

My name is Katherine Carman and I am a researcher with the RAND Corporation, working with the Consumer Financial Protection Bureau (CFPB). I am writing to invite you to participate in two upcoming surveys. The Consumer Financial Protection Bureau (CFPB) is trying to understand more about a program to help consumers better understand a range of financial topics. We are interested in knowing how people like you think about financial decisions.

Clients of [INSERT NAME OF ORGANIZATION] are being invited to participate in this research. If you choose to participate, your name and all responses will be private. We will not share any of your personal responses with [INSERT NAME OF ORGANIZATION] or representatives of the organization. We will not even share whether you have participated. Your answers will have no effect on your relationship with [INSERT NAME OF ORGANIZATION].

You will also earn \$22 for each survey. Each survey will take 15 to 20 minutes.

Participation in these surveys is completely voluntary.

If you are interested in participating, all you need to do at this time is agree to have your name and contact information released to Davis Research.

You may also contact Davis directly at 888-XXX-XXXX.

If you agree to participate, in the coming weeks, you will receive a phone call from Davis Research. At that time, you will be able to respond to the survey or ask to receive the survey by email.

Additional information about the survey can be found on the next page [Include Informed Consent].

Thank you,