

## CFPB Student Loan (TO13) Focus Group and Interview Screener

### Quota:

- Focus Groups:
  - 54 to 72 adults (20 years of age and older) for participation in focus groups to be held in Arlington, VA, Chicago, IL and New York, NY.
  - Focus group participants will be segmented based on their response to Q3 in screener with the following distribution of groups:

| Location      | Completer Groups | Non-Completer Groups |
|---------------|------------------|----------------------|
| Arlington, VA | 1                | 2                    |
| Chicago       | 2                | 1                    |
| New York      | 1                | 2                    |

- Responses to Q3 will be grouped as follows:
    - 04, 06, 07, 08 and 09 will be eligible as “completers;” and
    - 03 and 05 will be eligible as “non-completers.”
  - Recruit eight participants to ensure at least six participants per group.
  - Recruit for a mix of gender, race/ethnicity, income, loan type, and loan status.
- In-depth-Interviews:
    - 15 adults (20 years of age and older) for participation in interviews to be held in all three locations listed above.
    - Interview participants will be segmented based on response to the distress question (Q16), with the following distribution:

| Location      | In-Distress IDIs | Not in Distress IDIs |
|---------------|------------------|----------------------|
| Arlington, VA | 2                | 3                    |
| Chicago       | 3                | 2                    |
| New York      | 3                | 2                    |

- Responses to Q16 will be grouped as follows:
  - 01 will be eligible as “in-distress;” and
  - 02 will be eligible as “not in distress.”
- Respondents should indicate (Q19) that they will be able to bring their student loan repayment paperwork in to review during the session.

### Recruitment Plan:

- The study will be advertised by:
  - Emailing and calling contacts in the facility databases;
  - Posting fliers in the local communities; and
  - Posting notices to social media sites.
- Respondents must first complete the web screener;

- Respondents who qualify based on the web screener are then called and administered the phone screener;
- Respondents are sent a confirmation email with directions to the facility;
- Respondents are contacted the day prior to the focus group/interview to remind them about their appointment;
- Participants' information is reconfirmed upon arrival; and
- Participants are compensated \$75 for their time (60 minutes) upon completion.

## Recruitment Language

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### **Seeking Consumers with Experience in Repaying their Student Loans for Focus Groups and Interviews**

We are currently recruiting people to participate in focus groups about student loan repayment. If you have one or more student loans in repayment or default, you may be qualified to participate in a focus group or interview.

The focus groups and interviews will last 60 minutes and participants will be paid \$75. The study will take place at [location] and we are currently scheduling participants for [dates]. This research is being sponsored by the Consumer Financial Protection Bureau (CFPB), a federal government agency that was created to help consumers. Feedback from the groups will be used to help the CFPB understand consumers' experiences with repaying their student loans.

If you are interested in participating, please contact us at [contact info]. We will ask you to complete a short screener and we will notify you if you qualify for the study.

Thank you!

## Web-Based Screener

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### **[NEW SCREEN]**

Thank you for your interest in participating in a study with Fors Marsh Group. We are seeking participants for focus groups and one-on-one interviews to discuss your experiences with repaying your student loans.

Focus groups and interviews will take place the [\_\_\_] week of January\_\_\_ at [location]. If you are interested in participating, please complete this questionnaire. If you qualify for this study, we will contact you to schedule a time that is convenient for you. Compensation (\$75) will be provided to those who participate.

Thank you for your interest.

### **[NEW SCREEN]**

Please note that your responses to these questions will remain private and will only be used for the purpose of scheduling your session if you qualify for the study. The following Privacy Act Statement guides the handling of your responses.

### Privacy Act Statement

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

The information you provide through your responses to Fors Marsh will assist the study sponsor, the Consumer Financial Protection Bureau (“CFPB”), in determining your eligibility to participate in a study that will focus on the development and improvement of CFPB tools and resources to assist student loan borrowers.

Information collected on behalf of the Bureau by Fors Marsh 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 only 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 participate or share any identifying information with Fors Marsh, including name, email address, video recording, and you may withdraw participation at any time. However, if you do not include the requested information, you may not participate in the interview.

### **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](mailto:PRA@cfpb.gov).

### **[NEW SCREEN]**

Q1\_1. First name:  
[\[Open-end text box\]](#)

Q1\_2. Last name:  
[\[Open-end text box\]](#)

Q1\_3. Email:  
[\[Open-end text box\]](#)  
[\[Validate email\]](#)

Q1\_4. Mobile number:

[Open-end text box]

[Validate telephone]

Q1\_5. Alternate number:

[Open-end text box]

[Validate telephone]

[NEW SCREEN]

Q2. What is your age?

[Single Punch]

|       |    |            |
|-------|----|------------|
| 0-19  | 01 | Ineligible |
| 20-29 | 02 | Eligible   |
| 30-39 | 03 | Eligible   |
| 40-49 | 04 | Eligible   |
| 50-59 | 05 | Eligible   |
| 60-69 | 06 | Eligible   |
| 70+   | 07 | Eligible   |

[NEW SCREEN]

Q3\_1. What is the name of school you last attended?

Name [Open-end text box]

City [Open-end text box]

State [Open-end text box]

Q3\_2. What is the highest level of education you have completed?

[Single Punch]

|  |    |            |
|--|----|------------|
| Less than high school degree or equivalent         | 01 | Ineligible |
| High school graduate (GED or Diploma)              | 02 | Ineligible |
| Some certificate or trade school courses completed | 03 | Eligible   |
| Trade school certificate                           | 04 | Eligible   |
| Some college courses completed                     | 05 | Eligible   |
| Associate's degree (2-year)                        | 06 | Eligible   |
| Bachelor's degree (4-year)                         | 07 | Eligible   |
| Some graduate courses completed                    | 08 | Eligible   |
| Post graduate degree (Master's or Doctorate)       | 09 | Eligible   |

[NEW SCREEN]

Q4\_1. Do you currently have a student loan (in your name) or are responsible for another person's student loan?

[Single Punch]

|                     |     |            |
|---------------------|-----|------------|
| Yes                 | 01  | Eligible   |
| No                  | 02  | Ineligible |
| Don't Know/Not Sure | 98  | Ineligible |
| Refused             | -99 | Ineligible |

Q4\_2. Who is responsible for paying bills (or managing student loan payments) in your household?  
[\[Single Punch\]](#)

|   |    |            |
|---|----|------------|
| You   | 01 | Eligible   |
| Your partner                                      | 02 | Ineligible |
| You and your partner                              | 03 | Eligible   |
| You and another family member (or family members) | 04 | Eligible   |
| Another family member (or family members)         | 05 | Ineligible |
| Someone else                                      | 06 | Ineligible |
| Nobody  | 07 | Ineligible |
| Don't know/Refused                                | 08 | Ineligible |

Q4\_3. What is the repayment status of your student loan(s)? Select all that apply.  
[\[Multi Punch\]](#)

|   |     |            |
|---|-----|------------|
| Active (I am currently taking classes and using funds from my student loans)  | 01  | Ineligible |
| In deferment or forbearance (I am NOT required to make payments at this time)   | 02  | Eligible   |
| In repayment (I am currently required to make monthly payments)   | 03  | Eligible   |
| In good standing (I am up-to-date on my monthly payments)   | 04  | Eligible   |
| Delinquent (I am behind on my student loan payments)  | 05  | Eligible   |
| In default (I have missed payments and have been notified by my loan servicer of being in default)  | 06  | Eligible   |
| Defaulted on my loans but consolidated my defaulted loans or have rehabilitated or am in process of rehabilitating my defaulted loans by making 9 consecutive monthly payments. |     | Eligible   |
| Don't Know/Not Sure   | 98  | Ineligible |
| Refused   | -99 | Ineligible |

[\[NEW SCREEN\]](#)

Q5. Within the last 5 years, have you or an immediate family member worked for any of the following types of business? Select all that apply.

[\[Multi-Punch\]](#)

|  |     |            |
|--|-----|------------|
| An advertising or public relations firm                            | 01  | Ineligible |
| A marketing or market research firm or department                  | 02  | Ineligible |
| A marketing or market research consultant                          | 03  | Ineligible |
| Any kind of media company, like a TV or radio station or newspaper | 04  | Ineligible |
| A government agency that regulates the financial industry          | 05  | Ineligible |
| None of the above  | 06  | Eligible   |
| Refused  | -99 | Ineligible |

Q6. When, if ever, was the last time you participated in a marketing research study, such as a consumer interview or a group discussion?

[\[Single Punch\]](#)

|                              |    |            |
|------------------------------|----|------------|
| Within the past three months | 01 | Ineligible |
|------------------------------|----|------------|

|                       |     |            |
|-----------------------|-----|------------|
| Over three months ago | 02  | Eligible   |
| Never                 | 03  | Eligible   |
| Refused               | -99 | Ineligible |

[IF INELIGIBLE, TERMINATE HERE USING THE LANGUAGE BELOW; IF ELIGIBLE, CONTINUE TO SECTION 2]

[NEW SCREEN]

We're sorry, but you do not qualify for this study. Thank you for your interest.

[End Survey]

## Section 2: Demographic Items

[NEW SCREEN]

Q7. What is your gender?

[Single Punch]

|         |     |
|---------|-----|
| Male    | 01  |
| Female  | 02  |
| Other   | 03  |
| Refused | -99 |

Q8. Are you of Hispanic or Latin American origin?

[Single Punch]

|                       |     |
|-----------------------|-----|
| Yes                   | 01  |
| No                    | 02  |
| Don't know / Not sure | 98  |
| Refused               | -99 |

Q9. Which of the following best describes your race? Select all that apply.

[Multi-Punch]

| [RANDOMIZE ORDER, BUT ALWAYS ASK "Some other race" LAST.] | Yes | Refused |
|---|-----|---------|
| White   | 01  | -99     |
| Black/African American                                    | 01  | -99     |
| American Indian or Alaska Native                          | 01  | -99     |
| Asian   | 01  | -99     |
| Native Hawaiian or Pacific Islander                       | 01  | -99     |
| Some other race   | 01  | -99     |

[NEW SCREEN]

Q10. What state do you live in?

[Single Punch - Drop down]

|         |
|---------|
| Alabama |
| Alaska  |

|                      |
|----------------------|
| Arizona              |
| Arkansas             |
| California           |
| District of Columbia |
| Colorado             |
| Connecticut          |
| Delaware             |
| Florida              |
| Georgia              |
| Hawaii               |
| Idaho                |
| Illinois             |
| Indiana              |
| Iowa                 |
| Kansas               |
| Kentucky             |
| Louisiana            |
| Maine                |
| Maryland             |
| Massachusetts        |
| Michigan             |
| Minnesota            |
| Mississippi          |
| Missouri             |
| Montana              |
| Nebraska             |
| Nevada               |
| New Hampshire        |
| New Jersey           |
| New Mexico           |
| New York             |
| North Carolina       |
| North Dakota         |
| Ohio                 |
| Oklahoma             |
| Oregon               |
| Pennsylvania         |
| Rhode Island         |
| South Carolina       |
| South Dakota         |
| Tennessee            |
| Texas                |

|               |
|---------------|
| Utah          |
| Vermont       |
| Virginia      |
| Washington    |
| West Virginia |
| Wisconsin     |
| Wyoming       |
| Other         |

Q11. What is your zip code?

[\[Open-end text box\]](#)

[\[Validate zip code\]](#)

**[NEW SCREEN]**

Q12. Which of the following best describes what you are currently doing? Select all that apply.

[\[Multi-Punch\]](#)

|                        | Yes | Refused |
|------------------------|-----|---------|
| Employed full-time     | 01  | -99     |
| Employed part-time     | 02  | -99     |
| Full-time student      | 03  | -99     |
| Part-time student      | 04  | -99     |
| Homemaker              | 05  | -99     |
| Self-employed          | 06  | -99     |
| Retired                | 07  | -99     |
| Disabled               | 08  | -99     |
| Not currently employed | 09  | -99     |
| Other                  | 10  | -99     |

[\[If Q11 = 03, 05, 07, 08 or 09, skip to Q13\]](#)

Q13. What type of organization are you employed by?

[\[Single Punch\]](#)

|  | Yes |
|--|-----|
| Private for-profit company or business                         | 01  |
| Not-for-profit (tax exempt) company or charitable organization | 02  |
| Government (Federal, State or Local)                           | 03  |
| Self-Employed business or professional practice                | 04  |
| Refused  | -99 |

Q14. What is your total household income?

[\[Single Punch\]](#)

|                        |    |
|------------------------|----|
| Less than \$30,000     | 01 |
| \$30,000 to \$50,000   | 02 |
| \$50,000 to \$100,000  | 03 |
| \$100,000 to \$150,000 | 04 |
| More than \$150,000    | 05 |
| Don't know / Not sure  | 98 |

|         |     |
|---------|-----|
| Refused | -99 |
|---------|-----|

**[NEW SCREEN]**

Q15. What is your current student loan balance?

[Single Punch]

|                       |     |
|-----------------------|-----|
| Less than \$29,384    | 01  |
| More than \$29,384    | 02  |
| Don't know / Not sure | 98  |
| Refused               | -99 |

Q16. What type of student loans do you have? Select all that apply.

[Multi-Punch]

|   | Yes | Refused |
|---|-----|---------|
| Federal Family Education Loan Program (FFELP) | 01  | -99     |
| Direct subsidized loans (Federal)             | 02  | -99     |
| Direct unsubsidized loans (Federal)           | 03  | -99     |
| Direct PLUS Loans (Federal)                   | 04  | -99     |
| Perkins Loans (Federal)                       | 05  | -99     |
| Private (Non-Federal) student loans           | 06  | -99     |
| Don't know / Not sure                         | 07  | -99     |

**[NEW SCREEN]**

Q17. Are you currently experiencing difficulty making your monthly student loan repayment?

[Single Punch]

[If Q16 = 02, skip to Q18]

|                       |     |
|-----------------------|-----|
| Yes                   | 01  |
| No                    | 02  |
| Don't know / Not sure | 98  |
| Refused               | -99 |

Q18. Which of the following best describes the issues you're encountering with repaying your student loans: Select all that apply.

[Multi-Punch]

|  | Yes | Refused |
|--|-----|---------|
| I have made late payments once or twice in the last six months   | 01  | -99     |
| I forgo paying bills and/or for basic necessities to make my monthly student loan payment                                    | 02  | -99     |
| I routinely miss payments because my monthly student loan payment is too high  | 03  | -99     |
| Temporary financial constraints have prevented me from making my monthly payment (ex. Unemployment, medical emergency, etc.) | 04  | -99     |
| My total student loan debt is so high that I just stopped paying   | 05  | -99     |
| None of the above  | 06  | -99     |

Q19. Have you ever attempted or completed any of the following activities regarding your student loans? Select all that apply.

[Multi-Punch]

|  | Yes | Refused |
|--|-----|---------|
| Refinanced your student loans  | 01  | -99     |
| Discharged your student loan debt through bankruptcy   | 02  | -99     |
| Switched to an alternate repayment plan (such as income-driven repayment or “pay as you earn”) | 03  | -99     |

[If Q19 = 03, then proceed to Q20. Otherwise skip Q21.]

Q20. Have you ever been removed from an income-driven repayment plan due to default or failure to recertify?

[Single Punch]

|                       |     |
|-----------------------|-----|
| Yes                   | 01  |
| No                    | 02  |
| Don't know / Not sure | 98  |
| Refused               | -99 |

Q21. Do you have any of the following loans other than your student loans? Select all that apply.

[Multi-Punch]

|                    | Yes | Refused |
|--------------------|-----|---------|
| Mortgage loan      | 01  | -99     |
| Car loan           | 02  | -99     |
| Other type of loan | 03  | -99     |

[NEW SCREEN]

Q22. Would you be able to bring some sort of paperwork you've received about your student loan in the last few months, to go over in your session? The researchers won't keep your paperwork or make any copies, and you're welcome to cross out any specific, private information. They'd just like to understand the kinds of paperwork you get and any questions you have about those materials.

|                       |     |
|-----------------------|-----|
| Yes                   | 01  |
| No                    | 02  |
| Don't know / Not sure | 98  |
| Refused               | -99 |

**Final Message [if they qualify and complete survey]**

Thank you for completing this questionnaire. If you qualify for this study, we will be in contact with you to schedule a time that is convenient for you.

If you have any questions please contact us at [ux@forsmarshgroup.com](mailto:ux@forsmarshgroup.com) or call us at 571-858-3817.

You can also visit our website at [www.forsmarshgroup.com](http://www.forsmarshgroup.com) or our Facebook page:

<http://www.facebook.com/ForsMarshGroup>.

## Phone-Based Screener (for those who qualify based on web-based screener)

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Hello \_\_\_\_\_. Thank you for your interest in participating in our focus group about student loan repayment at Fors Marsh Group. My name is \_\_\_\_\_ and I wanted to follow-up regarding a screener that you completed recently for an upcoming study. I wanted to ask a couple more questions and see if we can schedule you. Your participation is completely voluntary. Do you have a few minutes?

1. Can you please verify your age?
2. Can you please verify whether you have student loans currently in repayment or in default?
3. Can you please verify your highest level of education?

[If responses are confirmed – proceed with scheduling.]

Thank you for your time.