



## Screener for the *Consumer Response: Consumer Complaint Database* Qualitative Interviews

### Quota

- ▶ Shopping behavior group: a total of 12
  - “In the market” consumers—six adults (18 years of age and older) who are shopping for a new financial product and/or service.
  - “Potential switchers” consumers—six adults (18 years of age and older) who are evaluating whether they should switch providers.
  - Financial products and services for which they could be shopping include:
    - Mortgages
    - Student loans
    - Vehicle loans or leases
    - Payday, title, and pawn loans
    - Checking and savings accounts
    - Credit cards
    - Prepaid cards, payroll cards
    - Money transfers
    - Other money services
- ▶ Empathy-building group: the same group of 12
  - “Finding others like you” consumers—six adults (18 years of age and older) who have experienced an issue with a financial product or service in the past year and are interested in finding others who have experienced a similar issue.
  - “I want others to know” consumers—six adults (18 years of age and older) who have experienced an issue with a financial product or service within the past year and are interested in sharing their experience with others.
  - Financial products and services for this group 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.

	Location
Twelve participants who are in at least one shopping group and one empathy-building group	TBD
Shopping group	
At least six consumers who are “In the market”	
At least six consumers who are “Potential switchers”	
Empathy-building group	
At least six consumers who are “Finding others like them”	
At least six consumers who want “Others to know”	

### Recruitment Plan

- ▶ Recruitment will be conducted by TBD.
- ▶ Panel members first complete the web-based screener.
- ▶ Panel members who qualify based on the web-based screener are called and administered the phone-based screener.
- ▶ If panel members qualify and there is availability, members are scheduled for a time that is convenient for them.
- ▶ Participant’s information is reconfirmed upon arrival for their interview.
- ▶ Participants are compensated \$75 for the 60-minute session.

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

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Thank you for your interest in participating in research studies at **[Insert name of organization]**. We are seeking participants to provide feedback about their experiences with financial products and services. 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, and there is availability, we will contact you with further questions and schedule you at a time that is convenient for you. Compensation (\$75 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 [Office of Management and Budget (OMB)] control number.” The OMB control number for this collection is 3170-0024 and expires on November 30, 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 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 **[Insert organization]** and Fors Marsh Group will assist the study sponsor, the Consumer Financial Protection Bureau (CFPB), in collecting feedback about people’s experiences with financial products and services.

The CFPB will not obtain or access any directly identifying information from **[Insert organization]** or Fors Marsh Group 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 **[Insert organization]** and Fors Marsh Group will be treated in accordance with the System of Records Notice (SORN), [CFPB.022, Market and Consumer Research Records](#), 77 FR 67802. Directly identifying information will only be used by **[Insert organization]** and Fors Marsh Group 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 **[Insert organization]** or Fors Marsh Group, including name and email address. 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: **[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, of 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 What is the highest degree of education 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 two-year degree (Associate)
6. Graduated with a four-year degree (Bachelor's)

7. Some graduate school courses completed
8. Graduated with a post-graduate degree (Master's, JD, MD, PhD)

Q11 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, two-year degree program, or trade school (either full-time or part-time)
3. Going to a four-year college/university (either full-time or part-time)
4. Working full-time **[If selected, continue to Q12]**
5. Working part-time **[If selected, continue to Q12]**
6. Homemaker
7. Retired
8. Not employed

Q12 What is your occupation? **[Text box]**

Q13 What industry do you work in? **[Text box]**

Q14 What is your annual household income? **[Radio buttons, select only one]**

1. Less than \$30,000
2. \$30,000 to less than \$50,000
3. \$50,000 to less than \$100,000
4. \$100,000 to less than \$150,000
5. \$150,000 or more

Q15 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

Q16 Which device do you use the most to access the Internet? **[Radio buttons, select only one]**

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

Q17 Are you considering switching your provider for one or more of the following financial products or services? **[Check boxes, select all that apply]**

1. Credit card **[Continue]**
2. Prepaid card **[Continue]**

3. Government benefit card or payroll card **[Continue]**
4. Money transfer or money service **[Continue]**
5. Mortgage **[Continue]**
6. Student loan **[Continue]**
7. Vehicle loan or lease **[Continue]**
8. Payday, title, pawn, or installment loan **[Continue]**
9. Checking or savings account **[Continue]**
10. I am not currently considering switching my provider for any financial products or services **[Skip to Q19]**

Q18 **[For each instance Q17\_1 – Q17\_9 is selected]** Please tell us about why you are considering switching providers for your **[Insert response from Q17]**. **[Repeat for each item selected.]**

Q19 Are you actively shopping for any of the following *new* financial services or products (i.e., not switching current provider)? **[Check boxes, select all that apply]**

1. Credit card **[Continue]**
2. Prepaid card **[Continue]**
3. Government benefit card or payroll card **[Continue]**
4. Money transfer or money service **[Continue]**
5. Mortgage **[Continue]**
6. Student loan **[Continue]**
7. Vehicle loan or lease **[Continue]**
8. Payday, title, pawn, or installment loan **[Continue]**
9. Checking or savings account **[Continue]**
10. I am not currently shopping for any financial products or services **[Skip to Q21]**  
**[Terminate if Q17\_10 and Q19\_10 are both selected]**

Q20 **[For each instance Q19\_1 – Q19\_9 is selected]** Please tell us about what you have done so far with your shopping for a new **[Insert response from Q19]**. **[Repeat for each item selected.]**

Q21 In the past year, have you had any issues with the following financial products or services?

**[Check boxes, select all that apply]**

1. Credit card **[Continue]**
2. Prepaid card **[Continue]**
3. Government benefit card or payroll card **[Continue]**
4. Money transfer or money service **[Continue]**
5. Mortgage **[Continue]**
6. Student loan **[Continue]**
7. Vehicle loan or lease **[Continue]**
8. Payday, title, pawn, or installment loan **[Continue]**
9. Debt collection **[Continue]**
10. Credit reporting **[Continue]**

11. Checking or savings account **[Continue]**
12. Other: please specify **[Text box] [Continue]**
13. I haven't had any issues with financial products or services **[Terminate]**

Q22 **[For each instance Q21\_1 – Q21\_12 is selected]** Please go into detail about the issue(s) you had with **[Insert response from Q21]**.

Q23 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

Q24 **[For each instance Q23\_1 – Q23\_6 is selected]** Please go into detail about why you have or plan to **[Insert response from Q23]**.

Thank you for completing this survey. The study is taking place **[insert dates]**. 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]**.

**[Terminate if Q17\_1-9, Q19\_1-9, and Q21\_1-12 are not selected]**

## 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 **[insert facility's name]**. My name is \_\_\_\_\_ and I wanted to follow up regarding a web-based screener that you completed recently for an upcoming study about financial products and services. 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. Which device do you use most to access the internet?

Q3. **[If Q17\_1-9 is selected]** Could you talk about why you are considering switching providers for your **[Insert response from Q17]**? **[Open ended. Terminate if responses are inconsistent with web screener]**

Q4. **[If Q19\_1-9 is selected]** Could you talk about what you have done so far with your shopping for a new **[Insert response from Q19]**?

Q5. **[If Q21\_1-12 is selected]** Could you talk about the issues you've had with financial products and services?

[Terminate if responses are inconsistent with web screener]

**Invitation:**

We would like to invite you to participate in our study. We will be asking you questions about your experiences with financial product and services. 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