

Survey emails

The survey requires a considerable number of logistical emails, some with multiple variations. The language variations for these emails are collected here in a single document.

Email flow & logistics

Study structure

At a high level, the study is structured as followed:

1. [Partner] sends a recruitment email
2. Participants click a link in the recruitment email to visit the survey webpage. Participants complete a short eligibility screener and informed consent. After opting in, participants are directed to complete the baseline survey immediately.
3. Following the baseline survey, participants are surveyed every 2 weeks for a total of 6 periodic surveys over three months. Each periodic survey window starts on a Monday and lasts 14 days.
 - a. On days 1-4 (Monday-Thursday), the survey invitations are sent out according to a schedule that varies by participant but remains fixed for each participant for the duration of the study.
 - b. On days 4-7 (three days after the initial invitation), if a participant has not responded, a reminder is sent out.
 - c. On days 7-10 (six days after the initial invitation), if a participant has not responded, a final reminder is sent out.
 - d. Participants are told they have to finish the survey by the 8th day. The survey physically closes on day 11 (the 8th day for the Thursday starters).

Periodic survey window														
Weekday	M	T	W	Th	F	Sa	Su	M	T	W	Th	F	S	Su
Day	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Invitations														
Reminders														
Final reminders														
Survey "closes"														

4. If, at the conclusion of the 6th periodic survey, the participant has had an offer accepted but not yet closed on a mortgage, they are sent a separate invitation to complete a follow-up survey once they have closed.

List of communications

The order of emails/communications is as follows (numbers match the diagram):

1. Recruitment email (sent by Partner)
2. Reminder recruitment email (sent by Partner)
 - a. Sent 3 days after the initial email (day 4 of the baseline window) to all people on the list who did *not* click through to the welcome page.

[Welcome page & screener survey -- see survey instrument]

3. Second chance invitation email (sent by contractor)
 - a. Sent ~4 weeks after initial recruitment. Sent only to people who completed the screener but who were too early in their homebuying process to be initially eligible for the study.

[Informed consent -- see separate document]

4. Baseline survey link (sent by contractor)
 - a. Sent immediately upon completion of Module A.
5. Baseline survey reminder (sent by contractor)
 - a. Sent on day 4 of the baseline survey window to anyone who opted in and gave us their email address, but who has not completed the baseline survey.
6. Baseline survey final notice (sent by contractor)
 - a. Sent on day 7 of the baseline window to anyone who opted in and gave us their email address, but who has not completed the baseline survey.
7. Baseline drop-back-in email (sent by contractor)
 - a. Sent to people who failed to complete a given survey by the deadline
 - b. Purpose is to invite people to “drop back in”, e.g., participate in the following survey
8. Welcome email (sent by contractor)
 - a. Sent at conclusion of baseline survey (immediately upon submit)
 - b. Includes thank you for participating & treatment language.
 - c. Includes information on receiving payment
9. Periodic survey invitation (sent by contractor)
 - a. Sent on the day chosen or randomly assigned (days 1-4 of each periodic window)
 - b. Variations on language for initial periodic and subsequent periodic invitations
 - c. Includes treatment language
 - d. Text message also sent to those who opted-in to texts
10. Periodic survey reminder email (sent by contractor)
 - a. Sent 3 days after the invitation email (days 4-7 of the periodic window)
 - b. Only sent if the survey has not been completed yet
 - c. Text message also sent to those who opted-in to texts
11. Periodic survey final notice (sent by contractor)
 - a. Sent 6 days after the invitation email (days 7-10 of each periodic window)
 - b. Only sent if the survey has not been completed yet
 - c. Text message also sent to those who opted-in to texts

[Repeat emails 9-11 for each periodic survey]

12. Periodic drop back in (sent by contractor)
13. Document submission email (sent by contractor)
 - a. Alternate language for manual entry participants
14. Document submission reminder email (sent by contractor)
 - a. Alternate language for manual entry participants
15. Document submission final notice email (sent by contractor)
 - a. Alternate language for manual entry participants
16. Document submission thank you & receipt email (sent by contractor)
17. Main study completion thank you email (sent by contractor)
 - a. Sent to people who have completed the study
 - b. Variations for people who have closed on a home or completed the 6th periodic without making an offer.
 - c. Thanks them for participation and contains information on the payment
18. Follow-up survey invitation email (sent by contractor)
 - a. Sent to people who have completed the periodic surveys, are in the “offer-accepted” stage, but who have not yet closed
 - b. Thanks them for participation, contains information about payment, and invites them to participate in the closing survey
 - c. Includes treatment language
19. Follow-up survey 1st and 2nd reminder email (sent by contractor)
 - a. Sent 4 and 6 weeks after the follow-up survey invitation
 - b. Sent only to participants who have not yet completed the follow-up survey
 - c. Reminds them to complete the survey if they have closed
20. Follow-up survey 3rd reminder email (sent by contractor)
 - a. Sent 8 weeks after the follow-up survey invitation (2 weeks left)
 - b. Sent only to participants who have not yet completed the follow-up survey
 - c. Reminds them to complete the survey if they have closed
21. Follow-up survey final reminder email (sent by contractor)
 - a. Sent 24 hours before the follow-up survey window expires
 - b. Sent only to participants who have not yet completed the follow-up survey
 - c. Reminds them to complete the survey if they have closed
22. Follow-up survey completion email (sent by contractor)
 - a. Sent upon completion of the follow-up survey
 - b. Thanks them for participation and contains information on the payment

FROM Lines

The recruitment emails will be sent from [Partner].

All subsequent emails will be sent using the FROM line: CFPB Home Buying Study

The email address associated with this FROM line will be:

study@CFPB-homebuying.org

Treatment conditions

Participants are randomized at the conclusion of the baseline survey. The three groups are: (i) Owning a Home; (ii) Shopping; (iii) Control. Each group will receive reinforcing treatment language included in emails and at the conclusion of surveys.

Scheduling conditions

Participants are randomized (independently from the treatment groups) at the conclusion of the baseline survey. The two groups are: scheduling and non-scheduling. Schedulers will be given the opportunity to choose the day of the week when they are sent survey invitations. Non-schedulers are not given this opportunity.

1. Recruitment email

Sent to Partner's "active" user base, in waves.

FROM: Partner
SUBJECT: Home buying study – survey request

[Partner logo] [CFPB logo]

U.S. government study about home buying

The Consumer Financial Protection Bureau (CFPB) has asked [Partner] for help in contacting prospective homebuyers to participate in a research study about home buying. The CFPB is an official U.S. government agency (www.consumerfinance.gov), founded in response to the financial crisis of 2007. Its mission includes empowering, educating, and protecting consumers who are in the process of buying a home. We stand behind this mission and are happy to lend our support for this study.

The CFPB is inviting you to participate in a federal research study about the experience of buying a home and finding a mortgage. Your survey responses will help the CFPB build tools and resources to educate and empower future homebuyers.

We hope you will take the time to share your unique experiences with the CFPB through this study. The CFPB is particularly looking for people who are actively shopping or planning to shop for a home in the near future.

To participate:

1. Click the link below to complete an initial 20-minute survey. In appreciation, the CFPB will send you a \$5 thank you gift card (you can choose from several options).
2. Complete 5-minute check-in surveys every few weeks. At the end of the study, the CFPB will send you an additional \$20 thank you gift card.

[Start the survey now](#)

If you have any questions about the study, feel free to contact the CFPB's Lead Researcher for this study, Dustin Beckett, at dustin.h.beckett@cfpb.gov.

You are not required to participate in this survey. If you choose to participate, the CFPB will use the information you provide for the purpose of developing tools and support for homebuyers like you. Your responses will be kept confidential under 12 C.F.R. 1070.41 *et seq.*, and neither the CFPB nor [Partner] will publicly release your responses in any way that connects the responses with you. You will be given the opportunity to review the complete privacy policy and details about what to expect before you sign up for the survey.

2. Reminder recruitment email

Sent 3 days after the initial recruitment email. Sent only to recipients who did not click through to the study welcome page after the first email.

FROM: [Partner]
SUBJECT: Reminder: Home buying survey request

[Partner logo] [CFPB logo]

U.S. government study about home buying

A few days ago, we contacted you with a research request from the Consumer Financial Protection Bureau (CFPB), a U.S. government agency.

The CFPB has asked [Partner] for help in contacting prospective homebuyers to participate in a research study about home buying. The CFPB is an official U.S. government agency (www.consumerfinance.gov), founded in response to the financial crisis of 2007. Its mission includes empowering, educating, and protecting consumers who are in the process of buying a home. We stand behind this mission and are happy to lend our support for this study.

The CFPB is inviting you to participate in a federal research study about the experience of buying a home and finding a mortgage. Your survey responses will help the CFPB build tools and resources to educate and empower future homebuyers.

We hope you will take the time to share your unique experiences with the CFPB through this study. The CFPB is particularly looking for people who are actively shopping or planning to shop for a home in the near future.

To participate:

1. Click the link below to complete an initial 20-minute survey. In appreciation, the CFPB will send you a \$5 thank you gift card (you can choose from several options).
2. Complete 5-minute check-in surveys every few weeks. At the end of the study, the CFPB will send you an additional \$20 thank you gift card.

[Start the survey now](#)

If you have any questions about the study, the CFPB's Lead Researcher for this study, Dustin Beckett, at dustin.h.beckett@cfpb.gov.

You are not required to participate in this survey. If you choose to participate, the CFPB will use the information you provide for the purpose of developing tools and support for homebuyers like you. Your responses will be kept confidential under 12 C.F.R. 1070.41 *et seq.*, and neither the CFPB nor [Partner] will publicly release your responses in any way that connects the responses with you. You will be given the opportunity to review the complete privacy policy and details about what to expect before you sign up for the survey.

3. Second chance invitation email

Sent to early-wave recruited participants who answer in Module A that they are interested in participating but aren't ready to buy yet. Emails are sent ~4 weeks after they participated in Module A. Emails are not sent to later-wave recruited participants.

FROM: CFPB Home Buying Study
SUBJECT: Follow-up: home buying survey request

[CFPB logo]

Hello,

A few weeks ago, you responded to a request to participate in a federal research study on the home buying experience conducted by the Consumer Financial Protection Bureau (CFPB), an official U.S. government agency (www.consumerfinance.gov). The CFPB was founded in response to the financial crisis of 2007. Its mission includes empowering, educating, and protecting consumers who are in the process of buying a home.

We are interested in how your home search has progressed in the past few weeks. If you think you might make an offer on a home sometime in the next three months, we'd like to invite you to participate in the study. To participate:

1. Click the link below to complete an initial 20-minute survey. In appreciation, the CFPB will send you a \$5 thank you gift card (you can choose from several options).
2. Complete 5-minute check-in surveys every few weeks. At the end of the study, the CFPB will send you an additional \$20 thank you gift card.

[Click here to take the first survey](#)

If you have any questions about the study, feel free to contact me at dustin.h.beckett@cfpb.gov.

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau

4. Baseline survey link

Sent to all participants who finish Module A (screener, opt-in, and contact details), immediately upon Module A completion.

FROM: CFPB Home Buying Study

SUBJECT: Thanks for participating in the home buying study

[CFPB logo]

Hello,

Thank you for participating in the CFPB Home Buying Study. Your responses are very important to us in our effort to educate and empower future home buyers.

Here's the link to the first survey in case you are unable to finish it right away:

[Click here to finish the survey](#)

All of your progress on the survey is saved. You can continue from where you left off by clicking the above link.

[In appreciation, we will send you a \$5 thank you gift when you complete this first survey and another \$20 gift when you complete the entire study.]

Thank you,

Dustin Beckett

Lead Researcher, Home Buying Study Team

Consumer Financial Protection Bureau

dustin.h.beckett@cfpb.gov

5. Baseline survey reminder

Sent on Day 4 of the baseline survey window to participants who have not finished the baseline survey yet.

FROM: CFPB Home Buying Study

SUBJECT: Please finish the home buying survey

[CFPB logo]

Hello,

We noticed that you haven't completed your first home buying survey. Your responses are very important to us in our effort to educate and empower future home buyers.

[Finish the survey now](#)

All of your progress on the survey has been saved. Please finish the survey now by clicking on the above link. [In appreciation, we will send you a thank you gift of \$5 when you complete this survey.]

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

6. Baseline survey final notice

Sent on Day 7 of the baseline survey window to participants who have not finished the baseline survey yet.

FROM: CFPB Home Buying Study
SUBJECT: Only 24 hours left to finish the home buying survey

[CFPB logo]

Hello,

Time is running out – we need your survey as soon as possible! Your responses are very important to us in our effort to educate and empower future home buyers. You only have 24 hours left to finish. [When you complete this survey, we will send you a thank you gift of \$5.]

[Finish the survey now](#)

All of your progress on the survey has been saved. You can continue from where you left off by clicking the above link.

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

7. Baseline survey drop back in email

*Sent on Day 1 of the **subsequent** baseline survey window (i.e., the next cohort) to participants who never finished the baseline survey.*

FROM: CFPB Home Buying Study
SUBJECT: Last chance to participate in the CFPB Home Buying Study

Hello,

We noticed you did not complete the initial survey for the CFPB Home Buying Study. Your responses are very important. Your participation will help us educate and empower future home buyers.

It's not too late to rejoin the study. Click the link below to get started. [As a reminder, you will receive a thank you gift of \$5 after completing the initial survey and an additional \$20 at the end of this study.]

[Take the survey now](#)

Please take the survey as soon as possible. If you start the survey but can't finish it, your results will be saved as long as you return to the survey using this link.

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

8. Welcome email

Sent to participants upon completion of the baseline survey (immediately upon clicking "finish"). Participants will receive different emails depending on which treatment group they are in.

8-i. Owning A Home Treatment Group

FROM: CFPB Home Buying Study
SUBJECT: Thanks for your survey – now try our mortgage tools.

[CFPB logo]

Hello,

You successfully submitted your first survey! Thank you – we really appreciate your participation. In about two weeks, we'll contact you again to see how things are going.

In the meantime, check out the Consumer Financial Protection Bureau's free ["Owning a Home" tools](#). They'll help you navigate the home buying process, ask the right questions, and choose a mortgage that's right for you.

What mortgage rates can you expect? How do you know if a mortgage offer is a good deal? The Owning a Home tools will help you answer these questions and more.

The CFPB is a government agency with one purpose – to look out for consumers in the financial marketplace. We have nothing to sell, and we put your interests first. The tools are free, easy to use, customized to your situation, and can save you time and money. [Check out Owning a Home now.](#)

Thank you,

Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

[PS. We're sending a \$5 [PayPal transfer / Amazon e-gift card / use-anywhere e-gift card / use-anywhere gift card] to [{participant gift email address} / the address you specified] to thank you for your participation so far. [You will receive an email from {gift sender email} with the details.] If you don't receive this gift within [3/6] business days, please contact our processing team at study@CFPB-homebuying.org.]

8-ii. Shopping Treatment Group

FROM: CFPB Home Buying Study
SUBJECT: Thanks for your survey – now, get tips for smarter shopping.

[CFPB logo]

Hello,

You successfully submitted your first survey! Thank you – we really appreciate your participation. In about two weeks, we'll contact you again to see how things are going.

As you continue with the process of looking for your new home, we want to remind you about the benefits of comparison shopping – not only for finding the home that's right for you, but also for finding the mortgage that will make that home affordable.

A home is the biggest purchase that most people will ever make. Shopping around for a mortgage is one of the best chances you will ever get to save money.

To take the first step, simply call or email a handful of mortgage lenders today. By contacting multiple mortgage lenders, you could save yourself thousands of dollars over the life of your loan.

Thank you,

Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

[PS. We're sending a \$5 [PayPal transfer / Amazon e-gift card / use-anywhere e-gift card / use-anywhere gift card] to [{participant gift email address} / the address you specified] to thank you for your participation so far. [You will receive an email from {gift sender email} with the details.] If you don't receive this gift within [3/6] days, please contact our processing team at study@CFPB-homebuying.org.]

8-iii. Control group

FROM: CFPB Home Buying Study
SUBJECT: Thanks for completing the first part of our study!

[CFPB logo]

Hello,

You've successfully submitted your first survey! Thank you – we really appreciate your participation. In about two weeks, we'll contact you again to see how things are going.

Thank you,

Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

[PS. We're sending a \$5 [PayPal transfer / Amazon e-gift card / use-anywhere e-gift card / use-anywhere gift card] to [{participant gift email address} / the address you specified] to thank you for your participation so far. [You will receive an email from {gift sender email} with the details.] If you don't receive this gift within [3/6] days, please contact our processing team at study@CFPB-homebuying.org.]

9. Periodic survey invitation

These emails are sent variably on Days 1-4 of each periodic survey window. Each window starts on a Monday and lasts 14 days, with a total of 11 fielding days and 3 non-fielding days. Participants in the scheduling condition are given the opportunity to choose the day of the week. Participants in the non-scheduling condition (and those in the scheduling condition who do not express a preference) are randomly assigned to a start day. Participants keep the same start day throughout the study. Email text will vary based on the participant's treatment condition.

Treatment language

The following language is to be included where indicated below by “[Treatment Language Here]”. In order to keep the message fresh, there are different messages for each periodic survey.

Periodic 1

Shopping

Remember – as you are shopping for your home, don’t forget to shop for your mortgage, too. By comparing multiple mortgage offers, you can save hundreds of dollars each month and thousands over the long term.

Owning A Home

Remember – the Consumer Financial Protection Bureau has tools to make the mortgage process simpler. Our free [“Owning a Home” tools](#) will help you get organized and find the best deal. [Visit today](#) to get started.

Control

[leave blank]

Periodic 2

Shopping

Remember – the first lender you talk to may not be the best or the cheapest. To save money on your mortgage, make sure to shop around before making a decision.

Owning A Home

Don’t forget to check out the Consumer Financial Protection Bureau’s free [“Owning a Home” tools](#) for resources to help you navigate the mortgage process, ask the right questions, and make sure you are getting a good deal.

Control

[leave blank]

Periodic 3

Shopping

Remember – calling a lender and asking for a quote over the phone isn’t the same as getting an official loan offer. Make sure to apply for loans with at least 3 lenders.

Owning A Home

Remember – no matter where you are in the home buying process, [“Owning a Home”](#) has free tools and resources that can help. Explore different loan options, find out what interest rates you can expect and get help comparing offers.

Control

[leave blank]

Periodic 4

Shopping

Remember – if you want to get the best deal on your mortgage, wait to make a decision about your lender until after you’ve compared at least three loan offers.

Owning A Home

As you get further along in your home buying process, don’t forget to visit the Consumer Financial Protection Bureau’s [“Owning a Home” tools](#). No matter where you are in the process, we have free tools and resources that can help you.

Control

[leave blank]

Periodic 5

Shopping

Remember – before you make a final decision on a loan, make sure you’ve compared your options at three or more lenders. You don’t want to find out that you could have gotten a better deal after you’ve already closed.

Owning A Home

Remember – [Owning a Home](#) is with you every step of the way – including closing. Use our free tools and checklists to close on your home with confidence.

Control

[leave blank]

Periodic 6

No treatment language is included in Periodic 6.

9.a. Initial periodic survey invitation

More introductory tone

FROM: CFPB Home Buying Study

SUBJECT: Time to take the next home buying survey

[CFPB logo]

Hello,

A few weeks ago, you began participating in a study about the experience of buying a home and finding a mortgage. Today, we have a short survey about how things have changed since then. The survey questions should take less than 5 minutes for most people, and no more than 15 minutes.

[At the end of the study, you will receive a \$20 [deposit in your PayPal Account/Amazon e-gift card/ use-anywhere e-gift card/ gift card] as a thank you for your time.]

[Take the survey now](#)

It's better if we get your results soon, so please take the survey at your earliest convenience. If you only have a few minutes, you can start the survey and finish it later – your results will be saved as long as you return to the survey using this link.

[Treatment Language Here]

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

9.b. Subsequent periodic survey invitation (Periodics 2-5)

Straight to the point

FROM: CFPB Home Buying Study
SUBJECT: Time to take the next home buying survey

[CFPB logo]

Hello,

It's time for the next home buying survey! We really appreciate your participation so far. [As a reminder, at the end of the study, you will receive a thank you gift of \$20.]

Today's survey should take less than 5 minutes for most people, and no more than 15 minutes.

[Take the survey now](#)

It's better if we get your results soon, so please take the survey at your earliest convenience. If you only have a few minutes, you can start the survey and finish it later – your results will be saved as long as you return to the survey using this link.

[Treatment Language Here]

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau

dustin.h.beckett@cfpb.gov

9.c. Final periodic survey invitation (Periodic 6)

It's almost over!

FROM: CFPB Home Buying Study
SUBJECT: Time to take the last home buying survey

[CFPB logo]

Hello,

It's time for the last home buying survey! We really appreciate the time you've taken to participate in this important research project. [Just complete today's survey, and we'll send you your thank you gift of \$20.]

Today's survey should take less than 5 minutes for most people, and no more than 15 minutes.

[Take the survey now](#)

It's better if we get your results soon, so please take the survey at your earliest convenience. If you only have a few minutes, you can start the survey and finish it later – your results will be saved as long as you return to the survey using this link.

[No treatment language for Periodic 6]

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

Text message counterparts

Participants have the opportunity to opt-in to receiving text message reminders. If participants have opted-in, they will receive a text message at (roughly) the same time as the email.

Hi, it's the CFPB Home Buying Study team!
It's time to take the next home buying survey.
Click [here] to start your survey. Thanks!

10. Periodic survey reminders

Reminders are only sent to participants who have not yet completed the current periodic survey. These emails are sent 3 days after the initial periodic invitation (days 4-7 of each periodic survey window).

FROM: CFPB Home Buying Study
SUBJECT: Reminder: Time to take the next home buying survey

[CFPB logo]

Hello,

We noticed that you haven't completed your next home buying survey yet. Your responses are very important to us in our effort to educate and empower future home buyers. Please take the survey now.

[As a reminder, at the end of the study, you will receive a thank you gift of \$20.] Today's survey should take less than 5 minutes for most people, and no more than 15 minutes.

[Take the survey now](#)

If you already started, all of your progress on the survey has been saved. You can continue from where you left off by clicking the above link.

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

Text message counterparts

Participants have the opportunity to opt-in to receiving text message reminders. If participants have opted-in, they will receive a text message at (roughly) the same time as the email.

Hi, it's the CFPB Home Buying Study team!
Please don't forget to take the next home buying survey.
Click [\[here\]](#) to get started. Thanks!

11. Periodic survey final notice

These emails are sent 6 days after the initial invitation (days 7-10 of each periodic survey window).

FROM: CFPB Home Buying Study
SUBJECT: Only 24 hours left to take the home buying survey!

[CFPB logo]

Hello,

Time is running out – we need your survey as soon as possible! Your responses are very important to us in our effort to educate and empower future homebuyers. You only have 24 hours left to finish.

Today's survey should take less than 5 minutes for most people, and no more than 15 minutes.

[As a reminder, if you complete all the surveys, at the end of this study, you will receive a thank you gift of \$20.]

[Take the survey now](#)

If you already started, all of your progress on the survey has been saved. You can continue from where you left off by clicking the above link.

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

Text message counterparts

Participants have the opportunity to opt-in to receiving text message reminders. If participants have opted-in, they will receive a text message at (roughly) the same time as the email.

Hi, it's the CFPB Home Buying Study team!
Only 24 hours left to take the home buying survey -
click [here] to get started. Thanks!

12. Periodic survey drop back in

*This email is sent to participants who failed to complete a periodic survey by the deadline. They should be sent at the same time as the periodic survey invitation for the subsequent periodic survey. For survey administration purposes, these participants are treated as having skipped one periodic survey, and are slotted into the next periodic survey administration. **Participants are only allowed to skip one periodic survey. If they skip a second periodic survey, they are dropped from the study and will not receive the final payment.***

FROM: CFPB Home Buying Study
SUBJECT: We'd love to have you back in the home buying study

[CFPB logo]

Hello,

We noticed you did not complete your latest survey for the CFPB Home Buying Study. It's not too late to rejoin the study. If you complete the remaining surveys, you will receive a thank you gift of \$20 at the end of this study.

[Take the survey now](#)

Your responses are important to us. By participating today, you will help us educate and empower future home buyers.

Please take the survey as soon as possible. If you start the survey but can't finish it, your results will be saved as long as you return to the survey using this link.

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

13. Document submission email

This email is sent to participants who have agreed to submit documents. It is sent immediately upon them agreeing to submit the documents.

FROM: CFPB Home Buying Study
SUBJECT: Submit your [Loan Estimate / Closing Disclosure]

[CFPB logo]

Hello,

Thank you for agreeing to submit your [Loan Estimate / Closing Disclosure] form[s]. There are several options for submitting your form:

- To upload a document from your laptop or desktop computer, open this email on your computer and [click here](#).
- To use your smartphone or tablet to take a picture of your form, use your mobile device to open this email and tap [this link](#).
- To fax your documents [click here](#) to receive a cover sheet.

If you have trouble opening any of the links above, copy and paste the following URL in your browser: [URL]

[Our records show that you received [x] Loan Estimates. Please submit all of the Loan Estimates that you received.]

[As a reminder, we will send you a thank you gift of [\$5/ \$10] when we receive your [Loan Estimate[s]/ Closing Disclosure].]

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

PS. We are committed to your privacy. Submitted documents are transmitted via SSL encryption and destroyed within three business days. The information collected is for research purposes only your responses will be kept confidential under federal law (12 CFR 1070.41 *et seq.*, SORN# [CFPB.021, 77 F.R. 60382 \[link\]](#), [Privacy Act Statement \[link\]](#)). You are encouraged to black out any information that could identify you (name, address, etc.) on your documents before submitting. [Click here to see an example.](#)

13.b. Document submission email (manual entry, later date)

This email is sent to participants who have agreed to submit information from their Closing Disclosure manually at a later date. It is sent immediately upon them agreeing to submit the documents.

FROM: CFPB Home Buying Study
SUBJECT: Enter your Closing Disclosure information

[CFPB logo]

Hello,

Thank you for agreeing to submit the information from your Closing Disclosure form manually.

[Enter your Closing Disclosure information now](#)

Your Closing Disclosure information is important to this research. When combined with your survey responses, your Closing Disclosure (and those of others) will allow us to examine the outcomes of the mortgage process. This end-to-end research will enable us to ensure future homebuyers are treated fairly, and help them better navigate this complicated process.

Please enter your information as soon as possible. If you start entering your information but can't finish, your results will be saved as long as you return using the above link.

If you would prefer to upload your Closing Disclosure or take a picture with your smartphone, you can do that using [this link](#). And, if you'd prefer to fax your documents, you can [click here](#) to get a cover sheet.

If you have trouble opening any of the links above, copy and paste the following URL in your browser: [URL]

[As a reminder, we will send you an additional thank you gift of \$10 when we receive your Closing Disclosure information.]

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

PS. We are committed to your privacy. Submitted documents are transmitted via SSL encryption and destroyed within three business days. The information collected is for research purposes only and your responses will be kept confidential under federal law (12 CFR 1070.41 *et seq.*, SORN# [CFPB.021, 77 F.R. 60382 \[link\]](#), [Privacy Act Statement \[link\]](#)). You are welcome to black out any information that could identify you (name, address, etc.) on your documents before submitting. [Click here to see an example.](#)

14. Document submission reminder email

This email is sent to participants who have agreed to submit documents. It is sent 2 days after the document submission email, only to participants who have not yet submitted their documents.

FROM: CFPB Home Buying Study

SUBJECT: Reminder: submit your [Loan Estimate / Closing Disclosure]

[CFPB logo]

Hello,

A few days ago you agreed to submit your [Loan Estimate / Closing Disclosure] form[s] to the CFPB Home Buying Study. The information on this form is extremely valuable to our research, and we thank you for your participation.

According to our records, we have not yet received your form[s]. Please submit [it/them] as soon as possible:

- To upload a document from your laptop or desktop computer, open this email on your computer and [click here](#).
- To use your smartphone or tablet to take a picture of your form, use your mobile device to open this email and tap [this link](#).
- To fax your documents [click here](#) to receive a cover sheet.

If you have trouble opening any of the links above, copy and paste the following URL in your browser: [URL].

[Our records show that you received [x] Loan Estimates. Please submit all of the Loan Estimates that you received.]

[As a reminder, we will send you a thank you gift of [\$5/ \$10] when we receive your [Loan Estimate[s]/ Closing Disclosure].]

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

PS. We are committed to your privacy. Submitted documents are transmitted via SSL encryption and destroyed within three business days. The information collected is for research purposes only and your responses will be kept confidential under federal law (12 CFR 1070.41 *et seq.*, SORN# [CFPB.021, 77 F.R. 60382 \[link\]](#), [Privacy Act Statement \[link\]](#)). You are welcome to black out any information that could identify you (name, address, etc.) on your documents before submitting. [Click here to see an example.](#)

14.b. Document submission reminder email (manual entry, later date)

This email is sent to participants who have agreed to submit information from their Closing Disclosure manually at a later date. It is sent 2 days after the document submission email, only to participants who have not yet submitted their information.

FROM: CFPB Home Buying Study
SUBJECT: Reminder: enter your Closing Disclosure information

[CFPB logo]

Hello,

A few days ago you agreed to submit your Closing Disclosure information to the CFPB Home Buying Study. The information on this form is extremely valuable to our research, and we thank you for your participation.

According to our records, we have not yet received your information. Please enter it as soon as possible:

[Enter your Closing Disclosure information now](#)

If you start entering your information but can't finish, your results will be saved as long as you return using this link.

If you would prefer to upload your Closing Disclosure or take a picture with your smartphone, you can do that using [this link](#). And, if you'd prefer to fax your documents, you can [click here](#) to get a cover sheet.

If you have trouble opening any of the links above, copy and paste the following URL in your browser: [URL]

[As a reminder, we will send you an additional thank you gift of \$10 when we receive your Closing Disclosure information.]

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

PS. We are committed to your privacy. Submitted documents are transmitted via SSL encryption and destroyed within three business days. The information collected is for research purposes only and your responses will be kept confidential under federal law (12 CFR 1070.41 *et seq.*, SORN# [CFPB.021, 77 F.R. 60382 \[link\]](#), [Privacy Act Statement \[link\]](#)). You are welcome to black out any information that could identify you (name, address, etc.) on your documents before submitting. [Click here to see an example.](#)

15. Document submission final notice email

This email is sent to participants who have agreed to submit documents but have not yet done so as of the date of send. It is sent on day 9-12 of the periodic survey windows (the day after the main survey window has “closed” for a participant for participants submitting a Loan Estimate) and 7 days after the initial document submission email for participants submitting a Closing Disclosure.

FROM: CFPB Home Buying Study

SUBJECT: Only 24 hours left to submit your [Loan Estimate / Closing Disclosure]

[CFPB logo]

Hello,

Time is running out! We need your [Loan Estimate / Closing Disclosure] form[s] as soon as possible. This document provides information about the mortgage you [have been offered / received], which will help us understand the loan types and terms that home buyers like you are being offered. By participating, you help us educate and empower future homebuyers.

Please submit your form[s] within the next 24 hours:

- To upload a document from your laptop or desktop computer, open this email on your computer and [click here](#).
- To use your smartphone or tablet to take a picture of your form, use your mobile device to open this email and tap [this link](#).

- To fax your documents [click here](#) to receive a cover sheet.

If you have trouble opening any of the links above, copy and paste the following URL in your browser: [URL]

[Our records show that you received [x] Loan Estimates. Please submit all of the Loan Estimates that you received.]

[As a reminder, we will send you a thank you gift of [\$5/ \$10] when we receive your [Loan Estimate(s)/ Closing Disclosure].]

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

PS. We are committed to your privacy. Submitted documents are transmitted via SSL encryption and destroyed within three business days. The information collected is for research purposes only and your responses will be kept confidential under federal law (12 CFR 1070.41 *et seq.*, SORN# [CFPB.021, 77 F.R. 60382 \[link\]](#), [Privacy Act Statement \[link\]](#)). You are welcome to black out any information that could identify you (name, address, etc.) on your documents before submitting. [Click here to see an example.](#)

15.b. Document submission final notice email (manual entry, later date)

This email is sent to participants who have agreed to submit information from their Closing Disclosure manually at a later date. It is sent 7 days after the initial document submission email.

FROM: CFPB Home Buying Study

SUBJECT: Only 24 hours left to submit your Closing Disclosure information

[CFPB logo]

Hello,

Time is running out! We need your Closing Disclosure information as soon as possible. This document provides information about the mortgage you received, which will help us understand the loan types and terms that home buyers like you are being offered. By participating, you help us educate and empower future homebuyers.

According to our records, we have not yet received your information. Please submit it as soon as possible:

[Enter your Closing Disclosure information now](#)

Please enter your information as soon as possible. If you start entering your information but can't finish, your results will be saved as long as you return using this link.

If you would prefer to upload your Closing Disclosure or take a picture with your smartphone, you can do that using [this link](#). And, if you'd prefer to fax your documents, you can [click here](#) to get a cover sheet.

If you have trouble opening any of the links above, copy and paste the following URL in your browser: [URL]

[As a reminder, we will send you an additional thank you gift of \$10 when we receive your Closing Disclosure information.]

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

PS. We are committed to your privacy. Submitted documents are transmitted via SSL encryption and destroyed within three business days. The information collected is for research purposes only and your responses will be kept confidential under federal law (12 CFR 1070.41 *et seq.*, SORN# [CFPB.021, 77 F.R. 60382 \[link\]](#), [Privacy Act Statement \[link\]](#)). You are welcome to black out any information that could identify you (name, address, etc.) on your documents before submitting. [Click here to see an example](#).

16. Document submission thank you email

Sent to people who have submitted their documents.

FROM: CFPB Home Buying Study
SUBJECT: Thanks for submitting your mortgage documents

[CFPB logo]

Hello,

We've successfully received your mortgage documents. Thank you!

If you elected to receive an electronic thank you gift, you should receive an email within 3 business days with details on how to claim the gift. If you chose a use-anywhere gift card, you should receive the gift card within 6 business days. If you do not receive your thank you gift within this timeframe, please contact our processing team at study@CFPB-homebuying.org.

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team

Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

17. Completion thank you email – early closers

Sent to people who have completed the study and successfully closed on their home and completed the Post-Purchase version of the periodic survey in Periodic Window #5 or earlier. Sent immediately upon submit of final survey.

FROM: CFPB Home Buying Study
SUBJECT: Thanks for participating!

[CFPB logo]

Hello,

You've successfully submitted your final survey! Thank you for participating in this study. The information you have provided will help us make home and mortgage shopping easier for everyone. We really appreciate your help.

This is the last email you'll receive from us. [In a few weeks, when the study ends, we'll send a thank you gift of \$20 [to your PayPal account / as an Amazon e-gift card / as a use-anywhere e-gift card / as a use-anywhere gift card to the address you specified]. [You will receive an email from {gift sender email} at {participant gift email address} with the details.] If you don't receive this gift by [date], please contact our processing team at study@CFPB-homebuying.org.]

Thank you again for participating.

Sincerely,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

17.b. Completion thank you email – still shopping

Sent to people who have completed the periodic stage and are still shopping for a home. Includes those who are in the Search, First-Offer, or Offer-Made stage as of periodic survey #6. Sent immediately upon submit of final survey.

FROM: CFPB Home Buying Study
SUBJECT: Thanks for participating!

[CFPB logo]

Hello,

You've successfully submitted your final survey! Thank you for participating in this study. The information you have provided will help us make home and mortgage shopping easier for everyone. We really appreciate your help.

This is the last email you'll receive from us. [We're sending a thank you gift of \$20 [to your PayPal account / as an Amazon e-gift card / as a use-anywhere e-gift card / as a use-anywhere gift card to the address you specified]. [You will receive an email from {gift sender email} at {participant gift email address} with the details.] If you don't receive this gift by [date], please contact our processing team at study@CFPB-homebuying.org.]

Thank you again for participating.

Sincerely,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

18. Follow-up survey invitation email

Sent to people who are in the Offer-Accepted stage as of Periodic survey #6. Sent immediately upon submit of periodic survey #6.

Treatment language

The following is language to be included where indicated below by “[Treatment Language Here]”.

Shopping

Remember – make sure to compare offers from at least three lenders before you make a final decision. Comparing offers now can save you thousands of dollars.

Owning A Home

As you get ready for closing, make sure to come back and visit the CFPB's [“Owning a Home” tools](#). There are lots of free resources that will help you choose a mortgage and close with confidence.

Control

[leave blank]

Email text

FROM: CFPB Home Buying Study
SUBJECT: Thank you & follow-up survey request

[CFPB logo]

Hello,

Thank you for participating in the CFPB Home Buying Study. The information you have provided will help us educate and empower future home buyers. We really appreciate your help.

[We're sending a thank you gift of \$20 [to your PayPal account / as an Amazon e-gift card / as a use-anywhere e-gift card / as a use-anywhere gift card to the address you specified]. [You will receive an email from {gift sender email} at {participant gift email address} with the details.] If you don't receive this gift by [date], please contact our processing team at study@CFPB-homebuying.org.]

We have one final request for you. According to your survey responses, you might be closing on your new home soon. We'd like for you to complete one last survey after you close. This additional information will help us greatly in our research.

Please come back to this email once you've closed on your new home and complete the follow-up survey using the link below. [To show our appreciation, we'll send you an additional \$5 thank you gift when you complete this follow-up survey.]

We will follow up with you in a few weeks to see if things have changed. Thank you again for all your help thus far.

[Take the follow-up survey now](#)

[Treatment language here]

Thank you,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

19. Follow-up survey 1st & 2nd reminder email

Sent to people who are in the Offer-Accepted stage as of Periodic survey #6 and have not yet completed the follow-up survey. Sent twice, 4 and 6 weeks after the follow-up survey period starts. Sent only to participants who have not completed the follow-up survey yet.

FROM: CFPB Home Buying Study
SUBJECT: Reminder: follow-up home buying survey

[CFPB logo]

Hello,

A few weeks ago we asked for your help in completing one final survey about your home buying experience. At that time, you indicated that you had not yet closed on your home.

We wanted to see if you closed on your home since then. If so, please take a few minutes to complete the follow-up home buying survey. This survey will greatly improve the quality of our research by giving us a complete picture of your home buying experience.

[Take the follow-up survey now](#)

The survey should take less than 10 minutes. [To show our appreciation, we'll send you an additional \$5 thank you gift when you complete this survey.]

If you haven't closed yet, that's ok – just come back to this email once you've closed on your new home and complete the follow-up survey then.

Thank you again for your participation in this important research study. We really appreciate your help.

Sincerely,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

20. Follow-up survey 3rd reminder email

Sent to people who have had their purchase offer accepted, but not yet closed, as of Periodic survey #6, and have not yet completed the follow-up survey. Sent 8 weeks after the follow-up survey period starts.

FROM: CFPB Home Buying Study
SUBJECT: Reminder: follow-up home buying survey

[CFPB logo]

Hello,

About two months ago we asked for your help in completing one final survey about your home buying experience. We would like to learn more about your closing experience.

If you have closed on your new home, please take a few minutes to complete the follow-up home buying survey. It is important that we have information about your closing so that we can understand your entire home buying experience.

[Take the follow-up survey now](#)

The survey should take less than 10 minutes. [To show our appreciation, we'll send you an additional \$5 thank you gift when you complete the follow-up survey.]

If you haven't closed on your new home yet, that's ok – please complete the survey after you have closed.

Thank you again for your participation.

Sincerely,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

21. Follow-up survey final reminder email

Sent to people who have had their purchase offer accepted, but not yet closed, as of Periodic survey #6, and have not yet completed the follow-up survey. Sent 24 hours before the close of the follow-up survey window.

FROM: CFPB Home Buying Study

SUBJECT: Only 24 hours left to take the follow-up home buying survey

[CFPB logo]

Hello,

Time is running out – we need your follow-up survey as soon as possible! Your responses are really important to helping us educate and empower future home buyers.

You only have 24 hours left to finish the follow-up survey. If you have closed on your new home, please take the survey now.

[Take the follow-up survey now](#)

If you already started, all of your progress on the survey has been saved. You can continue from where you left off by clicking above.

[To show our appreciation, we'll send you an additional \$5 thank you gift when you complete the follow-up survey.]

If you haven't closed on your new home yet, please disregard this message.

Thank you again for your participation.

Sincerely
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov

22. Follow-up survey completion thank you email

Sent to people who have completed the follow-up survey. Sent immediately upon submit of follow-up survey.

FROM: CFPB Home Buying Study
SUBJECT: Thank you for participating!

[CFPB logo]

Hello,

You've successfully submitted your follow-up survey! Thank you for participating in this study. The information you have provided will help us educate and empower future homebuyers – we really appreciate your help.

[We're sending a thank you gift of \$5 [to your PayPal account / as an Amazon e-gift card / as a use-anywhere e-gift card / as a use-anywhere gift card to the address you specified]. [You will receive an email from {gift sender email} at {participant gift email address} with the details.] If you don't receive this gift within [3/6] business days, please contact our processing team at study@CFPB-homebuying.org.]

If you agreed to provide your Closing Disclosure, you should have received a separate email with instructions. Otherwise, this is the last email you will receive from us.

Thank you again for your participation.

Sincerely,
Dustin Beckett
Lead Researcher, Home Buying Study Team
Consumer Financial Protection Bureau
dustin.h.beckett@cfpb.gov