



## CFPB: Consumer Engagement Spanish CSS1

### Quota

- 9 adults who state that they:
  - plan to claim Social Security at age 65 or less, or are unsure when they will claim
  - visit financial websites for information gathering or account tracking purposes, such as:
    - Tracking or managing general financial accounts online
    - Accessing retirement plan accounts online
    - Accessing Social Security retirement benefit information online
    - Accessing a Social Security retirement benefit account (e.g. mySSA) online
  - ▶ Exclude anyone who states that they are currently receiving or will soon receive Social Security retirement benefits, Social Security disability benefits, SSI, or Social Security survivor benefits or have claimed them in the past.
  - ▶ Recruit for an equal distribution of gender and education.
  - ▶ Recruit for a mix of device type usage to access financial websites (Q13).
  - ▶ Recruit at least 3 participants who characterize his/her beliefs around retirement planning as either “When I find new advice about retirement, I investigate it to see if it can help my planning” or “I have planned for my retirement, but that planning could change”.
  - ▶ Recruit at least 3 participants who characterize his/her beliefs around retirement planning as either “My retirement planning is pretty set. I've gotten all the guidance and advice I might need” or “I've done clearly defined planning for my retirement, and know exactly what I have to do to achieve it”.

- ▶ Recruit exactly 1 participant who indicates that he/she hasn't done any planning for his/her retirement
- ▶ Recruit at least 1 participant who indicates that they are widowed, to a maximum of 3 participants.
- ▶ Recruit with a strong priority towards the 50-61 age range, with the aim of 90% to 100% of participants following into this range.
  - If needed to fill out the recruitment pool, recruit from the 40-49 age range first, followed by the 62-69 age range.
- ▶ Recruit with the following aims for income:
  - roughly 50% of participants falling into the \$30,000 - \$50,000 or \$50,000 - \$100,000 income brackets
  - roughly 25% of participants in the less than \$30,000 income bracket
  - roughly 25% of participants in the \$100,000 - \$150,000 or \$150,000 or more income brackets.

Participants (Planning Behavior Criteria)	Location
9 adults who do all of the following: <ul style="list-style-type: none"> <li>• plan to claim Social Security at an age of 65 or less or are unsure when they would claim</li> <li>• visit financial websites for information gathering or account tracking purposes</li> <li>• have looked for Social Security information in the last three months.</li> </ul>	TBD
Recruit at least 3 participants who characterize his/her beliefs around retirement planning as either "When I find new advice about retirement, I investigate it to see if it can help my planning" or "I have planned for my retirement, but that planning could change".	
Recruit at least 3 participants who characterize his/her beliefs around retirement planning as either "My retirement planning is pretty set. I've gotten all the guidance and advice I might need" or "I've done clearly defined planning for my retirement, and know exactly what I have to do to	

achieve it”.	
Recruit at least 1 participant who characterizes his/her beliefs around retirement planning as “I haven’t done any planning for my retirement”.	

### 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 complete tasks and provide feedback on a website. 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 3170-0024. It expires on 12/31/2015. The time required to complete this information collection is estimated to average approximately 5 minutes per response, including the time for reviewing any instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. 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. 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 evaluating a prototype website that has financial information.

The CFPB will obtain or access personally identifiable information such as your first name, will record your responses, and use eye-tracking technology during the interview for the purpose of reviewing your comments to better evaluate a prototype website that has financial information.

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](#). This information will not be disclosed as outlined in the Routine Uses for the SORN. 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 March, including name, email address, video recording, eye-tracking, and you may withdraw participation at any time. However, if you do not include the requested information, you may not participate in the interview.

**[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. Age: **[Text box]**

Q6. What is your gender?

1. Male

2. Female

Q7a. 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

Q7b. Please select all of the following that best describes your race:

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

Q8. What city and state do you live in? **[Text box]**

Q9. 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

Q10. 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)
3. Smartphone (For example, iPhone, HTC One, Samsung Galaxy S5, Nexus 4 or 5, Nokia Lumia)
4. Other: **[Please specify]**

Q11. Have you engaged in any of the following activities **in the past six months?** **[Check boxes, select all that apply]**

1. Read news, magazines, or blogs about financial concepts
2. Read news, magazines, or blogs about retirement
3. Read news, magazines, or blogs about Social Security
4. Tracked or managed financial accounts through a website

5. Accessed retirement plan accounts online
6. Accessed Social Security retirement benefit information online
7. Accessed a Social Security retirement benefit account (e.g. mySSA) online
8. None of the above

Q12. If you wanted to access a website to track or manage one of your financial accounts, 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. Are you currently receiving, have you already applied for, or have you previously received any of the following Social Security benefits? **[Check boxes, select all that apply]**

1. Social Security retirement benefits **[Terminate]**
2. Social Security disability benefits **[Terminate]**
3. Social Security survivor benefits **[Terminate]**
4. None of the above **[Continue]**

Q14. When did you last check with the Social Security Administration about the status of your future retirement benefits?

1. Within the last month **[Continue]**
2. Within the last one to three months **[Continue]**
3. Within the last three to 12 months **[Terminate]**
4. Over 12 months ago **[Terminate]**
5. I've never explicitly checked with the Social Security Administration about my retirement benefits **[Terminate]**

Q15. At what age do you plan to retire? **[Radio buttons, select only one]**

1. 35 – 49

2. 50 – 54
3. 55 – 61
4. 62 – 65
5. 66 – 69
6. 70 – 84
7. I don't know when I'll retire
8. I don't plan on retiring

Q16. At what age do you plan to claim Social Security retirement benefits? (Note: this does not have to be the same as the age at which you retire from working.) **[Radio buttons, select only one]**

5. 62 **[Continue]**
6. 63 **[Continue]**
7. 64 **[Continue]**
8. 65 **[Continue]**
9. 66 **[Terminate]**
10. 67 **[Terminate]**
11. 68 **[Terminate]**
12. 69 **[Terminate]**
13. 70 **[Terminate]**
14. I'm not sure when I'll claim Social Security retirement benefits **[Continue]**

Q17. Tell us a little about why you plan to claim Social Security retirement benefits at that age. (Two to three sentences, please).

Q18. Which of these statements best describes your approach to retirement planning? **[Radio buttons, select only one]**

1. My retirement planning is pretty set. I've gotten all the advice and information that I need.
2. When I find or stumble upon new information about retirement, I investigate it to see if it can help my planning.
3. I haven't done any planning for my retirement.
4. I've done clearly defined planning for my retirement, and know exactly what I have to do to achieve it.
5. Retirement is something that is very uncertain, and a little scary for me. I tend to wait until the last minute when I am forced to make a decision.
6. I have planned for my retirement, but my plans could change.

**[If 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. Craigslist.org
4. Restaurants or Cafes in Ballston (e.g., Starbucks, Panera, Buzz Bakery)
5. Friend or Family
6. 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.

### 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 determining your eligibility in participating in one-on-one interviews evaluating a prototype website that has financial information.

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](http://consumerfinance.gov).

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 age at which you plan to claim Social Security retirement benefits. Would you please restate that age, and tell me a little about why you chose it?

**[Open ended. Terminate if responses are inconsistent with web screener. Restated age allowed to be off by 1 year from the age in the submitted 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