# Recruitment Language

**Seeking Adults for an Interview Regarding Finances**

We are currently recruiting adults ages 18 or older to participate in a one-on-one interview about finances.

The one-on-one interview will last 45 minutes, and participants will receive an honorarium of $75. The interview will take place at [LOCATION]. We are currently scheduling participants for [DATE]. This interview project is being sponsored by the Consumer Financial Protection Bureau (CFPB), a Federal Government agency that was created to help consumers.

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 to participate in an interview.

Thank you!

# Screener

## Initial Screener

Thank you for your interest in participating in an interview with[**INSERT FACILITY]**. We are seeking participants for a one-on-one interview about credit and debt collection. Please note that the information you provide is completely anonymous. Any opinions or comments you give will not be shared with any debt collectors, attorneys, collection firms, or others that try to recover debt. Your feedback will be used to help consumers like you understand the credit and debt collection process.

The interview will take place at [**INSERT LOCATION]** on **[DATES].** If you are interested in participating in an interview, please complete the following questions. If you qualify for an interview, we will contact you to schedule a time that is convenient for you. As a thank you for your involvement, an honorarium in the amount of $75 will be provided to those who participate.

Paperwork Reduction Act Statement (web).

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 OMB control number for this collection is **3170-0022**. It expires on **12/31/2022**. The time required to complete this information collection is estimated to average approximately 5 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 the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA\_Comments@cfpb.gov.

**Privacy Act Statement**

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

The information you provide through your responses to the Fors Marsh Group (FMG) will assist the interview sponsor, the Consumer Financial Protection Bureau (“Bureau”), to recruit individuals to participate in an interview to assess the effectiveness of the Bureau’s model debt collection validation notices.

The FMG will obtain and access your name, email, telephone number, sex, ethnic origin, race, and the city and state of where you reside. 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.022 - Market and Consumer Research Records, 83 FR 23435. 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.

Thank you for your interest. Please complete the following questions so we can determine your eligibility.

Q1: Do you currently have any debt (e.g., loans, past-due bills, financing from a store or dealer)?

1. Yes
2. No

Q2. Have you ever worked for a debt collector or debt collection firm?

1. Yes [TERMINATE]
2. No

Q3. In the past two years, since [MONTH YEAR], have you been contacted (in person, by phone, mail, or some other means) by a debt collector, an attorney, a collection firm, or others trying to recover a debt from you? **[select only one] [RECRUIT APPROXIMATELY 2/3 1’S AT EACH LOCATION AND APPROXIMATELY 1/3 2’S]**

1. Yes
2. No **[skip to Q8]**

Q4. In the past two years, since [MONTH YEAR], how many times in total have you been contacted by a debt collector, an attorney, a collection firm, or others trying to recover a debt from you? **[select only one] [RECRUIT A MIX]**

1. 1–5 times
2. 6–20 times
3. 21–50 times
4. More than 50 times

Q5.Thinking about all of the debts that you have been contacted about since [MONTH YEAR], which of the following types of debts were you contacted about? *Select all that apply.* **[select all that apply] [RECRUIT A MIX]**

|  |
| --- |
| A credit card balance remaining after your last payment |
| Mortgage, home equity loan, or home equity line of credit (HELOC) |
| Auto loan |
| Student loan |
| Other consumer or personal loan or line of credit (other than a mortgage, auto, or student loan) |
| Legal judgment or legal expenses (child support, attorneys’ fees, etc.) |
| Past-due taxes |
| Past-due medical bill |
| Past-due phone, cable, internet, or other telecommunications bill |
| Past-due utility bill (gas, electric, etc.) |
| Other type of debt: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

Q6. Thinking about all of the debts that you have been contacted about since [MONTH YEAR], who tried to contact you concerning these debts? *Select all that apply.* **[select all that apply] [RECRUIT A MIX. Prioritize 3’s, 4’s, and 6’s]**

1. The original creditor (e.g., the original lender, store, hospital)
2. An attorney or law officer
3. A collection agency
4. A company that owns the debt, because it bought the debt from the original creditor
5. Other type of debt collector
6. Don’t know

Q7. People may pay a debt that they are uncertain is theirs or that they do not remember borrowing. Thinking about the most recent debt that you were contacted about, which of the following best describes how certain you are about whether this debt was yours? **[select only 1] [RECRUIT A MIX OF MOSTLY 1s AND 3s, but some 2s]**

1. I am reasonably certain the debt was mine.
2. I am reasonably certain the debt was not mine.
3. I am uncertain whether the debt was mine.

Q8. First name: **[Text box]** Last name:  **[Text box]**

Q9. Email: **[Text box]**

Q10. Mobile number: **[Text box]**

Q11. Alternate number: **[Text box]**

Q12. What is your age? **[select only one]**

1. 18–24
2. 25–34
3. 35–44
4. 45–54
5. 55–64
6. 65+

Q13. What is your sex? **[select only one]**

1. Male
2. Female
3. Prefer not to indicate

Q14. Are you of Hispanic, Latino/a, or Spanish origin? **[select only one]**

1. Yes, Hispanic, Latino/a, or Spanish origin
2. No, not of Hispanic, Latino/a, or Spanish origin

Q15. What is your race? *Select all that apply.* **[select all that apply]**

1. White
2. Black or African American
3. American Indian or Alaska Native
4. Asian
5. Native Hawaiian or other Pacific Islander

Q16. What city and state do you live in? **[Text box]**

Q17.What is your highest level of education? *Please select one.* **[select only one] [RECRUIT A MIX. PRIORITIZE 1s, 2s, and 3s]**

1. Less than a high school degree
2. High school degree (grade 12, diploma, or GED)
3. Technical or vocational school
4. Some college
5. College degree
6. Postgraduate degree (e.g., MA, PhD, JD, MBA, MD)

Q18. Which of the following describes what you are currently doing? *Select all that apply.* **[select all that apply]**

1. Going to high school
2. Going to community college, two-year degree program, or trade school (either full-time or part-time)
3. Going to a four-year college/university (either full-time or part-time)
4. Working full-time
5. Working part-time
6. Homemaker
7. Retired
8. Not employed **[skip to Q21]**

Q19. What is your occupation? **[Text box]**

Q20. What industry do you work in? **[Text box]**

Q21. What is your annual household income? **[select only one]**

1. Under $20,000
2. $20,000–$39,999K
3. $40,000 –$69,999
4. $70,000–$99,999
5. $100,000 or more

Interviews are taking place on **[DATES] at [LOCATION]**. Please enter three options for dates and times that will be the most convenient for you to participate. The one-on-one interview will last up to 45 minutes.

1. Date **[Text box]** Time **[Text box]**
2. Date **[Text box]** Time **[Text box]**
3. Date **[Text box]** Time **[Text box]**

Thank you for completing this questionnaire. We hope to be in contact with you soon about scheduling a time for you to participate. If you have any questions, please contact us at **[facility info]**. You can also visit our website at [www.forsmarshgroup.com](http://www.forsmarshgroup.com) or our Facebook page: [<http://www.facebook.com/ForsMarshGroup>**]**.

## Confirmation Screener (for those who qualify based on initial screener).

Hello \_\_\_\_\_\_. Thank you for your interest in participating in an interview at [FACILITY**]**. My name is \_\_\_\_\_\_\_\_, and I wanted to follow up regarding a screener that you completed recently for an upcoming interview project. I wanted to ask a couple more questions and see if we can schedule you for an interview. Your participation is completely voluntary. Do you have a few minutes?

Q1. Can you please verify the city and state where you live?

Q2. Have you ever worked for a debt collector or debt collection firm?

1. Yes [TERMINATE]
2. No

Q3. In the past two years, since [MONTH YEAR], have you been contacted (in person, by phone, mail, or some other means) by a debt collector, an attorney, a collection firm, or others trying to recover a debt from you? **[radio buttons, select only one]**

1. Yes **[Invite to Participate in Collections Sessions]**
2. No **[Invite to Participate in Non-Collections Sessions]**

**Session Invitation:**

We would like to invite you to participate in an interview. We will be discussing the debt collection process and how it can be improved. The entire session will last about 45 minutes, and you will be provided a $75 gift card when you are finished with the interview. Are you willing to participate in an interview?

**Reconfirm participant’s email address.**

**Terminate message: both for web screener**

We are sorry but you do not qualify for an interview. Would you like us to contact you for future studies that you qualify for? **[Radio buttons, select only one]**

1. Yes

2. No