Web-Based Screener (NOTE: Items in grey are FMG standard recruiting items.)

Thank you for your interest in participating in user experience studies with [Insert facility name]. We are seeking participants to complete tasks and provide feedback on a website. One-on-one interviews will be held [Insert date] and [Insert date] and will be 60 minutes long. Participation will take place at [Insert location]. If you qualify for this study, we will contact you to schedule a time that is convenient for you. Compensation ($[Insert amount approved by OMB]) in the form of a check, will be provided to those who participate in the study.

Paperwork Reduction Act Statement [Link to new window].

[Paragraph below in the new window]
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 3170-0024. The time required to complete this information collection is estimated to average approximately 5 minutes or less per response. . 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.

Privacy Act Statement [Link to new window].

[Paragraph below in the new window]
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 participating in usability testing that evaluates consumers' experiences with a financial website.

The CFPB will obtain and access identifying information from Fors Marsh about study participants by observing recordings made during this usability testing.

Information collected on behalf of the Bureau by Fors Marsh will be treated in accordance with the System of Records Notice ("SORN"), CFPB.022,

Thank you for your interest.

[The gray highlighted questions are standard FMG questions]

Q1.   First name: [Text box]   Last name: [Text box]

Q2.   Email [Text box]

Q3.   Mobile number: [Text box]

Q4.   Alternate number: [Text box]

Q5.   Which is your age range? [Text box]

1. 18 to 25
2. 26 to 35
3. 36 to 45
4. 46 to 55
5. 56 to 65
6. Over 65

Q6.   What is your gender? [Radio buttons, select only one]

1. Male
2. Female

Q7. Do you consider yourself of Hispanic, Latino, or Spanish origin? [Radio buttons, select only one]

1. No, not of Hispanic, Latino, or Spanish origin
2. Yes, Hispanic, Latino, or Spanish origin

Q8.   How do you describe your race? [Check boxes, select all that apply]

1. American Indian or Alaska Native
2. Asian

3. Black or African-American
4. Native Hawaiian or other Pacific Islander
5. White

Q9.   What city and state do you live in? [Text box]

Q10.   Please select the response that best fits you: [Radio buttons, select only one]

1. I am currently shopping for a home [Continue to Q11]
2. I recently purchased a home [Skip to Q21]
3. I am currently shopping for a refinance of my home mortgage [Skip to Q30]
4. I have recently refinanced my home mortgage [Skip to Q39]
5. None of these statements apply to me [Terminate]

Q11.   What was the approximate date that you began to shop for your new home?
        [Small text box for data entry]

Q12.   What is the approximate date that you plan to close on your home?
        [Small text box for data entry]

Q13.   What is the price range of the home you're intending to buy?
        [Multiple choice, select only one]

1. Less than $50,000
2. $50,000 to $150,000
3. $150,000 to $300,000
4. $300,000 to $500,000
5. $500,000 to $800,000
6. Greater than $800,000
7. Don't know

Q14.   What type of mortgage are you most interested in?
        [Multiple choice, select only one]

1. Fixed rate mortgage
2. Adjustable rate mortgage
3. Other, please specify: [Small text box for data entry]

Q15.   Who are you planning to finance with?
        [Multiple choice, select only one]

1. Bank
2. Credit Union
3. Broker
4. Unsure

5. Other, please specify: [Small text box for data entry]

Q16. Please take a few sentences to describe what you've done so far with your home shopping.
[Large text box for data entry]

Q17. Please take a few sentences to describe your next steps in your home shopping process.
[Large text box for data entry]

Q18. Have you purchased any homes before?
[Multiple choice, select only one]

1. Yes [Continue to Q19]
2. No [Skip to Q47]

Q19. How many homes have you purchased?
[Small text box for data entry]

Q20. Have you refinanced before? [Multiple choice, select only one]
1. Yes, please specify the number of times you've refinanced: [Small text box for data entry] [Skip to Q47]
2. No [Skip to Q47]

Q21. What was the date that you closed on your home?
[Small text box for data entry]

Q22. What is the price range of the home you recently purchased?
[Multiple choice, select only one]

1. Less than $50,000
2. $50,000 to $150,000
3. $150,000 to $300,000
4. $300,000 to $500,000
5. $500,000 to $800,000
6. Greater than $800,000
7. Don't know

Q23. What type of mortgage did you choose?
[Multiple choice, select only one]

1. Fixed rate mortgage
2. Adjustable rate mortgage
3. Other, please specify: [Small text box for data entry]

Q24. Who did you finance with?
[Multiple choice, select only one]

1. Bank
2. Credit Union
3. Broker
4. Other, please specify: [Small text box for data entry]

Q25. Please take a few sentences to describe your experience with the home shopping process.
[Large text box for data entry]

Q26. Please take a few sentences to describe what you would have done differently in your home shopping process.
[Large text box for data entry]

Q27. Had you purchased a home before this one?
[Multiple choice, select only one]

1. Yes [Continue to Q28]
2. No [Skip to Q47]

Q28. How many homes had you purchased before this one?
[Small text box for data entry]

Q29. Have you refinanced before? [Multiple choice, select only one]
1. Yes, please specify the number of times you've refinanced: [Small text box for data entry] [Skip to Q47]
2. No [Skip to Q47]

Q30. What was the approximate date that you began to shop for refinancing?
[Small text box for their data entry]

Q31. What is the approximate date that you'd like to close on your refinance?
[Small textbox for their data entry]

Q32. What is the price range of the home you're refinancing?
[Multiple choice, select only one]

1. Less than $50,000
2. $50,000 to $150,000
3. $150,000 to $300,000
4. $300,000 to $500,000
5. $500,000 to $800,000
6. Greater than $800,000
7. Don't know

Q33. What type of mortgage are you most interested in?

[Multiple choice, select only one]

1. Fixed rate mortgage
2. Adjustable rate mortgage
3. Other, please specify: [Small text box for data entry]

Q34.   Who are you planning to refinance with?
[Multiple choice, select only one]

1. Bank
2. Credit Union
3. Broker
4. Unsure
5. Other, please specify: [Small text box for data entry]

Q35.   Please take a few sentences to describe what you've done so far with shopping for refinancing.
[Large text box for data entry]

Q36.   Please take a few sentences to describe what you're planning to do next in the refinancing process.
[Large text box for data entry]

Q37.   How many homes have you purchased?
[Small text box for data entry]

Q38.   Have you refinanced before? [Multiple choice, select only one]
1. Yes, please specify the number of times you've refinanced: [Small text box for data] entry] [Skip to Q47]
2. No [Skip to Q47]

Q39.   What was the approximate date that you refinanced your mortgage?
[Small textbox for their data entry]

Q40.   What is the price range of the home you recently refinanced?
[Multiple choice, select only one]

1. Less than $50,000
2. $50,000 to $150,000
3. $150,000 to $300,000
4. $300,000 to $500,000
5. $500,000 to $800,000
6. Greater than $800,000
7. Don't know

Q41.   What type of mortgage did you choose?
        [Multiple choice, select only one]

        1. Fixed rate mortgage
        2. Adjustable rate mortgage
        3. Other, please specify: [Small text box for data entry]

Q42.   Who did you refinance with?
        [Multiple choice, select only one]

        1. Bank
        2. Credit Union
        3. Broker
        4. Unsure
        5. Other, please specify: [Small text box for data entry]

Q43.   Please take a few sentences to describe your experience with the refinancing process.
        [Large text box for data entry]

Q44.   Please take a few sentences to describe what you would have done differently in the refinancing process.
        [Large text box for data entry]

Q45.   How many homes have you purchased?
        [Small text box for data entry]

Q46.   Have you refinanced before this time? [Multiple choice, select only one]
        1. Yes, please specify the number of times you've refinanced before this time: [Small text box for data entry] [Continue to Q47]
        2. No [Continue to Q47]

Q47.   Have you ever been through foreclosure?
        [Yes or No]

Q48.   What is the highest educational degree that you have earned?
        [Radio buttons, select only one]

        1. Less than high school degree or equivalent
        2. High school graduate (grade 12, diploma, or GED)
        3. Trade school certificate
        4. Some college courses completed
        5. Graduated with a 2 year degree (Associates)
        6. Graduated with a 4 year degree (Bachelors)
        7. Some graduate school courses completed
        8. Graduated with a post-graduate degree

Q49.   Which of the following best describes what you are currently doing?
        [Check boxes, select all that apply]

        1. Going to high school
        2. Going to community college, 2-year degree program, or trade school (either full-time or
           part-time)
        3. Going to a 4-year college/university (either full-time or part-time)
        4. Working full-time
        5. Working part-time
        6. Homemaker
        7. Retired
        8. Not employed [Terminate]

Q50.   What is your occupation? [Text box]

Q51.   What industry do you work in? [Text box]

Q52.   What is your annual household income? [Radio buttons, select only one]
        1. Less than $30K
        2. $30K - $50K
        3. $50K - $100K
        4. $100 - $150K
        5. More than $150K

Q53.   How did you hear about research opportunities with us? [Check boxes, select all that apply]

        1. Google
        2. Facebook
        3. Washington Post online
        4. Washington Post paper
        5. Express newspaper
        6. Craigslist.org
        7. Restaurants or Cafes in Ballston (e.g., Starbucks, Panera, Buzz Bakery)
        8. Friend or Family
        9. Other [Text box]

Thank you for completing this survey. We hope to be in contact with you soon about scheduling a time for you to participate. If you have any questions please contact us at [Insert facility email address] or call us at [Insert facility phone number]. You can also visit our website at [Insert facility website address] or our Facebook page: [Insert facility Facebook page].

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

Hello _____. Thank you for your interest in participating in user experience studies at [Insert facility name]. My name is _____ and I wanted to follow up regarding an online questionnaire that you completed recently for an upcoming interview about buying a home. I wanted to ask a couple more questions to see if you qualify. Your participation is completely voluntary. Do you have a few minutes?

Before we begin, I need to tell you about our privacy policy.

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 in participating in usability testing about a financial education website.

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 CFPB privacy policy that can be found on our website, consumerfinance.gov.

Q1. Can you please verify your age range? [Refer to Q5 in web screener]

Q2. What is your current occupation? [Refer to Q46 in web screener]

Q3. You had mentioned on the online questionnaire that you've [Insert response from Q17, Q27, Q38, or Q47]. Can you tell me a little more about that? [Open ended. Terminate if responses are inconsistent with web screener.]

Invitation:

We would like to invite you to participate in an interview. We will discuss with you your expectations about buying a home. The entire interview should last about an hour, and you will be paid $75 when you are done. Are you willing to participate in this study? Ok, great, let's find a time that works for you. I'll be sending you an email confirmation with your scheduled interview.

Reconfirm participant's email address.

Terminate message: both for web and phone screener

We are sorry but you do not qualify for this study. Would you like us to contact you for future studies that you qualify for? [Radio buttons, select only one]

1. Yes

2. No