

**Participant Screener for Cognitive Testing of Debt Collection Survey**  
**Location: Bethesda, MD**  
**Dates (TBD)**

**General Information and Recruiting Specifications**

- *Three rounds of interviews:*
    - Rounds 1 and 2 will consist of 16 interviews held over two days; Round 3 will consist of 8 interviews held in a single day
    - Length of each interview: 60 minutes
    - Participant incentive: \$75
  - **RECRUITERS:** Ask all interview participants to bring their reading glasses, if necessary, because they may be asked to review one or more documents as part of the interview.
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**Recruiting Script**

Hello, my name is **[first and last name]**. May I speak to **[candidate]**?

*If someone other than Respondent asks why you are calling, say:* I'm calling regarding a research study about how Americans make financial decisions.

*Say to Respondent:* I am calling from **[marketing company's name]** for ICF. ICF is a research company who is working with a US government agency, the Consumer Financial Protection Bureau. The Bureau is an agency in the Federal government whose role is to ensure that consumers get the information they need to make financial decisions. For this specific project, the Bureau is studying people's experiences with debt collection.

This survey has been approved by the Federal government's Office of Management and Budget under OMB Control number #3170-0055. The time required to complete this information collection is estimated to average approximately 6 minutes.

We are seeking people to participate in interviews being held on \_\_\_\_\_. Each interview will last 60 minutes, and we will give participants an incentive of \$75. If you are selected and agree to participate, we will ask you to take a survey about debt collection, and will then ask you some questions about your responses on the survey. You will not have to provide any information that you feel uncomfortable discussing.

It is important that you know that we will be recording the interview so that we can be sure to collect what you say accurately. However, your name will not appear in any reports that ICF writes. Also, just so you are not surprised, staff from the Consumer Financial Protection Bureau and ICF will observe your interview from another room.

Do you have a few minutes to answer some pre-qualifying questions? (*If not, When would be a convenient time to call back?*)

*If necessary:* We are not selling anything, we are only looking to find people to participate in a study that the Consumer Financial Protection Bureau is conducting. Everything you say will be kept private except where required by law. Further, none of your contact information will ever be given to ICF or the Consumer Financial Protection Bureau.

*Before asking any questions, read the brief Privacy Act Statement tailored for telephone interviews:*

The information you provide through your responses to ICF will assist the study sponsor, the Consumer Financial Protection Bureau (CFPB), in determining your eligibility to participate in one-on-one interviews on topics related to debt collection.

A federal law called the Privacy Act directs how the CFPB collects, keeps, and shares your personal, private information – including the personal information contained in your answers to these questions. Your participation is completely voluntary, and is subject to the privacy policy that can be found on the CFPB’s website, [consumerfinance.gov](http://consumerfinance.gov).

- Q1: Do you work or have you ever worked for an organization that is involved in debt collection?
- Yes → *Thank respondent politely and end call.*
  - No → Continue
- Q2: Do you work or have you ever worked for a consumer rights non-profit related to the banking or financial industries?
- Yes → *Thank respondent politely and end call.*
  - No → Continue
- Q3: Have you participated in any other focus groups or interviews in the past 3 months?
- Yes → *Thank respondent politely and end call.*
  - No → Continue
- Q4: Do you currently have a checking or savings account now?
- Yes
  - No
- Q5: Have you (and your spouse/partner) applied for any type of credit or loan in the last five years?
- Yes
  - No
  - Don’t Know
- Q6: Was there any time in the past five years that you or your spouse/partner thought of applying for credit at a particular place, but changed your mind because you thought you might be turned down?
- Yes
  - No

- Don't Know

Screening Criteria	Recruiting Quotas for Each Day of Interviews
<p>Q4: In the past two years, since [XXX], have you been contacted by a debt collector, an attorney, a collection firm, or others trying to recover a debt from you?</p> <p>a) Yes b) No</p>	<ul style="list-style-type: none"> <li>• At least 6 recruits should answer (a)</li> <li>• At least 3 recruits should answer (b)</li> </ul>
<p>Q5: What is your age?</p> <p>a) 18 to 35 b) 36 to 50 c) 51 or above</p>	<ul style="list-style-type: none"> <li>• At least 2 recruits should answer (a)</li> <li>• At least 2 recruits should answer (b)</li> <li>• At least 2 recruits should answer (c)</li> </ul>
<p>Q6a: Are you of Hispanic or Latino origin (ethnicity)?</p> <p>a) Yes b) No</p>	<ul style="list-style-type: none"> <li>• No more than 3 recruits should answer (a) to Q6a</li> </ul>
<p>Q6b: What is your race? You can select more than one, if applicable.</p> <p>a) White b) Black or African-American c) Asian d) Native Hawaiian or other Pacific Islander e) American Indian or Alaska Native</p>	<ul style="list-style-type: none"> <li>• No more than 6 recruits in any one category for Q6b</li> </ul>
<p>Q7: What is the highest level that you reached in school?</p> <p>a) High school degree or less b) Some college work c) College graduate</p>	<ul style="list-style-type: none"> <li>• At least 3 recruits should answer (a)</li> </ul>
<p>Q8: <i>Gender</i></p>	<ul style="list-style-type: none"> <li>• At least 3 recruits of each gender</li> </ul>

*If participant qualifies:* Based on your responses, we would like to invite you to participate in an interview, which will be held at **[facility name and address]**. The interview will last about 60 minutes. We may be showing you some documents to look at during the interview, so if you use reading glasses please be sure that you bring them. We will provide you with a \$75 incentive for participating in the interview.

*If participant is willing to participate, record their name and contact information, confirm the time and date and indicate that they will receive a confirmation call the day before the interview. Regardless of whether or not they are willing to participate, thank them before ending the call.*

