

**Request for Approval under the “GENERIC INFORMATION COLLECTION
PLAN FOR QUALITATIVE CONSUMER EDUCATION, ENGAGEMENT, AND
EXPERIENCE INFORMATION COLLECTIONS”
(OMB Control Number: 3170-0036)**

1. TITLE OF INFORMATION COLLECTION: Delayed Entry Program Survey

2. PURPOSE: This information collection will gather feedback on the Misadventures in Money Management program (offered through the Delayed Entry Program (DEP) learning program), and assess whether understanding of financial issues changed as a result of this curriculum.

Our goal is to:

1. Understand which financial issues are of greatest concern to this demographic.
2. Assess the quality of the financial information they are receiving from online sources, in order to learn what impact to knowledge gained it may have on this population.
3. Measure change in the participants’ attitude, behavior, and skill level regarding the financial education topics covered in the Bureau’s online education program upon completion.

We have eight categories of questions that we would like to ask participants during the post assessment. The information we are collecting in the pre/post assessment will be used for internal program improvement only and will not be used for external publication.

3. DESCRIPTION OF RESPONDENTS: The respondents of this survey are individuals who have signed a contract with the Armed Forces and are currently in the Department of Defense Delayed Entry Program (DEP) working directly with their recruiter while awaiting an opening slot for entry into basic training.

4. TYPE OF COLLECTION (ADMINISTRATION OF THE INSTRUMENT):

a. How will you collect the information? (Check all that apply)

- | | |
|--|--------------------------------------|
| <input checked="" type="checkbox"/> Web-based or other forms of Social Media | <input type="checkbox"/> Telephone |
| <input type="checkbox"/> In-person | <input type="checkbox"/> Mail |
| <input type="checkbox"/> Small Discussion Group | <input type="checkbox"/> Focus Group |
| <input type="checkbox"/> Other, Explain _____ | |

b. Will interviewers or facilitators be used?

- Yes No Not Applicable

5. FOCUS GROUP OR SURVEY:

If you plan to conduct a focus group or survey, please provide answers to the following questions:

a. Do you have a customer list or something similar that defines the universe of potential respondents and do you have a sampling plan for selecting from this universe?

Yes No Not Applicable

b. If the answer is yes, please provide a description below. If the answer is no, please provide a description of how you plan to identify your potential group of respondents and how you will select them?

The Consumer Financial Protection Bureau (CFPB) has in place an online financial education eLearning program for recruits in the Department of Defense Delayed Entry Program (DEP). These recruits who receive this training will also receive the survey as part of the training program.

6. INFORMATION COLLECTION PROCEDURES

Please summarize the procedures that will be used to collect data from respondents.

We will use the existing pre/post survey vehicle which currently exists in the DEP program. The recruiter provides the unique URL to the recruit. The program begins with a video overview and then the pre-assessment begins. Once the recruit completes all six character missions, the post-assessment begins. Once the post-assessment is complete the recruit will receive their certificate of completion.

We currently have 8,500 participants who have completed the entire program and 13,500 have accessed the program. We want 15% or 1,200 future participants to take the survey. Once we reach our survey goal, we will leave the pre-assessment and post-assessment questions in place to continuously collect feedback from 3% of the overall program population by randomly selecting participants who access the program from all Service lines except the Reserve Officers' Training Corps (ROTC). We will maintain 100% survey participation on the ROTC lines.

7. PERSONALLY IDENTIFIABLE INFORMATION:

a. Is personally identifiable information (PII) collected? Yes No

b. If Yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974? Yes No Not Applicable

c. If Applicable, has a System or Records Notice (SORN) been published?

Yes No Not Applicable

If yes, cite the SORN. Title: _____
_____ FR _____.

d. If applicable, what is the link the Privacy Impact Assessment (PIA)?

8. INCENTIVES:

a. Is an incentive provided to participants? [] Yes [x] No

b. If Yes, provide the amount or value of the incentive? \$_____.

c. If Yes, provide a statement justifying the use and amount of the incentive.

9. ASSURANCES OF CONFIDENTIALITY:

a. Will a pledge of confidentiality be made to respondents? [] Yes [x] No

b. If Yes, please cite the statute, regulation, or contractual terms supporting the pledge.

10. JUSTIFICATION OF SENSITIVE QUESTIONS (if applicable): N/A

11. BURDEN HOURS:

| Category of Respondent | Number of Respondents | Frequency | Number of Responses | Response Time (hours) | Burden (hours) |
|--|-----------------------|------------|---------------------|-----------------------|----------------|
| Delayed Entry Pre Assessment | 1,200 | 1 | 1,200 | .26 | 312 |
| Delayed Entry Post Assessment | 1,200 | 1 | 1,200 | .18 | 216 |
| Ongoing annual pre and post assessment survey (3% of total population) | 400 | 1 | 400 | .44 | 176 |
| Totals | 1,200* | ////////// | 2,800 | ////////// | 704 |

* Respondents to the Post-Assessment and Ongoing pre and post assessment surveys are a subset of those who respondent to Pre-Assessment.

12. FEDERAL COST: The estimated annual cost to the Federal government is \$ 39,072 .

13. CERTIFICATION:

CERTIFICATION PURSUANT TO 5 CFR 1320.9, AND THE RELATED PROVISIONS OF 5 CFR 1320.8(b)(3) :

By submitting this document, the Bureau certifies the following to be true:

(a) It is necessary for the proper performance of agency functions;

- (b) It avoids unnecessary duplication;
- (c) It uses plain, coherent, and unambiguous terminology that is understandable to respondents;
- (d) Its implementation will be consistent and compatible with current reporting and recordkeeping practices;
- (e) It indicates the retention period for recordkeeping requirements;
- (f) It informs respondents of the information called for under 5 CFR 1320.8(b)(3):
 - (i) Why the information is being collected;
 - (ii) Use of information;
 - (iii) Burden estimate;
 - (iv) Nature of response (voluntary);
 - (v) Nature and extent of confidentiality; and
 - (vi) Need to display currently valid OMB control number;
- (g) It was developed by an office that has planned and allocated resources for the efficient and effective management and use of the information to be collected;
- (h) It uses effective and efficient statistical survey methodology; and
- (i) It makes appropriate use of information technology.

CERTIFICATION FOR INFORMATION COLLECTIONS SUBMITTED UNDER A GENERIC INFORMATION COLLECTION PLAN

By submitting this document, the Bureau certifies the following to be true:

- The collection is voluntary.
- The collection is low-burden for respondents.
- The collection is non-controversial and does not raise issues of concern to other federal agencies.
- Information gathered will not be used for the purpose of substantially informing influential policy decisions.
- The collection is not statistically significant; the results are not intended to be generalizable beyond the survey population.
- The results will not be used to measure regulatory compliance or for program evaluation.