



February 9, 2017

MEMORANDUM

TO: Shagufta Ahmed
Policy Analyst
Office of Information and Regulatory Affairs
Office of Management and Budget

FROM: Manuel E. Cabeza
Counsel
Federal Deposit Insurance Corporation

RE: Money Smart for Adults Instructor-led Curriculum Focus Groups

Under the generic clearance entitled, "Occasional Qualitative Surveys" (3064-0127), the FDIC hereby submits for OMB review and approval our plans for conducting four focus groups. Each of the groups will consist of six to eight financial educators who are users or potential users of our Money Smart for Adults instructor-led curriculum who have volunteered to take part in this research. Money Smart is FDIC's comprehensive financial education curriculum designed to help low- and moderate-income individuals outside the financial mainstream enhance their financial skills and create positive banking relationships. These focus groups continue the FDIC practice of using qualitative information to help make quality improvements to our products and services.

The purpose of these 90-minute focus groups is to collect information from users and potential users of FDIC's Money Smart for Adults instructor-led curriculum about its strengths and weaknesses, as well as ways that the curriculum could be improved to make it more useful and effective. The information that is collected through these focus groups will inform the FDIC's current effort to review and improve its Money Smart for Adults instructor-led curriculum.

The topics that will be covered in each of the four focus groups include (a) participants' current use of Money Smart for Adults and non-Money Smart programs in their financial education work; (b) perceived strengths of the Money Smart for Adults program, and aspects of the program that should be left intact; (c) recommended improvements to the program in terms of its financial content, format, and structure; and (d) participants' experiences using Money Smart for Adults to train individuals with disabilities and feedback on how the FDIC could make the curriculum more effective for that audience.

Findings from these focus groups will be used by the FDIC to inform its decisions about how to revise its Money Smart for Adults instructor-led curriculum.

The estimated burden is set out below:

<i>Estimated Number of Respondents:</i>	32
<i>Estimated Time per Response:</i>	90 minutes
<i>Frequency of Response:</i>	Once
<i>Total estimated annual burden:</i>	48 hours

Your expeditious response to this request would be appreciated. If you have any questions, please let me know. Thank you for your consideration.