

## CFPB/IDEO Screener- Lemonade II New York City, NY & Las Cruces, NM (Feb. 2016)

### Recruiting Overview:

International design firm IDEO ([www.ideo.com](http://www.ideo.com)) is seeking 4 people who have had multiple issues with a financial product or service in the past year in the New York City and Las Cruces, NM areas.

10-15 people who have a Financial Advisor will be needed for a 60 minute interview in their home or by phone during the month of February 2016.

### General User Criteria:

- ▶ 10-15 adults (18 years of age and older) who have had multiple issues with a financial product or service in the past year.
  - Issues refer to any problem/confusion/frustration that a consumer might want to submit a complaint about.
  
- ▶ Financial products and services include:
  - Mortgages
  - Student loans
  - Vehicle loans or leases
  - Payday, title, and pawn loans
  - Checking and savings accounts
  - Credit cards
  - Prepaid cards, payroll cards
  - Credit Reporting
  - Debt Collection
  - Money transfers
  - Other money services
  
- ▶ Recruit for a mix of gender, race, ethnicity, income, and education.

**Time and Compensation: 60 minutes, \$75 compensation**

Participants	Location
10-15 adults who have had multiple issues with a financial service or product in the past year	New York City, NY Las Cruces, NM

## Recruitment Plan

- ▶ Recruitment will be conducted by IDEO.
- ▶ 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 standard recruiting items.)

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Thank you for your interest in participating in our user experience study. We are seeking participants to provide feedback on the communication between our client's phone centers and their customers. We'll be conducting interviews in [insert location] on [insert dates] and would love to meet with you for 1 hour in your home or over the phone. 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 3170-0024. It expires on 3/31/2018. 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).

[Paragraph below included]

### Privacy Act Statement

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

The information you provide through your responses to IDEO 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 IDEO 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 IDEO will be treated in accordance with the System of Records Notice (“SORN”), [CFPB.022 – CFPB Market and Consumer Research Records, 77 F.R. 60382](#). Direct identifying information will only be used by IDEO 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 IDEO, 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.

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

Q2. Email [Text box]

Q3. Mobile number: [Text box]

Q4. Alternate number: [Text box]

Q5. Age: [Number 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. How often do you access the Internet? **[Radio buttons, select only one]**

1. 20+ hours a week
2. 10-20 hours a week
3. 5-9 hours a week
4. 1-4 hours a week
5. Hardly ever

Q11. Which device do you use the most to access the Internet? **[Radio buttons, select only one]**

1. Desktop or laptop computer
2. Tablet (For example, iPad, Nexus 7 or 9, Samsung Galaxy Tab, Kindle Fire): **[Please specify]**
3. Smartphone (For example, iPhone, HTC One, Samsung Galaxy S5, Nexus 4 or 5, Nokia Lumia): **[Please specify]**
4. Other: **[Please specify]**

Q12. If you wanted to apply for a new credit card online, what type of device would you use?  
**[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 (For example, iPhone, HTC One, Samsung Galaxy S5, Nexus 4 or 5, Nokia Lumia):
4. Other: **[Please specify]**

Q13. In the **past year**, have you had any issues with the following financial products and services?  
**[Check boxes, select all that apply]**

1. Credit card
2. Prepaid card
3. Government benefit card or payroll card
4. Money transfer or money service
5. Mortgage
6. Student loan
7. Vehicle loan or lease
8. Payday, title, pawn, or installment loan
9. Debt collection
10. Credit reporting
11. Checking or savings account
11. Other: Please specify **[Text box]**
12. I haven't had any issues with financial products or services

Q14. **[For each instance Q13\_1 – Q13\_11 is selected]** Please go into detail about the issue(s) you had with **[Insert response from Q13]**

Q15. Which of the following have you done or plan to do since experiencing this financial issue?

1. Shared or plan to share experience with people online
2. Searched or plan to search online to see if others have had a similar issue
3. Submitted or plan to submit a complaint to the financial provider
4. Submitted or plan to submit a complaint to a consumer advocate group (e.g., Better Business Bureau, Consumer Financial Protection Bureau)
5. Hired or plan to hire an attorney
6. Other: please specify

Q16. 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

- Q17. 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
- Q18. What is your occupation? **[Text box]**
- Q19. What industry do you work in? **[Text box]**
- Q20. 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

Thank you for completing this survey. We will be in contact if you qualify and we have availability for this study. 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 IDEO. My name is \_\_\_\_\_ and I wanted to follow up regarding a web-based screener that you completed recently for an upcoming study about communication between our client's phone centers and their customers. 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. Could you talk about the issues you've had with financial products and services? **[Open ended. Terminate if responses are inconsistent with web screener]**

**Invitation:**

We would like to invite you to participate in our study. The entire interview should last about 60 minutes, and you will be paid \$75 in the form of cash or 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