

Economic Research for Scale Development

2M Research Services, LLC

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Contract # CFP-15-D-0006

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November 8, 2017

**Deliverable 1.5: Finalized Interview Protocols for
Cognitive Testing**

CFPB Economic Research for Scale Development Cognitive Interview Guide

I. INTRODUCTION: [INTERVIEWER READS INTRODUCTION] The purpose of this study is to learn about different ways people make decisions in their everyday life. We are especially interested in the day-to-day decisions people make about money. You do not have to have any specialized knowledge or experiences with money to answer these questions: we are interested in the decisions you typically make about money and how you arrive at your decisions. There are no wrong answers in this study, so please feel free to be completely honest. Your answers will help us understand how Americans approach these everyday decisions.

You have just answered a brief set of questions on day-to-day decisions about money in the web survey. Now that you have completed the survey, we would like to find out a little bit more about how you arrived at your answers, and what information you thought about to provide your answers. I'm going to read you the questions you answered, in order, and then ask you a few follow-up questions about how you arrived at your responses, question by question. Once again there are no wrong answers: please share as much as you can about what you were thinking about when you answered the questions. The answers you share will help us understand how people typically approach decision making about money.

I'm going to read you each question in the survey you just completed and your answer. Then I will ask you a few questions about how hard it was to answer the question and what you were thinking about to come up with your response. Let's begin.

Before we begin, please take a moment to review the Privacy Act Statement that you have been handed:

Privacy Act Statement

5 U.S.C. 552a(e)(3)

The information you provide through your responses to 2M Research will assist the study sponsor, the Consumer Financial Protection Bureau ("CFPB"), in developing tools to support consumers with their financial decisions.

2M Research will obtain or access personally identifiable information such as your name and demographic data. Only aggregated and de-identified data will be shared with the CFPB.

Information collected on behalf of the CFPB by 2M Research will be treated in accordance with the System of Records Notice ("SORN"), CFPB.022, Market and Consumer Research Records. 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 by 2M Research to facilitate the interviews 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 2M Research. You may withdraw participation at any time.

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 valid OMB control number for this information collection is 3170-0048 it expires on XX/XX/XXXX. The time required to complete this information collection is estimated to average 1.5 hours 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 Bureau of Consumer Financial Protection (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA_Comments@cfpb.gov.

II. COGNITIVE INTERVIEW QUESTIONS AND PROBES [INTERVIEWER INSTRUCTION: FOR EACH INTERVIEW QUESTION, INCLUDING THOSE THE RESPONDENT DID NO ANSWER, INTERVIEWER WILL READ THE QUESTION AND THE RESPONDENT’S ANSWER].

I’d like to read you the first question in the survey you just completed:

1.1. Have you ever been offered a retirement savings plan (such as a 401(k), 503b, or IRA)?

Your response to the question was (Yes or No: **[interviewer uses responses from the survey]**).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 1.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
 - In your own words, what is a *retirement savings plan*? How sure are you of your response?

- In your own words, what is a *401k*? How sure are you of your response? Are you very sure, somewhat sure, or not sure at all?
- What is a *503b*? How sure are you of your response? Are you very sure, somewhat sure, or not sure at all?
- What is an *IRA*? How sure are you of your response? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words?

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey:

1.2. If you were offered a retirement savings plan, would you enroll in it?

Your response to the question was (interviewer uses responses from the survey: auto completed Y or N from item 1.2).

- a. (If Yes to 1.2) Would this be because without the retirement savings plan, you think you would save too little for retirement? (Y/N)
- b. (If No to 1.2) Do you think you are saving too little for retirement? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to this question (Referencing 1.2).
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- If you are not concerned about saving too little, why would you enroll in a retirement saving program?
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to enroll in a retirement savings plan? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?

- What time period were you thinking about when you answered this question (e.g. Now, circumstances ten years from now)?
- What does it mean to save too little for retirement? How is this different from saving the right amount? Why is saving for retirement important to you?
- How would you ask this question in your own words?

[If Yes to Q 1.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey:

1.3. Did you decide to enroll in the retirement savings plan?

Your response to the question was (auto completed Y or N from item 1.3).

- a. (If Yes to 1.3) Without the retirement savings plan, do you think you would save too little for retirement? (Y/N)
- b. (If No to 1.3) Do you think you are saving too little for retirement? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question? (Referencing 1.3)
- What time period were you thinking about when you answered this question?
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to enroll in a retirement savings plan? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- What does it mean to save too little for retirement? Why is saving for retirement important to you?
- In your own words, how would you ask this question?

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

2.1 Does your workplace provide an automatic transfer option that lets you put money directly from your paycheck into savings (other than retirement savings)?

Your response to the question was (Yes or No: [interviewer uses responses from the survey]).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 2.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what is an *automatic transfer option*? How sure are you of your response?

[If No to Q 2.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

2.2 If your workplace did offer an automatic transfer option, would you enroll in it?

Your response to the question was (auto completed Y or N from item 2.2).

- a. (If Yes to 2.2) Would this be to make sure you save money before it's spent on other things? (Y/N)
- b. (If No to 2.2) Do you tend to spend your entire paycheck without getting to save anything? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 2.2)

- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to enroll in an automatic transfer option? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words?

[If Yes to Q 2.1]:

[INTERVIEWER INSTRUCTION]:I'd like to read you the next question in the survey you just completed:

2.3 Did you enroll in this automatic transfer option?

Your response to the question was (auto completed Y or N from item 2.3).

- a. (If Yes to 2.3) Is this to make sure you save money before it's spent on other things? (Y/N)
- b. (If No to 2.3) Do you tend to spend your entire paycheck without getting to save anything? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 2.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What time period were you thinking about when you answered this question?
- What does it mean to *save money before its spent on other things*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?

- What does it mean to *spend your entire paycheck without getting to save anything*?
What circumstances influence this situation?
- How would you ask this question in your own words?

[INTERVIEWER INSTRUCTION]: I'd like to read you the third question in the survey you just completed:

3.1 Do you use an ATM or get cash back (when paying at a store) at least once a week?

Your response to the question was (Yes or No: **[interviewer uses responses from the survey]**).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 3.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- How do you track when you use an ATM or get cash back when you pay in a store? In other words, how do you know you do this at least once a week?
- In your own words, what is an *ATM*? How sure are you of your response?

[If No to Q 3.1]:

I'd like to read you the next question in the survey you just completed:

3.2 Do you try to limit having cash on hand?

Your response to the question was (auto completed Y or N from item 3.2).

- a. (If Yes to 3.2) Is this to avoid buying more when you have cash on hand? (Y/N)
- b. (If No to 3.2) Do you tend to buy more when you have cash on hand? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 3.2)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to have *cash on hand*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- What does it mean to avoid buying more when you have cash on hand?
- How do you know if you tend to buy more when you have cash on hand?
- How would you ask this question in your own words?

[If Yes to Q 3.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

3.3 When you use an ATM or get cash back, do you limit how much you take out?

Your response to the question was (auto completed Y or N from item 3.3).

- a. (If Yes to 3.3) Is this to avoid buying more when you have cash on hand? (Y/N)
- b. (If No to 3.3) Do you tend to buy more when you have cash on hand? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 3.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to *use an ATM or get cash back*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words?

[INTERVIEWER INSTRUCTION]: I'd like to read you the 4th question in the survey you just completed:

4.1 Do you browse online stores without a specific purchase in mind?

Your response to the question was (Yes or No: [interviewer uses responses from the survey]).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 4.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what does it mean *to browse an online store without a specific purpose in mind*? How sure are you of your response?

[If No to Q 4.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

4.2 Do you avoid browsing online stores?

Your response to the question was (auto completed Y or N from item 4.2).

- a. (If Yes to 4.2) Is this so you won't feel the urge to buy things? (Y/N)
- b. (If No to 4.2) Do you feel the urge to buy things when you browse online stores? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 4.2)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?

- What does it mean to have an *urge to buy things*? How do you know when you feel like this? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?

- How would you ask this question in your own words?

[If Yes to Q 4.1]:

[INTERVIEWER INSTRUCTION]:I'd like to read you the next question in the survey you just completed:

4.3 Do you ever try to stop yourself from browsing online stores?

Your response to the question was (auto completed Y or N from item 4.3).

- a. (If Yes to 4.3) Is this so you won't feel the urge to buy things? (Y/N)
- b. (If No to 4.3) Do you feel the urge to buy things when you browse online stores? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 4.3)

- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)

- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?

- What does it mean to browse online stores? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?

- How would you ask this question in your own words?

[INTERVIEWER INSTRUCTION]: I'd like to read you the 5th question in the survey you just completed:

5.1 Do you have any credit cards?

Your response to the question was (Yes or No: [interviewer uses responses from the survey]).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 5.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what is a *credit card*? How sure are you of your response?

[If No to Q 5.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

5.2 Do you throw away credit card offers that you get in the mail?

Your response to the question was (auto completed Y or N from item 5.2).

- a. (If Yes to 5.2) Is this to avoid spending too much on a credit card? (Y/N)
- b. (If No to 5.2) Do you think you would spend too much on a credit card if you got one? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 5.2)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)

- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does *avoiding spending too much on a credit card* mean? How do you know when you need to avoid spending too much on a credit card? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words?

[If Yes to Q 5.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

5.3 Have you ever hidden, destroyed, or thrown away a credit card?

Your response to the question was (auto completed Y or N from item 5.3).

- a. (If Yes to 5.3) Was this to avoid spending too much on the credit card? (Y/N)
- b. (If No to 5.3) Do you think you spend too much on your credit card(s)? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 5.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to *hide, destroy, or throw away a credit card*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words?

[INTERVIEWER INSTRUCTION]: I'd like to read you the 6th question in the survey you just completed:

6.1 Do you sign up for store emails in order to receive coupons or special offers?

Your response to the question was (Yes or No: [interviewer uses responses from the survey]).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 6.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what does it *mean to sign up for an emailed coupon or special offer*? How sure are you of your response? What do you think you will receive if you sign up for an *emailed coupon or special offer*? Do you sign up for a discount on a purchase you expect to make now or in the future?

[If No to Q 6.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

6.2 Do you refuse to give your email address to vendors, stores, or websites?

Your response to the question was (auto completed Y or N from item 6.2).

- a. (If Yes to 6.2) Is this so you will not be tempted to shop when you see emails with coupons or special offers? (Y/N)
- b. (If No to 6.2) Do you think emails with coupons or special offers would lead you to buy something you hadn't planned on buying? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 6.2)

- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to give out your email address to vendors, stores, or websites? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- What does it mean to be tempted to shop when you see emails with coupons or special offers?
- Why do you think emails with coupons or special offers would lead a person to buy something they hadn't planned on buying?
- How would you ask this question in your own words??

[If Yes to Q 6.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

6.3 Do you ever unsubscribe from emails with coupons or special offers?

Your response to the question was (auto completed Y or N from item 6.3).

- a. (If Yes to 6.3) Is this so you will not be tempted to shop when you these kinds of emails? (Y/N)
- b. (If No to 6.3) Do these kinds of emails ever lead you to buy something you hadn't planned on buying? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 6.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?

- What does it mean to unsubscribe from emails with coupons or special offers? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words??

[INTERVIEWER INSTRUCTION]: I'd like to read you the 7th question in the survey you just completed:

7.1 Do you do most of the shopping for your household?

Your response to the question was (Yes or No: **[interviewer uses responses from the survey]**).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 7.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what does it mean to do most of the shopping for the household? How sure are you of your response?

[If No to Q 7.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

7.2 If you were to do the shopping, would you take a list with you?

Your response to the question was (auto completed Y or N from item 7.2).

- a. (If Yes to 7.2) Would this be so that you don't buy things you don't need? (Y/N)
- b. (If No to 7.2) Do you buy things that you don't need? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 7.2)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to *use a list while shopping*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? When do you use a list for shopping? (all shopping, or only shopping for some types of items). Why do you make a list for shopping?
- How would you ask this question in your own words?

[If Yes to Q 7.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

7.3 Do you take a list with you when you go shopping?

Your response to the question was (auto completed Y or N from item 7.3).

- a. (If Yes to 7.3) Is this so that you don't buy things you don't need? (Y/N)
- b. (If No to 7.3) Do you buy things that you don't need? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 7.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)

- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What do it mean to *buy things you don't need*?
- What does it mean to *take a list while shopping*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? When do you use a list for shopping? (all shopping, or only shopping for some types of items). Why do you make a list for shopping?
- How does the list help you to buy/not buy things you don't need?
- How would you ask this question in your own words?

[INTERVIEWER INSTRUCTION]: I'd like to read you the 8th question in the survey you just completed:

8.1 Have you ever made a budget (a plan for how your income is spent across different categories, like food, housing, transportation, entertainment, etc.)?

Your response to the question was (Yes or No: **[interviewer uses responses from the survey]**).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 8.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what does it mean to *make a budget*? How sure are you of your response?

[If No to Q 8.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

8.2 If you did make a budget, do you think you would follow it?

Your response to the question was (auto completed Y or N from item 8.2).

- a. (If Yes to 8.2) Would this be so that you would not spend more than you think you should? (Y/N)
- b. (If No to 8.2) Do you consistently spend more than you think you should? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 8.2)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to *follow a budget*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- What does it mean to spend more than you think you should?
- How would you ask this question in your own words??

[If Yes to Q 8.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

8.3 Do you follow your budget?

Your response to the question was (auto completed Y or N from item 8.3).

- a. (If Yes to 8.3) Is this so that you don't spend more than you think you should? (Y/N)
- b. (If No to 8.3) Do you consistently spend more than you think you should? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 8.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to follow a budget? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?

What does it mean to *consistently spend more than you think you should*? How sure are you of your answer?
- How would you ask this question in your own words??

[INTERVIEWER INSTRUCTION]: I'd like to read you the 9th question in the survey you just completed:

9.1 Have you ever looked for a place to rent (either by yourself or with others)?

Your response to the question was (Yes or No: [interviewer uses responses from the survey]).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 9.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what does it mean to *look for a place to rent*? How sure are you of your response?

[If No to Q 9.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

9.2 If you were to look for a place to rent, would you set a price range?

Your response to the question was (auto completed Y or N from item 9.2).

- a. (If Yes to 9.2) Is this so you could avoid looking at options that are above your price range? (Y/N)
- b. (If No to 9.2) Do you think you would look at options that would strain your finances? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 9.2)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)

- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to *set a price range*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? How do you determine what your price range is?
- How would you ask this question in your own words??

[If Yes to Q 9.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

9.3 When you looked for a place to rent, did you set a price range?

Your response to the question was (auto completed Y or N from item 9.3).

- a. (If Yes to 9.3) Is this so you could avoid looking at options that were above your price range? (Y/N)
- b. (If No to 9.3) Did you look at options that would strain your finances? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 9.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to *look at options that would strain your finances*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words??

[INTERVIEWER INSTRUCTION]: I'd like to read you the 10th question in the survey you just completed:

10.1 Do you have both a credit card and a debit card?

Your response to the question was (Yes or No: [interviewer uses responses from the survey]).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 10.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what is the *difference between a credit card and debit card*? How sure are you of your response?

[If No to Q 10.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

10.2 If you did have both a credit and a debit card, would you prefer to pay with your debit card, instead of your credit card?

Your response to the question was (auto completed Y or N from item 10.2).

- a. (If Yes to 10.2) Is this to avoid accumulating credit card debt(s)? (Y/N)
- b. (If No to 10.2) Do you spend more than you should on your credit card(s)? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 10.2)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)

- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to accumulate credit card debit? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words??

[If Yes to Q 10.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

10.3 Do you prefer to pay with your debit card, instead of your credit card?

Your response to the question was (auto completed Y or N from item 10.3).

- a. (If Yes to 10.3) Is this to avoid accumulating credit card debt? (Y/N)
- b. (If No to 10.3) Do you spend more than you should on your credit card? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 10.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to ???? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words??

[INTERVIEWER INSTRUCTION]: I'd like to read you the 11th question in the survey you just completed:

11.1 Have you ever been eligible for a credit limit increase (an increase to your credit limit, such as on a credit card)?

Your response to the question was (Yes or No: [interviewer uses responses from the survey]).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 11.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what does it mean to *be eligible for a credit limit increase*? How sure are you of your response?

[If No to Q 11.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

11.2 If you were eligible for a credit line increase (an increase to your credit limit, such as on a credit card), would you accept it?

Your response to the question was (auto completed Y or N from item 11.2).

- a. (If Yes to 11.2) Do you ever spend up to your credit card limit? (Y/N)
- b. (If No to 11.2) Would this be to prevent spending more on your credit card? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 11.2)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)

- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to *be eligible for a credit limit increase*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words??

[If Yes to Q 11.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

11.3 Did you accept it?

Your response to the question was (auto completed Y or N from item 11.3).

- a. (If Yes to 11.3) Do you ever spend up to your credit card limit? (Y/N)
- b. (If No to 11.3) Was this to prevent spending more on your credit card? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 11.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to accept a credit line increase? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words?

[INTERVIEWER INSTRUCTION]: I'd like to read you the 12th question in the survey you just completed:

12.1 Do you have a cell phone?

Your response to the question was (Yes or No: [interviewer uses responses from the survey]).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 12.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what does it mean to *have a cell phone*? How sure are you of your response?

[If No to Q 12.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

12.2 If you were to get a cell phone, would you either get a pre-paid cell phone or unlimited plan (instead of a limited data contract)?

Your response to the question was (auto completed Y or N from item 12.2).

- a. (If Yes to 12.2) Would this be to prevent you from incurring fees for going over your plan minutes or data? (Y/N)
- b. (If No to 12.2) Would you regularly go over your plan minutes or data? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 12.2)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)

- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What is the *difference between pre-paid phone service and a contract*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words??

[If Yes to Q 12.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

12.3 Do you have a pre-paid cell phone plan (instead of a contract)?

Your response to the question was (auto completed Y or N from item 12.3).

- a. (If Yes to 12.3) Is this to prevent you from incurring fees for going over your plan minutes or data? (Y/N)
- b. (If No to 12.3) Do you regularly go over your plan minutes or data? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 12.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to *incur fees for going over your plan minutes or data*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words?

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

13.1 Have you ever shopped for a car?

Your response to the question was (Yes or No: **[interviewer uses responses from the survey]**).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 13.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what does it mean to shop for a car? How sure are you of your response?

[If No to Q 13.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

13.2 If you were to shop for a car, would you set a price range?

Your response to the question was (auto completed Y or N from item 13.2).

- a. (If Yes to 13.2) Is this so you would not look at options that are above your price range? (Y/N)
- b. (If No to 13.2) Do you think you would look at options that would strain your finances? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 13.2)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?

- What does it mean to *shop for a car in your price range*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words??

[If Yes to Q 13.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

13.3 When you shopped for a car, did you set a price range?

Your response to the question was (auto completed Y or N from item 13.3).

- a. (If Yes to 13.3) Is this so you would not look at options that are above your price range? (Y/N)
- b. (If No to 13.3) Do you think you would look at options that would strain your finances? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 13.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- *not look at options that are above your price range*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- What does it mean to look at options that would strain your finances?
- How would you ask this question in your own words??

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

14.1 Have you ever used a financial product that has a penalty for withdrawal? Like a Christmas club treasury bond, or CD?

Your response to the question was (Yes or No: [interviewer uses responses from the survey]).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 14.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what does it mean to *incur a penalty for withdrawal*? How sure are you of your response?

[If No to Q 14.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

14.2 Do you routinely spend money rather than setting it aside for future expenses?

Your response to the question was (auto completed Y or N from item 14.2).

- a. (If Yes to 14.2) (Y/N)
- b. (If No to 14.2) Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 14.2)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to *spend now vs. save later*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?

- How would you ask this question in your own words??

[If Yes to Q 14.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

14.3 Was this to prevent yourself from spending that money on other things? (Y/N)

Your response to the question was (auto completed Y or N from item 14.3).

- a. (If Yes to 14.3) (Y/N)
- b. (If No to 14.3) (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 14.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to *TBD*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words?

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

15.1 Have you ever made a large purchase (e.g., more than \$500)?

Your response to the question was (Yes or No: [interviewer uses responses from the survey]).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 15.1)

- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what does it mean to *make a large purchase*? How sure are you of your response?

[If No to Q 15.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

15.2 If you were to make a large purchase, would you cut back your spending beforehand?

Your response to the question was (auto completed Y or N from item 15.2).

- a. (If Yes to 15.2) Would this be to make sure you had enough money to cover the entire purchase (without using credit)? (Y/N)
- b. (If No to 15.2) Would you have enough money to cover the entire purchase? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 15.2)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to *cut back your spending before making a large purchase*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- How would you ask this question in your own words?

[If Yes to Q 15.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

15.3 Before you made the large purchase, did you cut back your spending?

Your response to the question was (auto completed Y or N from item 15.3).

- a. (If Yes to 15.3) Was this to make sure you had enough money to cover the entire purchase? (Y/N)
- b. (If No to 15.3) Did you have enough money to cover the entire purchase? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 15.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean *cut back your spending before making a large purchase*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- What does it mean to have enough money to cover the entire purchase?
- How would you ask this question in your own words?

[INTERVIEWER INSTRUCTION]: I'd like to read you the last question in the survey you just completed:

16.1 Do you ever bring a friend shopping with you?

Your response to the question was (Yes or No: [interviewer uses responses from the survey]).

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 16.1)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- In your own words, what does it mean to *bring a friend shopping with you*? How sure are you of your response?

[If No to Q 16.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

16.2 If you were to bring a friend shopping, would you ask him/her to weigh in on whether a purchase was worth the price?

Your response to the question was (auto completed Y or N from item 16.2).

- a. (If Yes to 16.2) Would this be so that you don't make purchases that would strain your finances? (Y/N)
- b. (If No to 16.2) Would you be likely to make purchases that strain your finances? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 16.2)

- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?
- What does it mean to *let a friend weigh in on your purchase*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- What does it mean to say a purchase is worth the price?

- How would you ask this question in your own words?

[If Yes to Q 16.1]:

[INTERVIEWER INSTRUCTION]: I'd like to read you the next question in the survey you just completed:

16.3 Do you have your friend weigh in on the cost of the potential purchases?

Your response to the question was (auto completed Y or N from item 16.3).

- a. (If Yes to 16.3) Is this so that you don't make purchases that strain your finances? (Y/N)
- b. (If No to 16.3) Are you likely to make purchases that strain your finances? (Y/N)

[INTERVIEWER INSTRUCTIONS: ASK ALL THE PROBES BELOW, REGARDLESS OF RESPONSE]

INTERVIEWER PROBES:

- Tell me what you were thinking about when you were coming up with your answer to the question. (Referencing 16.3)
- How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all? Why? (What makes you sure?)
- How difficult was the question to answer? (Interviewer instruction: probe for Very Easy/ Easy/ Somewhat Difficult/Very Difficult). Why?

- What does it mean to *let a friend weigh in on your purchase*? How sure are you of your answer? Are you very sure, somewhat sure, or not sure at all?
- What benefits are there when a friend weighs in on a purchase? What kinds of purchases would you ask a friend to weigh in on?
- How would you ask this question in your own words?