



Consumer Financial
Protection Bureau

1234567 1234567 101

<FIRST NAME> <LAST NAME>
<ADDRESS>
<CITY> <STATE> <ZIP>

March 13, 2017

Dear Consumer, [WEEK 1 COVER LETTER with HARD COPY SURVEY]

I would like to ask for your help with an important national survey about your views and experiences dealing with your finances. The survey is sponsored by the Consumer Financial Protection Bureau (CFPB), a Federal agency created in 2010 to make markets for financial products like mortgages, credit cards, and car loans work better for consumers like you.

Many households run out of money at one time or another. This survey will help us understand consumer experiences and decisions when money gets tight. Since people's experiences can vary widely, please fill out the survey even if you have not borrowed or run out of money. The information you provide will help shape federal policies to ensure that everyone is treated fairly and respectfully when they borrow money to make ends meet.

Your participation is voluntary, and your responses will remain private. We ask that you not identify yourself in any way when you return your questionnaire in the enclosed postage-paid return envelope. You can also take the survey online by following the instructions below.

We expect the survey will take 10–20 minutes to complete and have enclosed a small token of appreciation for your time and help. Thank you in advance for your help with this important survey.

If you have any questions about this survey, please feel free to call (855) 246-9457 or visit www.consumerfinance.gov/making-ends-meet to learn more.

Respectfully,

David M. Silberman
Associate Director for Research, Markets, and Regulations
Consumer Financial Protection Bureau

To Take the Survey Online

- 1 Go to www.CFPBMakingEndsMeet.com
- 2 Log in and enter your unique survey PIN #: <123 456 789> and 5-digit zip code.



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March 13, 2017

Dear Consumer, [WEEK 1 COVER LETTER INVITING TO THE WEB]

I would like to ask for your help with an important national survey about your views and experiences dealing with your finances. The survey is sponsored by the Consumer Financial Protection Bureau (CFPB), a Federal agency created in 2010 to make markets for financial products like mortgages, credit cards, and car loans work better for consumers like you.

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Your participation is voluntary, and your responses will remain private. We ask that you take the survey online by going to the following webpage: www.CFPBMakingEndsMeet.com. Once on the webpage, please enter your unique survey pin number, <123 456 789>, and your 5-digit zip code.

We expect the survey will take 10–20 minutes to complete and have enclosed a small token of appreciation for your time and help. Thank you in advance for your help with this important survey.

If you have any questions about this survey, please feel free to call (855) 246-9457 or visit www.consumerfinance.gov/making-ends-meet to learn more.

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Associate Director for Research, Markets, and Regulations
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March 20, 2017

Dear Consumer, **[WEEK 2 REMINDER POSTCARD]**

Last week, I sent you a request for help with a national study we are conducting to better understand consumers' experiences and decisions when money gets tight.

If you have already responded, thank you for your help. If you have not yet had time to respond, I hope that you will do so soon.

Your participation will help to ensure that consumers are treated fairly and respectfully when they borrow money to make ends meet. Since people's experiences can vary widely, please fill out the survey even if you have not borrowed or run out of money.

It is important that this survey is only completed by the person named on the enclosed letter. Your participation is voluntary. Your responses will remain private, so we ask that you not identify yourself in any way when you complete your questionnaire. You can take the survey online by following the instructions below.

If you have any questions about this survey, please feel free to call (855) 246-9457 or visit www.consumerfinance.gov/making-ends-meet to learn more.

Thank you in advance for participating in this study. I look forward to receiving your questionnaire.

David M. Silberman
Associate Director for Research, Markets, and Regulations
Consumer Financial Protection Bureau

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April 10, 2017

Dear Consumer, **[WEEK 5 REMINDER COVER LETTER WITH SECOND HARD COPY SURVEY]**

A few weeks ago, I wrote to ask for your help with a study we are conducting to better understand consumers' experiences and decisions when money gets tight. To get a complete picture, we need to hear from all types of consumers from across America. That is why we need your help.

I am writing to you again because of the importance of this study, particularly at this time, when making ends meet can be a challenge for many people and families.

By completing the survey, you can help us understand the views of consumers like you. A better understanding of consumers' experiences will help to ensure that consumers are treated fairly and respectfully when they borrow money to make ends meet.

We are enclosing another questionnaire and envelope for your convenience and a small token of appreciation for your time and help. It is important that the person named above completes the survey.

I want to remind you that your participation is voluntary. Your responses will remain private, so we ask that you not identify yourself in any way when you return your questionnaire in the enclosed postage-paid return envelope. You can also take the survey online by following the instructions below.

As before, if you have any questions about this survey, please feel free to call (855) 246-9457 or visit www.consumerfinance.gov/making-ends-meet to learn more.

Thank you in advance for participating in this study. I look forward to receiving your questionnaire.

David M. Silberman
Associate Director for Research, Markets, and Regulations
Consumer Financial Protection Bureau

To Take the Survey Online

- 1 Go to www.CFPBMakingEndsMeet.com
- 2 Log in and enter your unique survey PIN #: **<123 456 789>** and 5-digit zip code.



Consumer Financial
Protection Bureau

1234567 1234567 101

<FIRST NAME> <LAST NAME>

April 10, 2017

<ADDRESS>

<CITY> <STATE> <ZIP>

Dear Consumer, [WEEK 5 REMINDER COVER LETTER WITH FIRST HARD COPY SURVEY]

A few weeks ago, I wrote to ask for your help with a study we are conducting to better understand consumers' experiences and decisions when money gets tight. To get a complete picture, we need to hear from all types of consumers from across America. That is why we need your help.

I am writing to you again because of the importance of this study, particularly at this time, when making ends meet can be a challenge for many people and families.

By completing the survey, you can help us understand the views of consumers like you. A better understanding of consumers' experiences will help to ensure that consumers are treated fairly and respectfully when they borrow money to make ends meet.

We are enclosing a questionnaire and postage-paid return envelope for your convenience and a small token of appreciation for your time and help. It is important that the person named above completes the survey.

I want to remind you that your participation is voluntary. Your responses will remain private, so we ask that you not identify yourself in any way when you return your questionnaire in the enclosed postage-paid return envelope. You can also take the survey online by following the instructions below.

As before, if you have any questions about this survey, please feel free to call (855) 246-9457 or visit www.consumerfinance.gov/making-ends-meet to learn more.

Thank you in advance for participating. I look forward to receiving your questionnaire soon.

David M. Silberman
Associate Director for Research, Markets, and Regulations
Consumer Financial Protection Bureau

To Take the Survey Online

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April 24, 2017



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Dear Consumer, **[WEEK 7 REMINDER POST CARD]**

The Making Ends Meet Survey about which I first wrote to you in March will be drawing to a close in the beginning of May. This study will provide critical information by helping us to better understand your experiences and decisions when money gets tight.

In two weeks, we will begin analysis of all of the responses we have received, and it is important to us that the survey results reflect your perspective.

Your participation is voluntary. Your responses will remain private, so we ask that you not identify yourself in any way when complete the questionnaire. It is important that the person named above completes the survey.

Yours and others' responses to this survey, taken together, will provide information about consumers' experiences that we otherwise would not have. By filling this gap in our knowledge, the study will help to ensure that consumers are treated fairly and respectfully when they borrow money to make ends meet.

If you have not yet responded, please do so by 05/08/2016. Please mail the completed survey in the pre-addressed return envelope. You may complete the survey on the web by following the instructions below.

If you have any questions about this survey, please feel free to call (855) 246-9457 or visit www.consumerfinance.gov/making-ends-meet to learn more.

Respectfully,

David M. Silberman
Associate Director for Research, Markets, and Regulations
Consumer Financial Protection Bureau

To Take the Survey Online

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- 2 Log in and enter your unique survey PIN #: **<123 456 789>** and 5-digit zip code.