

# CFPB Young Consumers Interview Screener

## Recruitment Language

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### Seeking Consumers for Interviews Regarding Personal Finances

We are currently recruiting adults ages 22 to 36 to participate in one-on-one interviews about their experiences and decision-making processes regarding personal finances.

The interviews will last 60 minutes and participants will be paid \$75 in the form of a 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 in the financial marketplace. Feedback from the interviews will be used to help the CFPB understand consumers' financial experiences and to refine products and services available for 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

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### [NEW SCREEN]

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

Interviews 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 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.

Information collected on behalf of the Bureau by Fors Marsh Group will be treated in accordance with the System of Records Notice (“SORN”), CFPB.021 – CFPB Consumer Education and Engagement Records, 79 FR 78839. This information will only be disclosed as outlined in the Routine Uses for the SORN. Direct identifying information will only be used 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, video recording, and you may withdraw participation at any time. However, if you do not include the requested information, you may not participate in the interview.

### **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. 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).

### **[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:  
[\[Open-end text box\]](#)  
[\[Validate telephone\]](#)

Q1\_6. What is your zip code?

[Open-end text box]

[Validate zip code]

[NEW SCREEN]

Q2. What is your age?

[Single Punch]

0-17	01	Ineligible
18-21	02	Ineligible
22-26	03	Eligible
27-31	04	Eligible
32-36	05	Eligible
37-41	06	Ineligible
42-46	07	Ineligible
47-51	08	Ineligible
52-56	09	Ineligible
57-61	10	Ineligible
62-66	11	Ineligible
66+	12	Ineligible
Refused	-99	Ineligible

Q3. Who is responsible for paying bills in your household?

[Single Punch]

You	01	Eligible
Your partner	02	Ineligible
You and your 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]

Q4. 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
A financial institution, like a credit union, bank, credit-card company, insurance company, consumer-finance company, etc.	Ineligible
None of the above	Eligible

Q5. 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]

Q6. What is your gender?

[Single Punch]

Male	01
Female	02
Other	03
Refused	-99

Q7\_1. Do you have any children under the age of 18?

[Single Punch]

Yes	01
No	02
Refused	-99

[If Q7 = 02, or -99, skip to Q8]

Q7\_2. How many children under the age 18 do you have?

[Open-end text box]

Q8. Are you of Hispanic or Latin American origin?

[Single Punch]

Yes	01
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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. Is English your first language?

[Single Punch]

Yes	01
No	02
Refused	-99

Q11. What is the highest level of education you have completed?

[Single Punch]

Less than high school degree or equivalent	01	No College
High school graduate (GED or Diploma)	02	
Some certificate or trade school courses completed	03	Some College
Trade school or coding academy certificate	04	
Some college courses completed	05	
Associate degree (2-year)	06	
Bachelor's degree (4-year)	07	College Graduate
Some graduate courses completed	08	
Post-graduate degree (master's or doctorate)	09	

Q12. Are you the first person in your family to attend college?

[Single Punch]

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

[NEW SCREEN]

Q13. 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 Q13 = 03, 05, 07, 08 or 09, skip to Q15\_1]

Q14\_1. 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, U.S. Military civilian, state, or local)	03
U.S. Military (Army, Navy, Air Force, Marines)	04
Self-employed business or professional practice	05
Refused	-99

[If Q14\_1 = 01, or 05 skip to Q15\_1]

Q14\_2. What's your career field?

[Single Punch]

Education and Social Services	01
Computers and Technology	02
Health Care and Allied Health	03
Business and Management	04
Public Administration	05
Science	06
Transportation	07
Arts and Communications	08
Manufacturing and Engineering	09
Law and Law Enforcement	10
AmeriCorps or Peace Corps	11
Refused	-99

Q15\_1. Are you currently a veteran of the U.S. Military?

[Single Punch]

Yes	01
No	02
Refused	-99

Q15\_2. Are you currently a reservist in the U.S. Military?

[Single Punch]

Yes	01
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No	02
Refused	-99

Q16. What is your total household income?  
[\[Single Punch\]](#)

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

[\[NEW SCREEN\]](#)

Q17. Which of the following financial accounts or cards do you have? Select all that apply.  
[\[Multi-Punch\]](#)

	Yes	No	Refused
Credit card	01	02	-99
Savings account	01	02	-99
Checking account	01	02	-99
Prepaid debit card	01	02	-99
Retirement account (e.g. 401(k), IRA, etc.)	01	02	-99
None of the above	01	02	-99

Q18. Do you currently have (in your name) or are you responsible for any of the following types of loans? Select all that apply.  
[\[Multi-Punch\]](#)

	Yes	No	Refused
Student loan debt	01	02	-99
Auto loan debt	01	02	-99
Mortgage loan debt	01	02	-99
Pay day or auto title loans	01	02	-99
Other type of loan	01	02	-99
None of the above	01	02	-99

Q19. Are you currently experiencing difficulty making your monthly bill payments?  
[\[Single Punch\]](#)

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

Q20. Have you ever had to dispute a claim on your credit report?  
[\[Single Punch\]](#)

Yes	01
No	02
Refused	-99

Q21. Have you ever used any of the following alternative financial services? Select all that apply.  
[Multi-Punch]

	Yes	No	Refused
Wire transfer	01	02	-99
Money transfer applications	01	02	-99
Money order or check cashing service	01	02	-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](mailto:ux@forsmarshgroup.com) or call us at (571) 858-3817. You can also visit our website at [www.forsmarshgroup.com](http://www.forsmarshgroup.com) or our Facebook page: <http://www.facebook.com/ForsMarshGroup>.



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

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Hello \_\_\_\_\_. Thank you for your interest in participating in our interviews about your experiences and decision-making processes regarding your 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 survey 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](http://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.

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.