

Consumer Financial Protection Bureau's (CFPB) Library Program Structured Group Discussion Guide – Urban Libraries

Focus: Partnership, promotion, programs, and challenges

Thank you for participating in today's discussion about the Consumer Financial Protection Bureau's (CFPB) Library Program. A few years ago, the Consumer Financial Protection Bureau (CFPB), a federal agency, started a program to assist libraries in providing financial education programs and resources to their communities. Through the CFPB libraries program, training, webinars, print and web-based resources about financial education are provided to libraries. Libraries can then provide these resources to their patrons. Today's discussion will focus on this program and program resources provided to libraries. This discussion is one of several discussions that we are conducting with library staff. The discussions are part of a study that will be used in evaluating the use and implementation of CFPB financial literacy resources in libraries.

Over the next 45 minutes, we will be asking you a series of questions we have about these issues. I will be leading the discussion and _____ will be taking notes. We will ask questions and take notes throughout the discussion to make sure that we fully understand your answers to our questions. With your permission, we will audio-record the session so that we can check our 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.

We encourage you to raise issues or ask questions throughout the discussion if you feel that there are additional issues related to the topics being discussed today. There is no right or wrong answer to any of the questions discussed, but we do expect that you will respect the opinions of others. Your participation is completely voluntary so if at any time you feel uncomfortable, you are free to leave without any explanation.

READ Privacy Act Statement

Privacy Act Statement

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

The information you provide to RTI on behalf of the Consumer Financial Protection Bureau ("CFPB" or "Bureau") will assist the CFPB in providing feedback to assess and improve the CFPB Libraries Program.

The CFPB will not obtain any personally identifiable information. RTI will be making audio recordings of the focus groups, but only the transcribed text will be transmitted to the CFPB.

Information collected on behalf of the Bureau by RTI will be treated in accordance with the System of Records Notice (“SORN”), CFPB.021 – CFPB Consumer Education and Engagement Records, 83 F.R. 83435. 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.

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.

READ PRA 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 3170-0036. 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 Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA_Comments@CFPB.gov.

Do you have any questions? ANSWER QUESTIONS

Does anyone object to having us audio record the session?

IF YES- START RECORDING

IF ANYONE OBJECTS: OK, then we’ll just document your response through our notes.

Do I have your permission to continue with the discussion?

IF EACH PERSON SAYS YES- CONTINUE

IF ANYONE SAYS NO: THANK INDIVIDUAL AND HAVE THEM END CALL.

OK let’s begin.

Let’s first introduce ourselves. I will start: My name is _____. I am a survey methodologist at (contractor name). (Contractor name) was contracted by CFPB to conduct the evaluation of the CFPB Library Program.

Please tell us your first name, what position you hold within your library, and how long you have been in your current role.

Thanks to all of you for participating in today's discussion. I just wanted to reiterate that today's discussion will focus on financial program resources provided to libraries. Specifically, I want you to be thinking about your own library as you respond to the questions. Does anyone have any questions before we begin?

1. What are the most effective resources that CFPB has provided to your library?

2. Can you tell us about the different types of financial literacy materials that patrons are looking for?

3. Can you discuss any challenges or barriers that prevent your library from utilizing more of the financial literacy resources provided by CFPB?

4. How do you promote CFPB financial education resources to your patrons?

5. In general, how effective would you say the materials provided by CFPB have been in promoting your library as a resource for financial information?

[PROBE: What might make the materials more effective?]

6. What type of financial education programs does your library currently provide for patrons?

[IF NEEDED: For example, workshops, webinars, online resources...]

7. Have you or other staff at your library used any of the financial education program ideas or model programs that CFPB has developed?

[PROBE: In what ways?]

[PROBE: For those of you that have not used financial education program ideas or model programs that CFPB has developed, why haven't you used them?]

8. Can you tell us about any print publications related to financial education from sources other than CFPB that your library distributes to patrons?

[IF NEEDED: Include only publications given away to patrons, not those in your circulation or reference collection.]

[PROBE: IF NEEDED: What are the source organizations for these publications?]

9. Can you tell us about the types of organizations that your library has partnered with to provide financial education?

[IF NEEDED: For example, city or federal gov't or community organizations/nonprofit agencies]

[PROBE: Tell us about how you partnered with these organizations?"]

[PROBE: What kind of programs did you conduct with these partner organizations?"]

10. Would you say that the CFPB Library program has increased your library's ability to provide financial education resources to patrons? How so?

11. Can you think of any resources your library might need to better serve the financial education needs of your community?

12. Those are all the questions that I had. However, I wanted to take a moment to see if there are any other comments, suggestions, or feedback that you have regarding the CFPB Library Program.



Thank you for your time today – we really appreciate your participation in today’s discussion.