Pick-up: Individual Interviews

Follow up questions for use upon return to the site.

Thank you for participating in this process. 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.

Overall debrief

- How did it go? Did you get around to using any of the tools or at least take a look at it? Tell me about how it went.

How the booklet was used?

- Where is your booklet? (If it's not with them during the session, ask why.)
- Where did you keep the booklet this month?
- Did you use it in their home? Your office? Somewhere else?
- How did you share the tools with clients?
- Have you ever used the *Your Money, Your Goals* binder? If so, how was it using the tools in the booklet compared to using the tools in the binder?

Choosing and using the tools with clients

Ask to see any examples of use if case manager has them.

- How often did you use the tools in the booklet with clients?
- Can you describe how you introduced the tools to two different clients? What were their reactions?
- How did you decide which tools to use with a client?
- How did you navigate to the tools you decided to use?
- Did you show the table of contents to clients?
- If so, for what purpose? How did they react? (Did clients identify a tool to use?). If not, why?
- When you thought you might use part or parts of the booklet in a meeting, how did you prepare beforehand?
- (If they used more than one tool in the meeting.) Did you feel that these particular tools worked together well? Did you have enough time in your meeting to work through these tools in a way you felt was effective?
- If you asked a client to complete a tool during your meeting, did you keep a copy of the tool for your file?
- Did you send tools home with clients? Which ones? If you talked to them over the phone about it, how did it go?
- Have you met with any of your clients since you sent a tool home with them? Have you noticed any effect on your client's behavior/attitude/perspective?

Tool-specific questions

Ask to see examples of use if case manager has them.

- Did you use this with your client?
- On a scale of 1-5, how useful was this tool? (for each tool will provide a scale question for participant to fill out)
- What prompted you to use this tool?
- Which part(s) did the client fill in or read? Why?
- What part(s) did you need to fill in or read? Why?
- What is/was the client's mood while using the tool?
- How does this compare to other tools you already use? How are you integrating this tool with any other tools you already use? What differentiates it from other tools that you used?
- How long did it take?
- Did you try the "Start with one question?"
- Was the tool easy or hard to read? Were certain parts easier or harder? Did your clients find any words unfamiliar or intimidating?
- What do you think about the amount of information provided on this page?
- What questions did your clients have?
- What changes would you make? Is there something that you wish you had during the conversation that wasn't there?
- What issues came up during your session?
- What did you do next?
- What type of client situation do you think this would be most useful for?
- Thinking back to when we dropped these tools off and how you useful you expected this tool to be, did it meet your expectations?
- Overall, how did you feel when using the tool (e.g., empowered, intimidated, comfortable)?

The introduction in retrospect

- What aspects of the introduction ended up being useful to you?
- Did the introduction prepare you for using the tools or the booklet as a whole?

- Did you know what to do with the booklet?
- Was there anything the introduction did not prepare you for?
- In the time since the introduction, have you checked-in with anyone else to trade ideas or troubleshoot challenges in using the booklet?
- Do you remember which tools you used during the introduction?
- Any ideas for improving the introduction?

Extending the experience beyond the booklet

- Does the booklet pair well with any other resources or materials you have? Why?
- Did you use any other materials or media to complement the booklet? Why?
- Have you used any other CFPB materials or resources with your client?
- What did you think about the links to go online to print out additional materials for your client?
- You see this link on the back for more information about *Your Money, Your Goals*. What type of information do you think would be there to supplement what's in these tools already?
- Can you think of a specific tool that it would be helpful to get more information on?
- What are your first impressions of this webpage?
- What on this page is relevant to you?
- Is there any term that's confusing or unclear?
- If you were looking for more information related to any of the tools, where would you go? Why did you click on this first?
- What would you do next?
- Do you have any recommendations for how to improve this page?

Questions about NOT using the booklet

If they didn't use it, we want to create space for honest conversation.

- Can you tell us what made you decide not to use it?
    - Why do you think it wouldn't have been appropriate to use with clients?
    - What did you use with your clients?
    - Can you tell us what tools you already have which are more effective? Why?
    - What tools (any) do you think your clients need?
    - What tools do your clients think they need, or ask for?
- Are there financial topics that would be more relevant for your clients?
- If the case manager used it for self or family, revisit questions above about usage.
- Could anything be changed that would make the booklet more useful?
- Did you ask any of your colleagues about their usage? If yes, what's different about their situation? If no, why not?
- Could anything be changed that would make it easier to use/less hassle?
- What should the introduction to the tools provide that would make you feel more prepared to use it?

Concluding questions

- Overall, what do you like least about the booklet?
- Overall, what do you like best about it?
- What kinds of challenges do you think people will have using it?
- What changes would you make to it based on your interactions?
- What topics or tools would you add to or take out from this set?
- Is there anything we didn't ask you that you think we should know about this booklet?
- If CFPB or your colleagues could do anything to make using the booklet easier, what would that be?