MSOA Study - Opt-in email

Subject: Help fight elder fraud and abuse in your community

Body:

Studies show that financial fraud is a common and damaging problem for older adults. Most cases are not reported to the authorities, and on average people lose more than $10,000. You can protect yourself and help others.

The Consumer Financial Protection Bureau (CFPB) is offering a free Money Smart for Older Adults web-based training in your community. Money Smart is an educational program for older adults and family caregivers designed to help people prevent and respond to elder financial fraud.

The web-based training will cover how to prevent and respond to the most commons types of fraud. At the end of the 90 minute training, you will be able to identify common types of scams and how to report them.

This educational training is offered to you as part of a study of the Consumer Financial Protection Bureau to examine how the content of this Money Smart for Older Adults training can help people protect themselves from fraud, scams and other forms of financial fraud. Your participation in the study is voluntary, you may withdraw at any time. However, if you decide to participate in the training, we will be collecting some anonymous answers to non- sensitive questions about what your learned and your assessment of the training. Your answers to some of these questions is required. Without your answers we will be unable to improve the training, and assist the organizations that use the training materials to conduct more effective trainings.

If you are age 60 and older, and are interested in participating please contact: XXXX@cfpb.gov by MM/DD/YYYY.

Trainings will be conducted every Saturday from XXX to XXX.

XXXXX,

NAME OF CONTRACTOR

**Privacy Act Statement**

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

The NAME OF THE CONTRACTOR is assisting the focus group sponsor, the CFPB, in collecting feedback about the Money Smart for Older Adults (MSOA) program that will improve the MSOA training led by organizations around the country.

If you choose to participate in this focus group, the NAME OF CONTRACTOR will obtain and access identifying information such as your name and email address. 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](https://www.federalregister.gov/articles/2012/10/03/2012-24311/privacy-act-of-1974-as-amended) . 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 facilitate the focus group 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.