# Consumer Financial Protection Bureau
# Managing Someone Else's Money Power of Attorney Guide
# Participant Screener for Intermediaries

Quota: Intermediaries

- In-depth interviews
- 12-15 participants
- All interviews will take place at either a public location or remotely, whichever is convenient for each participant
- All participants should be 18 years old or older
- All participants should have experience within the last 2-5 years working with people who have taken on the role of managing someone else's money
- Participants should be conversant in English
- We will seek to recruit a diverse mix of intermediaries who are providing services to rural, suburban, and urban communities
- Participants should be:
    - Working with people in caregiving roles
    - Working with people who are anticipating becoming caregivers in the near future
- Participants should have some awareness of financial issues and decisions that face older people, especially those experiencing cognitive decline

Recruitment Plan:

- Office for Older Americans will reach out to CFPB contacts who work with organizations serving populations identified for this study
- Respondents must first complete a screener to determine if they qualify for the study;
- Respondents who qualify are then contacted to schedule a session;
- Respondents are sent a confirmation email with directions to the location of their interview;
- Respondents are contacted the day before the session to remind them about their appointment;
- Participants' information is reconfirmed upon arrival; and
- Participants will not be compensated monetarily, but we will provide them with CFPB materials as a thank you for their time.

Recruitment Language

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We are currently recruiting adults age 18 and older to participate in one-on-one interviews. We are seeking professionals who can speak about their experience providing services in a professional capacity to individuals who are acting in a financial caregiving role, either formally or informally, by:

- helping a friend or relative with financial decision-making, or
- providing assistance with financial tasks to someone who is not able to manage their own finances due to disability, cognitive decline, etc.
- helping adults who cannot manage their own property due to disability, cognitive decline, etc.

The study will take place at [location] and we are currently scheduling participants for [dates]. The interviews will last 60 minutes. This research is being sponsored by the Consumer Financial Protection Bureau (CFPB), a federal government agency that was created to help consumers. Feedback from the interviews will be used to create and improve educational materials and tools for financial caregivers.

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 this study. We are currently seeking participants for one-on-one interviews about their experience providing professional services to people helping a friend or relative who is unable to manage their own money and/or property.

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.

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 USC 552a(e)(3)**

The information you provide through your responses to the Fors Marsh Group (FMG) will assist the study sponsor, the Consumer Financial Protection Bureau ("Bureau"), in order to determine eligibility for an interview about financial education materials related to the Managing Someone Else's Money (MSEM) program.

The FMG will obtain and access identifying information such as your name, email address, phone number and certain demographic information. The Bureau will only obtain, and access, de-identified results and aggregated analyses of those results.

Information collected will be treated in accordance with the System of Records Notice ("SORN"), CFPB.021 – CFPB Consumer Education and Engagement Records, 85 FR 3662. Although the Bureau does not anticipate further disclosing the information provided, it may be disclosed as indicated in the Routine Uses described in the SORN. Direct identifying information will only be used to determine eligibility for the interview 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 is voluntary.

**Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and not withstanding any other provision of law 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 3170-0024. It expires on 5/31/2022. The time required to complete this information collection is estimated to average approximately 5 minute 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 PRA_Comments@cfpb.gov.

[NEW SCREEN]

One-on-one interviews will take place remotely via the computer the week of [XXXX]. If you are interested in participating, please complete this brief online questionnaire. If you qualify for this study and are selected to participate, we will contact you to schedule a time that is convenient for you.

Before you begin, you should know that there are no wrong answers to the questions we are going to ask you. You also do not have to answer any questions if you do not want to. If an answer leads to you not being eligible for the study, it is because we are looking for a diverse set of people and we may already have enough similar candidates for this study.

Thank you again for your interest.

[NEW SCREEN]

Q1_1. 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]

| | |
|---|---|
| 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 |

| | |
|---|---|
| None of the above | Eligible |

Q1_2. 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]

[NEW SCREEN]

Q1_1 Do you work in any of the following fields?

a. Financial services
b. Social services
c. Legal services
d. Other
e. None of the above [Ineligible]

[If answer “d”, Open-text field, all other responses skip to Q1_3]

Q1_2 Tell us more about your field of work
[Open-text field]

Q1_3 Do you work for any of the following entities/organizations?

a. Community bank or credit union
b. Legal services
c. Senior centers
d. Area agencies on aging
e. County aging offices
f. Agencies or non-profits that serve older adults or people with disabilities
g. Other

h. None of the above [Ineligible]

[If answer “g”, Open-text field, all other responses skip to Q1_5]

Q1_4 Tell us more about your organization or place of work
[Open-text field]

Q1_5 Within the last six months, have you provided any of the following services as part of your job?
[Check all that apply]

a. Financial coaching
b. Financial advising
c. Benefits counseling
d. Legal counseling or guidance
e. Information or referral services
f. Later-life financial decision-making or later-life financial security
g. None of the above [Ineligible]

Q1_6 As part of your current role, do you provide services to people who are caregivers for individuals with a disability or individuals experiencing cognitive decline?

a. YES
b. NO

[If YES, skip Q7]
[If NO, proceed to Q7]

Q1_7 Within the past five years at another job, have you provided services to people who are financial caregivers?

a. YES
b. NO

[If NO, Ineligible]
[If YES, proceed to Q8]

Q1_8 Do the people you serve also provide informal financial caregiving as part of their role, helping a loved one pay bills or monitor their accounts (like an adult child helping an aging parent, for example)?

a. YES
b. NO

Q1_9 Do you provide services to people who are in the process of moving into a fiduciary role or may do so in the near future?
[A fiduciary is a person who holds a legal or ethical relationship of trust with a person or group of people. Typically, a fiduciary takes care of money or other assets for another person.]

a. YES
b. NO

[If YES, skip Q10]
[If NO, proceed to Q10]

Q1_10 In the past five years, have you provided services to people who are in the process of moving into a fiduciary role or may do so in the near future?

a. YES
b. NO

[If NO, Ineligible]
[If YES, proceed to Q11]

Q1_11 Do you currently or have you ever provided services to people who are serving in any of the following roles?

a. VA fiduciary
b. Guardian of property
c. Conservator/trustee
d. Agent under power of attorney
e. Other not listed

Q1_12 What are some of the common financial issues and decisions that face the people you serve? [Select all that apply]

a. Helping someone pay bills
b. Helping someone keep track finances
c. Making investment decisions on someone's behalf
d. helping someone manage, sell or purchase property
e. Helping someone avoid identity theft, fraud, financial exploitation

Q1_13 How often are you working with people who are acting as agents or fiduciaries managing someone else's money?

a. Always
b. Often
c. Sometimes
d. Rarely
e. Never

Q1_14 What's the age range of the people you typically serve? [Select all that apply]

a. 18-24 years old
b. 25-34 years old
c. 35-44 years old
d. 45-54 years old
e. 55-64 years old
f. 65-74 years old
g. 75 years or older

Q1_15 What's the income range of the people you typically serve? [Select all that apply]

a. Less than $20,000
b. $20,000 to $34,999
c. $35,000 to $49,999
d. $50,000 to $74,999
e. $75,000 to $99,999
f. Over $100,000
g. I don't know

Q1_16 What types of geographic regions do you serve? [Select all that apply]

a. Urban
b. Rural
c. Suburban

Q1_17 How often are you providing materials to the people you serve?

a. Always
b. Often
c. Sometimes
d. Rarely
e. Never

Q1_18 Do you have access to or supply financial education materials through your organization or practice?

a. Always
b. Often
c. Sometimes
d. Rarely
e. Never

Q_19 Have you heard of the Consumer Financial Protection Bureau (CFPB)?

a. YES
b. NO

Q1_20 Do you use or have you ever used CFPB materials in your work?

a. YES
b. NO

Q1_21 Do you or have you ever used the CFPB's Managing Someone Else's Money materials?

a. YES
b. NO

[If NO, skip Q22]
[If YES]

Q1_22 Which Managing Someone Else's Money materials do you or have you used?

a. Power of attorney guides
b. Guides for court-appointed guardians
c. Guides for trustees
d. Guides for government fiduciaries
e. State specific guide

[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]

[NEW SCREEN]

Section 3: Demographic Items

[NEW SCREEN]

Q3_1. First name:
[Open-end text box]

Q3_2. Last name:
[Open-end text box]

Q3_3. Email:
[Open-end text box]
[Validate email]

Q3_4. Mobile number:
[Open-end text box]
[Validate telephone]

Q3_5. Alternate number:
[Open-end text box]
[Validate telephone]

Q3_6. Location:
[Open-end text box]
[City]
[Drop-down ]
[State]

[NEW SCREEN]

Q3_7. What is your age?
[Single Punch]

| | | |
|---|---|---|
| 0–17 | 01 | Ineligible |
| 18–36 | 02 | Eligible |
| 37–46 | 03 | Eligible |
| 47–61 | 04 | Eligible |
| 62–69 | 05 | Eligible |
| 70–79 | 06 | Eligible |
| 80+ | 07 | Eligible |
| Refused | 99 | Ineligible |

Q3_8. What is your gender?
[Single Punch]

| | |
|---|---|
| Male | 01 |

| | |
|---|---|
| Female | 02 |
| Other | 03 |
| Refused | -99 |

Q3_9. Are you of Hispanic, Latin American, or Spanish origin?
[Single Punch]

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

Q3_10. 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]

Q3_11. What is the highest level of education you have completed?
[Single Punch]

| | |
|---|---|
| Less than high school degree or equivalent | 01 |
| High school graduate (GED or Diploma) | 02 |
| Some certificate or trade school courses completed | 03 |
| Trade school certificate | 04 |
| Some college courses completed | 05 |
| Associate degree (2-year) | 06 |
| Bachelor’s degree (4-year) | 07 |
| Some graduate courses completed | 08 |
| Post-graduate degree (master’s or doctorate) | 09 |
| Refused | -99 |

Q3_12. 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 response to Q17 is Employed full-time, employed part-time, or self-employed, continue to Q13. If other response, skip to Q14.

[DOUBLE CHECK FOR SKIP PATTERN]

[NEW SCREEN]

Q3_13. 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, state, or local) | 03 |
| Public Service (Teaching) | 04 |
| Self-employed business or professional practice | 05 |
| Refused | -99 |

Q3_14. Are you currently serving or have you ever served in the United States Military?
[Single Punch]

| | |
|---|---|
| Yes | 01 |
| No | 02 |
| Refused | -99 |

Q3_15. What is your average annual income?
[Single Punch]

| | |
|---|---|
| Less than $ 29,999 | 01 |
| $30,000 to $49,999 | 02 |
| $50,000 to $99,999 | 03 |
| $100,000 to $ 149,999 | 04 |
| More than $150,000 | 05 |
| Don’t Know/Not Sure | 98 |
| Refused | -99 |

[NEW SCREEN]

Q4_1. What types of electronic devices do you use to visit websites? Select all that apply:
[Multi Punch]

a. Desktop or laptop computer
b. Mobile phone
c. Tablet
a. Other
d. None of the above

Q4_2. What is your main online resource when you are looking for financial information?

[NEW SCREEN]

Q5_1. Have you heard of a website called consumerfinance.gov before?

[If yes proceed to Q5_2, if NO proceed to Q5_5.]

Q5_2. How or when did you hear about it?
Q5_3. Have you used consumerfinance.gov before?
Q5_4. How often do you use it?
Q5_5. What do you think it's for?
Q5_6. What kind of information do you think you can find on consumerfinance.gov?

Final Message [if 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 insights@forsmarshgroup.com or call us at 571-858-3817. You can also visit our website at www.forsmarshgroup.com or our Facebook page: http://www.facebook.com/ForsMarshGroup