

Qualitative Interview Survey/Nonparticipants Focus Groups

Conducting qualitative interviews can be very straight forward if you are prepared. The interviewer will need to arrange the interview, ensure that participant understands what he or she will be asked to provide, and how the information provided will be used.

Each interview should include audio recording if the participant agrees to the recording. This will ensure that accurate notes can be compiled. It is also advised to have a note taker attend the interview. This will allow the interviewer to interact with the participant without pausing to collect notes. It can be very challenging to take notes and conduct the interview. If a note taker is not available, the interviewer should conduct the interview taking down sparse notes while relying on the audio recording to capture the information provided. It is ideal to complete the full set of notes shortly after the interview by listening to the recording.

Informed consent should be provided to each participant prior to the qualitative interview. The draft qualitative instrument includes consent language along with instructions for the participant to describe the interview.

The following is the qualitative instrument guide that can be used during an individual interview and in focus group settings:

Qualitative Instrument

Thank you for participating in today's discussion about financial education resources in libraries. This discussion is one of several discussions that we are conducting with library staff from around the country. The discussions are part of a larger research study that will be used in identifying the resources libraries need to provide financial education to patrons.

- You have been selected to take part in this discussion because we have no record of your contact with the CFPB libraries program

We will be speaking with approximately 9 individuals such as yourself, so your answers are very important.

Over the next 45 minutes, we will be asking you a series of questions related to your library's financial education program. I will ask questions and take notes throughout the discussion to make sure that I fully understand and document your input. With your permission, I will record the session so that I can check my notes for accuracy. The recording will not be used for any other purpose, and will be destroyed as soon as the analysis of your information is completed. All individual responses will be kept private. No identifying information will be used in any notes or reports so your responses will not be linked to you.

This survey is completely voluntary. You do not have to answer any questions you do not want to, and you are free to end the survey at any time. Survey responses will be kept private and all responses will be reported in the aggregate and never individually. If you have any questions about the survey please contact project staff at: 1-XXX-XXX-XXXX. If you have questions about your rights as a research participant you may contact the [vendor] at [phone].

Do you have any questions? ANSWER QUESTIONS

Would it be OK for us to audio record the session?

IF YES - START RECORDING

IF NO - OK, then we'll just document your response through our notes.

Do I have your permission to continue with the interview? IF YES - CONTINUE; IF NO - END CALL: Thank you for your time.

OK let's begin.

Privacy Act Statement

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

The information you provide through your responses will assist the Consumer Financial Protection Bureau ("CFPB") in providing feedback to assess and improve the CFPB Libraries Program. The CFPB will not obtain any personally identifiable information. [Contractor Name] will be making audio recordings of the focus groups, but only the transcribed text will be transmitted to the CFPB.

Information collected will be treated in accordance with the System of Records Notice ("SORN"), CFPB.021 – CFPB Consumer Education and Engagement Records, 83 FR 23435. Although [Contractor name] and the Bureau do 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 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.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and notwithstanding 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 3170-0036. It expires on XX/XX/XXXX. The time required to complete this information collection is estimated to average approximately 45 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 Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA_Comments@cfpb.gov.

The CFPB has a goal of educating consumers and promoting financial literacy. Through the Library Program, the CFPB wants to provide financial literacy resources that library staff can use to provide financial information to the communities they serve. During the past few years, CFPB has provided libraries with financial literacy resources such as free print materials, online resources, librarian training, marketing materials, and a guidebook for partnering with local organizations. Our records indicate that your library has not had any contact with the CFPB Library Program. Your participation in this focus group will help CFPB develop financial education materials that will encourage more libraries to engage in the CFPB Library Program.

Question 1: To the best of your knowledge, has your library taken part in the CFPB Library Program either through: [Select all that apply]

- attending events
- participating in trainings, or
- using resources provided by BCFP?
- my library has not taken part in the CFPB Library Program

Question 2: Prior to receiving this survey, were you aware of the CFPB Library program?

- Yes
- No [Skip to Question 4]

Question 3: **[IF answer to Question 2 = YES]:** Why hasn't your library participated in the CFPB Library program to date? (Select all that apply)

- Topics do not address needs of the library community
- Limited staff resources
- Online limited technology resource
- Other: Please specify (300 character limit): _____

Question 4: To the best of your knowledge, which of the following financial topics are your library patrons most interested in learning about? (Select all that apply.)

- College saving
- College debt repayment
- Car buying and financing
- Home buying and refinancing
- Budgeting/making ends meet
- Planning and saving for a major purchase

- Family finances – new couples, divorce, children & money, etc.
- Introduction to investing
- Debt and credit management
- Credit reports and scores
- Building or rebuilding credit
- Identity theft
- Fraud prevention
- Finding the right checking/savings accounts for you
- Retirement planning
- Tax time savings
- Other (Please specify): _____ (60 character limit)

Question 5: What type of programs does your library currently provide for patrons? (Select all that apply.)

- None
- Workshops with guest speakers
- Webinars
- Online resources
- Access to Business librarian or other specialist
- Other: Please specify (300 character limit): _____

Question 6: Over the last 12 months how many financial education programs has your library offered to your patrons? Please provide your best estimate: _____ [IF answer to Question 6 is “none”, go to Question 12]

Question 7: Over the last 12 months, how many people on average attended your library’s financial education programs? Please provide your best estimate: _____

Question 8: What types of organizations has your library partnered with to provide financial education? (Select all that apply.)

- City government
- Federal government
- Community organizations/non-profits
- Financial company (for example a bank or insurance company)
- Other: Please specify (300 character limit): _____

Question 9: Does your library distribute any print publications related to financial education? Include only publications given away to patrons, not those in your circulating or reference collection.

- Yes IF YES, provide the source organization(s) for these publications:

character limit)

No (If selected, go to Question 12)

Don't know

Question 10: What methods does your library use to let patrons know about available financial education resources? Select all that apply.

None

Emails

Posters

Flyers

Library website or social media

Other: Please specify (300 character limit): _____

Question 11: Has your library used any resources or participated in any programs to help provide financial education to your patrons?

O1 Yes If "yes", what are the source organization(s) for those resources and/or programs? Please specify (300 character limit): _____

O2 No

O3 Don't know

[IF QUESTION 6=YES]

Question 12: Do you have any additional comments about your library's financial education needs?

CONCLUSION

These are all the questions I have for you today. Thank you for your time.