

## CFPB Libraries Survey Questions

### Informed Consent

Welcome to the Consumer Financial Protection Bureau (CFPB) Libraries Survey. You have been selected to take part in this survey because at some point you have had contact with the CFPB libraries program, likely either:

- by attending a webinar or training,
- ordering materials through the CFPB website, or
- by signing up at an information booth at a conference.

Before taking part in the survey, please read the following information and then indicate your agreement to participate at the bottom of the page. As one of over 1,400 libraries selected for this study, your participation in this study is important to help CFPB continue to expand and improve the libraries program, and we hope you will choose to participate. This web survey is part of a research study to find out about your library's experiences with the CFPB Library Program. The goal of the study is to find out how libraries are using the resources provided by CFPB, and how those resources might be improved.

The survey should take about 10 minutes to complete. This survey is completely voluntary. You do not have to answer any questions you do not want to, and you are free to end the survey at any time. There are little to no risks to participating in the survey. All information you provide will be kept private and your name will not be associated with research findings from this study. Your decision whether to participate in the survey will not affect your library's participation in the CFPB program. As a thank you for completing the brief survey, your library will receive a customized report detailing your library's use of financial education resources and comparing it to other libraries like yours.

If you have any questions about the survey please contact project staff at: 1-XXX-XXX-XXXX. If you have questions about your rights as a research participant you may contact the RTI Human Subjects Protection Committees at 1-866-214-2043.

- I agree to participate in the survey – **CONTINUE TO QUESTION 1**  
 I choose not to participate in the survey – **GO TO END**

CLICK **HERE** TO PRINT THIS FORM FOR YOUR RECORDS.

### A. INTRODUCTION

#### 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 assess and improve the CFPB libraries program.

The CFPB will not obtain any personally identifiable information. RTI will be making audio recordings of the focus groups, but only the transcribed text will be transmitted to the CFPB.

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 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 10 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](mailto:CFPB_PRA@cfpb.gov).

A few years ago the CFPB, a federal agency, started a program to assist libraries in providing financial education programs and resources to their communities. Through the CFPB libraries program, training, webinars, print and web-based resources about financial education are provided to libraries. Libraries can then provide these resources to their patrons. We'd like to ask you a few questions about the CFPB libraries program.

1. To the best of your knowledge, has your library taken part in the CFPB libraries program either through:
  - attending events
  - participating in trainings, or
  - using resources provided by CFPB?

O1 Yes --- **[CONTINUE TO 2a]**

O2 No --- **[GO TO QUESTION 29]**

O3 Don't Know --- **[GO TO QUESTION 2b]**

2a. When did your library first begin participating in the CFPB libraries program?

O1 Less than 6 months ago

O2 6 months to a year ago

O3 More than a year ago

O4 Don't know

2b. To the best of your knowledge, which of the following financial topics are your library patrons most interested in learning about? Select all that apply.

[ ]<sup>1</sup> College saving

- ]2 College debt repayment
- ]3 Car buying and financing
- ]4 Home buying and refinancing
- ]5 Budgeting/making ends meet
- ]6 Planning and saving for a major purchase
- ]7 Family finances – new couples, divorce, children & money, etc.
- ]8 Introduction to investing
- ]9 Debt and credit management
- ]10 Credit reports and scores
- ]11 Building or rebuilding credit
- ]12 Identity theft
- ]13 Fraud prevention
- ]14 Finding the right checking/savings accounts for you
- ]15 Retirement planning
- ]16 Tax time savings
- ]17 Other (Please specify): \_\_\_\_\_ (60 character limit)

3a. Have you or other staff at your library viewed the librarian training webinars produced by CFPB?  
*{These webinars are presentation distributed online over the last few years by CFPB. The webinars explain the CFPB Libraries Initiative and cover basic financial education topics such as retirement planning, understanding credit reports and helping patrons avoid fraud. These presentations are also archived for later viewing on the CFPB website.}*

- O1 Yes
- O2 No

3b. Have you or other staff at your library ordered any of the free financial education print publications provided by CFPB?  
*{These materials include government publications, worksheets, and brochures that can be distributed to patrons and used during financial education programs. These materials can be ordered through www.promotions.usa.gov.}*

- O1 Yes
- O2 No
- O3 Not sure

3c. Have you or other staff at your library used any of the financial education program ideas or model programs that CFPB has developed?  
*{These are ideas for financial education programs libraries can provide provided on CFPB's website monthly. Each program idea also includes links to materials and possible partners.}*

- O1 Yes
- O2 No
- O3 If no, why not? (Please specify) \_\_\_\_\_ (60 character limit)

3d. Have you or other staff at your library used any of the CFPB online financial education resources?  
*{The CFPB libraries program website provides a list of websites, videos and courses from other government agencies and nonprofit organizations. These resources are designed to help a library build resources for its patrons.}*

- O<sub>1</sub> Yes
- O<sub>2</sub> No
- O<sub>3</sub> Not sure

3e. Have you or other staff at your library used the “Community Partnership Guidebook” produced by CFPB?  
*{CFPB developed a guidebook for helping libraries think through the process of building and documenting collaborations.}*

- O<sub>1</sub> Yes
- O<sub>2</sub> No
- O<sub>3</sub> Not sure

3f. Have you or other staff at your library ordered any of the library outreach materials for financial education programs developed by CFPB?  
*{The CFPB website provides materials that libraries can use to promote the library as a place for patrons to find answers to their money-related questions. These materials include screen savers, web banners, posters, and bookmarks.}*

- O<sub>1</sub> Yes
- O<sub>2</sub> No
- O<sub>3</sub> If No, why not? (Please specify) \_\_\_\_\_ (60 character limit)

3g. Are there any other CFPB programs or resources that you have used?

- O<sub>1</sub> Yes [IF YES – Please specify] \_\_\_\_\_ (300 character limit):]
- O<sub>2</sub> No

3h. Have you or other library staff participated in in-person training provided by a CFPB representative?

- O<sub>1</sub> Yes [IF YES – Please specify] \_\_\_\_\_ (300 character limit)
- O<sub>2</sub> No

**[2 CONTINUE to question 4; IF NO, GO TO QUESTION 5]**

4. How useful have each of the following CFPB programs been in helping your library provide financial education resources or services to your patrons?  [SHOW ONLY THOSE WHERE ANSWER IS “YES” TO QUESTION 3a-3h]	1Very Useful	2Useful	3Not Very Useful	4Not at all useful
a. Librarian training webinars [3a]	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Free financial education print publications [3b]	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Financial education program ideas, model programs, or curricula ideas [3c]	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Online financial education resources [3d]	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Community partnership guidebook [3e]	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

f. Library marketing materials for financial education programs [3f]	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. [IF 3g=YES THEN FILL WITH SPECIFY RESPONSE]	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Training provided by a CFPB representative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4h. Over the last 12 months how many financial education programs has your library offered to your patrons? Please provide your best estimate: \_\_\_\_\_

4i. Over the last 12 months how many people on average attended your library's financial education programs? Please provide your best estimate: \_\_\_\_\_

**B. PRINT PUBLICATIONS**

**[IF 3b=YES CONTINUE, ELSE GO TO C. FINANCIAL EDUCATION PROGRAMMING]**

The following questions are about the print publications you ordered through CFPB.

5. Does your library distribute any print publications related to financial education from sources other than CFPB? Include only publications given away to patrons, not those in your circulating or reference collection.

O1 Yes IF YES, list the source organization(s) for these publications: \_\_\_\_\_ (100 character limit)

O2 No

O3 Don't know

6. [IF QUESTION 5 = YES]

How many different printed publications about financial education does your library distribute from sources other than CFPB?

O1 None

O2 1- 3

O3 4 - 6

O4 7- 10

O5 More than 10

O6 Don't know

7. Indicate how strongly you agree or disagree with the following statement.	1Strongly agree	2Somewhat agree	Neither agree nor disagree	3Somewhat Disagree	4Strongly disagree
a. Library patrons have shown high interest in the printed materials from CFPB that we've distributed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

b. Library patrons have provided positive feedback about the CFPB materials.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. The printed materials have been helpful to library patrons.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**[IF 3c=YES CONTINUE, ELSE GO TO SECTION D. ONLINE FINANCIAL EDUCATION RESOURCES]**

8. The following questions are about the kinds of financial education programming your library may have conducted. For these questions, financial education programming should be any **planned** outreach or instruction efforts about money or finances.

Did your library offer any financial education programming prior to the CFPB program?

- O1 Yes
- O2 No
- O3 Don't know

9. **[IF QUESTION 8=YES]**

How often did your library offer financial education programming to patrons in the year prior to participating in the CFPB program?

- O1 Never
- O2 Less than once a year
- O3 One or two times a year
- O4 Three to five times a year
- O5 Six or more times a year
- O6 Don't know

10. Has your library offered any financial education that uses CFPB materials since being part of the CFPB program?

- O1 Yes --- **CONTINUE TO QUESTION 11**
- O2 No --- **GO TO QUESTION 15**
- O3 Don't know --- **GO TO QUESTION 15**

11. Have any of these financial education programs been conducted outside of the library?

- O1 Yes
- O2 No -- **GO TO QUESTION 14**
- O3 Don't know -- **GO TO QUESTION 13**

12. **[IF QUESTION 11=YES]**

How many of these financial education programs have been conducted outside of the library?

- O1 None

- O2 1- 3
- O3 4– 6
- O4 More than 6

13. How often did your library offer financial education, using CFPB resources or materials, during the past year?
- O1 Less than once a year
  - O2 One or two times a year
  - O3 More than twice a year

14. Think about the time that your library has been participating in the CFPB program.

How many financial education programs has your library offered **without** using CFPB resources or materials during the time?

- O1 None --- **GO TO QUESTION 16**
- O2 1- 3
- O3 4– 6
- O4 7- 10
- O5 More than 10
- O6 Don't know

- 15a. What financial education programs has your library offered since being part of the CFPB program? Select all that apply.

- O1 Money management
  - O2 Retirement planning
  - O3 My Social Security
  - O4 Prevent Elder Financial Exploitation and Fraud
  - O5 Money As You Grow book club
  - O6 Reality check: Financial simulation for Teens
  - O7 Other: Please specify (300 character limit):
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15b. Indicate how strongly you agree or disagree with the following statements about your library's CFPB financial education programming.	1Strongly agree	2Somewhat agree	3Somewhat Disagree	4Strongly disagree
1. The CFPB financial education programs have been well attended.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. The CFPB financial education programs have helped meet our patrons' financial education needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

- 15c. In general, would you say that patron feedback has been:

- o1 Mostly positive
- o2 Neither positive nor negative
- o3 Mostly negative

15e. What changes to the financial education programs would better address patrons' financial education needs? Select all that apply.

- O1 Include more interactive activities
- O2 Provide more learning aids
- O3 Provide examples of how to use the programs to meet patrons' needs

15f. How helpful are the financial education program ideas that are posted regularly on the CFPB website in implementing your financial education programming?

- O1 Very helpful
- O2 Somewhat Helpful
- O3 Not very helpful
- O4 Not at all helpful
- O5 I have never reviewed the program ideas on the CFPB website

### C. ONLINE FINANCIAL EDUCATION RESOURCES

**[IF 3d=YES CONTINUE, ELSE GO TO E. COMMUNITY PARTNERSHIP]**

15. The CFPB website at [www.consumerfinance.gov](http://www.consumerfinance.gov) provides a list of financial education websites, videos, and courses from the federal government and non-profit organizations. Which of the following ways have you used the online resources provided by CFPB? Select all that apply.

- 1 Personal or library staff education
- 2 Posting to your library website or social media
- 3 Providing as a reference to patrons
- 4 As part of a financial education program
- 5 As part of outreach to the community
- 6 Some other way. Please specify (300 character limit):

- 
- O 7 Not sure which one(s)
  - O 8 Not applicable / None of the above

### D. COMMUNITY PARTNERSHIP

The next questions are about any partnering your library may have done with other organizations to provide financial education. For these questions, partnering should include any effort where your library has worked with another organization around financial education.

Some examples might include:

- providing space in your library for an organization to give financial education programs
- a librarian providing a financial education workshop to another organization, or



- working collaboratively with another organization to develop financial education resources for the community.

16. Prior to your involvement with the CFPB libraries program, did your library ever partner with other organizations to provide financial education or resources?

- O1 Yes
- O2 No
- O3 Don't know

17. Since your involvement with the CFPB libraries program, has your library partnered with other organizations to provide financial education or resources?

- O1 Yes
- O2 No
- O3 Don't know

18. **[IF QUESTION 17=YES]**

What types of organizations has your library partnered with to provide financial education?

- 1 City government
- 2 Federal government
- 3 Community organizations/non-profits
- 4 Financial company (for example a bank or insurance company)
- 5 Other: Please specify (300 character limit): \_\_\_\_\_

19. **[IF QUESTION 17=YES AND QUESTION Q3e=YES]**

Has the "Community Partnership Guidebook" from CFPB been helpful in supporting your partnerships with these other organizations?

- O1 Yes
- O2 No
- O3 Don't know

## E. OUTREACH MATERIALS

**[IF 3f= YES CONTINUE, ELSE GO TO SECTION F, GENERAL]**

20. Did your library inform patrons about available financial information prior to your involvement in the CFPB Library program?

- O1 Yes
- O2 No IF NO, go to QUESTION 21b.
- O3 Don't know, go to QUESTION 21b

21a **[IF QUESTION 20=YES]**

What methods did your library use to let patrons know about available financial education resources prior to your library's involvement in the CFPB program? Select all that apply.

- 1 Emails

- 2 Posters
- 3 Flyers
- 4 Library website or social media
- 5 Other: Please specify (300 character limit): \_\_\_\_\_

21b. What CFPB materials has your library used to promote your library as a financial education resource? Select all that apply.

- 1 Screen savers
- 2 Posters
- 3 Bookmarks
- 4 Event fliers
- 5 Tri-fold/table displays
- 6 Web graphics
- 7 Other materials: Please specify (300 character limit): \_\_\_\_\_

21c. In general, how effective would you say the materials provided by CFPB have been in promoting your library as a resource for financial information?

- 1 Very effective
- 2 Somewhat effective
- 3 Not very effective
- 4 Not at all effective

## F. GENERAL

24. Other than those provided by CFPB, has your library used any other resources or participated in any other programs to help provide financial education to your patrons?

- 1 Yes
- 2 No
- 3 Don't know

25. **[IF QUESTION 24=YES]**

What other programs or resources has your library used to provide financial education? Please specify (300 character limit ) \_\_\_\_\_

26. Would you say that the CFPB Library program has increased your library's ability to provide financial education resources to patrons?

- 1 Yes
- 2 No

27. In general, how much has the CFPB program improved your library staff's ability to respond to patrons' financial questions?

- 1 A lot
- 2 Somewhat
- 3 Not much

O4 Not at all

What other resources or support do you think would be most beneficial to your library's ability to serve as a financial education resource to your patrons? (300 character limit)\_\_\_\_\_

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**[IF QUESTION 1 = NO CONTINUE, ELSE GO TO END]**

29. Prior to receiving this survey, were you aware of the CFPB Library program?

O1 Yes

O2 No

30. **[IF QUESTION 29 = YES]**

Why hasn't your library participated in the CFPB Library program to date? (Select all that apply)

Topics do not address needs of the library community

Limited staff resources

Online Limited technology resource

Other: Please specify (300 character limit):\_\_\_\_\_

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31. New Question: What type of programs does your library currently provide for patrons?

Workshops with guest speakers

Webinars

Online resources

Access to Business librarian or other specialist

Other: Please specify (300 character limit):\_\_\_\_\_

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32. Would you like to receive information about participation in the CFPB Library program?

O1 Yes

O2 No

**G. SURVEY CLOSE**

END. Thank you for completing this survey!