

Confidentiality and Privacy Notice: Your individual answers during the interview/focus group will be kept in confidence from anyone outside of the research team to the extent permitted by law. The interview/focus group discussion will be recorded by audio file and/or written notes, including your verbal consent (and for focus groups, the consent of all participants). The recordings of what you share will only be used by the ICF research team. Transcripts of audio recordings will be provided to the CFPB at the conclusion of the study; however, these transcripts will be deidentified prior to being shared. In other words, all names of persons, schools/colleges, organizations, locations, job titles, or any other identifying details of what you share will be anonymized prior to sharing the transcript with the CFPB. In written reports, the data collected by researchers will be reported in a manner that summarizes across participants. We will not include participant names or any other personally identifiable information about you in written reports. If you are participating in a focus group, please keep in mind that what individuals talk about during the focus group is private and you should not discuss it with anyone after the session is finished.