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Appendix A – Screener Instrument

These next questions refer to experiences in which someone convinced you to pay, invest, or donate money by intentionally misrepresenting, lying about, or hiding information about something they promised that you would receive. Please only tell us about things you experienced in the past 12 months -- that is since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE].

- A1a) In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you invested in something that was supposed to give you a high rate of return, but the investment caused you to lose money or did not provide the return you expected?
- Yes..... 1
No..... 2
- A1b) In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has anyone convinced you to invest your money in something by promising a high or guaranteed rate of return, but the investment turned out to be made up, or you suspect your money was never invested at all?
- Yes..... 1
No..... 2
- A2a) Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for any products or services that turned out to be different from or of lesser quality than what had been advertised or what you expected?
- Yes..... 1
No..... 2
- A2b) In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for any products or services that you never received or that turned out to be a scam?
- Yes..... 1
No..... 2
- A3a) Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has someone used one of your existing accounts, such as a banking or credit account, without your permission?
- Yes..... 1
No..... 2
- A3b) Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has someone, without your permission, used your personal information to open a new account or for other illegal purposes, such as filing a false tax return or submitting false medical claims?

Yes.....1
No.....2

A3c) In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money because you were charged for something you did not agree to buy or you were intentionally charged more for something than the amount that you agreed to pay?

Yes.....1
No.....2

A4) In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by selling a product or service to a deceptive buyer who never actually paid you, or only pretended to pay you using a check that bounced or a fake account?

Yes.....1
No.....2

A5) Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for a job, business opportunity, or another way to earn money that in the end did not exist, was a scam, or turned out to be illegal?

Yes.....1
No.....2

A6) In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying to receive a prize, sweepstakes, grant, inheritance, lottery, loan, or other large sum of money that you were told was yours, but you never received or later discovered did not exist?

Yes.....1
No.....2

A7) Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying a person or an organization that claimed you owed them money, but you later found out their claim was false or you had already paid it off?

Yes.....1
No.....2

A8) In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you donated money to a charity or a charitable cause that later turned out to be fake or that you later suspected was fake?

Yes.....1
No.....2

A9a) Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you paid money to help a family member or friend who misled you about what they were using the money for or did not pay you back as they said they would?

Yes.....1
No.....2

A9b) In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money because you were convinced to help someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person turned out to be an imposter?

Yes.....1
No.....2

A10) Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], did you send money to someone who claimed they would pay you to help with transferring or accessing money, but they just kept your money and did not pay you what you had been promised?

Yes.....1
No.....2

A11) Besides what we have already asked you about, in the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], what else happened to you that involved someone convincing you to pay them money by misrepresenting, lying about, or hiding information?

[TEXT BOX – 800 CHARACTERS]

Appendix B – Informed Consent

Who is doing this study?

RTI International, a not-for-profit research organization, is testing a Supplemental Fraud Survey (SFS) for the Bureau of Justice Statistics, within the United States Department of Justice.

What are we asking you to do and why?

RTI is asking you to help pretest some of the questions that will be asked in the SFS. To clarify, we are not asking you to take part in the SFS; rather, we are asking you to assist with the development of the SFS survey. RTI will be asking ~300 people to participate in pretesting the questions. The questions we are asking you to pretest will ask about your experiences with fraud. We are asking you to answer the questions and provide recommendations and comments that can help improve the questions.

Benefits

There is no direct benefit to you for participating in this study.

Risks/Discomforts

There is some risk of emotional distress for the respondents given the personal nature of the topics covered in the survey. If you choose to participate, you are free to stop answering questions at any time or skip any questions you do not wish to answer.

Confidentiality

RTI will not have access to your name or identity and neither your name nor your identity will be associated with your survey responses. The only exception to this is if you agree to be contacted about a later study, in which case you will choose what information you provide. All information RTI collects will be kept completely confidential.

Future use of study data

RTI will store all the information from this study, in a secure manner, for up to 5 years.

Compensation/Payment

You will receive \$0.75 through MTurk in appreciation for your participation.

Questions

If you have any questions or concerns about this study, you may contact the study team by phone at: 1-800-334-8571 x(21236)

If you have any questions or concerns about your rights and treatment as a participant in this study, you may contact the office of RTI's Office of Research Protection at 1-866-214-2043.

Consent

Your participation in this research project is voluntary, and you have the right to stop at any time. If you agree to participate, please select "Yes" below.

Appendix C – Interview Protocol

NCVS Supplemental Fraud Survey (SFS) Cognitive Testing Protocol for Crowdsourcing–Fall 2016

INFORMED CONSENT

[INSERT INFORMED CONSENT]

[If INFORMED CONSENT=NO, end session].

INTRODUCTION

The survey you are about to take is not a typical survey. It is actually a survey where we want your feedback about the survey questions.

Next to each question there will be a box for you to add comments about the question, including any difficulty understanding specific terms or recommendations for improvements.

There are also some questions where we may ask you to provide more information.

*We want your honest feedback as your comments and recommendations will be used to improve the survey questions in the future. We will present the survey questions to you in **black font** and our questions about the survey will be in **blue font**.*

A_INTRO

These questions refer to experiences in which someone convinced you to pay, invest, or donate money by intentionally misrepresenting, lying about, or hiding information about something they promised that you would receive. Please only tell us about things you experienced in the past 12 months -- that is since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE].

A1a

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you invested in something that was supposed to give you a high rate of return, but the investment caused you to lose money or did not provide the return you expected?

1=Yes

2=No

Comments/Feedback/Wording suggestions

IF A1a=1, ASK A1a_FOLLOWUP. ELSE, GO TO A1b.

A1a_FOLLOWUP

In a few sentences, please describe what happened.

A1b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has anyone **convinced** you to invest your money in something by promising a high or guaranteed rate of return, but the investment turned out to be **made up**, or you suspect your money was **never** invested at all?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A1b=1, ASK A1b_FOLLOWUP. ELSE, GO TO A2a.]

A1b_FOLLOWUP

In a few sentences, please describe what happened.

A2a

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for any **products or services** that turned out to be different from or of lesser quality than what had been advertised or what you expected?

- 1=Yes
- 2=No

Comments/Feedback/Wording suggestions

[IF A2a=1, ASK A2a_FOLLOWUP. ELSE, GO TO A2b.]

A2a_FOLLOWUP

In a few sentences, please describe what happened.

A2b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for any **products or services** that you **never** received or that turned out to be a scam?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A2b=1, ASK A2b_FOLLOWUP. ELSE, GO TO A3a.]

A2b_FOLLOWUP

In a few sentences, please describe what happened.

A3a

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has someone used one of your existing accounts, such as a banking or credit account, without your permission?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A3a=1, ASK A3a_FOLLOWUP. ELSE, GO TO A3b.]

A3a_FOLLOWUP

In a few sentences, please describe what happened.

A3b

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has someone, without your permission, used your personal information to open a new account or for other illegal purposes, such as filing a false tax return or submitting false medical claims?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A3b=1, ASK A3b_FOLLOWUP. ELSE, GO TO A3c.]

A3b_FOLLOWUP

In a few sentences, please describe what happened.

A3c

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money because you were charged for something you did not agree to buy or you were intentionally charged more for something than the amount that you agreed to pay?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A3c=1, ASK A3c_FOLLOWUP. ELSE, GO TO A4.]

A3c_FOLLOWUP

In a few sentences, please describe what happened.

A4

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by selling a product or service to a deceptive buyer who never actually paid you, or only pretended to pay you using a check that bounced or a fake account?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A4=1, ASK A4_FOLLOWUP. ELSE, GO TO A5.]

A4_FOLLOWUP

In a few sentences, please describe what happened.

A5

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for a job, business opportunity, or another way to earn money that in the end did not exist, was a scam, or turned out to be illegal?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A5=1, ASK A5_FOLLOWUP. ELSE, GO TO A6.]

A5_FOLLOWUP

In a few sentences, please describe what happened.

A6

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying to receive a prize, sweepstakes, grant, inheritance, lottery, loan, or other large sum of money that you were told was yours, but you never received or later discovered did not exist?

1=Yes

2=No

[Comments/Feedback/Wording suggestions](#)

[IF A6=1, ASK A6_FOLLOWUP. ELSE, GO TO A7.]

A6_FOLLOWUP

[In a few sentences, please describe what happened.](#)

A7

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying a person or an organization that claimed you owed them money, but you later found out their claim was false or you had already paid it off?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A7=1, ASK A7_FOLLOWUP. ELSE, GO TO A8.]

A7_FOLLOWUP

In a few sentences, please describe what happened.

A8

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you donated money to a charity or a charitable cause that later turned out to be fake or that you later suspected was fake?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A8=1, ASK A8_FOLLOWUP. ELSE, GO TO A9.]

A8_FOLLOWUP

In a few sentences, please describe what happened.

A9a

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you paid money to help a family member or friend who misled you about what they were using the money for or did not pay you back as they said they would?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A9a=1, ASK A9a_FOLLOWUP. ELSE, GO TO A9b.]

A9a_FOLLOWUP

In a few sentences, please describe what happened.

A9b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money because you were convinced to help someone who **pretended to be** a family member, friend, caregiver, or someone interested in you romantically, but that person turned out to be an imposter?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A9b=1, ASK A9b_FOLLOWUP. ELSE, GO TO A10.]

A9b_FOLLOWUP

In a few sentences, please describe what happened.

A10

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], did you send money to someone who claimed they would pay you to help with transferring or accessing money, but they just kept your money and did not pay you what you had been promised?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A10=1, ASK A10_FOLLOWUP. ELSE, GO TO A11.]

A10_FOLLOWUP

In a few sentences, please describe what happened.

A11

Besides what we have already asked you about, in the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], what else happened to you that involved someone convincing you to pay them money by misrepresenting, lying about, or hiding information?

END

Thank you for completing the survey. Your **completion code** is below. Please enter the below number into your HIT and submit it for payment.

Completion Code

[rand num]

[INSERT Fraud Resources]

Appendix D – Resources for Victims

Resources for Victims of Fraud

United States Department of the Treasury: FinCEN (Financial Crimes Enforcement Network)
<https://www.fincen.gov/help4victims.html>

StopFraud.gov
www.stopfraud.gov

The National Center for Victims of Crime: Financial Fraud Resources
<https://victimsofcrime.org/our-programs/financial-crime-resource-center/fraud-resources>