



MODERATOR'S GUIDE

CFPB Financial Foundations

UX Testing

Date TBD





Introduction

Thank you for participating in this study today. My name is _____, and I work with the User Experience Team at Fors Marsh Group on behalf of the Consumer Financial Protection Bureau (CFPB). Today we will be evaluating a website. I will ask you questions and give you tasks to complete using the site. Your comments and feedback will help the team improve the site. I did not create the site, so please do not feel like you have to hold back on your thoughts to be polite to me. We're interested in both your positive and negative reactions to the site. Difficulties you may run into reflect the design of the site, not your skills or abilities. Please keep in mind that I am not testing you or your knowledge. Rather you are helping us to see how we can improve this site.

The entire session will last 60 minutes. In accordance with the Paperwork Reduction Act of 1995, this study has been approved by the Federal government's Office of Management and Budget (OMB) under OMB control number 3170-0024. Without this approval we could not conduct this study.

Moderator will hand out a hard copy of the Privacy Act Statement at the beginning of this usability testing and will at this point ask participants to confirm that they have read it and ask if they have any questions.

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 collecting feedback about people's experiences with financial products and services.

The CFPB will not obtain and access identifying information from Fors Marsh about study participants including voice recordings, video recordings, or contact information related to rest participants. The agency will only obtain and access de-identified results and aggregated analyses of those results. Representatives from Fors Marsh and CFPB may observe the usability test from behind double-sided mirror in the room. Audio and video recordings will be made; however, your faces will not be recorded. The usability test will be live-streamed to representatives from CFPB who are unable to attend in-person that includes audio and live capability.

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, 77 FR 60382](#). 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 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. You may withdraw from participation at any time.

Do you have any questions so far?

Let's cover a couple things before we get started:

We are making a video recording of the computer screen during this session, but your name and personal information will not be associated with the recordings or your responses.

I am interested in your thoughts and reactions as we proceed. This is important because I can see what you are doing, but I don't know why you are doing it. So I need your help. While you are working, I would like you to think aloud. I would like you to:

- Tell me what you are thinking.
- Describe the steps that you are taking.
- Tell me what you are doing, what you are going to do, and why.
- Tell me why you clicked on a link and what you expect to happen next.
- This will give me insight into what you're thinking about as you're using the site.

There are no right or wrong answers. Your comments and opinions will be kept private, and only used and shared in combination with the feedback we get from other people in a way that does not directly identify you. Participation in this study is voluntary. You may withdraw from participation at any time. Any questions?

Ok, we are ready to begin. I would like you to start by asking you some background questions.

Section 1: Background

- 1.1. You indicated that you recently searched for information about financial products or services. (Confirm the topics they search for as indicated in their screener.)
 - a. Can you tell me about any information you've looked at (such as visiting a website or reading a magazine, talking to someone) to help you find an answer?
 - b. [IF NO] Why do you think you haven't done any research?
- 1.2. What comes to your mind when you have a question about money? How do you feel about it?
- 1.3. What are your future financial goals? (Confirm their goals as indicated in the screener.)
- 1.4. Do you have an account at a bank or credit union?
 - a. [If yes] What do you use your bank account for?
 - b. [If no] Have you had an account in the past? Why did you close out the account?
 - i. [If no] Why have you chosen not to open an account?
- 1.5. Do you know your credit score?
 - a. [If yes] When did you last look it up?
 - b. [If no] Why is that?
- 1.6. Have you checked your credit report recently?
 - a. [If yes] When did you last look it up?
 - b. [If no] Why is that?
- 1.7. Do you want to buy a home someday? Tell me more about that.
 - a. [If yes] Have you looked into buying a home?
 - i. [If yes] What resources did you consult? Have you done any financial planning to prepare for buying a home?
 1. [If yes] What have you done? When do you plan on buying a home?
 - b. [if no] Why is that?

Section 2: Landing Page

- 2.1. Let's say you are on the internet looking for information about financial products or services and you come across this ad. What would you do? What information would you expect to see if you did click on the ad?
- 2.2. Let's say you decided to click on the ad and it took you to this page. **[Moderator: navigate participant to the landing page.]**

[Participant arrives on landing page. Allow time for general observation.]

- 2.3. Please take a few minutes to use and interact with this web page in the way that you would if you were at home browsing the page on a desktop or laptop. Please remember to think aloud as you're navigating the page.
[After a few minutes of use and interaction, move to sub-questions.]
 - a. What comes to mind when you are looking at this page?
 - b. What is the first thing that caught your eye?
 - c. What can you do here?
 - d. What is the purpose of this site?
 - e. What would you do first here? Why?
- 2.4. What would you do next? Would you leave the site or stay? Where would you go from here?
- 2.5. Can we make this more action oriented? Any thoughts on how to do this?
- 2.6. After reviewing this page, is there anything you'll do differently? Why or why not?
- 2.7. After looking at this page, what's the number one thing you want to focus on?
- 2.8. What do you think is the most important thing for you to focus on to reach your goals?

Section 3: Banking Page

3.1. Please take a few minutes to use and interact with this web page in the way that you would if you were at home browsing the page on a desktop or laptop. Please remember to think aloud as you're navigating the page.

[After a few minutes of use and interaction, move to sub-questions.]

- a. What comes to mind when you are looking at this page?
 - b. What is the first thing that caught your eye?
 - c. What can you do here?
 - d. What is the purpose of this site?
 - e. What would you do first here? Why?
- 3.2. What would you do next? Would you leave this site or stay? Where would you go from here?
- 3.3. Can we make this more action oriented? Any thoughts on how to do this?
- 3.4. After reviewing this page, is there anything you'll do differently? Why or why not?
- 3.5. After looking at this page, what's the number one thing you want to focus on?
- 3.6. What do you think is the most important thing for you to focus on to reach your goals?
- 3.7. What is the purpose of this page?
- 3.8. You mentioned earlier that you ___(reiterate their banking situation/opinions)__. Does this page address any of your concerns or questions?
- 3.9. Is this information helpful to you?
- 3.10. Is there anything you would like to see on this page?
- 3.11. Now that you've seen this page, what do you plan on doing next? Would reading this page lead you to seek out more information about banking?
- 3.12. Do you feel confident about what you want to do next? If you don't have a bank account, do you know the steps you need to take?

(Comprehension-based questions)

3.13. What would you bring with you if you need to open an account?

3.14. What does the page say is the value of having a bank account?

Section 4: Credit Score Page

4.1. What are some things about credit that you've been curious about?

[Moderator: Navigate participant to the landing page.]

4.2. Please take a few minutes to use and interact with this web page in the way that you would if you were at home browsing the page on a desktop or laptop. Please remember to think aloud as you're navigating the page.

[Moderator: After a few minutes of use and interaction, move to sub-questions.]

- a. What comes to mind when you are looking at this page?
 - b. What is the first thing that caught your eye?
 - c. What can you do here?
 - d. What is the purpose of this site?
 - e. What would you do first here? Why?
 - f. What would you do next? Would you leave the site or stay? Where would you go from here?
- 4.3. Can we make this more action-oriented? Any thoughts on how to do this?
- 4.4. After reviewing this page, is there anything you'll do differently? Why or why not?
- 4.5. After looking at this page, what's the number one thing you want to focus on?
- 4.6. What do you think is the most important thing for you to focus on to reach your goals?
- 4.7. What is the purpose of this page?
- 4.8. You mentioned earlier that you ___(reiterate their credit situation/opinions)__. Does this page address any of your concerns or questions?
- 4.9. Is this information helpful to you?
- 4.10. Is there anything you would like to see on this page?

4.11. Now that you've seen this page, what do you plan on doing next? Would reading this page lead you to seek out more information about credit?

4.12. Do you feel confident about what you want to do next? If you don't have access to credit, do you know the steps you need to take?

(Comprehension-based questions)

4.13. If you need to check your credit, where would you go?

4.14. What does the page say is the value of having credit?

Section 5: Home-buying Page

[Moderator: navigate participant to the landing page.]

5.1. What are some things about credit that you've been curious about?

[Moderator: Navigate participant to the landing page.]

5.2. Please take a few minutes to use and interact with this web page in the way that you would if you were at home browsing the page on a desktop or laptop. Please remember to think aloud as you're navigating the page.

[Moderator: After a few minutes of use and interaction, move to sub-questions.]

- a. What comes to mind when you are looking at this page?
- b. What is the first thing that caught your eye?
- c. What can you do here?
- d. What is the purpose of this site?
- e. What would you do first here? Why?
- f. What would you do next? Would you leave the site or stay? Where would you go from here?

5.3. Can we make this more action oriented? Any thoughts on how to do this?

5.4. After reviewing this page, is there anything you'll do differently? Why or why not?

- 5.5. After looking at this page, what's the number one thing you want to focus on?
 - 5.6. What do you think is the most important thing for you to focus on to reach your goals?
 - 5.7. What is the purpose of this page?
 - 5.8. You mentioned earlier that you ___(reiterate their homebuying situation/opinions)__. Does this page address any of your concerns or questions?
 - 5.9. Is this information helpful to you?
 - 5.10. Is there anything you would like to see on this page?
 - 5.11. Now that you've seen this page, what do you plan on doing next? Would reading this page lead you to seek out more information about buying a home?
 - 5.12. Do you feel confident about what you want to do next? Do you know the steps you need to take?
- (Comprehension-based questions)
- 5.13. Can you describe any of the risks involved in buying a home?
 - 5.14. What does the page say you should do to prepare for buying a home?

Section 6: Satisfaction Questionnaire (System Usability Scale)

1. I think that I would like to use these pages frequently if I had a financial question:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

2. I found these pages unnecessarily complex:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

3. I thought these pages were easy to use:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

4. I think that I would need the support of a technical person to be able to use these webpages:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

5. I found the various functions in these webpages were well integrated with each other:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

6. I thought there was too much inconsistency in these pages:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

7. I would imagine that most people would learn to use these pages very quickly:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

8. I found these pages very cumbersome to use:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

9. I felt very confident using these pages:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

10. I needed to learn a lot of things before I could get going with these pages:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Net Promoter Score

Please circle the numbers that most appropriately reflect your impressions about using this website.

On a scale of 1 to 10, with 10 being more likely, how likely is it that you would recommend this site to a friend, colleague, or family member with similar goals in mind?

1 2 3 4 5 6 7 8 9 10

Section 7: Debriefing

- 7.1. What was your experience like using these pages?
- 7.2. Would this website be relevant for you?
- 7.3. Do you find the site to be trustworthy? Why or why not?

- 7.4. Did this website lead you to start thinking about what steps you need to take to reach your financial goals? What would you do next after learning the information you saw today in these webpages?
- 7.5. Let's walk through your responses on the satisfaction questionnaire. **[Follow-up to Q1 on SUSQ]** Do you think you'd use this site the next time you had a question about a financial product or service, such as banking, credit scores, or buying a home?
- 7.6. How do you feel about the amount of information you received on each of the pages?
- 7.7. Was there any information on the pages that was confusing or unclear?
- 7.8. Was there any information about banking, credit scores, or buying a home that was missing from these pages?
- 7.9. Did you learn any new information about banking, credit scores, or buying a home from these pages?
- 7.10. Has your thinking changed as a result of anything you saw on these pages?
- 7.11. Do you have any recommendations for how to improve these pages?
- 7.12. Have your financial goals we discussed at the beginning of the session changed at all from seeing these pages?
- 7.13. After reviewing these page, is there anything you'll do differently? Why or why not?
- 7.14. After looking at these pages, what's the number one thing you want to focus on?
- 7.15. What do you think is the most important thing for you to focus on to reach your goals?
- 7.16. How well did the site answer your questions?
- 7.17. Who do you think produced this webpage?

7.18. What type of device would you normally use to read this kind of information?

Section 8: Closing

8.1 Do you have any additional recommendations for the designers of the site?

8.2. Any other feedback about the site that we did not get to cover today?