



301/656-0310
Fax: 301/656-0144

SHUGOLL RESEARCH
7475 Wisconsin Avenue
Suite 200
Bethesda, Maryland 20814

FTC1501
CIRCLE ONE:
ABOVE SUBPRIME SCORE
SUBPRIME SCORE

Recruitment Screener

Date: TBD

Design:

- Recruit 5, 90 minute pre-test in-person interviews (2-3 “Above Subprime” / 2-3 “Subprime” credit scores)
- Recruit 3 pre-test floaters (2 floaters 3 hrs / 1 floater 1.5 hrs)
- Recruit 48 to seat 40 (one extra per day), 90 minute in-person interviews (24 “Above Subprime” / 24 “Subprime” credit scores)

Specifications for both pre-test and regular interviews:

- Must be 18 years of age or older
- Must have purchased and financed an automobile through a dealer in the past 6 months, for personal, family or household use; this excludes business transactions, and leases.
- Must be fluent English speakers, articulate and comfortable expressing themselves in an interview
- Recruit a mix of age, gender and ethnicity

Additional specifications for the regular interviews:

- Recruit at least 2 Caucasians, 2 Latinos/Hispanics and 2 African Americans for BOTH the “Above Subprime” and “Subprime” quotas (at least 4 of each ethnicity **total**)

ALL SCREENERS MUST HAVE THE FOLLOWING FIELDS COMPLETED:

RESPONDENT FIRST NAME: _____
 RECRUITED BY: _____ DATE RECRUITED: _____
 CONFIRMED BY: _____ DATE CONFIRMED: _____

Hello, this is _____ from Shugoll Research, a marketing research firm. We are conducting an important study about auto financing in your area and would greatly value your opinions. This is strictly research. Your participation is voluntary, and you will receive no sales pitch or follow-up calls based on your participation. I’d like to ask you a few questions.



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1. First, have you purchased any of the following for personal, family or household use in the past 6 months: (READ LIST)

CIRCLE ONE PER ROW

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>
A home	1	2	3
A car (including minivans, SUVs, and light trucks; please exclude motorcycles and motor scooters)	1	2	3
A condominium	1	2	3
A boat	1	2	3

MUST SAY "YES", CODE 1, FOR "CAR" TO CONTINUE, OTHERWISE THANK & TERMINATE.

2. Please think about the car you purchased in the past 6 months. Did you purchase it from a dealer?

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Yes	1	→(CONTINUE)
No	2	→(THANK & TERMINATE)
Prefer not to answer	3	



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3. Was the dealer you purchased the car from: (READ LIST)

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A franchise dealer, which has a contract with an automobile manufacturer that allows them to sell its products (e.g. Brown's Car Stores, Koons Automotive, Sheehy Auto Stores)

1

An independent dealer, which has **NO** affiliation or contract with an automobile manufacturer (i.e. CarMax)

2

→ (ATTEMPT TO RECRUIT A MIX OF DEALER TYPES)

A buy here pay here dealer (BHPH), where the dealer is also the finance company and does not need credit approval from an outside source (e.g.) Car World Inc., or Jimmy's Auto INC)

3

OR Something else (Specify): _____

4

→(CHECK WITH SUPERVISOR)

(DO NOT READ)

Don't know

5

4. What is the name and location of the dealership from which you purchased the car?

INSERT DEALERSHIP NAME: _____

INSERT CITY AND STATE: _____

5. Did you purchase your car with cash, with a check, or through a wire transfer? (DO NOT READ)

CIRCLE ONE

Yes

1

→(THANK & TERMINATE)

No

2

→(CONTINUE)

Not sure

3

→(THANK & TERMINATE)

6. How did you pay for your car? (READ LIST)



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Dealership financing, where you obtain financing through the dealership

1

→(CONTINUE)

Direct lending, where you obtain a loan directly from a bank, finance company or credit union outside of the dealership

2

→(THANK & TERMINATE)

(DO NOT READ) Don't know

3

7. For this study we will be asking you to provide us with your credit score and a copy of your retail installment contract and other documents that you may have from the purchase of your car. We will work with you to remove all personally identifiable information from the documents to ensure your privacy. Are you willing to provide us with this documentation?

CIRCLE ONE

Yes

1

→(CONTINUE)

No

2

→(THANK & TERMINATE)

8. We're talking to people of different ages in this study. Which of these groups includes your age? (READ LIST)

CIRCLE ONE

Under 18

1

→(THANK AND TERMINATE)

18 to 24

2

25 to 34

3

35 to 44

4

45 to 54

5

→(RECRUIT A MIX)

55 to 64

6

65 and over

7

(DO NOT READ) Refused

8

→(THANK AND TERMINATE)

9. When was the last time you participated in a market research study? (DO NOT READ LIST)

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Within the last year	1	→(THANK AND TERMINATE)
More than a year ago	2	→(CONTINUE)
Never	3	
Don't know	4	→(NOTIFY YOUR SUPERVISOR)

10. Do you or does anyone in your immediate family currently work: (READ LIST)

SELECT ONE PER ROW

	<u>Yes</u>	<u>No</u>
In the field of advertising, public relations or market research	1	2
In the automotive industry for a manufacturer, dealer or financing company	1	2

↓
(IF EITHER
SELECTED, THANK
AND TERMINATE)

11. Using a scale of “1” to “10,” where a score of “10” means that the statement describes you extremely well and “1” means that the statement does not describe you at all, how well does the following statement describe you? (CIRCLE ONE NUMBER BELOW)

CIRCLE ONE NUMBER

	<u>Extremely Well</u>										<u>Not At All</u>
I feel comfortable expressing my opinion in an interview	10	9	8	7	6	5	4	3	2	1	

↓

INTERVIEWER NOTE: 6-10 MUST BE CIRCLED, OTHERWISE THANK AND TERMINATE.



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12. Please briefly describe your experience obtaining financing for your vehicle. (PROBE AND CLARIFY. PLEASE BE SPECIFIC.)

ANY SCREENER WITHOUT A VERBATIM ANSWER DOES NOT QUALIFY.

IF RESPONDENT IS UNABLE OR UNWILLING TO GIVE AN ANSWER IN ENGLISH, THANK & TERMINATE.

IF RESPONDENT HAS HEAVY ACCENT OR CANNOT MAKE HIM OR HERSELF CLEARLY UNDERSTOOD IN ENGLISH, THANK & TERMINATE.

IF RESPONDENT ONLY GIVES ONE OR TWO WORD ANSWERS AND IS UNWILLING OR UNABLE TO EXPRESS THEMSELVES FURTHER THANK & TERMINATE.

13. Which of the following categories best describes your ethnic or racial background? (READ LIST)

CIRCLE ALL THAT APPLY

- | | |
|-------------------------------------------|---|
| White/Caucasian | 1 |
| Hispanic or Latino | 2 |
| Black or African American | 3 |
| Asian | 4 |
| Native Hawaiian or Other Pacific Islander | 5 |
| American Indian or Alaska Native | 6 |
| (DO NOT READ) Prefer not to answer | 7 |

→(RECRUIT AT LEAST 2 OF EACH ETHNICITY FOR ABOVE SUBPRIME AND 2 OF EACH ETHNICITY FOR SUBPRIME QUOTAS)



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14. Which of the following best describes your annual household income? (READ LIST)

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- Less than \$25,000 1
- \$25,000 to \$49,999 2
- \$50,000 to \$74,999 3
- \$75,000 to \$99,999 4
- \$100,000 to \$149,999 5
- \$150,000 to \$199,999 6
- \$200,000 to \$299,999 7
- \$300,000 or more 8

(DO NOT READ) Prefer not to answer 9

15. RECORD, DO NOT ASK: GENDER

CIRCLE ONE

- Female 1
- Male 2

→(RECRUIT A MIX)

INVITATION

We are conducting one-on-one interviews in our office with people like you to talk about auto financing. This is not a sales meeting of any kind. As we mentioned previously, prior to confirming you for your interview we will need you to provide us with your recent credit score.

Do you know your credit score?

CIRCLE ONE

Yes (Record: _____) 1

No 2

→(300-600 QUALIFIES AS SUBPRIME, 601-850 QUALIFIES AS ABOVE SUBPRIME)



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Do you have documentation of your credit score that is dated within the last 6 months?

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Yes

→(CONTINUE TO Q.A)

No

→(CONTINUE TO Q.B)

- A. Would you be willing to provide us with a copy of your recent credit score documentation within 24-48 hours? This may be available from your bank, your credit card statement or elsewhere.

CIRCLE ONE

Yes

→(SKIP QB)

No

→(THANK AND TERMINATE)

- B. (ONLY ASK IF RESPONDENT DOES NOT HAVE DOCUMENTATION OF CREDIT SCORE) Would you be willing to obtain your credit score for the interview and provide us with documentation within 24-48 hours? You can obtain your credit score, or an estimate of your credit score, at no cost through various websites, your bank or your credit card company. We do not endorse any particular site for obtaining your credit score or estimate of your credit score. However, you should be aware that if a website asks for your credit card or debit card number, it is likely they will use it to charge you.

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Yes

→(CONTINUE)

No

→(THANK AND TERMINATE)



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C. (ASK ALL) During this interview we will be reviewing a copy of your vehicle financing documents (sometimes called your retail installment contract or credit agreement, which usually has the Annual Percentage Rate (APR) on it), and the other documents you may have from the purchase of your car. We will work with you to remove all personally identifiable information from the documents before we use them in the interview to ensure your privacy. At the end of the interview, we will want to retain a copy of the documents without your personal information for further review.

Do you have your retail installment contract or credit agreement and any other documents from your car purchase, and are you willing to bring them to the interview?

CIRCLE ONE

Yes	1	→(CONTINUE)
No	2	→(THANK AND TERMINATE)

(FOR IDIs) The interview will last 90 minutes. (FOR FLOATERS) We are currently looking to schedule floaters, we would ask you to arrive at (INSTERT TIME) on (INSERT DATE) and remain at the facility for ____ HOURS should one of our scheduled interviews cancel. Can I schedule an interview at your convenience?

CIRCLE ONE

Yes	1	→(ASSIGN DATE/TIME SLOT)
No	2	→(THANK AND TERMINATE)

NOTE FOR RECRUITERS: Tell respondents to send us documentation of their credit score within 24-48 hours of the screening call. They can either fax it to us (INSERT NUMBER) or upload it to a secure web portal (INSERT LINK).

INTERVIEWER: RECORD APPOINTMENT DATE AND TIME ON FRONT OF SCREENER

NOTE TO RECRUITER:

- Valid proof of identification for all participants is required.
- Do not schedule anyone who is at all reluctant about the time, is reluctant to bring their credit score and financing paperwork, is hesitant about participating in a discussion, talks too low or speaks unclearly. That person will definitely not be considered a valid respondent and will not be paid for.
- Remind respondent to bring glasses if needed because we will be going over documentation.