



## Screener for Spanish Ask CFPB

### Quota

- 9 Spanish speaking adults (18 years of age and older) who state that they:
  - Speak primarily Spanish at home.
  - Have sought information for a question about financial products and/or services in the past 6 months.
  - Visit financial websites to find answers to their questions.
  
- ▶ Recruit for a mix of gender, race, ethnicity, income, age, and education.
- ▶ Recruit for a mix of device type usage to access financial websites (At least 2 participants per device).
- ▶ Recruit at least 9 participants who speak Spanish primarily at home.
  - 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

	Location
Nine participants who have been looking for information about financial products and services online	Arlington, VA
Approximately 9 consumers who are speaking primarily Spanish at home	

### Recruitment Plan

- ▶ Recruitment will be conducted by Fors Marsh Group.
- ▶ 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.)

Thank you for your interest in participating in research studies at Fors Marsh Group. We are seeking participants to provide feedback about their experiences with financial products and services. One-on-one interviews will be held August 9-11, 2016 and will take place at our office in Arlington, VA. 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 11/30/2018. 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.

[Paragraph below included]

### Privacy Act Statement

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

The information you provide through your responses to 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 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 Fors Marsh Group will be treated in accordance with the System of Records Notice (SORN), [CFPB.021: CFPB Consumer Education and Engagement Records, 77 FR 60382](#). This information will not be disclosed as outlined in the Routine Uses for the SORN. Directly identifying information will only be used by 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 Fors Marsh Group, 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 What language do you primarily speak when you are at home?

1. Only Spanish
2. Mostly Spanish, but some English
3. An equal amount of Spanish and English
4. Mostly English, but some Spanish **[Terminate]**
5. Only English **[Terminate]**
6. Don't know/Refused **[Terminate]**

Q2 Are you a person of Hispanic, Latino, or Spanish origin?

1. No, not of Hispanic, Latino, or Spanish origin **[Terminate]**
2. Yes, Mexican, Mexican American, Chicano
3. Yes, Puerto Rican
4. Yes, Cuban

5. Yes, another Hispanic, Latino, or Spanish origin (Please specify, for example, Argentinian, Colombian, Salvadorian, and so on):

Q3 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

Q4 What city and state do you live in? **[Text box]**

Q5 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)

Q6 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 Q13]**
5. Working part-time **[If selected, continue to Q13]**
6. Homemaker
7. Retired
8. Not employed

Q7 What is your occupation? **[Text box]**

Q8 What industry do you work in? **[Text box]**

Q9 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

Q10 How often do you access the Internet on a computer or laptop? **[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 How often do you access the Internet on a tablet device? **[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

Q12 How often do you access the Internet on a phone? **[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

Q13 In the past 6 months, have you been seeking information to answer a question you've had about 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 have not been seeking information about any financial products or services in the past 6 months **[Terminate]**

Q14 In a few sentences, please describe the questions you have had about financial products or services: **[text entry box]**

Q15 What types of resources have you consulted to answer the questions you have had about financial products or services? **[Check boxes, select all that apply]**

1. Online (websites, forums) **[must select in order to qualify, otherwise, terminate]**
2. Friends and Family
3. Financial Advisers
4. Library
5. Other (please specify):

Q16 In which language do you usually search for information online? **[Radio buttons, select only one]**

1. Spanish
2. English **[terminate]**
3. Both English and Spanish

Q17 First name: **[Text box]** Last name: **[Text box]**

Q18 Email: **[Text box]**

Q19 Mobile number: **[Text box]**

Q20 Alternate number: **[Text box]**

Q21 Age: **[Radio buttons, select only one]**

1. 18 – 24 years old
2. 25 – 34 years old
3. 35 – 44 years old
4. 45 – 64 years old
5. 65+ years old

Q22 What is your gender? **[Radio buttons, select only one]**

1. Male
2. Female

Thank you for completing this survey. The study is taking place August 9-11, 2016. 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 ux@forsmarshgroup.com or call us at 571-858-3817. You can also visit our website at Forsmarshgroup.com.

## 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 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. Could you talk about the financial questions you discussed on the web survey [put response to Q18] that you have had in the past 6 months? **[Open ended. 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