

Personal Finance Pedagogy User Research Screener

Quota

Adults who state that they:

- Work full time as 7th -12th grade public school teachers
- Teach personal finance in the majority of their courses
- Possess at least 4 years of teaching experience
- Teach in Virginia, Maryland, Delaware, or the District of Columbia

Recruit for:

- Mix of race and ethnicity
- Mix of education (Bachelors, Masters, Ph.D.)
- Mix of certifications (Career and Technical Education, Math, Science, Social Science)
- Equal distribution of gender as possible (Discipline of teaching tends to skew female)
- Mix of grade levels ranging from 7th to 12th grade (Up to [1] 7th or 8th grade teacher)

Recruitment Plan

- Recruitment will be conducted by Fors Marsh and facilitated by the Recruitment Liaison at Consumer Financial Protection Bureau (CFPB), Maria Porta.
- Ms. Porta and Office of Financial Education points of contact to supply a list of potential participants to reach out to via email.
- Fors Marsh will program recruitment screener and generate a link to the screener for disseminating with potential participants.
- Email will be sent out by Fors Marsh to participants on the list.
- Ms. Porta will follow up with participants who qualify through the screener via phone call to confirm eligibility and schedule participants for interviews.
- Maria Porta will send confirmation emails to participants containing interview details (date, time, location, requirements, etc.).
- Maria Porta will be conducting interviews, which will be approximately 60 minutes in length, in-person and will hand participants their compensation of \$75 in the form of a gift card at the beginning of interview.

Email Communications

Subject: Consumer Financial Protection Bureau (CFPB) Financial Education Teacher Study

[Participant Name],

You are receiving this email because you were referred to us by Leslie Jones, Youth Financial Education Analyst, working at the Consumer Financial Protection Bureau (CFPB) within the Office of Financial Education, as someone who would be a great fit for an upcoming study. Our firm, Fors Marsh Group, has been hired on behalf of the CFPB to facilitate this study. Compensation of \$75 in the form of a gift card will be provided to those who participate in the study.

The CFPB, a U.S. government agency, would like to speak with teachers who specialize in teaching personal finance in their classroom. We want to gain an understanding about what you need in the classroom as a personal finance educator as well as get your feedback on a new product we are working on. Your participation will provide us valuable insights into how to improve the teaching product in the future.

If you **teach personal finance to 7th through 12th graders in a public school** and are interested in participating, please complete the following questionnaire at your earliest convenience at [**insert link here.**] We encourage you to participate even if you are not familiar with the CFPB.

If you qualify, we will call you to schedule a session. The sessions typically last around 60 minutes and will be in-person at your work or at a local library.

Thank you in advance for your help!

About Us

The CFPB is a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly. We also help educate consumers about financial products and services to ensure you have the information you need to make informed decisions.

Web-based Screener (NOTE: Items in grey are FMG standard recruiting items.)

Thank you for your interest in participating in this research study. The following study is sponsored by the Consumer Financial Protection Bureau (CFPB), a U.S. Government agency that makes consumer financial markets work for consumers, responsible providers, and the economy as a whole. CFPB protects consumers from unfair, deceptive, or abusive practices and take action against companies that break the law. CFPB arms people with the information, steps, and tools that they need to make smart financial decisions.

We would like to speak with 7th through 12th grade teachers, who teach personal finance regularly in their classrooms, about their experiences as well as get feedback on a teaching product we are currently working on.

One-on-one, in-person interviews will be held **[date] through [date]** and will take place in your place of work or a local library, depending on your preference and availability. Compensation of \$75 in the form of a gift card will be provided to those who participate in the study.

If you are interested in participating, please complete this questionnaire by **[date]**. If you qualify for this study, we will contact you for further screening and schedule you at time that is convenient for you.

[Link to new window]

[Paragraph below in the new window]

[Privacy Act Statement will be included]

Privacy Act Statement

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

The information you provide through your responses to Fors Marsh will assist the study sponsor, the Consumer Financial Protection Bureau (“CFPB”), in providing feedback on teaching personal finance to high school students. The CFPB will not obtain nor access any directly identifying information from Fors Marsh 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 Consumer Education and Engagement Records , 79 FR 78839. 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 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, email address and recordings, and you may withdraw participation at any time. However, if you do not include the requested information, you may not participate in the interview.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and not withstanding any other provision of law a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0036. It expires on 8/31/2019. The time required to complete this information collection is estimated to average approximately 15 minutes per response. 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 Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to CFPB_PRA@cfpb.gov.

Screener Questions

[The gray highlighted questions are standard FMG questions]

Q1. First Name [Text Box] Last Name [Text Box]

Q2. Email [Text Box]

Q3. Mobile number: [Text Box]

Q4. Age [Radio button]

1. 18-25
2. 26-35
3. 36-45
4. 46-55
5. 56-65
6. 66+

Q5. What is your gender? [Radio button]

1. Female
2. Male

Q6. Are you Hispanic, Latino, or Spanish origin?

1. No, not of Hispanic, Latino, or Spanish origin
2. Yes, Hispanic, Latino, or Spanish origin

Q7. Please select all of the following that best describes your race: [Check boxes]

1. White
2. Black or African American
3. American Indian or Alaska Native
4. Asian
5. Native Hawaiian or Other Pacific Islander
- 6.

Q8. What city and state do you live in? [**Text Box**]

Q9. What city and state do you currently teach in? [**Text Box for city, Dropdown for state**]
[Virginia, Maryland, District of Columbia and Delaware acceptable states, terminate otherwise]

Q10. How many years have you been teaching? [**Text Box**]

1. 1-4 years
2. 5-9 years
3. 10-14 years
4. 15-19 years
5. 20+ years

[If Q10A1, terminate]

Q11. How many years have you been teaching personal finance in your classroom? [**Text Box**]

Q12. Please select the type of school you currently teach in: [**Radio button**]

1. Public
2. Charter
3. Private

[If Q12A2 or Q12A3, terminate]

Q13. What grade level do you currently teach? [**Check Box**]

[List K-12, If K-6 alone selected, terminate]

Q14. What subject area(s) do you currently teach? Select all that apply. [**Check Box**]

1. Career Technical Education
2. Mathematics
3. Sciences
4. Social Sciences
5. Language Arts
6. Fine Arts
7. Other

[If Q14A6 or Q14A7, terminate]

Q15. Which of the following best describes your involvement in financial education? [**Radio button**]

1. I teach personal finance courses required for graduation.
2. I teach courses required for graduation which incorporate personal finance into the curriculum.
3. I teach courses that are not required for graduation, but incorporate personal finance topics into the curriculum.
4. None of my courses incorporate personal finance topics.

[If Q15A4, then terminate]

Q16. What percentage of students at your school qualifies for a free or reduced-price lunch? [**Radio button**]

1. Less than 10%
2. 10-20%
3. 21-30%
4. 31-40%
5. 41-50%
6. More than 50%

[Even mix of responses]

Phone-based Screener

Hello _____. Thank you for your interest in participating in this research study with the Consumer Financial Protection Bureau. My name is _____ and I wanted to follow up regarding a screener you completed online for an upcoming study for a new teaching product. I have a few more questions to ask you in order to see if we can schedule you. Do you have a few minutes? Your participation is completely voluntary and you can end our conversation at any time. Before asking you any questions, I'd like to read you a privacy notice.

Privacy Act Statement

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

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Participation in this study is voluntary; you are not required to participate or share any identifying information with Fors Marsh Group, including name, email address and recordings, and you may

withdraw participation at any time. However, if you do not include the requested information, you may not participate in the interview.

Abbreviated Paperwork Reduction Act Statement

This survey has been approved under the Paperwork Reduction Act of 1995 by the Federal Government's Office of Management and Budget and assigned OMB control number 3170-0036. Without this OMB control number we could not conduct this survey.

Q1. Can you please verify with me what grade level(s) you teach?

Q2. In what city and state do you currently teach?

Q3. You indicated on the questionnaire the kind of work you do as a teacher. Would you please restate the kind of work you do and tell me a bit more about what a typical day looks like for you?

[Open ended. Terminate if responses are drastically inconsistent with web screener.]

Invitation

We would like to invite you to participate in our study. We will show you a new teaching product and ask for your thoughts and opinions on it as well as how it can be improved to meet your needs as a classroom teacher. A CFPB staff member will be conducting the interview in-person at either your place of work, if your school's visitor policy allows, or at another public location, such as a public library or cafe. The entire interview should last approximately 60 minutes and you will be compensated \$75 in the form of a gift card. Would you be willing to participate in this study?

[If yes]

Q4. What location would be most convenient for you to meet for your interview?

[If place of work, Q5. If alternate location, Q6.]

Q5. Does your school have visitor policy or requirements for visitors in order to enter the school?

[Ask for the address and contact information if different from their personal contact information.]

Q6. What is an alternate location to meet that would be convenient for you?

[If café or public library, state that the location should have seating and relatively quiet enough to hold conversation. Ask for address and confirm contact information.]

Q7. What day and time would you like to schedule your interview?

[Reconfirm participant's scheduled interview date and time, contact information, and address to meet for the session.]

[If no]

Thank you for taking the time to speak with me. Please feel free to contact me if you change your mind.

Terminate Message [For both Web-based and Phone-based Screener]

Thank you for your time. Unfortunately, you do not qualify for this study. Would you like us to contact you in the future for upcoming studies you may qualify for? **[Radio button, select only one]**

1. Yes
2. No