

Consumer Financial Protection Bureau Older Americans Participant Screener

Quota:

- Focus Groups
 - Six groups of 8-10 participants.
 - 3 groups at Fors Marsh Group (FMG) facility, 3 groups in location to be determined.
 - All participants should be 62 years or older, and should have a bank/credit union checking account.
 - Participants should be conversant in English.
 - We will seek to recruit a diverse mix of gender, age (groups should be a mix of participants in 60s, 70s, and, if possible, 80s), and household income level.
 - Roughly 25 percent of participants should also be providing assistance with finances to an older relative.

Recruitment Plan:

- The study will be advertised by:
 - Emailing and calling contacts in the facility databases;
- Respondents must first complete a screener to determine if they qualify for the study;
- Respondents who qualify are then contacted to schedule a session;
- Respondents are sent a confirmation email with directions to the facility
- Respondents are contacted the day before the session to remind them about their appointment;
- Participants' information is reconfirmed upon arrival; and
- Participants are compensated \$75 in the form of a prepaid Visa gift card for their time (60 minutes) upon completion.

Recruitment Language

Seeking Older Consumers for Interviews Regarding Personal Finances

We are currently recruiting adults age 62 and older to participate in focus groups about their experiences and decision-making processes regarding personal finances.

The groups will last 60 minutes and participants will be paid \$75 in the form of a prepaid Visa gift card. The study will take place at [location] and we are currently scheduling participants for [dates]. This research is being sponsored by the Consumer Financial Protection Bureau (CFPB), a Federal Government agency that was created to help consumers. Feedback from the interviews will be used to help the CFPB understand consumers' experiences and to recommend that financial institutions offer certain product/account features and services to consumers.

If you are interested in participating, please contact us at [contact info]. We will ask you to complete a short screener and we will notify you if you qualify for the study.

Thank you!

Web-Based Screener

[NEW SCREEN]

Thank you for your interest in participating in a study with Fors Marsh Group. We are seeking participants for focus groups to discuss your experiences and decision-making processes with regard to your personal finances.

Groups will take place the week of [month/date] at [location]. If you are interested in participating, please complete this questionnaire. If you qualify for this study, we will contact you to schedule a time that is convenient for you. Compensation (\$75) in the form of a prepaid Visa gift card will be provided to those who participate.

Thank you for your interest.

[NEW SCREEN]

Please note that your responses to these questions will remain private and will only be used for the purpose of scheduling your session if you qualify for the study. The following Privacy Act Statement guides the handling of your responses.

Privacy Act Statement

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

The information you provide through your responses to Fors Marsh Group will assist the study sponsor, the Consumer Financial Protection Bureau (“CFPB”), in determining your eligibility to participate in a study that will focus on the development and improvement of CFPB tools and resources to assist consumers.

The CFPB will not obtain and access identifying information from Fors Marsh about study participants including name, email, gender, race and ethnic origin related to 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 will be treated in accordance with the System of Records Notice (“SORN”), CFPB.021: CFPB Consumer Education and Engagement Records, 77 FR 60382. 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, audio recording, and you may withdraw participation at any time. However, if you do not include the requested information, you may not be eligible to participate in the study.

Paperwork Reduction Act

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 OMB control number. The OMB control number for this collection is 3170-0036. It expires on 08/31/2019. The time required to complete this information collection is estimated to average approximately 5 minutes per response. Responding to this collection of information is voluntary. 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.

[NEW SCREEN]

Q1_1. First name:
[\[Open-end text box\]](#)

Q1_2. Last name:
[\[Open-end text box\]](#)

Q1_3. Email:
[\[Open-end text box\]](#)
[\[Validate email\]](#)

Q1_4. Mobile number:
[\[Open-end text box\]](#)
[\[Validate telephone\]](#)

Q1_5. Alternate number:
[\[Open-end text box\]](#)
[\[Validate telephone\]](#)

[NEW SCREEN]

Q2. What is your age?
[\[Single Punch\]](#)

0-17	01	Ineligible
18-36	02	Ineligible
37-46	03	Ineligible
47-61	04	Ineligible
62-69	05	Eligible
70-79	06	Eligible

80+	07	Eligible
Refused	-99	Ineligible

Q3_1. Do you have a checking account at a bank or credit union?

[Single Punch]

Yes	01	Eligible
No	02	Ineligible
Refused	-99	Ineligible

Q4. Who typically makes decisions about money in your household?

[Single Punch]

You	01	Eligible
Your spouse/partner	02	Ineligible
You and your spouse/partner	03	Eligible
You and another family member (or family members)	04	Eligible
Another family member (or family members)	05	Ineligible
Someone else	06	Ineligible
Nobody	07	Ineligible
Don't Know/Not Sure	98	Ineligible
Refused	-99	Ineligible

[NEW SCREEN]

Q5. Within the last 5 years, have you or an immediate family member worked for any of the following types of business? Select all that apply.

[Multi-Punch]

Yes	01
No	02
Refused	-99

An advertising or public relations firm	Ineligible
A marketing or market research firm or department	Ineligible
A marketing or market research consultant	Ineligible
Any kind of media company, like a TV or radio station or newspaper	Ineligible
A Government agency that regulates the financial industry	Ineligible
None of the above	Eligible

Q6. When, if ever, was the last time you participated in a marketing research study, such as a consumer interview or a group discussion?

[Single Punch]

Within the past three months	01	Ineligible
More than three months ago	02	Eligible
Never	03	Eligible
Refused	-99	Ineligible

[IF INELIGIBLE, TERMINATE HERE USING THE LANGUAGE BELOW; IF ELIGIBLE, CONTINUE TO SECTION 2]

[NEW SCREEN]

We're sorry, but you do not qualify for this study. Thank you for your interest.

[End Survey]

Section 2: Demographic Items

[NEW SCREEN]

Q7. What is your gender?

[Single Punch]

Male	01
Female	02
Other	03
Refused	-99

Q8. Are you of Hispanic or Latin American origin?

[Single Punch]

Yes	01
No	02
Don't Know/Not Sure	98
Refused	-99

Q9. Which of the following best describes your race? Select all that apply.

[Multi-Punch]

[RANDOMIZE ORDER, BUT ALWAYS ASK "Some other race" LAST.]	Yes	No	Refused
White	01	02	-99
Black/African American	01	02	-99
American Indian or Alaska Native	01	02	-99
Asian	01	02	-99
Native Hawaiian or Pacific Islander	01	02	-99
Some Other Race	01	02	-99

[NEW SCREEN]

Q10. What is the highest level of education you have completed?

[Single Punch]

Less than high school degree or equivalent	01
High school graduate (GED or Diploma)	02
Some certificate or trade school courses completed	03
Trade school certificate	04
Some college courses completed	05
Associate degree (2-year)	06

Bachelor's degree (4-year)	07
Some graduate courses completed	08
Post-graduate degree (master's or doctorate)	09
Refused	-99

Q11. Which of the following best describes what you are currently doing? Select all that apply.

[Multi-Punch]

		Yes	No	Refused
01	Employed full-time	01	02	-99
02	Employed part-time	01	02	-99
03	Full-time student	01	02	-99
04	Part-time student	01	02	-99
05	Homemaker	01	02	-99
06	Self-employed	01	02	-99
07	Retired	01	02	-99
08	Disabled	01	02	-99
09	Not currently employed	01	02	-99
10	Other	01	02	-99

[If Q11 = 03, 05, 07, 08 or 09, skip to Q13]

[NEW SCREEN]

Q12. What type of organization are you employed by?

[Single Punch]

	Yes
Private for-profit company or business	01
Not-for-profit (tax exempt) company or charitable organization	02
Government (Federal, state, or local)	03
Public Service (Teaching)	04
Self-employed business or professional practice	05
Refused	-99

Q13. Are you currently serving or have you ever served in the U.S. Military?

[Single Punch]

Yes	01
No	02
Refused	-99

Q14. What is the monetary value of your total net worth (e.g., income, personal property, stocks)?

[Single Punch]

Less than \$30,000	01
\$30,000 to \$49,999	02
\$50,000 to \$99,999	03
\$100,000 to \$150,000	04
More than \$150,000	05
Don't Know/Not Sure	98
Refused	-99

[NEW SCREEN]

Q15. Do you have any responsibility for managing the finances of a relative or someone else?

[Single Punch]

Yes, for someone 61 or younger	01
Yes, for someone 62 or older	02
No	03
Refused	-99

[NEW SCREEN]

Final Message [if they qualify and complete survey]

Thank you for completing this questionnaire. If you qualify for this study, we will be in contact with you to schedule a time that is convenient for you.

If you have any questions, please contact us at ux@forsmarshgroup.com or call us at 571-858-3817. You can also visit our website at www.forsmarshgroup.com or our Facebook page: <http://www.facebook.com/ForsMarshGroup>.

Phone-Based Screener (for those who qualify based on web-based screener)

Hello _____. Thank you for your interest in participating in our interviews about your experiences and decision-making processes regarding personal finances. My name is _____ and I wanted to follow up regarding a screener that you completed recently for an upcoming study. I wanted to ask a couple more questions and see if we can schedule you. Your participation is completely voluntary. Do you have a few minutes?

Privacy Act Statement

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

The information you provide through your responses to Fors Marsh Group will assist the study sponsor, the Consumer Financial Protection Bureau (“CFPB”), in determining your eligibility to participate in a study that will focus on the development and improvement of CFPB tools and resources to assist consumers.

A federal law called the Privacy Act directs how the CFPB collects, keeps and shares your personal, private information- including the personal information contained in your answers to these questions. Your participation is completely voluntary, and is subject to the CFPB privacy policy that can be found on our website, consumerfinance.gov.

Abbreviated Paperwork Reduction Act

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. The is voluntary and will only take about 5 minutes.

1. Can you please verify your age?
3. Can you please verify your highest level of education?

[\[If responses are confirmed – proceed with scheduling.\]](#)

Thank you for your time.