

Drop-off Part 2: Individual Interview Questions

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 one hour 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.

Understanding the topic of [debt/credit] and resources related to [debt/credit] issues

- What is your understanding of [debt/credit]?
- How do you define [debt/credit]?
- How do you talk about [debt/credit] with a client so that it makes sense to them?
- How do you familiarize yourself with a [debt/credit] issue or research a [debt/credit] issue you may not be familiar with?
- How do you seek out new resources and tools to use with your clients? How about for your own personal enrichment?
- How do you learn how to use a new resource or tool?
- When is learning something new or incorporating a new tool into your work ‘worth your while’?

Practitioner’s day-to-day interactions with their clients and how they plan for them

- Does the topic of [debt/credit] come up with your clients? When does it come up?

- What situations do you often find your clients in when it comes to [debt/credit]?
- What is your client's mindset when they come to you for help? How are they thinking about a specific [debt/credit] issue?
- What is your mindset when you are working with the client on a [debt/credit] related issue?
- Could you walk us through a common interaction with a client?
- How does your work and interactions with your client differ from a front-line staff member who may see this client first?
- Where are you when you meet with clients? Do you go to your clients or are they coming to you?
- Do your clients bring anything with them to these meetings?
- Is anyone else there other than your client?
- How much time do you spend with clients?
- What client outcome(s) are you looking to achieve when you work with a client on a [debt/credit]-related issue?
- How do you match a (resource, technique, and/or tool) to achieve that outcome?
- How do you prepare for helping a client on a [debt/credit]-related issue?
- How do you decide what tools or resources to use as you prepare to work with a client?
- How do you decide whether it's better to work through a tool with a client or send the tool home with clients for them to complete on their own?

Gaps and opportunities that may exist in their current workflow or knowledge

- Do you feel like you have everything you need in order to effectively assist your clients with [debt/credit]-related issues?
- What's missing from your current resources?
- Is there anything you find particularly frustrating or a need you have that is not currently being addressed by any of the tools or resources you currently have available?
- How about from your client's perspective?
- What could be improved to make your life and your client's life easier?
- Do you feel like you have a good enough understanding of [debt/credit] issues to be able to talk about it with your client?
- What would you like to learn more about in relation to [debt/credit]?

Understand if the [debt/credit] booklet could fit into practitioner's existing workflow and satisfies an unmet need they have when working with clients

- Does this booklet expand your understanding of [debt/credit] and [debt/credit]-related issues? What about your clients' understanding?
- Is the format and amount of information sufficient to use the tools in the [debt/credit] booklet?
- What is unique about this booklet that you have not seen anywhere else?
- How about for each individual tool? Does anything stand out as unique?

Understand the audience(s) for the [debt/credit] booklet

- Who do you think the booklet is intended for? [*Probe for client, case manager, or programs*]
- What do you think is its intended use?
- Which sectors within the case management community do you think would find the most value in having resources and tools to address [debt/credit] issues with their clients? [*To better understand which practitioners the booklet would be relevant to and the circumstances in which they would use it.*]
- Is there anyone outside of the case management community that you think would find this valuable?