



## CFPB: Consumer Engagement DD1

### Quota

- Fifteen adults (18 years of age and older) who state that they have:
  - Either enrolled in a college or university in the past 12 months or are planning to enroll in a college or university in the next nine months
  - Received or plan to receive federal or private student loans to attend the college or university
- ▶ Recruit for an equal distribution of gender
- ▶ Recruit for a mix of race and ethnicity
- ▶ Recruit exactly five participants who most often access new websites on a smartphone.
- ▶ Recruit exactly five participants who most often access new websites on a tablet.
  - If there are issues reaching this quota, decrease it and evenly increase the number of laptop and smartphone participants instead.
- ▶ Recruit exactly five participants who most often access new websites on a desktop or laptop computer.
- ▶ Recruit at least five participants who are enrolling or planning to enroll in a for-profit college or university.
- ▶ Recruit at least five participants who are currently in high school.
- ▶ Recruit at least five participants who are not currently in high school and who are currently employed or are a homemaker.
- ▶ Recruit at least five participants pursuing a certificate or associate degree.
- ▶ Recruit at least five participants pursuing a bachelor's degree.
- ▶ Recruit at least two participants pursuing a graduate degree.

- If there are issues reaching this quota, decrease it and evenly increase the number of other degree program participants instead.

Participants	Location
Fifteen adults who have: <ul style="list-style-type: none"> <li>• either enrolled in a college or university in the past 12 months or are planning to enroll in a college or university in the next nine months</li> <li>• received or plan to receive student loans in order to fund their education</li> </ul>	Tampa, FL
Recruit at least five participants who are enrolling or planning to enroll in a for-profit college or university	

### Recruitment Plan

- ▶ Recruitment will be conducted by the focus group facility.
- ▶ Participants' information is reconfirmed upon arrival of interview.
- ▶ Participants are compensated \$75 for the 60-minute session.

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

Thank you for your interest in participating in user experience studies at **[Insert name of organization]**. We are seeking participants to tell us about their experiences with financial aid at colleges or universities. One-on-one interviews will be held **[Insert dates]** and will take place at our office in **[Insert location]**. If you are interested in participating, please complete this questionnaire. If you qualify for this study, we will contact you for further screening and to schedule you at a time that is convenient for you. Compensation (\$75) 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 [\[insert control](#)

number]. It expires on [insert expiration date]. 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.

[Paragraph below included]

#### Privacy Act Statement

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

The information you provide through your responses to Fors Marsh will assist the study sponsor, the Consumer Financial Protection Bureau (“CFPB”), in evaluating a prototype website that has financial information.

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

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, 79 F.R. 78839](#). Direct identifying information will only be used by Fors Marsh 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 and email address, and you may withdraw participation at any time. However, if you do not include the requested information, you may not participate in the study.

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. What is your current age?: [Text box]

Q6. What is your gender?

1. Male
2. Female

Q7. Are you of Hispanic, Latino, or Spanish origin?

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

Q8. Please select all of the following that best describe your race:

1. White
2. Black or African American
3. American Indian or Alaska Native
4. Asian
5. Native Hawaiian or Other Pacific Islander

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

Q10. Did you enroll in a college or university in the past 12 months, or are you planning to enroll in a college or university in the next nine months? **[Radio buttons, select only one]**

1. Yes, I enrolled in a college or university in the past 12 months
2. Yes, I will be enrolling in a college or university in the next nine months
3. None of the above

**[If Q10A3 selected, terminate]**

Q11. How are you paying or do you plan to pay for that program? **[Check boxes, select all that apply]**

1. Contributions from your personal funds
2. Contributions from your parents or other family members
3. Work-study employment
4. Federal Pell Grant program
5. Other scholarships and grant programs
6. Military tuition assistance
7. GI Bill
8. Federal student loans
9. Private loans from your school
10. Other private loans
11. Repayment plan from your school

**[If Q2A8 or Q2A9 or Q2A10 or Q2A11 not selected, terminate]**

Q12. Have you engaged in any of the following activities **in the past 12 months?** **[Check boxes, select all that apply]**

1. Visited websites about financial concepts
2. Visited websites of colleges or universities
3. Visited websites about general financial aid
4. Accessed websites about federal student loan programs
5. Accessed websites about private student loan programs
6. Accessed the Free Application for Federal Financial Aid (FAFSA) online
7. None of the above

**[If Q12A3 or Q12A4 or Q12A5 or Q12A6 not selected, terminate]**

Q13. What is the name of the college or university that you enrolled or will be enrolling in?  
**[Single line text input field, required]**

**[Validate against list of for-profit schools to determine participant category]**

Q14. What type of degree was that enrollment tied to? **[Radio buttons, select only one]**

1. Associate degree or certificate program
2. Bachelor's degree
3. Master's or doctorate degree

Q15. What is your primary reason for enrolling in this college or university? **[Check boxes, select all that apply]**

1. It's the next step after high school for me.
2. I want to start my first career, or my first career outside the home.
3. I want to change careers.
4. I want to get a promotion in the career I already have.

Q16. Which types of devices are you most comfortable accessing websites on? **[Check boxes, select all that apply]**

1. Desktop or laptop computer
2. Tablet (For example, iPad, Nexus 7 or 9, Samsung Galaxy Tab, Kindle Fire)
3. Smartphone
4. Other: **[Please specify]**

**[If Q10A1 and eye tracking: instructions and Q19, Q20]** This study includes eye tracking which will allow researchers to see where participants look on the screen. We will ask you a couple of questions related to this.

Q19. Do you require glasses for reading? **[Radio buttons, select only one]**

1. Yes **[Continue]**
2. No **[Skip to Q21]**

Q20. Can you wear contacts to the session rather than glasses? **[Radio buttons, select only one]**

1. Yes **[Continue]**
2. No **[Terminate]**

Q21. 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

Q22. 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

Q23. What is your occupation? **[Text box]**

Q24. What industry do you work in? **[Text box]**

Q25. 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

Q26. What is your current marital status?

1. Single, never married
2. Married/In a civil union
3. Divorced
4. Widowed
5. Other / Do not wish to share

Q27. How did you hear about research opportunities with us?

1. Google
2. Facebook
3. Washington Post online
4. Washington Post paper
5. Express newsletter
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. The study is taking place [insert dates of study]. 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 email address] or call us at [Insert phone number]. You can also visit our website at [Insert website address].

## 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 user experience studies at Fors Marsh Group. My name is \_\_\_\_\_ and I wanted to follow up regarding a web-based screener that you completed recently for an upcoming study about a website. 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?

Q1. Can you please verify your age?

Q2. What is your current occupation?

Q3. You had indicated in the questionnaire the college or university that you enrolled at or intend to enroll at. Would you please restate that college's name, and tell me a little about why you chose it? [Open ended. Terminate if responses are inconsistent with web screener.]

Q4. When did you or will you enroll at that school? [Open ended. Terminate if responses are inconsistent with web screener, and if enrollment date is more than 12 months in the past or nine months in the future.]

Q4. What kind of funds will you be using to pay for your schooling? [Open ended. Terminate if responses are inconsistent with web screener.]

### Invitation:

We would like to invite you to participate in our study. We will show you a financial website and ask you to complete tasks using the website. The entire interview should last about an hour, and you will

be paid \$75 in the form of a check when you are done. Would you be willing to participate in this study?

**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