

## Qualitative Interview Survey/Focus Groups

Conducting qualitative interviews can be very straight forward if you are prepared. The interviewer will need to arrange the interview, ensure that participant understands what he or she will be asked to provide, and how the information provided will be used.

Each interview should include audio recording if the participant agrees to the recording. This will ensure that accurate notes can be compiled. It is also advised to have a note taker attend the interview. This will allow the interviewer to interact with the participant without pausing to collect notes. It can be very challenging to take notes and conduct the interview. If a note taker is not available, the interviewer should conduct the interview taking down sparse notes while relying on the audio recording to capture the information provided. It is ideal to complete the full set of notes shortly after the interview by listening to the recording.

Informed consent should be provided to each participant prior to the qualitative interview. The draft qualitative instrument includes consent language along with instructions for the participant to describe the interview.

The following is the qualitative instrument guide that can be used during an individual interview and in focus group settings:

### Qualitative Instrument

Thank you for participating in today's discussion about the Consumer Financial Protection Bureau's (CFPB) Library Program. This discussion is one of several discussions that we are conducting with library staff from around the country. The discussions are part of a larger research study that will be used in evaluating the use and implementation of CFPB financial literacy resources in libraries.

You have been selected to take part in this discussion 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.

We will be speaking with approximately 12 individuals such as yourself, so your answers are very important.

Over the next 45 minutes, we will be asking you a series of questions related to your library's use of the program. I will ask questions and take notes throughout the discussion to make sure

that I fully understand and document your input. With your permission, I will record the session so that I can check my notes for accuracy. The recording will not be used for any other purpose, and will be destroyed as soon as the analysis of your information is completed. All individual responses will be kept private. No identifying information will be used in any notes or reports so your responses will not be linked to you.

Your participation is completely voluntary so if at any time you feel uncomfortable, you are free to skip any questions or end the interview without any explanation. There are little to no risks to participating in the survey. Your decision whether to participate in the survey will not affect your library's participation in the CFPB program.

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.

Do you have any questions? ANSWER QUESTIONS

Would it be OK for us to audio record the session?

IF YES - START RECORDING

IF NO - OK, then we'll just document your response through our notes.

Do I have your permission to continue with the interview? IF YES - CONTINUE; IF NO - END CALL: Thank you for your time.

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OK let's begin.

### **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 notwithstanding 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 45 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).

The CFPB has a goal of educating consumers and promoting financial literacy. Through the Library Program, the CFPB wants to provide financial literacy resources that library staff can use to provide information to the communities they serve. During the past few years, CFPB has provided libraries with financial literacy resources such as free print materials, online resources, librarian training, marketing materials, and a guidebook for partnering with local organizations.

1. On a scale of 1 to 5, with 5 being “very familiar”, how familiar are you with CFPB’s financial literacy initiatives and resources?
  - 1a. When did your library incorporate CFPB financial literacy resources?
  - 1b. were you involved in that process? [Yes/No]
2. Tell me about any print publications related to financial education that your library distributed prior to the publications you ordered through CFPB?
  - 2a. Are there any programs or resources that you have replaced with CFPB financial literacy programs and materials?
3. What are the most effective [or “popular”] resources that CFPB has provided to your library?
  - 3a. What types of financial literacy content are most patrons looking for?
  - 3b. Are there any resources that CFPB has provided that appear to be less effective [or “popular”]?
4. What is the average attendance at the financial education programs that you have offered?  3-10 attendees;  11-20 attendees;  21-30 attendees;  31+ attendees
  - 4a. How has this compared to other programs your library has offered?
5. How do you promote CFPB financial education resources to your patrons?
  - 5a. How could CFPB help libraries attract more patrons to their financial education programs?

6. How do you assess the usefulness of CFPB resources, programs, and materials for your library patrons?
  - 6a. Do you have any formal feedback mechanisms such as comment cards or surveys that library patrons can fill out?
  - 6b. IF YES TO 7a: How frequently do you collect feedback?
7. What kind of feedback have library patrons provided about the financial education resources?
8. Can you think of other financial literacy resources or topics that would be useful to your patrons?
9. What resources do libraries need to meet the financial education needs of the community they serve?
10. Are there any challenges or barriers that prevent your library from utilizing more of the financial literacy resources provided by CFPB?
11. How can CFPB more effectively recruit new libraries to participate in the financial literacy program?

## **CONCLUSION**

12. Do you have any additional comments about the CFPB program?

That is all the questions I have for you today. Thank you for your time.