest grade or year of school you finished?
 1. Kindergarten or below
 2. Grades 1 through 8 (elementary)
 3. Some high school
 4. High school graduate (includes GED)
 5. Some college or technical school
 6. College or technical school graduate
 7. Don't know
 8. Refuse to answer

Invitation:

Thank you for answering these questions. This survey is part of a study by RTI International on improving consumer financial wellbeing and is sponsored by the Consumer Financial Protection Bureau (CFPB). You will receive \$15 [INSERT METHOD OF PAYMENT AND DATE] as a token of appreciation. This is an important research effort and we appreciate your assistance.

Closing for Ineligible Participants:

Thank you for answering all of the questions. You are not eligible to be in this study because you did not meet our eligibility criteria. We value your interest in this research study. Thank you for being willing to help us.

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Appendix C: User Testing Information Collection Questions

LOAN COST CALCULATOR

The contractor will test a prototype of a loan cost calculator tool. Respondents will first answer a short set of survey questions to gather background information and measure current knowledge, behaviors, intentions, and attitudes about auto finance shopping and use of such a tool. The online interface will then direct them to an online version of the tool, where they will be prompted by pop-up screens to complete various tasks using the tool, as well as respond to short, open-end questions about their experience using the tool. After completing tasks with the tool, they will respond to another short set of survey items to gauge any shifts in knowledge, attitudes and intentions.

The Privacy Act Statement, PRA statement, and OMB control number will be displayed on the first screen a respondent sees before participating in the survey (see below). The following are sample of questions we may ask, but do not anticipate asking more than 30 questions of each participant.

| Question Type | Question | Format |
|------------------------------------|---|-----------------|
| Background Survey Questions | 1. How old are you? [18-29 years old, 30-49 years old, 50-64 years old, 65 years and over] | Multiple Choice |
| | 2. Are you currently... [Single, Married, Separated, divorced or widowed] | Rating Scale |
| | 3. Are you currently... [Working full time, Working part time, Unemployed or laid off, A full-time/part-time student, Not able to work because of a disability/illness, Other] | Rating Scale |
| | 4. How long has it been since you last shopped for a car? [6 months, 12 months, 5 years 10 years] | Multiple Choice |
| | 5. Have you ever replied for an auto loan? | Yes/No |
| | 6. Which of these resources did you use to find your loan? [Newspaper, Internet, Visited a Bank, Car Dealer, Other _____] | Multiple Choice |
| | 7. How did you pay for the last car your purchased? [Auto Loan, Home Equity or Personal Loan, Cash, Someone else paid for it, Other] | Multiple Choice |
| | 8. Which of the following describes how you shop? [I look for the best deal, I like to shop around and compare, I go for whatever is the most convenient, I seek advice from others, I buy things I like] | Multiple Choice |
| Baseline Survey | 9. Have you ever used an online tool to look for information to help you shop for a car? | Yes/No |

| | | |
|--|---|-----------------|
| Questions | 10. Have you ever used an online tool to evaluate loan or other finance options for an auto purchase? | Yes/No |
| | 11. Which of the following factors would be important to you in shopping for an auto loan? [monthly payment amount, interest rate, length or term, payment options, the source of the loan (e.g., car dealership, bank, credit union)] | Check Box |
| | 12. Assuming the average car loan is for \$25,000 with standard loan terms—4 % interest over 5 years (60 months)—about how much do you think you would pay in interest? [\$0 - \$999,\$1,000 to \$1,999, \$2,000 to \$2,999, \$3,000 to\$3,999] | Multiple Choice |
| | 13. What would you estimate the average person spends to buy gas, maintain, and insure their car each month, beyond any kind of loan or car payment that they make? [\$0-\$299, \$300-\$599,\$600-\$899,\$900-\$1,200] | Multiple Choice |
| | 14. How confident are you that you could negotiate with the bank or car dealer to improve the terms of a loan? | Rating Scale |
| | 15. How confident are you that you could shop around for a better loan rate? | Rating Scale |
| | 16. I believe that shopping for a car loan will make a difference in getting a good loan. | Rating Scale |
| | 17. I have the ability to find a better car loan by actively shopping around. | Rating Scale |
| | 18. Which of the following do you think would be effective negotiation strategies for improving the terms of your car loan? | Multiple Choice |
| Automated Usability Testing Questions | 19. What do you think is the purpose of this tool? | Open-ended |
| | 20. What about this tool draws your attention the most? | Open-ended |
| | 21. Where do you think you would go to find [X] in this tool? | Observation |
| | 22. How would you ____ [perform X task]? | Observation |
| | 23. Where on the tool would go to learn more about [X]? | Observation |
| | 24. How easy was it for you to complete this task? | Rating Scale |

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| | 25. Let's say you going to take out a \$30,000 loan for a car and were given the choice of 4% interest over 5 years or 2% interest over 10 years, based on the results from the tool, which option would be less expensive by the time the loan was paid? | Multiple Choice |
| | 26. What is your first impression of the information the tool is providing? | Open-ended |
| | 27. What questions do you have after have viewed the information/results provided by the tool? | Open-ended |
| Tool Use Survey Questions | 28. What about the tool did you find easy to use? | Open-ended |
| | 29. What about it did you find hard to use? | Open-ended |
| | 30. What did you like the most about the tool? | Open-ended |
| | 31. What do you dislike the most about it? | Open-ended |
| | 32. When would you likely use this tool? | Open-ended |
| | 33. It was easy to enter the initial input information into the tool. [strongly agree, agree, disagree, strongly disagree] | Rating Scale |
| | 34. It was easy to use the sliders to adjust the output information provided by the tool. [strongly agree, agree, disagree, strongly disagree] | Rating Scale |
| | 35. It was easy to understand graphs/charts provided by the calculator”? | Rating Scale |
| | 36. How would you rate the design of this tool? | Rating Scale |
| | 37. How would you rate its look? | Rating Scale |
| | 38. Did you think this tool was designed for someone like you? | Yes/No |
| | 39. What do you think this term means, [X] | Open-ended |
| | 40. What would you like to see changed about the tool to make it better? | Open-ended |

| | | |
|---|---|---------------------------|
| | 41. What, if anything, would you change about how you would shop for an auto loan after using this tool? | Open-ended |
| | 42. Where online would you expect to find a tool like this? | Open-ended |
| | 43. Which of these websites would you visit to get information about auto financing? | Check Box |
| | 44. What, if any, other loan information or negotiation skills you would want to know before shopping for a car that is not available in this tool? | Open-ended |
| Knowledge, Attitudes, and Intentions | 45. If you used this tool to make a real decision, how confident would you be in the results it provided you? Please feel free to explain your answer. | Rating Scale & Open-ended |
| | 46. Based on the tips provided by the tool for negotiating an auto loan, how confident are you that you could negotiate the terms of your loan? | Rating Scale |
| | 47. If you were using this tool, how confident are you that you could shop around for a better loan? | Rating Scale |
| | 48. Which of the following are potentially effective strategies for getting the best car financing? | Multiple Choice |
| | 49. Which of the following are effective negotiation strategies for improving the terms of your car loan? | Multiple Choice |
| | 50. Which of the following factors would be important to you in shopping for an auto loan? | Check Box |
| | 51. What would you estimate is the amount you would pay in interest based on an average of \$25,000 with standard loan terms—4 % interest over 5 years (60 months)? [\$0 - \$999, \$1,000 to \$1,999, \$2,000 to \$2,999, \$3,000 to \$3,999] | Multiple Choice |
| | 52. What would you estimate the average person spends to gas, maintain, and insure their car each month beyond any kind of loan or car payment that they make? [\$0-\$299, \$300-\$599, \$600-\$899, \$900-\$1,200] | Multiple Choice |
| | 53. I believe that shopping for a car loan will make a difference in getting a good loan. [strongly agree, agree, disagree, strongly disagree] | Rating Scale |
| | 54. I have the ability to find a better car loan by actively shopping around. [strongly agree, agree, disagree, strongly disagree] | Rating Scale |

| | |
|--|--------------|
| 55. How likely would you be to use this tool or a similar tool the next time you shop for a car? | Rating Scale |
| 56. This tool provided me with useful information about car loan comparison shopping. [strongly agree, agree, disagree, strongly disagree] | Rating Scale |
| 57. This tool provided me with realistic strategies I can use when shopping for a car loan. [strongly agree, agree, disagree, strongly disagree] | Rating Scale |
| 58. This tool would meet my informational needs if I were shopping for a car. [strongly agree, agree, disagree, strongly disagree] | Rating Scale |
| 59. How likely would you be to use this tool or a similar tool the next time you shop for a car? | Rating Scale |
| 60. How likely would it be that you would share output or information you created from this tool to share with family member or spouse or friend who was helping you shop for a car? | Rating Scale |
| 61. How likely are you to recommend this tool to a friend or family member that was actively shopping for a car? | Rating Scale |

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CONSUMER MESSAGING CAMPAIGN

The contractor will be asking participants to provide feedback and impressions on a series of communication messages in the form of static visual ads. Respondents will first answer a set of survey questions to gather background information and measure current behaviors, intentions, and attitudes around financial decision-making. They will then view each individual ad and provide feedback. After viewing all the ads, they will respond to another set of survey items on their overall impression of ads, as well any shifts in knowledge, attitudes and intentions after viewing the ads.

The Privacy Act Statement, PRA statement, and OMB control number will be displayed on the first screen a respondent sees before participating in the survey (see below). The following are sample of questions we may ask, but do not anticipate asking more than 20 questions of each participant.

| Question Type | Question | Format |
|------------------------------------|--|--------------|
| Background Survey Questions | 1. How old are you? | Numerical |
| | 2. Are you currently... [Single, Married, Separated, divorced or widowed]? | Rating Scale |
| | 3. Are you currently... [Working full time, Working part time, Unemployed or laid off, A full-time/part-time student, Not able to work because of a disability/illness, Other] | Rating Scale |
| | 4. Do you share financial decision making with another person in your household? If yes, who? | Rating Scale |
| | 5. How often would you estimate you look up information on topics related to personal finances? | Rating Scale |
| | 6. What web/internet sites do you visit to get information to help you make financial decisions? | Open-ended |
| | 7. Which of the following are things you do often on the internet? [Chat Rooms, Blogs, Listen to music, podcasts, or audio books, News, Instant Messenger, Gaming, File Sharing, Shopping, Social Networks(e.g. Facebook), Web browsing, Videos, Other_____] | Check Box |
| | 8. How many hours per day do you use the internet for non-work activities? | Numerical |
| | 9. How many hours per day do you use social media for non-work activities? | Numerical |

| | | |
|----------------------------------|---|------------------------------|
| | 10. Which social media platforms do you use?" [Facebook, Twitter, Instagram, Pinterest, Tumblr, Snapshot] Which they use most frequently? | Check Box |
| | 11. What type of devices do you use to access the internet? [Phone, Tablet, Laptop Computer, Desktop Computer, TV, Gaming Console(e.g. Xbox)] Which do you think you use the most to access the internet for non-work activities? | Check Box |
| Baseline Survey Questions | 12. Have you used any of the following resources to help make personal financial decisions? [Newspaper, Internet, Bank, Employer, Government, Friends or Family, Financial advisor/credit counselor, Teacher, Mentor, Other_____] | Check Box |
| | 13. From a scale of 1 to 10, how likely are you to trust information from...[bank, friend, family, gov't] | Rating Scale |
| | 14. Which of the following sources for financial information are the most reliable? [Newspaper, Internet, Bank, Employer, Government, Friends or Family, Financial advisor/credit counselor, Teacher, Mentor, Other_____] | Check Box |
| | 15. How likely would you be to click on a link in an ad or story you saw on the internet to learn more about a financial topic? | Rating Scale |
| | 16. Which of the following consumer financial agencies have you heard about before today? | Rating Scale |
| | 17. How confident are you that you will make good financial decisions? | Rating Scale |
| | 18. How comfortable are you talking about finances with others? | Rating Scale |
| | 19. How confident are you in your own ability to identify good from bad information shared with you related to your personal finances? | Rating Scale |
| | 20. There are many things I can do to improve my financial situation. | Rating Scale |
| | 21. Which of the following statement is true? [A,B, ...Z] | True/False |
| | Individual | 22. I liked this ad overall. |

| | | |
|-------------------------------------|---|--------------|
| Concept Executions Questions | 23. This ad grabbed my attention. | Rating Scale |
| | 24. This ad was confusing. | Rating Scale |
| | 25. This ad was convincing. | Rating Scale |
| | 26. This ad said something important to me. | Rating Scale |
| | 27. I learned something new from this ad. | Rating Scale |
| | 28. This ad gave me good reasons to [insert behavior here]. | Rating Scale |
| | 29. This ad speaks to me. | Rating Scale |
| | 30. I would tell or share this ad with a friend. | Rating Scale |
| | 31. I do not like this ad. | Rating Scale |
| | 32. What would you change about this ad to make it better? | Open-ended |
| | 33. Was there anything you did not like about this ad? | Open-Ended |
| Overall Campaign Concept | 34. The information in these ads was persuasive. | Rating Scale |
| | 35. The information in the ads was motivating. | Rating Scale |
| | 36. From these ads, I know where to seek additional financial information. | Rating Scale |
| | 37. The ads have important information for people like me. | Rating Scale |
| | 38. These ads make me think differently about the financial advice I receive from others. | Rating Scale |
| | 39. These ads used a fresh, new approach to communicate information about financial advice. | Rating Scale |
| | 40. I liked the colors, images and graphics used in the ads. | Rating Scale |

| | | |
|---|---|--------------|
| | 41. There was information in the ads that I had never seen before. | Rating Scale |
| | 42. These ads will be helpful to others. | Rating Scale |
| | 43. How likely is it that you would share this information with friends or family? | Rating Scale |
| | 44. How likely would you “Share” this post if you saw it on social media? | Rating Scale |
| | 45. How likely are you to “Like” this post if you saw it in your Facebook newsfeed? | Rating Scale |
| Knowledge, Attitudes, and Intentions | 46. There are things I can do to improve my financial situation. | Rating Scale |
| | 47. Family is my best resource for information when making financial decisions. | Rating Scale |
| | 48. If I do the things mentioned in the ads, I would be more confident about making future financial decisions. | Rating Scale |
| | 49. I am likely to look up information online before I make my next important financial decision? | Rating Scale |
| | 50. After seeing these ads, I would feel more confident discussing my personal finance with others. | Rating Scale |
| | 51. It is important to get additional information when making financial decisions. | Rating Scale |
| | 52. It is important to get a second opinion when making financial decisions. | Rating Scale |
| | 53. Which of the following statements is true? [A,B, ...Z] | True/False |

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