

**Consumer Financial Protection Bureau
Parents Initiative 2016**

CFP-13-Z-00005 BPA Call 016

March 28, 2016

Focus Group Recruiting Plan

**SMART, COMPELLING,
TRANSFORMATIVE.**

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EXECUTIVE SUMMARY

The Dodd-Frank Wall Street Reform and Consumer Protection Act made broad changes to the financial regulatory environment in the United States. Many of these changes were made to help ensure protection against the financial environment responsible for the 2008 recession. Created by the Act, the Consumer Financial Protection Bureau (CFPB) strives to make markets for consumer financial products and services work for Americans – whether they are applying for a mortgage, choosing among credit cards, or using any number of other consumer financial products. Above all, this means ensuring that consumers get the information they need to make the financial decisions they believe are best for themselves and their families.

As part of the Parent Initiative 2016 (Call 16), Information Experts (IE) will leverage its experience and lessons learned from previous related campaigns to conduct focus groups with parents to evaluate their opinions about the newly launched “Money as you grow” section of the CFPB website. Based on the data captured through the focus groups, Information Experts will develop a report detailing parents’ response to the new website and make recommendations on how well it is performing and, if necessary, how it can be enhanced.

GOALS

- Validate the CFPB’s framework of how children develop financial skills, habits, and attitudes;
- Gather candid feedback on the content and activities available on the newly launched CFPB Parents page; and
- Identify gaps between parents’ needs and the resources currently available.

TASKS

To achieve these goals, Information Experts will:

- Develop a recruitment screening questionnaire in cooperation with CFPB to validate the research objectives and ensure participants represent a mix of parents with multiple child age ranges, locations, and background;
- Solicit and screen parents who are willing and interested in participating in such a study;
- Manage all the logistics of the focus groups including running advertisements soliciting participants, screening potential focus group members, finding sites to hold the focus groups, and recording the sessions;
- Conduct up to 10 focus groups to ensure the participation of 70 parents to uncover “what media and messages resonate with parents as they build their children’s financial futures”;
- Prepare a report of findings identifying research trends, and making specific recommendations to CFPB in order to improve the parent page.

AUDIENCE

The target population for this plan are parents and caregivers with school-age children. For purposes of this call, school-age is defined as pre-K through high school students. The focus groups will be held in the four cities in which the Media Plan 1 will be run for Call 16, which are the same four cities the Google AdWords campaign ran in Call 9. They are:

- Baltimore, MD
- Boston, MA
- St. Louis, MO
- Seattle, WA

STRATEGY

To ensure we are able to achieve our goal of 70 participants in four cities, we are going to implement a four-part outreach strategy. This will include the use of Craigslist, Google AdWords, CFPB partner libraries, and the individuals and organizations that assisted in soliciting parents in Call 9. Each of these will be used only in the cities where the focus groups will be held.

Craigslist

Craigslist is a classified advertisement website with sections devoted to jobs, housing, for sale, items wanted, gigs, services, community, résumés, and discussion forums. The site receives more than two million new job listings each month, making it one of the top job boards in the world. Information Experts successfully used Craigslist in past efforts to solicit focus group participants and anticipates similar results for this Call.

We will PatRL for each city.¹ There might be a nominal cost to run some of these ads. Individuals who see these ads and are interested in participating in the focus groups will be directed to call a toll-free number and leave their name and phone number. Information Experts will monitor this number and respond to a message by the close of the next business day. We will qualify the individual and – if qualified – register him or her for a focus group.

If an individual prefers not to call the toll free number, they can also go to a webpage² developed and hosted by Information Experts. On this webpage they will be able to review the qualification requirements, certify they meet them, and leave their contact information so we can register them for the focus group that meets their schedule.

Google AdWords

Because of the success achieved with Google AdWords campaign on the earlier Call, we propose using Google's Text Network to solicit parents to participate in the focus groups. New text advertisements have been developed for the solicitation campaign, which will run from April 25

¹ See Appendix A for draft text for Craigslist advertisements.

² See Appendix B for draft of text for screening and registration Website.

through May 24, 2016.³ (Because these dates partially overlap the Media Plan, we expect the added benefit of driving additional traffic to the newly revised CFPB website.)

The keywords used for Media Plan 1 will be used with this campaign. We will also include additional keywords that specifically target parents of school-age children. These new keywords will be monitored for effectiveness during the course of the campaign and swapped out or paused as appropriate.

Like the Craigslist ads, these ads will direct interested individuals to the Information Experts-developed website where they can screen themselves and leave their contact information, or call the toll free number.

Expenses for both the Craigslist ads and the AdWord ads will be charged to the ODC printing, advertising, and conferencing support line detailed in our response to the Call 16 RFQ.

Libraries

Because of CFPB's highly successful relationship with public libraries across the nation, Information Experts recommends leveraging these resources to solicit parents and caregivers of school-age children to participate in the focus groups in the four target cities. We also recommend that one or two libraries per city be asked to provide meeting facilities to host the focus groups. We believe these venues will provide credibility to the focus groups and help reduce any concerns patrons might have that this is not a legitimate, government-sponsored event.

To facilitate the libraries' efforts to solicit their patrons to participate, Information Experts will develop a PDF letter-size flyer with details about the focus groups, the criteria the patrons must meet to participate, the requirement to sign an informed consent form, and the amount of compensation to be paid upon successful completion of the focus group.⁴ CFPB can email this PDF to libraries so they can print it and/or CFPB can send pre-printed copies to the partnering libraries. Either way, the libraries can post it on their community bulletin boards.

In addition, Information Experts will develop a web banner⁵ that libraries can post to their websites. This can be linked to the Information Experts-developed registration page. Finally, Information Experts will also develop a sharegraphic⁶ that libraries can post to their Facebook pages.

³ See Appendix C for draft text for Google AdWords Text Network advertisements.

⁴ See Appendix D for draft text for libraries flyer.

⁵ See Appendix E for draft text for web banner.

⁶ See Appendix F for draft text for sharegraphic.

Partners

On an earlier Call, the use of partner organizations to solicit participants in focus groups also proved effective. Information Experts would like to work with CFPB to contact these organizations again to seek their assistance. These organizations and their contacts are:

- National PTO – Todd Mann tmann@pto.org
- USDA-NIFA – Susan Shockey sshockey@nifa.usda.gov
- Coalition for Community Schools – Mary Kingston Roche rochem@iel.org
- Council for Economic Education – Mary Blanus mblanus@councilforeconed.org
- Jump\$tart Coalition – David Casserly dcasserly@jumpstart.org
- Families in Schools – Oscar Cruz ocruz@familiesinschools.org
- CFPB Officer of Servicemember Affairs – Nelson Akeredolu nelson.akeredolu@cfpb.gov
- Home School Foundation – William Estrada – 540-338-5600

To kick-off this part of the recruiting plan, CFPB would contact these organizations by email, phone, or in person to brief them on the overall objectives and encourage them to work with Information Experts to solicit focus group participants. Information Experts will draft the introductory email for CFPB to send to the group representatives. (We assume that Mr. Akeredolu can be contacted in person and the Mr. Estrada at the Home School Foundation will require a telephone call.) After CFPB makes the initial contact, Information Experts will reach out to each organization to coordinate their efforts to identify potential participants in each metropolitan area.

LOGISTICS

Information Experts representatives will contact each prospective focus group member to determine if they meet the minimum requirements⁷ and if they are willing to sign an informed consent form⁸. We will also explain the overall objectives of the focus group, how long it will last, that they will need to spend approximately 20 minutes reviewing the website before attending the focus group, inform them that the session will be recorded, and what their expected role will be.

In the event meeting rooms cannot be secured through the libraries, Information Experts will rent meeting rooms either at hotels or work with companies that provide meeting facilities. To minimize expenses for the participants, reasonable efforts will be made to use facilities that provide free parking and accessible via public transportation.

Information Experts intends to record (audio only) each session to ensure an accurate record of each session is captured for subsequent review to facilitate the writing of the summary report.

⁷ See Appendix G for draft screener.

⁸ The Informed Consent Form will be provided by CFPB to Information Experts.

Information experts is purchasing a two-microphone digital recorder to further ensure the quality of the recordings.

Upon entering the focus group meeting room, each participant will be greeted and asked to review and sign the informed consent form and complete a short survey questionnaire. They will also be told that only those individuals who remain for the entire session will be compensated for their participation.

As an honorarium, a Visa gift debit card will be given to each participant.

APPENDIX A: DRAFT CRAIGSLIST AD

HEAD: \$75 for Parents or Caregivers of School-age Children Who Participate in Focus Group

TEXT:

The Consumer Financial Protection Bureau (CFPB) has launched a new website that helps parents teach their children money skills, habits, and attitudes and will pay \$75 for your opinion about it.

If you meet all of the following criteria, please click the link below for additional details and or call our toll-free number (844) 295-5730 to register for this study.

- I am a parent or caregiver of one or more children in pre-K through high school
- I live within 50 miles of central Baltimore, Boston, St. Louis, Seattle (**THIS WILL ONLY LIST THE CITY WHERE THE AD IS RUN.**)
- I can spend 20 minutes reviewing a website before attending the focus group
- I can participate in an in-person 90-minute focus group

(INCLUDE URL FOR REGISTRATION WEBSITE WHEN DEVELOPED)

About CFPB

The CFPB is a 21st century federal agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives. For more information, visit consumerfinance.gov.

Principals only. Recruiters, please don't contact this job poster.
Do NOT contact us with unsolicited services or offers.

APPENDIX B: DRAFT RECRUITING SCREENER AND WEBSITE

FIRST PAGE OF WEBSITE

CFPB LOGO

HEAD: \$75 for Your Opinion

TEXT:

Thank you for your interest in participating in the Consumer Financial Protection Bureau (CFPB) focus group.

CFPB has launched a new website that helps parents teach their children money skills, habits, and attitudes and will pay \$75 for your opinion about it if you qualify.

If you meet all of the following criteria, please click the “I Qualify” button below. If you do not meet all the criteria, please click the “I Don’t Qualify” button.

NOTE: Only 15 to 20 individuals in each city will be selected to participate even though more may meet the qualifications.

I confirm that:

- I am a parent or caregiver of one or more children in pre-K through high school
- I live within 50 miles of central Baltimore, Boston, St. Louis, or Seattle
- I can spend 20 minutes reviewing the website before attending the focus group
- I can participate in a 90-minute in-person focus group

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SECOND PAGE OF WEBSITE

CFPB LOGO

HEAD: Thank you!

TEXT:

Thank you for verifying you meet all of the criteria to be considered for the CFPB focus group.



Please provide the following contact information, select the city you live near, add any additional notes (optional) in the text box, and click the submit button at the bottom of the page.

Or, if you prefer not to fill out the form, please call our toll-free number (844) 295-5730 and leave your name, email address, and phone number.

Either way, within 24 hours, someone from Information Experts, the company CFPB has retained to manage the focus groups, will get in touch with you to schedule you for a focus group.

First Name: _____
Last Name: _____
Phone Number: _____
Email Address: _____

Check which city you want to participate in:

(Check only one)

- Baltimore
- Boston
- St. Louis
- Seattle

OPTIONAL: In the field below, include any additional information such as preferred date and times you would be available.

TEXT FIELD FOR UP TO 350 CHARACTERS.

THIRD PAGE OF WEBSITE

CFPB LOGO

HEAD: Thank you for your interest!

TEXT:

We are sorry you don't meet all of the criteria to participate in the CFPB focus group and appreciate your interest. If you know of someone who does meet the criteria and think they would be qualified and interested in participating, please direct them to this website.

FOURTH PAGE OF WEBSITE

CFPB LOGO

HEAD: Thanks again!

TEXT:

We are glad you meet all of the criteria to participate in the CFPB focus group and appreciate your interest.

Someone from Information Experts, the company CFPB has retained to manage the focus groups, will get back to you by the close of the next business day to schedule you for a focus group.

One more thing!

If you know of someone else who meets the criteria and you think they'd be interested in participating, please direct them to this website.

APPENDIX C: DRAFT ADWORDS RECRUITING ADVERTISEMENTS

Google AdWords Text Ads have the following character limitations:

Headline: 25 chars

Description Line 1: 35 chars

Description Line 2: 35 chars

URL: 255 chars

Ad 1:

\$75 for Your Opinion (21 chars)

Parents needed for focus group (26 chars)

Share your views about new website (29 chars)

Ad 2:

Need Parents' Opinions (22 chars)

Share your views in focus group (31 chars)

Get paid \$75 for less than 2 hours (35 chars)

Ad 3:

Improve Kids Money Habits (25 chars)

Parents and caregivers needed to (32 chars)

participate in focus group for \$75 (35 chars)

APPENDIX D: DRAFT LIBRARY PATRON RECRUITING FLYER

HEAD: Review a website. Share your opinion. Earn \$75.

TEXT:

The Consumer Financial Protection Bureau* (CFPB) has launched a new website that helps parents teach their children money skills, habits, and attitudes. And we'd like your opinion about it.

What do I have to do?

All you have to do is spend 20 minutes reviewing the website at home then participate in a 90-minute focus group with other parents at a convenient location in the Boston area. Your feedback will help us create a website that will help parents and caregivers teach their children money skills, habits, and attitudes. For participating, we will give you a \$75 Visa gift card.

Who can participate?

Only those who meet these criteria are eligible to participate:

- Parent or caregiver of one or more children in pre-K through high school;
- Live within 50 miles of central Boston;
- Is willing to spend 20 minutes reviewing a website; and
- Is available for an in-person 90-minute focus group.

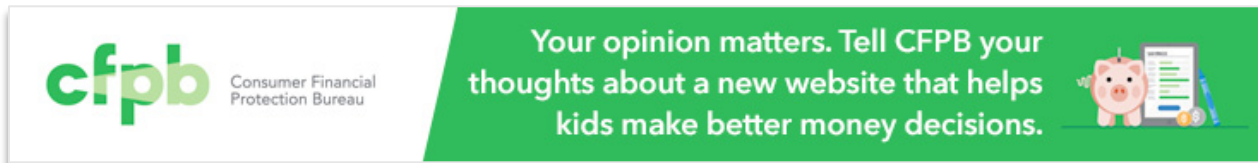
To confirm your eligibility to participate and schedule a session please call our toll free number at (844) 295-5730 or visit (REGISTRATION SITE)

***About CFPB**

The CFPB is a 21st century federal agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives. For more information, visit consumerfinance.gov.



APPENDIX E: DRAFT LIBRARY WEB BANNER



APPENDIX F: DRAFT SCREENER

The following text will be reviewed with each focus group candidate before they are scheduled for a session:

I am going to read you four criteria to determine if you qualify to participate in a CFPB focus group on its new website. Please listen and acknowledge whether each of them describes you.

1. You are a parent or caregiver of one or more children in pre-K through high school;
2. You live within 50 miles of central Boston, Baltimore, St. Louis, or Seattle;
3. You are willing to spend 20 minutes reviewing a website before attending a focus group;
and
4. You are available for an in-person 90-minute focus group.

Do all four of these statements describe you?

If the focus group candidate responds “yes” to every question, only then will we ask for personal information to schedule them for a focus group. They will be told that the participation in the focus group will be covered by Informed Consent agreement, which we will e-mail to them. They will be directed to review the agreement, sign it, and bring it with them to the focus group session. Blank copies of the agreement will be available at the focus groups for those participants who forget to bring their form.