

Screeners for User Testing

The Bureau does not intend to use the work described in this document, or the information obtained from it, in any manner that would contravene the provisions set forth in 12 U.S.C. § 5519.

Quota:

Adults (18 years of age and older):

- Worksheet simulation: 9 participants
- Auto Finance interaction: 9 participants

Demographics:

- Recruit for an equal distribution of gender
- Recruit for a mix of race and ethnicity
- Recruit for an equal distribution of income

Car purchasing requirements:

- Recruit for participants who plan to finance a car within the next three to six months.
- Mix of 1st time and repeat buyers
- Participants must plan to finance their car purchase

Recruitment Plan

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

Web-Based Screener

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 (\$75) in the form of a Visa gift card 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.021, <https://www.federalregister.gov/articles/2014/12/31/2014-30655/privacy-act-of-1974-as-amended>. This information will not be disclosed as outlined in the Routine Uses. Direct identifying information will only be used by Fors Marsh to facilitate the usability testing 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 personally identifying information with Fors Marsh during the usability testing, including name, age, email address, mobile number, alternate number, race, ethnic origin, gender, city and state of residence, education level, household income, current employment status, and occupation. You may withdraw from participation at any time.

Thank you for your interest.

Screener Questions

1. **First name:** [Text box] **Last name:** [Text box]
2. **Email** [Text box]
3. **Mobile number:** [Text box]
4. **Alternate number:** [Text box]
5. **What is your current age?**
 - a. Under 18
 - b. 18-25

- c. 26-35
- d. 36-45
- e. 46-55
- f. 56-65
- g. Over 65

[Terminate if under 18]

6. **What is your gender?** [Text box]
- a. Male
 - b. Female

[Recruit for an equal distribution of gender]

7. **Are you of Hispanic, Latino, or Spanish origin?** [Radio buttons, select only one]
- a. No, not of Hispanic, Latino, or Spanish origin
 - b. Yes, Hispanic, Latino, or Spanish origin
8. **Please select all of the following that best describe your race:** [Check boxes, select all that apply]
- a. American Indian or Alaska Native
 - b. Asian
 - c. Black or African American
 - d. Native Hawaiian or Other Pacific Islander
 - e. White

[Recruit for a mix of race and ethnicity]

9. **What city and state do you live in?** [Text box]
10. **What is your annual combined household income?** [Radio buttons, select only one]
- a. Less than \$30K
 - b. \$30K to less than \$50K
 - c. \$50K to less than \$100K
 - d. \$100 to less than \$150K
 - e. \$150K or more

[Recruit for a mix of income levels]

11. **How comfortable are you with your current level of savings, such as savings for college, retirement, or for a rainy day?** [Radio buttons, select only one]
- a. Very comfortable
 - b. Somewhat comfortable
 - c. Somewhat uncomfortable
 - d. Very uncomfortable
 - e. No Answer/ Don't Know
12. **How comfortable are you with your current level of debt, such as loans, mortgages, or the amount of money you owe others?** [Radio buttons, select only one]

- a. Very comfortable
 - b. Somewhat comfortable
 - c. Somewhat uncomfortable
 - d. Very uncomfortable
 - e. No answer/Don't know
13. **How likely are you to print documents for you to review or share?** [Radio buttons, select only one]
- a. Very likely
 - b. Likely
 - c. Somewhat likely
 - d. Unlikely
14. **Have you ever purchased a car before?**
- a. Yes [Continue]
 - b. No [Skip to Q16]
15. **How many cars have you purchased?** [Text box]
16. **Which of the following best describes your current car buying activity?** [Radio buttons, select only one]
- a. I plan to buy a car in the near future [Continue]
 - b. I bought a car within the last 6 months [terminate]
 - c. I bought a car more than 6 months ago [terminate]
 - d. I have never bought a car and do not plan to buy a car [terminate]
17. **When do you plan to buy a car?** [Radio buttons, select only one]
- a. In the next 3 months
 - b. In the next 3-6 months
 - c. In more than 6 months [terminate]
18. **Why are you planning to buy a car?** [Check boxes, select all that apply]
- a. I do not have a car and need one for work, school or pleasure
 - b. My current car is leased and my lease is almost over
 - c. My current car was in an accident and/or requires extensive repairs
 - d. My current car is old and I want a new one
 - e. My current car no longer fits my needs (for example, needed a larger car to accommodate family, needed 4WD based on where I live, needed a more fuel efficient one for an increased commute)
19. **How do you plan to pay for the car?** [Radio buttons, select only one]
- a. Pay cash (from savings, checking, or cash on hand) [terminate]
 - b. Finance the car through the dealership
 - c. Finance the car through a loan from a bank/credit union
 - d. Online loan
 - e. Borrow money from a friend/family [terminate]
 - f. Withdraw money from investment account, retirement account, pension, etc. [terminate]
 - g. Don't know
22. **Where do you plan to buy it?** [Check boxes, select all that apply]

- a. Dealership
 - b. Online dealership
 - c. Craigslist or similar [terminate if this only option chosen or if only C & D are chosen]
 - d. Friend / family member [terminate if this only option chosen or if only C & D are chosen]
 - e. Don't know
23. **Are you planning to buy a new or used car?** [Check boxes, select all that apply]
- a. New
 - b. Used
 - c. Don't know
24. **Please take a few sentences to describe what you've done so far with your auto shopping.** [text box]
25. **Please take a few sentences to describe your next steps in your auto shopping process.** [text box]
26. **Roughly how much do you plan to spend on the car?** [Radio buttons, select only one]
- a. Less than \$10,000
 - b. \$10,000 - \$19,999
 - c. \$20,000 - \$29,999
 - d. \$30,000 - \$39,999
 - e. \$40,000 - \$49,999
 - f. More than \$50,000

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 an auto. 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 Privacy Act Statement available at [\[Insert web-based screener URL\]](#).

Q1. Can you please verify your name and email address?

Q2. What is your current occupation? [Refer to Q33 in web screener]

Q3. You had mentioned on the online questionnaire that you've **[Insert response about experience so far with the auto shopping process]**. Can you tell me a little more about that? Could you talk a little bit more

about your next steps? [Open ended. Terminate if responses are inconsistent with web screener and if the respondent cannot articulate or elaborate.]

Invitation:

We would like to invite you to participate in an interview. We will discuss with you your thoughts on financing an auto and ask you to use a website. The entire interview should last about an hour, and you will be paid \$75 in the form of a Visa gift card 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