

Your Money, Your Goals Booklet Research: Moderator Questions

Introduction

Thank you for volunteering to participate in this study today. My name is _____, and I work with the Consumer Financial Protection Bureau (CFPB), a federal government agency that was created to help consumers.

Today I would like your thoughts about *[insert explanation here depending on if this is for the debt booklet or credit booklet.]* I will ask you questions that will guide our conversation with the intent of learning more about the work you do and how the booklet factors into that work.

The entire session should last approximately four hours. Do you have any questions so far? Let's cover a few things before we get started.

Your candid feedback will be very valuable, so please speak openly about your opinions and experience. I am not the author or creator of these materials - I am interested in both your positive and negative reactions and feedback. There are no right or wrong answers, and your comments and opinions will only be used in combination with the feedback that we get from other people. As I mentioned earlier, we have a set of questions that will guide our conversation.

Do you have any questions before we get started?

Now, I will hand you the Privacy Act Statement and the Paperwork Reduction Act Statement, please read through it and let me know once you have finished.

Privacy Act Statement

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

The information you provide through your responses will assist the Consumer Financial Protection Bureau ("CFPB") in providing feedback to inform design and content revisions to specific credit tools. The CFPB will not obtain or access personally identifiable information.

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.

Paperwork Reduction Act Statement

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

Drop-off Part 1: Introduction to the booklet and role-playing related questions

Prior to passing out the booklets ask the participants about their expectations on the training:

- What are your expectations when you are being introduced to a new tool or a new resource that has been provided to you?

Pass out the booklets to the participants. After a first look at the booklet, participants will be asked:

First impressions and expectations

- For those of you who are new to this, what's your first impression?
- For those of you who worked with us in earlier testing, what differences do you notice?
- What is [debt/credit]? (or) What is credit?
- If you asked the people you work with what [debt/credit] is, how would they answer?

Previewing the tools

Show the group the front page of the tool, before they look at their sheets. Beginning the discussion about each tool, participants will be asked:

- What do you think this tool is aimed at helping your client with?
- What do you notice - what predictions can you make about this tool and what it could help your client with?
- What do you expect to get from this tool?

Facilitator gives a brief discussion about the tool and how to use it.

Tool-specific questions

After reviewing/role playing or discussing each tool, participants will be asked:

- On a scale of 1-5, how helpful is this tool in a conversation? (each tool will provide a scale question for participant to fill out)
- On a scale of 1-5, how helpful is this tool in building a plan with/for your client?
- What do you like least about this tool? What did you find confusing or dislike?
- What do you like best about this tool? What did you like or find helpful?
- What issues came up during your role play session? Describe what you did next.
- How confident did you feel in your ability to explain the topic(s) it covers?
- In your meetings with clients, when would you use this tool?
- What type of client situations do you think this would be most useful for?
- Did the tool help you identify what to do next?
- What would you do next?
- What kinds of challenges do you think people would have using it?
- Does this tool use any words that your clients would find unfamiliar or intimidating?
- What changes would you make? Is there something that you wish you had during the conversation that wasn't there? Would you need to refer to the *Your Money, Your Goals* binder?
- Does the tool replace/supplement any other resources or materials you have? Why and how?
- Overall, how did you feel when using the tool (e.g., empowered, intimidated, comfortable)?

Concluding the role-play

- Can you imagine yourself using this set of tools with your clients? Why or why not?
- How do you think the tools are organized? How would you organize them?
- What changes would you make? Is there anything would add to or take out?
- Is there anything we didn't ask that you think we should know?