

Appendix A. Consent Forms

Privacy Act Statement

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

The information you provide through your responses to RAND will assist the study sponsor, the Consumer Financial Protection Bureau (“CFPB”) in evaluating the most efficient and effective website design.

The CFPB will not obtain or access any directly identifying information about study participants. The agency will only obtain and access de-identified results and aggregated analysis of those results.

Information collected on behalf of the CFPB will be treated in accordance with the System of Records Notice (“SORN”), [CFPB.021 – CFPB Consumer Education and Engagement Records, 77 F.R. 60382](#). This information will not be disclosed as outlined in the Routine Uses for the SORN. Direct identifying information will only be used to facilitate the study and will be kept private except as required by law.

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 study 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, you may not be able to participate in the study.

Paperwork Reduction Act Statement

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 20 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.

Note: 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.

Appendix B: User Testing Information Collection Questions

The contractor will be conducting user testing of versions and features of innovations with individual users. This will be done by embedding screens depicting potential iterations of a display card and mobile application into the monthly RAND American Life Panel (ALP) online survey. A total of 500 respondents will participate in the survey. Respondents will be presented with images and gifs of prototype features, and would provide feedback through the survey module (see sample prototype images in Appendix C). Providing this feedback would take an average of 15-20 minutes per respondent. In general, user tests will be short, free text responses as respondents observe prototype features. Depending on which specific prototype feature is shown to the respondent, the respondents will be asked some or all of the following questions.

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.

Question Type	DURING	AFTER
Personal Reactions (Function)	<ul style="list-style-type: none"> ● How do you think you should use this? ● What do you notice about this? ● What draws your attention most? ● How would you ____ [perform X task]? ● What about this is easy/difficult? 	<ul style="list-style-type: none"> ● How does this help you? ● Have you used something similar to this? How does it compare? ● Would you use this?
Personal Reactions (Emotion)	<ul style="list-style-type: none"> ● What about this is fun/tedious? ● What about this makes you nervous or uncertain? ● What about this makes you feel confident? ● How do you feel about managing your cash flow? 	<ul style="list-style-type: none"> ● What do you like/dislike the most? ● If you used this to make a real decision, how confident would you be?
Information	<ul style="list-style-type: none"> ● What is this for? ● Who is this for? ● Where would you go to learn more about this? 	<ul style="list-style-type: none"> ● For whom would this be most/least helpful?
Changes		<ul style="list-style-type: none"> ● What would you change about this? ● What can we add/remove?

<p>Revealed Intention</p>	<ul style="list-style-type: none"> ● In what situations would you use this? ● How would you make your purchasing decision in this situation? ● What would you (not) buy in this situation? 	<ul style="list-style-type: none"> ● How much do you think you would use something like this? ● Would you recommend this to a friend or family member? ● How much would you buy this as a gift? ● How much would you pay for yourself? ● What actions are you going to take now that you've used this? ● What would it take for you to start/stop using this product?
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