

**Research and Innovation Support Services  
for the Consumer Financial Protection Bureau (CFPB)**  
Abt Associates, Inc.

## **Consent Form: Focus Groups**

**Purpose:**

Abt Associates, an independent national research firm, is currently working on an important study for the Consumer Financial Protection Bureau (CFPB). As part of its mission, CFPB provides financial education to consumers and develops materials both for consumers and for financial educators to use with their clients. In this study, the CFPB wants to learn about how financial educators are using several CFPB financial education tools, including a well-being scale, an auto shopping guide, a resource inventory for financial educators, and a “behind on bills” handbook. The purpose of the study is to obtain insights into the usability of these financial education tools. You are invited to participate.

**Procedures:**

If you participate in this study, you will be in a focus group of approximately 10 financial educators. There will be a facilitator who will ask questions and facilitate the discussion. You will be given one of the financial tools to read, and then asked questions about how comprehensible, efficient, and appropriate the tools are. You will also be asked questions about the contribution and appeal of the tools to your work as a financial educator. CFPB seeks to better understand how financial educators view and use these tools so they can tailor them to improve their usability.

**Your participation is completely voluntary. You may withdraw from this study at any time without penalty.** The group discussion will take approximately two hours and at the end of the focus group, you will be given \$50 to thank you for your time.

**Benefits and Risks:**

Your participation may benefit you and other financial educators by sharing perspectives on these financial education tools, which may ultimately make the tools of greater use to consumers. No risk greater than those experienced in ordinary conversation are anticipated. Everyone will be asked to respect the privacy of the other group members and of tools that are not yet available publicly. All participants will be asked not to disclose anything said within the context of the discussion, but it is important to understand that other people in the group with you may not keep all information private.

**Privacy:**

We ask that participants in focus groups only use their first names during the session. You will be assigned a unique identifier or pseudonym in the transcripts of the discussion. The anonymized transcripts will be analyzed by the study team including Abt Associates and shared with CFPB staff. No individual participant will be identified or linked to the results. All information obtained in this study will be kept strictly private to the extent allowable by law.

**Paperwork Reduction Act of 1995:**

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 control number 3170-0036.

**Consent:**

**By signing this consent form, you are indicating that you have read the above information and agree to participate in this focus group.**

**Participant's signature:** \_\_\_\_\_

**Printed name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

If you have any questions or concerns about this study, please contact the Project Director, Dr. Anna Jefferson, at Abt Associates at (617) 520-2898. If you want to talk with someone about your rights as a research participant, you may contact Abt Associates' Institutional Review Board toll-free at 1-877-520-6835.